

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

EASTERN REGION

STATE : BIHAR

(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	5,09,516	695,57	1,82,912	354,88	32,400	85,66	7,24,828	1136,11
1. Direct Finance	5,02,332	683,04	1,81,220	351,38	31,985	83,95	7,15,537	1118,38
2. Indirect Finance	7,184	12,53	1,692	3,50	415	1,71	9,291	17,74
II. INDUSTRY	1,58,488	188,71	50,813	109,91	24,635	95,34	2,33,936	393,96
III. TRANSPORT OPERATORS	36,254	46,14	9,362	14,58	4,535	13,55	50,151	74,27
IV. PROFESSIONAL AND OTHER SERVICES	41,926	51,22	13,213	25,48	9,876	30,42	65,015	107,13
V. PERSONAL LOANS	1,87,049	331,24	1,08,861	249,33	1,42,643	414,80	4,38,553	995,37
1. Loans for Purchase of Consumer Durables	7,892	16,58	9,471	19,15	11,456	28,89	28,819	64,63
2. Loans for Housing	11,846	49,97	12,676	62,55	26,486	135,67	51,008	248,19
3. Rest of the Personal Loans	1,67,311	264,69	86,714	167,62	1,04,701	250,24	3,58,726	682,55
VI. TRADE	2,99,933	311,89	89,081	149,13	55,579	183,35	4,44,593	644,37
1. Wholesale Trade	10,305	15,82	4,815	14,25	4,621	21,46	19,741	51,53
2. Retail Trade	2,89,628	296,07	84,266	134,88	50,958	161,89	4,24,852	592,84
VII. FINANCE	97	33	26	8	1	(..)	124	41
VIII. ALL OTHERS	38,186	61,06	17,488	36,91	24,955	73,80	80,629	171,76
TOTAL BANK CREDIT	12,71,449	1686,17	4,71,756	940,30	2,94,624	896,92	20,37,829	3523,39
<i>OF WHICH :</i>								
1. Artisans & Village Industries	89,056	73,17	19,513	25,73	5,351	11,45	1,13,920	110,36
2. Other Small Scale Industries	36,207	72,44	18,481	52,23	13,155	60,74	67,843	185,41

STATE : JHARKHAND

	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-
	1	standing	3	standing	5	standing	7	standing
	2	4	6	8				
I. AGRICULTURE	2,66,068	244,64	49,374	61,07	7,319	20,76	3,22,761	326,47
1. Direct Finance	2,62,783	241,36	48,604	59,45	7,036	19,91	3,18,423	320,72
2. Indirect Finance	3,285	3,28	770	1,61	283	85	4,338	5,74
II. INDUSTRY	43,715	53,34	17,410	40,26	10,327	39,93	71,452	133,53
III. TRANSPORT OPERATORS	10,130	22,03	3,008	8,92	2,465	8,18	15,603	39,12
IV. PROFESSIONAL AND OTHER SERVICES	21,309	23,58	7,135	14,56	4,691	17,45	33,135	55,59
V. PERSONAL LOANS	92,600	187,20	68,696	165,83	71,181	213,30	2,32,477	566,33
1. Loans for Purchase of Consumer Durables	9,384	19,52	7,861	20,74	11,215	33,25	28,460	73,51
2. Loans for Housing	5,584	21,01	6,032	28,94	9,670	40,96	21,286	90,90
3. Rest of the Personal Loans	77,632	146,67	54,803	116,15	50,296	139,09	1,82,731	401,91
VI. TRADE	84,852	98,56	23,485	47,30	16,073	41,13	1,24,410	186,99
1. Wholesale Trade	2,423	5,36	1,260	4,91	3,727	6,27	7,410	16,54
2. Retail Trade	82,429	93,20	22,225	42,38	12,346	34,86	1,17,000	170,45
VII. FINANCE	16	8	5	1	340	1,36	361	1,45
VIII. ALL OTHERS	30,318	44,91	13,071	41,26	14,799	51,27	58,188	137,43
TOTAL BANK CREDIT	5,49,008	674,33	1,82,184	379,20	1,27,195	393,37	8,58,387	1446,90
<i>OF WHICH :</i>								
1. Artisans & Village Industries	23,084	20,68	5,960	7,48	1,811	4,67	30,855	32,83
2. Other Small Scale Industries	12,464	20,01	6,566	20,26	5,215	22,46	24,245	62,73

**EASTERN REGION
STATE : ORISSA**

(Amount in Rupees Lakh)

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-
	1	standing	3	standing	5	standing	7	standing
	2	4	6	8				
I. AGRICULTURE	6,09,299	622,99	1,14,870	148,59	20,784	34,92	7,44,953	806,50
1. Direct Finance	6,03,246	614,67	1,14,197	147,57	20,387	33,71	7,37,830	795,95
2. Indirect Finance	6,053	8,32	673	1,02	397	1,21	7,123	10,55
II. INDUSTRY	1,18,320	139,30	24,983	48,31	18,629	63,94	1,61,932	251,55
III. TRANSPORT OPERATORS	15,977	32,11	3,948	13,22	3,497	12,54	23,422	57,87

IV. PROFESSIONAL AND OTHER SERVICES	68,359	77,16	18,502	38,30	11,416	39,49	98,277	154,95
V. PERSONAL LOANS	2,27,145	380,75	1,17,086	298,62	1,33,645	406,94	4,77,876	1086,30
1. Loans for Purchase of Consumer Durables	18,783	28,42	11,300	24,78	13,464	27,28	43,547	80,47
2. Loans for Housing	14,127	65,45	18,835	95,12	28,571	154,62	61,533	315,20
3. Rest of the Personal Loans	1,94,235	286,87	86,951	178,73	91,610	225,04	3,72,796	690,63
VI. TRADE	2,52,820	273,01	65,145	109,20	27,943	82,84	3,45,908	465,05
1. Wholesale Trade	6,806	12,19	1,314	5,72	2,071	11,79	10,191	29,70
2. Retail Trade	2,46,014	260,82	63,831	103,48	25,872	71,05	3,35,717	435,35
VII. FINANCE	11	5	12	3	69	12	92	20
VIII. ALL OTHERS	64,101	90,10	23,112	54,43	27,253	89,61	1,14,466	234,14
TOTAL BANK CREDIT	13,56,032	1615,46	3,67,658	710,70	2,43,236	730,40	19,66,926	3056,56
<i>OF WHICH :</i>	66,132	58,06	10,084	10,72	4,870	10,79	81,086	79,57
1. Artisans & Village Industries								
2. Other Small Scale Industries	27,191	51,17	9,967	26,92	9,487	32,81	46,645	110,90

STATE :SIKKIM

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	3,365	3,68	820	94	—	—	4,185	4,62
1. Direct Finance	3,365	3,68	820	94	—	—	4,185	4,62
2. Indirect Finance	—	—	—	—	—	—	—	—
II. INDUSTRY	216	40	341	51	—	—	557	91
III. TRANSPORT OPERATORS	34	7	45	7	—	—	79	15
IV. PROFESSIONAL AND OTHER SERVICES	162	60	214	77	—	—	376	1,37
V. PERSONAL LOANS	3,821	10,44	3,017	8,42	—	—	6,838	18,86
1. Loans for Purchase of Consumer Durables	1,412	2,87	676	1,14	—	—	2,088	4,01
2. Loans for Housing	509	2,74	693	3,15	—	—	1,202	5,89
3. Rest of the Personal Loans	1,900	4,82	1,648	4,14	—	—	3,548	8,96
VI. TRADE	172	36	321	71	—	—	493	1,07

1. Wholesale Trade	4	1	11	3	—	—	15	5
2. Retail Trade	168	35	310	68	—	—	478	1,03
VII. FINANCE	—	—	—	—	—	—	—	—
VIII. ALL OTHERS	113	27	304	1,04	—	—	417	1,30
TOTAL BANK CREDIT	7,883	15,82	5,062	12,46	—	—	12,945	28,28
<i>OF WHICH :</i>								
1. Artisans & Village Industries	115	15	30	8	—	—	145	23
2. Other Small Scale Industries	95	22	304	41	—	—	399	64

EASTERN REGION

STATE : WEST BENGAL

(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	4,76,483	539,07	1,11,047	166,14	1,59,583	202,16	7,47,113	907,37
1. Direct Finance	4,72,362	528,83	1,09,973	163,25	1,55,851	197,64	7,38,186	889,71
2. Indirect Finance	4,121	10,24	1,074	2,89	3,732	4,52	8,927	17,65
II. INDUSTRY	4,65,873	350,17	73,600	104,32	1,39,521	333,97	6,78,994	788,46
III. TRANSPORT OPERATORS	17,588	19,44	4,391	7,57	11,236	33,76	33,215	60,78
IV. PROFESSIONAL AND OTHER SERVICES	46,203	52,27	16,965	31,63	30,621	62,86	93,789	146,76
V. PERSONAL LOANS	3,08,757	608,45	1,50,842	351,48	6,21,741	1769,50	10,81,340	2729,43
1. Loans for Purchase of Consumer Durables	47,408	116,64	15,409	36,70	20,008	51,83	82,825	205,17
2. Loans for Housing	25,215	119,61	24,869	101,17	1,04,127	474,81	1,54,211	695,58
3. Rest of the Personal Loans	2,36,134	372,20	1,10,564	213,61	4,97,606	1242,87	8,44,304	1828,68
VI. TRADE	2,24,530	200,79	54,534	72,45	76,650	164,97	3,55,714	438,20
1. Wholesale Trade	5,855	12,36	3,840	11,31	28,384	56,32	38,079	79,99
2. Retail Trade	2,18,675	188,43	50,694	61,14	48,266	108,64	3,17,635	358,20
VII. FINANCE	98	18	1	(.)	11,397	14,16	11,496	14,34
VIII. ALL OTHERS	1,26,707	217,28	42,191	96,64	1,61,569	572,02	3,30,467	885,95
TOTAL BANK CREDIT	16,66,239	1987,65	4,53,571	830,23	12,12,318	3153,41	33,32,128	5971,28
<i>OF WHICH :</i>								
1. Artisans & Village Industries	2,59,356	148,11	28,088	21,79	11,503	22,54	2,98,947	192,44
2. Other Small Scale Industries	85,992	103,78	30,519	60,33	39,152	125,79	1,55,663	289,90

ANDAMAN & NICOBAR ISLANDS

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	806	1,36	120	17	—	—	926	1,53
1. Direct Finance	805	1,36	118	17	—	—	923	1,53
2. Indirect Finance	1	(..)	2	(..)	—	—	3	(..)
II. INDUSTRY	360	1,79	443	1,57	—	—	803	3,36
III. TRANSPORT OPERATORS	20	6	125	42	—	—	145	49
IV. PROFESSIONAL AND OTHER SERVICES	296	69	215	65	—	—	511	1,34
V. PERSONAL LOANS	1,934	4,55	2,124	5,57	—	—	4,058	10,12
1. Loans for Purchase of Consumer Durables	22	5	272	87	—	—	294	92
2. Loans for Housing	121	58	121	59	—	—	242	1,17
3. Rest of the Personal Loans	1,791	3,93	1,731	4,10	—	—	3,522	8,03
VI. TRADE	368	94	836	1,95	—	—	1,204	2,90
1. Wholesale Trade	48	21	48	33	—	—	96	54
2. Retail Trade	320	73	788	1,62	—	—	1,108	2,36
VII. FINANCE	—	—	—	—	—	—	—	—
VIII. ALL OTHERS	200	53	1,076	3,01	—	—	1,276	3,54
TOTAL BANK CREDIT	3,984	9,93	4,939	13,34	—	—	8,923	23,27
<i>OF WHICH:</i>								
1. Artisans & Village Industries	95	56	203	47	—	—	298	1,03
2. Other Small Scale Industries	211	65	173	72	—	—	384	1,37