

	standing		Standing		standing		standing	
	1	2	3	4	5	6	7	8
I. AGRICULTURE	92,544	142,86	8,883	17,06	—	—	1,01,427	159,92
1. Direct Finance	90,861	139,60	8,690	16,31	—	—	99,551	155,91
2. Indirect Finance	1,683	3,25	193	75	—	—	1,876	4,00
II. INDUSTRY	23,700	44,49	4,427	16,06	—	—	28,127	60,55
III. TRANSPORT OPERATORS	5,940	16,18	1,532	5,46	—	—	7,472	21,64
IV. PROFESSIONAL AND OTHER SERVICES	7,684	15,03	2,452	7,94	—	—	10,136	22,98
V. PERSONAL LOANS	93,342	216,20	36,785	103,61	—	—	1,30,127	319,81
1. Loans for Purchase of Consumer Durables	8,150	16,73	3,923	8,37	—	—	12,073	25,10
2. Loans for Housing	12,966	52,98	6,789	34,51	—	—	19,755	87,49
3. Rest of the Personal Loans	72,226	146,49	26,073	60,73	—	—	98,299	207,22
VI. TRADE	24,365	52,34	7,607	19,85	—	—	31,972	72,19
1. Wholesale Trade	1,012	3,40	289	1,34	—	—	1,301	4,74
2. Retail Trade	23,353	48,94	7,318	18,51	—	—	30,671	67,45
VII. FINANCE	—	—	3	3	—	—	3	3
VIII. ALL OTHERS	16,610	35,29	9,215	21,95	—	—	25,825	57,24
TOTAL BANK CREDIT	2,64,185	522,39	70,904	191,96	—	—	3,35,089	714,35
<i>OF WHICH :</i>								
1. Artisans & Village Industries	12,953	19,40	1,406	3,72	—	—	14,359	23,12
2. Other Small Scale Industries	8,004	17,84	1,925	8,35	—	—	9,929	26,20

(..) Indicates negligible
See Notes on Tables.

NORTHERN REGION
STATE : JAMMU & KASHMIR

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/ METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- Standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	53,052	74,13	8,758	14,52	3,641	9,32	65,451	97,97
1. Direct Finance	51,642	72,06	8,681	14,40	3,579	9,17	63,902	95,63
2. Indirect Finance	1,410	2,07	77	12	62	14	1,549	2,34
II. INDUSTRY	11,728	27,71	3,716	9,62	11,819	48,83	27,263	86,16
III. TRANSPORT OPERATORS	6,521	9,76	1,171	2,59	719	2,92	8,411	15,27

IV. PROFESSIONAL AND OTHER SERVICES	2,810	9,08	567	2,03	23,267	29,68	26,644	40,79
V. PERSONAL LOANS	68,400	167,19	17,837	46,51	60,008	181,03	1,46,245	394,73
1. Loans for Purchase of Consumer Durables 11,478		25,23	3,126	7,75	15,126	36,59	29,730	69,57
2. Loans for Housing	6,065	27,44	2,204	10,27	7,440	40,32	15,709	78,03
3. Rest of the Personal Loans	50,857	114,53	12,507	28,49	37,442	104,12	1,00,806	247,13
VI. TRADE	18,249	47,96	5,564	16,67	13,906	48,43	37,719	113,05
1. Wholesale Trade	1,684	2,69	141	38	2,018	11,64	3,843	14,71
2. Retail Trade	16,565	45,27	5,423	16,29	11,888	36,78	33,876	98,34
VII. FINANCE	4	4	—	—	4	2	8	6
VIII. ALL OTHERS	5,273	10,77	2,397	5,92	7,561	22,49	15,231	39,18
TOTAL BANK CREDIT	1,66,037	346,64	40,010	97,86	1,20,925	342,71	3,26,972	787,21
<i>OF WHICH :</i>								
1. Artisans & Village Industries	4,788	7,39	1,639	2,60	2,145	5,56	8,572	15,55
2. Other Small Scale Industries	3,899	9,04	1,290	3,73	4,693	19,41	9,882	32,18

STATE : PUNJAB

OCCUPATION	RURAL		SEMI-URBAN		URBAN/ METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- Standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	4,18,393	1258,65	2,33,994	776,37	47,960	168,07	7,00,347	2203,10
1. Direct Finance	4,14,426	1244,82	2,26,782	751,28	45,871	157,45	6,87,079	2153,55
2. Indirect Finance	3,967	13,84	7,212	25,09	2,089	10,62	13,268	49,55
II. INDUSTRY	33,224	63,23	36,946	113,43	87,281	265,61	1,57,451	442,27
III. TRANSPORT OPERATORS	4,164	7,00	3,010	6,47	2,563	7,20	9,737	20,68
IV. PROFESSIONAL AND OTHER SERVICES	6,276	12,33	8,128	27,43	8,763	30,49	23,167	70,25
V. PERSONAL LOANS	1,11,511	314,37	1,44,939	439,36	1,90,496	621,20	4,46,946	1374,93
1. Loans for Purchase of Consumer Durables 11,796		27,80	18,176	43,29	20,930	52,53	50,902	123,62
2. Loans for Housing	17,909	80,40	29,870	131,10	38,538	185,04	86,317	396,54
3. Rest of the Personal Loans	81,806	206,17	96,893	264,96	1,31,028	383,63	3,09,727	854,76
VI. TRADE	29,586	51,75	28,257	81,30	31,301	93,38	89,144	226,43

1. Wholesale Trade	1,082	3,01	3,796	17,15	5,084	16,59	9,962	36,75
2. Retail Trade	28,504	48,75	24,461	64,15	26,217	76,78	79,182	189,68
VII. FINANCE	21	4	79	12	1	(.)	101	17
VIII. ALL OTHERS	18,554	54,64	22,129	73,27	42,093	132,79	82,776	260,71
TOTAL BANK CREDIT	6,21,729	1762,03	4,77,482	1517,75	4,10,458	1318,75	15,09,669	4598,52
<i>OF WHICH :</i>								
1. Artisans & Village Industries	14,350	19,42	7,711	16,12	4,434	11,64	26,495	47,19
2. Other Small Scale Industries	10,436	25,42	19,073	62,97	48,677	149,80	78,186	238,19

NORTHERN REGION
STATE : RAJASTHAN

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/ METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out- Standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	6,57,829	1317,44	2,58,297	632,94	31,647	93,55	9,47,773	2043,92
1. Direct Finance	6,50,820	1301,15	2,55,066	624,76	30,657	89,50	9,36,543	2015,41
2. Indirect Finance	7,009	16,29	3,231	8,18	990	4,05	11,230	28,52
II. INDUSTRY	68,072	96,24	43,719	99,49	42,596	135,05	1,54,387	330,78
III. TRANSPORT OPERATORS	10,698	14,18	3,281	7,08	4,179	13,76	18,158	35,02
IV. PROFESSIONAL AND OTHER SERVICES	17,962	26,21	14,575	27,47	13,097	41,83	45,634	95,50
V. PERSONAL LOANS	1,87,104	388,31	1,72,816	430,30	2,72,199	835,08	6,32,119	1653,69
1. Loans for Purchase of Consumer Durables	12,583	22,62	14,702	29,44	22,278	56,92	49,563	108,98
2. Loans for Housing	17,371	73,12	23,259	110,39	51,539	265,62	92,169	449,13
3. Rest of the Personal Loans	1,57,150	292,58	1,34,855	290,47	1,98,382	512,54	4,90,387	1095,58
VI. TRADE	66,459	98,45	44,062	95,86	41,232	125,56	1,51,753	319,88
1. Wholesale Trade	2,785	6,19	5,417	19,76	3,926	17,69	12,128	43,63
2. Retail Trade	63,674	92,26	38,645	76,11	37,306	107,88	1,39,625	276,25
VII. FINANCE	4	1	590	56	46	5	640	63
VIII. ALL OTHERS	26,429	45,69	16,537	34,95	43,693	123,40	86,659	204,04
TOTAL BANK CREDIT	10,34,557	1986,53	5,53,877	1328,65	4,48,689	1368,29	20,37,123	4683,47
<i>OF WHICH :</i>								
1. Artisans & Village Industries	45,751	54,20	18,854	29,69	5,637	11,92	70,242	95,80
2. Other Small Scale Industries	14,920	29,42	20,157	56,25	26,261	92,66	61,338	178,34

CHANDIGARH

OCCUPATION	RURAL		SEMI-URBAN		URBAN/ METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	204	59	135	23	1,953	4,46	2,292	5,28
1. Direct Finance	204	59	135	23	1,871	4,29	2,210	5,11
2. Indirect Finance	—	—	—	—	82	17	82	17
II. INDUSTRY	149	42	161	60	26,922	44,70	27,232	45,72
III. TRANSPORT OPERATORS	22	9	8	3	1,346	2,64	1,376	2,76
IV. PROFESSIONAL AND OTHER SERVICES	148	48	56	18	1,843	6,29	2,047	6,95
V. PERSONAL LOANS	1,261	4,05	2,010	7,39	79,535	211,07	82,806	222,50
1. Loans for Purchase of Consumer Durables	64	20	446	1,34	10,447	27,85	10,957	29,38
2. Loans for Housing	369	1,48	395	2,39	6,890	31,81	7,654	35,68
3. Rest of the Personal Loans	828	2,37	1,169	3,66	62,198	151,40	64,195	157,43
VI. TRADE	97	21	373	86	4,567	12,59	5,037	13,66
1. Wholesale Trade	—	—	—	—	362	1,67	362	1,67
2. Retail Trade	97	21	373	86	4,205	10,92	4,675	11,99
VII. FINANCE	—	—	—	—	—	—	—	—
VIII. ALL OTHERS	274	82	669	2,15	38,905	157,19	39,848	160,15
TOTAL BANK CREDIT	2,155	6,65	3,412	11,43	1,55,071	438,94	1,60,638	457,02
<i>OF WHICH :</i>								
1. Artisans & Village Industries	20	7	55	8	5,603	8,17	5,678	8,31
2. Other Small Scale Industries	69	19	52	24	7,885	26,04	8,006	26,47

NORTHERN REGION**STATE : DELHI**

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/ METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing

	standing		standing		standing		standing	
	1	2	3	4	5	6	7	8
I. AGRICULTURE	876	2,50	56	11	11,396	17,63	12,328	20,25
1. Direct Finance	854	2,45	56	11	11,060	16,79	11,970	19,35
2. Indirect Finance	22	5	—	—	336	84	358	90
II. INDUSTRY	654	2,00	227	93	69,098	190,53	69,979	193,46
III. TRANSPORT OPERATORS	156	61	25	16	5,162	19,68	5,343	20,45
IV. PROFESSIONAL AND OTHER SERVICES	223	99	60	20	14,594	45,63	14,877	46,82
V. PERSONAL LOANS	9,397	30,71	3,889	13,86	13,65,833	2346,42	13,79,119	2390,99
1. Loans for Purchase of Consumer Durables	212	68	97	24	30,651	146,62	30,960	147,55
2. Loans for Housing	609	3,22	157	49	37,893	181,32	38,659	185,03
3. Rest of the Personal Loans	8,576	26,80	3,635	13,14	12,97,289	2018,47	13,09,500	2058,41
VI. TRADE	2,507	4,83	527	1,85	37,655	124,68	40,689	131,37
1. Wholesale Trade	42	8	98	31	11,819	38,27	11,959	38,66
2. Retail Trade	2,465	4,75	429	1,54	25,836	86,42	28,730	92,71
VII. FINANCE	—	—	—	—	430	60	430	60
VIII. ALL OTHERS	2,085	5,90	259	69	96,455	392,82	98,799	399,41
TOTAL BANK CREDIT	15,898	47,54	5,043	17,81	16,00,623	3137,99	16,21,564	3203,34
<i>OF WHICH :</i>								
1. Artisans & Village Industries	69	8	49	11	3,889	5,44	4,007	5,64
2. Other Small Scale Industries	446	1,35	123	50	33,089	86,45	33,658	88,30