

Table No. 5.8 – State and Population Group-Wise Classification of Outstanding Credit of Small Borrowal Accounts of Scheduled Commercial Banks According to Occupation – March 2001

**NORTH-EASTERN REGION
STATE : ARUNACHAL PRADESH**

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	8,234	8,03	3,512	3,24	—	—	11,746	11,28
1. Direct Finance	8,226	8,03	3,512	3,24	—	—	11,738	11,27
2. Indirect Finance	8	(.)	—	—	—	—	8	(.)
II. INDUSTRY	1,571	2,11	1,880	1,90	—	—	3,451	4,01
III. TRANSPORT OPERATORS	284	1,53	2,102	1,44	—	—	2,386	2,97
IV. PROFESSIONAL AND OTHER SERVICES	397	1,08	261	1,26	—	—	658	2,34
V. PERSONAL LOANS	4,414	8,74	6,043	9,13	—	—	10,457	17,86
1. Loans for Purchase of Consumer Durables	925	1,47	652	1,46	—	—	1,577	2,93
2. Loans for Housing	25	12	56	32	—	—	81	44
3. Rest of the Personal Loans	3,464	7,15	5,335	7,34	—	—	8,799	14,49
VI. TRADE	2,304	6,29	2,622	6,01	—	—	4,926	12,30
1. Wholesale Trade	134	29	1	(.)	—	—	135	30
2. Retail Trade	2,170	6,00	2,621	6,00	—	—	4,791	12,00
VII. FINANCE	—	—	—	—	—	—	—	—
VIII. ALL OTHERS	1,067	1,60	1,938	1,55	—	—	3,005	3,15
TOTAL BANK CREDIT	18,271	29,39	18,358	24,53	—	—	36,629	53,92
<i>OF WHICH :</i>								
1. Artisans & Village Industries	632	59	188	17	—	—	820	76
2. Other Small Scale Industries	754	1,36	1,647	1,47	—	—	2,401	2,84

**NORTH-EASTERN REGION
STATE : ASSAM**

(Amount in Rupees Lakh)

	RURAL	SEMI-URBAN	URBAN/ METROPOLITAN	TOTAL
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OCCUPATION	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out-	Accounts	Out-	Accounts	Out-	Accounts	Out-
		Standing		standing		standing		standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	97,402	134,76	22,904	45,76	4,695	9,44	1,25,001	189,96
1. Direct Finance	96,939	132,89	22,376	44,45	4,674	9,36	1,23,989	186,70
2. Indirect Finance	463	1,87	528	1,30	21	8	1,012	3,26
II. INDUSTRY	39,871	85,84	19,661	64,04	18,633	45,26	78,165	195,14
III. TRANSPORT OPERATORS	6,992	13,51	2,634	8,90	1,854	8,03	11,480	30,45
IV. PROFESSIONAL AND OTHER SERVICES	15,889	27,24	7,804	19,62	7,769	15,99	31,462	62,85
V. PERSONAL LOANS	64,302	132,29	66,991	156,76	64,613	181,53	1,95,906	470,58
1. Loans for Purchase of Consumer Durables	9,137	18,58	12,348	23,45	13,470	30,52	34,955	72,55
2. Loans for Housing	5,222	26,23	6,199	34,92	6,931	38,83	18,352	99,97
3. Rest of the Personal Loans	49,943	87,48	48,444	98,39	44,212	112,18	1,42,599	298,05
VI. TRADE	53,673	85,49	25,058	55,96	12,463	39,80	91,194	181,25
1. Wholesale Trade	1,016	3,02	1,601	5,40	1,506	4,45	4,123	12,86
2. Retail Trade	52,657	82,47	23,457	50,56	10,957	35,36	87,071	168,39
VII. FINANCE	2	1	1	(..)	23	12	26	13
VIII. ALL OTHERS	33,905	91,59	17,759	58,12	37,600	172,67	89,264	322,38
TOTAL BANK CREDIT	3,12,036	570,72	1,62,812	409,17	1,47,650	472,85	6,22,498	1452,74
<i>OF WHICH :</i>								
1. Artisans & Village Industries	13,226	21,83	5,074	11,00	4,686	9,20	22,986	42,02
2. Other Small Scale Industries	17,047	43,69	10,135	36,40	6,827	19,33	34,009	99,42

STATE : MANIPUR

OCCUPATION	RURAL		SEMI-URBAN		URBAN/ METROPOLITAN		TOTAL	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out-	Accounts	Out-	Accounts	Out-	Accounts	Out-
	Standing	standing	standing	standing	standing	standing	standing	standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	4,531	9,61	3,296	5,66	1,300	3,37	9,127	18,63
1. Direct Finance	4,523	9,58	3,247	5,62	1,282	3,25	9,052	18,44
2. Indirect Finance	8	3	49	4	18	12	75	19
II. INDUSTRY	3,033	12,80	1,908	8,72	2,122	8,70	7,063	30,23

III. TRANSPORT OPERATORS	231	1,15	24	5	127	26	382	1,46
IV. PROFESSIONAL AND OTHER SERVICES	513	2,24	285	1,19	369	1,54	1,167	4,97
V. PERSONAL LOANS	2,008	4,53	1,343	4,24	5,495	16,48	8,846	25,25
1. Loans for Purchase of Consumer Durables	219	57	35	11	673	1,72	927	2,40
2. Loans for Housing	106	63	414	1,60	743	4,03	1,263	6,25
3. Rest of the Personal Loans	1,683	3,34	894	2,53	4,079	10,73	6,656	16,60
VI. TRADE	2,238	7,75	1,181	3,98	1,365	3,60	4,784	15,33
1. Wholesale Trade	12	5	2	2	19	9	33	15
2. Retail Trade	2,226	7,70	1,179	3,96	1,346	3,51	4,751	15,18
VII. FINANCE	—	—	—	—	—	—	—	—
VIII. ALL OTHERS	2,008	8,70	3,003	14,40	1,354	5,93	6,365	29,04
TOTAL BANK CREDIT	14,562	46,79	11,040	38,24	12,132	39,87	37,734	124,90
<i>OF WHICH :</i>								
1. Artisans & Village Industries	1,596	6,44	511	2,93	493	1,71	2,600	11,08
2. Other Small Scale Industries	1,030	4,91	453	1,15	885	3,22	2,368	9,27

NORTH-EASTERN REGION
STATE : MEGHALAYA

(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	24,730	21,87	1,355	1,77	748	1,05	26,833	24,69
1. Direct Finance	24,624	21,76	1,336	1,76	748	1,05	26,708	24,56
2. Indirect Finance	106	12	19	1	—	—	125	13
II. INDUSTRY	3,693	5,97	638	1,71	5,560	7,91	9,891	15,59
III. TRANSPORT OPERATORS	336	1,94	207	1,15	312	1,68	855	4,77
IV. PROFESSIONAL AND OTHER SERVICES	441	1,15	129	60	655	2,09	1,225	3,84
V. PERSONAL LOANS	5,815	12,60	3,311	7,97	10,820	29,15	19,946	49,72
1. Loans for Purchase of Consumer Durables	676	1,10	503	78	1,960	4,89	3,139	6,77
2. Loans for Housing	186	1,05	187	1,09	573	3,55	946	5,68
3. Rest of the Personal Loans	4,953	10,45	2,621	6,10	8,287	20,71	15,861	37,26
VI. TRADE	5,488	9,90	897	3,27	3,140	9,97	9,525	23,15

1. Wholesale Trade	162	42	13	6	243	1,48	418	1,95
2. Retail Trade	5,326	9,49	884	3,22	2,897	8,50	9,107	21,20
VII. FINANCE	—	—	—	—	—	—	—	—
VIII. ALL OTHERS	1,710	3,46	1,153	3,25	1,726	4,08	4,589	10,79
TOTAL BANK CREDIT	42,213	56,90	7,690	19,73	22,961	55,93	72,864	132,55
<i>OF WHICH :</i>								
1. Artisans & Village Industries	1,668	2,27	107	15	330	46	2,105	2,88
2. Other Small Scale Industries	1,756	3,19	517	1,49	5,190	7,20	7,463	11,88

STATE : MIZORAM

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	4,086	4,67	1,046	2,13	1,085	2,20	6,217	9,01
1. Direct Finance	4,086	4,67	1,046	2,13	863	1,39	5,995	8,19
2. Indirect Finance	—	—	—	—	222	82	222	82
II. INDUSTRY	1,203	2,61	981	3,14	543	1,70	2,727	7,45
III. TRANSPORT OPERATORS	1,183	1,86	44	17	655	2,06	1,882	4,09
IV. PROFESSIONAL AND OTHER SERVICES	160	29	47	25	178	54	385	1,08
V. PERSONAL LOANS	2,121	7,45	1,416	3,78	5,431	13,86	8,968	25,10
1. Loans for Purchase of Consumer Durables	744	1,24	236	43	596	1,05	1,576	2,72
2. Loans for Housing	251	2,82	412	1,92	1,207	6,03	1,870	10,77
3. Rest of the Personal Loans	1,126	3,40	768	1,44	3,628	6,78	5,522	11,61
VI. TRADE	1,596	3,01	962	2,88	1,552	5,04	4,110	10,93
1. Wholesale Trade	—	—	11	6	294	1,87	305	1,93
2. Retail Trade	1,596	3,01	951	2,82	1,258	3,17	3,805	9,00
VII. FINANCE	—	—	3	2	—	—	3	2
VIII. ALL OTHERS	433	70	307	86	114	21	854	1,78
TOTAL BANK CREDIT	10,782	20,59	4,806	13,24	9,558	25,62	25,146	59,45
<i>OF WHICH :</i>								
1. Artisans & Village Industries	489	96	459	1,66	153	50	1,101	3,13
2. Other Small Scale Industries	457	1,34	515	1,47	367	1,11	1,339	3,92

NORTH-EASTERN REGION
STATE : NAGALAND

(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	5,302	6,10	4,219	7,30	—	—	9,521	13,40
1. Direct Finance	5,285	6,08	4,218	7,29	—	—	9,503	13,37
2. Indirect Finance	17	2	1	(..)	—	—	18	3
II. INDUSTRY	714	2,22	2,330	7,48	—	—	3,044	9,70
III. TRANSPORT OPERATORS	84	15	305	1,02	—	—	389	1,17
IV. PROFESSIONAL AND OTHER SERVICES	173	61	307	1,83	—	—	480	2,45
V. PERSONAL LOANS	1,682	3,38	5,615	13,55	—	—	7,297	16,93
1. Loans for Purchase of Consumer Durables	93	14	746	1,31	—	—	839	1,45
2. Loans for Housing	71	45	354	1,96	—	—	425	2,41
3. Rest of the Personal Loans	1,518	2,79	4,515	10,29	—	—	6,033	13,07
VI. TRADE	533	1,10	1,508	3,63	—	—	2,041	4,74
1. Wholesale Trade	35	17	47	31	—	—	82	48
2. Retail Trade	498	93	1,461	3,33	—	—	1,959	4,26
VII. FINANCE	—	—	—	—	—	—	—	—
VIII. ALL OTHERS	743	1,88	1,512	6,03	—	—	2,255	7,91
TOTAL BANK CREDIT	9,231	15,44	15,796	40,85	—	—	25,027	56,29
<i>OF WHICH :</i>								
1. Artisans & Village Industries	226	55	506	1,71	—	—	732	2,26
2. Other Small Scale Industries	468	1,61	1,705	5,04	—	—	2,173	6,65

STATE : TRIPURA

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	47,645	43,99	14,117	15,96	557	1,14	62,319	61,09
1. Direct Finance	47,512	43,75	14,021	15,68	547	1,12	62,080	60,54
2. Indirect Finance	133	24	96	29	10	2	239	55
II. INDUSTRY	23,725	17,77	8,406	8,86	1,852	7,63	33,983	34,26
III. TRANSPORT OPERATORS	1,054	1,57	375	72	287	1,25	1,716	3,54
IV. PROFESSIONAL AND OTHER SERVICES	4,609	3,82	1,383	1,52	659	1,67	6,651	7,01
V. PERSONAL LOANS	15,217	25,68	6,851	13,87	10,075	27,26	32,143	66,82
1. Loans for Purchase of Consumer Durables	3,198	7,85	1,204	2,45	882	1,82	5,284	12,12
2. Loans for Housing	751	2,46	249	1,42	1,568	8,45	2,568	12,33
3. Rest of the Personal Loans	11,268	15,38	5,398	10,00	7,625	16,99	24,291	42,37
VI. TRADE	51,085	37,00	11,751	10,83	2,388	6,12	65,224	53,96
1. Wholesale Trade	366	55	105	45	125	41	596	1,42
2. Retail Trade	50,719	36,45	11,646	10,38	2,263	5,71	64,628	52,54
VII. FINANCE	—	—	—	—	109	7	109	7
VIII. ALL OTHERS	8,448	16,59	4,651	14,58	3,254	10,02	16,353	41,20
TOTAL BANK CREDIT	1,51,783	146,43	47,534	66,36	19,181	55,17	2,18,498	267,96
<i>OF WHICH :</i>								
1. Artisans & Village Industries	12,063	6,42	3,008	1,92	143	49	15,214	8,83
2. Other Small Scale Industries	4,067	4,35	2,063	2,70	1,212	5,12	7,342	12,17