

**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**

<b>CENTRAL REGION</b>									
<b>STATE : CHHATTISGARH</b>		(Amount in Rupees Lakh)							
<b>OCCUPATION</b>		<b>RURAL</b>		<b>SEMI-URBAN</b>		<b>URBAN/ METROPOLITAN</b>		<b>TOTAL</b>	
		<b>No. of Accounts</b>	<b>Amount Out- Standing</b>	<b>No. of Accounts</b>	<b>Amount Out- standing</b>	<b>No. of Accounts</b>	<b>Amount Out- standing</b>	<b>No. of Accounts</b>	<b>Amount Out- standing</b>
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>
<b>I.</b>	<b>AGRICULTURE</b>	<b>1,66,688</b>	<b>205,95</b>	<b>34,523</b>	<b>67,63</b>	<b>6,249</b>	<b>18,61</b>	<b>2,07,460</b>	<b>292,19</b>
	1. Direct Finance	1,63,626	202,10	34,150	66,89	6,143	18,24	2,03,919	287,23
	2. Indirect Finance	3,062	3,85	373	73	106	37	3,541	4,95
<b>II.</b>	<b>INDUSTRY</b>	<b>32,725</b>	<b>42,17</b>	<b>9,462</b>	<b>22,49</b>	<b>14,324</b>	<b>42,30</b>	<b>56,511</b>	<b>106,96</b>
<b>III.</b>	<b>TRANSPORT OPERATORS</b>	<b>3,588</b>	<b>4,79</b>	<b>920</b>	<b>2,66</b>	<b>1,211</b>	<b>3,70</b>	<b>5,719</b>	<b>11,15</b>
<b>IV.</b>	<b>PROFESSIONAL AND OTHER SERVICES</b>	<b>8,495</b>	<b>14,03</b>	<b>3,425</b>	<b>7,65</b>	<b>5,166</b>	<b>18,04</b>	<b>17,086</b>	<b>39,72</b>
<b>V.</b>	<b>PERSONAL LOANS</b>	<b>69,471</b>	<b>106,38</b>	<b>32,672</b>	<b>76,32</b>	<b>51,614</b>	<b>164,60</b>	<b>1,53,757</b>	<b>347,30</b>
	1. Loans for Purchase of Consumer Durables	8,853	13,02	4,483	9,59	5,812	14,93	19,148	37,54
	2. Loans for Housing	5,435	14,90	3,682	17,21	12,778	62,31	21,895	94,43
	3. Rest of the Personal Loans	55,183	78,45	24,507	49,52	33,024	87,37	1,12,714	215,34
<b>VI.</b>	<b>TRADE</b>	<b>41,293</b>	<b>49,95</b>	<b>13,073</b>	<b>26,37</b>	<b>14,700</b>	<b>38,74</b>	<b>69,066</b>	<b>115,05</b>
	1. Wholesale Trade	2,002	2,58	352	2,10	2,597	5,71	4,951	10,38
	2. Retail Trade	39,291	47,37	12,721	24,27	12,103	33,03	64,115	104,67
<b>VII.</b>	<b>FINANCE</b>	<b>70</b>	<b>38</b>	<b>—</b>	<b>—</b>	<b>90</b>	<b>12</b>	<b>160</b>	<b>49</b>
<b>VIII.</b>	<b>ALL OTHERS</b>	<b>6,930</b>	<b>12,78</b>	<b>4,373</b>	<b>8,83</b>	<b>8,597</b>	<b>26,94</b>	<b>19,900</b>	<b>48,55</b>
<b>TOTAL BANK CREDIT</b>		<b>3,29,260</b>	<b>436,41</b>	<b>98,448</b>	<b>211,94</b>	<b>1,01,951</b>	<b>313,04</b>	<b>5,29,659</b>	<b>961,40</b>
<i>OF WHICH:</i>									
	1. Artisans & Village Industries	19,648	19,28	3,210	4,01	1,134	3,17	23,992	26,45
	2. Other Small Scale Industries	6,717	11,92	4,407	13,91	3,691	15,62	14,815	41,45

**STATE : MADHYA PRADESH**

<b>OCCUPATION</b>	<b>RURAL</b>		<b>SEMI-URBAN</b>		<b>URBAN/ METROPOLITAN</b>		<b>TOTAL</b>	
	<b>No. of</b>	<b>Amount</b>	<b>No. of</b>	<b>Amount</b>	<b>No. of</b>	<b>Amount</b>	<b>No. of</b>	<b>Amount</b>

	Accounts	Out- Standing	Accounts	Out- standing	Accounts	Out- standing	Accounts	Out- standing
	1	2	3	4	5	6	7	8
<b>I. AGRICULTURE</b>	<b>5,67,010</b>	<b>1046,11</b>	<b>2,70,094</b>	<b>635,59</b>	<b>61,146</b>	<b>179,34</b>	<b>8,98,250</b>	<b>1861,04</b>
1. Direct Finance	5,61,225	1034,55	2,66,579	628,33	59,952	176,38	8,87,756	1839,26
2. Indirect Finance	5,785	11,56	3,515	7,26	1,194	2,96	10,494	21,78
<b>II. INDUSTRY</b>	<b>87,740</b>	<b>107,36</b>	<b>48,390</b>	<b>107,23</b>	<b>65,577</b>	<b>181,49</b>	<b>2,01,707</b>	<b>396,09</b>
<b>III. TRANSPORT OPERATORS</b>	<b>10,440</b>	<b>15,58</b>	<b>6,835</b>	<b>12,34</b>	<b>4,560</b>	<b>14,82</b>	<b>21,835</b>	<b>42,73</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>30,067</b>	<b>42,03</b>	<b>22,604</b>	<b>49,01</b>	<b>20,947</b>	<b>72,16</b>	<b>73,618</b>	<b>163,20</b>
<b>V. PERSONAL LOANS</b>	<b>1,38,801</b>	<b>290,28</b>	<b>1,56,747</b>	<b>380,78</b>	<b>2,64,910</b>	<b>826,01</b>	<b>5,60,458</b>	<b>1497,07</b>
1. Loans for Purchase of Consumer Durables	19,464	34,19	24,282	42,59	36,448	79,99	80,194	156,76
2. Loans for Housing	15,827	58,91	24,513	108,77	65,833	313,29	1,06,173	480,97
3. Rest of the Personal Loans	1,03,510	197,18	1,07,952	229,42	1,62,629	432,73	3,74,091	859,34
<b>VI. TRADE</b>	<b>1,10,777</b>	<b>150,63</b>	<b>74,040</b>	<b>145,23</b>	<b>56,389</b>	<b>153,29</b>	<b>2,41,206</b>	<b>449,15</b>
1. Wholesale Trade	8,293	12,96	7,177	20,53	10,082	38,12	25,552	71,61
2. Retail Trade	1,02,484	137,67	66,863	124,70	46,307	115,17	2,15,654	377,53
<b>VII. FINANCE</b>	<b>1</b>	<b>1</b>	<b>103</b>	<b>13</b>	<b>160</b>	<b>10</b>	<b>264</b>	<b>24</b>
<b>VIII. ALL OTHERS</b>	<b>24,257</b>	<b>49,86</b>	<b>22,368</b>	<b>60,13</b>	<b>37,823</b>	<b>117,54</b>	<b>84,448</b>	<b>227,52</b>
<b>TOTAL BANK CREDIT</b>	<b>9,69,093</b>	<b>1701,86</b>	<b>6,01,181</b>	<b>1390,45</b>	<b>5,11,512</b>	<b>1544,74</b>	<b>20,81,786</b>	<b>4637,05</b>
<i>OF WHICH:</i>								
1. Artisans & Village Industries	46,585	43,23	16,113	23,87	5,771	14,24	68,469	81,34
2. Other Small Scale Industries	17,739	32,19	17,035	45,08	30,066	101,38	64,840	178,64

## CENTRAL REGION

### STATE : UTTAR PRADESH

(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
<b>I. AGRICULTURE</b>	<b>20,99,690</b>	<b>3278,85</b>	<b>6,70,326</b>	<b>1444,28</b>	<b>1,24,350</b>	<b>319,49</b>	<b>28,94,366</b>	<b>5042,63</b>
1. Direct Finance	20,68,908	3231,30	6,62,087	1429,35	1,17,551	300,14	28,48,546	4960,79
2. Indirect Finance	30,782	47,56	8,239	14,93	6,799	19,34	45,820	81,83
<b>II. INDUSTRY</b>	<b>2,95,342</b>	<b>398,81</b>	<b>89,094</b>	<b>203,24</b>	<b>1,54,014</b>	<b>427,37</b>	<b>5,38,450</b>	<b>1029,43</b>
<b>III. TRANSPORT OPERATORS</b>	<b>59,900</b>	<b>86,24</b>	<b>16,433</b>	<b>28,78</b>	<b>15,111</b>	<b>39,79</b>	<b>91,444</b>	<b>154,82</b>
<b>IV. PROFESSIONAL AND OTHER</b>		<b>113,83</b>	<b>35,573</b>	<b>54,76</b>	<b>44,097</b>	<b>121,58</b>	<b>1,91,336</b>	<b>290,17</b>

	<b>SERVICES 1,11,666</b>								
<b>V. PERSONAL LOANS</b>	<b>3,39,902</b>	<b>638,04</b>	<b>2,16,447</b>	<b>478,55</b>	<b>5,08,113</b>	<b>1487,97</b>	<b>10,64,462</b>	<b>2604,55</b>	
1. Loans for Purchase of Consumer Durables	21,912	38,99	11,780	24,95	38,385	93,76	72,077	157,70	
2. Loans for Housing	35,763	115,22	40,320	117,79	99,631	454,99	1,75,714	688,00	
3. Rest of the Personal Loans	2,82,227	483,82	1,64,347	335,80	3,70,097	939,22	8,16,671	1758,85	
<b>VI. TRADE</b>	<b>4,30,661</b>	<b>516,04</b>	<b>1,62,354</b>	<b>285,95</b>	<b>1,43,697</b>	<b>356,77</b>	<b>7,36,712</b>	<b>1158,75</b>	
1. Wholesale Trade	18,019	27,49	10,243	25,99	14,039	51,88	42,301	105,36	
2. Retail Trade	4,12,642	488,55	1,52,111	259,96	1,29,658	304,89	6,94,411	1053,40	
<b>VII. FINANCE</b>	<b>115</b>	<b>49</b>	<b>91</b>	<b>1,44</b>	<b>173</b>	<b>34</b>	<b>379</b>	<b>2,27</b>	
<b>VIII. ALL OTHERS</b>	<b>1,15,218</b>	<b>226,30</b>	<b>71,274</b>	<b>181,82</b>	<b>1,42,607</b>	<b>447,28</b>	<b>3,29,099</b>	<b>855,40</b>	
<b>TOTAL BANK CREDIT</b>	<b>34,52,494</b>	<b>5258,60</b>	<b>12,61,592</b>	<b>2678,83</b>	<b>11,32,162</b>	<b>3200,58</b>	<b>58,46,248</b>	<b>11138,01</b>	
<i>OF WHICH:</i>									
1. Artisans & Village Industries	1,45,732	153,67	28,151	46,80	28,446	58,31	2,02,329	258,78	
2. Other Small Scale Industries	76,512	123,87	33,537	86,10	76,783	221,46	1,86,832	431,44	

**STATE : UTTARANCHAL**

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
<b>I. AGRICULTURE</b>	<b>1,05,739</b>	<b>165,83</b>	<b>42,152</b>	<b>107,70</b>	<b>3,170</b>	<b>8,03</b>	<b>1,51,061</b>	<b>281,55</b>
1. Direct Finance	1,05,014	165,08	41,950	106,99	3,162	7,96	1,50,126	280,03
2. Indirect Finance	725	75	202	71	8	6	935	1,52
<b>II. INDUSTRY</b>	<b>12,607</b>	<b>18,45</b>	<b>12,809</b>	<b>33,93</b>	<b>3,627</b>	<b>14,20</b>	<b>29,043</b>	<b>66,58</b>
<b>III. TRANSPORT OPERATORS</b>	<b>11,401</b>	<b>17,50</b>	<b>1,959</b>	<b>5,61</b>	<b>1,487</b>	<b>5,40</b>	<b>14,847</b>	<b>28,52</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>4,756</b>	<b>8,24</b>	<b>3,734</b>	<b>9,47</b>	<b>2,268</b>	<b>6,40</b>	<b>10,758</b>	<b>24,11</b>
<b>V. PERSONAL LOANS</b>	<b>51,757</b>	<b>104,20</b>	<b>45,417</b>	<b>121,30</b>	<b>40,596</b>	<b>125,47</b>	<b>1,37,770</b>	<b>350,97</b>
1. Loans for Purchase of Consumer Durables	5,542	10,23	7,000	13,53	4,498	10,85	17,040	34,62
2. Loans for Housing	4,917	17,50	7,031	32,29	8,375	42,20	20,323	92,00
3. Rest of the Personal Loans	41,298	76,46	31,386	75,48	27,723	72,41	1,00,407	224,36
<b>VI. TRADE</b>	<b>37,521</b>	<b>57,95</b>	<b>19,973</b>	<b>50,78</b>	<b>8,939</b>	<b>19,74</b>	<b>66,433</b>	<b>128,47</b>
1. Wholesale Trade	198	83	831	3,22	242	1,18	1,271	5,23
2. Retail Trade	37,323	57,13	19,142	47,56	8,697	18,56	65,162	123,24

<b>VII. FINANCE</b>	<b>1</b>	<b>(..)</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>1</b>	<b>(..)</b>
<b>VIII. ALL OTHERS</b>	<b>13,436</b>	<b>25,52</b>	<b>9,039</b>	<b>25,40</b>	<b>10,351</b>	<b>30,47</b>	<b>32,826</b>	<b>81,40</b>
<b>TOTAL BANK CREDIT</b>	<b>2,37,218</b>	<b>397,69</b>	<b>1,35,083</b>	<b>354,20</b>	<b>70,438</b>	<b>209,71</b>	<b>4,42,739</b>	<b>961,60</b>
<i>OF WHICH:</i>	6,499	6,77	1,862	4,53	461	1,01	8,822	12,31
1. Artisans & Village Industries								
2. Other Small Scale Industries	3,905	7,90	4,066	12,22	1,921	5,00	9,892	25,13