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## BASIC STATISTICAL RETURNS - 1 AND 2 OF SCHEDULED COMMERCIAL BANKS IN INDIA

### INTRODUCTION

This Volume, thirty first in the series, presents comprehensive data on deposits and credit of scheduled commercial banks and the information on number of employees of these banks, as on 31<sup>st</sup> March 2002. The data are collected through the annual statistical surveys, Basic Statistical Returns (BSR)-1 & 2, from the offices of scheduled commercial banks in India including Regional Rural Banks. The earlier title of the publication, i.e. '*Banking Statistics*' has been changed to 'Basic Statistical Returns of Scheduled Commercial Banks in India' from Volume 29 issue relating to March 2000. This has been done with a view to highlight the source and the nature of the data published in the Volume and also to indicate the basic distinction between the banking statistics presented in another publication of the Bank, viz., '*Statistical Tables Relating to Banks in India*', which is based on data collected through various statutory returns and other statistical returns. Information on other publications of the Bank on Banking Statistics is given in the **Appendix**.

2. The BSR-1 & 2 returns have been revised with effect from March 2002 Survey in line with policy changes, developments in the banking sector and also with a view to have uniform coding system for occupation/activity classification as per the National Industrial Classification (NIC), 1998. The significant features of the revision are:

- (i) A new BSR coding system in respect of activity/occupation classification of borrowal accounts based on NIC 1998 classification has been incorporated in BSR system.
- (ii) The loans extended through credit cards are included in 'Demand Loans'.
- (iii) 'Inland Bills' include both, trade bills & other bills.

- (iv) 'Private Sector' comprises Private Corporate Sector and Private Sector-Others. Private Sector-Others includes
  - a. Partnership/Proprietary Concerns and Joint Families
  - b. Self Help Groups and NGOs
  - c. Associations, Clubs, Trusts and Groups.
- (v) 'Artisans and Village & Tiny Industries' comprise Artisans/Craftsmen, Village/Cottage & Tiny Industries classified as Small Scale Industries.
- (vi) Consequent upon the changes in the Activity/Occupation Codes, there are modifications/changes in the description/details of some Occupation Codes. Accordingly, 'Rubber & Rubber Products' under Industry at II. 7 has been changed as 'Rubber & Plastic Products'.
- (vii) All borrowal accounts with the credit limit of Rs. 2 lakh or less of all scheduled commercial banks including Regional Rural Banks, are classified as '*small borrowal accounts*', from March 1999 survey onwards.
- (viii) Rate of Interest of borrowal accounts is presented exclusive of Interest Tax.

As a result of these changes, the data presented in some of the tables in this Volume are not strictly comparable with those of the earlier years.

3. BSR-1 relates to gross bank credit and comprises term loans, cash credits, overdrafts, bills purchased and discounted, bills re-discounted under the New Bill Market Scheme and also dues from banks, whereas, the bank credit data, based on returns under Section 42(2) of the RBI Act, 1934, is exclusive of dues from banks and bills re-discounted under the New Bill Market Scheme. The BSR-1

return is divided into two parts - Part A and Part B (termed as BSR-1A and BSR-1B). Till 1998, the BSR-1A return covered accounts with individual credit limit of over Rs. 25,000. Consequent upon the revision in the cut-off credit limit from March 1999 survey, BSR-1A return for scheduled commercial banks other than Regional Rural Banks, covered accounts with individual credit limit of over Rs. 2 lakh. In the case of Regional Rural Banks, the cut off limit then was Rs. 25,000. The revision of cut off limit for classifying accounts in BSR-1A has been made as Rs. 2 lakh for Regional Rural Banks also from March 2002 survey. In BSR-1A, information in respect of each of the borrowal accounts is collected on various characteristics, such as place (district and population group) of utilisation of credit, type of account, type of organisation, occupational category, nature of borrowal account, rate of interest, credit limit and amount outstanding. In BSR-1B, information in respect of accounts with individual credit limit upto Rs. 2 lakh is obtained in consolidated form for broad occupational categories. The BSR-1B Return has two separate credit limit size groups, i.e., 'up to Rs. 25,000' and 'over Rs. 25,000 to Rs.2 lakh'. The information on small borrowal accounts are obtained in BSR-1B return from all scheduled commercial banks (including Regional Rural Banks).

4. In BSR-2, each bank office submits information on deposits with their break-up into current, savings and term deposits. Information on deposit accounts of *females* is given separately. Information of term deposits according to different maturity periods is also furnished in this return. In addition, BSR-2 provides information on staff strength, classified according to gender and category (i.e. supervisory, clerical and subordinates), in individual bank offices as on the reference date of the survey. Deposits exclude inter-bank

deposits. Current deposits comprise (i) deposits subject to withdrawal on demand (other than savings deposits) or on notice of less than 15 days, or term deposits with a maturity period of less than 15 days (or less than 7 days for amount of Rs. 15 lakh and above); (ii) call deposits withdrawable not later than 14 days; (iii) unclaimed deposits; (iv) overdue fixed deposits; (v) credit balance in cash credit and overdraft accounts and (vi) contingency unadjusted account if in the nature of deposits. Savings deposits are deposits accepted by banks under their savings bank deposit rules. Term deposits are deposits with a fixed maturity of not less than 15 days or 7 days for amount Rs. 15 lakh and above or subject to notice of not less than 15 days. These would also include (a) deposits payable after 14 days notice; (b) cash certificates; (c) cumulative or recurring deposits; (d) Kuri & Chit deposits and (e) special deposits in the nature of term deposits. Conceptually, the deposits data in BSR-2 and the aggregate deposits in Section 42(2) return are the same. However, the deposits presented in this Volume except in Table 1.1 exclude the proceeds of Resurgent India Bonds (RIBs) and India Millenium Deposits (IMDs). In BSR-2, bank branches also give classification of term deposits according to broad interest rate ranges as well as size of deposits. Based on these data, tables giving percentage distribution of term deposits according to interest rate range and size of deposits are presented in the Volume.

5. Deposits and credit patterns presented in this Volume include the impact of the merger of ICICI Limited with 'ICICI Bank Limited'. As such, the geographical/other distribution of deposits & credit may show large variation as compared to that of previous years in few tables.

6. Out of the 67,897 offices of scheduled commercial banks functioning as on the last day of March 2002, BSR-1 returns were received from 61,958 offices. BSR-2 returns were received from

61,565 offices. In the case of non-reporting offices the data have been estimated based on the previous round of the survey and from the available information in the Quarterly Returns on Aggregate Deposits and Gross Bank Credit (BSR-7) as of 31<sup>st</sup> March 2002.

### **Outline of the Volume**

7. This Volume is divided into five Sections disseminating the data on deposits and credit of scheduled commercial banks with reference to various classificatory characteristics. Section 1 presents general information on commercial banking and also the summary data on deposits and credit at the All-India level and state level. A new table, giving percentage distribution of term deposits of scheduled commercial banks according to the size of deposits, has been presented. Accordingly, earlier Table Nos. 1.28 & 1.29 of previous volumes have been renumbered as 1.29 and 1.30. Section 2 gives State-wise / District-wise distribution of deposits and outstanding credit classified according to population groups and bank groups. Data on distribution of deposits by type of deposits are presented in Section 3. Classification of outstanding credit according to different characteristics such as size of credit limit, rate of interest, type of organisation, type of account, bank group, state and population group, etc., are given in Section 4. In Section 5, these data are further classified according to occupation of the borrower. District and occupation-wise distribution of outstanding credit is also given in Section 5.

8. BSR-1A return provides the identification of the district and population group of the place where the credit is utilised. However, in BSR-1B return, such information is not being collected; it is presumed that in respect of these accounts, the credit is utilised in the same place where it has been sanctioned. State and population

group-wise data on credit given in Sections 4 and 5 are based on place of utilisation of credit, whereas in Section 2, these are based on place of sanction of credit. In Section 1, data on credit when presented with deposits (Tables 1.3, 1.4 and 1.5) are as per place of sanction and when presented separately (Tables 1.10 and 1.11) they are based on place of utilisation. Tables 1.6 to 1.8 present the data on credit according to both the place of sanction and the place of utilisation so as to facilitate comparison.

### **Explanatory Notes**

9. Brief explanatory notes on some of the tables presented in various Sections of this Volume are given below:

In Section 1, Table 1.1 presents the progress of commercial banking at a glance, based on data collected from different sources as per details given in the '*Notes on Tables*'. Table 1.9 presents classification of outstanding credit according to detailed occupations. Tables 1.13, 1.14 and 1.15 provide truncated distributions of outstanding credit of scheduled commercial banks according to interest rate range, type of account and organisation, respectively, for accounts having individual credit limit above Rs. 2 lakh. Table 1.16 gives percentage distribution of small borrowal accounts according to broad category of borrowers into 'individuals' & 'others' and gender-wise classification of individual borrowers. Table 1.17 gives population group and occupation-wise classification of small borrowal accounts each with credit limit of Rs. 2 lakh and less. Tables 1.21 to 1.23 give the information on deposits of scheduled commercial banks according to broad ownership category. Tables 1.24 to 1.26 give maturity pattern of term deposits according to broad ownership category, population group and bank group, respectively. Table 1.27 gives interest rate range-wise percentage distribution of term deposits. Table 1.28 presents the percentage distribution of the

term deposits of scheduled commercial banks as per the size of deposits. Tables 4.1 to 4.6 in Section 4 and Tables 5.1 to 5.3 in Section 5 provide truncated distribution according to different characteristics of outstanding credit of scheduled commercial banks, for accounts having individual credit limit above Rs. 2 lakh. Table 5.8 provides information on small borrowal accounts having individual credit limit of Rs. 2 lakh and less.

10. Population groups of the banked centres presented in this Volume are based on the 1991 census. The population groups are defined as follows:

- (i) 'Rural' group includes all centres with population of less than 10,000
- (ii) 'Semi-urban' group includes centres with population of 10,000 and above but less than 1 lakh
- (iii) 'Urban' group includes centres with population of 1 lakh and above but less than 10 lakh
- (iv) 'Metropolitan' group includes centres with population of 10 lakh and more.

11. Banks have been grouped as under:

- (i) State Bank of India and its Associates
- (ii) Nationalised banks
- (iii) Foreign banks
- (iv) Regional rural banks
- (v) Other scheduled commercial banks.

12. The totals given in the tables may not exactly tally with the sum of the constituent items on account of rounding off of the figures. The unit one lakh is equal to 1,00,000. The symbol ' - ' indicates 'nil' or 'negligible' throughout this Volume. Figures in brackets indicate percentages to respective total. Notes on tables as appropriate to each table are given at the end of the Volume.

13. This Volume is prepared in the Banking Statistics Division of the Department of Statistical Analysis and Computer Services.

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**TABLE NO. 1.1 – PROGRESS OF COMMERCIAL BANKING AT A GLANCE**

IMPORTANT INDICATORS	June	March	March	March	March	March	March	March	March	March
	1969	1994	1995	1996	1997	1998	1999	2000	2001	2002
	1	2	3	4	5	6	7	8	9	10
No. of Commercial Banks	89	276	284	293	299	300	303	297	301	298
(a) Scheduled Commercial Banks	73	272	281	291	297	299	302	297	296	294
<i>Of which:</i> Regional Rural Banks	—	196	196	196	196	196	196	196	196	196
(b) Non-Scheduled Commercial Banks	16	4	3	2	2	1	1	—	5	4
Number of Bank Offices in India	8262	61803	62367	63026	63550	64218	64939	65412	65919	66208
(a) Rural	1833	35329	33004	32995	32915	32878	32857	32734	32562	32481
(b) Semi-Urban	3342	11890	13341	13561	13766	13980	14168	14407	14597	14723
(c) Urban	1584	8745	8868	9086	9340	9597	9898	10052	10293	10447
(d) Metropolitan	1503	5839	7154	7384	7529	7763	8016	8219	8467	8557
Population per office (in thousands)	64	15	15	15	15	15	15	15	15	16
Deposits of Scheduled Commercial Banks in India (Rs.Crore)	4646	323632	386859	429003	499763	598485	714025 @	851593 @	989141 #	1131187 #
<i>of which:</i> (a) Demand	2104	60700	76903	80614	90610	102513	117423	145283	159407	169103
(b) Time	2542	262932	309956	348389	409153	495972	596602	706310	829734	962085
Credit of Scheduled Commercial Banks in India (Rs.Crore)	3599	166844	211560	254015	278401	324079	368837	454069	529272	609053
Deposits of Scheduled Commercial Banks per office (Rs.Lakh)	56	524	620	681	786	932	1100	1302	1501	1709
Credit of Scheduled Commercial Banks per office (Rs. Lakh)	44	270	339	403	438	505	568	694	803	920
Per Capita Deposits of Scheduled Commercial Banks (Rs.)	88	3596	4242	4613	5261	6170	7237	8498	9758	10994
Per Capita Credit of Scheduled Commercial Banks (Rs.)	68	1854	2320	2719	2931	3356	3738	4531	5221	5919
Deposits of Scheduled Commercial Banks as percentage of National Income (at current prices)	15.5	46.0	46.4	44.0	43.8	47.3	49.8	53.5	58.9	61.5
Scheduled Commercial Banks' Advances to Priority Sector (Rs.Crore)	504	59097	69209	80831	93807	108905	126309	155779	182255	210308 *
Share of Priority Sector Advances in Total Credit of Scheduled Commercial Banks (per cent)	14.0	36.5	33.7	32.8	34.8	34.6	35.3	35.4	35.5	35.6 *
Share of Priority Sector Advances in Total Non-Food Credit of Scheduled Commercial Banks (per cent)	15.0	38.8	35.8	34.1	35.8	36.1	37.0	37.4	38.5	39.2 *
Credit Deposit Ratio	77.5	51.6	54.7	59.2	55.7	54.2	51.7	53.3	53.5	53.8
Investment Deposit Ratio	29.3	41.2	38.6	38.4	38.1	36.5	35.7	36.6	37.1	38.7
Cash Deposit Ratio	8.2	17.2	16.3	12.5	10.6	10.2	9.5	9.8	8.4	7.1

@ Includes Resurgent India Bonds (RIB) (Rs.17,945 crore)

# Includes Resurgent India Bonds (RIB) (Rs.17,945 crore) and also India Millennium Deposits (IMD) (Rs.25,662 crore)

\* Provisional.

See Notes on Tables.

**TABLE NO. 1.2 – DISTRIBUTION OF BANKING CENTRES ACCORDING TO  
STATE AND POPULATION GROUP (AS AT THE END OF MARCH)**

POPULATION GROUP REGION/STATE/ UNION TERRITORY	RURAL		SEMI-URBAN		URBAN		METROPOLITAN		ALL CENTRES	
	2001	2002	2001	2002	2001	2002	2001	2002	2001	2002
	1	2	3	4	5	6	7	8	9	10
<b>NORTHERN REGION</b>	<b>4578</b>	<b>4576</b>	<b>458</b>	<b>458</b>	<b>36</b>	<b>36</b>	<b>3</b>	<b>3</b>	<b>5075</b>	<b>5073</b>
Haryana	644	644	94	94	11	11	—	—	749	749
Himachal Pradesh	605	605	14	14	—	—	—	—	619	619
Jammu & Kashmir	477	477	22	22	2	2	—	—	501	501
Punjab	1022	1023	102	102	9	9	1	1	1134	1135
Rajasthan	1765	1762	212	212	13	13	1	1	1991	1988
Chandigarh	9	9	2	2	1	1	—	—	12	12
Delhi	55	56	12	12	—	—	1	1	69	69
<b>NORTH-EASTERN REGION</b>	<b>1166</b>	<b>1152</b>	<b>123</b>	<b>123</b>	<b>8</b>	<b>8</b>	<b>—</b>	<b>—</b>	<b>1297</b>	<b>1283</b>
Arunachal Pradesh	53	53	6	6	—	—	—	—	59	59
Assam	749	736	73	73	4	4	—	—	826	813
Manipur	40	39	11	11	1	1	—	—	52	51
Meghalaya	122	122	7	7	1	1	—	—	130	130
Mizoram	60	60	5	5	1	1	—	—	66	66
Nagaland	34	34	8	8	—	—	—	—	42	42
Tripura	108	108	13	13	1	1	—	—	122	122
<b>EASTERN REGION</b>	<b>6979</b>	<b>6972</b>	<b>773</b>	<b>773</b>	<b>67</b>	<b>68</b>	<b>1</b>	<b>1</b>	<b>7820</b>	<b>7814</b>
Bihar	2346	2346	313	313	12	12	—	—	2671	2671
Jharkhand	906	904	88	88	4	4	—	—	998	996
Orissa	1533	1532	93	93	6	6	—	—	1632	1631
Sikkim	32	32	1	1	—	—	—	—	33	33
West Bengal	2147	2143	276	276	45	45	1	1	2469	2465
Andaman & Nicobar Islands	15	15	2	2	—	—	—	—	17	17
<b>CENTRAL REGION</b>	<b>7368</b>	<b>7331</b>	<b>805</b>	<b>805</b>	<b>60</b>	<b>60</b>	<b>4</b>	<b>4</b>	<b>8237</b>	<b>8200</b>
Chhattisgarh	639	629	61	61	6	6	—	—	706	696
Madhya Pradesh	1698	1680	225	225	15	15	2	2	1940	1922
Uttar Pradesh	4539	4530	480	480	36	36	2	2	5057	5048
Uttaranchal	492	492	39	39	3	3	—	—	534	534
<b>WESTERN REGION</b>	<b>3777</b>	<b>3767</b>	<b>674</b>	<b>674</b>	<b>42</b>	<b>42</b>	<b>7</b>	<b>7</b>	<b>4500</b>	<b>4490</b>
Goa	140	140	12	12	—	—	—	—	152	152
Gujarat	1445	1438	260	260	14	14	3	3	1722	1715
Maharashtra	2186	2183	399	399	28	28	4	4	2617	2614
Dadra & Nagar Haveli	5	5	1	1	—	—	—	—	6	6
Daman & Diu	1	1	2	2	—	—	—	—	3	3
<b>SOUTHERN REGION</b>	<b>6400</b>	<b>6359</b>	<b>2218</b>	<b>2213</b>	<b>83</b>	<b>83</b>	<b>3</b>	<b>3</b>	<b>8704</b>	<b>8658</b>
Andhra Pradesh	2283	2279	466	466	35	35	1	1	2785	2781
Karnataka	2064	2057	278	278	15	15	1	1	2358	2351
Kerala	303	304	1039	1037	7	7	—	—	1349	1348
Tamil Nadu	1719	1691	430	427	25	25	1	1	2175	2144
Lakshadweep	9	9	—	—	—	—	—	—	9	9
Pondicherry	22	19	5	5	1	1	—	—	28	25
<b>ALL-INDIA</b>	<b>30268</b>	<b>30157</b>	<b>5051</b>	<b>5046</b>	<b>296</b>	<b>296</b>	<b>18</b>	<b>18</b>	<b>35633</b>	<b>35517</b>

The data are based on Master Office File of bank branches, which is regularly updated, as such, the information presented in this table is the latest and may not match with those published earlier.

See Notes on Tables.

**TABLE NO. 1.3 – DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO POPULATION GROUP  
MARCH 2002**

(Amount in Rupees Lakh)

POPULATION GROUP	No. of Offices	DEPOSITS		CREDIT	
		No. of Accounts	Amount	No. of Accounts	Amount Outstanding
		1	2	3	4
<b>RURAL</b>	32,443 (47.8)	1329,99,542 (30.2)	159423,46 (14.2)	251,01,576 (44.5)	66681,90 (10.2)
<b>SEMI-URBAN</b>	14,910 (21.9)	1173,93,585 (26.7)	214990,39 (19.1)	150,39,559 (26.7)	73814,29 (11.2)
<b>URBAN</b>	11,252 (16.6)	946,21,681 (21.5)	255478,10 (22.8)	76,81,395 (13.6)	108254,01 (16.5)
<b>METROPOLITAN</b>	9,292 (13.7)	949,74,540 (21.6)	493501,37 (43.9)	85,65,849 (15.2)	407242,88 (62.1)
<b>ALL-INDIA</b>	<b>67,897</b> <b>(100.0)</b>	<b>4399,89,348</b> <b>(100.0)</b>	<b>1123393,32</b> <b>(100.0)</b>	<b>563,88,379</b> <b>(100.0)</b>	<b>655993,08</b> <b>(100.0)</b>

**TABLE NO. 1.4 – DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO BANK GROUP  
MARCH 2002**

(Amount in Rupees Lakh)

BANK GROUP	No. of Offices	DEPOSITS		CREDIT	
		No. of Accounts	Amount	No. of Accounts	Amount Outstanding
		1	2	3	4
<b>STATE BANK OF INDIA AND ITS ASSOCIATES</b>	13,641 (20.1)	1031,04,942 (23.4)	270674,48 (24.1)	128,63,132 (22.8)	163687,87 (25.0)
<b>NATIONALISED BANKS</b>	33,842 (49.8)	2417,61,668 (55.0)	572556,94 (51.0)	242,20,233 (42.9)	310262,74 (47.3)
<b>FOREIGN BANKS</b>	201 (0.3)	27,75,954 (0.6)	55969,19 (5.0)	33,04,976 (5.9)	48153,23 (7.3)
<b>REGIONAL RURAL BANKS</b>	14,664 (21.6)	500,25,520 (11.4)	44063,12 (3.9)	126,27,060 (22.4)	18868,76 (2.9)
<b>OTHER SCHEDULED COMMERCIAL BANKS</b>	5,549 (8.2)	423,21,264 (9.6)	180129,59 (16.0)	33,72,978 (6.0)	115020,47 (17.5)
<b>ALL SCHEDULED COMMERCIAL BANKS</b>	<b>67,897</b> <b>(100.0)</b>	<b>4399,89,348</b> <b>(100.0)</b>	<b>1123393,32</b> <b>(100.0)</b>	<b>563,88,379</b> <b>(100.0)</b>	<b>655993,08</b> <b>(100.0)</b>

**TABLE NO. 1.5 – DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO STATE  
MARCH 2002**

(Amount in Rupees Lakh)

REGION / STATE / UNION TERRITORY	DEPOSITS			CREDIT	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount Outstanding
<b>NORTHERN REGION</b>	<b>10,953</b>	<b>764,46,703</b>	<b>256704,71</b>	<b>71,04,640</b>	<b>144313,88</b>
Haryana	1,567	110,16,394	23425,53	10,53,162	10247,89
Himachal Pradesh	791	40,31,628	8667,99	3,46,283	2028,91
Jammu & Kashmir	845	49,35,115	11621,45	3,77,012	4280,24
Punjab	2,615	197,66,569	51234,84	16,74,008	21413,68
Rajasthan	3,392	167,98,198	31593,32	22,26,822	15298,31
Chandigarh	204	17,24,468	8803,57	1,04,396	9047,14
Delhi	1,539	181,74,331	121358,01	13,22,957	81997,71
<b>NORTH-EASTERN REGION</b>	<b>1,918</b>	<b>102,13,530</b>	<b>18312,32</b>	<b>11,73,197</b>	<b>4977,13</b>
Arunachal Pradesh	69	3,53,452	756,78	29,229	119,36
Assam	1,254	75,18,683	11515,19	6,53,428	3655,90
Manipur	79	2,69,533	634,04	33,942	167,51
Meghalaya	181	6,61,698	1952,33	70,962	358,17
Mizoram	80	1,28,111	493,12	26,480	129,97
Nagaland	71	2,75,182	1049,90	27,422	134,79
Tripura	184	10,06,871	1910,96	3,31,734	411,43
<b>EASTERN REGION</b>	<b>11,992</b>	<b>737,90,119</b>	<b>145425,57</b>	<b>93,02,633</b>	<b>54711,17</b>
Bihar	3,616	185,67,768	29832,54	22,10,415	6368,30
Jharkhand	1,477	88,04,242	19084,08	10,41,175	4782,98
Orissa	2,262	99,98,997	18336,61	23,42,509	8163,35
Sikkim	48	1,51,446	810,51	17,433	129,34
West Bengal	4,558	361,02,387	76897,00	36,79,252	35181,18
Andaman & Nicobar Islands	31	1,65,279	464,84	11,849	86,03
<b>CENTRAL REGION</b>	<b>13,757</b>	<b>890,71,228</b>	<b>152715,22</b>	<b>92,37,502</b>	<b>51806,81</b>
Chhattisgarh	1,049	47,02,182	9489,64	5,28,625	4176,96
Madhya Pradesh	3,527	166,07,917	33162,34	21,55,170	15448,91
Uttar Pradesh	8,324	625,23,237	98520,10	61,06,011	29439,82
Uttaranchal	857	52,37,892	11543,16	4,47,696	2741,11
<b>WESTERN REGION</b>	<b>10,644</b>	<b>770,58,944</b>	<b>296615,56</b>	<b>72,51,044</b>	<b>236337,51</b>
Goa	336	24,67,808	8031,80	1,27,775	2031,72
Gujarat	3,750	230,83,402	65284,28	21,12,368	28820,11
Maharashtra	6,531	513,19,288	222546,02	50,01,368	205381,17
Dadra & Nagar Haveli	11	70,932	270,72	4,848	56,54
Daman & Diu	16	1,17,514	482,75	4,685	47,97
<b>SOUTHERN REGION</b>	<b>18,633</b>	<b>1134,08,824</b>	<b>253619,93</b>	<b>223,19,363</b>	<b>163846,58</b>
Andhra Pradesh	5,316	320,12,283	63788,53	71,34,111	39505,56
Karnataka	4,907	271,85,319	62953,12	56,07,227	38793,43
Kerala	3,417	214,12,309	51667,05	37,48,911	22367,09
Tamil Nadu	4,900	320,57,576	73289,40	57,41,718	62578,41
Lakshadweep	9	28,648	73,12	1,983	5,80
Pondicherry	84	7,12,689	1848,71	85,413	596,29
<b>ALL-INDIA</b>	<b>67,897</b>	<b>4399,89,348</b>	<b>1123393,32</b>	<b>563,88,379</b>	<b>655993,08</b>

**TABLE NO. 1.6 – POPULATION GROUP-WISE OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO PLACE OF SANCTION AND UTILISATION  
MARCH 2002**

(Amount in Rupees Lakh)

POPULATION GROUP	AS PER PLACE OF SANCTION			AS PER PLACE OF UTILISATION		
	No. of Accounts	Amount Outstanding	Credit Deposit Ratio	No. of Accounts	Amount Outstanding	Credit Deposit Ratio
	1	2	3	4	5	6
<b>RURAL</b>	251,01,576	66681,90	41.8	251,62,856	87712,89	55.0
<b>SEMI-URBAN</b>	150,39,559	73814,29	34.3	150,37,018	90156,34	41.9
<b>URBAN</b>	76,81,395	108254,01	42.4	76,60,848	123756,99	48.4
<b>METROPOLITAN</b>	85,65,849	407242,88	82.5	85,27,657	354366,86	71.8
<b>ALL-INDIA</b>	<b>563,88,379</b>	<b>655993,08</b>	<b>58.4</b>	<b>563,88,379</b>	<b>655993,08</b>	<b>58.4</b>

**TABLE NO. 1.7 – STATE-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO PLACE OF SANCTION AND UTILISATION  
MARCH 2002**

(Amount in Rupees Lakh)

REGION / STATE / UNION TERRITORY	Total Credit Sanctioned in the State	Credit Utilised in the State of Sanction	Credit Sanctioned in the State but Utilised in Other States	Credit Utilised in the State but Sanc- tioned in Other States	Total Credit Utilised in the State	Credit-Deposit Ratio	
						As per Sanction (per cent)	As per Utilisation (per cent)
	1	2	3	4	5	6	7
<b>NORTHERN REGION</b>	<b>144313,88</b>	<b>135316,03</b>	<b>8997,85</b>	<b>5931,38</b>	<b>141247,42</b>	<b>56.2</b>	<b>55.0</b>
Haryana	10247,89	9934,81	313,07	2943,54	12878,35	43.7	55.0
Himachal Pradesh	2028,91	2010,60	18,31	804,18	2814,79	23.4	32.5
Jammu & Kashmir	4280,24	4262,25	17,99	489,11	4751,36	36.8	40.9
Punjab	21413,68	21338,49	75,19	1158,61	22497,10	41.8	43.9
Rajasthan	15298,31	15234,61	63,71	2280,92	17515,53	48.4	55.4
Chandigarh	9047,14	8713,37	333,77	295,32	9008,69	102.8	102.3
Delhi	81997,71	69378,59	12619,11	2403,01	71781,60	67.6	59.1
<b>NORTH-EASTERN REGION</b>	<b>4977,13</b>	<b>4970,97</b>	<b>6,16</b>	<b>4764,69</b>	<b>9735,65</b>	<b>27.2</b>	<b>53.2</b>
Arunachal Pradesh	119,36	119,32	5	88,06	207,38	15.8	27.4
Assam	3655,90	3642,47	13,43	4455,67	8098,13	31.7	70.3
Manipur	167,51	167,03	48	6,07	173,11	26.4	27.3
Meghalaya	358,17	355,54	2,63	119,59	475,13	18.3	24.3
Mizoram	129,97	120,78	9,19	57,93	178,71	26.4	36.2
Nagaland	134,79	134,59	20	55,03	189,62	12.8	18.1
Tripura	411,43	411,13	30	2,44	413,58	21.5	21.6
<b>EASTERN REGION</b>	<b>54711,17</b>	<b>54103,42</b>	<b>607,75</b>	<b>6083,13</b>	<b>60186,55</b>	<b>37.6</b>	<b>41.4</b>
Bihar	6368,30	6349,54	18,76	197,73	6547,27	21.3	21.9
Jharkhand	4782,98	4756,92	26,06	1152,52	5909,44	25.1	31.0
Orissa	8163,35	8146,13	17,21	1277,74	9423,88	44.5	51.4
Sikkim	129,34	129,24	10	52,90	182,14	16.0	22.5
West Bengal	35181,18	34436,22	744,95	3421,63	37857,86	45.8	49.2
Andaman & Nicobar Islands	86,03	85,97	6	180,00	265,97	18.5	57.2
<b>CENTRAL REGION</b>	<b>51806,81</b>	<b>51573,24</b>	<b>233,57</b>	<b>7084,87</b>	<b>58658,10</b>	<b>33.9</b>	<b>38.4</b>
Chhattisgarh	4176,96	4148,74	28,22	995,24	5143,99	44.0	54.2
Madhya Pradesh	15448,91	15009,82	439,09	1674,78	16684,60	46.6	50.3
Uttar Pradesh	29439,82	29244,79	195,03	4581,28	33826,07	29.9	34.3
Uttaranchal	2741,11	2713,76	27,36	289,69	3003,45	23.7	26.0
<b>WESTERN REGION</b>	<b>236337,51</b>	<b>209933,20</b>	<b>26404,32</b>	<b>1501,69</b>	<b>211434,89</b>	<b>79.7</b>	<b>71.3</b>
Goa	2031,72	1992,68	39,04	271,27	2263,95	25.3	28.2
Gujarat	28820,11	28336,96	483,15	7403,81	35740,76	44.1	54.7
Maharashtra	205381,17	171347,08	34034,09	1188,20	172535,29	92.3	77.5
Dadra & Nagar Haveli	56,54	56,54	—	455,12	511,66	20.9	189.0
Daman & Diu	47,97	43,52	4,46	339,70	383,22	9.9	79.4
<b>SOUTHERN REGION</b>	<b>163846,58</b>	<b>161901,39</b>	<b>1945,19</b>	<b>12829,09</b>	<b>174730,47</b>	<b>64.6</b>	<b>68.9</b>
Andhra Pradesh	39505,56	39217,83	287,73	3970,84	43188,67	61.9	67.7
Karnataka	38793,43	38298,61	494,82	5064,29	43362,89	61.6	68.9
Kerala	22367,09	22177,75	189,35	397,17	22574,92	43.3	43.7
Tamil Nadu	62578,41	60450,36	2128,05	4422,17	64872,53	85.4	88.5
Lakshadweep	5,80	5,80	—	1,20	7,01	7.9	9.6
Pondicherry	596,29	552,73	43,56	171,73	724,46	32.3	39.2
<b>ALL-INDIA</b>	<b>655993,08</b>				<b>655993,08</b>	<b>58.4</b>	<b>58.4</b>

**TABLE NO. 1.8 – STATE AND POPULATION GROUP-WISE OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO PLACE OF SANCTION AND UTILISATION  
MARCH 2002**

(Amount in Rupees Lakh)

REGION / STATE / UNION TERRITORY	RURAL		SEMI-URBAN		URBAN		METROPOLITAN		TOTAL	
	Sanction	Utilisation	Sanction	Utilisation	Sanction	Utilisation	Sanction	Utilisation	Sanction	Utilisation
	1	2	3	4	5	6	7	8	9	10
<b>NORTHERN REGION</b>	<b>14449,49</b>	<b>19153,04</b>	<b>12694,17</b>	<b>14209,28</b>	<b>25908,70</b>	<b>27700,15</b>	<b>91261,52</b>	<b>80184,94</b>	<b>144313,88</b>	<b>141247,42</b>
Haryana	1982,50	3215,53	3195,52	3325,63	5069,87	6337,20	—	—	10247,89	12878,35
Himachal Pradesh	1218,98	1407,51	809,92	1407,28	—	—	—	—	2028,91	2814,79
Jammu & Kashmir	822,42	1245,08	374,35	460,54	3083,47	3045,74	—	—	4280,24	4751,36
Punjab	6789,09	7421,95	5150,44	5311,11	4886,54	4979,26	4587,62	4784,77	21413,68	22497,10
Rajasthan	3307,49	4531,95	3049,88	3406,99	3927,85	4699,89	5013,09	4876,69	15298,31	17515,53
Chandigarh	37,77	249,78	68,40	120,85	8940,98	8638,06	—	—	9047,14	9008,69
Delhi	291,23	1081,24	45,67	176,88	—	—	81660,81	70523,48	81997,71	71781,60
<b>NORTH-EASTERN REGION</b>	<b>1377,96</b>	<b>6121,77</b>	<b>1307,78</b>	<b>1735,56</b>	<b>2291,39</b>	<b>1878,32</b>	<b>—</b>	<b>—</b>	<b>4977,13</b>	<b>9735,65</b>
Arunachal Pradesh	65,74	161,54	53,63	45,84	—	—	—	—	119,36	207,38
Assam	929,77	5457,57	952,26	1236,42	1773,87	1404,14	—	—	3655,90	8098,13
Manipur	45,40	49,20	31,05	37,24	91,06	86,66	—	—	167,51	173,11
Meghalaya	92,97	146,62	41,68	128,39	223,52	200,12	—	—	358,17	475,13
Mizoram	44,15	55,93	23,60	73,69	62,21	49,08	—	—	129,97	178,71
Nagaland	22,23	73,47	112,55	116,15	—	—	—	—	134,79	189,62
Tripura	177,70	177,44	93,02	97,82	140,72	138,32	—	—	411,43	413,58
<b>EASTERN REGION</b>	<b>9257,38</b>	<b>11072,83</b>	<b>6441,20</b>	<b>8644,39</b>	<b>11229,01</b>	<b>12339,88</b>	<b>27783,58</b>	<b>28129,45</b>	<b>54711,17</b>	<b>60186,55</b>
Bihar	2319,73	2437,86	1713,97	1814,14	2334,60	2295,27	—	—	6368,30	6547,27
Jharkhand	1036,93	1659,97	909,89	942,01	2836,15	3307,46	—	—	4782,98	5909,44
Orissa	2984,48	3437,14	1899,79	2847,95	3279,08	3138,79	—	—	8163,35	9423,88
Sikkim	43,64	71,67	85,70	110,46	—	—	—	—	129,34	182,14
West Bengal	2850,87	3282,76	1767,55	2847,28	2779,18	3598,36	27783,58	28129,45	35181,18	37857,86
Andaman & Nicobar Islands	21,73	183,42	64,30	82,54	—	—	—	—	86,03	265,97
<b>CENTRAL REGION</b>	<b>11604,71</b>	<b>13915,10</b>	<b>10672,44</b>	<b>12713,34</b>	<b>17144,69</b>	<b>20463,11</b>	<b>12384,97</b>	<b>11566,55</b>	<b>51806,81</b>	<b>58658,10</b>
Chhattisgarh	649,94	1073,74	616,44	1107,38	2910,59	2962,87	—	—	4176,96	5143,99
Madhya Pradesh	2797,26	3242,38	3140,63	3864,54	3340,86	4220,39	6170,16	5357,29	15448,91	16684,60
Uttar Pradesh	7511,31	8827,33	5745,59	6516,05	9968,12	12273,43	6214,81	6209,26	29439,82	33826,07
Uttaranchal	646,21	771,65	1169,78	1225,38	925,12	1006,42	—	—	2741,11	3003,45
<b>WESTERN REGION</b>	<b>10588,79</b>	<b>14251,00</b>	<b>9976,25</b>	<b>15331,55</b>	<b>11529,52</b>	<b>16980,31</b>	<b>204242,96</b>	<b>164872,01</b>	<b>236337,51</b>	<b>211434,89</b>
Goa	266,67	410,21	1765,05	1853,74	—	—	—	—	2031,72	2263,95
Gujarat	3468,16	6039,23	3454,02	5037,82	3873,69	6025,97	18024,23	18637,74	28820,11	35740,76
Maharashtra	6836,95	7630,63	4669,67	7716,03	7655,82	10954,34	186218,72	146234,28	205381,17	172535,29
Dadra & Nagar Haveli	16,32	170,03	40,22	341,63	—	—	—	—	56,54	511,66
Daman & Diu	68	89	47,29	382,33	—	—	—	—	47,97	383,22
<b>Southern Region</b>	<b>19403,57</b>	<b>23199,14</b>	<b>32722,45</b>	<b>37522,21</b>	<b>40150,70</b>	<b>44395,21</b>	<b>71569,86</b>	<b>69613,91</b>	<b>163846,58</b>	<b>174730,47</b>
Andhra Pradesh	7501,51	8983,15	7318,69	8630,68	9931,05	11624,53	14754,31	13950,30	39505,56	43188,67
Karnataka	5740,14	6945,99	5767,75	7137,67	5954,58	7405,64	21330,96	21873,60	38793,43	43362,89
Kerala	1394,54	1510,83	11703,04	12037,20	9269,52	9026,90	—	—	22367,09	22574,92
Tamil Nadu	4706,97	5667,75	7829,46	9609,85	14557,38	15804,93	35484,59	33790,01	62578,41	64872,53
Lakshadweep	5,80	7,01	—	—	—	—	—	—	5,80	7,01
Pondicherry	54,61	84,43	103,49	106,82	438,18	533,22	—	—	596,29	724,46
<b>ALL-INDIA</b>	<b>66681,90</b>	<b>87712,89</b>	<b>73814,29</b>	<b>90156,34</b>	<b>108254,01</b>	<b>123756,99</b>	<b>407242,88</b>	<b>354366,86</b>	<b>655993,08</b>	<b>655993,08</b>

**TABLE NO. 1.9 – OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2002**

(Amount in Rupees Lakh)

OCCUPATION	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
<b>I. AGRICULTURE</b>	<b>203,51,184</b>	<b>78758,55</b>	<b>64008,55</b>
1. Direct Finance	197,40,112	56069,93	47430,42
2. Indirect Finance	6,11,072	22688,62	16578,13
<b>II. INDUSTRY</b>	<b>42,32,501</b>	<b>371629,93</b>	<b>271625,50</b>
1. Mining & Quarrying	9,120	20819,11	11654,37
2. Food Manufacturing & Processing	2,17,315	27547,56	20741,67
(a) Rice Mills, Flour & Dal Mills	86,202	6442,94	4937,78
(b) Sugar	1,087	5966,36	4486,92
(c) Edible Oils & Vanaspati	29,331	3509,48	2654,37
(d) Tea Processing	1,536	2231,83	1620,99
(e) Processing of Fruits & Vegetables	1,229	792,07	601,84
(f) Others	97,930	8604,89	6439,78
3. Beverage & Tobacco	3,662	3790,40	3006,27
4. Textiles	2,36,252	46881,07	34121,79
(a) Cotton Textiles	50,080	20144,00	15676,84
(b) Jute & Other Natural Fibre Textiles	16,806	853,43	639,20
(c) Handloom Textiles & Khadi	30,188	1525,86	884,48
(d) Other Textiles and Textile Products	1,39,178	24357,77	16921,27
5. Paper, Paper Products & Printing	44,921	9212,67	7445,25
6. Leather & Leather Products	29,092	3866,53	2918,33
7. Rubber & Plastic Products	40,795	9103,80	7434,67
8. Chemicals & Chemical Products	1,09,160	43244,24	29895,38
(a) Heavy Industrial Chemicals	5,639	8279,53	6169,92
(b) Fertilisers	1,253	8586,49	5551,40
(c) Drugs & Pharmaceuticals	47,592	10948,44	7857,54
(d) Non-Edible Oils	702	666,25	499,79
(e) Other Chemicals & Chemical Products	53,974	14763,53	9816,73
9. Petroleum, Coal Products & Nuclear Fuels	2,425	14780,98	12424,55
10. Manufacture of Cement & Cement Products	12,655	6806,35	5683,16
11. Basic Metals & Metal Products	1,26,761	41972,44	33261,53
(a) Iron & Steel	15,941	29791,36	23889,30
(b) Non-Ferrous Metals	3,970	4306,99	3062,40
(c) Metal Products	1,06,850	7874,09	6309,82
12. Engineering	1,93,984	49833,44	31852,16
(a) Heavy Engineering	9,232	8329,59	6066,19
(b) Light Engineering	1,18,778	13525,94	9692,94
(c) Electrical Machinery & Goods	39,098	17113,13	8531,71
(d) Electronic Machinery & Goods	26,876	10864,78	7561,32
13. Vehicles, Vehicle Parts & Transport Equipments	49,430	14917,86	11090,44
14. Other Industries	30,42,647	33747,48	26196,80
15. Electricity, Gas & Water	3,376	26491,87	18824,33
(a) Electricity Generation & Transmission	1,869	24399,39	17376,92
(b) Non-Conventional Energy	330	485,34	397,01
(c) Gas, Steam & Water Supply	1,177	1607,13	1050,41
16. Construction	1,10,906	18614,15	15074,84
<b>III. TRANSPORT OPERATORS</b>	<b>6,57,229</b>	<b>12450,56</b>	<b>9323,28</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>14,85,331</b>	<b>36783,75</b>	<b>27701,55</b>
<b>V. PERSONAL LOANS</b>	<b>175,94,205</b>	<b>107949,94</b>	<b>82518,02</b>
1. Loans for Purchase of Consumer Durables	12,13,842	4167,67	3213,71
2. Loans for Housing	18,16,315	37565,63	32825,92
3. Rest of the Personal Loans	145,64,048	66216,64	46478,39
<b>VI. TRADE</b>	<b>61,62,035</b>	<b>118786,34</b>	<b>100872,04</b>
1. Wholesale Trade	3,70,799	84711,30	73503,64
Of which : Food procurement	247	55683,61	51902,16
2. Retail Trade	57,91,236	34075,04	27368,39
<b>VII. FINANCE</b>	<b>1,00,761</b>	<b>49718,15</b>	<b>37613,70</b>
<b>VIII. ALL OTHERS</b>	<b>58,05,133</b>	<b>79350,75</b>	<b>62330,44</b>
<b>TOTAL BANK CREDIT</b>	<b>563,88,379</b>	<b>855427,97</b>	<b>655993,08</b>
OF WHICH: 1. Artisans and Village & Tiny Industries	14,55,000	6905,74	5600,42
2. Other Small Scale Industries	15,72,798	39930,57	31970,30

**TABLE NO. 1.10 – POPULATION GROUP-WISE OUTSTANDING CREDIT  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2002**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>133,90,822</b>	<b>34739,75</b>	<b>28643,33</b>	<b>59,52,516</b>	<b>21146,50</b>	<b>17853,18</b>
1. Direct Finance	130,31,344	31274,80	26430,59	58,10,732	18030,73	15387,14
2. Indirect Finance	3,59,478	3464,95	2212,74	1,41,784	3115,77	2466,04
<b>II. INDUSTRY</b>	<b>18,38,791</b>	<b>29776,78</b>	<b>20689,33</b>	<b>9,10,846</b>	<b>44702,26</b>	<b>30736,61</b>
1. Mining & Quarrying	2,099	1211,82	804,74	2,808	1332,25	872,22
2. Manufacturing & Processing	18,05,330	23059,01	16474,26	8,75,863	38963,74	26700,92
3. Electricity, Gas & Water	327	4568,97	2603,99	631	3092,84	2012,49
4. Construction	31,035	936,98	806,34	31,544	1313,44	1150,99
<b>III. TRANSPORT OPERATORS</b>	<b>2,98,991</b>	<b>1845,86</b>	<b>1341,36</b>	<b>1,83,432</b>	<b>1933,16</b>	<b>1453,77</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>6,36,717</b>	<b>2993,16</b>	<b>1752,91</b>	<b>4,19,139</b>	<b>3802,80</b>	<b>3065,00</b>
<b>V. PERSONAL LOANS</b>	<b>39,18,171</b>	<b>13606,21</b>	<b>11434,69</b>	<b>39,10,731</b>	<b>20231,26</b>	<b>17009,60</b>
1. Loans for Purchase of Consumer Durables	3,60,306	1041,71	801,90	3,42,382	1059,33	795,65
2. Loans for Housing	2,92,206	3562,60	3159,87	4,80,297	7606,67	6694,22
3. Rest of the Personal Loans	32,65,659	9001,90	7472,92	30,88,052	11565,26	9519,73
<b>VI. TRADE</b>	<b>31,25,378</b>	<b>17768,59</b>	<b>14447,17</b>	<b>18,11,094</b>	<b>12137,34</b>	<b>10188,50</b>
1. Wholesale Trade	99,386	10780,89	8946,89	88,324	3616,65	3079,03
2. Retail Trade	30,25,992	6987,70	5500,27	17,22,770	8520,69	7109,47
<b>VII. FINANCE</b>	<b>23,759</b>	<b>2382,29</b>	<b>1994,23</b>	<b>24,603</b>	<b>774,69</b>	<b>605,77</b>
<b>VIII. ALL OTHERS</b>	<b>19,30,227</b>	<b>10188,37</b>	<b>7409,88</b>	<b>18,24,657</b>	<b>11471,31</b>	<b>9243,91</b>
<b>TOTAL BANK CREDIT</b>	<b>251,62,856</b>	<b>113301,01</b>	<b>87712,89</b>	<b>150,37,018</b>	<b>116199,33</b>	<b>90156,34</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	10,36,118	1823,84	1469,92	2,91,483	1981,99	1606,15
2. Other Small Scale Industries	5,62,787	3266,39	2608,44	4,20,260	6734,13	5418,86

  

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>8,64,054</b>	<b>9285,43</b>	<b>7707,49</b>	<b>1,43,792</b>	<b>13586,88</b>	<b>9804,55</b>
1. Direct Finance	8,07,240	4569,03	3903,34	90,796	2195,38	1709,35
2. Indirect Finance	56,814	4716,40	3804,15	52,996	11391,50	8095,21
<b>II. INDUSTRY</b>	<b>6,45,642</b>	<b>67854,83</b>	<b>52632,13</b>	<b>8,37,222</b>	<b>229296,06</b>	<b>167567,44</b>
1. Mining & Quarrying	2,321	1498,95	878,32	1,892	16776,10	9099,99
2. Manufacturing & Processing	6,14,660	60180,38	46851,92	8,13,246	183501,68	136044,87
3. Electricity, Gas & Water	925	3129,06	2374,14	1,493	15701,00	11833,71
4. Construction	27,736	3046,45	2527,75	20,591	13317,29	10589,77
<b>III. TRANSPORT OPERATORS</b>	<b>1,13,256</b>	<b>1691,25</b>	<b>1290,78</b>	<b>61,550</b>	<b>6980,28</b>	<b>5237,37</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2,70,175</b>	<b>8727,92</b>	<b>6129,21</b>	<b>1,59,300</b>	<b>21259,87</b>	<b>16754,43</b>
<b>V. PERSONAL LOANS</b>	<b>37,23,165</b>	<b>26206,71</b>	<b>22017,85</b>	<b>60,42,138</b>	<b>47905,76</b>	<b>32055,87</b>
1. Loans for Purchase of Consumer Durables	3,29,490	1252,54	969,33	1,81,664	814,10	646,83
2. Loans for Housing	5,88,641	11051,44	9790,41	4,55,171	15344,92	13181,42
3. Rest of the Personal Loans	28,05,034	13902,74	11258,12	54,05,303	31746,73	18227,62
<b>VI. TRADE</b>	<b>8,96,238</b>	<b>23426,01</b>	<b>19368,97</b>	<b>3,29,325</b>	<b>65454,40</b>	<b>56867,41</b>
1. Wholesale Trade	90,220	14170,38	11865,72	92,869	56143,39	49612,00
2. Retail Trade	8,06,018	9255,64	7503,25	2,36,456	9311,02	7255,40
<b>VII. FINANCE</b>	<b>27,282</b>	<b>1508,55</b>	<b>1216,35</b>	<b>25,117</b>	<b>45052,61</b>	<b>33797,36</b>
<b>VIII. ALL OTHERS</b>	<b>11,21,036</b>	<b>16494,83</b>	<b>13394,21</b>	<b>9,29,213</b>	<b>41196,23</b>	<b>32282,44</b>
<b>TOTAL BANK CREDIT</b>	<b>76,60,848</b>	<b>155195,54</b>	<b>123756,99</b>	<b>85,27,657</b>	<b>470732,10</b>	<b>354366,86</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	92,801	1713,51	1396,48	34,598	1386,39	1127,87
2. Other Small Scale Industries	3,27,657	11239,77	8982,89	2,62,094	18690,29	14960,11

**TABLE NO. 1.11 – PERCENTAGE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO POPULATION GROUP AND OCCUPATION  
MARCH 2002**

**A. POPULATION GROUP-WISE BANK CREDIT - PERCENTAGE SHARE ACCORDING TO OCCUPATION**

(Per cent)

OCCUPATION	RURAL	SEMI-URBAN	URBAN	METROPOLITAN	ALL-INDIA
	1	2	3	4	5
<b>I. AGRICULTURE</b>	<b>32.7</b>	<b>19.8</b>	<b>6.2</b>	<b>2.8</b>	<b>9.8</b>
1. Direct Finance	30.2	17.1	3.2	0.5	7.2
2. Indirect Finance	2.5	2.7	3.0	2.3	2.5
<b>II. INDUSTRY</b>	<b>23.6</b>	<b>34.1</b>	<b>42.5</b>	<b>47.3</b>	<b>41.4</b>
1. Mining & Quarrying	0.9	1.0	0.7	2.6	1.8
2. Manufacturing & Processing	18.8	29.6	37.9	38.4	34.5
3. Electricity, Gas & Water	3.0	2.2	1.9	3.3	2.9
4. Construction	0.9	1.3	2.0	3.0	2.3
<b>III. TRANSPORT OPERATORS</b>	<b>1.5</b>	<b>1.6</b>	<b>1.0</b>	<b>1.5</b>	<b>1.4</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2.0</b>	<b>3.4</b>	<b>5.0</b>	<b>4.7</b>	<b>4.2</b>
<b>V. PERSONAL LOANS</b>	<b>13.0</b>	<b>18.9</b>	<b>17.8</b>	<b>9.0</b>	<b>12.6</b>
1. Loans for Purchase of Consumer Durables	0.9	0.9	0.8	0.2	0.5
2. Loans for Housing	3.6	7.4	7.9	3.7	5.0
3. Rest of the Personal Loans	8.5	10.6	9.1	5.1	7.1
<b>VI. TRADE</b>	<b>16.5</b>	<b>11.3</b>	<b>15.7</b>	<b>16.0</b>	<b>15.4</b>
1. Wholesale Trade	10.2	3.4	9.6	14.0	11.2
2. Retail Trade	6.3	7.9	6.1	2.0	4.2
<b>VII. FINANCE</b>	<b>2.3</b>	<b>0.7</b>	<b>1.0</b>	<b>9.5</b>	<b>5.7</b>
<b>VIII. ALL OTHERS</b>	<b>8.4</b>	<b>10.2</b>	<b>10.8</b>	<b>9.2</b>	<b>9.5</b>
<b>TOTAL BANK CREDIT</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1.7	1.8	1.1	0.3	0.9
2. Other Small Scale Industries	3.0	6.0	7.3	4.2	4.9

**B. OCCUPATION-WISE BANK CREDIT - PERCENTAGE SHARE ACCORDING TO POPULATION GROUP**

(Per cent)

OCCUPATION	RURAL	SEMI-URBAN	URBAN	METROPOLITAN	ALL-INDIA
	6	7	8	9	10
<b>I. AGRICULTURE</b>	<b>44.8</b>	<b>27.9</b>	<b>12.0</b>	<b>15.3</b>	<b>100.0</b>
1. Direct Finance	55.8	32.4	8.2	3.6	100.0
2. Indirect Finance	13.4	14.9	22.9	48.8	100.0
<b>II. INDUSTRY</b>	<b>7.6</b>	<b>11.3</b>	<b>19.4</b>	<b>61.7</b>	<b>100.0</b>
1. Mining & Quarrying	6.9	7.5	7.5	78.1	100.0
2. Manufacturing & Processing	7.3	11.8	20.7	60.2	100.0
3. Electricity, Gas & Water	13.8	10.7	12.6	62.9	100.0
4. Construction	5.3	7.6	16.8	70.3	100.0
<b>III. TRANSPORT OPERATORS</b>	<b>14.4</b>	<b>15.6</b>	<b>13.8</b>	<b>56.2</b>	<b>100.0</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>6.3</b>	<b>11.1</b>	<b>22.1</b>	<b>60.5</b>	<b>100.0</b>
<b>V. PERSONAL LOANS</b>	<b>13.9</b>	<b>20.6</b>	<b>26.7</b>	<b>38.8</b>	<b>100.0</b>
1. Loans for Purchase of Consumer Durables	25.0	24.7	30.2	20.1	100.0
2. Loans for Housing	9.6	20.4	29.8	40.2	100.0
3. Rest of the Personal Loans	16.1	20.5	24.2	39.2	100.0
<b>VI. TRADE</b>	<b>14.3</b>	<b>10.1</b>	<b>19.2</b>	<b>56.4</b>	<b>100.0</b>
1. Wholesale Trade	12.2	4.2	16.1	67.5	100.0
2. Retail Trade	20.1	26.0	27.4	26.5	100.0
<b>VII. FINANCE</b>	<b>5.3</b>	<b>1.6</b>	<b>3.2</b>	<b>89.9</b>	<b>100.0</b>
<b>VIII. ALL OTHERS</b>	<b>11.9</b>	<b>14.8</b>	<b>21.5</b>	<b>51.8</b>	<b>100.0</b>
<b>TOTAL BANK CREDIT</b>	<b>13.4</b>	<b>13.7</b>	<b>18.9</b>	<b>54.0</b>	<b>100.0</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	26.2	28.8	24.9	20.1	100.0
2. Other Small Scale Industries	8.2	16.9	28.1	46.8	100.0

**TABLE NO. 1.12 – OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO SIZE OF CREDIT LIMIT  
MARCH 2002**

(Amount in Rupees Lakh)

CREDIT LIMIT RANGE	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
Rs.25,000 and Less	373,22,523 (66.2)	45639,25 (5.3)	38501,23 (5.9)
Above Rs.25,000 and upto Rs.2 Lakh	168,07,327 (29.8)	112929,57 (13.2)	87147,77 (13.3)
Above Rs.2 Lakh and upto Rs.5 Lakh	15,64,285 (2.8)	50802,73 (6.0)	43715,99 (6.7)
Above Rs.5 Lakh and upto Rs.10 Lakh	3,52,732 (0.6)	26627,27 (3.1)	22742,44 (3.5)
Above Rs.10 Lakh and upto Rs.25 Lakh	1,75,823 (0.3)	29518,65 (3.5)	24726,07 (3.8)
Above Rs.25 Lakh and upto Rs.50 Lakh	69,076 (0.1)	25915,62 (3.0)	20988,87 (3.2)
Above Rs.50 Lakh and upto Rs.1 Crore	38,446 (0.1)	29138,44 (3.4)	23198,28 (3.5)
Above Rs.1 Crore and upto Rs.4 Crore	37,290 (0.1)	77627,52 (9.1)	62050,51 (9.4)
Above Rs.4 Crore and upto Rs.6 Crore	6,730 (—)	33691,87 (3.9)	25926,64 (3.9)
Above Rs.6 Crore and upto Rs.10 Crore	6,057 (—)	49669,23 (5.8)	37200,75 (5.7)
Above Rs.10 Crore and upto Rs.25 Crore	5,014 (—)	81835,48 (9.6)	61916,71 (9.4)
Above Rs.25 Crore	3,076 (—)	292032,37 (34.1)	207877,82 (31.7)
<b>TOTAL</b>	<b>563,88,379</b> <b>(100.0)</b>	<b>855427,97</b> <b>(100.0)</b>	<b>655993,08</b> <b>(100.0)</b>

**TABLE NO. 1.13 – OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO INTEREST RATE RANGE  
MARCH 2002**

(Amount in Rupees Lakh)

INTEREST RATE RANGE	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
Less than 6%	21,902 (1.0)	808,81 (0.1)	717,20 (0.1)
6% and above but less than 10%	18,046 (0.8)	20489,48 (3.3)	15653,75 (3.2)
10% and above but less than 12%	2,71,540 (12.4)	150449,36 (24.2)	118125,38 (24.5)
12% and above but less than 13%	2,93,556 (13.4)	68773,63 (11.1)	51549,95 (10.7)
13% and above but less than 14%	3,21,723 (14.6)	72678,93 (11.7)	57161,01 (11.8)
14% and above but less than 15%	3,84,664 (17.5)	91641,78 (14.7)	68303,14 (14.1)
15% and above but less than 16%	4,03,183 (18.4)	92392,63 (14.8)	74944,87 (15.5)
16% and above but less than 17%	2,68,621 (12.2)	72834,18 (11.7)	60538,17 (12.5)
17% and above but less than 18%	87,238 (4.0)	17047,10 (2.7)	14243,95 (3.0)
18% and above but less than 20%	70,655 (3.2)	26805,82 (4.3)	15285,26 (3.2)
20% and above	54,603 (2.5)	8933,07 (1.4)	6574,17 (1.4)
<b>Total Loans &amp; Advances</b>	<b>21,95,731</b> <b>(100.0)</b>	<b>622854,79</b> <b>(100.0)</b>	<b>483096,84</b> <b>(100.0)</b>
Inland & Foreign Bills Purchased/Discounted	62,798	74004,37	47247,24
<b>TOTAL</b>	<b>22,58,529</b>	<b>696859,16</b>	<b>530344,08</b>

See Notes on Tables.

**TABLE NO. 1.14 – OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO TYPE OF ACCOUNT  
MARCH 2002**

(Amount in Rupees Lakh)

TYPE OF ACCOUNT	No. of	Credit	Amount
	Accounts	Limit	Outstanding
	1	2	3
Cash Credit	4,58,633	216654,63	161129,76
	(20.3)	(31.1)	(30.4)
Overdraft	1,71,972	38791,38	29755,84
	(7.6)	(5.6)	(5.6)
Demand Loans	1,33,190	69487,47	60904,31
	(5.9)	(10.0)	(11.5)
Medium Term Loans	2,76,703	72157,84	52466,67
	(12.2)	(10.3)	(9.9)
Long Term Loans	11,35,126	191042,64	153303,98
	(50.3)	(27.4)	(28.9)
Packing Credit	20,107	34720,83	25536,28
	(0.9)	(5.0)	(4.8)
Export Trade Bills Purchased	13,675	19913,61	11746,06
	(0.6)	(2.9)	(2.2)
Export Trade Bills Discounted	6,559	9243,63	6478,70
	(0.3)	(1.3)	(1.2)
Export Trade Bills Advanced Against	2,809	4444,13	3282,31
	(0.1)	(0.6)	(0.6)
Advances Against Export Cash Incentives and Duty Drawback Claims	188	182,90	109,96
	(—)	(—)	(—)
Inland Bills - Purchased	17,887	15135,76	8738,17
	(0.8)	(2.2)	(1.7)
Inland Bills - Discounted	17,677	21309,23	14264,27
	(0.8)	(3.1)	(2.7)
Advances Against Import Bills	2,294	3024,69	1972,55
	(0.1)	(0.4)	(0.4)
Foreign Currency Cheques	1,709	750,43	655,22
TCs/DDs/MTs/TTs Purchased	(0.1)	(0.1)	(0.1)
<b>TOTAL</b>	<b>22,58,529</b>	<b>696859,16</b>	<b>530344,08</b>
	<b>(100.0)</b>	<b>(100.0)</b>	<b>(100.0)</b>

See Notes on Tables.

**TABLE NO. 1.15 – OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO ORGANISATION  
MARCH 2002**

(Amount in Rupees Lakh)

ORGANISATION	No. of	Credit	Amount
	Accounts	Limit	Outstanding
	1	2	3
<b>1. PUBLIC SECTOR</b>	<b>20,886</b>	<b>140873,58</b>	<b>113473,52</b>
	(0.9)	(20.2)	(21.4)
a) Central Government Owned Undertakings	12,851	102328,71	82927,68
	(0.5)	(14.7)	(15.6)
b) State Government	2,199	15918,85	12833,61
	(0.1)	(2.3)	(2.4)
c) State Government Owned Undertakings	3,805	13829,23	10938,62
	(0.2)	(2.0)	(2.1)
d) Quasi Government Bodies	2,031	8796,78	6773,61
	(0.1)	(1.2)	(1.3)
<b>2. CO-OPERATIVE SECTOR</b>	<b>18,082</b>	<b>16884,04</b>	<b>12739,23</b>
	(0.8)	(2.4)	(2.4)
<b>3. PRIVATE SECTOR</b>	<b>7,55,997</b>	<b>463054,19</b>	<b>341570,37</b>
	(33.5)	(66.5)	(64.4)
<b>3.1 PRIVATE CORPORATE SECTOR</b>	<b>1,49,104</b>	<b>331742,85</b>	<b>239664,95</b>
	(6.6)	(47.6)	(45.1)
a) Public and Private Limited Companies not owned but managed by Government.	8,212	20895,95	12483,55
	(0.4)	(3.0)	(2.4)
b) Public and Private Limited Companies other than Government owned and/or managed Companies & Corporations.	1,40,892	310846,90	227181,40
	(6.2)	(44.6)	(42.8)
<b>3.2 PRIVATE SECTOR-OTHERS</b>	<b>6,06,893</b>	<b>131311,34</b>	<b>101905,42</b>
	(26.9)	(18.9)	(19.2)
a) Partnership, Proprietary Concerns and Joint Families	5,35,215	120472,50	93754,12
	(23.7)	(17.3)	(17.7)
b) Self-Help Groups and NGOs	41,321	4258,42	2909,04
	(1.8)	(0.6)	(0.5)
c) Associations, Clubs, Trusts and Groups	30,357	6580,42	5242,26
	(1.4)	(1.0)	(1.0)
<b>4. INDIVIDUALS</b>	<b>14,59,506</b>	<b>68279,68</b>	<b>56543,58</b>
	(64.6)	(9.8)	(10.7)
a) Males	12,87,805	60217,02	49870,11
	(57.0)	(8.6)	(9.4)
b) Females	1,71,701	8062,66	6673,48
	(7.6)	(1.2)	(1.3)
<b>5. JOINT SECTOR UNDERTAKINGS</b>	<b>3,821</b>	<b>7295,63</b>	<b>5560,20</b>
	(0.2)	(1.0)	(1.0)
<b>6. FOREIGN GOVERNMENTS/FOREIGN BANKS</b>	<b>237</b>	<b>472,04</b>	<b>457,17</b>
	(—)	(0.1)	(0.1)
<b>TOTAL</b>	<b>22,58,529</b>	<b>696859,16</b>	<b>530344,08</b>
	(100.0)	(100.0)	(100.0)

See Notes on Tables.

**TABLE NO. 1.16 - PERCENTAGE DISTRIBUTION OF OUTSTANDING CREDIT OF SMALL BORROWAL  
ACCOUNTS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO BROAD CATEGORY OF BORROWERS  
MARCH 2002**

(Per cent)

POPULATION GROUP	INDIVIDUALS				OTHERS		TOTAL	
	MALE		FEMALE		No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding				
1	2	3	4	5	6	7	8	
RURAL	81.7	83.7	17.3	14.2	1.0	2.1	100.0	100.0
SEMI—URBAN	79.6	81.3	18.1	14.3	2.3	4.4	100.0	100.0
URBAN	80.6	81.2	15.6	13.3	3.8	5.5	100.0	100.0
METROPOLITAN	79.3	79.4	16.7	15.3	4.0	5.3	100.0	100.0
<b>ALL-INDIA</b>	<b>80.6</b>	<b>81.8</b>	<b>17.2</b>	<b>14.2</b>	<b>2.2</b>	<b>4.0</b>	<b>100.0</b>	<b>100.0</b>

See Notes on Tables.

**TABLE NO. 1.17 – POPULATION GROUP-WISE OUTSTANDING CREDIT OF SMALL BORROWAL ACCOUNTS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>132,16,037</b>	<b>26428,44</b>	<b>22354,27</b>	<b>58,48,282</b>	<b>14894,53</b>	<b>12655,10</b>
1. Direct Finance	128,70,887	25710,83	21788,30	57,24,064	14540,99	12370,73
2. Indirect Finance	3,45,150	717,61	565,98	1,24,218	353,54	284,37
<b>II. INDUSTRY</b>	<b>17,97,943</b>	<b>2885,39</b>	<b>2372,77</b>	<b>8,24,764</b>	<b>2621,28</b>	<b>2223,58</b>
<b>III. TRANSPORT OPERATORS</b>	<b>2,72,867</b>	<b>871,81</b>	<b>657,37</b>	<b>1,60,708</b>	<b>784,70</b>	<b>606,97</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>6,28,394</b>	<b>1100,71</b>	<b>870,78</b>	<b>3,98,462</b>	<b>1146,78</b>	<b>905,48</b>
<b>V. PERSONAL LOANS</b>	<b>38,32,106</b>	<b>10387,07</b>	<b>8732,49</b>	<b>37,42,838</b>	<b>13458,75</b>	<b>11234,08</b>
1. Loans for Purchase of Consumer Durables	3,58,470	984,65	755,94	3,39,464	963,46	719,07
2. Loans for Housing	2,53,099	2029,10	1815,78	3,86,987	3799,10	3342,68
3. Rest of the Personal Loans	32,20,537	7373,32	6160,78	30,16,387	8696,19	7172,34
<b>VI. TRADE</b>	<b>30,97,739</b>	<b>5808,36</b>	<b>4715,94</b>	<b>17,32,281</b>	<b>5218,52</b>	<b>4314,91</b>
1. Wholesale Trade	91,403	250,46	198,67	63,414	334,91	278,24
2. Retail Trade	30,06,336	5557,90	4517,27	16,68,867	4883,61	4036,67
<b>VII. FINANCE</b>	<b>22,045</b>	<b>95,27</b>	<b>78,04</b>	<b>21,622</b>	<b>134,79</b>	<b>112,10</b>
<b>VIII. ALL OTHERS</b>	<b>19,17,619</b>	<b>4420,71</b>	<b>3697,97</b>	<b>17,98,023</b>	<b>5149,86</b>	<b>4345,08</b>
<b>TOTAL BANK CREDIT</b>	<b>247,84,750</b>	<b>51997,76</b>	<b>43479,63</b>	<b>145,26,980</b>	<b>43409,23</b>	<b>36397,29</b>
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	10,28,163	1170,43	939,93	2,76,658	558,98	461,75
2. Other Small Scale Industries	5,51,346	1174,17	981,73	3,93,916	1435,49	1224,08

OCCUPATION	URBAN / METROPOLITAN			ALL-INDIA		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>9,51,556</b>	<b>2976,26</b>	<b>2527,53</b>	<b>200,15,875</b>	<b>44299,22</b>	<b>37536,90</b>
1. Direct Finance	8,63,448	2788,08	2356,87	194,58,399	43039,90	36515,90
2. Indirect Finance	88,108	188,18	170,66	5,57,476	1259,33	1021,00
<b>II. INDUSTRY</b>	<b>12,11,023</b>	<b>4505,87</b>	<b>3977,55</b>	<b>38,33,730</b>	<b>10012,54</b>	<b>8573,90</b>
<b>III. TRANSPORT OPERATORS</b>	<b>1,47,175</b>	<b>813,36</b>	<b>648,32</b>	<b>5,80,750</b>	<b>2469,88</b>	<b>1912,66</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>3,53,292</b>	<b>1617,40</b>	<b>1237,92</b>	<b>13,80,148</b>	<b>3864,89</b>	<b>3014,17</b>
<b>V. PERSONAL LOANS</b>	<b>91,04,569</b>	<b>39716,93</b>	<b>26013,03</b>	<b>166,79,513</b>	<b>63562,76</b>	<b>45979,60</b>
1. Loans for Purchase of Consumer Durables	5,03,565	1794,19	1404,80	12,01,499	3742,31	2879,81
2. Loans for Housing	7,38,034	6804,58	5962,40	13,78,120	12632,78	11120,86
3. Rest of the Personal Loans	78,62,970	31118,16	18645,83	140,99,894	47187,67	31978,94
<b>VI. TRADE</b>	<b>10,53,852</b>	<b>4643,25</b>	<b>3851,77</b>	<b>58,83,872</b>	<b>15670,13</b>	<b>12882,62</b>
1. Wholesale Trade	1,06,583	610,70	514,26	2,61,400	1196,07	991,17
2. Retail Trade	9,47,269	4032,55	3337,51	56,22,472	14474,06	11891,45
<b>VII. FINANCE</b>	<b>37,866</b>	<b>255,04</b>	<b>201,11</b>	<b>81,533</b>	<b>485,10</b>	<b>391,25</b>
<b>VIII. ALLOTHERS</b>	<b>19,58,787</b>	<b>8633,71</b>	<b>7314,85</b>	<b>56,74,429</b>	<b>18204,28</b>	<b>15357,90</b>
<b>TOTAL BANK CREDIT</b>	<b>148,18,120</b>	<b>63161,82</b>	<b>45772,08</b>	<b>541,29,850</b>	<b>158568,81</b>	<b>125649,00</b>
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	99,461	318,23	267,96	14,04,282	2047,64	1669,64
2. Other Small Scale Industries	5,06,596	2315,38	2034,39	14,51,858	4925,04	4240,19

See Notes on Tables.

**TABLE NO. 1.18 – POPULATION GROUP-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO TYPE OF DEPOSITS  
MARCH 2002**

(No. of Accounts in Thousands, Amount in Rupees Lakh)

POPULATION GROUP	CURRENT		SAVINGS		TERM		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6	7	8
<b>RURAL</b>	26,61 (2.0)	7443,52 (4.7)	923,75 (69.5)	52967,03 (33.2)	379,63 (28.5)	99012,91 (62.1)	1330,00 (100.0)	159423,46 (100.0)
<b>SEMI-URBAN</b>	39,11 (3.3)	15670,52 (7.3)	789,11 (67.2)	65532,93 (30.5)	345,72 (29.5)	133786,94 (62.2)	1173,94 (100.0)	214990,39 (100.0)
<b>URBAN</b>	46,21 (4.9)	29018,41 (11.3)	576,59 (60.9)	67640,11 (26.5)	323,41 (34.2)	158819,58 (62.2)	946,22 (100.0)	255478,10 (100.0)
<b>METROPOLITAN</b>	54,10 (5.7)	73502,39 (14.9)	542,28 (57.1)	86402,47 (17.5)	353,37 (37.2)	333596,51 (67.6)	949,75 (100.0)	493501,37 (100.0)
<b>ALL –INDIA</b>	<b>166,04</b> <b>(3.8)</b>	<b>125634,84</b> <b>(11.2)</b>	<b>2831,73</b> <b>(64.3)</b>	<b>272542,53</b> <b>(24.3)</b>	<b>1402,13</b> <b>(31.9)</b>	<b>725215,94</b> <b>(64.5)</b>	<b>4399,89</b> <b>(100.0)</b>	<b>1123393,32</b> <b>(100.0)</b>

**TABLE NO. 1.19 – BANK GROUP-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO TYPE OF DEPOSITS  
MARCH 2002**

(No. of Accounts in Thousands, Amount in Rupees Lakh)

BANK GROUP	CURRENT		SAVINGS		TERM		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6	7	8
<b>STATE BANK OF INDIA AND ITS ASSOCIATES</b>	29,48 (2.9)	34486,45 (12.7)	668,34 (64.8)	74177,43 (27.4)	333,23 (32.3)	162010,60 (59.9)	1031,05 (100.0)	270674,48 (100.0)
<b>NATIONALISED BANKS</b>	104,44 (4.3)	56252,48 (9.8)	1587,89 (65.7)	152879,47 (26.7)	725,28 (30.0)	363425,00 (63.5)	2417,62 (100.0)	572556,94 (100.0)
<b>FOREIGN BANKS</b>	2,30 (8.3)	14521,65 (25.9)	14,52 (52.3)	7694,96 (13.8)	10,93 (39.4)	33752,58 (60.3)	27,76 (100.0)	55969,19 (100.0)
<b>REGIONAL RURAL BANKS</b>	8,20 (1.6)	1685,43 (3.8)	366,89 (73.4)	17506,64 (39.7)	125,16 (25.0)	24871,06 (56.5)	500,26 (100.0)	44063,12 (100.0)
<b>OTHER SCHEDULED COMMERCIAL BANKS</b>	21,61 (5.1)	18688,84 (10.4)	194,08 (45.9)	20284,04 (11.2)	207,53 (49.0)	141156,71 (78.4)	423,21 (100.0)	180129,59 (100.0)
<b>ALL SCHEDULED COMMERCIAL BANKS</b>	<b>166,04</b> <b>(3.8)</b>	<b>125634,84</b> <b>(11.2)</b>	<b>2831,73</b> <b>(64.3)</b>	<b>272542,53</b> <b>(24.3)</b>	<b>1402,13</b> <b>(31.9)</b>	<b>725215,94</b> <b>(64.5)</b>	<b>4399,89</b> <b>(100.0)</b>	<b>1123393,32</b> <b>(100.0)</b>

**TABLE NO. 1.20 – STATE –WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO TYPE OF DEPOSITS  
MARCH 2002**

(No. of Accounts in Thousands, Amount in Rupees Lakh)

REGION/STATE UNION TERRITORY	CURRENT		SAVINGS		TERM		TOTAL	
	No. of Accounts	Amount						
	1	2	3	4	5	6	7	8
<b>NORTHERN REGION</b>	<b>40,85</b>	<b>31626,55</b>	<b>480,77</b>	<b>59210,31</b>	<b>242,85</b>	<b>165867,86</b>	<b>764,47</b>	<b>256704,71</b>
Haryana	6,98	2149,13	71,01	7170,25	32,17	14106,15	110,16	23425,53
Himachal Pradesh	2,12	634,63	22,30	2255,37	15,90	5778,00	40,32	8667,99
Jammu & Kashmir	3,18	1733,40	28,01	3592,03	18,16	6296,01	49,35	11621,45
Punjab	9,07	4381,98	131,88	14037,59	56,72	32815,27	197,67	51234,84
Rajasthan	6,72	3442,31	107,77	8535,27	53,49	19615,75	167,98	31593,32
Chandigarh	98	931,51	10,48	1628,01	5,79	6244,05	17,24	8803,57
Delhi	11,81	18353,58	109,32	21991,79	60,62	81012,64	181,74	121358,01
<b>NORTH-EASTERN REGION</b>	<b>4,98</b>	<b>2857,05</b>	<b>68,02</b>	<b>6459,16</b>	<b>29,13</b>	<b>8996,10</b>	<b>102,14</b>	<b>18312,32</b>
Arunachal Pradesh	13	130,54	2,43	247,44	98	378,80	3,53	756,78
Assam	4,00	1553,41	49,66	4376,59	21,53	5585,19	75,19	11515,19
Manipur	11	238,50	2,11	191,99	48	203,55	2,70	634,04
Meghalaya	22	278,12	4,54	590,88	1,86	1083,33	6,62	1952,33
Mizoram	4	113,30	1,09	168,35	15	211,46	1,28	493,12
Nagaland	11	278,63	1,99	241,84	66	529,44	2,75	1049,90
Tripura	37	264,54	6,21	642,08	3,48	1004,34	10,07	1910,96
<b>EASTERN REGION</b>	<b>20,39</b>	<b>15678,78</b>	<b>461,32</b>	<b>46930,80</b>	<b>256,19</b>	<b>82815,99</b>	<b>737,90</b>	<b>145425,57</b>
Bihar	5,38	2303,91	123,95	12564,80	56,35	14963,83	185,68	29832,54
Jharkhand	2,13	2134,95	57,85	6511,82	28,06	10437,31	88,04	19084,08
Orissa	2,30	1867,57	62,80	5498,53	34,89	10970,52	99,99	18336,61
Sikkim	5	48,81	99	142,01	48	619,69	1,51	810,51
West Bengal	10,44	9274,94	214,61	22081,20	135,97	45540,86	361,02	76897,00
Andaman & Nicobar Islands	9	48,60	1,12	132,45	45	283,79	1,65	464,84
<b>CENTRAL REGION</b>	<b>23,15</b>	<b>13493,01</b>	<b>609,41</b>	<b>53215,88</b>	<b>258,16</b>	<b>86006,33</b>	<b>890,71</b>	<b>152715,22</b>
Chhattisgarh	1,87	1117,38	30,76	3181,72	14,39	5190,54	47,02	9489,64
Madhya Pradesh	5,49	2967,05	104,44	9483,35	56,16	20711,93	166,08	33162,34
Uttar Pradesh	14,44	8629,24	440,60	36953,28	170,20	52937,57	625,23	98520,10
Uttaranchal	1,35	779,34	33,62	3597,52	17,41	7166,29	52,38	11543,16
<b>WESTERN REGION</b>	<b>31,27</b>	<b>37502,18</b>	<b>460,52</b>	<b>52010,63</b>	<b>278,79</b>	<b>207102,75</b>	<b>770,59</b>	<b>296615,56</b>
Goa	90	399,30	14,29	1415,31	9,50	6217,19	24,68	8031,80
Gujarat	9,58	6810,38	144,82	14612,44	76,43	43861,45	230,83	65284,28
Maharashtra	20,69	30163,25	300,34	35821,28	192,17	156561,50	513,19	222546,02
Dadra & Nagar Haveli	5	69,85	49	80,29	17	120,57	71	270,72
Daman & Diu	5	59,40	60	81,31	53	342,04	1,18	482,75
<b>SOUTHERN REGION</b>	<b>45,40</b>	<b>24477,27</b>	<b>751,69</b>	<b>54715,75</b>	<b>337,00</b>	<b>174426,91</b>	<b>1134,09</b>	<b>253619,93</b>
Andhra Pradesh	10,54	6309,04	207,03	13589,04	102,55	43890,45	320,12	63788,53
Karnataka	11,14	6443,15	174,05	13808,59	86,67	42701,37	271,85	62953,12
Kerala	5,50	2665,32	157,89	10569,55	50,73	38432,18	214,12	51667,05
Tamil Nadu	17,86	8853,18	207,59	16258,76	95,12	48177,47	320,58	73289,40
Lakshadweep	–	12,75	26	46,54	2	13,83	29	73,12
Pondicherry	34	193,83	4,86	443,27	1,92	1211,61	7,13	1848,71
<b>ALL-INDIA</b>	<b>166,04</b>	<b>125634,84</b>	<b>2831,73</b>	<b>272542,53</b>	<b>1402,13</b>	<b>725215,94</b>	<b>4399,89</b>	<b>1123393,32</b>

**TABLE NO. 1.21 – POPULATION GROUP-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO BROAD OWNERSHIP CATEGORY  
MARCH 2002**

(No. of Accounts in Thousands, Amount in Rupees Lakh)

POPULATION GROUP	INDIVIDUALS				OTHERS		TOTAL	
	MALE		FEMALE		No. of Accounts	Amount	No. of Accounts	Amount
	No. of Accounts	Amount	No. of Accounts	Amount				
	1	2	3	4	5	6	7	8
<b>RURAL</b>	981,14 (73.8)	115361,12 (72.4)	324,45 (24.4)	33558,44 (21.0)	24,41 (1.8)	10503,90 (6.6)	1330,00 (100.0)	159423,46 (100.0)
<b>SEMI-URBAN</b>	843,71 (71.9)	148463,69 (69.1)	289,52 (24.6)	42145,87 (19.6)	40,70 (3.5)	24380,83 (11.3)	1173,94 (100.0)	214990,39 (100.0)
<b>URBAN</b>	671,75 (71.0)	161049,84 (63.0)	231,04 (24.4)	43208,07 (16.9)	43,43 (4.6)	51220,19 (20.1)	946,22 (100.0)	255478,10 (100.0)
<b>METROPOLITAN</b>	652,19 (68.7)	217780,36 (44.1)	231,48 (24.4)	60395,41 (12.3)	66,08 (6.9)	215325,60 (43.6)	949,75 (100.0)	493501,37 (100.0)
<b>ALL-INDIA</b>	<b>3148,79</b> (71.5)	<b>642655,02</b> (57.2)	<b>1076,48</b> (24.5)	<b>179307,78</b> (16.0)	<b>174,62</b> (4.0)	<b>301430,52</b> (26.8)	<b>4399,89</b> (100.0)	<b>1123393,32</b> (100.0)

See Notes on Tables

**TABLE NO. 1.22 – BANK GROUP-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO BROAD OWNERSHIP CATEGORY  
MARCH 2002**

(No. of Accounts in Thousands, Amount in Rupees Lakh)

BANK GROUP	INDIVIDUALS				OTHERS		TOTAL	
	MALE		FEMALE		No. of Accounts	Amount	No. of Accounts	Amount
	No. of Accounts	Amount	No. of Accounts	Amount				
	1	2	3	4	5	6	7	8
<b>STATE BANK OF INDIA AND ITS ASSOCIATES</b>	753,67 (73.1)	169836,25 (62.8)	229,76 (22.3)	38255,89 (14.1)	47,62 (4.6)	62582,34 (23.1)	1031,05 (100.0)	270674,48 (100.0)
<b>NATIONALISED BANKS</b>	1690,28 (69.9)	343818,50 (60.1)	637,85 (26.4)	105464,85 (18.4)	89,49 (3.7)	123273,60 (21.5)	2417,62 (100.0)	572556,94 (100.0)
<b>FOREIGN BANKS</b>	17,83 (64.2)	19228,08 (34.4)	6,88 (24.8)	5608,96 (10.0)	3,06 (11.0)	31132,15 (55.6)	27,76 (100.0)	55969,19 (100.0)
<b>REGIONAL RURAL BANKS</b>	383,30 (76.6)	32468,11 (73.7)	110,04 (22.0)	8583,00 (19.5)	6,91 (1.4)	3012,01 (6.8)	500,26 (100.0)	44063,12 (100.0)
<b>OTHER SCHEDULED COMMERCIAL BANKS</b>	303,71 (71.8)	77304,08 (42.9)	91,95 (21.7)	21395,08 (11.9)	27,55 (6.5)	81430,43 (45.2)	423,21 (100.0)	180129,59 (100.0)
<b>ALL SCHEDULED COMMERCIAL BANKS</b>	<b>3148,79</b> (71.5)	<b>642655,02</b> (57.2)	<b>1076,48</b> (24.5)	<b>179307,78</b> (16.0)	<b>174,62</b> (4.0)	<b>301430,52</b> (26.8)	<b>4399,89</b> (100.0)	<b>1123393,32</b> (100.0)

See Notes on Tables

**TABLE NO. 1.23 – STATE-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO BROAD OWNERSHIP CATEGORY  
MARCH 2002**

(No. of Accounts in Thousands, Amount in Rupees Lakh)

REGION/STATE/ UNION TERRITORY	INDIVIDUALS				OTHERS		TOTAL	
	MALE		FEMALE		No. of Accounts	Amount	No. of Accounts	Amount
	No. of Accounts	Amount	No. of Accounts	Amount				
	1	2	3	4	5	6	7	8
<b>NORTHERN REGION</b>	<b>531,42</b>	<b>139600,89</b>	<b>198,19</b>	<b>41621,19</b>	<b>34,86</b>	<b>75482,63</b>	<b>764,47</b>	<b>256704,71</b>
Haryana	78,03	15492,32	28,19	4709,89	3,94	3223,33	110,16	23425,53
Himachal Pradesh	27,64	5707,28	11,81	1863,47	86	1097,24	40,32	8667,99
Jammu & Kashmir	35,44	8117,26	12,37	2046,22	1,54	1457,96	49,35	11621,45
Punjab	133,58	34117,22	57,23	11869,72	6,86	5247,90	197,67	51234,84
Rajasthan	124,44	21205,82	35,55	5219,15	8,00	5168,35	167,98	31593,32
Chandigarh	12,06	4854,06	4,53	1267,11	65	2682,40	17,24	8803,57
Delhi	120,23	50106,93	48,51	14645,63	13,00	56605,45	181,74	121358,01
<b>NORTH-EASTERN REGION</b>	<b>74,49</b>	<b>11542,84</b>	<b>22,99</b>	<b>2717,72</b>	<b>4,66</b>	<b>4051,76</b>	<b>102,14</b>	<b>18312,32</b>
Arunachal Pradesh	2,58	410,29	72	99,87	24	246,62	3,53	756,78
Assam	55,80	7804,19	16,05	1646,81	3,34	2064,19	75,19	11515,19
Manipur	2,05	356,23	47	57,10	17	220,72	2,70	634,04
Meghalaya	3,93	1006,09	2,37	410,92	32	535,31	6,62	1952,33
Mizoram	85	231,27	35	77,51	8	184,35	1,28	493,12
Nagaland	1,96	565,54	61	120,76	19	363,60	2,75	1049,90
Tripura	7,32	1169,24	2,43	304,75	32	436,98	10,07	1910,96
<b>EASTERN REGION</b>	<b>559,40</b>	<b>95458,93</b>	<b>156,76</b>	<b>21455,22</b>	<b>21,74</b>	<b>28511,42</b>	<b>737,90</b>	<b>145425,57</b>
Bihar	142,71	22009,39	39,19	4634,24	3,78	3188,91	185,68	29832,54
Jharkhand	68,41	13294,08	17,96	2817,49	1,67	2972,50	88,04	19084,08
Orissa	78,77	12439,56	18,43	2274,87	2,78	3622,19	99,99	18336,61
Sikkim	1,04	368,71	42	176,83	5	264,98	1,51	810,51
West Bengal	267,42	47146,25	80,32	11487,14	13,29	18263,60	361,02	76897,00
Andaman & Nicobar Islands	1,05	200,94	44	64,65	16	199,24	1,65	464,84
<b>CENTRAL REGION</b>	<b>662,34</b>	<b>105295,26</b>	<b>202,81</b>	<b>25648,38</b>	<b>25,56</b>	<b>21771,59</b>	<b>890,71</b>	<b>152715,22</b>
Chhattisgarh	35,84	6550,21	9,32	1297,98	1,87	1641,44	47,02	9489,64
Madhya Pradesh	123,97	22697,58	35,94	5444,24	6,17	5020,52	166,08	33162,34
Uttar Pradesh	464,18	67641,32	144,92	17035,24	16,13	13843,54	625,23	98520,10
Uttaranchal	38,35	8406,15	12,63	1870,92	1,39	1266,10	52,38	11543,16
<b>WESTERN REGION</b>	<b>551,52</b>	<b>145158,36</b>	<b>179,96</b>	<b>38084,60</b>	<b>39,11</b>	<b>113372,60</b>	<b>770,59</b>	<b>296615,56</b>
Goa	15,32	4698,64	8,42	2204,17	94	1129,00	24,68	8031,80
Gujarat	166,63	42559,61	54,02	10426,66	10,18	12298,01	230,83	65284,28
Maharashtra	368,23	97410,62	117,07	25347,94	27,89	99787,46	513,19	222546,02
Dadra & Nagar Haveli	51	152,63	16	30,95	4	87,14	71	270,72
Daman & Diu	83	336,88	28	74,87	6	71,00	1,18	482,75
<b>SOUTHERN REGION</b>	<b>769,62</b>	<b>145598,74</b>	<b>315,77</b>	<b>49780,68</b>	<b>48,70</b>	<b>58240,51</b>	<b>1134,09</b>	<b>253619,93</b>
Andhra Pradesh	226,22	36222,07	80,45	11213,10	13,46	16353,35	320,12	63788,53
Karnataka	183,54	33618,68	76,81	12187,34	11,50	17147,10	271,85	62953,12
Kerala	140,12	33625,64	68,58	12180,50	5,43	5860,92	214,12	51667,05
Tamil Nadu	214,72	41004,52	87,91	13768,62	17,95	18516,26	320,58	73289,40
Lakshadweep	21	32,32	7	10,14	1	30,65	29	73,12
Pondicherry	4,82	1095,50	1,96	420,98	35	332,23	7,13	1848,71
<b>ALL-INDIA</b>	<b>3148,79</b>	<b>642655,02</b>	<b>1076,48</b>	<b>179307,78</b>	<b>174,62</b>	<b>301430,52</b>	<b>4399,89</b>	<b>1123393,32</b>

See Notes on Tables

**TABLE NO. 1.24 – MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO BROAD OWNERSHIP CATEGORY  
MARCH 2002**

(Amount in Rupees Lakh)

PERIOD OF MATURITY	INDIVIDUALS		OTHERS		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6
Upto 90 Days	11533,785 (8.6)	51924,20 (9.8)	561,528 (10.5)	34272,65 (17.7)	12095,313 (8.6)	86196,85 (11.9)
91 Days & Above but Less than 6 Months	9000,443 (6.7)	38861,40 (7.3)	410,602 (7.7)	26388,74 (13.6)	9411,045 (6.7)	65250,14 (9.0)
6 Months & Above but Less than 1 Year	15052,084 (11.2)	73428,27 (13.8)	638,662 (11.9)	27623,47 (14.3)	15690,746 (11.2)	101051,74 (13.9)
1 Year & Above but Less than 2 Years	27430,432 (20.3)	122670,42 (23.1)	1117,099 (20.8)	42153,21 (21.8)	28547,531 (20.4)	164823,63 (22.7)
2 Years & Above but Less than 3 Years	20296,650 (15.0)	83393,89 (15.7)	801,671 (14.9)	16195,38 (8.4)	21098,321 (15.1)	99589,27 (13.7)
3 Years & Above but Less than 5 Years	32201,695 (23.9)	108157,08 (20.3)	1055,286 (19.7)	29363,40 (15.1)	33256,981 (23.7)	137520,48 (19.0)
5 Years & Above	19334,481 (14.3)	53070,64 (10.0)	778,740 (14.5)	17713,20 (9.1)	20113,221 (14.3)	70783,83 (9.8)
<b>GRAND TOTAL</b>	<b>134849,570</b> <b>(100.0)</b>	<b>531505,89</b> <b>(100.0)</b>	<b>5363,588</b> <b>(100.0)</b>	<b>193710,05</b> <b>(100.0)</b>	<b>140213,158</b> <b>(100.0)</b>	<b>725215,94</b> <b>(100.0)</b>

See Notes on Tables

**TABLE NO. 1.25 – MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO POPULATION GROUP  
MARCH 2002**

(Amount in Rupees Lakh)

PERIOD OF MATURITY	RURAL		SEMI - URBAN		URBAN		METROPOLITAN		ALL-INDIA	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6	7	8	9	10
Upto 90 Days	2381,084 (6.3)	6914,51 (7.0)	3260,910 (9.4)	12544,63 (9.4)	3421,392 (10.6)	19397,16 (12.2)	3031,927 (8.6)	47340,54 (14.2)	12095,313 (8.6)	86196,85 (11.9)
91 Days & Above but Less than 6 Months	1981,201 (5.2)	5691,00 (5.7)	2458,934 (7.1)	9626,86 (7.2)	2614,233 (8.1)	14229,56 (9.0)	2356,677 (6.7)	35702,72 (10.7)	9411,045 (6.7)	65250,14 (9.0)
6 Months & Above but Less than 1 Year	3317,643 (8.7)	10774,69 (10.9)	4121,250 (11.9)	17777,65 (13.3)	4283,188 (13.2)	23238,51 (14.6)	3968,665 (11.2)	49260,89 (14.7)	15690,746 (11.2)	101051,74 (13.9)
1 Year & Above but Less than 2 Years	6393,771 (16.9)	18498,35 (18.7)	7029,641 (20.3)	29064,24 (21.7)	7349,729 (22.7)	36622,89 (23.1)	7774,390 (22.0)	80638,14 (24.2)	28547,531 (20.4)	164823,63 (22.7)
2 Years & Above but Less than 3 Years	5844,159 (15.4)	15829,90 (16.0)	5553,122 (16.1)	22088,26 (16.5)	5127,488 (15.9)	24080,28 (15.2)	4573,552 (12.9)	37590,83 (11.3)	21098,321 (15.1)	99589,27 (13.7)
3 Years & Above but Less than 5 Years	9161,047 (24.1)	22327,64 (22.5)	7359,691 (21.3)	28544,02 (21.3)	6415,036 (19.8)	29576,08 (18.6)	10321,207 (29.2)	57072,74 (17.1)	33256,981 (23.7)	137520,48 (19.0)
5 Years & Above	8884,524 (23.4)	18976,81 (19.2)	4788,474 (13.9)	14141,28 (10.6)	3130,085 (9.7)	11675,10 (7.3)	3310,138 (9.4)	25990,65 (7.8)	20113,221 (14.3)	70783,83 (9.8)
<b>GRAND TOTAL</b>	<b>37963,429</b> <b>(100.0)</b>	<b>99012,91</b> <b>(100.0)</b>	<b>34572,022</b> <b>(100.0)</b>	<b>133786,94</b> <b>(100.0)</b>	<b>32341,151</b> <b>(100.0)</b>	<b>158819,58</b> <b>(100.0)</b>	<b>35336,556</b> <b>(100.0)</b>	<b>333596,51</b> <b>(100.0)</b>	<b>140213,158</b> <b>(100.0)</b>	<b>725215,94</b> <b>(100.0)</b>

**TABLE NO. 1.26 – MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO BANK GROUP  
MARCH 2002**

(Amount in Rupees Lakh)

PERIOD OF MATURITY	STATE BANK OF INDIA AND ITS ASSOCIATES		NATIONALISED BANKS		FOREIGN BANKS		REGIONAL RURAL BANKS		OTHER SCHEDULED COMMERCIAL BANKS	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6	7	8	9	10
Upto 90 Days	3502,248 (10.5)	24611,24 (15.2)	6989,862 (9.6)	40563,01 (11.2)	115,479 (10.6)	7991,20 (23.7)	321,974 (2.6)	957,17 (3.9)	1165,750 (5.6)	12074,23 (8.5)
91 Days & Above but Less than 6 Months	2785,529 (8.4)	13867,30 (8.6)	5268,720 (7.3)	30050,22 (8.3)	83,396 (7.6)	3506,96 (10.4)	371,195 (3.0)	1079,35 (4.3)	902,205 (4.3)	16746,31 (11.9)
6 Months & Above but Less than 1 Year	4980,962 (14.9)	25786,39 (15.9)	8174,393 (11.3)	51040,40 (14.0)	137,660 (12.6)	5294,21 (15.7)	601,269 (4.8)	1781,01 (7.2)	1796,462 (8.7)	17149,73 (12.1)
1 Year & Above but Less than 2 Years	6893,531 (20.7)	33379,00 (20.6)	14331,263 (19.8)	81231,94 (22.4)	368,021 (33.6)	9646,09 (28.6)	1833,030 (14.6)	4062,18 (16.3)	5121,686 (24.7)	36504,42 (25.9)
2 Years & Above but Less than 3 Years	5748,657 (17.2)	27291,11 (16.8)	11553,849 (15.9)	53030,35 (14.6)	146,254 (13.4)	2995,37 (8.9)	1690,004 (13.5)	3478,50 (14.0)	1959,557 (9.4)	12793,94 (9.1)
3 Years & Above but Less than 5 Years	6185,338 (18.6)	26449,94 (16.3)	16652,824 (22.9)	76135,59 (20.9)	163,067 (14.9)	3226,59 (9.5)	3127,401 (25.0)	5431,37 (21.8)	7128,351 (34.4)	26276,98 (18.6)
5 Years & Above	3226,866 (9.7)	10625,61 (6.6)	9557,360 (13.2)	31373,49 (8.6)	79,416 (7.3)	1092,15 (3.2)	4570,895 (36.5)	8081,48 (32.5)	2678,684 (12.9)	19611,11 (13.9)
<b>GRAND TOTAL</b>	<b>33323,131 (100.0)</b>	<b>162010,60 (100.0)</b>	<b>72528,271 (100.0)</b>	<b>363425,00 (100.0)</b>	<b>1093,293 (100.0)</b>	<b>33752,58 (100.0)</b>	<b>12515,768 (100.0)</b>	<b>24871,06 (100.0)</b>	<b>20752,695 (100.0)</b>	<b>141156,71 (100.0)</b>

**TABLE NO. 1.27 – PERCENTAGE DISTRIBUTION OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO INTEREST RATE RANGE AND BROAD OWNERSHIP CATEGORY  
MARCH 2002**

(Per cent)

INTEREST RATE RANGE	INDIVIDUALS		OTHERS		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6
Less than 6 per cent	4.3	6.5	5.4	7.3	4.3	6.7
6 per cent and Above but less than 8 per cent	17.4	17.9	19.7	19.6	17.4	18.3
8 per cent and Above but less than 9 per cent	21.1	21.8	22.9	25.3	21.1	22.6
9 per cent and Above but less than 10 per cent	19.2	18.9	19.3	22.7	19.2	19.8
10 per cent and Above but less than 11 per cent	18.3	18.2	17.9	14.2	18.3	17.3
11 per cent and Above but less than 12 per cent	9.9	9.3	8.3	8.6	9.9	9.1
12 per cent and Above but less than 13 per cent	6.8	5.1	4.7	1.8	6.8	4.3
13 per cent and Above	3.0	2.3	1.8	0.5	3.0	1.9
<b>TOTAL</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

See Notes on Tables

**TABLE NO. 1.28 – PERCENTAGE DISTRIBUTION OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO SIZE OF DEPOSITS AND BROAD OWNERSHIP CATEGORY  
MARCH 2002**

(Per cent)

SIZE OF DEPOSITS	INDIVIDUALS		OTHERS		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6
Less than Rs.25,000	57.3	18.9	45.6	1.6	57.0	15.0
Rs.25,000 and Above but less than Rs. 1 lakh	36.7	39.5	35.0	5.0	36.6	31.8
Rs. 1 lakh and Above but less than Rs. 15 lakh	5.9	29.9	17.1	14.6	6.2	26.5
Rs. 15 lakh and Above but less than Rs. 1 crore	0.1	6.8	1.8	16.0	0.2	8.8
Rs. 1 crore and Above	—	4.9	0.5	62.8	—	17.9
<b>TOTAL</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

See Notes on Tables

**TABLE NO. 1.29 – STATE-WISE DISTRIBUTION OF EMPLOYEES OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO CATEGORY  
MARCH 2002**

REGION/STATE/ UNION TERRITORY	TOTAL EMPLOYEES				OF WHICH: FEMALES			
	Officers	Clerks	Sub- ordinates	Total	Officers	Clerks	Sub- ordinates	Total
	1	2	3	4	5	6	7	8
<b>NORTHERN REGION</b>	<b>50,541</b>	<b>71,626</b>	<b>34,435</b>	<b>156,602</b>	<b>3,951</b>	<b>13,539</b>	<b>3,247</b>	<b>20,737</b>
Haryana	5,675	9,869	4,485	20,029	361	1,703	474	2,538
Himachal Pradesh	1,969	3,067	1,766	6,802	83	342	191	616
Jammu & Kashmir	2,577	4,054	2,124	8,755	236	628	88	952
Punjab	10,343	16,858	8,387	35,588	572	3,086	1,026	4,684
Rajasthan	10,570	14,130	7,757	32,457	330	1,088	424	1,842
Chandigarh	3,014	3,011	1,321	7,346	313	808	155	1,276
Delhi	16,393	20,637	8,595	45,625	2,056	5,884	889	8,829
<b>NORTH-EASTERN REGION</b>	<b>6,318</b>	<b>10,057</b>	<b>5,245</b>	<b>21,620</b>	<b>282</b>	<b>1,625</b>	<b>423</b>	<b>2,330</b>
Arunachal Pradesh	192	322	178	692	3	26	13	42
Assam	4,318	6,952	3,558	14,828	176	971	232	1,379
Manipur	201	407	177	785	7	54	11	72
Meghalaya	559	799	517	1,875	49	276	77	402
Mizoram	179	219	135	533	16	74	13	103
Nagaland	237	353	193	783	13	76	25	114
Tripura	632	1,005	487	2,124	18	148	52	218
<b>EASTERN REGION</b>	<b>43,604</b>	<b>71,451</b>	<b>35,699</b>	<b>150,754</b>	<b>1,641</b>	<b>5,861</b>	<b>1,802</b>	<b>9,304</b>
Bihar	10,730	14,150	7,961	32,841	110	491	240	841
Jharkhand	4,679	6,914	3,549	15,142	122	575	154	851
Orissa	7,684	10,242	5,449	23,375	151	587	248	986
Sikkim	124	168	119	411	9	19	11	39
West Bengal	20,306	39,821	18,544	78,671	1,245	4,141	1,141	6,527
Andaman & Nicobar Islands	81	156	77	314	4	48	8	60
<b>CENTRAL REGION</b>	<b>43,692</b>	<b>64,705</b>	<b>34,555</b>	<b>142,952</b>	<b>1,135</b>	<b>5,678</b>	<b>1,991</b>	<b>8,804</b>
Chhattisgarh	3,042	3,969	2,160	9,171	77	454	135	666
Madhya Pradesh	11,531	16,344	8,727	36,602	354	2,147	404	2,905
Uttar Pradesh	26,493	40,304	21,300	88,097	629	2,770	1,253	4,652
Uttaranchal	2,626	4,088	2,368	9,082	75	307	199	581
<b>WESTERN REGION</b>	<b>53,851</b>	<b>86,075</b>	<b>38,751</b>	<b>178,677</b>	<b>6,898</b>	<b>26,365</b>	<b>3,229</b>	<b>36,492</b>
Goa	1,324	2,293	850	4,467	165	1,158	146	1,469
Gujarat	14,042	25,151	12,118	51,311	759	4,174	1,007	5,940
Maharashtra	38,373	58,499	25,707	122,579	5,967	21,013	2,069	29,049
Dadra & Nagar Haveli	45	46	21	112	4	10	2	16
Daman & Diu	67	86	55	208	3	10	5	18
<b>SOUTHERN REGION</b>	<b>78,362</b>	<b>121,874</b>	<b>50,447</b>	<b>250,683</b>	<b>7,341</b>	<b>34,459</b>	<b>7,038</b>	<b>48,838</b>
Andhra Pradesh	22,419	28,691	14,100	65,210	1,562	5,582	2,051	9,195
Karnataka	20,077	31,808	12,785	64,670	2,145	10,051	1,542	13,738
Kerala	12,516	23,302	8,620	44,438	1,579	8,435	1,443	11,457
Tamil Nadu	22,890	37,327	14,650	74,867	2,031	10,253	1,964	14,248
Lakshadweep	20	20	16	56	–	3	2	5
Pondicherry	440	726	276	1,442	24	135	36	195
<b>ALL-INDIA</b>	<b>276,368</b>	<b>425,788</b>	<b>199,132</b>	<b>901,288</b>	<b>21,248</b>	<b>87,527</b>	<b>17,730</b>	<b>126,505</b>

**TABLE NO. 1.30 – BANK GROUP AND POPULATION GROUP-WISE DISTRIBUTION OF EMPLOYEES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO CATEGORY MARCH 2002**

**RURAL**

BANK GROUP	TOTAL EMPLOYEES				OF WHICH: FEMALES			
	Officers	Clerks	Sub-ordinates	Total	Officers	Clerks	Sub-ordinates	Total
	1	2	3	4	5	6	7	8
STATE BANK OF INDIA AND ITS ASSOCIATES	12,154	19,161	13,341	44,656	513	1,507	920	2,940
NATIONALISED BANKS	24,107	38,056	23,646	85,809	734	3,394	2,088	6,216
FOREIGN BANKS	—	—	—	—	—	—	—	—
REGIONAL RURAL BANKS	18,679	15,750	11,525	45,954	135	599	104	838
OTHER SCHEDULED COMMERCIAL BANKS	2,018	3,138	1,452	6,608	125	319	61	505
<b>ALL SCHEDULED COMMERCIAL BANKS</b>	<b>56,958</b>	<b>76,105</b>	<b>49,964</b>	<b>183,027</b>	<b>1,507</b>	<b>5,819</b>	<b>3,173</b>	<b>10,499</b>

**SEMI-URBAN**

BANK GROUP	TOTAL EMPLOYEES				OF WHICH: FEMALES			
	Officers	Clerks	Sub-ordinates	Total	Officers	Clerks	Sub-ordinates	Total
	1	2	3	4	5	6	7	8
STATE BANK OF INDIA AND ITS ASSOCIATES	19,010	42,275	21,880	83,165	742	6,491	1,790	9,023
NATIONALISED BANKS	23,626	44,074	20,154	87,854	1,038	7,133	2,333	10,504
FOREIGN BANKS	9	—	—	9	—	—	—	—
REGIONAL RURAL BANKS	5,783	5,741	2,505	14,029	203	738	97	1,038
OTHER SCHEDULED COMMERCIAL BANKS	6,130	8,370	3,276	17,776	658	1,988	326	2,972
<b>ALL SCHEDULED COMMERCIAL BANKS</b>	<b>54,558</b>	<b>100,460</b>	<b>47,815</b>	<b>202,833</b>	<b>2,641</b>	<b>16,350</b>	<b>4,546</b>	<b>23,537</b>

**TABLE NO. 1.30 – BANK GROUP AND POPULATION GROUP-WISE DISTRIBUTION OF EMPLOYEES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO CATEGORY MARCH 2002**

**URBAN/ METROPOLITAN**

BANK GROUP	TOTAL EMPLOYEES				OF WHICH: FEMALES			
	Officers	Clerks	Sub-ordinates	Total	Officers	Clerks	Sub-ordinates	Total
	1	2	3	4	5	6	7	8
STATE BANK OF INDIA AND ITS ASSOCIATES	41,793	78,958	33,378	154,129	2,193	18,195	2,735	23,123
NATIONALISED BANKS	89,186	149,665	60,588	299,439	7,035	40,216	6,700	53,951
FOREIGN BANKS	8,218	2,838	894	11,950	2,551	1,363	63	3,977
REGIONAL RURAL BANKS	2,326	2,300	872	5,498	132	521	47	700
OTHER SCHEDULED COMMERCIAL BANKS	23,329	15,462	5,621	44,412	5,189	5,063	466	10,718
<b>ALL SCHEDULED COMMERCIAL BANKS</b>	<b>164,852</b>	<b>249,223</b>	<b>101,353</b>	<b>515,428</b>	<b>17,100</b>	<b>65,358</b>	<b>10,011</b>	<b>92,469</b>

**ALL-INDIA**

BANK GROUP	TOTAL EMPLOYEES				OF WHICH: FEMALES			
	Officers	Clerks	Sub-ordinates	Total	Officers	Clerks	Sub-ordinates	Total
	1	2	3	4	5	6	7	8
STATE BANK OF INDIA AND ITS ASSOCIATES	72,957	140,394	68,599	281,950	3,448	26,193	5,445	35,086
NATIONALISED BANKS	136,919	231,795	104,388	473,102	8,807	50,743	11,121	70,671
FOREIGN BANKS	8,227	2,838	894	11,959	2,551	1,363	63	3,977
REGIONAL RURAL BANKS	26,788	23,791	14,902	65,481	470	1,858	248	2,576
OTHER SCHEDULED COMMERCIAL BANKS	31,477	26,970	10,349	68,796	5,972	7,370	853	14,195
<b>ALL SCHEDULED COMMERCIAL BANKS</b>	<b>276,368</b>	<b>425,788</b>	<b>199,132</b>	<b>901,288</b>	<b>21,248</b>	<b>87,527</b>	<b>17,730</b>	<b>126,505</b>

**TABLE NO. 2.1 – POPULATION GROUP AND BANK GROUP-WISE DEPOSITS AND CREDIT  
(TOTAL CREDIT AND CREDIT OF SMALL BORROWAL ACCOUNTS)  
OF SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

STATE BANK OF INDIA AND ITS ASSOCIATES

(No. of Accounts in Thousands, Amount in Rupees Lakh)

POPULATION GROUP	DEPOSITS			TOTAL CREDIT		OF WHICH : CREDIT TO SMALL BORROWERS	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	1	2	3	4	5	6	7
RURAL	5,502	264,27	37406,82	45,30	14435,90	44,44	9838,13
SEMI-URBAN	4,003	385,25	76468,53	51,52	27965,20	49,38	14128,88
URBAN	2,348	222,62	70736,25	20,85	36745,13	18,86	7149,87
METROPOLITAN	1,788	158,91	86062,88	10,96	84541,65	9,57	3644,66
<b>ALL-INDIA</b>	<b>13,641</b>	<b>1031,05</b>	<b>270674,48</b>	<b>128,63</b>	<b>163687,87</b>	<b>122,25</b>	<b>34761,54</b>

NATIONALISED BANKS

	8	9	10	11	12	13	14
RURAL	13,760	634,77	83683,13	101,04	36081,63	99,46	20127,84
SEMI-URBAN	6,985	590,68	104035,51	63,04	33127,89	60,86	15690,17
URBAN	7,039	599,16	146706,41	44,41	55268,17	41,09	14582,92
METROPOLITAN	6,058	593,01	238131,90	33,72	185785,05	30,11	10539,41
<b>ALL-INDIA</b>	<b>33,842</b>	<b>2417,62</b>	<b>572556,94</b>	<b>242,20</b>	<b>310262,74</b>	<b>231,52</b>	<b>60940,34</b>

FOREIGN BANKS

	15	16	17	18	19	20	21
RURAL	—	—	—	—	—	—	—
SEMI-URBAN	2	10	100,82	—	1,01	—	65
URBAN	16	1,24	1334,81	27	591,45	24	87,98
METROPOLITAN	183	26,42	54533,55	32,78	47560,76	30,62	4643,84
<b>ALL-INDIA</b>	<b>201</b>	<b>27,76</b>	<b>55969,19</b>	<b>33,05</b>	<b>48153,23</b>	<b>30,86</b>	<b>4732,47</b>

**TABLE NO. 2.1 – POPULATION GROUP AND BANK GROUP-WISE DEPOSITS AND CREDIT  
(TOTAL CREDIT AND CREDIT OF SMALL BORROWAL ACCOUNTS)  
OF SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

**REGIONAL RURAL BANKS**

(No. of Accounts in Thousands, Amount in Rupees Lakh)

POPULATION GROUP	DEPOSITS			TOTAL CREDIT		OF WHICH : CREDIT TO SMALL BORROWERS	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	22	23	24	25	26	27	28
RURAL	12,041	383,23	30154,59	98,19	13509,02	97,65	12123,39
SEMI-URBAN	2,140	95,65	10218,22	23,56	4105,31	23,35	3423,84
URBAN	462	20,95	3589,09	4,40	1212,87	4,31	863,56
METROPOLITAN	21	42	101,23	13	41,56	12	23,80
<b>ALL-INDIA</b>	<b>14,664</b>	<b>500,26</b>	<b>44063,12</b>	<b>126,27</b>	<b>18868,76</b>	<b>125,43</b>	<b>16434,58</b>

**OTHER SCHEDULED COMMERCIAL BANKS**

	29	30	31	32	33	34	35
RURAL	1,140	47,73	8178,92	6,49	2655,35	6,30	1390,28
SEMI-URBAN	1,780	102,25	24167,31	12,28	8614,87	11,68	3153,76
URBAN	1,387	102,25	33111,55	6,90	14436,39	6,13	2260,04
METROPOLITAN	1,242	170,99	114671,81	8,06	89313,87	7,13	1975,99
<b>ALL-INDIA</b>	<b>5,549</b>	<b>423,21</b>	<b>180129,59</b>	<b>33,73</b>	<b>115020,47</b>	<b>31,23</b>	<b>8780,07</b>

**ALL SCHEDULED COMMERCIAL BANKS**

	36	37	38	39	40	41	42
RURAL	32,443	1330,00	159423,46	251,02	66681,90	247,85	43479,63
SEMI-URBAN	14,910	1173,94	214990,39	150,40	73814,29	145,27	36397,29
URBAN	11,252	946,22	255478,10	76,81	108254,01	70,63	24944,38
METROPOLITAN	9,292	949,75	493501,37	85,66	407242,88	77,55	20827,69
<b>ALL-INDIA</b>	<b>67,897</b>	<b>4399,89</b>	<b>1123393,32</b>	<b>563,88</b>	<b>655993,08</b>	<b>541,30</b>	<b>125649,00</b>

**TABLE NO. 2.2 – STATE AND BANK GROUP-WISE DEPOSITS AND CREDIT  
(TOTAL CREDIT AND CREDIT OF SMALL BORROWAL ACCOUNTS)  
OF SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

STATE BANK OF INDIA AND ITS ASSOCIATES

(No. of Accounts in Thousands, Amount in Rupees Lakh)

REGION / STATE / UNION TERRITORY	DEPOSITS			TOTAL CREDIT		OF WHICH : CREDIT TO SMALL BORROWERS	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	1	2	3	4	5	6	7
<b>NORTHERN REGION</b>	<b>2,488</b>	<b>197,00</b>	<b>65131,33</b>	<b>18,05</b>	<b>42678,90</b>	<b>16,72</b>	<b>6268,79</b>
Haryana	318	25,36	5537,47	2,40	3050,66	2,19	961,41
Himachal Pradesh	220	13,33	3278,59	1,19	773,36	1,12	364,64
Jammu & Kashmir	122	10,00	2207,07	47	363,36	43	178,59
Punjab	604	46,51	13656,47	4,74	5944,05	4,26	1899,51
Rajasthan	866	61,87	11781,06	7,74	5497,55	7,40	2342,75
Chandigarh	51	4,38	2438,00	32	5815,50	29	123,40
Delhi	307	35,55	26232,67	1,18	21234,40	1,03	398,49
<b>NORTH-EASTERN REGION</b>	<b>454</b>	<b>28,10</b>	<b>7306,17</b>	<b>2,50</b>	<b>1589,21</b>	<b>2,40</b>	<b>741,91</b>
Arunachal Pradesh	42	2,71	599,66	14	63,67	13	36,52
Assam	207	17,22	4008,73	1,38	1081,45	1,32	450,65
Manipur	16	73	338,81	9	51,06	9	31,64
Meghalaya	87	3,00	894,56	29	139,41	28	65,19
Mizoram	25	63	325,91	10	89,71	9	47,80
Nagaland	43	1,47	577,88	18	69,17	17	44,62
Tripura	34	2,33	560,63	32	94,73	31	65,49
<b>EASTERN REGION</b>	<b>2,260</b>	<b>186,47</b>	<b>41481,11</b>	<b>19,49</b>	<b>16507,36</b>	<b>18,80</b>	<b>4833,01</b>
Bihar	568	48,94	9537,66	4,25	2303,66	4,11	1279,76
Jharkhand	379	30,03	7224,34	2,51	1852,58	2,43	603,85
Orissa	484	28,57	6547,98	5,87	2852,58	5,73	1562,39
Sikkim	26	83	313,45	9	62,78	9	22,97
West Bengal	785	77,13	17644,56	6,70	9398,72	6,40	1346,85
Andaman & Nicobar Islands	18	97	213,11	6	37,04	5	17,19
<b>CENTRAL REGION</b>	<b>2,548</b>	<b>225,20</b>	<b>43193,88</b>	<b>19,17</b>	<b>18843,74</b>	<b>18,12</b>	<b>6070,06</b>
Chhattisgarh	248	15,79	3782,13	1,51	2510,88	1,41	438,00
Madhya Pradesh	812	53,79	12672,63	6,45	6839,87	5,98	2071,38
Uttar Pradesh	1,212	133,99	21718,27	9,48	8281,06	9,06	3096,78
Uttaranchal	276	21,64	5020,86	1,74	1211,93	1,66	463,90
<b>WESTERN REGION</b>	<b>2,003</b>	<b>140,94</b>	<b>47838,28</b>	<b>17,60</b>	<b>39477,87</b>	<b>16,62</b>	<b>4646,39</b>
Goa	55	4,81	1629,72	25	404,43	22	71,14
Gujarat	849	54,27	17106,02	6,58	8358,78	6,31	1674,76
Maharashtra	1,091	81,09	28755,39	10,72	30685,02	10,05	2887,20
Dadra & Nagar Haveli	1	6	26,02	2	9,14	1	3,94
Daman & Diu	7	70	321,14	3	20,50	3	9,35
<b>SOUTHERN REGION</b>	<b>3,888</b>	<b>253,35</b>	<b>65723,69</b>	<b>51,83</b>	<b>44590,80</b>	<b>49,59</b>	<b>12201,37</b>
Andhra Pradesh	1,409	91,34	21994,62	21,45	13830,08	20,77	4403,67
Karnataka	944	53,92	13547,03	9,38	9327,69	8,80	2522,64
Kerala	809	58,35	16474,26	10,01	7496,25	9,55	2765,72
Tamil Nadu	711	48,46	13293,39	10,79	13794,79	10,28	2462,19
Lakshadweep	—	—	—	—	—	—	—
Pondicherry	15	1,28	414,39	20	141,99	19	47,15
<b>ALL-INDIA</b>	<b>13,641</b>	<b>1031,05</b>	<b>270674,48</b>	<b>128,63</b>	<b>163687,87</b>	<b>122,25</b>	<b>34761,54</b>

**TABLE NO. 2.2 – STATE AND BANK GROUP-WISE DEPOSITS AND CREDIT  
(TOTAL CREDIT AND CREDIT OF SMALL BORROWAL ACCOUNTS)  
OF SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

NATIONALISED BANKS

(No. of Accounts in Thousands, Amount in Rupees Lakh)

REGION / STATE / UNION TERRITORY	DEPOSITS			TOTAL CREDIT		OF WHICH : CREDIT TO SMALL BORROWERS	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	8	9	10	11	12	13	14
<b>NORTHERN REGION</b>	<b>5,520</b>	<b>438,50</b>	<b>139827,56</b>	<b>31,42</b>	<b>74590,56</b>	<b>29,08</b>	<b>10229,99</b>
Haryana	900	71,03	14787,43	5,66	6383,15	5,26	2084,60
Himachal Pradesh	433	22,28	4706,49	1,67	1098,04	1,60	474,45
Jammu & Kashmir	139	9,22	2074,96	53	537,50	49	217,29
Punjab	1,702	138,53	33947,86	10,64	14528,78	9,91	3229,36
Rajasthan	1,200	66,60	13277,05	7,89	7125,40	7,46	2466,23
Chandigarh	133	10,31	4702,57	59	2851,39	51	232,07
Delhi	1,013	120,53	66331,20	4,44	42066,30	3,84	1525,99
<b>NORTH-EASTERN REGION</b>	<b>800</b>	<b>47,40</b>	<b>8559,84</b>	<b>4,34</b>	<b>2712,15</b>	<b>4,21</b>	<b>1232,30</b>
Arunachal Pradesh	7	33	116,07	3	20,75	2	9,44
Assam	637	38,11	5999,34	2,97	2168,37	2,87	953,06
Manipur	33	1,46	273,26	16	104,73	15	73,00
Meghalaya	42	2,37	861,10	14	177,33	13	43,49
Mizoram	2	12	83,91	1	11,61	1	4,24
Nagaland	18	1,14	397,28	8	60,26	8	31,05
Tripura	61	3,88	828,89	95	169,10	94	118,02
<b>EASTERN REGION</b>	<b>5,956</b>	<b>419,79</b>	<b>79951,05</b>	<b>37,74</b>	<b>29399,14</b>	<b>36,63</b>	<b>8359,23</b>
Bihar	1,550	95,81	15917,97	8,46	3117,71	8,28	2031,48
Jharkhand	696	47,79	10338,28	4,43	2408,68	4,29	990,46
Orissa	923	45,88	9077,69	7,74	4071,56	7,57	1774,04
Sikkim	21	68	488,57	8	66,56	8	26,48
West Bengal	2,753	228,94	43876,83	16,96	19685,63	16,36	3517,65
Andaman & Nicobar Islands	13	69	251,72	6	48,99	5	19,11
<b>CENTRAL REGION</b>	<b>6,365</b>	<b>464,83</b>	<b>88512,16</b>	<b>39,92</b>	<b>26759,60</b>	<b>38,22</b>	<b>11246,35</b>
Chhattisgarh	349	19,52	4191,15	1,73	1360,63	1,64	501,74
Madhya Pradesh	1,570	82,61	16056,83	9,47	6871,55	8,96	2786,34
Uttar Pradesh	4,076	337,20	62451,02	26,78	17225,96	25,78	7338,87
Uttaranchal	370	25,49	5813,15	1,93	1301,46	1,83	619,40
<b>WESTERN REGION</b>	<b>6,592</b>	<b>462,16</b>	<b>141704,37</b>	<b>34,34</b>	<b>105028,32</b>	<b>32,05</b>	<b>9162,81</b>
Goa	233	17,51	5311,80	93	1367,68	85	288,76
Gujarat	2,350	155,88	41619,84	11,30	16389,88	10,69	2926,95
Maharashtra	3,994	287,82	94431,17	22,06	87218,04	20,47	5934,52
Dadra & Nagar Haveli	8	52	195,18	3	27,44	3	8,67
Daman & Diu	7	42	146,39	1	25,28	1	3,91
<b>SOUTHERN REGION</b>	<b>8,609</b>	<b>584,93</b>	<b>114001,96</b>	<b>94,45</b>	<b>71772,98</b>	<b>91,34</b>	<b>20709,66</b>
Andhra Pradesh	2,359	158,80	28153,55	29,75	18448,22	28,99	6504,47
Karnataka	2,251	141,48	29682,13	19,94	18447,34	19,02	5249,89
Kerala	1,092	78,59	16955,37	10,48	6885,76	10,09	2495,88
Tamil Nadu	2,847	200,93	38020,53	33,69	27647,70	32,68	6334,38
Lakshadweep	9	29	73,12	2	5,80	2	5,17
Pondicherry	51	4,85	1117,27	57	338,16	55	119,86
<b>ALL-INDIA</b>	<b>33,842</b>	<b>2417,62</b>	<b>572556,94</b>	<b>242,20</b>	<b>310262,74</b>	<b>231,52</b>	<b>60940,34</b>

**TABLE NO. 2.2 – STATE AND BANK GROUP-WISE DEPOSITS AND CREDIT  
(TOTAL CREDIT AND CREDIT OF SMALL BORROWAL ACCOUNTS)  
OF SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

FOREIGN BANKS

(No. of Accounts in Thousands, Amount in Rupees Lakh)

REGION / STATE / UNION TERRITORY	DEPOSITS			TOTAL CREDIT		OF WHICH : CREDIT TO SMALL BORROWERS	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	15	16	17	18	19	20	21
<b>NORTHERN REGION</b>	<b>43</b>	<b>6,95</b>	<b>12077,50</b>	<b>7,07</b>	<b>10892,55</b>	<b>6,50</b>	<b>1037,69</b>
Haryana	1	11	165,13	—	3,21	—	74
Himachal Pradesh	1	5	42,81	—	20	—	4
Jammu & Kashmir	1	4	43,50	—	—	—	—
Punjab	2	12	95,48	7	4,16	7	4,16
Rajasthan	1	1	21,91	2	7,33	2	6,82
Chandigarh	1	2	78,86	1	15,03	1	6,15
Delhi	36	6,59	11629,81	6,96	10862,63	6,40	1019,78
<b>NORTH-EASTERN REGION</b>	<b>1</b>	<b>12</b>	<b>112,57</b>	<b>—</b>	<b>3,13</b>	<b>—</b>	<b>1,31</b>
Arunachal Pradesh	—	—	—	—	—	—	—
Assam	1	12	112,57	—	3,13	—	1,31
Manipur	—	—	—	—	—	—	—
Meghalaya	—	—	—	—	—	—	—
Mizoram	—	—	—	—	—	—	—
Nagaland	—	—	—	—	—	—	—
Tripura	—	—	—	—	—	—	—
<b>EASTERN REGION</b>	<b>34</b>	<b>6,10</b>	<b>5948,38</b>	<b>71</b>	<b>2536,28</b>	<b>57</b>	<b>277,12</b>
Bihar	—	—	—	—	—	—	—
Jharkhand	—	—	—	—	—	—	—
Orissa	—	—	—	—	—	—	—
Sikkim	—	—	—	—	—	—	—
West Bengal	34	6,10	5948,38	71	2536,28	57	277,12
Andaman & Nicobar Islands	—	—	—	—	—	—	—
<b>CENTRAL REGION</b>	<b>2</b>	<b>78</b>	<b>377,38</b>	<b>1</b>	<b>24,77</b>	<b>1</b>	<b>1,76</b>
Chhattisgarh	—	—	—	—	—	—	—
Madhya Pradesh	—	—	—	—	—	—	—
Uttar Pradesh	2	78	377,38	1	24,77	1	1,76
Uttaranchal	—	—	—	—	—	—	—
<b>WESTERN REGION</b>	<b>76</b>	<b>8,22</b>	<b>29344,67</b>	<b>7,69</b>	<b>23380,19</b>	<b>7,21</b>	<b>913,64</b>
Goa	—	—	—	—	—	—	—
Gujarat	8	27	388,32	14	513,40	12	83,29
Maharashtra	68	7,95	28956,34	7,55	22866,78	7,09	830,36
Dadra & Nagar Haveli	—	—	—	—	—	—	—
Daman & Diu	—	—	—	—	—	—	—
<b>SOUTHERN REGION</b>	<b>45</b>	<b>5,60</b>	<b>8108,69</b>	<b>17,56</b>	<b>11316,31</b>	<b>16,57</b>	<b>2500,95</b>
Andhra Pradesh	9	51	947,78	68	662,67	64	140,29
Karnataka	12	3,02	3552,28	13,79	3292,50	13,50	1521,64
Kerala	4	24	390,17	4	89,01	3	31,57
Tamil Nadu	20	1,82	3218,45	3,05	7272,14	2,40	807,45
Lakshadweep	—	—	—	—	—	—	—
Pondicherry	—	—	—	—	—	—	—
<b>ALL-INDIA</b>	<b>201</b>	<b>27,76</b>	<b>55969,19</b>	<b>33,05</b>	<b>48153,23</b>	<b>30,86</b>	<b>4732,47</b>

**TABLE NO. 2.2 – STATE AND BANK GROUP-WISE DEPOSITS AND CREDIT  
(TOTAL CREDIT AND CREDIT OF SMALL BORROWAL ACCOUNTS)  
OF SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

REGIONAL RURAL BANKS

(No. of Accounts in Thousands, Amount in Rupees Lakh)

REGION / STATE / UNION TERRITORY	DEPOSITS			TOTAL CREDIT		OF WHICH : CREDIT TO SMALL BORROWERS	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	22	23	24	25	26	27	28
<b>NORTHERN REGION</b>	<b>1,954</b>	<b>48,08</b>	<b>5861,97</b>	<b>9,66</b>	<b>2324,01</b>	<b>9,53</b>	<b>1963,38</b>
Haryana	302	9,19	1150,13	2,34	602,70	2,32	533,90
Himachal Pradesh	133	4,56	585,08	59	140,00	58	106,27
Jammu & Kashmir	265	6,21	724,25	59	131,09	58	94,54
Punjab	203	5,03	690,94	91	285,75	90	255,10
Rajasthan	1,051	23,09	2711,57	5,23	1164,48	5,16	973,57
Chandigarh	—	—	—	—	—	—	—
Delhi	—	—	—	—	—	—	—
<b>NORTH-EASTERN REGION</b>	<b>655</b>	<b>25,63</b>	<b>2026,76</b>	<b>4,84</b>	<b>620,79</b>	<b>4,81</b>	<b>514,40</b>
Arunachal Pradesh	20	50	41,05	13	34,95	12	25,63
Assam	403	19,12	1209,26	2,14	357,81	2,12	289,31
Manipur	30	50	21,98	9	11,72	9	7,91
Meghalaya	51	1,07	143,16	28	37,60	28	28,71
Mizoram	53	54	83,30	15	28,65	15	21,39
Nagaland	9	5	6,57	1	2,47	1	2,26
Tripura	89	3,85	521,45	2,05	147,60	2,04	139,20
<b>EASTERN REGION</b>	<b>3,619</b>	<b>113,65</b>	<b>10792,38</b>	<b>34,72</b>	<b>3564,11</b>	<b>34,57</b>	<b>3168,59</b>
Bihar	1,491	40,51	4229,13	9,38	935,34	9,35	840,80
Jharkhand	395	9,03	1097,28	3,45	307,67	3,43	262,09
Orissa	840	24,42	2204,79	9,77	1184,33	9,71	1012,22
Sikkim	—	—	—	—	—	—	—
West Bengal	893	39,69	3261,17	12,12	1136,77	12,09	1053,49
Andaman & Nicobar Islands	—	—	—	—	—	—	—
<b>CENTRAL REGION</b>	<b>4,594</b>	<b>181,64</b>	<b>14997,55</b>	<b>32,35</b>	<b>4945,04</b>	<b>32,13</b>	<b>4329,61</b>
Chhattisgarh	446	11,38	1057,76	2,03	282,65	2,01	244,63
Madhya Pradesh	1,098	25,59	2946,88	5,46	1105,93	5,36	828,50
Uttar Pradesh	2,873	140,91	10545,75	24,18	3394,00	24,09	3137,01
Uttaranchal	177	3,76	447,16	68	162,46	66	119,48
<b>WESTERN REGION</b>	<b>1,002</b>	<b>27,34</b>	<b>2408,67</b>	<b>6,20</b>	<b>1205,62</b>	<b>6,12</b>	<b>976,77</b>
Goa	—	—	—	—	—	—	—
Gujarat	409	10,91	1193,35	2,80	551,86	2,76	441,31
Maharashtra	593	16,43	1215,32	3,40	653,76	3,36	535,46
Dadra & Nagar Haveli	—	—	—	—	—	—	—
Daman & Diu	—	—	—	—	—	—	—
<b>SOUTHERN REGION</b>	<b>2,840</b>	<b>103,92</b>	<b>7975,80</b>	<b>38,50</b>	<b>6209,19</b>	<b>38,27</b>	<b>5481,83</b>
Andhra Pradesh	1,153	41,41	3675,69	17,27	2446,69	17,21	2269,00
Karnataka	1,122	36,96	2700,08	9,91	2257,13	9,77	1826,46
Kerala	349	19,43	993,13	7,69	1084,36	7,66	996,07
Tamil Nadu	216	6,13	606,89	3,63	421,01	3,63	390,30
Lakshadweep	—	—	—	—	—	—	—
Pondicherry	—	—	—	—	—	—	—
<b>ALL-INDIA</b>	<b>14,664</b>	<b>500,26</b>	<b>44063,12</b>	<b>126,27</b>	<b>18868,76</b>	<b>125,43</b>	<b>16434,58</b>

**TABLE NO. 2.2 – STATE AND BANK GROUP-WISE DEPOSITS AND CREDIT  
(TOTAL CREDIT AND CREDIT OF SMALL BORROWAL ACCOUNTS)  
OF SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

OTHER SCHEDULED COMMERCIAL BANKS

(No. of Accounts in Thousands, Amount in Rupees Lakh)

REGION / STATE / UNION TERRITORY	DEPOSITS			TOTAL CREDIT		OF WHICH : CREDIT TO SMALL BORROWERS	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	29	30	31	32	33	34	35
<b>NORTHERN REGION</b>	<b>948</b>	<b>73,93</b>	<b>33806,35</b>	<b>4,86</b>	<b>13827,86</b>	<b>4,39</b>	<b>1476,09</b>
Haryana	46	4,46	1785,37	12	208,17	10	43,96
Himachal Pradesh	4	10	55,01	1	17,30	1	2,91
Jammu & Kashmir	318	23,88	6571,68	2,18	3248,29	2,04	611,85
Punjab	104	7,47	2844,09	39	650,94	31	150,37
Rajasthan	274	16,41	3801,74	1,39	1503,56	1,32	406,95
Chandigarh	19	2,53	1584,13	13	365,21	11	47,40
Delhi	183	19,07	17164,32	64	7834,37	50	212,65
<b>NORTH-EASTERN REGION</b>	<b>8</b>	<b>89</b>	<b>306,99</b>	<b>5</b>	<b>51,85</b>	<b>4</b>	<b>16,75</b>
Arunachal Pradesh	—	—	—	—	—	—	—
Assam	6	62	185,30	4	45,14	3	13,29
Manipur	—	—	—	—	—	—	—
Meghalaya	1	18	53,52	—	3,82	—	1,94
Mizoram	—	—	—	—	—	—	—
Nagaland	1	9	68,18	—	2,89	—	1,52
Tripura	—	—	—	—	—	—	—
<b>EASTERN REGION</b>	<b>123</b>	<b>11,90</b>	<b>7252,64</b>	<b>37</b>	<b>2704,28</b>	<b>32</b>	<b>147,33</b>
Bihar	7	41	147,78	1	11,58	1	6,46
Jharkhand	7	1,19	424,17	2	214,05	2	8,78
Orissa	15	1,13	506,15	4	54,89	4	16,08
Sikkim	1	—	8,49	—	—	—	—
West Bengal	93	9,16	6166,05	29	2423,77	25	116,00
Andaman & Nicobar Islands	—	—	—	—	—	—	—
<b>CENTRAL REGION</b>	<b>248</b>	<b>18,26</b>	<b>5634,25</b>	<b>92</b>	<b>1233,66</b>	<b>86</b>	<b>233,43</b>
Chhattisgarh	6	33	458,60	2	22,81	2	8,51
Madhya Pradesh	47	4,09	1485,99	17	631,56	15	64,06
Uttar Pradesh	161	12,35	3427,67	60	514,03	57	128,86
Uttaranchal	34	1,49	261,99	13	65,26	12	32,00
<b>WESTERN REGION</b>	<b>971</b>	<b>131,93</b>	<b>75319,57</b>	<b>6,68</b>	<b>67245,53</b>	<b>6,12</b>	<b>1481,97</b>
Goa	48	2,36	1090,28	10	259,62	9	30,99
Gujarat	134	9,50	4976,75	30	3006,18	23	103,53
Maharashtra	785	119,90	69187,80	6,27	63957,57	5,80	1345,22
Dadra & Nagar Haveli	2	13	49,52	—	19,96	—	1,84
Daman & Diu	2	5	15,21	—	2,20	—	40
<b>SOUTHERN REGION</b>	<b>3,251</b>	<b>186,30</b>	<b>57809,79</b>	<b>20,86</b>	<b>29957,30</b>	<b>19,50</b>	<b>5424,50</b>
Andhra Pradesh	386	28,07	9016,87	2,19	4117,91	2,01	556,66
Karnataka	578	36,48	13471,60	3,06	5468,77	2,81	879,67
Kerala	1,163	57,51	16854,13	9,27	6811,72	8,85	2383,92
Tamil Nadu	1,106	63,23	18150,14	6,26	13442,77	5,74	1579,04
Lakshadweep	—	—	—	—	—	—	—
Pondicherry	18	1,00	317,05	9	116,13	8	25,21
<b>ALL-INDIA</b>	<b>5,549</b>	<b>423,21</b>	<b>180129,59</b>	<b>33,73</b>	<b>115020,47</b>	<b>31,23</b>	<b>8780,07</b>

**TABLE NO. 2.2 – STATE AND BANK GROUP-WISE DEPOSITS AND CREDIT  
(TOTAL CREDIT AND CREDIT OF SMALL BORROWAL ACCOUNTS)  
OF SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

ALL SCHEDULED COMMERCIAL BANKS

(No. of Accounts in Thousands, Amount in Rupees Lakh)

REGION / STATE / UNION TERRITORY	DEPOSITS			TOTAL CREDIT		OF WHICH : CREDIT TO SMALL BORROWERS	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	36	37	38	39	40	41	42
<b>NORTHERN REGION</b>	<b>10,953</b>	<b>764,47</b>	<b>256704,71</b>	<b>71,05</b>	<b>144313,88</b>	<b>66,21</b>	<b>20975,94</b>
Haryana	1,567	110,16	23425,53	10,53	10247,89	9,87	3624,62
Himachal Pradesh	791	40,32	8667,99	3,46	2028,91	3,30	948,31
Jammu & Kashmir	845	49,35	11621,45	3,77	4280,24	3,54	1102,27
Punjab	2,615	197,67	51234,84	16,74	21413,68	15,44	5538,50
Rajasthan	3,392	167,98	31593,32	22,27	15298,31	21,37	6196,32
Chandigarh	204	17,24	8803,57	1,04	9047,14	91	409,01
Delhi	1,539	181,74	121358,01	13,23	81997,71	11,77	3156,92
<b>NORTH-EASTERN REGION</b>	<b>1,918</b>	<b>102,14</b>	<b>18312,32</b>	<b>11,73</b>	<b>4977,13</b>	<b>11,46</b>	<b>2506,67</b>
Arunachal Pradesh	69	3,53	756,78	29	119,36	28	71,59
Assam	1,254	75,19	11515,19	6,53	3655,90	6,35	1707,62
Manipur	79	2,70	634,04	34	167,51	33	112,55
Meghalaya	181	6,62	1952,33	71	358,17	69	139,32
Mizoram	80	1,28	493,12	26	129,97	25	73,43
Nagaland	71	2,75	1049,90	27	134,79	27	79,44
Tripura	184	10,07	1910,96	3,32	411,43	3,30	322,71
<b>EASTERN REGION</b>	<b>11,992</b>	<b>737,90</b>	<b>145425,57</b>	<b>93,03</b>	<b>54711,17</b>	<b>90,89</b>	<b>16785,27</b>
Bihar	3,616	185,68	29832,54	22,10	6368,30	21,74	4158,50
Jharkhand	1,477	88,04	19084,08	10,41	4782,98	10,17	1865,19
Orissa	2,262	99,99	18336,61	23,43	8163,35	23,04	4364,73
Sikkim	48	1,51	810,51	17	129,34	16	49,45
West Bengal	4,558	361,02	76897,00	36,79	35181,18	35,67	6311,11
Andaman & Nicobar Islands	31	1,65	464,84	12	86,03	11	36,30
<b>CENTRAL REGION</b>	<b>13,757</b>	<b>890,71</b>	<b>152715,22</b>	<b>92,38</b>	<b>51806,81</b>	<b>89,34</b>	<b>21881,21</b>
Chhattisgarh	1,049	47,02	9489,64	5,29	4176,96	5,08	1192,87
Madhya Pradesh	3,527	166,08	33162,34	21,55	15448,91	20,45	5750,28
Uttar Pradesh	8,324	625,23	98520,10	61,06	29439,82	59,52	13703,27
Uttaranchal	857	52,38	11543,16	4,48	2741,11	4,28	1234,78
<b>WESTERN REGION</b>	<b>10,644</b>	<b>770,59</b>	<b>296615,56</b>	<b>72,51</b>	<b>236337,51</b>	<b>68,12</b>	<b>17181,59</b>
Goa	336	24,68	8031,80	1,28	2031,72	1,16	390,88
Gujarat	3,750	230,83	65284,28	21,12	28820,11	20,12	5229,84
Maharashtra	6,531	513,19	222546,02	50,01	205381,17	46,76	11532,76
Dadra & Nagar Haveli	11	71	270,72	5	56,54	5	14,46
Daman & Diu	16	1,18	482,75	5	47,97	4	13,66
<b>SOUTHERN REGION</b>	<b>18,633</b>	<b>1134,09</b>	<b>253619,93</b>	<b>223,19</b>	<b>163846,58</b>	<b>215,27</b>	<b>46318,31</b>
Andhra Pradesh	5,316	320,12	63788,53	71,34	39505,56	69,62	13874,09
Karnataka	4,907	271,85	62953,12	56,07	38793,43	53,91	12000,31
Kerala	3,417	214,12	51667,05	37,49	22367,09	36,18	8673,16
Tamil Nadu	4,900	320,58	73289,40	57,42	62578,41	54,72	11573,37
Lakshadweep	9	29	73,12	2	5,80	2	5,17
Pondicherry	84	7,13	1848,71	85	596,29	81	192,23
<b>ALL-INDIA</b>	<b>67,897</b>	<b>4399,89</b>	<b>1123393,32</b>	<b>563,88</b>	<b>655993,08</b>	<b>541,30</b>	<b>125649,00</b>

**TABLE NO. 2.3 – STATE AND POPULATION GROUP-WISE DEPOSITS AND CREDIT  
(TOTAL CREDIT AND CREDIT OF SMALL BORROWAL ACCOUNTS)  
OF SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

REGION / STATE / UNION TERRITORY	(No. of Accounts in Thousands, Amount in Rupees Lakh)						
	DEPOSITS			TOTAL CREDIT		OF WHICH : CREDIT TO SMALL BORROWERS	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	1	2	3	4	5	6	7
<b>NORTHERN REGION</b>	<b>5,009</b>	<b>209,00</b>	<b>34807,15</b>	<b>27,50</b>	<b>14449,49</b>	<b>26,76</b>	<b>7395,21</b>
Haryana	703	29,38	4398,84	4,46	1982,50	4,34	1442,55
Himachal Pradesh	657	31,62	5498,36	2,78	1218,98	2,67	703,11
Jammu & Kashmir	582	26,21	4711,16	2,04	822,42	1,95	491,82
Punjab	1,117	60,87	12129,03	7,06	6789,09	6,82	2151,75
Rajasthan	1,882	54,06	6475,11	10,98	3307,49	10,80	2543,37
Chandigarh	9	54	148,52	2	37,77	2	7,23
Delhi	59	6,32	1446,13	16	291,23	15	55,38
<b>NORTH-EASTERN REGION</b>	<b>1,246</b>	<b>45,01</b>	<b>4334,68</b>	<b>7,03</b>	<b>1377,96</b>	<b>6,97</b>	<b>1103,00</b>
Arunachal Pradesh	56	2,04	397,86	21	65,74	20	43,79
Assam	801	33,89	2730,97	3,63	929,77	3,59	737,14
Manipur	41	76	66,19	14	45,40	14	36,82
Meghalaya	130	3,02	435,40	48	92,97	47	66,35
Mizoram	61	50	81,21	14	44,15	14	29,53
Nagaland	37	52	79,42	9	22,23	9	18,52
Tripura	120	4,27	543,64	2,33	177,70	2,33	170,85
<b>EASTERN REGION</b>	<b>7,412</b>	<b>297,74</b>	<b>33936,88</b>	<b>59,23</b>	<b>9257,38</b>	<b>58,83</b>	<b>7395,04</b>
Bihar	2,499	90,65	10310,95	14,21	2319,73	14,12	2020,85
Jharkhand	981	36,70	5443,43	6,95	1036,93	6,90	841,48
Orissa	1,604	55,29	6058,28	16,52	2984,48	16,39	2188,40
Sikkim	36	81	205,01	11	43,64	11	26,69
West Bengal	2,275	113,59	11814,16	21,39	2850,87	21,26	2301,69
Andaman & Nicobar Islands	17	69	105,04	6	21,73	6	15,92
<b>CENTRAL REGION</b>	<b>8,016</b>	<b>371,03</b>	<b>37913,32</b>	<b>51,78</b>	<b>11604,71</b>	<b>51,12</b>	<b>9458,73</b>
Chhattisgarh	702	20,41	2387,37	3,13	649,94	3,08	507,00
Madhya Pradesh	1,918	49,31	6106,62	9,71	2797,26	9,44	2057,79
Uttar Pradesh	4,871	278,68	26200,32	36,60	7511,31	36,30	6396,33
Uttaranchal	525	22,63	3219,00	2,35	646,21	2,30	497,60
<b>WESTERN REGION</b>	<b>3,992</b>	<b>137,73</b>	<b>19532,00</b>	<b>22,76</b>	<b>10588,79</b>	<b>22,31</b>	<b>4652,93</b>
Goa	155	9,47	2297,55	45	266,67	42	134,21
Gujarat	1,539	55,56	9716,03	8,83	3468,16	8,68	1782,49
Maharashtra	2,292	72,37	7430,31	13,46	6836,95	13,19	2730,85
Dadra & Nagar Haveli	5	27	71,40	2	16,32	2	4,73
Daman & Diu	1	6	16,71	—	68	—	64
<b>SOUTHERN REGION</b>	<b>6,768</b>	<b>269,48</b>	<b>28899,43</b>	<b>82,71</b>	<b>19403,57</b>	<b>81,85</b>	<b>13474,73</b>
Andhra Pradesh	2,427	93,02	9035,58	35,78	7501,51	35,57	5353,13
Karnataka	2,189	81,48	8390,80	19,43	5740,14	19,07	3809,74
Kerala	348	18,76	2636,76	4,39	1394,54	4,31	862,41
Tamil Nadu	1,775	74,33	8585,58	22,82	4706,97	22,61	3403,80
Lakshadweep	9	29	73,12	2	5,80	2	5,17
Pondicherry	20	1,61	177,58	27	54,61	27	40,48
<b>ALL-INDIA</b>	<b>32,443</b>	<b>1330,00</b>	<b>159423,46</b>	<b>251,02</b>	<b>66681,90</b>	<b>247,85</b>	<b>43479,63</b>

**TABLE NO. 2.3 – STATE AND POPULATION GROUP-WISE DEPOSITS AND CREDIT  
(TOTAL CREDIT AND CREDIT OF SMALL BORROWAL ACCOUNTS)  
OF SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

SEMI-URBAN		(No. of Accounts in Thousands, Amount in Rupees Lakh)					
REGION / STATE / UNION TERRITORY	DEPOSITS			TOTAL CREDIT		OF WHICH : CREDIT TO SMALL BORROWERS	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	8	9	10	11	12	13	14
<b>NORTHERN REGION</b>	<b>2,097</b>	<b>173,43</b>	<b>38305,11</b>	<b>15,93</b>	<b>12694,17</b>	<b>14,94</b>	<b>5300,56</b>
Haryana	405	37,89	7691,55	3,09	3195,52	2,86	1177,90
Himachal Pradesh	134	8,70	3169,64	69	809,92	63	245,20
Jammu & Kashmir	84	6,38	1333,06	49	374,35	46	145,22
Punjab	696	64,34	16604,94	5,10	5150,44	4,68	1835,86
Rajasthan	747	53,07	8632,33	6,47	3049,88	6,22	1863,50
Chandigarh	10	77	328,41	4	68,40	3	12,78
Delhi	21	2,28	545,18	6	45,67	5	20,11
<b>NORTH-EASTERN REGION</b>	<b>383</b>	<b>33,90</b>	<b>6285,65</b>	<b>3,00</b>	<b>1307,78</b>	<b>2,91</b>	<b>797,68</b>
Arunachal Pradesh	13	1,49	358,92	8	53,63	8	27,80
Assam	265	25,78	4080,68	1,79	952,26	1,73	559,09
Manipur	14	60	78,04	6	31,05	6	26,27
Meghalaya	17	1,14	342,83	8	41,68	8	23,21
Mizoram	9	26	62,86	5	23,60	5	18,98
Nagaland	34	2,23	970,48	18	112,55	17	60,92
Tripura	31	2,39	391,84	75	93,02	75	81,43
<b>EASTERN REGION</b>	<b>1,871</b>	<b>166,46</b>	<b>30313,49</b>	<b>17,42</b>	<b>6441,20</b>	<b>17,00</b>	<b>3805,52</b>
Bihar	670	52,82	8635,83	5,16	1713,97	5,06	1188,04
Jharkhand	268	26,95	5882,81	2,08	909,89	2,02	501,95
Orissa	326	23,30	5325,81	4,26	1899,79	4,16	1055,31
Sikkim	12	70	605,50	6	85,70	5	22,76
West Bengal	581	61,73	9503,74	5,80	1767,55	5,66	1017,08
Andaman & Nicobar Islands	14	96	359,80	6	64,30	5	20,38
<b>CENTRAL REGION</b>	<b>2,513</b>	<b>218,65</b>	<b>34490,86</b>	<b>21,67</b>	<b>10672,44</b>	<b>20,93</b>	<b>5810,36</b>
Chhattisgarh	161	11,53	2155,35	1,14	616,44	1,09	300,42
Madhya Pradesh	789	48,87	8779,68	6,48	3140,63	6,15	1753,87
Uttar Pradesh	1,364	141,37	19713,93	12,69	5745,59	12,39	3302,44
Uttaranchal	199	16,89	3841,90	1,37	1169,78	1,29	453,63
<b>WESTERN REGION</b>	<b>2,128</b>	<b>157,30</b>	<b>30946,68</b>	<b>16,04</b>	<b>9976,25</b>	<b>15,32</b>	<b>4240,76</b>
Goa	181	15,20	5734,25	82	1765,05	73	256,67
Gujarat	828	62,96	13550,10	5,52	3454,02	5,31	1404,15
Maharashtra	1,098	77,59	10996,98	9,62	4669,67	9,21	2557,19
Dadra & Nagar Haveli	6	44	199,32	3	40,22	3	9,73
Daman & Diu	15	1,11	466,04	4	47,29	4	13,01
<b>SOUTHERN REGION</b>	<b>5,918</b>	<b>424,20</b>	<b>74648,61</b>	<b>76,33</b>	<b>32722,45</b>	<b>74,18</b>	<b>16442,41</b>
Andhra Pradesh	1,225	100,43	14376,69	20,73	7318,69	20,34	4130,24
Karnataka	1,048	72,05	10528,69	11,37	5767,75	10,92	2956,24
Kerala	2,400	154,52	33908,98	27,75	11703,04	26,95	6186,66
Tamil Nadu	1,226	95,41	15435,51	16,29	7829,46	15,79	3126,48
Lakshadweep	—	—	—	—	—	—	—
Pondicherry	19	1,79	398,74	19	103,49	18	42,80
<b>ALL-INDIA</b>	<b>14,910</b>	<b>1173,94</b>	<b>214990,39</b>	<b>150,40</b>	<b>73814,29</b>	<b>145,27</b>	<b>36397,29</b>

**TABLE NO. 2.3 – STATE AND POPULATION GROUP-WISE DEPOSITS AND CREDIT  
(TOTAL CREDIT AND CREDIT OF SMALL BORROWAL ACCOUNTS)  
OF SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

URBAN								(No. of Accounts in Thousands, Amount in Rupees Lakh)
REGION / STATE / UNION TERRITORY	DEPOSITS			TOTAL CREDIT		OF WHICH : CREDIT TO SMALL BORROWERS		
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
	15	16	17	18	19	20	21	
<b>NORTHERN REGION</b>	<b>1,907</b>	<b>168,26</b>	<b>51215,66</b>	<b>11,81</b>	<b>25908,70</b>	<b>10,57</b>	<b>4225,48</b>	
Haryana	459	42,89	11335,14	2,98	5069,87	2,66	1004,17	
Himachal Pradesh	—	—	—	—	—	—	—	
Jammu & Kashmir	179	16,76	5577,23	1,24	3083,47	1,13	465,23	
Punjab	582	53,38	16741,80	3,41	4886,54	3,02	1183,48	
Rajasthan	502	39,29	9234,86	3,20	3927,85	2,91	1183,61	
Chandigarh	185	15,94	8326,63	98	8940,98	86	389,00	
Delhi	—	—	—	—	—	—	—	
<b>NORTH-EASTERN REGION</b>	<b>289</b>	<b>23,23</b>	<b>7691,99</b>	<b>1,71</b>	<b>2291,39</b>	<b>1,58</b>	<b>605,98</b>	
Arunachal Pradesh	—	—	—	—	—	—	—	
Assam	188	15,51	4703,54	1,12	1773,87	1,04	411,39	
Manipur	24	1,34	489,82	14	91,06	13	49,47	
Meghalaya	34	2,45	1174,10	15	223,52	14	49,77	
Mizoram	10	52	349,05	7	62,21	6	24,93	
Nagaland	—	—	—	—	—	—	—	
Tripura	33	3,41	975,48	23	140,72	22	70,43	
<b>EASTERN REGION</b>	<b>1,646</b>	<b>166,80</b>	<b>41974,54</b>	<b>10,36</b>	<b>11229,01</b>	<b>9,68</b>	<b>3643,13</b>	
Bihar	447	42,21	10885,75	2,73	2334,60	2,56	949,61	
Jharkhand	228	24,39	7757,84	1,38	2836,15	1,25	521,75	
Orissa	332	21,39	6952,52	2,65	3279,08	2,49	1121,02	
Sikkim	—	—	—	—	—	—	—	
West Bengal	639	78,80	16378,43	3,60	2779,18	3,37	1050,75	
Andaman & Nicobar Islands	—	—	—	—	—	—	—	
<b>CENTRAL REGION</b>	<b>2,275</b>	<b>214,00</b>	<b>53265,06</b>	<b>13,96</b>	<b>17144,69</b>	<b>12,84</b>	<b>4787,52</b>	
Chhattisgarh	186	15,09	4946,91	1,02	2910,59	91	385,45	
Madhya Pradesh	443	38,91	8909,93	3,18	3340,86	2,93	1090,69	
Uttar Pradesh	1,513	147,15	34925,97	9,00	9968,12	8,31	3027,83	
Uttaranchal	133	12,86	4482,25	76	925,12	69	283,55	
<b>WESTERN REGION</b>	<b>1,437</b>	<b>111,45</b>	<b>33590,08</b>	<b>8,14</b>	<b>11529,52</b>	<b>7,42</b>	<b>2661,05</b>	
Goa	—	—	—	—	—	—	—	
Gujarat	486	39,48	16649,38	2,23	3873,69	2,06	731,18	
Maharashtra	951	71,97	16940,69	5,91	7655,82	5,36	1929,87	
Dadra & Nagar Haveli	—	—	—	—	—	—	—	
Daman & Diu	—	—	—	—	—	—	—	
<b>SOUTHERN REGION</b>	<b>3,698</b>	<b>262,47</b>	<b>67740,76</b>	<b>30,84</b>	<b>40150,70</b>	<b>28,53</b>	<b>9021,22</b>	
Andhra Pradesh	1,077	81,66	18636,48	9,83	9931,05	9,20	2841,62	
Karnataka	854	55,08	12769,58	5,98	5954,58	5,50	1931,30	
Kerala	669	40,85	15121,31	5,35	9269,52	4,91	1624,09	
Tamil Nadu	1,053	81,16	19941,01	9,29	14557,38	8,56	2515,26	
Lakshadweep	—	—	—	—	—	—	—	
Pondicherry	45	3,73	1272,38	39	438,18	36	108,95	
<b>ALL-INDIA</b>	<b>11,252</b>	<b>946,22</b>	<b>255478,10</b>	<b>76,81</b>	<b>108254,01</b>	<b>70,63</b>	<b>24944,38</b>	

**TABLE NO. 2.3 – STATE AND POPULATION GROUP-WISE DEPOSITS AND CREDIT  
(TOTAL CREDIT AND CREDIT OF SMALL BORROWAL ACCOUNTS)  
OF SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

METROPOLITAN

(No. of Accounts in Thousands, Amount in Rupees Lakh)

REGION / STATE / UNION TERRITORY	DEPOSITS			TOTAL CREDIT		OF WHICH : CREDIT TO SMALL BORROWERS	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	22	23	24	25	26	27	28
<b>NORTHERN REGION</b>	<b>1,940</b>	<b>213,78</b>	<b>132376,79</b>	<b>15,80</b>	<b>91261,52</b>	<b>13,94</b>	<b>4054,68</b>
Haryana	—	—	—	—	—	—	—
Himachal Pradesh	—	—	—	—	—	—	—
Jammu & Kashmir	—	—	—	—	—	—	—
Punjab	220	19,08	5759,06	1,16	4587,62	93	367,42
Rajasthan	261	21,56	7251,03	1,62	5013,09	1,44	605,83
Chandigarh	—	—	—	—	—	—	—
Delhi	1,459	173,14	119366,70	13,02	81660,81	11,57	3081,43
<b>NORTH-EASTERN REGION</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
Assam	—	—	—	—	—	—	—
Manipur	—	—	—	—	—	—	—
Meghalaya	—	—	—	—	—	—	—
Mizoram	—	—	—	—	—	—	—
Nagaland	—	—	—	—	—	—	—
Tripura	—	—	—	—	—	—	—
<b>EASTERN REGION</b>	<b>1,063</b>	<b>106,90</b>	<b>39200,66</b>	<b>6,01</b>	<b>27783,58</b>	<b>5,38</b>	<b>1941,59</b>
Bihar	—	—	—	—	—	—	—
Jharkhand	—	—	—	—	—	—	—
Orissa	—	—	—	—	—	—	—
Sikkim	—	—	—	—	—	—	—
West Bengal	1,063	106,90	39200,66	6,01	27783,58	5,38	1941,59
Andaman & Nicobar Islands	—	—	—	—	—	—	—
<b>CENTRAL REGION</b>	<b>953</b>	<b>87,03</b>	<b>27045,98</b>	<b>4,97</b>	<b>12384,97</b>	<b>4,45</b>	<b>1824,61</b>
Chhattisgarh	—	—	—	—	—	—	—
Madhya Pradesh	377	28,99	9366,11	2,19	6170,16	1,93	847,93
Uttar Pradesh	576	58,04	17679,87	2,78	6214,81	2,52	976,68
Uttaranchal	—	—	—	—	—	—	—
<b>WESTERN REGION</b>	<b>3,087</b>	<b>364,10</b>	<b>212546,81</b>	<b>25,57</b>	<b>204242,96</b>	<b>23,07</b>	<b>5626,86</b>
Goa	—	—	—	—	—	—	—
Gujarat	897	72,83	25368,77	4,54	18024,23	4,07	1312,01
Maharashtra	2,190	291,27	187178,04	21,03	186218,72	19,00	4314,84
Dadra & Nagar Haveli	—	—	—	—	—	—	—
Daman & Diu	—	—	—	—	—	—	—
<b>SOUTHERN REGION</b>	<b>2,249</b>	<b>177,94</b>	<b>82331,13</b>	<b>33,31</b>	<b>71569,86</b>	<b>30,71</b>	<b>7379,95</b>
Andhra Pradesh	587	45,01	21739,77	5,00	14754,31	4,51	1549,10
Karnataka	816	63,25	31264,05	19,29	21330,96	18,43	3303,03
Kerala	—	—	—	—	—	—	—
Tamil Nadu	846	69,68	29327,31	9,02	35484,59	7,77	2527,82
Lakshadweep	—	—	—	—	—	—	—
Pondicherry	—	—	—	—	—	—	—
<b>ALL-INDIA</b>	<b>9,292</b>	<b>949,75</b>	<b>493501,37</b>	<b>85,66</b>	<b>407242,88</b>	<b>77,55</b>	<b>20827,69</b>

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE  
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

NORTHERN REGION					(Amount in Rupees Lakh)				
STATE/UNION	DEPOSITS			CREDIT	STATE/UNION	DEPOSITS			CREDIT
TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing	TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
<b>HARYANA</b>	<b>1,567</b>	<b>110,16,394</b>	<b>23425,53</b>	<b>10247,89</b>	<b>Kurukshetra</b>	<b>57</b>	<b>4,19,718</b>	<b>864,11</b>	<b>420,11</b>
Rural	703	29,38,291	4398,84	1982,50	Rural	27	1,09,271	162,11	107,39
Semi-urban	405	37,89,033	7691,55	3195,52	Semi-urban	30	3,10,447	702,00	312,72
Urban	459	42,89,070	11335,14	5069,87	<b>Mahendragarh</b>	<b>49</b>	<b>3,10,620</b>	<b>412,43</b>	<b>125,17</b>
<b>Ambala</b>	<b>104</b>	<b>8,80,378</b>	<b>1833,92</b>	<b>563,31</b>	Rural	37	1,64,680	186,14	71,78
Rural	29	1,22,681	201,29	77,40	Semi-urban	12	1,45,940	226,30	53,39
Semi-urban	44	4,58,219	1001,99	291,63	<b>Panchkula</b>	<b>61</b>	<b>4,62,706</b>	<b>1734,99</b>	<b>813,96</b>
Urban	31	2,99,478	630,64	194,28	Rural	20	1,18,719	257,07	134,24
<b>Bhiwani</b>	<b>98</b>	<b>5,58,735</b>	<b>903,98</b>	<b>324,89</b>	Semi-urban	41	3,43,987	1477,92	679,72
Rural	62	2,15,814	284,50	139,10	<b>Panipat</b>	<b>81</b>	<b>5,58,523</b>	<b>1187,74</b>	<b>991,28</b>
Semi-urban	15	1,30,880	225,83	62,25	Rural	25	1,36,949	180,70	82,51
Urban	21	2,12,041	393,65	123,53	Semi-urban	10	77,528	123,39	66,25
<b>Faridabad</b>	<b>148</b>	<b>13,19,378</b>	<b>3285,95</b>	<b>1334,38</b>	Urban	46	3,44,046	883,65	842,52
Rural	50	2,61,658	375,40	121,10	<b>Rewari</b>	<b>59</b>	<b>4,86,038</b>	<b>696,03</b>	<b>193,15</b>
Semi-urban	23	1,81,445	357,35	88,84	Rural	40	2,26,920	286,60	88,63
Urban	75	8,76,275	2553,20	1124,44	Semi-urban	19	2,59,118	409,44	104,52
<b>Fatehabad</b>	<b>45</b>	<b>2,34,022</b>	<b>406,00</b>	<b>242,21</b>	<b>Rohtak</b>	<b>96</b>	<b>7,31,477</b>	<b>1337,71</b>	<b>356,80</b>
Rural	23	61,206	93,25	74,52	Rural	36	1,58,877	251,96	67,81
Semi-urban	22	1,72,816	312,75	167,70	Semi-urban	9	56,138	91,19	28,74
<b>Gurgaon</b>	<b>147</b>	<b>10,81,896</b>	<b>3495,50</b>	<b>767,13</b>	Urban	51	5,16,462	994,56	260,25
Rural	64	3,05,690	591,96	130,45	<b>Sirsa</b>	<b>91</b>	<b>4,11,761</b>	<b>659,92</b>	<b>405,79</b>
Semi-urban	18	1,54,946	335,35	73,67	Rural	47	95,651	136,48	145,23
Urban	65	6,21,260	2568,20	563,01	Semi-urban	21	1,33,911	199,10	121,47
<b>Hisar</b>	<b>99</b>	<b>5,86,379</b>	<b>1251,11</b>	<b>991,48</b>	Urban	23	1,82,199	324,35	139,09
Rural	44	1,50,921	216,99	165,91	<b>Sonipat</b>	<b>78</b>	<b>6,25,015</b>	<b>1171,00</b>	<b>340,27</b>
Semi-urban	12	1,26,959	199,67	71,40	Rural	40	1,85,112	280,25	89,02
Urban	43	3,08,499	834,44	754,17	Semi-urban	12	1,63,084	245,57	47,38
<b>Jhajjar</b>	<b>51</b>	<b>3,99,339</b>	<b>663,23</b>	<b>288,30</b>	Urban	26	2,76,819	645,17	203,87
Rural	29	1,55,178	225,93	74,09	<b>Yamunanagar</b>	<b>86</b>	<b>6,77,786</b>	<b>1238,21</b>	<b>576,15</b>
Semi-urban	22	2,44,161	437,29	214,21	Rural	36	1,56,426	240,52	103,54
<b>Jind</b>	<b>59</b>	<b>3,45,181</b>	<b>526,93</b>	<b>294,20</b>	Semi-urban	21	2,32,642	372,94	140,70
Rural	36	1,11,495	144,98	103,70	Urban	29	2,88,718	624,74	331,91
Semi-urban	23	2,33,686	381,95	190,50	<b>HIMACHAL PRADESH</b>	<b>791</b>	<b>40,31,628</b>	<b>8667,99</b>	<b>2028,91</b>
<b>Kaithal</b>	<b>57</b>	<b>3,16,344</b>	<b>497,11</b>	<b>366,76</b>	Rural	657	31,61,528	5498,36	1218,98
Rural	26	83,584	108,06	112,32	Semi-urban	134	8,70,100	3169,64	809,92
Semi-urban	31	2,32,760	389,05	254,44	<b>Bilaspur</b>	<b>43</b>	<b>2,00,161</b>	<b>370,11</b>	<b>71,11</b>
<b>Karnal</b>	<b>101</b>	<b>6,11,098</b>	<b>1259,66</b>	<b>852,53</b>	Rural	36	1,58,193	261,53	48,10
Rural	32	1,17,459	174,67	93,76	Semi-urban	7	41,968	108,58	23,01
Semi-urban	20	1,30,366	202,47	225,99					
Urban	49	3,63,273	882,53	532,79					

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE  
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

NORTHERN REGION (Contd.)					(Amount in Rupees Lakh)				
STATE/UNION	DEPOSITS			CREDIT	STATE/UNION	DEPOSITS			CREDIT
TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing	TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
<b>HIMACHAL PRADESH (Contd.)</b>					<b>Badgam</b>	<b>42</b>	<b>2,24,364</b>	<b>432,20</b>	<b>116,45</b>
<b>Chamba</b>	<b>53</b>	<b>1,97,458</b>	<b>392,39</b>	<b>69,43</b>	Rural	38	2,20,956	427,25	114,77
Rural	49	1,66,648	278,24	52,33	Semi-urban	4	3,408	4,95	1,69
Semi-urban	4	30,810	114,15	17,10	<b>Baramulla</b>	<b>107</b>	<b>3,48,158</b>	<b>627,73</b>	<b>145,42</b>
<b>Hamirpur</b>	<b>56</b>	<b>3,96,447</b>	<b>747,80</b>	<b>99,69</b>	Rural	86	2,36,872	330,21	75,73
Rural	48	3,28,710	555,39	67,98	Semi-urban	21	1,11,286	297,52	69,70
Semi-urban	8	67,737	192,40	31,71	<b>Doda</b>	<b>41</b>	<b>1,78,347</b>	<b>359,42</b>	<b>51,76</b>
<b>Kangra</b>	<b>154</b>	<b>10,61,516</b>	<b>2099,99</b>	<b>334,05</b>	Rural	41	1,78,347	359,42	51,76
Rural	142	9,94,093	1772,07	291,05	<b>Jammu</b>	<b>172</b>	<b>15,71,322</b>	<b>4016,72</b>	<b>890,49</b>
Semi-urban	12	67,423	327,92	43,00	Rural	79	5,37,497	850,01	152,93
<b>Kinnaur</b>	<b>18</b>	<b>42,593</b>	<b>97,44</b>	<b>16,08</b>	Semi-urban	10	1,23,520	204,36	85,48
Rural	18	42,593	97,44	16,08	Urban	83	9,10,305	2962,35	652,08
<b>Kulu</b>	<b>49</b>	<b>2,09,275</b>	<b>411,47</b>	<b>148,03</b>	<b>Kargil</b>	<b>9</b>	<b>39,294</b>	<b>102,57</b>	<b>6,73</b>
Rural	39	1,50,347	261,33	104,81	Rural	9	39,294	102,57	6,73
Semi-urban	10	58,928	150,14	43,22	<b>Kathua</b>	<b>52</b>	<b>3,37,209</b>	<b>562,19</b>	<b>141,94</b>
<b>Lahul &amp; Spiti</b>	<b>8</b>	<b>24,214</b>	<b>58,20</b>	<b>6,43</b>	Rural	43	2,44,610	396,37	58,83
Rural	8	24,214	58,20	6,43	Semi-urban	9	92,599	165,81	83,11
<b>Mandi</b>	<b>100</b>	<b>5,19,817</b>	<b>874,31</b>	<b>198,65</b>	<b>Kupwara</b>	<b>40</b>	<b>1,23,840</b>	<b>210,19</b>	<b>27,48</b>
Rural	78	3,59,621	495,21	101,94	Rural	39	1,20,998	204,46	27,20
Semi-urban	22	1,60,196	379,10	96,72	Semi-urban	1	2,842	5,73	28
<b>Simla</b>	<b>130</b>	<b>4,95,707</b>	<b>1906,69</b>	<b>536,86</b>	<b>Ladakh</b>	<b>15</b>	<b>75,676</b>	<b>229,71</b>	<b>22,47</b>
Rural	89	2,70,864	529,84	116,78	Rural	15	75,676	229,71	22,47
Semi-urban	41	2,24,843	1376,85	420,08	<b>Poonch</b>	<b>21</b>	<b>91,719</b>	<b>186,75</b>	<b>24,46</b>
<b>Sirmaur</b>	<b>49</b>	<b>1,71,085</b>	<b>300,07</b>	<b>120,81</b>	Rural	15	54,965	110,42	13,49
Rural	37	94,918	127,64	64,72	Semi-urban	6	36,754	76,33	10,96
Semi-urban	12	76,167	172,44	56,10	<b>Pulwama</b>	<b>44</b>	<b>1,83,513</b>	<b>377,34</b>	<b>84,77</b>
<b>Solan</b>	<b>78</b>	<b>3,47,233</b>	<b>730,37</b>	<b>320,43</b>	Rural	39	1,56,330	329,87	71,73
Rural	69	2,76,102	555,55	272,17	Semi-urban	5	27,183	47,47	13,04
Semi-urban	9	71,131	174,82	48,27	<b>Rajouri</b>	<b>39</b>	<b>1,92,860</b>	<b>306,69</b>	<b>34,51</b>
<b>Una</b>	<b>53</b>	<b>3,66,122</b>	<b>679,17</b>	<b>107,34</b>	Rural	39	1,92,860	306,69	34,51
Rural	44	2,95,225	505,93	76,62	<b>Srinagar</b>	<b>135</b>	<b>8,87,370</b>	<b>2911,50</b>	<b>2484,11</b>
Semi-urban	9	70,897	173,24	30,72	Rural	38	1,20,705	296,42	52,64
<b>JAMMU &amp; KASHMIR</b>	<b>845</b>	<b>49,35,115</b>	<b>11621,45</b>	<b>4280,24</b>	Semi-urban	1	515	20	7
Rural	582	26,20,583	4711,16	822,42	Urban	96	7,66,150	2614,88	2431,39
Semi-urban	84	6,38,077	1333,06	374,35	<b>Udhampur</b>	<b>59</b>	<b>3,56,309</b>	<b>719,07</b>	<b>120,98</b>
Urban	179	16,76,455	5577,23	3083,47	Rural	46	2,25,772	420,33	60,66
<b>Anantnag</b>	<b>69</b>	<b>3,25,134</b>	<b>579,39</b>	<b>128,68</b>	Semi-urban	13	1,30,537	298,74	60,32
Rural	55	2,15,701	347,43	78,97	<b>PUNJAB</b>	<b>2,615</b>	<b>197,66,569</b>	<b>51234,84</b>	<b>21413,68</b>
Semi-urban	14	1,09,433	231,96	49,71	Rural	1,117	60,87,144	12129,03	6789,09
					Semi-urban	696	64,33,690	16604,94	5150,44
					Urban	582	53,37,916	16741,80	4886,54
					Metropolitan	220	19,07,819	5759,06	4587,62

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE  
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

NORTHERN REGION (Contd.)					(Amount in Rupees Lakh)				
STATE/UNION	DEPOSITS			CREDIT	STATE/UNION	DEPOSITS			CREDIT
TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing	TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
<b>PUNJAB (Contd.)</b>					<b>Moga</b>	<b>84</b>	<b>5,65,020</b>	<b>1176,27</b>	<b>378,35</b>
<b>Amritsar</b>	<b>342</b>	<b>27,84,768</b>	<b>6060,74</b>	<b>1899,06</b>	Rural	50	2,41,589	389,43	162,29
Rural	147	7,91,983	1287,07	347,77	Semi-urban	9	83,524	123,03	57,36
Semi-urban	29	3,11,179	536,01	166,60	Urban	25	2,39,907	663,80	158,71
Urban	166	16,81,606	4237,66	1384,69	<b>Muktsar</b>	<b>61</b>	<b>3,94,315</b>	<b>609,07</b>	<b>329,71</b>
<b>Bathinda</b>	<b>114</b>	<b>6,36,701</b>	<b>1271,98</b>	<b>574,63</b>	Rural	34	1,35,026	150,49	112,85
Rural	46	1,74,983	225,11	163,71	Semi-urban	27	2,59,289	458,58	216,86
Semi-urban	25	1,62,393	274,07	168,38	<b>Nawanshahar</b>	<b>80</b>	<b>5,82,751</b>	<b>1979,55</b>	<b>216,37</b>
Urban	43	2,99,325	772,80	242,54	Rural	44	2,57,850	636,67	82,43
<b>Faridkot</b>	<b>49</b>	<b>3,08,789</b>	<b>580,84</b>	<b>239,91</b>	Semi-urban	36	3,24,901	1342,89	133,94
Rural	16	59,776	84,96	43,71	<b>Patiala</b>	<b>213</b>	<b>15,12,800</b>	<b>3866,83</b>	<b>1886,72</b>
Semi-urban	33	2,49,013	495,88	196,20	Rural	76	3,54,410	510,64	336,66
<b>Fatehgarh Sahib</b>	<b>50</b>	<b>3,43,611</b>	<b>670,00</b>	<b>403,43</b>	Semi-urban	46	4,27,983	757,28	646,38
Rural	24	1,25,888	203,10	91,26	Urban	91	7,30,407	2598,91	903,68
Semi-urban	26	2,17,723	466,90	312,17	<b>Rupnagar</b>	<b>138</b>	<b>10,12,091</b>	<b>2440,62</b>	<b>797,38</b>
<b>Ferozpur</b>	<b>133</b>	<b>8,16,815</b>	<b>1272,16</b>	<b>821,49</b>	Rural	60	3,59,654	571,56	127,39
Rural	66	2,18,178	246,24	209,26	Semi-urban	78	6,52,437	1869,06	669,99
Semi-urban	51	4,58,469	798,52	481,13	<b>Sangrur</b>	<b>159</b>	<b>10,00,650</b>	<b>1772,55</b>	<b>933,44</b>
Urban	16	1,40,168	227,40	131,10	Rural	88	3,25,968	459,73	296,40
<b>Gurdaspur</b>	<b>169</b>	<b>14,48,200</b>	<b>2567,19</b>	<b>671,28</b>	Semi-urban	71	6,74,682	1312,82	637,04
Rural	96	6,03,094	847,92	208,13	<b>RAJASTHAN</b>	<b>3,392</b>	<b>167,98,198</b>	<b>31593,32</b>	<b>15298,31</b>
Semi-urban	31	3,84,813	762,65	168,40	Rural	1,882	54,06,311	6475,11	3307,49
Urban	42	4,60,293	956,62	294,74	Semi-urban	747	53,06,815	8632,33	3049,88
<b>Hoshiarpur</b>	<b>154</b>	<b>13,84,930</b>	<b>3831,90</b>	<b>557,36</b>	Urban	502	39,29,346	9234,86	3927,85
Rural	89	6,36,492	1502,61	169,13	Metropolitan	261	21,55,726	7251,03	5013,09
Semi-urban	31	3,87,813	1061,06	158,73	<b>Ajmer</b>	<b>158</b>	<b>9,91,211</b>	<b>2035,00</b>	<b>610,15</b>
Urban	34	3,60,625	1268,23	229,50	Rural	62	1,88,718	214,22	102,09
<b>Jalandhar</b>	<b>341</b>	<b>27,83,213</b>	<b>11263,48</b>	<b>2089,31</b>	Semi-urban	32	2,12,453	327,66	161,64
Rural	108	7,86,274	2706,40	261,15	Urban	64	5,90,040	1493,12	346,41
Semi-urban	68	5,71,354	2540,70	286,57	<b>Alwar</b>	<b>164</b>	<b>8,58,580</b>	<b>1253,76</b>	<b>630,15</b>
Urban	165	14,25,585	6016,39	1541,59	Rural	111	4,18,467	488,82	310,48
<b>Kapurthala</b>	<b>116</b>	<b>8,59,088</b>	<b>3125,66</b>	<b>485,35</b>	Semi-urban	24	1,71,948	244,12	123,79
Rural	49	2,67,314	737,72	115,73	Urban	29	2,68,165	520,82	195,89
Semi-urban	67	5,91,774	2387,94	369,62	<b>Banswara</b>	<b>89</b>	<b>2,94,749</b>	<b>569,47</b>	<b>174,97</b>
<b>Ludhiana</b>	<b>368</b>	<b>31,05,057</b>	<b>8452,16</b>	<b>8907,26</b>	Rural	77	1,99,304	315,03	84,88
Rural	100	6,60,625	1489,76	3967,27	Semi-urban	12	95,445	254,44	90,10
Semi-urban	48	5,36,613	1203,33	352,38	<b>Baran</b>	<b>59</b>	<b>1,65,964</b>	<b>259,31</b>	<b>154,04</b>
Metropolitan	220	19,07,819	5759,06	4587,62	Rural	37	72,971	81,92	79,15
<b>Mansa</b>	<b>44</b>	<b>2,27,770</b>	<b>293,83</b>	<b>222,65</b>	Semi-urban	22	92,993	177,40	74,89
Rural	24	88,040	79,62	93,97					
Semi-urban	20	1,39,730	214,22	128,68					

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE  
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

NORTHERN REGION (Contd.)					(Amount in Rupees Lakh)				
STATE/UNION	DEPOSITS			CREDIT	STATE/UNION	DEPOSITS			CREDIT
TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing	TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
<b>RAJASTHAN (Contd.)</b>					<b>Jaipur</b>	<b>410</b>	<b>26,92,907</b>	<b>8067,81</b>	<b>5453,75</b>
<b>Barmer</b>	<b>74</b>	<b>2,72,176</b>	<b>378,79</b>	<b>153,46</b>	Rural	112	3,02,780	397,28	348,75
Rural	54	1,35,241	140,90	63,13	Semi-urban	37	2,34,401	419,50	91,91
Semi-urban	20	1,36,935	237,89	90,33	Metropolitan	261	21,55,726	7251,03	5013,09
<b>Bharatpur</b>	<b>113</b>	<b>4,59,586</b>	<b>702,17</b>	<b>486,54</b>	<b>Jaisalmer</b>	<b>38</b>	<b>1,25,963</b>	<b>156,76</b>	<b>61,97</b>
Rural	63	1,59,010	188,04	208,45	Rural	30	58,081	51,45	30,40
Semi-urban	22	1,41,992	192,25	128,89	Semi-urban	8	67,882	105,31	31,57
Urban	28	1,58,584	321,87	149,19	<b>Jalor</b>	<b>61</b>	<b>2,43,029</b>	<b>314,73</b>	<b>111,03</b>
<b>Bhilwara</b>	<b>124</b>	<b>5,58,997</b>	<b>829,14</b>	<b>822,17</b>	Rural	49	1,54,621	176,56	66,31
Rural	72	2,21,819	241,13	125,30	Semi-urban	12	88,408	138,17	44,73
Semi-urban	21	1,35,243	155,86	121,10	<b>Jhalawar</b>	<b>64</b>	<b>1,71,467</b>	<b>269,86</b>	<b>119,74</b>
Urban	31	2,01,935	432,15	575,77	Rural	41	71,214	83,15	54,12
<b>Bikaner</b>	<b>136</b>	<b>6,94,387</b>	<b>1068,80</b>	<b>418,77</b>	Semi-urban	23	1,00,253	186,71	65,63
Rural	70	1,49,658	122,81	94,91	<b>Jhunjhunur</b>	<b>94</b>	<b>6,09,213</b>	<b>927,51</b>	<b>208,69</b>
Semi-urban	12	88,739	86,70	45,52	Rural	46	1,59,968	205,57	64,41
Urban	54	4,55,990	859,28	278,34	Semi-urban	48	4,49,245	721,94	144,28
<b>Bundi</b>	<b>62</b>	<b>2,07,244</b>	<b>278,66</b>	<b>180,97</b>	<b>Jodhpur</b>	<b>169</b>	<b>10,08,084</b>	<b>2195,57</b>	<b>858,80</b>
Rural	44	1,05,403	112,27	96,56	Rural	71	1,94,983	268,83	78,53
Semi-urban	18	1,01,841	166,39	84,41	Semi-urban	14	99,630	150,06	50,69
<b>Chittaurgarh</b>	<b>112</b>	<b>4,61,696</b>	<b>783,56</b>	<b>284,17</b>	Urban	84	7,13,471	1776,67	729,58
Rural	79	2,20,116	278,36	130,24	<b>Karauli</b>	<b>48</b>	<b>2,11,342</b>	<b>277,08</b>	<b>104,73</b>
Semi-urban	33	2,41,580	505,20	153,93	Rural	33	1,04,993	105,36	55,12
<b>Churu</b>	<b>116</b>	<b>6,23,315</b>	<b>766,51</b>	<b>238,84</b>	Semi-urban	15	1,06,349	171,72	49,61
Rural	70	1,58,133	145,55	73,67	<b>Kota</b>	<b>131</b>	<b>6,64,723</b>	<b>1422,63</b>	<b>702,49</b>
Semi-urban	46	4,65,182	620,96	165,17	Rural	48	1,15,874	160,10	92,43
<b>Dausa</b>	<b>59</b>	<b>2,40,831</b>	<b>326,47</b>	<b>128,87</b>	Semi-urban	14	72,890	95,37	50,61
Rural	43	1,27,683	148,23	67,10	Urban	69	4,75,959	1167,16	559,45
Semi-urban	16	1,13,148	178,24	61,76	<b>Nagaur</b>	<b>131</b>	<b>5,53,557</b>	<b>773,12</b>	<b>213,44</b>
<b>Dholpur</b>	<b>37</b>	<b>1,44,963</b>	<b>214,41</b>	<b>120,38</b>	Rural	87	2,18,187	254,43	90,05
Rural	22	39,021	43,02	53,29	Semi-urban	44	3,35,370	518,69	123,40
Semi-urban	15	1,05,942	171,39	67,09	<b>Pali</b>	<b>114</b>	<b>5,41,087</b>	<b>739,66</b>	<b>239,75</b>
<b>Dungarpur</b>	<b>63</b>	<b>2,57,941</b>	<b>477,70</b>	<b>98,93</b>	Rural	77	3,08,128	352,57	96,20
Rural	51	1,66,263	213,92	55,14	Semi-urban	22	1,60,768	240,25	64,72
Semi-urban	12	91,678	263,77	43,79	Urban	15	72,191	146,84	78,84
<b>Ganganagar</b>	<b>139</b>	<b>6,68,352</b>	<b>992,27</b>	<b>665,64</b>	<b>Rajsamand</b>	<b>59</b>	<b>2,71,684</b>	<b>450,31</b>	<b>147,68</b>
Rural	59	1,33,039	151,57	169,71	Rural	41	1,35,750	181,83	50,90
Semi-urban	44	2,67,926	350,49	257,76	Semi-urban	18	1,35,934	268,48	96,78
Urban	36	2,67,387	490,21	238,17	<b>Sawai Madhopur</b>	<b>71</b>	<b>2,63,431</b>	<b>340,78</b>	<b>145,97</b>
<b>Hanumangarh</b>	<b>88</b>	<b>3,67,866</b>	<b>505,46</b>	<b>359,70</b>	Rural	43	1,23,033	115,95	70,54
Rural	53	1,29,238	142,17	138,03	Semi-urban	28	1,40,398	224,83	75,43
Semi-urban	35	2,38,628	363,29	221,67					

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE  
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

NORTHERN REGION (Concl.) AND NORTH-EASTERN REGION

(Amount in Rupees Lakh)

STATE/UNION		DEPOSITS			CREDIT	STATE/UNION		DEPOSITS			CREDIT
TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing	TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing		
	1	2	3	4		1	2	3	4		
<b>RAJASTHAN (Contd.)</b>					<b>Lower Subansiri</b>	<b>6</b>	<b>23,972</b>	<b>40,92</b>	<b>8,08</b>		
<b>Sikar</b>	<b>114</b>	<b>6,54,849</b>	<b>1065,63</b>	<b>264,16</b>	Rural	6	23,972	40,92	8,08		
Rural	64	2,04,081	263,33	94,99	<b>Papumpare</b>	<b>11</b>	<b>83,776</b>	<b>255,75</b>	<b>33,10</b>		
Semi-urban	33	3,01,550	494,93	98,55	Rural	6	19,397	38,75	7,63		
Urban	17	1,49,218	307,37	70,62	Semi-urban	5	64,379	216,99	25,47		
<b>Sirohi</b>	<b>59</b>	<b>3,10,362</b>	<b>524,20</b>	<b>160,62</b>	<b>Tawang</b>	<b>3</b>	<b>7,840</b>	<b>26,11</b>	<b>1,65</b>		
Rural	34	1,36,988	164,56	45,91	Rural	3	7,840	26,11	1,65		
Semi-urban	25	1,73,374	359,63	114,71	<b>Tirap</b>	<b>4</b>	<b>19,303</b>	<b>51,52</b>	<b>3,44</b>		
<b>Tonk</b>	<b>69</b>	<b>2,63,798</b>	<b>369,29</b>	<b>142,80</b>	Rural	4	19,303	51,52	3,44		
Rural	48	1,25,358	116,63	71,86	<b>Upper Siang</b>	<b>2</b>	<b>10,908</b>	<b>14,15</b>	<b>1,80</b>		
Semi-urban	13	86,674	156,36	41,20	Rural	2	10,908	14,15	1,80		
Urban	8	51,766	96,29	29,75	<b>Upper Subansiri</b>	<b>3</b>	<b>19,821</b>	<b>23,98</b>	<b>10,27</b>		
<b>Udaipur</b>	<b>167</b>	<b>9,44,844</b>	<b>2256,91</b>	<b>834,96</b>	Rural	2	7,741	9,50	5,28		
Rural	91	3,68,188	549,54	144,89	Semi-urban	1	12,080	14,48	4,99		
Semi-urban	9	52,016	84,30	14,23	<b>West Kameng</b>	<b>7</b>	<b>33,637</b>	<b>63,04</b>	<b>4,48</b>		
Urban	67	5,24,640	1623,07	675,84	Rural	6	23,328	53,53	3,95		
<b>CHANDIGARH</b>	<b>204</b>	<b>17,24,468</b>	<b>8803,57</b>	<b>9047,14</b>	Semi-urban	1	10,309	9,51	53		
Rural	9	53,691	148,52	37,77	<b>West Siang</b>	<b>8</b>	<b>40,383</b>	<b>57,45</b>	<b>11,59</b>		
Semi-urban	10	77,223	328,41	68,40	Rural	7	17,713	19,01	6,69		
Urban	185	15,93,554	8326,63	8940,98	Semi-urban	1	22,670	38,44	4,90		
<b>DELHI</b>	<b>1,539</b>	<b>181,74,331</b>	<b>121358,01</b>	<b>81997,71</b>	<b>ASSAM</b>	<b>1,254</b>	<b>75,18,683</b>	<b>11515,19</b>	<b>3655,90</b>		
Rural	59	6,32,467	1446,13	291,23	Rural	801	33,89,333	2730,97	929,77		
Semi-urban	21	2,27,579	545,18	45,67	Semi-urban	265	25,78,213	4080,68	952,26		
Metropolitan	1,459	173,14,285	119366,70	81660,81	Urban	188	15,51,137	4703,54	1773,87		
<b>ARUNACHAL PRADESH</b>	<b>69</b>	<b>3,53,452</b>	<b>756,78</b>	<b>119,36</b>	<b>Barpeta</b>	<b>59</b>	<b>3,03,293</b>	<b>347,37</b>	<b>113,49</b>		
Rural	56	2,04,150	397,86	65,74	Rural	44	2,06,073	158,81	72,16		
Semi-urban	13	1,49,302	358,92	53,63	Semi-urban	15	97,220	188,57	41,33		
<b>Chunglang</b>	<b>4</b>	<b>19,399</b>	<b>42,70</b>	<b>4,79</b>	<b>Bongaigaon</b>	<b>38</b>	<b>2,35,408</b>	<b>321,48</b>	<b>129,72</b>		
Rural	4	19,399	42,70	4,79	Rural	22	97,010	101,50	85,41		
<b>Dibang Valley</b>	<b>2</b>	<b>13,959</b>	<b>31,45</b>	<b>1,95</b>	Semi-urban	16	1,38,398	219,98	44,31		
Rural	2	13,959	31,45	1,95	<b>Cachar</b>	<b>73</b>	<b>4,05,831</b>	<b>734,37</b>	<b>160,01</b>		
<b>East Kameng</b>	<b>2</b>	<b>8,873</b>	<b>25,52</b>	<b>1,41</b>	Rural	45	1,85,685	210,83	42,34		
Rural	2	8,873	25,52	1,41	Semi-urban	1	7,636	8,43	2,34		
<b>East Siang</b>	<b>11</b>	<b>40,268</b>	<b>56,32</b>	<b>27,88</b>	Urban	27	2,12,510	515,11	115,33		
Rural	7	15,557	12,37	11,75	<b>Darrang</b>	<b>49</b>	<b>3,01,611</b>	<b>225,84</b>	<b>82,95</b>		
Semi-urban	4	24,711	43,95	16,13	Rural	34	1,73,561	75,27	36,07		
<b>Lohit</b>	<b>6</b>	<b>31,313</b>	<b>67,87</b>	<b>8,92</b>	Semi-urban	15	1,28,050	150,57	46,88		
Rural	5	16,160	32,31	7,32	<b>Dhemaji</b>	<b>17</b>	<b>97,571</b>	<b>77,15</b>	<b>23,90</b>		
Semi-urban	1	15,153	35,55	1,60	Rural	17	97,571	77,15	23,90		

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE  
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

NORTH-EASTERN REGION (Contd.)					(Amount in Rupees Lakh)				
STATE/UNION	DEPOSITS			CREDIT	STATE/UNION	DEPOSITS			CREDIT
TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing	TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
<b>ASSAM (Contd.)</b>					<b>Nagaon</b>	<b>89</b>	<b>5,26,918</b>	<b>630,98</b>	<b>142,11</b>
<b>Dhubri</b>	<b>42</b>	<b>2,30,981</b>	<b>234,56</b>	<b>59,96</b>	Rural	63	2,41,812	174,87	52,92
Rural	26	89,198	59,96	21,74	Semi-urban	26	2,85,106	456,11	89,19
Semi-urban	16	1,41,783	174,60	38,23	<b>Nalbari</b>	<b>47</b>	<b>2,56,754</b>	<b>236,28</b>	<b>107,81</b>
<b>Dibrugarh</b>	<b>71</b>	<b>5,12,663</b>	<b>916,64</b>	<b>275,78</b>	Rural	41	1,98,482	113,04	68,74
Rural	38	1,90,617	187,41	48,00	Semi-urban	6	58,272	123,24	39,07
Semi-urban	12	1,30,781	358,60	100,50	<b>North Cachar Hills</b>	<b>16</b>	<b>82,231</b>	<b>101,62</b>	<b>8,72</b>
Urban	21	1,91,265	370,64	127,28	Rural	9	29,703	34,00	3,37
<b>Goalpara</b>	<b>35</b>	<b>1,98,049</b>	<b>161,06</b>	<b>54,07</b>	Semi-urban	7	52,528	67,62	5,34
Rural	29	1,14,205	73,59	35,28	<b>Sibsagar</b>	<b>55</b>	<b>3,64,297</b>	<b>522,98</b>	<b>108,58</b>
Semi-urban	6	83,844	87,47	18,79	Rural	41	2,18,817	203,41	37,94
<b>Golaghat</b>	<b>47</b>	<b>2,81,349</b>	<b>240,98</b>	<b>64,44</b>	Semi-urban	14	1,45,480	319,56	70,64
Rural	37	1,76,631	116,03	32,56	<b>Sonitpur</b>	<b>79</b>	<b>4,75,580</b>	<b>526,48</b>	<b>149,29</b>
Semi-urban	10	1,04,718	124,95	31,87	Rural	53	2,08,057	142,98	57,81
<b>Hailakandi</b>	<b>20</b>	<b>78,516</b>	<b>120,70</b>	<b>21,10</b>	Semi-urban	26	2,67,523	383,50	91,48
Rural	15	44,435	57,36	11,49	<b>Tinsukia</b>	<b>69</b>	<b>4,64,650</b>	<b>690,06</b>	<b>175,04</b>
Semi-urban	5	34,081	63,35	9,61	Rural	37	1,26,722	130,35	32,16
<b>Jorhat</b>	<b>64</b>	<b>4,00,342</b>	<b>626,18</b>	<b>245,39</b>	Semi-urban	32	3,37,928	559,70	142,88
Rural	32	1,63,764	142,45	34,42	<b>MANIPUR</b>	<b>79</b>	<b>2,69,533</b>	<b>634,04</b>	<b>167,51</b>
Semi-urban	2	35,160	36,97	4,01	Rural	41	75,946	66,19	45,40
Urban	30	2,01,418	446,76	206,97	Semi-urban	14	59,552	78,04	31,05
<b>Kakrojhar</b>	<b>26</b>	<b>1,71,583</b>	<b>184,65</b>	<b>65,75</b>	Urban	24	1,34,035	489,82	91,06
Rural	16	68,392	49,29	28,38	<b>Bishenpur</b>	<b>5</b>	<b>13,200</b>	<b>6,92</b>	<b>14,17</b>
Semi-urban	10	1,03,191	135,36	37,36	Rural	4	6,400	4,72	10,20
<b>Kamrup</b>	<b>185</b>	<b>14,11,760</b>	<b>3835,87</b>	<b>1474,67</b>	Semi-urban	1	6,800	2,20	3,97
Rural	62	3,49,346	322,31	110,01	<b>Chandel</b>	<b>5</b>	<b>10,226</b>	<b>10,08</b>	<b>4,45</b>
Semi-urban	13	1,16,470	142,53	40,37	Rural	5	10,226	10,08	4,45
Urban	110	9,45,944	3371,03	1324,29	<b>Churachandpur</b>	<b>4</b>	<b>25,785</b>	<b>32,43</b>	<b>8,38</b>
<b>Karbi Anglong</b>	<b>53</b>	<b>1,45,499</b>	<b>163,63</b>	<b>31,17</b>	Rural	1	2,362	4,65	85
Rural	48	1,00,767	80,96	19,83	Semi-urban	3	23,423	27,77	7,53
Semi-urban	5	44,732	82,67	11,34	<b>Imphal</b>	<b>36</b>	<b>1,68,492</b>	<b>541,85</b>	<b>112,60</b>
<b>Karimganj</b>	<b>45</b>	<b>2,35,549</b>	<b>312,47</b>	<b>49,51</b>	Rural	8	20,478	13,20	9,91
Rural	31	90,786	84,75	11,61	Semi-urban	4	13,979	38,84	11,62
Semi-urban	14	1,44,763	227,72	37,90	Urban	24	1,34,035	489,82	91,06
<b>Lakhimpur</b>	<b>47</b>	<b>2,18,063</b>	<b>181,85</b>	<b>68,52</b>	<b>Senapati</b>	<b>12</b>	<b>19,257</b>	<b>22,47</b>	<b>9,23</b>
Rural	40	1,50,207	92,61	40,34	Rural	11	17,008	22,28	9,11
Semi-urban	7	67,856	89,24	28,18	Semi-urban	1	2,249	19	12
<b>Morigaon</b>	<b>28</b>	<b>1,20,185</b>	<b>121,98</b>	<b>43,93</b>	<b>Tamenglong</b>	<b>5</b>	<b>7,141</b>	<b>3,28</b>	<b>2,79</b>
Rural	21	67,492	42,04	23,30	Rural	5	7,141	3,28	2,79
Semi-urban	7	52,693	79,94	20,63					

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE  
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

NORTH-EASTERN REGION (Contd.)

(Amount in Rupees Lakh)

STATE/UNION		DEPOSITS		CREDIT	STATE/UNION		DEPOSITS		CREDIT
TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing	TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
<b>MANIPUR (Contd.)</b>					<b>Kolasib</b>	<b>8</b>	<b>11,598</b>	<b>25,10</b>	<b>5,75</b>
<b>Thoubal</b>	<b>8</b>	<b>19,615</b>	<b>10,22</b>	<b>8,77</b>	Rural	6	5,800	7,52	2,43
Rural	4	7,479	1,53	1,43	Semi-urban	2	5,798	17,58	3,32
Semi-urban	4	12,136	8,69	7,34	<b>Lawngtlai</b>	<b>2</b>	<b>3,843</b>	<b>8,94</b>	<b>9,93</b>
<b>Ukhrul</b>	<b>4</b>	<b>5,817</b>	<b>6,80</b>	<b>7,11</b>	Rural	2	3,843	8,94	9,93
Rural	3	4,852	6,44	6,65	<b>Lunglei</b>	<b>11</b>	<b>17,955</b>	<b>31,77</b>	<b>14,17</b>
Semi-urban	1	965	35	46	Rural	8	5,645	7,56	4,13
<b>MEGHALAYA</b>	<b>181</b>	<b>6,61,698</b>	<b>1952,33</b>	<b>358,17</b>	Semi-urban	3	12,310	24,21	10,04
Rural	130	3,02,068	435,40	92,97	<b>Mamit</b>	<b>8</b>	<b>5,418</b>	<b>9,51</b>	<b>3,62</b>
Semi-urban	17	1,14,195	342,83	41,68	Rural	8	5,418	9,51	3,62
Urban	34	2,45,435	1174,10	223,52	<b>Saiha</b>	<b>4</b>	<b>3,116</b>	<b>6,99</b>	<b>5,64</b>
<b>East Garo Hills</b>	<b>15</b>	<b>30,107</b>	<b>54,16</b>	<b>10,52</b>	Rural	3	467	61	60
Rural	14	25,018	33,08	8,02	Semi-urban	1	2,649	6,38	5,05
Semi-urban	1	5,089	21,09	2,50	<b>Serchhip</b>	<b>7</b>	<b>7,314</b>	<b>11,01</b>	<b>4,91</b>
<b>East Khasi Hills</b>	<b>76</b>	<b>3,92,910</b>	<b>1445,35</b>	<b>264,26</b>	Rural	5	3,832	4,41	1,69
Rural	37	95,331	110,14	25,61	Semi-urban	2	3,482	6,59	3,22
Semi-urban	5	52,144	161,11	15,13	<b>NAGALAND</b>	<b>71</b>	<b>2,75,182</b>	<b>1049,90</b>	<b>134,79</b>
Urban	34	2,45,435	1174,10	223,52	Rural	37	52,393	79,42	22,23
<b>Jaintia Hills</b>	<b>22</b>	<b>56,036</b>	<b>153,20</b>	<b>17,29</b>	Semi-urban	34	2,22,789	970,48	112,55
Rural	19	40,228	97,02	11,94	<b>Dimapur</b>	<b>16</b>	<b>1,26,107</b>	<b>490,32</b>	<b>64,72</b>
Semi-urban	3	15,808	56,19	5,35	Rural	4	11,849	22,72	2,74
<b>Ri Bhoi</b>	<b>14</b>	<b>41,404</b>	<b>96,96</b>	<b>20,45</b>	Semi-urban	12	1,14,258	467,59	61,98
Rural	14	41,404	96,96	20,45	<b>Kohima</b>	<b>17</b>	<b>55,834</b>	<b>398,42</b>	<b>29,13</b>
<b>South Garo Hills</b>	<b>3</b>	<b>6,675</b>	<b>10,53</b>	<b>2,93</b>	Rural	6	8,911	15,25	2,78
Rural	3	6,675	10,53	2,93	Semi-urban	11	46,923	383,17	26,35
<b>West Garo Hills</b>	<b>31</b>	<b>87,473</b>	<b>137,35</b>	<b>31,17</b>	<b>Mokokchung</b>	<b>9</b>	<b>29,456</b>	<b>46,19</b>	<b>10,99</b>
Rural	25	60,215	59,06	15,60	Rural	5	8,036	7,23	2,83
Semi-urban	6	27,258	78,29	15,56	Semi-urban	4	21,420	38,97	8,16
<b>West Khasi Hills</b>	<b>20</b>	<b>47,093</b>	<b>54,77</b>	<b>11,55</b>	<b>Mon</b>	<b>3</b>	<b>12,932</b>	<b>24,31</b>	<b>4,90</b>
Rural	18	33,197	28,62	8,41	Rural	2	3,027	3,54	1,91
Semi-urban	2	13,896	26,15	3,14	Semi-urban	1	9,905	20,77	2,99
<b>MIZORAM</b>	<b>80</b>	<b>1,28,111</b>	<b>493,12</b>	<b>129,97</b>	<b>Phek</b>	<b>6</b>	<b>7,460</b>	<b>14,80</b>	<b>5,14</b>
Rural	61	50,271	81,21	44,15	Rural	6	7,460	14,80	5,14
Semi-urban	9	26,216	62,86	23,60	<b>Tuen Sang</b>	<b>7</b>	<b>14,225</b>	<b>33,44</b>	<b>7,18</b>
Urban	10	51,624	349,05	62,21	Rural	5	5,514	6,63	2,93
<b>Aizawl</b>	<b>33</b>	<b>72,173</b>	<b>387,71</b>	<b>81,53</b>	Semi-urban	2	8,711	26,81	4,25
Rural	23	20,549	38,66	19,31	<b>Wokha</b>	<b>7</b>	<b>13,615</b>	<b>23,92</b>	<b>4,85</b>
Urban	10	51,624	349,05	62,21	Rural	4	3,485	4,19	94
<b>Champhai</b>	<b>7</b>	<b>6,694</b>	<b>12,08</b>	<b>4,43</b>	Semi-urban	3	10,130	19,73	3,92
Rural	6	4,717	4,00	2,46					
Semi-urban	1	1,977	8,09	1,98					

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE  
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

**NORTH-EASTERN REGION (Concl'd.) AND EASTERN REGION**

(Amount in Rupees Lakh)

NORTH-EASTERN REGION (Concl'd.) AND EASTERN REGION					(Amount in Rupees Lakh)				
STATE/UNION	DEPOSITS			CREDIT	STATE/UNION	DEPOSITS			CREDIT
TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing	TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
<b>NAGALAND (Contd.)</b>					<b>Bhojpur</b>	<b>103</b>	<b>7,83,021</b>	<b>1152,22</b>	<b>163,92</b>
<b>Zunheboto</b>	<b>6</b>	<b>15,553</b>	<b>18,52</b>	<b>7,88</b>	Rural	74	3,92,797	487,22	78,40
Rural	5	4,111	5,07	2,96	Semi-urban	13	1,50,420	210,92	20,45
Semi-urban	1	11,442	13,44	4,91	Urban	16	2,39,804	454,08	65,06
<b>TRIPURA</b>	<b>184</b>	<b>10,06,871</b>	<b>1910,96</b>	<b>411,43</b>	<b>Buxar</b>	<b>68</b>	<b>4,71,811</b>	<b>600,42</b>	<b>109,93</b>
Rural	120	4,26,765	543,64	177,70	Rural	51	2,91,076	310,90	60,05
Semi-urban	31	2,39,252	391,84	93,02	Semi-urban	17	1,80,735	289,53	49,87
Urban	33	3,40,854	975,48	140,72	<b>Darbhanga</b>	<b>145</b>	<b>5,82,210</b>	<b>895,70</b>	<b>174,25</b>
<b>Dhalai</b>	<b>16</b>	<b>57,403</b>	<b>92,57</b>	<b>30,65</b>	Rural	104	2,87,161	330,98	70,47
Rural	16	57,403	92,57	30,65	Semi-urban	12	46,838	56,72	9,08
<b>North Tripura</b>	<b>33</b>	<b>1,49,614</b>	<b>194,37</b>	<b>62,21</b>	Urban	29	2,48,211	508,00	94,70
Rural	23	70,333	60,89	31,71	<b>Gaya</b>	<b>170</b>	<b>9,32,263</b>	<b>1364,14</b>	<b>236,68</b>
Semi-urban	10	79,281	133,48	30,51	Rural	117	3,87,700	423,36	75,77
<b>South Tripura</b>	<b>46</b>	<b>1,82,971</b>	<b>241,97</b>	<b>72,81</b>	Semi-urban	13	1,38,130	181,13	33,81
Rural	39	1,23,932	133,36	52,20	Urban	40	4,06,433	759,65	127,10
Semi-urban	7	59,039	108,61	20,61	<b>Gopalganj</b>	<b>91</b>	<b>4,98,930</b>	<b>742,45</b>	<b>120,57</b>
<b>West Tripura</b>	<b>89</b>	<b>6,16,883</b>	<b>1382,04</b>	<b>245,76</b>	Rural	73	3,10,972	401,92	50,88
Rural	42	1,75,097	256,81	63,15	Semi-urban	18	1,87,958	340,53	69,69
Semi-urban	14	1,00,932	149,75	41,90	<b>Jamui</b>	<b>55</b>	<b>2,31,720</b>	<b>310,77</b>	<b>65,66</b>
Urban	33	3,40,854	975,48	140,72	Rural	42	1,53,791	190,94	44,13
<b>BIHAR</b>	<b>3,616</b>	<b>185,67,768</b>	<b>29832,54</b>	<b>6368,30</b>	Semi-urban	13	77,929	119,82	21,53
Rural	2,499	90,65,105	10310,95	2319,73	<b>Jehanabad</b>	<b>63</b>	<b>3,32,757</b>	<b>463,00</b>	<b>66,23</b>
Semi-urban	670	52,81,551	8635,83	1713,97	Rural	54	2,23,457	273,97	43,23
Urban	447	42,21,112	10885,75	2334,60	Semi-urban	9	1,09,300	189,03	23,00
<b>Araria</b>	<b>69</b>	<b>1,90,046</b>	<b>277,71</b>	<b>103,85</b>	<b>Kaimur</b>	<b>62</b>	<b>2,95,028</b>	<b>347,87</b>	<b>107,90</b>
Rural	47	79,819	80,28	38,03	Rural	52	2,16,459	229,69	80,40
Semi-urban	22	1,10,227	197,43	65,82	Semi-urban	8	55,976	92,11	24,00
<b>Aurangabad</b>	<b>83</b>	<b>4,05,040</b>	<b>585,52</b>	<b>102,17</b>	Urban	2	22,593	26,07	3,50
Rural	70	2,39,884	291,73	55,12	<b>Katihar</b>	<b>92</b>	<b>3,04,095</b>	<b>434,42</b>	<b>161,48</b>
Semi-urban	13	1,65,156	293,79	47,05	Rural	72	1,62,830	163,09	89,08
<b>Banka</b>	<b>57</b>	<b>2,47,054</b>	<b>277,29</b>	<b>63,98</b>	Semi-urban	5	26,623	29,25	6,61
Rural	51	2,08,064	195,83	50,30	Urban	15	1,14,642	242,08	65,79
Semi-urban	6	38,990	81,46	13,69	<b>Khagaria</b>	<b>48</b>	<b>1,58,726</b>	<b>215,44</b>	<b>64,75</b>
<b>Begusarai</b>	<b>104</b>	<b>4,43,084</b>	<b>720,34</b>	<b>175,22</b>	Rural	29	62,330	76,47	29,11
Rural	60	1,77,613	218,36	56,19	Semi-urban	19	96,396	138,97	35,64
Semi-urban	44	2,65,471	501,99	119,03	<b>Kishanganj</b>	<b>48</b>	<b>1,21,506</b>	<b>151,93</b>	<b>63,55</b>
<b>Bhagalpur</b>	<b>123</b>	<b>7,11,525</b>	<b>1022,98</b>	<b>236,81</b>	Rural	35	56,065	52,10	31,80
Rural	72	2,60,466	276,88	70,86	Semi-urban	13	65,441	99,83	31,75
Semi-urban	14	1,16,581	145,91	26,17					
Urban	37	3,34,478	600,19	139,78					

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE  
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

EASTERN REGION (Contd.)					(Amount in Rupees Lakh)				
STATE/UNION	No. of Offices	DEPOSITS		CREDIT	STATE/UNION	No. of Offices	DEPOSITS		CREDIT
TERRITORY/ DISTRICT		No. of Accounts	Amount	Amount Out- standing	TERRITORY/ DISTRICT		No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
<b>BIHAR (Contd.)</b>					<b>Rohtas</b>	<b>105</b>	<b>7,46,162</b>	<b>939,81</b>	<b>212,30</b>
<b>Lakhisarai</b>	<b>34</b>	<b>1,85,585</b>	<b>273,47</b>	<b>40,56</b>	Rural	77	3,85,751	389,47	111,94
Rural	21	82,852	106,89	16,89	Semi-urban	28	3,60,411	550,34	100,36
Semi-urban	13	1,02,733	166,58	23,67	<b>Saharsa</b>	<b>57</b>	<b>1,56,703</b>	<b>281,69</b>	<b>77,15</b>
<b>Madhepura</b>	<b>56</b>	<b>1,59,404</b>	<b>212,39</b>	<b>88,27</b>	Rural	40	74,229	88,23	38,04
Rural	36	75,037	82,14	36,03	Semi-urban	17	82,474	193,47	39,10
Semi-urban	20	84,367	130,26	52,23	<b>Samastipur</b>	<b>144</b>	<b>7,12,638</b>	<b>924,38</b>	<b>229,40</b>
<b>Madhubani</b>	<b>145</b>	<b>5,60,026</b>	<b>648,65</b>	<b>157,34</b>	Rural	111	4,53,028	510,21	134,30
Rural	104	3,07,564	312,83	69,81	Semi-urban	33	2,59,610	414,17	95,10
Semi-urban	41	2,52,462	335,82	87,53	<b>Saran</b>	<b>136</b>	<b>9,84,195</b>	<b>1354,13</b>	<b>177,27</b>
<b>Munger</b>	<b>58</b>	<b>4,17,638</b>	<b>663,82</b>	<b>91,58</b>	Rural	109	6,33,137	730,59	102,71
Rural	32	1,66,674	179,72	31,05	Semi-urban	10	1,36,536	194,57	18,24
Semi-urban	12	1,03,424	176,69	13,04	Urban	17	2,14,522	428,97	56,31
Urban	14	1,47,540	307,42	47,50	<b>Sheikhpura</b>	<b>22</b>	<b>1,06,044</b>	<b>153,17</b>	<b>23,19</b>
<b>Muzaffarpur</b>	<b>184</b>	<b>10,17,788</b>	<b>1494,75</b>	<b>350,42</b>	Rural	12	26,963	29,08	6,96
Rural	119	4,73,982	537,36	139,48	Semi-urban	10	79,081	124,09	16,23
Semi-urban	15	81,944	87,26	18,39	<b>Sheohar</b>	<b>16</b>	<b>38,440</b>	<b>41,99</b>	<b>12,60</b>
Urban	50	4,61,862	870,13	192,55	Rural	12	19,260	18,31	5,69
<b>Nalanda</b>	<b>108</b>	<b>5,40,691</b>	<b>848,60</b>	<b>134,10</b>	Semi-urban	4	19,180	23,67	6,91
Rural	83	2,75,818	352,53	60,94	<b>Sitamarhi</b>	<b>94</b>	<b>3,07,580</b>	<b>427,25</b>	<b>120,17</b>
Semi-urban	12	1,29,942	189,82	20,77	Rural	61	1,35,212	147,96	49,93
Urban	13	1,34,931	306,26	52,39	Semi-urban	33	1,72,368	279,30	70,24
<b>Nawada</b>	<b>70</b>	<b>2,59,661</b>	<b>374,96</b>	<b>70,98</b>	<b>Siwan</b>	<b>122</b>	<b>8,17,477</b>	<b>1327,76</b>	<b>149,94</b>
Rural	57	1,37,817	158,37	34,35	Rural	99	5,53,445	726,38	68,71
Semi-urban	13	1,21,844	216,59	36,63	Semi-urban	23	2,64,032	601,38	81,23
<b>Paschimi Champaran</b>	<b>123</b>	<b>4,37,753</b>	<b>537,14</b>	<b>224,25</b>	<b>Supaul</b>	<b>67</b>	<b>1,94,629</b>	<b>203,03</b>	<b>77,74</b>
Rural	94	2,23,302	184,19	91,69	Rural	55	1,20,072	106,15	50,99
Semi-urban	29	2,14,451	352,96	132,56	Semi-urban	12	74,557	96,88	26,75
<b>Patna</b>	<b>346</b>	<b>27,09,518</b>	<b>7449,50</b>	<b>1591,40</b>	<b>Vaishali</b>	<b>105</b>	<b>5,86,867</b>	<b>879,93</b>	<b>142,30</b>
Rural	119	5,28,355	670,68	108,30	Rural	80	3,68,067	457,09	69,28
Semi-urban	32	4,20,515	671,91	89,24	Semi-urban	25	2,18,800	422,84	73,02
Urban	195	17,60,648	6106,91	1393,86	<b>JHARKHAND</b>	<b>1,477</b>	<b>88,04,242</b>	<b>19084,08</b>	<b>4782,98</b>
<b>Purbi Champaran</b>	<b>159</b>	<b>6,23,895</b>	<b>791,54</b>	<b>203,47</b>	Rural	981	36,69,858	5443,43	1036,93
Rural	121	4,06,131	414,83	116,28	Semi-urban	268	26,95,162	5882,81	909,89
Semi-urban	38	2,17,764	376,71	87,18	Urban	228	24,39,222	7757,84	2836,15
<b>Purnia</b>	<b>84</b>	<b>2,96,258</b>	<b>442,37</b>	<b>176,94</b>	<b>Bokaro</b>	<b>108</b>	<b>9,98,303</b>	<b>2117,04</b>	<b>826,38</b>
Rural	54	1,07,925	104,27	52,48	Rural	50	2,93,962	575,97	66,03
Semi-urban	11	52,885	62,11	28,38	Semi-urban	33	3,62,649	694,07	96,08
Urban	19	1,35,448	275,99	96,07	Urban	25	3,41,692	847,00	664,26

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE  
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

EASTERN REGION (Contd.)					(Amount in Rupees Lakh)				
STATE/UNION	DEPOSITS			CREDIT	STATE/UNION	DEPOSITS			CREDIT
TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing	TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
<b>JHARKHAND (Contd.)</b>					<b>Paschimi Singhbhum</b>	<b>123</b>	<b>4,99,694</b>	<b>995,64</b>	<b>198,39</b>
<b>Chatra</b>	<b>33</b>	<b>1,25,214</b>	<b>218,37</b>	<b>37,20</b>	Rural	96	2,76,030	445,47	69,21
Rural	30	1,04,175	142,33	29,78	Semi-urban	27	2,23,664	550,17	129,18
Semi-urban	3	21,039	76,04	7,42	<b>Purbi Singhbhum</b>	<b>149</b>	<b>12,71,883</b>	<b>3369,30</b>	<b>1206,54</b>
<b>Deoghar</b>	<b>65</b>	<b>2,84,808</b>	<b>557,22</b>	<b>131,31</b>	Rural	61	2,30,730	398,67	69,84
Rural	49	1,28,634	162,39	53,62	Semi-urban	14	1,42,695	324,68	37,75
Semi-urban	16	1,56,174	394,83	77,69	Urban	74	8,98,458	2645,95	1098,95
<b>Dhanbad</b>	<b>111</b>	<b>11,24,978</b>	<b>2888,97</b>	<b>379,70</b>	<b>Ranchi</b>	<b>192</b>	<b>12,84,191</b>	<b>3669,51</b>	<b>1024,13</b>
Rural	46	3,21,324	572,27	55,31	Rural	85	3,53,308	694,51	146,50
Semi-urban	29	4,21,741	793,22	85,95	Semi-urban	14	1,13,724	233,59	43,12
Urban	36	3,81,913	1523,48	238,43	Urban	93	8,17,159	2741,41	834,51
<b>Dumka</b>	<b>100</b>	<b>3,78,331</b>	<b>542,52</b>	<b>110,43</b>	<b>Sahebganj</b>	<b>48</b>	<b>1,61,709</b>	<b>256,02</b>	<b>48,74</b>
Rural	85	2,30,422	231,29	72,66	Rural	41	94,025	108,58	32,35
Semi-urban	15	1,47,909	311,23	37,78	Semi-urban	7	67,684	147,44	16,40
<b>Garhwa</b>	<b>38</b>	<b>1,47,519</b>	<b>221,14</b>	<b>57,32</b>	<b>ORISSA</b>	<b>2,262</b>	<b>99,98,997</b>	<b>18336,61</b>	<b>8163,35</b>
Rural	33	1,14,380	120,62	41,10	Rural	1,604	55,29,270	6058,28	2984,48
Semi-urban	5	33,139	100,52	16,21	Semi-urban	326	23,30,456	5325,81	1899,79
<b>Giridih</b>	<b>97</b>	<b>5,25,393</b>	<b>769,90</b>	<b>162,23</b>	Urban	332	21,39,271	6952,52	3279,08
Rural	84	4,20,765	527,72	91,83	<b>Angul</b>	<b>72</b>	<b>3,49,078</b>	<b>673,81</b>	<b>214,95</b>
Semi-urban	13	1,04,628	242,18	70,40	Rural	54	2,20,284	339,80	116,21
<b>Godda</b>	<b>58</b>	<b>1,79,334</b>	<b>275,58</b>	<b>60,59</b>	Semi-urban	18	1,28,794	334,01	98,73
Rural	52	1,32,753	155,72	44,64	<b>Balangir</b>	<b>70</b>	<b>2,45,855</b>	<b>283,09</b>	<b>141,90</b>
Semi-urban	6	46,581	119,86	15,95	Rural	55	1,35,581	87,90	56,15
<b>Gumla</b>	<b>68</b>	<b>2,48,455</b>	<b>373,03</b>	<b>70,40</b>	Semi-urban	15	1,10,274	195,18	85,75
Rural	58	1,71,960	181,78	45,11	<b>Baleshwar</b>	<b>117</b>	<b>5,48,387</b>	<b>698,70</b>	<b>420,43</b>
Semi-urban	10	76,495	191,25	25,29	Rural	90	3,52,916	295,06	125,22
<b>Hazaribagh</b>	<b>107</b>	<b>8,06,424</b>	<b>1564,35</b>	<b>227,05</b>	Semi-urban	27	1,95,471	403,64	295,21
Rural	65	3,17,658	546,26	85,93	<b>Bargarh</b>	<b>72</b>	<b>1,96,083</b>	<b>238,72</b>	<b>224,95</b>
Semi-urban	42	4,88,766	1018,09	141,12	Rural	57	1,23,387	104,67	77,14
<b>Koderma</b>	<b>25</b>	<b>1,68,542</b>	<b>288,45</b>	<b>43,71</b>	Semi-urban	15	72,696	134,05	147,81
Rural	19	93,579	139,89	19,60	<b>Bhadrak</b>	<b>62</b>	<b>2,51,488</b>	<b>355,25</b>	<b>135,45</b>
Semi-urban	6	74,963	148,55	24,11	Rural	53	1,82,733	203,65	73,91
<b>Lohardagga</b>	<b>17</b>	<b>86,106</b>	<b>118,72</b>	<b>26,51</b>	Semi-urban	9	68,755	151,60	61,54
Rural	12	39,131	36,62	11,15	<b>Boudh</b>	<b>22</b>	<b>53,802</b>	<b>63,95</b>	<b>33,79</b>
Semi-urban	5	46,975	82,10	15,36	Rural	19	36,132	38,16	27,97
<b>Pakur</b>	<b>36</b>	<b>87,915</b>	<b>126,64</b>	<b>34,67</b>	Semi-urban	3	17,670	25,78	5,82
Rural	33	56,487	61,06	23,36	<b>Cuttack</b>	<b>174</b>	<b>9,96,677</b>	<b>1851,44</b>	<b>736,68</b>
Semi-urban	3	31,428	65,58	11,31	Rural	98	4,56,975	480,95	216,00
<b>Palamu</b>	<b>102</b>	<b>4,25,443</b>	<b>731,68</b>	<b>137,69</b>	Semi-urban	6	63,448	81,39	28,80
Rural	82	2,90,535	342,28	78,91	Urban	70	4,76,254	1289,10	491,89
Semi-urban	20	1,34,908	389,40	58,78					

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE  
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

EASTERN REGION (Contd.)					(Amount in Rupees Lakh)				
STATE/UNION	No. of Offices	DEPOSITS		CREDIT	STATE/UNION	No. of Offices	DEPOSITS		CREDIT
TERRITORY/ DISTRICT		No. of Accounts	Amount	Amount Out- standing	TERRITORY/ DISTRICT		No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
<b>ORISSA (Contd.)</b>					<b>Malkangiri</b>	<b>19</b>	<b>47,837</b>	<b>74,90</b>	<b>29,68</b>
<b>Deogarh</b>	<b>20</b>	<b>49,607</b>	<b>53,35</b>	<b>17,73</b>	Rural	17	37,152	41,46	20,98
Rural	16	34,626	23,85	9,76	Semi-urban	2	10,685	33,44	8,71
Semi-urban	4	14,981	29,50	7,97	<b>Mayurbhanj</b>	<b>136</b>	<b>5,36,849</b>	<b>695,62</b>	<b>622,59</b>
<b>Dhenkanal</b>	<b>64</b>	<b>2,98,740</b>	<b>459,46</b>	<b>195,50</b>	Rural	118	3,96,673	394,62	528,05
Rural	46	1,89,689	226,92	116,76	Semi-urban	18	1,40,176	301,00	94,54
Semi-urban	18	1,09,051	232,53	78,74	<b>Nawapara</b>	<b>28</b>	<b>67,298</b>	<b>113,36</b>	<b>44,25</b>
<b>Gajapati</b>	<b>28</b>	<b>97,094</b>	<b>129,90</b>	<b>39,82</b>	Rural	25	55,791	101,95	37,73
Rural	23	57,169	49,67	20,50	Semi-urban	3	11,507	11,42	6,51
Semi-urban	5	39,925	80,23	19,32	<b>Nayagarh</b>	<b>53</b>	<b>1,71,196</b>	<b>201,98</b>	<b>105,32</b>
<b>Ganjam</b>	<b>192</b>	<b>10,45,364</b>	<b>1696,99</b>	<b>497,50</b>	Rural	53	1,71,196	201,98	105,32
Rural	124	4,70,959	640,75	193,52	<b>Nowrangpur</b>	<b>29</b>	<b>76,301</b>	<b>101,03</b>	<b>71,45</b>
Semi-urban	31	2,68,757	424,75	87,38	Rural	25	48,122	43,40	42,14
Urban	37	3,05,648	631,48	216,61	Semi-urban	4	28,179	57,63	29,31
<b>Jagatsinghpur</b>	<b>72</b>	<b>3,70,469</b>	<b>1056,80</b>	<b>171,07</b>	<b>Phulabani</b>	<b>37</b>	<b>88,375</b>	<b>124,76</b>	<b>54,63</b>
Rural	52	2,57,994	292,77	88,79	Rural	33	67,922	71,82	41,87
Semi-urban	20	1,12,475	764,02	82,28	Semi-urban	4	20,453	52,95	12,76
<b>Jajpur</b>	<b>82</b>	<b>4,39,791</b>	<b>554,14</b>	<b>236,68</b>	<b>Puri</b>	<b>104</b>	<b>4,42,109</b>	<b>651,42</b>	<b>295,16</b>
Rural	73	3,68,333	389,70	146,05	Rural	71	2,41,867	242,73	157,52
Semi-urban	9	71,458	164,44	90,63	Semi-urban	8	52,356	76,01	33,24
<b>Jharsuguda</b>	<b>33</b>	<b>1,81,898</b>	<b>316,01</b>	<b>113,24</b>	Urban	25	1,47,886	332,68	104,40
Rural	20	67,506	83,78	34,32	<b>Rayagada</b>	<b>47</b>	<b>1,55,768</b>	<b>233,98</b>	<b>103,33</b>
Semi-urban	13	1,14,392	232,24	78,92	Rural	39	87,364	95,61	52,50
<b>Kalahandi</b>	<b>80</b>	<b>1,72,157</b>	<b>292,24</b>	<b>175,26</b>	Semi-urban	8	68,404	138,36	50,82
Rural	67	1,05,107	110,34	99,30	<b>Sambalpur</b>	<b>81</b>	<b>3,47,408</b>	<b>646,52</b>	<b>269,98</b>
Semi-urban	13	67,050	181,90	75,96	Rural	48	1,61,088	139,28	49,65
<b>Kendrapara</b>	<b>68</b>	<b>3,59,565</b>	<b>442,89</b>	<b>114,60</b>	Semi-urban	5	38,888	99,48	22,22
Rural	64	3,38,213	349,00	99,91	Urban	28	1,47,432	407,76	198,11
Semi-urban	4	21,352	93,89	14,69	<b>Sonepur</b>	<b>27</b>	<b>86,087</b>	<b>87,15</b>	<b>39,05</b>
<b>Keonjhar</b>	<b>87</b>	<b>3,22,723</b>	<b>500,93</b>	<b>221,93</b>	Rural	23	63,466	45,56	29,14
Rural	69	2,04,526	225,33	101,96	Semi-urban	4	22,621	41,58	9,92
Semi-urban	18	1,18,197	275,60	119,98	<b>Sundergarh</b>	<b>119</b>	<b>7,28,574</b>	<b>1379,18</b>	<b>575,89</b>
<b>Khurda</b>	<b>206</b>	<b>10,28,698</b>	<b>3965,61</b>	<b>2061,34</b>	Rural	63	2,64,524	333,00	72,75
Rural	67	2,15,735	285,36	164,83	Semi-urban	13	1,29,533	229,71	62,72
Semi-urban	10	85,429	205,22	68,85	Urban	43	3,34,517	816,48	440,41
Urban	129	7,27,534	3475,02	1827,66	<b>SIKKIM</b>	<b>48</b>	<b>1,51,446</b>	<b>810,51</b>	<b>129,34</b>
<b>Koraput</b>	<b>61</b>	<b>2,43,719</b>	<b>393,46</b>	<b>199,19</b>	Rural	36	81,492	205,01	43,64
Rural	42	1,16,240	119,21	78,52	Semi-urban	12	69,954	605,50	85,70
Semi-urban	19	1,27,479	274,26	120,67					

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE  
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

EASTERN REGION (Contd.)					(Amount in Rupees Lakh)				
STATE/UNION	DEPOSITS			CREDIT	STATE/UNION	DEPOSITS			CREDIT
TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing	TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
<b>SIKKIM (Contd.)</b>					<b>Jalpaiguri</b>	<b>137</b>	<b>8,03,846</b>	<b>1331,44</b>	<b>353,82</b>
<b>East Sikkim</b>	<b>25</b>	<b>1,08,427</b>	<b>708,20</b>	<b>106,14</b>	Rural	84	3,53,759	595,81	146,41
Rural	13	38,473	102,70	20,44	Semi-urban	52	4,41,904	721,87	204,96
Semi-urban	12	69,954	605,50	85,70	Urban	1	8,183	13,76	2,45
<b>North Sikkim</b>	<b>6</b>	<b>9,045</b>	<b>14,66</b>	<b>3,56</b>	<b>Koch Bihar</b>	<b>111</b>	<b>4,84,549</b>	<b>541,40</b>	<b>175,54</b>
Rural	6	9,045	14,66	3,56	Rural	79	2,30,145	170,11	89,62
<b>South Sikkim</b>	<b>9</b>	<b>19,870</b>	<b>54,11</b>	<b>11,82</b>	Semi-urban	32	2,54,404	371,28	85,92
Rural	9	19,870	54,11	11,82	<b>Kolkata</b>	<b>1,063</b>	<b>106,90,207</b>	<b>39200,66</b>	<b>27783,58</b>
<b>West Sikkim</b>	<b>8</b>	<b>14,104</b>	<b>33,54</b>	<b>7,82</b>	Metropolitan	1,063	106,90,207	39200,66	27783,58
Rural	8	14,104	33,54	7,82	<b>Maldah</b>	<b>146</b>	<b>7,14,343</b>	<b>818,62</b>	<b>254,06</b>
<b>WEST BENGAL</b>	<b>4,558</b>	<b>361,02,387</b>	<b>76897,00</b>	<b>35181,18</b>	Rural	120	4,85,943	438,42	158,08
Rural	2,275	113,59,199	11814,16	2850,87	Semi-urban	17	1,22,835	213,35	65,26
Semi-urban	581	61,72,671	9503,74	1767,55	Urban	9	1,05,565	166,84	30,72
Urban	639	78,80,310	16378,43	2779,18	<b>Medinipur</b>	<b>488</b>	<b>26,23,506</b>	<b>3657,18</b>	<b>794,31</b>
Metropolitan	1,063	106,90,207	39200,66	27783,58	Rural	397	17,57,114	1639,60	447,08
<b>Bankura</b>	<b>169</b>	<b>9,73,620</b>	<b>1068,20</b>	<b>226,09</b>	Semi-urban	36	3,50,540	505,23	118,48
Rural	143	7,39,052	648,55	141,34	Urban	55	5,15,852	1512,34	228,75
Semi-urban	13	1,00,190	143,23	34,52	<b>Murshidabad</b>	<b>222</b>	<b>12,54,272</b>	<b>1365,72</b>	<b>343,29</b>
Urban	13	1,34,378	276,41	50,23	Rural	148	6,30,227	550,89	158,57
<b>Bardhaman</b>	<b>381</b>	<b>29,53,818</b>	<b>5404,15</b>	<b>1098,06</b>	Semi-urban	55	4,31,128	448,13	103,74
Rural	213	10,53,963	1278,23	314,17	Urban	19	1,92,917	366,70	80,99
Semi-urban	54	6,35,011	1126,60	167,57	<b>Nadia</b>	<b>182</b>	<b>14,03,268</b>	<b>1762,90</b>	<b>388,04</b>
Urban	114	12,64,844	2999,32	616,32	Rural	117	6,64,849	634,25	152,55
<b>Birbhum</b>	<b>178</b>	<b>9,47,935</b>	<b>1133,73</b>	<b>322,47</b>	Semi-urban	40	4,74,274	717,94	153,58
Rural	135	5,91,709	551,91	181,64	Urban	25	2,64,145	410,70	81,91
Semi-urban	43	3,56,226	581,82	140,83	<b>North 24 Parganas</b>	<b>383</b>	<b>44,72,413</b>	<b>8150,99</b>	<b>1048,10</b>
<b>Dakshin Dinajpur</b>	<b>64</b>	<b>2,43,976</b>	<b>282,82</b>	<b>106,40</b>	Rural	159	10,81,915	1138,47	265,22
Rural	52	1,66,934	144,44	73,60	Semi-urban	53	8,43,968	1439,99	171,39
Semi-urban	3	11,883	17,03	9,60	Urban	171	25,46,530	5572,53	611,49
Urban	9	65,159	121,35	23,20	<b>Puruliya</b>	<b>114</b>	<b>6,60,153</b>	<b>849,88</b>	<b>144,47</b>
<b>Darjiling</b>	<b>116</b>	<b>8,18,539</b>	<b>1675,10</b>	<b>501,27</b>	Rural	90	4,19,370	441,15	78,98
Rural	43	1,78,123	198,02	44,49	Semi-urban	24	2,40,783	408,72	65,49
Semi-urban	26	2,59,595	527,28	87,29	<b>South 24 Parganas</b>	<b>237</b>	<b>19,05,898</b>	<b>2329,21</b>	<b>337,40</b>
Urban	47	3,80,821	949,80	369,49	Rural	182	11,62,660	1293,80	200,65
<b>Haora</b>	<b>227</b>	<b>23,43,201</b>	<b>3587,15</b>	<b>620,72</b>	Semi-urban	43	5,69,626	774,35	113,58
Rural	101	7,87,331	911,89	121,06	Urban	12	1,73,612	261,06	23,17
Semi-urban	26	3,02,796	419,95	44,51	<b>Uttar Dinajpur</b>	<b>84</b>	<b>3,41,576</b>	<b>415,60</b>	<b>158,98</b>
Urban	100	12,53,074	2255,31	455,14	Rural	60	1,54,557	123,66	68,97
<b>Hugli</b>	<b>256</b>	<b>24,67,267</b>	<b>3322,27</b>	<b>524,58</b>	Semi-urban	14	1,04,568	134,02	53,03
Rural	152	9,01,548	1054,95	208,44	Urban	10	82,451	157,91	36,98
Semi-urban	50	6,72,940	952,93	147,80					
Urban	54	8,92,779	1314,39	168,34					

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE  
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

EASTERN REGION (Concl.) AND CENTRAL REGION					(Amount in Rupees Lakh)				
STATE/UNION	DEPOSITS			CREDIT	STATE/UNION	DEPOSITS			CREDIT
TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing	TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
<b>ANDAMAN &amp; NICOBAR ISLANDS</b>	<b>31</b>	<b>1,65,279</b>	<b>464,84</b>	<b>86,03</b>	<b>Kawardha</b>	<b>20</b>	<b>47,999</b>	<b>68,25</b>	<b>18,96</b>
Rural	17	69,094	105,04	21,73	Rural	15	24,547	21,16	8,93
Semi-urban	14	96,185	359,80	64,30	Semi-urban	5	23,452	47,09	10,03
<b>Andaman</b>	<b>28</b>	<b>1,55,105</b>	<b>440,63</b>	<b>83,65</b>	<b>Korba</b>	<b>52</b>	<b>2,65,452</b>	<b>586,82</b>	<b>143,66</b>
Rural	15	62,512	92,68	20,26	Rural	29	1,25,499	239,79	24,44
Semi-urban	13	92,593	347,95	63,39	Semi-urban	4	20,636	32,51	20,36
<b>Nicobar</b>	<b>3</b>	<b>10,174</b>	<b>24,21</b>	<b>2,38</b>	Urban	19	1,19,317	314,52	98,86
Rural	2	6,582	12,36	1,47	<b>Koriya</b>	<b>40</b>	<b>2,15,186</b>	<b>418,25</b>	<b>55,80</b>
Semi-urban	1	3,592	11,85	91	Rural	24	98,298	163,55	22,72
<b>CHHATTISGARH</b>	<b>1,049</b>	<b>47,02,182</b>	<b>9489,64</b>	<b>4176,96</b>	Semi-urban	16	1,16,888	254,70	33,08
Rural	702	20,40,554	2387,37	649,94	<b>Mahasamund</b>	<b>42</b>	<b>1,16,075</b>	<b>157,19</b>	<b>63,61</b>
Semi-urban	161	11,53,043	2155,35	616,44	Rural	31	58,610	56,07	31,95
Urban	186	15,08,585	4946,91	2910,59	Semi-urban	11	57,465	101,12	31,66
<b>Bastar</b>	<b>61</b>	<b>2,46,737</b>	<b>324,07</b>	<b>92,90</b>	<b>Raigarh</b>	<b>64</b>	<b>2,56,416</b>	<b>339,01</b>	<b>129,17</b>
Rural	43	1,10,284	79,87	27,26	Rural	48	1,36,494	128,37	36,33
Semi-urban	18	1,36,453	244,20	65,64	Semi-urban	16	1,19,922	210,64	92,84
<b>Bilaspur</b>	<b>95</b>	<b>4,28,473</b>	<b>921,73</b>	<b>268,33</b>	<b>Raipur</b>	<b>164</b>	<b>8,35,742</b>	<b>2641,45</b>	<b>2152,43</b>
Rural	58	1,25,877	170,27	47,59	Rural	84	2,24,753	299,46	109,20
Semi-urban	8	66,727	89,65	19,45	Semi-urban	16	85,776	123,22	39,43
Urban	29	2,35,869	661,81	201,29	Urban	64	5,25,213	2218,77	2003,79
<b>Dantewada</b>	<b>36</b>	<b>1,12,675</b>	<b>158,54</b>	<b>101,08</b>	<b>Rajnandgaon</b>	<b>71</b>	<b>2,80,158</b>	<b>383,00</b>	<b>146,75</b>
Rural	33	90,073	98,45	20,95	Rural	48	1,29,778	100,28	47,28
Semi-urban	3	22,602	60,09	80,12	Semi-urban	8	45,769	70,22	14,24
<b>Dhamtari</b>	<b>30</b>	<b>1,07,489</b>	<b>176,26</b>	<b>81,89</b>	Urban	15	1,04,611	212,50	85,23
Rural	21	39,927	35,62	17,87	<b>Surguja</b>	<b>104</b>	<b>4,25,091</b>	<b>574,18</b>	<b>148,49</b>
Semi-urban	9	67,562	140,63	64,02	Rural	93	3,06,441	327,76	93,40
<b>Durg</b>	<b>155</b>	<b>8,93,027</b>	<b>2089,08</b>	<b>636,70</b>	Semi-urban	11	1,18,650	246,42	55,09
Rural	79	2,44,168	315,13	79,67	<b>MADHYA PRADESH</b>	<b>3,527</b>	<b>166,07,917</b>	<b>33162,34</b>	<b>15448,91</b>
Semi-urban	17	1,25,284	234,65	35,61	Rural	1,918	49,30,725	6106,62	2797,26
Urban	59	5,23,575	1539,30	521,41	Semi-urban	789	48,87,025	8779,68	3140,63
<b>Janjgir-champa</b>	<b>55</b>	<b>2,27,589</b>	<b>329,45</b>	<b>73,36</b>	Urban	443	38,90,749	8909,93	3340,86
Rural	43	1,37,885	164,98	36,07	Metropolitan	377	28,99,418	9366,11	6170,16
Semi-urban	12	89,704	164,47	37,29	<b>Balaghat</b>	<b>80</b>	<b>2,53,324</b>	<b>326,37</b>	<b>116,25</b>
<b>Jashpur</b>	<b>37</b>	<b>1,42,938</b>	<b>202,26</b>	<b>32,19</b>	Rural	61	1,38,694	145,27	53,22
Rural	33	1,11,168	118,03	23,53	Semi-urban	19	1,14,630	181,10	63,03
Semi-urban	4	31,770	84,22	8,66	<b>Barwani</b>	<b>47</b>	<b>1,40,893</b>	<b>266,05</b>	<b>163,98</b>
<b>Kanker</b>	<b>23</b>	<b>1,01,135</b>	<b>120,10</b>	<b>31,64</b>	Rural	30	51,274	70,45	49,42
Rural	20	76,752	68,57	22,73	Semi-urban	17	89,619	195,60	114,55
Semi-urban	3	24,383	51,53	8,90					

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE  
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

CENTRAL REGION (Contd.)					(Amount in Rupees Lakh)				
STATE/UNION	DEPOSITS			CREDIT	STATE/UNION	DEPOSITS			CREDIT
TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing	TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
<b>MADHYA PRADESH (Contd.)</b>					<b>Guna</b>	<b>82</b>	<b>3,15,669</b>	<b>536,96</b>	<b>289,53</b>
<b>Betul</b>	<b>66</b>	<b>3,20,963</b>	<b>540,06</b>	<b>144,21</b>	Rural	52	1,10,328	152.25	126.52
Rural	47	1,59,182	185.74	55.99	Semi-urban	17	1,05,264	180.81	81.32
Semi-urban	19	1,61,781	354.32	88.22	Urban	13	1,00,077	203.90	81.69
<b>Bhind</b>	<b>53</b>	<b>2,71,508</b>	<b>430,29</b>	<b>134,05</b>	<b>Gwalior</b>	<b>127</b>	<b>10,07,895</b>	<b>2199,55</b>	<b>776,28</b>
Rural	27	71,502	105.93	49.55	Rural	37	86,528	123.14	60.42
Semi-urban	16	97,938	127.60	44.58	Semi-urban	12	81,200	135.38	67.24
Urban	10	1,02,068	196.76	39.93	Urban	78	8,40,167	1941.03	648.62
<b>Bhopal</b>	<b>214</b>	<b>14,31,349</b>	<b>4718,47</b>	<b>2307,71</b>	<b>Harda</b>	<b>26</b>	<b>1,02,865</b>	<b>177,03</b>	<b>75,24</b>
Rural	26	60,822	101.17	50.68	Rural	13	22,940	25.68	13.99
Semi-urban	3	21,462	25.53	17.37	Semi-urban	13	79,925	151.35	61.24
Metropolitan	185	13,49,065	4591.77	2239.66	<b>Hoshangabad</b>	<b>75</b>	<b>3,41,950</b>	<b>579,75</b>	<b>246,68</b>
<b>Chhatarpur</b>	<b>73</b>	<b>3,16,260</b>	<b>456,17</b>	<b>134,39</b>	Rural	36	81,563	99.21	56.28
Rural	43	89,796	93.00	30.31	Semi-urban	39	2,60,387	480.54	190.40
Semi-urban	30	2,26,464	363.17	104.07	<b>Indore</b>	<b>251</b>	<b>18,41,748</b>	<b>5295,35</b>	<b>4109,14</b>
<b>Chhindwara</b>	<b>106</b>	<b>4,74,958</b>	<b>833,44</b>	<b>223,09</b>	Rural	42	1,51,516	253.20	117.09
Rural	70	2,25,149	362.44	92.12	Semi-urban	17	1,39,879	267.81	61.56
Semi-urban	36	2,49,809	470.99	130.98	Metropolitan	192	15,50,353	4774.34	3930.50
<b>Damoh</b>	<b>57</b>	<b>1,87,735</b>	<b>276,09</b>	<b>118,40</b>	<b>Jabalpur</b>	<b>158</b>	<b>11,57,940</b>	<b>2725,70</b>	<b>1043,78</b>
Rural	40	79,474	76.56	42.92	Rural	46	1,54,868	172.07	68.88
Semi-urban	17	1,08,261	199.53	75.47	Semi-urban	15	81,862	110.86	37.39
<b>Datia</b>	<b>40</b>	<b>1,55,263</b>	<b>224,62</b>	<b>84,36</b>	Urban	97	9,21,210	2442.77	937.51
Rural	26	60,277	69.03	43.02	<b>Jhabua</b>	<b>58</b>	<b>1,99,087</b>	<b>264,11</b>	<b>93,77</b>
Semi-urban	14	94,986	155.59	41.34	Rural	45	1,19,716	121.96	57.39
<b>Dewas</b>	<b>83</b>	<b>2,83,888</b>	<b>476,49</b>	<b>325,08</b>	Semi-urban	13	79,371	142.15	36.37
Rural	54	1,18,137	143.34	94.65	<b>Katni</b>	<b>61</b>	<b>3,05,954</b>	<b>520,02</b>	<b>138,36</b>
Semi-urban	11	56,130	82.40	49.09	Rural	42	1,31,085	176.53	48.82
Urban	18	1,09,621	250.75	181.35	Semi-urban	3	23,871	50.92	5.09
<b>Dhar</b>	<b>110</b>	<b>3,74,364</b>	<b>549,37</b>	<b>295,03</b>	Urban	16	1,50,998	292.57	84.45
Rural	76	1,79,924	212.11	147.27	<b>Mandla</b>	<b>49</b>	<b>1,38,281</b>	<b>199,78</b>	<b>63,45</b>
Semi-urban	34	1,94,440	337.26	147.76	Rural	36	77,059	82.63	27.10
<b>Dindori</b>	<b>26</b>	<b>59,092</b>	<b>64,46</b>	<b>18,15</b>	Semi-urban	13	61,222	117.15	36.35
Rural	23	48,980	38.63	13.87	<b>Mandsaur</b>	<b>61</b>	<b>2,51,594</b>	<b>404,33</b>	<b>195,05</b>
Semi-urban	3	10,112	25.83	4.28	Rural	30	79,206	89.05	57.89
<b>East Nimar</b>	<b>104</b>	<b>3,57,772</b>	<b>620,36</b>	<b>287,92</b>	Semi-urban	31	1,72,388	315.28	137.15
Rural	65	1,30,498	165.74	108.62	<b>Morena</b>	<b>60</b>	<b>2,62,799</b>	<b>456,57</b>	<b>266,09</b>
Semi-urban	7	32,246	62.71	19.81	Rural	24	49,593	64.79	36.62
Urban	32	1,95,028	391.91	159.50	Semi-urban	23	1,27,668	199.60	72.83
					Urban	13	85,538	192.17	156.64
					<b>Narsimhapur</b>	<b>62</b>	<b>1,96,730</b>	<b>313,97</b>	<b>145,42</b>
					Rural	39	76,162	86.53	48.74
					Semi-urban	23	1,20,568	227.44	96.69

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE  
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS  
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CENTRAL REGION (Contd.)

(Amount in Rupees Lakh)

CENTRAL REGION (Contd.)					(Amount in Rupees Lakh)				
STATE/UNION	DEPOSITS			CREDIT	STATE/UNION	DEPOSITS			CREDIT
TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing	TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
<b>MADHYA PRADESH (Contd.)</b>					<b>Sheopur</b>	<b>18</b>	<b>59,238</b>	<b>89,21</b>	<b>54,59</b>
<b>Neemuch</b>	<b>44</b>	<b>1,96,539</b>	<b>343,22</b>	<b>81,67</b>	Rural	11	18,650	26,55	20,45
Rural	23	68,473	98,74	24,61	Semi-urban	7	40,588	62,66	34,14
Semi-urban	21	1,28,066	244,48	57,06	<b>Shivpuri</b>	<b>59</b>	<b>2,46,560</b>	<b>401,34</b>	<b>150,08</b>
<b>Panna</b>	<b>37</b>	<b>1,44,443</b>	<b>202,78</b>	<b>62,50</b>	Rural	40	96,711	118,78	54,03
Rural	28	77,204	80,16	35,64	Semi-urban	7	41,546	71,59	22,49
Semi-urban	9	67,239	122,62	26,86	Urban	12	1,08,303	210,97	73,56
<b>Raisen</b>	<b>67</b>	<b>1,90,757</b>	<b>257,41</b>	<b>202,48</b>	<b>Sidhi</b>	<b>81</b>	<b>3,76,429</b>	<b>652,75</b>	<b>109,52</b>
Rural	45	75,812	86,45	58,06	Rural	64	2,76,920	389,37	72,84
Semi-urban	22	1,14,945	170,95	144,42	Semi-urban	17	99,509	263,37	36,68
<b>Rajgarh</b>	<b>75</b>	<b>2,01,733</b>	<b>312,25</b>	<b>210,77</b>	<b>Tikamgarh</b>	<b>59</b>	<b>2,36,583</b>	<b>316,50</b>	<b>68,76</b>
Rural	57	1,10,201	141,91	119,96	Rural	44	1,18,197	99,92	29,04
Semi-urban	18	91,532	170,34	90,81	Semi-urban	15	1,18,386	216,58	39,72
<b>Ratlam</b>	<b>76</b>	<b>4,18,243</b>	<b>748,45</b>	<b>260,51</b>	<b>Ujjain</b>	<b>120</b>	<b>5,99,324</b>	<b>1149,05</b>	<b>606,29</b>
Rural	33	1,06,993	94,52	49,58	Rural	53	85,095	116,94	111,95
Semi-urban	14	83,012	122,98	53,44	Semi-urban	20	1,25,717	230,10	129,58
Urban	29	2,28,238	530,96	157,49	Urban	47	3,88,512	802,01	364,77
<b>Rewa</b>	<b>104</b>	<b>5,74,544</b>	<b>962,81</b>	<b>259,28</b>	<b>Umaria</b>	<b>34</b>	<b>1,76,801</b>	<b>338,03</b>	<b>59,26</b>
Rural	73	3,12,792	363,57	95,39	Rural	18	73,755	114,54	16,97
Semi-urban	7	51,214	80,09	14,93	Semi-urban	16	1,03,046	223,49	42,29
Urban	24	2,10,538	519,15	148,95	<b>Vidisha</b>	<b>65</b>	<b>1,96,476</b>	<b>356,84</b>	<b>215,00</b>
<b>Sagar</b>	<b>105</b>	<b>5,44,102</b>	<b>855,21</b>	<b>296,62</b>	Rural	38	63,678	69,66	83,56
Rural	44	1,04,523	101,23	52,27	Semi-urban	27	1,32,798	287,17	131,44
Semi-urban	29	1,60,633	219,69	89,99	<b>West Nimar</b>	<b>73</b>	<b>2,20,693</b>	<b>388,36</b>	<b>187,50</b>
Urban	32	2,78,946	534,29	154,36	Rural	51	96,988	125,38	87,21
<b>Satna</b>	<b>110</b>	<b>5,14,456</b>	<b>817,19</b>	<b>259,50</b>	Semi-urban	22	1,23,705	262,99	100,29
Rural	74	2,25,745	245,23	66,35	<b>UTTAR PRADESH</b>	<b>8,324</b>	<b>625,23,237</b>	<b>98520,10</b>	<b>29439,82</b>
Semi-urban	14	1,17,206	171,27	41,10	Rural	4,871	278,68,305	26200,32	7511,31
Urban	22	1,71,505	400,69	152,05	Semi-urban	1,364	141,36,619	19713,93	5745,59
<b>Sehore</b>	<b>61</b>	<b>2,20,119</b>	<b>354,79</b>	<b>190,21</b>	Urban	1,513	147,14,647	34925,97	9968,12
Rural	39	98,834	155,40	89,64	Metropolitan	576	58,03,666	17679,87	6214,81
Semi-urban	22	1,21,285	199,39	100,57	<b>Agra</b>	<b>238</b>	<b>18,76,995</b>	<b>3792,69</b>	<b>1073,83</b>
<b>Seoni</b>	<b>67</b>	<b>1,86,632</b>	<b>278,71</b>	<b>88,59</b>	Rural	69	3,34,885	430,37	174,26
Rural	54	1,04,835	116,27	41,12	Semi-urban	27	2,28,839	277,51	88,07
Semi-urban	13	81,797	162,44	47,48	Urban	142	13,13,271	3084,82	811,49
<b>Shahdol</b>	<b>73</b>	<b>3,50,402</b>	<b>581,09</b>	<b>90,37</b>	<b>Aligarh</b>	<b>159</b>	<b>11,35,840</b>	<b>2149,41</b>	<b>613,45</b>
Rural	52	1,72,177	241,37	41,62	Rural	77	3,92,333	369,91	188,23
Semi-urban	21	1,78,225	339,71	48,75	Semi-urban	21	1,74,186	235,26	69,92
<b>Shajapur</b>	<b>70</b>	<b>2,03,962</b>	<b>301,02</b>	<b>200,00</b>	Urban	61	5,69,321	1544,25	355,30
Rural	47	88,869	104,18	95,57					
Semi-urban	23	1,15,093	196,84	104,44					

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE  
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS  
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CENTRAL REGION (Contd.)					(Amount in Rupees Lakh)				
STATE/UNION	DEPOSITS			CREDIT	STATE/UNION	DEPOSITS			CREDIT
TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing	TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
<b>UTTAR PRADESH (Contd.)</b>					<b>Bijnor</b>	<b>134</b>	<b>9,90,908</b>	<b>1246,97</b>	<b>560,91</b>
<b>Allahabad</b>	<b>252</b>	<b>22,78,890</b>	<b>4371,61</b>	<b>838,69</b>	Rural	71	3,53,782	318,12	115,24
Rural	116	7,07,769	744,40	160,84	Semi-urban	63	6,37,126	928,85	445,68
Semi-urban	16	1,91,661	234,89	33,14	<b>Budaun</b>	<b>125</b>	<b>6,31,722</b>	<b>629,21</b>	<b>296,59</b>
Urban	120	13,79,460	3392,33	644,71	Rural	79	2,55,366	187,28	106,23
<b>Ambedkar Nagar</b>	<b>75</b>	<b>6,69,256</b>	<b>646,24</b>	<b>145,60</b>	Semi-urban	31	2,45,517	214,93	117,20
Rural	60	4,62,913	361,48	77,98	Urban	15	1,30,839	227,00	73,16
Semi-urban	15	2,06,343	284,77	67,62	<b>Bulandshahr</b>	<b>141</b>	<b>9,95,463</b>	<b>1381,40</b>	<b>358,84</b>
<b>Auraiya</b>	<b>50</b>	<b>2,60,044</b>	<b>339,78</b>	<b>54,71</b>	Rural	75	3,29,439	306,04	94,62
Rural	35	1,27,962	145,41	22,47	Semi-urban	43	4,59,556	616,87	161,05
Semi-urban	15	1,32,082	194,37	32,24	Urban	23	2,06,468	458,49	103,17
<b>Azamgarh</b>	<b>177</b>	<b>14,75,485</b>	<b>1916,77</b>	<b>265,16</b>	<b>Chandauli</b>	<b>57</b>	<b>3,96,427</b>	<b>603,46</b>	<b>138,77</b>
Rural	153	11,93,837	1375,53	166,46	Rural	42	2,07,565	249,52	63,71
Semi-urban	24	2,81,648	541,23	98,70	Semi-urban	15	1,88,862	353,93	75,06
<b>Baghpat</b>	<b>48</b>	<b>3,34,660</b>	<b>452,78</b>	<b>107,80</b>	<b>Chitrakoot</b>	<b>39</b>	<b>1,98,445</b>	<b>197,06</b>	<b>72,05</b>
Rural	26	1,48,607	143,38	38,50	Rural	34	1,65,906	161,35	60,49
Semi-urban	22	1,86,053	309,40	69,29	Semi-urban	5	32,539	35,71	11,56
<b>Bahraich</b>	<b>102</b>	<b>5,91,609</b>	<b>564,97</b>	<b>201,71</b>	<b>Deoria</b>	<b>108</b>	<b>10,09,809</b>	<b>1221,43</b>	<b>232,80</b>
Rural	79	4,00,694	236,53	105,84	Rural	80	6,19,990	545,75	111,51
Semi-urban	9	79,075	95,32	19,95	Semi-urban	28	3,89,819	675,68	121,28
Urban	14	1,11,840	233,12	75,93	<b>Etah</b>	<b>115</b>	<b>6,96,091</b>	<b>809,64</b>	<b>253,61</b>
<b>Ballia</b>	<b>141</b>	<b>11,80,542</b>	<b>1448,49</b>	<b>201,27</b>	Rural	73	3,01,853	267,65	114,07
Rural	105	5,37,821	592,57	91,38	Semi-urban	42	3,94,238	541,99	139,53
Semi-urban	36	6,42,721	855,92	109,89	<b>Etawah</b>	<b>64</b>	<b>4,24,215</b>	<b>537,22</b>	<b>129,86</b>
<b>Balrampur</b>	<b>69</b>	<b>4,88,937</b>	<b>480,07</b>	<b>142,23</b>	Rural	42	1,77,429	153,96	47,66
Rural	56	3,10,511	239,73	66,56	Semi-urban	7	1,02,619	105,84	40,08
Semi-urban	13	1,78,426	240,34	75,67	Urban	15	1,44,167	277,43	42,12
<b>Banda</b>	<b>84</b>	<b>3,40,464</b>	<b>371,59</b>	<b>133,23</b>	<b>Faizabad</b>	<b>88</b>	<b>8,62,107</b>	<b>1086,57</b>	<b>252,02</b>
Rural	67	1,98,392	148,13	81,14	Rural	52	4,37,745	366,52	79,31
Semi-urban	17	1,42,072	223,46	52,09	Semi-urban	9	1,10,967	148,64	23,13
<b>Barabanki</b>	<b>135</b>	<b>8,18,450</b>	<b>824,16</b>	<b>281,60</b>	Urban	27	3,13,395	571,40	149,59
Rural	109	5,83,865	476,23	142,65	<b>Farrukhabad</b>	<b>75</b>	<b>4,48,664</b>	<b>649,79</b>	<b>198,69</b>
Semi-urban	26	2,34,585	347,93	138,95	Rural	42	1,36,393	128,23	51,75
<b>Bareilly</b>	<b>194</b>	<b>13,03,012</b>	<b>1980,93</b>	<b>636,30</b>	Semi-urban	11	1,04,432	144,72	35,82
Rural	86	3,57,821	263,71	122,44	Urban	22	2,07,839	376,85	111,12
Semi-urban	24	1,82,364	186,88	111,54	<b>Fatehpur</b>	<b>108</b>	<b>5,72,221</b>	<b>617,68</b>	<b>134,06</b>
Urban	84	7,62,827	1530,35	402,32	Rural	87	3,50,718	307,20	85,02
<b>Basti</b>	<b>89</b>	<b>7,00,073</b>	<b>730,74</b>	<b>276,97</b>	Semi-urban	13	1,29,454	124,29	16,27
Rural	76	5,66,170	479,91	133,38	Urban	8	92,049	186,19	32,78
Semi-urban	13	1,33,903	250,82	143,60					

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DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS  
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CENTRAL REGION (Contd.)					(Amount in Rupees Lakh)				
STATE/UNION	No. of Offices	DEPOSITS		CREDIT	STATE/UNION	No. of Offices	DEPOSITS		CREDIT
TERRITORY/ DISTRICT		No. of Accounts	Amount	Amount Out- standing	TERRITORY/ DISTRICT		No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
<b>UTTAR PRADESH (Contd.)</b>					<b>Jhansi</b>	<b>103</b>	<b>7,47,352</b>	<b>1302,76</b>	<b>341,24</b>
<b>Firozabad</b>	<b>84</b>	<b>5,90,732</b>	<b>886,11</b>	<b>258,54</b>	Rural	32	1,17,223	134,50	48,91
Rural	42	1,84,494	150,93	69,92	Semi-urban	26	1,86,900	215,93	65,48
Semi-urban	22	2,10,339	335,76	96,20	Urban	45	4,43,229	952,33	226,85
Urban	20	1,95,899	399,41	92,43	<b>Jyotiba Phule Nagar</b>	<b>66</b>	<b>4,52,299</b>	<b>448,49</b>	<b>195,84</b>
<b>Gautam Buddha Nagar</b>	<b>90</b>	<b>8,60,743</b>	<b>4428,86</b>	<b>938,12</b>	Rural	39	2,25,543	143,65	90,80
Rural	28	2,30,749	584,11	121,40	Semi-urban	14	1,30,667	145,74	61,84
Semi-urban	9	1,04,582	176,82	44,57	Urban	13	96,089	159,10	43,20
Urban	53	5,25,412	3667,93	772,15	<b>Kanauj</b>	<b>61</b>	<b>3,79,662</b>	<b>426,06</b>	<b>142,41</b>
<b>Ghaziabad</b>	<b>225</b>	<b>19,91,793</b>	<b>4076,42</b>	<b>1588,95</b>	Rural	40	1,63,484	152,57	58,57
Rural	65	3,74,885	571,79	174,87	Semi-urban	21	2,16,178	273,48	83,84
Semi-urban	19	2,22,714	307,08	97,03	<b>Kanpur City</b>	<b>335</b>	<b>32,05,863</b>	<b>7125,52</b>	<b>2190,96</b>
Urban	141	13,94,194	3197,55	1317,05	Rural	24	1,43,981	174,97	36,23
<b>Ghazipur</b>	<b>148</b>	<b>11,32,063</b>	<b>1564,74</b>	<b>223,52</b>	Semi-urban	5	42,679	46,95	6,44
Rural	105	5,92,279	689,52	83,66	Metropolitan	306	30,19,203	6903,60	2148,30
Semi-urban	43	5,39,784	875,22	139,86	<b>Kanpur Dehat</b>	<b>121</b>	<b>7,32,471</b>	<b>641,52</b>	<b>197,53</b>
<b>Gonda</b>	<b>114</b>	<b>8,75,805</b>	<b>912,11</b>	<b>220,35</b>	Rural	99	4,95,694	397,88	137,55
Rural	94	6,59,274	556,07	136,21	Semi-urban	22	2,36,777	243,65	59,98
Semi-urban	20	2,16,531	356,05	84,14	<b>Kaushambi</b>	<b>48</b>	<b>2,77,118</b>	<b>314,22</b>	<b>63,95</b>
<b>Gorakhpur</b>	<b>184</b>	<b>19,04,695</b>	<b>2891,54</b>	<b>696,10</b>	Rural	43	2,25,849	254,37	54,86
Rural	114	9,96,423	979,49	179,57	Semi-urban	5	51,269	59,85	9,09
Semi-urban	9	1,05,518	168,65	24,07	<b>Kushi Nagar</b>	<b>96</b>	<b>7,65,920</b>	<b>747,51</b>	<b>245,63</b>
Urban	61	8,02,754	1743,39	492,45	Rural	90	6,86,004	592,03	204,93
<b>Hamirpur</b>	<b>57</b>	<b>2,13,038</b>	<b>262,55</b>	<b>110,07</b>	Semi-urban	6	79,916	155,48	40,69
Rural	40	1,06,465	82,80	63,30	<b>Lakhimpur Kheri</b>	<b>130</b>	<b>8,77,554</b>	<b>849,16</b>	<b>386,73</b>
Semi-urban	17	1,06,573	179,76	46,76	Rural	92	5,48,391	334,58	163,77
<b>Hardoi</b>	<b>128</b>	<b>7,84,413</b>	<b>806,00</b>	<b>254,80</b>	Semi-urban	38	3,29,163	514,58	222,96
Rural	98	4,38,708	323,73	123,39	<b>Lalitpur</b>	<b>44</b>	<b>2,07,234</b>	<b>270,83</b>	<b>96,57</b>
Semi-urban	30	3,45,705	482,26	131,41	Rural	33	1,06,099	92,96	60,06
<b>Hathras</b>	<b>70</b>	<b>4,82,780</b>	<b>600,42</b>	<b>212,73</b>	Semi-urban	11	1,01,135	177,87	36,51
Rural	34	1,78,160	155,20	75,62	<b>Lucknow</b>	<b>336</b>	<b>32,74,726</b>	<b>11538,73</b>	<b>4206,66</b>
Semi-urban	16	1,35,934	165,79	62,35	Rural	62	4,53,331	710,94	127,41
Urban	20	1,68,686	279,43	74,76	Semi-urban	4	36,932	51,52	12,74
<b>Jalaun</b>	<b>83</b>	<b>4,68,868</b>	<b>517,61</b>	<b>186,24</b>	Metropolitan	270	27,84,463	10776,27	4066,51
Rural	55	2,17,419	156,99	73,95	<b>Maharajanj</b>	<b>78</b>	<b>6,07,177</b>	<b>519,36</b>	<b>178,23</b>
Semi-urban	28	2,51,449	360,63	112,28	Rural	69	5,12,330	377,39	108,32
<b>Jaunpur</b>	<b>180</b>	<b>16,50,624</b>	<b>2030,61</b>	<b>341,01</b>	Semi-urban	9	94,847	141,97	69,91
Rural	143	11,91,821	1266,26	218,96	<b>Mahoba</b>	<b>34</b>	<b>1,51,980</b>	<b>187,27</b>	<b>68,38</b>
Semi-urban	16	2,46,484	328,23	46,39	Rural	20	72,154	59,81	34,17
Urban	21	2,12,319	436,12	75,66	Semi-urban	14	79,826	127,47	34,21

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE  
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

CENTRAL REGION (Contd.)					(Amount in Rupees Lakh)				
STATE/UNION	DEPOSITS			CREDIT	STATE/UNION	DEPOSITS			CREDIT
TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing	TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
<b>UTTAR PRADESH (Contd.)</b>					<b>Rampur</b>	<b>98</b>	<b>4,57,733</b>	<b>491,67</b>	<b>275,64</b>
<b>Mainpuri</b>	<b>73</b>	<b>4,73,132</b>	<b>568,00</b>	<b>182,01</b>	Rural	61	1,96,023	129,66	129,67
Rural	46	1,75,988	147,27	68,74	Semi-urban	18	1,26,484	94,76	70,01
Semi-urban	27	2,97,144	420,73	113,26	Urban	19	1,35,226	267,25	75,97
<b>Mathura</b>	<b>133</b>	<b>8,90,266</b>	<b>1443,99</b>	<b>430,97</b>	<b>Saharanpur</b>	<b>146</b>	<b>11,12,576</b>	<b>1519,42</b>	<b>647,06</b>
Rural	66	3,06,064	329,37	155,83	Rural	72	3,80,409	336,76	159,64
Semi-urban	26	2,11,061	402,69	89,08	Semi-urban	23	2,56,514	269,67	169,43
Urban	41	3,73,141	711,92	186,06	Urban	51	4,75,653	912,99	318,00
<b>Mau</b>	<b>79</b>	<b>6,70,705</b>	<b>895,82</b>	<b>122,07</b>	<b>Sant Kabir Nagar</b>	<b>54</b>	<b>4,12,128</b>	<b>360,99</b>	<b>75,20</b>
Rural	56	3,92,330	455,66	60,86	Rural	45	2,78,274	222,68	48,98
Semi-urban	12	1,52,360	212,72	27,81	Semi-urban	9	1,33,854	138,31	26,23
Urban	11	1,26,015	227,44	33,40	<b>Sant Ravidas Nagar</b>	<b>56</b>	<b>4,31,542</b>	<b>859,98</b>	<b>436,17</b>
<b>Meerut</b>	<b>210</b>	<b>17,44,907</b>	<b>3038,12</b>	<b>1129,09</b>	Rural	32	2,32,657	345,42	105,82
Rural	66	3,28,966	361,23	110,39	Semi-urban	24	1,98,885	514,56	330,35
Semi-urban	29	3,00,564	316,62	86,46	<b>Shahjahanpur</b>	<b>127</b>	<b>7,87,243</b>	<b>869,33</b>	<b>367,07</b>
Urban	115	11,15,377	2360,26	932,24	Rural	88	3,83,634	288,51	166,99
<b>Mirzapur</b>	<b>97</b>	<b>7,08,803</b>	<b>875,35</b>	<b>316,96</b>	Semi-urban	17	1,62,938	123,73	84,57
Rural	65	4,18,948	374,25	136,38	Urban	22	2,40,671	457,09	115,51
Semi-urban	9	88,952	107,36	15,82	<b>Shravasti</b>	<b>53</b>	<b>2,92,156</b>	<b>198,63</b>	<b>62,52</b>
Urban	23	2,00,903	393,74	164,76	Rural	50	2,60,875	154,07	56,86
<b>Moradabad</b>	<b>201</b>	<b>13,83,481</b>	<b>2187,62</b>	<b>943,97</b>	Semi-urban	3	31,281	44,56	5,66
Rural	89	4,31,642	293,14	169,32	<b>Sidharthanagar</b>	<b>82</b>	<b>5,57,071</b>	<b>499,14</b>	<b>124,39</b>
Semi-urban	32	3,30,841	360,91	117,14	Rural	77	5,04,090	439,48	112,92
Urban	80	6,20,998	1533,57	657,51	Semi-urban	5	52,981	59,66	11,47
<b>Muzaffarnagar</b>	<b>188</b>	<b>13,15,904</b>	<b>1780,63</b>	<b>766,77</b>	<b>Sitapur</b>	<b>163</b>	<b>12,48,004</b>	<b>918,40</b>	<b>251,93</b>
Rural	92	4,47,092	424,82	147,29	Rural	120	7,53,699	337,70	93,13
Semi-urban	52	4,93,652	600,79	208,38	Semi-urban	23	3,29,475	244,99	71,05
Urban	44	3,75,160	755,02	411,10	Urban	20	1,64,830	335,71	87,75
<b>Pilibhit</b>	<b>80</b>	<b>4,43,181</b>	<b>481,03</b>	<b>220,32</b>	<b>Sonbhadra</b>	<b>66</b>	<b>4,68,904</b>	<b>808,10</b>	<b>224,86</b>
Rural	52	2,26,711	160,12	101,99	Rural	44	2,83,147	337,65	81,33
Semi-urban	14	1,02,567	116,51	56,91	Semi-urban	22	1,85,757	470,45	143,53
Urban	14	1,13,903	204,40	61,42	<b>Sultanpur</b>	<b>145</b>	<b>11,81,419</b>	<b>1202,47</b>	<b>312,54</b>
<b>Pratapgarh</b>	<b>132</b>	<b>10,38,450</b>	<b>1077,98</b>	<b>182,82</b>	Rural	128	9,07,193	778,95	211,73
Rural	114	8,29,409	762,87	128,00	Semi-urban	17	2,74,226	423,52	100,80
Semi-urban	18	2,09,041	315,12	54,82	<b>Unnao</b>	<b>114</b>	<b>7,74,326</b>	<b>1023,55</b>	<b>193,21</b>
<b>Rai Bareli</b>	<b>132</b>	<b>8,51,288</b>	<b>986,23</b>	<b>197,37</b>	Rural	86	4,70,078	433,04	102,63
Rural	108	5,99,727	562,43	111,30	Semi-urban	16	1,33,058	179,91	39,31
Semi-urban	12	1,31,792	154,41	20,57	Urban	12	1,71,190	410,60	51,28
Urban	12	1,19,769	269,39	65,51					

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE  
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

CENTRAL REGION (Concl.) AND WESTERN REGION

(Amount in Rupees Lakh)

CENTRAL REGION (Concl.) AND WESTERN REGION					(Amount in Rupees Lakh)				
STATE/UNION	DEPOSITS			CREDIT	STATE/UNION	DEPOSITS			CREDIT
TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing	TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
<b>UTTAR PRADESH (Contd.)</b>					<b>Tehri Garhwal</b>	<b>68</b>	<b>2,88,433</b>	<b>514,42</b>	<b>62,61</b>
<b>Varanasi</b>	<b>213</b>	<b>19,64,779</b>	<b>4034,59</b>	<b>1031,59</b>	Rural	60	2,40,333	322,97	51,00
Rural	62	4,80,823	583,80	103,35	Semi-urban	8	48,100	191,45	11,61
Semi-urban	7	72,203	81,69	16,85	<b>Udhamsingh Nagar</b>	<b>87</b>	<b>4,95,863</b>	<b>842,73</b>	<b>664,27</b>
Urban	144	14,11,753	3369,10	911,39	Rural	37	1,70,134	260,35	124,44
<b>UTTARANCHAL</b>	<b>857</b>	<b>52,37,892</b>	<b>11543,16</b>	<b>2741,11</b>	Semi-urban	50	3,25,729	582,38	539,82
Rural	525	22,63,174	3219,00	646,21	<b>Uttar Kashi</b>	<b>26</b>	<b>1,10,076</b>	<b>127,82</b>	<b>36,61</b>
Semi-urban	199	16,88,513	3841,90	1169,78	Rural	22	74,609	67,42	24,15
Urban	133	12,86,205	4482,25	925,12	Semi-urban	4	35,467	60,39	12,46
<b>Almora</b>	<b>72</b>	<b>3,28,953</b>	<b>548,09</b>	<b>69,02</b>	<b>GOA</b>	<b>336</b>	<b>24,67,808</b>	<b>8031,80</b>	<b>2031,72</b>
Rural	57	2,16,349	302,18	39,49	Rural	155	9,47,412	2297,55	266,67
Semi-urban	15	1,12,604	245,90	29,53	Semi-urban	181	15,20,396	5734,25	1765,05
<b>Bageshwar</b>	<b>27</b>	<b>95,523</b>	<b>150,50</b>	<b>24,58</b>	<b>North Goa</b>	<b>203</b>	<b>13,64,748</b>	<b>4397,67</b>	<b>1246,64</b>
Rural	27	95,523	150,50	24,58	Rural	98	5,84,645	1325,12	155,87
<b>Chamoli</b>	<b>35</b>	<b>1,91,026</b>	<b>278,46</b>	<b>41,33</b>	Semi-urban	105	7,80,103	3072,55	1090,77
Rural	27	1,47,341	188,95	27,46	<b>South Goa</b>	<b>133</b>	<b>11,03,060</b>	<b>3634,13</b>	<b>785,08</b>
Semi-urban	8	43,685	89,51	13,87	Rural	57	3,62,767	972,44	110,80
<b>Champawat</b>	<b>20</b>	<b>99,189</b>	<b>137,67</b>	<b>21,89</b>	Semi-urban	76	7,40,293	2661,69	674,28
Rural	18	70,581	112,93	17,61	<b>GUJARAT</b>	<b>3,750</b>	<b>230,83,402</b>	<b>65284,28</b>	<b>28820,11</b>
Semi-urban	2	28,608	24,73	4,27	Rural	1,539	55,55,923	9716,03	3468,16
<b>Dehradun</b>	<b>170</b>	<b>14,60,424</b>	<b>4851,48</b>	<b>964,45</b>	Semi-urban	828	62,96,410	13550,10	3454,02
Rural	49	2,52,331	471,01	84,24	Urban	486	39,48,181	16649,38	3873,69
Semi-urban	35	3,37,120	852,22	165,04	Metropolitan	897	72,82,888	25368,77	18024,23
Urban	86	8,70,973	3528,24	715,17	<b>Ahmedabad</b>	<b>621</b>	<b>45,10,661</b>	<b>15335,28</b>	<b>11753,44</b>
<b>Garhwal</b>	<b>98</b>	<b>4,98,443</b>	<b>851,41</b>	<b>100,27</b>	Rural	58	1,73,813	319,61	290,53
Rural	83	3,46,025	472,90	51,23	Semi-urban	46	3,39,853	698,24	139,51
Semi-urban	15	1,52,418	378,51	49,03	Metropolitan	517	39,96,995	14317,43	11323,41
<b>Haridwar</b>	<b>97</b>	<b>8,74,803</b>	<b>1730,26</b>	<b>426,01</b>	<b>Amreli</b>	<b>91</b>	<b>3,83,411</b>	<b>655,66</b>	<b>253,22</b>
Rural	36	2,20,622	281,47	84,28	Rural	55	1,22,792	151,15	120,83
Semi-urban	35	4,29,043	947,07	260,83	Semi-urban	36	2,60,619	504,52	132,38
Urban	26	2,25,138	501,72	80,90	<b>Anand</b>	<b>164</b>	<b>11,20,262</b>	<b>3906,68</b>	<b>538,97</b>
<b>Nainital</b>	<b>87</b>	<b>4,61,018</b>	<b>1006,75</b>	<b>246,65</b>	Rural	69	3,44,129	753,67	127,90
Rural	44	1,54,283	213,23	55,51	Semi-urban	65	5,51,420	1522,40	205,31
Semi-urban	22	1,16,641	341,22	62,08	Urban	30	2,24,713	1630,61	205,75
Urban	21	1,90,094	452,29	129,05	<b>Banaskantha</b>	<b>100</b>	<b>3,66,738</b>	<b>572,69</b>	<b>247,37</b>
<b>Pithoragarh</b>	<b>50</b>	<b>2,48,717</b>	<b>383,98</b>	<b>63,79</b>	Rural	70	1,78,351	215,28	101,25
Rural	45	1,89,619	255,47	42,56	Semi-urban	30	1,88,387	357,41	146,12
Semi-urban	5	59,098	128,51	21,23	<b>Bharuch</b>	<b>121</b>	<b>6,34,019</b>	<b>1328,57</b>	<b>682,61</b>
<b>Rudra Prayag</b>	<b>20</b>	<b>85,424</b>	<b>119,60</b>	<b>19,65</b>	Rural	74	2,75,919	456,42	174,84
Rural	20	85,424	119,60	19,65	Semi-urban	22	1,57,437	344,28	224,17
					Urban	25	2,00,663	527,87	283,60

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE  
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

WESTERN REGION (Contd.)					(Amount in Rupees Lakh)				
STATE/UNION	DEPOSITS			CREDIT	STATE/UNION	DEPOSITS			CREDIT
TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing	TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
<b>GUJARAT (Contd.)</b>					<b>Panch Mahals</b>	<b>89</b>	<b>4,31,480</b>	<b>677,29</b>	<b>233,63</b>
<b>Bhavnagar</b>	<b>155</b>	<b>8,31,252</b>	<b>2227,46</b>	<b>1003,98</b>	Rural	58	2,07,218	195,95	68,76
Rural	65	1,70,655	247,76	93,89	Semi-urban	31	2,24,262	481,34	164,87
Semi-urban	34	2,31,898	399,20	114,12	<b>Patan</b>	<b>78</b>	<b>3,44,008</b>	<b>644,49</b>	<b>185,47</b>
Urban	56	4,28,699	1580,50	795,98	Rural	41	1,10,553	119,64	39,83
<b>Dahod</b>	<b>62</b>	<b>2,84,414</b>	<b>390,34</b>	<b>96,16</b>	Semi-urban	37	2,33,455	524,86	145,65
Rural	40	1,36,023	109,31	48,48	<b>Porbandar</b>	<b>48</b>	<b>3,49,063</b>	<b>1349,49</b>	<b>375,67</b>
Semi-urban	22	1,48,391	281,03	47,67	Rural	15	38,596	76,46	22,97
<b>Dangs</b>	<b>8</b>	<b>55,092</b>	<b>50,32</b>	<b>9,27</b>	Semi-urban	7	57,694	106,05	18,42
Rural	5	20,874	15,19	3,30	Urban	26	2,52,773	1166,98	334,28
Semi-urban	3	34,218	35,13	5,97	<b>Rajkot</b>	<b>255</b>	<b>14,91,759</b>	<b>4133,13</b>	<b>1129,45</b>
<b>Gandhinagar</b>	<b>93</b>	<b>4,93,828</b>	<b>2123,11</b>	<b>736,01</b>	Rural	88	2,45,923	333,76	175,35
Rural	42	1,57,535	217,39	77,51	Semi-urban	60	4,73,169	952,54	321,75
Semi-urban	18	1,41,216	246,20	56,51	Urban	107	7,72,667	2846,84	632,35
Urban	33	1,95,077	1659,51	601,98	<b>Sabarkantha</b>	<b>121</b>	<b>5,09,478</b>	<b>683,47</b>	<b>259,44</b>
<b>Jamnagar</b>	<b>155</b>	<b>10,20,186</b>	<b>2410,69</b>	<b>524,10</b>	Rural	82	2,31,803	244,07	108,01
Rural	73	2,28,645	365,79	140,89	Semi-urban	39	2,77,675	439,40	151,42
Semi-urban	29	2,95,482	529,30	96,80	<b>Surat</b>	<b>314</b>	<b>22,06,180</b>	<b>5760,71</b>	<b>2429,62</b>
Urban	53	4,96,059	1515,60	286,41	Rural	111	4,78,039	912,34	526,06
<b>Junagadh</b>	<b>148</b>	<b>8,33,183</b>	<b>1671,57</b>	<b>436,21</b>	Semi-urban	31	2,63,171	710,57	153,54
Rural	70	2,09,358	290,26	118,10	Metropolitan	172	14,64,970	4137,79	1750,01
Semi-urban	43	3,06,051	577,40	146,62	<b>Surendranagar</b>	<b>92</b>	<b>4,41,998</b>	<b>674,98</b>	<b>255,67</b>
Urban	35	3,17,774	803,92	171,49	Rural	48	1,14,517	106,49	98,26
<b>Kachchh</b>	<b>174</b>	<b>10,52,852</b>	<b>5015,91</b>	<b>503,95</b>	Semi-urban	30	2,10,216	283,79	87,95
Rural	86	3,71,209	1558,05	131,56	Urban	14	1,17,265	284,70	69,46
Semi-urban	46	3,40,432	1441,65	114,62	<b>Vadodara</b>	<b>353</b>	<b>25,52,712</b>	<b>8103,16</b>	<b>5696,94</b>
Urban	42	3,41,211	2016,20	257,76	Rural	120	5,18,299	798,23	632,84
<b>Kheda</b>	<b>141</b>	<b>8,03,459</b>	<b>1924,32</b>	<b>303,46</b>	Semi-urban	25	2,13,490	391,39	113,29
Rural	73	2,67,683	418,54	96,56	Metropolitan	208	18,20,923	6913,55	4950,81
Semi-urban	38	2,51,013	382,30	82,12	<b>Valsad</b>	<b>98</b>	<b>6,87,335</b>	<b>1360,44</b>	<b>577,26</b>
Urban	30	2,84,763	1123,48	124,79	Rural	38	2,09,944	304,52	82,01
<b>Mahesana</b>	<b>104</b>	<b>5,50,412</b>	<b>929,57</b>	<b>275,46</b>	Semi-urban	60	4,77,391	1055,93	495,25
Rural	55	1,95,223	212,74	62,00	<b>MAHARASHTRA</b>	<b>6,531</b>	<b>513,19,288</b>	<b>222546,02</b>	<b>205381,17</b>
Semi-urban	49	3,55,189	716,83	213,46	Rural	2,292	72,36,795	7430,31	6836,95
<b>Narmada</b>	<b>25</b>	<b>1,18,970</b>	<b>121,41</b>	<b>33,06</b>	Semi-urban	1,098	77,58,518	10996,98	4669,67
Rural	19	63,981	50,41	19,99	Urban	951	71,96,944	16940,69	7655,82
Semi-urban	6	54,989	71,00	13,07	Metropolitan	2,190	291,27,031	187178,04	186218,72
<b>Navsari</b>	<b>140</b>	<b>10,10,650</b>	<b>3233,52</b>	<b>279,70</b>	<b>Ahmednagar</b>	<b>208</b>	<b>8,52,720</b>	<b>1166,18</b>	<b>700,34</b>
Rural	84	4,84,841	1243,01	106,44	Rural	117	2,64,254	270,12	214,64
Semi-urban	21	2,09,292	497,34	63,42	Semi-urban	61	3,69,266	472,32	264,89
Urban	35	3,16,517	1493,17	109,84	Urban	30	2,19,200	423,75	220,81

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE  
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

WESTERN REGION (Contd.)					(Amount in Rupees Lakh)				
STATE/UNION	DEPOSITS			CREDIT	STATE/UNION	DEPOSITS			CREDIT
TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing	TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
<b>MAHARASHTRA (Contd.)</b>					<b>Jalgaon</b>	<b>185</b>	<b>8,29,376</b>	<b>1259,71</b>	<b>799,29</b>
<b>Akola</b>	<b>105</b>	<b>3,87,855</b>	<b>475,33</b>	<b>353,03</b>	Rural	87	1,74,936	179,27	176,21
Rural	48	98,551	70,10	62,88	Semi-urban	55	3,40,066	462,14	242,16
Semi-urban	22	1,19,010	98,52	68,45	Urban	43	3,14,374	618,31	380,93
Urban	35	1,70,294	306,71	221,71	<b>Jalna</b>	<b>76</b>	<b>3,40,286</b>	<b>375,01</b>	<b>314,89</b>
<b>Amravati</b>	<b>151</b>	<b>6,70,732</b>	<b>956,35</b>	<b>366,80</b>	Rural	48	1,76,668	109,98	130,03
Rural	82	1,73,518	147,55	74,93	Semi-urban	10	49,296	61,44	28,78
Semi-urban	34	2,28,907	246,82	112,09	Urban	18	1,14,322	203,59	156,08
Urban	35	2,68,307	561,98	179,78	<b>Kolhapur</b>	<b>233</b>	<b>11,76,237</b>	<b>1695,17</b>	<b>1140,31</b>
<b>Aurangabad</b>	<b>164</b>	<b>8,38,607</b>	<b>1588,41</b>	<b>1154,17</b>	Rural	99	3,64,548	304,11	220,16
Rural	71	2,45,910	203,60	156,90	Semi-urban	41	2,47,807	260,07	139,92
Semi-urban	15	1,03,627	128,07	50,46	Urban	93	5,63,882	1130,99	780,23
Urban	78	4,89,070	1256,75	946,80	<b>Latur</b>	<b>99</b>	<b>4,37,269</b>	<b>562,76</b>	<b>323,07</b>
<b>Bhandara</b>	<b>130</b>	<b>5,58,534</b>	<b>635,84</b>	<b>300,79</b>	Rural	53	1,42,928	103,34	67,24
Rural	93	3,08,886	245,66	105,35	Semi-urban	26	1,58,577	177,66	105,36
Semi-urban	25	1,59,798	211,43	88,78	Urban	20	1,35,764	281,76	150,48
Urban	12	89,850	178,75	106,65	<b>Nagpur</b>	<b>303</b>	<b>21,28,825</b>	<b>4952,82</b>	<b>2340,34</b>
<b>Bid</b>	<b>99</b>	<b>4,49,622</b>	<b>482,08</b>	<b>281,18</b>	Rural	85	3,05,243	371,03	134,19
Rural	70	2,28,517	163,74	113,13	Semi-urban	27	2,61,993	326,00	103,91
Semi-urban	22	1,56,934	187,34	124,38	Metropolitan	191	15,61,589	4255,80	2102,24
Urban	7	64,171	131,01	43,68	<b>Nanded</b>	<b>131</b>	<b>4,59,462</b>	<b>682,40</b>	<b>416,49</b>
<b>Buldhana</b>	<b>104</b>	<b>3,76,788</b>	<b>384,97</b>	<b>299,73</b>	Rural	67	1,43,245	119,59	113,35
Rural	60	1,31,231	95,91	103,13	Semi-urban	33	1,26,829	173,39	98,54
Semi-urban	44	2,45,557	289,06	196,60	Urban	31	1,89,388	389,41	204,59
<b>Chandrapur</b>	<b>152</b>	<b>7,33,910</b>	<b>1084,49</b>	<b>320,29</b>	<b>Nandurbar</b>	<b>48</b>	<b>1,51,532</b>	<b>205,83</b>	<b>112,64</b>
Rural	91	2,73,641	249,06	101,56	Rural	34	58,810	48,84	38,05
Semi-urban	34	2,79,296	427,25	97,87	Semi-urban	14	92,722	156,98	74,59
Urban	27	1,80,973	408,17	120,86	<b>Nasik</b>	<b>241</b>	<b>13,05,530</b>	<b>2384,65</b>	<b>1301,70</b>
<b>Dhule</b>	<b>81</b>	<b>3,46,843</b>	<b>457,71</b>	<b>260,91</b>	Rural	102	3,14,912	320,20	278,14
Rural	44	90,605	72,67	68,68	Semi-urban	44	3,55,931	534,36	220,75
Semi-urban	14	76,378	86,87	65,60	Urban	95	6,34,687	1530,09	802,81
Urban	23	1,79,860	298,17	126,63	<b>Osmanabad</b>	<b>71</b>	<b>3,13,458</b>	<b>305,46</b>	<b>129,26</b>
<b>Gadchiroli</b>	<b>44</b>	<b>1,89,113</b>	<b>212,53</b>	<b>77,28</b>	Rural	42	1,20,026	78,66	38,70
Rural	36	1,33,389	112,38	40,52	Semi-urban	29	1,93,432	226,80	90,56
Semi-urban	8	55,724	100,16	36,76	<b>Parbhani</b>	<b>72</b>	<b>2,62,076</b>	<b>336,40</b>	<b>214,69</b>
<b>Greater Mumbai</b>	<b>1,568</b>	<b>235,47,307</b>	<b>168577,03</b>	<b>176260,36</b>	Rural	39	71,165	44,90	41,26
Metropolitan	1,568	235,47,307	168577,03	176260,36	Semi-urban	20	94,853	124,16	86,89
<b>Hingoli</b>	<b>38</b>	<b>1,25,431</b>	<b>153,21</b>	<b>88,35</b>	Urban	13	96,058	167,33	86,53
Rural	27	61,199	52,77	37,75					
Semi-urban	11	64,232	100,43	50,60					

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE  
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

WESTERN REGION (Concl.) AND SOUTHERN REGION					(Amount in Rupees Lakh)				
STATE/UNION	DEPOSITS			CREDIT	STATE/UNION	DEPOSITS			CREDIT
TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing	TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
<b>MAHARASHTRA (Contd.)</b>					<b>DADRA &amp; NAGAR HAVELI</b>	<b>11</b>	<b>70,932</b>	<b>270,72</b>	<b>56,54</b>
<b>Pune</b>	<b>606</b>	<b>45,50,553</b>	<b>14739,27</b>	<b>8827,81</b>	Rural	5	27,035	71,40	16,32
Rural	123	5,30,132	713,76	303,46	Semi-urban	6	43,897	199,32	40,22
Semi-urban	90	7,44,337	1173,36	422,76	<b>DAMAN &amp; DIU</b>	<b>16</b>	<b>1,17,514</b>	<b>482,75</b>	<b>47,97</b>
Urban	37	3,06,819	827,21	634,98	Rural	1	6,241	16,71	68
Metropolitan	356	29,69,265	12024,94	7466,60	Semi-urban	15	1,11,273	466,04	47,29
<b>Raigad</b>	<b>150</b>	<b>8,84,468</b>	<b>1729,08</b>	<b>454,05</b>	<b>Daman</b>	<b>11</b>	<b>64,720</b>	<b>213,00</b>	<b>41,53</b>
Rural	97	4,30,607	695,28	200,25	Semi-urban	11	64,720	213,00	41,53
Semi-urban	53	4,53,861	1033,81	253,80	<b>Diu</b>	<b>5</b>	<b>52,794</b>	<b>269,75</b>	<b>6,44</b>
<b>Ratnagiri</b>	<b>136</b>	<b>7,39,608</b>	<b>1116,87</b>	<b>316,49</b>	Rural	1	6,241	16,71	68
Rural	98	4,50,814	589,53	140,61	Semi-urban	4	46,553	253,05	5,76
Semi-urban	38	2,88,794	527,34	175,88	<b>ANDHRA PRADESH</b>	<b>5,316</b>	<b>320,12,283</b>	<b>63788,53</b>	<b>39505,56</b>
<b>Sangli</b>	<b>188</b>	<b>10,51,247</b>	<b>1211,40</b>	<b>787,13</b>	Rural	2,427	93,02,024	9035,58	7501,51
Rural	75	2,58,993	245,77	111,75	Semi-urban	1,225	100,43,270	14376,69	7318,69
Semi-urban	53	3,14,040	355,20	195,10	Urban	1,077	81,65,947	18636,48	9931,05
Urban	60	4,78,214	610,43	480,28	Metropolitan	587	45,01,042	21739,77	14754,31
<b>Satara</b>	<b>153</b>	<b>10,35,811</b>	<b>1245,35</b>	<b>604,78</b>	<b>Adilabad</b>	<b>145</b>	<b>6,88,638</b>	<b>1190,58</b>	<b>502,09</b>
Rural	89	4,13,793	451,72	225,22	Rural	104	3,22,716	476,66	243,63
Semi-urban	64	6,22,018	793,63	379,55	Semi-urban	41	3,65,922	713,92	258,46
<b>Sindhudurg</b>	<b>80</b>	<b>4,71,869</b>	<b>583,94</b>	<b>179,60</b>	<b>Anantapur</b>	<b>218</b>	<b>14,95,122</b>	<b>1979,26</b>	<b>888,21</b>
Rural	58	2,55,644	294,62	87,03	Rural	116	5,39,581	627,13	337,00
Semi-urban	22	2,16,225	289,32	92,57	Semi-urban	55	5,23,816	560,67	285,85
<b>Solapur</b>	<b>225</b>	<b>10,46,415</b>	<b>1326,08</b>	<b>911,05</b>	Urban	47	4,31,725	791,47	265,37
Rural	104	2,70,873	235,74	200,92	<b>Chittoor</b>	<b>257</b>	<b>16,30,350</b>	<b>2893,90</b>	<b>1151,10</b>
Semi-urban	63	3,81,949	414,28	337,95	Rural	128	5,87,571	490,20	387,62
Urban	58	3,93,593	676,06	372,17	Semi-urban	63	5,58,900	1001,41	295,00
<b>Thane</b>	<b>444</b>	<b>40,45,780</b>	<b>10456,66</b>	<b>5072,77</b>	Urban	66	4,83,879	1402,29	468,48
Rural	102	3,94,806	538,08	3020,35	<b>Cuddapah</b>	<b>167</b>	<b>11,22,587</b>	<b>1484,97</b>	<b>732,11</b>
Semi-urban	60	5,11,851	1043,43	195,11	Rural	89	3,93,567	310,46	258,98
Urban	207	20,90,253	6554,87	1467,78	Semi-urban	41	3,64,241	486,88	239,32
Metropolitan	75	10,48,870	2320,28	389,52	Urban	37	3,64,779	687,64	233,81
<b>Wardha</b>	<b>74</b>	<b>3,66,397</b>	<b>450,64</b>	<b>255,99</b>	<b>East Godavari</b>	<b>334</b>	<b>21,58,060</b>	<b>2882,04</b>	<b>1878,95</b>
Rural	44	1,31,785	111,30	88,17	Rural	129	6,41,182	552,82	358,43
Semi-urban	17	1,24,979	149,93	91,45	Semi-urban	101	7,76,798	846,46	564,45
Urban	13	1,09,633	189,41	76,38	Urban	104	7,40,080	1482,76	956,07
<b>Washim</b>	<b>54</b>	<b>1,46,804</b>	<b>141,18</b>	<b>92,17</b>	<b>Guntur</b>	<b>333</b>	<b>20,56,371</b>	<b>3052,44</b>	<b>2294,19</b>
Rural	39	63,080	55,47	42,34	Rural	147	6,02,213	521,47	448,42
Semi-urban	15	83,724	85,71	49,82	Semi-urban	88	7,22,385	810,62	411,90
<b>Yavatmal</b>	<b>118</b>	<b>4,98,823</b>	<b>611,21</b>	<b>323,42</b>	Urban	98	7,31,773	1720,35	1433,87
Rural	68	1,54,086	135,55	100,03					
Semi-urban	34	2,36,505	279,73	127,73					
Urban	16	1,08,232	195,93	95,65					

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE  
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

SOUTHERN REGION (Contd.)

(Amount in Rupees Lakh)

STATE/UNION		DEPOSITS		CREDIT	STATE/UNION		DEPOSITS		CREDIT
TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing	TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
<b>ANDHRA PRADESH (Contd.)</b>					<b>Prakasam</b>	<b>225</b>	<b>13,36,548</b>	<b>1546,00</b>	<b>1043,34</b>
<b>Hyderabad</b>	<b>600</b>	<b>46,16,331</b>	<b>22078,99</b>	<b>14853,62</b>	Rural	133	5,51,715	420,20	399,90
Rural	2	23,018	62,14	5,44	Semi-urban	65	5,96,043	705,93	391,08
Semi-urban	2	23,680	83,89	60,79	Urban	27	1,88,790	419,88	252,35
Urban	9	68,591	193,18	33,08	<b>Ranga Reddy</b>	<b>198</b>	<b>12,04,363</b>	<b>2937,76</b>	<b>1367,35</b>
Metropolitan	587	45,01,042	21739,77	14754,31	Rural	91	2,69,226	611,61	285,03
<b>Karimnagar</b>	<b>181</b>	<b>13,03,154</b>	<b>2266,00</b>	<b>742,06</b>	Semi-urban	55	4,85,711	1159,22	490,76
Rural	105	4,77,408	616,22	294,51	Urban	52	4,49,426	1166,93	591,56
Semi-urban	48	6,02,448	1073,16	311,31	<b>Srikakulam</b>	<b>139</b>	<b>8,77,909</b>	<b>938,79</b>	<b>522,62</b>
Urban	28	2,23,298	576,62	136,25	Rural	87	3,92,477	265,91	159,85
<b>Khammam</b>	<b>154</b>	<b>7,25,120</b>	<b>1050,98</b>	<b>441,44</b>	Semi-urban	52	4,85,432	672,88	362,77
Rural	96	2,82,414	234,37	163,49	<b>Visakhapatnam</b>	<b>296</b>	<b>18,58,195</b>	<b>4333,55</b>	<b>3010,60</b>
Semi-urban	37	2,86,350	450,25	140,22	Rural	91	3,69,874	412,06	177,79
Urban	21	1,56,356	366,36	137,73	Semi-urban	66	5,01,133	842,28	633,08
<b>Krishna</b>	<b>359</b>	<b>21,68,841</b>	<b>3390,03</b>	<b>1899,35</b>	Urban	139	9,87,188	3079,22	2199,74
Rural	133	5,05,460	444,35	333,08	<b>Vizianagaram</b>	<b>133</b>	<b>6,30,149</b>	<b>729,39</b>	<b>331,82</b>
Semi-urban	61	5,06,195	576,45	314,31	Rural	82	2,64,811	170,66	127,09
Urban	165	11,57,186	2369,22	1251,96	Semi-urban	26	1,83,516	200,85	95,84
<b>Kurnool</b>	<b>209</b>	<b>13,50,740</b>	<b>1608,12</b>	<b>889,84</b>	Urban	25	1,81,822	357,88	108,89
Rural	89	3,72,192	249,90	207,08	<b>Warangal</b>	<b>192</b>	<b>9,21,316</b>	<b>1668,88</b>	<b>797,81</b>
Semi-urban	53	4,16,317	392,35	241,66	Rural	109	3,38,503	393,06	307,62
Urban	67	5,62,231	965,87	441,09	Semi-urban	26	1,57,445	250,71	157,10
<b>Mahbubnagar</b>	<b>195</b>	<b>7,68,327</b>	<b>1007,57</b>	<b>628,49</b>	Urban	57	4,25,368	1025,11	333,09
Rural	124	3,47,538	313,03	298,97	<b>West Godavari</b>	<b>275</b>	<b>16,40,052</b>	<b>1941,54</b>	<b>1535,85</b>
Semi-urban	56	3,04,872	431,32	229,52	Rural	127	5,30,646	474,76	462,17
Urban	15	1,15,917	263,22	100,01	Semi-urban	103	7,81,571	902,77	692,80
<b>Medak</b>	<b>158</b>	<b>7,05,150</b>	<b>1150,68</b>	<b>1707,64</b>	Urban	45	3,27,835	564,01	380,87
Rural	118	3,69,178	382,90	1399,70	<b>KARNATAKA</b>	<b>4,907</b>	<b>271,85,319</b>	<b>62953,12</b>	<b>38793,43</b>
Semi-urban	40	3,35,972	767,78	307,95	Rural	2,189	81,47,836	8390,80	5740,14
<b>Nalgonda</b>	<b>182</b>	<b>7,79,958</b>	<b>938,60</b>	<b>650,69</b>	Semi-urban	1,048	72,04,781	10528,69	5767,75
Rural	119	3,42,744	287,55	254,57	Urban	854	55,07,764	12769,58	5954,58
Semi-urban	63	4,37,214	651,05	396,12	Metropolitan	816	63,24,938	31264,05	21330,96
<b>Nellore</b>	<b>200</b>	<b>11,07,971</b>	<b>1458,39</b>	<b>1014,99</b>	<b>Bagalkote</b>	<b>124</b>	<b>6,25,680</b>	<b>918,01</b>	<b>509,11</b>
Rural	105	3,62,272	282,35	315,51	Rural	68	2,77,017	258,29	218,73
Semi-urban	52	3,79,284	391,98	298,00	Semi-urban	56	3,48,663	659,72	290,38
Urban	43	3,66,415	784,06	401,47	<b>Bangalore Rural</b>	<b>108</b>	<b>5,96,291</b>	<b>721,78</b>	<b>313,68</b>
<b>Nizamabad</b>	<b>166</b>	<b>8,67,031</b>	<b>1260,08</b>	<b>621,41</b>	Rural	65	2,73,684	318,40	151,21
Rural	103	4,15,718	435,81	275,63	Semi-urban	43	3,22,607	403,38	162,46
Semi-urban	31	2,48,025	403,85	140,41					
Urban	32	2,03,288	420,43	205,37					

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE  
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

SOUTHERN REGION (Contd.)					(Amount in Rupees Lakh)				
STATE/UNION	DEPOSITS			CREDIT	STATE/UNION	DEPOSITS			CREDIT
TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing	TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
<b>KARNATAKA (Contd.)</b>					<b>Gadag</b>	<b>79</b>	<b>3,50,841</b>	<b>393,15</b>	<b>235,79</b>
<b>Bangalore Urban</b>	<b>902</b>	<b>69,91,844</b>	<b>32649,35</b>	<b>21988,29</b>	Rural	37	1,02,379	64,36	71,13
Rural	50	3,61,224	697,03	247,16	Semi-urban	25	1,26,712	119,10	82,28
Semi-urban	36	3,05,682	688,27	410,17	Urban	17	1,21,750	209,69	82,37
Metropolitan	816	63,24,938	31264,05	21330,96	<b>Gulbarga</b>	<b>177</b>	<b>7,78,425</b>	<b>1246,31</b>	<b>686,24</b>
<b>Belgaum</b>	<b>331</b>	<b>18,82,583</b>	<b>2572,22</b>	<b>1280,91</b>	Rural	100	2,39,978	240,31	232,32
Rural	128	5,44,498	402,99	322,81	Semi-urban	35	2,36,712	319,16	156,24
Semi-urban	115	7,38,063	820,10	543,29	Urban	42	3,01,735	686,84	297,68
Urban	88	6,00,022	1349,13	414,81	<b>Hassan</b>	<b>170</b>	<b>7,97,377</b>	<b>930,09</b>	<b>670,14</b>
<b>Bellary</b>	<b>161</b>	<b>8,19,031</b>	<b>1029,70</b>	<b>832,66</b>	Rural	114	4,00,619	306,86	295,92
Rural	82	2,98,299	236,51	267,68	Semi-urban	56	3,96,758	623,23	374,22
Semi-urban	44	2,75,484	334,70	309,67	<b>Haveri</b>	<b>95</b>	<b>4,51,000</b>	<b>405,11</b>	<b>313,51</b>
Urban	35	2,45,248	458,49	255,31	Rural	59	2,07,358	118,87	150,05
<b>Bidar</b>	<b>92</b>	<b>3,28,451</b>	<b>453,24</b>	<b>244,25</b>	Semi-urban	36	2,43,642	286,24	163,45
Rural	64	1,20,050	117,03	108,25	<b>Kodagu</b>	<b>112</b>	<b>3,85,432</b>	<b>697,77</b>	<b>578,86</b>
Semi-urban	12	89,278	115,05	62,72	Rural	89	2,62,599	396,84	375,53
Urban	16	1,19,123	221,17	73,29	Semi-urban	23	1,22,833	300,93	203,33
<b>Bijapur</b>	<b>126</b>	<b>6,07,688</b>	<b>784,65</b>	<b>522,20</b>	<b>Kolar</b>	<b>186</b>	<b>8,91,189</b>	<b>930,40</b>	<b>485,35</b>
Rural	73	2,52,353	214,66	181,73	Rural	129	4,16,021	301,72	224,27
Semi-urban	23	1,54,302	179,23	93,66	Semi-urban	57	4,75,168	628,68	261,08
Urban	30	2,01,033	390,76	246,80	<b>Koppal</b>	<b>75</b>	<b>3,49,722</b>	<b>346,68</b>	<b>350,05</b>
<b>Chamarajanagar</b>	<b>55</b>	<b>2,50,935</b>	<b>242,72</b>	<b>148,40</b>	Rural	45	1,81,869	112,83	120,39
Rural	36	1,18,330	86,38	63,57	Semi-urban	30	1,67,853	233,85	229,67
Semi-urban	19	1,32,605	156,34	84,83	<b>Mandya</b>	<b>129</b>	<b>6,10,183</b>	<b>612,78</b>	<b>369,16</b>
<b>Chikmagalur</b>	<b>137</b>	<b>6,11,827</b>	<b>864,82</b>	<b>939,30</b>	Rural	92	3,45,822	271,20	205,85
Rural	109	4,10,424	490,26	486,78	Semi-urban	18	1,40,642	139,23	60,43
Semi-urban	28	2,01,403	374,56	452,53	Urban	19	1,23,719	202,35	102,88
<b>Chitradurga</b>	<b>117</b>	<b>4,70,694</b>	<b>515,88</b>	<b>354,82</b>	<b>Mysore</b>	<b>251</b>	<b>13,97,800</b>	<b>2741,66</b>	<b>1425,53</b>
Rural	83	2,32,689	173,05	153,01	Rural	85	3,14,729	274,86	190,58
Semi-urban	34	2,38,005	342,83	201,80	Semi-urban	31	1,79,414	237,09	125,83
<b>Dakshin Kannada</b>	<b>321</b>	<b>18,92,284</b>	<b>4475,34</b>	<b>1791,60</b>	Urban	135	9,03,657	2229,72	1109,12
Rural	115	5,84,233	819,92	402,83	<b>Raichur</b>	<b>98</b>	<b>4,81,376</b>	<b>577,66</b>	<b>459,39</b>
Semi-urban	42	3,19,930	541,49	176,86	Rural	40	1,40,657	85,93	106,77
Urban	164	9,88,121	3113,92	1211,92	Semi-urban	33	1,90,966	198,62	208,84
<b>Davangere</b>	<b>129</b>	<b>5,89,499</b>	<b>686,52</b>	<b>603,92</b>	Urban	25	1,49,753	293,11	143,78
Rural	69	2,30,493	151,11	211,27	<b>Shimoga</b>	<b>163</b>	<b>8,86,264</b>	<b>1244,78</b>	<b>820,49</b>
Semi-urban	24	1,57,318	187,35	114,77	Rural	79	2,96,129	300,41	195,45
Urban	36	2,01,688	348,06	277,88	Semi-urban	42	3,38,210	430,62	272,05
<b>Dharwad</b>	<b>207</b>	<b>11,07,894</b>	<b>1989,00</b>	<b>1147,50</b>	Urban	42	2,51,925	513,75	352,99
Rural	54	1,60,369	129,82	118,94					
Semi-urban	17	75,157	68,61	53,00					
Urban	136	8,72,368	1790,57	975,56					

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE  
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

SOUTHERN REGION (Contd.)					(Amount in Rupees Lakh)				
STATE/UNION	DEPOSITS			CREDIT	STATE/UNION	DEPOSITS			CREDIT
TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing	TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
<b>KARNATAKA (Contd.)</b>					<b>Kottayam</b>	<b>275</b>	<b>13,47,698</b>	<b>3856,43</b>	<b>1567,84</b>
<b>Tumkur</b>	<b>184</b>	<b>8,77,288</b>	<b>997,09</b>	<b>548,53</b>	Rural	26	89,412	209,06	155,99
Rural	111	3,50,857	256,02	231,40	Semi-urban	249	12,58,286	3647,36	1411,85
Semi-urban	37	3,00,443	353,56	122,37	<b>Kozhikode</b>	<b>265</b>	<b>18,17,245</b>	<b>2678,48</b>	<b>1579,23</b>
Urban	36	2,25,988	387,51	194,76	Rural	16	1,10,802	74,19	70,22
<b>Udipi</b>	<b>209</b>	<b>12,65,372</b>	<b>2686,46</b>	<b>773,63</b>	Semi-urban	142	10,98,418	1160,76	610,36
Rural	126	6,93,911	1187,55	260,77	Urban	107	6,08,025	1443,54	898,65
Semi-urban	50	3,69,827	924,42	297,44	<b>Malappuram</b>	<b>215</b>	<b>14,80,546</b>	<b>2552,12</b>	<b>871,75</b>
Urban	33	2,01,634	574,50	215,42	Rural	21	1,46,228	93,70	83,50
<b>Uttar Kannada</b>	<b>169</b>	<b>8,88,349</b>	<b>1239,95</b>	<b>400,14</b>	Semi-urban	194	13,34,318	2458,42	788,25
Rural	87	3,31,245	377,61	145,75	<b>Palakkad</b>	<b>259</b>	<b>14,05,008</b>	<b>2415,91</b>	<b>1088,74</b>
Semi-urban	82	5,57,104	862,34	254,39	Rural	37	1,33,749	155,31	108,98
<b>KERALA</b>	<b>3,417</b>	<b>214,12,309</b>	<b>51667,05</b>	<b>22367,09</b>	Semi-urban	177	9,73,720	1476,97	598,22
Rural	348	18,75,590	2636,76	1394,54	Urban	45	2,97,539	783,63	381,53
Semi-urban	2,400	154,52,176	33908,98	11703,04	<b>Pathanamthitta</b>	<b>224</b>	<b>12,61,305</b>	<b>5488,88</b>	<b>852,27</b>
Urban	669	40,84,543	15121,31	9269,52	Rural	3	14,319	64,60	11,17
<b>Alapuzha</b>	<b>219</b>	<b>14,14,964</b>	<b>3739,34</b>	<b>1211,17</b>	Semi-urban	221	12,46,986	5424,28	841,10
Rural	17	66,526	117,62	98,65	<b>Thiruvananthapuram</b>	<b>362</b>	<b>24,59,190</b>	<b>7782,37</b>	<b>3746,60</b>
Semi-urban	166	11,23,940	3045,41	731,99	Rural	16	1,19,609	247,40	69,22
Urban	36	2,24,498	576,31	380,53	Semi-urban	169	13,04,201	2238,95	753,14
<b>Cannur</b>	<b>217</b>	<b>15,47,313</b>	<b>2870,79</b>	<b>1070,05</b>	Urban	177	10,35,380	5296,03	2924,24
Rural	30	1,55,216	143,13	82,01	<b>Thrissur</b>	<b>380</b>	<b>25,44,163</b>	<b>6550,94</b>	<b>1931,24</b>
Semi-urban	168	11,89,442	2207,77	867,33	Rural	86	4,89,782	941,96	280,25
Urban	19	2,02,655	519,88	120,71	Semi-urban	294	20,54,381	5608,98	1650,99
<b>Ernakulam</b>	<b>512</b>	<b>30,47,238</b>	<b>8812,86</b>	<b>5561,33</b>	<b>Wayanad</b>	<b>73</b>	<b>3,86,325</b>	<b>243,92</b>	<b>446,85</b>
Rural	27	1,38,956	222,65	129,13	Rural	14	93,918	35,18	95,97
Semi-urban	244	15,00,621	3044,43	1645,91	Semi-urban	59	2,92,407	208,74	350,88
Urban	241	14,07,661	5545,78	3786,29	<b>TAMIL NADU</b>	<b>4,900</b>	<b>320,57,576</b>	<b>73289,40</b>	<b>62578,41</b>
<b>Idukki</b>	<b>98</b>	<b>4,24,989</b>	<b>515,60</b>	<b>489,05</b>	Rural	1,775	74,33,375	8585,58	4706,97
Rural	23	1,08,924	90,88	112,20	Semi-urban	1,226	95,40,657	15435,51	7829,46
Semi-urban	75	3,16,065	424,71	376,85	Urban	1,053	81,16,024	19941,01	14557,38
<b>Kasaragod</b>	<b>128</b>	<b>7,38,543</b>	<b>949,10</b>	<b>468,99</b>	Metropolitan	846	69,67,520	29327,31	35484,59
Rural	19	1,00,195	74,45	45,00	<b>Ariyalur</b>	<b>37</b>	<b>1,52,215</b>	<b>151,11</b>	<b>107,04</b>
Semi-urban	109	6,38,348	874,65	423,99	Rural	29	94,818	67,14	72,11
<b>Kollam</b>	<b>190</b>	<b>15,37,782</b>	<b>3210,33</b>	<b>1481,98</b>	Semi-urban	8	57,397	83,97	34,92
Rural	13	1,07,954	166,62	52,24	<b>Chennai</b>	<b>846</b>	<b>69,67,520</b>	<b>29327,31</b>	<b>35484,59</b>
Semi-urban	133	11,21,043	2087,56	652,18	Metropolitan	846	69,67,520	29327,31	35484,59
Urban	44	3,08,785	956,15	777,56	<b>Coimbatore</b>	<b>437</b>	<b>29,29,808</b>	<b>7858,12</b>	<b>8343,93</b>
					Rural	93	4,63,735	781,20	402,30
					Semi-urban	89	6,84,993	1258,19	819,79
					Urban	255	17,81,080	5818,72	7121,84

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE  
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

SOUTHERN REGION (Contd.)					(Amount in Rupees Lakh)				
STATE/UNION	DEPOSITS			CREDIT	STATE/UNION	DEPOSITS			CREDIT
TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing	TERRITORY/ DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
<b>TAMIL NADU (Contd.)</b>					<b>Perambalur</b>	<b>28</b>	<b>1,72,983</b>	<b>257,86</b>	<b>133,57</b>
<b>Cuddalore</b>	<b>151</b>	<b>8,67,421</b>	<b>1388,43</b>	<b>526,63</b>	Rural	23	1,16,607	155,55	80,50
Rural	74	2,62,070	241,58	175,84	Semi-urban	5	56,376	102,32	53,07
Semi-urban	39	3,26,749	387,85	153,26	<b>Pudukottai</b>	<b>88</b>	<b>4,10,536</b>	<b>542,22</b>	<b>234,37</b>
Urban	38	2,78,602	758,99	197,53	Rural	66	2,53,892	260,17	110,74
<b>Dharmapuri</b>	<b>155</b>	<b>6,97,388</b>	<b>876,37</b>	<b>591,91</b>	Semi-urban	22	1,56,644	282,05	123,63
Rural	97	3,65,079	322,60	262,91	<b>Ramanathapuram</b>	<b>76</b>	<b>3,47,734</b>	<b>550,90</b>	<b>202,02</b>
Semi-urban	58	3,32,309	553,76	329,00	Rural	43	1,28,988	179,20	80,69
<b>Dindigul</b>	<b>138</b>	<b>6,89,695</b>	<b>1050,67</b>	<b>728,91</b>	Semi-urban	33	2,18,746	371,70	121,32
Rural	73	2,44,089	268,45	163,85	<b>Salem</b>	<b>171</b>	<b>11,52,512</b>	<b>2144,14</b>	<b>1547,84</b>
Semi-urban	37	2,56,738	384,97	202,37	Rural	62	2,80,241	350,00	255,46
Urban	28	1,88,868	397,24	362,68	Semi-urban	34	2,76,942	402,96	190,56
<b>Erode</b>	<b>208</b>	<b>13,14,771</b>	<b>2490,77</b>	<b>1629,60</b>	Urban	75	5,95,329	1391,18	1101,82
Rural	90	4,29,874	636,78	361,13	<b>Sivaganga</b>	<b>114</b>	<b>5,72,794</b>	<b>917,43</b>	<b>291,89</b>
Semi-urban	70	5,03,965	950,35	496,92	Rural	64	1,99,165	242,76	82,91
Urban	48	3,80,932	903,64	771,56	Semi-urban	50	3,73,629	674,67	208,97
<b>Kancheepuram</b>	<b>159</b>	<b>13,32,235</b>	<b>2346,31</b>	<b>798,71</b>	<b>Thanjavur</b>	<b>170</b>	<b>11,15,269</b>	<b>1694,11</b>	<b>808,05</b>
Rural	63	3,43,810	549,44	209,64	Rural	67	2,79,193	331,17	178,69
Semi-urban	30	3,24,571	412,88	186,94	Semi-urban	33	3,05,190	379,57	138,38
Urban	66	6,63,854	1383,99	402,14	Urban	70	5,30,886	983,36	490,98
<b>Kanyakumari</b>	<b>131</b>	<b>9,40,861</b>	<b>1535,17</b>	<b>598,31</b>	<b>Theni</b>	<b>74</b>	<b>3,44,630</b>	<b>445,92</b>	<b>367,13</b>
Rural	29	1,58,398	226,66	101,05	Rural	22	66,243	51,83	38,04
Semi-urban	65	5,10,924	662,75	254,47	Semi-urban	52	2,78,387	394,09	329,09
Urban	37	2,71,539	645,76	242,79	<b>Thiruvallur</b>	<b>143</b>	<b>11,27,258</b>	<b>1802,36</b>	<b>705,16</b>
<b>Karur</b>	<b>81</b>	<b>4,49,019</b>	<b>881,99</b>	<b>531,86</b>	Rural	67	3,44,946	358,92	189,81
Rural	36	1,50,806	190,44	136,47	Semi-urban	42	3,93,358	687,20	170,17
Semi-urban	45	2,98,213	691,55	395,39	Urban	34	3,88,954	756,24	345,18
<b>Madurai</b>	<b>218</b>	<b>14,02,073</b>	<b>2849,89</b>	<b>1566,97</b>	<b>Thiruvarur</b>	<b>72</b>	<b>4,63,189</b>	<b>672,72</b>	<b>206,90</b>
Rural	63	2,40,112	223,45	173,11	Rural	44	1,84,284	237,94	81,34
Semi-urban	24	1,83,590	240,12	93,06	Semi-urban	28	2,78,905	434,78	125,56
Urban	131	9,78,371	2386,31	1300,80	<b>Tiruchirapalli</b>	<b>202</b>	<b>14,90,027</b>	<b>2712,21</b>	<b>1183,67</b>
<b>Nagapattinam</b>	<b>97</b>	<b>6,16,215</b>	<b>1061,77</b>	<b>317,89</b>	Rural	67	3,33,988	347,44	189,55
Rural	55	2,30,515	324,02	102,88	Semi-urban	31	2,75,382	441,07	279,30
Semi-urban	42	3,85,700	737,75	215,01	Urban	104	8,80,657	1923,70	714,81
<b>Namakkal</b>	<b>101</b>	<b>6,86,637</b>	<b>1385,47</b>	<b>649,23</b>	<b>Tirunelveli</b>	<b>210</b>	<b>13,96,405</b>	<b>2072,72</b>	<b>772,48</b>
Rural	53	2,61,258	408,67	173,52	Rural	89	3,91,915	405,48	173,92
Semi-urban	48	4,25,379	976,80	475,72	Semi-urban	65	5,51,943	779,60	268,77
<b>Nilgiri</b>	<b>73</b>	<b>3,68,611</b>	<b>698,51</b>	<b>401,99</b>	Urban	56	4,52,547	887,63	329,79
Rural	16	65,176	84,66	38,46					
Semi-urban	57	3,03,435	613,85	363,52					

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE  
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

SOUTHERN REGION (Concl'd.)

(Amount in Rupees Lakh)

STATE/UNION				STATE/UNION					
TERRITORY/ DISTRICT	No. of Offices	DEPOSITS		CREDIT	TERRITORY/ DISTRICT	No. of Offices	DEPOSITS		CREDIT
		No. of Accounts	Amount	Amount Out- standing			No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
<b>TAMIL NADU (Contd.)</b>					<b>LAKSHADWEEP</b>	<b>9</b>	<b>28,648</b>	<b>73,12</b>	<b>5,80</b>
<b>Tiruvannamalai</b>	<b>103</b>	<b>5,67,338</b>	<b>576,02</b>	<b>347,94</b>	Rural	9	28,648	73,12	5,80
Rural	65	2,50,980	168,02	152,27	<b>PONDICHERRY</b>	<b>84</b>	<b>7,12,689</b>	<b>1848,71</b>	<b>596,29</b>
Semi-urban	27	2,27,939	221,23	125,50	Rural	20	1,60,946	177,58	54,61
Urban	11	88,419	186,77	70,17	Semi-urban	19	1,78,992	398,74	103,49
<b>Toothukudi</b>	<b>141</b>	<b>7,71,338</b>	<b>1341,26</b>	<b>779,03</b>	Urban	45	3,72,751	1272,38	438,18
Rural	60	2,23,079	271,84	121,97	<b>Karaikal</b>	<b>17</b>	<b>1,36,667</b>	<b>309,42</b>	<b>75,57</b>
Semi-urban	37	2,84,311	400,71	204,59	Rural	6	30,920	59,86	10,88
Urban	44	2,63,948	668,71	452,47	Semi-urban	11	1,05,747	249,56	64,70
<b>Vellore</b>	<b>203</b>	<b>12,70,746</b>	<b>1723,12</b>	<b>903,07</b>	<b>Mahe</b>	<b>5</b>	<b>38,354</b>	<b>108,66</b>	<b>20,59</b>
Rural	102	4,32,313	373,05	221,59	Semi-urban	5	38,354	108,66	20,59
Semi-urban	63	5,71,586	742,11	447,63	<b>Pondicherry</b>	<b>60</b>	<b>5,10,720</b>	<b>1408,10</b>	<b>492,31</b>
Urban	38	2,66,847	607,96	233,85	Rural	14	1,30,026	117,72	43,73
<b>Villupuram</b>	<b>151</b>	<b>7,56,676</b>	<b>703,42</b>	<b>644,85</b>	Semi-urban	1	7,943	18,00	10,39
Rural	112	4,75,781	345,55	280,43	Urban	45	3,72,751	1272,38	438,18
Semi-urban	39	2,80,895	357,87	364,42	<b>Yanam</b>	<b>2</b>	<b>26,948</b>	<b>22,53</b>	<b>7,82</b>
<b>Virudhunagar</b>	<b>122</b>	<b>6,83,672</b>	<b>1231,14</b>	<b>1172,87</b>	Semi-urban	2	26,948	22,53	7,82
Rural	51	1,62,020	181,57	95,76					
Semi-urban	53	4,16,461	808,77	658,15					
Urban	18	1,05,191	240,80	418,96					

**TABLE NO. 3.1 – STATE AND POPULATION GROUP-WISE DISTRIBUTION OF DEPOSITS OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO TYPE OF DEPOSITS  
MARCH 2002**

<b>RURAL</b>									
(Amount in Rupees Lakh)									
<b>REGION/STATE/ UNION TERRITORY</b>	<b>CURRENT</b>			<b>SAVINGS</b>		<b>TERM</b>		<b>TOTAL</b>	
	<b>No. of Offices</b>	<b>No. of Accounts</b>	<b>Amount</b>	<b>No. of Accounts</b>	<b>Amount</b>	<b>No. of Accounts</b>	<b>Amount</b>	<b>No. of Accounts</b>	<b>Amount</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>9</b>
<b>NORTHERN REGION</b>	<b>5,009</b>	<b>767,176</b>	<b>1966,57</b>	<b>13779,763</b>	<b>10740,48</b>	<b>6353,076</b>	<b>22100,10</b>	<b>20900,015</b>	<b>34807,15</b>
Haryana	703	167,748	197,95	2029,203	1439,37	741,340	2761,52	2938,291	4398,84
Himachal Pradesh	657	158,642	251,39	1736,827	1422,58	1266,059	3824,39	3161,528	5498,36
Jammu & Kashmir	582	129,282	544,46	1552,894	1654,66	938,407	2512,04	2620,583	4711,16
Punjab	1,117	181,664	568,06	4452,867	3843,76	1452,613	7717,22	6087,144	12129,03
Rajasthan	1,882	107,224	329,18	3528,606	1741,76	1770,481	4404,17	5406,311	6475,11
Chandigarh	9	3,645	7,78	34,988	56,01	15,058	84,73	53,691	148,52
Delhi	59	18,971	67,75	444,378	582,35	169,118	796,02	632,467	1446,13
<b>NORTH-EASTERN REGION</b>	<b>1,246</b>	<b>155,907</b>	<b>349,92</b>	<b>3181,280</b>	<b>1783,20</b>	<b>1163,739</b>	<b>2201,57</b>	<b>4500,926</b>	<b>4334,68</b>
Arunachal Pradesh	56	6,472	64,34	139,503	138,68	58,175	194,84	204,150	397,86
Assam	801	124,888	142,53	2385,441	1174,15	879,004	1414,29	3389,333	2730,97
Manipur	41	3,445	7,28	63,201	31,27	9,300	27,64	75,946	66,19
Meghalaya	130	5,855	46,38	225,874	163,40	70,339	225,63	302,068	435,40
Mizoram	61	635	9,36	45,007	42,17	4,629	29,67	50,271	81,21
Nagaland	37	1,199	10,42	39,168	33,55	12,026	35,45	52,393	79,42
Tripura	120	13,413	69,62	283,086	199,97	130,266	274,05	426,765	543,64
<b>EASTERN REGION</b>	<b>7,412</b>	<b>441,364</b>	<b>1302,48</b>	<b>19511,305</b>	<b>12768,11</b>	<b>9821,349</b>	<b>19866,29</b>	<b>29774,018</b>	<b>33936,88</b>
Bihar	2,499	221,316	342,83	6217,607	4447,16	2626,182	5520,96	9065,105	10310,95
Jharkhand	981	39,294	300,70	2477,013	1963,99	1153,551	3178,74	3669,858	5443,43
Orissa	1,604	61,409	301,56	3648,523	2035,39	1819,338	3721,34	5529,270	6058,28
Sikkim	36	2,106	10,65	54,317	55,05	25,069	139,31	81,492	205,01
West Bengal	2,275	115,255	335,51	7071,273	4229,07	4172,671	7249,58	11359,199	11814,16
Andaman & Nicobar Islands	17	1,984	11,22	42,572	37,45	24,538	56,36	69,094	105,04
<b>CENTRAL REGION</b>	<b>8,016</b>	<b>454,223</b>	<b>1709,57</b>	<b>27857,622</b>	<b>15744,08</b>	<b>8790,913</b>	<b>20459,67</b>	<b>37102,758</b>	<b>37913,32</b>
Chhattisgarh	702	56,285	197,99	1420,116	962,70	564,153	1226,68	2040,554	2387,37
Madhya Pradesh	1,918	101,418	323,27	3406,400	2000,52	1422,907	3782,83	4930,725	6106,62
Uttar Pradesh	4,871	264,386	1075,83	21511,624	11643,32	6092,295	13481,17	27868,305	26200,32
Uttaranchal	525	32,134	112,48	1519,482	1137,54	711,558	1968,99	2263,174	3219,00
<b>WESTERN REGION</b>	<b>3,992</b>	<b>278,056</b>	<b>971,44</b>	<b>9592,311</b>	<b>5396,11</b>	<b>3903,039</b>	<b>13164,45</b>	<b>13773,406</b>	<b>19532,00</b>
Goa	155	24,235	57,90	570,557	448,54	352,620	1791,12	947,412	2297,55
Gujarat	1,539	94,308	428,33	3735,806	2465,55	1725,809	6822,15	5555,923	9716,03
Maharashtra	2,292	157,622	478,28	5264,351	2455,93	1814,822	4496,10	7236,795	7430,31
Dadra & Nagar Haveli	5	1,846	6,76	18,392	22,19	6,797	42,45	27,035	71,40
Daman & Diu	1	45	18	3,205	3,91	2,991	12,62	6,241	16,71
<b>SOUTHERN REGION</b>	<b>6,768</b>	<b>564,455</b>	<b>1143,54</b>	<b>18452,651</b>	<b>6535,06</b>	<b>7931,313</b>	<b>21220,83</b>	<b>26948,419</b>	<b>28899,43</b>
Andhra Pradesh	2,427	140,486	355,41	6399,722	1821,71	2761,816	6858,47	9302,024	9035,58
Karnataka	2,189	170,734	376,14	5301,359	1944,51	2675,743	6070,15	8147,836	8390,80
Kerala	348	40,811	63,04	1437,396	609,51	397,383	1964,21	1875,590	2636,76
Tamil Nadu	1,775	208,812	319,03	5163,404	2063,19	2061,159	6203,35	7433,375	8585,58
Lakshadweep	9	471	12,75	26,415	46,54	1,762	13,83	28,648	73,12
Pondicherry	20	3,141	17,17	124,355	49,60	33,450	110,81	160,946	177,58
<b>ALL-INDIA</b>	<b>32,443</b>	<b>2661,181</b>	<b>7443,52</b>	<b>92374,932</b>	<b>52967,03</b>	<b>37963,429</b>	<b>99012,91</b>	<b>132999,542</b>	<b>159423,46</b>

**TABLE NO. 3.1 – STATE AND POPULATION GROUP-WISE DISTRIBUTION OF DEPOSITS OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO TYPE OF DEPOSITS  
MARCH 2002**

SEMI-URBAN										(Amount in Rupees Lakh)
REGION/STATE/ UNION TERRITORY	No. of Offices	CURRENT		SAVINGS		TERM		TOTAL		
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
		10	11	12	13	14	15	16	17	18
<b>NORTHERN REGION</b>	<b>2,097</b>	<b>875,579</b>	<b>3460,06</b>	<b>11267,163</b>	<b>11107,43</b>	<b>5199,775</b>	<b>23737,61</b>	<b>17342,517</b>	<b>38305,11</b>	
Haryana	405	245,424	707,24	2397,040	2290,33	1146,569	4693,98	3789,033	7691,55	
Himachal Pradesh	134	52,972	383,24	492,920	832,79	324,208	1953,61	870,100	3169,64	
Jammu & Kashmir	84	52,518	220,29	364,595	472,80	220,964	639,96	638,077	1333,06	
Punjab	696	287,363	1185,91	4383,482	4641,67	1762,845	10777,36	6433,690	16604,94	
Rajasthan	747	225,602	854,18	3420,395	2571,32	1660,818	5206,83	5306,815	8632,33	
Chandigarh	10	5,085	69,75	51,971	64,83	20,167	193,83	77,223	328,41	
Delhi	21	6,615	39,45	156,760	233,68	64,204	272,04	227,579	545,18	
<b>NORTH-EASTERN REGION</b>	<b>383</b>	<b>208,618</b>	<b>860,47</b>	<b>2164,583</b>	<b>2363,74</b>	<b>1016,318</b>	<b>3061,44</b>	<b>3389,519</b>	<b>6285,65</b>	
Arunachal Pradesh	13	6,096	66,21	103,586	108,75	39,620	183,96	149,302	358,92	
Assam	265	176,581	422,31	1601,607	1694,64	800,025	1963,73	2578,213	4080,68	
Manipur	14	1,765	10,73	49,737	33,12	8,050	34,20	59,552	78,04	
Meghalaya	17	3,488	33,42	79,273	136,89	31,434	172,52	114,195	342,83	
Mizoram	9	1,186	16,17	22,129	27,34	2,901	19,35	26,216	62,86	
Nagaland	34	9,660	268,20	159,534	208,29	53,595	493,99	222,789	970,48	
Tripura	31	9,842	43,43	148,717	154,72	80,693	193,69	239,252	391,84	
<b>EASTERN REGION</b>	<b>1,871</b>	<b>397,132</b>	<b>2477,81</b>	<b>10752,435</b>	<b>12130,14</b>	<b>5496,412</b>	<b>15705,53</b>	<b>16645,979</b>	<b>30313,49</b>	
Bihar	670	138,606	633,42	3607,322	4092,56	1535,623	3909,85	5281,551	8635,83	
Jharkhand	268	63,982	669,03	1804,352	2354,64	826,828	2859,14	2695,162	5882,81	
Orissa	326	80,645	572,40	1410,825	1789,08	838,986	2964,34	2330,456	5325,81	
Sikkim	12	2,660	38,17	44,542	86,96	22,752	480,37	69,954	605,50	
West Bengal	581	104,613	527,43	3816,079	3711,91	2251,979	5264,40	6172,671	9503,74	
Andaman & Nicobar Islands	14	6,626	37,37	69,315	95,00	20,244	227,43	96,185	359,80	
<b>CENTRAL REGION</b>	<b>2,513</b>	<b>582,450</b>	<b>2795,74</b>	<b>15126,343</b>	<b>13907,98</b>	<b>6156,407</b>	<b>17787,14</b>	<b>21865,200</b>	<b>34490,86</b>	
Chhattisgarh	161	48,169	242,40	746,359	830,38	358,515	1082,58	1153,043	2155,35	
Madhya Pradesh	789	159,281	740,61	3115,588	2902,26	1612,156	5136,81	4887,025	8779,68	
Uttar Pradesh	1,364	316,275	1492,68	10170,260	8809,68	3650,084	9411,57	14136,619	19713,93	
Uttaranchal	199	58,725	320,05	1094,136	1365,67	535,652	2156,18	1688,513	3841,90	
<b>WESTERN REGION</b>	<b>2,128</b>	<b>515,985</b>	<b>2416,28</b>	<b>10526,707</b>	<b>8206,69</b>	<b>4687,802</b>	<b>20323,71</b>	<b>15730,494</b>	<b>30946,68</b>	
Goa	181	65,369	341,40	858,089	966,78	596,938	4426,07	1520,396	5734,25	
Gujarat	828	227,204	1025,33	4059,338	3605,23	2009,868	8919,53	6296,410	13550,10	
Maharashtra	1,098	214,913	927,23	5522,528	3499,18	2021,077	6570,57	7758,518	10996,98	
Dadra & Nagar Haveli	6	3,428	63,09	30,321	58,11	10,148	78,12	43,897	199,32	
Daman & Diu	15	5,071	59,23	56,431	77,40	49,771	329,41	111,273	466,04	
<b>SOUTHERN REGION</b>	<b>5,918</b>	<b>1330,941</b>	<b>3660,16</b>	<b>29073,627</b>	<b>17816,95</b>	<b>12015,308</b>	<b>53171,50</b>	<b>42419,876</b>	<b>74648,61</b>	
Andhra Pradesh	1,225	291,610	929,46	6401,761	3346,27	3349,899	10100,95	10043,270	14376,69	
Karnataka	1,048	257,111	661,83	4579,209	2866,92	2368,461	6999,94	7204,781	10528,69	
Kerala	2,400	319,420	933,08	11655,211	7548,31	3477,545	25427,59	15452,176	33908,98	
Tamil Nadu	1,226	455,024	1116,60	6315,581	3954,38	2770,052	10364,53	9540,657	15435,51	
Lakshadweep	–	–	–	–	–	–	–	–	–	
Pondicherry	19	7,776	19,19	121,865	101,06	49,351	278,49	178,992	398,74	
<b>ALL-INDIA</b>	<b>14,910</b>	<b>3910,705</b>	<b>15670,52</b>	<b>78910,858</b>	<b>65532,93</b>	<b>34572,022</b>	<b>133786,94</b>	<b>117393,585</b>	<b>214990,39</b>	

**TABLE NO. 3.1 – STATE AND POPULATION GROUP-WISE DISTRIBUTION OF DEPOSITS OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO TYPE OF DEPOSITS  
MARCH 2002**

URBAN/ METROPOLITAN										(Amount in Rupees Lakh)
REGION/STATE/ UNION TERRITORY	No. of Offices	CURRENT		SAVINGS		TERM		TOTAL		
		No. of Accounts	Amount							
		19	20	21	22	23	24	25	26	27
<b>NORTHERN REGION</b>	<b>3,847</b>	<b>2442,148</b>	<b>26199,91</b>	<b>23029,660</b>	<b>37362,40</b>	<b>12732,363</b>	<b>120030,14</b>	<b>38204,171</b>	<b>183592,45</b>	
Haryana	459	284,783	1243,94	2674,868	3440,55	1329,419	6650,64	4289,070	11335,14	
Himachal Pradesh	–	–	–	–	–	–	–	–	–	
Jammu & Kashmir	179	136,357	968,65	883,371	1464,57	656,727	3144,01	1676,455	5577,23	
Punjab	802	438,229	2628,01	4351,361	5552,16	2456,145	14320,69	7245,735	22500,86	
Rajasthan	763	338,730	2258,95	3828,402	4222,20	1917,940	10004,74	6085,072	16485,88	
Chandigarh	185	88,915	853,98	960,970	1507,17	543,669	5965,48	1593,554	8326,63	
Delhi	1,459	1155,134	18246,38	10330,688	21175,75	5828,463	79944,57	17314,285	119366,70	
<b>NORTH-EASTERN REGION</b>	<b>289</b>	<b>133,391</b>	<b>1646,67</b>	<b>1456,431</b>	<b>2312,23</b>	<b>733,263</b>	<b>3733,09</b>	<b>2323,085</b>	<b>7691,99</b>	
Arunachal Pradesh	–	–	–	–	–	–	–	–	–	
Assam	188	98,838	988,57	978,565	1507,80	473,734	2207,16	1551,137	4703,54	
Manipur	24	5,615	220,50	97,642	127,60	30,778	141,72	134,035	489,82	
Meghalaya	34	12,742	198,33	148,912	290,59	83,781	685,18	245,435	1174,10	
Mizoram	10	2,075	87,77	41,840	98,84	7,709	162,43	51,624	349,05	
Nagaland	–	–	–	–	–	–	–	–	–	
Tripura	33	14,121	151,50	189,472	287,39	137,261	536,60	340,854	975,48	
<b>EASTERN REGION</b>	<b>2,709</b>	<b>1200,474</b>	<b>11898,49</b>	<b>15868,028</b>	<b>22032,55</b>	<b>10301,620</b>	<b>47244,17</b>	<b>27370,122</b>	<b>81175,20</b>	
Bihar	447	178,287	1327,66	2569,926	4025,08	1472,899	5533,01	4221,112	10885,75	
Jharkhand	228	109,797	1165,22	1504,041	2193,18	825,384	4399,43	2439,222	7757,84	
Orissa	332	88,345	993,61	1220,168	1674,06	830,758	4284,84	2139,271	6952,52	
Sikkim	–	–	–	–	–	–	–	–	–	
West Bengal	1,702	824,045	8411,99	10573,893	14140,22	7172,579	33026,88	18570,517	55579,09	
Andaman & Nicobar Islands	–	–	–	–	–	–	–	–	–	
<b>CENTRAL REGION</b>	<b>3,228</b>	<b>1278,090</b>	<b>8987,71</b>	<b>17956,951</b>	<b>23563,82</b>	<b>10868,229</b>	<b>47759,52</b>	<b>30103,270</b>	<b>80311,05</b>	
Chhattisgarh	186	83,041	677,00	909,640	1388,64	515,904	2881,28	1508,585	4946,91	
Madhya Pradesh	820	288,018	1903,17	3921,691	4580,58	2580,458	11792,29	6790,167	18276,04	
Uttar Pradesh	2,089	862,941	6060,73	12377,667	16500,28	7277,705	30044,83	20518,313	52605,84	
Uttaranchal	133	44,090	346,82	747,953	1094,32	494,162	3041,12	1286,205	4482,25	
<b>WESTERN REGION</b>	<b>4,524</b>	<b>2333,235</b>	<b>34114,46</b>	<b>25933,427</b>	<b>38407,83</b>	<b>19288,382</b>	<b>173614,59</b>	<b>47555,044</b>	<b>246136,88</b>	
Goa	–	–	–	–	–	–	–	–	–	
Gujarat	1,383	636,904	5356,72	6686,600	8541,67	3907,565	28119,77	11231,069	42018,15	
Maharashtra	3,141	1696,331	28757,74	19246,827	29866,17	15380,817	145494,83	36323,975	204118,73	
Dadra & Nagar Haveli	–	–	–	–	–	–	–	–	–	
Daman & Diu	–	–	–	–	–	–	–	–	–	
<b>SOUTHERN REGION</b>	<b>5,947</b>	<b>2644,348</b>	<b>19673,57</b>	<b>27642,331</b>	<b>30363,74</b>	<b>13753,850</b>	<b>100034,58</b>	<b>44040,529</b>	<b>150071,89</b>	
Andhra Pradesh	1,664	622,319	5024,17	7901,695	8421,06	4142,975	26931,03	12666,989	40376,25	
Karnataka	1,670	686,240	5405,18	7523,997	8997,16	3622,465	29631,29	11832,702	44033,63	
Kerala	669	189,873	1669,20	2696,184	2411,73	1198,486	11040,38	4084,543	15121,31	
Tamil Nadu	1,899	1122,401	7417,54	9280,245	10241,19	4680,898	31609,58	15083,544	49268,32	
Lakshadweep	–	–	–	–	–	–	–	–	–	
Pondicherry	45	23,515	157,47	240,210	292,60	109,026	822,31	372,751	1272,38	
<b>ALL-INDIA</b>	<b>20,544</b>	<b>10031,686</b>	<b>102520,80</b>	<b>111886,828</b>	<b>154042,58</b>	<b>67677,707</b>	<b>492416,09</b>	<b>189596,221</b>	<b>748979,47</b>	

**TABLE NO. 3.2 – STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO TYPE OF DEPOSITS  
MARCH 2002**

STATE BANK OF INDIA AND ITS ASSOCIATES

(Amount in Rupees Lakh)

REGION/STATE/ UNION TERRITORY	CURRENT			SAVINGS		TERM		TOTAL	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6	7	8	9
<b>NORTHERN REGION</b>	<b>2,488</b>	<b>606,144</b>	<b>8938,89</b>	<b>12711,160</b>	<b>15421,95</b>	<b>6382,739</b>	<b>40770,49</b>	<b>19700,043</b>	<b>65131,33</b>
Haryana	318	69,084	691,02	1730,152	1763,67	737,063	3082,79	2536,299	5537,47
Himachal Pradesh	220	24,933	292,66	781,715	860,19	525,870	2125,75	1332,518	3278,59
Jammu & Kashmir	122	20,008	254,16	630,566	673,69	349,175	1279,22	999,749	2207,07
Punjab	604	126,690	1320,00	3230,822	3539,01	1293,709	8797,46	4651,221	13656,47
Rajasthan	866	205,470	1471,76	3891,438	3410,66	2090,589	6898,64	6187,497	11781,06
Chandigarh	51	14,066	231,26	276,798	508,72	146,875	1698,03	437,739	2438,00
Delhi	307	145,893	4678,04	2169,669	4666,02	1239,458	16888,61	3555,020	26232,67
<b>NORTH-EASTERN REGION</b>	<b>454</b>	<b>84,554</b>	<b>1733,22</b>	<b>1991,773</b>	<b>2578,20</b>	<b>733,189</b>	<b>2994,76</b>	<b>2809,516</b>	<b>7306,17</b>
Arunachal Pradesh	42	9,426	116,33	187,597	204,16	73,931	279,17	270,954	599,66
Assam	207	52,049	804,77	1226,244	1568,00	443,643	1635,97	1721,936	4008,73
Manipur	16	2,308	174,08	56,683	93,95	13,934	70,78	72,925	338,81
Meghalaya	87	7,346	176,99	212,571	302,81	80,578	414,75	300,495	894,56
Mizoram	25	3,079	100,92	51,058	98,66	8,777	126,33	62,914	325,91
Nagaland	43	4,695	237,57	108,431	129,83	33,751	210,48	146,877	577,88
Tripura	34	5,651	122,55	149,189	180,79	78,575	257,28	233,415	560,63
<b>EASTERN REGION</b>	<b>2,260</b>	<b>464,901</b>	<b>5688,61</b>	<b>11741,001</b>	<b>14653,63</b>	<b>6440,723</b>	<b>21138,88</b>	<b>18646,625</b>	<b>41481,11</b>
Bihar	568	111,822	1065,26	3252,789	4254,70	1529,560	4217,70	4894,171	9537,66
Jharkhand	379	63,724	1059,77	2020,722	2554,02	918,184	3610,56	3002,630	7224,34
Orissa	484	74,225	955,74	1693,525	2209,91	1089,194	3382,33	2856,944	6547,98
Sikkim	26	2,960	26,98	54,225	79,60	25,589	206,87	82,774	313,45
West Bengal	785	209,631	2549,36	4652,886	5469,48	2850,906	9625,72	7713,423	17644,56
Andaman & Nicobar Islands	18	2,539	31,50	66,854	85,92	27,290	95,70	96,683	213,11
<b>CENTRAL REGION</b>	<b>2,548</b>	<b>544,237</b>	<b>4279,84</b>	<b>15048,957</b>	<b>15217,37</b>	<b>6926,950</b>	<b>23696,68</b>	<b>22520,144</b>	<b>43193,88</b>
Chhattisgarh	248	45,054	538,36	1025,391	1370,64	508,526	1873,12	1578,971	3782,13
Madhya Pradesh	812	158,108	1225,82	3301,157	3689,91	1919,237	7756,91	5378,502	12672,63
Uttar Pradesh	1,212	297,165	2192,24	9273,864	8633,40	3827,964	10892,63	13398,993	21718,27
Uttaranchal	276	43,910	323,42	1448,545	1523,42	671,223	3174,02	2163,678	5020,86
<b>WESTERN REGION</b>	<b>2,003</b>	<b>457,189</b>	<b>7070,40</b>	<b>8935,227</b>	<b>10437,67</b>	<b>4701,343</b>	<b>30330,21</b>	<b>14093,759</b>	<b>47838,28</b>
Goa	55	7,828	63,88	262,515	336,11	210,681	1229,72	481,024	1629,72
Gujarat	849	159,475	1659,96	3287,203	3909,14	1980,563	11536,91	5427,241	17106,02
Maharashtra	1,091	287,955	5311,19	5348,445	6130,64	2472,744	17313,56	8109,144	28755,39
Dadra & Nagar Haveli	1	180	5,49	4,105	10,92	2,052	9,61	6,337	26,02
Daman & Diu	7	1,751	29,88	32,959	50,85	35,303	240,41	70,013	321,14
<b>SOUTHERN REGION</b>	<b>3,888</b>	<b>790,862</b>	<b>6775,49</b>	<b>16405,806</b>	<b>15868,62</b>	<b>8138,187</b>	<b>43079,59</b>	<b>25334,855</b>	<b>65723,69</b>
Andhra Pradesh	1,409	274,050	2708,46	5562,765	4779,81	3296,906	14506,35	9133,721	21994,62
Karnataka	944	248,369	1440,28	3167,384	3625,66	1976,595	8481,09	5392,348	13547,03
Kerala	809	92,822	1067,23	4439,158	3923,46	1302,696	11483,57	5834,676	16474,26
Tamil Nadu	711	171,519	1518,80	3148,182	3423,31	1526,430	8351,29	4846,131	13293,39
Lakshadweep	-	-	-	-	-	-	-	-	-
Pondicherry	15	4,102	40,72	88,317	116,38	35,560	257,29	127,979	414,39
<b>ALL-INDIA</b>	<b>13,641</b>	<b>2947,887</b>	<b>34486,45</b>	<b>66833,924</b>	<b>74177,43</b>	<b>33323,131</b>	<b>162010,60</b>	<b>103104,942</b>	<b>270674,48</b>

**TABLE NO. 3.2 – STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO TYPE OF DEPOSITS  
MARCH 2002**

NATIONALISED BANKS										(Amount in Rupees Lakh)
REGION/STATE/ UNION TERRITORY	No. of Offices	CURRENT		SAVINGS		TERM		TOTAL		
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
		10	11	12	13	14	15	16	17	18
<b>NORTHERN REGION</b>	<b>5,520</b>	<b>2858,960</b>	<b>13885,76</b>	<b>27750,153</b>	<b>34167,18</b>	<b>13241,264</b>	<b>91774,62</b>	<b>43850,377</b>	<b>139827,56</b>	
Haryana	900	599,776	1248,63	4410,101	4585,05	2093,131	8953,75	7103,008	14787,43	
Himachal Pradesh	433	180,986	316,58	1187,963	1207,37	859,114	3182,54	2228,063	4706,49	
Jammu & Kashmir	139	101,797	203,23	472,788	625,74	347,193	1245,99	921,778	2074,96	
Punjab	1,702	703,639	2680,62	9205,837	9699,86	3943,580	21567,38	13853,056	33947,86	
Rajasthan	1,200	344,835	1322,53	4328,291	3438,39	1986,955	8516,13	6660,081	13277,05	
Chandigarh	133	73,769	491,28	644,616	927,89	312,991	3283,40	1031,376	4702,57	
Delhi	1,013	854,158	7622,89	7500,557	13682,88	3698,300	45025,43	12053,015	66331,20	
<b>NORTH-EASTERN REGION</b>	<b>800</b>	<b>231,676</b>	<b>913,96</b>	<b>2973,629</b>	<b>2861,85</b>	<b>1535,088</b>	<b>4784,03</b>	<b>4740,393</b>	<b>8559,84</b>	
Arunachal Pradesh	7	2,343	11,63	20,989	24,23	9,314	80,21	32,646	116,07	
Assam	637	194,525	650,09	2390,107	2148,35	1226,401	3200,90	3811,033	5999,34	
Manipur	33	5,617	61,16	110,526	92,72	30,031	119,38	146,174	273,26	
Meghalaya	42	12,720	85,60	152,105	216,83	71,678	558,66	236,503	861,10	
Mizoram	2	452	1,45	8,513	27,90	2,639	54,55	11,604	83,91	
Nagaland	18	4,859	36,46	82,030	99,99	27,213	260,83	114,102	397,28	
Tripura	61	11,160	67,56	209,359	251,82	167,812	509,50	388,331	828,89	
<b>EASTERN REGION</b>	<b>5,956</b>	<b>1379,312</b>	<b>7332,06</b>	<b>25842,691</b>	<b>25441,20</b>	<b>14757,239</b>	<b>47177,80</b>	<b>41979,242</b>	<b>79951,05</b>	
Bihar	1,550	402,681	1084,72	6264,750	6348,69	2913,212	8484,55	9580,643	15917,97	
Jharkhand	696	143,205	1010,45	3069,039	3376,94	1567,200	5950,89	4779,444	10338,28	
Orissa	923	134,815	783,62	2861,963	2416,01	1590,908	5878,06	4587,686	9077,69	
Sikkim	21	1,767	21,57	44,432	62,31	22,195	404,70	68,394	488,57	
West Bengal	2,753	690,773	4414,59	13557,474	13190,72	8646,232	26271,52	22894,479	43876,83	
Andaman & Nicobar Islands	13	6,071	17,10	45,033	46,53	17,492	188,09	68,596	251,72	
<b>CENTRAL REGION</b>	<b>6,365</b>	<b>1469,184</b>	<b>7786,47</b>	<b>30590,563</b>	<b>30058,27</b>	<b>14423,089</b>	<b>50667,42</b>	<b>46482,836</b>	<b>88512,16</b>	
Chhattisgarh	349	106,187	485,35	1214,162	1306,96	631,474	2398,84	1951,823	4191,15	
Madhya Pradesh	1,570	306,311	1389,24	5153,566	4511,81	2801,497	10155,79	8261,374	16056,83	
Uttar Pradesh	4,076	976,539	5498,42	22657,555	22422,16	10086,243	34530,44	33720,337	62451,02	
Uttaranchal	370	80,147	413,45	1565,280	1817,34	903,875	3582,36	2549,302	5813,15	
<b>WESTERN REGION</b>	<b>6,592</b>	<b>2141,026</b>	<b>15777,31</b>	<b>30707,238</b>	<b>33053,53</b>	<b>13367,846</b>	<b>92873,53</b>	<b>46216,110</b>	<b>141704,37</b>	
Goa	233	70,823	243,58	1048,587	936,72	631,819	4131,50	1751,229	5311,80	
Gujarat	2,350	709,110	4012,27	9904,354	9612,42	4974,720	27995,14	15588,184	41619,84	
Maharashtra	3,994	1354,297	11447,42	19695,331	22421,05	7732,601	60562,70	28782,229	94431,17	
Dadra & Nagar Haveli	8	3,768	49,80	35,982	56,88	12,338	88,50	52,088	195,18	
Daman & Diu	7	3,028	24,24	22,984	26,45	16,368	95,70	42,380	146,39	
<b>SOUTHERN REGION</b>	<b>8,609</b>	<b>2363,960</b>	<b>10556,93</b>	<b>40925,005</b>	<b>27297,44</b>	<b>15203,745</b>	<b>76147,59</b>	<b>58492,710</b>	<b>114001,96</b>	
Andhra Pradesh	2,359	589,386	2473,73	10805,052	6470,97	4485,300	19208,85	15879,738	28153,55	
Karnataka	2,251	642,032	2985,35	9719,422	6978,63	3786,148	19718,15	14147,602	29682,13	
Kerala	1,092	200,454	827,40	5901,442	3838,98	1757,476	12288,99	7859,372	16955,37	
Tamil Nadu	2,847	912,139	4139,64	14124,284	9690,05	5056,345	24190,83	20092,768	38020,53	
Lakshadweep	9	471	12,75	26,415	46,54	1,762	13,83	28,648	73,12	
Pondicherry	51	19,478	118,06	348,390	272,26	116,714	726,94	484,582	1117,27	
<b>ALL-INDIA</b>	<b>33,842</b>	<b>10444,118</b>	<b>56252,48</b>	<b>158789,279</b>	<b>152879,47</b>	<b>72528,271</b>	<b>363425,00</b>	<b>241761,668</b>	<b>572556,94</b>	

**TABLE NO. 3.2 – STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO TYPE OF DEPOSITS  
MARCH 2002**

FOREIGN BANKS										(Amount in Rupees Lakh)
REGION/STATE/ UNION TERRITORY	No. of Offices	CURRENT		SAVINGS		TERM		TOTAL		
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
		19	20	21	22	23	24	25	26	27
<b>NORTHERN REGION</b>	<b>43</b>	<b>56,967</b>	<b>3002,16</b>	<b>361,202</b>	<b>2068,50</b>	<b>276,845</b>	<b>7006,85</b>	<b>695,014</b>	<b>12077,50</b>	
Haryana	1	367	31,13	5,716	35,74	5,356	98,26	11,439	165,13	
Himachal Pradesh	1	186	2,31	1,853	9,73	2,764	30,77	4,803	42,81	
Jammu & Kashmir	1	153	1,45	1,846	13,57	2,179	28,47	4,178	43,50	
Punjab	2	702	11,16	4,261	24,47	7,328	59,85	12,291	95,48	
Rajasthan	1	648	16,01	600	4,41	58	1,49	1,306	21,91	
Chandigarh	1	104	6,49	889	12,60	1,132	59,77	2,125	78,86	
Delhi	36	54,807	2933,60	346,037	1967,97	258,028	6728,24	658,872	11629,81	
<b>NORTH-EASTERN REGION</b>	<b>1</b>	<b>897</b>	<b>25,67</b>	<b>5,532</b>	<b>34,46</b>	<b>5,106</b>	<b>52,43</b>	<b>11,535</b>	<b>112,57</b>	
Arunachal Pradesh	–	–	–	–	–	–	–	–	–	
Assam	1	897	25,67	5,532	34,46	5,106	52,43	11,535	112,57	
Manipur	–	–	–	–	–	–	–	–	–	
Meghalaya	–	–	–	–	–	–	–	–	–	
Mizoram	–	–	–	–	–	–	–	–	–	
Nagaland	–	–	–	–	–	–	–	–	–	
Tripura	–	–	–	–	–	–	–	–	–	
<b>EASTERN REGION</b>	<b>34</b>	<b>48,132</b>	<b>1223,62</b>	<b>267,836</b>	<b>1351,20</b>	<b>293,633</b>	<b>3373,56</b>	<b>609,601</b>	<b>5948,38</b>	
Bihar	–	–	–	–	–	–	–	–	–	
Jharkhand	–	–	–	–	–	–	–	–	–	
Orissa	–	–	–	–	–	–	–	–	–	
Sikkim	–	–	–	–	–	–	–	–	–	
West Bengal	34	48,132	1223,62	267,836	1351,20	293,633	3373,56	609,601	5948,38	
Andaman & Nicobar Islands	–	–	–	–	–	–	–	–	–	
<b>CENTRAL REGION</b>	<b>2</b>	<b>7,150</b>	<b>72,91</b>	<b>28,096</b>	<b>75,25</b>	<b>42,580</b>	<b>229,22</b>	<b>77,826</b>	<b>377,38</b>	
Chhattisgarh	–	–	–	–	–	–	–	–	–	
Madhya Pradesh	–	–	–	–	–	–	–	–	–	
Uttar Pradesh	2	7,150	72,91	28,096	75,25	42,580	229,22	77,826	377,38	
Uttaranchal	–	–	–	–	–	–	–	–	–	
<b>WESTERN REGION</b>	<b>76</b>	<b>75,432</b>	<b>8118,17</b>	<b>407,861</b>	<b>2709,45</b>	<b>339,075</b>	<b>18517,05</b>	<b>822,368</b>	<b>29344,67</b>	
Goa	–	–	–	–	–	–	–	–	–	
Gujarat	8	6,415	129,32	14,704	80,30	5,776	178,70	26,895	388,32	
Maharashtra	68	69,017	7988,84	393,157	2629,15	333,299	18338,35	795,473	28956,34	
Dadra & Nagar Haveli	–	–	–	–	–	–	–	–	–	
Daman & Diu	–	–	–	–	–	–	–	–	–	
<b>SOUTHERN REGION</b>	<b>45</b>	<b>41,847</b>	<b>2079,12</b>	<b>381,709</b>	<b>1456,09</b>	<b>136,054</b>	<b>4573,47</b>	<b>559,610</b>	<b>8108,69</b>	
Andhra Pradesh	9	3,961	149,24	30,460	177,08	16,702	621,46	51,123	947,78	
Karnataka	12	15,623	936,51	245,868	817,91	40,631	1797,86	302,122	3552,28	
Kerala	4	1,248	31,28	12,882	33,08	10,195	325,82	24,325	390,17	
Tamil Nadu	20	21,015	962,10	92,499	428,03	68,526	1828,33	182,040	3218,45	
Lakshadweep	–	–	–	–	–	–	–	–	–	
Pondicherry	–	–	–	–	–	–	–	–	–	
<b>ALL-INDIA</b>	<b>201</b>	<b>230,425</b>	<b>14521,65</b>	<b>1452,236</b>	<b>7694,96</b>	<b>1093,293</b>	<b>33752,58</b>	<b>2775,954</b>	<b>55969,19</b>	

**TABLE NO. 3.2 – STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO TYPE OF DEPOSITS  
MARCH 2002**

REGIONAL RURAL BANKS										(Amount in Rupees Lakh)
REGION/STATE/ UNION TERRITORY	CURRENT			SAVINGS		TERM		TOTAL		
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
	28	29	30	31	32	33	34	35	36	
<b>NORTHERN REGION</b>	<b>1,954</b>	<b>122,641</b>	<b>212,48</b>	<b>3351,201</b>	<b>2009,07</b>	<b>1334,049</b>	<b>3640,42</b>	<b>4807,891</b>	<b>5861,97</b>	
Haryana	302	8,712	12,04	733,982	445,74	176,745	692,35	919,439	1150,13	
Himachal Pradesh	133	5,011	14,40	253,800	171,35	197,367	399,33	456,178	585,08	
Jammu & Kashmir	265	22,608	38,20	413,269	294,90	185,113	391,14	620,990	724,25	
Punjab	203	38,694	28,04	371,370	255,94	92,537	406,97	502,601	690,94	
Rajasthan	1,051	47,616	119,80	1578,780	841,14	682,287	1750,63	2308,683	2711,57	
Chandigarh	–	–	–	–	–	–	–	–	–	
Delhi	–	–	–	–	–	–	–	–	–	
<b>NORTH-EASTERN REGION</b>	<b>655</b>	<b>173,619</b>	<b>161,89</b>	<b>1794,298</b>	<b>927,36</b>	<b>595,180</b>	<b>937,51</b>	<b>2563,097</b>	<b>2026,76</b>	
Arunachal Pradesh	20	799	2,58	34,503	19,05	14,550	19,43	49,852	41,05	
Assam	403	147,041	55,33	1315,000	586,38	450,327	567,55	1912,368	1209,26	
Manipur	30	2,900	3,26	43,371	5,32	4,163	13,39	50,434	21,98	
Meghalaya	51	1,736	14,73	85,518	61,99	19,614	66,43	106,868	143,16	
Mizoram	53	365	10,93	49,405	41,80	3,823	30,58	53,593	83,30	
Nagaland	9	213	63	3,774	3,36	870	2,58	4,857	6,57	
Tripura	89	20,565	74,43	262,727	209,46	101,833	237,55	385,125	521,45	
<b>EASTERN REGION</b>	<b>3,619</b>	<b>67,172</b>	<b>255,00</b>	<b>7695,375</b>	<b>4482,16</b>	<b>3602,332</b>	<b>6055,22</b>	<b>11364,879</b>	<b>10792,38</b>	
Bihar	1,491	20,651	137,27	2854,669	1928,68	1176,165	2163,18	4051,485	4229,13	
Jharkhand	395	3,906	27,67	642,297	508,10	256,800	561,51	903,003	1097,28	
Orissa	840	16,626	66,65	1670,803	801,41	754,117	1336,73	2441,546	2204,79	
Sikkim	–	–	–	–	–	–	–	–	–	
West Bengal	893	25,989	23,41	2527,606	1243,97	1415,250	1993,79	3968,845	3261,17	
Andaman & Nicobar Islands	–	–	–	–	–	–	–	–	–	
<b>CENTRAL REGION</b>	<b>4,594</b>	<b>219,663</b>	<b>741,43</b>	<b>14298,061</b>	<b>6778,96</b>	<b>3646,337</b>	<b>7477,17</b>	<b>18164,061</b>	<b>14997,55</b>	
Chhattisgarh	446	34,890	72,84	817,170	472,17	285,888	512,75	1137,948	1057,76	
Madhya Pradesh	1,098	66,563	127,23	1788,911	1066,93	703,600	1752,73	2559,074	2946,88	
Uttar Pradesh	2,873	113,388	517,26	11437,825	5078,12	2540,278	4950,37	14091,491	10545,75	
Uttaranchal	177	4,822	24,10	254,155	161,74	116,571	261,33	375,548	447,16	
<b>WESTERN REGION</b>	<b>1,002</b>	<b>60,588</b>	<b>82,15</b>	<b>2108,162</b>	<b>1031,19</b>	<b>564,827</b>	<b>1295,33</b>	<b>2733,577</b>	<b>2408,67</b>	
Goa	–	–	–	–	–	–	–	–	–	
Gujarat	409	14,781	44,66	812,164	448,14	264,047	700,55	1090,992	1193,35	
Maharashtra	593	45,807	37,49	1295,998	583,05	300,780	594,78	1642,585	1215,32	
Dadra & Nagar Haveli	–	–	–	–	–	–	–	–	–	
Daman & Diu	–	–	–	–	–	–	–	–	–	
<b>SOUTHERN REGION</b>	<b>2,840</b>	<b>176,757</b>	<b>232,47</b>	<b>7442,215</b>	<b>2277,91</b>	<b>2773,043</b>	<b>5465,41</b>	<b>10392,015</b>	<b>7975,80</b>	
Andhra Pradesh	1,153	42,390	112,60	2966,819	966,54	1131,398	2596,55	4140,607	3675,69	
Karnataka	1,122	62,642	77,48	2435,115	813,67	1197,757	1808,94	3695,514	2700,08	
Kerala	349	63,677	35,50	1611,158	307,76	267,832	649,87	1942,667	993,13	
Tamil Nadu	216	8,048	6,89	429,123	189,95	176,056	410,05	613,227	606,89	
Lakshadweep	–	–	–	–	–	–	–	–	–	
Pondicherry	–	–	–	–	–	–	–	–	–	
<b>ALL-INDIA</b>	<b>14,664</b>	<b>820,440</b>	<b>1685,43</b>	<b>36689,312</b>	<b>17506,64</b>	<b>12515,768</b>	<b>24871,06</b>	<b>50025,520</b>	<b>44063,12</b>	

**TABLE NO. 3.2 – STATE AND BANK GROUP-WISE DISTRIBUTION OF DEPOSITS OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO TYPE OF DEPOSITS  
MARCH 2002**

**OTHER SCHEDULED COMMERCIAL BANKS**

(Amount in Rupees Lakh)

REGION/STATE/ UNION TERRITORY	CURRENT			SAVINGS		TERM		TOTAL	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	37	38	39	40	41	42	43	44	45
<b>NORTHERN REGION</b>	<b>948</b>	<b>440,191</b>	<b>5587,26</b>	<b>3902,870</b>	<b>5543,61</b>	<b>3050,317</b>	<b>22675,48</b>	<b>7393,378</b>	<b>33806,35</b>
Haryana	46	20,016	166,31	221,160	340,05	205,033	1279,01	446,209	1785,37
Himachal Pradesh	4	498	8,68	4,416	6,72	5,152	39,61	10,066	55,01
Jammu & Kashmir	318	173,591	1236,36	1282,391	1984,13	932,438	3351,19	2388,420	6571,68
Punjab	104	37,531	342,17	375,420	518,32	334,449	1983,60	747,400	2844,09
Rajasthan	274	72,987	512,21	978,294	840,67	589,350	2448,85	1640,631	3801,74
Chandigarh	19	9,706	202,48	125,626	178,80	117,896	1202,86	253,228	1584,13
Delhi	183	125,862	3119,05	915,563	1674,92	865,999	12370,36	1907,424	17164,32
<b>NORTH-EASTERN REGION</b>	<b>8</b>	<b>7,170</b>	<b>22,31</b>	<b>37,062</b>	<b>57,30</b>	<b>44,757</b>	<b>227,37</b>	<b>88,989</b>	<b>306,99</b>
Arunachal Pradesh	–	–	–	–	–	–	–	–	–
Assam	6	5,795	17,55	28,730	39,41	27,286	128,34	61,811	185,30
Manipur	–	–	–	–	–	–	–	–	–
Meghalaya	1	283	80	3,865	9,23	13,684	43,48	17,832	53,52
Mizoram	–	–	–	–	–	–	–	–	–
Nagaland	1	1,092	3,97	4,467	8,66	3,787	55,55	9,346	68,18
Tripura	–	–	–	–	–	–	–	–	–
<b>EASTERN REGION</b>	<b>123</b>	<b>79,453</b>	<b>1179,49</b>	<b>584,865</b>	<b>1002,61</b>	<b>525,454</b>	<b>5070,54</b>	<b>1189,772</b>	<b>7252,64</b>
Bihar	7	3,055	16,66	22,647	32,73	15,767	98,39	41,469	147,78
Jharkhand	7	2,238	37,06	53,348	72,76	63,579	314,35	119,165	424,17
Orissa	15	4,733	61,55	53,225	71,20	54,863	373,40	112,821	506,15
Sikkim	1	39	26	202	11	37	8,12	278	8,49
West Bengal	93	69,388	1063,96	455,443	825,82	391,208	4276,27	916,039	6166,05
Andaman & Nicobar Islands	–	–	–	–	–	–	–	–	–
<b>CENTRAL REGION</b>	<b>248</b>	<b>74,529</b>	<b>612,37</b>	<b>975,239</b>	<b>1086,03</b>	<b>776,593</b>	<b>3935,85</b>	<b>1826,361</b>	<b>5634,25</b>
Chhattisgarh	6	1,364	20,83	19,392	31,95	12,684	405,83	33,440	458,60
Madhya Pradesh	47	17,735	224,77	200,045	214,71	191,187	1046,51	408,967	1485,99
Uttar Pradesh	161	49,360	348,40	662,211	744,35	523,019	2334,92	1234,590	3427,67
Uttaranchal	34	6,070	18,37	93,591	95,02	49,703	148,59	149,364	261,99
<b>WESTERN REGION</b>	<b>971</b>	<b>393,041</b>	<b>6454,15</b>	<b>3893,957</b>	<b>4778,80</b>	<b>8906,132</b>	<b>64086,63</b>	<b>13193,130</b>	<b>75319,57</b>
Goa	48	10,953	91,83	117,544	142,48	107,058	855,97	235,555	1090,28
Gujarat	134	68,635	964,16	463,319	562,43	418,136	3450,16	950,090	4976,75
Maharashtra	785	311,790	5378,31	3300,775	4057,39	8377,292	59752,10	11989,857	69187,80
Dadra & Nagar Haveli	2	1,326	14,57	8,626	12,49	2,555	22,47	12,507	49,52
Daman & Diu	2	337	5,28	3,693	4,01	1,091	5,93	5,121	15,21
<b>SOUTHERN REGION</b>	<b>3,251</b>	<b>1166,318</b>	<b>4833,26</b>	<b>10013,874</b>	<b>7815,68</b>	<b>7449,442</b>	<b>45160,85</b>	<b>18629,634</b>	<b>57809,79</b>
Andhra Pradesh	386	144,628	865,01	1338,082	1194,63	1324,384	6957,24	2807,094	9016,87
Karnataka	578	145,419	1003,54	1836,776	1572,73	1665,538	10895,33	3647,733	13471,60
Kerala	1,163	191,903	703,91	3824,151	2466,28	1735,215	13683,93	5751,269	16854,13
Tamil Nadu	1,106	673,516	2225,75	2965,142	2527,43	2684,752	13396,97	6323,410	18150,14
Lakshadweep	–	–	–	–	–	–	–	–	–
Pondicherry	18	10,852	35,05	49,723	54,62	39,553	227,38	100,128	317,05
<b>ALL-INDIA</b>	<b>5,549</b>	<b>2160,702</b>	<b>18688,84</b>	<b>19407,867</b>	<b>20284,04</b>	<b>20752,695</b>	<b>141156,71</b>	<b>42321,264</b>	<b>180129,59</b>

**TABLE NO. 3.3 – POPULATION GROUP AND BANK GROUP-WISE DEPOSITS OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO TYPE OF DEPOSITS  
MARCH 2002**

STATE BANK OF INDIA AND ITS ASSOCIATES										(Amount in Rupees Lakh)
POPULATION GROUP	CURRENT			SAVINGS		TERM		TOTAL		
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
	1	2	3	4	5	6	7	8	9	
RURAL	5,502	430,866	2553,98	17462,746	12596,72	8533,813	22256,12	26427,425	37406,82	
SEMI-URBAN	4,003	1017,930	6690,67	25867,345	24918,06	11639,512	44859,81	38524,787	76468,53	
URBAN	2,348	759,273	9771,35	13891,519	19864,56	7611,225	41100,34	22262,017	70736,25	
METROPOLITAN	1,788	739,818	15470,45	9612,314	16798,09	5538,581	53794,35	15890,713	86062,88	
<b>ALL - INDIA</b>	<b>13,641</b>	<b>2947,887</b>	<b>34486,45</b>	<b>66833,924</b>	<b>74177,43</b>	<b>33323,131</b>	<b>162010,60</b>	<b>103104,942</b>	<b>270674,48</b>	

  

NATIONALISED BANKS									
POPULATION GROUP	CURRENT			SAVINGS		TERM		TOTAL	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	10	11	12	13	14	15	16	17	18
RURAL	13,760	1547,925	3397,46	43753,464	26682,78	18175,258	53602,88	63476,647	83683,13
SEMI-URBAN	6,985	2134,622	7018,45	40223,141	32162,29	16710,527	64854,77	59068,290	104035,51
URBAN	7,039	3064,556	15095,23	37298,361	40804,99	19552,999	90806,19	59915,916	146706,41
METROPOLITAN	6,058	3697,015	30741,33	37514,313	53229,41	18089,487	154161,16	59300,815	238131,90
<b>ALL - INDIA</b>	<b>33,842</b>	<b>10444,118</b>	<b>56252,48</b>	<b>158789,279</b>	<b>152879,47</b>	<b>72528,271</b>	<b>363425,00</b>	<b>241761,668</b>	<b>572556,94</b>

  

FOREIGN BANKS									
POPULATION GROUP	CURRENT			SAVINGS		TERM		TOTAL	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	19	20	21	22	23	24	25	26	27
RURAL	–	–	–	–	–	–	–	–	–
SEMI-URBAN	2	428	6,08	4,450	27,93	5,249	66,81	10,127	100,82
URBAN	16	5,704	142,16	55,105	226,91	63,030	965,74	123,839	1334,81
METROPOLITAN	183	224,293	14373,41	1392,681	7440,12	1025,014	32720,02	2641,988	54533,55
<b>ALL - INDIA</b>	<b>201</b>	<b>230,425</b>	<b>14521,65</b>	<b>1452,236</b>	<b>7694,96</b>	<b>1093,293</b>	<b>33752,58</b>	<b>2775,954</b>	<b>55969,19</b>

**TABLE NO. 3.3 – POPULATION GROUP AND BANK GROUP-WISE DEPOSITS OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO TYPE OF DEPOSITS  
MARCH 2002**

REGIONAL RURAL BANKS										(Amount in Rupees Lakh)
POPULATION GROUP	No. of Offices	CURRENT		SAVINGS		TERM		TOTAL		
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
		28	29	30	31	32	33	34	35	36
RURAL	12,041	485,699	895,67	28399,789	11761,25	9437,359	17497,67	38322,847	30154,59	
SEMI-URBAN	2,140	260,907	506,31	6906,440	4266,78	2397,940	5445,13	9565,287	10218,22	
URBAN	462	72,662	271,50	1357,589	1444,03	664,737	1873,56	2094,988	3589,09	
METROPOLITAN	21	1,172	11,94	25,494	34,58	15,732	54,70	42,398	101,23	
<b>ALL-INDIA</b>	<b>14,664</b>	<b>820,440</b>	<b>1685,43</b>	<b>36689,312</b>	<b>17506,64</b>	<b>12515,768</b>	<b>24871,06</b>	<b>50025,520</b>	<b>44063,12</b>	

**OTHER SCHEDULED COMMERCIAL BANKS**

POPULATION GROUP	No. of Offices	CURRENT		SAVINGS		TERM		TOTAL	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
		37	38	39	40	41	42	43	44
RURAL	1,140	196,691	596,40	2758,933	1926,28	1816,999	5656,24	4772,623	8178,92
SEMI-URBAN	1,780	496,818	1449,00	5909,482	4157,88	3818,794	18560,43	10225,094	24167,31
URBAN	1,387	719,269	3738,17	5056,492	5299,62	4449,160	24073,76	10224,921	33111,55
METROPOLITAN	1,242	747,924	12905,26	5682,960	8900,27	10667,742	92866,29	17098,626	114671,81
<b>ALL-INDIA</b>	<b>5,549</b>	<b>2160,702</b>	<b>18688,84</b>	<b>19407,867</b>	<b>20284,04</b>	<b>20752,695</b>	<b>141156,71</b>	<b>42321,264</b>	<b>180129,59</b>

**TABLE NO. 3.4 – MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO POPULATION GROUP AND BROAD OWNERSHIP CATEGORY  
MARCH 2002**

(Amount in Rupees Lakh)

PERIOD OF MATURITY	INDIVIDUALS		OTHERS		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6
Upto 90 Days	2340,571	6357,68	40,513	556,83	2381,084	6914,51
91 Days & Above but Less than 6 Months	1949,964	5306,21	31,237	384,79	1981,201	5691,00
6 Months & Above but Less than 1 Year	3257,444	10235,25	60,199	539,44	3317,643	10774,69
1 Year & Above but Less than 2 Years	6282,158	17500,05	111,613	998,31	6393,771	18498,35
2 Years & Above but Less than 3 Years	5748,320	15124,43	95,839	705,47	5844,159	15829,90
3 Years & Above but Less than 5 Years	9011,997	21255,90	149,050	1071,74	9161,047	22327,64
5 Years & Above	8795,056	18640,65	89,468	336,16	8884,524	18976,81
<b>GRAND TOTAL</b>	<b>37385,510</b>	<b>94420,16</b>	<b>577,919</b>	<b>4592,75</b>	<b>37963,429</b>	<b>99012,91</b>

**SEMI-URBAN**

PERIOD OF MATURITY	INDIVIDUALS		OTHERS		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	7	8	9	10	11	12
Upto 90 Days	3142,407	10878,65	118,503	1665,98	3260,910	12544,63
91 Days & Above but Less than 6 Months	2373,522	8513,90	85,412	1112,97	2458,934	9626,86
6 Months & Above but Less than 1 Year	3987,302	16477,45	133,948	1300,20	4121,250	17777,65
1 Year & Above but Less than 2 Years	6793,419	26661,82	236,222	2402,43	7029,641	29064,24
2 Years & Above but Less than 3 Years	5361,522	20655,79	191,600	1432,47	5553,122	22088,26
3 Years & Above but Less than 5 Years	7130,611	26086,63	229,080	2457,39	7359,691	28544,02
5 Years & Above	4664,381	13147,32	124,093	993,96	4788,474	14141,28
<b>GRAND TOTAL</b>	<b>33453,164</b>	<b>122421,55</b>	<b>1118,858</b>	<b>11365,39</b>	<b>34572,022</b>	<b>133786,94</b>

See Notes on Tables.

**TABLE NO. 3.4 – MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO POPULATION GROUP AND BROAD OWNERSHIP CATEGORY  
MARCH 2002**

**URBAN** (Amount in Rupees Lakh)

PERIOD OF MATURITY	INDIVIDUALS		OTHERS		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	13	14	15	16	17	18
Upto 90 Days	3271,636	14776,41	149,756	4620,75	3421,392	19397,16
91 Days & Above but Less than 6 Months	2495,510	10519,17	118,723	3710,38	2614,233	14229,56
6 Months & Above but Less than 1 Year	4104,348	19483,80	178,840	3754,71	4283,188	23238,51
1 Year & Above but Less than 2 Years	7049,897	29967,76	299,832	6655,13	7349,729	36622,89
2 Years & Above but Less than 3 Years	4909,788	21167,54	217,700	2912,74	5127,488	24080,28
3 Years & Above but Less than 5 Years	6137,286	24913,93	277,750	4662,15	6415,036	29576,08
5 Years & Above	3001,076	10131,16	129,009	1543,93	3130,085	11675,10
<b>GRAND TOTAL</b>	<b>30969,541</b>	<b>130959,78</b>	<b>1371,610</b>	<b>27859,80</b>	<b>32341,151</b>	<b>158819,58</b>

**METROPOLITAN**

PERIOD OF MATURITY	INDIVIDUALS		OTHERS		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	19	20	21	22	23	24
Upto 90 Days	2779,171	19911,46	252,756	27429,08	3031,927	47340,54
91 Days & Above but Less than 6 Months	2181,447	14522,12	175,230	21180,59	2356,677	35702,72
6 Months & Above but Less than 1 Year	3702,990	27231,77	265,675	22029,12	3968,665	49260,89
1 Year & Above but Less than 2 Years	7304,958	48540,80	469,432	32097,34	7774,390	80638,14
2 Years & Above but Less than 3 Years	4277,020	26446,12	296,532	11144,71	4573,552	37590,83
3 Years & Above but Less than 5 Years	9921,801	35900,62	399,406	21172,12	10321,207	57072,74
5 Years & Above	2873,968	11151,51	436,170	14839,14	3310,138	25990,65
<b>GRAND TOTAL</b>	<b>33041,355</b>	<b>183704,40</b>	<b>2295,201</b>	<b>149892,11</b>	<b>35336,556</b>	<b>333596,51</b>

**TABLE NO. 3.5 – MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO STATE  
MARCH 2002**

(Amount in Rupees Lakh)

PERIOD OF MATURITY	ANDAMAN & NICOBAR ISLANDS		ANDHRA PRADESH		ARUNACHAL PRADESH		ASSAM	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6	7	8
Upto 90 Days	2,216 (4.9)	55,49 (19.6)	1181,081 (11.5)	6271,47 (14.3)	5,522 (5.6)	25,25 (6.7)	101,669 (4.7)	560,50 (10.0)
91 Days & Above but Less than 6 Months	3,047 (6.8)	29,51 (10.4)	786,182 (7.7)	3880,75 (8.8)	4,261 (4.4)	36,55 (9.7)	92,749 (4.3)	357,77 (6.4)
6 Months & Above but Less than 1 Year	5,489 (12.3)	29,08 (10.2)	1213,415 (11.8)	6087,61 (13.9)	9,280 (9.5)	42,98 (11.3)	170,904 (8.0)	637,84 (11.4)
1 Year & Above but Less than 2 Years	11,425 (25.5)	66,55 (23.4)	1941,761 (18.9)	9893,29 (22.5)	16,808 (17.2)	79,27 (20.9)	357,702 (16.6)	997,70 (17.9)
2 Years & Above but Less than 3 Years	9,243 (20.6)	39,95 (14.1)	1578,666 (15.4)	6241,35 (14.2)	26,112 (26.7)	80,05 (21.1)	363,587 (16.9)	852,87 (15.3)
3 Years & Above but Less than 5 Years	6,027 (13.5)	38,22 (13.5)	2024,116 (19.8)	7099,31 (16.2)	24,470 (25.0)	83,62 (22.1)	611,463 (28.4)	1271,88 (22.8)
5 Years & Above	7,335 (16.4)	24,99 (8.8)	1529,469 (14.9)	4416,67 (10.1)	11,342 (11.6)	31,07 (8.2)	454,689 (21.1)	906,63 (16.2)
<b>GRAND TOTAL</b>	<b>44,782</b> <b>(100.0)</b>	<b>283,79</b> <b>(100.0)</b>	<b>10254,690</b> <b>(100.0)</b>	<b>43890,45</b> <b>(100.0)</b>	<b>97,795</b> <b>(100.0)</b>	<b>378,80</b> <b>(100.0)</b>	<b>2152,763</b> <b>(100.0)</b>	<b>5585,19</b> <b>(100.0)</b>

PERIOD OF MATURITY	BIHAR		CHANDIGARH		CHHATTISGARH		DADRA & NAGAR HAVELI	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	9	10	11	12	13	14	15	16
Upto 90 Days	335,749 (6.0)	1204,21 (8.1)	72,833 (12.6)	1262,23 (20.2)	133,670 (9.3)	570,15 (11.0)	1,337 (7.9)	16,69 (13.9)
91 Days & Above but Less than 6 Months	314,963 (5.6)	944,68 (6.3)	53,552 (9.3)	715,82 (11.5)	99,903 (7.0)	743,88 (14.3)	1,387 (8.2)	9,56 (7.9)
6 Months & Above but Less than 1 Year	572,268 (10.1)	1720,02 (11.5)	113,590 (19.6)	1134,21 (18.2)	168,695 (11.7)	711,76 (13.7)	3,478 (20.5)	23,63 (19.6)
1 Year & Above but Less than 2 Years	828,545 (14.7)	2311,21 (15.4)	169,237 (29.2)	1362,88 (21.8)	260,079 (18.1)	932,51 (18.0)	3,822 (22.6)	27,78 (23.0)
2 Years & Above but Less than 3 Years	845,531 (15.0)	2220,94 (14.8)	79,500 (13.7)	823,12 (13.2)	235,021 (16.3)	788,96 (15.2)	2,529 (14.9)	13,75 (11.4)
3 Years & Above but Less than 5 Years	1421,169 (25.2)	3408,09 (22.8)	68,004 (11.8)	764,35 (12.2)	318,308 (22.1)	913,56 (17.6)	2,875 (17.0)	23,15 (19.2)
5 Years & Above	1316,479 (23.4)	3154,67 (21.1)	22,178 (3.8)	181,43 (2.9)	222,896 (15.5)	529,72 (10.2)	1,517 (8.9)	6,01 (5.0)
<b>GRAND TOTAL</b>	<b>5634,704</b> <b>(100.0)</b>	<b>14963,83</b> <b>(100.0)</b>	<b>578,894</b> <b>(100.0)</b>	<b>6244,05</b> <b>(100.0)</b>	<b>1438,572</b> <b>(100.0)</b>	<b>5190,54</b> <b>(100.0)</b>	<b>16,945</b> <b>(100.0)</b>	<b>120,57</b> <b>(100.0)</b>

**TABLE NO. 3.5 – MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO STATE  
MARCH 2002**

(Amount in Rupees Lakh)

PERIOD OF MATURITY	DAMAN & DIU		DELHI		GOA		GUJARAT	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	17	18	19	20	21	22	23	24
Upto 90 Days	6,318 (12.0)	25,29 (7.4)	666,860 (11.0)	14070,43 (17.4)	63,535 (6.7)	450,42 (7.2)	742,153 (9.7)	4978,21 (11.3)
91 Days & Above but Less than 6 Months	4,910 (9.3)	10,02 (2.9)	500,359 (8.3)	8450,57 (10.4)	54,612 (5.8)	451,50 (7.3)	566,035 (7.4)	3376,78 (7.7)
6 Months & Above but Less than 1 Year	7,161 (13.6)	70,62 (20.6)	888,270 (14.7)	12911,00 (15.9)	119,172 (12.6)	903,32 (14.5)	949,940 (12.4)	6449,74 (14.7)
1 Year & Above but Less than 2 Years	8,339 (15.8)	64,49 (18.9)	1734,028 (28.6)	21900,33 (27.0)	249,267 (26.3)	1626,67 (26.2)	1714,775 (22.4)	9995,99 (22.8)
2 Years & Above but Less than 3 Years	5,490 (10.4)	47,75 (14.0)	965,004 (15.9)	9301,04 (11.5)	148,694 (15.6)	963,35 (15.5)	1193,445 (15.6)	7131,69 (16.3)
3 Years & Above but Less than 5 Years	15,926 (30.2)	94,24 (27.5)	976,965 (16.1)	12043,96 (14.9)	228,262 (24.0)	1410,97 (22.7)	1615,580 (21.2)	8517,26 (19.4)
5 Years & Above	4,618 (8.7)	29,63 (8.7)	330,299 (5.4)	2335,31 (2.9)	86,016 (9.0)	410,96 (6.6)	861,314 (11.3)	3411,78 (7.8)
<b>GRAND TOTAL</b>	<b>52,762 (100.0)</b>	<b>342,04 (100.0)</b>	<b>6061,785 (100.0)</b>	<b>81012,64 (100.0)</b>	<b>949,558 (100.0)</b>	<b>6217,19 (100.0)</b>	<b>7643,242 (100.0)</b>	<b>43861,45 (100.0)</b>

PERIOD OF MATURITY	HARYANA		HIMACHAL PRADESH		JAMMU & KASHMIR		JHARKHAND	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	25	26	27	28	29	30	31	32
Upto 90 Days	380,271 (11.8)	1788,98 (12.7)	133,656 (8.4)	613,85 (10.6)	202,541 (11.1)	757,01 (12.0)	153,316 (5.5)	629,44 (6.0)
91 Days & Above but Less than 6 Months	284,328 (8.8)	1289,21 (9.1)	115,292 (7.3)	474,26 (8.2)	158,447 (8.7)	585,31 (9.3)	143,924 (5.1)	502,66 (4.8)
6 Months & Above but Less than 1 Year	456,198 (14.2)	2163,37 (15.3)	198,876 (12.5)	820,19 (14.2)	222,031 (12.2)	899,67 (14.3)	252,439 (9.0)	1102,76 (10.6)
1 Year & Above but Less than 2 Years	803,413 (25.0)	3549,60 (25.2)	363,881 (22.9)	1391,44 (24.1)	324,454 (17.9)	1274,40 (20.2)	463,637 (16.5)	2011,40 (19.3)
2 Years & Above but Less than 3 Years	512,277 (15.9)	2190,38 (15.5)	294,497 (18.5)	1024,13 (17.7)	257,484 (14.2)	879,86 (14.0)	463,060 (16.5)	1726,39 (16.5)
3 Years & Above but Less than 5 Years	560,102 (17.4)	2277,14 (16.2)	345,805 (21.7)	1115,60 (19.3)	304,682 (16.8)	946,09 (15.0)	713,961 (25.5)	2416,82 (23.2)
5 Years & Above	220,739 (6.9)	847,48 (6.0)	138,260 (8.7)	338,52 (5.9)	346,459 (19.1)	953,68 (15.2)	615,426 (21.9)	2047,84 (19.6)
<b>GRAND TOTAL</b>	<b>3217,328 (100.0)</b>	<b>14106,15 (100.0)</b>	<b>1590,267 (100.0)</b>	<b>5778,00 (100.0)</b>	<b>1816,098 (100.0)</b>	<b>6296,01 (100.0)</b>	<b>2805,763 (100.0)</b>	<b>10437,31 (100.0)</b>

**TABLE NO. 3.5 - MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO STATE  
MARCH 2002**

(Amount in Rupees Lakh)

PERIOD OF MATURITY	KARNATAKA		KERALA		LAKSHADWEEP		MADHYA PRADESH	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	33	34	35	36	37	38	39	40
Upto 90 Days	651,065 (7.5)	5575,13 (13.1)	682,498 (13.5)	3464,30 (9.0)	119 (6.8)	1,80 (13.0)	524,736 (9.3)	2133,61 (10.3)
91 Days & Above but Less than 6 Months	506,841 (5.8)	4776,32 (11.2)	427,950 (8.4)	3230,74 (8.4)	14 (0.8)	17 (1.2)	408,306 (7.3)	2203,93 (10.6)
6 Months & Above but Less than 1 Year	892,227 (10.3)	6429,14 (15.0)	629,058 (12.4)	5404,43 (14.1)	149 (8.5)	1,66 (12.0)	681,325 (12.1)	2732,60 (13.2)
1 Year & Above but Less than 2 Years	1879,368 (21.7)	9279,69 (21.7)	1198,005 (23.6)	9348,82 (24.3)	154 (8.7)	2,42 (17.5)	1231,339 (21.9)	4580,74 (22.1)
2 Years & Above but Less than 3 Years	1259,279 (14.5)	5124,25 (12.0)	671,439 (13.2)	6104,53 (15.9)	141 (8.0)	98 (7.1)	906,819 (16.2)	3341,78 (16.1)
3 Years & Above but Less than 5 Years	1930,882 (22.3)	7589,84 (17.8)	976,888 (19.3)	8771,14 (22.8)	728 (41.3)	5,07 (36.6)	1191,309 (21.2)	3845,02 (18.6)
5 Years & Above	1547,007 (17.9)	3927,01 (9.2)	487,576 (9.6)	2108,21 (5.5)	457 (25.9)	1,75 (12.6)	671,687 (12.0)	1874,25 (9.1)
<b>GRAND TOTAL</b>	<b>8666,669 (100.0)</b>	<b>42701,37 (100.0)</b>	<b>5073,414 (100.0)</b>	<b>38432,18 (100.0)</b>	<b>1,762 (100.0)</b>	<b>13,83 (100.0)</b>	<b>5615,521 (100.0)</b>	<b>20711,93 (100.0)</b>

PERIOD OF MATURITY	MAHARASHTRA		MANIPUR		MEGHALAYA		MIZORAM	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	41	42	43	44	45	46	47	48
Upto 90 Days	1382,229 (7.2)	19113,06 (12.2)	2,775 (5.8)	20,94 (10.3)	17,377 (9.4)	163,18 (15.1)	3,953 (25.9)	64,83 (30.7)
91 Days & Above but Less than 6 Months	1096,866 (5.7)	16129,58 (10.3)	1,729 (3.6)	9,79 (4.8)	11,423 (6.2)	87,47 (8.1)	1,624 (10.7)	21,25 (10.0)
6 Months & Above but Less than 1 Year	1696,969 (8.8)	21253,62 (13.6)	3,867 (8.0)	24,20 (11.9)	24,121 (13.0)	120,50 (11.1)	2,257 (14.8)	29,00 (13.7)
1 Year & Above but Less than 2 Years	3346,983 (17.4)	34622,58 (22.1)	5,016 (10.4)	24,29 (11.9)	49,505 (26.7)	269,78 (24.9)	3,759 (24.7)	40,83 (19.3)
2 Years & Above but Less than 3 Years	1979,539 (10.3)	15630,21 (10.0)	7,575 (15.7)	40,41 (19.9)	34,221 (18.4)	173,31 (16.0)	1,447 (9.5)	19,83 (9.4)
3 Years & Above but Less than 5 Years	7213,893 (37.6)	30144,31 (19.2)	16,509 (34.3)	53,38 (26.2)	33,691 (18.1)	217,77 (20.1)	1,664 (10.9)	30,36 (14.4)
5 Years & Above	2500,237 (13.0)	19668,14 (12.6)	10,657 (22.2)	30,55 (15.0)	15,216 (8.2)	51,33 (4.7)	535 (3.5)	5,36 (2.5)
<b>GRAND TOTAL</b>	<b>19216,716 (100.0)</b>	<b>156561,50 (100.0)</b>	<b>48,128 (100.0)</b>	<b>203,55 (100.0)</b>	<b>185,554 (100.0)</b>	<b>1083,33 (100.0)</b>	<b>15,239 (100.0)</b>	<b>211,46 (100.0)</b>

**TABLE NO. 3.5 - MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO STATE  
MARCH 2002**

(Amount in Rupees Lakh)

PERIOD OF MATURITY	NAGALAND		ORISSA		PONDICHERRY		PUNJAB	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	49	50	51	52	53	54	55	56
Upto 90 Days	10,076 (15.4)	95,25 (18.0)	262,126 (7.5)	1142,42 (10.4)	25,181 (13.1)	141,53 (11.7)	661,698 (11.7)	3417,81 (10.4)
91 Days & Above but Less than 6 Months	8,086 (12.3)	39,09 (7.4)	199,436 (5.7)	851,16 (7.8)	16,027 (8.4)	110,26 (9.1)	564,248 (10.0)	2648,03 (8.1)
6 Months & Above but Less than 1 Year	9,861 (15.0)	89,10 (16.8)	335,100 (9.6)	1367,53 (12.5)	24,910 (13.0)	192,13 (15.9)	891,850 (15.7)	5364,65 (16.3)
1 Year & Above but Less than 2 Years	11,216 (17.1)	136,00 (25.7)	591,961 (17.0)	1998,69 (18.2)	49,233 (25.7)	311,27 (25.7)	1446,549 (25.5)	8346,93 (25.4)
2 Years & Above but Less than 3 Years	10,685 (16.3)	76,79 (14.5)	552,240 (15.8)	1542,02 (14.0)	24,845 (12.9)	155,70 (12.8)	953,905 (16.8)	6161,45 (18.8)
3 Years & Above but Less than 5 Years	10,950 (16.7)	68,57 (12.9)	865,141 (24.8)	2432,37 (22.2)	32,215 (16.8)	204,96 (16.9)	863,743 (15.2)	5438,18 (16.6)
5 Years & Above	4,747 (7.2)	24,63 (4.7)	683,078 (19.6)	1636,32 (14.9)	19,416 (10.1)	95,76 (7.9)	289,610 (5.1)	1438,23 (4.4)
<b>GRAND TOTAL</b>	<b>65,621 (100.0)</b>	<b>529,44 (100.0)</b>	<b>3489,082 (100.0)</b>	<b>10970,52 (100.0)</b>	<b>191,827 (100.0)</b>	<b>1211,61 (100.0)</b>	<b>5671,603 (100.0)</b>	<b>32815,27 (100.0)</b>

PERIOD OF MATURITY	RAJASTHAN		SIKKIM		TAMIL NADU		TRIPURA	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	57	58	59	60	61	62	63	64
Upto 90 Days	510,164 (9.5)	1882,96 (9.6)	3,758 (7.9)	171,77 (27.7)	976,838 (10.3)	5986,86 (12.4)	10,935 (3.1)	62,42 (6.2)
91 Days & Above but Less than 6 Months	407,889 (7.6)	1527,61 (7.8)	3,408 (7.1)	49,50 (8.0)	713,753 (7.5)	4556,48 (9.5)	10,544 (3.0)	39,70 (3.9)
6 Months & Above but Less than 1 Year	674,054 (12.6)	2836,26 (14.5)	5,692 (11.9)	64,97 (10.5)	1221,924 (12.9)	6915,74 (14.4)	24,292 (7.0)	99,33 (9.9)
1 Year & Above but Less than 2 Years	1132,248 (21.2)	4433,24 (22.6)	8,075 (16.9)	81,35 (13.1)	2305,472 (24.2)	12261,85 (25.4)	43,005 (12.4)	163,03 (16.2)
2 Years & Above but Less than 3 Years	963,530 (18.0)	3673,91 (18.7)	10,101 (21.1)	94,34 (15.2)	1465,681 (15.4)	6719,18 (13.9)	55,054 (15.8)	149,23 (14.9)
3 Years & Above but Less than 5 Years	1220,244 (22.8)	3947,76 (20.1)	11,296 (23.6)	120,23 (19.4)	1830,635 (19.2)	8515,63 (17.7)	118,376 (34.0)	275,11 (27.4)
5 Years & Above	441,110 (8.3)	1314,01 (6.7)	5,491 (11.5)	37,53 (6.1)	997,806 (10.5)	3221,73 (6.7)	86,014 (24.7)	215,52 (21.5)
<b>GRAND TOTAL</b>	<b>5349,239 (100.0)</b>	<b>19615,75 (100.0)</b>	<b>47,821 (100.0)</b>	<b>619,69 (100.0)</b>	<b>9512,109 (100.0)</b>	<b>48177,47 (100.0)</b>	<b>348,220 (100.0)</b>	<b>1004,34 (100.0)</b>

**TABLE NO. 3.5 - MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO STATE  
MARCH 2002**

(Amount in Rupees Lakh)

PERIOD OF MATURITY	UTTAR PRADESH		UTTARANCHAL		WEST BENGAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	65	66	67	68	69	70
Upto 90 Days	1193,544 (7.0)	4152,85 (7.8)	185,856 (10.7)	1388,21 (19.4)	807,658 (5.9)	3938,32 (8.6)
91 Days & Above but Less than 6 Months	989,894 (5.8)	3370,12 (6.4)	140,034 (8.0)	504,26 (7.0)	719,022 (5.3)	3235,86 (7.1)
6 Months & Above but Less than 1 Year	1735,668 (10.2)	6339,13 (12.0)	232,971 (13.4)	898,37 (12.5)	1253,245 (9.2)	5181,59 (11.4)
1 Year & Above but Less than 2 Years	2953,285 (17.3)	10668,04 (20.1)	373,455 (21.4)	1402,77 (19.6)	2667,730 (19.6)	9365,80 (20.6)
2 Years & Above but Less than 3 Years	2735,463 (16.1)	8285,55 (15.7)	302,209 (17.4)	1058,92 (14.8)	2184,008 (16.1)	6911,32 (15.2)
3 Years & Above but Less than 5 Years	3892,123 (22.9)	11528,70 (21.8)	353,775 (20.3)	1420,81 (19.8)	3455,204 (25.4)	10487,01 (23.0)
5 Years & Above	3520,107 (20.7)	8593,17 (16.2)	153,072 (8.8)	492,95 (6.9)	2510,362 (18.5)	6420,97 (14.1)
<b>GRAND TOTAL</b>	<b>17020,084</b> <b>(100.0)</b>	<b>52937,57</b> <b>(100.0)</b>	<b>1741,372</b> <b>(100.0)</b>	<b>7166,29</b> <b>(100.0)</b>	<b>13597,229</b> <b>(100.0)</b>	<b>45540,86</b> <b>(100.0)</b>

**TABLE NO. 4.1 – SIZE OF CREDIT LIMIT AND INTEREST RATE RANGE-WISE CLASSIFICATION OF  
OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

(Amount in Rupees Lakh)

CREDIT LIMIT RANGE	LESS THAN 6%			6% AND ABOVE BUT LESS THAN 10%			10% AND ABOVE BUT LESS THAN 12%		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6	7	8	9
Above Rs.2 Lakh and upto Rs.5 Lakh	20,462	626,66	575,34	7,153	230,17	207,87	2,09,293	7048,85	6514,05
Above Rs.5 Lakh and upto Rs.10 Lakh	1,150	77,25	68,92	2,642	203,16	192,38	39,103	2853,61	2412,49
Above Rs.10 Lakh and upto Rs.25 Lakh	225	35,94	24,07	2,619	457,80	390,03	12,005	1920,18	1537,76
Above Rs.25 Lakh and upto Rs.50 Lakh	39	15,53	8,56	1,796	695,68	582,98	3,690	1375,62	1015,31
Above Rs.50 Lakh and upto Rs.1 Crore	11	8,94	5,62	1,395	1092,12	867,29	2,339	1781,00	1335,61
Above Rs.1 Crore and upto Rs.4 Crore	12	27,68	17,96	1,571	3465,07	2737,25	2,641	5694,56	4487,62
Above Rs.4 Crore and upto Rs.6 Crore	2	9,80	9,73	277	1405,74	1077,47	633	3186,23	2562,25
Above Rs.6 Crore and upto .Rs.10 Crore	1	7,00	7,00	269	2187,75	1633,83	575	4776,98	3668,04
Above Rs.10 Crore and upto Rs.25 Crore	—	—	—	237	3691,49	2705,32	631	10583,49	7930,64
Above Rs. 25 Crore	—	—	—	87	7060,49	5259,33	630	111228,84	86661,62
<b>TOTAL LOANS &amp; ADVANCES</b>	<b>21,902</b>	<b>808,81</b>	<b>717,20</b>	<b>18,046</b>	<b>20489,48</b>	<b>15653,75</b>	<b>2,71,540</b>	<b>150449,36</b>	<b>118125,38</b>

CREDIT LIMIT RANGE	12% AND ABOVE BUT LESS THAN 13%			13% AND ABOVE BUT LESS THAN 14%			14% AND ABOVE BUT LESS THAN 15%		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	10	11	12	13	14	15	16	17	18
Above Rs.2 Lakh and upto Rs.5 Lakh	2,27,371	7308,46	6305,59	2,36,822	7762,08	6853,97	2,87,415	9024,43	7791,46
Above Rs.5 Lakh and upto Rs.10 Lakh	42,578	3105,65	2627,50	48,431	3640,26	3069,21	51,580	3902,59	3276,37
Above Rs.10 Lakh and upto Rs.25 Lakh	14,037	2243,31	1726,55	21,960	3641,29	2945,65	23,147	3906,28	3219,95
Above Rs.25 Lakh and upto Rs.50 Lakh	3,950	1440,10	1035,68	6,066	2274,13	1738,35	9,599	3622,63	2867,37
Above Rs.50 Lakh and upto Rs.1 Crore	1,896	1429,45	1070,43	3,350	2551,74	1875,26	5,142	3886,81	2994,35
Above Rs.1 Crore and upto Rs.4 Crore	1,802	3827,33	3020,18	3,025	6410,25	4835,93	4,739	9955,21	7875,25
Above Rs.4 Crore and upto Rs.6 Crore	478	2392,83	1812,93	618	3109,07	2416,15	917	4585,06	3652,37
Above Rs.6 Crore and upto Rs.10 Crore	494	4170,86	3235,50	536	4452,64	3350,50	919	7618,77	5959,83
Above Rs.10 Crore and upto Rs.25 Crore	498	8627,70	6806,96	528	9126,98	7179,85	759	12327,34	9702,72
Above Rs. 25 Crore	452	34227,91	23908,64	387	29710,49	22896,14	447	32812,67	20963,47
<b>TOTAL LOANS &amp; ADVANCES</b>	<b>2,93,556</b>	<b>68773,63</b>	<b>51549,95</b>	<b>3,21,723</b>	<b>72678,93</b>	<b>57161,01</b>	<b>3,84,664</b>	<b>91641,78</b>	<b>68303,14</b>

See Notes on Tables

**TABLE NO. 4.1 – SIZE OF CREDIT LIMIT AND INTEREST RATE RANGE-WISE CLASSIFICATION OF  
OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

(Amount in Rupees Lakh)

CREDIT LIMIT RANGE	15% AND ABOVE BUT LESS THAN 16%			16% AND ABOVE BUT LESS THAN 17%			17% AND ABOVE BUT LESS THAN 18%		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	19	20	21	22	23	24	25	26	27
Above Rs.2 Lakh and upto Rs.5 Lakh	2,61,323	8588,73	7229,43	1,52,071	5132,90	4442,67	57,379	1827,10	1449,97
Above Rs.5 Lakh and upto Rs.10 Lakh	69,572	5308,05	4473,95	54,143	4208,97	3658,50	15,027	1151,85	985,95
Above Rs.10 Lakh and upto Rs.25 Lakh	38,637	6598,43	5557,08	33,419	5692,77	4938,02	7,999	1350,01	1163,85
Above Rs.25 Lakh and upto Rs.50 Lakh	15,780	5933,01	4885,40	13,530	5079,83	4363,75	3,116	1163,54	991,34
Above Rs.50 Lakh and upto Rs.1 Crore	8,107	6104,53	5091,26	7,002	5273,59	4486,50	1,591	1196,07	996,41
Above Rs.1 Crore and upto Rs.4 Crore	6,915	14039,28	11952,12	6,023	12254,34	10476,98	1,547	3184,72	2767,18
Above Rs.4 Crore and upto Rs.6 Crore	1,003	5020,68	4074,23	940	4676,86	3892,20	222	1101,86	912,96
Above Rs.6 Crore and upto Rs.10 Crore	939	7527,86	6061,36	708	5735,15	4731,29	184	1476,72	1143,02
Above Rs.10 Crore and upto Rs.25 Crore	584	9226,97	7432,63	549	8788,81	6954,06	120	1857,92	1565,03
Above Rs. 25 Crore	323	24045,08	18187,42	236	15990,96	12594,20	53	2737,31	2268,24
<b>TOTAL LOANS &amp; ADVANCES</b>	<b>4,03,183</b>	<b>92392,63</b>	<b>74944,87</b>	<b>2,68,621</b>	<b>72834,18</b>	<b>60538,17</b>	<b>87,238</b>	<b>17047,10</b>	<b>14243,95</b>

  

CREDIT LIMIT RANGE	18% AND ABOVE BUT LESS THAN 20%			20% AND ABOVE			TOTAL		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	28	29	30	31	32	33	34	35	36
Above Rs.2 Lakh and upto Rs.5 Lakh	46,925	1470,67	1246,57	44,169	1303,68	597,61	15,50,383	50323,73	43214,54
Above Rs.5 Lakh and upto Rs.10 Lakh	11,494	873,77	747,25	5,021	382,39	315,16	3,40,741	25707,56	21827,68
Above Rs.10 Lakh and upto Rs.25 Lakh	6,279	1056,45	900,72	2,582	424,71	411,70	1,62,909	27327,18	22815,36
Above Rs.25 Lakh and upto Rs.50 Lakh	2,467	918,47	782,36	1,052	383,10	347,63	61,085	22901,65	18618,73
Above Rs.50 Lakh and upto Rs.1 Crore	1,312	982,69	873,30	641	478,78	437,91	32,786	24785,72	20033,93
Above Rs.1 Crore and upto Rs.4 Crore	1,455	2976,75	2549,35	784	1605,36	1289,09	30,514	63440,55	52008,90
Above Rs.4 Crore and upto Rs.6 Crore	254	1251,63	1020,88	146	720,15	520,44	5,490	27459,91	21951,59
Above Rs.6 Crore and upto Rs.10 Crore	212	1657,13	1405,55	109	901,87	639,23	4,946	40512,74	31835,14
Above Rs.10 Crore and upto Rs.25 Crore	169	2622,46	2101,56	70	1118,33	845,00	4,145	67971,50	53223,77
Above Rs. 25 Crore	88	12995,80	3657,73	29	1614,70	1170,41	2,732	272424,26	197567,19
<b>TOTAL LOANS &amp; ADVANCES</b>	<b>70,655</b>	<b>26805,82</b>	<b>15285,26</b>	<b>54,603</b>	<b>8933,07</b>	<b>6574,17</b>	<b>21,95,731</b>	<b>622854,79</b>	<b>483096,84</b>

**TABLE NO. 4.2 – INTEREST RATE RANGE AND TYPE OF ACCOUNT-WISE CLASSIFICATION OF  
OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

(Amount in Rupees Lakh)

INTEREST RATE RANGE	CASH CREDIT			OVERDRAFTS			DEMAND LOANS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6	7	8	9
Less than 6%	25	10,36	8,24	9	3,41	1,40	14	96	87
6% and above but less than 10%	533	485,29	418,94	929	215,47	174,90	1,193	2999,39	2789,31
10% and above but less than 12%	12,152	70245,23	53894,67	10,918	6440,82	4791,63	6,876	13324,73	11074,72
12% and above but less than 13%	22,776	12389,17	8466,75	27,886	5276,98	3265,20	18,405	7136,29	6190,17
13% and above but less than 14%	82,021	20958,48	15815,64	15,876	3791,72	2676,70	14,195	11251,97	10408,58
14% and above but less than 15%	87,111	30627,16	21546,53	21,898	4822,24	3248,35	12,386	8534,58	7320,35
15% and above but less than 16%	1,16,810	36728,23	30351,93	43,198	5652,01	4397,95	30,933	8881,55	7709,40
16% and above but less than 17%	95,886	25632,56	20809,55	30,275	7690,40	6775,69	12,618	10662,93	9757,54
17% and above but less than 18%	22,829	5158,70	4640,35	8,583	1519,14	1317,52	3,647	1612,26	1552,83
18% and above but less than 20%	14,070	12370,50	3607,10	8,018	2729,66	2523,07	6,115	2907,47	2655,78
20% and above	4,420	2048,96	1570,06	4,382	649,53	583,44	26,808	2175,34	1444,76
<b>TOTAL LOANS &amp; ADVANCES</b>	<b>4,58,633</b>	<b>216654,63</b>	<b>161129,76</b>	<b>1,71,972</b>	<b>38791,38</b>	<b>29755,84</b>	<b>1,33,190</b>	<b>69487,47</b>	<b>60904,31</b>

INTEREST RATE RANGE	MEDIUM TERM LOANS			LONG TERM LOANS			PACKING CREDIT		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	10	11	12	13	14	15	16	17	18
Less than 6%	274	16,04	13,90	21,579	776,02	690,76	1	2,03	2,03
6% and above but less than 10%	924	1105,75	518,61	5,824	1324,17	1238,24	8,643	14359,41	10513,74
10% and above but less than 12%	11,588	14297,17	10669,21	2,24,316	34067,64	28888,12	5,690	12073,78	8807,02
12% and above but less than 13%	34,310	10663,67	7175,25	1,89,758	32758,87	26023,88	421	548,65	428,70
13% and above but less than 14%	36,121	7457,52	5785,66	1,72,759	28459,74	22013,50	751	759,50	460,92
14% and above but less than 15%	60,186	12063,30	7630,04	2,02,631	35101,66	28191,74	452	492,84	366,13
15% and above but less than 16%	60,136	11915,76	8846,73	1,51,468	28417,29	23003,02	638	797,79	635,85
16% and above but less than 17%	38,363	9286,12	7480,10	88,576	14386,91	11782,85	2,903	5175,28	3932,43
17% and above but less than 18%	14,300	2149,78	1724,25	37,552	6328,95	4814,41	327	278,28	194,60
18% and above but less than 20%	11,916	2075,99	1708,34	30,255	6488,90	4596,13	281	233,28	194,85
20% and above	8,585	1126,74	914,59	10,408	2932,50	2061,32	—	—	—
<b>TOTAL LOANS &amp; ADVANCES</b>	<b>2,76,703</b>	<b>72157,84</b>	<b>52466,67</b>	<b>11,35,126</b>	<b>191042,64</b>	<b>153303,98</b>	<b>20,107</b>	<b>34720,83</b>	<b>25536,28</b>

See Notes on Tables

**TABLE NO. 4.3 – INTEREST RATE RANGE AND ORGANISATION-WISE CLASSIFICATION OF  
OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

(Amount in Rupees Lakh)

INTEREST RATE RANGE	PUBLIC SECTOR			CO-OPERATIVE SECTOR			PRIVATE CORPORATE SECTOR		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6	7	8	9
Less than 6%	64	23,98	13,99	36	17,57	10,22	—	—	—
6% and above but less than 10%	270	899,45	530,44	305	950,60	796,57	3,325	11121,46	8825,06
10% and above but less than 12%	2,363	73266,78	62788,37	2,446	6051,27	5077,64	7,571	45591,11	29751,69
12% and above but less than 13%	2,362	21204,51	15097,67	2,439	2635,08	1654,26	6,329	25140,05	18865,00
13% and above but less than 14%	2,265	19974,41	16504,83	3,196	1441,82	978,29	14,188	30089,33	22221,71
14% and above but less than 15%	4,567	5555,06	3122,01	3,107	901,35	665,02	18,503	56867,60	42653,90
15% and above but less than 16%	3,537	6952,66	6098,02	2,758	1741,79	930,31	28,771	46056,69	37612,59
16% and above but less than 17%	2,712	6309,47	6032,90	2,588	961,64	794,17	27,110	37654,41	30745,56
17% and above but less than 18%	748	445,79	323,85	611	375,32	274,81	7,254	9420,23	8115,85
18% and above but less than 20%	425	414,81	269,50	303	1399,15	1375,97	6,254	18378,30	8005,02
20% and above	68	151,34	122,01	135	104,02	80,62	3,324	5090,20	3744,05
<b>TOTAL LOANS &amp; ADVANCES</b>	<b>19,381</b>	<b>135198,26</b>	<b>110903,59</b>	<b>17,924</b>	<b>16579,61</b>	<b>12637,87</b>	<b>1,22,629</b>	<b>285409,37</b>	<b>210540,44</b>

INTEREST RATE RANGE	PRIVATE SECTOR-OTHERS			JOINT SECTOR UNDERTAKINGS			INDIVIDUALS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	10	11	12	13	14	15	16	17	18
Less than 6%	89	36,59	32,61	—	—	—	21,713	730,67	660,38
6% and above but less than 10%	6,985	6514,61	4721,71	108	493,72	350,79	7,049	478,15	402,13
10% and above but less than 12%	23,035	12727,44	9445,41	377	2132,09	1614,62	2,35,729	10667,04	9434,92
12% and above but less than 13%	34,922	7772,36	5823,79	240	692,18	616,80	2,47,252	11311,72	9475,56
13% and above but less than 14%	85,018	10651,42	8517,15	857	720,92	520,65	2,16,188	9795,23	8412,58
14% and above but less than 15%	1,10,741	17133,09	12537,62	803	918,62	726,93	2,46,923	10265,23	8597,04
15% and above but less than 16%	1,36,555	25009,31	20032,21	603	1246,49	1071,74	2,30,926	11352,53	9167,02
16% and above but less than 17%	1,19,177	20721,25	17123,90	256	233,69	211,01	1,16,757	6951,25	5629,08
17% and above but less than 18%	30,363	4358,76	3632,03	88	127,54	107,88	48,170	2317,29	1787,06
18% and above but less than 20%	21,905	4455,65	4056,15	94	177,30	90,22	41,671	1980,52	1488,32
20% and above	7,292	1824,50	1715,69	97	89,92	39,39	43,685	1671,90	871,23
<b>TOTAL LOANS &amp; ADVANCES</b>	<b>5,76,082</b>	<b>111204,97</b>	<b>87638,26</b>	<b>3,523</b>	<b>6832,47</b>	<b>5350,02</b>	<b>14,56,063</b>	<b>67521,54</b>	<b>55925,30</b>

See Notes on Tables

**TABLE NO. 4.4 – TYPE OF ACCOUNT AND ORGANISATION-WISE CLASSIFICATION OF  
OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

(Amount in Rupees Lakh)

TYPE OF ACCOUNT	PUBLIC SECTOR			CO-OPERATIVE SECTOR			PRIVATE CORPORATE SECTOR		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6	7	8	9
Cash Credit	4,500	66173,41	56662,92	6,138	3321,21	2765,79	55,820	92429,34	56615,37
Overdraft	1,451	6980,28	5705,41	1,503	2213,48	1698,24	10,824	12864,58	9215,30
Demand Loans	1,397	15213,66	14350,09	598	750,83	630,16	9,512	37710,35	33316,39
Medium Term Loans	2,448	13818,37	10164,35	1,589	2243,57	1373,08	13,007	35684,80	26888,30
Long Term Loans	9,438	31297,78	22698,05	8,063	8035,61	6161,60	26,209	85325,89	69140,71
Packing Credit	147	1714,76	1322,78	33	14,92	8,99	7,257	21394,42	15364,37
Inland and Foreign Bills Purchased/Discounted	1,505	5675,32	2569,93	158	304,43	101,36	26,475	46333,48	29124,51
<b>TOTAL</b>	<b>20,886</b>	<b>140873,58</b>	<b>113473,52</b>	<b>18,082</b>	<b>16884,04</b>	<b>12739,23</b>	<b>1,49,104</b>	<b>331742,85</b>	<b>239664,95</b>

TYPE OF ACCOUNT	PRIVATE SECTOR-OTHERS			JOINT SECTOR UNDERTAKINGS			INDIVIDUALS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	10	11	12	13	14	15	16	17	18
Cash Credit	3,13,187	46680,34	38595,03	1,454	1943,58	1302,53	77,495	6069,76	5152,04
Overdraft	74,660	10293,13	8259,46	183	227,24	164,22	83,340	6211,76	4712,46
Demand Loans	20,303	10003,67	8237,41	86	689,45	541,61	1,01,281	5095,53	3808,92
Medium Term Loans	43,489	10862,71	6684,93	544	458,00	360,45	2,15,608	9064,87	6970,07
Long Term Loans	1,12,728	22808,21	17852,44	1,122	2722,31	2337,52	9,77,519	40831,75	35094,38
Packing Credit	11,715	10556,92	8008,99	134	791,90	643,69	820	247,86	187,43
Inland and Foreign Bills Purchased/Discounted	30,811	20106,37	14267,16	298	463,16	210,18	3,443	758,14	618,28
<b>TOTAL</b>	<b>6,06,893</b>	<b>131311,34</b>	<b>101905,42</b>	<b>3,821</b>	<b>7295,63</b>	<b>5560,20</b>	<b>14,59,506</b>	<b>68279,68</b>	<b>56543,58</b>

See Notes on Tables

**TABLE NO. 4.5 – SIZE OF CREDIT LIMIT AND ORGANISATION-WISE CLASSIFICATION OF  
OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

(Amount in Rupees Lakh)

CREDIT LIMIT RANGE	PUBLIC SECTOR			CO-OPERATIVE SECTOR			PRIVATE CORPORATE SECTOR		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6	7	8	9
Above Rs.2 Lakh and upto Rs.5 Lakh	8,666	269,38	237,48	7,886	272,05	234,27	23,607	834,53	876,28
Above Rs.5 Lakh and upto Rs.10 Lakh	3,833	291,57	244,28	2,833	218,11	184,60	21,825	1734,23	1551,29
Above Rs.10 Lakh and upto Rs.25 Lakh	2,569	436,68	346,24	1,776	290,75	235,07	28,506	5033,15	4378,32
Above Rs.25 Lakh and upto Rs.50 Lakh	1,515	578,35	403,99	3,171	1144,99	883,84	20,565	7920,93	6593,17
Above Rs.50 Lakh and upto Rs.1 Crore	1,117	824,98	610,75	1,177	886,05	635,63	17,139	13229,19	10801,80
Above Rs.1 Crore and upto Rs.4 Crore	1,205	2712,89	2195,58	815	1667,93	1224,26	22,870	48930,07	39535,48
Above Rs.4 Crore and upto Rs.6 Crore	379	1900,25	1483,56	140	686,21	505,78	4,732	23728,96	18453,37
Above Rs.6 Crore and upto Rs.10 Crore	389	3345,84	2569,04	97	806,79	593,89	4,315	35421,12	26605,91
Above Rs.10 Crore and upto Rs.25 Crore	470	8661,24	6970,96	99	1682,73	1311,09	3,649	58941,23	43961,42
Above Rs. 25 Crore	743	121852,41	98411,65	88	9228,43	6930,80	1,896	135969,44	86907,91
<b>TOTAL</b>	<b>20,886</b>	<b>140873,58</b>	<b>113473,52</b>	<b>18,082</b>	<b>16884,04</b>	<b>12739,23</b>	<b>1,49,104</b>	<b>331742,85</b>	<b>239664,95</b>

CREDIT LIMIT RANGE	PRIVATE SECTOR-OTHERS			JOINT SECTOR UNDERTAKINGS			INDIVIDUALS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	10	11	12	13	14	15	16	17	18
Above Rs.2 Lakh and upto Rs.5 Lakh	3,14,633	11108,63	9830,09	1,305	40,18	34,96	12,08,106	38275,24	32500,62
Above Rs.5 Lakh and upto Rs.10 Lakh	1,40,516	11050,55	9712,85	531	43,65	35,39	1,83,168	13287,16	11012,28
Above Rs.10 Lakh and upto Rs.25 Lakh	87,616	14912,43	12723,43	608	109,23	88,54	54,700	8728,02	6946,85
Above Rs.25 Lakh and upto Rs.50 Lakh	33,439	12478,42	10239,07	434	168,59	121,43	9,928	3615,26	2739,76
Above Rs.50 Lakh and upto Rs.1 Crore	16,164	12084,04	9604,73	354	276,08	201,63	2,477	1825,57	1332,44
Above Rs.1 Crore and upto Rs.4 Crore	10,945	21570,61	17017,79	364	751,34	522,97	1,066	1942,51	1509,02
Above Rs.4 Crore and upto Rs.6 Crore	1,375	6862,90	5110,88	60	296,16	212,83	39	192,02	139,03
Above Rs.6 Crore and upto Rs.10 Crore	1,173	9412,19	6938,45	69	575,26	393,56	12	94,26	85,91
Above Rs.10 Crore and upto Rs.25 Crore	735	11528,64	8848,55	52	861,57	665,35	6	100,65	99,93
Above Rs. 25 Crore	297	20302,93	11879,58	44	4173,56	3283,54	4	218,99	177,73
<b>TOTAL</b>	<b>6,06,893</b>	<b>131311,34</b>	<b>101905,42</b>	<b>3,821</b>	<b>7295,63</b>	<b>5560,20</b>	<b>14,59,506</b>	<b>68279,68</b>	<b>56543,58</b>

See Notes on Tables

**TABLE NO. 4.6 – SIZE OF CREDIT LIMIT AND TYPE OF ACCOUNT-WISE CLASSIFICATION OF  
OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

(Amount in Rupees Lakh)

CREDIT LIMIT RANGE	CASH CREDIT			OVERDRAFTS			DEMAND LOANS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6	7	8	9
Above Rs.2 Lakh and upto Rs.5 Lakh	2,29,056	8444,72	7677,28	96,369	3289,19	2676,23	94,077	2899,78	2134,28
Above Rs.5 Lakh and upto Rs.10 Lakh	1,02,658	8241,98	7337,04	39,481	3045,42	2462,27	18,175	1334,51	1176,57
Above Rs.10 Lakh and upto Rs.25 Lakh	66,564	11544,64	10171,89	22,552	3753,92	2963,06	9,611	1563,81	1380,79
Above Rs.25 Lakh and upto Rs.50 Lakh	27,565	10500,34	9056,46	6,856	2545,68	2018,02	3,522	1293,77	1134,77
Above Rs.50 Lakh and upto Rs.1 Crore	15,151	11491,91	9602,38	3,433	2603,55	2024,67	2,035	1530,89	1387,93
Above Rs.1 Crore and upto Rs.4 Crore	12,754	25961,01	21945,39	2,437	4786,02	3714,57	2,987	6547,93	5934,34
Above Rs.4 Crore and upto Rs.6 Crore	1,815	9046,35	7083,00	311	1547,82	1047,71	844	4191,41	3812,96
Above Rs.6 Crore and upto Rs.10 Crore	1,495	11857,53	8900,29	271	2188,37	1411,11	822	6798,30	6180,60
Above Rs.10 Crore and upto Rs.25 Crore	988	15379,07	10900,67	171	2737,59	1959,82	691	11125,35	9626,51
Above Rs. 25 Crore	587	104187,10	68455,38	91	12293,83	9478,38	426	32201,73	28135,56
<b>TOTAL</b>	<b>4,58,633</b>	<b>216654,63</b>	<b>161129,76</b>	<b>1,71,972</b>	<b>38791,38</b>	<b>29755,84</b>	<b>1,33,190</b>	<b>69487,47</b>	<b>60904,31</b>

CREDIT LIMIT RANGE	MEDIUM TERM LOANS			LONG TERM LOANS			PACKING CREDIT		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	10	11	12	13	14	15	16	17	18
Above Rs.2 Lakh and upto Rs.5 Lakh	2,18,236	6837,98	5403,43	9,10,097	28758,68	25220,83	2,548	93,40	102,49
Above Rs.5 Lakh and upto Rs.10 Lakh	33,075	2376,27	1858,12	1,44,502	10479,11	8770,33	2,850	230,27	223,35
Above Rs.10 Lakh and upto Rs.25 Lakh	12,806	2141,02	1629,82	47,079	7552,76	5997,56	4,297	771,04	672,25
Above Rs.25 Lakh and upto Rs.50 Lakh	5,336	1972,99	1405,54	14,688	5373,17	4001,89	3,118	1215,70	1002,05
Above Rs.50 Lakh and upto Rs.1 Crore	2,567	1949,24	1502,11	7,124	5275,38	3966,71	2,476	1934,74	1550,13
Above Rs.1 Crore and upto Rs.4 Crore	2,656	5626,57	4547,77	6,696	13927,20	10572,01	2,984	6591,82	5294,82
Above Rs.4 Crore and upto Rs.6 Crore	553	2769,62	2331,52	1,306	6557,93	5105,48	661	3346,78	2570,92
Above Rs.6 Crore and upto Rs.10 Crore	541	4597,83	3868,29	1,286	10768,60	8259,48	531	4302,10	3215,37
Above Rs.10 Crore and upto Rs.25 Crore	516	8893,91	7412,83	1,283	22096,72	17723,67	496	7738,87	5600,27
Above Rs. 25 Crore	417	34992,41	22507,24	1,065	80253,09	63686,01	146	8496,11	5304,62
<b>TOTAL</b>	<b>2,76,703</b>	<b>72157,84</b>	<b>52466,67</b>	<b>11,35,126</b>	<b>191042,64</b>	<b>153303,98</b>	<b>20,107</b>	<b>34720,83</b>	<b>25536,28</b>

See Notes on Tables

**TABLE NO. 4.7 – BANK GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO SIZE OF CREDIT LIMIT  
MARCH 2002**

(Amount in Rupees Lakh)

CREDIT LIMIT RANGE	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6	7	8	9
Rs. 25,000 and Less	81,33,455	10908,71	9386,27	154,70,576	18998,27	16623,64	10,02,012	1791,70	879,52
Above Rs.25,000 and upto Rs.2 Lakh	40,91,844	31278,11	25375,27	76,81,162	52864,93	44316,70	20,84,378	11050,30	3852,95
Above Rs.2 Lakh and upto Rs.5 Lakh	4,66,848	15316,34	13360,74	7,04,906	23301,37	20858,88	1,65,976	4940,74	3339,84
Above Rs.5 Lakh and upto Rs.10 Lakh	89,938	6823,22	5620,70	1,83,297	13939,80	12277,72	30,739	2122,48	1657,99
Above Rs.10 Lakh and upto Rs.25 Lakh	41,076	6931,77	5492,80	95,241	16005,12	13818,96	12,073	1901,84	1565,75
Above Rs.25 Lakh and upto Rs.50 Lakh	16,177	6116,22	4695,32	38,525	14394,03	11922,85	3,300	1223,79	991,63
Above Rs.50 Lakh and upto Rs.1 Crore	9,735	7430,14	5544,75	20,374	15254,65	12519,16	1,649	1299,21	1013,00
Above Rs.1 Crore and upto Rs.4 Crore	9,244	19435,14	14971,33	17,990	36533,05	30322,80	2,350	5215,59	4081,44
Above Rs.4 Crore and upto Rs.6 Crore	1,643	8198,98	6047,89	2,697	13476,75	10946,22	669	3370,80	2436,81
Above Rs.6 Crore and upto Rs.10 Crore	1,427	11581,52	8304,96	2,377	19090,21	14844,50	688	5675,82	4201,21
Above Rs.10 Crore and upto Rs.25 Crore	1,058	17166,82	12634,59	1,896	30778,06	24365,33	735	12110,56	8319,31
Above Rs. 25 Crore	687	87452,49	52253,25	1,192	116503,23	97445,97	407	24508,85	15813,77
<b>TOTAL</b>	<b>128,63,132</b>	<b>228639,45</b>	<b>163687,87</b>	<b>242,20,233</b>	<b>371139,49</b>	<b>310262,74</b>	<b>33,04,976</b>	<b>75211,69</b>	<b>48153,23</b>

CREDIT LIMIT RANGE	REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	10	11	12	13	14	15	16	17	18
Rs.25,000 and Less	109,31,669	11535,79	9641,93	17,84,811	2404,78	1969,87	373,22,523	45639,25	38501,23
Above Rs.25,000 and upto Rs.2 Lakh	16,11,457	8495,19	6792,65	13,38,486	9241,03	6810,20	168,07,327	112929,57	87147,77
Above Rs.2 Lakh and upto Rs.5 Lakh	78,063	2280,15	1905,28	1,48,492	4964,13	4251,24	15,64,285	50802,73	43715,99
Above Rs.5 Lakh and upto Rs.10 Lakh	4,400	316,09	252,88	44,358	3425,68	2933,15	3,52,732	26627,27	22742,44
Above Rs.10 Lakh and upto Rs.25 Lakh	1,197	193,17	154,85	26,236	4486,74	3693,71	1,75,823	29518,65	24726,07
Above Rs.25 Lakh and upto Rs.50 Lakh	196	68,15	52,48	10,878	4113,42	3326,58	69,076	25915,62	20988,87
Above Rs.50 Lakh and upto Rs.1 Crore	50	36,33	30,70	6,638	5118,11	4090,67	38,446	29138,44	23198,28
Above Rs.1 Crore and upto Rs.4 Crore	28	48,42	38,00	7,678	16395,31	12636,95	37,290	77627,52	62050,51
Above Rs.4 Crore and upto Rs.6 Crore	—	—	—	1,721	8645,33	6495,72	6,730	33691,87	25926,64
Above Rs.6 Crore and upto Rs.10 Crore	—	—	—	1,565	13321,67	9850,09	6,057	49669,23	37200,75
Above Rs.10 Crore and upto Rs.25 Crore	—	—	—	1,325	21780,04	16597,47	5,014	81835,48	61916,71
Above Rs. 25 Crore	—	—	—	790	63567,81	42364,83	3,076	292032,37	207877,82
<b>TOTAL</b>	<b>126,27,060</b>	<b>22973,30</b>	<b>18868,76</b>	<b>33,72,978</b>	<b>157464,05</b>	<b>115020,47</b>	<b>563,88,379</b>	<b>855427,97</b>	<b>655993,08</b>

**TABLE NO. 4.8 - POPULATION GROUP AND BANK GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO BROAD RANGES OF CREDIT LIMIT MARCH 2002**

STATE BANK OF INDIA AND ITS ASSOCIATES										(Amount in Rupees Lakh)
POPULATION GROUP	Rs.25,000 AND LESS			ABOVE Rs.25,000 AND UPTO Rs.2 LAKH			ABOVE Rs.2 LAKH			
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	
	1	2	3	4	5	6	7	8	9	
RURAL	3377,312	4392,27	3798,03	1066,633	7513,14	6040,10	115,085	25661,38	15141,56	
SEMI-URBAN	3285,356	4507,34	3913,43	1652,313	12640,34	10215,45	210,531	21159,02	15801,48	
URBAN	999,247	1376,03	1137,35	887,230	7342,31	6012,52	182,133	39505,78	29127,93	
METROPOLITAN	471,540	633,06	537,46	485,668	3782,32	3107,21	130,084	100126,45	68855,36	
<b>ALL - INDIA</b>	<b>8133,455</b>	<b>10908,71</b>	<b>9386,27</b>	<b>4091,844</b>	<b>31278,11</b>	<b>25375,27</b>	<b>637,833</b>	<b>186452,63</b>	<b>128926,33</b>	

  

NATIONALISED BANKS									
POPULATION GROUP	Rs.25,000 AND LESS			ABOVE Rs.25,000 AND UPTO Rs.2 LAKH			ABOVE Rs.2 LAKH		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	10	11	12	13	14	15	16	17	18
RURAL	7636,383	8910,09	7700,24	2309,570	14645,45	12427,60	185,040	27948,56	23786,76
SEMI-URBAN	4111,175	5150,29	4538,63	1975,113	13209,09	11151,54	215,831	25459,22	21248,04
URBAN	2145,214	2885,41	2541,58	1963,689	14265,10	12041,34	322,662	51834,17	42851,29
METROPOLITAN	1577,804	2052,48	1843,19	1432,790	10745,29	8696,22	344,962	194034,33	161436,32
<b>ALL - INDIA</b>	<b>15470,576</b>	<b>18998,27</b>	<b>16623,64</b>	<b>7681,162</b>	<b>52864,93</b>	<b>44316,70</b>	<b>1068,495</b>	<b>299276,28</b>	<b>249322,41</b>

  

FOREIGN BANKS									
POPULATION GROUP	Rs.25,000 AND LESS			ABOVE Rs.25,000 AND UPTO Rs.2 LAKH			ABOVE Rs.2 LAKH		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	19	20	21	22	23	24	25	26	27
RURAL	—	—	—	—	—	—	3,972	1508,89	1088,57
SEMI-URBAN	16	3	2	108	72	63	67	236,34	171,96
URBAN	1,464	2,54	2,07	22,818	130,40	85,92	5,785	1723,98	1312,63
METROPOLITAN	1000,532	1789,13	877,43	2061,452	10919,18	3766,40	208,762	58900,47	40847,60
<b>ALL - INDIA</b>	<b>1002,012</b>	<b>1791,70</b>	<b>879,52</b>	<b>2084,378</b>	<b>11050,30</b>	<b>3852,95</b>	<b>218,586</b>	<b>62369,69</b>	<b>43420,76</b>

**TABLE NO. 4.8 - POPULATION GROUP AND BANK GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO BROAD RANGES OF CREDIT LIMIT MARCH 2002**

REGIONAL RURAL BANKS										(Amount in Rupees Lakh)
POPULATION GROUP	Rs.25,000 AND LESS			ABOVE Rs.25,000 AND UPTO Rs.2 LAKH			ABOVE Rs.2 LAKH			
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	
	28	29	30	31	32	33	34	35	36	
RURAL	8661,852	9043,49	7502,75	1103,318	5766,73	4620,63	54,453	1706,51	1391,58	
SEMI-URBAN	1937,021	2081,45	1799,04	397,818	2047,96	1624,80	19,221	777,57	649,08	
URBAN	323,661	404,76	335,00	107,218	659,95	528,56	9,716	431,99	368,99	
METROPOLITAN	9,135	6,09	5,13	3,103	20,55	18,67	544	26,24	24,52	
<b>ALL - INDIA</b>	<b>10931,669</b>	<b>11535,79</b>	<b>9641,93</b>	<b>1611,457</b>	<b>8495,19</b>	<b>6792,65</b>	<b>83,934</b>	<b>2942,32</b>	<b>2434,18</b>	

**OTHER SCHEDULED COMMERCIAL BANKS**

POPULATION GROUP	Rs.25,000 AND LESS			ABOVE Rs.25,000 AND UPTO Rs.2 LAKH			ABOVE Rs.2 LAKH		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	37	38	39	40	41	42	43	44	45
RURAL	451,058	585,34	488,59	178,624	1141,26	901,68	19,556	4477,89	2824,79
SEMI-URBAN	743,466	932,70	842,82	424,594	2839,30	2310,94	64,388	25157,94	15888,49
URBAN	302,418	432,49	373,30	310,100	2411,86	1886,74	77,493	31788,77	25151,77
METROPOLITAN	287,869	454,25	265,15	425,168	2848,61	1710,83	88,244	84393,64	62375,36
<b>ALL - INDIA</b>	<b>1784,811</b>	<b>2404,78</b>	<b>1969,87</b>	<b>1338,486</b>	<b>9241,03</b>	<b>6810,20</b>	<b>249,681</b>	<b>145818,24</b>	<b>106240,40</b>

**ALL SCHEDULED COMMERCIAL BANKS**

POPULATION GROUP	Rs.25,000 AND LESS			ABOVE Rs.25,000 AND UPTO Rs.2 LAKH			ABOVE Rs.2 LAKH		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	46	47	48	49	50	51	52	53	54
RURAL	20126,605	22931,19	19489,61	4658,145	29066,57	23990,02	378,106	61303,24	44233,26
SEMI-URBAN	10077,034	12671,82	11093,95	4449,946	30737,41	25303,35	510,038	72790,10	53759,05
URBAN	3772,004	5101,23	4389,32	3291,055	24809,62	20555,07	597,789	125284,69	98812,61
METROPOLITAN	3346,880	4935,01	3528,35	4408,181	28315,96	17299,34	772,596	437481,13	333539,17
<b>ALL - INDIA</b>	<b>37322,523</b>	<b>45639,25</b>	<b>38501,23</b>	<b>16807,327</b>	<b>112929,57</b>	<b>87147,77</b>	<b>2258,529</b>	<b>696859,16</b>	<b>530344,08</b>

**TABLE NO. 4.9 – STATE AND POPULATION GROUP-WISE OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

(Amount in Rupees Lakh)

REGION / STATE / UNION TERRITORY	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>NORTHERN REGION</b>	<b>27,65,530</b>	<b>23122,43</b>	<b>19153,04</b>	<b>15,88,206</b>	<b>17784,09</b>	<b>14209,28</b>
Haryana	4,50,018	4123,48	3215,53	3,05,954	4122,74	3325,63
Himachal Pradesh	2,78,023	1752,82	1407,51	68,468	1624,78	1407,28
Jammu & Kashmir	2,01,794	1702,32	1245,08	51,302	593,20	460,54
Punjab	7,13,079	8145,35	7421,95	5,08,220	6776,77	5311,11
Rajasthan	11,01,706	5280,48	4531,95	6,45,193	4313,63	3406,99
Chandigarh	4,656	315,47	249,78	3,575	159,70	120,85
Delhi	16,254	1802,51	1081,24	5,494	193,28	176,88
<b>NORTH-EASTERN REGION</b>	<b>7,05,450</b>	<b>10428,97</b>	<b>6121,77</b>	<b>3,03,297</b>	<b>2256,23</b>	<b>1735,56</b>
Arunachal Pradesh	21,879	222,69	161,54	8,155	53,40	45,84
Assam	3,63,559	9615,41	5457,57	1,80,771	1594,55	1236,42
Manipur	14,498	51,62	49,20	6,071	39,77	37,24
Meghalaya	48,637	182,12	146,62	8,833	191,95	128,39
Mizoram	14,175	64,06	55,93	6,064	87,54	73,69
Nagaland	9,584	91,80	73,47	17,900	166,17	116,15
Tripura	2,33,118	201,27	177,44	75,503	122,85	97,82
<b>EASTERN REGION</b>	<b>59,27,119</b>	<b>13372,01</b>	<b>11072,83</b>	<b>17,46,905</b>	<b>11012,35</b>	<b>8644,39</b>
Bihar	14,21,344	2908,63	2437,86	5,17,449	2152,35	1814,14
Jharkhand	6,95,947	2018,54	1659,97	2,08,589	1180,36	942,01
Orissa	16,52,072	4166,73	3437,14	4,26,348	3793,16	2847,95
Sikkim	11,215	98,72	71,67	6,240	132,15	110,46
West Bengal	21,40,354	3977,40	3282,76	5,82,021	3660,26	2847,28
Andaman & Nicobar Islands	6,187	202,00	183,42	6,258	94,07	82,54
<b>CENTRAL REGION</b>	<b>51,89,968</b>	<b>17941,43</b>	<b>13915,10</b>	<b>21,63,666</b>	<b>16231,53</b>	<b>12713,34</b>
Chhattisgarh	3,12,795	1394,79	1073,74	1,14,181	1365,82	1107,38
Madhya Pradesh	9,76,565	4064,35	3242,38	6,45,067	5062,96	3864,54
Uttar Pradesh	36,64,416	11449,25	8827,33	12,68,211	8365,90	6516,05
Uttaranchal	2,36,192	1033,04	771,65	1,36,207	1436,86	1225,38
<b>WESTERN REGION</b>	<b>22,91,359</b>	<b>18230,89</b>	<b>14251,00</b>	<b>15,97,977</b>	<b>24111,21</b>	<b>15331,55</b>
Goa	45,916	556,59	410,21	81,867	2303,93	1853,74
Gujarat	8,89,499	8841,97	6039,23	5,50,599	11576,66	5037,82
Maharashtra	13,53,721	8647,96	7630,63	9,57,552	9204,39	7716,03
Dadra & Nagar Haveli	1,845	183,16	170,03	3,349	492,33	341,63
Daman & Diu	378	1,22	89	4,610	533,89	382,33
<b>SOUTHERN REGION</b>	<b>82,83,430</b>	<b>30205,28</b>	<b>23199,14</b>	<b>76,36,967</b>	<b>44803,91</b>	<b>37522,21</b>
Andhra Pradesh	35,82,925	13026,17	8983,15	20,74,437	10536,40	8630,68
Karnataka	19,45,446	8119,93	6945,99	11,35,455	7996,10	7137,67
Kerala	4,40,473	1762,01	1510,83	27,75,731	14027,44	12037,20
Tamil Nadu	22,85,308	7195,31	5667,75	16,32,274	12118,40	9609,85
Lakshadweep	1,990	7,01	7,01	—	—	—
Pondicherry	27,288	94,85	84,43	19,070	125,56	106,82
<b>ALL - INDIA</b>	<b>251,62,856</b>	<b>113301,01</b>	<b>87712,89</b>	<b>150,37,018</b>	<b>116199,33</b>	<b>90156,34</b>

**TABLE NO. 4.9 – STATE AND POPULATION GROUP-WISE OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

(Amount in Rupees Lakh)

REGION / STATE / UNION TERRITORY	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	7	8	9	10	11	12
<b>NORTHERN REGION</b>	<b>11,76,746</b>	<b>34261,16</b>	<b>27700,15</b>	<b>15,93,109</b>	<b>104396,74</b>	<b>80184,94</b>
Haryana	2,98,930	8265,93	6337,20	—	—	—
Himachal Pradesh	—	—	—	—	—	—
Jammu & Kashmir	1,23,800	3403,85	3045,74	—	—	—
Punjab	3,37,336	6038,49	4979,26	1,17,778	6234,54	4784,77
Rajasthan	3,19,284	5939,53	4699,89	1,62,050	5974,26	4876,69
Chandigarh	97,396	10613,37	8638,06	—	—	—
Delhi	—	—	—	13,13,281	92187,95	70523,48
<b>NORTH-EASTERN REGION</b>	<b>1,68,392</b>	<b>2656,76</b>	<b>1878,32</b>	<b>—</b>	<b>—</b>	<b>—</b>
Arunachal Pradesh	—	—	—	—	—	—
Assam	1,10,471	2008,36	1404,14	—	—	—
Manipur	13,495	94,64	86,66	—	—	—
Meghalaya	14,725	329,28	200,12	—	—	—
Mizoram	6,570	61,30	49,08	—	—	—
Nagaland	—	—	—	—	—	—
Tripura	23,131	163,18	138,32	—	—	—
<b>EASTERN REGION</b>	<b>10,33,774</b>	<b>15203,81</b>	<b>12339,88</b>	<b>6,04,533</b>	<b>35643,18</b>	<b>28129,45</b>
Bihar	2,72,664	2742,41	2295,27	—	—	—
Jharkhand	1,38,303	4272,00	3307,46	—	—	—
Orissa	2,64,142	3856,41	3138,79	—	—	—
Sikkim	—	—	—	—	—	—
West Bengal	3,58,665	4332,99	3598,36	6,04,533	35643,18	28129,45
Andaman & Nicobar Islands	—	—	—	—	—	—
<b>CENTRAL REGION</b>	<b>13,89,527</b>	<b>26982,74</b>	<b>20463,11</b>	<b>4,96,410</b>	<b>13883,45</b>	<b>11566,55</b>
Chhattisgarh	1,01,384	4450,43	2962,87	—	—	—
Madhya Pradesh	3,15,869	5391,49	4220,39	2,17,948	6416,48	5357,29
Uttar Pradesh	8,96,569	15583,70	12273,43	2,78,462	7466,98	6209,26
Uttaranchal	75,705	1557,11	1006,42	—	—	—
<b>WESTERN REGION</b>	<b>8,17,774</b>	<b>20639,51</b>	<b>16980,31</b>	<b>25,46,426</b>	<b>224287,13</b>	<b>164872,01</b>
Goa	—	—	—	—	—	—
Gujarat	2,20,816	7300,01	6025,97	4,56,075	26750,30	18637,74
Maharashtra	5,96,958	13339,50	10954,34	20,90,351	197536,83	146234,28
Dadra & Nagar Haveli	—	—	—	—	—	—
Daman & Diu	—	—	—	—	—	—
<b>SOUTHERN REGION</b>	<b>30,74,635</b>	<b>55451,57</b>	<b>44395,21</b>	<b>32,87,179</b>	<b>92521,59</b>	<b>69613,91</b>
Andhra Pradesh	9,81,735	15266,35	11624,53	4,99,844	17150,50	13950,30
Karnataka	5,96,507	8740,37	7405,64	19,15,033	32935,42	21873,60
Kerala	5,33,668	10888,41	9026,90	—	—	—
Tamil Nadu	9,23,958	19896,37	15804,93	8,72,302	42435,67	33790,01
Lakshadweep	—	—	—	—	—	—
Pondicherry	38,767	660,06	533,22	—	—	—
<b>ALL - INDIA</b>	<b>76,60,848</b>	<b>155195,54</b>	<b>123756,99</b>	<b>85,27,657</b>	<b>470732,10</b>	<b>354366,86</b>

**TABLE NO. 4.10 – STATE AND BANK GROUP-WISE OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

(Amount in Rupees Lakh)

REGION / STATE / UNION TERRITORY	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>NORTHERN REGION</b>	<b>18,03,492</b>	<b>50480,12</b>	<b>38134,18</b>	<b>31,40,147</b>	<b>85379,09</b>	<b>72153,30</b>
Haryana	2,40,072	4481,42	3315,55	5,66,917	8709,49	7316,63
Himachal Pradesh	1,19,337	1037,51	804,15	1,67,537	1667,21	1447,34
Jammu & Kashmir	46,477	452,51	355,09	53,289	1371,40	1011,22
Punjab	4,73,829	8038,73	6004,92	10,64,020	16900,07	14782,26
Rajasthan	7,73,763	7218,20	5760,28	7,88,957	9809,80	8386,01
Chandigarh	31,919	7005,45	5783,72	58,089	3295,50	2637,57
Delhi	1,18,095	22246,29	16110,47	4,41,338	43625,62	36572,27
<b>NORTH-EASTERN REGION</b>	<b>2,52,542</b>	<b>11050,23</b>	<b>6193,66</b>	<b>4,35,294</b>	<b>3501,55</b>	<b>2848,90</b>
Arunachal Pradesh	14,292	122,97	84,99	3,079	102,48	78,53
Assam	1,38,811	10128,25	5528,07	2,97,472	2613,88	2162,39
Manipur	9,127	61,20	51,57	16,145	111,06	109,39
Meghalaya	29,855	323,08	229,37	14,153	331,77	203,02
Mizoram	10,647	154,99	134,09	1,355	20,34	13,61
Nagaland	17,770	128,47	69,53	8,068	120,88	112,03
Tripura	32,040	131,27	96,05	95,022	201,14	169,93
<b>EASTERN REGION</b>	<b>19,51,614</b>	<b>21131,80</b>	<b>16571,38</b>	<b>37,74,279</b>	<b>35285,78</b>	<b>30407,55</b>
Bihar	4,25,774	2943,86	2358,07	8,46,261	3513,54	3156,06
Jharkhand	2,53,059	2884,40	2132,49	4,42,914	3740,71	3165,65
Orissa	5,87,047	3722,63	2874,54	7,74,040	4802,91	4196,43
Sikkim	9,175	77,08	62,97	8,263	111,38	92,57
West Bengal	6,70,554	11420,29	9075,67	16,96,430	22929,56	19620,08
Andaman & Nicobar Islands	6,005	83,54	67,64	6,371	187,69	176,76
<b>CENTRAL REGION</b>	<b>19,16,357</b>	<b>25806,93</b>	<b>19282,26</b>	<b>39,92,927</b>	<b>35409,38</b>	<b>28952,29</b>
Chhattisgarh	1,50,517	4542,31	2910,73	1,73,102	2040,62	1729,38
Madhya Pradesh	6,44,443	8341,79	6541,55	9,47,036	8880,07	7193,97
Uttar Pradesh	9,47,480	11049,21	8573,55	26,79,486	22815,31	18636,00
Uttaranchal	1,73,917	1873,62	1256,43	1,93,303	1673,37	1392,95
<b>WESTERN REGION</b>	<b>17,57,575</b>	<b>60620,50</b>	<b>39048,82</b>	<b>34,33,033</b>	<b>124222,50</b>	<b>103505,43</b>
Goa	24,579	551,72	442,59	92,600	1783,24	1410,55
Gujarat	6,57,373	11745,61	8670,86	11,30,875	20999,82	17276,06
Maharashtra	10,70,815	48116,17	29792,91	22,04,720	101048,98	84470,87
Dadra & Nagar Haveli	1,569	74,80	65,54	3,266	186,80	176,31
Daman & Diu	3,239	132,19	76,93	1,572	203,65	171,64
<b>SOUTHERN REGION</b>	<b>51,81,552</b>	<b>59549,88</b>	<b>44457,57</b>	<b>94,44,553</b>	<b>87341,18</b>	<b>72395,26</b>
Andhra Pradesh	21,44,682	19968,85	13691,78	29,74,926	22405,13	18768,28
Karnataka	9,37,418	12065,59	9359,92	19,93,962	23535,69	18815,05
Kerala	10,00,539	9000,83	7504,51	10,48,616	8176,79	6915,67
Tamil Nadu	10,79,189	18363,08	13779,42	33,68,476	32749,56	27488,96
Lakshadweep	3	8	6	1,984	6,50	6,00
Pondicherry	19,721	151,47	121,87	56,589	467,51	401,31
<b>ALL - INDIA</b>	<b>128,63,132</b>	<b>228639,45</b>	<b>163687,87</b>	<b>242,20,233</b>	<b>371139,49</b>	<b>310262,74</b>

**TABLE NO. 4.10 – STATE AND BANK GROUP-WISE OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

(Amount in Rupees Lakh)

REGION / STATE UNION TERRITORY	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of Accounts	Credit Limit standing	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out-
	7	8	9	10	11	12
<b>NORTHERN REGION</b>	<b>7,27,797</b>	<b>18445,02</b>	<b>11734,85</b>	<b>9,65,973</b>	<b>2948,32</b>	<b>2324,08</b>
Haryana	979	1158,50	788,14	2,34,143	816,84	602,93
Himachal Pradesh	16	55,87	35,70	58,791	180,90	139,80
Jammu & Kashmir	1	19	19	59,426	164,98	131,74
Punjab	9,089	237,22	140,31	90,746	338,99	285,82
Rajasthan	2,873	117,92	74,80	5,22,866	1445,60	1162,79
Chandigarh	2,794	125,07	91,00	—	—	—
Delhi	7,12,045	16750,25	10604,71	1	1,00	1,00
<b>NORTH-EASTERN REGION</b>	<b>415</b>	<b>8,58</b>	<b>4,00</b>	<b>4,84,223</b>	<b>697,45</b>	<b>621,14</b>
Arunachal Pradesh	1	4,00	87	12,649	31,82	34,99
Assam	414	4,58	3,13	2,14,256	417,79	358,33
Manipur	—	—	—	8,791	12,89	11,79
Meghalaya	—	—	—	27,854	41,98	37,27
Mizoram	—	—	—	14,803	35,12	28,65
Nagaland	—	—	—	1,180	2,96	2,51
Tripura	—	—	—	2,04,690	154,90	147,60
<b>EASTERN REGION</b>	<b>77,278</b>	<b>4079,85</b>	<b>2780,80</b>	<b>34,71,623</b>	<b>4503,38</b>	<b>3563,67</b>
Bihar	1	58,06	51,06	9,37,851	1226,20	934,79
Jharkhand	—	—	—	3,44,607	424,08	307,59
Orissa	142	5,30	4,97	9,77,177	1451,12	1184,18
Sikkim	—	—	—	—	—	—
West Bengal	77,135	4016,49	2724,77	12,11,973	1401,13	1136,62
Andaman & Nicobar Islands	—	—	—	15	85	49
<b>CENTRAL REGION</b>	<b>2,342</b>	<b>392,16</b>	<b>293,50</b>	<b>32,34,990</b>	<b>6476,51</b>	<b>4949,63</b>
Chhattisgarh	23	5,98	5,96	2,02,808	369,34	282,40
Madhya Pradesh	211	112,02	92,14	5,46,291	1440,15	1106,47
Uttar Pradesh	2,088	264,93	191,65	24,17,718	4448,35	3398,15
Uttaranchal	20	9,24	3,76	68,173	218,67	162,61
<b>WESTERN REGION</b>	<b>7,78,238</b>	<b>34178,31</b>	<b>22646,26</b>	<b>6,20,159</b>	<b>1425,26</b>	<b>1203,84</b>
Goa	127	10,73	4,25	—	—	—
Gujarat	18,247	1171,58	887,57	2,80,092	679,25	552,12
Maharashtra	7,59,862	32994,46	21753,51	3,40,067	746,00	651,72
Dadra & Nagar Haveli	1	1,14	92	—	—	—
Daman & Diu	1	40	1	—	—	—
<b>SOUTHERN REGION</b>	<b>17,18,906</b>	<b>18107,76</b>	<b>10693,81</b>	<b>38,50,092</b>	<b>6922,37</b>	<b>6206,40</b>
Andhra Pradesh	72,952	1177,66	817,89	17,26,846	2741,11	2445,14
Karnataka	13,64,001	8041,76	3427,13	9,91,069	2535,10	2256,05
Kerala	5,574	195,56	135,49	7,68,683	1162,94	1084,34
Tamil Nadu	2,76,376	8690,19	6310,20	3,63,494	483,22	420,87
Lakshadweep	—	—	—	—	—	—
Pondicherry	3	2,60	3,11	—	—	—
<b>ALL - INDIA</b>	<b>33,04,976</b>	<b>75211,69</b>	<b>48153,23</b>	<b>126,27,060</b>	<b>22973,30</b>	<b>18868,76</b>

**TABLE NO. 4.10 – STATE AND BANK GROUP-WISE OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS  
MARCH 2002**

(Amount in Rupees Lakh)

REGION / STATE / UNION TERRITORY	OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	13	14	15	16	17	18
<b>NORTHERN REGION</b>	<b>4,86,182</b>	<b>22311,88</b>	<b>16901,01</b>	<b>71,23,591</b>	<b>179564,42</b>	<b>141247,42</b>
Haryana	12,791	1345,89	855,10	10,54,902	16512,15	12878,35
Himachal Pradesh	810	436,10	387,80	3,46,491	3377,60	2814,79
Jammu & Kashmir	2,17,703	3710,28	3253,12	3,76,896	5699,36	4751,36
Punjab	38,729	1680,13	1283,78	16,76,413	27195,14	22497,10
Rajasthan	1,39,774	2916,38	2131,65	22,28,233	21507,90	17515,53
Chandigarh	12,825	662,51	496,40	1,05,627	11088,54	9008,69
Delhi	63,550	11560,58	8493,15	13,35,029	94183,74	71781,60
<b>NORTH-EASTERN REGION</b>	<b>4,665</b>	<b>84,15</b>	<b>67,95</b>	<b>11,77,139</b>	<b>15341,96</b>	<b>9735,65</b>
Arunachal Pradesh	13	14,81	8,00	30,034	276,08	207,38
Assam	3,848	53,82	46,22	6,54,801	13218,33	8098,13
Manipur	1	88	35	34,064	186,03	173,11
Meghalaya	333	6,52	5,46	72,195	703,35	475,13
Mizoram	4	2,45	2,37	26,809	212,90	178,71
Nagaland	466	5,67	5,55	27,484	257,97	189,62
Tripura	—	—	—	3,31,752	487,30	413,58
<b>EASTERN REGION</b>	<b>37,537</b>	<b>10230,54</b>	<b>6863,14</b>	<b>93,12,331</b>	<b>75231,36</b>	<b>60186,55</b>
Bihar	1,570	61,73	47,28	22,11,457	7803,39	6547,27
Jharkhand	2,259	421,70	303,71	10,42,839	7470,90	5909,44
Orissa	4,156	1834,35	1163,75	23,42,562	11816,30	9423,88
Sikkim	17	42,41	26,60	17,455	230,87	182,14
West Bengal	29,481	7846,36	5300,72	36,85,573	47613,83	37857,86
Andaman & Nicobar Islands	54	23,99	21,08	12,445	296,07	265,97
<b>CENTRAL REGION</b>	<b>92,955</b>	<b>6954,17</b>	<b>5180,42</b>	<b>92,39,571</b>	<b>75039,15</b>	<b>58658,10</b>
Chhattisgarh	1,910	252,79	215,52	5,28,360	7211,04	5143,99
Madhya Pradesh	17,468	2161,24	1750,47	21,55,449	20935,28	16684,60
Uttar Pradesh	60,886	4288,03	3026,72	61,07,658	42865,83	33826,07
Uttaranchal	12,691	252,12	187,71	4,48,104	4027,01	3003,45
<b>WESTERN REGION</b>	<b>6,64,531</b>	<b>66822,17</b>	<b>45030,53</b>	<b>72,53,536</b>	<b>287268,74</b>	<b>211434,89</b>
Goa	10,477	514,83	406,56	1,27,783	2860,52	2263,95
Gujarat	30,402	19872,67	8354,16	21,16,989	54468,94	35740,76
Maharashtra	6,23,118	45823,06	35866,28	49,98,582	228728,68	172535,29
Dadra & Nagar Haveli	358	412,74	268,89	5,194	675,49	511,66
Daman & Diu	176	198,87	134,64	4,988	535,11	383,22
<b>SOUTHERN REGION</b>	<b>20,87,108</b>	<b>51061,14</b>	<b>40977,43</b>	<b>222,82,211</b>	<b>222982,34</b>	<b>174730,47</b>
Andhra Pradesh	2,19,535	9686,66	7465,58	71,38,941	55979,42	43188,67
Karnataka	3,05,991	11613,69	9504,74	55,92,441	57791,82	43362,89
Kerala	9,26,460	8141,74	6934,91	37,49,872	26677,86	22574,92
Tamil Nadu	6,26,307	21359,71	16873,08	57,13,842	81645,76	64872,53
Lakshadweep	3	43	95	1,990	7,01	7,01
Pondicherry	8,812	258,90	198,17	85,125	880,48	724,46
<b>ALL - INDIA</b>	<b>33,72,978</b>	<b>157464,05</b>	<b>115020,47</b>	<b>563,88,379</b>	<b>855427,97</b>	<b>655993,08</b>

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2002**

(Amount in Rupees Lakh)

OCCUPATION	CASH CREDIT			OVERDRAFT		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>31,531</b>	<b>4365,13</b>	<b>3372,91</b>	<b>6,592</b>	<b>693,44</b>	<b>540,14</b>
1. Direct Finance	19,536	2105,25	1594,16	4,279	341,16	267,13
2. Indirect Finance	11,995	2259,88	1778,74	2,313	352,28	273,01
<b>II. INDUSTRY</b>	<b>1,78,465</b>	<b>108684,75</b>	<b>70165,58</b>	<b>30,935</b>	<b>12918,42</b>	<b>9687,79</b>
1. Mining & Quarrying	2,752	10522,60	3486,86	490	352,25	343,17
2. Food Manufacturing & Processing	21,781	12798,64	9742,54	2,181	761,84	587,51
(a) Rice Mills, Flour & Dal Mills	10,795	2968,02	2276,63	733	153,40	107,91
(b) Sugar	598	3985,43	2870,22	33	31,46	29,13
(c) Edible Oils & Vanaspati	2,794	1781,87	1408,09	355	123,69	116,56
(d) Tea Processing	802	1053,03	766,22	99	29,12	20,75
(e) Processing of Fruits & Vegetables	481	192,19	156,25	109	30,16	33,53
(f) Others	6,311	2818,10	2265,13	852	394,00	279,63
3. Beverage & Tobacco	1,700	1115,78	920,59	287	180,43	143,83
4. Textiles	32,169	14296,22	9608,27	4,213	1236,39	1058,51
(a) Cotton Textiles	10,496	5394,11	4408,44	1,727	623,34	568,99
(b) Jute & Other Natural Fibre Textiles	598	304,30	201,37	84	20,05	13,95
(c) Handloom Textiles & Khadi	1,949	327,40	258,93	169	18,10	15,84
(d) Other Textiles & Textile Products	19,126	8270,41	4739,53	2,233	574,90	459,73
5. Paper, Paper Products & Printing	9,036	2639,28	2214,16	1,226	334,22	269,99
6. Leather & Leather Products	2,173	630,65	534,02	464	77,63	63,99
7. Rubber & Plastic Products	10,359	3699,10	3161,44	1,083	227,29	187,61
8. Chemicals & Chemical Products	14,902	13637,55	8277,61	1,956	1606,78	1039,00
(a) Heavy Industrial Chemicals	2,216	1851,99	1225,56	390	232,83	180,01
(b) Fertilisers	634	3543,25	2085,60	43	183,22	153,81
(c) Drugs & Pharmaceuticals	3,776	3361,30	2129,94	392	402,48	268,28
(d) Non-Edible Oils	391	130,10	114,54	31	113,18	48,55
(e) Other Chemicals & Chemical Products	7,885	4750,91	2721,97	1,100	675,08	388,36
9. Petroleum, Coal Products & Nuclear Fuels	1,317	2760,54	1226,08	136	235,27	205,15
10. Manufacture of Cement & Cement Products	2,580	1254,05	1065,65	195	302,17	212,25
11. Basic Metals & Metal Products	20,381	12817,26	9998,34	2,342	1019,62	859,41
(a) Iron & Steel	8,464	9031,35	6736,80	741	488,50	384,35
(b) Non-Ferrous Metals	1,718	885,07	703,06	222	62,23	48,34
(c) Metal Products	10,199	2900,84	2558,48	1,379	468,88	426,73
12. Engineering	21,600	18360,52	9615,37	3,269	1495,47	1007,46
(a) Heavy Engineering	4,517	2282,74	1576,98	685	331,40	253,46
(b) Light Engineering	7,379	4185,87	3166,12	1,135	457,71	292,19
(c) Electrical Machinery & Goods	6,413	8136,93	2605,87	884	400,37	260,53
(d) Electronic Machinery & Goods	3,291	3754,99	2266,40	565	305,99	201,27
13. Vehicles, Vehicle Parts & Transport Equipments	5,072	2833,10	2000,89	784	499,34	346,15
14. Other Industries	25,204	6246,11	4210,17	5,588	1336,42	920,97
15. Electricity, Gas & Water	1,169	2692,17	2056,76	315	1035,40	933,33
(a) Electricity Generation & Transmission	627	2413,23	1904,55	161	896,08	833,59
(b) Non-Conventional Energy	108	47,93	24,34	29	15,04	15,19
(c) Gas, Steam & Water Supply	434	231,01	127,87	125	124,29	84,56
16. Construction	6,270	2381,19	2046,83	6,406	2217,92	1509,44
<b>III. TRANSPORT OPERATORS</b>	<b>3,369</b>	<b>1164,01</b>	<b>940,00</b>	<b>1,949</b>	<b>372,84</b>	<b>263,91</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>13,970</b>	<b>3539,93</b>	<b>2719,49</b>	<b>9,591</b>	<b>3031,22</b>	<b>2651,43</b>
<b>V. PERSONAL LOANS</b>	<b>516</b>	<b>60,95</b>	<b>50,56</b>	<b>58,356</b>	<b>3660,38</b>	<b>2636,52</b>
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	—	—	—	—	—	—
3. Rest of the Personal Loans	516	60,95	50,56	58,356	3660,38	2636,52
<b>VI. TRADE</b>	<b>1,80,244</b>	<b>72789,66</b>	<b>63834,03</b>	<b>40,361</b>	<b>9079,00</b>	<b>7843,06</b>
1. Wholesale Trade	67,599	61747,73	54698,82	15,570	5913,52	5449,67
2. Retail Trade	1,12,645	11041,93	9135,21	24,791	3165,48	2393,39
<b>VII. FINANCE</b>	<b>2,819</b>	<b>6226,74</b>	<b>4200,27</b>	<b>3,444</b>	<b>4792,63</b>	<b>2845,56</b>
<b>VIII. ALL OTHERS</b>	<b>47,719</b>	<b>19823,47</b>	<b>15846,92</b>	<b>20,744</b>	<b>4243,45</b>	<b>3287,43</b>
<b>TOTAL BANK CREDIT</b>	<b>4,58,633</b>	<b>216654,63</b>	<b>161129,76</b>	<b>1,71,972</b>	<b>38791,38</b>	<b>29755,84</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	33,032	3374,66	2901,38	2,091	124,96	97,33
2. Other Small Scale Industries	62,595	14285,17	12271,26	8,088	1447,18	1229,16

See Notes on Tables.

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2002**

(Amount in Rupees Lakh)

OCCUPATION	DEMAND LOANS			MEDIUM TERM LOANS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>13,453</b>	<b>1974,18</b>	<b>1628,73</b>	<b>66,046</b>	<b>11421,84</b>	<b>8355,21</b>
1. Direct Finance	12,154	851,25	704,96	47,224	2074,26	1788,71
2. Indirect Finance	1,299	1122,93	923,78	18,822	9347,58	6566,50
<b>II. INDUSTRY</b>	<b>18,113</b>	<b>39248,58</b>	<b>35293,41</b>	<b>24,187</b>	<b>29851,35</b>	<b>22313,79</b>
1. Mining & Quarrying	482	2984,45	2841,05	622	1292,33	1132,85
2. Food Manufacturing & Processing	1,409	1462,88	1171,40	2,468	1050,48	844,13
(a) Rice Mills, Flour & Dal Mills	422	134,86	135,92	976	146,08	102,22
(b) Sugar	75	287,12	269,66	42	153,79	159,26
(c) Edible Oils & Vanaspati	155	166,43	133,47	237	182,60	146,71
(d) Tea Processing	124	212,62	183,94	170	164,08	118,89
(e) Processing of Fruits & Vegetables	62	117,02	53,17	73	20,14	10,90
(f) Others	571	544,84	395,25	970	383,78	306,15
3. Beverage & Tobacco	262	657,01	626,05	228	389,44	286,29
4. Textiles	2,680	2918,46	2740,11	3,204	2723,15	2193,58
(a) Cotton Textiles	899	1269,65	1215,41	1,182	1218,82	999,00
(b) Jute & Other Natural Fibre Textiles	97	53,63	54,08	52	101,48	64,86
(c) Handloom Textiles & Khadi	93	27,72	26,24	257	327,28	286,50
(d) Other Textiles & Textile Products	1,591	1567,46	1444,37	1,713	1075,58	843,22
5. Paper, Paper Products & Printing	720	994,40	890,31	1,432	753,82	461,71
6. Leather & Leather Products	400	232,92	203,35	276	87,60	71,14
7. Rubber & Plastic Products	770	1047,95	912,74	1,126	648,85	557,56
8. Chemicals & Chemical Products	1,410	4230,13	3687,06	1,723	3183,93	2439,83
(a) Heavy Industrial Chemicals	244	694,61	633,54	329	449,92	366,90
(b) Fertilisers	96	968,57	732,22	91	1092,87	728,61
(c) Drugs & Pharmaceuticals	394	1139,63	1003,43	384	718,67	625,22
(d) Non-Edible Oils	25	190,76	190,70	22	2,88	2,16
(e) Other Chemicals & Chemical Products	651	1236,56	1127,17	897	919,58	716,94
9. Petroleum, Coal Products & Nuclear Fuels	143	3666,15	3583,85	137	1167,93	1060,70
10. Manufacture of Cement & Cement Products	206	1091,41	908,81	318	708,32	639,63
11. Basic Metals & Metal Products	1,669	3971,11	3582,32	1,712	2274,96	1894,00
(a) Iron & Steel	676	3155,26	2832,85	648	1355,17	1136,80
(b) Non-Ferrous Metals	220	304,79	282,45	167	311,57	250,43
(c) Metal Products	773	511,06	467,02	897	608,22	506,78
12. Engineering	2,273	5916,82	5040,67	2,172	3712,56	2557,38
(a) Heavy Engineering	439	1082,55	920,23	442	837,34	680,61
(b) Light Engineering	682	1885,65	1589,79	797	1403,58	983,87
(c) Electrical Machinery & Goods	697	1341,21	1198,44	599	691,00	456,08
(d) Electronic Machinery & Goods	455	1607,41	1332,21	334	780,64	436,82
13. Vehicles, Vehicle Parts & Transport Equipments	592	3095,37	2882,35	795	1336,41	1101,84
14. Other Industries	2,950	2273,03	2043,43	4,274	2896,13	2009,15
15. Electricity, Gas & Water	204	2496,56	2264,04	379	6009,56	3725,03
(a) Electricity Generation & Transmission	132	2310,28	2097,45	240	5366,59	3321,95
(b) Non-Conventional Energy	19	61,57	39,96	26	164,43	160,40
(c) Gas, Steam & Water Supply	53	124,71	126,64	113	478,54	242,68
16. Construction	1,943	2209,92	1915,87	3,321	1615,88	1338,97
<b>III. TRANSPORT OPERATORS</b>	<b>4,034</b>	<b>1033,67</b>	<b>854,22</b>	<b>14,815</b>	<b>1271,15</b>	<b>986,59</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>5,532</b>	<b>4994,91</b>	<b>4034,70</b>	<b>18,068</b>	<b>6552,04</b>	<b>4382,26</b>
<b>V. PERSONAL LOANS</b>	<b>74,435</b>	<b>3283,20</b>	<b>2234,17</b>	<b>1,26,983</b>	<b>5031,30</b>	<b>3750,63</b>
1. Loans for Purchase of Consumer Durables	—	—	—	4,484	163,55	124,32
2. Loans for Housing	—	—	—	21	68,19	63,85
3. Rest of the Personal Loans	74,435	3283,20	2234,17	1,22,478	4799,57	3562,46
<b>VI. TRADE</b>	<b>7,174</b>	<b>4278,07</b>	<b>3978,19</b>	<b>12,571</b>	<b>2037,10</b>	<b>1789,16</b>
1. Wholesale Trade	2,637	3323,83	3093,88	5,482	1374,57	1252,67
2. Retail Trade	4,537	954,24	884,31	7,089	662,53	536,49
<b>VII. FINANCE</b>	<b>1,282</b>	<b>8847,41</b>	<b>7784,69</b>	<b>2,102</b>	<b>9729,03</b>	<b>7174,15</b>
<b>VIII. ALL OTHERS</b>	<b>9,167</b>	<b>5827,44</b>	<b>5096,19</b>	<b>11,931</b>	<b>6264,03</b>	<b>3714,88</b>
<b>TOTAL BANK CREDIT</b>	<b>1,33,190</b>	<b>69487,47</b>	<b>60904,31</b>	<b>2,76,703</b>	<b>72157,84</b>	<b>52466,67</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	907	55,96	53,93	3,765	322,29	195,61
2. Other Small Scale Industries	4,460	1396,77	1234,56	7,035	1763,66	1303,65

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2002**

(Amount in Rupees Lakh)

OCCUPATION	LONG TERM LOANS			PACKING CREDIT		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	13	14	15	16	17	18
<b>I. AGRICULTURE</b>	<b>2,16,206</b>	<b>14974,72</b>	<b>11783,22</b>	<b>475</b>	<b>679,69</b>	<b>489,12</b>
1. Direct Finance	1,98,151	7212,73	6255,43	340	434,14	297,98
2. Indirect Finance	18,055	7761,99	5527,79	135	245,56	191,14
<b>II. INDUSTRY</b>	<b>95,261</b>	<b>94919,80</b>	<b>74910,01</b>	<b>14,582</b>	<b>27159,15</b>	<b>20348,35</b>
1. Mining & Quarrying	3,386	2753,39	2040,90	473	1468,62	1001,30
2. Food Manufacturing & Processing	9,809	5183,37	4135,90	1,016	3016,77	2187,35
(a) Rice Mills, Flour & Dal Mills	3,974	1202,98	907,03	137	933,10	765,12
(b) Sugar	302	1361,57	1106,19	8	123,47	34,83
(c) Edible Oils & Vanaspati	854	464,29	358,21	112	333,51	196,02
(d) Tea Processing	272	438,61	352,60	33	201,47	118,28
(e) Processing of Fruits & Vegetables	342	278,17	249,85	73	68,80	56,92
(f) Others	4,065	1437,76	1162,03	653	1356,42	1016,18
3. Beverage & Tobacco	926	836,92	644,86	46	318,81	232,49
4. Textiles	10,473	9656,65	7259,98	5,876	6860,62	5307,91
(a) Cotton Textiles	4,447	5686,15	4368,17	1,355	2525,84	1931,90
(b) Jute & Other Natural Fibre Textiles	168	153,30	142,93	68	73,73	47,58
(c) Handloom Textiles & Khadi	520	539,98	81,06	121	81,61	66,26
(d) Other Textiles & Textile Products	5,338	3277,23	2667,83	4,332	4179,44	3262,17
5. Paper, Paper Products & Printing	5,036	3753,58	3106,45	97	92,47	67,31
6. Leather & Leather Products	730	331,73	268,70	1,364	1121,52	938,75
7. Rubber & Plastic Products	4,252	1651,50	1289,41	402	479,53	383,87
8. Chemicals & Chemical Products	5,276	11609,46	8892,55	1,031	2678,55	1796,62
(a) Heavy Industrial Chemicals	875	3437,77	2726,89	245	518,32	346,21
(b) Fertilisers	231	2147,80	1473,49	26	235,40	136,21
(c) Drugs & Pharmaceuticals	1,079	2005,87	1733,83	350	982,30	623,24
(d) Non-Edible Oils	116	33,59	28,77	33	101,00	72,45
(e) Other Chemicals & Chemical Products	2,975	3984,43	2929,57	377	841,53	618,52
9. Petroleum, Coal Products & Nuclear Fuels	389	5461,50	5189,55	58	736,65	690,23
10. Manufacture of Cement & Cement Products	1,242	3043,79	2558,77	23	99,86	76,74
11. Basic Metals & Metal Products	6,599	12833,36	11089,10	1,244	2951,89	2064,23
(a) Iron & Steel	2,548	10507,60	9243,89	321	1414,60	1160,69
(b) Non-Ferrous Metals	511	733,25	701,33	362	1122,76	606,58
(c) Metal Products	3,540	1592,51	1143,87	561	414,53	296,96
12. Engineering	6,962	9195,68	6726,37	853	2172,71	1682,16
(a) Heavy Engineering	1,704	2027,82	1469,08	185	437,35	337,62
(b) Light Engineering	2,472	1897,20	1491,82	292	683,00	518,33
(c) Electrical Machinery & Goods	1,594	2914,96	1961,55	215	485,83	383,45
(d) Electronic Machinery & Goods	1,192	2355,69	1803,91	161	566,53	442,76
13. Vehicles, Vehicle Parts & Transport Equipments	2,374	3425,82	2414,19	317	530,64	403,11
14. Other Industries	12,083	4331,89	3356,27	1,720	4257,87	3307,81
15. Electricity, Gas & Water	1,041	11935,99	8535,69	32	134,22	78,34
(a) Electricity Generation & Transmission	565	11348,55	8081,42	16	80,94	35,68
(b) Non-Conventional Energy	128	151,06	138,39	11	12,04	11,20
(c) Gas, Steam & Water Supply	348	436,37	315,89	5	41,24	31,46
16. Construction	24,683	8915,18	7401,32	30	238,43	130,10
<b>III. TRANSPORT OPERATORS</b>	<b>51,924</b>	<b>5413,15</b>	<b>3860,76</b>	<b>93</b>	<b>375,22</b>	<b>372,31</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>56,590</b>	<b>11758,53</b>	<b>9400,40</b>	<b>228</b>	<b>497,06</b>	<b>315,57</b>
<b>V. PERSONAL LOANS</b>	<b>6,54,247</b>	<b>32341,21</b>	<b>27857,65</b>	<b>16</b>	<b>1,75</b>	<b>1,50</b>
1. Loans for Purchase of Consumer Durables	7,859	261,82	209,59	—	—	—
2. Loans for Housing	4,38,174	24864,66	21641,21	—	—	—
3. Rest of the Personal Loans	2,08,214	7214,74	6006,86	16	1,75	1,50
<b>VI. TRADE</b>	<b>24,131</b>	<b>2892,84</b>	<b>2351,54</b>	<b>2,707</b>	<b>3239,60</b>	<b>2171,32</b>
1. Wholesale Trade	7,678	1489,82	1239,69	2,150	2765,18	1869,36
2. Retail Trade	16,453	1403,02	1111,85	557	474,43	301,96
<b>VII. FINANCE</b>	<b>8,871</b>	<b>16611,16</b>	<b>13636,19</b>	<b>29</b>	<b>227,12</b>	<b>211,59</b>
<b>VIII. ALL OTHERS</b>	<b>27,896</b>	<b>12131,22</b>	<b>9504,21</b>	<b>1,977</b>	<b>2541,23</b>	<b>1626,53</b>
<b>TOTAL BANK CREDIT</b>	<b>11,35,126</b>	<b>191042,64</b>	<b>153303,98</b>	<b>20,107</b>	<b>34720,83</b>	<b>25536,28</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	10,186	816,45	552,49	721	162,81	128,95
2. Other Small Scale Industries	23,851	4500,47	3393,95	4,997	4695,27	3734,05

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2002**

(Amount in Rupees Lakh)

OCCUPATION	EXPORT BILLS PURCHASED			EXPORT BILLS DISCOUNTED		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	19	20	21	22	23	24
<b>I. AGRICULTURE</b>	<b>66</b>	<b>40,46</b>	<b>36,44</b>	<b>40</b>	<b>36,97</b>	<b>20,23</b>
1. Direct Finance	2	45	23	1	10	10
2. Indirect Finance	64	40,01	36,21	39	36,87	20,13
<b>II. INDUSTRY</b>	<b>9,548</b>	<b>14749,18</b>	<b>8505,40</b>	<b>4,849</b>	<b>6537,70</b>	<b>4266,61</b>
1. Mining & Quarrying	332	525,94	276,68	223	157,93	109,20
2. Food Manufacturing & Processing	534	1481,88	885,03	209	449,98	287,83
(a) Rice Mills, Flour & Dal Mills	114	476,44	313,20	34	155,03	95,17
(b) Sugar	—	—	—	1	30	30
(c) Edible Oils & Vanaspati	37	102,88	49,34	14	30,76	25,75
(d) Tea Processing	13	58,93	31,76	5	22,17	3,73
(e) Processing of Fruits & Vegetables	42	47,63	19,18	13	14,75	6,05
(f) Others	328	796,01	471,55	142	226,97	156,83
3. Beverage & Tobacco	15	114,49	23,22	34	47,36	15,09
4. Textiles	3,793	4537,45	2601,09	1,677	2058,32	1433,18
(a) Cotton Textiles	1,068	1700,67	954,42	303	671,70	456,08
(b) Jute & Other Natural Fibre Textiles	62	54,17	40,63	34	20,42	11,62
(c) Handloom Textiles & Khadi	118	92,50	61,66	36	15,85	10,51
(d) Other Textiles & Textile Products	2,545	2690,12	1544,38	1,304	1350,34	954,98
5. Paper, Paper Products & Printing	93	113,75	50,64	43	52,42	45,49
6. Leather & Leather Products	846	704,61	395,35	346	247,47	178,50
7. Rubber & Plastic Products	227	275,00	118,97	106	76,22	57,04
8. Chemicals & Chemical Products	848	1849,26	1031,17	727	978,70	615,31
(a) Heavy Industrial Chemicals	200	294,92	187,40	170	132,28	85,28
(b) Fertilisers	35	88,23	56,26	8	114,91	38,57
(c) Drugs & Pharmaceuticals	292	806,39	490,83	314	498,44	317,43
(d) Non-Edible Oils	29	57,58	14,77	12	3,19	2,61
(e) Other Chemicals & Chemical Products	292	602,15	281,91	223	229,90	171,42
9. Petroleum, Coal Products & Nuclear Fuels	20	97,13	73,13	30	57,62	38,83
10. Manufacture of Cement & Cement Products	28	75,64	45,67	7	12,12	7,21
11. Basic Metals & Metal Products	976	1239,65	621,03	428	480,51	294,07
(a) Iron & Steel	300	805,47	381,33	144	258,38	164,94
(b) Non-Ferrous Metals	224	237,49	118,65	53	40,18	22,03
(c) Metal Products	452	196,68	121,05	231	181,94	107,10
12. Engineering	512	1591,84	873,93	290	646,86	270,35
(a) Heavy Engineering	106	329,79	207,93	55	54,62	33,77
(b) Light Engineering	189	760,94	332,35	107	310,00	109,71
(c) Electrical Machinery & Goods	137	378,74	234,75	83	168,39	55,80
(d) Electronic Machinery & Goods	80	122,37	98,91	45	113,86	71,06
13. Vehicles, Vehicle Parts & Transport Equipments	290	502,85	199,22	258	137,23	83,92
14. Other Industries	1,000	1557,17	1262,59	451	1020,68	809,37
15. Electricity, Gas & Water	10	16,12	14,98	4	44,21	14,37
(a) Electricity Generation & Transmission	8	15,57	14,56	2	15,90	1,36
(b) Non-Conventional Energy	—	—	—	1	15,00	1,46
(c) Gas, Steam & Water Supply	2	55	42	1	13,30	11,54
16. Construction	24	66,38	32,71	16	70,07	6,84
<b>III. TRANSPORT OPERATORS</b>	<b>15</b>	<b>10,18</b>	<b>3,64</b>	<b>2</b>	<b>1,78</b>	<b>7</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>122</b>	<b>733,99</b>	<b>489,32</b>	<b>57</b>	<b>224,90</b>	<b>172,20</b>
<b>V. PERSONAL LOANS</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	—	—	—	—	—	—
3. Rest of the Personal Loans	—	—	—	—	—	—
<b>VI. TRADE</b>	<b>1,953</b>	<b>2465,99</b>	<b>1489,16</b>	<b>1,053</b>	<b>1308,59</b>	<b>988,87</b>
1. Wholesale Trade	1,640	2186,99	1339,33	872	1178,34	911,45
2. Retail Trade	313	279,00	149,83	181	130,25	77,42
<b>VII. FINANCE</b>	<b>16</b>	<b>116,67</b>	<b>116,69</b>	<b>17</b>	<b>72,92</b>	<b>15,96</b>
<b>VIII. ALL OTHERS</b>	<b>1,955</b>	<b>1797,14</b>	<b>1105,42</b>	<b>541</b>	<b>1060,77</b>	<b>1014,77</b>
<b>TOTAL BANK CREDIT</b>	<b>13,675</b>	<b>19913,61</b>	<b>11746,06</b>	<b>6,559</b>	<b>9243,63</b>	<b>6478,70</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	—	—	—	—	—	—
2. Other Small Scale Industries	3,247	2804,26	1806,63	1,110	1220,90	791,64

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2002**

(Amount in Rupees Lakh)

OCCUPATION	EXPORT BILLS ADVANCED AGAINST			ADVANCES AGAINST EXPORT CASH INCENTIVES AND DUTY DRAW-BACK CLAIMS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	25	26	27	28	29	30
<b>I. AGRICULTURE</b>	<b>15</b>	<b>18,06</b>	<b>15,28</b>	—	—	—
1. Direct Finance	1	2,10	1,37	—	—	—
2. Indirect Finance	14	15,96	13,91	—	—	—
<b>II. INDUSTRY</b>	<b>2,072</b>	<b>3196,91</b>	<b>2408,15</b>	<b>141</b>	<b>156,11</b>	<b>102,59</b>
1. Mining & Quarrying	17	38,23	28,59	—	—	—
2. Food Manufacturing & Processing	45	130,42	83,61	1	3	2
(a) Rice Mills, Flour & Dal Mills	4	12,53	12,57	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	9	20,29	16,56	—	—	—
(d) Tea Processing	4	33,03	17,48	—	—	—
(e) Processing of Fruits & Vegetables	11	13,89	8,23	1	3	2
(f) Others	17	50,68	28,78	—	—	—
3. Beverage & Tobacco	35	13,62	13,62	—	—	—
4. Textiles	479	345,97	232,92	72	40,83	29,73
(a) Cotton Textiles	174	157,26	106,62	10	9,31	8,32
(b) Jute & Other Natural Fibre Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	6	1,01	90	3	1,03	89
(d) Other Textiles & Textile Products	299	187,70	125,40	59	30,49	20,52
5. Paper, Paper Products & Printing	26	36,62	22,79	1	50	50
6. Leather & Leather Products	30	16,44	6,56	26	11,53	10,24
7. Rubber & Plastic Products	188	62,53	33,22	2	33	11
8. Chemicals & Chemical Products	310	170,56	109,63	4	1,15	1,12
(a) Heavy Industrial Chemicals	107	79,02	42,96	1	30	29
(b) Fertilisers	8	9,49	6,78	—	—	—
(c) Drugs & Pharmaceuticals	95	58,76	39,05	1	20	20
(d) Non-Edible Oils	4	3,16	1,53	—	—	—
(e) Other Chemicals & Chemical Products	96	20,13	19,31	2	65	63
9. Petroleum, Coal Products & Nuclear Fuels	61	72,49	60,02	—	—	—
10. Manufacture of Cement & Cement Products	6	17,17	13,41	—	—	—
11. Basic Metals & Metal Products	204	193,56	105,13	26	17,60	10,73
(a) Iron & Steel	123	97,86	66,94	16	9,62	4,58
(b) Non-Ferrous Metals	22	34,31	13,65	1	5,00	4,96
(c) Metal Products	59	61,39	24,54	9	2,98	1,19
12. Engineering	121	93,55	61,45	2	17,89	17,89
(a) Heavy Engineering	12	37,30	17,14	—	—	—
(b) Light Engineering	28	21,87	13,61	1	17,38	17,38
(c) Electrical Machinery & Goods	66	27,89	24,33	1	51	51
(d) Electronic Machinery & Goods	15	6,49	6,36	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	82	64,08	52,86	2	18,87	1,09
14. Other Industries	399	1928,46	1571,42	5	47,40	31,16
15. Electricity, Gas & Water	3	4,23	3,79	—	—	—
(a) Electricity Generation & Transmission	2	48	55	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	1	3,75	3,24	—	—	—
16. Construction	66	8,99	9,15	—	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>1</b>	<b>3</b>	<b>3</b>	—	—	—
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>16</b>	<b>63,29</b>	<b>39,50</b>	<b>2</b>	<b>54</b>	<b>50</b>
<b>V. PERSONAL LOANS</b>	<b>1</b>	<b>25</b>	<b>3</b>	—	—	—
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	—	—	—	—	—	—
3. Rest of the Personal Loans	1	25	3	—	—	—
<b>VI. TRADE</b>	<b>464</b>	<b>745,42</b>	<b>566,76</b>	<b>41</b>	<b>26,06</b>	<b>6,69</b>
1. Wholesale Trade	413	668,61	499,78	37	25,29	6,37
2. Retail Trade	51	76,82	66,98	4	77	33
<b>VII. FINANCE</b>	<b>15</b>	<b>49,55</b>	<b>7,28</b>	—	—	—
<b>VIII. ALL OTHERS</b>	<b>225</b>	<b>370,63</b>	<b>245,28</b>	<b>4</b>	<b>18</b>	<b>18</b>
<b>TOTAL BANK CREDIT</b>	<b>2,809</b>	<b>4444,13</b>	<b>3282,31</b>	<b>188</b>	<b>182,90</b>	<b>109,96</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	—	—	—	—	—	—
2. Other Small Scale Industries	422	793,03	614,94	69	35,72	31,58

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2002**

(Amount in Rupees Lakh)

OCCUPATION	INLAND BILLS PURCHASED			INLAND BILLS DISCOUNTED		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	31	32	33	34	35	36
<b>I. AGRICULTURE</b>	<b>99</b>	<b>27,59</b>	<b>23,51</b>	<b>170</b>	<b>133,16</b>	<b>126,13</b>
1. Direct Finance	6	95	78	6	6,14	2,22
2. Indirect Finance	93	26,64	22,73	164	127,02	123,91
<b>II. INDUSTRY</b>	<b>7,413</b>	<b>7232,58</b>	<b>4067,40</b>	<b>11,722</b>	<b>14442,33</b>	<b>9210,21</b>
1. Mining & Quarrying	203	509,32	203,62	102	156,59	137,11
2. Food Manufacturing & Processing	216	247,06	130,63	183	240,38	132,95
(a) Rice Mills, Flour & Dal Mills	36	5,39	5,27	25	20,53	19,14
(b) Sugar	8	5,16	3,42	19	12,15	7,98
(c) Edible Oils & Vanaspati	32	51,18	46,67	55	164,16	76,09
(d) Tea Processing	6	1,10	1,18	3	5,71	1,71
(e) Processing of Fruits & Vegetables	10	88	62	8	4,23	3,05
(f) Others	124	183,37	73,48	73	33,60	24,98
3. Beverage & Tobacco	57	47,22	37,56	61	59,52	53,55
4. Textiles	1,028	648,23	386,73	1,170	666,08	521,77
(a) Cotton Textiles	383	296,95	175,08	630	369,49	311,98
(b) Jute & Other Natural Fibre Textiles	30	14,41	9,89	42	10,59	11,42
(c) Handloom Textiles & Khadi	23	4,36	78	15	2,15	1,95
(d) Other Textiles & Textile Products	592	332,51	200,97	483	283,84	196,42
5. Paper, Paper Products & Printing	378	95,33	62,28	369	143,66	87,90
6. Leather & Leather Products	160	192,83	89,13	148	102,42	63,57
7. Rubber & Plastic Products	537	219,89	172,81	854	551,12	408,66
8. Chemicals & Chemical Products	994	992,28	419,72	1,970	1783,19	1113,48
(a) Heavy Industrial Chemicals	202	150,20	70,84	574	375,52	255,57
(b) Fertilisers	23	47,24	25,09	50	128,39	88,39
(c) Drugs & Pharmaceuticals	247	272,40	114,67	499	507,45	335,35
(d) Non-Edible Oils	23	26,72	20,08	15	3,70	3,41
(e) Other Chemicals & Chemical Products	499	495,72	189,04	832	768,14	430,76
9. Petroleum, Coal Products & Nuclear Fuels	71	245,51	177,26	55	190,92	57,89
10. Manufacture of Cement & Cement Products	65	40,14	34,78	38	64,48	44,10
11. Basic Metals & Metal Products	1,160	1696,67	828,92	2,193	1795,03	1369,26
(a) Iron & Steel	555	1155,63	607,56	1,307	1292,41	1007,44
(b) Non-Ferrous Metals	135	324,92	127,07	304	190,41	146,47
(c) Metal Products	470	216,12	94,30	582	312,21	215,35
12. Engineering	1,399	1576,23	999,11	2,846	4124,86	2375,82
(a) Heavy Engineering	279	122,86	82,11	756	696,66	415,55
(b) Light Engineering	448	663,33	484,65	680	909,25	433,20
(c) Electrical Machinery & Goods	454	605,46	345,24	952	1717,60	861,08
(d) Electronic Machinery & Goods	218	184,57	87,11	458	801,36	665,98
13. Vehicles, Vehicle Parts & Transport Equipments	256	312,20	211,63	970	1698,90	1020,11
14. Other Industries	532	166,87	121,06	455	622,03	608,49
15. Electricity, Gas & Water	64	92,98	71,13	138	1923,72	1021,13
(a) Electricity Generation & Transmission	37	82,80	65,24	68	1789,36	941,89
(b) Non-Conventional Energy	3	1,23	1,34	3	16,87	4,57
(c) Gas, Steam & Water Supply	24	8,95	4,56	67	117,48	74,68
16. Construction	293	149,82	121,02	170	319,44	194,39
<b>III. TRANSPORT OPERATORS</b>	<b>160</b>	<b>72,35</b>	<b>15,18</b>	<b>83</b>	<b>257,14</b>	<b>106,65</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>495</b>	<b>932,36</b>	<b>117,29</b>	<b>316</b>	<b>365,24</b>	<b>269,90</b>
<b>V. PERSONAL LOANS</b>	<b>10</b>	<b>60</b>	<b>78</b>	<b>13</b>	<b>1,81</b>	<b>1,40</b>
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	—	—	—	—	—	—
3. Rest of the Personal Loans	10	60	78	13	1,81	1,40
<b>VI. TRADE</b>	<b>3,058</b>	<b>1564,55</b>	<b>891,96</b>	<b>3,687</b>	<b>2252,16</b>	<b>1806,41</b>
1. Wholesale Trade	2,126	898,08	569,31	2,650	1645,28	1385,89
2. Retail Trade	932	666,48	322,65	1,037	606,88	420,52
<b>VII. FINANCE</b>	<b>366</b>	<b>809,45</b>	<b>347,76</b>	<b>200</b>	<b>1651,36</b>	<b>809,66</b>
<b>VIII. ALL OTHERS</b>	<b>6,286</b>	<b>4496,28</b>	<b>3274,30</b>	<b>1,486</b>	<b>2206,02</b>	<b>1933,90</b>
<b>TOTAL BANK CREDIT</b>	<b>17,887</b>	<b>15135,76</b>	<b>8738,17</b>	<b>17,677</b>	<b>21309,23</b>	<b>14264,27</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	—	—	—	—	—	—
2. Other Small Scale Industries	2,956	784,71	500,53	1,787	1097,95	688,40

**TABLE NO.5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2002**

(Amount in Rupees Lakh)

OCCUPATION	ADVANCES AGAINST IMPORT BILLS			FOREIGN CURRENCY CHEQUES TCs/DDs/TTs/MTs PURCHASED			TOTAL		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	37	38	39	40	41	42	43	44	45
<b>I. AGRICULTURE</b>	<b>579</b>	<b>88,05</b>	<b>76,23</b>	<b>37</b>	<b>6,03</b>	<b>4,49</b>	<b>3,35,309</b>	<b>34459,33</b>	<b>26471,64</b>
1. Direct Finance	7	1,16	1,10	6	35	34	2,81,713	13030,04	10914,52
2. Indirect Finance	572	86,90	75,12	31	5,67	4,15	53,596	21429,29	15557,13
<b>II. INDUSTRY</b>	<b>966</b>	<b>2161,29</b>	<b>1413,12</b>	<b>517</b>	<b>359,25</b>	<b>359,20</b>	<b>3,98,771</b>	<b>361617,39</b>	<b>263051,61</b>
1. Mining & Quarrying	16	55,50	51,17	22	1,95	1,86	9,120	20819,11	11654,37
2. Food Manufacturing & Processing	37	170,48	72,86	17	12,92	12,40	39,906	27007,13	20274,17
(a) Rice Mills, Flour & Dal Mills	4	7,83	6,36	8	83	90	17,262	6217,01	4747,44
(b) Sugar	—	—	—	1	5,93	5,93	1,087	5966,36	4486,92
(c) Edible Oils & Vanaspati	7	21,23	21,06	3	1,91	1,44	4,664	3444,80	2596,00
(d) Tea Processing	3	11,60	4,23	2	35	23	1,536	2231,83	1620,99
(e) Processing of Fruits & Vegetables	2	36	27	2	3,82	3,82	1,229	792,07	601,84
(f) Others	21	129,46	40,94	1	8	8	14,128	8355,06	6220,99
3. Beverage & Tobacco	4	8,45	8,36	7	1,35	75	3,662	3790,40	3006,27
4. Textiles	164	225,17	140,01	143	44,55	93,44	67,141	46258,09	33607,22
(a) Cotton Textiles	65	91,23	67,92	14	6,58	4,81	22,753	20021,10	15577,14
(b) Jute & Other Natural Fibre Textiles	1	69	69	7	4,34	4,04	1,243	811,11	603,05
(c) Handloom Textiles & Khadi	3	47	42	2	19	8	3,315	1439,64	812,03
(d) Other Textiles & Textile Products	95	132,79	70,98	120	33,44	84,51	39,830	23986,25	16615,01
5. Paper, Paper Products & Printing	42	29,47	16,66	14	3,70	4,59	18,513	9043,21	7300,78
6. Leather & Leather Products	16	33,34	29,71	14	5,51	5,24	6,993	3796,22	2858,27
7. Rubber & Plastic Products	44	32,78	28,89	20	14,36	13,86	19,970	8986,45	7326,19
8. Chemicals & Chemical Products	161	226,13	208,40	77	43,50	39,42	31,389	42991,16	29670,92
(a) Heavy Industrial Chemicals	74	57,11	43,56	12	4,73	4,91	5,639	8279,53	6169,92
(b) Fertilisers	4	26,99	26,30	4	13	7	1,253	8586,49	5551,40
(c) Drugs & Pharmaceuticals	32	88,61	83,14	18	10,08	11,03	7,873	10852,56	7775,62
(d) Non-Edible Oils	1	40	22	—	—	—	702	666,25	499,79
(e) Other Chemicals & Chemical Products	50	53,01	55,17	43	28,57	23,41	15,922	14606,34	9674,19
9. Petroleum, Coal Products & Nuclear Fuels	7	86,11	58,68	1	3,17	3,17	2,425	14780,98	12424,55
10. Manufacture of Cement & Cement Products	8	45,94	32,34	4	3,31	3,29	4,720	6758,40	5642,66
11. Basic Metals & Metal Products	118	291,27	196,82	72	45,72	38,95	39,124	41628,19	32952,30
(a) Iron & Steel	58	180,93	129,01	40	38,57	32,14	15,941	29791,36	23889,30
(b) Non-Ferrous Metals	19	52,35	34,79	12	2,65	2,59	3,970	4306,99	3062,40
(c) Metal Products	41	58,00	33,02	20	4,50	4,21	19,213	7529,84	6000,60
12. Engineering	158	419,92	189,29	46	22,14	25,17	42,503	49347,04	31442,41
(a) Heavy Engineering	42	77,18	56,68	10	11,99	15,01	9,232	8329,59	6066,19
(b) Light Engineering	32	37,42	17,20	15	3,36	3,56	14,257	13236,56	9453,77
(c) Electrical Machinery & Goods	37	114,97	31,29	14	1,38	1,30	12,146	16985,24	8420,24
(d) Electronic Machinery & Goods	47	190,36	84,11	7	5,41	5,30	6,868	10795,66	7502,21
13. Vehicles, Vehicle Parts & Transport Equipments	34	259,83	228,03	10	46,31	16,57	11,836	14760,96	10961,96
14. Other Industries	117	183,94	72,56	43	41,92	32,04	54,821	26909,90	20356,48
15. Electricity, Gas & Water	13	44,59	43,59	4	62,13	62,13	3,376	26491,87	18824,33
(a) Electricity Generation & Transmission	10	18,99	18,05	1	60,62	60,62	1,869	24399,39	17376,92
(b) Non-Conventional Energy	1	11	11	1	7	7	330	485,34	397,01
(c) Gas, Steam & Water Supply	2	25,48	25,43	2	1,45	1,45	1,177	1607,13	1050,41
16. Construction	27	48,38	35,75	23	6,70	6,32	43,272	18248,28	14748,74
<b>III. TRANSPORT OPERATORS</b>	<b>7</b>	<b>97</b>	<b>78</b>	<b>27</b>	<b>8,18</b>	<b>6,50</b>	<b>76,479</b>	<b>9980,68</b>	<b>7410,62</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>86</b>	<b>203,24</b>	<b>78,50</b>	<b>110</b>	<b>21,62</b>	<b>16,34</b>	<b>1,05,183</b>	<b>32918,86</b>	<b>24687,38</b>
<b>V. PERSONAL LOANS</b>	<b>2</b>	<b>7</b>	<b>7</b>	<b>113</b>	<b>5,66</b>	<b>5,09</b>	<b>9,14,692</b>	<b>44387,18</b>	<b>36538,41</b>
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—	12,343	425,36	333,91
2. Loans for Housing	—	—	—	—	—	—	4,38,195	24932,85	21705,06
3. Rest of the Personal Loans	2	7	7	113	5,66	5,09	4,64,154	19028,97	14499,44
<b>VI. TRADE</b>	<b>424</b>	<b>321,34</b>	<b>195,35</b>	<b>295</b>	<b>115,82</b>	<b>76,92</b>	<b>2,78,163</b>	<b>103116,21</b>	<b>87989,42</b>
1. Wholesale Trade	339	265,09	168,04	206	32,91	28,22	1,09,399	83515,23	72512,47
2. Retail Trade	85	56,24	27,32	89	82,91	48,70	1,68,764	19600,98	15476,95
<b>VII. FINANCE</b>	<b>5</b>	<b>34,38</b>	<b>35,46</b>	<b>62</b>	<b>64,62</b>	<b>37,19</b>	<b>19,228</b>	<b>49233,05</b>	<b>37222,45</b>
<b>VIII. ALL OTHERS</b>	<b>225</b>	<b>215,36</b>	<b>173,03</b>	<b>548</b>	<b>169,25</b>	<b>149,49</b>	<b>1,30,704</b>	<b>61146,46</b>	<b>46972,54</b>
<b>TOTAL BANK CREDIT</b>	<b>2,294</b>	<b>3024,69</b>	<b>1972,55</b>	<b>1,709</b>	<b>750,43</b>	<b>655,22</b>	<b>22,58,529</b>	<b>696859,16</b>	<b>530344,08</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	—	—	—	16	95	1,08	50,718	4858,09	3930,78
2. Other Small Scale Industries	239	156,57	107,51	84	23,87	22,24	1,20,940	35005,54	27730,11

**TABLE NO.5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2002**

(Amount in Rupees Lakh)

OCCUPATION	CENTRAL GOVERNMENT OWNED UNDERTAKINGS			STATE GOVERNMENT		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>5,123</b>	<b>2869,76</b>	<b>1885,22</b>	<b>319</b>	<b>808,51</b>	<b>238,94</b>
1. Direct Finance	3,784	202,90	164,64	135	107,58	75,29
2. Indirect Finance	1,339	2666,86	1720,58	184	700,94	163,65
<b>II. INDUSTRY</b>	<b>3,060</b>	<b>32173,18</b>	<b>21621,44</b>	<b>282</b>	<b>2303,83</b>	<b>1809,73</b>
1. Mining & Quarrying	305	3575,87	2400,95	6	21,22	16,69
2. Food Manufacturing & Processing	205	639,66	507,40	10	61,42	52,78
(a) Rice Mills, Flour & Dal Mills	84	580,12	457,35	—	—	—
(b) Sugar	8	3,12	3,11	2	10,50	5,18
(c) Edible Oils & Vanaspati	14	2,24	1,47	1	81	1,44
(d) Tea Processing	4	13,80	13,01	—	—	—
(e) Processing of Fruits & Vegetables	4	92	88	2	16	17
(f) Others	91	39,46	31,59	5	49,95	46,00
3. Beverage & Tobacco	50	19,41	16,65	—	—	—
4. Textiles	287	775,03	536,39	33	30,28	28,73
(a) Cotton Textiles	123	456,23	275,94	21	13,97	13,60
(b) Jute & Other Natural Fibre Textiles	16	5,66	5,48	1	35	35
(c) Handloom Textiles & Khadi	15	280,28	226,39	4	7,18	6,97
(d) Other Textiles & Textile Products	133	32,86	28,59	7	8,79	7,81
5. Paper, Paper Products & Printing	72	25,82	21,13	7	2,98	2,43
6. Leather & Leather Products	11	13,28	12,88	—	—	—
7. Rubber & Plastic Products	36	12,11	12,08	1	3	2
8. Chemicals & Chemical Products	195	1892,60	1084,21	9	93,91	78,93
(a) Heavy Industrial Chemicals	20	440,49	235,51	—	—	—
(b) Fertilisers	63	730,73	422,68	7	93,58	78,79
(c) Drugs & Pharmaceuticals	63	75,90	77,21	—	—	—
(d) Non-Edible Oils	5	276,44	210,87	—	—	—
(e) Other Chemicals & Chemical Products	44	369,04	137,95	2	33	13
9. Petroleum, Coal Products & Nuclear Fuels	77	5427,22	4393,82	5	68,97	45,50
10. Manufacture of Cement & Cement Products	45	30,28	24,66	1	20,00	24
11. Basic Metals & Metal Products	305	6154,53	4299,17	26	27,45	26,42
(a) Iron & Steel	208	5721,23	4005,78	23	13,84	14,50
(b) Non-Ferrous Metals	29	166,57	86,59	2	9,11	8,33
(c) Metal Products	68	266,74	206,80	1	4,50	3,59
12. Engineering	353	2713,05	1713,14	41	80,51	45,06
(a) Heavy Engineering	72	735,23	415,53	3	3,17	2,85
(b) Light Engineering	142	972,59	689,99	19	47,24	20,56
(c) Electrical Machinery & Goods	84	593,27	401,09	13	2,04	94
(d) Electronic Machinery & Goods	55	411,96	206,53	6	28,06	20,71
13. Vehicles, Vehicle Parts & Transport Equipments	125	268,29	251,30	4	7,18	3,34
14. Other Industries	279	281,32	264,62	27	88,56	85,39
15. Electricity, Gas & Water	108	7623,26	4217,69	49	1512,88	1172,15
(a) Electricity Generation & Transmission	78	7465,82	4061,05	49	1512,88	1172,15
(b) Non-Conventional Energy	1	75,00	75,00	—	—	—
(c) Gas, Steam & Water Supply	29	82,44	81,64	—	—	—
16. Construction	607	2721,43	1865,33	63	288,45	252,06
<b>III. TRANSPORT OPERATORS</b>	<b>491</b>	<b>1739,57</b>	<b>1506,34</b>	<b>17</b>	<b>278,75</b>	<b>139,81</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>492</b>	<b>967,97</b>	<b>159,52</b>	<b>58</b>	<b>39,23</b>	<b>29,60</b>
<b>V. PERSONAL LOANS</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	—	—	—	—	—	—
3. Rest of the Personal Loans	—	—	—	—	—	—
<b>VI. TRADE</b>	<b>1,291</b>	<b>48465,79</b>	<b>44925,13</b>	<b>68</b>	<b>8434,90</b>	<b>7335,56</b>
1. Wholesale Trade	624	48282,44	44851,72	36	8388,27	7299,11
2. Retail Trade	667	183,35	73,41	32	46,62	36,46
<b>VII. FINANCE</b>	<b>1,443</b>	<b>13252,89</b>	<b>10570,48</b>	<b>43</b>	<b>434,57</b>	<b>319,39</b>
<b>VIII. ALL OTHERS</b>	<b>951</b>	<b>2859,54</b>	<b>2259,56</b>	<b>1,412</b>	<b>3619,06</b>	<b>2960,57</b>
<b>TOTAL BANK CREDIT</b>	<b>12,851</b>	<b>102328,71</b>	<b>82927,68</b>	<b>2,199</b>	<b>15918,85</b>	<b>12833,61</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	—	—	—	—	—	—
2. Other Small Scale Industries	555	215,46	162,20	13	3,09	2,83

See Notes on Tables

**TABLE NO.5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2002**

(Amount in Rupees Lakh)

OCCUPATION	STATE GOVERNMENT OWNED UNDERTAKINGS			QUASI GOVERNMENT BODIES		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>2,150</b>	<b>1919,05</b>	<b>1548,87</b>	<b>546</b>	<b>1391,39</b>	<b>1093,82</b>
1. Direct Finance	123	169,58	162,51	54	13,05	7,33
2. Indirect Finance	2,027	1749,47	1386,36	492	1378,34	1086,49
<b>II. INDUSTRY</b>	<b>803</b>	<b>5831,10</b>	<b>4675,00</b>	<b>571</b>	<b>4528,46</b>	<b>3394,56</b>
1. Mining & Quarrying	24	277,17	127,99	8	176,02	72,30
2. Food Manufacturing & Processing	51	169,07	159,85	17	27,93	17,65
(a) Rice Mills, Flour & Dal Mills	1	15	5	1	15	16
(b) Sugar	10	21,32	20,50	—	—	—
(c) Edible Oils & Vanaspati	1	22	20	—	—	—
(d) Tea Processing	3	20,42	19,08	1	7	2
(e) Processing of Fruits & Vegetables	1	8	8	—	—	—
(f) Others	35	126,88	119,93	15	27,72	17,47
3. Beverage & Tobacco	1	5,00	4,07	4	19,05	22,98
4. Textiles	66	149,15	109,87	30	28,11	24,40
(a) Cotton Textiles	24	34,54	21,76	5	4,75	4,79
(b) Jute & Other Natural Fibre Textiles	2	1,18	1,09	—	—	—
(c) Handloom Textiles & Khadi	19	93,69	72,76	12	7,94	7,64
(d) Other Textiles & Textile Products	21	19,74	14,25	13	15,42	11,97
5. Paper, Paper Products & Printing	15	42,94	43,35	6	21,07	24,10
6. Leather & Leather Products	1	55	83	1	5	5
7. Rubber & Plastic Products	5	3,99	3,40	2	36	35
8. Chemicals & Chemical Products	43	242,59	216,35	26	209,93	166,41
(a) Heavy Industrial Chemicals	5	26,54	20,24	8	5,22	5,07
(b) Fertilisers	12	162,23	153,80	12	131,40	101,27
(c) Drugs & Pharmaceuticals	11	10,16	10,37	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	15	43,67	31,94	6	73,30	60,06
9. Petroleum, Coal Products & Nuclear Fuels	12	299,62	265,41	3	43	55
10. Manufacture of Cement & Cement Products	9	18,36	18,28	12	77,57	76,73
11. Basic Metals & Metal Products	57	118,97	110,67	26	118,21	117,87
(a) Iron & Steel	48	110,59	100,79	20	117,15	116,85
(b) Non-Ferrous Metals	1	25	1,96	—	—	—
(c) Metal Products	8	8,13	7,92	6	1,06	1,02
12. Engineering	137	556,90	453,28	23	153,35	132,34
(a) Heavy Engineering	19	36,56	31,21	2	42	32
(b) Light Engineering	10	14,40	7,38	1	3	3
(c) Electrical Machinery & Goods	51	367,58	301,73	18	152,78	131,87
(d) Electronic Machinery & Goods	57	138,36	112,96	2	13	13
13. Vehicles, Vehicle Parts & Transport Equipments	16	218,71	198,45	1	3,11	2,34
14. Other Industries	47	404,94	231,96	31	45,12	68,74
15. Electricity, Gas & Water	186	2300,66	1824,25	294	2778,29	1952,47
(a) Electricity Generation & Transmission	179	2034,18	1627,60	290	2777,23	1951,63
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	7	266,48	196,66	4	1,05	84
16. Construction	133	1022,49	906,99	87	869,87	715,28
<b>III. TRANSPORT OPERATORS</b>	<b>213</b>	<b>841,99</b>	<b>540,54</b>	<b>55</b>	<b>211,42</b>	<b>146,07</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>37</b>	<b>31,75</b>	<b>25,54</b>	<b>127</b>	<b>310,16</b>	<b>286,86</b>
<b>V. PERSONAL LOANS</b>	—	—	—	—	—	—
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	—	—	—	—	—	—
3. Rest of the Personal Loans	—	—	—	—	—	—
<b>VI. TRADE</b>	<b>232</b>	<b>1235,89</b>	<b>999,15</b>	<b>112</b>	<b>141,91</b>	<b>108,26</b>
1. Wholesale Trade	178	1122,64	904,42	64	97,26	79,35
2. Retail Trade	54	113,26	94,72	48	44,65	28,91
<b>VII. FINANCE</b>	<b>116</b>	<b>1436,62</b>	<b>1181,52</b>	<b>70</b>	<b>1033,76</b>	<b>808,94</b>
<b>VIII. ALL OTHERS</b>	<b>254</b>	<b>2532,83</b>	<b>1968,01</b>	<b>550</b>	<b>1179,67</b>	<b>935,11</b>
<b>TOTAL BANK CREDIT</b>	<b>3,805</b>	<b>13829,23</b>	<b>10938,62</b>	<b>2,031</b>	<b>8796,78</b>	<b>6773,61</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	—	—	—	—	—	—
2. Other Small Scale Industries	66	76,26	76,19	25	8,85	8,22

**TABLE NO.5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2002**

(Amount in Rupees Lakh)

OCCUPATION	CO-OPERATIVE SECTORS			PUBLIC AND PRIVATE LTD. COMPANIES NOT OWNED BUT MANAGED BY GOVT.		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	13	14	15	16	17	18
<b>I. AGRICULTURE</b>	<b>2,752</b>	<b>2644,48</b>	<b>1707,71</b>	<b>495</b>	<b>1272,86</b>	<b>886,19</b>
1. Direct Finance	780	299,43	268,75	220	92,03	86,35
2. Indirect Finance	1,972	2345,05	1438,96	275	1180,83	799,83
<b>II. INDUSTRY</b>	<b>943</b>	<b>1130,67</b>	<b>586,57</b>	<b>3,865</b>	<b>16991,18</b>	<b>9570,40</b>
1. Mining & Quarrying	25	54,95	56,33	104	10697,03	4481,27
2. Food Manufacturing & Processing	245	411,37	210,41	278	591,28	528,54
(a) Rice Mills, Flour & Dal Mills	70	5,60	4,60	50	32,54	29,52
(b) Sugar	69	151,95	134,21	24	175,28	162,82
(c) Edible Oils & Vanaspati	17	3,84	3,62	60	166,40	159,73
(d) Tea Processing	8	13,59	1,25	19	11,80	5,58
(e) Processing of Fruits & Vegetables	18	3,24	2,46	2	20	24
(f) Others	63	233,15	64,26	123	205,05	170,65
3. Beverage & Tobacco	6	1,57	1,57	30	79,44	64,43
4. Textiles	187	84,08	78,23	546	597,74	486,55
(a) Cotton Textiles	83	46,93	42,03	272	342,91	277,22
(b) Jute & Other Natural Fibre Textiles	6	63	65	11	18,30	12,91
(c) Handloom Textiles & Khadi	64	20,25	19,96	12	7,92	7,43
(d) Other Textiles & Textile Products	34	16,27	15,60	251	228,62	188,98
5. Paper, Paper Products & Printing	29	10,10	6,12	193	152,10	136,35
6. Leather & Leather Products	14	1,51	1,43	32	12,17	9,77
7. Rubber & Plastic Products	23	2,05	2,12	326	167,53	172,39
8. Chemicals & Chemical Products	68	463,37	158,80	420	1581,57	1184,30
(a) Heavy Industrial Chemicals	6	4,02	2,50	87	236,51	190,72
(b) Fertilisers	8	422,27	132,32	55	551,79	412,77
(c) Drugs & Pharmaceuticals	5	19	21	94	95,84	105,15
(d) Non-Edible Oils	2	21	5	10	4,97	4,54
(e) Other Chemicals & Chemical Products	47	36,68	23,71	174	692,45	471,12
9. Petroleum, Coal Products & Nuclear Fuels	9	59	50	26	53,90	50,42
10. Manufacture of Cement & Cement Products	10	72	59	50	156,29	148,33
11. Basic Metals & Metal Products	53	11,34	7,46	471	922,51	780,52
(a) Iron & Steel	21	9,22	5,52	247	732,10	614,52
(b) Non-Ferrous Metals	6	82	69	47	45,92	29,97
(c) Metal Products	26	1,30	1,26	177	144,50	136,02
12. Engineering	45	14,94	12,70	483	1029,44	771,05
(a) Heavy Engineering	10	11,18	8,87	75	121,61	62,17
(b) Light Engineering	9	1,69	1,54	163	429,87	379,46
(c) Electrical Machinery & Goods	8	1,12	1,13	136	302,23	192,91
(d) Electronic Machinery & Goods	18	95	1,16	109	175,73	136,51
13. Vehicles, Vehicle Parts & Transport Equipments	11	4,26	95	250	169,65	112,45
14. Other Industries	170	17,52	16,47	444	233,96	194,82
15. Electricity, Gas & Water	8	1,61	1,29	40	310,86	257,03
(a) Electricity Generation & Transmission	8	1,61	1,29	28	307,32	253,64
(b) Non-Conventional Energy	—	—	—	3	14	12
(c) Gas, Steam & Water Supply	—	—	—	9	3,40	3,27
16. Construction	40	50,70	31,60	172	235,68	192,19
<b>III. TRANSPORT OPERATORS</b>	<b>145</b>	<b>5,99</b>	<b>4,19</b>	<b>165</b>	<b>301,88</b>	<b>238,01</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>152</b>	<b>1289,34</b>	<b>1273,68</b>	<b>436</b>	<b>490,89</b>	<b>377,30</b>
<b>V. PERSONAL LOANS</b>	<b>4,567</b>	<b>5571,26</b>	<b>4197,95</b>	<b>—</b>	<b>—</b>	<b>—</b>
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	4,549	5570,76	4197,62	—	—	—
3. Rest of the Personal Loans	18	50	33	—	—	—
<b>VI. TRADE</b>	<b>6,480</b>	<b>762,54</b>	<b>601,48</b>	<b>2,072</b>	<b>448,33</b>	<b>364,76</b>
1. Wholesale Trade	112	40,92	39,21	1,713	237,53	176,17
2. Retail Trade	6,368	721,62	562,27	359	210,80	188,59
<b>VII. FINANCE</b>	<b>2,703</b>	<b>4311,30</b>	<b>3243,58</b>	<b>137</b>	<b>318,95</b>	<b>221,76</b>
<b>VIII. ALL OTHERS</b>	<b>340</b>	<b>1168,45</b>	<b>1124,07</b>	<b>1,042</b>	<b>1071,86</b>	<b>825,13</b>
<b>TOTAL BANK CREDIT</b>	<b>18,082</b>	<b>16884,04</b>	<b>12739,23</b>	<b>8,212</b>	<b>20895,95</b>	<b>12483,55</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	333	25,87	24,37	126	17,41	16,03
2. Other Small Scale Industries	215	54,30	51,16	808	345,19	297,35

**TABLE NO.5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2002**

(Amount in Rupees Lakh)

OCCUPATION	PUBLIC & PRIVATE LTD. COMPANIES OTHER THAN GOVT. OWNED & / OR MANAGED COMPANIES & CORPORATIONS			PRIVATE SECTOR - OTHERS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	19	20	21	22	23	24
<b>I. AGRICULTURE</b>	<b>5,156</b>	<b>6449,99</b>	<b>5186,72</b>	<b>62,209</b>	<b>7857,74</b>	<b>6004,65</b>
1. Direct Finance	1,730	1656,73	1267,81	38,098	2699,25	2070,77
2. Indirect Finance	3,426	4793,26	3918,90	24,111	5158,49	3933,88
<b>II. INDUSTRY</b>	<b>97,725</b>	<b>225266,36</b>	<b>163954,16</b>	<b>2,14,229</b>	<b>62041,65</b>	<b>48459,52</b>
1. Mining & Quarrying	1,466	3655,01	2888,23	4,719	1706,32	1284,03
2. Food Manufacturing & Processing	6,969	16281,76	12081,65	25,289	7599,43	5758,32
(a) Rice Mills, Flour & Dal Mills	1,314	1955,02	1499,93	12,497	3200,49	2420,33
(b) Sugar	668	4969,09	3679,96	233	575,34	430,63
(c) Edible Oils & Vanaspati	1,134	2247,77	1580,80	2,785	895,16	739,05
(d) Tea Processing	812	1696,49	1194,24	539	326,20	248,83
(e) Processing of Fruits & Vegetables	349	511,90	415,33	624	250,72	160,45
(f) Others	2,692	4901,50	3711,39	8,611	2351,52	1759,03
3. Beverage & Tobacco	939	2709,42	2156,60	1,942	877,32	671,49
4. Textiles	16,238	31650,43	22182,54	42,740	11786,43	9267,48
(a) Cotton Textiles	6,923	14965,30	11607,55	12,809	3741,89	3015,95
(b) Jute & Other Natural Fibre Textiles	393	579,01	433,49	618	182,91	133,19
(c) Handloom Textiles & Khadi	278	599,27	123,68	2,281	382,12	310,76
(d) Other Textiles & Textile Products	8,644	15506,86	10017,82	27,032	7479,52	5807,57
5. Paper, Paper Products & Printing	4,539	6834,13	5423,62	11,718	1761,82	1491,15
6. Leather & Leather Products	1,752	2021,42	1486,86	4,598	1635,23	1250,37
7. Rubber & Plastic Products	6,167	6516,36	5229,22	11,703	2017,81	1671,51
8. Chemicals & Chemical Products	14,121	33182,82	22817,51	14,188	3997,09	3164,15
(a) Heavy Industrial Chemicals	3,210	6538,52	4964,81	2,257	708,74	553,59
(b) Fertilisers	687	5796,39	3870,65	390	391,19	245,94
(c) Drugs & Pharmaceuticals	4,192	9283,00	6463,13	3,053	1193,10	991,78
(d) Non-Edible Oils	212	294,45	205,18	413	75,25	67,00
(e) Other Chemicals & Chemical Products	5,820	11270,46	7313,73	8,075	1628,82	1305,84
9. Petroleum, Coal Products & Nuclear Fuels	836	7370,55	6098,54	1,127	855,69	818,85
10. Manufacture of Cement & Cement Products	1,369	5808,07	4831,12	2,441	580,33	486,36
11. Basic Metals & Metal Products	12,897	26811,71	21675,48	21,962	5891,07	4701,18
(a) Iron & Steel	6,772	19011,30	15840,51	8,302	2951,33	2267,28
(b) Non-Ferrous Metals	1,432	3260,82	2286,80	2,303	792,49	624,24
(c) Metal Products	4,693	4539,59	3548,16	11,357	2147,24	1809,66
12. Engineering	15,566	38364,31	23458,76	22,007	5718,65	4280,36
(a) Heavy Engineering	3,220	6277,46	4664,04	5,065	1054,85	805,69
(b) Light Engineering	4,387	9818,19	6851,40	8,084	1634,39	1229,30
(c) Electrical Machinery & Goods	4,806	13474,56	5954,73	6,061	1888,30	1287,94
(d) Electronic Machinery & Goods	3,153	8794,10	5988,59	2,797	1141,10	957,44
13. Vehicles, Vehicle Parts & Transport Equipments	3,911	12109,34	8718,43	5,932	1682,88	1405,52
14. Other Industries	6,989	14042,97	10713,29	31,327	10845,68	7992,55
15. Electricity, Gas & Water	1,031	10577,22	8227,28	1,325	1058,07	874,30
(a) Electricity Generation & Transmission	589	9196,27	7379,65	622	894,93	750,50
(b) Non-Conventional Energy	113	350,32	281,29	123	53,06	34,55
(c) Gas, Steam & Water Supply	329	1030,62	566,34	580	110,08	89,25
16. Construction	2,935	7330,84	5965,02	11,211	4027,84	3341,89
<b>III. TRANSPORT OPERATORS</b>	<b>1,580</b>	<b>2979,35</b>	<b>2055,07</b>	<b>9,202</b>	<b>1255,59</b>	<b>1057,68</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>7,828</b>	<b>15674,13</b>	<b>12617,63</b>	<b>39,348</b>	<b>10884,54</b>	<b>7415,94</b>
<b>V. PERSONAL LOANS</b>	—	—	—	—	—	—
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	—	—	—	—	—	—
3. Rest of the Personal Loans	—	—	—	—	—	—
<b>VI. TRADE</b>	<b>12,878</b>	<b>13813,98</b>	<b>9418,62</b>	<b>1,96,663</b>	<b>25856,50</b>	<b>20995,55</b>
1. Wholesale Trade	7,998	9953,80	6681,74	81,995	14031,21	11350,46
2. Retail Trade	4,880	3860,18	2736,89	1,14,668	11825,29	9645,09
<b>VII. FINANCE</b>	<b>3,969</b>	<b>25152,22</b>	<b>18245,27</b>	<b>2,424</b>	<b>2178,53</b>	<b>1576,74</b>
<b>VIII. ALL OTHERS</b>	<b>11,756</b>	<b>21510,87</b>	<b>15703,94</b>	<b>82,818</b>	<b>21236,79</b>	<b>16395,35</b>
<b>TOTAL BANK CREDIT</b>	<b>1,40,892</b>	<b>310846,90</b>	<b>227181,40</b>	<b>6,06,893</b>	<b>131311,34</b>	<b>101905,42</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	6,324	1130,85	886,18	33,211	3014,48	2452,69
2. Other Small Scale Industries	22,716	15167,19	11910,78	80,382	17481,81	13863,87

**TABLE NO.5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2002**

(Amount in Rupees Lakh)

OCCUPATION	JOINT SECTOR UNDERTAKINGS			INDIVIDUALS - MALE		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	25	26	27	28	29	30
<b>I. AGRICULTURE</b>	<b>707</b>	<b>137,78</b>	<b>119,46</b>	<b>2,37,820</b>	<b>8386,00</b>	<b>7182,26</b>
1. Direct Finance	627	32,17	29,91	2,19,769	7162,88	6257,22
2. Indirect Finance	80	105,61	89,54	18,051	1223,11	925,04
<b>II. INDUSTRY</b>	<b>1,997</b>	<b>5767,41</b>	<b>4268,58</b>	<b>66,682</b>	<b>5033,89</b>	<b>4236,06</b>
1. Mining & Quarrying	43	516,40	207,88	2,181	126,04	107,18
2. Food Manufacturing & Processing	222	428,37	310,67	5,970	739,52	599,16
(a) Rice Mills, Flour & Dal Mills	63	41,27	24,31	2,932	377,86	291,15
(b) Sugar	18	43,27	37,40	49	15,50	12,13
(c) Edible Oils & Vanaspati	32	48,13	35,63	560	74,49	68,94
(d) Tea Processing	16	135,49	126,72	111	12,42	10,68
(e) Processing of Fruits & Vegetables	8	2,75	2,83	179	19,89	17,79
(f) Others	85	157,47	83,78	2,139	239,35	198,48
3. Beverage & Tobacco	12	10,25	7,91	630	64,16	56,24
4. Textiles	289	520,20	367,61	5,454	539,75	439,02
(a) Cotton Textiles	97	211,63	147,98	2,016	169,31	140,54
(b) Jute & Other Natural Fibre Textiles	5	2,80	72	169	19,09	14,24
(c) Handloom Textiles & Khadi	26	3,40	2,80	519	33,57	30,25
(d) Other Textiles & Textile Products	161	302,37	216,11	2,750	317,77	253,99
5. Paper, Paper Products & Printing	69	46,35	34,67	1,649	129,82	105,14
6. Leather & Leather Products	49	37,10	31,51	482	66,86	56,76
7. Rubber & Plastic Products	143	124,24	111,00	1,413	126,14	110,80
8. Chemicals & Chemical Products	324	1154,93	657,13	1,775	159,61	133,66
(a) Heavy Industrial Chemicals	46	319,48	197,47	—	—	—
(b) Fertilisers	19	306,91	133,18	—	—	—
(c) Drugs & Pharmaceuticals	92	160,99	96,78	327	31,41	29,11
(d) Non-Edible Oils	8	8,49	7,02	43	5,11	4,03
(e) Other Chemicals & Chemical Products	159	359,07	222,67	1,405	123,10	100,53
9. Petroleum, Coal Products & Nuclear Fuels	13	674,50	726,34	305	27,86	22,93
10. Manufacture of Cement & Cement Products	22	6,26	3,79	689	52,85	45,29
11. Basic Metals & Metal Products	226	1240,45	951,51	2,864	310,09	260,69
(a) Iron & Steel	133	1105,01	905,34	157	18,51	17,31
(b) Non-Ferrous Metals	13	7,09	3,73	111	16,86	12,29
(c) Metal Products	80	128,36	42,43	2,596	274,71	231,08
12. Engineering	291	348,28	266,59	3,237	341,07	285,92
(a) Heavy Engineering	39	21,96	15,39	647	63,56	56,81
(b) Light Engineering	86	167,71	153,74	1,255	141,59	113,99
(c) Electrical Machinery & Goods	104	121,71	75,93	788	77,36	68,04
(d) Electronic Machinery & Goods	62	36,90	21,52	547	58,55	47,08
13. Vehicles, Vehicle Parts & Transport Equipments	72	202,40	197,71	1,377	86,47	65,38
14. Other Industries	126	88,13	60,06	14,149	790,37	666,66
15. Electricity, Gas & Water	32	311,96	283,85	262	13,88	11,20
(a) Electricity Generation & Transmission	26	209,15	179,41	—	—	—
(b) Non-Conventional Energy	2	2,22	2,08	79	4,26	3,68
(c) Gas, Steam & Water Supply	4	100,59	102,36	183	9,62	7,53
16. Construction	64	57,58	50,35	24,245	1459,41	1270,04
<b>III. TRANSPORT OPERATORS</b>	<b>76</b>	<b>4,44</b>	<b>3,26</b>	<b>58,483</b>	<b>2127,62</b>	<b>1545,76</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>142</b>	<b>102,82</b>	<b>92,09</b>	<b>47,578</b>	<b>2649,23</b>	<b>2050,38</b>
<b>V. PERSONAL LOANS</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>7,89,560</b>	<b>33693,71</b>	<b>28080,32</b>
1. Loans for Purchase of Consumer Durables	—	—	—	11,012	380,35	298,25
2. Loans for Housing	—	—	—	3,74,320	16637,50	15061,36
3. Rest of the Personal Loans	—	—	—	4,04,228	16675,86	12720,71
<b>VI. TRADE</b>	<b>412</b>	<b>200,40</b>	<b>133,20</b>	<b>53,796</b>	<b>3497,58</b>	<b>2889,04</b>
1. Wholesale Trade	238	163,01	100,55	15,123	1119,69	965,05
2. Retail Trade	174	37,39	32,65	38,673	2377,89	1923,99
<b>VII. FINANCE</b>	<b>63</b>	<b>628,19</b>	<b>613,35</b>	<b>6,877</b>	<b>418,73</b>	<b>380,87</b>
<b>VIII. ALL OTHERS</b>	<b>424</b>	<b>454,59</b>	<b>330,27</b>	<b>27,009</b>	<b>4410,26</b>	<b>3505,42</b>
<b>TOTAL BANK CREDIT</b>	<b>3,821</b>	<b>7295,63</b>	<b>5560,20</b>	<b>12,87,805</b>	<b>60217,02</b>	<b>49870,11</b>
OF WHICH: 1. Artisans and Village & Tiny Industries	580	101,25	75,94	9,319	530,24	444,60
2. Other Small Scale Industries	323	212,97	143,06	14,381	1311,36	1101,99

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2002**

(Amount in Rupees Lakh)

OCCUPATION	INDIVIDUALS - FEMALE			TOTAL		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	31	32	33	34	35	36
<b>I. AGRICULTURE</b>	<b>18,032</b>	<b>721,77</b>	<b>617,83</b>	<b>3,35,309</b>	<b>34459,33</b>	<b>26471,64</b>
1. Direct Finance	16,393	594,42	523,93	2,81,713	13030,04	10914,52
2. Indirect Finance	1,639	127,34	93,90	53,596	21429,29	15557,13
<b>II. INDUSTRY</b>	<b>8,614</b>	<b>549,64</b>	<b>475,59</b>	<b>3,98,771</b>	<b>361617,39</b>	<b>263051,61</b>
1. Mining & Quarrying	239	13,08	11,51	9,120	20819,11	11654,37
2. Food Manufacturing & Processing	650	57,31	47,74	39,906	27007,13	20274,17
(a) Rice Mills, Flour & Dal Mills	250	23,80	20,04	17,262	6217,01	4747,44
(b) Sugar	6	98	99	1,087	5966,36	4486,92
(c) Edible Oils & Vanaspati	60	5,74	5,12	4,664	3444,80	2596,00
(d) Tea Processing	23	1,56	1,57	1,536	2231,83	1620,99
(e) Processing of Fruits & Vegetables	42	2,21	1,62	1,229	792,07	601,84
(f) Others	269	23,01	18,41	14,128	8355,06	6220,99
3. Beverage & Tobacco	48	4,78	4,34	3,662	3790,40	3006,27
4. Textiles	1,271	96,89	86,41	67,141	46258,09	33607,22
(a) Cotton Textiles	380	33,65	29,79	22,753	20021,10	15577,14
(b) Jute & Other Natural Fibre Textiles	22	1,19	94	1,243	811,11	603,05
(c) Handloom Textiles & Khadi	85	4,02	3,38	3,315	1439,64	812,03
(d) Other Textiles & Textile Products	784	58,03	52,31	39,830	23986,25	16615,01
5. Paper, Paper Products & Printing	216	16,07	12,71	18,513	9043,21	7300,78
6. Leather & Leather Products	53	8,05	7,83	6,993	3796,22	2858,27
7. Rubber & Plastic Products	151	15,83	13,30	19,970	8986,45	7326,19
8. Chemicals & Chemical Products	220	12,73	9,49	31,389	42991,16	29670,92
(a) Heavy Industrial Chemicals	—	—	—	5,639	8279,53	6169,92
(b) Fertilisers	—	—	—	1,253	8586,49	5551,40
(c) Drugs & Pharmaceuticals	36	1,97	1,88	7,873	10852,56	7775,62
(d) Non-Edible Oils	9	1,33	1,11	702	666,25	499,79
(e) Other Chemicals & Chemical Products	175	9,43	6,50	15,922	14606,34	9674,19
9. Petroleum, Coal Products & Nuclear Fuels	12	1,66	1,67	2,425	14780,98	12424,55
10. Manufacture of Cement & Cement Products	72	7,67	7,28	4,720	6758,40	5642,66
11. Basic Metals & Metal Products	237	21,85	21,35	39,124	41628,19	32952,30
(a) Iron & Steel	10	1,08	90	15,941	29791,36	23889,30
(b) Non-Ferrous Metals	26	7,07	7,79	3,970	4306,99	3062,40
(c) Metal Products	201	13,70	12,65	19,213	7529,84	6000,60
12. Engineering	320	26,54	23,19	42,503	49347,04	31442,41
(a) Heavy Engineering	80	3,58	3,30	9,232	8329,59	6066,19
(b) Light Engineering	101	8,86	6,37	14,257	13236,56	9453,77
(c) Electrical Machinery & Goods	77	4,29	3,92	12,146	16985,24	8420,24
(d) Electronic Machinery & Goods	62	9,81	9,60	6,868	10795,66	7502,21
13. Vehicles, Vehicle Parts & Transport Equipments	137	8,68	6,07	11,836	14760,96	10961,96
14. Other Industries	1,232	71,33	61,92	54,821	26909,90	20356,48
15. Electricity, Gas & Water	41	3,20	2,80	3,376	26491,87	18824,33
(a) Electricity Generation & Transmission	—	—	—	1,869	24399,39	17376,92
(b) Non-Conventional Energy	9	34	29	330	485,34	397,01
(c) Gas, Steam & Water Supply	32	2,86	2,52	1,177	1607,13	1050,41
16. Construction	3,715	183,98	157,98	43,272	18248,28	14748,74
<b>III. TRANSPORT OPERATORS</b>	<b>6,052</b>	<b>234,09</b>	<b>173,91</b>	<b>76,479</b>	<b>9980,68</b>	<b>7410,62</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>8,985</b>	<b>478,79</b>	<b>358,85</b>	<b>1,05,183</b>	<b>32918,86</b>	<b>24687,38</b>
<b>V. PERSONAL LOANS</b>	<b>1,20,565</b>	<b>5122,21</b>	<b>4260,15</b>	<b>9,14,692</b>	<b>44387,18</b>	<b>36538,41</b>
1. Loans for Purchase of Consumer Durables	1,331	45,02	35,66	12,343	425,36	333,91
2. Loans for Housing	59,326	2724,60	2446,09	4,38,195	24932,85	21705,06
3. Rest of the Personal Loans	59,908	2352,60	1778,40	4,64,154	19028,97	14499,44
<b>VI. TRADE</b>	<b>4,159</b>	<b>258,39</b>	<b>218,66</b>	<b>2,78,163</b>	<b>103116,21</b>	<b>87989,42</b>
1. Wholesale Trade	1,318	78,46	64,69	1,09,399	83515,23	72512,47
2. Retail Trade	2,841	179,93	153,97	1,68,764	19600,98	15476,95
<b>VII. FINANCE</b>	<b>1,383</b>	<b>67,27</b>	<b>60,55</b>	<b>19,228</b>	<b>49233,05</b>	<b>37222,45</b>
<b>VIII. ALL OTHERS</b>	<b>3,911</b>	<b>630,50</b>	<b>507,94</b>	<b>1,30,704</b>	<b>61146,46</b>	<b>46972,54</b>
<b>TOTAL BANK CREDIT</b>	<b>1,71,701</b>	<b>8062,66</b>	<b>6673,48</b>	<b>22,58,529</b>	<b>696859,16</b>	<b>530344,08</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	825	37,99	30,97	50,718	4858,09	3930,78
2. Other Small Scale Industries	1,456	129,06	112,45	1,20,940	35005,54	27730,11

**TABLE NO.5.3 – INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND  
ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2002**

(Amount in Rupees Lakh)

OCCUPATION	LESS THAN 6%			6% AND ABOVE BUT LESS THAN 10%		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>40</b>	<b>5,76</b>	<b>3,48</b>	<b>979</b>	<b>780,81</b>	<b>555,02</b>
1. Direct Finance	17	51	50	528	217,25	166,31
2. Indirect Finance	23	5,25	2,99	451	563,56	388,71
<b>II. INDUSTRY</b>	<b>78</b>	<b>29,32</b>	<b>22,27</b>	<b>7,522</b>	<b>14860,00</b>	<b>11697,87</b>
1. Mining & Quarrying	—	—	—	196	2616,78	2471,27
2. Food Manufacturing & Processing	2	12	12	568	1560,25	1179,13
(a) Rice Mills, Flour & Dal Mills	—	—	—	83	631,73	526,52
(b) Sugar	—	—	—	5	6,30	5,14
(c) Edible Oils & Vanaspati	1	8	8	64	86,94	58,81
(d) Tea Processing	—	—	—	15	82,83	58,11
(e) Processing of Fruits & Vegetables	—	—	—	35	42,13	31,95
(f) Others	1	4	4	366	710,33	498,61
3. Beverage & Tobacco	—	—	—	37	283,37	197,03
4. Textiles	2	8	8	3,188	3309,90	2587,25
(a) Cotton Textiles	—	—	—	777	1060,18	818,51
(b) Jute & Other Natural Fibre Textiles	—	—	—	39	21,89	19,07
(c) Handloom Textiles & Khadi	—	—	—	74	54,43	45,05
(d) Other Textiles & Textile Products	2	8	8	2,298	2173,41	1704,63
5. Paper, Paper Products & Printing	—	—	—	63	27,23	23,00
6. Leather & Leather Products	—	—	—	518	627,94	539,33
7. Rubber & Plastic Products	2	23	25	219	220,63	210,80
8. Chemicals & Chemical Products	4	27	27	517	1279,58	850,41
(a) Heavy Industrial Chemicals	1	5	5	94	203,02	127,17
(b) Fertilisers	—	—	—	17	308,43	229,86
(c) Drugs & Pharmaceuticals	—	—	—	176	385,64	247,36
(d) Non-Edible Oils	—	—	—	7	27,00	21,07
(e) Other Chemicals & Chemical Products	3	23	22	223	355,50	224,94
9. Petroleum, Coal Products & Nuclear Fuels	1	2,03	2,03	11	9,96	9,27
10. Manufacture of Cement & Cement Products	3	4,87	4,86	17	73,54	53,37
11. Basic Metals & Metal Products	2	11	11	608	1083,80	788,07
(a) Iron & Steel	—	—	—	168	761,30	542,17
(b) Non-Ferrous Metals	—	—	—	218	161,35	145,28
(c) Metal Products	2	11	11	222	161,15	100,62
12. Engineering	—	—	—	429	909,55	703,67
(a) Heavy Engineering	—	—	—	66	57,51	53,03
(b) Light Engineering	—	—	—	179	408,23	285,03
(c) Electrical Machinery & Goods	—	—	—	115	274,89	234,42
(d) Electronic Machinery & Goods	—	—	—	69	168,93	131,19
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	181	266,38	198,62
14. Other Industries	24	6,56	6,40	753	1994,22	1316,49
15. Electricity, Gas & Water	—	—	—	18	35,76	31,04
(a) Electricity Generation & Transmission	—	—	—	5	23,50	19,77
(b) Non-Conventional Energy	—	—	—	12	12,06	11,22
(c) Gas, Steam & Water Supply	—	—	—	1	19	5
16. Construction	38	15,07	8,17	199	561,10	539,11
<b>III. TRANSPORT OPERATORS</b>	<b>4</b>	<b>13</b>	<b>10</b>	<b>70</b>	<b>4,84</b>	<b>3,21</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>8</b>	<b>16,40</b>	<b>15,77</b>	<b>426</b>	<b>294,56</b>	<b>212,44</b>
<b>V. PERSONAL LOANS</b>	<b>21,743</b>	<b>748,01</b>	<b>670,38</b>	<b>5,585</b>	<b>564,12</b>	<b>529,34</b>
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	20,598	713,35	639,60	3,882	513,31	483,64
3. Rest of the Personal Loans	1,145	34,67	30,78	1,703	50,81	45,70
<b>VI. TRADE</b>	<b>6</b>	<b>1,71</b>	<b>88</b>	<b>1,661</b>	<b>1802,30</b>	<b>1132,41</b>
1. Wholesale Trade	3	33	54	1,141	1614,11	985,06
2. Retail Trade	3	1,38	35	520	188,18	147,35
<b>VII. FINANCE</b>	<b>11</b>	<b>1,89</b>	<b>2,06</b>	<b>190</b>	<b>563,57</b>	<b>449,46</b>
<b>VIII. ALL OTHERS</b>	<b>12</b>	<b>5,59</b>	<b>2,25</b>	<b>1,613</b>	<b>1619,30</b>	<b>1073,99</b>
<b>TOTAL LOANS AND ADVANCES</b>	<b>21,902</b>	<b>808,81</b>	<b>717,20</b>	<b>18,046</b>	<b>20489,48</b>	<b>15653,75</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	13	71	73	523	118,30	93,47
2. Other Small Scale Industries	3	23	22	2,170	2257,13	1748,50

**TABLE NO.5.3 – INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND  
ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2002**

(Amount in Rupees Lakh)

OCCUPATION	10% AND ABOVE BUT LESS THAN 12%			12% AND ABOVE BUT LESS THAN 13%		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>17,560</b>	<b>6491,76</b>	<b>4344,37</b>	<b>33,013</b>	<b>4642,82</b>	<b>3335,87</b>
1. Direct Finance	12,389	814,63	652,28	27,266	1398,68	961,37
2. Indirect Finance	5,171	5677,12	3692,09	5,747	3244,13	2374,50
<b>II. INDUSTRY</b>	<b>22,229</b>	<b>49708,92</b>	<b>31745,53</b>	<b>22,564</b>	<b>32977,93</b>	<b>23641,67</b>
1. Mining & Quarrying	398	10411,89	3088,43	419	1200,05	950,61
2. Food Manufacturing & Processing	1,063	2028,43	1215,37	1,693	1609,89	1212,38
(a) Rice Mills, Flour & Dal Mills	301	251,89	211,75	661	444,98	346,97
(b) Sugar	49	535,27	246,75	86	378,06	261,22
(c) Edible Oils & Vanaspati	101	217,06	125,55	189	84,15	76,95
(d) Tea Processing	52	135,50	72,77	83	149,72	120,03
(e) Processing of Fruits & Vegetables	53	126,75	57,50	63	30,49	23,54
(f) Others	507	761,97	501,05	611	522,49	383,66
3. Beverage & Tobacco	129	322,80	232,41	175	178,68	154,78
4. Textiles	3,300	3993,44	2957,81	2,469	2285,04	1635,89
(a) Cotton Textiles	912	1816,45	1339,37	709	1351,44	976,62
(b) Jute & Other Natural Fibre Textiles	76	112,75	67,88	77	63,62	27,29
(c) Handloom Textiles & Khadi	177	403,99	297,97	152	48,13	25,77
(d) Other Textiles & Textile Products	2,135	1660,24	1252,59	1,531	821,85	606,22
5. Paper, Paper Products & Printing	397	489,94	388,46	730	675,92	473,60
6. Leather & Leather Products	686	371,41	257,41	229	73,76	57,56
7. Rubber & Plastic Products	509	608,00	532,47	726	570,09	441,75
8. Chemicals & Chemical Products	1,134	5747,02	3577,81	1,178	3599,33	2594,99
(a) Heavy Industrial Chemicals	196	1105,30	777,30	184	626,25	524,74
(b) Fertilisers	96	1962,33	1040,58	82	1239,07	677,08
(c) Drugs & Pharmaceuticals	332	1192,94	879,76	345	779,82	675,42
(d) Non-Edible Oils	26	79,15	57,08	18	17,92	17,55
(e) Other Chemicals & Chemical Products	484	1407,29	823,08	549	936,26	700,18
9. Petroleum, Coal Products & Nuclear Fuels	121	3437,39	2497,00	126	2048,99	1405,79
10. Manufacture of Cement & Cement Products	154	398,21	345,05	229	498,34	386,68
11. Basic Metals & Metal Products	1,231	4301,72	3590,83	1,425	4672,88	4140,22
(a) Iron & Steel	474	3161,06	2884,98	583	3786,28	3375,87
(b) Non-Ferrous Metals	131	580,68	270,21	116	199,92	172,28
(c) Metal Products	626	559,98	435,64	726	686,68	592,07
12. Engineering	1,515	4779,33	3143,17	1,763	2850,88	1939,11
(a) Heavy Engineering	265	860,14	561,42	357	454,12	290,49
(b) Light Engineering	496	2160,84	1545,24	677	1076,70	634,25
(c) Electrical Machinery & Goods	483	965,67	544,87	428	772,98	641,62
(d) Electronic Machinery & Goods	271	792,67	491,63	301	547,09	372,76
13. Vehicles, Vehicle Parts & Transport Equipments	434	1963,11	1590,58	490	1164,42	867,90
14. Other Industries	2,745	3705,90	2852,62	3,324	1856,55	1423,82
15. Electricity, Gas & Water	231	4180,17	3071,01	288	6101,23	3352,73
(a) Electricity Generation & Transmission	170	3650,97	2730,96	182	5736,37	3085,36
(b) Non-Conventional Energy	33	8,03	6,28	22	116,64	112,98
(c) Gas, Steam & Water Supply	28	521,17	333,77	84	248,23	154,39
16. Construction	8,182	2970,17	2405,09	7,300	3591,89	2603,89
<b>III. TRANSPORT OPERATORS</b>	<b>1,279</b>	<b>1876,37</b>	<b>1586,00</b>	<b>4,382</b>	<b>1501,09</b>	<b>1170,71</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>6,097</b>	<b>2426,72</b>	<b>1836,17</b>	<b>10,212</b>	<b>2732,22</b>	<b>2258,13</b>
<b>V. PERSONAL LOANS</b>	<b>2,01,208</b>	<b>10499,87</b>	<b>9359,11</b>	<b>1,88,721</b>	<b>9292,11</b>	<b>7930,12</b>
1. Loans for Purchase of Consumer Durables	3	11	10	1,412	49,30	40,96
2. Loans for Housing	1,89,343	10097,66	9009,31	1,14,508	6164,23	5470,44
3. Rest of the Personal Loans	11,862	402,10	349,70	72,801	3078,58	2418,72
<b>VI. TRADE</b>	<b>9,967</b>	<b>52767,19</b>	<b>48075,72</b>	<b>17,172</b>	<b>3840,35</b>	<b>2892,80</b>
1. Wholesale Trade	3,859	51324,88	47020,19	5,134	2512,97	1971,87
2. Retail Trade	6,108	1442,31	1055,53	12,038	1327,37	920,94
<b>VII. FINANCE</b>	<b>2,393</b>	<b>18641,03</b>	<b>14692,16</b>	<b>3,283</b>	<b>6718,28</b>	<b>5040,64</b>
<b>VIII. ALL OTHERS</b>	<b>10,807</b>	<b>8037,52</b>	<b>6486,32</b>	<b>14,209</b>	<b>7068,84</b>	<b>5280,01</b>
<b>TOTAL LOANS AND ADVANCES</b>	<b>2,71,540</b>	<b>150449,36</b>	<b>118125,38</b>	<b>2,93,556</b>	<b>68773,63</b>	<b>51549,95</b>
OF WHICH: 1. Artisans and Village & Tiny Industries	1,842	131,39	105,50	2,973	204,04	161,74
2. Other Small Scale Industries	3,206	2153,82	1687,01	3,690	997,47	795,65

**TABLE NO.5.3 – INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND  
ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2002**

(Amount in Rupees Lakh)

OCCUPATION	13% AND ABOVE BUT LESS THAN 14%			14% AND ABOVE BUT LESS THAN 15%		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	13	14	15	16	17	18
<b>I. AGRICULTURE</b>	<b>61,618</b>	<b>4379,61</b>	<b>3641,04</b>	<b>1,13,530</b>	<b>6421,16</b>	<b>5101,09</b>
1. Direct Finance	55,359	2069,80	1776,53	1,00,211	3632,92	3225,64
2. Indirect Finance	6,259	2309,81	1864,51	13,319	2788,23	1875,45
<b>II. INDUSTRY</b>	<b>57,190</b>	<b>39612,97</b>	<b>30583,34</b>	<b>56,544</b>	<b>54300,67</b>	<b>40288,74</b>
1. Mining & Quarrying	1,395	1454,80	1005,94	1,751	939,36	796,80
2. Food Manufacturing & Processing	7,997	3610,66	2685,96	7,408	4430,66	3391,65
(a) Rice Mills, Flour & Dal Mills	4,471	1303,65	971,67	3,548	1070,71	796,16
(b) Sugar	117	862,12	648,32	167	901,58	723,23
(c) Edible Oils & Vanaspati	809	273,57	210,14	779	776,25	528,38
(d) Tea Processing	193	301,49	153,87	313	538,60	456,85
(e) Processing of Fruits & Vegetables	108	42,36	34,47	201	68,77	55,28
(f) Others	2,299	827,46	667,48	2,400	1074,76	831,75
3. Beverage & Tobacco	360	414,33	349,56	583	595,10	471,15
4. Textiles	8,757	4135,62	3244,15	8,841	6124,79	4586,09
(a) Cotton Textiles	2,748	2124,59	1686,97	3,009	2816,89	2171,41
(b) Jute & Other Natural Fibre Textiles	126	41,68	35,93	139	136,40	130,92
(c) Handloom Textiles & Khadi	743	62,26	50,90	600	463,31	54,56
(d) Other Textiles & Textile Products	5,140	1907,09	1470,35	5,093	2708,20	2229,19
5. Paper, Paper Products & Printing	2,825	1271,24	993,19	2,712	2430,14	2080,56
6. Leather & Leather Products	545	185,09	142,58	620	192,98	154,85
7. Rubber & Plastic Products	3,332	1067,83	820,71	2,765	1520,71	1217,96
8. Chemicals & Chemical Products	4,109	4704,91	3271,63	4,095	8508,22	5262,68
(a) Heavy Industrial Chemicals	432	718,83	465,09	630	1645,66	1150,59
(b) Fertilisers	155	1096,16	693,38	165	1401,16	1028,80
(c) Drugs & Pharmaceuticals	883	1057,39	811,12	972	1818,02	1034,51
(d) Non-Edible Oils	151	306,46	236,13	92	47,84	39,78
(e) Other Chemicals & Chemical Products	2,488	1526,07	1065,91	2,236	3595,55	2009,00
9. Petroleum, Coal Products & Nuclear Fuels	322	3117,79	2950,39	312	1286,02	1235,81
10. Manufacture of Cement & Cement Products	1,343	1150,52	990,96	735	1612,31	1325,26
11. Basic Metals & Metal Products	5,752	3684,26	2956,15	5,480	8439,76	6300,42
(a) Iron & Steel	2,307	2722,88	2267,28	2,177	6917,51	5037,72
(b) Non-Ferrous Metals	548	224,49	142,79	386	448,42	392,70
(c) Metal Products	2,897	736,89	546,08	2,917	1073,84	870,00
12. Engineering	5,727	4086,04	3006,59	6,021	7294,29	5154,83
(a) Heavy Engineering	994	786,49	553,58	1,311	1429,53	1136,53
(b) Light Engineering	2,166	1072,14	772,01	2,022	1508,15	1199,11
(c) Electrical Machinery & Goods	1,727	1050,93	817,69	1,714	2076,06	1605,67
(d) Electronic Machinery & Goods	840	1176,48	863,30	974	2280,56	1213,51
13. Vehicles, Vehicle Parts & Transport Equipments	1,850	2059,84	1491,60	1,737	1844,76	1266,38
14. Other Industries	6,568	2236,15	1541,49	8,764	3039,50	2237,00
15. Electricity, Gas & Water	438	4099,92	3220,91	589	4391,55	3532,56
(a) Electricity Generation & Transmission	268	3795,50	3033,53	372	4219,25	3389,74
(b) Non-Conventional Energy	54	74,03	70,98	47	102,75	97,07
(c) Gas, Steam & Water Supply	116	230,39	116,40	170	69,55	45,75
16. Construction	5,870	2334,00	1911,53	4,131	1650,51	1274,74
<b>III. TRANSPORT OPERATORS</b>	<b>9,936</b>	<b>1491,17</b>	<b>1089,33</b>	<b>22,758</b>	<b>1627,01</b>	<b>1063,12</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>12,321</b>	<b>3667,57</b>	<b>2933,05</b>	<b>23,230</b>	<b>5700,70</b>	<b>3814,11</b>
<b>V. PERSONAL LOANS</b>	<b>1,24,427</b>	<b>6044,30</b>	<b>5273,66</b>	<b>91,815</b>	<b>3873,64</b>	<b>3166,84</b>
1. Loans for Purchase of Consumer Durables	2,068	66,36	56,44	3,087	98,62	76,41
2. Loans for Housing	64,134	3434,17	3079,80	16,247	1050,71	859,29
3. Rest of the Personal Loans	58,225	2543,78	2137,41	72,481	2724,31	2231,14
<b>VI. TRADE</b>	<b>36,313</b>	<b>4579,85</b>	<b>3799,59</b>	<b>56,568</b>	<b>6745,06</b>	<b>5688,72</b>
1. Wholesale Trade	13,107	2708,09	2284,62	20,953	3390,81	2879,26
2. Retail Trade	23,206	1871,76	1514,98	35,615	3354,24	2809,47
<b>VII. FINANCE</b>	<b>4,667</b>	<b>6892,67</b>	<b>5263,89</b>	<b>1,996</b>	<b>3769,95</b>	<b>3072,73</b>
<b>VIII. ALL OTHERS</b>	<b>15,251</b>	<b>6010,79</b>	<b>4577,12</b>	<b>18,223</b>	<b>9203,59</b>	<b>6107,78</b>
<b>TOTAL LOANS AND ADVANCES</b>	<b>3,21,723</b>	<b>72678,93</b>	<b>57161,01</b>	<b>3,84,664</b>	<b>91641,78</b>	<b>68303,14</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	24,588	2130,83	1699,06	6,602	771,68	598,45
2. Other Small Scale Industries	9,909	2612,98	1987,88	18,360	4083,18	3249,51

**TABLE NO.5.3 – INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND  
ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2002**

(Amount in Rupees Lakh)

OCCUPATION	15% AND ABOVE BUT LESS THAN 16%			16% AND ABOVE BUT LESS THAN 17%		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	19	20	21	22	23	24
<b>I. AGRICULTURE</b>	<b>53,230</b>	<b>5539,91</b>	<b>4463,30</b>	<b>31,317</b>	<b>3642,53</b>	<b>3011,89</b>
1. Direct Finance	42,637	2135,66	1837,37	23,991	1669,19	1377,26
2. Indirect Finance	10,593	3404,24	2625,94	7,326	1973,34	1634,63
<b>II. INDUSTRY</b>	<b>79,422</b>	<b>48794,65</b>	<b>40111,70</b>	<b>76,111</b>	<b>39923,56</b>	<b>33746,21</b>
1. Mining & Quarrying	1,711	846,97	739,80	1,662	1699,92	1613,27
2. Food Manufacturing & Processing	8,788	5483,79	4342,63	7,568	3649,00	3093,81
(a) Rice Mills, Flour & Dal Mills	3,806	970,20	746,87	2,983	626,51	494,35
(b) Sugar	342	2041,82	1595,88	179	807,30	703,94
(c) Edible Oils & Vanaspati	1,075	700,74	576,53	840	476,18	388,31
(d) Tea Processing	402	369,29	293,17	340	352,62	295,22
(e) Processing of Fruits & Vegetables	221	66,14	56,27	303	234,87	229,20
(f) Others	2,942	1335,60	1073,90	2,923	1151,51	982,79
3. Beverage & Tobacco	888	801,91	652,86	841	584,81	478,38
4. Textiles	13,117	6171,73	5332,25	11,994	5569,30	4879,89
(a) Cotton Textiles	5,113	3357,45	2874,34	4,096	2334,43	2071,17
(b) Jute & Other Natural Fibre Textiles	243	128,24	88,27	219	157,82	114,08
(c) Handloom Textiles & Khadi	654	173,68	158,49	524	92,65	80,70
(d) Other Textiles & Textile Products	7,107	2512,36	2211,15	7,155	2984,40	2613,94
5. Paper, Paper Products & Printing	4,479	1578,81	1234,70	4,497	1409,49	1209,41
6. Leather & Leather Products	998	366,18	334,07	1,220	450,58	406,83
7. Rubber & Plastic Products	4,406	1558,71	1359,72	4,137	1525,30	1308,82
8. Chemicals & Chemical Products	6,354	5325,42	4392,76	5,788	4322,79	3486,92
(a) Heavy Industrial Chemicals	1,054	1143,89	859,96	991	867,31	797,50
(b) Fertilisers	245	984,51	781,85	236	671,18	557,19
(c) Drugs & Pharmaceuticals	1,348	1384,66	1204,18	1,613	1335,18	961,92
(d) Non-Edible Oils	131	42,30	36,79	131	32,01	28,64
(e) Other Chemicals & Chemical Products	3,576	1770,06	1509,97	2,817	1417,10	1141,67
9. Petroleum, Coal Products & Nuclear Fuels	506	2100,14	2113,49	514	802,16	503,67
10. Manufacture of Cement & Cement Products	886	1494,93	1303,23	727	614,82	542,68
11. Basic Metals & Metal Products	8,605	5322,80	4440,33	7,244	4955,41	4242,97
(a) Iron & Steel	3,581	3592,17	2922,53	2,665	2895,86	2586,83
(b) Non-Ferrous Metals	713	412,57	373,15	713	991,20	703,30
(c) Metal Products	4,311	1318,06	1144,66	3,866	1068,35	952,83
12. Engineering	8,871	7586,33	5842,78	8,491	5516,18	4388,15
(a) Heavy Engineering	1,786	1334,28	1043,97	2,246	1292,56	1020,48
(b) Light Engineering	3,317	2141,86	1761,80	2,572	1545,73	1314,16
(c) Electrical Machinery & Goods	2,471	1939,31	1277,08	2,218	1270,62	982,02
(d) Electronic Machinery & Goods	1,297	2170,88	1759,93	1,455	1407,27	1071,48
13. Vehicles, Vehicle Parts & Transport Equipments	2,196	1895,74	1681,36	2,105	1643,33	1493,37
14. Other Industries	11,324	3365,40	2182,34	12,330	3271,95	2800,75
15. Electricity, Gas & Water	561	2530,66	2115,80	659	1425,84	1182,17
(a) Electricity Generation & Transmission	283	2390,88	1998,71	282	1145,52	984,84
(b) Non-Conventional Energy	45	20,74	19,51	78	78,42	41,73
(c) Gas, Steam & Water Supply	233	119,05	97,58	299	201,90	155,60
16. Construction	5,732	2365,13	2043,56	6,334	2482,68	2115,13
<b>III. TRANSPORT OPERATORS</b>	<b>17,318</b>	<b>1205,02</b>	<b>895,07</b>	<b>11,675</b>	<b>1020,83</b>	<b>847,26</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>22,386</b>	<b>5999,55</b>	<b>4923,64</b>	<b>18,639</b>	<b>5305,45</b>	<b>3725,16</b>
<b>V. PERSONAL LOANS</b>	<b>1,38,651</b>	<b>6904,94</b>	<b>5260,37</b>	<b>52,207</b>	<b>2698,38</b>	<b>2068,67</b>
1. Loans for Purchase of Consumer Durables	3,346	122,84	97,71	1,564	57,69	43,34
2. Loans for Housing	14,191	1440,13	951,31	7,688	704,26	575,61
3. Rest of the Personal Loans	1,21,114	5341,97	4211,35	42,955	1936,43	1449,73
<b>VI. TRADE</b>	<b>65,387</b>	<b>10505,15</b>	<b>8942,78</b>	<b>52,334</b>	<b>9848,38</b>	<b>8594,85</b>
1. Wholesale Trade	26,298	6100,96	5303,10	19,671	6380,39	5802,33
2. Retail Trade	39,089	4404,18	3639,68	32,663	3467,99	2792,52
<b>VII. FINANCE</b>	<b>1,782</b>	<b>3308,57</b>	<b>1885,60</b>	<b>2,670</b>	<b>4570,44</b>	<b>3772,36</b>
<b>VIII. ALL OTHERS</b>	<b>25,007</b>	<b>10134,83</b>	<b>8462,40</b>	<b>23,668</b>	<b>5824,61</b>	<b>4771,76</b>
<b>TOTAL LOANS AND ADVANCES</b>	<b>4,03,183</b>	<b>92392,63</b>	<b>74944,87</b>	<b>2,68,621</b>	<b>72834,18</b>	<b>60538,17</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	7,106	861,83	729,09	5,323	498,12	432,32
2. Other Small Scale Industries	28,870	6533,08	5436,67	32,054	6922,15	5948,83

**TABLE NO.5.3 – INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND  
ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2002**

(Amount in Rupees Lakh)

OCCUPATION	17% AND ABOVE BUT LESS THAN 18%			18% AND ABOVE BUT LESS THAN 20%		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	25	26	27	28	29	30
<b>I. AGRICULTURE</b>	<b>14,086</b>	<b>1080,57</b>	<b>835,06</b>	<b>7,222</b>	<b>870,72</b>	<b>664,20</b>
1. Direct Finance	11,921	600,50	491,74	6,026	348,51	302,43
2. Indirect Finance	2,165	480,07	343,32	1,196	522,21	361,77
<b>II. INDUSTRY</b>	<b>18,459</b>	<b>8950,70</b>	<b>7882,48</b>	<b>15,176</b>	<b>18049,30</b>	<b>8705,77</b>
1. Mining & Quarrying	361	75,13	63,22	236	85,30	71,26
2. Food Manufacturing & Processing	1,821	817,56	629,29	1,291	696,15	606,25
(a) Rice Mills, Flour & Dal Mills	662	124,52	99,79	402	84,31	75,05
(b) Sugar	48	195,48	127,53	36	160,19	115,65
(c) Edible Oils & Vanaspati	309	156,31	145,03	245	154,95	132,35
(d) Tea Processing	52	104,90	54,36	42	56,59	50,91
(e) Processing of Fruits & Vegetables	71	38,77	27,57	56	25,32	28,44
(f) Others	679	197,58	175,01	510	214,80	203,85
3. Beverage & Tobacco	203	130,28	150,96	178	149,13	128,32
4. Textiles	2,796	1256,54	1136,98	3,099	4286,03	1397,75
(a) Cotton Textiles	1,174	622,74	562,93	1,052	864,95	750,72
(b) Jute & Other Natural Fibre Textiles	61	24,53	22,77	64	14,98	14,56
(c) Handloom Textiles & Khadi	92	10,38	10,69	62	8,01	6,55
(d) Other Textiles & Textile Products	1,469	598,89	540,58	1,921	3398,09	625,92
5. Paper, Paper Products & Printing	893	225,92	206,25	678	298,84	263,58
6. Leather & Leather Products	226	67,07	61,05	255	87,06	86,90
7. Rubber & Plastic Products	949	260,53	222,99	673	309,62	259,01
8. Chemicals & Chemical Products	1,298	1091,50	876,20	1,100	1484,39	1109,90
(a) Heavy Industrial Chemicals	251	269,85	203,65	248	447,19	385,97
(b) Fertilisers	52	162,85	148,99	47	255,93	83,03
(c) Drugs & Pharmaceuticals	315	231,29	210,96	239	193,08	148,83
(d) Non-Edible Oils	23	4,86	5,57	31	12,98	12,88
(e) Other Chemicals & Chemical Products	657	422,64	307,04	535	575,21	479,19
9. Petroleum, Coal Products & Nuclear Fuels	119	543,54	551,80	88	382,96	420,07
10. Manufacture of Cement & Cement Products	199	208,67	180,62	176	275,82	223,68
11. Basic Metals & Metal Products	1,538	1280,97	1190,99	1,413	1296,28	1165,43
(a) Iron & Steel	576	772,53	744,54	597	760,78	672,10
(b) Non-Ferrous Metals	160	198,64	190,78	114	134,08	142,66
(c) Metal Products	802	309,80	255,67	702	401,42	350,66
12. Engineering	1,879	1158,86	996,42	1,734	6043,66	1044,46
(a) Heavy Engineering	470	244,15	196,45	326	378,30	293,54
(b) Light Engineering	613	250,74	213,18	537	228,20	221,18
(c) Electrical Machinery & Goods	474	332,29	310,59	562	5108,92	321,58
(d) Electronic Machinery & Goods	322	331,68	276,20	309	328,24	208,15
13. Vehicles, Vehicle Parts & Transport Equipments	433	230,95	156,33	370	445,54	284,25
14. Other Industries	2,948	561,39	507,17	2,020	609,29	503,35
15. Electricity, Gas & Water	165	381,40	330,21	121	923,29	556,43
(a) Electricity Generation & Transmission	71	358,41	311,08	65	869,41	527,99
(b) Non-Conventional Energy	12	7,95	5,25	9	27,02	20,31
(c) Gas, Steam & Water Supply	82	15,03	13,88	47	26,85	8,13
16. Construction	2,631	660,37	621,99	1,744	675,94	585,14
<b>III. TRANSPORT OPERATORS</b>	<b>4,582</b>	<b>381,04</b>	<b>269,05</b>	<b>3,430</b>	<b>414,10</b>	<b>300,77</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>4,957</b>	<b>1476,53</b>	<b>1230,01</b>	<b>3,651</b>	<b>2289,70</b>	<b>2149,80</b>
<b>V. PERSONAL LOANS</b>	<b>24,390</b>	<b>1212,62</b>	<b>843,56</b>	<b>27,062</b>	<b>1176,45</b>	<b>845,51</b>
1. Loans for Purchase of Consumer Durables	609	21,14	12,78	214	7,78	4,91
2. Loans for Housing	3,379	405,50	294,26	2,431	214,13	163,35
3. Rest of the Personal Loans	20,402	785,99	536,53	24,417	954,55	677,25
<b>VI. TRADE</b>	<b>14,876</b>	<b>1622,32</b>	<b>1385,37</b>	<b>10,006</b>	<b>2263,46</b>	<b>1135,56</b>
1. Wholesale Trade	5,852	768,81	596,92	3,855	1611,65	581,81
2. Retail Trade	9,024	853,51	788,45	6,151	651,80	553,75
<b>VII. FINANCE</b>	<b>683</b>	<b>1010,22</b>	<b>853,85</b>	<b>512</b>	<b>612,55</b>	<b>554,17</b>
<b>VIII. ALL OTHERS</b>	<b>5,205</b>	<b>1313,09</b>	<b>944,56</b>	<b>3,596</b>	<b>1129,56</b>	<b>929,47</b>
<b>TOTAL LOANS AND ADVANCES</b>	<b>87,238</b>	<b>17047,10</b>	<b>14243,95</b>	<b>70,655</b>	<b>26805,82</b>	<b>15285,26</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	819	67,44	55,23	585	57,19	39,33
2. Other Small Scale Industries	6,183	1111,47	966,54	4,771	1094,29	1024,10

**TABLE NO.5.3 – INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND  
ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2002**

(Amount in Rupees Lakh)

OCCUPATION	20% AND ABOVE			TOTAL		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	31	32	33	34	35	36
<b>I. AGRICULTURE</b>	<b>1,708</b>	<b>253,37</b>	<b>214,00</b>	<b>3,34,303</b>	<b>34109,01</b>	<b>26169,33</b>
1. Direct Finance	1,339	131,12	116,94	2,81,684	13018,79	10908,37
2. Indirect Finance	369	122,25	97,06	52,619	21090,22	15260,96
<b>II. INDUSTRY</b>	<b>6,248</b>	<b>5574,03</b>	<b>4293,34</b>	<b>3,61,543</b>	<b>312782,04</b>	<b>232718,92</b>
1. Mining & Quarrying	76	43,44	45,55	8,205	19373,64	10846,14
2. Food Manufacturing & Processing	465	387,47	312,25	38,664	24273,98	18668,84
(a) Rice Mills, Flour & Dal Mills	120	29,95	25,71	17,037	5538,44	4294,84
(b) Sugar	29	54,70	41,62	1,058	5942,83	4469,29
(c) Edible Oils & Vanaspati	95	126,17	116,94	4,507	3052,40	2359,07
(d) Tea Processing	8	7,39	5,37	1,500	2098,93	1560,67
(e) Processing of Fruits & Vegetables	29	30,89	16,37	1,140	706,49	560,60
(f) Others	184	138,37	106,24	13,422	6934,90	5424,36
3. Beverage & Tobacco	55	37,98	38,66	3,449	3498,39	2854,12
4. Textiles	1,052	559,03	410,22	58,615	37691,49	28168,35
(a) Cotton Textiles	516	368,79	239,87	20,106	16717,90	13491,91
(b) Jute & Other Natural Fibre Textiles	23	4,59	4,01	1,067	706,49	524,77
(c) Handloom Textiles & Khadi	31	5,24	4,15	3,109	1322,08	734,83
(d) Other Textiles & Textile Products	482	180,41	162,20	34,333	18945,02	13416,85
5. Paper, Paper Products & Printing	273	160,25	137,17	17,547	8567,77	7009,93
6. Leather & Leather Products	110	59,99	39,37	5,407	2482,06	2079,95
7. Rubber & Plastic Products	274	112,58	118,14	17,992	7754,22	6492,63
8. Chemicals & Chemical Products	721	882,96	709,12	26,298	36946,39	26132,68
(a) Heavy Industrial Chemicals	218	158,10	187,08	4,299	7185,44	5479,10
(b) Fertilisers	26	89,49	69,17	1,121	8171,11	5309,93
(c) Drugs & Pharmaceuticals	152	232,20	209,87	6,375	8610,24	6383,94
(d) Non-Edible Oils	8	98	1,67	618	571,50	457,16
(e) Other Chemicals & Chemical Products	317	402,19	241,33	13,885	12408,09	8502,53
9. Petroleum, Coal Products & Nuclear Fuels	60	297,04	266,26	2,180	14028,03	11955,57
10. Manufacture of Cement & Cement Products	95	167,59	105,46	4,564	6499,60	5461,85
11. Basic Metals & Metal Products	649	830,20	671,89	33,947	35868,19	29487,39
(a) Iron & Steel	270	582,12	461,35	13,398	25952,48	21495,37
(b) Non-Ferrous Metals	101	68,33	59,04	3,200	3419,69	2592,18
(c) Metal Products	278	179,75	151,50	17,349	6496,03	5399,84
12. Engineering	699	628,61	410,24	37,129	40853,75	26629,40
(a) Heavy Engineering	151	162,12	88,50	7,972	6999,20	5237,99
(b) Light Engineering	178	120,41	96,16	12,757	10513,01	8042,12
(c) Electrical Machinery & Goods	210	178,64	130,38	10,402	13970,31	6865,93
(d) Electronic Machinery & Goods	160	167,44	95,20	5,998	9371,24	6483,37
13. Vehicles, Vehicle Parts & Transport Equipments	138	206,62	118,15	9,934	11720,69	9148,54
14. Other Industries	1,019	694,51	476,36	51,819	21341,44	15847,79
15. Electricity, Gas & Water	70	234,10	200,33	3,140	24303,90	17593,20
(a) Electricity Generation & Transmission	43	225,86	192,64	1,741	22415,67	16274,64
(b) Non-Conventional Energy	9	4,43	4,13	321	452,07	389,46
(c) Gas, Steam & Water Supply	18	3,80	3,56	1,078	1436,16	929,09
16. Construction	492	271,67	234,19	42,653	17578,51	14342,55
<b>III. TRANSPORT OPERATORS</b>	<b>750</b>	<b>108,44</b>	<b>53,16</b>	<b>76,184</b>	<b>9630,04</b>	<b>7277,79</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2,052</b>	<b>464,30</b>	<b>405,55</b>	<b>1,03,979</b>	<b>30373,69</b>	<b>23503,84</b>
<b>V. PERSONAL LOANS</b>	<b>38,744</b>	<b>1364,34</b>	<b>583,47</b>	<b>9,14,553</b>	<b>44378,79</b>	<b>36531,04</b>
1. Loans for Purchase of Consumer Durables	40	1,53	1,26	12,343	425,36	333,91
2. Loans for Housing	1,794	195,43	178,45	4,38,195	24932,85	21705,06
3. Rest of the Personal Loans	36,910	1167,38	403,76	4,64,015	19020,58	14492,07
<b>VI. TRADE</b>	<b>2,898</b>	<b>340,53</b>	<b>318,61</b>	<b>2,67,188</b>	<b>94316,28</b>	<b>81967,30</b>
1. Wholesale Trade	1,243	201,64	178,40	1,01,116	76614,65	67604,09
2. Retail Trade	1,655	138,89	140,20	1,66,072	17701,63	14363,20
<b>VII. FINANCE</b>	<b>360</b>	<b>344,94</b>	<b>265,51</b>	<b>18,547</b>	<b>46434,09</b>	<b>35852,44</b>
<b>VIII. ALL OTHERS</b>	<b>1,843</b>	<b>483,11</b>	<b>440,52</b>	<b>1,19,434</b>	<b>50830,84</b>	<b>39076,17</b>
<b>TOTAL LOANS AND ADVANCES</b>	<b>54,603</b>	<b>8933,07</b>	<b>6574,17</b>	<b>21,95,731</b>	<b>622854,79</b>	<b>483096,84</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	328	15,62	14,78	50,702	4857,14	3929,70
2. Other Small Scale Industries	1,810	322,71	321,71	1,11,026	28088,52	23166,63

**TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

(Amount in Rupees Lakh)

OCCUPATION	Rs. 25,000 AND LESS			ABOVE Rs. 25,000 AND UPTO Rs. 2 LAKH		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>161,69,306</b>	<b>19048,19</b>	<b>16677,26</b>	<b>38,46,569</b>	<b>25251,04</b>	<b>20859,64</b>
1. Direct Finance	157,12,678	18535,26	16244,94	37,45,721	24504,64	20270,96
2. Indirect Finance	4,56,628	512,93	432,32	1,00,848	746,40	588,69
<b>II. INDUSTRY</b>	<b>29,28,454</b>	<b>3060,14</b>	<b>2586,98</b>	<b>9,05,276</b>	<b>6952,40</b>	<b>5986,92</b>
1. Mining & Quarrying	...	...	...	...	...	...
2. Food Manufacturing & Processing	1,31,063	152,56	135,36	46,346	387,87	332,14
(a) Rice Mills, Flour & Dal Mills	...	...	...	...	...	...
(b) Sugar	...	...	...	...	...	...
(c) Edible Oils & Vanaspati	...	...	...	...	...	...
(d) Tea Processing	...	...	...	...	...	...
(e) Processing of Fruits & Vegetables	...	...	...	...	...	...
(f) Others	...	...	...	...	...	...
3. Beverage & Tobacco	...	...	...	...	...	...
4. Textiles	1,15,850	146,64	127,83	53,261	476,33	386,74
(a) Cotton Textiles	...	...	...	...	...	...
(b) Jute & Other Natural Fibre Textiles	...	...	...	...	...	...
(c) Handloom Textiles & Khadi	...	...	...	...	...	...
(d) Other Textiles & Textile Products	...	...	...	...	...	...
5. Paper, Paper Products & Printing	10,484	13,83	13,10	15,924	155,63	131,36
6. Leather & Leather Products	15,775	21,12	18,18	6,324	49,18	41,88
7. Rubber & Plastic Products	10,117	12,56	11,77	10,708	104,79	96,71
8. Chemicals & Chemical Products	58,099	71,17	63,68	19,672	181,91	160,78
(a) Heavy Industrial Chemicals	...	...	...	...	...	...
(b) Fertilisers	...	...	...	...	...	...
(c) Drugs & Pharmaceuticals	...	...	...	...	...	...
(d) Non-Edible Oils	...	...	...	...	...	...
(e) Other Chemicals & Chemical Products	...	...	...	...	...	...
9. Petroleum, Coal Products & Nuclear Fuels	...	...	...	...	...	...
10. Manufacture of Cement & Cement Products	3,604	4,66	4,14	4,331	43,29	36,36
11. Basic Metals & Metal Products	57,672	69,55	68,76	29,965	274,69	240,46
(a) Iron & Steel	...	...	...	...	...	...
(b) Non-Ferrous Metals	...	...	...	...	...	...
(c) Metal Products	...	...	...	...	...	...
12. Engineering	1,14,181	143,38	119,15	37,300	343,01	290,60
(a) Heavy Engineering	...	...	...	...	...	...
(b) Light Engineering	...	...	...	...	...	...
(c) Electrical Machinery & Goods	...	...	...	...	...	...
(d) Electronic Machinery & Goods	...	...	...	...	...	...
13. Vehicles, Vehicle Parts & Transport Equipments	23,127	27,23	23,07	14,467	129,67	105,41
14. Other Industries	23,53,774	2348,04	1962,29	6,34,052	4489,54	3878,02
15. Electricity, Gas & Water	...	...	...	...	...	...
(a) Electricity Generation & Transmission	...	...	...	...	...	...
(b) Non-Conventional Energy	...	...	...	...	...	...
(c) Gas, Steam & Water Supply	...	...	...	...	...	...
16. Construction	34,708	49,38	39,65	32,926	316,48	286,45
<b>III. TRANSPORT OPERATORS</b>	<b>3,20,268</b>	<b>324,46</b>	<b>266,58</b>	<b>2,60,482</b>	<b>2145,42</b>	<b>1646,08</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>10,02,196</b>	<b>1152,04</b>	<b>937,18</b>	<b>3,77,952</b>	<b>2712,86</b>	<b>2076,99</b>
<b>V. PERSONAL LOANS</b>	<b>86,77,437</b>	<b>11721,12</b>	<b>9172,41</b>	<b>80,02,076</b>	<b>51841,64</b>	<b>36807,19</b>
1. Loans for Purchase of Consumer Durables	6,93,890	1052,98	804,69	5,07,609	2689,32	2075,11
2. Loans for Housing	2,44,376	313,87	280,10	11,33,744	12318,91	10840,76
3. Rest of the Personal Loans	77,39,171	10354,27	8087,62	63,60,723	36833,40	23891,32
<b>VI. TRADE</b>	<b>43,95,111</b>	<b>5088,57</b>	<b>4171,54</b>	<b>14,88,761</b>	<b>10581,56</b>	<b>8711,08</b>
1. Wholesale Trade	1,51,859	185,81	156,32	1,09,541	1010,27	834,86
2. Retail Trade	42,43,252	4902,77	4015,22	13,79,220	9571,29	7876,22
<b>VII. FINANCE</b>	<b>39,175</b>	<b>46,63</b>	<b>41,12</b>	<b>42,358</b>	<b>438,48</b>	<b>350,13</b>
<b>VIII. ALL OTHERS</b>	<b>37,90,576</b>	<b>5198,10</b>	<b>4648,17</b>	<b>18,83,853</b>	<b>13006,18</b>	<b>10709,73</b>
<b>TOTAL BANK CREDIT</b>	<b>373,22,523</b>	<b>45639,25</b>	<b>38501,23</b>	<b>168,07,327</b>	<b>112929,57</b>	<b>87147,77</b>
OF WHICH : 1. Artisans and Village & Tiny Industries	12,61,492	1115,26	899,87	1,42,790	932,39	769,77
2. Other Small Scale Industries	9,55,794	1074,29	905,00	4,96,064	3850,75	3335,20

... Indicates break-up not available separately.

**TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

(Amount in Rupees Lakh)

OCCUPATION	ABOVE Rs. 2 LAKH AND UPTO Rs. 5 LAKH			ABOVE Rs. 5 LAKH AND UPTO Rs. 10 LAKH		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>2,87,771</b>	<b>8201,81</b>	<b>7331,01</b>	<b>24,394</b>	<b>1831,08</b>	<b>1560,58</b>
1. Direct Finance	2,61,017	7300,97	6522,85	13,001	949,54	817,27
2. Indirect Finance	26,754	900,83	808,16	11,393	881,54	743,31
<b>II. INDUSTRY</b>	<b>1,67,273</b>	<b>5920,86</b>	<b>5462,94</b>	<b>78,773</b>	<b>6154,97</b>	<b>5490,12</b>
1. Mining & Quarrying	4,077	138,54	130,39	2,068	161,10	144,22
2. Food Manufacturing & Processing	13,503	489,65	442,18	8,334	670,27	571,41
(a) Rice Mills, Flour & Dal Mills	5,236	195,85	172,14	4,058	332,33	274,82
(b) Sugar	124	4,54	4,00	85	6,98	6,98
(c) Edible Oils & Vanaspati	1,602	58,12	57,19	872	70,34	61,63
(d) Tea Processing	232	8,09	7,24	181	14,68	13,31
(e) Processing of Fruits & Vegetables	481	16,50	14,85	226	18,03	15,68
(f) Others	5,828	206,55	186,75	2,912	227,91	198,99
3. Beverage & Tobacco	1,316	47,08	51,54	671	52,69	55,19
4. Textiles	23,514	854,55	785,18	13,461	1066,65	1013,91
(a) Cotton Textiles	7,107	256,51	229,24	4,210	338,09	310,45
(b) Jute & Other Natural Fibre Textiles	449	15,72	14,48	267	20,90	19,60
(c) Handloom Textiles & Khadi	1,719	62,83	56,15	729	56,51	51,26
(d) Other Textiles & Textile Products	14,239	519,49	485,31	8,255	651,15	632,60
5. Paper, Paper Products & Printing	7,899	281,37	249,36	4,108	316,16	274,14
6. Leather & Leather Products	2,118	75,24	76,73	1,393	109,53	108,09
7. Rubber & Plastic Products	7,816	280,42	255,62	4,409	338,06	295,99
8. Chemicals & Chemical Products	9,611	344,45	310,99	5,856	457,43	402,51
(a) Heavy Industrial Chemicals	1,512	54,81	50,03	1,051	82,69	77,96
(b) Fertilisers	177	6,53	5,86	146	12,14	12,25
(c) Drugs & Pharmaceuticals	2,033	72,99	72,22	1,359	106,74	96,08
(d) Non-Edible Oils	197	7,32	7,49	146	11,60	9,27
(e) Other Chemicals & Chemical Products	5,692	202,81	175,39	3,154	244,25	206,96
9. Petroleum, Coal Products & Nuclear Fuels	784	28,02	29,13	428	34,15	29,89
10. Manufacture of Cement & Cement Products	2,064	75,01	67,66	891	68,47	61,61
11. Basic Metals & Metal Products	14,609	516,65	536,68	7,720	601,80	539,57
(a) Iron & Steel	4,735	169,31	190,96	2,889	227,77	202,66
(b) Non-Ferrous Metals	1,186	42,24	59,97	818	64,20	61,45
(c) Metal Products	8,688	305,11	285,76	4,013	309,83	275,46
12. Engineering	15,898	565,10	531,91	8,304	649,21	567,84
(a) Heavy Engineering	3,463	122,40	114,48	1,887	149,15	131,57
(b) Light Engineering	5,798	206,13	194,96	2,824	218,91	189,69
(c) Electrical Machinery & Goods	4,412	156,68	136,44	2,411	188,79	166,02
(d) Electronic Machinery & Goods	2,225	79,89	86,02	1,182	92,36	80,55
13. Vehicles, Vehicle Parts & Transport Equipments	4,590	160,63	142,30	2,155	163,70	144,54
14. Other Industries	30,672	1072,55	964,26	11,038	850,69	746,66
15. Electricity, Gas & Water	1,111	39,07	33,79	534	41,25	34,59
(a) Electricity Generation & Transmission	410	14,42	12,42	256	19,93	16,14
(b) Non-Conventional Energy	142	4,91	4,41	57	4,56	3,96
(c) Gas, Steam & Water Supply	559	19,74	16,97	221	16,76	14,48
16. Construction	27,691	952,52	855,24	7,403	573,80	499,95
<b>III. TRANSPORT OPERATORS</b>	<b>63,417</b>	<b>2015,19</b>	<b>1462,34</b>	<b>9,464</b>	<b>635,13</b>	<b>497,85</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>63,751</b>	<b>2129,14</b>	<b>1746,36</b>	<b>22,360</b>	<b>1703,17</b>	<b>1343,09</b>
<b>V. PERSONAL LOANS</b>	<b>7,66,376</b>	<b>24848,65</b>	<b>20980,41</b>	<b>1,10,639</b>	<b>7930,76</b>	<b>6617,54</b>
1. Loans for Purchase of Consumer Durables	11,074	336,25	262,68	1,269	89,11	71,23
2. Loans for Housing	3,50,284	11843,25	10979,69	67,146	4899,79	4305,70
3. Rest of the Personal Loans	4,05,018	12669,14	9738,04	42,224	2941,86	2240,61
<b>VI. TRADE</b>	<b>1,64,869</b>	<b>5905,01</b>	<b>5188,71</b>	<b>59,470</b>	<b>4732,28</b>	<b>4122,23</b>
1. Wholesale Trade	51,189	1857,95	1615,30	27,191	2197,67	1913,83
2. Retail Trade	1,13,680	4047,07	3573,42	32,279	2534,60	2208,39
<b>VII. FINANCE</b>	<b>10,108</b>	<b>349,66</b>	<b>308,36</b>	<b>3,180</b>	<b>249,11</b>	<b>231,74</b>
<b>VIII. ALL OTHERS</b>	<b>40,720</b>	<b>1432,41</b>	<b>1235,85</b>	<b>44,452</b>	<b>3390,78</b>	<b>2879,30</b>
<b>TOTAL BANK CREDIT</b>	<b>15,64,285</b>	<b>50802,73</b>	<b>43715,99</b>	<b>3,52,732</b>	<b>26627,27</b>	<b>22742,44</b>
OF WHICH: 1. Artisans and Village & Tiny Industries	26,684	962,26	833,83	11,369	886,10	744,50
2. Other Small Scale Industries	48,337	1753,94	1615,30	27,833	2193,47	1923,64

**TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2002**

(Amount in Rupees Lakh)

OCCUPATION	ABOVE Rs. 10 LAKH AND UPTO Rs. 25 LAKH			ABOVE Rs. 25 LAKH AND UPTO Rs. 50 LAKH		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	13	14	15	16	17	18
<b>I. AGRICULTURE</b>	<b>12,724</b>	<b>2128,80</b>	<b>1668,29</b>	<b>5,389</b>	<b>1984,74</b>	<b>1465,21</b>
1. Direct Finance	4,421	721,77	611,57	1,855	670,79	519,45
2. Indirect Finance	8,303	1407,02	1056,72	3,534	1313,95	945,76
<b>II. INDUSTRY</b>	<b>61,518</b>	<b>10579,99</b>	<b>9162,18</b>	<b>31,796</b>	<b>12073,70</b>	<b>10030,97</b>
1. Mining & Quarrying	1,341	225,06	190,41	621	232,63	185,59
2. Food Manufacturing & Processing	7,359	1304,58	1088,00	4,194	1611,63	1313,85
(a) Rice Mills, Flour & Dal Mills	3,859	699,24	563,10	2,218	853,47	669,12
(b) Sugar	94	16,79	15,09	77	31,78	29,86
(c) Edible Oils & Vanaspati	768	134,21	109,78	421	163,44	139,21
(d) Tea Processing	238	43,47	37,33	249	94,28	81,50
(e) Processing of Fruits & Vegetables	180	30,67	25,24	147	57,28	47,46
(f) Others	2,220	380,20	337,46	1,082	411,38	346,70
3. Beverage & Tobacco	542	95,84	82,27	337	129,03	111,29
4. Textiles	11,890	2061,18	1789,33	6,540	2495,45	2070,01
(a) Cotton Textiles	4,078	713,27	629,79	2,396	917,49	775,95
(b) Jute & Other Natural Fibre Textiles	205	34,57	31,14	110	42,76	38,57
(c) Handloom Textiles & Khadi	429	69,18	59,87	191	72,02	59,40
(d) Other Textiles & Textile Products	7,178	1244,17	1068,52	3,843	1463,17	1196,08
5. Paper, Paper Products & Printing	3,117	527,75	458,31	1,312	490,46	405,81
6. Leather & Leather Products	1,375	238,86	213,40	834	316,27	259,50
7. Rubber & Plastic Products	3,635	617,50	540,29	1,662	622,50	522,89
8. Chemicals & Chemical Products	5,520	946,32	806,10	3,060	1163,96	940,36
(a) Heavy Industrial Chemicals	1,084	184,58	165,19	584	223,48	188,80
(b) Fertilisers	182	32,33	27,57	92	35,46	28,85
(c) Drugs & Pharmaceuticals	1,407	242,51	214,28	836	318,19	267,69
(d) Non-Edible Oils	160	28,71	23,98	87	32,29	30,16
(e) Other Chemicals & Chemical Products	2,687	458,19	375,09	1,461	554,53	424,87
9. Petroleum, Coal Products & Nuclear Fuels	389	69,25	71,97	201	75,33	67,71
10. Manufacture of Cement & Cement Products	545	93,77	79,77	280	106,21	94,18
11. Basic Metals & Metal Products	6,625	1129,53	1005,91	3,586	1362,45	1166,41
(a) Iron & Steel	2,760	476,77	420,11	1,772	677,22	588,91
(b) Non-Ferrous Metals	758	127,31	117,09	366	139,63	126,19
(c) Metal Products	3,107	525,45	468,72	1,448	545,59	451,31
12. Engineering	7,006	1200,78	1043,80	3,568	1350,57	1115,07
(a) Heavy Engineering	1,568	267,92	228,33	786	298,04	239,79
(b) Light Engineering	2,304	391,62	334,29	1,103	417,90	338,88
(c) Electrical Machinery & Goods	2,051	354,41	317,56	1,077	404,24	335,96
(d) Electronic Machinery & Goods	1,083	186,83	163,61	602	230,39	200,44
13. Vehicles, Vehicle Parts & Transport Equipments	1,771	295,22	251,25	1,045	395,89	313,43
14. Other Industries	5,951	1009,47	867,34	2,515	946,94	805,47
15. Electricity, Gas & Water	421	70,02	61,46	270	105,77	81,63
(a) Electricity Generation & Transmission	222	37,86	32,96	157	63,49	47,68
(b) Non-Conventional Energy	34	5,52	5,06	21	7,95	6,48
(c) Gas, Steam & Water Supply	165	26,63	23,44	92	34,33	27,47
16. Construction	4,031	694,87	612,57	1,771	668,59	577,78
<b>III. TRANSPORT OPERATORS</b>	<b>2,249</b>	<b>359,70</b>	<b>289,70</b>	<b>605</b>	<b>221,03</b>	<b>177,12</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>10,414</b>	<b>1722,66</b>	<b>1391,86</b>	<b>3,491</b>	<b>1302,72</b>	<b>1043,39</b>
<b>V. PERSONAL LOANS</b>	<b>30,762</b>	<b>4851,29</b>	<b>3856,45</b>	<b>5,647</b>	<b>2026,75</b>	<b>1543,49</b>
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	16,870	2596,74	2197,86	2,773	990,15	772,71
3. Rest of the Personal Loans	13,892	2254,55	1658,59	2,874	1036,60	770,79
<b>VI. TRADE</b>	<b>31,981</b>	<b>5476,49</b>	<b>4730,59</b>	<b>11,389</b>	<b>4281,18</b>	<b>3526,89</b>
1. Wholesale Trade	17,780	3076,30	2665,96	6,948	2610,15	2190,94
2. Retail Trade	14,201	2400,19	2064,63	4,441	1671,03	1335,95
<b>VII. FINANCE</b>	<b>1,723</b>	<b>299,62</b>	<b>233,98</b>	<b>943</b>	<b>365,36</b>	<b>296,16</b>
<b>VIII. ALL OTHERS</b>	<b>24,452</b>	<b>4100,10</b>	<b>3393,02</b>	<b>9,816</b>	<b>3660,14</b>	<b>2905,64</b>
<b>TOTAL BANK CREDIT</b>	<b>1,75,823</b>	<b>29518,65</b>	<b>24726,07</b>	<b>69,076</b>	<b>25915,62</b>	<b>20988,87</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	8,704	1502,63	1210,57	3,961	1507,09	1141,88
2. Other Small Scale Industries	20,803	3595,70	3065,33	9,913	3737,12	3069,78

**TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

(Amount in Rupees Lakh)

OCCUPATION	ABOVE Rs. 50 LAKH AND UPTO Rs. 1 CRORE			ABOVE Rs. 1 CRORE AND UPTO Rs. 4 CRORE		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	19	20	21	22	23	24
<b>I. AGRICULTURE</b>	<b>2,442</b>	<b>1810,96</b>	<b>1470,28</b>	<b>1,828</b>	<b>3666,05</b>	<b>2998,63</b>
1. Direct Finance	727	534,92	448,52	543	1077,18	885,55
2. Indirect Finance	1,715	1276,05	1021,76	1,285	2588,87	2113,09
<b>II. INDUSTRY</b>	<b>21,182</b>	<b>16151,43</b>	<b>13019,49</b>	<b>24,198</b>	<b>50842,60</b>	<b>40860,95</b>
1. Mining & Quarrying	344	261,95	199,17	371	792,69	633,90
2. Food Manufacturing & Processing	2,798	2102,35	1646,74	2,444	5075,11	3964,23
(a) Rice Mills, Flour & Dal Mills	1,267	932,16	680,19	482	898,12	663,93
(b) Sugar	100	84,61	75,26	242	601,27	490,28
(c) Edible Oils & Vanaspati	339	262,40	221,03	473	985,71	831,02
(d) Tea Processing	220	165,84	139,99	290	571,15	426,05
(e) Processing of Fruits & Vegetables	78	57,62	48,67	88	200,27	156,51
(f) Others	794	599,72	481,59	869	1818,59	1396,43
3. Beverage & Tobacco	256	196,68	172,70	343	749,54	640,36
4. Textiles	4,489	3437,80	2735,59	5,187	10815,89	8557,69
(a) Cotton Textiles	1,720	1326,36	1083,63	2,192	4678,16	3751,02
(b) Jute & Other Natural Fibre Textiles	69	54,99	49,72	98	200,06	153,82
(c) Handloom Textiles & Khadi	115	87,41	76,36	106	212,79	153,85
(d) Other Textiles & Textile Products	2,585	1969,04	1525,88	2,791	5724,88	4499,01
5. Paper, Paper Products & Printing	788	594,40	485,98	919	1896,10	1580,98
6. Leather & Leather Products	628	471,60	346,28	487	1009,49	773,03
7. Rubber & Plastic Products	986	742,23	620,93	1,078	2178,85	1738,83
8. Chemicals & Chemical Products	2,318	1784,10	1402,68	2,988	6457,44	4969,07
(a) Heavy Industrial Chemicals	410	314,89	249,14	602	1316,47	1005,68
(b) Fertilisers	114	89,32	67,28	210	450,08	363,79
(c) Drugs & Pharmaceuticals	704	545,89	459,56	970	2083,87	1667,65
(d) Non-Edible Oils	57	43,37	37,34	40	86,70	73,51
(e) Other Chemicals & Chemical Products	1,033	790,63	589,35	1,166	2520,31	1858,44
9. Petroleum, Coal Products & Nuclear Fuels	162	122,73	106,88	183	374,88	364,13
10. Manufacture of Cement & Cement Products	224	166,40	132,56	363	759,73	619,72
11. Basic Metals & Metal Products	2,342	1799,49	1499,90	2,659	5446,64	4666,74
(a) Iron & Steel	1,202	933,56	806,47	1,530	3201,13	2794,95
(b) Non-Ferrous Metals	278	212,92	175,69	339	677,77	577,23
(c) Metal Products	862	653,01	517,75	790	1567,75	1294,56
12. Engineering	2,399	1832,23	1503,73	3,304	7092,92	5665,82
(a) Heavy Engineering	513	396,39	326,74	614	1313,50	1020,29
(b) Light Engineering	712	542,57	434,88	944	2006,11	1482,23
(c) Electrical Machinery & Goods	695	523,82	431,40	912	1951,69	1609,59
(d) Electronic Machinery & Goods	479	369,44	310,71	834	1821,62	1553,73
13. Vehicles, Vehicle Parts & Transport Equipments	735	571,67	423,42	872	1843,87	1399,19
14. Other Industries	1,612	1227,88	1045,47	1,890	3972,78	3290,23
15. Electricity, Gas & Water	187	143,30	102,17	243	538,96	461,16
(a) Electricity Generation & Transmission	108	83,71	57,05	180	407,97	358,53
(b) Non-Conventional Energy	30	22,97	18,30	27	65,00	49,67
(c) Gas, Steam & Water Supply	49	36,62	26,82	36	65,99	52,96
16. Construction	914	696,63	595,29	867	1837,71	1535,85
<b>III. TRANSPORT OPERATORS</b>	<b>280</b>	<b>205,35</b>	<b>158,35</b>	<b>223</b>	<b>453,24</b>	<b>356,85</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2,230</b>	<b>1692,97</b>	<b>1343,35</b>	<b>1,940</b>	<b>4036,52</b>	<b>3229,49</b>
<b>V. PERSONAL LOANS</b>	<b>734</b>	<b>550,66</b>	<b>381,72</b>	<b>366</b>	<b>738,73</b>	<b>506,45</b>
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	610	455,60	314,18	344	706,98	482,56
3. Rest of the Personal Loans	124	95,06	67,54	22	31,75	23,88
<b>VI. TRADE</b>	<b>5,590</b>	<b>4208,22</b>	<b>3296,16</b>	<b>3,532</b>	<b>7073,09</b>	<b>5527,35</b>
1. Wholesale Trade	3,088	2337,25	1877,28	2,216	4509,48	3523,53
2. Retail Trade	2,502	1870,97	1418,87	1,316	2563,61	2003,83
<b>VII. FINANCE</b>	<b>734</b>	<b>579,40</b>	<b>465,91</b>	<b>1,088</b>	<b>2421,69</b>	<b>1970,85</b>
<b>VIII. ALL OTHERS</b>	<b>5,254</b>	<b>3939,44</b>	<b>3063,02</b>	<b>4,115</b>	<b>8395,59</b>	<b>6599,93</b>
<b>TOTAL BANK CREDIT</b>	<b>38,446</b>	<b>29138,44</b>	<b>23198,28</b>	<b>37,290</b>	<b>77627,52</b>	<b>62050,51</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	—	—	—	—	—	—
2. Other Small Scale Industries	7,714	5776,66	4522,20	5,238	10109,76	7833,49

**TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

(Amount in Rupees Lakh)

OCCUPATION	ABOVE Rs. 4 CRORE AND UPTO Rs. 6 CRORE			ABOVE Rs. 6 CRORE AND UPTO Rs. 10 CRORE		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	25	26	27	28	29	30
<b>I. AGRICULTURE</b>	<b>254</b>	<b>1266,48</b>	<b>996,62</b>	<b>231</b>	<b>1873,32</b>	<b>1428,38</b>
1. Direct Finance	63	316,12	249,58	46	379,07	292,76
2. Indirect Finance	191	950,36	747,04	185	1494,25	1135,63
<b>II. INDUSTRY</b>	<b>4,568</b>	<b>22863,88</b>	<b>17662,51</b>	<b>4,062</b>	<b>33110,74</b>	<b>24997,19</b>
1. Mining & Quarrying	67	339,71	253,88	65	537,15	384,74
2. Food Manufacturing & Processing	438	2185,53	1734,84	384	3116,58	2284,55
(a) Rice Mills, Flour & Dal Mills	44	216,19	166,09	35	286,10	198,21
(b) Sugar	99	506,47	438,18	103	847,53	714,68
(c) Edible Oils & Vanaspati	75	364,21	291,12	62	501,48	353,72
(d) Tea Processing	37	185,76	147,05	49	398,55	260,25
(e) Processing of Fruits & Vegetables	13	61,23	32,81	10	76,80	50,56
(f) Others	170	851,67	659,59	125	1006,12	707,13
3. Beverage & Tobacco	66	334,27	267,86	71	599,71	430,97
4. Textiles	810	4021,99	3217,82	666	5313,11	4016,96
(a) Cotton Textiles	418	2082,54	1686,80	332	2636,39	2023,18
(b) Jute & Other Natural Fibre Textiles	19	96,68	77,68	15	122,20	71,20
(c) Handloom Textiles & Khadi	10	48,84	34,03	7	53,69	28,05
(d) Other Textiles & Textile Products	363	1793,94	1419,31	312	2500,83	1894,52
5. Paper, Paper Products & Printing	142	707,66	536,42	115	934,81	686,50
6. Leather & Leather Products	67	342,29	229,01	47	380,31	245,39
7. Rubber & Plastic Products	147	733,91	605,99	128	1018,15	816,62
8. Chemicals & Chemical Products	670	3370,87	2509,02	617	5024,72	3769,99
(a) Heavy Industrial Chemicals	135	680,41	540,97	128	1034,15	784,60
(b) Fertilisers	69	347,75	252,60	68	560,85	447,45
(c) Drugs & Pharmaceuticals	186	934,17	720,55	192	1554,42	1159,80
(d) Non-Edible Oils	4	19,85	17,35	4	34,06	34,34
(e) Other Chemicals & Chemical Products	276	1388,69	977,55	225	1841,25	1343,79
9. Petroleum, Coal Products & Nuclear Fuels	35	176,03	128,49	56	458,36	350,33
10. Manufacture of Cement & Cement Products	108	542,60	433,87	102	855,34	727,70
11. Basic Metals & Metal Products	529	2649,56	2069,95	424	3442,76	2613,83
(a) Iron & Steel	313	1578,52	1330,37	276	2260,15	1735,44
(b) Non-Ferrous Metals	89	430,60	279,46	57	454,84	345,85
(c) Metal Products	127	640,43	460,12	91	727,78	532,54
12. Engineering	658	3293,65	2325,24	580	4705,97	3397,65
(a) Heavy Engineering	135	678,99	476,51	118	952,40	655,12
(b) Light Engineering	195	978,94	687,05	145	1175,04	871,84
(c) Electrical Machinery & Goods	179	889,19	617,37	175	1434,40	960,15
(d) Electronic Machinery & Goods	149	746,52	544,31	142	1144,12	910,55
13. Vehicles, Vehicle Parts & Transport Equipments	220	1100,76	858,66	188	1578,56	1164,93
14. Other Industries	353	1760,19	1447,36	329	2657,98	2092,07
15. Electricity, Gas & Water	90	448,46	383,40	110	948,56	801,52
(a) Electricity Generation & Transmission	68	337,42	272,23	96	832,98	708,45
(b) Non-Conventional Energy	5	24,32	20,89	5	42,03	24,58
(c) Gas, Steam & Water Supply	17	86,72	90,28	9	73,55	68,49
16. Construction	168	856,39	660,68	180	1538,66	1213,44
<b>III. TRANSPORT OPERATORS</b>	<b>57</b>	<b>279,25</b>	<b>175,09</b>	<b>60</b>	<b>513,52</b>	<b>315,45</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>341</b>	<b>1710,03</b>	<b>1346,78</b>	<b>266</b>	<b>2240,55</b>	<b>1797,36</b>
<b>V. PERSONAL LOANS</b>	<b>55</b>	<b>269,32</b>	<b>182,28</b>	<b>40</b>	<b>339,48</b>	<b>219,55</b>
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	55	269,32	182,28	40	339,48	219,55
3. Rest of the Personal Loans	—	—	—	—	—	—
<b>VI. TRADE</b>	<b>498</b>	<b>2521,81</b>	<b>1898,37</b>	<b>391</b>	<b>3219,36</b>	<b>2206,15</b>
1. Wholesale Trade	354	1788,41	1355,60	287	2362,21	1728,63
2. Retail Trade	144	733,40	542,77	104	857,14	477,53
<b>VII. FINANCE</b>	<b>333</b>	<b>1675,50</b>	<b>1314,42</b>	<b>369</b>	<b>3240,58</b>	<b>2337,89</b>
<b>VIII. ALL OTHERS</b>	<b>624</b>	<b>3105,58</b>	<b>2350,57</b>	<b>638</b>	<b>5131,67</b>	<b>3898,77</b>
<b>TOTAL BANK CREDIT</b>	<b>6,730</b>	<b>33691,87</b>	<b>25926,64</b>	<b>6,057</b>	<b>49669,23</b>	<b>37200,75</b>
OF WHICH: 1. Artisans and Village & Tiny Industries	—	—	—	—	—	—
2. Other Small Scale Industries	542	2694,27	2073,00	408	3224,89	2255,24

**TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

(Amount in Rupees Lakh)

OCCUPATION	ABOVE Rs. 10 CRORE AND UPTO Rs. 25 CRORE			ABOVE Rs. 25 CRORE		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	31	32	33	34	35	36
<b>I. AGRICULTURE</b>	<b>171</b>	<b>2905,72</b>	<b>2181,63</b>	<b>105</b>	<b>8790,37</b>	<b>5371,01</b>
1. Direct Finance	31	437,38	312,96	9	642,29	254,01
2. Indirect Finance	140	2468,34	1868,66	96	8148,08	5117,00
<b>II. INDUSTRY</b>	<b>3,457</b>	<b>55689,90</b>	<b>41683,44</b>	<b>1,944</b>	<b>148229,32</b>	<b>94681,81</b>
1. Mining & Quarrying	65	1156,64	1032,76	101	16973,63	8499,30
2. Food Manufacturing & Processing	349	5352,95	3956,41	103	5098,47	3271,96
(a) Rice Mills, Flour & Dal Mills	45	696,44	517,49	18	1107,10	842,34
(b) Sugar	122	1897,43	1546,56	41	1968,97	1166,02
(c) Edible Oils & Vanaspati	49	743,55	478,24	3	161,35	53,05
(d) Tea Processing	33	483,75	349,55	7	266,27	158,72
(e) Processing of Fruits & Vegetables	3	48,20	47,10	3	225,46	162,96
(f) Others	97	1483,59	1017,47	31	1369,32	888,88
3. Beverage & Tobacco	41	617,02	496,29	19	968,53	697,80
4. Textiles	452	6774,67	4836,09	132	9416,79	4584,63
(a) Cotton Textiles	230	3453,55	2542,91	70	3618,74	2544,15
(b) Jute & Other Natural Fibre Textiles	10	136,23	59,83	1	87,00	87,00
(c) Handloom Textiles & Khadi	4	73,17	26,22	5	703,20	266,83
(d) Other Textiles & Textile Products	208	3111,72	2207,13	56	5007,85	1686,64
5. Paper, Paper Products & Printing	84	1316,91	1057,30	29	1977,58	1565,97
6. Leather & Leather Products	38	593,72	379,94	6	258,90	226,88
7. Rubber & Plastic Products	80	1256,38	911,34	29	1198,45	1017,69
8. Chemicals & Chemical Products	519	8508,65	6290,45	230	14933,21	8269,76
(a) Heavy Industrial Chemicals	83	1355,30	1054,03	50	3032,74	2053,53
(b) Fertilisers	121	2105,12	1613,68	74	4946,89	2732,08
(c) Drugs & Pharmaceuticals	142	2249,34	1617,34	44	2744,44	1500,46
(d) Non-Edible Oils	3	42,35	23,11	4	360,00	243,24
(e) Other Chemicals & Chemical Products	170	2756,54	1982,30	58	3849,15	1740,45
9. Petroleum, Coal Products & Nuclear Fuels	66	1204,23	1081,09	121	12238,00	10194,93
10. Manufacture of Cement & Cement Products	90	1441,77	1184,89	53	2649,08	2240,69
11. Basic Metals & Metal Products	351	5773,31	4551,20	279	18906,01	14302,11
(a) Iron & Steel	243	4035,75	3338,68	221	16231,19	12480,76
(b) Non-Ferrous Metals	53	907,79	647,28	26	1249,70	672,19
(c) Metal Products	55	829,77	565,24	32	1425,12	1149,15
12. Engineering	527	8601,91	5725,68	259	20054,71	9565,67
(a) Heavy Engineering	97	1627,72	1119,39	51	2523,08	1753,97
(b) Light Engineering	172	2791,92	2034,03	60	4507,41	2885,92
(c) Electrical Machinery & Goods	153	2472,93	1390,32	81	8609,08	2455,44
(d) Electronic Machinery & Goods	105	1709,34	1181,95	67	4415,13	2470,35
13. Vehicles, Vehicle Parts & Transport Equipments	162	2679,13	1960,53	98	5971,53	4303,71
14. Other Industries	331	5142,33	4153,37	130	8269,09	4944,26
15. Electricity, Gas & Water	173	3052,82	2305,65	237	21103,68	14558,95
(a) Electricity Generation & Transmission	159	2798,81	2119,39	213	19802,80	13752,05
(b) Non-Conventional Energy	4	66,66	43,05	5	241,43	220,59
(c) Gas, Steam & Water Supply	10	187,35	143,20	19	1059,45	586,31
16. Construction	129	2217,46	1760,45	118	8211,66	6437,49
<b>III. TRANSPORT OPERATORS</b>	<b>68</b>	<b>1179,11</b>	<b>849,50</b>	<b>56</b>	<b>4119,15</b>	<b>3128,37</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>245</b>	<b>4129,37</b>	<b>3283,71</b>	<b>145</b>	<b>12251,72</b>	<b>8162,01</b>
<b>V. PERSONAL LOANS</b>	<b>37</b>	<b>666,33</b>	<b>496,48</b>	<b>36</b>	<b>2165,20</b>	<b>1754,04</b>
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	37	666,33	496,48	36	2165,20	1754,04
3. Rest of the Personal Loans	—	—	—	—	—	—
<b>VI. TRADE</b>	<b>280</b>	<b>4489,33</b>	<b>3446,30</b>	<b>163</b>	<b>61209,45</b>	<b>54046,67</b>
1. Wholesale Trade	209	3358,16	2555,45	137	59417,65	53085,96
2. Retail Trade	71	1131,16	890,85	26	1791,80	960,71
<b>VII. FINANCE</b>	<b>373</b>	<b>6593,21</b>	<b>5100,31</b>	<b>377</b>	<b>33458,93</b>	<b>24962,84</b>
<b>VIII. ALL OTHERS</b>	<b>383</b>	<b>6182,50</b>	<b>4875,36</b>	<b>250</b>	<b>21808,23</b>	<b>15771,08</b>
<b>TOTAL BANK CREDIT</b>	<b>5,014</b>	<b>81835,48</b>	<b>61916,71</b>	<b>3,076</b>	<b>292032,37</b>	<b>207877,82</b>
OF WHICH: 1. Artisans and Village & Tiny Industries	—	—	—	—	—	—
2. Other Small Scale Industries	151	1889,32	1340,55	1	30,40	31,58

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TABLE NO. 5.5

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**TABLE NO. 5.5 – POPULATION AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

**RURAL**

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>24,62,193</b>	<b>8061,74</b>	<b>6574,57</b>	<b>56,94,149</b>	<b>16947,89</b>	<b>14042,26</b>
1. Direct Finance	24,39,599	7461,00	6184,26	55,34,163	14710,97	12665,00
2. Indirect Finance	22,594	600,73	390,31	1,59,986	2236,93	1377,26
<b>II. INDUSTRY</b>	<b>2,46,831</b>	<b>14914,07</b>	<b>8745,58</b>	<b>5,36,517</b>	<b>10518,95</b>	<b>8621,29</b>
1. Mining & Quarrying	338	872,20	495,74	1,433	299,40	282,68
2. Food Manufacturing & Processing	32,889	972,23	653,70	30,025	1688,94	1359,28
(a) Rice Mills, Flour & Dal Mills	19,050	370,58	273,62	17,435	430,05	352,83
(b) Sugar	43	202,95	139,10	109	411,74	336,96
(c) Edible Oils & Vanaspati	1,046	209,64	104,86	1,645	125,05	94,46
(d) Tea Processing	26	8,37	7,47	161	135,25	121,03
(e) Processing of Fruits & Vegetables	47	9,13	8,24	102	19,38	10,39
(f) Others	12,677	171,55	120,41	10,573	567,47	443,62
3. Beverage & Tobacco	83	25,65	21,30	291	126,37	102,62
4. Textiles	15,450	1183,82	759,25	21,283	838,44	703,18
(a) Cotton Textiles	1,157	496,80	371,32	3,052	331,26	285,70
(b) Jute & Other Natural Fibre Textiles	1,196	15,17	14,32	587	16,81	15,78
(c) Handloom Textiles & Khadi	3,787	17,80	15,12	5,993	40,11	33,08
(d) Other Textiles & Textile Products	9,310	654,05	358,48	11,651	450,26	368,61
5. Paper, Paper Products & Printing	1,546	116,78	90,03	2,021	198,37	170,64
6. Leather & Leather Products	2,179	19,08	16,73	2,512	76,17	66,09
7. Rubber & Plastic Products	1,447	383,13	316,87	1,928	273,43	211,28
8. Chemicals & Chemical Products	1,699	2103,37	1051,36	3,316	1055,81	823,10
(a) Heavy Industrial Chemicals	88	266,93	90,47	182	175,10	94,69
(b) Fertilisers	41	553,73	251,78	45	254,45	249,73
(c) Drugs & Pharmaceuticals	325	275,89	236,57	947	236,20	171,83
(d) Non-Edible Oils	28	35,88	24,30	58	10,43	9,88
(e) Other Chemicals & Chemical Products	1,217	970,94	448,23	2,084	379,62	296,98
9. Petroleum, Coal Products & Nuclear Fuels	28	121,67	120,34	201	232,77	236,26
10. Manufacture of Cement & Cement Products	1,456	74,51	63,50	1,288	422,31	415,09
11. Basic Metals & Metal Products	3,886	2756,45	1517,34	4,983	1154,63	1033,93
(a) Iron & Steel	531	2598,77	1383,81	725	883,02	798,79
(b) Non-Ferrous Metals	55	23,08	17,01	128	80,37	74,42
(c) Metal Products	3,300	134,60	116,52	4,130	191,24	160,72
12. Engineering	11,071	1261,90	846,89	8,201	1164,70	820,04
(a) Heavy Engineering	213	137,87	108,44	350	124,05	108,74
(b) Light Engineering	1,813	678,10	446,55	2,727	159,46	116,73
(c) Electrical Machinery & Goods	8,272	218,24	193,08	1,972	460,34	267,51
(d) Electronic Machinery & Goods	773	227,69	98,82	3,152	420,84	327,07
13. Vehicles, Vehicle Parts & Transport Equipments	1,760	103,41	51,69	6,273	509,33	353,26
14. Other Industries	1,64,839	938,92	540,80	4,41,855	1438,72	1247,06
15. Electricity, Gas & Water	99	3812,26	2056,90	200	678,37	469,84
(a) Electricity Generation & Transmission	57	3560,34	1941,36	121	625,36	454,07
(b) Non-Conventional Energy	14	79,74	79,56	9	60	53
(c) Gas, Steam & Water Supply	28	172,18	35,99	70	52,41	15,24
16. Construction	8,061	168,68	143,13	10,707	361,20	326,93
<b>III. TRANSPORT OPERATORS</b>	<b>42,650</b>	<b>488,70</b>	<b>320,83</b>	<b>91,570</b>	<b>687,56</b>	<b>544,72</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>40,028</b>	<b>1066,56</b>	<b>229,29</b>	<b>2,82,159</b>	<b>1107,13</b>	<b>864,96</b>
<b>V. PERSONAL LOANS</b>	<b>8,69,691</b>	<b>3733,06</b>	<b>3138,67</b>	<b>14,53,801</b>	<b>5839,25</b>	<b>4957,75</b>
1. Loans for Purchase of Consumer Durables	62,515	206,84	143,79	1,02,610	286,69	234,74
2. Loans for Housing	76,727	1238,31	1079,28	1,37,200	1647,73	1480,97
3. Rest of the Personal Loans	7,30,449	2287,92	1915,60	12,13,991	3904,83	3242,04
<b>VI. TRADE</b>	<b>4,77,727</b>	<b>3218,09</b>	<b>2080,75</b>	<b>11,38,233</b>	<b>11159,88</b>	<b>10384,86</b>
1. Wholesale Trade	14,356	1417,52	763,18	45,625	8020,05	7820,89
2. Retail Trade	4,63,371	1800,57	1317,57	10,92,608	3139,83	2563,97
<b>VII. FINANCE</b>	<b>4,987</b>	<b>1663,93</b>	<b>1326,47</b>	<b>11,581</b>	<b>558,06</b>	<b>536,58</b>
<b>VIII. ALL OTHERS</b>	<b>4,14,923</b>	<b>4420,65</b>	<b>2563,53</b>	<b>9,22,983</b>	<b>4685,35</b>	<b>3962,19</b>
<b>TOTAL BANK CREDIT</b>	<b>45,59,030</b>	<b>37566,80</b>	<b>24979,69</b>	<b>101,30,993</b>	<b>51504,10</b>	<b>43914,60</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	63,419	645,56	521,32	1,96,783	436,17	365,38
2. Other Small Scale Industries	1,37,654	978,70	731,38	2,41,059	1734,05	1441,74

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2002**

**RURAL**

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
3	20,00	20,00	49,73,071	8607,63	7159,17	2,61,406	1102,49	847,34	133,90,822	34739,75	28643,33	I
—	—	—	48,06,046	8272,34	6900,29	2,51,536	830,49	681,04	130,31,344	31274,80	26430,59	1
3	20,00	20,00	1,67,025	335,29	258,88	9,870	272,00	166,29	3,59,478	3464,95	2212,74	2
<b>230</b>	<b>1119,07</b>	<b>776,41</b>	<b>10,23,555</b>	<b>1169,11</b>	<b>924,65</b>	<b>31,658</b>	<b>2055,57</b>	<b>1621,40</b>	<b>18,38,791</b>	<b>29776,78</b>	<b>20689,33</b>	<b>II</b>
5	4,05	3,82	213	12,89	10,18	110	23,28	12,31	2,099	1211,82	804,74	1
3	57,59	55,37	14,982	62,03	48,84	1,067	200,61	141,09	78,966	2981,40	2258,29	2
—	—	—	7,109	36,63	28,47	470	39,94	22,79	44,064	877,21	677,72	2(a)
—	—	—	9	1,15	80	13	41,90	38,54	174	657,74	515,40	2(b)
—	—	—	1,197	4,87	3,67	212	39,34	16,12	4,100	378,91	219,10	2(c)
—	—	—	1	2	3	8	82	85	196	144,47	129,37	2(d)
—	—	—	34	1,63	1,28	8	32	25	191	30,46	20,17	2(e)
3	57,59	55,37	6,632	17,71	14,59	356	78,28	62,55	30,241	892,61	696,53	2(f)
2	56	45	65	3,28	2,30	50	48,04	53,39	491	203,90	180,06	3
25	78,08	53,09	7,063	15,52	12,77	969	164,82	130,87	44,790	2280,68	1659,16	4
15	67,41	42,45	492	3,01	2,14	314	67,84	55,06	5,030	966,32	756,67	4(a)
—	—	—	1,539	2,33	2,54	24	1,05	1,00	3,346	35,36	33,64	4(b)
—	—	—	4,307	5,75	4,57	138	2,95	2,80	14,225	66,60	55,57	4(c)
10	10,67	10,64	725	4,43	3,52	493	92,99	72,01	22,189	1212,40	813,27	4(d)
2	2,60	2,60	813	3,25	2,82	181	33,81	25,72	4,563	354,81	291,80	5
4	30,65	8,65	740	1,47	1,04	36	1,80	2,25	5,471	129,18	94,76	6
7	20,80	13,69	140	1,17	1,13	168	55,05	41,85	3,690	733,58	584,81	7
22	181,98	90,83	1,354	4,59	3,88	248	317,93	239,06	6,639	3663,68	2208,24	8
2	3,50	1,68	1	5	2	34	81,60	71,09	307	527,18	257,94	8(a)
2	50,00	16,11	—	—	—	9	28,25	23,10	97	886,43	540,72	8(b)
7	26,35	26,24	1,039	2,57	2,16	51	79,04	53,20	2,369	620,05	490,00	8(c)
—	—	—	—	—	—	11	13,38	13,28	97	59,69	47,46	8(d)
11	102,13	46,79	314	1,97	1,70	143	115,67	78,40	3,769	1570,33	872,11	8(e)
1	16	16	23	74	71	25	64,48	55,09	278	419,81	412,55	9
1	46,53	46,53	1,705	4,10	3,69	83	105,30	88,79	4,533	652,76	617,61	10
30	56,09	40,55	339	3,59	2,85	275	171,15	115,55	9,513	4141,92	2710,22	11
7	14,60	13,59	3	15	10	40	37,08	35,68	1,306	3533,61	2231,97	11(a)
20	35,70	21,33	—	—	—	21	14,10	14,04	224	153,25	126,80	11(b)
3	5,79	5,63	336	3,45	2,75	214	119,98	65,83	7,983	455,05	351,44	11(c)
38	132,64	65,87	1,161	8,12	6,83	406	313,90	259,46	20,877	2881,26	1999,09	12
4	26,53	11,57	51	2,02	1,62	53	188,53	163,23	671	479,00	393,61	12(a)
12	32,70	22,41	426	3,26	2,95	231	34,80	20,51	5,209	908,31	609,15	12(b)
13	29,43	20,92	454	1,71	1,43	61	28,53	15,96	10,772	738,25	498,89	12(c)
9	43,99	10,96	230	1,14	82	61	62,04	59,76	4,225	755,70	497,43	12(d)
74	255,54	209,31	4,032	22,04	14,65	214	150,69	87,22	12,353	1041,02	716,14	13
5	44,68	20,75	9,79,920	979,00	774,36	26,547	173,71	158,58	16,13,166	3575,03	2741,55	14
2	14,60	14,60	5	17	15	21	63,57	62,50	327	4568,97	2603,99	15
2	14,60	14,60	3	9	8	9	45,06	43,43	192	4245,45	2453,53	15(a)
—	—	—	—	—	—	4	3,15	3,30	27	83,49	83,38	15(b)
—	—	—	2	8	8	8	15,36	15,77	108	240,03	67,08	15(c)
9	192,53	150,16	11,000	47,15	38,45	1,258	167,43	147,67	31,035	936,98	806,34	16
—	—	—	<b>1,57,862</b>	<b>543,96</b>	<b>387,55</b>	<b>6,909</b>	<b>125,64</b>	<b>88,26</b>	<b>2,98,991</b>	<b>1845,86</b>	<b>1341,36</b>	<b>III</b>
<b>33</b>	<b>97,19</b>	<b>75,04</b>	<b>2,97,880</b>	<b>395,63</b>	<b>309,63</b>	<b>16,617</b>	<b>326,66</b>	<b>273,99</b>	<b>6,36,717</b>	<b>2993,16</b>	<b>1752,91</b>	<b>IV</b>
<b>3,676</b>	<b>130,57</b>	<b>106,68</b>	<b>13,87,922</b>	<b>3134,04</b>	<b>2599,32</b>	<b>2,03,081</b>	<b>769,27</b>	<b>632,27</b>	<b>39,18,171</b>	<b>13606,21</b>	<b>11434,69</b>	<b>V</b>
—	—	—	1,76,932	493,55	383,05	18,249	54,63	40,32	3,60,306	1041,71	801,90	1
79	4,54	4,54	63,566	480,05	430,78	14,634	191,98	164,31	2,92,206	3562,60	3159,87	2
3,597	126,04	102,15	11,47,424	2160,44	1785,49	1,70,198	522,66	427,64	32,65,659	9001,90	7472,92	3
<b>18</b>	<b>21,98</b>	<b>21,38</b>	<b>14,55,030</b>	<b>1849,06</b>	<b>1457,41</b>	<b>54,370</b>	<b>1519,57</b>	<b>502,77</b>	<b>31,25,378</b>	<b>17768,59</b>	<b>14447,17</b>	<b>VI</b>
18	21,98	21,38	37,621	79,48	64,08	1,766	1241,86	277,37	99,386	10780,89	8946,89	1
—	—	—	14,17,409	1769,58	1393,33	52,604	277,71	225,41	30,25,992	6987,70	5500,27	2
7	106,11	77,14	6,114	12,60	9,84	1,070	41,58	44,19	23,759	2382,29	1994,23	VII
5	13,97	11,91	5,18,189	804,69	667,41	74,127	263,70	204,85	19,30,227	10188,37	7409,88	VIII
<b>3,972</b>	<b>1508,89</b>	<b>1088,57</b>	<b>98,19,623</b>	<b>16516,73</b>	<b>13514,97</b>	<b>6,49,238</b>	<b>6204,49</b>	<b>4215,06</b>	<b>251,62,856</b>	<b>113301,01</b>	<b>87712,89</b>	<b>Total</b>
—	—	—	7,66,425	708,85	557,10	9,491	33,27	26,12	10,36,118	1823,84	1469,92	1
17	28,88	15,06	1,68,336	258,05	207,00	15,721	266,72	213,26	5,62,787	3266,39	2608,44	2

**TABLE NO. 5.5 – POPULATION AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

**SEMI-URBAN**

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>21,87,586</b>	<b>9340,40</b>	<b>7674,59</b>	<b>24,85,341</b>	<b>8857,04</b>	<b>7671,30</b>
1. Direct Finance	21,61,372	8159,17	6777,78	24,10,480	7257,77	6353,82
2. Indirect Finance	26,214	1181,23	896,81	74,861	1599,27	1317,48
<b>II. INDUSTRY</b>	<b>2,90,258</b>	<b>9994,75</b>	<b>7050,29</b>	<b>3,77,068</b>	<b>13834,54</b>	<b>11325,88</b>
1. Mining & Quarrying	920	498,40	221,82	1,335	537,24	377,47
2. Food Manufacturing & Processing	29,411	1914,70	1437,92	19,242	3001,49	2396,37
(a) Rice Mills, Flour & Dal Mills	13,980	870,02	641,72	9,491	936,71	757,92
(b) Sugar	93	365,67	245,69	147	786,46	608,11
(c) Edible Oils & Vanaspati	2,185	229,26	187,18	1,488	276,41	216,19
(d) Tea Processing	118	34,35	27,80	295	108,56	91,49
(e) Processing of Fruits & Vegetables	75	11,29	8,60	164	34,15	29,70
(f) Others	12,960	404,10	326,94	7,657	859,20	692,97
3. Beverage & Tobacco	249	74,93	42,74	503	143,74	131,91
4. Textiles	20,006	1562,98	1156,89	18,859	1680,23	1379,71
(a) Cotton Textiles	3,428	841,91	593,21	3,361	716,63	594,39
(b) Jute & Other Natural Fibre Textiles	2,141	53,82	26,76	1,318	18,24	13,61
(c) Handloom Textiles & Khadi	3,014	86,91	64,49	4,200	87,72	77,48
(d) Other Textiles & Textile Products	11,423	580,34	472,43	9,980	857,64	694,23
5. Paper, Paper Products & Printing	4,149	394,34	246,42	4,622	441,32	373,02
6. Leather & Leather Products	2,743	485,21	277,23	2,997	97,04	87,78
7. Rubber & Plastic Products	3,490	383,08	271,61	3,388	429,67	352,27
8. Chemicals & Chemical Products	4,187	827,63	503,20	8,854	1643,28	1290,64
(a) Heavy Industrial Chemicals	143	74,54	54,72	588	493,02	454,03
(b) Fertilisers	64	107,68	75,91	89	414,51	259,45
(c) Drugs & Pharmaceuticals	811	168,26	101,92	2,439	300,52	229,00
(d) Non-Edible Oils	94	126,72	53,99	64	13,95	10,39
(e) Other Chemicals & Chemical Products	3,075	350,44	216,66	5,674	421,27	337,77
9. Petroleum, Coal Products & Nuclear Fuels	115	36,79	22,94	204	427,56	267,63
10. Manufacture of Cement & Cement Products	1,675	68,05	56,81	1,516	256,81	220,32
11. Basic Metals & Metal Products	6,495	1132,77	751,82	7,106	1458,29	1239,60
(a) Iron & Steel	1,061	691,16	453,73	1,398	1014,37	922,97
(b) Non-Ferrous Metals	154	120,05	64,28	215	149,52	65,79
(c) Metal Products	5,280	321,56	233,81	5,493	294,40	250,84
12. Engineering	6,719	952,08	714,90	8,703	781,38	641,54
(a) Heavy Engineering	418	133,83	108,43	768	159,75	140,99
(b) Light Engineering	2,768	329,78	225,20	4,050	182,66	156,53
(c) Electrical Machinery & Goods	2,235	355,01	261,53	2,470	232,07	170,48
(d) Electronic Machinery & Goods	1,298	133,46	119,73	1,415	206,90	173,54
13. Vehicles, Vehicle Parts & Transport Equipments	2,597	95,31	68,20	13,525	212,73	195,49
14. Other Industries	1,95,261	1154,80	944,04	2,72,911	1611,59	1413,01
15. Electricity, Gas & Water	208	169,26	127,25	307	530,85	458,79
(a) Electricity Generation & Transmission	67	157,35	117,63	119	436,10	379,91
(b) Non-Conventional Energy	51	3,99	3,38	32	53,67	54,90
(c) Gas, Steam & Water Supply	90	7,93	6,24	156	41,08	23,98
16. Construction	12,033	244,41	206,52	12,996	581,32	500,34
<b>III. TRANSPORT OPERATORS</b>	<b>55,558</b>	<b>666,94</b>	<b>454,24</b>	<b>77,268</b>	<b>685,08</b>	<b>557,78</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>60,435</b>	<b>856,94</b>	<b>655,19</b>	<b>2,34,019</b>	<b>1780,72</b>	<b>1411,59</b>
<b>V. PERSONAL LOANS</b>	<b>14,25,705</b>	<b>8325,12</b>	<b>6887,96</b>	<b>15,80,197</b>	<b>8233,98</b>	<b>7069,95</b>
1. Loans for Purchase of Consumer Durables	1,06,581	378,24	265,61	1,30,435	400,83	318,76
2. Loans for Housing	1,99,183	3589,67	3124,50	1,91,234	2812,57	2523,65
3. Rest of the Personal Loans	11,19,941	4357,21	3497,85	12,58,528	5020,58	4227,54
<b>VI. TRADE</b>	<b>5,17,618</b>	<b>4247,20</b>	<b>3413,63</b>	<b>7,77,976</b>	<b>5085,88</b>	<b>4354,62</b>
1. Wholesale Trade	32,350	1429,42	1157,93	37,973	1204,16	1045,68
2. Retail Trade	4,85,268	2817,78	2255,70	7,40,003	3881,72	3308,94
<b>VII. FINANCE</b>	<b>8,033</b>	<b>151,27</b>	<b>100,50</b>	<b>13,821</b>	<b>422,95</b>	<b>353,54</b>
<b>VIII. ALL OTHERS</b>	<b>6,03,007</b>	<b>4724,08</b>	<b>3693,96</b>	<b>7,56,429</b>	<b>4918,42</b>	<b>4193,55</b>
<b>TOTAL BANK CREDIT</b>	<b>51,48,200</b>	<b>38306,71</b>	<b>29930,36</b>	<b>63,02,119</b>	<b>43818,61</b>	<b>36938,21</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	72,356	1420,15	1127,43	93,952	358,86	312,52
2. Other Small Scale Industries	1,49,190	2171,04	1627,49	1,88,975	3411,20	2812,82

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2002**

SEMI-URBAN

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
3	2,00	2,01	10,30,385	1658,45	1443,78	2,49,201	1288,59	1061,49	59,52,516	21146,50	17853,18	I
1	1,50	1,50	9,99,357	1579,43	1382,69	2,39,522	1032,85	871,34	58,10,732	18030,73	15387,14	1
2	50	51	31,028	79,02	61,09	9,679	255,74	190,15	1,41,784	3115,77	2466,04	2
46	156,11	133,80	1,80,827	372,68	304,68	62,647	20344,19	11921,96	9,10,846	44702,26	30736,61	II
—	—	—	119	8,02	7,04	434	288,58	265,89	2,808	1332,25	872,22	1
3	4,70	2,93	1,776	27,97	20,64	3,536	850,16	646,62	53,968	5799,03	4504,48	2
—	—	—	768	11,89	10,19	1,529	165,53	111,51	25,768	1984,16	1521,33	2(a)
1	1,50	1,50	—	—	—	44	270,11	196,83	285	1423,73	1052,13	2(b)
1	20	22	398	3,48	2,85	664	148,39	121,61	4,736	657,73	528,05	2(c)
—	—	—	4	33	26	50	90,32	73,63	467	233,56	193,18	2(d)
—	—	—	8	46	30	53	12,87	9,84	300	58,77	48,43	2(e)
1	3,00	1,21	598	11,81	7,04	1,196	162,95	133,20	22,412	1441,07	1161,36	2(f)
—	—	—	31	1,47	1,14	119	97,42	108,09	902	317,56	283,88	3
8	15,99	17,16	2,973	11,50	10,11	4,650	1688,62	1255,75	46,496	4959,30	3819,62	4
1	8,00	9,19	136	3,34	2,95	2,205	1271,16	931,66	9,131	2841,04	2131,40	4(a)
—	—	—	1,131	3,17	2,91	126	29,63	20,19	4,716	104,86	63,46	4(b)
—	—	—	619	1,08	95	214	4,84	4,26	8,047	180,54	147,18	4(c)
7	7,99	7,97	1,087	3,92	3,29	2,105	382,99	299,65	24,602	1832,86	1477,58	4(d)
2	1,50	1,49	163	4,38	3,48	1,472	806,66	650,66	10,408	1648,20	1275,06	5
—	—	—	119	42	35	193	30,60	22,66	6,052	613,27	388,02	6
5	10,40	10,01	139	2,37	2,09	1,002	253,06	229,51	8,024	1078,57	865,48	7
7	29,40	28,59	515	4,14	3,63	1,862	2232,47	1509,67	15,425	4736,93	3335,72	8
2	9,40	9,66	3	13	15	151	464,23	395,13	887	1041,33	913,69	8(a)
—	—	—	6	33	48	27	274,71	18,17	186	797,23	354,01	8(b)
—	—	—	385	1,85	1,40	486	359,89	328,34	4,121	830,53	660,66	8(c)
—	—	—	1	10	10	15	46,49	33,15	174	187,26	97,62	8(d)
5	20,00	18,92	120	1,73	1,50	1,183	1087,14	734,89	10,057	1880,59	1309,74	8(e)
—	—	—	9	46	31	35	12,62	10,28	363	477,43	301,16	9
—	—	—	77	1,47	1,24	384	929,07	777,68	3,652	1255,40	1056,05	10
—	—	—	215	3,45	3,10	1,235	3022,95	2764,02	15,051	5617,47	4758,53	11
—	—	—	10	1,37	1,20	352	2428,06	2336,17	2,821	4134,96	3714,07	11(a)
—	—	—	1	15	16	64	215,17	171,72	434	484,89	301,94	11(b)
—	—	—	204	1,93	1,74	819	379,73	256,13	11,796	997,62	742,52	11(c)
12	30,90	25,32	1,097	4,88	4,04	1,438	6291,77	1172,12	17,969	8061,01	2557,93	12
—	—	—	27	89	69	183	230,11	138,87	1,396	524,59	388,99	12(a)
—	—	—	786	2,67	2,29	674	90,09	52,74	8,278	605,20	436,75	12(b)
1	44	38	195	1,07	92	302	5128,11	228,11	5,203	5716,70	661,43	12(c)
11	30,46	24,94	89	25	14	279	843,46	752,40	3,092	1214,53	1070,75	12(d)
7	61,92	47,00	1,236	5,87	4,10	809	497,69	294,09	18,174	873,53	608,88	13
1	1,19	1,19	1,69,902	242,99	196,40	41,304	515,48	391,47	6,79,379	3526,05	2946,11	14
—	—	—	15	89	64	101	2391,85	1425,81	631	3092,84	2012,49	15
—	—	—	1	3	3	52	2327,66	1367,73	239	2921,14	1865,29	15(a)
—	—	—	1	2	1	8	60,33	54,99	92	118,01	113,29	15(b)
—	—	—	13	84	60	41	3,85	3,09	300	53,70	33,90	15(c)
1	11	11	2,441	52,40	46,37	4,073	435,19	397,64	31,544	1313,44	1150,99	16
2	16	2	35,010	187,34	132,62	15,594	393,64	309,12	1,83,432	1933,16	1453,77	III
101	45,77	25,65	90,276	201,42	160,92	34,308	917,95	811,65	4,19,139	3802,80	3065,00	IV
30	26	23	4,58,947	1426,06	1168,81	4,45,852	2245,83	1882,65	39,10,731	20231,26	17009,60	V
—	—	—	83,092	215,57	161,36	22,274	64,69	49,93	3,42,382	1059,33	795,65	1
—	—	—	42,065	424,62	364,21	47,815	779,81	681,86	4,80,297	7606,67	6694,22	2
30	26	23	3,33,790	785,87	643,24	3,75,763	1401,34	1150,87	30,88,052	11565,26	9519,73	3
6	22,33	1,56	4,12,467	749,28	613,43	1,03,027	2032,65	1805,26	18,11,094	12137,34	10188,50	VI
6	22,33	1,56	10,263	65,52	56,59	7,732	895,23	817,27	88,324	3616,65	3079,03	1
—	—	—	4,02,204	683,77	556,84	95,295	1137,43	987,99	17,22,770	8520,69	7109,47	2
—	—	—	1,644	6,61	5,11	1,105	193,86	146,62	24,603	774,69	605,77	VII
3	10,46	9,34	1,44,504	305,13	243,57	3,20,714	1513,22	1103,49	18,24,657	11471,31	9243,91	VIII
191	237,08	172,60	23,54,060	4906,98	4072,92	12,32,448	28929,95	19042,25	150,37,018	116199,33	90156,34	Total
—	—	—	1,16,780	152,56	120,16	8,395	50,43	46,05	2,91,483	1981,99	1606,15	1
6	5,79	5,57	46,138	100,26	85,26	35,951	1045,83	887,72	4,20,260	6734,13	5418,86	2

**TABLE NO. 5.5 – POPULATION AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

**URBAN**

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>2,86,038</b>	<b>2714,88</b>	<b>2249,53</b>	<b>4,68,730</b>	<b>5548,14</b>	<b>4647,83</b>
1. Direct Finance	2,79,976	1464,58	1206,66	4,28,340	2471,51	2169,00
2. Indirect Finance	6,062	1250,30	1042,87	40,390	3076,63	2478,83
<b>II. INDUSTRY</b>	<b>1,76,336</b>	<b>16544,73</b>	<b>11148,84</b>	<b>3,78,939</b>	<b>26984,65</b>	<b>22597,69</b>
1. Mining & Quarrying	646	1003,75	428,02	1,325	337,85	303,91
2. Food Manufacturing & Processing	10,766	2119,71	1336,16	17,952	3377,11	2659,78
(a) Rice Mills, Flour & Dal Mills	4,458	558,32	384,10	8,351	911,67	695,31
(b) Sugar	101	408,71	252,01	148	631,16	522,95
(c) Edible Oils & Vanaspati	957	300,55	216,29	1,581	293,67	248,22
(d) Tea Processing	84	114,37	55,64	168	118,98	92,16
(e) Processing of Fruits & Vegetables	47	11,19	9,17	250	59,81	54,03
(f) Others	5,119	726,58	418,94	7,454	1361,82	1047,12
3. Beverage & Tobacco	243	124,05	97,11	859	672,32	500,34
4. Textiles	17,250	2109,55	1640,37	37,065	4815,36	4001,09
(a) Cotton Textiles	4,065	926,69	757,60	12,202	2467,57	2021,07
(b) Jute & Other Natural Fibre Textiles	629	21,89	19,45	565	77,19	56,81
(c) Handloom Textiles & Khadi	1,705	58,43	47,55	3,196	155,12	131,59
(d) Other Textiles & Textile Products	10,851	1102,54	815,76	21,102	2115,48	1791,62
5. Paper, Paper Products & Printing	4,343	356,30	284,32	7,570	827,87	735,11
6. Leather & Leather Products	1,649	173,41	138,53	3,173	219,80	196,45
7. Rubber & Plastic Products	4,729	542,94	449,32	6,335	1018,25	908,83
8. Chemicals & Chemical Products	4,061	1434,70	911,81	9,131	1762,54	1459,40
(a) Heavy Industrial Chemicals	228	87,63	70,64	732	376,27	328,94
(b) Fertilisers	104	203,53	165,54	159	430,07	335,17
(c) Drugs & Pharmaceuticals	1,291	412,73	284,62	3,196	394,02	331,72
(d) Non-Edible Oils	81	44,23	38,02	109	27,05	23,66
(e) Other Chemicals & Chemical Products	2,357	686,57	352,98	4,935	535,13	439,92
9. Petroleum, Coal Products & Nuclear Fuels	121	151,87	69,69	468	880,30	849,37
10. Manufacture of Cement & Cement Products	1,423	140,64	107,58	1,050	173,65	155,32
11. Basic Metals & Metal Products	22,868	3149,29	1898,01	23,343	4113,52	3674,38
(a) Iron & Steel	1,864	2312,79	1302,90	2,928	2834,03	2580,87
(b) Non-Ferrous Metals	564	316,95	184,17	872	346,51	324,85
(c) Metal Products	20,440	519,56	410,94	19,543	932,98	768,66
12. Engineering	8,756	2629,76	1932,96	29,782	2356,63	1880,01
(a) Heavy Engineering	483	225,58	169,42	1,932	834,38	563,04
(b) Light Engineering	3,816	1292,26	925,52	20,243	508,85	430,79
(c) Electrical Machinery & Goods	2,851	662,90	485,08	4,628	582,04	502,63
(d) Electronic Machinery & Goods	1,606	449,02	352,94	2,979	431,36	383,56
13. Vehicles, Vehicle Parts & Transport Equipments	1,531	258,69	195,18	4,799	971,72	735,35
14. Other Industries	87,563	1421,95	890,76	2,22,009	2592,68	2151,91
15. Electricity, Gas & Water	251	478,79	426,00	498	1113,41	900,07
(a) Electricity Generation & Transmission	140	460,80	413,17	227	998,65	806,36
(b) Non-Conventional Energy	29	1,96	1,48	35	7,46	6,55
(c) Gas, Steam & Water Supply	82	16,02	11,34	236	107,30	87,17
16. Construction	10,136	449,33	343,05	13,580	1751,62	1486,36
<b>III. TRANSPORT OPERATORS</b>	<b>24,222</b>	<b>358,14</b>	<b>250,22</b>	<b>67,744</b>	<b>907,35</b>	<b>752,03</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>48,342</b>	<b>1916,16</b>	<b>857,72</b>	<b>1,78,010</b>	<b>3794,45</b>	<b>2637,99</b>
<b>V. PERSONAL LOANS</b>	<b>11,01,320</b>	<b>8799,18</b>	<b>7381,45</b>	<b>20,26,460</b>	<b>13902,18</b>	<b>11850,43</b>
1. Loans for Purchase of Consumer Durables	93,777	362,30	253,16	1,67,071	629,70	515,16
2. Loans for Housing	2,13,726	4616,38	4105,66	2,90,572	5449,88	4840,53
3. Rest of the Personal Loans	7,93,817	3820,50	3022,63	15,68,817	7822,59	6494,74
<b>VI. TRADE</b>	<b>1,96,765</b>	<b>11026,15</b>	<b>8920,64</b>	<b>5,57,933</b>	<b>8592,33</b>	<b>7219,62</b>
1. Wholesale Trade	25,859	8853,15	7334,53	46,394	3265,91	2758,31
2. Retail Trade	1,70,906	2173,01	1586,11	5,11,539	5326,42	4461,31
<b>VII. FINANCE</b>	<b>8,757</b>	<b>412,90</b>	<b>324,17</b>	<b>17,009</b>	<b>747,33</b>	<b>622,33</b>
<b>VIII. ALL OTHERS</b>	<b>2,26,830</b>	<b>6451,98</b>	<b>5145,23</b>	<b>7,36,740</b>	<b>8508,24</b>	<b>7106,29</b>
<b>TOTAL BANK CREDIT</b>	<b>20,68,610</b>	<b>48224,11</b>	<b>36277,80</b>	<b>44,31,565</b>	<b>68984,68</b>	<b>57434,21</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	23,656	1320,75	1055,30	40,302	310,92	275,91
2. Other Small Scale Industries	94,840	2836,50	2153,44	1,99,314	6402,45	5250,13

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2002**

URBAN

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
—	—	—	74,735	162,84	136,41	34,551	859,57	673,73	8,64,054	9285,43	7707,49	I
—	—	—	67,960	140,90	117,93	30,964	492,05	409,75	8,07,240	4569,03	3903,34	1
—	—	—	6,775	21,95	18,47	3,587	367,52	263,98	56,814	4716,40	3804,15	2
<b>509</b>	<b>1432,84</b>	<b>1091,26</b>	<b>34,427</b>	<b>139,44</b>	<b>118,70</b>	<b>55,431</b>	<b>22753,16</b>	<b>17675,63</b>	<b>6,45,642</b>	<b>67854,83</b>	<b>52632,13</b>	<b>II</b>
2	7,57	7,57	48	2,95	2,28	300	146,83	136,54	2,321	1498,95	878,32	1
20	103,55	32,14	276	13,75	10,87	2,523	1576,62	1182,00	31,537	7190,75	5220,95	2
—	—	—	107	5,70	4,35	835	163,39	122,84	13,751	1639,07	1206,59	2(a)
4	32,85	28,20	—	—	—	102	488,00	396,72	355	1560,72	1199,88	2(b)
1	75	52	33	3,05	3,08	337	241,98	193,39	2,909	840,00	661,51	2(c)
8	11,80	14	2	71	15	33	31,74	26,43	295	277,59	174,52	2(d)
—	—	—	5	52	27	68	41,10	30,71	370	112,62	94,18	2(e)
7	58,16	3,28	129	3,78	3,03	1,148	610,41	411,91	13,857	2760,75	1884,28	2(f)
10	110,58	98,56	10	1,05	88	203	263,50	220,05	1,325	1171,50	916,94	3
62	167,23	122,54	1,754	6,16	4,73	8,499	4224,49	3279,56	64,630	11322,80	9048,29	4
11	26,83	19,31	18	1,17	1,03	4,637	3059,96	2352,62	20,933	6482,23	5151,64	4(a)
—	—	—	695	1,52	70	74	151,75	130,62	1,963	252,36	207,58	4(b)
—	—	—	996	2,16	1,91	287	23,86	22,46	6,184	239,58	203,51	4(c)
51	140,40	103,23	45	1,30	1,09	3,501	988,92	773,86	35,550	4348,64	3485,56	4(d)
9	7,32	5,92	79	2,11	1,61	1,466	586,32	435,86	13,467	1779,93	1462,82	5
6	1,31	1,28	275	56	55	351	43,22	29,45	5,454	438,30	366,25	6
6	26,96	26,08	36	1,57	1,50	889	221,77	164,51	11,995	1811,49	1550,24	7
24	42,88	37,48	47	1,47	1,33	1,566	3375,49	2356,64	14,829	6617,07	4766,66	8
—	—	—	1	5	5	311	1334,98	1117,55	1,272	1798,93	1517,18	8(a)
—	—	—	—	—	—	77	823,28	396,79	340	1456,89	897,50	8(b)
4	6,46	1,34	10	45	48	326	217,72	149,54	4,827	1031,39	767,71	8(c)
1	8,50	8,78	3	21	17	23	3,04	3,49	217	83,03	74,13	8(d)
19	27,92	27,35	33	76	64	829	996,46	689,26	8,173	2246,84	1510,15	8(e)
1	7,30	6,88	4	48	37	79	1828,24	1913,93	673	2868,20	2840,24	9
4	80,00	80,00	44	76	74	311	901,67	766,79	2,832	1296,72	1110,42	10
34	66,14	52,88	112	2,97	2,47	1,973	3372,92	2654,00	48,330	10704,84	8281,74	11
27	37,35	26,16	6	1,23	92	720	2694,95	2078,74	5,545	7880,34	5989,59	11(a)
2	3,29	1,59	1	9	6	115	427,32	415,08	1,554	1094,15	925,75	11(b)
5	25,50	25,14	105	1,65	1,49	1,138	250,66	160,18	41,231	1730,35	1366,40	11(c)
164	546,03	446,61	98	2,49	2,19	2,641	1902,15	1304,51	41,441	7437,07	5566,28	12
37	166,00	136,33	7	29	26	554	548,13	362,66	3,013	1774,38	1231,72	12(a)
96	274,29	228,69	36	86	73	1,097	173,27	141,42	25,288	2249,54	1727,16	12(b)
20	58,84	42,68	41	98	92	642	649,04	413,83	8,182	1953,80	1445,14	12(c)
11	46,90	38,90	14	35	26	348	531,71	386,59	4,958	1459,35	1162,26	12(d)
44	231,44	140,25	112	99	77	673	1296,47	1060,17	7,159	2759,31	2131,71	13
96	18,35	17,14	30,830	67,60	57,31	30,490	681,80	472,26	3,70,988	4782,39	3589,38	14
1	13,66	13,66	9	61	37	166	1522,59	1034,04	925	3129,06	2374,14	15
1	13,66	13,66	3	23	12	72	1405,80	980,47	443	2879,15	2213,79	15(a)
—	—	—	—	—	—	15	37,05	27,45	79	46,48	35,49	15(b)
—	—	—	6	38	25	79	79,73	26,11	403	203,43	124,87	15(c)
26	2,50	2,26	693	33,92	30,73	3,301	809,07	665,35	27,736	3046,45	2527,75	16
<b>25</b>	<b>3,17</b>	<b>2,64</b>	<b>11,210</b>	<b>64,10</b>	<b>46,77</b>	<b>10,055</b>	<b>358,49</b>	<b>239,12</b>	<b>1,13,256</b>	<b>1691,25</b>	<b>1290,78</b>	<b>III</b>
<b>106</b>	<b>16,42</b>	<b>13,95</b>	<b>18,221</b>	<b>79,54</b>	<b>61,41</b>	<b>25,496</b>	<b>2921,36</b>	<b>2558,14</b>	<b>2,70,175</b>	<b>8727,92</b>	<b>6129,21</b>	<b>IV</b>
<b>24,736</b>	<b>260,10</b>	<b>184,01</b>	<b>1,97,967</b>	<b>776,28</b>	<b>642,71</b>	<b>3,72,682</b>	<b>2468,98</b>	<b>1959,26</b>	<b>37,23,165</b>	<b>26206,71</b>	<b>22017,85</b>	<b>V</b>
2,049	19,77	19,19	33,814	100,88	74,34	32,779	139,89	107,47	3,29,490	1252,54	969,33	1
452	27,96	27,45	48,762	358,28	313,67	35,129	598,93	503,10	5,88,641	11051,44	9790,41	2
22,235	212,36	137,36	1,15,391	317,12	254,69	3,04,774	1730,16	1348,69	28,05,034	13902,74	11258,12	3
<b>590</b>	<b>75,70</b>	<b>55,30</b>	<b>62,818</b>	<b>167,20</b>	<b>138,58</b>	<b>78,132</b>	<b>3564,62</b>	<b>3034,82</b>	<b>8,96,238</b>	<b>23426,01</b>	<b>19368,97</b>	<b>VI</b>
523	29,10	19,57	3,287	21,72	18,80	14,157	2000,50	1734,51	90,220	14170,38	11865,72	1
67	46,60	35,74	59,531	145,48	119,77	63,975	1564,12	1300,31	8,06,018	9255,64	7503,25	2
9	4,83	4,71	80	2,68	1,97	1,427	340,82	263,15	27,282	1508,55	1216,35	VII
<b>4,092</b>	<b>63,87</b>	<b>48,73</b>	<b>41,137</b>	<b>104,63</b>	<b>86,01</b>	<b>1,12,237</b>	<b>1366,12</b>	<b>1007,95</b>	<b>11,21,036</b>	<b>16494,83</b>	<b>13394,21</b>	<b>VIII</b>
<b>30,067</b>	<b>1856,93</b>	<b>1400,61</b>	<b>4,40,595</b>	<b>1496,70</b>	<b>1232,55</b>	<b>6,90,011</b>	<b>34633,12</b>	<b>27411,81</b>	<b>76,60,848</b>	<b>155195,54</b>	<b>123756,99</b>	<b>Total</b>
—	—	—	21,683	32,59	27,44	7,160	49,25	37,83	92,801	1713,51	1396,48	1
72	42,05	18,67	7,668	41,88	34,28	25,763	1916,90	1526,37	3,27,657	11239,77	8982,89	2

**TABLE NO. 5.5 – POPULATION AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

**METROPOLITAN**

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>14,161</b>	<b>3823,15</b>	<b>3034,07</b>	<b>1,21,815</b>	<b>8330,56</b>	<b>5586,13</b>
1. Direct Finance	9,660	466,04	371,73	74,179	1343,38	1066,01
2. Indirect Finance	4,501	3357,11	2662,34	47,636	6987,18	4520,12
<b>II. INDUSTRY</b>	<b>2,09,217</b>	<b>57695,30</b>	<b>36739,01</b>	<b>5,40,980</b>	<b>88278,73</b>	<b>71442,66</b>
1. Mining & Quarrying	360	11620,16	5199,27	1,228	1996,92	1594,44
2. Food Manufacturing & Processing	2,363	3466,97	2526,34	48,740	5236,71	4085,36
(a) Rice Mills, Flour & Dal Mills	533	351,60	286,25	1,708	1306,14	1006,36
(b) Sugar	104	1317,88	866,52	104	617,87	537,50
(c) Edible Oils & Vanaspati	333	547,17	468,36	16,989	580,15	446,74
(d) Tea Processing	102	341,00	225,67	381	671,92	523,10
(e) Processing of Fruits & Vegetables	53	81,61	59,49	218	378,49	279,04
(f) Others	1,238	827,71	620,06	29,340	1682,15	1292,62
3. Beverage & Tobacco	178	276,48	170,56	544	702,10	587,97
4. Textiles	19,670	6778,23	5009,07	55,352	12373,18	9671,34
(a) Cotton Textiles	1,286	2416,92	1717,79	11,878	4086,25	3370,18
(b) Jute & Other Natural Fibre Textiles	3,661	71,32	49,38	3,044	274,16	200,58
(c) Handloom Textiles & Khadi	196	289,65	254,46	1,437	737,01	212,68
(d) Other Textiles & Textile Products	14,527	4000,34	2987,43	38,993	7275,76	5887,89
5. Paper, Paper Products & Printing	4,011	791,26	631,33	10,792	2720,01	2363,80
6. Leather & Leather Products	1,195	573,45	443,35	10,268	1696,95	1361,42
7. Rubber & Plastic Products	4,009	1280,16	991,16	10,110	2422,04	2079,22
8. Chemicals & Chemical Products	11,049	7651,97	4196,77	56,345	9098,89	7263,21
(a) Heavy Industrial Chemicals	339	831,13	452,74	1,913	1503,32	1232,37
(b) Fertilisers	167	2249,74	1376,52	328	2077,25	1516,60
(c) Drugs & Pharmaceuticals	8,586	2054,64	1019,90	26,492	2898,71	2371,45
(d) Non-Edible Oils	28	32,07	28,33	161	117,05	64,65
(e) Other Chemicals & Chemical Products	1,929	2484,38	1319,29	27,451	2502,57	2078,14
9. Petroleum, Coal Products & Nuclear Fuels	158	1441,14	1078,35	758	6209,17	5321,69
10. Manufacture of Cement & Cement Products	360	564,85	475,89	921	1288,78	991,57
11. Basic Metals & Metal Products	17,142	5009,60	3703,40	31,358	8980,44	7971,04
(a) Iron & Steel	1,453	4038,72	2968,67	3,478	5502,02	4941,20
(b) Non-Ferrous Metals	225	350,98	221,98	1,188	784,47	715,15
(c) Metal Products	15,464	619,90	512,75	26,692	2693,95	2314,69
12. Engineering	8,807	7065,90	4490,82	98,099	10304,72	7927,78
(a) Heavy Engineering	421	419,18	355,71	2,802	2254,82	1596,11
(b) Light Engineering	4,256	3102,19	2049,23	73,475	2850,31	2289,05
(c) Electrical Machinery & Goods	2,386	1544,27	1017,12	10,647	3201,04	2484,19
(d) Electronic Machinery & Goods	1,744	2000,25	1068,75	11,175	1998,55	1558,43
13. Vehicles, Vehicle Parts & Transport Equipments	2,913	1632,95	958,15	6,620	2419,89	1985,48
14. Other Industries	1,34,573	5856,47	4352,19	1,93,492	7412,01	6106,06
15. Electricity, Gas & Water	309	3150,24	2028,35	858	7201,94	5612,30
(a) Electricity Generation & Transmission	252	2963,34	1898,25	532	6711,19	5228,02
(b) Non-Conventional Energy	23	16,19	8,02	68	88,75	61,00
(c) Gas, Steam & Water Supply	34	170,72	122,08	258	401,99	323,28
16. Construction	2,120	535,47	484,01	15,495	8214,95	6519,98
<b>III. TRANSPORT OPERATORS</b>	<b>14,710</b>	<b>686,91</b>	<b>485,10</b>	<b>37,817</b>	<b>3347,81</b>	<b>2676,34</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>23,649</b>	<b>1708,76</b>	<b>1240,20</b>	<b>1,02,184</b>	<b>7188,62</b>	<b>5776,37</b>
<b>V. PERSONAL LOANS</b>	<b>6,01,903</b>	<b>6115,50</b>	<b>5047,46</b>	<b>16,68,066</b>	<b>15549,16</b>	<b>13133,49</b>
1. Loans for Purchase of Consumer Durables	34,170	153,08	103,65	1,00,984	402,46	320,32
2. Loans for Housing	1,10,507	3216,55	2833,09	2,72,989	7457,62	6618,93
3. Rest of the Personal Loans	4,57,226	2745,87	2110,71	12,94,093	7689,08	6194,25
<b>VI. TRADE</b>	<b>56,557</b>	<b>15599,27</b>	<b>12253,65</b>	<b>2,21,429</b>	<b>41642,91</b>	<b>38514,26</b>
1. Wholesale Trade	13,591	14557,18	11421,63	57,702	36509,38	34306,21
2. Retail Trade	42,966	1042,09	832,01	1,63,727	5133,53	4208,05
<b>VII. FINANCE</b>	<b>4,489</b>	<b>6217,54</b>	<b>4646,20</b>	<b>16,749</b>	<b>20627,42</b>	<b>17338,66</b>
<b>VIII. ALL OTHERS</b>	<b>1,62,606</b>	<b>12695,41</b>	<b>9054,35</b>	<b>6,46,516</b>	<b>21866,89</b>	<b>17507,82</b>
<b>TOTAL BANK CREDIT</b>	<b>10,87,292</b>	<b>104541,83</b>	<b>72500,03</b>	<b>33,55,556</b>	<b>206832,11</b>	<b>171975,73</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	12,989	1046,43	816,31	17,538	304,13	281,88
2. Other Small Scale Industries	77,339	4517,68	3513,04	1,59,828	10825,98	8784,57

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2002**

**METROPOLITAN**

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
400	202,73	201,78	213	2,19	1,72	7,203	1228,25	980,86	1,43,792	13586,88	9804,55	I
275	19,08	20,15	210	2,14	1,68	6,472	364,75	249,78	90,796	2195,38	1709,35	1
125	183,66	181,62	3	5	4	731	863,50	731,08	52,996	11391,50	8095,21	2
<b>32,094</b>	<b>33193,33</b>	<b>22960,69</b>	<b>193</b>	<b>2,63</b>	<b>1,92</b>	<b>54,738</b>	<b>50126,07</b>	<b>36423,15</b>	<b>8,37,222</b>	<b>229296,06</b>	<b>167567,44</b>	<b>II</b>
37	602,09	324,19	—	—	—	267	2556,92	1981,20	1,892	16776,10	9099,09	1
334	824,77	516,52	8	11	10	1,399	2047,83	1629,64	52,844	11576,38	8757,95	2
8	20,95	10,51	5	4	3	365	263,77	228,98	2,619	1942,50	1532,13	2(a)
16	42,45	28,75	—	—	—	49	345,98	286,75	273	2324,17	1719,51	2(b)
32	191,33	107,05	2	1	1	230	314,19	223,56	17,586	1632,84	1245,72	2(c)
35	193,70	88,33	—	—	—	60	369,58	286,82	578	1576,20	1123,92	2(d)
12	13,58	12,43	1	6	6	84	116,48	88,04	368	590,22	439,05	2(e)
231	362,77	269,45	—	—	—	611	637,81	515,48	31,420	3510,46	2697,61	2(f)
67	654,81	456,09	—	—	—	155	464,04	410,77	944	2097,43	1625,40	3
860	2296,44	1583,95	6	6	6	4,448	6870,36	3330,31	80,336	28318,28	19594,72	4
459	1297,98	896,45	—	—	—	1,363	2053,26	1652,71	14,986	9854,41	7637,13	4(a)
4	3,77	4,00	—	—	—	72	111,60	80,56	6,781	460,86	334,52	4(b)
16	36	36	—	—	—	83	12,12	10,71	1,732	1039,15	478,22	4(c)
381	994,33	683,15	6	6	6	2,930	4693,37	1586,33	56,837	16963,87	11144,85	4(d)
210	602,71	395,73	10	20	13	1,460	1315,55	1024,55	16,483	5429,73	4415,56	5
88	170,30	81,74	—	—	—	564	245,08	182,79	12,115	2685,78	2069,29	6
1,653	668,55	456,90	—	—	—	1,314	1109,42	906,85	17,086	5480,17	4434,13	7
1,783	5559,32	3827,88	4	6	3	3,086	5916,32	4296,87	72,267	28226,56	19584,76	8
421	1109,47	790,98	—	—	—	500	1468,17	1005,01	3,173	4912,09	3481,11	8(a)
30	386,02	239,24	—	—	—	105	732,94	626,81	630	5445,95	3759,16	8(b)
532	1973,94	1292,08	3	5	2	662	1539,14	1255,74	36,275	8466,47	5939,19	8(c)
6	182,03	182,03	—	—	—	19	5,12	5,57	214	336,27	280,57	8(d)
794	1907,86	1323,55	1	1	1	1,800	2170,96	1403,75	31,975	9065,78	6124,73	8(e)
79	1431,19	1077,45	—	—	—	116	1934,04	1393,10	1,111	11015,54	8870,60	9
111	868,93	681,74	—	—	—	246	878,91	749,90	1,638	3601,47	2899,09	10
537	2514,85	1533,59	3	1	1	4,827	5003,31	4303,00	53,867	21508,21	17511,04	11
226	943,65	705,24	—	—	—	1,112	3758,05	3338,57	6,269	14242,45	11953,68	11(a)
131	1091,41	534,11	—	—	—	214	347,83	236,66	1,758	2574,70	1707,90	11(b)
180	479,78	294,24	3	1	1	3,501	897,42	727,77	45,840	4691,06	3849,46	11(c)
2,395	7322,58	4523,39	4	4	3	4,392	6760,87	4786,85	1,13,697	31454,10	21728,87	12
214	1354,71	903,29	—	—	—	715	1522,91	1196,76	4,152	5551,62	4051,88	12(a)
696	2820,12	1818,48	1	1	—	1,575	990,25	763,10	80,003	9762,89	6919,87	12(b)
495	1695,80	980,08	3	3	2	1,410	2263,24	1444,82	14,941	8704,38	5926,24	12(c)
990	1451,95	821,53	—	—	—	692	1984,46	1382,16	14,601	7435,21	4830,87	12(d)
815	3574,85	2692,49	4	6	9	1,392	2616,26	1997,49	11,744	10244,01	7633,70	13
22,603	3668,29	2907,90	145	1,69	1,07	28,301	4925,56	3552,54	3,79,114	21864,01	16919,75	14
121	1157,73	941,36	—	—	—	205	4191,09	3251,70	1,493	15701,00	11833,71	15
89	788,46	698,81	—	—	—	122	3890,67	3019,23	995	14353,66	10844,31	15(a)
2	5,00	1,42	—	—	—	39	127,43	94,40	132	237,37	164,84	15(b)
30	364,27	241,13	—	—	—	44	172,99	138,07	366	1109,97	824,56	15(c)
401	1275,93	959,77	9	40	40	2,566	3290,52	2625,60	20,591	13317,29	10589,77	16
<b>577</b>	<b>1034,23</b>	<b>796,71</b>	<b>145</b>	<b>1,41</b>	<b>1,01</b>	<b>8,301</b>	<b>1909,92</b>	<b>1278,21</b>	<b>61,550</b>	<b>6980,28</b>	<b>5237,37</b>	<b>III</b>
<b>3,511</b>	<b>4776,21</b>	<b>3407,19</b>	<b>134</b>	<b>2,84</b>	<b>2,18</b>	<b>29,822</b>	<b>7583,44</b>	<b>6328,49</b>	<b>1,59,300</b>	<b>21259,87</b>	<b>16754,43</b>	<b>IV</b>
<b>31,55,571</b>	<b>21694,52</b>	<b>11075,47</b>	<b>10,773</b>	<b>30,67</b>	<b>29,44</b>	<b>6,05,825</b>	<b>4515,90</b>	<b>2770,01</b>	<b>60,42,138</b>	<b>47905,76</b>	<b>32055,87</b>	<b>V</b>
14,040	161,62	147,20	1,276	3,73	3,30	31,194	93,21	72,36	1,81,664	814,10	646,83	1
38,221	3623,76	2886,44	1,211	19,38	19,65	32,243	1027,61	823,31	4,55,171	15344,92	13181,42	2
31,03,310	17909,14	8041,84	8,286	7,57	6,49	5,42,388	3395,08	1874,34	54,05,303	31746,73	18227,62	3
<b>12,233</b>	<b>2143,12</b>	<b>1315,70</b>	<b>1,138</b>	<b>8,27</b>	<b>7,36</b>	<b>37,968</b>	<b>6060,83</b>	<b>4776,44</b>	<b>3,29,325</b>	<b>65454,40</b>	<b>56867,41</b>	<b>VI</b>
11,634	1330,31	844,61	35	46	2	9,907	3746,06	3039,52	92,869	56143,39	49612,00	1
599	812,81	471,09	1,103	7,81	7,34	28,061	2314,77	1736,91	2,36,456	9311,02	7255,40	2
<b>901</b>	<b>6767,10</b>	<b>4175,31</b>	<b>2</b>	<b>5</b>	<b>5</b>	<b>2,976</b>	<b>11440,50</b>	<b>7637,14</b>	<b>25,117</b>	<b>45052,61</b>	<b>33797,36</b>	<b>VII</b>
<b>65,459</b>	<b>1797,53</b>	<b>1558,59</b>	<b>184</b>	<b>4,82</b>	<b>4,63</b>	<b>54,448</b>	<b>4831,59</b>	<b>4157,05</b>	<b>9,29,213</b>	<b>41196,23</b>	<b>32282,44</b>	<b>VIII</b>
<b>32,70,746</b>	<b>71608,79</b>	<b>45491,44</b>	<b>12,782</b>	<b>52,88</b>	<b>48,32</b>	<b>8,01,281</b>	<b>87696,50</b>	<b>64351,35</b>	<b>85,27,657</b>	<b>470732,10</b>	<b>354366,86</b>	<b>Total</b>
326	9,86	7,82	19	16	12	3,726	25,82	21,74	34,598	1386,39	1127,87	1
1,003	784,35	669,31	111	40	36	23,813	2561,89	1992,84	2,62,094	18690,29	14960,11	2

**TABLE NO. 5.5 – POPULATION AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

**ALL-INDIA**

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>49,49,978</b>	<b>23940,17</b>	<b>19532,75</b>	<b>87,70,035</b>	<b>39683,64</b>	<b>31947,52</b>
1. Direct Finance	48,90,607	17550,79	14540,43	84,47,162	25783,62	22253,82
2. Indirect Finance	59,371	6389,38	4992,33	3,22,873	13900,02	9693,69
<b>II. INDUSTRY</b>	<b>9,22,642</b>	<b>99148,85</b>	<b>63683,73</b>	<b>18,33,504</b>	<b>139616,87</b>	<b>113987,53</b>
1. Mining & Quarrying	2,264	13994,51	6344,84	5,321	3171,41	2558,50
2. Food Manufacturing & Processing	75,429	8473,61	5954,13	1,15,959	13304,26	10500,79
(a) Rice Mills, Flour & Dal Mills	38,021	2150,52	1585,69	36,985	3584,58	2812,42
(b) Sugar	341	2295,21	1503,32	508	2447,22	2005,51
(c) Edible Oils & Vanaspati	4,521	1286,61	976,69	21,703	1275,28	1005,61
(d) Tea Processing	330	498,09	316,58	1,005	1034,71	827,77
(e) Processing of Fruits & Vegetables	222	113,23	85,50	734	491,83	373,15
(f) Others	31,994	2129,95	1486,35	55,024	4470,65	3476,33
3. Beverage & Tobacco	753	501,11	331,71	2,197	1644,54	1322,85
4. Textiles	72,376	11634,58	8565,57	1,32,559	19707,21	15755,32
(a) Cotton Textiles	9,936	4682,32	3439,93	30,493	7601,72	6271,35
(b) Jute & Other Natural Fibre Textiles	7,627	162,20	109,91	5,514	386,40	286,78
(c) Handloom Textiles & Khadi	8,702	452,79	381,62	14,826	1019,95	454,84
(d) Other Textiles & Textile Products	46,111	6337,27	4634,12	81,726	10699,13	8742,36
5. Paper, Paper Products & Printing	14,049	1658,69	1252,09	25,005	4187,57	3642,58
6. Leather & Leather Products	7,766	1251,15	875,84	18,950	2089,96	1711,74
7. Rubber & Plastic Products	13,675	2589,30	2028,95	21,761	4143,39	3551,60
8. Chemicals & Chemical Products	20,996	12017,66	6663,14	77,646	13560,52	10836,35
(a) Heavy Industrial Chemicals	798	1260,23	668,58	3,415	2547,72	2110,02
(b) Fertilisers	376	3114,68	1869,75	621	3176,28	2360,94
(c) Drugs & Pharmaceuticals	11,013	2911,51	1643,01	33,074	3829,46	3104,00
(d) Non-Edible Oils	231	238,90	144,64	392	168,48	108,58
(e) Other Chemicals & Chemical Products	8,578	4492,34	2337,16	40,144	3838,59	3152,81
9. Petroleum, Coal Products & Nuclear Fuels	422	1751,48	1291,32	1,631	7749,80	6674,95
10. Manufacture of Cement & Cement Products	4,914	848,05	703,78	4,775	2141,56	1782,29
11. Basic Metals & Metal Products	50,391	12048,11	7870,56	66,790	15706,88	13918,95
(a) Iron & Steel	4,909	9641,44	6109,11	8,529	10233,43	9243,83
(b) Non-Ferrous Metals	998	811,06	487,44	2,403	1360,87	1180,21
(c) Metal Products	44,484	1595,61	1274,01	55,858	4112,57	3494,91
12. Engineering	35,353	11909,64	7985,57	1,44,785	14607,43	11269,38
(a) Heavy Engineering	1,535	916,46	742,01	5,852	3373,00	2408,87
(b) Light Engineering	12,653	5402,33	3646,51	1,00,495	3701,28	2993,10
(c) Electrical Machinery & Goods	15,744	2780,43	1956,81	19,717	4475,50	3424,81
(d) Electronic Machinery & Goods	5,421	2810,42	1640,24	18,721	3057,66	2442,60
13. Vehicles, Vehicle Parts & Transport Equipments	8,801	2090,37	1273,22	31,217	4113,67	3269,58
14. Other Industries	5,82,236	9372,14	6727,79	11,30,267	13055,00	10918,04
15. Electricity, Gas & Water	867	7610,56	4638,49	1,863	9524,57	7441,01
(a) Electricity Generation & Transmission	516	7141,83	4370,40	999	8771,30	6868,36
(b) Non-Conventional Energy	117	101,88	92,45	144	150,48	122,99
(c) Gas, Steam & Water Supply	234	366,85	175,64	720	602,78	449,67
16. Construction	32,350	1397,89	1176,72	52,778	10909,10	8833,62
<b>III. TRANSPORT OPERATORS</b>	<b>1,37,140</b>	<b>2200,69</b>	<b>1510,38</b>	<b>2,74,399</b>	<b>5627,80</b>	<b>4530,87</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>1,72,454</b>	<b>5548,41</b>	<b>2982,40</b>	<b>7,96,372</b>	<b>13870,93</b>	<b>10690,91</b>
<b>V. PERSONAL LOANS</b>	<b>39,98,619</b>	<b>26972,87</b>	<b>22455,53</b>	<b>67,28,524</b>	<b>43524,57</b>	<b>37011,62</b>
1. Loans for Purchase of Consumer Durables	2,97,043	1100,45	766,21	5,01,100	1719,68	1388,98
2. Loans for Housing	6,00,143	12660,92	11142,53	8,91,995	17367,81	15464,07
3. Rest of the Personal Loans	31,01,433	13211,50	10546,79	53,35,429	24437,09	20158,57
<b>VI. TRADE</b>	<b>12,48,667</b>	<b>34090,72</b>	<b>26668,67</b>	<b>26,95,571</b>	<b>66481,01</b>	<b>60473,36</b>
1. Wholesale Trade	86,156	26257,27	20677,28	1,87,694	48999,50	45931,08
2. Retail Trade	11,62,511	7833,45	5991,39	25,07,877	17481,51	14542,27
<b>VII. FINANCE</b>	<b>26,266</b>	<b>8445,63</b>	<b>6397,34</b>	<b>59,160</b>	<b>22355,77</b>	<b>18851,11</b>
<b>VIII. ALL OTHERS</b>	<b>14,07,366</b>	<b>28292,11</b>	<b>20457,07</b>	<b>30,62,668</b>	<b>39978,90</b>	<b>32769,84</b>
<b>TOTAL BANK CREDIT</b>	<b>128,63,132</b>	<b>228639,45</b>	<b>163687,87</b>	<b>242,20,233</b>	<b>371139,49</b>	<b>310262,74</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,72,420	4432,88	3520,36	3,48,575	1410,07	1235,69
2. Other Small Scale Industries	4,59,023	10503,91	8025,34	7,89,176	22373,68	18289,26

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2002

ALL-INDIA

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
406	224,73	223,78	60,78,404	10431,11	8741,08	5,52,361	4478,91	3563,42	203,51,184	78758,55	64008,55	I
276	20,58	21,65	58,73,573	9994,81	8402,60	5,28,494	2720,14	2211,92	197,40,112	56069,93	47430,42	1
130	204,16	202,13	2,04,831	436,31	338,48	23,867	1758,76	1351,50	6,11,072	22688,62	16578,13	2
<b>32,879</b>	<b>35901,36</b>	<b>24962,16</b>	<b>12,39,002</b>	<b>1683,87</b>	<b>1349,95</b>	<b>2,04,474</b>	<b>95278,99</b>	<b>67642,14</b>	<b>42,32,501</b>	<b>371629,93</b>	<b>271625,50</b>	<b>II</b>
44	613,72	335,58	380	23,86	19,51	1,111	3015,61	2395,94	9,120	20819,11	11654,37	1
360	990,62	606,96	17,042	103,86	80,46	8,525	4675,21	3599,34	2,17,315	27547,56	20741,67	2
8	20,95	10,51	7,989	54,27	43,04	3,199	632,64	486,12	86,202	6442,94	4937,78	2(a)
21	76,80	58,44	9	1,15	80	208	1145,98	918,84	1,087	5966,36	4486,92	2(b)
34	192,28	107,79	1,630	11,41	9,61	1,443	743,91	554,67	29,331	3509,48	2654,37	2(c)
43	205,50	88,47	7	1,06	43	151	492,46	387,73	1,536	2231,83	1620,99	2(d)
12	13,58	12,43	48	2,66	1,91	213	170,77	128,84	1,229	792,07	601,84	2(e)
242	481,52	329,32	7,359	33,31	24,66	3,311	1489,45	1123,13	97,930	8604,89	6439,78	2(f)
79	765,95	555,10	106	5,79	4,31	527	873,01	792,30	3,662	3790,40	3006,27	3
955	2557,74	1776,74	11,796	33,24	27,67	18,566	12948,29	7996,49	2,36,252	46881,07	34121,79	4
486	1400,22	967,40	646	7,52	6,12	8,519	6452,23	4992,05	50,080	20144,00	15676,84	4(a)
4	3,77	4,00	3,365	7,02	6,15	296	294,03	232,36	16,806	853,43	639,20	4(b)
16	36	36	5,922	8,99	7,43	722	43,77	40,22	30,188	1525,86	884,48	4(c)
449	1153,39	804,99	1,863	9,71	7,96	9,029	6158,26	2731,85	1,39,178	24357,77	16921,27	4(d)
223	614,13	405,74	1,065	9,94	8,05	4,579	2742,34	2136,79	44,921	9212,67	7445,25	5
98	202,27	91,66	1,134	2,45	1,94	1,144	320,70	237,15	29,092	3866,53	2918,33	6
1,671	726,71	506,68	315	5,10	4,72	3,373	1639,30	1342,72	40,795	9103,80	7434,67	7
1,836	5813,58	3984,77	1,920	10,26	8,87	6,762	11842,21	8402,24	1,09,160	43244,24	29895,38	8
425	1122,37	802,33	5	23	21	996	3348,99	2588,78	5,639	8279,53	6169,92	8(a)
32	436,02	255,35	6	33	48	218	1859,18	1064,87	1,253	8586,49	5551,40	8(b)
543	2006,76	1319,66	1,437	4,93	4,06	1,525	2195,79	1786,81	47,592	10948,44	7857,54	8(c)
7	190,53	190,82	4	31	28	68	68,03	55,48	702	666,25	499,79	8(d)
829	2057,90	1416,61	468	4,47	3,85	3,955	4370,23	2906,30	53,974	14763,53	9816,73	8(e)
81	1438,64	1084,49	36	1,67	1,39	255	3839,39	3372,40	2,425	14780,98	12424,55	9
116	995,46	808,27	1,826	6,33	5,67	1,024	2814,95	2383,16	12,655	6806,35	5683,16	10
601	2637,08	1627,02	669	10,03	8,43	8,310	11570,34	9836,57	1,26,761	41972,44	33261,53	11
260	995,60	745,00	19	2,75	2,22	2,224	8918,13	7789,16	15,941	29791,36	23889,30	11(a)
153	1130,41	557,02	2	24	22	414	1004,42	837,50	3,970	4306,99	3062,40	11(b)
188	511,07	325,00	648	7,05	5,99	5,672	1647,78	1209,91	1,06,850	7874,09	6309,82	11(c)
2,609	8032,15	5061,19	2,360	15,53	13,08	8,877	15268,69	7522,94	1,93,984	49833,44	31852,16	12
255	1547,23	1051,20	85	3,21	2,58	1,505	2489,69	1861,52	9,232	8329,59	6066,19	12(a)
804	3127,11	2069,58	1,249	6,80	5,98	3,577	1288,41	977,77	1,18,778	13525,94	9692,94	12(b)
529	1784,51	1044,07	693	3,78	3,30	2,415	8068,92	2102,73	39,098	17113,13	8531,71	12(c)
1,021	1573,30	896,34	333	1,74	1,23	1,380	3421,66	2580,92	26,876	10864,78	7561,32	12(d)
940	4123,75	3089,05	5,384	28,97	19,61	3,088	4561,10	3438,97	49,430	14917,86	11090,44	13
22,705	3732,51	2946,99	11,80,797	1291,28	1029,13	1,26,642	6296,55	4574,85	30,42,647	33747,48	26196,80	14
124	1185,99	969,62	29	1,66	1,16	493	8169,10	5774,04	3,376	26491,87	18824,33	15
92	816,72	727,07	7	35	23	255	7669,20	5410,86	1,869	24399,39	17376,92	15(a)
2	5,00	1,42	1	2	1	66	227,96	180,14	330	485,34	397,01	15(b)
30	364,27	241,13	21	1,29	92	172	271,94	183,04	1,177	1607,13	1050,41	15(c)
437	1471,08	1112,30	14,143	133,87	115,94	11,198	4702,20	3836,26	1,10,906	18614,15	15074,84	16
<b>604</b>	<b>1037,56</b>	<b>799,37</b>	<b>2,04,227</b>	<b>796,82</b>	<b>567,95</b>	<b>40,859</b>	<b>2787,69</b>	<b>1914,71</b>	<b>6,57,229</b>	<b>12450,56</b>	<b>9323,28</b>	<b>III</b>
<b>3,751</b>	<b>4935,59</b>	<b>3521,84</b>	<b>4,06,511</b>	<b>679,42</b>	<b>534,14</b>	<b>1,06,243</b>	<b>11749,41</b>	<b>9972,27</b>	<b>14,85,331</b>	<b>36783,75</b>	<b>27701,55</b>	<b>IV</b>
<b>31,84,013</b>	<b>22085,45</b>	<b>11366,39</b>	<b>20,55,609</b>	<b>5367,06</b>	<b>4440,28</b>	<b>16,27,440</b>	<b>9999,99</b>	<b>7244,20</b>	<b>175,94,205</b>	<b>107949,94</b>	<b>82518,02</b>	<b>V</b>
16,089	181,39	166,39	2,95,114	813,73	622,05	1,04,496	352,42	270,08	12,13,842	4167,67	3213,71	1
38,752	3656,25	2918,42	1,55,604	1282,33	1128,32	1,29,821	2598,33	2172,57	18,16,315	37565,63	32825,92	2
31,29,172	18247,80	8281,58	16,04,891	3271,00	2689,90	13,93,123	7049,24	4801,55	145,64,048	62216,64	46478,39	3
<b>12,847</b>	<b>2263,12</b>	<b>1393,94</b>	<b>19,31,453</b>	<b>2773,81</b>	<b>2216,78</b>	<b>2,73,497</b>	<b>13177,68</b>	<b>10119,29</b>	<b>61,62,035</b>	<b>118786,34</b>	<b>100872,04</b>	<b>VI</b>
12,181	1403,72	887,12	51,206	167,17	139,50	33,562	7883,64	5868,67	3,70,799	84711,30	73503,64	1
666	859,41	506,82	18,80,247	2606,64	2077,28	2,39,935	5294,04	4250,62	57,91,236	34075,04	27368,39	2
<b>917</b>	<b>6878,04</b>	<b>4257,17</b>	<b>7,840</b>	<b>21,94</b>	<b>16,97</b>	<b>6,578</b>	<b>12016,76</b>	<b>8091,10</b>	<b>1,00,761</b>	<b>49718,15</b>	<b>37613,70</b>	<b>VII</b>
<b>69,559</b>	<b>1885,83</b>	<b>1628,57</b>	<b>7,04,014</b>	<b>1219,27</b>	<b>1001,62</b>	<b>5,61,526</b>	<b>7974,63</b>	<b>6473,34</b>	<b>58,05,133</b>	<b>79350,75</b>	<b>62330,44</b>	<b>VIII</b>
<b>33,04,976</b>	<b>75211,69</b>	<b>48153,23</b>	<b>126,27,060</b>	<b>22973,30</b>	<b>18868,76</b>	<b>33,72,978</b>	<b>157464,05</b>	<b>115020,47</b>	<b>563,88,379</b>	<b>855427,97</b>	<b>655993,08</b>	<b>Total</b>
326	9,86	7,82	9,04,907	894,16	704,82	28,772	158,76	131,73	14,55,000	6905,74	5600,42	1
1,098	861,06	708,61	2,22,253	400,59	326,90	1,01,248	5791,33	4620,20	15,72,798	39930,57	31970,30	2

**TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

OCCUPATION	STATE : NORTHERN REGION					
	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>99,528</b>	<b>1149,93</b>	<b>946,81</b>	<b>2,20,790</b>	<b>1671,03</b>	<b>1425,78</b>
1. Direct Finance	95,513	747,89	606,99	2,15,727	1331,75	1149,02
2. Indirect Finance	4,015	402,04	339,82	5,063	339,28	276,76
<b>II. INDUSTRY</b>	<b>15,430</b>	<b>1870,72</b>	<b>1205,96</b>	<b>42,546</b>	<b>3879,62</b>	<b>3260,53</b>
1. Mining & Quarrying	18	7,81	7,25	198	15,75	10,72
2. Food Manufacturing & Processing	779	303,37	211,76	2,407	741,74	598,49
(a) Rice Mills, Flour & Dal Mills	495	240,06	159,29	1,776	610,01	487,15
(b) Sugar	10	25,43	19,98	5	2,58	1,65
(c) Edible Oils & Vanaspati	73	21,23	18,01	143	42,72	33,72
(d) Tea Processing	2	6	3	10	1,50	87
(e) Processing of Fruits & Vegetables	10	77	53	11	2,41	1,79
(f) Others	189	15,83	13,92	462	82,52	73,30
3. Beverage & Tobacco	15	10,34	10,05	46	17,94	18,25
4. Textiles	1,981	276,57	198,40	4,607	675,82	542,34
(a) Cotton Textiles	354	81,73	57,22	1,844	303,17	248,49
(b) Jute & Other Natural Fibre Textiles	193	6,83	6,91	44	3,09	1,25
(c) Handloom Textiles & Khadi	974	69,51	47,11	727	57,24	43,13
(d) Other Textiles & Textile Products	460	118,51	87,16	1,992	312,31	249,46
5. Paper, Paper Products & Printing	164	28,11	19,90	500	64,38	52,55
6. Leather & Leather Products	146	17,19	7,56	161	61,18	54,17
7. Rubber & Plastic Products	341	32,24	27,14	1,759	199,74	160,25
8. Chemicals & Chemical Products	326	124,73	84,40	726	173,84	151,37
(a) Heavy Industrial Chemicals	11	1,74	1,96	111	40,97	37,08
(b) Fertilisers	3	1,16	91	5	1,24	1,31
(c) Drugs & Pharmaceuticals	79	38,63	37,71	199	27,02	26,19
(d) Non-Edible Oils	5	2,02	1,49	36	9,90	8,79
(e) Other Chemicals & Chemical Products	228	81,19	42,33	375	94,71	78,00
9. Petroleum, Coal Products & Nuclear Fuels	7	5,48	3,19	32	4,83	5,09
10. Manufacture of Cement & Cement Products	107	6,07	4,78	98	4,41	4,06
11. Basic Metals & Metal Products	813	663,07	309,37	2,196	382,97	335,29
(a) Iron & Steel	233	587,49	255,71	423	241,42	220,23
(b) Non-Ferrous Metals	68	14,34	7,79	69	9,86	9,40
(c) Metal Products	512	61,25	45,86	1,704	131,68	105,66
12. Engineering	959	217,44	173,02	8,420	291,30	243,38
(a) Heavy Engineering	88	10,01	9,12	304	74,23	64,96
(b) Light Engineering	538	154,51	120,43	7,601	104,23	77,86
(c) Electrical Machinery & Goods	231	24,50	22,47	371	47,85	43,02
(d) Electronic Machinery & Goods	102	28,41	20,99	144	64,99	57,55
13. Vehicles, Vehicle Parts & Transport Equipments	194	48,85	45,49	596	331,41	260,07
14. Other Industries	8,937	99,49	79,53	19,440	327,48	277,11
15. Electricity, Gas & Water	17	20,95	16,53	51	413,07	390,05
(a) Electricity Generation & Transmission	6	20,29	15,91	21	409,70	387,28
(b) Non-Conventional Energy	3	28	27	2	7	5
(c) Gas, Steam & Water Supply	8	38	35	28	3,30	2,72
16. Construction	626	8,99	7,58	1,309	173,77	157,35
<b>III. TRANSPORT OPERATORS</b>	<b>1,510</b>	<b>25,50</b>	<b>20,84</b>	<b>3,963</b>	<b>42,37</b>	<b>33,22</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2,082</b>	<b>33,34</b>	<b>22,81</b>	<b>13,292</b>	<b>167,17</b>	<b>129,09</b>
<b>V. PERSONAL LOANS</b>	<b>80,570</b>	<b>588,07</b>	<b>490,05</b>	<b>1,57,987</b>	<b>1238,44</b>	<b>1055,98</b>
1. Loans for Purchase of Consumer Durables	4,737	20,26	14,20	11,007	51,56	41,80
2. Loans for Housing	16,170	285,60	250,00	21,892	433,84	388,71
3. Rest of the Personal Loans	59,663	282,21	225,85	1,25,088	753,03	625,47
<b>VI. TRADE</b>	<b>25,048</b>	<b>337,35</b>	<b>264,48</b>	<b>83,358</b>	<b>810,03</b>	<b>640,31</b>
1. Wholesale Trade	1,999	138,70	110,50	4,064	263,45	190,61
2. Retail Trade	23,049	198,65	153,99	79,294	546,58	449,71
<b>VII. FINANCE</b>	<b>3,914</b>	<b>147,51</b>	<b>127,00</b>	<b>130</b>	<b>30,66</b>	<b>25,48</b>
<b>VIII. ALL OTHERS</b>	<b>11,990</b>	<b>329,02</b>	<b>237,60</b>	<b>44,851</b>	<b>870,16</b>	<b>746,24</b>
<b>TOTAL BANK CREDIT</b>	<b>2,40,072</b>	<b>4481,42</b>	<b>3315,55</b>	<b>5,66,917</b>	<b>8709,49</b>	<b>7316,63</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	2,763	183,37	144,39	4,506	39,75	33,22
2. Other Small Scale Industries	9,821	439,94	319,89	21,323	1155,80	974,79

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2002**

HARYANA

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
—	—	—	1,22,548	467,14	360,74	617	22,66	8,22	4,43,483	3310,77	2741,56	I
—	—	—	1,19,020	449,39	348,85	334	2,28	1,94	4,30,594	2531,31	2106,80	1
—	—	—	3,528	17,75	11,90	283	20,38	6,28	12,889	779,46	634,76	2
<b>250</b>	<b>1031,03</b>	<b>695,31</b>	<b>14,054</b>	<b>22,67</b>	<b>16,11</b>	<b>1,087</b>	<b>1080,35</b>	<b>659,60</b>	<b>73,367</b>	<b>7884,38</b>	<b>5837,51</b>	<b>II</b>
—	—	—	6	38	24	2	1,17	1,33	224	25,11	19,54	1
—	—	—	143	87	73	36	14,95	10,27	3,365	1060,93	821,24	2
—	—	—	15	30	25	11	83	46	2,297	851,20	647,14	2(a)
—	—	—	—	—	—	1	5,00	4,13	16	33,01	25,76	2(b)
—	—	—	15	9	7	1	26	26	232	64,29	52,06	2(c)
—	—	—	—	—	—	—	—	—	12	1,56	90	2(d)
—	—	—	1	3	2	—	—	—	22	3,20	2,34	2(e)
—	—	—	112	47	38	23	8,86	5,43	786	107,67	93,04	2(f)
10	110,58	98,56	2	12	8	1	4	3	74	139,02	126,97	3
17	25,23	16,91	73	13	8	195	107,80	55,12	6,873	1085,55	812,84	4
1	30	25	1	4	4	59	66,74	21,62	2,259	451,98	327,62	4(a)
—	—	—	—	—	—	1	7	8	238	9,99	8,24	4(b)
—	—	—	72	9	5	38	2,29	2,33	1,811	129,13	92,61	4(c)
16	24,93	16,65	—	—	—	97	38,70	31,09	2,565	494,45	384,36	4(d)
3	2,84	2,72	11	36	33	31	51,71	44,75	709	147,40	120,26	5
4	30,65	8,65	14	7	4	14	13,84	7,30	339	122,93	77,72	6
6	24,73	23,20	11	23	17	39	25,21	21,53	2,156	282,15	232,28	7
12	88,61	45,06	10	33	32	35	57,76	34,44	1,109	445,28	315,59	8
—	—	—	—	—	—	—	—	—	122	42,72	39,04	8(a)
—	—	—	—	—	—	1	30	19	9	2,69	2,42	8(b)
6	16,35	16,24	1	—	—	10	7,83	2,94	295	89,83	83,08	8(c)
—	—	—	—	—	—	—	—	—	41	11,92	10,29	8(d)
6	72,26	28,82	9	33	32	24	49,63	31,30	642	298,12	180,77	8(e)
—	—	—	—	—	—	3	11	11	42	10,42	8,39	9
—	—	—	1	5	5	6	20,31	17,19	212	30,84	26,08	10
8	9,07	6,23	6	18	15	176	263,75	135,28	3,199	1319,03	786,34	11
5	2,97	2,00	1	5	5	20	209,65	101,64	682	1041,58	579,64	11(a)
1	2,50	79	—	—	—	2	21,00	6,50	140	47,70	24,49	11(b)
2	3,60	3,44	5	13	10	154	33,10	27,15	2,377	229,75	182,21	11(c)
91	233,73	159,60	20	35	24	140	242,71	179,22	9,630	985,53	755,47	12
19	58,20	39,40	2	6	5	10	102,32	95,37	423	244,82	208,89	12(a)
58	112,61	94,38	11	11	10	83	23,83	11,80	8,291	395,29	304,57	12(b)
9	15,92	12,11	2	1	—	39	103,88	62,34	652	192,16	139,94	12(c)
5	47,00	13,71	5	17	9	8	12,69	9,71	264	153,25	102,06	12(d)
84	417,00	297,17	56	44	37	61	220,87	123,81	991	1018,57	726,92	13
12	46,50	22,51	12,032	17,27	12,16	322	20,22	14,94	40,743	510,96	406,26	14
2	14,60	14,60	—	—	—	1	25,00	1,56	71	473,62	422,74	15
2	14,60	14,60	—	—	—	1	25,00	1,56	30	469,59	419,35	15(a)
—	—	—	—	—	—	—	—	—	5	35	32	15(b)
—	—	—	—	—	—	—	—	—	36	3,68	3,07	15(c)
1	27,50	10	1,669	1,89	1,14	25	14,90	12,70	3,630	227,05	178,87	16
—	—	—	<b>3,694</b>	<b>10,01</b>	<b>6,10</b>	<b>83</b>	<b>2,27</b>	<b>1,93</b>	<b>9,250</b>	<b>80,15</b>	<b>62,09</b>	<b>III</b>
<b>2</b>	<b>3,55</b>	<b>3,05</b>	<b>1,104</b>	<b>5,10</b>	<b>3,07</b>	<b>442</b>	<b>77,79</b>	<b>67,61</b>	<b>16,922</b>	<b>286,94</b>	<b>225,62</b>	<b>IV</b>
<b>320</b>	<b>12,97</b>	<b>8,03</b>	<b>54,206</b>	<b>234,40</b>	<b>166,94</b>	<b>7,696</b>	<b>87,35</b>	<b>63,93</b>	<b>3,00,779</b>	<b>2161,22</b>	<b>1784,93</b>	<b>V</b>
—	—	—	9,169	35,21	23,51	351	1,41	1,02	25,264	108,44	80,53	1
5	84	84	4,603	30,43	25,74	295	7,88	6,92	42,965	758,59	672,20	2
315	12,13	7,19	40,434	168,77	117,70	7,050	78,06	55,99	2,32,550	1294,19	1032,19	3
<b>45</b>	<b>6,49</b>	<b>5,49</b>	<b>24,084</b>	<b>46,35</b>	<b>29,99</b>	<b>1,394</b>	<b>45,66</b>	<b>39,04</b>	<b>1,33,929</b>	<b>1245,87</b>	<b>979,32</b>	<b>VI</b>
42	6,41	5,44	1,199	1,82	1,44	455	20,92	17,34	7,759	431,30	325,32	1
3	7	4	22,885	44,53	28,55	939	24,74	21,71	1,26,170	814,56	653,99	2
5	90,67	65,62	84	32	23	307	1,84	1,82	4,440	270,99	220,17	VII
<b>357</b>	<b>13,80</b>	<b>10,63</b>	<b>14,369</b>	<b>30,86</b>	<b>19,75</b>	<b>1,165</b>	<b>27,98</b>	<b>12,96</b>	<b>72,732</b>	<b>1271,82</b>	<b>1027,18</b>	<b>VIII</b>
<b>979</b>	<b>1158,50</b>	<b>788,14</b>	<b>2,34,143</b>	<b>816,84</b>	<b>602,93</b>	<b>12,791</b>	<b>1345,89</b>	<b>855,10</b>	<b>10,54,902</b>	<b>16512,15</b>	<b>12878,35</b>	<b>Total</b>
—	—	—	10,503	13,14	9,18	33	65	33	17,805	236,91	187,11	1
53	30,23	16,65	1,437	4,58	3,45	536	51,67	44,49	33,170	1682,22	1359,27	2

**TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

**NORTHERN REGION (Contd.)**

**STATE :**

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>30,223</b>	<b>125,82</b>	<b>99,25</b>	<b>60,030</b>	<b>200,27</b>	<b>160,03</b>
1. Direct Finance	29,334	91,46	68,15	58,751	179,83	141,72
2. Indirect Finance	889	34,35	31,10	1,279	20,44	18,31
<b>II. INDUSTRY</b>	<b>7,071</b>	<b>162,86</b>	<b>133,31</b>	<b>11,991</b>	<b>624,05</b>	<b>574,48</b>
1. Mining & Quarrying	39	2,89	2,32	45	3,47	3,47
2. Food Manufacturing & Processing	329	28,85	24,88	154	12,36	9,87
(a) Rice Mills, Flour & Dal Mills	162	8,68	7,39	74	6,08	4,69
(b) Sugar	—	—	—	4	25	20
(c) Edible Oils & Vanaspati	17	3,87	2,51	13	1,32	1,22
(d) Tea Processing	2	9	10	2	9	8
(e) Processing of Fruits & Vegetables	9	3,11	2,67	6	55	48
(f) Others	139	13,11	12,22	55	4,07	3,20
3. Beverage & Tobacco	11	4,76	4,43	14	6,26	6,81
4. Textiles	451	8,93	7,14	259	39,12	37,02
(a) Cotton Textiles	16	3,57	3,00	23	13,52	13,38
(b) Jute & Other Natural Fibre Textiles	11	18	13	1	2	2
(c) Handloom Textiles & Khadi	309	1,82	1,34	144	2,33	2,32
(d) Other Textiles & Textile Products	115	3,35	2,68	91	23,24	21,30
5. Paper, Paper Products & Printing	107	6,13	4,86	86	3,95	3,03
6. Leather & Leather Products	60	60	39	32	57	36
7. Rubber & Plastic Products	139	16,20	14,79	103	24,99	21,15
8. Chemicals & Chemical Products	100	17,35	11,47	93	17,39	12,66
(a) Heavy Industrial Chemicals	3	19	20	6	7,69	5,05
(b) Fertilisers	2	24	12	—	—	—
(c) Drugs & Pharmaceuticals	50	13,74	8,43	32	3,24	2,91
(d) Non-Edible Oils	5	23	18	5	67	38
(e) Other Chemicals & Chemical Products	40	2,95	2,54	50	5,80	4,32
9. Petroleum, Coal Products & Nuclear Fuels	3	60	62	—	—	—
10. Manufacture of Cement & Cement Products	44	1,88	1,57	19	63	61
11. Basic Metals & Metal Products	224	11,96	10,17	337	46,10	40,78
(a) Iron & Steel	34	4,94	3,81	45	14,13	12,03
(b) Non-Ferrous Metals	3	17	16	6	1,35	79
(c) Metal Products	187	6,85	6,19	286	30,62	27,96
12. Engineering	330	30,41	26,44	162	19,19	15,93
(a) Heavy Engineering	16	2,54	2,40	22	4,58	4,32
(b) Light Engineering	64	2,65	2,08	45	5,70	3,54
(c) Electrical Machinery & Goods	206	6,74	5,96	68	4,57	3,90
(d) Electronic Machinery & Goods	44	18,48	16,00	27	4,33	4,17
13. Vehicles, Vehicle Parts & Transport Equipments	51	1,09	73	79	9,68	9,42
14. Other Industries	5,076	27,24	20,03	10,225	67,05	58,17
15. Electricity, Gas & Water	2	8	8	16	354,21	339,80
(a) Electricity Generation & Transmission	—	—	—	13	353,89	339,52
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	2	8	8	3	32	28
16. Construction	105	3,90	3,36	367	19,07	15,40
<b>III. TRANSPORT OPERATORS</b>	<b>3,493</b>	<b>84,92</b>	<b>45,67</b>	<b>4,023</b>	<b>97,27</b>	<b>73,16</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>1,771</b>	<b>33,37</b>	<b>21,93</b>	<b>4,422</b>	<b>114,38</b>	<b>102,55</b>
<b>V. PERSONAL LOANS</b>	<b>53,111</b>	<b>301,61</b>	<b>242,02</b>	<b>51,441</b>	<b>321,67</b>	<b>271,56</b>
1. Loans for Purchase of Consumer Durables	5,560	24,97	16,36	4,941	16,95	13,04
2. Loans for Housing	7,764	118,92	98,73	6,122	103,43	91,29
3. Rest of the Personal Loans	39,787	157,72	126,92	40,378	201,30	167,23
<b>VI. TRADE</b>	<b>16,301</b>	<b>156,76</b>	<b>124,18</b>	<b>24,182</b>	<b>196,52</b>	<b>165,83</b>
1. Wholesale Trade	752	29,50	24,16	509	38,59	36,08
2. Retail Trade	15,549	127,25	100,02	23,673	157,93	129,74
<b>VII. FINANCE</b>	<b>197</b>	<b>4,83</b>	<b>2,85</b>	<b>87</b>	<b>3,59</b>	<b>3,31</b>
<b>VIII. ALL OTHERS</b>	<b>7,170</b>	<b>167,34</b>	<b>134,95</b>	<b>11,361</b>	<b>109,46</b>	<b>96,42</b>
<b>TOTAL BANK CREDIT</b>	<b>1,19,337</b>	<b>1037,51</b>	<b>804,15</b>	<b>1,67,537</b>	<b>1667,21</b>	<b>1447,34</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	2,302	40,64	34,02	5,793	21,09	16,52
2. Other Small Scale Industries	4,010	47,87	40,75	4,687	90,61	75,98

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2002**

HIMACHAL PRADESH

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
—	—	—	15,701	29,31	21,74	25	15,88	12,31	1,05,979	371,28	293,33	I
—	—	—	14,386	26,29	19,35	23	15,65	12,11	1,02,494	313,23	241,33	1
—	—	—	1,315	3,03	2,39	2	22	20	3,485	58,04	52,00	2
3	10,61	10,61	4,782	12,61	9,78	85	147,79	102,04	23,932	957,91	830,22	II
—	—	—	3	17	10	—	—	—	87	6,53	5,90	1
—	—	—	40	91	65	2	4,83	71	525	46,96	36,12	2
—	—	—	26	70	46	—	—	—	262	15,45	12,54	2(a)
—	—	—	—	—	—	—	—	—	4	25	20	2(b)
—	—	—	2	2	2	2	4,83	71	34	10,05	4,46	2(c)
—	—	—	—	—	—	—	—	—	4	18	18	2(d)
—	—	—	2	9	9	—	—	—	17	3,75	3,24	2(e)
—	—	—	10	10	8	—	—	—	204	17,28	15,50	2(f)
—	—	—	1	2	1	—	—	—	26	11,04	11,26	3
—	—	—	27	1,17	87	8	67,18	55,23	745	116,39	100,26	4
—	—	—	2	8	6	2	3,10	2,20	43	20,27	18,63	4(a)
—	—	—	—	—	—	—	—	—	12	20	15	4(b)
—	—	—	16	64	43	—	—	—	469	4,79	4,09	4(c)
—	—	—	9	46	38	6	64,08	53,03	221	91,13	77,39	4(d)
—	—	—	1	4	1	1	10,41	45	195	20,53	8,34	5
—	—	—	1	—	—	—	—	—	93	1,17	75	6
—	—	—	1	—	—	1	40	40	244	41,60	36,34	7
1	10,00	10,00	—	—	—	5	25,98	22,84	199	70,72	56,96	8
—	—	—	—	—	—	—	—	—	9	7,88	5,24	8(a)
—	—	—	—	—	—	—	—	—	2	24	12	8(b)
1	10,00	10,00	—	—	—	5	25,98	22,84	88	52,96	44,18	8(c)
—	—	—	—	—	—	—	—	—	10	89	56	8(d)
—	—	—	—	—	—	—	—	—	90	8,75	6,86	8(e)
—	—	—	—	—	—	—	—	—	3	60	62	9
—	—	—	7	7	5	—	—	—	70	2,57	2,24	10
1	50	50	11	14	12	8	4,60	3,56	581	63,30	55,12	11
1	50	50	—	—	—	8	4,60	3,56	88	24,16	19,90	11(a)
—	—	—	—	—	—	—	—	—	9	1,52	96	11(b)
—	—	—	11	14	12	—	—	—	484	37,61	34,27	11(c)
—	—	—	11	17	12	13	29,09	17,61	516	78,86	60,11	12
—	—	—	1	3	1	—	—	—	39	7,15	6,74	12(a)
—	—	—	4	5	4	1	1,00	1,00	114	9,40	6,65	12(b)
—	—	—	5	7	5	—	—	—	279	11,38	9,91	12(c)
—	—	—	1	2	2	12	28,09	16,61	84	50,92	36,81	12(d)
—	—	—	15	35	42	3	4,79	77	148	15,91	11,34	13
—	—	—	4,521	8,74	6,68	42	36	31	19,864	103,39	85,20	14
—	—	—	—	—	—	—	—	—	18	354,29	339,88	15
—	—	—	—	—	—	—	—	—	13	353,89	339,52	15(a)
—	—	—	—	—	—	—	—	—	—	—	—	15(b)
—	—	—	—	—	—	—	—	—	5	40	36	15(c)
1	11	11	143	82	73	2	15	16	618	24,04	19,77	16
1	15	1	3,784	36,60	24,95	6	22	20	11,307	219,16	143,98	III
1	45,00	25,00	1,327	4,44	3,64	56	256,08	257,80	7,577	453,27	410,92	IV
10	8	7	17,218	49,05	40,78	489	3,69	3,25	1,22,269	676,11	557,67	V
—	—	—	1,786	4,64	3,68	8	5	4	12,295	46,61	33,13	1
—	—	—	952	9,13	8,18	25	61	58	14,863	232,08	198,79	2
10	8	7	14,480	35,28	28,91	456	3,04	2,62	95,111	397,42	325,76	3
1	3	1	8,081	32,08	26,49	86	3,15	2,98	48,651	388,53	319,48	VI
1	3	1	344	2,97	2,32	8	43	42	1,614	71,52	63,00	1
—	—	—	7,737	29,11	24,17	78	2,72	2,55	47,037	317,02	256,48	2
—	—	—	39	14	7	1	9,00	9,01	324	17,57	15,24	VII
—	—	—	7,859	16,67	12,35	62	29	22	26,452	293,76	243,94	VIII
16	55,87	35,70	58,791	180,90	139,80	810	436,10	387,80	3,46,491	3377,60	2814,79	Total
—	—	—	3,110	5,41	3,97	—	—	—	11,205	67,14	54,51	1
—	—	—	721	3,27	2,55	7	5	4	9,425	141,80	119,33	2

TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

NORTHERN REGION (Contd.)

STATE :

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>6,479</b>	<b>28,01</b>	<b>19,26</b>	<b>6,199</b>	<b>64,52</b>	<b>60,58</b>
1. Direct Finance	6,466	26,38	18,36	5,744	15,66	12,37
2. Indirect Finance	13	1,63	90	455	48,85	48,22
<b>II. INDUSTRY</b>	<b>4,295</b>	<b>76,04</b>	<b>62,21</b>	<b>4,477</b>	<b>663,61</b>	<b>388,05</b>
1. Mining & Quarrying	11	69	36	4	26	23
2. Food Manufacturing & Processing	261	19,78	16,45	268	45,16	40,29
(a) Rice Mills, Flour & Dal Mills	95	11,81	9,80	78	15,65	14,04
(b) Sugar	—	—	—	1	5	3
(c) Edible Oils & Vanaspati	35	2,15	2,04	22	1,63	1,66
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	5	37	46	29	8,62	8,10
(f) Others	126	5,44	4,14	138	19,22	16,45
3. Beverage & Tobacco	2	20	20	12	3,34	2,95
4. Textiles	1,280	15,19	11,83	179	12,98	10,39
(a) Cotton Textiles	10	2,80	1,91	5	27	31
(b) Jute & Other Natural Fibre Textiles	4	2	1	—	—	—
(c) Handloom Textiles & Khadi	30	34	23	6	1,14	1,07
(d) Other Textiles & Textile Products	1,236	12,02	9,68	168	11,56	9,02
5. Paper, Paper Products & Printing	81	2,50	2,27	69	22,98	22,89
6. Leather & Leather Products	58	50	44	31	79	84
7. Rubber & Plastic Products	69	3,11	1,86	49	4,75	4,37
8. Chemicals & Chemical Products	41	2,15	1,61	90	19,84	19,49
(a) Heavy Industrial Chemicals	—	—	—	9	7,18	7,16
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	6	67	56	40	3,64	3,72
(d) Non-Edible Oils	1	5	3	—	—	—
(e) Other Chemicals & Chemical Products	34	1,43	1,02	41	9,02	8,62
9. Petroleum, Coal Products & Nuclear Fuels	4	18	9	2	2,19	2,08
10. Manufacture of Cement & Cement Products	19	94	62	24	4,18	2,90
11. Basic Metals & Metal Products	317	6,84	5,62	69	12,89	11,23
(a) Iron & Steel	27	3,12	2,66	25	11,05	9,27
(b) Non-Ferrous Metals	4	79	44	—	—	—
(c) Metal Products	286	2,93	2,52	44	1,84	1,96
12. Engineering	158	9,55	8,78	121	337,35	145,99
(a) Heavy Engineering	6	72	58	14	83	74
(b) Light Engineering	41	82	55	13	18,18	8,30
(c) Electrical Machinery & Goods	63	6,16	5,97	70	317,35	136,12
(d) Electronic Machinery & Goods	48	1,85	1,68	24	99	83
13. Vehicles, Vehicle Parts & Transport Equipments	71	63	56	31	3,46	2,26
14. Other Industries	1,876	12,89	10,75	3,427	36,89	31,11
15. Electricity, Gas & Water	6	22	18	3	150,08	85,78
(a) Electricity Generation & Transmission	4	14	11	2	150,04	85,75
(b) Non-Conventional Energy	1	4	4	—	—	—
(c) Gas, Steam & Water Supply	1	4	4	1	4	2
16. Construction	41	68	57	98	6,47	5,26
<b>III. TRANSPORT OPERATORS</b>	<b>1,600</b>	<b>34,11</b>	<b>21,73</b>	<b>1,940</b>	<b>23,75</b>	<b>17,92</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>689</b>	<b>10,48</b>	<b>7,84</b>	<b>1,126</b>	<b>56,58</b>	<b>39,98</b>
<b>V. PERSONAL LOANS</b>	<b>20,268</b>	<b>141,39</b>	<b>113,32</b>	<b>22,524</b>	<b>190,03</b>	<b>159,16</b>
1. Loans for Purchase of Consumer Durables	1,626	9,68	6,27	3,687	19,56	15,58
2. Loans for Housing	2,401	47,90	42,39	2,174	42,96	38,36
3. Rest of the Personal Loans	16,241	83,81	64,65	16,663	127,51	105,22
<b>VI. TRADE</b>	<b>9,617</b>	<b>98,51</b>	<b>80,60</b>	<b>9,295</b>	<b>122,21</b>	<b>105,31</b>
1. Wholesale Trade	661	23,28	19,93	558	26,71	23,05
2. Retail Trade	8,956	75,23	60,67	8,737	95,49	82,25
<b>VII. FINANCE</b>	<b>165</b>	<b>2,18</b>	<b>1,79</b>	<b>56</b>	<b>153,22</b>	<b>155,86</b>
<b>VIII. ALL OTHERS</b>	<b>3,364</b>	<b>61,79</b>	<b>48,33</b>	<b>7,672</b>	<b>97,48</b>	<b>84,37</b>
<b>TOTAL BANK CREDIT</b>	<b>46,477</b>	<b>452,51</b>	<b>355,09</b>	<b>53,289</b>	<b>1371,40</b>	<b>1011,22</b>
OF WHICH: 1. Artisans and Village & Tiny Industries	712	29,71	26,17	946	6,08	5,07
2. Other Small Scale Industries	2,593	22,67	16,95	2,763	69,49	60,39

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2002**

**JAMMU & KASHMIR**

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
—	—	—	25,340	49,82	40,07	25,564	134,83	105,62	63,582	277,19	225,53	I
—	—	—	24,840	48,73	39,14	24,215	125,29	98,00	61,265	216,06	167,87	1
—	—	—	500	1,09	92	1,349	9,55	7,62	2,317	61,13	57,66	2
1	19	19	3,902	6,35	5,21	19,731	431,17	346,23	32,406	1177,35	801,89	II
—	—	—	—	—	—	26	4,02	3,98	41	4,97	4,57	1
—	—	—	12	30	26	400	64,28	51,93	941	129,52	108,93	2
—	—	—	8	26	23	111	29,45	25,00	292	57,17	49,08	2(a)
—	—	—	—	—	—	—	—	—	1	5	3	2(b)
—	—	—	1	1	1	103	7,65	6,03	161	11,44	9,73	2(c)
—	—	—	—	—	—	—	—	—	—	—	—	2(d)
—	—	—	—	—	—	3	28	26	37	9,28	8,83	2(e)
—	—	—	3	4	2	183	26,89	20,63	450	51,59	41,25	2(f)
—	—	—	1	3	3	10	5,73	4,74	25	9,30	7,92	3
1	19	19	—	—	—	782	112,92	70,68	2,242	141,27	93,10	4
—	—	—	—	—	—	22	92,74	53,46	37	95,81	55,67	4(a)
—	—	—	—	—	—	5	30	21	9	32	22	4(b)
—	—	—	—	—	—	98	3,24	2,91	134	4,72	4,20	4(c)
1	19	19	—	—	—	657	16,64	14,11	2,062	40,42	33,01	4(d)
—	—	—	2	1	1	94	5,07	4,31	246	30,56	29,47	5
—	—	—	—	—	—	121	1,96	2,08	210	3,25	3,36	6
—	—	—	2	1	1	45	6,75	5,32	165	14,62	11,56	7
—	—	—	1	2	2	55	19,24	17,47	187	41,24	38,59	8
—	—	—	—	—	—	2	17	18	11	7,35	7,34	8(a)
—	—	—	—	—	—	1	90	1,10	1	90	1,10	8(b)
—	—	—	1	2	2	18	2,17	1,79	65	6,50	6,09	8(c)
—	—	—	—	—	—	—	—	—	1	5	3	8(d)
—	—	—	—	—	—	34	15,99	14,39	109	26,44	24,03	8(e)
—	—	—	—	—	—	2	26	19	8	2,62	2,36	9
—	—	—	—	—	—	48	44,50	43,30	91	49,62	46,82	10
—	—	—	5	14	11	266	18,51	16,80	657	38,38	33,76	11
—	—	—	—	—	—	31	10,49	9,24	83	24,66	21,17	11(a)
—	—	—	—	—	—	3	37	38	7	1,16	83	11(b)
—	—	—	5	14	11	232	7,65	7,18	567	12,57	11,77	11(c)
—	—	—	15	34	30	144	6,72	6,51	438	353,95	161,58	12
—	—	—	13	31	27	26	1,48	1,36	59	3,34	2,95	12(a)
—	—	—	—	—	—	27	1,33	1,29	81	20,33	10,14	12(b)
—	—	—	1	—	—	88	3,76	3,70	222	327,27	145,80	12(c)
—	—	—	1	3	3	3	15	16	76	3,02	2,69	12(d)
—	—	—	64	50	32	387	10,13	6,69	553	14,72	9,84	13
—	—	—	3,019	3,35	2,72	16,708	91,61	76,58	25,030	144,74	121,17	14
—	—	—	—	—	—	3	16	11	12	150,45	86,07	15
—	—	—	—	—	—	—	—	—	6	150,18	85,86	15(a)
—	—	—	—	—	—	—	—	—	1	4	4	15(b)
—	—	—	—	—	—	3	16	11	5	23	17	15(c)
—	—	—	781	1,65	1,42	640	39,30	35,56	1,560	48,10	42,81	16
—	—	—	3,149	27,42	18,14	4,384	130,75	90,29	11,073	216,03	148,07	III
—	—	—	299	94	78	5,281	1422,29	1388,64	7,395	1490,29	1437,24	IV
—	—	—	17,016	50,02	42,74	1,24,831	563,86	449,08	1,84,639	945,30	764,29	V
—	—	—	2,245	4,57	3,30	20,204	73,15	56,37	27,762	106,95	81,52	1
—	—	—	1,674	12,79	9,73	12,118	148,57	127,99	18,367	252,22	218,46	2
—	—	—	13,097	32,66	29,71	92,509	342,14	264,73	1,38,510	586,13	464,31	3
—	—	—	7,739	24,71	19,93	29,582	852,49	788,85	56,233	1097,92	994,69	VI
—	—	—	434	68	59	2,175	604,92	586,63	3,828	655,60	630,20	1
—	—	—	7,305	24,02	19,34	27,407	247,57	202,22	52,405	442,32	364,49	2
—	—	—	10	4	3	35	11,57	10,28	266	167,01	167,97	VII
—	—	—	1,971	5,68	4,85	8,295	163,31	74,13	21,302	328,27	211,68	VIII
1	19	19	59,426	164,98	131,74	2,17,703	3710,28	3253,12	3,76,896	5699,36	4751,36	Total
—	—	—	1,747	1,81	1,54	6,286	30,15	24,39	9,691	67,76	57,17	1
—	—	—	1,297	2,14	1,62	5,560	139,14	117,45	12,213	233,44	196,43	2

**TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

OCCUPATION	STATE					
	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>2,25,494</b>	<b>1940,91</b>	<b>1543,06</b>	<b>4,03,156</b>	<b>2601,45</b>	<b>2271,87</b>
1. Direct Finance	2,21,975	1752,90	1406,90	3,93,089	1966,78	1698,74
2. Indirect Finance	3,519	188,01	136,15	10,067	634,67	573,13
<b>II. INDUSTRY</b>	<b>32,903</b>	<b>3219,29</b>	<b>2269,63</b>	<b>87,415</b>	<b>4908,62</b>	<b>4057,99</b>
1. Mining & Quarrying	53	8,65	4,14	126	9,57	8,34
2. Food Manufacturing & Processing	1,837	384,99	302,30	5,054	766,06	611,43
(a) Rice Mills, Flour & Dal Mills	1,355	324,71	256,00	1,750	456,85	372,68
(b) Sugar	7	10,35	7,65	13	70,27	54,01
(c) Edible Oils & Vanaspati	75	25,97	18,96	1,009	107,72	88,26
(d) Tea Processing	11	81	49	20	1,89	1,72
(e) Processing of Fruits & Vegetables	5	1,27	94	68	5,31	4,54
(f) Others	384	21,88	18,27	2,194	124,02	90,22
3. Beverage & Tobacco	28	4,94	4,05	72	41,19	34,71
4. Textiles	5,108	1347,04	844,20	11,631	1813,87	1516,60
(a) Cotton Textiles	409	524,30	265,04	1,257	392,14	341,05
(b) Jute & Other Natural Fibre Textiles	102	6,07	5,78	150	13,15	12,46
(c) Handloom Textiles & Khadi	951	14,92	13,12	1,976	60,72	52,20
(d) Other Textiles & Textile Products	3,646	801,76	560,26	8,248	1347,86	1110,89
5. Paper, Paper Products & Printing	378	67,06	57,18	1,074	136,40	128,07
6. Leather & Leather Products	184	8,03	6,62	494	80,73	65,35
7. Rubber & Plastic Products	915	156,36	104,96	1,184	152,44	129,53
8. Chemicals & Chemical Products	494	94,03	76,38	1,055	108,64	95,93
(a) Heavy Industrial Chemicals	13	2,82	2,35	57	36,73	33,40
(b) Fertilisers	16	4,61	3,07	21	6,58	7,46
(c) Drugs & Pharmaceuticals	80	11,30	8,95	252	17,93	17,33
(d) Non-Edible Oils	9	5,00	4,20	12	3,00	2,48
(e) Other Chemicals & Chemical Products	376	70,30	57,81	713	44,40	35,26
9. Petroleum, Coal Products & Nuclear Fuels	23	4,19	3,41	78	15,30	13,72
10. Manufacture of Cement & Cement Products	145	9,16	8,01	179	7,41	6,66
11. Basic Metals & Metal Products	3,081	330,88	249,14	4,078	480,57	390,48
(a) Iron & Steel	756	225,85	162,71	978	219,39	189,45
(b) Non-Ferrous Metals	132	8,92	6,81	65	16,12	13,83
(c) Metal Products	2,193	96,12	79,61	3,035	245,06	187,19
12. Engineering	1,790	191,70	139,11	4,676	325,14	252,94
(a) Heavy Engineering	291	48,04	39,50	555	64,26	55,82
(b) Light Engineering	987	43,73	36,39	3,044	114,80	95,36
(c) Electrical Machinery & Goods	406	86,44	54,29	802	54,35	51,52
(d) Electronic Machinery & Goods	106	13,49	8,93	275	91,73	50,25
13. Vehicles, Vehicle Parts & Transport Equipments	2,147	262,87	194,55	2,597	286,31	225,36
14. Other Industries	16,165	164,38	131,20	53,273	410,07	338,35
15. Electricity, Gas & Water	18	125,18	100,86	63	73,77	72,59
(a) Electricity Generation & Transmission	12	124,75	100,49	32	70,11	69,73
(b) Non-Conventional Energy	1	4	4	—	—	—
(c) Gas, Steam & Water Supply	5	39	33	31	3,66	2,85
16. Construction	537	59,82	43,53	1,781	201,14	167,95
<b>III. TRANSPORT OPERATORS</b>	<b>3,705</b>	<b>37,97</b>	<b>24,77</b>	<b>11,435</b>	<b>81,08</b>	<b>67,72</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>3,637</b>	<b>141,29</b>	<b>109,35</b>	<b>17,184</b>	<b>433,41</b>	<b>293,04</b>
<b>V. PERSONAL LOANS</b>	<b>1,43,692</b>	<b>1137,33</b>	<b>933,22</b>	<b>3,46,300</b>	<b>2036,03</b>	<b>1735,72</b>
1. Loans for Purchase of Consumer Durables	11,531	51,06	36,61	23,002	77,89	60,47
2. Loans for Housing	25,832	513,52	445,04	51,123	762,40	694,28
3. Rest of the Personal Loans	1,06,329	572,75	451,57	2,72,175	1195,74	980,97
<b>VI. TRADE</b>	<b>36,375</b>	<b>718,67</b>	<b>549,99</b>	<b>1,15,705</b>	<b>5264,75</b>	<b>5040,06</b>
1. Wholesale Trade	3,847	294,88	233,69	8,422	4365,50	4271,46
2. Retail Trade	32,528	423,78	316,30	1,07,283	899,25	768,60
<b>VII. FINANCE</b>	<b>579</b>	<b>17,54</b>	<b>15,73</b>	<b>1,999</b>	<b>56,33</b>	<b>50,69</b>
<b>VIII. ALL OTHERS</b>	<b>27,444</b>	<b>825,72</b>	<b>559,18</b>	<b>80,826</b>	<b>1518,41</b>	<b>1265,17</b>
<b>TOTAL BANK CREDIT</b>	<b>4,73,829</b>	<b>8038,73</b>	<b>6004,92</b>	<b>10,64,020</b>	<b>16900,07</b>	<b>14782,26</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	8,941	427,10	332,83	15,153	71,60	58,99
2. Other Small Scale Industries	17,933	732,75	566,72	44,118	1970,20	1589,44

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2002**

PUNJAB

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
—	—	—	52,387	224,04	186,97	1,186	25,98	20,81	6,82,223	4792,39	4022,70	I
—	—	—	52,045	219,28	182,96	1,028	18,59	14,77	6,68,137	3957,55	3303,37	1
—	—	—	342	4,76	4,01	158	7,40	6,04	14,086	834,84	719,33	2
62	139,23	80,97	9,103	19,06	15,83	1,920	1093,74	840,40	1,31,403	9379,93	7264,82	II
—	—	—	—	—	—	6	22	16	185	18,43	12,63	1
4	95,07	40,22	35	56	39	101	70,97	36,74	7,031	1317,65	991,08	2
—	—	—	31	36	27	5	1,30	87	3,141	783,22	629,82	2(a)
—	—	—	—	—	—	3	10,06	6,04	23	90,68	67,70	2(b)
—	—	—	—	—	—	15	23,94	11,53	1,099	157,63	118,74	2(c)
—	—	—	—	—	—	—	—	—	31	2,70	2,20	2(d)
—	—	—	—	—	—	1	2	1	74	6,60	5,49	2(e)
4	95,07	40,22	4	20	12	77	35,65	18,29	2,663	276,82	167,12	2(f)
2	56	45	—	—	—	1	3	2	103	46,71	39,23	3
5	5,15	4,40	354	77	57	172	604,28	473,81	17,270	3771,11	2839,57	4
3	4,18	3,40	2	14	12	64	519,72	400,60	1,735	1440,47	1010,21	4(a)
—	—	—	1	—	—	—	—	—	253	19,23	18,25	4(b)
—	—	—	339	45	30	9	1,41	1,54	3,275	77,50	67,15	4(c)
2	97	1,00	12	18	15	99	83,15	71,67	12,007	2233,92	1743,96	4(d)
5	5,83	5,30	296	65	61	53	47,58	34,33	1,806	257,52	225,49	5
—	—	—	27	11	9	28	6,63	5,59	733	95,50	77,65	6
1	3,35	3,35	1	3	3	53	19,84	19,82	2,154	332,03	257,70	7
—	—	—	4	25	44	66	162,49	123,73	1,619	365,41	296,48	8
—	—	—	—	—	—	10	60,71	60,55	80	100,26	96,30	8(a)
—	—	—	3	22	41	4	19,13	18,30	44	30,54	29,23	8(b)
—	—	—	—	—	—	6	15	13	338	29,38	26,41	8(c)
—	—	—	—	—	—	—	—	—	21	8,00	6,68	8(d)
—	—	—	1	3	3	46	82,51	44,76	1,136	197,24	137,86	8(e)
—	—	—	2	22	16	24	2,72	2,62	127	22,43	19,90	9
—	—	—	1	4	4	4	1,89	90	329	18,50	15,61	10
2	50	48	—	—	—	182	60,65	53,16	7,343	872,60	693,27	11
2	50	48	—	—	—	88	44,34	37,17	1,824	490,07	389,82	11(a)
—	—	—	—	—	—	6	1,10	1,00	203	26,14	21,65	11(b)
—	—	—	—	—	—	88	15,21	15,00	5,316	356,39	281,80	11(c)
1	1,20	7	8	7	6	150	42,26	26,34	6,625	560,37	418,53	12
1	1,20	7	—	—	—	38	8,27	7,36	885	121,78	102,75	12(a)
—	—	—	1	3	3	63	27,48	14,00	4,095	186,04	145,78	12(b)
—	—	—	3	2	2	26	5,28	3,98	1,237	146,08	109,80	12(c)
—	—	—	4	2	1	23	1,23	1,00	408	106,46	60,19	12(d)
2	65	62	35	13	9	80	48,98	41,21	4,861	598,94	461,82	13
35	81	30	8,083	13,37	11,31	870	17,64	16,44	78,426	606,27	497,60	14
—	—	—	—	—	—	13	1,53	94	94	200,48	174,38	15
—	—	—	—	—	—	—	—	—	44	194,86	170,22	15(a)
—	—	—	—	—	—	1	3	2	2	7	6	15(b)
—	—	—	—	—	—	12	1,50	92	48	5,55	4,10	15(c)
5	26,12	25,77	257	2,87	2,04	117	6,04	4,58	2,697	295,99	243,88	16
—	—	—	1,632	3,78	2,63	228	7,84	6,38	17,000	130,68	101,50	III
6	14	8	1,093	2,41	2,02	929	60,82	37,01	22,849	638,07	441,49	IV
8,832	92,72	56,81	15,733	64,70	58,08	25,297	282,20	212,31	5,39,854	3612,98	2996,13	V
—	—	—	2,286	8,09	6,29	704	2,49	2,11	37,523	139,54	105,48	1
2	18	18	1,620	13,22	12,96	4,487	55,77	38,71	83,064	1345,09	1191,16	2
8,830	92,54	56,64	11,827	43,39	38,83	20,106	223,94	171,49	4,19,267	2128,35	1699,49	3
188	5,11	2,41	8,587	17,25	13,61	2,167	131,43	106,74	1,63,022	6137,21	5712,81	VI
182	4,97	2,36	233	64	46	758	60,94	42,39	13,442	4726,93	4550,35	1
6	14	6	8,354	16,62	13,15	1,409	70,48	64,36	1,49,580	1410,28	1162,46	2
1	4	4	43	10	9	25	1,86	1,06	2,647	75,86	67,61	VII
—	—	—	2,168	7,63	6,60	6,977	76,26	59,08	1,17,415	2428,02	1890,03	VIII
9,089	237,22	140,31	90,746	338,99	285,82	38,729	1680,13	1283,78	16,76,413	27195,14	22497,10	Total
—	—	—	6,285	9,85	8,49	117	66	57	30,496	509,21	400,88	1
1	1,50	48	1,035	3,25	2,72	855	90,32	77,72	63,942	2798,02	2237,08	2

**TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

**NORTHERN REGION (Contd.)**

**STATE :**

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>2,92,505</b>	<b>2075,27</b>	<b>1623,33</b>	<b>3,35,501</b>	<b>1885,36</b>	<b>1698,97</b>
1. Direct Finance	2,82,682	1387,62	1111,71	3,24,627	1358,99	1225,03
2. Indirect Finance	9,823	687,64	511,62	10,874	526,37	473,94
<b>II. INDUSTRY</b>	<b>65,249</b>	<b>1739,67</b>	<b>1306,98</b>	<b>42,441</b>	<b>3178,73</b>	<b>2585,58</b>
1. Mining & Quarrying	693	107,50	76,87	731	187,17	150,13
2. Food Manufacturing & Processing	1,373	137,06	98,44	1,603	167,72	131,37
(a) Rice Mills, Flour & Dal Mills	560	33,38	25,49	671	27,53	22,41
(b) Sugar	6	60	46	11	14,42	13,96
(c) Edible Oils & Vanaspati	288	49,46	40,76	373	66,12	44,98
(d) Tea Processing	4	30	30	6	1,53	1,50
(e) Processing of Fruits & Vegetables	2	6	5	8	2,15	2,09
(f) Others	513	53,27	31,39	534	55,97	46,43
3. Beverage & Tobacco	27	8,15	7,42	56	39,01	29,32
4. Textiles	2,806	492,28	377,32	2,431	673,66	572,44
(a) Cotton Textiles	1,246	110,63	91,62	839	235,87	210,32
(b) Jute & Other Natural Fibre Textiles	28	19	13	13	50	34
(c) Handloom Textiles & Khadi	101	3,48	2,98	345	3,22	2,92
(d) Other Textiles & Textile Products	1,431	377,98	282,59	1,234	434,07	358,86
5. Paper, Paper Products & Printing	503	16,92	13,79	525	139,38	106,46
6. Leather & Leather Products	1,058	3,86	3,10	435	8,24	7,10
7. Rubber & Plastic Products	407	76,72	53,14	404	115,20	96,50
8. Chemicals & Chemical Products	704	121,72	70,95	922	310,64	219,46
(a) Heavy Industrial Chemicals	73	12,64	8,77	104	29,08	24,22
(b) Fertilisers	11	34,53	15,80	44	199,43	130,03
(c) Drugs & Pharmaceuticals	71	2,87	2,80	127	30,61	21,96
(d) Non-Edible Oils	8	1,07	1,02	12	2,86	2,27
(e) Other Chemicals & Chemical Products	541	70,61	42,56	635	48,64	40,98
9. Petroleum, Coal Products & Nuclear Fuels	8	1,45	1,29	10	2,50	2,57
10. Manufacture of Cement & Cement Products	437	46,51	36,34	250	35,07	30,24
11. Basic Metals & Metal Products	687	101,00	85,05	4,163	223,89	191,09
(a) Iron & Steel	173	55,29	48,30	295	78,89	66,03
(b) Non-Ferrous Metals	39	14,69	12,77	53	31,40	29,68
(c) Metal Products	475	31,01	23,98	3,815	113,59	95,38
12. Engineering	1,218	225,35	161,86	1,097	306,49	227,94
(a) Heavy Engineering	36	23,80	15,61	85	38,38	30,41
(b) Light Engineering	473	25,77	23,21	431	85,47	80,26
(c) Electrical Machinery & Goods	409	87,47	83,56	417	141,50	78,66
(d) Electronic Machinery & Goods	300	88,31	39,48	164	41,15	38,61
13. Vehicles, Vehicle Parts & Transport Equipments	132	24,72	20,44	296	54,40	47,16
14. Other Industries	54,336	343,72	274,19	28,458	360,15	283,05
15. Electricity, Gas & Water	45	8,97	7,20	46	87,19	80,81
(a) Electricity Generation & Transmission	14	6,41	5,61	32	84,14	78,02
(b) Non-Conventional Energy	5	18	18	2	2,15	2,10
(c) Gas, Steam & Water Supply	26	2,39	1,42	12	89	69
16. Construction	815	23,75	19,58	1,014	468,02	409,94
<b>III. TRANSPORT OPERATORS</b>	<b>4,841</b>	<b>59,86</b>	<b>41,74</b>	<b>5,964</b>	<b>171,44</b>	<b>121,53</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>5,204</b>	<b>114,35</b>	<b>89,42</b>	<b>20,215</b>	<b>239,20</b>	<b>194,44</b>
<b>V. PERSONAL LOANS</b>	<b>2,31,173</b>	<b>1306,84</b>	<b>1090,39</b>	<b>2,21,972</b>	<b>1683,36</b>	<b>1475,65</b>
1. Loans for Purchase of Consumer Durables	19,575	68,33	52,12	14,247	52,31	43,72
2. Loans for Housing	30,955	515,44	442,49	30,809	744,84	702,63
3. Rest of the Personal Loans	1,80,643	723,06	595,79	1,76,916	886,20	729,30
<b>VI. TRADE</b>	<b>1,25,659</b>	<b>1417,58</b>	<b>1252,52</b>	<b>94,497</b>	<b>936,30</b>	<b>781,09</b>
1. Wholesale Trade	9,313	912,71	868,95	5,062	313,76	258,01
2. Retail Trade	1,16,346	504,87	383,57	89,435	622,54	523,09
<b>VII. FINANCE</b>	<b>894</b>	<b>117,27</b>	<b>44,37</b>	<b>495</b>	<b>138,78</b>	<b>104,79</b>
<b>VIII. ALL OTHERS</b>	<b>48,238</b>	<b>387,35</b>	<b>311,52</b>	<b>67,872</b>	<b>1576,63</b>	<b>1423,95</b>
<b>TOTAL BANK CREDIT</b>	<b>7,73,763</b>	<b>7218,20</b>	<b>5760,28</b>	<b>7,88,957</b>	<b>9809,80</b>	<b>8386,01</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	20,842	131,32	102,48	13,562	57,35	50,37
2. Other Small Scale Industries	31,306	488,24	392,26	17,106	586,21	446,20

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2002**

RAJASTHAN

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
—	—	—	2,68,952	771,81	613,99	37,991	197,09	153,96	9,34,949	4929,53	4090,25	I
—	—	—	2,59,443	741,02	588,77	36,110	118,63	87,98	9,02,862	3606,26	3013,49	1
—	—	—	9,509	30,79	25,22	1,881	78,47	65,98	32,087	1323,27	1076,76	2
3	51,77	51,27	45,655	105,58	83,03	12,431	1527,12	964,99	1,65,779	6602,87	4991,86	II
—	—	—	105	7,75	6,47	85	62,34	48,66	1,614	364,77	282,12	1
—	—	—	185	4,00	3,23	206	74,22	34,99	3,367	383,00	268,03	2
—	—	—	105	1,13	78	62	21,69	4,87	1,398	83,73	53,55	2(a)
—	—	—	—	—	—	2	10,00	8,94	19	25,02	23,36	2(b)
—	—	—	22	50	37	71	39,46	19,21	754	155,54	105,31	2(c)
—	—	—	—	—	—	1	3	2	11	1,85	1,83	2(d)
—	—	—	1	2	—	1	30	11	12	2,53	2,25	2(e)
—	—	—	57	2,36	2,07	69	2,74	1,85	1,173	114,33	81,74	2(f)
—	—	—	2	12	6	18	14,84	11,40	103	62,13	48,20	3
—	—	—	198	3,35	2,96	448	392,55	232,60	5,883	1561,83	1185,31	4
—	—	—	112	2,29	2,16	173	197,75	78,17	2,370	546,54	382,26	4(a)
—	—	—	—	—	—	1	5	1	42	73	48	4(b)
—	—	—	51	16	12	17	5,25	4,55	514	12,13	10,57	4(c)
—	—	—	35	89	67	257	189,49	149,88	2,957	1002,44	792,00	4(d)
—	—	—	208	1,03	73	73	9,04	4,05	1,309	166,37	125,02	5
—	—	—	109	33	27	6	56	1,00	1,608	12,98	11,47	6
—	—	—	11	42	41	58	23,20	19,80	880	215,54	169,85	7
—	—	—	14	35	25	126	227,45	95,94	1,766	660,16	386,60	8
—	—	—	—	—	—	24	23,18	8,18	201	64,90	41,16	8(a)
—	—	—	—	—	—	3	34,90	6,26	58	268,86	152,10	8(b)
—	—	—	4	6	4	18	7,69	2,59	220	41,22	27,39	8(c)
—	—	—	—	—	—	1	3	3	21	3,96	3,32	8(d)
—	—	—	10	29	21	80	161,66	78,88	1,266	281,21	162,63	8(e)
—	—	—	14	46	46	1	43	44	33	4,83	4,76	9
1	46,53	46,53	1,026	2,03	1,89	82	262,28	182,87	1,796	392,41	297,87	10
—	—	—	54	85	68	148	60,16	44,28	5,052	385,90	321,10	11
—	—	—	3	14	9	57	23,51	17,72	528	157,83	132,15	11(a)
—	—	—	—	—	—	20	28,54	20,14	112	74,64	62,60	11(b)
—	—	—	51	72	58	71	8,11	6,42	4,412	153,43	126,36	11(c)
2	5,24	4,74	75	1,55	1,46	526	247,81	172,56	2,918	786,44	568,55	12
—	—	—	4	20	19	22	7,83	5,04	147	70,20	51,24	12(a)
1	24	10	46	1,05	1,01	52	7,97	6,65	1,003	120,50	111,23	12(b)
1	5,00	4,64	22	29	25	422	130,07	72,05	1,271	364,32	239,15	12(c)
—	—	—	3	1	1	30	101,94	88,82	497	231,41	166,93	12(d)
—	—	—	168	1,23	55	59	19,20	12,44	655	99,55	80,59	13
—	—	—	43,251	75,48	57,76	10,397	68,79	49,29	1,36,442	848,14	664,29	14
—	—	—	2	8	4	7	10,85	6,00	100	107,09	94,06	15
—	—	—	—	—	—	3	9,86	4,94	49	100,40	88,57	15(a)
—	—	—	—	—	—	1	90	1,00	8	3,23	3,27	15(b)
—	—	—	2	8	4	3	9	6	43	3,45	2,22	15(c)
—	—	—	233	6,54	5,83	191	53,41	48,67	2,253	551,72	484,03	16
—	—	—	8,400	31,11	21,63	869	44,25	22,95	20,074	306,66	207,85	III
1	2,50	51	13,778	34,36	25,47	4,503	179,83	168,65	43,701	570,25	478,49	IV
2,869	63,65	23,03	1,06,414	315,62	268,08	61,979	389,46	312,74	6,24,407	3758,93	3169,89	V
—	—	—	8,398	21,02	15,80	9,535	36,10	28,98	51,755	177,77	140,63	1
—	—	—	9,586	78,32	67,99	11,710	147,76	129,39	83,060	1486,36	1342,50	2
2,869	63,65	23,03	88,430	216,29	184,29	40,734	205,60	154,37	4,89,592	2094,79	1686,77	3
—	—	—	56,154	128,47	100,79	15,959	456,37	411,33	2,92,269	2938,72	2545,74	VI
—	—	—	1,890	9,58	7,72	991	316,81	301,69	17,256	1552,86	1436,37	1
—	—	—	54,264	118,89	93,06	14,968	139,56	109,64	2,75,013	1385,86	1109,37	2
—	—	—	608	1,69	1,43	80	22,88	14,52	2,077	280,62	165,11	VII
—	—	—	22,905	56,97	48,37	5,962	99,38	82,50	1,44,977	2120,33	1866,34	VIII
2,873	117,92	74,80	5,22,866	1445,60	1162,79	1,39,774	2916,38	2131,65	22,28,233	21507,90	17515,53	Total
—	—	—	34,370	56,06	42,90	2,316	7,41	5,25	71,090	252,14	200,99	1
1	24	10	8,009	28,67	22,78	8,544	211,92	156,45	64,966	1315,28	1017,78	2

**TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

**NORTHERN REGION (Contd.)**

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>947</b>	<b>54,46</b>	<b>49,49</b>	<b>1,052</b>	<b>583,89</b>	<b>491,50</b>
1. Direct Finance	787	4,45	3,91	900	54,87	58,88
2. Indirect Finance	160	50,01	45,58	152	529,02	432,62
<b>II. INDUSTRY</b>	<b>4,235</b>	<b>583,07</b>	<b>518,87</b>	<b>5,251</b>	<b>1369,34</b>	<b>1085,98</b>
1. Mining & Quarrying	2	61	62	9	1,07	98
2. Food Manufacturing & Processing	83	86,66	78,43	2,135	108,14	110,16
(a) Rice Mills, Flour & Dal Mills	21	6,23	5,42	1,755	31,16	30,98
(b) Sugar	17	65,31	61,10	9	20,45	25,74
(c) Edible Oils & Vanaspati	13	8,92	6,68	11	20,89	21,44
(d) Tea Processing	2	25	22	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	6	3,19	2,30
(f) Others	30	5,96	5,00	354	32,45	29,70
3. Beverage & Tobacco	3	4,04	3,85	8	9,00	8,07
4. Textiles	44	51,58	38,98	165	155,69	128,36
(a) Cotton Textiles	21	45,78	33,28	82	120,83	92,80
(b) Jute & Other Natural Fibre Textiles	—	—	—	7	3	3
(c) Handloom Textiles & Khadi	2	1	—	—	—	—
(d) Other Textiles & Textile Products	21	5,79	5,70	76	34,83	35,54
5. Paper, Paper Products & Printing	69	25,68	17,26	161	32,38	30,08
6. Leather & Leather Products	12	8,32	6,42	9	5,26	6,47
7. Rubber & Plastic Products	52	49,06	45,84	68	5,61	5,33
8. Chemicals & Chemical Products	150	91,96	82,96	507	163,25	125,30
(a) Heavy Industrial Chemicals	6	2,45	2,17	22	11,09	10,10
(b) Fertilisers	3	45	29	7	5,24	3,16
(c) Drugs & Pharmaceuticals	116	83,76	75,51	405	119,73	93,81
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	25	5,30	4,99	73	27,18	18,23
9. Petroleum, Coal Products & Nuclear Fuels	1	4	4	6	75	56
10. Manufacture of Cement & Cement Products	10	87	68	15	1,18	1,10
11. Basic Metals & Metal Products	204	43,36	41,27	286	202,62	181,46
(a) Iron & Steel	85	21,64	24,77	78	161,21	147,21
(b) Non-Ferrous Metals	2	36	36	7	6,14	7,61
(c) Metal Products	117	21,36	16,14	201	35,27	26,64
12. Engineering	154	176,67	157,96	366	197,32	170,05
(a) Heavy Engineering	46	14,11	14,55	81	83,69	68,93
(b) Light Engineering	31	3,34	2,58	158	28,56	25,05
(c) Electrical Machinery & Goods	48	87,72	70,70	65	20,75	18,57
(d) Electronic Machinery & Goods	29	71,50	70,14	62	64,32	57,50
13. Vehicles, Vehicle Parts & Transport Equipments	53	11,67	13,11	101	21,03	20,64
14. Other Industries	3,376	31,40	30,46	1,233	195,25	111,17
15. Electricity, Gas & Water	1	3	—	15	61,10	6,66
(a) Electricity Generation & Transmission	1	3	—	6	58,97	4,68
(b) Non-Conventional Energy	—	—	—	1	8	8
(c) Gas, Steam & Water Supply	—	—	—	8	2,05	1,90
16. Construction	21	1,12	98	167	209,68	179,59
<b>III. TRANSPORT OPERATORS</b>	<b>75</b>	<b>2,33</b>	<b>1,70</b>	<b>348</b>	<b>57,76</b>	<b>37,36</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>457</b>	<b>17,22</b>	<b>11,75</b>	<b>1,093</b>	<b>176,95</b>	<b>139,75</b>
<b>V. PERSONAL LOANS</b>	<b>21,525</b>	<b>193,21</b>	<b>149,93</b>	<b>34,820</b>	<b>306,53</b>	<b>257,07</b>
1. Loans for Purchase of Consumer Durables	1,751	9,37	5,82	3,480	15,21	12,50
2. Loans for Housing	1,871	57,01	47,31	4,486	116,09	103,99
3. Rest of the Personal Loans	17,903	126,83	96,80	26,854	175,23	140,58
<b>VI. TRADE</b>	<b>1,413</b>	<b>5944,22</b>	<b>4863,39</b>	<b>4,075</b>	<b>252,67</b>	<b>204,69</b>
1. Wholesale Trade	307	5872,79	4822,86	551	132,95	111,38
2. Retail Trade	1,106	71,43	40,53	3,524	119,72	93,31
<b>VII. FINANCE</b>	<b>40</b>	<b>100,44</b>	<b>100,39</b>	<b>18</b>	<b>22,20</b>	<b>22,86</b>
<b>VIII. ALL OTHERS</b>	<b>3,227</b>	<b>110,51</b>	<b>88,19</b>	<b>11,432</b>	<b>526,17</b>	<b>398,36</b>
<b>TOTAL BANK CREDIT</b>	<b>31,919</b>	<b>7005,45</b>	<b>5783,72</b>	<b>58,089</b>	<b>3295,50</b>	<b>2637,57</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	187	13,42	10,71	128	6,11	9,16
2. Other Small Scale Industries	3,545	54,88	48,11	1,632	153,79	139,66

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2002**

CHANDIGARH

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
—	—	—	—	—	—	80	32,91	29,83	2,079	671,26	570,81	I
—	—	—	—	—	—	35	11,90	11,97	1,722	71,22	74,77	1
—	—	—	—	—	—	45	21,02	17,86	357	600,04	496,05	2
70	43,03	33,75	—	—	—	1,379	293,36	207,25	10,935	2288,81	1845,85	II
—	—	—	—	—	—	1	4	3	12	1,72	1,63	1
1	2	1	—	—	—	11	10,36	9,49	2,230	205,18	198,10	2
—	—	—	—	—	—	—	—	—	1,776	37,40	36,40	2(a)
—	—	—	—	—	—	—	—	—	26	85,76	86,84	2(b)
—	—	—	—	—	—	—	—	—	24	29,81	28,12	2(c)
—	—	—	—	—	—	—	—	—	2	25	22	2(d)
—	—	—	—	—	—	5	9,51	8,74	11	12,70	11,04	2(e)
1	2	1	—	—	—	6	85	76	391	39,28	35,47	2(f)
—	—	—	—	—	—	2	10,00	8,31	13	23,03	20,22	3
—	—	—	—	—	—	17	6,09	6,00	226	213,36	173,35	4
—	—	—	—	—	—	5	14	12	108	166,75	126,19	4(a)
—	—	—	—	—	—	7	3,98	3,87	14	4,01	3,89	4(b)
—	—	—	—	—	—	—	—	—	2	1	—	4(c)
—	—	—	—	—	—	5	1,97	2,02	102	42,59	43,26	4(d)
3	6	3	—	—	—	20	4,28	3,46	253	62,40	50,83	5
—	—	—	—	—	—	2	13	13	23	13,71	13,02	6
—	—	—	—	—	—	9	2,20	2,02	129	56,88	53,18	7
1	9,00	4,10	—	—	—	43	36,54	18,35	701	300,75	230,70	8
—	—	—	—	—	—	1	8,71	3,91	29	22,25	16,17	8(a)
—	—	—	—	—	—	8	12,35	6,61	18	18,04	10,06	8(b)
—	—	—	—	—	—	7	9,39	2,61	528	212,88	171,93	8(c)
—	—	—	—	—	—	—	—	—	—	—	—	8(d)
1	9,00	4,10	—	—	—	27	6,10	5,23	126	47,58	32,55	8(e)
—	—	—	—	—	—	—	—	—	7	79	60	9
—	—	—	—	—	—	1	—	—	26	2,04	1,78	10
1	5,00	3,78	—	—	—	28	94,63	67,50	519	345,62	294,01	11
1	5,00	3,78	—	—	—	17	93,37	66,45	181	281,23	242,20	11(a)
—	—	—	—	—	—	—	—	—	9	6,50	7,98	11(b)
—	—	—	—	—	—	11	1,26	1,05	329	57,90	43,84	11(c)
13	22,94	20,72	—	—	—	43	51,68	28,54	576	448,62	377,28	12
1	6,29	6,29	—	—	—	10	85	80	138	104,93	90,56	12(a)
6	2,90	69	—	—	—	17	14,04	8,49	212	48,85	36,82	12(b)
1	95	95	—	—	—	10	13,51	4,98	124	122,93	95,20	12(c)
5	12,81	12,80	—	—	—	6	23,28	14,27	102	171,92	154,70	12(d)
11	5,00	4,53	—	—	—	8	4,46	4,07	173	42,16	42,35	13
32	82	45	—	—	—	1,160	4,32	4,27	5,801	231,79	146,36	14
—	—	—	—	—	—	3	12	9	19	61,25	6,75	15
—	—	—	—	—	—	1	6	3	8	59,06	4,71	15(a)
—	—	—	—	—	—	—	—	—	1	8	8	15(b)
—	—	—	—	—	—	2	7	6	10	2,11	1,96	15(c)
8	19	13	—	—	—	31	68,50	55,00	227	279,50	235,69	16
5	13	4	—	—	—	108	3,86	3,11	536	64,07	42,21	III
24	62	32	—	—	—	470	28,69	18,92	2,044	223,48	170,75	IV
2,377	74,22	52,72	—	—	—	10,037	93,30	73,31	68,759	667,26	533,03	V
343	3,98	4,00	—	—	—	819	2,13	1,71	6,393	30,69	24,05	1
46	2,03	2,03	—	—	—	744	9,21	7,14	7,147	184,34	160,46	2
1,988	68,21	46,69	—	—	—	8,474	81,96	64,46	55,219	452,22	348,53	3
206	4,88	2,30	—	—	—	486	103,68	80,71	6,180	6305,44	5151,09	VI
196	4,66	2,21	—	—	—	280	80,73	62,89	1,334	6091,12	4999,35	1
10	22	9	—	—	—	206	22,95	17,82	4,846	214,32	151,74	2
2	5	4	—	—	—	18	75,94	55,04	78	198,63	178,33	VII
110	2,13	1,82	—	—	—	247	30,77	28,23	15,016	669,58	516,61	VIII
2,794	125,07	91,00	—	—	—	12,825	662,51	496,40	1,05,627	11088,54	9008,69	Total
—	—	—	—	—	—	1	8	8	316	19,61	19,95	1
5	10,85	4,56	—	—	—	1,168	13,09	11,83	6,350	232,61	204,16	2

**TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

**NORTHERN REGION (Concl'd.)**

**STATE :**

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>1,707</b>	<b>1329,27</b>	<b>1009,09</b>	<b>4,030</b>	<b>1254,85</b>	<b>802,08</b>
1. Direct Finance	1,041	18,53	14,91	3,531	62,41	58,34
2. Indirect Finance	666	1310,74	994,18	499	1192,44	743,74
<b>II. INDUSTRY</b>	<b>12,154</b>	<b>7846,66</b>	<b>5640,27</b>	<b>62,485</b>	<b>21075,16</b>	<b>17266,28</b>
1. Mining & Quarrying	44	153,37	140,77	117	134,78	124,01
2. Food Manufacturing & Processing	285	837,00	615,33	533	1622,62	1201,49
(a) Rice Mills, Flour & Dal Mills	75	286,59	243,84	162	1039,31	819,94
(b) Sugar	17	187,56	151,78	13	127,92	73,45
(c) Edible Oils & Vanaspati	44	112,31	43,83	52	64,15	61,45
(d) Tea Processing	—	—	—	6	99	80
(e) Processing of Fruits & Vegetables	2	15	13	31	117,60	47,20
(f) Others	147	250,39	175,76	269	272,65	198,65
3. Beverage & Tobacco	12	29,04	19,11	87	127,08	113,50
4. Textiles	1,165	735,15	580,64	6,243	2461,53	1858,88
(a) Cotton Textiles	232	253,18	199,03	713	630,32	473,44
(b) Jute & Other Natural Fibre Textiles	12	9,35	8,95	28	7,50	6,98
(c) Handloom Textiles & Khadi	33	7,51	4,47	70	21,29	17,70
(d) Other Textiles & Textile Products	888	465,11	368,20	5,432	1802,41	1360,75
5. Paper, Paper Products & Printing	355	45,89	40,86	2,049	1206,87	1052,20
6. Leather & Leather Products	123	37,90	30,16	677	377,46	278,34
7. Rubber & Plastic Products	587	235,31	178,18	1,868	463,83	424,19
8. Chemicals & Chemical Products	361	1265,84	867,44	14,135	1275,27	941,25
(a) Heavy Industrial Chemicals	42	198,37	63,14	178	49,31	45,91
(b) Fertilisers	53	887,36	634,11	62	657,07	415,55
(c) Drugs & Pharmaceuticals	96	76,19	80,47	359	267,20	237,50
(d) Non-Edible Oils	4	1,26	1,27	60	8,38	7,93
(e) Other Chemicals & Chemical Products	166	102,66	88,44	13,476	293,31	234,36
9. Petroleum, Coal Products & Nuclear Fuels	41	780,02	565,98	200	2869,20	2863,58
10. Manufacture of Cement & Cement Products	60	113,51	83,84	87	160,52	132,43
11. Basic Metals & Metal Products	574	921,01	729,35	2,433	2599,36	2364,25
(a) Iron & Steel	205	795,68	690,40	312	2011,55	1859,33
(b) Non-Ferrous Metals	44	8,65	6,23	318	71,01	57,11
(c) Metal Products	325	116,69	32,72	1,803	516,80	447,81
12. Engineering	1,388	972,51	699,06	7,315	1897,67	1448,80
(a) Heavy Engineering	64	47,45	45,47	334	300,27	214,32
(b) Light Engineering	462	332,69	264,11	3,157	376,47	343,41
(c) Electrical Machinery & Goods	508	294,18	173,60	2,008	578,04	395,07
(d) Electronic Machinery & Goods	354	298,19	215,88	1,816	642,90	496,00
13. Vehicles, Vehicle Parts & Transport Equipments	234	244,69	162,32	1,234	487,96	331,90
14. Other Industries	6,640	362,93	303,48	21,671	725,25	591,07
15. Electricity, Gas & Water	62	974,64	504,52	93	1432,39	827,04
(a) Electricity Generation & Transmission	54	803,45	469,37	57	1401,17	798,29
(b) Non-Conventional Energy	1	4	4	8	15,14	16,55
(c) Gas, Steam & Water Supply	7	171,15	35,11	28	16,08	12,20
16. Construction	223	137,85	119,22	3,743	3233,37	2713,36
<b>III. TRANSPORT OPERATORS</b>	<b>654</b>	<b>89,04</b>	<b>79,41</b>	<b>3,774</b>	<b>479,34</b>	<b>402,19</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2,195</b>	<b>197,01</b>	<b>129,44</b>	<b>11,101</b>	<b>1337,39</b>	<b>1063,48</b>
<b>V. PERSONAL LOANS</b>	<b>73,721</b>	<b>642,78</b>	<b>509,77</b>	<b>2,55,860</b>	<b>2499,95</b>	<b>2076,87</b>
1. Loans for Purchase of Consumer Durables	2,655	20,90	14,39	9,471	53,67	46,02
2. Loans for Housing	6,459	199,89	169,87	26,982	983,73	853,79
3. Rest of the Personal Loans	64,607	421,99	325,52	2,19,407	1462,55	1177,06
<b>VI. TRADE</b>	<b>7,413</b>	<b>8390,03</b>	<b>6227,87</b>	<b>29,008</b>	<b>5934,69</b>	<b>5281,31</b>
1. Wholesale Trade	1,590	8196,10	6079,14	9,451	4604,37	4237,13
2. Retail Trade	5,823	193,93	148,72	19,557	1330,32	1044,18
<b>VII. FINANCE</b>	<b>1,008</b>	<b>840,04</b>	<b>770,11</b>	<b>1,563</b>	<b>7357,81</b>	<b>6655,24</b>
<b>VIII. ALL OTHERS</b>	<b>19,243</b>	<b>2911,47</b>	<b>1744,51</b>	<b>73,517</b>	<b>3686,42</b>	<b>3024,82</b>
<b>TOTAL BANK CREDIT</b>	<b>1,18,095</b>	<b>22246,29</b>	<b>16110,47</b>	<b>4,41,338</b>	<b>43625,62</b>	<b>36572,27</b>
OF WHICH: 1. Artisans and Village & Tiny Industries	1,306	131,67	109,83	2,847	65,53	57,13
2. Other Small Scale Industries	6,578	550,72	442,01	23,790	2128,65	1688,08

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2002**

**DELHI**

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
56	7,51	4,14	—	—	—	594	374,59	356,72	6,387	2966,22	2172,03	I
4	15	8	—	—	—	459	14,82	11,39	5,035	95,91	84,72	1
52	7,37	4,06	—	—	—	135	359,77	345,34	1,352	2870,31	2087,32	2
<b>10,604</b>	<b>7624,64</b>	<b>4994,28</b>	—	—	—	<b>7,713</b>	<b>5763,96</b>	<b>4202,44</b>	<b>92,956</b>	<b>42310,42</b>	<b>32103,27</b>	<b>II</b>
1	50,00	50,00	—	—	—	24	508,07	506,76	186	846,22	821,54	1
107	201,69	123,81	—	—	—	159	299,83	269,17	1,084	2961,14	2209,82	2
5	19,50	9,06	—	—	—	52	180,34	161,78	294	1525,74	1234,62	2(a)
5	22,78	13,91	—	—	—	4	11,00	9,59	39	349,26	248,73	2(b)
13	89,33	41,50	—	—	—	48	6,16	5,28	157	271,95	152,06	2(c)
—	—	—	—	—	—	—	—	—	6	99	80	2(d)
3	6,48	6,48	—	—	—	6	18,59	18,74	42	142,81	72,55	2(e)
81	63,61	52,86	—	—	—	49	83,74	73,78	546	670,39	501,05	2(f)
25	488,03	370,56	—	—	—	10	28,02	23,32	134	672,19	526,49	3
355	485,85	425,15	—	—	—	941	489,09	361,80	8,704	4171,62	3226,47	4
174	329,01	307,33	—	—	—	306	141,91	116,18	1,425	1354,42	1095,98	4(a)
—	—	—	—	—	—	1	5,00	5,00	41	21,85	20,93	4(b)
—	—	—	—	—	—	17	1,13	1,11	120	29,93	23,28	4(c)
181	156,84	117,82	—	—	—	617	341,05	239,51	7,118	2765,41	2086,28	4(d)
83	309,51	151,49	—	—	—	180	156,34	131,94	2,667	1718,61	1376,50	5
20	35,59	22,95	—	—	—	108	35,69	19,75	928	486,64	351,20	6
1,492	246,60	151,22	—	—	—	218	203,22	139,26	4,165	1148,96	892,85	7
166	723,07	423,46	—	—	—	300	397,25	323,66	14,962	3661,43	2555,81	8
34	50,00	33,81	—	—	—	23	20,92	16,66	277	318,59	159,52	8(a)
2	37,99	37,99	—	—	—	14	10,06	7,94	131	1592,48	1095,59	8(b)
61	370,30	123,16	—	—	—	42	172,63	155,23	558	886,33	596,35	8(c)
2	176,03	176,03	—	—	—	3	1,29	1,28	69	186,96	186,52	8(d)
67	88,75	52,47	—	—	—	218	192,34	142,55	13,927	677,07	517,83	8(e)
26	432,06	359,33	—	—	—	12	12,84	19,28	279	4094,11	3808,17	9
22	24,63	5,78	—	—	—	8	14,99	15,93	177	313,65	237,98	10
67	319,69	227,61	—	—	—	239	832,36	541,40	3,313	4672,42	3862,61	11
18	79,00	72,97	—	—	—	103	737,67	449,36	638	3623,90	3072,06	11(a)
23	104,16	52,53	—	—	—	21	16,37	13,03	406	200,18	128,90	11(b)
26	136,53	102,11	—	—	—	115	78,31	79,02	2,269	848,34	661,65	11(c)
1,119	2577,24	1311,41	—	—	—	424	579,76	327,22	10,246	6027,18	3786,50	12
58	462,89	222,24	—	—	—	70	35,87	27,31	526	846,48	509,34	12(a)
160	996,96	526,60	—	—	—	136	36,25	31,77	3,915	1742,37	1165,90	12(b)
88	532,89	253,62	—	—	—	124	173,18	51,21	2,728	1578,30	873,51	12(c)
813	584,50	308,94	—	—	—	94	334,45	216,92	3,077	1860,03	1237,75	12(d)
156	777,44	590,50	—	—	—	256	423,92	346,90	1,880	1934,01	1431,62	13
6,868	324,35	232,42	—	—	—	4,599	363,30	209,53	39,778	1775,83	1336,50	14
30	228,76	207,54	—	—	—	11	425,22	223,47	196	3061,01	1762,57	15
25	187,02	164,94	—	—	—	8	425,00	223,29	144	2816,64	1655,90	15(a)
—	—	—	—	—	—	—	—	—	9	15,18	16,59	15(b)
5	41,74	42,59	—	—	—	3	22	18	43	229,20	90,09	15(c)
67	400,14	341,04	—	—	—	224	994,04	743,03	4,257	4765,40	3916,65	16
<b>166</b>	<b>58,83</b>	<b>40,85</b>	—	—	—	<b>952</b>	<b>106,84</b>	<b>91,97</b>	<b>5,546</b>	<b>734,05</b>	<b>614,43</b>	<b>III</b>
<b>933</b>	<b>1467,55</b>	<b>826,73</b>	<b>1</b>	<b>1,00</b>	<b>1,00</b>	<b>8,235</b>	<b>993,01</b>	<b>839,72</b>	<b>22,465</b>	<b>3995,96</b>	<b>2860,35</b>	<b>IV</b>
<b>6,83,965</b>	<b>5361,60</b>	<b>2999,66</b>	—	—	—	<b>34,934</b>	<b>345,99</b>	<b>260,63</b>	<b>10,48,480</b>	<b>8850,33</b>	<b>5846,94</b>	<b>V</b>
3,070	29,45	29,30	—	—	—	3,780	11,03	6,43	18,976	115,05	96,13	1
8,069	875,26	658,47	—	—	—	1,398	44,65	38,78	42,908	2103,54	1720,92	2
6,72,826	4456,89	2311,88	—	—	—	29,756	290,31	215,42	9,86,596	6631,74	4029,88	3
<b>834</b>	<b>563,45</b>	<b>344,85</b>	—	—	—	<b>3,941</b>	<b>954,56</b>	<b>786,76</b>	<b>41,196</b>	<b>15842,73</b>	<b>12640,79</b>	<b>VI</b>
739	448,38	276,83	—	—	—	1,798	733,65	606,19	13,578	13982,50	11199,29	1
95	115,07	68,02	—	—	—	2,143	220,91	180,57	27,618	1860,22	1441,50	2
<b>179</b>	<b>1222,28</b>	<b>1025,92</b>	—	—	—	<b>287</b>	<b>2192,37</b>	<b>1215,64</b>	<b>3,037</b>	<b>11612,49</b>	<b>9666,91</b>	<b>VII</b>
<b>15,308</b>	<b>444,39</b>	<b>368,29</b>	—	—	—	<b>6,894</b>	<b>829,27</b>	<b>739,28</b>	<b>1,14,962</b>	<b>8781,55</b>	<b>5876,89</b>	<b>VIII</b>
<b>7,12,045</b>	<b>16750,25</b>	<b>10604,71</b>	<b>1</b>	<b>1,00</b>	<b>1,00</b>	<b>63,550</b>	<b>11560,58</b>	<b>8493,15</b>	<b>13,35,029</b>	<b>94183,74</b>	<b>71781,60</b>	<b>Total</b>
88	2,57	1,79	—	—	—	437	5,21	3,93	4,678	204,97	172,67	1
349	61,57	37,98	—	—	—	4,303	318,41	231,23	35,020	3059,35	2399,30	2

TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

NORTH-EASTERN REGION

STATE :

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>4,320</b>	<b>10,88</b>	<b>7,23</b>	<b>332</b>	<b>3,71</b>	<b>3,32</b>
1. Direct Finance	4,309	9,90	7,11	309	1,51	1,35
2. Indirect Finance	11	98	12	23	2,20	1,97
<b>II. INDUSTRY</b>	<b>963</b>	<b>27,25</b>	<b>20,72</b>	<b>199</b>	<b>20,87</b>	<b>18,19</b>
1. Mining & Quarrying	2	9	7	1	45	43
2. Food Manufacturing & Processing	126	5,84	6,08	6	1,33	1,32
(a) Rice Mills, Flour & Dal Mills	72	1,11	1,02	2	1	1
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	2	3	3	—	—	—
(d) Tea Processing	4	4,07	4,51	3	1,29	1,30
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	48	63	51	1	3	1
3. Beverage & Tobacco	—	—	—	2	1,17	1,14
4. Textiles	117	10,18	6,38	17	2,68	1,95
(a) Cotton Textiles	2	6	7	1	14	6
(b) Jute & Other Natural Fibre Textiles	1	1	—	1	4	4
(c) Handloom Textiles & Khadi	37	39	27	4	1,01	70
(d) Other Textiles & Textile Products	77	9,73	6,03	11	1,50	1,15
5. Paper, Paper Products & Printing	23	54	31	9	1,63	1,16
6. Leather & Leather Products	—	—	—	2	6	2
7. Rubber & Plastic Products	6	1,04	88	1	21	21
8. Chemicals & Chemical Products	2	6	6	6	2,80	2,78
(a) Heavy Industrial Chemicals	—	—	—	3	2,66	2,66
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	2	6	6	—	—	—
(d) Non-Edible Oils	—	—	—	1	5	4
(e) Other Chemicals & Chemical Products	—	—	—	2	9	8
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	8	72	56	—	—	—
11. Basic Metals & Metal Products	29	63	66	4	1,11	47
(a) Iron & Steel	1	5	5	1	20	5
(b) Non-Ferrous Metals	1	4	3	1	7	5
(c) Metal Products	27	53	57	2	84	36
12. Engineering	11	1,10	65	2	15	6
(a) Heavy Engineering	1	3	2	—	—	—
(b) Light Engineering	1	—	—	1	9	3
(c) Electrical Machinery & Goods	8	7	7	—	—	—
(d) Electronic Machinery & Goods	1	1,00	56	1	7	3
13. Vehicles, Vehicle Parts & Transport Equipments	5	1,05	4	1	27	27
14. Other Industries	630	4,14	3,30	131	8,13	7,54
15. Electricity, Gas & Water	1	1,47	1,47	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	1	1,47	1,47	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	3	38	27	17	89	83
<b>III. TRANSPORT OPERATORS</b>	<b>506</b>	<b>6,45</b>	<b>4,90</b>	<b>63</b>	<b>1,66</b>	<b>1,38</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>482</b>	<b>5,29</b>	<b>3,09</b>	<b>83</b>	<b>6,26</b>	<b>4,60</b>
<b>V. PERSONAL LOANS</b>	<b>5,701</b>	<b>28,05</b>	<b>23,13</b>	<b>1,943</b>	<b>20,63</b>	<b>15,78</b>
1. Loans for Purchase of Consumer Durables	316	2,10	1,25	178	1,92	1,56
2. Loans for Housing	164	5,48	5,01	114	5,49	4,48
3. Rest of the Personal Loans	5,221	20,46	16,87	1,651	13,22	9,73
<b>VI. TRADE</b>	<b>1,375</b>	<b>21,70</b>	<b>15,20</b>	<b>216</b>	<b>11,37</b>	<b>9,91</b>
1. Wholesale Trade	58	2,89	2,30	31	5,85	5,49
2. Retail Trade	1,317	18,81	12,90	185	5,52	4,42
<b>VII. FINANCE</b>	<b>69</b>	<b>2,25</b>	<b>30</b>	<b>1</b>	<b>93</b>	<b>42</b>
<b>VIII. ALL OTHERS</b>	<b>876</b>	<b>21,11</b>	<b>10,41</b>	<b>242</b>	<b>37,05</b>	<b>24,94</b>
<b>TOTAL BANK CREDIT</b>	<b>14,292</b>	<b>122,97</b>	<b>84,99</b>	<b>3,079</b>	<b>102,48</b>	<b>78,53</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	344	4,68	3,09	25	12	9
2. Other Small Scale Industries	451	7,62	4,03	103	5,06	4,09

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2002**

ARUNACHAL PRADESH

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
—	—	—	7,212	7,75	9,32	—	—	—	11,864	22,35	19,88	I
—	—	—	5,762	6,79	8,07	—	—	—	10,380	18,20	16,53	1
—	—	—	1,450	96	1,25	—	—	—	1,484	4,15	3,35	2
—	—	—	1,369	3,39	3,21	1	90	90	2,532	52,41	43,02	II
—	—	—	—	—	—	—	—	—	3	54	50	1
—	—	—	119	29	24	—	—	—	251	7,45	7,64	2
—	—	—	115	19	15	—	—	—	189	1,31	1,18	2(a)
—	—	—	—	—	—	—	—	—	—	—	—	2(b)
—	—	—	2	9	9	—	—	—	4	12	12	2(c)
—	—	—	—	—	—	—	—	—	7	5,36	5,81	2(d)
—	—	—	—	—	—	—	—	—	—	—	—	2(e)
—	—	—	2	1	1	—	—	—	51	66	53	2(f)
—	—	—	—	—	—	—	—	—	2	1,17	1,14	3
—	—	—	35	25	21	1	90	90	170	14,01	9,44	4
—	—	—	5	19	16	—	—	—	8	39	29	4(a)
—	—	—	—	—	—	—	—	—	2	4	4	4(b)
—	—	—	—	—	—	—	—	—	41	1,40	98	4(c)
—	—	—	30	6	5	1	90	90	119	12,18	8,13	4(d)
—	—	—	1	5	5	—	—	—	33	2,22	1,52	5
—	—	—	—	—	—	—	—	—	2	6	2	6
—	—	—	1	3	7	—	—	—	8	1,28	1,16	7
—	—	—	4	3	2	—	—	—	12	2,88	2,88	8
—	—	—	—	—	—	—	—	—	3	2,66	2,66	8(a)
—	—	—	—	—	—	—	—	—	—	—	—	8(b)
—	—	—	4	3	2	—	—	—	6	9	8	8(c)
—	—	—	—	—	—	—	—	—	1	5	4	8(d)
—	—	—	—	—	—	—	—	—	2	9	8	8(e)
—	—	—	—	—	—	—	—	—	—	—	—	9
—	—	—	—	—	—	—	—	—	8	72	56	10
—	—	—	2	8	2	—	—	—	35	1,82	1,15	11
—	—	—	—	—	—	—	—	—	2	25	10	11(a)
—	—	—	—	—	—	—	—	—	2	11	9	11(b)
—	—	—	2	8	2	—	—	—	31	1,45	95	11(c)
—	—	—	7	3	3	—	—	—	20	1,28	74	12
—	—	—	—	—	—	—	—	—	1	3	2	12(a)
—	—	—	3	—	—	—	—	—	5	9	4	12(b)
—	—	—	4	3	3	—	—	—	12	9	10	12(c)
—	—	—	—	—	—	—	—	—	2	1,07	59	12(d)
—	—	—	2	7	6	—	—	—	8	1,39	37	13
—	—	—	1,193	2,33	2,31	—	—	—	1,954	14,60	13,14	14
—	—	—	—	—	—	—	—	—	1	1,47	1,47	15
—	—	—	—	—	—	—	—	—	—	—	—	15(a)
—	—	—	—	—	—	—	—	—	1	1,47	1,47	15(b)
—	—	—	—	—	—	—	—	—	—	—	—	15(c)
—	—	—	5	25	21	—	—	—	25	1,52	1,31	16
—	—	—	107	2,21	2,29	—	—	—	676	10,32	8,57	III
—	—	—	109	1,42	1,50	3	12,50	5,83	677	25,47	15,02	IV
—	—	—	2,405	7,22	7,48	1	3	3	10,050	55,93	46,42	V
—	—	—	1,073	1,83	2,14	—	—	—	1,567	5,85	4,96	1
—	—	—	20	47	50	1	3	3	299	11,47	10,02	2
—	—	—	1,312	4,92	4,84	—	—	—	8,184	38,61	31,44	3
—	—	—	1,031	8,86	10,20	8	1,38	1,24	2,630	43,32	36,55	VI
—	—	—	29	93	99	1	4	4	119	9,72	8,83	1
—	—	—	1,002	7,94	9,21	7	1,34	1,19	2,511	33,61	27,72	2
1	4,00	87	—	—	—	—	—	—	71	7,18	1,59	VII
—	—	—	416	95	98	—	—	—	1,534	59,11	36,32	VIII
1	4,00	87	12,649	31,82	34,99	13	14,81	8,00	30,034	276,08	207,38	Total
—	—	—	264	1,10	91	—	—	—	633	5,90	4,09	1
—	—	—	1,090	1,68	1,79	1	90	90	1,645	15,26	10,82	2

**TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

**NORTH-EASTERN REGION (Contd.)**

**STATE :**

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>19,091</b>	<b>80,83</b>	<b>51,33</b>	<b>47,865</b>	<b>299,16</b>	<b>277,98</b>
1. Direct Finance	19,038	58,51	41,19	45,028	123,09	106,52
2. Indirect Finance	53	22,32	10,15	2,837	176,07	171,45
<b>II. INDUSTRY</b>	<b>11,120</b>	<b>7115,94</b>	<b>3530,33</b>	<b>30,263</b>	<b>761,57</b>	<b>739,16</b>
1. Mining & Quarrying	15	764,73	291,82	25	6,60	4,99
2. Food Manufacturing & Processing	790	43,10	30,49	951	95,06	90,98
(a) Rice Mills, Flour & Dal Mills	229	7,16	4,55	362	11,28	10,43
(b) Sugar	—	—	—	1	90	1,33
(c) Edible Oils & Vanaspati	46	6,39	6,40	32	2,17	1,92
(d) Tea Processing	33	20,80	13,74	126	72,58	70,55
(e) Processing of Fruits & Vegetables	3	23	16	3	15	14
(f) Others	479	8,52	5,64	427	7,98	6,62
3. Beverage & Tobacco	2	89	89	20	3,47	2,89
4. Textiles	1,813	19,95	19,12	2,283	20,68	20,28
(a) Cotton Textiles	162	1,09	94	307	9,96	9,82
(b) Jute & Other Natural Fibre Textiles	146	1,60	1,32	155	1,10	1,08
(c) Handloom Textiles & Khadi	810	2,92	2,86	1,200	4,34	4,66
(d) Other Textiles & Textile Products	695	14,35	14,01	621	5,29	4,71
5. Paper, Paper Products & Printing	250	16,38	6,95	204	10,35	9,88
6. Leather & Leather Products	12	95	98	78	47	42
7. Rubber & Plastic Products	63	7,19	4,44	59	2,50	2,56
8. Chemicals & Chemical Products	87	333,73	91,00	156	7,96	7,79
(a) Heavy Industrial Chemicals	3	27	35	4	1,83	1,63
(b) Fertilisers	2	185,20	23,43	3	24	85
(c) Drugs & Pharmaceuticals	13	76	59	58	3,74	3,41
(d) Non-Edible Oils	2	100,05	35,76	—	—	—
(e) Other Chemicals & Chemical Products	67	47,44	30,86	91	2,15	1,89
9. Petroleum, Coal Products & Nuclear Fuels	2	12	2	17	331,14	339,19
10. Manufacture of Cement & Cement Products	151	11,86	11,56	149	6,57	6,02
11. Basic Metals & Metal Products	275	1963,42	888,17	295	17,20	17,84
(a) Iron & Steel	34	1960,19	885,18	16	10,39	11,73
(b) Non-Ferrous Metals	—	—	—	4	76	32
(c) Metal Products	241	3,23	2,98	275	6,04	5,79
12. Engineering	198	382,97	203,43	278	6,89	6,65
(a) Heavy Engineering	7	1,29	71	4	2,44	2,45
(b) Light Engineering	78	374,09	194,83	73	1,78	1,63
(c) Electrical Machinery & Goods	65	6,83	7,20	116	1,88	1,85
(d) Electronic Machinery & Goods	48	76	70	85	78	72
13. Vehicles, Vehicle Parts & Transport Equipments	111	14,69	94	164	1,68	1,64
14. Other Industries	6,934	26,46	23,07	24,694	199,00	190,77
15. Electricity, Gas & Water	22	3524,77	1953,67	8	25,27	10,30
(a) Electricity Generation & Transmission	19	3449,62	1878,54	5	21	19
(b) Non-Conventional Energy	1	75,00	75,00	—	—	—
(c) Gas, Steam & Water Supply	2	14	12	3	25,06	10,11
16. Construction	395	4,73	3,78	882	26,73	26,97
<b>III. TRANSPORT OPERATORS</b>	<b>3,338</b>	<b>48,21</b>	<b>32,69</b>	<b>6,529</b>	<b>82,84</b>	<b>73,98</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>3,598</b>	<b>43,02</b>	<b>29,32</b>	<b>14,921</b>	<b>360,37</b>	<b>88,78</b>
<b>V. PERSONAL LOANS</b>	<b>67,209</b>	<b>418,39</b>	<b>361,29</b>	<b>94,965</b>	<b>472,81</b>	<b>415,05</b>
1. Loans for Purchase of Consumer Durables	10,584	45,85	31,62	12,980	39,83	33,74
2. Loans for Housing	6,917	176,43	169,03	7,086	99,96	89,17
3. Rest of the Personal Loans	49,708	196,11	160,64	74,899	333,02	292,14
<b>VI. TRADE</b>	<b>21,083</b>	<b>866,91</b>	<b>269,82</b>	<b>60,176</b>	<b>380,79</b>	<b>345,98</b>
1. Wholesale Trade	644	714,46	178,35	2,038	76,73	66,53
2. Retail Trade	20,439	152,45	91,47	58,138	304,06	279,45
<b>VII. FINANCE</b>	<b>853</b>	<b>1239,23</b>	<b>989,12</b>	<b>553</b>	<b>11,68</b>	<b>10,19</b>
<b>VIII. ALL OTHERS</b>	<b>12,519</b>	<b>315,72</b>	<b>264,16</b>	<b>42,200</b>	<b>244,66</b>	<b>211,27</b>
<b>TOTAL BANK CREDIT</b>	<b>1,38,811</b>	<b>10128,25</b>	<b>5528,07</b>	<b>2,97,472</b>	<b>2613,88</b>	<b>2162,39</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	2,564	31,29	22,67	8,878	35,18	33,38
2. Other Small Scale Industries	5,815	56,81	41,22	15,652	124,70	117,05

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2002**

ASSAM

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
—	—	—	63,804	64,54	57,17	30	44	42	1,30,790	444,97	386,90	I
—	—	—	62,873	61,63	55,64	27	29	27	1,26,966	243,52	203,62	1
—	—	—	931	2,92	1,53	3	15	15	3,824	201,46	183,27	2
1	10	12	22,567	39,55	32,74	129	3,80	3,49	64,080	7920,96	4305,85	II
—	—	—	2	15	15	—	—	—	42	771,48	296,96	1
—	—	—	125	6,51	2,36	9	1,36	1,17	1,875	146,03	125,00	2
—	—	—	91	1,51	1,19	3	52	51	685	20,48	16,69	2(a)
—	—	—	—	—	—	—	—	—	1	90	1,33	2(b)
—	—	—	2	3	3	1	2	2	81	8,61	8,36	2(c)
—	—	—	1	5	4	2	80	62	162	94,23	84,95	2(d)
—	—	—	4	45	22	—	—	—	10	84	53	2(e)
—	—	—	27	4,46	87	3	2	2	936	20,98	13,15	2(f)
—	—	—	2	50	50	—	—	—	24	4,86	4,28	3
—	—	—	723	73	78	—	—	—	4,819	41,36	40,18	4
—	—	—	133	17	15	—	—	—	602	11,21	10,91	4(a)
—	—	—	—	—	—	—	—	—	301	2,70	2,40	4(b)
—	—	—	582	52	60	—	—	—	2,592	7,78	8,11	4(c)
—	—	—	8	3	3	—	—	—	1,324	19,68	18,76	4(d)
—	—	—	39	1,10	84	8	10	8	501	27,93	17,75	5
—	—	—	3	1	1	—	—	—	93	1,43	1,41	6
—	—	—	52	2	2	7	13	11	181	9,84	7,13	7
—	—	—	14	21	21	3	10	10	260	342,00	99,10	8
—	—	—	2	8	10	—	—	—	9	2,18	2,08	8(a)
—	—	—	—	—	—	—	—	—	5	185,44	24,28	8(b)
—	—	—	4	7	7	—	—	—	75	4,58	4,07	8(c)
—	—	—	—	—	—	2	8	8	4	100,13	35,84	8(d)
—	—	—	8	6	4	1	2	2	167	49,67	32,82	8(e)
—	—	—	—	—	—	—	—	—	19	331,27	339,21	9
—	—	—	25	15	14	—	—	—	325	18,58	17,72	10
—	—	—	16	25	21	—	—	—	586	1980,86	906,22	11
—	—	—	—	—	—	—	—	—	50	1970,58	896,91	11(a)
—	—	—	—	—	—	—	—	—	4	76	32	11(b)
—	—	—	16	25	21	—	—	—	532	9,52	8,99	11(c)
—	—	—	38	59	46	12	35	29	526	390,80	210,83	12
—	—	—	4	19	7	1	5	2	16	3,98	3,24	12(a)
—	—	—	22	32	33	7	24	23	180	376,44	197,01	12(b)
—	—	—	12	8	6	4	5	4	197	8,85	9,16	12(c)
—	—	—	—	—	—	—	—	—	133	1,54	1,41	12(d)
—	—	—	45	31	29	1	—	—	321	16,68	2,87	13
—	—	—	21,381	25,96	24,06	83	69	58	53,092	252,11	238,48	14
—	—	—	2	6	5	—	—	—	32	3550,10	1964,02	15
—	—	—	—	—	—	—	—	—	24	3449,83	1878,74	15(a)
—	—	—	1	2	1	—	—	—	2	75,02	75,01	15(b)
—	—	—	1	4	4	—	—	—	6	25,24	10,27	15(c)
1	10	12	100	3,00	2,67	6	1,08	1,15	1,384	35,63	34,70	16
—	—	—	8,815	44,82	33,53	118	2,04	1,41	18,800	177,92	141,61	III
4	28	26	7,707	12,69	10,86	47	1,63	1,61	26,277	418,00	130,84	IV
401	3,35	2,15	59,296	176,53	153,76	2,450	34,84	28,81	2,24,321	1105,92	961,06	V
240	1,53	96	9,929	27,92	20,71	119	31	20	33,852	115,44	87,24	1
—	—	—	4,316	42,96	38,99	216	22,71	17,73	18,535	342,06	314,91	2
161	1,82	1,20	45,051	105,65	94,06	2,115	11,81	10,88	1,71,934	648,41	558,91	3
5	58	38	42,411	64,86	57,19	374	5,73	5,19	1,24,049	1318,86	678,55	VI
3	52	33	376	8,41	7,45	26	75	66	3,087	800,87	253,32	1
2	6	4	42,035	56,45	49,74	348	4,98	4,53	1,20,962	517,99	425,23	2
—	—	—	67	9	11	—	—	—	1,473	1251,00	999,42	VII
3	27	21	9,589	14,71	12,97	700	5,34	5,30	65,011	580,71	493,91	VIII
414	4,58	3,13	2,14,256	417,79	358,33	3,848	53,82	46,22	6,54,801	13218,33	8098,13	Total
—	—	—	11,816	11,99	12,17	3	4	2	23,261	78,50	68,23	1
—	—	—	7,879	13,94	11,92	116	2,52	2,22	29,462	197,98	172,41	2

**TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

**NORTH-EASTERN REGION (Contd.)**

**STATE :**

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>1,176</b>	<b>3,02</b>	<b>2,65</b>	<b>2,537</b>	<b>14,72</b>	<b>15,48</b>
1. Direct Finance	1,175	2,99	2,64	2,412	9,49	9,63
2. Indirect Finance	1	3	1	125	5,23	5,85
<b>II. INDUSTRY</b>	<b>704</b>	<b>6,04</b>	<b>5,65</b>	<b>3,746</b>	<b>24,58</b>	<b>25,32</b>
1. Mining & Quarrying	—	—	—	3	21	19
2. Food Manufacturing & Processing	34	1,08	1,08	121	1,74	1,81
(a) Rice Mills, Flour & Dal Mills	9	74	86	20	73	71
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	1	1	1	2	45	50
(d) Tea Processing	—	—	—	1	4	4
(e) Processing of Fruits & Vegetables	1	3	2	—	—	—
(f) Others	23	30	19	98	52	55
3. Beverage & Tobacco	—	—	—	—	—	—
4. Textiles	72	37	37	300	96	1,09
(a) Cotton Textiles	—	—	—	13	7	7
(b) Jute & Other Natural Fibre Textiles	1	—	—	1	—	—
(c) Handloom Textiles & Khadi	3	2	2	20	9	11
(d) Other Textiles & Textile Products	68	35	34	266	81	91
5. Paper, Paper Products & Printing	8	25	19	19	45	45
6. Leather & Leather Products	—	—	—	5	3	3
7. Rubber & Plastic Products	7	14	13	4	2	3
8. Chemicals & Chemical Products	4	3	4	3	1,34	1,03
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	3	1,34	1,03
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	4	3	4	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	2	37	32	—	—	—
11. Basic Metals & Metal Products	6	5	5	35	1,05	93
(a) Iron & Steel	—	—	—	4	36	31
(b) Non-Ferrous Metals	—	—	—	2	17	10
(c) Metal Products	6	5	5	29	52	52
12. Engineering	12	61	35	10	35	38
(a) Heavy Engineering	1	50	26	—	—	—
(b) Light Engineering	1	1	1	5	14	13
(c) Electrical Machinery & Goods	7	4	4	5	21	24
(d) Electronic Machinery & Goods	3	6	4	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	3	2	2	2	1	1
14. Other Industries	541	3,04	3,03	3,236	18,08	19,11
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	15	9	8	8	33	27
<b>III. TRANSPORT OPERATORS</b>	<b>53</b>	<b>95</b>	<b>65</b>	<b>413</b>	<b>4,87</b>	<b>4,77</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>193</b>	<b>1,31</b>	<b>1,32</b>	<b>564</b>	<b>5,69</b>	<b>5,79</b>
<b>V. PERSONAL LOANS</b>	<b>4,747</b>	<b>28,72</b>	<b>23,90</b>	<b>4,899</b>	<b>29,63</b>	<b>26,89</b>
1. Loans for Purchase of Consumer Durables	245	1,23	98	600	1,95	1,75
2. Loans for Housing	472	12,26	10,43	539	8,36	7,70
3. Rest of the Personal Loans	4,030	15,23	12,49	3,760	19,32	17,44
<b>VI. TRADE</b>	<b>1,337</b>	<b>8,25</b>	<b>7,29</b>	<b>2,590</b>	<b>23,27</b>	<b>22,29</b>
1. Wholesale Trade	20	1,61	1,13	103	2,43	2,12
2. Retail Trade	1,317	6,64	6,16	2,487	20,84	20,17
<b>VII. FINANCE</b>	<b>1</b>	<b>—</b>	<b>—</b>	<b>3</b>	<b>17</b>	<b>14</b>
<b>VIII. ALL OTHERS</b>	<b>916</b>	<b>12,91</b>	<b>10,10</b>	<b>1,393</b>	<b>8,14</b>	<b>8,71</b>
<b>TOTAL BANK CREDIT</b>	<b>9,127</b>	<b>61,20</b>	<b>51,57</b>	<b>16,145</b>	<b>111,06</b>	<b>109,39</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	312	2,88	2,69	1,327	7,68	7,96
2. Other Small Scale Industries	347	2,41	2,48	1,569	9,53	9,83

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2002**

MANIPUR

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS				Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding		
7	8	9	10	11	12	13	14	15	16	17	18		
—	—	—	3,018	2,39	2,37	—	—	—	6,731	20,13	20,50	I	
—	—	—	3,018	2,39	2,37	—	—	—	6,605	14,86	14,64	1	
—	—	—	—	—	—	—	—	—	126	5,26	5,86	2	
—	—	—	1,906	1,94	1,81	1	88	35	6,357	33,44	33,12	II	
—	—	—	1	3	3	—	—	—	4	24	23	1	
—	—	—	3	13	9	1	88	35	159	3,83	3,32	2	
—	—	—	3	13	9	—	—	—	32	1,59	1,66	2(a)	
—	—	—	—	—	—	—	—	—	—	—	—	2(b)	
—	—	—	—	—	—	—	—	—	3	46	50	2(c)	
—	—	—	—	—	—	—	—	—	1	4	4	2(d)	
—	—	—	—	—	—	—	—	—	1	3	2	2(e)	
—	—	—	—	—	—	1	88	35	122	1,70	1,09	2(f)	
—	—	—	—	—	—	—	—	—	—	—	—	3	
—	—	—	—	—	—	—	—	—	372	1,33	1,46	4	
—	—	—	—	—	—	—	—	—	13	7	7	4(a)	
—	—	—	—	—	—	—	—	—	2	—	—	4(b)	
—	—	—	—	—	—	—	—	—	23	11	13	4(c)	
—	—	—	—	—	—	—	—	—	334	1,16	1,26	4(d)	
—	—	—	4	5	4	—	—	—	31	75	68	5	
—	—	—	—	—	—	—	—	—	5	3	3	6	
—	—	—	—	—	—	—	—	—	11	16	16	7	
—	—	—	—	—	—	—	—	—	7	1,37	1,07	8	
—	—	—	—	—	—	—	—	—	—	—	—	8(a)	
—	—	—	—	—	—	—	—	—	—	—	—	8(b)	
—	—	—	—	—	—	—	—	—	3	1,34	1,03	8(c)	
—	—	—	—	—	—	—	—	—	—	—	—	8(d)	
—	—	—	—	—	—	—	—	—	4	3	4	8(e)	
—	—	—	—	—	—	—	—	—	—	—	—	9	
—	—	—	—	—	—	—	—	—	2	37	32	10	
—	—	—	3	13	14	—	—	—	44	1,23	1,12	11	
—	—	—	—	—	—	—	—	—	4	36	31	11(a)	
—	—	—	—	—	—	—	—	—	2	17	10	11(b)	
—	—	—	3	13	14	—	—	—	38	69	71	11(c)	
—	—	—	—	—	—	—	—	—	22	96	72	12	
—	—	—	—	—	—	—	—	—	1	50	26	12(a)	
—	—	—	—	—	—	—	—	—	6	14	14	12(b)	
—	—	—	—	—	—	—	—	—	12	26	29	12(c)	
—	—	—	—	—	—	—	—	—	3	6	4	12(d)	
—	—	—	—	—	—	—	—	—	5	3	3	13	
—	—	—	1,890	1,12	1,07	—	—	—	5,667	22,23	23,21	14	
—	—	—	—	—	—	—	—	—	—	—	—	15	
—	—	—	—	—	—	—	—	—	—	—	—	15(a)	
—	—	—	—	—	—	—	—	—	—	—	—	15(b)	
—	—	—	—	—	—	—	—	—	—	—	—	15(c)	
—	—	—	5	50	44	—	—	—	28	92	78	16	
—	—	—	362	1,74	1,20	—	—	—	828	7,56	6,62	III	
—	—	—	19	51	41	—	—	—	776	7,51	7,51	IV	
—	—	—	1,280	3,87	3,60	—	—	—	10,926	62,21	54,39	V	
—	—	—	455	1,42	1,34	—	—	—	1,300	4,59	4,07	1	
—	—	—	17	25	28	—	—	—	1,028	20,87	18,41	2	
—	—	—	808	2,20	1,98	—	—	—	8,598	36,75	31,91	3	
—	—	—	2,129	2,37	2,35	—	—	—	6,056	33,89	31,93	VI	
—	—	—	2	7	7	—	—	—	125	4,12	3,32	1	
—	—	—	2,127	2,30	2,28	—	—	—	5,931	29,77	28,61	2	
—	—	—	57	2	2	—	—	—	61	19	17	VII	
—	—	—	20	5	4	—	—	—	2,329	21,10	18,86	VIII	
—	—	—	8,791	12,89	11,79	1	88	35	34,064	186,03	173,11	Total	
—	—	—	1,749	62	64	—	—	—	3,388	11,18	11,29	1	
—	—	—	149	75	66	—	—	—	2,065	12,69	12,96	2	

**TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

**NORTH-EASTERN REGION (Contd.)**

**STATE :**

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>8,915</b>	<b>32,56</b>	<b>22,21</b>	<b>2,056</b>	<b>9,18</b>	<b>8,25</b>
1. Direct Finance	8,896	24,79	20,05	1,905	3,05	2,92
2. Indirect Finance	19	7,77	2,16	151	6,13	5,32
<b>II. INDUSTRY</b>	<b>2,310</b>	<b>99,90</b>	<b>71,86</b>	<b>1,093</b>	<b>178,89</b>	<b>73,25</b>
1. Mining & Quarrying	89	32,03	18,51	13	1,89	1,53
2. Food Manufacturing & Processing	182	4,37	4,02	12	1,39	93
(a) Rice Mills, Flour & Dal Mills	33	2,03	1,91	1	5	5
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	2	3	4	3	1,29	83
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	6	30	23	—	—	—
(f) Others	141	2,01	1,85	8	6	5
3. Beverage & Tobacco	—	—	—	1	3	3
4. Textiles	140	13,77	9,16	31	23	17
(a) Cotton Textiles	3	2,65	1,37	1	1	—
(b) Jute & Other Natural Fibre Textiles	2	2	2	—	—	—
(c) Handloom Textiles & Khadi	31	13	12	—	—	—
(d) Other Textiles & Textile Products	104	10,97	7,65	30	22	17
5. Paper, Paper Products & Printing	35	1,13	1,10	15	53	46
6. Leather & Leather Products	—	—	—	4	3	2
7. Rubber & Plastic Products	26	6,97	4,95	3	10	8
8. Chemicals & Chemical Products	21	2,08	2,05	8	73	60
(a) Heavy Industrial Chemicals	3	46	60	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	5	51	44	3	17	13
(d) Non-Edible Oils	2	5	6	1	12	3
(e) Other Chemicals & Chemical Products	11	1,05	96	4	44	45
9. Petroleum, Coal Products & Nuclear Fuels	5	46	36	1	6	6
10. Manufacture of Cement & Cement Products	5	33	26	4	11	5
11. Basic Metals & Metal Products	50	16,16	12,54	6	5	4
(a) Iron & Steel	23	5,68	4,70	—	—	—
(b) Non-Ferrous Metals	2	14	8	—	—	—
(c) Metal Products	25	10,34	7,76	6	5	4
12. Engineering	30	13,59	12,41	48	100,54	40,62
(a) Heavy Engineering	4	8,76	8,88	1	100,00	40,16
(b) Light Engineering	19	2,55	1,90	6	21	15
(c) Electrical Machinery & Goods	4	1,52	98	10	14	14
(d) Electronic Machinery & Goods	3	76	65	31	18	17
13. Vehicles, Vehicle Parts & Transport Equipments	22	1,89	6	7	10	8
14. Other Industries	1,675	6,59	5,99	860	4,47	4,22
15. Electricity, Gas & Water	—	—	—	5	62,62	18,25
(a) Electricity Generation & Transmission	—	—	—	2	62,50	18,16
(b) Non-Conventional Energy	—	—	—	1	4	4
(c) Gas, Steam & Water Supply	—	—	—	2	8	4
16. Construction	30	54	45	75	6,02	6,10
<b>III. TRANSPORT OPERATORS</b>	<b>999</b>	<b>14,80</b>	<b>9,79</b>	<b>399</b>	<b>8,30</b>	<b>4,67</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>417</b>	<b>7,26</b>	<b>4,81</b>	<b>353</b>	<b>9,25</b>	<b>8,35</b>
<b>V. PERSONAL LOANS</b>	<b>10,578</b>	<b>64,81</b>	<b>53,75</b>	<b>5,635</b>	<b>35,47</b>	<b>29,58</b>
1. Loans for Purchase of Consumer Durables	2,036	7,64	5,37	910	2,86	2,20
2. Loans for Housing	673	19,01	16,84	297	6,13	5,04
3. Rest of the Personal Loans	7,869	38,16	31,54	4,428	26,47	22,35
<b>VI. TRADE</b>	<b>3,171</b>	<b>42,13</b>	<b>26,96</b>	<b>1,909</b>	<b>39,88</b>	<b>36,72</b>
1. Wholesale Trade	130	15,11	9,64	168	23,18	21,83
2. Retail Trade	3,041	27,02	17,31	1,741	16,70	14,89
<b>VII. FINANCE</b>	<b>17</b>	<b>97</b>	<b>83</b>	<b>41</b>	<b>83</b>	<b>73</b>
<b>VIII. ALL OTHERS</b>	<b>3,448</b>	<b>60,65</b>	<b>39,17</b>	<b>2,667</b>	<b>49,97</b>	<b>41,47</b>
<b>TOTAL BANK CREDIT</b>	<b>29,855</b>	<b>323,08</b>	<b>229,37</b>	<b>14,153</b>	<b>331,77</b>	<b>203,02</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	909	11,43	9,93	240	1,11	1,02
2. Other Small Scale Industries	1,080	6,02	5,29	602	6,66	5,62

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2002**

MEGHALAYA

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS				Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding		
7	8	9	10	11	12	13	14	15	16	17	18		
—	—	—	19,530	12,43	12,47	1	1	1	30,502	54,18	42,94	I	
—	—	—	18,788	11,99	12,00	—	—	—	29,589	39,83	34,97	1	
—	—	—	742	44	47	1	1	1	913	14,35	7,97	2	
—	—	—	2,932	5,84	5,24	10	1,96	1,54	6,345	286,59	151,90	II	
—	—	—	2	17	14	—	—	—	104	34,09	20,19	1	
—	—	—	38	82	77	—	—	—	232	6,59	5,72	2	
—	—	—	4	4	2	—	—	—	38	2,12	1,98	2(a)	
—	—	—	—	—	—	—	—	—	—	—	—	2(b)	
—	—	—	—	—	—	—	—	—	5	1,32	86	2(c)	
—	—	—	—	—	—	—	—	—	—	—	—	2(d)	
—	—	—	7	20	14	—	—	—	13	49	37	2(e)	
—	—	—	27	59	60	—	—	—	176	2,66	2,50	2(f)	
—	—	—	—	—	—	—	—	—	1	3	3	3	
—	—	—	5	16	8	1	5	—	177	14,21	9,42	4	
—	—	—	5	16	8	—	—	—	9	2,82	1,46	4(a)	
—	—	—	—	—	—	—	—	—	2	2	2	4(b)	
—	—	—	—	—	—	—	—	—	31	13	12	4(c)	
—	—	—	—	—	—	1	5	—	135	11,24	7,82	4(d)	
—	—	—	3	13	10	1	3	3	54	1,82	1,69	5	
—	—	—	1	1	—	—	—	—	5	4	3	6	
—	—	—	1	3	3	—	—	—	30	7,10	5,06	7	
—	—	—	1	—	—	—	—	—	30	2,81	2,66	8	
—	—	—	—	—	—	—	—	—	3	46	60	8(a)	
—	—	—	—	—	—	—	—	—	—	—	—	8(b)	
—	—	—	—	—	—	—	—	—	8	68	56	8(c)	
—	—	—	—	—	—	—	—	—	3	17	8	8(d)	
—	—	—	1	—	—	—	—	—	16	1,50	1,42	8(e)	
—	—	—	—	—	—	—	—	—	6	52	42	9	
—	—	—	1	4	3	2	1,13	69	12	1,60	1,03	10	
—	—	—	—	—	—	—	—	—	56	16,21	12,58	11	
—	—	—	—	—	—	—	—	—	23	5,68	4,70	11(a)	
—	—	—	—	—	—	—	—	—	2	14	8	11(b)	
—	—	—	—	—	—	—	—	—	31	10,40	7,81	11(c)	
—	—	—	—	—	—	—	—	—	78	114,13	53,03	12	
—	—	—	—	—	—	—	—	—	5	108,76	49,04	12(a)	
—	—	—	—	—	—	—	—	—	25	2,76	2,05	12(b)	
—	—	—	—	—	—	—	—	—	14	1,66	1,12	12(c)	
—	—	—	—	—	—	—	—	—	34	94	82	12(d)	
—	—	—	1	9	9	—	—	—	30	2,08	23	13	
—	—	—	2,869	4,12	3,74	4	3	3	5,408	15,21	13,98	14	
—	—	—	—	—	—	—	—	—	5	62,62	18,25	15	
—	—	—	—	—	—	—	—	—	2	62,50	18,16	15(a)	
—	—	—	—	—	—	—	—	—	1	4	4	15(b)	
—	—	—	—	—	—	—	—	—	2	8	4	15(c)	
—	—	—	10	26	25	2	72	80	117	7,53	7,59	16	
—	—	—	351	5,49	3,85	9	9	5	1,758	28,68	18,36	III	
—	—	—	121	60	48	4	32	25	895	17,44	13,90	IV	
—	—	—	2,310	11,43	10,09	128	1,18	99	18,651	112,89	94,42	V	
—	—	—	1,065	2,07	1,65	4	1	1	4,015	12,59	9,22	1	
—	—	—	178	3,67	3,51	4	10	9	1,152	28,91	25,48	2	
—	—	—	1,067	5,69	4,93	120	1,07	89	13,484	71,40	59,72	3	
—	—	—	2,398	5,37	4,28	43	1,17	1,07	7,521	88,55	69,02	VI	
—	—	—	4	7	7	14	73	55	316	39,09	32,09	1	
—	—	—	2,394	5,30	4,21	29	44	52	7,205	49,46	36,93	2	
—	—	—	2	2	2	—	—	—	60	1,82	1,58	VII	
—	—	—	210	79	83	138	1,79	1,55	6,463	113,20	83,02	VIII	
—	—	—	27,854	41,98	37,27	333	6,52	5,46	72,195	703,35	475,13	Total	
—	—	—	1,677	2,76	2,65	—	—	—	2,826	15,31	13,60	1	
—	—	—	1,196	2,57	2,17	6	11	6	2,884	15,36	13,14	2	

**TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

**NORTH-EASTERN REGION (Contd.)**

**STATE :**

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>2,603</b>	<b>14,21</b>	<b>10,29</b>	<b>82</b>	<b>77</b>	<b>69</b>
1. Direct Finance	2,590	7,67	7,42	22	24	23
2. Indirect Finance	13	6,54	2,87	60	53	46
<b>II. INDUSTRY</b>	<b>1,155</b>	<b>36,69</b>	<b>35,02</b>	<b>63</b>	<b>1,76</b>	<b>1,53</b>
1. Mining & Quarrying	2	16	17	—	—	—
2. Food Manufacturing & Processing	127	6,51	6,77	—	—	—
(a) Rice Mills, Flour & Dal Mills	26	75	76	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	5	4,83	5,12	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	96	93	89	—	—	—
3. Beverage & Tobacco	21	5,80	6,10	—	—	—
4. Textiles	69	1,24	1,09	2	22	16
(a) Cotton Textiles	12	65	56	—	—	—
(b) Jute & Other Natural Fibre Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	21	20	19	—	—	—
(d) Other Textiles & Textile Products	36	39	34	2	22	16
5. Paper, Paper Products & Printing	30	56	56	—	—	—
6. Leather & Leather Products	3	16	21	1	—	—
7. Rubber & Plastic Products	6	1,67	1,85	2	15	23
8. Chemicals & Chemical Products	10	56	45	—	—	—
(a) Heavy Industrial Chemicals	1	25	25	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	5	24	14	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	4	7	6	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	9	1,18	61	—	—	—
11. Basic Metals & Metal Products	15	8,65	8,61	1	5	6
(a) Iron & Steel	5	8,35	8,16	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	10	30	45	1	5	6
12. Engineering	17	3,75	3,16	—	—	—
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	5	90	63	—	—	—
(c) Electrical Machinery & Goods	7	1,82	1,81	—	—	—
(d) Electronic Machinery & Goods	5	1,03	72	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	9	72	53	1	19	18
14. Other Industries	804	5,65	4,84	44	29	32
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	33	8	8	12	86	57
<b>III. TRANSPORT OPERATORS</b>	<b>269</b>	<b>4,64</b>	<b>2,99</b>	<b>6</b>	<b>8</b>	<b>8</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>146</b>	<b>2,44</b>	<b>2,05</b>	<b>37</b>	<b>41</b>	<b>44</b>
<b>V. PERSONAL LOANS</b>	<b>4,029</b>	<b>52,47</b>	<b>46,37</b>	<b>544</b>	<b>4,01</b>	<b>3,32</b>
1. Loans for Purchase of Consumer Durables	731	2,51	1,75	32	28	26
2. Loans for Housing	1,486	34,25	31,74	24	43	39
3. Rest of the Personal Loans	1,812	15,71	12,88	488	3,29	2,68
<b>VI. TRADE</b>	<b>1,449</b>	<b>31,13</b>	<b>27,38</b>	<b>600</b>	<b>12,67</b>	<b>6,96</b>
1. Wholesale Trade	174	11,91	11,04	401	4,25	1,09
2. Retail Trade	1,275	19,22	16,34	199	8,42	5,88
<b>VII. FINANCE</b>	<b>5</b>	<b>1</b>	<b>1</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>VIII. ALL OTHERS</b>	<b>991</b>	<b>13,41</b>	<b>9,97</b>	<b>23</b>	<b>64</b>	<b>57</b>
<b>TOTAL BANK CREDIT</b>	<b>10,647</b>	<b>154,99</b>	<b>134,09</b>	<b>1,355</b>	<b>20,34</b>	<b>13,61</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	517	7,81	6,84	1	5	6
2. Other Small Scale Industries	529	6,14	6,21	50	85	90

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2002**

MIZORAM

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS				Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding		
7	8	9	10	11	12	13	14	15	16	17	18		
—	—	—	5,576	6,41	5,49	1	2,25	2,16	8,262	23,64	18,63	I	
—	—	—	5,548	6,36	5,45	1	2,25	2,16	8,161	16,52	15,26	1	
—	—	—	28	6	4	—	—	—	101	7,12	3,38	2	
—	—	—	2,394	3,83	3,12	2	17	17	3,614	42,45	39,85	II	
—	—	—	—	—	—	—	—	—	2	16	17	1	
—	—	—	4	1	1	—	—	—	131	6,52	6,78	2	
—	—	—	—	—	—	—	—	—	26	75	76	2(a)	
—	—	—	—	—	—	—	—	—	—	—	—	2(b)	
—	—	—	—	—	—	—	—	—	5	4,83	5,12	2(c)	
—	—	—	—	—	—	—	—	—	—	—	—	2(d)	
—	—	—	—	—	—	—	—	—	—	—	—	2(e)	
—	—	—	4	1	1	—	—	—	100	93	90	2(f)	
—	—	—	—	—	—	—	—	—	21	5,80	6,10	3	
—	—	—	7	5	4	—	—	—	78	1,51	1,30	4	
—	—	—	1	3	3	—	—	—	13	68	59	4(a)	
—	—	—	—	—	—	—	—	—	—	—	—	4(b)	
—	—	—	6	2	1	—	—	—	27	22	21	4(c)	
—	—	—	—	—	—	—	—	—	38	61	50	4(d)	
—	—	—	—	—	—	—	—	—	30	56	56	5	
—	—	—	—	—	—	—	—	—	4	16	21	6	
—	—	—	—	—	—	—	—	—	8	1,83	2,08	7	
—	—	—	—	—	—	—	—	—	10	56	45	8	
—	—	—	—	—	—	—	—	—	1	25	25	8(a)	
—	—	—	—	—	—	—	—	—	—	—	—	8(b)	
—	—	—	—	—	—	—	—	—	5	24	14	8(c)	
—	—	—	—	—	—	—	—	—	—	—	—	8(d)	
—	—	—	—	—	—	—	—	—	4	7	6	8(e)	
—	—	—	—	—	—	—	—	—	—	—	—	9	
—	—	—	—	—	—	—	—	—	9	1,18	61	10	
—	—	—	—	—	—	—	—	—	16	8,70	8,67	11	
—	—	—	—	—	—	—	—	—	5	8,35	8,16	11(a)	
—	—	—	—	—	—	—	—	—	—	—	—	11(b)	
—	—	—	—	—	—	—	—	—	11	35	51	11(c)	
—	—	—	—	—	—	—	—	—	17	3,75	3,16	12	
—	—	—	—	—	—	—	—	—	—	—	—	12(a)	
—	—	—	—	—	—	—	—	—	5	90	63	12(b)	
—	—	—	—	—	—	—	—	—	7	1,82	1,81	12(c)	
—	—	—	—	—	—	—	—	—	5	1,03	72	12(d)	
—	—	—	6	2	2	—	—	—	16	92	73	13	
—	—	—	2,370	3,46	2,88	—	—	—	3,218	9,40	8,04	14	
—	—	—	1	12	2	—	—	—	1	12	2	15	
—	—	—	1	12	2	—	—	—	1	12	2	15(a)	
—	—	—	—	—	—	—	—	—	—	—	—	15(b)	
—	—	—	—	—	—	—	—	—	—	—	—	15(c)	
—	—	—	6	17	15	2	17	17	53	1,28	97	16	
—	—	—	276	6,24	5,01	—	—	—	551	10,96	8,07	III	
—	—	—	59	32	30	1	4	4	243	3,21	2,84	IV	
—	—	—	3,433	11,44	9,38	—	—	—	8,006	67,92	59,08	V	
—	—	—	1,911	4,44	3,42	—	—	—	2,674	7,22	5,43	1	
—	—	—	108	2,22	2,05	—	—	—	1,618	36,90	34,18	2	
—	—	—	1,414	4,78	3,91	—	—	—	3,714	23,79	19,47	3	
—	—	—	2,973	6,42	4,98	—	—	—	5,022	50,22	39,33	VI	
—	—	—	86	88	84	—	—	—	661	17,03	12,96	1	
—	—	—	2,887	5,54	4,14	—	—	—	4,361	33,19	26,36	2	
—	—	—	2	3	2	—	—	—	7	4	3	VII	
—	—	—	90	43	35	—	—	—	1,104	14,47	10,89	VIII	
—	—	—	14,803	35,12	28,65	4	2,45	2,37	26,809	212,90	178,71	Total	
—	—	—	1,682	2,15	1,73	—	—	—	2,200	10,01	8,63	1	
—	—	—	692	1,31	1,15	—	—	—	1,271	8,30	8,26	2	

**TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

**NORTH-EASTERN REGION (Contd.)**

**STATE :**

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>7,645</b>	<b>18,49</b>	<b>12,31</b>	<b>2,080</b>	<b>7,02</b>	<b>7,49</b>
1. Direct Finance	7,638	17,98	11,88	1,778	4,56	5,01
2. Indirect Finance	7	51	43	302	2,47	2,48
<b>II. INDUSTRY</b>	<b>1,804</b>	<b>23,86</b>	<b>13,00</b>	<b>433</b>	<b>12,68</b>	<b>12,81</b>
1. Mining & Quarrying	1	4	4	3	18	17
2. Food Manufacturing & Processing	387	3,32	2,98	43	1,68	1,72
(a) Rice Mills, Flour & Dal Mills	155	2,03	1,81	23	76	77
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	1	1	1
(d) Tea Processing	2	12	12	2	17	16
(e) Processing of Fruits & Vegetables	1	4	5	—	—	—
(f) Others	229	1,12	99	17	75	78
3. Beverage & Tobacco	2	5,85	10	1	50	54
4. Textiles	335	1,87	94	43	1,11	92
(a) Cotton Textiles	—	—	—	5	9	10
(b) Jute & Other Natural Fibre Textiles	34	4	4	—	—	—
(c) Handloom Textiles & Khadi	26	18	15	6	13	14
(d) Other Textiles & Textile Products	275	1,65	76	32	89	69
5. Paper, Paper Products & Printing	19	1,94	28	4	7	5
6. Leather & Leather Products	1	1	1	3	3	2
7. Rubber & Plastic Products	10	10	10	4	20	17
8. Chemicals & Chemical Products	6	15	17	—	—	—
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	2	10	11	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	4	5	6	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	2	18	15	—	—	—
11. Basic Metals & Metal Products	20	25	24	3	7	7
(a) Iron & Steel	—	—	—	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	20	25	24	3	7	7
12. Engineering	61	41	27	11	1,01	93
(a) Heavy Engineering	2	5	4	1	3	4
(b) Light Engineering	36	23	15	2	71	63
(c) Electrical Machinery & Goods	2	2	1	7	26	27
(d) Electronic Machinery & Goods	21	11	7	1	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	13	1,98	10	3	95	30
14. Other Industries	942	7,20	7,41	314	6,84	7,87
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	5	57	21	1	4	4
<b>III. TRANSPORT OPERATORS</b>	<b>343</b>	<b>6,20</b>	<b>3,66</b>	<b>489</b>	<b>3,49</b>	<b>2,94</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>377</b>	<b>4,47</b>	<b>2,67</b>	<b>254</b>	<b>3,10</b>	<b>3,21</b>
<b>V. PERSONAL LOANS</b>	<b>4,598</b>	<b>20,11</b>	<b>16,00</b>	<b>2,691</b>	<b>25,56</b>	<b>22,19</b>
1. Loans for Purchase of Consumer Durables	112	26	18	724	3,38	2,83
2. Loans for Housing	190	4,45	3,31	149	2,42	2,24
3. Rest of the Personal Loans	4,296	15,39	12,51	1,818	19,76	17,13
<b>VI. TRADE</b>	<b>1,149</b>	<b>13,90</b>	<b>8,23</b>	<b>1,406</b>	<b>14,64</b>	<b>14,48</b>
1. Wholesale Trade	35	97	77	145	2,28	1,87
2. Retail Trade	1,114	12,94	7,46	1,261	12,36	12,61
<b>VII. FINANCE</b>	<b>21</b>	<b>1,86</b>	<b>1,49</b>	<b>2</b>	<b>7</b>	<b>9</b>
<b>VIII. ALL OTHERS</b>	<b>1,833</b>	<b>39,59</b>	<b>12,17</b>	<b>713</b>	<b>54,32</b>	<b>48,82</b>
<b>TOTAL BANK CREDIT</b>	<b>17,770</b>	<b>128,47</b>	<b>69,53</b>	<b>8,068</b>	<b>120,88</b>	<b>112,03</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	449	4,93	4,47	189	1,07	1,09
2. Other Small Scale Industries	939	6,67	5,06	141	4,86	5,11

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2002**

**NAGALAND**

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS				Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding		
7	8	9	10	11	12	13	14	15	16	17	18		
—	—	—	125	18	15	107	1,50	2,18	9,957	27,20	22,13	I	
—	—	—	125	18	15	107	1,50	2,18	9,648	24,22	19,22	1	
—	—	—	—	—	—	—	—	—	309	2,98	2,91	2	
—	—	—	30	9	8	10	49	27	2,277	37,12	26,16	II	
—	—	—	1	3	2	—	—	—	5	24	23	1	
—	—	—	—	—	—	1	40	20	431	5,40	4,90	2	
—	—	—	—	—	—	1	40	20	179	3,19	2,79	2(a)	
—	—	—	—	—	—	—	—	—	—	—	—	2(b)	
—	—	—	—	—	—	—	—	—	1	1	1	2(c)	
—	—	—	—	—	—	—	—	—	4	29	28	2(d)	
—	—	—	—	—	—	—	—	—	1	4	5	2(e)	
—	—	—	—	—	—	—	—	—	246	1,87	1,77	2(f)	
—	—	—	—	—	—	—	—	—	3	6,35	64	3	
—	—	—	—	—	—	—	—	—	378	2,98	1,86	4	
—	—	—	—	—	—	—	—	—	5	9	10	4(a)	
—	—	—	—	—	—	—	—	—	34	4	4	4(b)	
—	—	—	—	—	—	—	—	—	32	31	29	4(c)	
—	—	—	—	—	—	—	—	—	307	2,53	1,44	4(d)	
—	—	—	—	—	—	—	—	—	23	2,01	33	5	
—	—	—	—	—	—	—	—	—	4	4	3	6	
—	—	—	—	—	—	—	—	—	14	30	28	7	
—	—	—	—	—	—	—	—	—	6	15	17	8	
—	—	—	—	—	—	—	—	—	—	—	—	8(a)	
—	—	—	—	—	—	—	—	—	—	—	—	8(b)	
—	—	—	—	—	—	—	—	—	2	10	11	8(c)	
—	—	—	—	—	—	—	—	—	—	—	—	8(d)	
—	—	—	—	—	—	—	—	—	4	5	6	8(e)	
—	—	—	—	—	—	—	—	—	—	—	—	9	
—	—	—	—	—	—	—	—	—	2	18	15	10	
—	—	—	—	—	—	—	—	—	23	32	31	11	
—	—	—	—	—	—	—	—	—	—	—	—	11(a)	
—	—	—	—	—	—	—	—	—	—	—	—	11(b)	
—	—	—	—	—	—	—	—	—	23	32	31	11(c)	
—	—	—	—	—	—	—	—	—	72	1,42	1,20	12	
—	—	—	—	—	—	—	—	—	3	8	8	12(a)	
—	—	—	—	—	—	—	—	—	38	94	77	12(b)	
—	—	—	—	—	—	—	—	—	9	28	27	12(c)	
—	—	—	—	—	—	—	—	—	22	12	7	12(d)	
—	—	—	—	—	—	—	—	—	16	2,93	40	13	
—	—	—	29	6	6	9	10	7	1,294	14,19	15,41	14	
—	—	—	—	—	—	—	—	—	—	—	—	15	
—	—	—	—	—	—	—	—	—	—	—	—	15(a)	
—	—	—	—	—	—	—	—	—	—	—	—	15(b)	
—	—	—	—	—	—	—	—	—	—	—	—	15(c)	
—	—	—	—	—	—	—	—	—	6	61	25	16	
—	—	—	25	44	33	15	5	4	872	10,18	6,98	III	
—	—	—	—	—	—	18	68	64	649	8,24	6,52	IV	
—	—	—	878	1,97	1,69	125	40	31	8,292	48,04	40,19	V	
—	—	—	712	1,35	1,17	9	1	1	1,557	5,01	4,18	1	
—	—	—	3	6	6	2	4	3	344	6,97	5,63	2	
—	—	—	163	56	47	114	35	27	6,391	36,07	30,37	3	
—	—	—	82	20	17	11	1,74	1,15	2,648	30,49	24,03	VI	
—	—	—	—	—	—	2	60	34	182	3,85	2,98	1	
—	—	—	82	20	17	9	1,14	81	2,466	26,64	21,05	2	
—	—	—	—	—	—	14	8	9	37	2,01	1,67	VII	
—	—	—	40	7	8	166	72	88	2,752	94,70	61,94	VIII	
—	—	—	1,180	2,96	2,51	466	5,67	5,55	27,484	257,97	189,62	Total	
—	—	—	18	6	5	—	—	—	656	6,06	5,60	1	
—	—	—	12	3	3	9	10	7	1,101	11,65	10,28	2	

**TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

**NORTH-EASTERN REGION (Concl.d.)**

**STATE :**

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>14,267</b>	<b>32,67</b>	<b>22,14</b>	<b>38,555</b>	<b>40,75</b>	<b>32,07</b>
1. Direct Finance	14,266	32,60	22,07	38,060	37,58	29,18
2. Indirect Finance	1	7	7	495	3,17	2,89
<b>II. INDUSTRY</b>	<b>1,680</b>	<b>7,76</b>	<b>6,70</b>	<b>9,331</b>	<b>19,44</b>	<b>18,03</b>
1. Mining & Quarrying	—	—	—	2	35	31
2. Food Manufacturing & Processing	528	2,17	1,91	373	2,34	2,30
(a) Rice Mills, Flour & Dal Mills	401	1,64	1,43	296	83	73
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	1	1	1	1	3	3
(d) Tea Processing	2	9	7	4	28	31
(e) Processing of Fruits & Vegetables	—	—	—	1	3	1
(f) Others	124	44	40	71	1,17	1,22
3. Beverage & Tobacco	1	15	15	1	3	2
4. Textiles	116	54	57	168	88	82
(a) Cotton Textiles	3	7	6	11	16	17
(b) Jute & Other Natural Fibre Textiles	12	1	1	—	—	—
(c) Handloom Textiles & Khadi	11	2	2	34	30	26
(d) Other Textiles & Textile Products	90	44	49	123	42	39
5. Paper, Paper Products & Printing	20	11	10	20	30	28
6. Leather & Leather Products	1	1	—	8	1	1
7. Rubber & Plastic Products	12	19	13	6	12	11
8. Chemicals & Chemical Products	5	28	22	8	34	55
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	4	3	3	3	1	1
(d) Non-Edible Oils	1	25	19	—	—	—
(e) Other Chemicals & Chemical Products	—	—	—	5	33	54
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	30	1,09	1,00	7	2	2
11. Basic Metals & Metal Products	34	1,00	76	13	97	36
(a) Iron & Steel	7	84	63	1	4	1
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	27	16	13	12	93	35
12. Engineering	13	13	9	16	71	65
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	4	2	2	3	10	7
(c) Electrical Machinery & Goods	6	9	7	4	20	21
(d) Electronic Machinery & Goods	3	1	1	9	41	37
13. Vehicles, Vehicle Parts & Transport Equipments	7	4	3	13	2	1
14. Other Industries	899	1,96	1,65	8,666	12,45	11,61
15. Electricity, Gas & Water	1	3	3	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	1	3	3	—	—	—
16. Construction	13	6	5	30	91	1,00
<b>III. TRANSPORT OPERATORS</b>	<b>600</b>	<b>10,76</b>	<b>6,18</b>	<b>1,334</b>	<b>11,99</b>	<b>11,07</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>134</b>	<b>1,38</b>	<b>1,08</b>	<b>3,378</b>	<b>6,40</b>	<b>5,79</b>
<b>V. PERSONAL LOANS</b>	<b>7,003</b>	<b>29,15</b>	<b>24,22</b>	<b>11,274</b>	<b>48,42</b>	<b>38,91</b>
1. Loans for Purchase of Consumer Durables	621	1,89	1,31	629	1,74	1,40
2. Loans for Housing	448	8,88	8,14	703	11,08	9,83
3. Rest of the Personal Loans	5,934	18,37	14,77	9,942	35,61	27,69
<b>VI. TRADE</b>	<b>6,237</b>	<b>32,80</b>	<b>26,98</b>	<b>26,365</b>	<b>52,71</b>	<b>47,05</b>
1. Wholesale Trade	170	8,35	7,56	765	6,74	6,26
2. Retail Trade	6,067	24,45	19,42	25,600	45,98	40,79
<b>VII. FINANCE</b>	<b>68</b>	<b>15</b>	<b>11</b>	<b>11</b>	<b>39</b>	<b>36</b>
<b>VIII. ALL OTHERS</b>	<b>2,051</b>	<b>16,59</b>	<b>8,63</b>	<b>4,774</b>	<b>21,04</b>	<b>16,64</b>
<b>TOTAL BANK CREDIT</b>	<b>32,040</b>	<b>131,27</b>	<b>96,05</b>	<b>95,022</b>	<b>201,14</b>	<b>169,93</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	192	3,28	3,01	3,659	4,22	3,94
2. Other Small Scale Industries	1,158	2,53	2,15	5,087	10,15	9,28

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2002**

TRIPURA

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
—	—	—	91,569	28,99	24,73	—	—	—	1,44,391	102,41	78,94	I
—	—	—	88,587	25,68	22,85	—	—	—	1,40,913	95,85	74,11	1
—	—	—	2,982	3,31	1,88	—	—	—	3,478	6,55	4,83	2
—	—	—	23,574	12,32	13,68	—	—	—	34,585	39,52	38,42	II
—	—	—	—	—	—	—	—	—	2	35	31	1
—	—	—	20	73	15	—	—	—	921	5,24	4,35	2
—	—	—	18	4	2	—	—	—	715	2,51	2,18	2(a)
—	—	—	—	—	—	—	—	—	—	—	—	2(b)
—	—	—	1	3	2	—	—	—	3	6	5	2(c)
—	—	—	1	66	11	—	—	—	7	1,03	48	2(d)
—	—	—	—	—	—	—	—	—	1	3	1	2(e)
—	—	—	—	—	—	—	—	—	195	1,61	1,63	2(f)
—	—	—	—	—	—	—	—	—	2	18	17	3
—	—	—	230	12	20	—	—	—	514	1,53	1,59	4
—	—	—	—	—	—	—	—	—	14	23	23	4(a)
—	—	—	—	—	—	—	—	—	12	1	1	4(b)
—	—	—	229	9	19	—	—	—	274	40	47	4(c)
—	—	—	1	3	—	—	—	—	214	89	88	4(d)
—	—	—	—	—	—	—	—	—	40	42	38	5
—	—	—	—	—	—	—	—	—	9	2	1	6
—	—	—	2	11	11	—	—	—	20	42	34	7
—	—	—	—	—	—	—	—	—	13	62	77	8
—	—	—	—	—	—	—	—	—	—	—	—	8(a)
—	—	—	—	—	—	—	—	—	—	—	—	8(b)
—	—	—	—	—	—	—	—	—	7	4	4	8(c)
—	—	—	—	—	—	—	—	—	1	25	19	8(d)
—	—	—	—	—	—	—	—	—	5	33	54	8(e)
—	—	—	—	—	—	—	—	—	—	—	—	9
—	—	—	—	—	—	—	—	—	37	1,11	1,02	10
—	—	—	—	—	—	—	—	—	47	1,96	1,12	11
—	—	—	—	—	—	—	—	—	8	88	64	11(a)
—	—	—	—	—	—	—	—	—	—	—	—	11(b)
—	—	—	—	—	—	—	—	—	39	1,09	48	11(c)
—	—	—	2	8	18	—	—	—	31	92	91	12
—	—	—	—	—	—	—	—	—	—	—	—	12(a)
—	—	—	—	—	—	—	—	—	7	12	9	12(b)
—	—	—	2	8	18	—	—	—	12	38	45	12(c)
—	—	—	—	—	—	—	—	—	12	42	37	12(d)
—	—	—	—	—	—	—	—	—	20	6	4	13
—	—	—	23,288	10,17	12,19	—	—	—	32,853	24,58	25,45	14
—	—	—	—	—	—	—	—	—	1	3	3	15
—	—	—	—	—	—	—	—	—	—	—	—	15(a)
—	—	—	—	—	—	—	—	—	—	—	—	15(b)
—	—	—	—	—	—	—	—	—	1	3	3	15(c)
—	—	—	32	1,12	87	—	—	—	75	2,09	1,92	16
—	—	—	4,490	5,66	4,79	—	—	—	6,424	28,42	22,03	III
—	—	—	4,283	2,71	2,73	—	—	—	7,795	10,48	9,60	IV
—	—	—	20,907	73,57	59,75	—	—	—	39,184	151,14	122,88	V
—	—	—	9,884	42,82	35,51	—	—	—	11,134	46,45	38,21	1
—	—	—	690	10,47	8,56	—	—	—	1,841	30,43	26,52	2
—	—	—	10,333	20,28	15,69	—	—	—	26,209	74,27	58,14	3
—	—	—	57,251	27,92	38,15	—	—	—	89,853	113,44	112,19	VI
—	—	—	5	22	18	—	—	—	940	15,31	14,00	1
—	—	—	57,246	27,71	37,97	—	—	—	88,913	98,13	98,18	2
—	—	—	71	2	3	—	—	—	150	55	50	VII
—	—	—	2,545	3,70	3,74	—	—	—	9,370	41,34	29,01	VIII
—	—	—	2,04,690	154,90	147,60	—	—	—	3,31,752	487,30	413,58	Total
—	—	—	19,954	7,45	9,24	—	—	—	23,805	14,95	16,19	1
—	—	—	3,338	2,86	3,15	—	—	—	9,583	15,54	14,58	2

**TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

OCCUPATION	STATE					
	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>1,18,270</b>	<b>546,02</b>	<b>448,86</b>	<b>2,67,250</b>	<b>858,91</b>	<b>766,47</b>
1. Direct Finance	1,17,902	498,90	414,66	2,36,745	604,79	545,90
2. Indirect Finance	368	47,12	34,20	30,505	254,12	220,57
<b>II. INDUSTRY</b>	<b>46,614</b>	<b>706,39</b>	<b>482,23</b>	<b>89,427</b>	<b>520,20</b>	<b>498,90</b>
1. Mining & Quarrying	14	6,14	3,69	42	4,80	5,55
2. Food Manufacturing & Processing	5,659	327,14	162,58	5,093	73,05	70,58
(a) Rice Mills, Flour & Dal Mills	3,682	35,45	27,88	3,593	23,68	21,05
(b) Sugar	17	264,69	112,32	12	37,54	37,61
(c) Edible Oils & Vanaspati	343	9,61	7,78	547	3,00	2,96
(d) Tea Processing	2	6	7	—	—	—
(e) Processing of Fruits & Vegetables	12	2,81	2,73	3	16	16
(f) Others	1,603	14,51	11,80	938	8,67	8,80
3. Beverage & Tobacco	29	8,56	7,55	69	4,44	4,07
4. Textiles	2,116	21,84	18,21	1,691	25,54	23,10
(a) Cotton Textiles	46	3,69	2,18	72	3,65	3,15
(b) Jute & Other Natural Fibre Textiles	102	1,31	93	203	2,92	3,08
(c) Handloom Textiles & Khadi	191	1,33	1,14	164	2,81	2,74
(d) Other Textiles & Textile Products	1,777	15,50	13,95	1,252	16,16	14,13
5. Paper, Paper Products & Printing	412	15,86	12,55	492	20,30	20,70
6. Leather & Leather Products	815	3,02	2,24	901	2,44	2,56
7. Rubber & Plastic Products	452	16,53	13,69	101	7,80	7,60
8. Chemicals & Chemical Products	305	79,71	75,92	575	13,72	11,68
(a) Heavy Industrial Chemicals	2	10	10	5	45	21
(b) Fertilisers	21	66,94	65,90	2	5	3
(c) Drugs & Pharmaceuticals	77	3,15	2,63	342	10,24	8,76
(d) Non-Edible Oils	3	35	30	2	11	9
(e) Other Chemicals & Chemical Products	202	9,16	6,98	224	2,87	2,59
9. Petroleum, Coal Products & Nuclear Fuels	2	18	8	24	2,88	2,66
10. Manufacture of Cement & Cement Products	200	6,66	5,96	217	18,55	18,54
11. Basic Metals & Metal Products	12,353	104,92	83,54	980	51,86	44,91
(a) Iron & Steel	84	69,79	50,29	110	35,55	33,84
(b) Non-Ferrous Metals	4	1,42	1,09	5	43	42
(c) Metal Products	12,265	33,71	32,16	865	15,88	10,65
12. Engineering	888	18,66	9,72	1,335	18,19	18,27
(a) Heavy Engineering	10	1,44	28	7	1,04	1,12
(b) Light Engineering	365	12,03	4,94	192	2,05	1,72
(c) Electrical Machinery & Goods	367	4,25	3,50	484	7,89	7,83
(d) Electronic Machinery & Goods	146	95	1,00	652	7,21	7,60
13. Vehicles, Vehicle Parts & Transport Equipments	161	2,75	1,75	964	8,87	8,24
14. Other Industries	21,814	75,72	68,13	76,423	257,53	250,86
15. Electricity, Gas & Water	19	7,15	6,51	6	33	24
(a) Electricity Generation & Transmission	5	4,62	4,58	2	17	14
(b) Non-Conventional Energy	4	44	35	2	7	5
(c) Gas, Steam & Water Supply	10	2,09	1,58	2	9	5
16. Construction	1,375	11,55	10,11	514	9,91	9,34
<b>III. TRANSPORT OPERATORS</b>	<b>7,330</b>	<b>63,29</b>	<b>47,59</b>	<b>20,999</b>	<b>114,09</b>	<b>98,57</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>5,407</b>	<b>61,02</b>	<b>47,49</b>	<b>27,669</b>	<b>99,58</b>	<b>81,41</b>
<b>V. PERSONAL LOANS</b>	<b>1,30,347</b>	<b>725,05</b>	<b>619,16</b>	<b>1,77,555</b>	<b>786,80</b>	<b>696,42</b>
1. Loans for Purchase of Consumer Durables	7,160	31,29	22,76	14,068	55,40	50,16
2. Loans for Housing	14,265	262,72	245,44	18,141	207,50	191,40
3. Rest of the Personal Loans	1,08,922	431,04	350,96	1,45,346	523,90	454,86
<b>VI. TRADE</b>	<b>60,091</b>	<b>429,97</b>	<b>359,92</b>	<b>1,83,172</b>	<b>781,49</b>	<b>705,60</b>
1. Wholesale Trade	3,295	115,92	99,73	6,266	102,93	85,74
2. Retail Trade	56,796	314,05	260,19	1,76,906	678,56	619,85
<b>VII. FINANCE</b>	<b>349</b>	<b>6,63</b>	<b>5,60</b>	<b>847</b>	<b>7,68</b>	<b>6,41</b>
<b>VIII. ALL OTHERS</b>	<b>57,366</b>	<b>405,49</b>	<b>347,23</b>	<b>79,342</b>	<b>344,78</b>	<b>302,28</b>
<b>TOTAL BANK CREDIT</b>	<b>4,25,774</b>	<b>2943,86</b>	<b>2358,07</b>	<b>8,46,261</b>	<b>3513,54</b>	<b>3156,06</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	10,483	89,77	78,02	25,184	58,15	53,91
2. Other Small Scale Industries	16,469	107,98	91,79	39,545	170,03	159,94

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2002**

BIHAR

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
—	—	—	3,26,296	363,21	269,79	14	4,80	1,96	7,11,830	1772,94	1487,08	I
—	—	—	3,04,432	334,89	249,09	6	19	14	6,59,085	1438,76	1209,79	1
—	—	—	21,864	28,32	20,70	8	4,61	1,82	52,745	334,18	277,29	2
1	58,06	51,06	1,23,553	120,12	92,12	159	28,41	23,62	2,59,754	1433,18	1147,92	II
—	—	—	10	36	30	—	—	—	66	11,30	9,54	1
—	—	—	4,541	7,40	5,75	4	25,20	20,96	15,297	432,79	259,86	2
—	—	—	1,511	3,48	2,66	—	—	—	8,786	62,61	51,59	2(a)
—	—	—	—	—	—	4	25,20	20,96	33	327,43	170,90	2(b)
—	—	—	16	11	9	—	—	—	906	12,72	10,82	2(c)
—	—	—	—	—	—	—	—	—	2	6	7	2(d)
—	—	—	—	—	—	—	—	—	15	2,97	2,89	2(e)
—	—	—	3,014	3,82	3,00	—	—	—	5,555	27,00	23,60	2(f)
—	—	—	—	—	—	—	—	—	98	12,99	11,62	3
—	—	—	759	1,22	99	2	1,11	1,11	4,568	49,71	43,41	4
—	—	—	8	35	38	1	1,11	1,11	127	8,80	6,82	4(a)
—	—	—	9	—	—	—	—	—	314	4,24	4,01	4(b)
—	—	—	64	8	7	—	—	—	419	4,22	3,96	4(c)
—	—	—	678	78	54	1	—	—	3,708	32,45	28,63	4(d)
—	—	—	17	7	6	2	1	1	923	36,24	33,33	5
—	—	—	100	12	8	1	2	2	1,817	5,60	4,90	6
—	—	—	—	—	—	2	3	5	555	24,36	21,34	7
—	—	—	54	33	21	10	14	12	944	93,89	87,92	8
—	—	—	—	—	—	—	—	—	7	55	31	8(a)
—	—	—	—	—	—	—	—	—	23	67,00	65,94	8(b)
—	—	—	22	28	17	8	8	6	449	13,74	11,61	8(c)
—	—	—	—	—	—	—	—	—	5	46	39	8(d)
—	—	—	32	5	4	2	6	6	460	12,14	9,67	8(e)
—	—	—	—	—	—	3	15	10	29	3,20	2,85	9
—	—	—	3	1	1	—	—	—	420	25,23	24,52	10
—	—	—	40	9	6	1	1	1	13,374	156,87	128,52	11
—	—	—	—	—	—	—	—	—	194	105,34	84,13	11(a)
—	—	—	—	—	—	—	—	—	9	1,85	1,52	11(b)
—	—	—	40	9	6	1	1	1	13,171	49,69	42,88	11(c)
—	—	—	729	46	47	7	34	34	2,959	37,66	28,80	12
—	—	—	—	—	—	—	—	—	17	2,47	1,39	12(a)
—	—	—	672	36	36	2	3	3	1,231	14,48	7,05	12(b)
—	—	—	55	10	11	4	29	29	910	12,53	11,73	12(c)
—	—	—	2	1	—	1	2	1	801	8,19	8,62	12(d)
—	—	—	1,888	2,48	1,71	—	—	—	3,013	14,10	11,70	13
—	—	—	1,15,227	105,35	80,41	114	67	36	2,13,578	439,28	399,76	14
—	—	—	—	—	—	—	—	—	25	7,47	6,75	15
—	—	—	—	—	—	—	—	—	7	4,79	4,72	15(a)
—	—	—	—	—	—	—	—	—	6	51	40	15(b)
—	—	—	—	—	—	—	—	—	12	2,18	1,63	15(c)
1	58,06	51,06	185	2,22	2,06	13	75	55	2,088	82,48	73,12	16
—	—	—	39,466	68,32	50,82	15	20	10	67,810	245,89	197,09	III
—	—	—	20,168	28,90	22,91	60	1,06	97	53,304	190,56	152,78	IV
—	—	—	1,23,333	291,00	231,34	619	7,38	4,20	4,31,854	1810,23	1551,11	V
—	—	—	4,095	12,72	9,58	28	6	5	25,351	99,47	82,56	1
—	—	—	4,799	64,59	61,34	65	1,04	93	37,270	535,86	499,12	2
—	—	—	1,14,439	213,69	160,41	526	6,28	3,22	3,69,233	1174,90	969,44	3
—	—	—	2,76,222	306,77	231,43	137	16,31	12,11	5,19,622	1534,54	1309,06	VI
—	—	—	6,389	10,98	8,87	71	6,51	4,58	16,021	236,33	198,92	1
—	—	—	2,69,833	295,79	222,57	66	9,80	7,53	5,03,601	1298,21	1110,14	2
—	—	—	861	1,63	1,18	1	10	9	2,058	16,04	13,28	VII
—	—	—	27,952	46,25	35,20	565	3,47	4,23	1,65,225	800,00	688,95	VIII
1	58,06	51,06	9,37,851	1226,20	934,79	1,570	61,73	47,28	22,11,457	7803,39	6547,27	Total
—	—	—	95,903	79,64	58,78	15	2	—	1,31,585	227,58	190,72	1
—	—	—	13,843	16,70	13,85	115	1,06	76	69,972	295,77	266,34	2

**TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>73,131</b>	<b>133,52</b>	<b>109,82</b>	<b>1,13,461</b>	<b>583,69</b>	<b>419,95</b>
1. Direct Finance	73,023	124,78	103,80	94,123	198,12	159,72
2. Indirect Finance	108	8,74	6,01	19,338	385,57	260,23
<b>II. INDUSTRY</b>	<b>19,207</b>	<b>1186,19</b>	<b>718,02</b>	<b>31,086</b>	<b>1584,43</b>	<b>1445,33</b>
1. Mining & Quarrying	53	24,15	20,15	82	107,74	106,58
2. Food Manufacturing & Processing	2,257	29,04	23,54	2,442	19,06	16,05
(a) Rice Mills, Flour & Dal Mills	1,488	13,58	10,17	1,032	5,88	4,89
(b) Sugar	2	17	21	1	5	4
(c) Edible Oils & Vanaspati	78	7,81	7,27	162	1,40	1,33
(d) Tea Processing	—	—	—	5	26	25
(e) Processing of Fruits & Vegetables	12	76	73	20	88	89
(f) Others	677	6,72	5,16	1,222	10,61	8,65
3. Beverage & Tobacco	5	1,35	89	143	18,25	17,70
4. Textiles	1,218	57,59	32,53	1,048	9,60	8,49
(a) Cotton Textiles	43	42,08	20,94	64	1,50	1,35
(b) Jute & Other Natural Fibre Textiles	345	1,32	1,33	8	37	40
(c) Handloom Textiles & Khadi	60	2,47	2,42	94	26	21
(d) Other Textiles & Textile Products	770	11,71	7,84	882	7,47	6,54
5. Paper, Paper Products & Printing	202	14,13	7,68	250	4,78	3,59
6. Leather & Leather Products	197	1,50	1,18	194	1,38	1,23
7. Rubber & Plastic Products	157	19,99	13,95	160	10,59	9,97
8. Chemicals & Chemical Products	191	55,39	33,04	588	29,95	28,72
(a) Heavy Industrial Chemicals	20	12,51	9,62	16	5,01	5,58
(b) Fertilisers	2	10	10	1	2	2
(c) Drugs & Pharmaceuticals	29	19,85	7,16	143	15,54	15,20
(d) Non-Edible Oils	3	31	18	6	2,56	2,08
(e) Other Chemicals & Chemical Products	137	22,63	15,98	422	6,81	5,84
9. Petroleum, Coal Products & Nuclear Fuels	4	66	1,20	121	31,32	28,91
10. Manufacture of Cement & Cement Products	74	17,88	17,24	157	3,27	2,85
11. Basic Metals & Metal Products	857	306,28	141,97	1,156	1024,06	957,64
(a) Iron & Steel	149	270,00	114,54	170	976,18	913,05
(b) Non-Ferrous Metals	19	4,43	2,81	11	2,22	1,83
(c) Metal Products	689	31,85	24,62	975	45,65	42,75
12. Engineering	490	507,52	305,36	1,330	37,59	36,53
(a) Heavy Engineering	13	5,35	4,88	30	20,46	19,85
(b) Light Engineering	224	475,50	277,59	588	6,62	5,94
(c) Electrical Machinery & Goods	190	21,12	18,60	602	8,62	9,02
(d) Electronic Machinery & Goods	63	5,54	4,29	110	1,89	1,70
13. Vehicles, Vehicle Parts & Transport Equipments	247	48,34	32,28	829	101,86	60,44
14. Other Industries	10,877	65,89	54,12	22,169	105,13	92,58
15. Electricity, Gas & Water	21	20,69	19,69	15	2,24	2,30
(a) Electricity Generation & Transmission	9	18,37	18,31	3	12	11
(b) Non-Conventional Energy	1	4	3	2	6	6
(c) Gas, Steam & Water Supply	11	2,28	1,35	10	2,06	2,13
16. Construction	2,357	15,77	13,21	402	77,60	71,75
<b>III. TRANSPORT OPERATORS</b>	<b>5,324</b>	<b>71,53</b>	<b>48,88</b>	<b>7,500</b>	<b>80,48</b>	<b>64,32</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2,967</b>	<b>42,55</b>	<b>30,05</b>	<b>12,936</b>	<b>68,37</b>	<b>55,51</b>
<b>V. PERSONAL LOANS</b>	<b>90,257</b>	<b>500,63</b>	<b>417,97</b>	<b>1,04,786</b>	<b>572,36</b>	<b>470,33</b>
1. Loans for Purchase of Consumer Durables	15,126	58,23	37,93	11,359	37,58	31,16
2. Loans for Housing	8,129	161,46	147,27	7,600	118,96	106,25
3. Rest of the Personal Loans	67,002	280,94	232,77	85,827	415,83	332,91
<b>VI. TRADE</b>	<b>32,908</b>	<b>258,06</b>	<b>222,27</b>	<b>63,258</b>	<b>401,95</b>	<b>341,55</b>
1. Wholesale Trade	2,919	90,22	80,64	5,991	93,45	80,43
2. Retail Trade	29,989	167,84	141,62	57,267	308,51	261,11
<b>VII. FINANCE</b>	<b>155</b>	<b>6,03</b>	<b>3,82</b>	<b>1,167</b>	<b>38,95</b>	<b>31,92</b>
<b>VIII. ALL OTHERS</b>	<b>29,110</b>	<b>685,89</b>	<b>581,67</b>	<b>1,08,720</b>	<b>410,48</b>	<b>336,74</b>
<b>TOTAL BANK CREDIT</b>	<b>2,53,059</b>	<b>2884,40</b>	<b>2132,49</b>	<b>4,42,914</b>	<b>3740,71</b>	<b>3165,65</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	5,701	104,84	87,78	6,248	20,15	17,45
2. Other Small Scale Industries	7,507	134,71	96,93	13,697	157,06	142,72

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2002**

**JHARKHAND**

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
—	—	—	1,79,566	151,63	107,01	—	—	—	3,66,158	868,83	636,77	I
—	—	—	1,65,440	138,75	97,50	—	—	—	3,32,586	461,64	361,02	1
—	—	—	14,126	12,88	9,51	—	—	—	33,572	407,19	275,75	2
—	—	—	32,206	26,77	18,71	159	392,90	279,27	82,658	3190,29	2461,33	II
—	—	—	1	4	4	—	—	—	136	131,93	126,77	1
—	—	—	538	97	70	—	—	—	5,237	49,07	40,30	2
—	—	—	356	66	49	—	—	—	2,876	20,12	15,55	2(a)
—	—	—	—	—	—	—	—	—	3	22	26	2(b)
—	—	—	6	2	1	—	—	—	246	9,22	8,61	2(c)
—	—	—	—	—	—	—	—	—	5	26	25	2(d)
—	—	—	—	—	—	—	—	—	32	1,64	1,62	2(e)
—	—	—	176	29	20	—	—	—	2,075	17,61	14,01	2(f)
—	—	—	3	29	12	—	—	—	151	19,89	18,71	3
—	—	—	56	9	5	—	—	—	2,322	67,28	41,08	4
—	—	—	9	4	3	—	—	—	116	43,62	22,31	4(a)
—	—	—	—	—	—	—	—	—	353	1,70	1,73	4(b)
—	—	—	22	5	2	—	—	—	176	2,78	2,65	4(c)
—	—	—	25	—	—	—	—	—	1,677	19,18	14,38	4(d)
—	—	—	31	23	19	—	—	—	483	19,14	11,46	5
—	—	—	19	4	3	—	—	—	410	2,93	2,45	6
—	—	—	2	4	4	1	1	1	320	30,63	23,96	7
—	—	—	8	4	3	2	1,12	49	789	86,50	62,28	8
—	—	—	—	—	—	2	1,12	49	38	18,64	15,68	8(a)
—	—	—	—	—	—	—	—	—	3	12	12	8(b)
—	—	—	7	4	2	—	—	—	179	35,42	22,39	8(c)
—	—	—	—	—	—	—	—	—	9	2,87	2,26	8(d)
—	—	—	1	—	—	—	—	—	560	29,44	21,82	8(e)
—	—	—	2	6	5	—	—	—	127	32,05	30,16	9
—	—	—	2	2	1	—	—	—	233	21,17	20,10	10
—	—	—	9	40	23	10	71,54	63,21	2,032	1402,27	1163,04	11
—	—	—	1	32	18	10	71,54	63,21	330	1318,04	1090,98	11(a)
—	—	—	—	—	—	—	—	—	30	6,65	4,64	11(b)
—	—	—	8	8	5	—	—	—	1,672	77,58	67,43	11(c)
—	—	—	55	11	10	21	43,01	37,59	1,896	588,22	379,57	12
—	—	—	1	3	3	5	32,66	31,28	49	58,51	56,04	12(a)
—	—	—	1	—	—	14	27	24	827	482,39	283,78	12(b)
—	—	—	8	3	2	2	10,08	6,07	802	39,84	33,71	12(c)
—	—	—	45	5	5	—	—	—	218	7,48	6,04	12(d)
—	—	—	314	98	40	77	206,25	157,29	1,467	357,43	250,41	13
—	—	—	31,159	23,27	16,55	33	23	21	64,238	194,53	163,45	14
—	—	—	—	—	—	1	70,00	20,00	37	92,94	41,99	15
—	—	—	—	—	—	—	—	—	12	18,49	18,42	15(a)
—	—	—	—	—	—	—	—	—	3	10	9	15(b)
—	—	—	—	—	—	1	70,00	20,00	22	74,34	23,48	15(c)
—	—	—	7	20	17	14	74	47	2,780	94,30	85,61	16
—	—	—	6,700	42,75	29,51	29	35	34	19,553	195,12	143,04	III
—	—	—	10,536	12,14	8,62	63	2,46	2,36	26,502	125,51	96,54	IV
—	—	—	43,840	107,26	83,09	1,884	15,66	13,17	2,40,767	1195,92	984,56	V
—	—	—	3,086	9,03	6,53	20	7	5	29,591	104,90	75,67	1
—	—	—	1,276	15,72	15,20	179	1,99	1,68	17,184	298,13	270,40	2
—	—	—	39,478	82,51	61,36	1,685	13,61	11,44	1,93,992	792,89	638,48	3
—	—	—	53,173	66,52	47,96	65	5,87	4,20	1,49,404	732,39	615,97	VI
—	—	—	1,386	3,83	3,17	17	1,50	1,16	10,313	189,00	165,40	1
—	—	—	51,787	62,68	44,79	48	4,37	3,04	1,39,091	543,39	450,57	2
—	—	—	164	31	24	4	1,10	1,07	1,490	46,39	37,04	VII
—	—	—	18,422	16,71	12,47	55	3,36	3,30	1,56,307	1116,45	934,18	VIII
—	—	—	3,44,607	424,08	307,59	2,259	421,70	303,71	10,42,839	7470,90	5909,44	Total
—	—	—	22,812	15,60	10,77	—	—	—	34,761	140,59	116,00	1
—	—	—	5,729	5,77	4,29	76	34,59	24,98	27,009	332,13	268,92	2

**TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>1,86,526</b>	<b>487,17</b>	<b>383,95</b>	<b>2,22,453</b>	<b>576,41</b>	<b>486,91</b>
1. Direct Finance	1,86,212	404,24	324,13	2,10,456	493,72	421,86
2. Indirect Finance	314	82,93	59,82	11,997	82,69	65,06
<b>II. INDUSTRY</b>	<b>40,218</b>	<b>1052,88</b>	<b>718,15</b>	<b>55,972</b>	<b>1596,34</b>	<b>1444,94</b>
1. Mining & Quarrying	98	68,46	50,82	132	148,35	146,53
2. Food Manufacturing & Processing	3,178	148,17	125,29	1,517	86,99	73,12
(a) Rice Mills, Flour & Dal Mills	1,415	86,13	66,40	885	51,68	40,95
(b) Sugar	6	15,86	16,53	5	6,27	4,24
(c) Edible Oils & Vanaspati	90	19,76	19,14	51	6,18	5,09
(d) Tea Processing	1	5	5	1	5,27	5,27
(e) Processing of Fruits & Vegetables	1	6	5	18	5,25	5,47
(f) Others	1,665	26,31	23,13	557	12,35	12,10
3. Beverage & Tobacco	8	68	70	27	6,61	5,36
4. Textiles	1,979	13,52	11,89	843	41,29	38,29
(a) Cotton Textiles	47	3,01	2,83	127	20,71	20,09
(b) Jute & Other Natural Fibre Textiles	290	1,25	1,05	7	3,31	2,76
(c) Handloom Textiles & Khadi	664	3,18	2,77	167	85	79
(d) Other Textiles & Textile Products	978	6,07	5,24	542	16,43	14,65
5. Paper, Paper Products & Printing	359	28,81	15,34	444	23,43	15,95
6. Leather & Leather Products	71	37	33	107	44	40
7. Rubber & Plastic Products	138	27,20	25,37	100	8,13	6,62
8. Chemicals & Chemical Products	273	16,33	14,29	338	109,88	105,25
(a) Heavy Industrial Chemicals	18	1,60	1,26	13	65	71
(b) Fertilisers	1	6	5	12	95,29	93,11
(c) Drugs & Pharmaceuticals	69	3,39	2,87	183	6,02	3,80
(d) Non-Edible Oils	4	30	14	—	—	—
(e) Other Chemicals & Chemical Products	181	10,99	9,96	130	7,92	7,63
9. Petroleum, Coal Products & Nuclear Fuels	7	38	38	30	73,67	68,53
10. Manufacture of Cement & Cement Products	258	28,10	19,06	155	43,57	38,79
11. Basic Metals & Metal Products	719	385,12	203,45	645	414,37	401,85
(a) Iron & Steel	114	179,78	122,02	140	375,95	367,55
(b) Non-Ferrous Metals	14	186,45	63,68	19	9,06	8,27
(c) Metal Products	591	18,89	17,75	486	29,37	26,03
12. Engineering	438	38,68	26,28	5,452	281,37	231,21
(a) Heavy Engineering	19	4,39	3,77	17	22,82	23,81
(b) Light Engineering	180	6,07	4,31	5,175	11,49	11,33
(c) Electrical Machinery & Goods	150	15,39	14,53	177	22,78	22,13
(d) Electronic Machinery & Goods	89	12,83	3,66	83	224,27	173,93
13. Vehicles, Vehicle Parts & Transport Equipments	73	6,31	2,88	375	7,77	7,37
14. Other Industries	19,764	150,60	87,21	42,833	273,49	245,07
15. Electricity, Gas & Water	17	1,01	84	54	3,87	2,56
(a) Electricity Generation & Transmission	11	68	54	41	2,82	1,52
(b) Non-Conventional Energy	3	9	7	2	16	11
(c) Gas, Steam & Water Supply	3	25	23	11	90	93
16. Construction	12,838	139,12	134,02	2,920	73,09	58,05
<b>III. TRANSPORT OPERATORS</b>	<b>5,614</b>	<b>71,34</b>	<b>51,13</b>	<b>12,256</b>	<b>109,45</b>	<b>90,00</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>14,427</b>	<b>86,77</b>	<b>58,47</b>	<b>41,250</b>	<b>192,52</b>	<b>166,71</b>
<b>V. PERSONAL LOANS</b>	<b>1,93,139</b>	<b>1053,43</b>	<b>926,97</b>	<b>1,85,224</b>	<b>1038,15</b>	<b>869,11</b>
1. Loans for Purchase of Consumer Durables	9,564	24,08	16,41	16,317	49,03	38,02
2. Loans for Housing	32,001	469,62	433,00	37,901	514,42	434,57
3. Rest of the Personal Loans	1,51,574	559,72	477,56	1,31,006	474,70	396,53
<b>VI. TRADE</b>	<b>90,576</b>	<b>419,01</b>	<b>337,89</b>	<b>1,53,693</b>	<b>656,61</b>	<b>569,39</b>
1. Wholesale Trade	2,347	115,54	90,50	8,526	144,35	126,66
2. Retail Trade	88,229	303,47	247,39	1,45,167	512,27	442,73
<b>VII. FINANCE</b>	<b>374</b>	<b>10,35</b>	<b>7,87</b>	<b>13,730</b>	<b>130,98</b>	<b>120,20</b>
<b>VIII. ALL OTHERS</b>	<b>56,173</b>	<b>541,68</b>	<b>390,12</b>	<b>89,462</b>	<b>502,45</b>	<b>449,17</b>
<b>TOTAL BANK CREDIT</b>	<b>5,87,047</b>	<b>3722,63</b>	<b>2874,54</b>	<b>7,74,040</b>	<b>4802,91</b>	<b>4196,43</b>
OF WHICH: 1. Artisans and Village & Tiny Industries	5,767	130,62	108,59	13,908	34,11	28,64
2. Other Small Scale Industries	17,257	144,45	115,62	26,516	232,27	209,33

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2002**

ORISSA

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
—	—	—	<b>3,95,130</b>	<b>462,64</b>	<b>369,28</b>	<b>19</b>	<b>4,68</b>	<b>4,24</b>	<b>8,04,128</b>	<b>1530,90</b>	<b>1244,39</b>	I
—	—	—	3,73,873	435,46	349,04	17	4,48	4,05	7,70,558	1337,89	1099,07	1
—	—	—	21,257	27,19	20,25	2	21	20	33,570	193,01	145,32	2
<b>1</b>	<b>40</b>	<b>15</b>	<b>92,066</b>	<b>114,44</b>	<b>93,78</b>	<b>206</b>	<b>1628,83</b>	<b>982,31</b>	<b>1,88,463</b>	<b>4392,88</b>	<b>3239,33</b>	II
—	—	—	28	1,56	1,44	4	19	19	262	218,56	198,98	1
—	—	—	2,462	9,78	7,68	8	6,84	4,52	7,165	251,78	210,61	2
—	—	—	792	5,88	5,04	—	—	—	3,092	143,69	112,40	2(a)
—	—	—	—	—	—	3	2,25	2,25	14	24,38	23,01	2(b)
—	—	—	7	3	3	1	2,75	86	149	28,72	25,11	2(c)
—	—	—	—	—	—	—	—	—	2	5,32	5,32	2(d)
—	—	—	10	76	52	—	—	—	29	6,06	6,04	2(e)
—	—	—	1,653	3,11	2,09	4	1,84	1,41	3,879	43,61	38,73	2(f)
—	—	—	6	22	18	1	50	23	42	8,01	6,46	3
—	—	—	1,015	2,00	1,54	10	8,24	6,37	3,847	65,05	58,09	4
—	—	—	170	40	18	9	8,19	6,37	353	32,31	29,47	4(a)
—	—	—	54	7	7	—	—	—	351	4,63	3,87	4(b)
—	—	—	773	1,21	96	—	—	—	1,604	5,25	4,52	4(c)
—	—	—	18	32	33	1	5	—	1,539	22,87	20,23	4(d)
1	40	15	66	19	14	2	14,74	14,81	872	67,58	46,39	5
—	—	—	36	9	8	—	—	—	214	91	81	6
—	—	—	7	9	9	2	3,02	6	247	38,43	32,15	7
—	—	—	47	61	53	11	58	11	669	127,40	120,18	8
—	—	—	—	—	—	—	—	—	31	2,25	1,97	8(a)
—	—	—	—	—	—	—	—	—	13	95,34	93,16	8(b)
—	—	—	32	23	19	9	6	5	293	9,70	6,91	8(c)
—	—	—	3	21	17	—	—	—	7	51	31	8(d)
—	—	—	12	17	17	2	52	6	325	19,60	17,83	8(e)
—	—	—	—	—	—	—	—	—	37	74,05	68,91	9
—	—	—	81	33	31	7	74,14	43,72	501	146,15	101,88	10
—	—	—	27	1,25	96	20	131,94	62,02	1,411	932,68	668,28	11
—	—	—	3	73	49	5	32,76	10,07	262	589,22	500,13	11(a)
—	—	—	—	—	—	2	92	92	35	196,43	72,88	11(b)
—	—	—	24	52	47	13	98,25	51,02	1,114	147,04	95,27	11(c)
—	—	—	119	55	47	18	172,93	139,22	6,027	493,53	397,18	12
—	—	—	1	3	1	7	155,63	126,30	44	182,87	153,90	12(a)
—	—	—	5	8	5	3	3	2	5,363	17,67	15,71	12(b)
—	—	—	100	39	37	3	13,56	10,04	430	52,13	47,07	12(c)
—	—	—	13	5	5	5	3,71	2,86	190	240,86	180,50	12(d)
—	—	—	308	2,46	1,77	11	7	5	767	16,60	12,07	13
—	—	—	86,793	88,83	72,30	87	2,28	99	1,49,477	515,20	405,56	14
—	—	—	—	—	—	6	1150,00	656,85	77	1154,89	660,25	15
—	—	—	—	—	—	6	1150,00	656,85	58	1153,50	658,91	15(a)
—	—	—	—	—	—	—	—	—	5	24	18	15(b)
—	—	—	—	—	—	—	—	—	14	1,15	1,16	15(c)
—	—	—	1,071	6,51	6,27	19	63,35	53,16	16,848	282,06	251,51	16
—	—	—	<b>18,035</b>	<b>106,67</b>	<b>81,49</b>	<b>41</b>	<b>1,19</b>	<b>88</b>	<b>35,946</b>	<b>288,65</b>	<b>223,49</b>	III
—	—	—	<b>38,808</b>	<b>48,25</b>	<b>39,09</b>	<b>179</b>	<b>138,91</b>	<b>136,59</b>	<b>94,664</b>	<b>466,45</b>	<b>400,85</b>	IV
<b>141</b>	<b>4,90</b>	<b>4,82</b>	<b>1,69,811</b>	<b>395,62</b>	<b>338,13</b>	<b>3,007</b>	<b>26,83</b>	<b>17,72</b>	<b>5,51,322</b>	<b>2518,92</b>	<b>2156,74</b>	V
—	—	—	14,956	26,22	20,71	66	13	10	40,903	99,46	75,23	1
—	—	—	17,796	159,91	146,88	252	5,02	4,47	87,950	1148,97	1018,92	2
141	4,90	4,82	1,37,059	209,50	170,54	2,689	21,67	13,15	4,22,469	1270,49	1062,59	3
—	—	—	<b>2,12,785</b>	<b>252,66</b>	<b>202,90</b>	<b>293</b>	<b>22,36</b>	<b>11,86</b>	<b>4,57,347</b>	<b>1350,64</b>	<b>1122,04</b>	VI
—	—	—	3,924	12,72	11,42	74	12,17	4,97	14,871	284,79	233,56	1
—	—	—	2,08,861	239,94	191,48	219	10,18	6,88	4,42,476	1065,86	888,48	2
—	—	—	<b>204</b>	<b>74</b>	<b>61</b>	<b>2</b>	<b>29</b>	<b>23</b>	<b>14,310</b>	<b>142,36</b>	<b>128,91</b>	VII
—	—	—	<b>50,338</b>	<b>70,09</b>	<b>58,90</b>	<b>409</b>	<b>11,27</b>	<b>9,93</b>	<b>1,96,382</b>	<b>1125,49</b>	<b>908,12</b>	VIII
<b>142</b>	<b>5,30</b>	<b>4,97</b>	<b>9,77,177</b>	<b>1451,12</b>	<b>1184,18</b>	<b>4,156</b>	<b>1834,35</b>	<b>1163,75</b>	<b>23,42,562</b>	<b>11816,30</b>	<b>9423,88</b>	Total
—	—	—	72,005	73,37	59,29	12	3	1	91,692	238,13	196,53	1
1	40	15	10,256	17,45	15,01	80	1,86	1,14	54,110	396,43	341,25	2

**TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

**EASTERN REGION (Contd.)**

**STATE :**

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>4,214</b>	<b>7,20</b>	<b>5,01</b>	<b>1,339</b>	<b>2,53</b>	<b>2,09</b>
1. Direct Finance	4,214	7,20	5,01	1,334	2,52	2,09
2. Indirect Finance	—	—	—	5	1	1
<b>II. INDUSTRY</b>	<b>192</b>	<b>10,65</b>	<b>11,28</b>	<b>476</b>	<b>14,17</b>	<b>10,75</b>
1. Mining & Quarrying	—	—	—	2	19	21
2. Food Manufacturing & Processing	14	5,00	5,84	10	1,20	80
(a) Rice Mills, Flour & Dal Mills	2	5	5	2	26	17
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	3	4,69	5,61	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	9	26	18	8	95	64
3. Beverage & Tobacco	1	4,03	4,06	3	3,63	2,34
4. Textiles	11	3	1	2	5	3
(a) Cotton Textiles	1	—	—	—	—	—
(b) Jute & Other Natural Fibre Textiles	1	—	—	—	—	—
(c) Handloom Textiles & Khadi	1	—	—	—	—	—
(d) Other Textiles & Textile Products	8	3	1	2	5	3
5. Paper, Paper Products & Printing	3	2	—	—	—	—
6. Leather & Leather Products	2	1	—	—	—	—
7. Rubber & Plastic Products	1	4	4	—	—	—
8. Chemicals & Chemical Products	2	12	25	—	—	—
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	1	8	22	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	1	4	3	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	—	—	—
11. Basic Metals & Metal Products	2	1	1	—	—	—
(a) Iron & Steel	—	—	—	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	2	1	1	—	—	—
12. Engineering	1	—	—	19	6,40	5,27
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	—	—	—	4	6,25	5,14
(c) Electrical Machinery & Goods	—	—	—	4	1	1
(d) Electronic Machinery & Goods	1	—	—	11	14	12
13. Vehicles, Vehicle Parts & Transport Equipments	2	2	1	195	94	57
14. Other Industries	136	1,23	91	242	1,76	1,52
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	17	13	12	3	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>297</b>	<b>6,45</b>	<b>4,37</b>	<b>52</b>	<b>98</b>	<b>75</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>90</b>	<b>3,43</b>	<b>2,35</b>	<b>96</b>	<b>32,64</b>	<b>27,81</b>
<b>V. PERSONAL LOANS</b>	<b>3,328</b>	<b>30,66</b>	<b>25,44</b>	<b>4,239</b>	<b>37,05</b>	<b>30,91</b>
1. Loans for Purchase of Consumer Durables	225	84	56	1,574	4,16	3,09
2. Loans for Housing	585	13,68	11,65	675	14,86	13,55
3. Rest of the Personal Loans	2,518	16,14	13,23	1,990	18,03	14,28
<b>VI. TRADE</b>	<b>933</b>	<b>10,47</b>	<b>7,66</b>	<b>799</b>	<b>11,86</b>	<b>10,04</b>
1. Wholesale Trade	38	2,73	1,96	64	1,10	93
2. Retail Trade	895	7,75	5,70	735	10,76	9,11
<b>VII. FINANCE</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>78</b>	<b>2,37</b>	<b>2,06</b>
<b>VIII. ALL OTHERS</b>	<b>121</b>	<b>8,22</b>	<b>6,86</b>	<b>1,184</b>	<b>9,77</b>	<b>8,15</b>
<b>TOTAL BANK CREDIT</b>	<b>9,175</b>	<b>77,08</b>	<b>62,97</b>	<b>8,263</b>	<b>111,38</b>	<b>92,57</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	94	53	41	54	18	14
2. Other Small Scale Industries	75	5,18	4,89	204	3,97	2,66

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2002**

SIKKIM

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
—	—	—	—	—	—	—	—	—	5,553	9,73	7,11	I
—	—	—	—	—	—	—	—	—	5,548	9,72	7,10	1
—	—	—	—	—	—	—	—	—	5	1	1	2
—	—	—	—	—	—	1	81	1,44	669	25,63	23,47	II
—	—	—	—	—	—	—	—	—	2	19	21	1
—	—	—	—	—	—	1	81	1,44	25	7,01	8,09	2
—	—	—	—	—	—	—	—	—	4	30	22	2(a)
—	—	—	—	—	—	—	—	—	—	—	—	2(b)
—	—	—	—	—	—	1	81	1,44	4	5,50	7,06	2(c)
—	—	—	—	—	—	—	—	—	—	—	—	2(d)
—	—	—	—	—	—	—	—	—	—	—	—	2(e)
—	—	—	—	—	—	—	—	—	17	1,21	81	2(f)
—	—	—	—	—	—	—	—	—	4	7,66	6,40	3
—	—	—	—	—	—	—	—	—	13	8	5	4
—	—	—	—	—	—	—	—	—	1	—	—	4(a)
—	—	—	—	—	—	—	—	—	1	—	—	4(b)
—	—	—	—	—	—	—	—	—	1	—	—	4(c)
—	—	—	—	—	—	—	—	—	10	8	4	4(d)
—	—	—	—	—	—	—	—	—	3	2	—	5
—	—	—	—	—	—	—	—	—	2	1	—	6
—	—	—	—	—	—	—	—	—	1	4	4	7
—	—	—	—	—	—	—	—	—	2	12	25	8
—	—	—	—	—	—	—	—	—	—	—	—	8(a)
—	—	—	—	—	—	—	—	—	1	8	22	8(b)
—	—	—	—	—	—	—	—	—	—	—	—	8(c)
—	—	—	—	—	—	—	—	—	—	—	—	8(d)
—	—	—	—	—	—	—	—	—	1	4	3	8(e)
—	—	—	—	—	—	—	—	—	—	—	—	9
—	—	—	—	—	—	—	—	—	—	—	—	10
—	—	—	—	—	—	—	—	—	2	1	1	11
—	—	—	—	—	—	—	—	—	—	—	—	11(a)
—	—	—	—	—	—	—	—	—	—	—	—	11(b)
—	—	—	—	—	—	—	—	—	2	1	1	11(c)
—	—	—	—	—	—	—	—	—	20	6,40	5,27	12
—	—	—	—	—	—	—	—	—	—	—	—	12(a)
—	—	—	—	—	—	—	—	—	4	6,25	5,14	12(b)
—	—	—	—	—	—	—	—	—	4	1	1	12(c)
—	—	—	—	—	—	—	—	—	12	14	12	12(d)
—	—	—	—	—	—	—	—	—	197	96	57	13
—	—	—	—	—	—	—	—	—	378	2,99	2,43	14
—	—	—	—	—	—	—	—	—	—	—	—	15
—	—	—	—	—	—	—	—	—	—	—	—	15(a)
—	—	—	—	—	—	—	—	—	—	—	—	15(b)
—	—	—	—	—	—	—	—	—	—	—	—	15(c)
—	—	—	—	—	—	—	—	—	20	14	12	16
—	—	—	—	—	—	—	—	—	349	7,43	5,12	III
—	—	—	—	—	—	14	41,48	25,13	200	77,56	55,30	IV
—	—	—	—	—	—	2	12	2	7,569	67,82	56,38	V
—	—	—	—	—	—	—	—	—	1,799	5,01	3,64	1
—	—	—	—	—	—	—	—	—	1,260	28,53	25,20	2
—	—	—	—	—	—	2	12	2	4,510	34,28	27,54	3
—	—	—	—	—	—	—	—	—	1,732	22,34	17,69	VI
—	—	—	—	—	—	—	—	—	102	3,83	2,88	1
—	—	—	—	—	—	—	—	—	1,630	18,51	14,81	2
—	—	—	—	—	—	—	—	—	78	2,37	2,06	VII
—	—	—	—	—	—	—	—	—	1,305	17,99	15,00	VIII
—	—	—	—	—	—	17	42,41	26,60	17,455	230,87	182,14	Total
—	—	—	—	—	—	—	—	—	148	71	55	1
—	—	—	—	—	—	—	—	—	279	9,15	7,55	2

**TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

**EASTERN REGION (Contd.)**

**STATE :**

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>1,80,092</b>	<b>600,47</b>	<b>520,82</b>	<b>4,03,775</b>	<b>1297,81</b>	<b>1138,62</b>
1. Direct Finance	1,79,499	427,91	361,81	3,87,206	972,75	835,47
2. Indirect Finance	593	172,56	159,00	16,569	325,06	303,15
<b>II. INDUSTRY</b>	<b>1,16,896</b>	<b>6120,67</b>	<b>4798,04</b>	<b>2,69,391</b>	<b>9100,00</b>	<b>7714,18</b>
1. Mining & Quarrying	33	547,77	551,05	152	294,92	258,96
2. Food Manufacturing & Processing	26,116	1298,40	919,19	27,767	1193,56	973,27
(a) Rice Mills, Flour & Dal Mills	15,503	56,09	45,40	5,382	111,22	85,00
(b) Sugar	24	697,49	471,65	6	28,56	35,62
(c) Edible Oils & Vanaspati	289	39,56	37,09	12,233	63,37	50,63
(d) Tea Processing	150	351,65	244,08	442	766,55	602,28
(e) Processing of Fruits & Vegetables	6	4,72	4,33	41	8,23	6,44
(f) Others	10,144	148,89	116,64	9,663	215,63	193,29
3. Beverage & Tobacco	36	99,37	13,44	72	54,02	45,45
4. Textiles	11,771	433,67	326,89	9,338	725,58	526,39
(a) Cotton Textiles	483	108,98	69,38	1,068	176,77	157,84
(b) Jute & Other Natural Fibre Textiles	4,493	59,85	41,61	859	232,32	153,62
(c) Handloom Textiles & Khadi	1,054	4,02	3,56	965	5,40	4,83
(d) Other Textiles & Textile Products	5,741	260,82	212,35	6,446	311,10	210,11
5. Paper, Paper Products & Printing	1,865	181,44	137,61	2,010	171,56	157,52
6. Leather & Leather Products	451	116,64	89,06	1,311	325,42	239,41
7. Rubber & Plastic Products	939	145,74	129,10	808	129,36	116,04
8. Chemicals & Chemical Products	743	770,39	615,07	6,145	548,72	494,54
(a) Heavy Industrial Chemicals	34	74,57	57,70	114	64,81	46,23
(b) Fertilisers	16	42,69	40,02	24	113,35	109,36
(c) Drugs & Pharmaceuticals	160	66,12	40,24	653	83,24	66,93
(d) Non-Edible Oils	9	1,52	1,49	8	1,53	1,54
(e) Other Chemicals & Chemical Products	524	585,50	475,62	5,346	285,80	270,48
9. Petroleum, Coal Products & Nuclear Fuels	24	77,69	71,27	134	598,16	584,96
10. Manufacture of Cement & Cement Products	352	65,78	60,46	425	82,95	101,77
11. Basic Metals & Metal Products	1,394	1030,78	786,32	9,200	1634,40	1447,00
(a) Iron & Steel	331	822,38	668,78	603	987,10	876,64
(b) Non-Ferrous Metals	59	162,03	75,95	126	202,40	175,64
(c) Metal Products	1,004	46,38	41,60	8,471	444,90	394,71
12. Engineering	3,719	786,42	656,91	3,960	1072,36	863,28
(a) Heavy Engineering	88	95,63	97,85	363	337,70	267,70
(b) Light Engineering	689	142,26	117,97	1,663	265,56	225,25
(c) Electrical Machinery & Goods	2,509	514,89	412,12	1,308	414,73	318,48
(d) Electronic Machinery & Goods	433	33,63	28,98	626	54,37	51,85
13. Vehicles, Vehicle Parts & Transport Equipments	367	93,54	63,41	1,153	202,12	191,77
14. Other Industries	68,268	351,67	269,71	2,01,389	886,94	749,79
15. Electricity, Gas & Water	75	77,50	67,32	97	427,61	313,12
(a) Electricity Generation & Transmission	57	75,73	65,92	68	414,10	306,42
(b) Non-Conventional Energy	7	97	87	6	98	79
(c) Gas, Steam & Water Supply	11	80	52	23	12,53	5,91
16. Construction	743	43,86	41,22	5,430	752,31	650,91
<b>III. TRANSPORT OPERATORS</b>	<b>7,700</b>	<b>124,91</b>	<b>70,17</b>	<b>21,784</b>	<b>234,11</b>	<b>186,84</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>9,264</b>	<b>245,54</b>	<b>202,50</b>	<b>51,614</b>	<b>968,29</b>	<b>843,87</b>
<b>V. PERSONAL LOANS</b>	<b>2,22,369</b>	<b>1239,73</b>	<b>1031,93</b>	<b>4,67,709</b>	<b>2650,99</b>	<b>2241,26</b>
1. Loans for Purchase of Consumer Durables	12,572	33,19	24,96	27,286	102,99	80,00
2. Loans for Housing	34,966	635,13	564,24	64,459	993,96	877,10
3. Rest of the Personal Loans	1,74,831	571,41	442,73	3,75,964	1554,04	1284,16
<b>VI. TRADE</b>	<b>1,00,391</b>	<b>1136,07</b>	<b>905,70</b>	<b>2,58,725</b>	<b>4326,08</b>	<b>3728,79</b>
1. Wholesale Trade	4,692	639,40	489,99	21,170	2983,34	2642,44
2. Retail Trade	95,699	496,67	415,71	2,37,555	1342,74	1086,35
<b>VII. FINANCE</b>	<b>305</b>	<b>369,87</b>	<b>300,52</b>	<b>3,185</b>	<b>1383,56</b>	<b>1249,05</b>
<b>VIII. ALL OTHERS</b>	<b>33,537</b>	<b>1583,05</b>	<b>1246,00</b>	<b>2,20,247</b>	<b>2968,73</b>	<b>2517,46</b>
<b>TOTAL BANK CREDIT</b>	<b>6,70,554</b>	<b>11420,29</b>	<b>9075,67</b>	<b>16,96,430</b>	<b>22929,56</b>	<b>19620,08</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	5,137	273,04	229,43	92,661	118,54	98,37
2. Other Small Scale Industries	91,854	1029,39	816,34	1,03,666	1140,53	963,59

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2002**

WEST BENGAL

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
10	11,44	12,58	2,77,375	193,84	156,36	307	69,88	48,71	8,61,559	2173,44	1877,09	I
5	11,30	12,50	2,74,139	183,45	149,50	228	38,49	29,12	8,41,077	1633,91	1388,40	1
5	14	8	3,236	10,38	6,86	79	31,40	19,59	20,482	539,53	488,69	2
<b>4,056</b>	<b>2318,75</b>	<b>1416,58</b>	<b>3,77,067</b>	<b>225,66</b>	<b>189,50</b>	<b>3,294</b>	<b>5763,24</b>	<b>3902,66</b>	<b>7,70,704</b>	<b>23528,32</b>	<b>18020,96</b>	<b>II</b>
6	22,37	22,37	15	95	76	15	422,43	131,89	221	1288,45	965,03	1
46	265,40	113,19	1,917	2,28	2,03	79	220,44	167,44	55,925	2980,08	2175,12	2
—	—	—	985	1,16	1,04	6	7,52	5,50	21,876	175,99	136,94	2(a)
—	—	—	—	—	—	2	13,84	13,50	32	739,90	520,77	2(b)
5	23,80	7,89	15	24	22	18	8,12	2,29	12,560	135,08	98,11	2(c)
32	190,40	87,43	—	—	—	38	185,88	142,91	662	1494,48	1076,70	2(d)
—	—	—	—	—	—	1	7	7	48	13,01	10,85	2(e)
9	51,20	17,87	917	88	78	14	5,01	3,16	20,747	421,61	331,75	2(f)
4	3,94	1,22	4	13	8	7	7,36	3,42	123	164,83	63,62	3
46	223,82	83,80	1,677	2,81	2,93	161	278,05	193,48	22,993	1663,93	1133,50	4
19	42,31	24,23	6	16	13	30	8,02	3,25	1,606	336,25	254,82	4(a)
—	—	—	1,038	1,28	1,63	44	97,00	63,81	6,434	390,45	260,66	4(b)
—	—	—	603	50	45	2	50	53	2,624	10,41	9,37	4(c)
27	181,51	59,58	30	86	72	85	172,52	125,90	12,329	926,81	608,65	4(d)
19	9,94	3,65	76	16	14	47	59,09	56,70	4,017	422,19	355,63	5
21	32,88	19,69	70	14	15	60	33,64	17,04	1,913	508,73	365,35	6
14	30,08	15,07	3	11	10	57	21,22	23,46	1,821	326,50	283,76	7
54	216,72	120,45	135	16	10	99	565,80	428,33	7,176	2101,79	1658,49	8
11	120,43	64,25	—	—	—	28	269,56	237,93	187	529,37	406,11	8(a)
3	5,62	4,92	—	—	—	4	101,70	107,33	47	263,35	261,64	8(b)
5	16,68	5,41	2	1	1	6	4,99	3,35	826	171,04	115,94	8(c)
—	—	—	—	—	—	—	—	—	17	3,04	3,03	8(d)
35	73,99	45,87	133	15	9	61	189,54	79,71	6,099	1134,98	871,78	8(e)
11	237,32	247,27	2	6	5	12	107,51	63,56	183	1020,73	967,11	9
1	97	—	5	9	8	17	163,70	139,74	800	313,49	302,06	10
79	414,27	205,57	39	57	46	164	388,35	317,35	10,876	3468,38	2756,69	11
35	170,13	79,89	1	5	3	70	92,35	75,09	1,040	2072,01	1700,43	11(a)
29	182,38	99,02	—	—	—	22	190,23	141,09	236	737,04	491,70	11(b)
15	61,76	26,65	38	52	43	72	105,77	101,16	9,600	659,33	564,55	11(c)
84	383,87	275,76	33	47	37	459	1025,08	625,31	8,255	3268,20	2421,63	12
12	55,22	36,25	—	—	—	213	126,10	92,99	676	614,65	494,79	12(a)
22	42,68	15,73	14	18	13	150	109,44	100,13	2,538	560,12	459,20	12(b)
48	285,35	223,15	16	25	21	68	704,68	353,13	3,949	1919,90	1307,11	12(c)
2	62	62	3	4	3	28	84,86	79,06	1,092	173,53	160,54	12(d)
4	21	18	329	46	32	31	41,90	28,55	1,884	338,24	284,23	13
3,612	147,50	123,67	3,72,218	211,17	176,78	1,946	191,26	141,50	6,47,433	1788,53	1461,46	14
16	232,09	133,99	—	—	—	32	2093,14	1489,42	220	2830,34	2003,85	15
10	120,06	97,51	—	—	—	29	2076,21	1486,96	164	2686,10	1956,82	15(a)
—	—	—	—	—	—	3	16,93	2,46	16	18,88	4,12	15(b)
6	112,03	36,48	—	—	—	—	—	—	40	125,37	42,91	15(c)
39	97,37	50,69	544	6,10	5,14	108	144,28	75,47	6,864	1043,93	823,43	16
<b>69</b>	<b>20,73</b>	<b>16,88</b>	<b>27,021</b>	<b>32,17</b>	<b>23,35</b>	<b>303</b>	<b>40,68</b>	<b>28,39</b>	<b>56,877</b>	<b>452,60</b>	<b>325,64</b>	<b>III</b>
<b>284</b>	<b>322,35</b>	<b>314,05</b>	<b>26,510</b>	<b>21,10</b>	<b>16,70</b>	<b>911</b>	<b>458,47</b>	<b>296,27</b>	<b>88,583</b>	<b>2015,74</b>	<b>1673,39</b>	<b>IV</b>
<b>53,268</b>	<b>1104,00</b>	<b>804,88</b>	<b>2,49,000</b>	<b>689,66</b>	<b>554,80</b>	<b>19,565</b>	<b>305,85</b>	<b>228,47</b>	<b>10,11,911</b>	<b>5990,22</b>	<b>4861,34</b>	<b>V</b>
3,338	29,61	28,67	57,663	242,89	185,52	240	1,78	3,05	1,01,099	410,45	322,20	1
4,311	239,18	215,98	11,887	126,63	108,33	2,552	160,30	124,02	1,18,175	2155,21	1889,66	2
45,619	835,20	560,23	1,79,450	320,13	260,95	16,773	143,77	101,40	7,92,637	3424,56	2649,47	3
<b>522</b>	<b>52,96</b>	<b>26,12</b>	<b>2,24,757</b>	<b>197,06</b>	<b>159,93</b>	<b>1,059</b>	<b>400,46</b>	<b>212,45</b>	<b>5,85,454</b>	<b>6112,62</b>	<b>5032,99</b>	<b>VI</b>
426	50,13	24,38	1,460	6,17	4,76	464	284,11	148,81	28,212	3963,15	3310,39	1
96	2,82	1,74	2,23,297	190,89	155,16	595	116,36	63,64	5,57,242	2149,47	1722,61	2
<b>36</b>	<b>35,47</b>	<b>29,55</b>	<b>870</b>	<b>1,04</b>	<b>89</b>	<b>260</b>	<b>588,98</b>	<b>387,75</b>	<b>4,656</b>	<b>2378,92</b>	<b>1967,76</b>	<b>VII</b>
<b>18,890</b>	<b>150,79</b>	<b>104,12</b>	<b>29,373</b>	<b>40,61</b>	<b>35,10</b>	<b>3,782</b>	<b>218,80</b>	<b>196,00</b>	<b>3,05,829</b>	<b>4961,98</b>	<b>4098,69</b>	<b>VIII</b>
<b>77,135</b>	<b>4016,49</b>	<b>2724,77</b>	<b>12,11,973</b>	<b>1401,13</b>	<b>1136,62</b>	<b>29,481</b>	<b>7846,36</b>	<b>5300,72</b>	<b>36,85,573</b>	<b>47613,83</b>	<b>37857,86</b>	<b>Total</b>
11	42	29	3,14,496	166,10	140,47	373	4,09	2,24	4,12,678	562,19	470,80	1
107	25,15	12,76	37,295	31,56	25,37	1,208	66,37	50,90	2,34,130	2293,01	1868,95	2

**TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

**EASTERN REGION (Concl.)**

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>690</b>	<b>18,41</b>	<b>17,20</b>	<b>691</b>	<b>13,51</b>	<b>12,64</b>
1. Direct Finance	609	2,28	1,69	490	2,68	2,48
2. Indirect Finance	81	16,13	15,50	201	10,83	10,16
<b>II. INDUSTRY</b>	<b>280</b>	<b>11,16</b>	<b>9,82</b>	<b>418</b>	<b>42,70</b>	<b>37,67</b>
1. Mining & Quarrying	—	—	—	3	20	12
2. Food Manufacturing & Processing	39	1,18	1,19	26	17,97	15,01
(a) Rice Mills, Flour & Dal Mills	7	13	9	6	11	8
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	—	—	—
(d) Tea Processing	1	40	40	2	1,93	1,92
(e) Processing of Fruits & Vegetables	—	—	—	1	3	3
(f) Others	31	65	70	17	15,90	12,98
3. Beverage & Tobacco	—	—	—	5	67	57
4. Textiles	10	10	5	14	3,23	3,02
(a) Cotton Textiles	1	5	1	4	2,32	2,32
(b) Jute & Other Natural Fibre Textiles	—	—	—	2	16	13
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles & Textile Products	9	5	4	8	74	58
5. Paper, Paper Products & Printing	26	15	11	1	1	—
6. Leather & Leather Products	—	—	—	1	3	2
7. Rubber & Plastic Products	3	22	18	2	27	22
8. Chemicals & Chemical Products	2	1,16	1,08	2	8	8
(a) Heavy Industrial Chemicals	1	1,15	1,07	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	1	1	1	2	8	8
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	3	19	28
11. Basic Metals & Metal Products	11	4,76	4,66	27	50	45
(a) Iron & Steel	2	6	6	2	42	37
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	9	4,70	4,60	25	9	8
12. Engineering	4	26	15	12	81	61
(a) Heavy Engineering	—	—	—	8	68	50
(b) Light Engineering	2	9	3	1	10	8
(c) Electrical Machinery & Goods	1	5	4	3	3	3
(d) Electronic Machinery & Goods	1	12	7	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	1	—	—	10	83	85
14. Other Industries	181	1,89	1,78	245	11,78	11,41
15. Electricity, Gas & Water	—	—	—	1	3	3
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	1	3	3
16. Construction	3	1,46	63	66	6,12	5,00
<b>III. TRANSPORT OPERATORS</b>	<b>244</b>	<b>5,03</b>	<b>3,79</b>	<b>208</b>	<b>3,00</b>	<b>2,44</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>92</b>	<b>1,65</b>	<b>1,26</b>	<b>275</b>	<b>3,85</b>	<b>3,13</b>
<b>V. PERSONAL LOANS</b>	<b>2,804</b>	<b>14,07</b>	<b>11,91</b>	<b>1,814</b>	<b>10,98</b>	<b>9,11</b>
1. Loans for Purchase of Consumer Durables	124	42	33	232	1,02	82
2. Loans for Housing	209	6,30	5,56	89	1,76	1,60
3. Rest of the Personal Loans	2,471	7,35	6,02	1,493	8,20	6,68
<b>VI. TRADE</b>	<b>1,554</b>	<b>19,70</b>	<b>17,12</b>	<b>990</b>	<b>18,27</b>	<b>17,88</b>
1. Wholesale Trade	78	5,63	4,83	90	4,68	4,50
2. Retail Trade	1,476	14,07	12,30	900	13,59	13,38
<b>VII. FINANCE</b>	<b>1</b>	<b>3</b>	<b>2</b>	<b>4</b>	<b>85,35</b>	<b>85,31</b>
<b>VIII. ALL OTHERS</b>	<b>340</b>	<b>13,50</b>	<b>6,51</b>	<b>1,971</b>	<b>10,03</b>	<b>8,59</b>
<b>TOTAL BANK CREDIT</b>	<b>6,005</b>	<b>83,54</b>	<b>67,64</b>	<b>6,371</b>	<b>187,69</b>	<b>176,76</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	68	90	77	40	25	20
2. Other Small Scale Industries	171	2,13	1,87	201	3,36	2,96

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2002**

**ANDAMAN & NICOBAR ISLANDS**

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS				Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding		
7	8	9	10	11	12	13	14	15	16	17	18		
—	—	—	6	56	22	6	5,18	2,77	1,393	37,66	32,83	I	
—	—	—	4	38	9	4	5,12	2,70	1,107	10,46	6,96	1	
—	—	—	2	18	13	2	6	7	286	27,20	25,87	2	
—	—	—	—	—	—	17	2,60	1,81	715	56,47	49,30	II	
—	—	—	—	—	—	—	—	—	3	20	12	1	
—	—	—	—	—	—	—	—	—	65	19,15	16,20	2	
—	—	—	—	—	—	—	—	—	13	24	17	2(a)	
—	—	—	—	—	—	—	—	—	—	—	—	2(b)	
—	—	—	—	—	—	—	—	—	—	—	—	2(c)	
—	—	—	—	—	—	—	—	—	3	2,33	2,31	2(d)	
—	—	—	—	—	—	—	—	—	1	3	3	2(e)	
—	—	—	—	—	—	—	—	—	48	16,55	13,68	2(f)	
—	—	—	—	—	—	—	—	—	5	67	57	3	
—	—	—	—	—	—	3	60	12	27	3,92	3,19	4	
—	—	—	—	—	—	1	6	6	6	2,43	2,39	4(a)	
—	—	—	—	—	—	—	—	—	2	16	13	4(b)	
—	—	—	—	—	—	—	—	—	—	—	—	4(c)	
—	—	—	—	—	—	2	54	5	19	1,33	67	4(d)	
—	—	—	—	—	—	1	14	9	28	30	20	5	
—	—	—	—	—	—	—	—	—	1	3	2	6	
—	—	—	—	—	—	—	—	—	5	49	41	7	
—	—	—	—	—	—	—	—	—	4	1,23	1,15	8	
—	—	—	—	—	—	—	—	—	1	1,15	1,07	8(a)	
—	—	—	—	—	—	—	—	—	—	—	—	8(b)	
—	—	—	—	—	—	—	—	—	—	—	—	8(c)	
—	—	—	—	—	—	—	—	—	—	—	—	8(d)	
—	—	—	—	—	—	—	—	—	3	8	8	8(e)	
—	—	—	—	—	—	—	—	—	—	—	—	9	
—	—	—	—	—	—	2	60	63	5	79	92	10	
—	—	—	—	—	—	—	—	—	38	5,26	5,11	11	
—	—	—	—	—	—	—	—	—	4	47	43	11(a)	
—	—	—	—	—	—	—	—	—	—	—	—	11(b)	
—	—	—	—	—	—	—	—	—	34	4,78	4,68	11(c)	
—	—	—	—	—	—	1	2	—	17	1,09	76	12	
—	—	—	—	—	—	—	—	—	8	68	50	12(a)	
—	—	—	—	—	—	1	2	—	4	21	11	12(b)	
—	—	—	—	—	—	—	—	—	4	8	8	12(c)	
—	—	—	—	—	—	—	—	—	1	12	7	12(d)	
—	—	—	—	—	—	3	70	50	14	1,53	1,35	13	
—	—	—	—	—	—	2	11	12	428	13,77	13,30	14	
—	—	—	—	—	—	—	—	—	1	3	3	15	
—	—	—	—	—	—	—	—	—	—	—	—	15(a)	
—	—	—	—	—	—	—	—	—	—	—	—	15(b)	
—	—	—	—	—	—	—	—	—	1	3	3	15(c)	
—	—	—	—	—	—	5	44	35	74	8,02	5,98	16	
—	—	—	1	3	2	4	46	34	457	8,52	6,58	III	
—	—	—	—	—	—	—	—	—	367	5,51	4,39	IV	
—	—	—	8	26	25	10	48	36	4,636	25,79	21,63	V	
—	—	—	—	—	—	—	—	—	356	1,44	1,15	1	
—	—	—	7	23	23	3	9	7	308	8,38	7,46	2	
—	—	—	1	3	3	7	39	29	3,972	15,97	13,02	3	
—	—	—	—	—	—	9	46	43	2,553	38,42	35,44	VI	
—	—	—	—	—	—	5	23	23	173	10,54	9,55	1	
—	—	—	—	—	—	4	23	21	2,380	27,88	25,88	2	
—	—	—	—	—	—	4	9,60	12,53	9	94,97	97,86	VII	
—	—	—	—	—	—	4	5,21	2,84	2,315	28,74	17,94	VIII	
—	—	—	15	85	49	54	23,99	21,08	12,445	296,07	265,97	Total	
—	—	—	—	—	—	—	—	—	108	1,15	97	1	
—	—	—	—	—	—	1	60	39	373	6,09	5,21	2	

**TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

CENTRAL REGION	STATE :					
	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>43,086</b>	<b>214,59</b>	<b>161,56</b>	<b>45,205</b>	<b>216,30</b>	<b>177,48</b>
1. Direct Finance	42,561	198,57	150,54	44,583	190,46	158,14
2. Indirect Finance	525	16,03	11,02	622	25,84	19,34
<b>II. INDUSTRY</b>	<b>9,134</b>	<b>1249,11</b>	<b>788,54</b>	<b>14,850</b>	<b>867,47</b>	<b>774,67</b>
1. Mining & Quarrying	32	108,90	17,53	64	25,02	14,52
2. Food Manufacturing & Processing	1,279	112,71	74,91	900	99,29	84,62
(a) Rice Mills, Flour & Dal Mills	589	50,73	35,33	652	52,50	41,34
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	34	48,27	31,69	32	41,61	39,51
(d) Tea Processing	3	90	60	—	—	—
(e) Processing of Fruits & Vegetables	1	30	24	5	49	28
(f) Others	652	12,51	7,06	211	4,69	3,49
3. Beverage & Tobacco	19	16,93	16,75	13	2,94	1,52
4. Textiles	377	241,91	166,61	244	16,98	19,50
(a) Cotton Textiles	41	166,59	131,87	6	13,42	16,40
(b) Jute & Other Natural Fibre Textiles	26	47	27	11	57	50
(c) Handloom Textiles & Khadi	48	68	29	67	31	31
(d) Other Textiles & Textile Products	262	74,17	34,19	160	2,69	2,29
5. Paper, Paper Products & Printing	141	12,00	5,76	136	6,51	5,81
6. Leather & Leather Products	86	20	16	27	48	30
7. Rubber & Plastic Products	145	82,33	81,30	81	20,48	18,01
8. Chemicals & Chemical Products	193	134,36	52,90	374	11,33	9,40
(a) Heavy Industrial Chemicals	4	71	64	11	2,06	1,79
(b) Fertilisers	10	20,05	20,04	2	26	9
(c) Drugs & Pharmaceuticals	12	21,74	21,41	55	1,66	1,41
(d) Non-Edible Oils	5	2,58	1,50	6	36	35
(e) Other Chemicals & Chemical Products	162	89,27	9,32	300	6,99	5,76
9. Petroleum, Coal Products & Nuclear Fuels	12	1,83	1,89	21	8,91	6,33
10. Manufacture of Cement & Cement Products	66	2,70	2,18	41	11,86	4,60
11. Basic Metals & Metal Products	400	409,62	251,55	567	511,87	481,86
(a) Iron & Steel	151	313,87	184,57	205	469,39	448,06
(b) Non-Ferrous Metals	11	60,73	41,72	14	10,81	8,96
(c) Metal Products	238	35,02	25,25	348	31,66	24,84
12. Engineering	231	41,25	50,27	220	8,60	7,50
(a) Heavy Engineering	13	2,20	2,04	14	1,59	1,35
(b) Light Engineering	133	22,59	29,87	145	3,65	3,35
(c) Electrical Machinery & Goods	56	16,16	18,15	43	2,24	1,70
(d) Electronic Machinery & Goods	29	31	20	18	1,12	1,09
13. Vehicles, Vehicle Parts & Transport Equipments	202	1,86	1,04	1,219	3,42	2,60
14. Other Industries	5,731	44,65	31,54	10,572	98,93	81,23
15. Electricity, Gas & Water	38	5,55	3,71	24	23,38	22,15
(a) Electricity Generation & Transmission	33	5,00	3,27	4	20,70	20,07
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	5	55	44	20	2,68	2,08
16. Construction	182	32,29	30,45	347	17,47	14,72
<b>III. TRANSPORT OPERATORS</b>	<b>1,797</b>	<b>23,05</b>	<b>14,90</b>	<b>3,053</b>	<b>24,56</b>	<b>20,74</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2,675</b>	<b>831,52</b>	<b>28,75</b>	<b>6,796</b>	<b>72,29</b>	<b>58,29</b>
<b>V. PERSONAL LOANS</b>	<b>54,823</b>	<b>341,45</b>	<b>283,21</b>	<b>49,299</b>	<b>331,25</b>	<b>268,34</b>
1. Loans for Purchase of Consumer Durables	4,862	18,24	12,85	5,633	17,52	14,44
2. Loans for Housing	6,246	129,97	114,49	6,124	121,20	97,67
3. Rest of the Personal Loans	43,715	193,25	155,86	37,542	192,53	156,23
<b>VI. TRADE</b>	<b>21,222</b>	<b>542,43</b>	<b>423,21</b>	<b>34,396</b>	<b>361,13</b>	<b>295,35</b>
1. Wholesale Trade	1,194	387,44	332,85	1,551	118,63	97,03
2. Retail Trade	20,028	155,00	90,36	32,845	242,50	198,32
<b>VII. FINANCE</b>	<b>167</b>	<b>5,60</b>	<b>5,15</b>	<b>441</b>	<b>13,35</b>	<b>12,08</b>
<b>VIII. ALL OTHERS</b>	<b>17,613</b>	<b>1334,54</b>	<b>1205,41</b>	<b>19,062</b>	<b>154,29</b>	<b>122,43</b>
<b>TOTAL BANK CREDIT</b>	<b>1,50,517</b>	<b>4542,31</b>	<b>2910,73</b>	<b>1,73,102</b>	<b>2040,62</b>	<b>1729,38</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	2,238	90,76	64,77	3,617	13,72	11,82
2. Other Small Scale Industries	4,425	82,75	54,97	7,781	167,24	140,56

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2002**

CHHATTISGARH

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
—	—	—	1,02,444	155,91	113,90	9	83	66	1,90,744	587,64	453,59	I
—	—	—	95,484	143,22	104,20	6	35	30	1,82,634	532,59	413,18	1
—	—	—	6,960	12,70	9,70	3	48	36	8,110	55,05	40,41	2
2	5,19	5,19	19,528	30,69	23,60	141	225,74	195,86	43,655	2378,20	1787,86	II
—	—	—	5	20	14	—	—	—	101	134,12	32,19	1
—	—	—	250	1,76	1,37	6	48	48	2,435	214,24	161,38	2
—	—	—	237	1,61	1,26	6	48	48	1,484	105,33	78,42	2(a)
—	—	—	—	—	—	—	—	—	—	—	—	2(b)
—	—	—	—	—	—	—	—	—	66	89,88	71,20	2(c)
—	—	—	—	—	—	—	—	—	3	90	60	2(d)
—	—	—	—	—	—	—	—	—	6	79	52	2(e)
—	—	—	13	15	11	—	—	—	876	17,35	10,65	2(f)
—	—	—	1	3	1	—	—	—	33	19,90	18,28	3
—	—	—	98	15	9	3	21,38	16,41	722	280,42	202,60	4
—	—	—	—	—	—	1	6,50	7,05	48	186,51	155,32	4(a)
—	—	—	—	—	—	—	—	—	37	1,03	77	4(b)
—	—	—	45	7	3	—	—	—	160	1,05	63	4(c)
—	—	—	53	9	6	2	14,88	9,36	477	91,82	45,89	4(d)
—	—	—	4	4	3	2	8	10	283	18,63	11,70	5
—	—	—	3	—	—	—	—	—	116	68	45	6
—	—	—	3	10	10	—	—	—	229	102,91	99,41	7
—	—	—	22	14	12	6	2,15	79	595	147,98	63,21	8
—	—	—	—	—	—	1	86	61	16	3,64	3,04	8(a)
—	—	—	—	—	—	—	—	—	12	20,32	20,13	8(b)
—	—	—	18	12	10	1	5	5	86	23,58	22,97	8(c)
—	—	—	—	—	—	—	—	—	11	2,94	1,84	8(d)
—	—	—	4	2	2	4	1,24	13	470	97,52	15,23	8(e)
—	—	—	—	—	—	—	—	—	33	10,75	8,22	9
—	—	—	1	1	1	—	—	—	108	14,57	6,78	10
2	5,19	5,19	2	4	3	16	198,29	177,19	987	1125,01	915,82	11
1	3,00	3,00	—	—	—	10	191,31	170,14	367	977,57	805,77	11(a)
—	—	—	—	—	—	—	—	—	25	71,54	50,68	11(b)
1	2,19	2,19	2	4	3	6	6,98	7,05	595	75,89	59,36	11(c)
—	—	—	34	13	10	3	2,16	12	488	52,14	57,99	12
—	—	—	—	—	—	—	—	—	27	3,78	3,40	12(a)
—	—	—	1	—	—	1	5	—	280	26,29	33,23	12(b)
—	—	—	17	10	7	1	11	9	117	18,60	20,01	12(c)
—	—	—	16	3	3	1	2,00	3	64	3,46	1,35	12(d)
—	—	—	32	67	46	—	—	—	1,453	5,95	4,10	13
—	—	—	17,958	25,21	19,51	104	1,11	74	34,365	169,90	133,02	14
—	—	—	2	6	6	—	—	—	64	28,99	25,92	15
—	—	—	—	—	—	—	—	—	37	25,70	23,34	15(a)
—	—	—	—	—	—	—	—	—	—	—	—	15(b)
—	—	—	2	6	6	—	—	—	27	3,29	2,58	15(c)
—	—	—	1,113	2,15	1,58	1	10	3	1,643	52,01	46,79	16
—	—	—	1,542	10,43	6,51	28	35	23	6,420	58,40	42,37	III
—	—	—	2,673	6,63	5,14	55	2,35	1,68	12,199	912,79	93,86	IV
21	79	77	42,591	106,03	87,91	1,319	15,00	10,16	1,48,053	794,52	650,39	V
—	—	—	8,136	16,90	13,00	13	4	4	18,644	52,71	40,33	1
—	—	—	2,090	24,37	22,21	74	1,21	1,10	14,534	276,75	235,48	2
21	79	77	32,365	64,76	52,70	1,232	13,76	9,03	1,14,875	465,07	374,58	3
—	—	—	27,710	45,64	34,60	329	7,83	6,57	83,657	957,04	759,73	VI
—	—	—	1,329	2,56	1,79	37	3,10	2,99	4,111	511,72	434,67	1
—	—	—	26,381	43,09	32,81	292	4,73	3,58	79,546	445,32	325,06	2
—	—	—	64	13	6	2	45	15	674	19,53	17,44	VII
—	—	—	6,256	13,86	10,69	27	23	22	42,958	1502,92	1338,75	VIII
23	5,98	5,96	2,02,808	369,34	282,40	1,910	252,79	215,52	5,28,360	7211,04	5143,99	Total
—	—	—	13,788	18,57	14,15	62	61	38	19,705	123,66	91,13	1
—	—	—	3,930	7,00	5,33	55	2,83	2,87	16,191	259,82	203,73	2

**TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

**CENTRAL REGION (Contd.)**

**STATE :**

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>2,38,226</b>	<b>1797,94</b>	<b>1405,94</b>	<b>3,15,333</b>	<b>2219,52</b>	<b>1794,35</b>
1. Direct Finance	2,35,070	1556,89	1205,67	3,00,413	1469,53	1188,77
2. Indirect Finance	3,156	241,04	200,27	14,920	749,99	605,57
<b>II. INDUSTRY</b>	<b>53,628</b>	<b>2915,36</b>	<b>2309,29</b>	<b>78,582</b>	<b>2489,07</b>	<b>1993,81</b>
1. Mining & Quarrying	116	18,76	10,48	194	19,28	17,60
2. Food Manufacturing & Processing	2,334	529,14	395,32	4,127	439,25	289,36
(a) Rice Mills, Flour & Dal Mills	793	45,90	32,13	1,291	69,38	52,32
(b) Sugar	3	12,96	3,28	11	1,21	1,14
(c) Edible Oils & Vanaspati	376	322,66	244,20	1,522	247,48	159,29
(d) Tea Processing	1	2	—	2	13	11
(e) Processing of Fruits & Vegetables	3	1,57	5	25	6,42	5,26
(f) Others	1,158	146,03	115,66	1,276	114,64	71,23
3. Beverage & Tobacco	40	28,28	22,18	108	78,04	75,47
4. Textiles	1,965	418,67	309,07	8,112	283,49	225,34
(a) Cotton Textiles	313	234,55	190,79	501	104,42	92,46
(b) Jute & Other Natural Fibre Textiles	71	6,03	5,21	30	1,76	96
(c) Handloom Textiles & Khadi	228	23,43	20,00	260	3,54	2,55
(d) Other Textiles & Textile Products	1,353	154,66	93,07	7,321	173,76	129,37
5. Paper, Paper Products & Printing	641	77,17	66,71	829	61,99	48,24
6. Leather & Leather Products	394	94,56	83,81	1,185	7,49	6,04
7. Rubber & Plastic Products	482	117,85	101,76	594	207,92	196,52
8. Chemicals & Chemical Products	440	103,07	90,81	1,190	218,71	195,79
(a) Heavy Industrial Chemicals	34	5,60	4,88	40	8,17	7,06
(b) Fertilisers	19	16,44	17,35	31	23,91	21,18
(c) Drugs & Pharmaceuticals	128	19,29	21,12	424	130,47	116,83
(d) Non-Edible Oils	9	82	78	21	4,55	3,33
(e) Other Chemicals & Chemical Products	250	60,91	46,68	674	51,60	47,38
9. Petroleum, Coal Products & Nuclear Fuels	41	7,57	6,68	24	3,84	3,31
10. Manufacture of Cement & Cement Products	131	7,64	5,19	143	23,10	21,78
11. Basic Metals & Metal Products	1,131	321,40	290,85	1,226	125,24	101,91
(a) Iron & Steel	165	216,22	211,01	209	78,93	60,80
(b) Non-Ferrous Metals	32	35,60	30,33	40	6,98	6,10
(c) Metal Products	934	69,58	49,50	977	39,33	35,01
12. Engineering	1,134	410,84	220,06	2,509	366,78	276,25
(a) Heavy Engineering	26	10,88	8,01	119	197,40	130,58
(b) Light Engineering	331	129,18	90,31	697	32,30	28,65
(c) Electrical Machinery & Goods	466	263,55	117,13	1,332	118,73	99,45
(d) Electronic Machinery & Goods	311	7,22	4,61	361	18,35	17,56
13. Vehicles, Vehicle Parts & Transport Equipments	341	89,74	75,60	1,241	79,66	68,28
14. Other Industries	42,927	367,12	323,85	53,767	369,94	298,31
15. Electricity, Gas & Water	79	252,21	243,70	48	33,01	32,51
(a) Electricity Generation & Transmission	41	250,46	242,16	27	30,23	30,33
(b) Non-Conventional Energy	24	1,10	1,05	4	19	18
(c) Gas, Steam & Water Supply	14	66	50	17	2,59	2,01
16. Construction	1,432	71,35	63,21	3,285	171,32	137,10
<b>III. TRANSPORT OPERATORS</b>	<b>6,433</b>	<b>89,38</b>	<b>61,84</b>	<b>7,948</b>	<b>98,48</b>	<b>79,49</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>11,273</b>	<b>141,89</b>	<b>104,43</b>	<b>30,107</b>	<b>316,46</b>	<b>251,62</b>
<b>V. PERSONAL LOANS</b>	<b>2,05,588</b>	<b>1448,65</b>	<b>1173,12</b>	<b>2,28,184</b>	<b>1517,04</b>	<b>1246,53</b>
1. Loans for Purchase of Consumer Durables	26,481	96,33	67,19	24,581	81,39	63,72
2. Loans for Housing	33,309	657,61	571,60	31,482	549,22	474,08
3. Rest of the Personal Loans	1,45,798	694,72	534,34	1,72,121	886,43	708,73
<b>VI. TRADE</b>	<b>86,704</b>	<b>894,99</b>	<b>738,22</b>	<b>1,59,984</b>	<b>1308,01</b>	<b>1073,01</b>
1. Wholesale Trade	5,801	424,54	364,82	14,827	438,26	379,54
2. Retail Trade	80,903	470,45	373,40	1,45,157	869,75	693,47
<b>VII. FINANCE</b>	<b>708</b>	<b>96,32</b>	<b>51,13</b>	<b>2,590</b>	<b>104,95</b>	<b>93,04</b>
<b>VIII. ALL OTHERS</b>	<b>41,883</b>	<b>957,26</b>	<b>697,57</b>	<b>1,24,308</b>	<b>826,54</b>	<b>662,13</b>
<b>TOTAL BANK CREDIT</b>	<b>6,44,443</b>	<b>8341,79</b>	<b>6541,55</b>	<b>9,47,036</b>	<b>8880,07</b>	<b>7193,97</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	10,938	145,96	109,72	16,422	72,96	62,14
2. Other Small Scale Industries	31,097	498,44	326,52	37,787	629,97	508,29

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2002**

MADHYA PRADESH

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
—	—	—	2,61,839	722,27	574,89	893	42,42	30,71	8,16,291	4782,16	3805,89	I
—	—	—	2,45,552	678,90	545,73	784	5,94	5,29	7,81,819	3711,26	2945,47	1
—	—	—	16,287	43,37	29,16	109	36,48	25,42	34,472	1070,90	860,42	2
27	106,26	86,50	52,858	96,11	73,62	1,475	1755,87	1412,90	1,86,570	7362,67	5876,12	II
—	—	—	30	1,67	1,42	9	27,35	25,98	349	67,06	55,48	1
6	40,40	22,12	201	5,50	4,33	65	112,46	99,29	6,733	1126,75	810,41	2
—	—	—	103	2,11	1,75	17	13,72	13,02	2,204	131,11	99,22	2(a)
—	—	—	—	—	—	3	5,49	4,11	17	19,66	8,53	2(b)
6	40,40	22,12	28	1,28	97	29	83,29	74,05	1,961	695,12	500,63	2(c)
—	—	—	1	8	4	—	—	—	4	23	15	2(d)
—	—	—	2	13	7	3	6,45	6,23	33	14,57	11,62	2(e)
—	—	—	67	1,89	1,50	13	3,50	1,87	2,514	266,06	190,25	2(f)
—	—	—	2	4	4	8	7,37	5,56	158	113,74	103,25	3
—	—	—	87	85	64	135	484,57	464,26	10,299	1187,57	999,31	4
—	—	—	8	33	26	92	355,41	341,71	914	694,71	625,22	4(a)
—	—	—	15	1	1	1	87,00	87,00	117	94,81	93,18	4(b)
—	—	—	28	12	9	16	2	1	532	27,12	22,64	4(c)
—	—	—	36	39	28	26	42,14	35,54	8,736	370,94	258,26	4(d)
2	4,16	4,16	40	76	55	22	5,92	4,29	1,534	150,00	123,96	5
—	—	—	25	26	23	6	15,64	8,56	1,610	117,96	98,64	6
5	20,00	15,00	16	56	43	43	47,71	40,27	1,140	394,05	353,98	7
1	2,00	5,25	391	1,05	98	73	86,57	53,17	2,095	411,38	345,99	8
—	—	—	1	5	5	16	11,94	3,92	91	25,76	15,91	8(a)
—	—	—	—	—	—	6	2,89	2,60	56	43,24	41,12	8(b)
—	—	—	381	72	67	35	28,35	18,85	968	178,83	157,47	8(c)
—	—	—	—	—	—	—	—	—	30	5,37	4,11	8(d)
1	2,00	5,25	9	28	26	16	43,38	27,80	950	158,17	127,37	8(e)
—	—	—	1	3	2	1	3	10	67	11,47	10,11	9
—	—	—	12	41	36	17	243,02	201,85	303	274,16	229,17	10
6	18,97	20,34	22	77	56	85	115,70	99,68	2,470	582,08	513,34	11
3	11,13	13,61	2	23	20	60	97,43	80,24	439	403,93	365,86	11(a)
3	7,84	6,74	—	—	—	9	7,48	6,30	84	57,89	49,46	11(b)
—	—	—	20	55	36	16	10,79	13,14	1,947	120,25	98,02	11(c)
3	3,60	3,36	78	1,62	1,23	86	227,02	122,90	3,810	1009,86	623,81	12
—	—	—	15	71	51	22	91,58	45,60	182	300,58	184,71	12(a)
3	3,60	3,36	14	38	27	18	25,41	22,60	1,063	190,87	145,20	12(b)
—	—	—	39	38	33	32	104,81	51,07	1,869	487,47	267,99	12(c)
—	—	—	10	14	12	14	5,23	3,62	696	30,94	25,91	12(d)
4	17,14	16,26	234	2,84	1,57	16	99,91	18,41	1,836	289,28	180,12	13
—	—	—	50,173	73,04	55,90	784	10,49	7,16	1,47,651	820,59	685,23	14
—	—	—	3	15	11	11	156,50	146,11	141	441,88	422,44	15
—	—	—	—	—	—	11	156,50	146,11	79	437,19	418,59	15(a)
—	—	—	—	—	—	—	—	—	28	1,29	1,23	15(b)
—	—	—	3	15	11	—	—	—	34	3,40	2,62	15(c)
—	—	—	1,543	6,55	5,25	114	115,62	115,33	6,374	364,84	320,88	16
—	—	—	7,981	33,52	19,90	369	10,73	8,34	22,731	232,11	169,57	III
—	—	—	19,567	35,81	26,52	609	23,52	20,52	61,556	517,67	403,09	IV
184	5,75	5,64	1,08,921	331,27	254,45	10,106	73,64	59,73	5,52,983	3376,36	2739,46	V
—	—	—	19,212	48,25	33,18	463	1,52	92	70,737	227,48	165,01	1
—	—	—	14,438	82,75	65,36	2,508	21,75	20,71	81,737	1311,33	1131,74	2
184	5,75	5,64	75,271	200,27	155,91	7,135	50,37	38,10	4,00,509	1837,54	1442,71	3
—	—	—	75,199	166,97	112,78	2,522	134,26	129,73	3,24,409	2504,22	2053,74	VI
—	—	—	3,313	17,50	14,20	401	80,13	81,44	24,342	960,43	840,00	1
—	—	—	71,886	149,47	98,59	2,121	54,13	48,29	3,00,067	1543,79	1213,74	2
—	—	—	160	58	39	34	7,97	5,36	3,492	209,82	149,92	VII
—	—	—	19,766	53,63	43,92	1,460	112,84	83,18	1,87,417	1950,27	1486,80	VIII
211	112,02	92,14	5,46,291	1440,15	1106,47	17,468	2161,24	1750,47	21,55,449	20935,28	16684,60	Total
—	—	—	40,185	54,39	40,11	219	1,22	96	67,764	274,53	212,95	1
—	—	—	8,486	21,31	17,75	696	55,35	48,38	78,066	1205,06	900,93	2

**TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

**CENTRAL REGION (Contd.)**

**STATE :**

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>4,33,746</b>	<b>2377,11</b>	<b>1791,46</b>	<b>10,86,402</b>	<b>4077,18</b>	<b>3269,90</b>
1. Direct Finance	4,32,611	2216,17	1681,01	10,50,452	3272,76	2687,38
2. Indirect Finance	1,135	160,95	110,45	35,950	804,43	582,52
<b>II. INDUSTRY</b>	<b>51,075</b>	<b>2727,97</b>	<b>1917,74</b>	<b>1,89,749</b>	<b>6945,95</b>	<b>5649,25</b>
1. Mining & Quarrying	86	133,05	18,10	245	28,00	24,87
2. Food Manufacturing & Processing	6,307	630,54	483,41	12,059	1803,19	1419,94
(a) Rice Mills, Flour & Dal Mills	3,517	163,34	121,56	7,495	269,74	208,01
(b) Sugar	101	316,07	251,73	151	650,96	466,41
(c) Edible Oils & Vanaspati	577	24,07	19,11	1,079	79,36	70,97
(d) Tea Processing	7	1,18	86	28	22,14	19,40
(e) Processing of Fruits & Vegetables	18	96	1,21	49	8,96	7,48
(f) Others	2,087	124,93	88,94	3,257	772,03	647,67
3. Beverage & Tobacco	51	63,24	29,14	133	65,57	53,07
4. Textiles	6,319	332,10	228,58	17,015	776,70	641,37
(a) Cotton Textiles	385	102,26	60,78	3,677	230,27	209,50
(b) Jute & Other Natural Fibre Textiles	634	2,57	2,43	141	17,52	14,09
(c) Handloom Textiles & Khadi	469	12,73	11,48	4,045	51,07	44,99
(d) Other Textiles & Textile Products	4,831	214,53	153,90	9,152	477,84	372,80
5. Paper, Paper Products & Printing	941	69,62	50,07	2,398	354,11	291,73
6. Leather & Leather Products	1,315	115,31	90,62	2,385	328,78	295,98
7. Rubber & Plastic Products	1,674	84,51	71,86	1,687	321,68	284,41
8. Chemicals & Chemical Products	1,026	267,84	167,22	4,480	444,74	384,36
(a) Heavy Industrial Chemicals	33	7,39	5,22	175	208,79	201,80
(b) Fertilisers	36	134,85	67,18	44	27,15	25,58
(c) Drugs & Pharmaceuticals	222	33,76	30,49	653	55,34	49,10
(d) Non-Edible Oils	27	15,65	12,24	25	7,06	6,31
(e) Other Chemicals & Chemical Products	708	76,19	52,09	3,583	146,39	101,58
9. Petroleum, Coal Products & Nuclear Fuels	47	8,78	5,72	149	16,15	11,66
10. Manufacture of Cement & Cement Products	825	15,97	13,23	638	21,41	20,64
11. Basic Metals & Metal Products	3,631	351,43	272,92	5,624	690,92	550,72
(a) Iron & Steel	366	153,79	127,25	573	258,79	245,83
(b) Non-Ferrous Metals	264	63,98	49,10	488	211,65	132,63
(c) Metal Products	3,001	133,66	96,57	4,563	220,48	172,27
12. Engineering	2,586	399,96	277,94	4,936	572,15	427,39
(a) Heavy Engineering	91	65,36	47,00	307	63,64	46,52
(b) Light Engineering	1,031	125,79	73,66	2,108	66,82	56,45
(c) Electrical Machinery & Goods	1,181	50,86	34,97	1,568	295,88	202,12
(d) Electronic Machinery & Goods	283	157,94	122,30	953	145,81	122,29
13. Vehicles, Vehicle Parts & Transport Equipments	464	68,50	51,92	2,069	222,98	169,49
14. Other Industries	24,313	165,88	139,42	1,32,207	881,18	748,93
15. Electricity, Gas & Water	38	5,70	4,26	103	212,58	187,98
(a) Electricity Generation & Transmission	24	3,47	2,09	53	204,92	181,90
(b) Non-Conventional Energy	1	3	3	3	16	13
(c) Gas, Steam & Water Supply	13	2,20	2,14	47	7,51	5,94
16. Construction	1,452	15,56	13,32	3,621	205,82	136,70
<b>III. TRANSPORT OPERATORS</b>	<b>6,105</b>	<b>56,23</b>	<b>38,95</b>	<b>26,757</b>	<b>195,63</b>	<b>154,10</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>10,690</b>	<b>200,54</b>	<b>159,71</b>	<b>49,984</b>	<b>709,66</b>	<b>549,66</b>
<b>V. PERSONAL LOANS</b>	<b>2,33,275</b>	<b>1607,47</b>	<b>1336,70</b>	<b>5,41,571</b>	<b>3880,69</b>	<b>3224,79</b>
1. Loans for Purchase of Consumer Durables	11,829	56,74	39,25	35,043	176,00	145,95
2. Loans for Housing	35,080	716,77	641,36	57,704	1355,87	1182,09
3. Rest of the Personal Loans	1,86,366	833,97	656,09	4,48,824	2348,81	1896,75
<b>VI. TRADE</b>	<b>98,947</b>	<b>1191,71</b>	<b>1015,61</b>	<b>3,88,025</b>	<b>2899,81</b>	<b>2363,35</b>
1. Wholesale Trade	7,602	675,01	608,29	20,836	803,74	648,79
2. Retail Trade	91,345	516,70	407,32	3,67,189	2096,06	1714,56
<b>VII. FINANCE</b>	<b>3,260</b>	<b>40,21</b>	<b>25,91</b>	<b>3,192</b>	<b>358,24</b>	<b>296,07</b>
<b>VIII. ALL OTHERS</b>	<b>1,10,382</b>	<b>2847,97</b>	<b>2287,47</b>	<b>3,93,806</b>	<b>3748,16</b>	<b>3128,88</b>
<b>TOTAL BANK CREDIT</b>	<b>9,47,480</b>	<b>11049,21</b>	<b>8573,55</b>	<b>26,79,486</b>	<b>22815,31</b>	<b>18636,00</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	8,240	329,05	273,21	43,263	210,44	174,75
2. Other Small Scale Industries	30,513	497,51	364,70	95,966	2128,09	1738,47

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2002**

UTTAR PRADESH

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
1	6,00	6,19	13,49,155	2428,60	1850,37	5,742	19,69	16,17	28,75,046	8908,59	6934,09	I
—	—	—	13,02,065	2329,30	1775,85	5,655	11,72	10,29	27,90,783	7829,94	6154,52	1
1	6,00	6,19	47,090	99,30	74,52	87	7,98	5,89	84,263	1078,65	779,57	2
<b>919</b>	<b>106,55</b>	<b>71,08</b>	<b>2,25,325</b>	<b>389,90</b>	<b>295,19</b>	<b>6,505</b>	<b>3693,57</b>	<b>2602,92</b>	<b>4,73,573</b>	<b>13863,93</b>	<b>10536,19</b>	<b>II</b>
—	—	—	33	2,32	1,81	8	43	42	372	163,80	45,20	1
1	3,00	3,00	3,613	23,53	17,40	149	292,87	206,32	22,129	2753,14	2130,07	2
—	—	—	2,648	16,97	12,42	39	5,08	5,14	13,699	455,13	347,13	2(a)
—	—	—	7	57	55	27	234,65	175,50	286	1202,26	894,19	2(b)
—	—	—	374	2,22	1,38	10	31,76	5,68	2,040	137,40	97,14	2(c)
—	—	—	—	—	—	1	15,00	16,06	36	38,31	36,32	2(d)
—	—	—	—	—	—	10	2,88	1,85	77	12,80	10,54	2(e)
1	3,00	3,00	584	3,78	3,05	62	3,50	2,09	5,991	907,24	744,75	2(f)
—	—	—	9	49	45	8	50,60	33,86	201	179,89	116,53	3
4	12,20	7,07	2,314	5,16	4,33	282	330,64	220,71	25,934	1456,79	1102,07	4
2	8,00	2,88	53	24	17	55	158,33	93,68	4,172	499,11	367,00	4(a)
—	—	—	1	2	—	—	—	—	776	20,11	16,52	4(b)
—	—	—	1,985	3,17	2,74	15	48	39	6,514	67,45	59,60	4(c)
2	4,20	4,19	275	1,72	1,42	212	171,84	126,64	14,472	870,13	658,95	4(d)
—	—	—	60	1,21	1,00	84	96,19	64,80	3,483	521,13	407,60	5
—	—	—	521	73	43	27	15,23	9,96	4,248	460,06	396,98	6
1	34	29	22	55	68	63	48,97	23,74	3,447	456,04	380,98	7
4	6,28	3,63	966	3,64	2,82	119	1011,58	715,00	6,595	1734,07	1273,04	8
—	—	—	1	5	2	24	387,37	395,48	233	603,59	602,52	8(a)
—	—	—	3	11	7	17	486,22	178,02	100	648,33	270,85	8(b)
1	3,60	95	897	2,63	2,02	22	28,56	17,14	1,795	123,88	99,70	8(c)
—	—	—	—	—	—	1	6,10	6,10	53	28,81	24,65	8(d)
3	2,68	2,68	65	85	71	55	103,34	118,27	4,414	329,45	275,32	8(e)
—	—	—	10	71	53	2	6	3	208	25,69	17,94	9
—	—	—	126	64	53	13	63,98	67,11	1,602	102,00	101,51	10
1	22	1	128	1,45	1,42	253	816,39	385,84	9,637	1860,40	1210,92	11
1	22	1	2	37	43	53	752,39	344,85	995	1165,56	718,38	11(a)
—	—	—	1	9	6	13	20,27	13,41	766	295,98	195,20	11(b)
—	—	—	125	99	93	187	43,74	27,58	7,876	398,86	297,35	11(c)
13	20,71	15,11	404	4,50	3,93	130	411,53	290,33	8,069	1408,85	1014,70	12
1	24	25	17	48	43	13	18,69	5,29	429	148,41	99,50	12(a)
5	92	19	253	2,68	2,47	34	33,43	30,67	3,431	229,63	163,44	12(b)
—	—	—	93	1,01	86	43	27,44	16,71	2,885	375,20	254,67	12(c)
7	19,56	14,67	41	32	17	40	331,97	237,66	1,324	655,61	497,09	12(d)
6	59,30	36,99	890	8,59	5,70	55	515,08	551,51	3,484	874,46	815,62	13
889	4,50	4,98	2,11,852	316,97	238,43	5,250	23,44	19,20	3,74,511	1391,95	1150,96	14
—	—	—	6	71	48	4	10,16	7,16	151	229,15	199,87	15
—	—	—	1	3	4	1	10,00	7,00	79	218,42	191,04	15(a)
—	—	—	—	—	—	—	—	—	4	19	16	15(b)
—	—	—	5	67	43	3	16	16	68	10,54	8,67	15(c)
—	—	—	4,371	18,72	15,25	58	6,40	6,93	9,502	246,51	172,20	16
—	—	—	<b>41,521</b>	<b>124,49</b>	<b>87,63</b>	<b>1,163</b>	<b>10,43</b>	<b>6,74</b>	<b>75,546</b>	<b>386,78</b>	<b>287,43</b>	<b>III</b>
<b>2</b>	<b>91,25</b>	<b>69,70</b>	<b>98,392</b>	<b>139,43</b>	<b>100,32</b>	<b>2,835</b>	<b>190,88</b>	<b>126,47</b>	<b>1,61,903</b>	<b>1331,76</b>	<b>1005,86</b>	<b>IV</b>
<b>1,159</b>	<b>41,30</b>	<b>26,88</b>	<b>2,62,168</b>	<b>688,29</b>	<b>561,00</b>	<b>21,818</b>	<b>117,55</b>	<b>96,68</b>	<b>10,59,991</b>	<b>6335,30</b>	<b>5246,05</b>	<b>V</b>
—	—	—	22,852	63,14	46,72	1,118	3,43	2,44	70,842	299,31	234,36	1
1	3	3	27,563	184,78	165,78	3,098	27,04	23,69	1,23,446	2284,49	2012,95	2
1,158	41,27	26,85	2,11,753	440,37	348,50	17,602	87,09	70,55	8,65,703	3751,51	2998,75	3
<b>7</b>	<b>19,84</b>	<b>17,79</b>	<b>3,37,926</b>	<b>500,15</b>	<b>371,49</b>	<b>8,560</b>	<b>129,43</b>	<b>100,08</b>	<b>8,33,465</b>	<b>4740,94</b>	<b>3868,32</b>	<b>VI</b>
5	12,00	9,88	11,305	25,70	20,73	1,370	73,89	53,27	41,118	1590,34	1340,95	1
2	7,84	7,91	3,26,621	474,45	350,76	7,190	55,55	46,82	7,92,347	3150,60	2527,36	2
—	—	—	<b>1,253</b>	<b>5,15</b>	<b>3,87</b>	<b>22</b>	<b>34,04</b>	<b>15,78</b>	<b>7,727</b>	<b>437,64</b>	<b>341,63</b>	<b>VII</b>
—	—	—	<b>1,01,978</b>	<b>172,33</b>	<b>128,28</b>	<b>14,241</b>	<b>92,43</b>	<b>61,87</b>	<b>6,20,407</b>	<b>6860,88</b>	<b>5606,51</b>	<b>VIII</b>
<b>2,088</b>	<b>264,93</b>	<b>191,65</b>	<b>24,17,718</b>	<b>4448,35</b>	<b>3398,15</b>	<b>60,886</b>	<b>4288,03</b>	<b>3026,72</b>	<b>61,07,658</b>	<b>42865,83</b>	<b>33826,07</b>	<b>Total</b>
—	—	—	1,41,846	198,23	148,06	1,668	2,23	1,78	1,95,017	739,95	597,81	1
5	97	23	59,996	115,70	87,96	2,640	86,81	75,58	1,89,120	2829,08	2266,95	2

**TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

**CENTRAL REGION (Concl.)**

**STATE :**

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>51,905</b>	<b>208,59</b>	<b>154,00</b>	<b>55,785</b>	<b>241,18</b>	<b>196,74</b>
1. Direct Finance	51,831	200,67	149,46	54,278	187,06	155,54
2. Indirect Finance	74	7,91	4,55	1,507	54,11	41,20
<b>II. INDUSTRY</b>	<b>8,629</b>	<b>730,65</b>	<b>424,27</b>	<b>10,115</b>	<b>448,51</b>	<b>377,36</b>
1. Mining & Quarrying	18	520,20	197,72	57	8,76	7,08
2. Food Manufacturing & Processing	727	58,23	38,14	691	186,13	162,68
(a) Rice Mills, Flour & Dal Mills	482	52,27	32,75	463	61,71	46,26
(b) Sugar	—	—	—	9	72,54	74,04
(c) Edible Oils & Vanaspati	43	1,35	1,83	30	9,36	7,71
(d) Tea Processing	1	3	2	6	38	27
(e) Processing of Fruits & Vegetables	1	3	3	6	88	69
(f) Others	200	4,55	3,51	177	41,26	33,71
3. Beverage & Tobacco	2	74	51	5	32	34
4. Textiles	853	14,29	68,54	334	24,13	23,96
(a) Cotton Textiles	13	1,93	1,41	35	7,16	7,26
(b) Jute & Other Natural Fibre Textiles	206	57	36	8	12	12
(c) Handloom Textiles & Khadi	33	11	6	30	23	26
(d) Other Textiles & Textile Products	601	11,67	66,70	261	16,62	16,32
5. Paper, Paper Products & Printing	156	13,02	9,89	459	29,54	28,33
6. Leather & Leather Products	39	1,66	1,51	36	35	21
7. Rubber & Plastic Products	58	5,44	10,67	49	5,06	4,95
8. Chemicals & Chemical Products	83	37,54	25,60	219	73,47	46,04
(a) Heavy Industrial Chemicals	5	19,75	10,64	7	1,25	1,16
(b) Fertilisers	—	—	—	7	4,23	4,16
(c) Drugs & Pharmaceuticals	22	4,44	3,56	51	2,44	2,11
(d) Non-Edible Oils	3	5,40	3,77	2	9	9
(e) Other Chemicals & Chemical Products	53	7,94	7,63	152	65,46	38,53
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	7	33	32
10. Manufacture of Cement & Cement Products	22	50	29	35	2,55	2,45
11. Basic Metals & Metal Products	166	13,69	20,61	136	13,75	13,27
(a) Iron & Steel	24	8,74	15,38	19	2,34	2,35
(b) Non-Ferrous Metals	1	5	6	4	71	70
(c) Metal Products	141	4,90	5,17	113	10,71	10,22
12. Engineering	172	34,39	30,42	432	22,08	17,95
(a) Heavy Engineering	3	41	24	9	82	59
(b) Light Engineering	64	26,16	24,77	179	6,82	6,51
(c) Electrical Machinery & Goods	69	7,24	4,94	110	10,20	8,48
(d) Electronic Machinery & Goods	36	59	47	134	4,23	2,37
13. Vehicles, Vehicle Parts & Transport Equipments	41	3,16	55	67	3,64	2,68
14. Other Industries	4,454	20,56	14,51	6,879	49,38	40,81
15. Electricity, Gas & Water	1	3	3	9	3,05	3,50
(a) Electricity Generation & Transmission	—	—	—	2	1,23	1,68
(b) Non-Conventional Energy	1	3	3	1	4	4
(c) Gas, Steam & Water Supply	—	—	—	6	1,77	1,77
16. Construction	1,837	7,22	5,28	700	25,97	22,78
<b>III. TRANSPORT OPERATORS</b>	<b>4,144</b>	<b>79,10</b>	<b>47,40</b>	<b>3,090</b>	<b>39,93</b>	<b>30,41</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2,894</b>	<b>42,67</b>	<b>32,18</b>	<b>4,596</b>	<b>62,63</b>	<b>48,70</b>
<b>V. PERSONAL LOANS</b>	<b>58,939</b>	<b>331,65</b>	<b>270,40</b>	<b>63,546</b>	<b>415,20</b>	<b>356,38</b>
1. Loans for Purchase of Consumer Durables	5,490	23,05	15,20	6,955	25,97	19,09
2. Loans for Housing	7,267	129,15	114,05	6,981	129,12	116,25
3. Rest of the Personal Loans	46,182	179,45	141,14	49,610	260,11	221,04
<b>VI. TRADE</b>	<b>21,732</b>	<b>181,19</b>	<b>141,18</b>	<b>24,435</b>	<b>228,91</b>	<b>176,80</b>
1. Wholesale Trade	736	49,85	38,79	990	46,12	32,49
2. Retail Trade	20,996	131,34	102,39	23,445	182,78	144,31
<b>VII. FINANCE</b>	<b>305</b>	<b>9,30</b>	<b>7,58</b>	<b>275</b>	<b>4,09</b>	<b>3,08</b>
<b>VIII. ALL OTHERS</b>	<b>25,369</b>	<b>290,46</b>	<b>179,43</b>	<b>31,461</b>	<b>232,92</b>	<b>203,47</b>
<b>TOTAL BANK CREDIT</b>	<b>1,73,917</b>	<b>1873,62</b>	<b>1256,43</b>	<b>1,93,303</b>	<b>1673,37</b>	<b>1392,95</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	2,433	40,38	26,87	2,180	12,51	9,94
2. Other Small Scale Industries	3,511	55,75	41,28	4,936	120,53	102,33

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2002**

UTTARANCHAL

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
—	—	—	24,760	65,93	49,69	3,615	18,45	13,73	1,36,065	534,14	414,17	I
—	—	—	24,006	63,50	48,14	3,591	13,12	10,70	1,33,706	464,36	363,84	1
—	—	—	754	2,43	1,55	24	5,33	3,03	2,359	69,78	50,33	2
<b>2</b>	<b>8,50</b>	<b>3,07</b>	<b>4,375</b>	<b>13,05</b>	<b>9,69</b>	<b>966</b>	<b>188,81</b>	<b>139,57</b>	<b>24,087</b>	<b>1389,52</b>	<b>953,97</b>	<b>II</b>
—	—	—	2	9	10	1	6	3	78	529,10	204,94	1
—	—	—	61	1,12	1,12	67	14,48	9,23	1,546	259,97	211,17	2
—	—	—	32	61	66	48	9,80	6,08	1,025	124,40	85,74	2(a)
—	—	—	—	—	—	1	1,00	5	10	73,54	74,08	2(b)
—	—	—	3	1	1	1	35	14	77	11,07	9,69	2(c)
—	—	—	1	18	15	—	—	—	8	59	44	2(d)
—	—	—	2	7	7	1	1,25	1,08	10	2,23	1,87	2(e)
—	—	—	23	26	23	16	2,08	1,89	416	48,15	39,35	2(f)
—	—	—	1	3	3	—	—	—	8	1,09	88	3
—	—	—	65	29	26	4	2,02	69	1,256	40,73	93,46	4
—	—	—	—	—	—	2	1,77	44	50	10,86	9,11	4(a)
—	—	—	—	—	—	1	1	1	215	69	48	4(b)
—	—	—	55	11	13	—	—	—	118	46	45	4(c)
—	—	—	10	18	14	1	24	25	873	28,72	83,41	4(d)
—	—	—	8	28	20	13	1,22	1,13	636	44,05	39,54	5
—	—	—	—	—	—	1	1	1	76	2,01	1,73	6
—	—	—	—	—	—	8	30	28	115	10,80	15,90	7
—	—	—	20	56	46	22	18,92	8,30	344	130,49	80,41	8
—	—	—	—	—	—	3	1,65	1,11	15	22,65	12,90	8(a)
—	—	—	—	—	—	—	—	—	7	4,23	4,16	8(b)
—	—	—	—	—	—	—	—	—	73	6,88	5,67	8(c)
—	—	—	—	—	—	4	42	38	9	5,91	4,25	8(d)
—	—	—	20	56	46	15	16,85	6,82	240	90,81	53,44	8(e)
—	—	—	—	—	—	—	—	—	7	33	32	9
—	—	—	3	7	5	—	—	—	60	3,12	2,79	10
—	—	—	4	5	4	18	38,69	19,40	324	66,18	53,33	11
—	—	—	—	—	—	6	36,85	19,18	49	47,93	36,91	11(a)
—	—	—	—	—	—	—	—	—	5	76	75	11(b)
—	—	—	4	5	4	12	1,84	22	270	17,49	15,66	11(c)
2	8,50	3,07	7	14	12	41	28,54	16,61	654	93,65	68,18	12
—	—	—	—	—	—	2	2,53	47	14	3,76	1,30	12(a)
—	—	—	1	—	—	15	52	43	259	33,50	31,72	12(b)
2	8,50	3,07	1	5	5	21	20,29	15,63	203	46,27	32,17	12(c)
—	—	—	5	9	7	3	5,21	7	178	10,12	2,99	12(d)
—	—	—	29	24	15	27	7	5	164	7,10	3,43	13
—	—	—	4,133	8,82	5,90	748	3,62	2,99	16,214	82,38	64,21	14
—	—	—	1	4	4	8	80,44	80,41	19	83,55	83,97	15
—	—	—	—	—	—	2	80,00	80,00	4	81,23	81,68	15(a)
—	—	—	—	—	—	—	—	—	2	7	7	15(b)
—	—	—	1	4	4	6	44	41	13	2,25	2,22	15(c)
—	—	—	41	1,32	1,22	8	45	42	2,586	34,96	29,71	16
—	—	—	<b>3,299</b>	<b>44,17</b>	<b>29,12</b>	<b>479</b>	<b>3,89</b>	<b>2,85</b>	<b>11,012</b>	<b>167,09</b>	<b>109,78</b>	<b>III</b>
—	—	—	<b>1,355</b>	<b>5,28</b>	<b>3,78</b>	<b>725</b>	<b>3,05</b>	<b>2,15</b>	<b>9,570</b>	<b>113,63</b>	<b>86,81</b>	<b>IV</b>
<b>18</b>	<b>74</b>	<b>68</b>	<b>20,298</b>	<b>46,17</b>	<b>38,85</b>	<b>4,027</b>	<b>17,23</b>	<b>13,27</b>	<b>1,46,828</b>	<b>810,98</b>	<b>679,59</b>	<b>V</b>
—	—	—	3,212	5,98	4,28	211	65	51	15,868	55,65	39,08	1
—	—	—	1,084	14,52	13,03	791	5,38	4,36	16,123	278,17	247,69	2
18	74	68	16,002	25,66	21,55	3,025	11,20	8,40	1,14,837	477,16	392,82	3
—	—	—	<b>11,097</b>	<b>38,25</b>	<b>26,61</b>	<b>2,471</b>	<b>17,49</b>	<b>13,79</b>	<b>59,735</b>	<b>465,83</b>	<b>358,39</b>	<b>VI</b>
—	—	—	380	2,71	1,83	119	4,59	3,46	2,225	103,28	76,57	1
—	—	—	10,717	35,53	24,79	2,352	12,89	10,33	57,510	362,55	281,82	2
—	—	—	<b>16</b>	<b>29</b>	<b>22</b>	<b>10</b>	<b>5</b>	<b>5</b>	<b>606</b>	<b>13,73</b>	<b>10,93</b>	<b>VII</b>
—	—	—	<b>2,973</b>	<b>5,54</b>	<b>4,63</b>	<b>398</b>	<b>3,16</b>	<b>2,29</b>	<b>60,201</b>	<b>532,08</b>	<b>389,81</b>	<b>VIII</b>
<b>20</b>	<b>9,24</b>	<b>3,76</b>	<b>68,173</b>	<b>218,67</b>	<b>162,61</b>	<b>12,691</b>	<b>252,12</b>	<b>187,71</b>	<b>4,48,104</b>	<b>4027,01</b>	<b>3003,45</b>	<b>Total</b>
—	—	—	3,533	7,06	4,62	368	1,01	74	8,514	60,95	42,17	1
—	—	—	530	2,98	2,46	466	18,96	12,96	9,443	198,22	159,03	2

**TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>1,667</b>	<b>10,65</b>	<b>5,66</b>	<b>6,377</b>	<b>72,98</b>	<b>36,05</b>
1. Direct Finance	1,661	9,95	5,14	5,691	37,69	31,40
2. Indirect Finance	6	70	52	686	35,29	4,65
<b>II. INDUSTRY</b>	<b>1,435</b>	<b>207,45</b>	<b>166,60</b>	<b>14,597</b>	<b>834,86</b>	<b>635,83</b>
1. Mining & Quarrying	29	63,17	59,75	117	287,58	229,14
2. Food Manufacturing & Processing	144	7,98	5,66	301	30,79	18,11
(a) Rice Mills, Flour & Dal Mills	10	1,12	91	19	49	46
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	3	91	1,23	5	5	3
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	6	1,10	54	13	1,20	1,13
(f) Others	125	4,86	2,98	264	29,06	16,49
3. Beverage & Tobacco	19	2,32	1,25	64	25,79	20,65
4. Textiles	48	1,68	1,60	104	4,77	3,54
(a) Cotton Textiles	—	—	—	12	2,59	1,92
(b) Jute & Other Natural Fibre Textiles	—	—	—	6	20	12
(c) Handloom Textiles & Khadi	2	3	1	2	8	8
(d) Other Textiles & Textile Products	46	1,65	1,59	84	1,89	1,42
5. Paper, Paper Products & Printing	79	4,13	3,37	106	5,84	4,85
6. Leather & Leather Products	8	82	77	11	60	46
7. Rubber & Plastic Products	184	9,62	7,28	92	17,94	7,77
8. Chemicals & Chemical Products	48	25,68	11,17	1,034	104,80	93,99
(a) Heavy Industrial Chemicals	—	—	—	22	4,34	2,85
(b) Fertilisers	2	19,56	5,82	3	33,08	33,59
(c) Drugs & Pharmaceuticals	15	1,10	92	929	50,67	45,71
(d) Non-Edible Oils	—	—	—	1	20	4
(e) Other Chemicals & Chemical Products	31	5,02	4,43	79	16,51	11,79
9. Petroleum, Coal Products & Nuclear Fuels	1	6	6	6	19,42	8,29
10. Manufacture of Cement & Cement Products	35	1,84	1,29	31	7,66	7,13
11. Basic Metals & Metal Products	185	67,14	53,33	383	160,89	107,96
(a) Iron & Steel	32	61,86	49,54	134	134,14	95,84
(b) Non-Ferrous Metals	5	2,06	1,37	11	19,51	5,90
(c) Metal Products	148	3,23	2,42	238	7,25	6,21
12. Engineering	57	8,76	10,26	232	45,75	27,56
(a) Heavy Engineering	1	5	4	35	3,08	2,53
(b) Light Engineering	11	4,00	6,92	78	14,65	12,75
(c) Electrical Machinery & Goods	33	2,26	2,03	82	4,60	4,15
(d) Electronic Machinery & Goods	12	2,45	1,27	37	23,43	8,13
13. Vehicles, Vehicle Parts & Transport Equipments	24	4,21	3,42	9,465	22,51	21,56
14. Other Industries	468	5,98	4,85	2,257	48,89	40,97
15. Electricity, Gas & Water	2	9	4	10	14,76	7,51
(a) Electricity Generation & Transmission	1	5	1	4	14,18	7,28
(b) Non-Conventional Energy	—	—	—	3	6	6
(c) Gas, Steam & Water Supply	1	4	3	3	52	17
16. Construction	104	3,96	2,49	384	36,89	36,35
<b>III. TRANSPORT OPERATORS</b>	<b>738</b>	<b>17,58</b>	<b>10,38</b>	<b>3,003</b>	<b>58,72</b>	<b>43,89</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>679</b>	<b>72,71</b>	<b>64,76</b>	<b>5,650</b>	<b>174,89</b>	<b>156,17</b>
<b>V. PERSONAL LOANS</b>	<b>12,594</b>	<b>116,50</b>	<b>93,34</b>	<b>43,195</b>	<b>312,35</b>	<b>259,41</b>
1. Loans for Purchase of Consumer Durables	673	3,12	1,85	3,811	15,50	11,64
2. Loans for Housing	1,681	45,47	37,65	3,525	70,48	64,25
3. Rest of the Personal Loans	10,240	67,91	53,84	35,859	226,37	183,52
<b>VI. TRADE</b>	<b>1,412</b>	<b>35,84</b>	<b>28,04</b>	<b>5,996</b>	<b>130,95</b>	<b>111,68</b>
1. Wholesale Trade	162	14,61	12,48	467	47,87	40,72
2. Retail Trade	1,250	21,23	15,56	5,529	83,08	70,96
<b>VII. FINANCE</b>	<b>7</b>	<b>5</b>	<b>5</b>	<b>702</b>	<b>24,14</b>	<b>21,41</b>
<b>VIII. ALL OTHERS</b>	<b>6,047</b>	<b>90,95</b>	<b>73,77</b>	<b>13,080</b>	<b>174,34</b>	<b>146,12</b>
<b>TOTAL BANK CREDIT</b>	<b>24,579</b>	<b>551,72</b>	<b>442,59</b>	<b>92,600</b>	<b>1783,24</b>	<b>1410,55</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	516	27,32	21,31	610	7,42	6,01
2. Other Small Scale Industries	569	16,11	12,90	2,176	120,79	84,25

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2002**

GOA (Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
—	—	—	—	—	—	39	2,23	22	8,083	85,86	41,93	I
—	—	—	—	—	—	32	16	13	7,384	47,80	36,67	1
—	—	—	—	—	—	7	2,07	9	699	38,06	5,26	2
2	7,00	52	—	—	—	360	247,01	204,65	16,394	1296,32	1007,60	II
—	—	—	—	—	—	12	22,69	16,81	158	373,44	305,71	1
—	—	—	—	—	—	10	3,13	2,51	455	41,90	26,27	2
—	—	—	—	—	—	—	—	—	29	1,60	1,37	2(a)
—	—	—	—	—	—	—	—	—	—	—	—	2(b)
—	—	—	—	—	—	2	1,60	80	10	2,55	2,05	2(c)
—	—	—	—	—	—	—	—	—	—	—	—	2(d)
—	—	—	—	—	—	—	—	—	19	2,30	1,67	2(e)
—	—	—	—	—	—	8	1,53	1,71	397	35,45	21,18	2(f)
—	—	—	—	—	—	5	2,71	1,26	88	30,82	23,16	3
—	—	—	—	—	—	10	29,15	29,87	162	35,60	35,01	4
—	—	—	—	—	—	6	24,85	25,41	18	27,44	27,33	4(a)
—	—	—	—	—	—	—	—	—	6	20	12	4(b)
—	—	—	—	—	—	—	—	—	4	11	9	4(c)
—	—	—	—	—	—	4	4,30	4,46	134	7,85	7,47	4(d)
—	—	—	—	—	—	7	22	13	192	10,18	8,35	5
—	—	—	—	—	—	—	—	—	19	1,42	1,22	6
—	—	—	—	—	—	1	37	45	277	27,93	15,49	7
2	7,00	52	—	—	—	28	54,80	36,15	1,112	192,28	141,83	8
—	—	—	—	—	—	1	80	80	23	5,14	3,65	8(a)
—	—	—	—	—	—	3	16,96	16,85	8	69,60	56,27	8(b)
—	—	—	—	—	—	11	26,26	10,00	955	78,04	56,63	8(c)
—	—	—	—	—	—	—	—	—	1	20	4	8(d)
2	7,00	52	—	—	—	13	10,78	8,50	125	39,31	25,24	8(e)
—	—	—	—	—	—	—	—	—	7	19,48	8,36	9
—	—	—	—	—	—	1	3	2	67	9,52	8,44	10
—	—	—	—	—	—	20	78,87	73,79	588	306,90	235,07	11
—	—	—	—	—	—	14	70,40	66,43	180	266,39	211,82	11(a)
—	—	—	—	—	—	3	5,96	5,96	19	27,52	13,23	11(b)
—	—	—	—	—	—	3	2,51	1,40	389	12,99	10,03	11(c)
—	—	—	—	—	—	31	16,23	17,38	320	70,74	55,20	12
—	—	—	—	—	—	3	2,65	2,52	39	5,78	5,09	12(a)
—	—	—	—	—	—	7	47	40	96	19,11	20,07	12(b)
—	—	—	—	—	—	18	9,42	9,46	133	16,27	15,64	12(c)
—	—	—	—	—	—	3	3,69	5,00	52	29,57	14,40	12(d)
—	—	—	—	—	—	17	11,48	11,62	9,506	38,20	36,61	13
—	—	—	—	—	—	117	17,04	6,31	2,842	71,90	52,13	14
—	—	—	—	—	—	1	4	4	13	14,89	7,59	15
—	—	—	—	—	—	—	—	—	5	14,23	7,30	15(a)
—	—	—	—	—	—	—	—	—	3	6	6	15(b)
—	—	—	—	—	—	1	4	4	5	59	23	15(c)
—	—	—	—	—	—	100	10,27	8,32	588	51,12	47,16	16
—	—	—	—	—	—	179	103,04	76,49	3,920	179,33	130,76	III
—	—	—	—	—	—	300	28,31	23,17	6,629	275,91	244,10	IV
125	3,73	3,73	—	—	—	5,495	45,37	37,01	61,409	477,95	393,49	V
—	—	—	—	—	—	230	98	83	4,714	19,60	14,32	1
—	—	—	—	—	—	575	8,78	7,40	5,781	124,73	109,30	2
125	3,73	3,73	—	—	—	4,690	35,61	28,78	50,914	333,63	269,87	3
—	—	—	—	—	—	447	14,54	13,27	7,855	181,33	152,99	VI
—	—	—	—	—	—	111	2,47	2,13	740	64,95	55,34	1
—	—	—	—	—	—	336	12,07	11,13	7,115	116,38	97,65	2
—	—	—	—	—	—	11	41,52	21,31	720	65,71	42,77	VII
—	—	—	—	—	—	3,646	32,82	30,43	22,773	298,11	250,32	VIII
127	10,73	4,25	—	—	—	10,477	514,83	406,56	1,27,783	2860,52	2263,95	Total
—	—	—	—	—	—	9	13	10	1,135	34,87	27,41	1
2	7,00	52	—	—	—	149	26,45	21,99	2,896	170,35	119,66	2

**TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

**WESTERN REGION (Contd.)**

**STATE :**

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>3,24,912</b>	<b>2097,20</b>	<b>1725,73</b>	<b>3,75,231</b>	<b>1813,22</b>	<b>1561,05</b>
1. Direct Finance	3,19,480	1060,06	893,64	3,69,649	1303,72	1131,27
2. Indirect Finance	5,432	1037,15	832,09	5,582	509,49	429,78
<b>II. INDUSTRY</b>	<b>39,939</b>	<b>5563,59</b>	<b>3707,70</b>	<b>1,17,987</b>	<b>11422,63</b>	<b>9390,69</b>
1. Mining & Quarrying	51	284,31	204,78	273	176,97	97,83
2. Food Manufacturing & Processing	1,120	297,37	105,24	3,277	515,46	389,48
(a) Rice Mills, Flour & Dal Mills	260	8,75	6,42	562	63,73	55,16
(b) Sugar	3	13	11	5	7,43	7,59
(c) Edible Oils & Vanaspati	42	40,97	35,32	219	112,66	80,74
(d) Tea Processing	2	9,73	49	21	9,20	4,23
(e) Processing of Fruits & Vegetables	12	5,60	4,47	43	13,82	6,54
(f) Others	801	232,18	58,44	2,427	308,63	235,21
3. Beverage & Tobacco	18	10,51	8,01	159	60,71	18,86
4. Textiles	2,766	871,50	576,33	13,207	1931,61	1686,78
(a) Cotton Textiles	356	597,70	408,20	6,506	1002,60	881,92
(b) Jute & Other Natural Fibre Textiles	22	46	30	329	16,14	10,40
(c) Handloom Textiles & Khadi	52	11,05	11,07	614	19,53	17,41
(d) Other Textiles & Textile Products	2,336	262,28	156,75	5,758	893,34	777,05
5. Paper, Paper Products & Printing	364	118,29	71,43	1,476	213,69	189,63
6. Leather & Leather Products	196	3,38	2,69	364	21,59	18,71
7. Rubber & Plastic Products	517	315,26	204,15	1,528	237,46	202,34
8. Chemicals & Chemical Products	910	1465,31	809,96	19,421	2806,72	2280,89
(a) Heavy Industrial Chemicals	91	150,31	104,89	828	485,77	371,93
(b) Fertilisers	8	71,19	63,21	73	789,51	640,33
(c) Drugs & Pharmaceuticals	181	152,26	106,36	15,083	692,47	577,47
(d) Non-Edible Oils	13	35,06	23,32	43	25,34	15,93
(e) Other Chemicals & Chemical Products	617	1056,49	512,19	3,394	813,63	675,24
9. Petroleum, Coal Products & Nuclear Fuels	45	145,75	133,99	128	302,71	151,38
10. Manufacture of Cement & Cement Products	106	15,42	11,12	267	308,81	297,28
11. Basic Metals & Metal Products	930	459,09	370,10	4,921	750,84	622,56
(a) Iron & Steel	295	403,52	332,27	935	379,32	318,21
(b) Non-Ferrous Metals	31	19,76	14,01	205	77,83	68,05
(c) Metal Products	604	35,81	23,82	3,781	293,68	236,30
12. Engineering	1,291	549,76	391,73	28,420	722,97	592,40
(a) Heavy Engineering	59	32,25	21,43	548	187,55	141,66
(b) Light Engineering	776	321,05	249,62	24,363	178,13	132,66
(c) Electrical Machinery & Goods	343	165,50	99,98	2,703	207,67	179,01
(d) Electronic Machinery & Goods	113	30,97	20,69	806	149,62	139,07
13. Vehicles, Vehicle Parts & Transport Equipments	298	35,11	27,37	980	216,25	177,21
14. Other Industries	30,962	648,27	533,60	41,973	751,44	523,07
15. Electricity, Gas & Water	29	304,30	228,09	185	1453,01	1291,84
(a) Electricity Generation & Transmission	22	299,12	223,57	128	1294,91	1149,73
(b) Non-Conventional Energy	2	5,00	4,43	7	1,05	34
(c) Gas, Steam & Water Supply	5	18	8	50	157,05	141,78
16. Construction	336	39,97	29,11	1,408	952,38	850,45
<b>III. TRANSPORT OPERATORS</b>	<b>5,578</b>	<b>63,38</b>	<b>43,07</b>	<b>17,151</b>	<b>267,24</b>	<b>234,68</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>15,896</b>	<b>146,79</b>	<b>92,81</b>	<b>47,519</b>	<b>673,75</b>	<b>541,58</b>
<b>V. PERSONAL LOANS</b>	<b>1,63,980</b>	<b>1045,74</b>	<b>870,07</b>	<b>3,49,622</b>	<b>2215,81</b>	<b>1815,08</b>
1. Loans for Purchase of Consumer Durables	7,861	25,06	17,56	16,645	56,41	44,19
2. Loans for Housing	35,105	544,40	480,51	61,620	817,55	736,90
3. Rest of the Personal Loans	1,21,014	476,29	372,00	2,71,357	1341,85	1033,99
<b>VI. TRADE</b>	<b>39,528</b>	<b>1492,03</b>	<b>1208,80</b>	<b>1,04,370</b>	<b>1984,51</b>	<b>1648,87</b>
1. Wholesale Trade	3,117	1268,58	1052,60	8,073	1257,92	1062,26
2. Retail Trade	36,411	223,45	156,20	96,297	726,59	586,61
<b>VII. FINANCE</b>	<b>1,635</b>	<b>131,84</b>	<b>78,64</b>	<b>3,826</b>	<b>549,95</b>	<b>432,28</b>
<b>VIII. ALL OTHERS</b>	<b>65,905</b>	<b>1205,03</b>	<b>944,03</b>	<b>1,15,169</b>	<b>2072,72</b>	<b>1651,83</b>
<b>TOTAL BANK CREDIT</b>	<b>6,57,373</b>	<b>11745,61</b>	<b>8670,86</b>	<b>11,30,875</b>	<b>20999,82</b>	<b>17276,06</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	11,310	177,15	130,51	15,544	90,59	74,67
2. Other Small Scale Industries	16,494	488,65	343,25	28,156	1426,17	1123,02

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2002**

**GUJARAT**

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
6	32,21	32,38	1,85,284	410,40	350,72	383	101,61	87,32	8,85,816	4454,65	3757,19	I
—	—	—	1,82,783	397,50	341,31	341	4,73	2,91	8,72,253	2766,01	2369,13	1
6	32,21	32,38	2,501	12,90	9,41	42	96,88	84,40	13,563	1688,64	1388,06	2
<b>330</b>	<b>735,35</b>	<b>528,19</b>	<b>17,621</b>	<b>38,70</b>	<b>28,52</b>	<b>4,665</b>	<b>17110,98</b>	<b>7045,09</b>	<b>1,80,542</b>	<b>34871,25</b>	<b>20700,20</b>	<b>II</b>
1	10	8	19	1,30	89	43	107,66	60,03	387	570,34	363,60	1
6	3,56	2,79	815	3,57	3,15	104	186,66	151,57	5,322	1006,62	652,23	2
—	—	—	63	74	36	11	1,90	1,18	896	75,11	63,12	2(a)
—	—	—	—	—	—	4	21,42	11,03	12	28,98	18,73	2(b)
—	—	—	733	1,25	1,24	26	85,18	79,52	1,020	240,05	196,82	2(c)
—	—	—	—	—	—	1	7	5	24	19,00	4,77	2(d)
3	3,50	2,77	—	—	—	10	6,28	3,58	68	29,20	17,36	2(e)
3	6	3	19	1,58	1,55	52	71,82	56,21	3,302	614,27	351,43	2(f)
—	—	—	22	1,72	82	6	2,60	1,98	205	75,54	29,67	3
16	190,07	175,61	2,543	6,83	5,14	793	4033,18	1071,09	19,325	7033,19	3514,95	4
7	102,47	87,85	17	69	51	299	978,85	781,04	7,185	2682,30	2159,51	4(a)
—	—	—	2,211	5,39	4,11	7	4,17	4,40	2,569	26,15	19,22	4(b)
—	—	—	272	42	25	7	21	12	945	31,22	28,85	4(c)
9	87,60	87,76	43	33	27	480	3049,96	285,54	8,626	4293,52	1307,37	4(d)
10	21,63	18,62	18	35	27	127	375,80	351,23	1,995	729,76	631,17	5
—	—	—	37	4	3	3	68	19	600	25,69	21,61	6
5	16,80	4,38	15	99	98	127	185,78	139,15	2,192	756,28	551,00	7
38	242,32	144,12	3	6	3	502	2319,06	1492,41	20,874	6833,46	4727,41	8
6	27,18	7,95	—	—	—	145	508,96	330,03	1,070	1172,21	814,80	8(a)
2	50,00	16,11	—	—	—	21	393,88	99,63	104	1304,57	819,28	8(b)
15	65,21	50,45	—	—	—	104	684,34	591,29	15,383	1594,29	1325,56	8(c)
—	—	—	—	—	—	3	47,49	35,16	59	107,88	74,41	8(d)
15	99,93	69,60	3	6	3	229	684,40	436,29	4,258	2654,51	1693,36	8(e)
3	51,78	24,78	—	—	—	49	1312,94	1347,45	225	1813,18	1657,61	9
—	—	—	9	44	43	37	230,52	204,00	419	555,19	512,84	10
3	2,89	1,51	11	20	18	275	1009,36	880,54	6,140	2222,37	1874,90	11
1	1,24	1,24	—	—	—	98	655,58	557,68	1,329	1439,66	1209,40	11(a)
—	—	—	—	—	—	62	217,58	240,31	298	315,17	322,37	11(b)
2	1,65	27	11	20	18	115	136,20	82,55	4,513	467,53	343,13	11(c)
34	99,86	77,80	23	69	49	324	5447,67	481,52	30,092	6820,96	1543,93	12
—	—	—	4	24	22	88	218,52	178,58	699	438,55	341,88	12(a)
10	44,73	39,70	7	30	15	101	60,94	47,67	25,257	605,15	469,80	12(b)
11	25,63	9,62	10	11	9	109	5139,80	241,72	3,176	5538,72	530,43	12(c)
13	29,51	28,48	2	4	4	26	28,40	13,55	960	238,54	201,82	12(d)
2	10,00	1,89	106	57	33	38	51,69	48,35	1,424	313,61	255,15	13
191	47,89	47,52	13,950	18,90	13,59	2,006	1045,88	226,04	89,082	2512,39	1343,83	14
—	—	—	4	17	13	43	548,30	395,99	261	2305,78	1916,05	15
—	—	—	4	17	13	32	511,25	370,29	186	2105,45	1743,72	15(a)
—	—	—	—	—	—	5	18,15	8,69	14	24,20	13,46	15(b)
—	—	—	—	—	—	6	18,91	17,02	61	176,13	158,87	15(c)
21	48,44	29,10	46	2,89	2,06	188	253,21	193,55	1,999	1296,88	1104,26	16
<b>23</b>	<b>4,03</b>	<b>3,30</b>	<b>2,728</b>	<b>19,65</b>	<b>11,85</b>	<b>546</b>	<b>46,66</b>	<b>24,27</b>	<b>26,026</b>	<b>400,96</b>	<b>317,17</b>	<b>III</b>
<b>28</b>	<b>11,39</b>	<b>7,23</b>	<b>7,084</b>	<b>27,17</b>	<b>19,50</b>	<b>1,870</b>	<b>180,83</b>	<b>105,40</b>	<b>72,397</b>	<b>1039,92</b>	<b>766,53</b>	<b>IV</b>
<b>8,560</b>	<b>229,94</b>	<b>181,67</b>	<b>38,528</b>	<b>117,10</b>	<b>92,22</b>	<b>15,834</b>	<b>216,64</b>	<b>152,07</b>	<b>5,76,524</b>	<b>3825,23</b>	<b>3111,11</b>	<b>V</b>
642	6,32	6,36	6,012	14,50	10,53	334	1,65	1,19	31,494	103,94	79,83	1
418	23,53	19,59	1,985	22,53	18,55	1,815	60,37	42,78	1,00,943	1468,37	1298,33	2
7,500	200,09	155,72	30,531	80,07	63,14	13,685	154,62	108,11	4,44,087	2252,92	1732,96	3
<b>9,007</b>	<b>118,93</b>	<b>90,09</b>	<b>22,714</b>	<b>49,38</b>	<b>36,02</b>	<b>4,836</b>	<b>1524,40</b>	<b>439,14</b>	<b>1,80,455</b>	<b>5169,25</b>	<b>3422,92</b>	<b>VI</b>
8,977	115,37	88,64	1,721	6,12	4,68	933	1242,75	222,01	22,821	3890,74	2430,19	1
30	3,57	1,45	20,993	43,26	31,34	3,903	281,65	217,13	1,57,634	1278,51	992,73	2
5	14,22	20,73	96	47	35	241	278,03	139,93	5,803	974,52	671,93	VII
<b>288</b>	<b>25,52</b>	<b>23,97</b>	<b>6,037</b>	<b>16,38</b>	<b>12,94</b>	<b>2,027</b>	<b>413,52</b>	<b>360,95</b>	<b>1,89,426</b>	<b>3733,17</b>	<b>2993,72</b>	<b>VIII</b>
<b>18,247</b>	<b>1171,58</b>	<b>887,57</b>	<b>2,80,092</b>	<b>679,25</b>	<b>552,12</b>	<b>30,402</b>	<b>19872,67</b>	<b>8354,16</b>	<b>21,16,989</b>	<b>54468,94</b>	<b>35740,76</b>	<b>Total</b>
—	—	—	11,489	13,52	9,73	127	1,47	70	38,470	282,73	215,61	1
19	35,88	23,39	2,012	6,34	4,75	952	205,03	211,47	47,633	2162,08	1705,88	2

**TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>4,20,920</b>	<b>1815,65</b>	<b>1470,98</b>	<b>6,43,227</b>	<b>6060,68</b>	<b>4064,56</b>
1. Direct Finance	4,19,025	1409,34	1137,55	5,92,702	2354,12	2065,71
2. Indirect Finance	1,895	406,31	333,43	50,525	3706,56	1998,85
<b>II. INDUSTRY</b>	<b>1,10,757</b>	<b>31467,31</b>	<b>17058,77</b>	<b>2,31,238</b>	<b>34815,77</b>	<b>28107,43</b>
1. Mining & Quarrying	153	10555,13	4253,67	489	1065,06	820,21
2. Food Manufacturing & Processing	3,333	510,86	432,36	12,021	1585,81	1277,27
(a) Rice Mills, Flour & Dal Mills	936	118,67	94,93	2,272	178,25	127,04
(b) Sugar	10	8,81	7,41	67	359,03	341,44
(c) Edible Oils & Vanaspati	359	191,08	184,38	2,723	230,23	185,20
(d) Tea Processing	4	1,38	91	17	14,41	11,97
(e) Processing of Fruits & Vegetables	31	45,87	40,15	103	59,49	42,71
(f) Others	1,993	145,05	104,58	6,839	744,40	568,92
3. Beverage & Tobacco	20	13,53	11,28	271	210,68	178,34
4. Textiles	10,248	2811,13	2190,51	19,797	4690,49	3706,48
(a) Cotton Textiles	1,307	758,09	618,91	4,729	1873,98	1505,22
(b) Jute & Other Natural Fibre Textiles	40	10,87	7,53	2,143	38,95	35,37
(c) Handloom Textiles & Khadi	78	242,08	213,27	618	253,51	141,31
(d) Other Textiles & Textile Products	8,823	1800,09	1350,81	12,307	2524,05	2024,58
5. Paper, Paper Products & Printing	1,430	332,75	273,66	3,964	831,67	723,48
6. Leather & Leather Products	652	23,41	14,41	2,659	102,91	81,57
7. Rubber & Plastic Products	2,133	579,54	450,91	3,636	1402,59	1182,04
8. Chemicals & Chemical Products	8,945	4254,50	1589,75	15,893	4298,72	3339,84
(a) Heavy Industrial Chemicals	130	494,85	158,38	1,055	1242,65	1037,78
(b) Fertilisers	55	1165,91	545,37	80	277,74	132,18
(c) Drugs & Pharmaceuticals	7,657	1227,96	466,77	9,290	1301,54	1024,93
(d) Non-Edible Oils	41	13,03	8,77	52	73,20	29,69
(e) Other Chemicals & Chemical Products	1,062	1352,76	410,46	5,416	1403,58	1115,27
9. Petroleum, Coal Products & Nuclear Fuels	59	553,03	413,18	336	2654,90	1885,77
10. Manufacture of Cement & Cement Products	389	119,07	93,15	573	712,30	463,23
11. Basic Metals & Metal Products	2,250	2407,66	1510,00	15,312	3693,75	3121,89
(a) Iron & Steel	664	2083,49	1194,52	1,847	2204,66	1869,06
(b) Non-Ferrous Metals	74	82,52	51,87	586	387,92	341,08
(c) Metal Products	1,512	241,66	263,60	12,879	1101,17	911,76
12. Engineering	3,356	3201,76	1670,73	38,079	4163,71	3387,75
(a) Heavy Engineering	145	92,58	77,72	1,418	914,63	698,19
(b) Light Engineering	2,089	1732,09	1057,63	26,592	1352,29	1040,39
(c) Electrical Machinery & Goods	728	393,75	274,79	2,862	1191,23	1029,05
(d) Electronic Machinery & Goods	394	983,33	260,58	7,207	705,55	620,11
13. Vehicles, Vehicle Parts & Transport Equipments	993	386,80	159,85	2,613	1038,91	845,82
14. Other Industries	75,649	4247,07	3008,29	1,06,958	4700,07	3941,49
15. Electricity, Gas & Water	83	1339,92	858,00	296	1947,40	1715,69
(a) Electricity Generation & Transmission	52	1220,54	797,92	121	1634,84	1449,27
(b) Non-Conventional Energy	13	12,46	4,79	25	66,40	66,92
(c) Gas, Steam & Water Supply	18	106,92	55,29	150	246,15	199,49
16. Construction	1,064	131,14	129,03	8,341	1716,81	1436,55
<b>III. TRANSPORT OPERATORS</b>	<b>15,660</b>	<b>320,18</b>	<b>233,76</b>	<b>33,037</b>	<b>2004,96</b>	<b>1653,56</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>26,072</b>	<b>720,54</b>	<b>506,19</b>	<b>92,090</b>	<b>2629,92</b>	<b>2162,65</b>
<b>V. PERSONAL LOANS</b>	<b>3,26,824</b>	<b>2868,62</b>	<b>2435,51</b>	<b>6,74,024</b>	<b>6331,32</b>	<b>5371,96</b>
1. Loans for Purchase of Consumer Durables	14,990	60,56	43,28	59,654	181,88	153,90
2. Loans for Housing	74,711	1803,69	1600,30	98,991	3144,01	2822,27
3. Rest of the Personal Loans	2,37,123	1004,38	791,93	5,15,379	3005,42	2395,80
<b>VI. TRADE</b>	<b>90,220</b>	<b>3914,19</b>	<b>3234,24</b>	<b>2,50,453</b>	<b>29376,80</b>	<b>27869,14</b>
1. Wholesale Trade	10,912	3174,08	2674,22	24,332	27189,41	26109,98
2. Retail Trade	79,308	740,10	560,02	2,26,121	2187,39	1759,16
<b>VII. FINANCE</b>	<b>2,634</b>	<b>4181,95</b>	<b>2878,01</b>	<b>12,961</b>	<b>9413,55</b>	<b>7325,98</b>
<b>VIII. ALL OTHERS</b>	<b>77,728</b>	<b>2827,73</b>	<b>1975,46</b>	<b>2,67,690</b>	<b>10415,99</b>	<b>7915,58</b>
<b>TOTAL BANK CREDIT</b>	<b>10,70,815</b>	<b>48116,17</b>	<b>29792,91</b>	<b>22,04,720</b>	<b>101048,98</b>	<b>84470,87</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	14,152	566,10	439,18	21,160	174,14	154,54
2. Other Small Scale Industries	34,138	1818,35	1457,41	87,115	4029,40	3292,12

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2002**

**MAHARASHTRA**

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
108	129,60	130,13	1,87,650	349,33	315,02	36,285	639,25	544,29	12,88,190	8994,50	6524,98	I
95	7,82	7,77	1,84,381	332,53	299,77	34,760	355,46	315,89	12,30,963	4459,27	3826,69	1
13	121,77	122,36	3,269	16,79	15,24	1,525	283,79	228,40	57,227	4535,23	2698,29	2
<b>8,092</b>	<b>17736,65</b>	<b>12808,55</b>	<b>9,761</b>	<b>37,13</b>	<b>31,88</b>	<b>30,038</b>	<b>25887,73</b>	<b>20956,86</b>	<b>3,89,886</b>	<b>109944,59</b>	<b>78963,49</b>	<b>II</b>
14	450,11	204,95	15	71	57	277	1271,18	1066,92	948	13342,20	6346,31	1
72	227,17	174,59	175	5,67	4,18	611	890,30	636,13	16,212	3219,81	2524,54	2
3	1,45	1,45	114	3,27	2,28	97	29,29	23,14	3,422	330,92	248,84	2(a)
7	4,44	2,83	1	54	21	44	198,22	154,30	129	571,04	506,19	2(b)
6	36,89	35,07	8	6	6	101	198,70	127,88	3,197	656,97	532,58	2(c)
1	2,50	47	—	—	—	14	181,64	128,48	36	199,93	141,83	2(d)
2	2,45	2,04	10	32	25	56	39,12	29,33	202	147,25	114,48	2(e)
53	179,43	132,74	42	1,48	1,38	299	243,33	172,99	9,226	1313,70	980,61	2(f)
17	109,36	76,25	6	23	20	54	95,67	119,48	368	429,48	385,55	3
246	1231,30	788,28	38	71	76	1,867	1832,08	1513,55	32,196	10565,71	8199,59	4
125	763,78	435,47	6	41	34	1,017	873,76	754,35	7,184	4270,01	3314,28	4(a)
4	3,77	4,00	30	19	26	30	18,93	20,50	2,247	72,71	67,66	4(b)
15	15	15	—	—	—	22	2,51	1,63	733	498,24	356,35	4(c)
102	463,61	348,67	2	12	16	798	936,88	737,08	22,032	5724,74	4461,29	4(d)
45	192,09	167,73	33	64	68	720	908,18	629,31	6,192	2265,33	1794,85	5
13	66,31	11,20	51	14	13	91	24,40	17,04	3,466	217,17	124,35	6
121	318,01	266,82	20	19	17	608	457,19	419,14	6,518	2757,52	2319,08	7
992	3566,14	2429,06	29	58	53	1,648	3974,03	2820,83	27,507	16093,97	10180,01	8
163	695,44	499,11	—	—	—	303	1225,43	832,64	1,651	3658,37	2527,90	8(a)
19	266,89	144,32	—	—	—	37	258,23	186,00	191	1968,78	1007,87	8(b)
351	1224,80	832,44	4	12	17	299	593,10	469,86	17,601	4347,52	2794,17	8(c)
4	6,00	6,00	—	—	—	17	9,16	8,53	114	101,39	52,99	8(d)
455	1373,00	947,19	25	47	36	992	1888,10	1323,80	7,950	6017,91	3797,08	8(e)
26	676,70	416,65	—	—	—	55	1691,40	1199,63	476	5576,04	3915,24	9
33	580,27	436,99	35	22	23	172	478,91	383,12	1,202	1890,77	1376,71	10
208	1606,94	1032,72	70	50	41	3,799	4040,41	3749,22	21,639	11749,26	9414,24	11
99	682,43	535,72	—	—	—	618	3021,47	3010,86	3,228	7992,05	6610,17	11(a)
45	722,33	347,20	—	—	—	93	236,11	157,77	798	1428,87	897,92	11(b)
64	202,18	149,79	70	50	41	3,088	782,83	580,59	17,613	2328,34	1906,16	11(c)
813	2873,99	1980,63	42	57	52	2,002	3814,46	3127,82	44,292	14054,49	10167,45	12
98	717,01	578,00	4	14	12	353	904,71	668,40	2,018	2629,08	2022,44	12(a)
443	1250,63	947,64	9	34	33	818	542,40	388,40	29,951	4877,75	3434,39	12(b)
197	372,95	207,71	26	6	6	525	976,51	772,79	4,338	2934,51	2284,40	12(c)
75	533,40	247,27	3	3	2	306	1390,84	1298,24	7,985	3613,15	2426,21	12(d)
426	1923,47	1618,14	127	77	51	767	1370,86	1047,36	4,926	4720,81	3671,69	13
4,911	2805,54	2329,94	8,854	19,55	16,98	15,728	2829,37	2446,54	2,12,100	14601,59	11743,24	14
32	467,33	412,24	1	4	4	89	721,84	533,80	501	4476,52	3519,77	15
18	335,52	330,07	—	—	—	35	536,58	369,23	226	3727,48	2946,49	15(a)
2	5,00	1,42	—	—	—	27	110,02	95,96	67	193,88	169,10	15(b)
12	126,81	80,75	1	4	4	27	75,25	68,61	208	555,17	404,18	15(c)
123	641,92	462,37	265	6,62	5,97	1,550	1487,44	1246,95	11,343	3983,93	3280,87	16
<b>108</b>	<b>772,13</b>	<b>583,55</b>	<b>3,177</b>	<b>18,12</b>	<b>13,22</b>	<b>7,369</b>	<b>945,23</b>	<b>654,70</b>	<b>59,351</b>	<b>4060,61</b>	<b>3138,78</b>	<b>III</b>
<b>746</b>	<b>2052,06</b>	<b>1496,20</b>	<b>15,808</b>	<b>34,32</b>	<b>28,36</b>	<b>17,468</b>	<b>3794,96</b>	<b>3257,51</b>	<b>1,52,184</b>	<b>9231,80</b>	<b>7450,90</b>	<b>IV</b>
<b>7,38,389</b>	<b>5568,32</b>	<b>2726,75</b>	<b>67,141</b>	<b>185,82</b>	<b>156,73</b>	<b>4,62,535</b>	<b>2605,67</b>	<b>1385,49</b>	<b>22,68,913</b>	<b>17559,76</b>	<b>12076,45</b>	<b>V</b>
2,915	53,64	40,16	13,798	30,10	24,09	5,492	26,61	20,06	96,849	352,79	281,48	1
11,601	1283,77	968,32	6,497	56,82	45,60	17,987	404,81	336,50	2,09,787	6693,10	5772,99	2
7,23,873	4230,91	1718,26	46,846	98,91	87,05	4,39,056	2174,25	1028,94	19,62,277	10513,87	6021,98	3
<b>943</b>	<b>1097,24</b>	<b>591,14</b>	<b>42,434</b>	<b>89,83</b>	<b>76,90</b>	<b>34,005</b>	<b>3010,59</b>	<b>2479,50</b>	<b>4,18,055</b>	<b>37488,66</b>	<b>34250,91</b>	<b>VI</b>
638	519,84	288,43	1,114	6,61	5,88	4,378	1841,76	1601,69	41,374	32731,72	30680,19	1
305	577,40	302,71	41,320	83,22	71,02	29,627	1168,83	877,81	3,76,681	4756,94	3570,72	2
<b>570</b>	<b>4777,94</b>	<b>2635,82</b>	<b>181</b>	<b>31</b>	<b>26</b>	<b>1,304</b>	<b>6660,99</b>	<b>4662,83</b>	<b>17,650</b>	<b>25034,74</b>	<b>17502,90</b>	<b>VII</b>
<b>10,906</b>	<b>860,51</b>	<b>781,37</b>	<b>13,915</b>	<b>31,15</b>	<b>29,36</b>	<b>34,114</b>	<b>2278,64</b>	<b>1925,10</b>	<b>4,04,353</b>	<b>16414,02</b>	<b>12626,87</b>	<b>VIII</b>
<b>7,59,862</b>	<b>32994,46</b>	<b>21753,51</b>	<b>3,40,067</b>	<b>746,00</b>	<b>651,72</b>	<b>6,23,118</b>	<b>45823,06</b>	<b>35866,28</b>	<b>49,98,582</b>	<b>228728,68</b>	<b>172535,29</b>	<b>Total</b>
1	3	3	5,132	12,03	10,26	4,227	30,21	23,14	44,672	782,52	627,16	1
247	517,57	497,98	3,503	11,59	9,60	12,087	1436,31	1108,03	1,37,090	7813,22	6365,14	2

**TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

**WESTERN REGION (Contd.)**

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>335</b>	<b>60</b>	<b>32</b>	<b>961</b>	<b>3,35</b>	<b>2,39</b>
1. Direct Finance	334	46	31	960	3,29	2,33
2. Indirect Finance	1	14	1	1	6	7
<b>II. INDUSTRY</b>	<b>126</b>	<b>55,43</b>	<b>50,14</b>	<b>423</b>	<b>165,43</b>	<b>159,31</b>
1. Mining & Quarrying	—	—	—	2	7	8
2. Food Manufacturing & Processing	30	1,09	1,24	11	5,75	5,74
(a) Rice Mills, Flour & Dal Mills	25	6	5	4	78	78
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	2	1,00	1,17	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	6	4,96	4,96
(f) Others	3	3	2	1	1	1
3. Beverage & Tobacco	—	—	—	—	—	—
4. Textiles	24	35,39	31,86	42	85,41	84,44
(a) Cotton Textiles	5	13,02	14,99	11	43,84	44,40
(b) Jute & Other Natural Fibre Textiles	—	—	—	1	78	28
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles & Textile Products	19	22,37	16,87	30	40,80	39,75
5. Paper, Paper Products & Printing	2	82	79	19	5,98	5,17
6. Leather & Leather Products	—	—	—	—	—	—
7. Rubber & Plastic Products	8	14,82	13,74	138	41,44	39,26
8. Chemicals & Chemical Products	6	1,44	95	34	5,83	4,53
(a) Heavy Industrial Chemicals	1	2	4	1	7	6
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	3	1,40	90	2	85	17
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	2	2	1	31	4,91	4,31
9. Petroleum, Coal Products & Nuclear Fuels	1	40	36	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	—	—	—
11. Basic Metals & Metal Products	2	20	17	16	4,02	4,71
(a) Iron & Steel	1	19	17	3	1,65	1,99
(b) Non-Ferrous Metals	—	—	—	4	1,44	1,81
(c) Metal Products	1	1	—	9	92	91
12. Engineering	3	1,08	89	28	13,93	13,29
(a) Heavy Engineering	—	—	—	1	2	2
(b) Light Engineering	2	38	36	7	54	57
(c) Electrical Machinery & Goods	1	70	54	15	6,54	6,37
(d) Electronic Machinery & Goods	—	—	—	5	6,82	6,32
13. Vehicles, Vehicle Parts & Transport Equipments	1	—	—	—	—	—
14. Other Industries	49	19	15	133	3,02	2,11
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	—	—	—	—	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>65</b>	<b>79</b>	<b>64</b>	<b>87</b>	<b>1,18</b>	<b>1,01</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>34</b>	<b>37</b>	<b>20</b>	<b>142</b>	<b>78</b>	<b>65</b>
<b>V. PERSONAL LOANS</b>	<b>336</b>	<b>2,87</b>	<b>2,65</b>	<b>888</b>	<b>4,72</b>	<b>3,67</b>
1. Loans for Purchase of Consumer Durables	5	2	1	56	32	32
2. Loans for Housing	91	1,86	1,83	73	1,14	97
3. Rest of the Personal Loans	240	99	81	759	3,26	2,38
<b>VI. TRADE</b>	<b>66</b>	<b>8,87</b>	<b>7,48</b>	<b>535</b>	<b>2,55</b>	<b>2,20</b>
1. Wholesale Trade	7	8,16	7,26	6	4	4
2. Retail Trade	59	71	22	529	2,51	2,16
<b>VII. FINANCE</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>VIII. ALL OTHERS</b>	<b>607</b>	<b>5,89</b>	<b>4,12</b>	<b>230</b>	<b>8,78</b>	<b>7,07</b>
<b>TOTAL BANK CREDIT</b>	<b>1,569</b>	<b>74,80</b>	<b>65,54</b>	<b>3,266</b>	<b>186,80</b>	<b>176,31</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	34	70	65	41	27	24
2. Other Small Scale Industries	50	4,81	4,58	183	25,45	20,72

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2002**

**DADRA & NAGAR HAVELI**

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
—	—	—	—	—	—	27	99	65	1,323	4,95	3,36	I
—	—	—	—	—	—	13	12	10	1,307	3,87	2,73	1
—	—	—	—	—	—	14	87	56	16	1,07	63	2
1	1,14	92	—	—	—	198	408,76	266,04	748	630,77	476,41	II
—	—	—	—	—	—	—	—	—	2	7	8	1
—	—	—	—	—	—	4	5	5	45	6,89	7,03	2
—	—	—	—	—	—	—	—	—	29	84	82	2(a)
—	—	—	—	—	—	—	—	—	—	—	—	2(b)
—	—	—	—	—	—	—	—	—	2	1,00	1,17	2(c)
—	—	—	—	—	—	—	—	—	—	—	—	2(d)
—	—	—	—	—	—	—	—	—	6	4,96	4,96	2(e)
—	—	—	—	—	—	4	5	5	8	8	7	2(f)
—	—	—	—	—	—	—	—	—	—	—	—	3
—	—	—	—	—	—	30	63,83	60,38	96	184,63	176,67	4
—	—	—	—	—	—	8	21,62	18,74	24	78,47	78,13	4(a)
—	—	—	—	—	—	—	—	—	1	78	28	4(b)
—	—	—	—	—	—	1	2	—	1	2	—	4(c)
—	—	—	—	—	—	21	42,20	41,63	70	105,37	98,26	4(d)
—	—	—	—	—	—	4	10,04	9,66	25	16,84	15,62	5
—	—	—	—	—	—	10	3	3	10	3	3	6
—	—	—	—	—	—	18	3,43	1,33	164	59,68	54,33	7
1	1,14	92	—	—	—	63	286,89	164,59	104	295,30	170,99	8
—	—	—	—	—	—	1	15,00	12,94	3	15,09	13,03	8(a)
—	—	—	—	—	—	—	—	—	—	—	—	8(b)
—	—	—	—	—	—	3	85	52	8	3,10	1,59	8(c)
—	—	—	—	—	—	—	—	—	—	—	—	8(d)
1	1,14	92	—	—	—	59	271,04	151,14	93	277,11	156,37	8(e)
—	—	—	—	—	—	1	6,00	3,90	2	6,40	4,26	9
—	—	—	—	—	—	18	1,11	87	18	1,11	87	10
—	—	—	—	—	—	4	9,07	4,93	22	13,29	9,81	11
—	—	—	—	—	—	—	—	—	4	1,84	2,16	11(a)
—	—	—	—	—	—	3	7,46	3,45	7	8,91	5,26	11(b)
—	—	—	—	—	—	1	1,61	1,48	11	2,54	2,39	11(c)
—	—	—	—	—	—	14	27,09	19,28	45	42,09	33,46	12
—	—	—	—	—	—	1	11,00	11,18	2	11,02	11,21	12(a)
—	—	—	—	—	—	3	50	35	12	1,42	1,27	12(b)
—	—	—	—	—	—	4	15,53	7,69	20	22,77	14,60	12(c)
—	—	—	—	—	—	6	6	5	11	6,88	6,38	12(d)
—	—	—	—	—	—	—	—	—	1	—	—	13
—	—	—	—	—	—	32	1,23	1,02	214	4,43	3,27	14
—	—	—	—	—	—	—	—	—	—	—	—	15
—	—	—	—	—	—	—	—	—	—	—	—	15(a)
—	—	—	—	—	—	—	—	—	—	—	—	15(b)
—	—	—	—	—	—	—	—	—	—	—	—	15(c)
—	—	—	—	—	—	—	—	—	—	—	—	16
—	—	—	—	—	—	—	—	—	152	1,97	1,64	III
—	—	—	—	—	—	6	16	4	182	1,32	89	IV
—	—	—	—	—	—	30	65	59	1,254	8,24	6,91	V
—	—	—	—	—	—	19	57	48	80	91	81	1
—	—	—	—	—	—	3	6	8	167	3,06	2,88	2
—	—	—	—	—	—	8	2	2	1,007	4,27	3,21	3
—	—	—	—	—	—	1	2	1	602	11,43	9,69	VI
—	—	—	—	—	—	—	—	—	13	8,20	7,30	1
—	—	—	—	—	—	1	2	1	589	3,23	2,39	2
—	—	—	—	—	—	—	—	—	—	—	—	VII
—	—	—	—	—	—	96	2,16	1,57	933	16,82	12,76	VIII
1	1,14	92	—	—	—	358	412,74	268,89	5,194	675,49	511,66	Total
—	—	—	—	—	—	—	—	—	75	97	89	1
1	1,14	92	—	—	—	23	5,03	2,28	257	36,44	28,50	2

**TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

**WESTERN REGION (Concd.)**

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>375</b>	<b>3,41</b>	<b>2,79</b>	<b>90</b>	<b>23</b>	<b>16</b>
1. Direct Finance	365	1,91	1,41	90	23	16
2. Indirect Finance	10	1,50	1,38	—	—	—
<b>II. INDUSTRY</b>	<b>160</b>	<b>96,90</b>	<b>49,81</b>	<b>348</b>	<b>185,89</b>	<b>156,99</b>
1. Mining & Quarrying	2	27	2	4	57	53
2. Food Manufacturing & Processing	1	2	1	10	9,62	11,32
(a) Rice Mills, Flour & Dal Mills	—	—	—	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	2	6,10	7,80
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	5	3,00	3,00
(f) Others	1	2	1	3	52	52
3. Beverage & Tobacco	1	3	2	3	18	10
4. Textiles	9	14,65	15,88	62	41,61	32,43
(a) Cotton Textiles	2	7,48	7,48	20	9,72	7,04
(b) Jute & Other Natural Fibre Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles & Textile Products	7	7,17	8,40	42	31,89	25,39
5. Paper, Paper Products & Printing	9	1,33	1,11	16	2,07	2,05
6. Leather & Leather Products	—	—	—	—	—	—
7. Rubber & Plastic Products	30	27,17	12,20	134	84,72	70,14
8. Chemicals & Chemical Products	6	87	43	28	6,67	6,52
(a) Heavy Industrial Chemicals	1	5	2	1	3,30	3,53
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	1	5	—	5	1,91	1,57
(d) Non-Edible Oils	—	—	—	1	3	3
(e) Other Chemicals & Chemical Products	4	77	41	21	1,43	1,39
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	3	79	90
10. Manufacture of Cement & Cement Products	3	3	3	—	—	—
11. Basic Metals & Metal Products	4	8	8	27	14,32	13,27
(a) Iron & Steel	—	—	—	4	1,11	98
(b) Non-Ferrous Metals	—	—	—	16	8,85	8,40
(c) Metal Products	4	8	8	7	4,36	3,90
12. Engineering	19	49,51	16,52	23	16,53	11,72
(a) Heavy Engineering	—	—	—	1	4	4
(b) Light Engineering	7	27,25	98	7	57	47
(c) Electrical Machinery & Goods	10	22,10	15,48	10	6,87	4,90
(d) Electronic Machinery & Goods	2	15	6	5	9,05	6,31
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	3	5,72	5,47
14. Other Industries	74	2,93	3,48	32	2,78	2,34
15. Electricity, Gas & Water	—	—	—	1	21	11
(a) Electricity Generation & Transmission	—	—	—	1	21	11
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	2	2	2	2	9	9
<b>III. TRANSPORT OPERATORS</b>	<b>239</b>	<b>1,55</b>	<b>96</b>	<b>27</b>	<b>37</b>	<b>19</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>89</b>	<b>1,43</b>	<b>98</b>	<b>49</b>	<b>35</b>	<b>27</b>
<b>V. PERSONAL LOANS</b>	<b>1,509</b>	<b>7,84</b>	<b>6,27</b>	<b>531</b>	<b>3,55</b>	<b>2,74</b>
1. Loans for Purchase of Consumer Durables	159	78	54	32	6	4
2. Loans for Housing	135	2,54	1,93	45	65	54
3. Rest of the Personal Loans	1,215	4,52	3,81	454	2,83	2,16
<b>VI. TRADE</b>	<b>341</b>	<b>8,88</b>	<b>5,76</b>	<b>155</b>	<b>6,91</b>	<b>6,32</b>
1. Wholesale Trade	6	7,52	4,78	10	5,67	5,45
2. Retail Trade	335	1,36	97	145	1,24	87
<b>VII. FINANCE</b>	<b>4</b>	<b>3</b>	<b>3</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>VIII. ALL OTHERS</b>	<b>522</b>	<b>12,15</b>	<b>10,33</b>	<b>372</b>	<b>6,36</b>	<b>4,97</b>
<b>TOTAL BANK CREDIT</b>	<b>3,239</b>	<b>132,19</b>	<b>76,93</b>	<b>1,572</b>	<b>203,65</b>	<b>171,64</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	58	4,62	3,75	13	1,89	1,81
2. Other Small Scale Industries	52	12,23	10,45	103	40,23	29,36

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2002**

DAMAN & DIU

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
—	—	—	—	—	—	—	—	—	465	3,63	2,95	I
—	—	—	—	—	—	—	—	—	455	2,13	1,57	1
—	—	—	—	—	—	—	—	—	10	1,50	1,38	2
1	40	1	—	—	—	67	190,14	127,92	576	473,32	334,73	II
—	—	—	—	—	—	—	—	—	6	84	55	1
—	—	—	—	—	—	2	4,82	2,10	13	14,46	13,43	2
—	—	—	—	—	—	—	—	—	—	—	—	2(a)
—	—	—	—	—	—	—	—	—	—	—	—	2(b)
—	—	—	—	—	—	2	4,82	2,10	4	10,92	9,90	2(c)
—	—	—	—	—	—	—	—	—	—	—	—	2(d)
—	—	—	—	—	—	—	—	—	5	3,00	3,00	2(e)
—	—	—	—	—	—	—	—	—	4	54	54	2(f)
—	—	—	—	—	—	2	1,24	1,17	6	1,44	1,30	3
—	—	—	—	—	—	8	8,92	8,81	79	65,18	57,12	4
—	—	—	—	—	—	4	1,56	1,46	26	18,76	15,98	4(a)
—	—	—	—	—	—	—	—	—	—	—	—	4(b)
—	—	—	—	—	—	—	—	—	—	—	—	4(c)
—	—	—	—	—	—	4	7,36	7,35	53	46,42	41,14	4(d)
—	—	—	—	—	—	4	5,78	6,36	29	9,18	9,51	5
—	—	—	—	—	—	—	—	—	—	—	—	6
1	40	1	—	—	—	19	22,21	19,59	184	134,50	101,94	7
—	—	—	—	—	—	11	14,19	5,95	45	21,72	12,90	8
—	—	—	—	—	—	6	7,01	1,98	8	10,36	5,53	8(a)
—	—	—	—	—	—	—	—	—	—	—	—	8(b)
—	—	—	—	—	—	1	3,25	1,74	7	5,21	3,32	8(c)
—	—	—	—	—	—	—	—	—	1	3	3	8(d)
—	—	—	—	—	—	4	3,93	2,23	29	6,12	4,03	8(e)
—	—	—	—	—	—	—	—	—	3	79	90	9
—	—	—	—	—	—	1	18,00	5,18	4	18,03	5,21	10
—	—	—	—	—	—	14	100,57	64,53	45	114,97	77,88	11
—	—	—	—	—	—	4	51,08	39,21	8	52,19	40,19	11(a)
—	—	—	—	—	—	4	11,69	13,77	20	20,54	22,17	11(b)
—	—	—	—	—	—	6	37,80	11,55	17	42,24	15,52	11(c)
—	—	—	—	—	—	2	4,32	4,47	44	70,36	32,71	12
—	—	—	—	—	—	2	4,32	4,47	3	4,36	4,51	12(a)
—	—	—	—	—	—	—	—	—	14	27,83	1,45	12(b)
—	—	—	—	—	—	—	—	—	20	28,98	20,38	12(c)
—	—	—	—	—	—	—	—	—	7	9,20	6,37	12(d)
—	—	—	—	—	—	—	—	—	3	5,72	5,47	13
—	—	—	—	—	—	1	7	6	107	5,78	5,89	14
—	—	—	—	—	—	2	10,00	9,67	3	10,21	9,78	15
—	—	—	—	—	—	—	—	—	1	21	11	15(a)
—	—	—	—	—	—	2	10,00	9,67	2	10,00	9,67	15(b)
—	—	—	—	—	—	—	—	—	—	—	—	15(c)
—	—	—	—	—	—	1	3	3	5	14	14	16
—	—	—	—	—	—	—	—	—	266	1,93	1,16	III
—	—	—	—	—	—	5	98	40	143	2,77	1,66	IV
—	—	—	—	—	—	40	77	34	2,080	12,16	9,35	V
—	—	—	—	—	—	5	2	1	196	86	59	1
—	—	—	—	—	—	5	6	5	185	3,25	2,52	2
—	—	—	—	—	—	30	70	27	1,699	8,05	6,24	3
—	—	—	—	—	—	27	3,72	2,69	523	19,51	14,77	VI
—	—	—	—	—	—	10	3,18	2,39	26	16,38	12,62	1
—	—	—	—	—	—	17	54	30	497	3,14	2,15	2
—	—	—	—	—	—	1	3,00	3,09	5	3,12	3,12	VII
—	—	—	—	—	—	36	26	21	930	18,76	15,50	VIII
1	40	1	—	—	—	176	198,87	134,64	4,988	535,11	383,22	Total
—	—	—	—	—	—	—	—	—	71	6,51	5,56	1
1	40	1	—	—	—	24	11,18	7,52	180	64,04	47,35	2

**TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

OCCUPATION	STATE					
	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>9,86,417</b>	<b>2369,82</b>	<b>2095,52</b>	<b>14,39,008</b>	<b>4720,78</b>	<b>3739,46</b>
1. Direct Finance	9,75,170	1840,09	1716,44	13,97,693	3111,47	2878,43
2. Indirect Finance	11,247	529,72	379,07	41,315	1609,31	861,03
<b>II. INDUSTRY</b>	<b>64,126</b>	<b>7715,48</b>	<b>5102,85</b>	<b>67,929</b>	<b>6561,15</b>	<b>5607,97</b>
1. Mining & Quarrying	195	93,20	57,40	487	114,28	98,74
2. Food Manufacturing & Processing	5,475	1017,12	723,24	4,396	904,97	741,09
(a) Rice Mills, Flour & Dal Mills	3,127	451,49	277,41	2,416	315,78	208,39
(b) Sugar	40	152,75	126,39	80	326,94	312,31
(c) Edible Oils & Vanaspati	598	162,71	137,71	253	58,01	47,69
(d) Tea Processing	—	—	—	16	1,43	1,21
(e) Processing of Fruits & Vegetables	12	7,46	5,12	45	14,92	12,30
(f) Others	1,698	242,70	176,61	1,586	187,89	159,19
3. Beverage & Tobacco	125	50,58	38,52	272	397,45	272,19
4. Textiles	3,060	671,48	507,02	2,450	456,35	420,69
(a) Cotton Textiles	496	323,06	287,43	625	247,23	222,61
(b) Jute & Other Natural Fibre Textiles	124	47,39	20,57	168	27,13	23,96
(c) Handloom Textiles & Khadi	959	6,36	4,61	786	5,56	4,83
(d) Other Textiles & Textile Products	1,481	294,67	194,40	871	176,44	169,29
5. Paper, Paper Products & Printing	949	124,60	92,74	1,621	203,92	180,79
6. Leather & Leather Products	574	150,91	137,27	278	26,55	27,19
7. Rubber & Plastic Products	644	123,69	93,21	1,576	141,53	121,91
8. Chemicals & Chemical Products	1,346	1294,72	896,89	1,739	664,58	548,16
(a) Heavy Industrial Chemicals	136	167,01	148,36	129	85,03	61,18
(b) Fertilisers	51	174,59	107,17	45	65,43	57,50
(c) Drugs & Pharmaceuticals	535	700,85	514,03	918	403,71	313,85
(d) Non-Edible Oils	23	17,72	14,38	22	9,72	9,04
(e) Other Chemicals & Chemical Products	601	234,55	112,96	625	100,69	106,60
9. Petroleum, Coal Products & Nuclear Fuels	30	80,34	55,32	24	17,35	17,86
10. Manufacture of Cement & Cement Products	458	180,14	155,92	500	193,61	189,97
11. Basic Metals & Metal Products	2,694	1209,42	802,48	1,195	1217,65	1120,74
(a) Iron & Steel	358	833,28	487,87	359	799,56	733,64
(b) Non-Ferrous Metals	69	80,30	72,98	48	54,73	51,90
(c) Metal Products	2,267	295,83	241,62	788	363,36	335,20
12. Engineering	7,473	1089,06	801,43	3,427	364,13	296,74
(a) Heavy Engineering	177	114,68	91,32	270	96,66	83,88
(b) Light Engineering	1,039	606,00	454,47	2,101	107,85	76,03
(c) Electrical Machinery & Goods	5,938	286,76	191,92	598	77,21	68,28
(d) Electronic Machinery & Goods	319	81,61	63,72	458	82,40	68,55
13. Vehicles, Vehicle Parts & Transport Equipments	945	64,63	43,97	859	111,09	92,35
14. Other Industries	38,127	927,80	306,02	45,460	426,41	380,42
15. Electricity, Gas & Water	105	481,56	260,36	172	624,80	522,63
(a) Electricity Generation & Transmission	68	474,72	255,46	98	563,27	497,22
(b) Non-Conventional Energy	8	1,64	1,33	10	2,07	1,73
(c) Gas, Steam & Water Supply	29	5,20	3,57	64	59,46	23,68
16. Construction	1,926	156,23	131,07	3,473	696,48	576,52
<b>III. TRANSPORT OPERATORS</b>	<b>14,293</b>	<b>223,31</b>	<b>161,45</b>	<b>25,286</b>	<b>428,76</b>	<b>279,28</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>14,055</b>	<b>1368,79</b>	<b>468,70</b>	<b>93,040</b>	<b>1017,14</b>	<b>831,60</b>
<b>V. PERSONAL LOANS</b>	<b>5,36,605</b>	<b>3372,39</b>	<b>2858,24</b>	<b>7,12,078</b>	<b>3775,08</b>	<b>3259,13</b>
1. Loans for Purchase of Consumer Durables	23,968	80,81	54,99	50,771	156,28	122,14
2. Loans for Housing	62,828	1544,22	1370,59	69,847	1285,91	1157,35
3. Rest of the Personal Loans	4,49,809	1747,36	1432,66	5,91,460	2332,89	1979,64
<b>VI. TRADE</b>	<b>1,33,496</b>	<b>1320,92</b>	<b>978,09</b>	<b>1,81,335</b>	<b>2772,83</b>	<b>2411,68</b>
1. Wholesale Trade	8,550	574,90	448,31	11,530	1779,21	1568,22
2. Retail Trade	1,24,946	746,02	529,78	1,69,805	993,62	843,47
<b>VII. FINANCE</b>	<b>2,331</b>	<b>217,84</b>	<b>179,71</b>	<b>3,101</b>	<b>177,82</b>	<b>137,94</b>
<b>VIII. ALL OTHERS</b>	<b>3,93,359</b>	<b>3380,30</b>	<b>1847,22</b>	<b>4,53,149</b>	<b>2951,58</b>	<b>2501,21</b>
<b>TOTAL BANK CREDIT</b>	<b>21,44,682</b>	<b>19968,85</b>	<b>13691,78</b>	<b>29,74,926</b>	<b>22405,13</b>	<b>18768,28</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	15,193	389,11	305,54	10,307	52,79	48,20
2. Other Small Scale Industries	22,285	835,56	612,28	36,065	1027,64	803,03

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2002**

ANDHRA PRADESH

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
4	2,13	1,62	9,54,883	1368,68	1299,18	62,794	612,29	439,31	34,43,106	9073,71	7575,08	I
—	—	—	9,35,449	1332,69	1267,08	59,686	357,20	263,79	33,67,998	6641,45	6125,75	1
4	2,13	1,62	19,434	36,00	32,10	3,108	255,09	175,52	75,108	2432,25	1449,33	2
<b>712</b>	<b>509,58</b>	<b>382,53</b>	<b>44,961</b>	<b>86,90</b>	<b>68,27</b>	<b>12,586</b>	<b>5997,10</b>	<b>4746,35</b>	<b>1,90,314</b>	<b>20870,21</b>	<b>15907,98</b>	<b>II</b>
—	—	—	42	2,50	2,16	148	443,72	388,19	872	653,69	546,49	1
14	18,59	23,02	453	9,87	8,57	758	510,08	378,70	11,096	2460,63	1874,62	2
—	—	—	333	7,27	6,51	408	93,09	46,55	6,284	867,62	538,87	2(a)
1	32	32	—	—	—	36	207,63	176,34	157	687,64	615,36	2(b)
—	—	—	17	32	26	105	40,88	37,57	973	261,92	223,23	2(c)
—	—	—	—	—	—	3	42	35	19	1,85	1,56	2(d)
—	—	—	3	15	14	14	14,47	7,73	74	37,01	25,28	2(e)
13	18,27	22,70	100	2,14	1,66	192	153,59	110,16	3,589	604,60	470,31	2(f)
3	45,22	1,24	5	25	23	95	194,45	158,84	500	687,95	471,02	3
19	21,34	21,64	491	2,35	1,94	987	490,40	340,15	7,007	1641,93	1291,43	4
11	16,85	17,37	84	1,17	93	639	363,07	252,53	1,855	951,38	780,88	4(a)
—	—	—	2	1	1	38	60,45	35,41	332	134,98	79,95	4(b)
—	—	—	333	63	58	6	12	9	2,084	12,67	10,11	4(c)
8	4,48	4,27	72	54	42	304	66,76	52,12	2,736	542,89	420,50	4(d)
9	10,48	6,34	10	15	11	494	149,57	111,34	3,083	488,71	391,30	5
—	—	—	55	11	10	34	6,67	5,24	941	184,23	169,79	6
7	4,77	3,21	43	17	15	154	34,15	32,31	2,424	304,31	250,78	7
232	229,83	203,44	113	62	57	858	1056,39	760,03	4,288	3246,14	2409,10	8
117	32,58	32,27	—	—	—	113	172,56	113,59	495	457,19	355,39	8(a)
3	25,07	4,15	—	—	—	27	361,61	268,13	126	626,71	436,96	8(b)
84	161,18	164,26	18	29	24	168	250,58	206,08	1,723	1516,60	1198,46	8(c)
—	—	—	—	—	—	—	—	—	45	27,44	23,41	8(d)
28	10,99	2,75	95	33	33	550	271,64	172,24	1,899	618,20	394,88	8(e)
4	84	84	—	—	—	3	1,93	1,74	61	100,47	75,76	9
31	12,70	12,89	417	86	70	139	630,35	541,29	1,545	1017,66	900,77	10
114	21,39	20,34	42	40	32	422	531,36	365,32	4,467	2980,22	2309,20	11
65	11,54	11,54	—	—	—	222	414,04	285,12	1,004	2058,43	1518,17	11(a)
9	39	34	—	—	—	42	21,11	18,85	168	156,53	144,07	11(b)
40	9,46	8,45	42	40	32	158	96,21	61,36	3,295	765,25	646,96	11(c)
99	55,27	26,44	310	77	52	419	173,13	124,34	11,728	1682,36	1249,47	12
1	3,10	3,05	7	31	24	65	32,31	28,28	520	247,06	206,77	12(a)
11	30,01	8,76	101	19	11	152	46,30	26,52	3,404	790,35	565,89	12(b)
67	21,65	14,13	146	15	13	101	47,61	37,53	6,850	433,38	311,99	12(c)
20	51	50	56	12	4	101	46,92	32,01	954	211,57	164,82	12(d)
18	7,50	7,29	287	1,98	1,42	121	118,15	102,01	2,230	303,35	247,04	13
100	10,44	7,29	42,430	59,44	45,02	7,052	99,13	88,25	1,33,169	1523,21	827,01	14
9	50,37	30,79	1	5	4	57	1185,21	1015,48	344	2341,99	1829,30	15
9	50,37	30,79	—	—	—	42	1161,18	998,67	217	2249,54	1782,14	15(a)
—	—	—	—	—	—	2	22,36	15,67	20	26,07	18,73	15(b)
—	—	—	1	5	4	13	1,67	1,13	107	66,39	28,42	15(c)
53	20,86	17,76	262	7,38	6,42	845	372,42	333,13	6,559	1253,37	1064,90	16
<b>37</b>	<b>7,27</b>	<b>6,33</b>	<b>6,526</b>	<b>29,18</b>	<b>23,47</b>	<b>2,959</b>	<b>334,43</b>	<b>176,25</b>	<b>49,101</b>	<b>1022,95</b>	<b>646,79</b>	<b>III</b>
<b>205</b>	<b>34,91</b>	<b>31,81</b>	<b>37,060</b>	<b>65,73</b>	<b>51,85</b>	<b>7,523</b>	<b>664,84</b>	<b>503,76</b>	<b>1,51,883</b>	<b>3151,41</b>	<b>1887,72</b>	<b>IV</b>
<b>65,966</b>	<b>539,97</b>	<b>318,41</b>	<b>3,37,842</b>	<b>680,00</b>	<b>578,53</b>	<b>80,666</b>	<b>570,10</b>	<b>415,69</b>	<b>17,33,157</b>	<b>8937,54</b>	<b>7430,00</b>	<b>V</b>
1,407	12,72	12,69	57,004	109,52	86,22	7,717	20,90	12,78	1,40,867	380,23	288,83	1
1,276	70,43	64,61	25,277	131,78	111,19	4,248	135,48	110,82	1,63,476	3167,82	2814,56	2
63,283	456,82	241,10	2,55,561	438,70	381,12	68,701	413,71	292,08	14,28,814	5389,48	4326,61	3
<b>272</b>	<b>12,16</b>	<b>9,03</b>	<b>1,20,762</b>	<b>156,99</b>	<b>128,48</b>	<b>23,946</b>	<b>659,55</b>	<b>512,82</b>	<b>4,59,811</b>	<b>4922,45</b>	<b>4040,10</b>	<b>VI</b>
260	7,81	3,52	5,460	11,74	9,69	4,037	375,71	296,75	29,837	2749,36	2326,49	1
12	4,36	5,51	1,15,302	145,26	118,79	19,909	283,83	216,07	4,29,974	2173,09	1713,62	2
<b>14</b>	<b>22,77</b>	<b>22,48</b>	<b>1,257</b>	<b>3,03</b>	<b>2,41</b>	<b>1,245</b>	<b>185,23</b>	<b>129,08</b>	<b>7,948</b>	<b>606,68</b>	<b>471,62</b>	<b>VII</b>
<b>5,742</b>	<b>48,86</b>	<b>45,69</b>	<b>2,23,555</b>	<b>350,59</b>	<b>292,95</b>	<b>27,816</b>	<b>663,14</b>	<b>542,31</b>	<b>11,03,621</b>	<b>7394,47</b>	<b>5229,38</b>	<b>VIII</b>
<b>72,952</b>	<b>1177,66</b>	<b>817,89</b>	<b>17,26,846</b>	<b>2741,11</b>	<b>2445,14</b>	<b>2,19,535</b>	<b>9686,66</b>	<b>7465,58</b>	<b>71,38,941</b>	<b>55979,42</b>	<b>43188,67</b>	<b>Total</b>
30	95	85	35,047	46,56	33,94	1,587	7,31	5,96	62,164	496,71	394,48	1
23	25,52	16,01	6,145	15,33	13,06	4,762	268,81	187,02	69,280	2172,86	1631,40	2

**TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

**SOUTHERN REGION (Contd.)**

**STATE :**

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>3,40,153</b>	<b>2057,48</b>	<b>1723,31</b>	<b>7,44,147</b>	<b>3570,96</b>	<b>3185,97</b>
1. Direct Finance	3,32,728	1461,37	1269,94	7,29,662	2512,17	2277,13
2. Indirect Finance	7,425	596,11	453,37	14,485	1058,79	908,85
<b>II. INDUSTRY</b>	<b>74,320</b>	<b>3961,31</b>	<b>2995,34</b>	<b>91,165</b>	<b>9315,33</b>	<b>6655,65</b>
1. Mining & Quarrying	152	140,12	77,32	392	79,04	73,37
2. Food Manufacturing & Processing	3,952	269,81	227,95	3,774	570,48	471,41
(a) Rice Mills, Flour & Dal Mills	739	49,75	41,42	991	66,45	57,94
(b) Sugar	20	77,91	68,20	36	65,62	62,44
(c) Edible Oils & Vanaspati	394	34,87	31,69	493	18,33	17,73
(d) Tea Processing	1	3,20	3,55	15	24,68	26,29
(e) Processing of Fruits & Vegetables	14	1,60	1,11	77	35,48	25,06
(f) Others	2,784	102,49	81,99	2,162	359,90	281,95
3. Beverage & Tobacco	100	57,48	61,06	218	342,18	294,12
4. Textiles	1,907	381,83	242,09	3,626	1049,21	590,87
(a) Cotton Textiles	140	62,89	43,22	479	182,95	143,02
(b) Jute & Other Natural Fibre Textiles	158	1,11	1,02	29	6,59	6,52
(c) Handloom Textiles & Khadi	321	3,73	3,62	494	407,60	8,92
(d) Other Textiles & Textile Products	1,288	314,12	194,23	2,624	452,08	432,41
5. Paper, Paper Products & Printing	920	87,95	59,15	1,851	197,63	158,52
6. Leather & Leather Products	162	18,13	16,48	547	36,75	33,00
7. Rubber & Plastic Products	911	48,93	38,71	1,283	176,03	148,75
8. Chemicals & Chemical Products	1,172	198,58	131,96	1,771	565,88	329,69
(a) Heavy Industrial Chemicals	40	12,78	9,05	110	49,48	28,22
(b) Fertilisers	10	2,90	2,39	29	213,10	58,13
(c) Drugs & Pharmaceuticals	763	99,85	61,45	382	183,62	148,20
(d) Non-Edible Oils	9	6,69	3,91	28	5,87	4,30
(e) Other Chemicals & Chemical Products	350	76,37	55,15	1,222	113,81	90,85
9. Petroleum, Coal Products & Nuclear Fuels	13	2,77	1,45	67	302,81	321,46
10. Manufacture of Cement & Cement Products	316	36,10	36,24	267	28,27	33,53
11. Basic Metals & Metal Products	15,117	508,13	438,89	3,789	550,79	517,16
(a) Iron & Steel	278	330,07	293,99	367	308,65	305,85
(b) Non-Ferrous Metals	56	31,20	27,51	75	81,48	63,55
(c) Metal Products	14,783	146,87	117,39	3,347	160,65	147,77
12. Engineering	2,570	1541,80	1164,42	7,029	2065,00	1481,58
(a) Heavy Engineering	142	211,84	155,15	517	582,85	332,48
(b) Light Engineering	1,007	507,59	376,05	2,223	515,95	423,93
(c) Electrical Machinery & Goods	537	58,36	52,61	1,502	512,52	426,83
(d) Electronic Machinery & Goods	884	764,01	580,61	2,787	453,68	298,32
13. Vehicles, Vehicle Parts & Transport Equipments	417	59,11	26,77	1,167	334,54	309,68
14. Other Industries	45,242	272,73	219,58	60,690	669,51	539,32
15. Electricity, Gas & Water	65	69,83	71,16	215	1261,27	846,15
(a) Electricity Generation & Transmission	20	2,08	1,78	128	1246,49	834,78
(b) Non-Conventional Energy	28	1,60	1,35	26	2,22	1,67
(c) Gas, Steam & Water Supply	17	66,15	68,03	61	12,56	9,71
16. Construction	1,304	268,01	182,11	4,479	1085,96	507,04
<b>III. TRANSPORT OPERATORS</b>	<b>9,453</b>	<b>214,73</b>	<b>146,43</b>	<b>24,149</b>	<b>471,72</b>	<b>362,19</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>14,525</b>	<b>249,35</b>	<b>189,56</b>	<b>90,635</b>	<b>1217,72</b>	<b>1022,67</b>
<b>V. PERSONAL LOANS</b>	<b>3,36,848</b>	<b>2394,09</b>	<b>1962,63</b>	<b>6,32,860</b>	<b>3962,50</b>	<b>3415,23</b>
1. Loans for Purchase of Consumer Durables	24,630	87,15	54,07	50,630	180,05	145,84
2. Loans for Housing	47,938	1261,18	1070,51	93,949	1753,23	1534,80
3. Rest of the Personal Loans	2,64,280	1045,76	838,05	4,88,281	2029,22	1734,60
<b>VI. TRADE</b>	<b>79,580</b>	<b>862,11</b>	<b>732,55</b>	<b>1,66,630</b>	<b>1651,68</b>	<b>1362,72</b>
1. Wholesale Trade	6,341	472,18	404,61	8,973	617,65	462,81
2. Retail Trade	73,239	389,92	327,95	1,57,657	1034,03	899,91
<b>VII. FINANCE</b>	<b>2,317</b>	<b>190,73</b>	<b>168,27</b>	<b>2,976</b>	<b>1023,63</b>	<b>853,89</b>
<b>VIII. ALL OTHERS</b>	<b>80,222</b>	<b>2135,78</b>	<b>1441,85</b>	<b>2,41,400</b>	<b>2322,14</b>	<b>1956,71</b>
<b>TOTAL BANK CREDIT</b>	<b>9,37,418</b>	<b>12065,59</b>	<b>9359,92</b>	<b>19,93,962</b>	<b>23535,69</b>	<b>18815,05</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	6,763	189,16	151,67	11,941	57,69	51,87
2. Other Small Scale Industries	31,999	616,48	471,59	49,810	1113,29	929,71

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2002**

**KARNATAKA**

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
166	2,29	2,08	5,29,950	1355,23	1252,20	57,154	615,14	531,47	16,71,570	7601,11	6695,03	I
149	1,21	1,21	5,21,902	1309,60	1213,44	53,898	445,33	418,66	16,38,339	5729,68	5180,37	1
17	1,08	87	8,048	45,63	38,76	3,256	169,81	112,81	33,231	1871,43	1514,66	2
<b>1,296</b>	<b>1613,44</b>	<b>1070,38</b>	<b>43,519</b>	<b>145,82</b>	<b>124,52</b>	<b>11,358</b>	<b>7257,77</b>	<b>6028,80</b>	<b>2,21,658</b>	<b>22293,68</b>	<b>16874,69</b>	<b>II</b>
1	21	16	35	2,30	1,74	85	25,49	18,48	665	247,15	171,08	1
44	36,42	27,67	812	11,95	10,68	855	389,08	294,29	9,437	1277,73	1032,00	2
—	—	—	258	4,41	3,84	271	49,14	32,49	2,259	169,75	135,69	2(a)
1	1,50	1,50	1	5	4	25	52,09	44,56	83	197,17	176,74	2(b)
2	90	47	317	3,99	3,76	79	24,60	9,76	1,285	82,69	63,42	2(c)
—	—	—	3	9	10	6	2,56	2,33	25	30,54	32,26	2(d)
2	82	82	4	38	35	36	50,48	38,86	133	88,76	66,20	2(e)
39	33,20	24,88	229	3,04	2,59	438	210,21	166,29	5,652	708,83	557,69	2(f)
11	6,53	6,18	34	1,33	1,24	89	292,22	272,82	452	699,74	635,42	3
72	102,34	48,13	411	2,49	1,99	862	288,77	264,25	6,878	1824,64	1147,33	4
46	33,96	7,42	22	51	34	199	95,00	96,26	886	375,29	290,25	4(a)
—	—	—	2	2	2	53	1,67	1,69	242	9,38	9,25	4(b)
—	—	—	196	29	21	47	3,54	3,38	1,058	415,16	16,14	4(c)
26	68,38	40,71	191	1,68	1,42	563	188,56	162,93	4,692	1024,82	831,70	4(d)
25	22,56	11,08	42	1,31	1,06	343	114,09	74,47	3,181	423,52	304,28	5
1	3	3	46	15	17	86	13,42	13,02	842	68,49	62,70	6
7	5,50	3,08	18	76	57	180	23,26	23,01	2,399	254,48	214,12	7
109	276,97	215,70	47	65	64	370	388,27	290,08	3,469	1430,35	968,07	8
20	87,09	64,62	—	—	—	48	252,11	194,00	218	401,46	295,89	8(a)
1	5,60	3,00	—	—	—	3	25	42	43	221,85	63,93	8(b)
13	62,65	47,07	22	16	18	108	72,65	57,07	1,288	418,93	313,97	8(c)
—	—	—	1	10	10	7	90	61	45	13,55	8,93	8(d)
75	121,63	101,01	24	38	36	204	62,37	37,99	1,875	374,56	285,36	8(e)
1	3	—	1	3	3	8	553,29	602,16	90	858,92	925,10	9
—	—	—	25	50	43	97	74,96	71,73	705	139,83	141,93	10
35	122,59	36,47	50	1,74	1,53	363	1715,89	1757,89	19,354	2899,14	2751,95	11
2	15	15	5	78	65	145	1682,77	1731,75	797	2322,42	2332,39	11(a)
12	50,69	17,42	1	15	16	23	6,09	5,08	167	169,61	113,72	11(b)
21	71,74	18,90	44	82	72	195	27,03	21,06	18,390	407,11	305,84	11(c)
173	858,18	576,96	158	1,63	1,30	917	1672,71	1088,33	10,847	6139,32	4312,59	12
11	54,50	15,19	12	48	42	162	347,29	286,14	844	1196,95	789,39	12(a)
51	353,09	260,49	37	55	44	368	215,76	171,24	3,686	1592,93	1232,15	12(b)
49	238,75	123,36	22	36	24	188	265,94	180,74	2,298	1075,93	783,79	12(c)
62	211,84	177,92	87	25	21	199	843,72	450,21	4,019	2273,50	1507,26	12(d)
29	109,22	83,02	400	3,17	2,59	194	226,99	139,11	2,207	733,03	561,17	13
735	14,60	10,05	40,723	84,74	70,25	5,536	297,41	260,97	1,52,926	1338,99	1100,17	14
12	37,64	34,46	5	15	11	42	794,14	553,87	339	2163,02	1505,75	15
10	23,69	22,49	1	3	3	20	747,73	506,05	179	2020,00	1365,13	15(a)
—	—	—	—	—	—	7	44	38	61	4,26	3,39	15(b)
2	13,95	11,97	4	13	8	15	45,98	47,44	99	138,76	137,22	15(c)
41	20,65	17,38	712	32,93	30,18	1,331	387,79	304,32	7,867	1795,34	1041,02	16
<b>86</b>	<b>18,12</b>	<b>15,49</b>	<b>7,217</b>	<b>71,20</b>	<b>50,95</b>	<b>4,324</b>	<b>105,67</b>	<b>72,83</b>	<b>45,229</b>	<b>881,45</b>	<b>647,88</b>	<b>III</b>
<b>457</b>	<b>186,25</b>	<b>133,87</b>	<b>30,952</b>	<b>89,61</b>	<b>74,93</b>	<b>12,470</b>	<b>1076,72</b>	<b>883,44</b>	<b>1,49,039</b>	<b>2819,65</b>	<b>2304,48</b>	<b>IV</b>
<b>13,56,956</b>	<b>5946,22</b>	<b>1959,57</b>	<b>1,90,763</b>	<b>458,15</b>	<b>400,81</b>	<b>1,62,161</b>	<b>894,63</b>	<b>710,70</b>	<b>26,79,588</b>	<b>13655,59</b>	<b>8448,95</b>	<b>V</b>
1,369	14,17	14,26	18,314	40,83	31,54	24,020	52,57	44,25	1,18,963	374,76	289,95	1
2,895	333,24	295,31	10,693	120,21	110,80	8,251	238,35	193,01	1,63,726	3706,22	3204,43	2
13,52,692	5598,80	1650,01	1,61,756	297,11	258,46	1,29,890	603,71	473,44	23,96,899	9574,60	4954,56	3
<b>379</b>	<b>194,01</b>	<b>171,21</b>	<b>1,02,903</b>	<b>247,90</b>	<b>210,57</b>	<b>30,176</b>	<b>892,32</b>	<b>678,78</b>	<b>3,79,668</b>	<b>3848,02</b>	<b>3155,83</b>	<b>VI</b>
346	134,08	125,63	4,897	23,71	20,68	3,331	438,74	355,33	23,888	1686,37	1369,06	1
33	59,93	45,58	98,006	224,19	189,88	26,845	453,57	323,45	3,55,780	2161,65	1786,77	2
21	3,58	2,60	221	1,60	1,09	590	246,04	180,43	6,125	1465,58	1206,27	VII
<b>4,640</b>	<b>77,86</b>	<b>71,93</b>	<b>85,544</b>	<b>165,58</b>	<b>140,99</b>	<b>27,758</b>	<b>525,40</b>	<b>418,29</b>	<b>4,39,564</b>	<b>5226,74</b>	<b>4029,77</b>	<b>VIII</b>
<b>13,64,001</b>	<b>8041,76</b>	<b>3427,13</b>	<b>9,91,069</b>	<b>2535,10</b>	<b>2256,05</b>	<b>3,05,991</b>	<b>11613,69</b>	<b>9504,74</b>	<b>55,92,441</b>	<b>57791,82</b>	<b>43362,89</b>	<b>Total</b>
78	2,30	1,91	24,995	52,61	42,55	678	6,02	4,77	44,455	307,78	252,78	1
130	82,43	44,53	13,293	34,54	29,53	5,710	344,97	282,53	1,00,942	2191,72	1757,89	2

**TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

**SOUTHERN REGION (Contd.)**

**STATE :**

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>3,21,896</b>	<b>823,99</b>	<b>762,93</b>	<b>4,27,920</b>	<b>1040,14</b>	<b>888,02</b>
1. Direct Finance	3,16,495	769,18	713,55	4,15,097	873,15	759,49
2. Indirect Finance	5,401	54,81	49,38	12,823	166,99	128,53
<b>II. INDUSTRY</b>	<b>67,961</b>	<b>1943,88</b>	<b>1472,04</b>	<b>59,919</b>	<b>2167,03</b>	<b>1707,35</b>
1. Mining & Quarrying	81	68,62	55,97	69	10,71	10,30
2. Food Manufacturing & Processing	3,657	397,80	288,45	3,002	655,70	439,47
(a) Rice Mills, Flour & Dal Mills	1,078	32,22	29,93	1,327	21,75	21,53
(b) Sugar	1	4	2	1	65	25
(c) Edible Oils & Vanaspati	474	28,23	18,71	310	39,26	22,89
(d) Tea Processing	30	82,65	30,27	40	43,41	27,03
(e) Processing of Fruits & Vegetables	24	2,21	2,21	44	10,51	10,56
(f) Others	2,050	252,46	207,31	1,280	540,11	357,22
3. Beverage & Tobacco	49	11,90	10,26	44	14,63	12,01
4. Textiles	3,406	170,84	132,18	1,970	242,44	168,13
(a) Cotton Textiles	126	58,79	43,88	182	101,35	44,81
(b) Jute & Other Natural Fibre Textiles	80	81	73	32	55	50
(c) Handloom Textiles & Khadi	187	7,12	6,60	105	19,98	17,71
(d) Other Textiles & Textile Products	3,013	104,12	80,97	1,651	120,55	105,11
5. Paper, Paper Products & Printing	1,548	96,80	66,37	737	49,27	41,67
6. Leather & Leather Products	375	6,91	5,94	367	5,67	5,30
7. Rubber & Plastic Products	1,537	136,98	131,48	1,363	110,76	92,22
8. Chemicals & Chemical Products	849	172,80	130,86	795	150,77	127,84
(a) Heavy Industrial Chemicals	32	10,93	7,10	34	15,18	11,70
(b) Fertilisers	25	74,55	51,07	15	76,93	61,17
(c) Drugs & Pharmaceuticals	337	18,57	16,32	247	22,43	21,57
(d) Non-Edible Oils	15	10,85	11,55	10	3,89	3,78
(e) Other Chemicals & Chemical Products	440	57,89	44,82	489	32,34	29,62
9. Petroleum, Coal Products & Nuclear Fuels	28	75,85	21,97	14	100,80	100,13
10. Manufacture of Cement & Cement Products	393	6,13	4,70	178	3,28	2,49
11. Basic Metals & Metal Products	689	60,25	52,36	1,143	41,26	34,08
(a) Iron & Steel	68	34,98	30,73	58	13,91	11,34
(b) Non-Ferrous Metals	13	1,73	1,14	31	7,78	6,15
(c) Metal Products	608	23,55	20,49	1,054	19,57	16,60
12. Engineering	1,525	280,47	203,69	1,411	105,89	88,60
(a) Heavy Engineering	28	12,20	8,35	43	3,28	2,82
(b) Light Engineering	670	61,16	44,09	690	14,87	12,32
(c) Electrical Machinery & Goods	504	140,88	89,95	354	20,76	16,30
(d) Electronic Machinery & Goods	323	66,23	61,30	324	66,98	57,15
13. Vehicles, Vehicle Parts & Transport Equipments	612	13,48	8,65	840	16,38	13,73
14. Other Industries	51,493	298,40	245,80	44,464	266,75	231,02
15. Electricity, Gas & Water	48	74,80	50,04	72	260,63	230,43
(a) Electricity Generation & Transmission	12	71,85	47,54	50	258,91	228,96
(b) Non-Conventional Energy	11	1,05	87	2	18	17
(c) Gas, Steam & Water Supply	25	1,91	1,62	20	1,54	1,29
16. Construction	1,671	71,84	63,33	3,450	132,10	109,92
<b>III. TRANSPORT OPERATORS</b>	<b>14,676</b>	<b>178,13</b>	<b>126,31</b>	<b>14,559</b>	<b>106,89</b>	<b>88,93</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>8,515</b>	<b>331,21</b>	<b>275,09</b>	<b>52,827</b>	<b>397,06</b>	<b>329,58</b>
<b>V. PERSONAL LOANS</b>	<b>3,37,403</b>	<b>2547,41</b>	<b>2084,68</b>	<b>2,75,755</b>	<b>1879,80</b>	<b>1652,59</b>
1. Loans for Purchase of Consumer Durables	27,495	93,47	69,48	24,116	72,72	57,28
2. Loans for Housing	62,844	1228,88	1062,56	63,492	851,71	767,43
3. Rest of the Personal Loans	2,47,064	1225,06	952,64	1,88,147	955,37	827,88
<b>VI. TRADE</b>	<b>89,788</b>	<b>1838,90</b>	<b>1606,65</b>	<b>86,193</b>	<b>1412,13</b>	<b>1264,85</b>
1. Wholesale Trade	4,598	1078,64	965,31	4,681	668,73	644,90
2. Retail Trade	85,190	760,27	641,34	81,512	743,39	619,95
<b>VII. FINANCE</b>	<b>1,591</b>	<b>17,40</b>	<b>13,63</b>	<b>1,326</b>	<b>69,92</b>	<b>58,78</b>
<b>VIII. ALL OTHERS</b>	<b>1,58,709</b>	<b>1319,89</b>	<b>1163,17</b>	<b>1,30,117</b>	<b>1103,82</b>	<b>925,56</b>
<b>TOTAL BANK CREDIT</b>	<b>10,00,539</b>	<b>9000,83</b>	<b>7504,51</b>	<b>10,48,616</b>	<b>8176,79</b>	<b>6915,67</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	19,011	155,45	129,03	12,769	48,48	41,86
2. Other Small Scale Industries	35,739	439,66	365,15	32,935	638,28	457,04

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2002**

KERALA

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
—	—	—	4,62,539	555,41	535,02	97,786	532,59	499,45	13,10,141	2952,14	2685,43	I
—	—	—	4,58,413	551,31	531,09	94,090	459,16	435,00	12,84,095	2652,81	2439,13	1
—	—	—	4,126	4,10	3,93	3,696	73,43	64,45	26,046	299,33	246,30	2
<b>39</b>	<b>33,92</b>	<b>17,16</b>	<b>42,051</b>	<b>92,33</b>	<b>82,60</b>	<b>44,203</b>	<b>2169,24</b>	<b>1744,59</b>	<b>2,14,173</b>	<b>6406,40</b>	<b>5023,74</b>	<b>II</b>
—	—	—	21	1,04	86	89	35,63	56,34	260	116,01	123,46	1
13	30,21	16,08	435	4,05	3,53	1,826	506,36	373,40	8,933	1594,11	1120,94	2
—	—	—	117	1,12	97	456	49,51	44,48	2,978	104,61	96,91	2(a)
—	—	—	—	—	—	1	10	10	3	79	37	2(b)
1	75	52	60	1,12	99	334	29,70	32,77	1,179	99,06	75,88	2(c)
8	11,80	14	—	—	—	29	45,13	43,14	107	182,99	100,58	2(d)
—	—	—	2	6	3	21	1,74	1,62	91	14,51	14,42	2(e)
4	17,66	15,42	256	1,74	1,55	985	380,17	251,29	4,575	1192,14	832,78	2(f)
—	—	—	4	18	16	73	53,47	58,08	170	80,18	80,52	3
1	3,00	66	375	1,01	90	1,482	253,66	198,73	7,234	670,94	500,60	4
1	3,00	66	1	1	1	228	151,47	111,75	538	314,61	201,10	4(a)
—	—	—	2	4	4	22	7,83	3,93	136	9,23	5,20	4(b)
—	—	—	66	7	7	66	1,38	1,26	424	28,54	25,64	4(c)
—	—	—	306	89	79	1,166	92,99	81,79	6,136	318,56	268,66	4(d)
—	—	—	59	83	73	558	77,30	64,34	2,902	224,21	173,12	5
—	—	—	16	9	8	112	11,18	10,60	870	23,84	21,92	6
—	—	—	81	59	51	810	119,10	106,96	3,791	367,44	331,17	7
5	19	18	31	51	46	910	64,77	59,02	2,590	389,03	318,35	8
—	—	—	1	5	5	16	4,79	2,56	83	30,95	21,41	8(a)
—	—	—	—	—	—	15	1,44	1,30	55	152,92	113,54	8(b)
—	—	—	18	14	13	383	24,47	27,81	985	65,61	65,83	8(c)
—	—	—	—	—	—	3	22	31	28	14,97	15,64	8(d)
5	19	18	12	32	28	493	33,85	27,03	1,439	124,59	101,93	8(e)
—	—	—	—	—	—	10	47,01	37,85	52	223,66	159,95	9
—	—	—	44	33	30	183	23,03	18,16	798	32,77	25,65	10
—	—	—	65	48	45	600	47,69	43,88	2,497	149,68	130,77	11
—	—	—	1	10	10	77	8,57	8,76	204	57,56	50,93	11(a)
—	—	—	—	—	—	13	20,88	20,73	57	30,39	28,01	11(b)
—	—	—	64	38	35	510	18,24	14,38	2,236	61,73	51,83	11(c)
—	—	—	133	50	43	970	116,50	68,88	4,039	503,36	361,60	12
—	—	—	—	—	—	22	1,91	1,08	93	17,39	12,26	12(a)
—	—	—	10	10	9	554	9,88	9,49	1,924	86,01	65,99	12(b)
—	—	—	89	12	11	171	72,41	42,10	1,118	234,17	148,46	12(c)
—	—	—	34	27	23	223	32,30	16,21	904	165,78	134,89	12(d)
—	—	—	38	57	41	212	50,64	25,70	1,702	81,07	48,49	13
18	48	23	40,228	64,03	57,70	32,794	414,36	318,60	1,68,997	1044,02	853,34	14
—	—	—	1	4	4	41	33,24	24,56	162	368,71	305,06	15
—	—	—	—	—	—	16	31,16	22,83	78	361,92	299,33	15(a)
—	—	—	—	—	—	3	18	19	16	1,40	1,24	15(b)
—	—	—	1	4	4	22	1,90	1,54	68	5,39	4,49	15(c)
2	4	2	520	18,09	16,03	3,533	315,31	279,50	9,176	537,38	468,80	16
<b>10</b>	<b>27</b>	<b>16</b>	<b>2,326</b>	<b>16,06</b>	<b>11,66</b>	<b>10,313</b>	<b>183,02</b>	<b>155,38</b>	<b>41,884</b>	<b>484,39</b>	<b>382,43</b>	<b>III</b>
<b>34</b>	<b>5,11</b>	<b>4,88</b>	<b>26,022</b>	<b>48,63</b>	<b>42,64</b>	<b>25,111</b>	<b>562,58</b>	<b>452,36</b>	<b>1,12,509</b>	<b>1344,59</b>	<b>1104,55</b>	<b>IV</b>
<b>4,173</b>	<b>102,10</b>	<b>89,55</b>	<b>42,606</b>	<b>149,75</b>	<b>134,13</b>	<b>3,53,594</b>	<b>1737,09</b>	<b>1511,08</b>	<b>10,13,531</b>	<b>6416,14</b>	<b>5472,03</b>	<b>V</b>
963	10,00	10,00	3,603	7,27	6,21	8,211	22,75	18,70	64,388	206,21	161,66	1
261	19,24	18,87	4,549	59,03	52,45	42,179	641,74	571,68	1,73,325	2800,60	2473,00	2
2,949	72,87	60,68	34,454	83,45	75,48	3,03,204	1072,59	920,70	7,75,818	3409,34	2837,37	3
<b>137</b>	<b>26,97</b>	<b>4,50</b>	<b>1,78,381</b>	<b>261,24</b>	<b>242,93</b>	<b>64,298</b>	<b>1652,74</b>	<b>1494,78</b>	<b>4,18,797</b>	<b>5191,98</b>	<b>4613,71</b>	<b>VI</b>
117	25,80	3,30	2,171	7,60	7,04	3,871	754,45	667,61	15,438	2535,21	2288,15	1
20	1,18	1,20	1,76,210	253,64	235,89	60,427	898,30	827,18	4,03,359	2656,77	2325,56	2
—	—	—	<b>878</b>	<b>2,78</b>	<b>2,17</b>	<b>559</b>	<b>95,33</b>	<b>83,23</b>	<b>4,354</b>	<b>185,44</b>	<b>157,81</b>	<b>VII</b>
<b>1,181</b>	<b>27,19</b>	<b>19,24</b>	<b>13,880</b>	<b>36,74</b>	<b>33,20</b>	<b>3,30,596</b>	<b>1209,15</b>	<b>994,04</b>	<b>6,34,483</b>	<b>3696,79</b>	<b>3135,21</b>	<b>VIII</b>
<b>5,574</b>	<b>195,56</b>	<b>135,49</b>	<b>7,68,683</b>	<b>1162,94</b>	<b>1084,34</b>	<b>9,26,460</b>	<b>8141,74</b>	<b>6934,91</b>	<b>37,49,872</b>	<b>26677,86</b>	<b>22574,92</b>	<b>Total</b>
—	—	—	20,166	31,99	28,55	4,962	25,44	24,24	56,908	261,35	223,67	1
1	18	18	19,294	33,91	30,60	28,896	607,48	482,02	1,16,865	1719,51	1334,99	2

**TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

**SOUTHERN REGION (Contd.)**

**STATE :**

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>4,98,299</b>	<b>1449,71</b>	<b>1305,73</b>	<b>14,78,994</b>	<b>3628,96</b>	<b>2904,27</b>
1. Direct Finance	4,95,891	1153,10	1038,91	14,45,627	3004,33	2412,77
2. Indirect Finance	2,408	296,62	266,82	33,367	624,63	491,50
<b>II. INDUSTRY</b>	<b>56,472</b>	<b>8571,04</b>	<b>6058,66</b>	<b>2,06,281</b>	<b>13672,97</b>	<b>11384,95</b>
1. Mining & Quarrying	182	283,67	223,43	1,237	438,10	340,74
2. Food Manufacturing & Processing	2,665	955,71	533,40	20,774	1516,73	1223,13
(a) Rice Mills, Flour & Dal Mills	674	46,39	37,73	1,564	89,92	75,56
(b) Sugar	57	459,09	204,51	62	637,60	482,23
(c) Edible Oils & Vanaspati	212	113,85	48,36	377	48,49	47,41
(d) Tea Processing	65	20,25	15,72	230	64,56	50,20
(e) Processing of Fruits & Vegetables	25	31,88	17,29	66	177,09	173,49
(f) Others	1,632	284,26	209,78	18,475	499,06	394,24
3. Beverage & Tobacco	105	54,41	47,07	241	102,20	96,40
4. Textiles	8,763	2166,21	1608,12	24,248	3411,70	2837,72
(a) Cotton Textiles	3,656	1171,53	881,46	7,261	1852,42	1503,72
(b) Jute & Other Natural Fibre Textiles	488	3,57	2,92	1,137	11,58	11,77
(c) Handloom Textiles & Khadi	1,014	32,11	27,01	1,882	97,41	82,67
(d) Other Textiles & Textile Products	3,605	959,00	696,73	13,968	1450,29	1239,56
5. Paper, Paper Products & Printing	1,935	262,40	209,12	3,430	382,00	355,15
6. Leather & Leather Products	769	636,29	373,27	6,620	690,89	582,29
7. Rubber & Plastic Products	1,001	243,96	189,02	2,840	229,48	178,51
8. Chemicals & Chemical Products	2,128	1078,06	722,11	5,238	1397,13	1230,90
(a) Heavy Industrial Chemicals	61	81,71	69,86	351	174,25	151,98
(b) Fertilisers	29	211,21	206,11	111	586,43	566,15
(c) Drugs & Pharmaceuticals	273	308,86	130,98	2,218	384,76	292,98
(d) Non-Edible Oils	30	18,67	18,09	38	8,98	10,06
(e) Other Chemicals & Chemical Products	1,735	457,62	297,07	2,520	242,71	209,72
9. Petroleum, Coal Products & Nuclear Fuels	14	3,65	2,76	196	389,53	254,87
10. Manufacture of Cement & Cement Products	251	149,39	127,35	308	459,97	392,74
11. Basic Metals & Metal Products	1,503	333,22	244,81	6,445	832,57	836,70
(a) Iron & Steel	244	190,32	139,02	600	453,67	438,33
(b) Non-Ferrous Metals	50	24,72	18,23	193	140,04	179,75
(c) Metal Products	1,209	118,18	87,56	5,652	238,87	218,62
12. Engineering	3,019	721,83	560,81	23,363	1236,03	928,84
(a) Heavy Engineering	156	109,74	86,68	741	269,91	172,90
(b) Light Engineering	1,276	261,64	185,89	19,117	376,69	312,25
(c) Electrical Machinery & Goods	679	212,09	177,90	2,006	398,89	290,14
(d) Electronic Machinery & Goods	908	138,35	110,35	1,499	190,53	153,54
13. Vehicles, Vehicle Parts & Transport Equipments	560	597,90	334,82	2,030	537,77	391,47
14. Other Industries	32,694	624,74	514,28	1,04,722	857,43	785,16
15. Electricity, Gas & Water	72	313,87	240,20	250	595,80	430,07
(a) Electricity Generation & Transmission	51	310,43	237,21	97	493,06	376,73
(b) Non-Conventional Energy	1	40	20	36	59,21	31,79
(c) Gas, Steam & Water Supply	20	3,04	2,78	117	43,53	21,55
16. Construction	811	145,72	128,11	4,339	595,62	520,25
<b>III. TRANSPORT OPERATORS</b>	<b>9,369</b>	<b>163,95</b>	<b>100,89</b>	<b>12,244</b>	<b>317,15</b>	<b>284,16</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>11,247</b>	<b>380,41</b>	<b>273,73</b>	<b>99,273</b>	<b>2260,82</b>	<b>1441,85</b>
<b>V. PERSONAL LOANS</b>	<b>3,53,448</b>	<b>2329,05</b>	<b>1933,23</b>	<b>9,77,743</b>	<b>4779,17</b>	<b>4138,28</b>
1. Loans for Purchase of Consumer Durables	40,677	138,51	97,32	65,199	163,33	127,73
2. Loans for Housing	40,027	1027,53	910,00	1,14,681	2084,67	1865,75
3. Rest of the Personal Loans	2,72,744	1163,01	925,90	7,97,863	2531,17	2144,81
<b>VI. TRADE</b>	<b>40,341</b>	<b>1435,21</b>	<b>944,05</b>	<b>1,72,993</b>	<b>4018,68</b>	<b>3741,25</b>
1. Wholesale Trade	4,026	924,25	620,52	16,913	2813,16	2690,45
2. Retail Trade	36,315	510,95	323,53	1,56,080	1205,52	1050,80
<b>VII. FINANCE</b>	<b>2,191</b>	<b>685,20</b>	<b>615,61</b>	<b>3,755</b>	<b>1189,22</b>	<b>1090,34</b>
<b>VIII. ALL OTHERS</b>	<b>1,07,822</b>	<b>3348,51</b>	<b>2547,52</b>	<b>4,17,193</b>	<b>2882,58</b>	<b>2503,85</b>
<b>TOTAL BANK CREDIT</b>	<b>10,79,189</b>	<b>18363,08</b>	<b>13779,42</b>	<b>33,68,476</b>	<b>32749,56</b>	<b>27488,96</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	11,883	692,73	544,94	15,098	116,79	119,29
2. Other Small Scale Industries	28,478	1279,84	933,91	82,653	2855,92	2428,85

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2002**

TAMIL NADU

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
55	33,55	34,65	1,65,765	182,63	162,20	2,20,348	998,90	647,80	23,63,461	6293,75	5054,66	I
23	9	9	1,51,215	163,60	145,15	2,12,302	705,69	468,48	23,05,058	5026,82	4065,41	1
32	33,45	34,56	14,550	19,03	17,05	8,046	293,21	179,32	58,403	1266,94	989,25	2
<b>6,401</b>	<b>3756,97</b>	<b>2650,64</b>	<b>21,843</b>	<b>33,01</b>	<b>28,11</b>	<b>43,065</b>	<b>11843,63</b>	<b>9544,14</b>	<b>3,34,062</b>	<b>37877,63</b>	<b>29666,50</b>	<b>II</b>
21	90,93	58,03	4	16	13	276	82,92	69,75	1,720	895,78	692,09	1
46	69,09	60,44	45	1,28	1,11	3,015	965,28	830,93	26,545	3508,09	2649,01	2
—	—	—	24	34	29	1,593	138,25	114,04	3,855	274,91	227,62	2(a)
7	47,75	39,88	—	—	—	48	348,03	287,44	174	1492,47	1014,06	2(b)
1	20	22	1	—	1	484	147,97	135,60	1,075	310,51	231,59	2(c)
2	80	43	—	—	—	56	60,95	53,76	353	146,56	120,12	2(d)
2	33	33	—	—	—	45	19,33	10,63	138	228,64	201,74	2(e)
34	20,00	19,58	20	94	82	789	250,75	229,46	20,950	1055,01	853,88	2(f)
7	1,74	64	1	8	7	133	105,99	87,50	487	264,42	231,68	3
173	257,26	204,92	215	53	32	9,341	3037,56	2347,71	42,740	8873,26	6998,78	4
97	96,37	80,55	1	9	6	5,291	2378,60	1823,01	16,306	5499,01	4288,80	4(a)
—	—	—	—	—	—	83	7,37	6,28	1,708	22,51	20,97	4(b)
1	22	22	185	28	12	360	21,61	20,28	3,442	151,63	130,30	4(c)
75	160,68	124,15	29	17	13	3,607	629,98	498,14	21,284	3200,11	2558,71	4(d)
18	34,64	34,46	36	32	17	1,661	625,66	515,19	7,080	1305,02	1114,09	5
39	36,80	29,15	—	—	—	424	135,31	117,19	7,852	1499,28	1101,90	6
11	56,14	21,05	3	10	8	810	388,68	302,08	4,665	918,35	690,74	7
215	431,72	375,78	6	14	12	1,337	1041,13	907,72	8,924	3948,19	3236,63	8
74	109,64	100,33	—	—	—	222	365,64	361,98	708	731,25	684,15	8(a)
2	44,85	44,85	—	—	—	54	158,37	164,20	196	1000,86	981,31	8(b)
6	75,98	69,68	2	1	1	242	250,26	194,31	2,741	1019,86	687,96	8(c)
1	8,50	8,78	—	—	—	26	2,30	2,94	95	38,45	39,88	8(d)
132	192,74	152,13	4	13	11	793	264,57	184,29	5,184	1157,77	843,32	8(e)
10	39,92	35,61	4	11	10	69	102,72	93,23	293	535,93	386,57	9
28	330,35	306,07	2	1	1	163	451,37	428,77	752	1391,11	1254,94	10
74	109,88	66,27	63	34	34	1,183	933,47	904,72	9,268	2209,47	2052,83	11
26	27,80	20,09	—	—	—	501	609,37	637,93	1,371	1281,15	1235,37	11(a)
31	60,12	32,98	—	—	—	72	191,20	168,71	346	416,07	399,67	11(b)
17	21,97	13,20	63	34	34	610	132,90	98,07	7,551	512,25	417,79	11(c)
162	887,82	605,51	59	20	17	1,898	837,94	569,75	28,501	3683,81	2665,09	12
53	188,58	150,45	—	—	—	367	364,13	231,19	1,317	932,36	641,22	12(a)
34	288,75	171,93	37	8	8	899	129,88	103,45	21,363	1057,05	773,60	12(b)
56	276,93	191,70	20	9	7	388	206,63	142,92	3,149	1094,64	802,73	12(c)
19	133,56	91,43	2	3	2	244	137,29	92,20	2,672	599,76	447,54	12(d)
198	796,83	432,44	10	7	7	663	1133,95	771,59	3,461	3066,51	1930,38	13
5,302	329,09	167,62	21,173	26,54	22,85	19,959	786,95	677,09	1,83,850	2624,75	2167,00	14
23	155,20	136,00	—	—	—	115	851,81	607,11	460	1916,68	1413,38	15
18	85,46	66,66	—	—	—	46	747,31	535,66	212	1636,26	1216,28	15(a)
—	—	—	—	—	—	15	48,97	46,10	52	108,59	78,09	15(b)
5	69,73	69,34	—	—	—	54	55,53	25,34	196	171,83	119,01	15(c)
74	129,58	116,65	222	3,14	2,58	2,018	362,89	313,81	7,464	1236,96	1081,40	16
<b>99</b>	<b>155,91</b>	<b>132,75</b>	<b>1,602</b>	<b>4,55</b>	<b>4,01</b>	<b>5,850</b>	<b>701,32</b>	<b>486,92</b>	<b>29,164</b>	<b>1342,89</b>	<b>1008,74</b>	<b>III</b>
<b>1,024</b>	<b>712,63</b>	<b>608,15</b>	<b>41,676</b>	<b>49,92</b>	<b>41,53</b>	<b>15,783</b>	<b>1513,91</b>	<b>1319,60</b>	<b>1,69,003</b>	<b>4917,68</b>	<b>3684,85</b>	<b>IV</b>
<b>2,56,279</b>	<b>2929,11</b>	<b>2100,56</b>	<b>57,663</b>	<b>120,83</b>	<b>105,67</b>	<b>2,12,079</b>	<b>1519,88</b>	<b>1161,61</b>	<b>18,57,212</b>	<b>11678,03</b>	<b>9439,36</b>	<b>V</b>
1,802	19,96	19,99	14,258	30,99	25,43	19,873	87,80	65,50	1,41,809	440,60	335,97	1
9,867	808,52	674,18	1,896	14,46	12,83	14,068	443,94	358,81	1,80,539	4379,12	3821,58	2
2,44,610	2100,63	1406,38	41,509	75,38	67,41	1,78,138	988,13	737,30	15,34,864	6858,32	5281,81	3
<b>301</b>	<b>160,49</b>	<b>128,63</b>	<b>32,470</b>	<b>29,58</b>	<b>26,08</b>	<b>45,149</b>	<b>2094,99</b>	<b>1752,16</b>	<b>2,91,254</b>	<b>7738,95</b>	<b>6592,16</b>	<b>VI</b>
249	73,73	56,16	1,755	2,95	2,64	7,587	928,68	792,71	30,530	4742,78	4162,48	1
52	86,75	72,47	30,715	26,63	23,44	37,562	1166,31	959,45	2,60,724	2996,17	2429,68	2
<b>83</b>	<b>707,02</b>	<b>453,52</b>	<b>632</b>	<b>1,41</b>	<b>1,19</b>	<b>1,509</b>	<b>1547,56</b>	<b>1139,85</b>	<b>8,170</b>	<b>4130,42</b>	<b>3300,51</b>	<b>VII</b>
<b>12,134</b>	<b>234,51</b>	<b>201,30</b>	<b>41,843</b>	<b>61,29</b>	<b>52,07</b>	<b>82,524</b>	<b>1139,51</b>	<b>821,00</b>	<b>6,61,516</b>	<b>7666,41</b>	<b>6125,75</b>	<b>VIII</b>
<b>2,76,376</b>	<b>8690,19</b>	<b>6310,20</b>	<b>3,63,494</b>	<b>483,22</b>	<b>420,87</b>	<b>6,26,307</b>	<b>21359,71</b>	<b>16873,08</b>	<b>57,13,842</b>	<b>81645,76</b>	<b>64872,53</b>	<b>Total</b>
118	3,59	2,95	10,335	12,08	10,07	5,261	34,66	32,05	42,695	859,86	709,30	1
149	57,44	49,05	11,086	15,37	13,34	21,888	1771,44	1440,04	1,44,254	5980,01	4865,20	2

TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

SOUTHERN REGION (Contd.)

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>416</b>	<b>75</b>	<b>60</b>
1. Direct Finance	—	—	—	416	75	60
2. Indirect Finance	1	2	1	—	—	—
<b>II. INDUSTRY</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>17</b>	<b>9</b>	<b>8</b>
1. Mining & Quarrying	—	—	—	—	—	—
2. Food Manufacturing & Processing	—	—	—	1	—	—
(a) Rice Mills, Flour & Dal Mills	—	—	—	1	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	—	—	—	—	—	—
3. Beverage & Tobacco	—	—	—	—	—	—
4. Textiles	—	—	—	—	—	—
(a) Cotton Textiles	—	—	—	—	—	—
(b) Jute & Other Natural Fibre Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles & Textile Products	—	—	—	—	—	—
5. Paper, Paper Products & Printing	—	—	—	—	—	—
6. Leather & Leather Products	—	—	—	—	—	—
7. Rubber & Plastic Products	—	—	—	—	—	—
8. Chemicals & Chemical Products	—	—	—	—	—	—
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	—	—	—	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	—	—	—
11. Basic Metals & Metal Products	—	—	—	—	—	—
(a) Iron & Steel	—	—	—	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	—	—	—	—	—	—
12. Engineering	—	—	—	—	—	—
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	—	—	—	—	—	—
(c) Electrical Machinery & Goods	—	—	—	—	—	—
(d) Electronic Machinery & Goods	—	—	—	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	—	—	—
14. Other Industries	—	—	—	15	6	6
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	—	—	—	1	2	2
<b>III. TRANSPORT OPERATORS</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>131</b>	<b>67</b>	<b>86</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>40</b>	<b>14</b>	<b>13</b>
<b>V. PERSONAL LOANS</b>	<b>1</b>	<b>3</b>	<b>2</b>	<b>990</b>	<b>3,26</b>	<b>2,90</b>
1. Loans for Purchase of Consumer Durables	—	—	—	16	5	3
2. Loans for Housing	1	3	2	17	23	22
3. Rest of the Personal Loans	—	—	—	957	2,99	2,64
<b>VI. TRADE</b>	<b>1</b>	<b>3</b>	<b>3</b>	<b>137</b>	<b>59</b>	<b>57</b>
1. Wholesale Trade	—	—	—	1	—	—
2. Retail Trade	1	3	3	136	59	57
<b>VII. FINANCE</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>12</b>	<b>7</b>	<b>4</b>
<b>VIII. ALL OTHERS</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>241</b>	<b>93</b>	<b>83</b>
<b>TOTAL BANK CREDIT</b>	<b>3</b>	<b>8</b>	<b>6</b>	<b>1,984</b>	<b>6,50</b>	<b>6,00</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	—	—	—	9	2	2
2. Other Small Scale Industries	—	—	—	7	4	4

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2002**

LAKSHADWEEP

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
—	—	—	—	—	—	—	—	—	417	77	61	I
—	—	—	—	—	—	—	—	—	416	75	60	1
—	—	—	—	—	—	—	—	—	1	2	1	2
—	—	—	—	—	—	—	—	—	17	9	8	II
—	—	—	—	—	—	—	—	—	—	—	—	1
—	—	—	—	—	—	—	—	—	1	—	—	2
—	—	—	—	—	—	—	—	—	1	—	—	2(a)
—	—	—	—	—	—	—	—	—	—	—	—	2(b)
—	—	—	—	—	—	—	—	—	—	—	—	2(c)
—	—	—	—	—	—	—	—	—	—	—	—	2(d)
—	—	—	—	—	—	—	—	—	—	—	—	2(e)
—	—	—	—	—	—	—	—	—	—	—	—	2(f)
—	—	—	—	—	—	—	—	—	—	—	—	3
—	—	—	—	—	—	—	—	—	—	—	—	4
—	—	—	—	—	—	—	—	—	—	—	—	4(a)
—	—	—	—	—	—	—	—	—	—	—	—	4(b)
—	—	—	—	—	—	—	—	—	—	—	—	4(c)
—	—	—	—	—	—	—	—	—	—	—	—	4(d)
—	—	—	—	—	—	—	—	—	—	—	—	5
—	—	—	—	—	—	—	—	—	—	—	—	6
—	—	—	—	—	—	—	—	—	—	—	—	7
—	—	—	—	—	—	—	—	—	—	—	—	8
—	—	—	—	—	—	—	—	—	—	—	—	8(a)
—	—	—	—	—	—	—	—	—	—	—	—	8(b)
—	—	—	—	—	—	—	—	—	—	—	—	8(c)
—	—	—	—	—	—	—	—	—	—	—	—	8(d)
—	—	—	—	—	—	—	—	—	—	—	—	8(e)
—	—	—	—	—	—	—	—	—	—	—	—	9
—	—	—	—	—	—	—	—	—	—	—	—	10
—	—	—	—	—	—	—	—	—	—	—	—	11
—	—	—	—	—	—	—	—	—	—	—	—	11(a)
—	—	—	—	—	—	—	—	—	—	—	—	11(b)
—	—	—	—	—	—	—	—	—	—	—	—	11(c)
—	—	—	—	—	—	—	—	—	—	—	—	12
—	—	—	—	—	—	—	—	—	—	—	—	12(a)
—	—	—	—	—	—	—	—	—	—	—	—	12(b)
—	—	—	—	—	—	—	—	—	—	—	—	12(c)
—	—	—	—	—	—	—	—	—	—	—	—	12(d)
—	—	—	—	—	—	—	—	—	—	—	—	13
—	—	—	—	—	—	—	—	—	15	6	6	14
—	—	—	—	—	—	—	—	—	—	—	—	15
—	—	—	—	—	—	—	—	—	—	—	—	15(a)
—	—	—	—	—	—	—	—	—	—	—	—	15(b)
—	—	—	—	—	—	—	—	—	—	—	—	15(c)
—	—	—	—	—	—	—	—	—	1	2	2	16
—	—	—	—	—	—	—	—	—	131	67	86	III
—	—	—	—	—	—	1	25	78	41	39	90	IV
—	—	—	—	—	—	1	15	15	992	3,44	3,07	V
—	—	—	—	—	—	—	—	—	16	5	3	1
—	—	—	—	—	—	1	15	15	19	40	39	2
—	—	—	—	—	—	—	—	—	957	2,99	2,64	3
—	—	—	—	—	—	1	3	2	139	65	62	VI
—	—	—	—	—	—	—	—	—	1	—	—	1
—	—	—	—	—	—	1	3	2	138	64	62	2
—	—	—	—	—	—	—	—	—	12	7	4	VII
—	—	—	—	—	—	—	—	—	241	93	83	VIII
—	—	—	—	—	—	3	43	95	1,990	7,01	7,01	Total
—	—	—	—	—	—	—	—	—	9	2	2	1
—	—	—	—	—	—	—	—	—	7	4	4	2

TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

SOUTHERN REGION (Concl.)

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>10,217</b>	<b>24,31</b>	<b>22,72</b>	<b>17,705</b>	<b>47,87</b>	<b>43,76</b>
1. Direct Finance	10,216	24,06	22,46	17,612	38,50	38,23
2. Indirect Finance	1	25	26	93	9,37	5,53
<b>II. INDUSTRY</b>	<b>400</b>	<b>39,69</b>	<b>23,90</b>	<b>1,800</b>	<b>147,97</b>	<b>127,20</b>
1. Mining & Quarrying	—	—	—	1	3	3
2. Food Manufacturing & Processing	21	12,20	6,26	100	21,89	16,16
(a) Rice Mills, Flour & Dal Mills	6	11,46	5,53	58	1,02	91
(b) Sugar	—	—	—	5	15,97	9,76
(c) Edible Oils & Vanaspati	2	2	3	3	1,91	2,63
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	1	4	4
(f) Others	13	71	70	33	2,95	2,82
3. Beverage & Tobacco	1	3,00	2,65	27	7,19	6,07
4. Textiles	29	1,49	1,43	53	27,60	23,33
(a) Cotton Textiles	5	11	7	13	18,30	16,34
(b) Jute & Other Natural Fibre Textiles	1	30	35	—	—	—
(c) Handloom Textiles & Khadi	2	90	84	1	—	—
(d) Other Textiles & Textile Products	21	18	17	39	9,30	6,99
5. Paper, Paper Products & Printing	25	4,15	3,06	31	3,60	1,82
6. Leather & Leather Products	2	50	21	17	3,34	3,92
7. Rubber & Plastic Products	21	3,16	1,93	75	20,30	19,63
8. Chemicals & Chemical Products	17	5,13	3,69	73	26,80	19,91
(a) Heavy Industrial Chemicals	—	—	—	9	9,90	9,06
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	15	7,92	5,41
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	17	5,13	3,69	49	8,98	5,44
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	1	25	76
10. Manufacture of Cement & Cement Products	6	7	6	5	13	15
11. Basic Metals & Metal Products	24	6,66	1,47	79	4,91	5,92
(a) Iron & Steel	—	—	—	13	3,48	4,44
(b) Non-Ferrous Metals	1	6,00	89	2	15	19
(c) Metal Products	23	66	58	64	1,28	1,29
12. Engineering	38	1,47	1,37	46	3,06	2,32
(a) Heavy Engineering	2	15	12	3	12	16
(b) Light Engineering	17	18	16	26	1,64	87
(c) Electrical Machinery & Goods	12	90	87	11	97	93
(d) Electronic Machinery & Goods	7	24	23	6	34	36
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	13	96	69
14. Other Industries	182	1,73	1,63	1,165	21,18	20,11
15. Electricity, Gas & Water	—	—	—	5	89	94
(a) Electricity Generation & Transmission	—	—	—	2	42	48
(b) Non-Conventional Energy	—	—	—	1	15	12
(c) Gas, Steam & Water Supply	—	—	—	2	33	34
16. Construction	34	15	14	109	5,84	5,43
<b>III. TRANSPORT OPERATORS</b>	<b>95</b>	<b>1,01</b>	<b>76</b>	<b>398</b>	<b>3,17</b>	<b>2,47</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>181</b>	<b>7,00</b>	<b>6,31</b>	<b>1,761</b>	<b>55,50</b>	<b>37,75</b>
<b>V. PERSONAL LOANS</b>	<b>6,277</b>	<b>42,62</b>	<b>34,74</b>	<b>24,056</b>	<b>103,98</b>	<b>93,70</b>
1. Loans for Purchase of Consumer Durables	1,072	2,52	1,43	1,234	2,93	2,56
2. Loans for Housing	923	19,67	17,66	2,099	30,18	27,14
3. Rest of the Personal Loans	4,282	20,44	15,65	20,723	70,88	64,00
<b>VI. TRADE</b>	<b>1,209</b>	<b>10,21</b>	<b>9,30</b>	<b>5,915</b>	<b>76,73</b>	<b>70,31</b>
1. Wholesale Trade	35	4,79	4,76	129	16,43	14,78
2. Retail Trade	1,174	5,43	4,53	5,786	60,31	55,54
<b>VII. FINANCE</b>	<b>101</b>	<b>1,97</b>	<b>1,70</b>	<b>33</b>	<b>1,29</b>	<b>1,07</b>
<b>VIII. ALL OTHERS</b>	<b>1,241</b>	<b>24,65</b>	<b>22,45</b>	<b>4,921</b>	<b>30,99</b>	<b>25,05</b>
<b>TOTAL BANK CREDIT</b>	<b>19,721</b>	<b>151,47</b>	<b>121,87</b>	<b>56,589</b>	<b>467,51</b>	<b>401,31</b>
OF WHICH: 1. Artisans and Village & Tiny Industries	61	1,15	1,08	252	2,05	1,85
2. Other Small Scale Industries	235	8,67	5,78	1,051	26,84	23,84

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2002**

PONDICHERRY

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
—	—	—	—	—	—	744	1,80	1,71	28,666	73,98	68,19	I
—	—	—	—	—	—	742	1,72	1,62	28,570	64,28	62,31	1
—	—	—	—	—	—	2	8	9	96	9,70	5,88	2
3	2,60	3,11	—	—	—	512	140,16	105,68	2,715	330,42	259,89	II
—	—	—	—	—	—	—	—	—	1	3	3	1
—	—	—	—	—	—	35	3,82	4,94	156	37,90	27,36	2
—	—	—	—	—	—	2	31	31	66	12,79	6,75	2(a)
—	—	—	—	—	—	—	—	—	5	15,97	9,76	2(b)
—	—	—	—	—	—	9	1,06	1,16	14	2,99	3,82	2(c)
—	—	—	—	—	—	—	—	—	—	—	—	2(d)
—	—	—	—	—	—	—	—	—	1	4	4	2(e)
—	—	—	—	—	—	24	2,45	3,47	70	6,11	6,98	2(f)
—	—	—	—	—	—	4	16	27	32	10,35	9,00	3
—	—	—	—	—	—	21	3,30	2,66	103	32,40	27,42	4
—	—	—	—	—	—	6	1,98	1,52	24	20,38	17,93	4(a)
—	—	—	—	—	—	2	21	19	3	51	54	4(b)
—	—	—	—	—	—	1	8	10	4	99	95	4(c)
—	—	—	—	—	—	12	1,03	85	72	10,52	8,01	4(d)
—	—	—	—	—	—	27	13,77	9,45	83	21,51	14,33	5
—	—	—	—	—	—	10	5,67	2,43	29	9,51	6,56	6
—	—	—	—	—	—	40	2,91	2,57	136	26,37	24,12	7
3	2,60	3,11	—	—	—	60	29,01	22,63	153	63,53	49,34	8
—	—	—	—	—	—	7	10,49	9,24	16	20,39	18,31	8(a)
—	—	—	—	—	—	—	—	—	—	—	—	8(b)
—	—	—	—	—	—	19	2,11	53	34	10,03	5,94	8(c)
—	—	—	—	—	—	1	5	5	1	5	5	8(d)
3	2,60	3,11	—	—	—	33	16,36	12,80	102	33,07	25,05	8(e)
—	—	—	—	—	—	—	—	—	1	25	76	9
—	—	—	—	—	—	6	16,13	16,07	17	16,32	16,29	10
—	—	—	—	—	—	16	8,10	5,04	119	19,67	12,43	11
—	—	—	—	—	—	7	6,59	3,47	20	10,07	7,91	11(a)
—	—	—	—	—	—	1	8	10	4	6,23	1,18	11(b)
—	—	—	—	—	—	8	1,43	1,47	95	3,37	3,34	11(c)
—	—	—	—	—	—	82	47,63	30,47	166	52,16	34,16	12
—	—	—	—	—	—	3	19,00	10,49	8	19,27	10,77	12(a)
—	—	—	—	—	—	51	95	89	94	2,77	1,92	12(b)
—	—	—	—	—	—	24	24,09	16,44	47	25,96	18,23	12(c)
—	—	—	—	—	—	4	3,59	2,65	17	4,17	3,24	12(d)
—	—	—	—	—	—	1	1,00	98	14	1,96	1,67	13
—	—	—	—	—	—	155	4,87	4,64	1,502	27,78	26,38	14
—	—	—	—	—	—	3	1,39	1,40	8	2,29	2,34	15
—	—	—	—	—	—	2	1,37	1,38	4	1,79	1,86	15(a)
—	—	—	—	—	—	—	—	—	1	15	12	15(b)
—	—	—	—	—	—	1	2	2	3	35	36	15(c)
—	—	—	—	—	—	52	2,40	2,13	195	8,39	7,70	16
—	—	—	—	—	—	116	1,84	1,35	609	6,02	4,58	III
—	—	—	—	—	—	266	30,02	26,93	2,208	92,52	71,00	IV
—	—	—	—	—	—	4,681	27,00	20,30	35,014	173,61	148,74	V
—	—	—	—	—	—	903	4,19	2,25	3,209	9,64	6,23	1
—	—	—	—	—	—	167	3,45	2,87	3,189	53,29	47,68	2
—	—	—	—	—	—	3,611	19,36	15,18	28,616	110,68	94,83	3
—	—	—	—	—	—	1,115	32,97	29,85	8,239	119,92	109,46	VI
—	—	—	—	—	—	238	9,14	8,01	402	30,35	27,55	1
—	—	—	—	—	—	877	23,83	21,84	7,837	89,57	81,91	2
—	—	—	—	—	—	12	96	88	146	4,21	3,64	VII
—	—	—	—	—	—	1,366	24,15	11,46	7,528	79,78	58,96	VIII
3	2,60	3,11	—	—	—	8,812	258,90	198,17	85,125	880,48	724,46	Total
—	—	—	—	—	—	11	12	8	324	3,32	3,01	1
3	2,60	3,11	—	—	—	315	17,95	16,87	1,604	56,05	49,60	2

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

**NORTHERN REGION**  
**STATE : HARYANA**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>2,75,209</b>	<b>1574,37</b>	<b>1300,55</b>	<b>1,28,712</b>	<b>1017,94</b>	<b>831,07</b>
1. Direct Finance	2,68,204	1481,32	1229,60	1,24,732	819,62	687,75
2. Indirect Finance	7,005	93,05	70,94	3,980	198,32	143,33
<b>II. INDUSTRY</b>	<b>19,944</b>	<b>1422,71</b>	<b>1010,63</b>	<b>15,101</b>	<b>1644,77</b>	<b>1255,81</b>
1. Mining & Quarrying	145	6,62	4,81	49	8,41	4,99
2. Food Manufacturing & Processing	632	182,34	141,83	1,008	447,62	394,93
(a) Rice Mills, Flour & Dal Mills	328	152,88	116,03	695	345,22	306,06
(b) Sugar	4	1,74	76	8	24,80	20,27
(c) Edible Oils & Vanaspati	39	3,27	2,03	110	37,23	31,33
(d) Tea Processing	1	95	50	5	18	10
(e) Processing of Fruits & Vegetables	6	1,38	96	7	27	22
(f) Others	254	22,14	21,56	183	39,91	36,95
3. Beverage & Tobacco	12	12,05	11,93	19	4,83	4,70
4. Textiles	412	111,74	84,57	487	195,66	112,03
(a) Cotton Textiles	69	21,05	13,38	174	115,08	59,68
(b) Jute & Other Natural Fibre Textiles	15	16	14	8	55	47
(c) Handloom Textiles & Khadi	113	5,64	3,18	138	39,62	24,43
(d) Other Textiles & Textile Products	215	84,90	67,87	167	40,41	27,45
5. Paper, Paper Products & Printing	108	28,88	21,85	162	51,45	46,54
6. Leather & Leather Products	110	51,38	23,61	92	1,08	1,03
7. Rubber & Plastic Products	142	60,89	39,53	248	24,16	20,66
8. Chemicals & Chemical Products	143	145,68	83,60	275	65,51	38,29
(a) Heavy Industrial Chemicals	14	3,93	2,02	21	4,90	5,20
(b) Fertilisers	1	7	2	2	1,05	1,04
(c) Drugs & Pharmaceuticals	29	36,39	35,81	101	12,08	8,50
(d) Non-Edible Oils	13	1,88	2,10	1	1,85	1,35
(e) Other Chemicals & Chemical Products	86	103,42	43,65	150	45,63	22,21
9. Petroleum, Coal Products & Nuclear Fuels	6	1,02	1,28	16	85	69
10. Manufacture of Cement & Cement Products	56	2,49	1,84	105	24,28	20,54
11. Basic Metals & Metal Products	233	33,57	27,37	871	372,78	242,80
(a) Iron & Steel	50	6,35	4,78	162	316,06	196,93
(b) Non-Ferrous Metals	16	3,49	3,04	49	10,16	4,81
(c) Metal Products	167	23,73	19,54	660	46,55	41,06
12. Engineering	301	154,95	87,17	783	205,11	148,87
(a) Heavy Engineering	18	35,23	19,22	134	16,40	14,28
(b) Light Engineering	158	49,84	35,94	418	30,49	18,40
(c) Electrical Machinery & Goods	84	18,65	13,39	162	104,68	68,37
(d) Electronic Machinery & Goods	41	51,24	18,62	69	53,55	47,83
13. Vehicles, Vehicle Parts & Transport Equipments	213	334,92	278,10	108	81,22	79,90
14. Other Industries	15,672	131,23	83,30	10,435	133,94	115,76
15. Electricity, Gas & Water	14	121,00	110,36	14	2,84	2,62
(a) Electricity Generation & Transmission	9	120,79	110,20	3	1,67	1,70
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	5	20	16	11	1,17	92
16. Construction	1,745	43,97	9,49	429	25,04	21,45
<b>III. TRANSPORT OPERATORS</b>	<b>4,828</b>	<b>34,71</b>	<b>27,52</b>	<b>2,113</b>	<b>18,48</b>	<b>14,22</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>3,912</b>	<b>37,74</b>	<b>29,84</b>	<b>6,071</b>	<b>81,89</b>	<b>66,35</b>
<b>V. PERSONAL LOANS</b>	<b>80,968</b>	<b>435,61</b>	<b>357,13</b>	<b>85,902</b>	<b>582,54</b>	<b>497,15</b>
1. Loans for Purchase of Consumer Durables	6,539	22,84	17,06	6,752	26,43	20,34
2. Loans for Housing	8,370	107,29	94,06	13,387	222,77	200,23
3. Rest of the Personal Loans	66,059	305,48	246,01	65,763	333,35	276,58
<b>VI. TRADE</b>	<b>46,305</b>	<b>141,10</b>	<b>110,43</b>	<b>43,468</b>	<b>347,93</b>	<b>285,19</b>
1. Wholesale Trade	1,541	19,06	16,63	2,153	84,11	68,27
2. Retail Trade	44,764	122,04	93,80	41,315	263,82	216,92
<b>VII. FINANCE</b>	<b>142</b>	<b>225,76</b>	<b>180,30</b>	<b>775</b>	<b>5,96</b>	<b>5,11</b>
<b>VIII. ALL OTHERS</b>	<b>18,710</b>	<b>251,48</b>	<b>199,12</b>	<b>23,812</b>	<b>423,24</b>	<b>370,73</b>
<b>TOTAL BANK CREDIT</b>	<b>4,50,018</b>	<b>4123,48</b>	<b>3215,53</b>	<b>3,05,954</b>	<b>4122,74</b>	<b>3325,63</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	8,998	47,94	36,93	2,649	64,08	50,59
2. Other Small Scale Industries	7,706	187,35	140,93	10,017	485,43	407,11

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

**NORTHERN REGION**  
**STATE : HARYANA**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>39,562</b>	<b>718,46</b>	<b>609,94</b>	—	—	—
1. Direct Finance	37,658	230,37	189,45	—	—	—
2. Indirect Finance	1,904	488,09	420,49	—	—	—
<b>II. INDUSTRY</b>	<b>38,322</b>	<b>4816,91</b>	<b>3571,07</b>	—	—	—
1. Mining & Quarrying	30	10,08	9,74	—	—	—
2. Food Manufacturing & Processing	1,725	430,97	284,48	—	—	—
(a) Rice Mills, Flour & Dal Mills	1,274	353,10	225,06	—	—	—
(b) Sugar	4	6,47	4,74	—	—	—
(c) Edible Oils & Vanaspati	83	23,79	18,70	—	—	—
(d) Tea Processing	6	43	31	—	—	—
(e) Processing of Fruits & Vegetables	9	1,55	1,16	—	—	—
(f) Others	349	45,62	34,52	—	—	—
3. Beverage & Tobacco	43	122,14	110,35	—	—	—
4. Textiles	5,974	778,15	616,24	—	—	—
(a) Cotton Textiles	2,016	315,85	254,56	—	—	—
(b) Jute & Other Natural Fibre Textiles	215	9,28	7,64	—	—	—
(c) Handloom Textiles & Khadi	1,560	83,87	65,01	—	—	—
(d) Other Textiles & Textile Products	2,183	369,14	289,04	—	—	—
5. Paper, Paper Products & Printing	439	67,07	51,88	—	—	—
6. Leather & Leather Products	137	70,47	53,08	—	—	—
7. Rubber & Plastic Products	1,766	197,11	172,09	—	—	—
8. Chemicals & Chemical Products	691	234,09	193,71	—	—	—
(a) Heavy Industrial Chemicals	87	33,89	31,83	—	—	—
(b) Fertilisers	6	1,57	1,36	—	—	—
(c) Drugs & Pharmaceuticals	165	41,36	38,77	—	—	—
(d) Non-Edible Oils	27	8,19	6,84	—	—	—
(e) Other Chemicals & Chemical Products	406	149,07	114,91	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	20	8,56	6,42	—	—	—
10. Manufacture of Cement & Cement Products	51	4,08	3,70	—	—	—
11. Basic Metals & Metal Products	2,095	912,68	516,17	—	—	—
(a) Iron & Steel	470	719,16	377,92	—	—	—
(b) Non-Ferrous Metals	75	34,05	16,64	—	—	—
(c) Metal Products	1,550	159,47	121,61	—	—	—
12. Engineering	8,546	625,46	519,42	—	—	—
(a) Heavy Engineering	271	193,19	175,40	—	—	—
(b) Light Engineering	7,715	314,96	250,23	—	—	—
(c) Electrical Machinery & Goods	406	68,83	58,19	—	—	—
(d) Electronic Machinery & Goods	154	48,47	35,61	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	670	602,44	368,91	—	—	—
14. Other Industries	14,636	245,80	207,20	—	—	—
15. Electricity, Gas & Water	43	349,78	309,76	—	—	—
(a) Electricity Generation & Transmission	18	347,13	307,45	—	—	—
(b) Non-Conventional Energy	5	35	32	—	—	—
(c) Gas, Steam & Water Supply	20	2,31	1,98	—	—	—
16. Construction	1,456	158,05	147,92	—	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>2,309</b>	<b>26,95</b>	<b>20,35</b>	—	—	—
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>6,939</b>	<b>167,31</b>	<b>129,43</b>	—	—	—
<b>V. PERSONAL LOANS</b>	<b>1,33,909</b>	<b>1143,07</b>	<b>930,64</b>	—	—	—
1. Loans for Purchase of Consumer Durables	11,973	59,17	43,13	—	—	—
2. Loans for Housing	21,208	428,53	377,91	—	—	—
3. Rest of the Personal Loans	1,00,728	655,37	509,60	—	—	—
<b>VI. TRADE</b>	<b>44,156</b>	<b>756,84</b>	<b>583,70</b>	—	—	—
1. Wholesale Trade	4,065	328,14	240,42	—	—	—
2. Retail Trade	40,091	428,71	343,27	—	—	—
<b>VII. FINANCE</b>	<b>3,523</b>	<b>39,28</b>	<b>34,75</b>	—	—	—
<b>VIII. ALL OTHERS</b>	<b>30,210</b>	<b>597,11</b>	<b>457,32</b>	—	—	—
<b>TOTAL BANK CREDIT</b>	<b>2,98,930</b>	<b>8265,93</b>	<b>6337,20</b>	—	—	—
OF WHICH:						
1. Artisans and Village & Tiny Industries	6,158	124,88	99,58	—	—	—
2. Other Small Scale Industries	15,447	1009,44	811,23	—	—	—

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

NORTHERN REGION

STATE : HIMACHAL PRADESH

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>97,426</b>	<b>273,39</b>	<b>209,34</b>	<b>8,553</b>	<b>97,88</b>	<b>83,99</b>
1. Direct Finance	94,420	255,01	193,67	8,074	58,22	47,66
2. Indirect Finance	3,006	18,38	15,66	479	39,67	36,33
<b>II. INDUSTRY</b>	<b>20,174</b>	<b>403,36</b>	<b>355,37</b>	<b>3,758</b>	<b>554,55</b>	<b>474,85</b>
1. Mining & Quarrying	68	4,98	4,20	19	1,56	1,70
2. Food Manufacturing & Processing	425	25,35	20,87	100	21,61	15,24
(a) Rice Mills, Flour & Dal Mills	221	13,40	10,79	41	2,05	1,75
(b) Sugar	3	20	15	1	5	5
(c) Edible Oils & Vanaspati	29	2,45	2,28	5	7,59	2,18
(d) Tea Processing	2	9	10	2	9	8
(e) Processing of Fruits & Vegetables	13	2,57	2,32	4	1,19	92
(f) Others	157	6,64	5,24	47	10,64	10,26
3. Beverage & Tobacco	16	10,20	10,49	10	84	77
4. Textiles	532	33,40	29,68	213	82,99	70,58
(a) Cotton Textiles	30	16,57	15,94	13	3,70	2,69
(b) Jute & Other Natural Fibre Textiles	7	6	3	5	15	11
(c) Handloom Textiles & Khadi	361	2,27	1,62	108	2,52	2,47
(d) Other Textiles & Textile Products	134	14,50	12,09	87	76,63	65,30
5. Paper, Paper Products & Printing	115	6,85	5,39	80	13,68	2,96
6. Leather & Leather Products	58	88	52	35	29	24
7. Rubber & Plastic Products	186	36,42	31,39	58	5,19	4,95
8. Chemicals & Chemical Products	130	44,61	38,75	69	26,11	18,21
(a) Heavy Industrial Chemicals	8	7,78	5,14	1	10	10
(b) Fertilisers	1	4	1	1	20	11
(c) Drugs & Pharmaceuticals	37	28,39	27,06	51	24,57	17,12
(d) Non-Edible Oils	9	83	50	1	6	6
(e) Other Chemicals & Chemical Products	75	7,56	6,04	15	1,19	82
9. Petroleum, Coal Products & Nuclear Fuels	2	40	41	1	20	21
10. Manufacture of Cement & Cement Products	48	1,80	1,54	22	77	70
11. Basic Metals & Metal Products	460	42,31	37,94	121	20,99	17,19
(a) Iron & Steel	70	16,22	13,63	18	7,94	6,28
(b) Non-Ferrous Metals	7	1,39	83	2	13	12
(c) Metal Products	383	24,70	23,48	101	12,91	10,79
12. Engineering	400	40,25	34,50	116	38,61	25,61
(a) Heavy Engineering	27	5,10	4,77	12	2,06	1,97
(b) Light Engineering	84	4,96	3,29	30	4,44	3,36
(c) Electrical Machinery & Goods	238	10,64	9,35	41	75	56
(d) Electronic Machinery & Goods	51	19,55	17,09	33	31,37	19,72
13. Vehicles, Vehicle Parts & Transport Equipments	108	4,68	4,26	40	11,23	7,08
14. Other Industries	17,187	81,22	66,82	2,677	22,18	18,38
15. Electricity, Gas & Water	6	57,53	57,80	12	296,77	282,08
(a) Electricity Generation & Transmission	2	57,18	57,49	11	296,72	282,04
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	4	35	31	1	5	5
16. Construction	433	12,49	10,80	185	11,55	8,97
<b>III. TRANSPORT OPERATORS</b>	<b>8,740</b>	<b>149,86</b>	<b>92,09</b>	<b>2,567</b>	<b>69,31</b>	<b>51,89</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>5,635</b>	<b>57,71</b>	<b>42,52</b>	<b>1,942</b>	<b>395,56</b>	<b>368,40</b>
<b>V. PERSONAL LOANS</b>	<b>88,477</b>	<b>440,87</b>	<b>360,44</b>	<b>33,792</b>	<b>235,24</b>	<b>197,24</b>
1. Loans for Purchase of Consumer Durables	8,608	30,74	22,11	3,687	15,87	11,02
2. Loans for Housing	8,988	136,57	116,67	5,875	95,52	82,12
3. Rest of the Personal Loans	70,881	273,57	221,67	24,230	123,85	104,09
<b>VI. TRADE</b>	<b>38,469</b>	<b>256,35</b>	<b>208,80</b>	<b>10,182</b>	<b>132,19</b>	<b>110,68</b>
1. Wholesale Trade	1,151	46,18	41,34	463	25,34	21,66
2. Retail Trade	37,318	210,17	167,46	9,719	106,85	89,02
<b>VII. FINANCE</b>	<b>234</b>	<b>5,32</b>	<b>3,26</b>	<b>90</b>	<b>12,25</b>	<b>11,97</b>
<b>VIII. ALL OTHERS</b>	<b>18,868</b>	<b>165,95</b>	<b>135,70</b>	<b>7,584</b>	<b>127,81</b>	<b>108,24</b>
<b>TOTAL BANK CREDIT</b>	<b>2,78,023</b>	<b>1752,82</b>	<b>1407,51</b>	<b>68,468</b>	<b>1624,78</b>	<b>1407,28</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	10,169	56,35	45,09	1,036	10,78	9,42
2. Other Small Scale Industries	7,448	106,23	88,88	1,977	35,57	30,45

Note : There are no Urban and Metropolitan Centres in Himachal Pradesh.

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

NORTHERN REGION

STATE : JAMMU & KASHMIR

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>50,476</b>	<b>170,22</b>	<b>137,71</b>	<b>10,213</b>	<b>44,57</b>	<b>34,53</b>
1. Direct Finance	48,621	132,23	101,69	9,900	40,54	31,12
2. Indirect Finance	1,855	37,99	36,02	313	4,03	3,41
<b>II. INDUSTRY</b>	<b>14,856</b>	<b>625,89</b>	<b>352,27</b>	<b>4,054</b>	<b>199,57</b>	<b>146,39</b>
1. Mining & Quarrying	17	1,10	80	8	2,78	2,89
2. Food Manufacturing & Processing	324	19,66	17,08	194	24,27	21,19
(a) Rice Mills, Flour & Dal Mills	108	10,43	8,79	72	13,67	11,80
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	89	1,30	1,10	49	6,50	5,33
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	5	26	34	2	20	10
(f) Others	122	7,66	6,85	71	3,90	3,95
3. Beverage & Tobacco	6	2,93	2,45	6	3,15	3,18
4. Textiles	592	12,19	8,82	215	78,67	43,75
(a) Cotton Textiles	4	55	54	19	69,90	36,87
(b) Jute & Other Natural Fibre Textiles	6	10	6	—	—	—
(c) Handloom Textiles & Khadi	12	7	8	11	7	6
(d) Other Textiles & Textile Products	570	11,46	8,14	185	8,70	6,82
5. Paper, Paper Products & Printing	55	21,63	21,62	32	3,17	2,78
6. Leather & Leather Products	22	18	16	16	18	13
7. Rubber & Plastic Products	49	2,76	2,01	35	5,27	4,30
8. Chemicals & Chemical Products	23	6,71	6,61	44	15,03	13,88
(a) Heavy Industrial Chemicals	1	6,00	6,00	2	17	18
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	10	29	24	14	1,07	1,34
(d) Non-Edible Oils	1	5	3	—	—	—
(e) Other Chemicals & Chemical Products	11	37	34	28	13,79	12,36
9. Petroleum, Coal Products & Nuclear Fuels	4	28	14	—	—	—
10. Manufacture of Cement & Cement Products	22	2,17	1,59	36	6,32	5,03
11. Basic Metals & Metal Products	117	3,87	3,35	155	15,44	13,72
(a) Iron & Steel	10	56	50	28	11,16	9,67
(b) Non-Ferrous Metals	1	25	2	2	67	65
(c) Metal Products	106	3,06	2,82	125	3,62	3,40
12. Engineering	86	337,14	146,37	101	6,11	5,37
(a) Heavy Engineering	19	64	56	23	1,37	1,28
(b) Light Engineering	15	18,61	8,74	9	30	22
(c) Electrical Machinery & Goods	40	317,31	136,56	48	4,03	3,47
(d) Electronic Machinery & Goods	12	58	51	21	42	40
13. Vehicles, Vehicle Parts & Transport Equipments	144	1,81	1,45	334	9,11	5,83
14. Other Industries	12,331	52,56	44,45	2,711	21,64	16,11
15. Electricity, Gas & Water	4	150,10	85,80	—	—	—
(a) Electricity Generation & Transmission	2	150,03	85,74	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	2	7	6	—	—	—
16. Construction	1,060	10,80	9,57	167	8,43	8,22
<b>III. TRANSPORT OPERATORS</b>	<b>6,570</b>	<b>96,65</b>	<b>64,53</b>	<b>2,318</b>	<b>54,57</b>	<b>38,79</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2,769</b>	<b>81,42</b>	<b>63,21</b>	<b>709</b>	<b>22,11</b>	<b>17,05</b>
<b>V. PERSONAL LOANS</b>	<b>91,583</b>	<b>339,11</b>	<b>281,67</b>	<b>22,362</b>	<b>128,35</b>	<b>103,19</b>
1. Loans for Purchase of Consumer Durables	13,276	39,36	30,50	2,897	11,72	8,59
2. Loans for Housing	6,854	70,56	61,56	2,463	42,79	37,15
3. Rest of the Personal Loans	71,453	229,18	189,61	17,002	73,85	57,45
<b>VI. TRADE</b>	<b>26,427</b>	<b>163,03</b>	<b>129,66</b>	<b>7,523</b>	<b>106,21</b>	<b>88,26</b>
1. Wholesale Trade	964	13,49	11,14	310	15,04	12,92
2. Retail Trade	25,463	149,53	118,52	7,213	91,18	75,34
<b>VII. FINANCE</b>	<b>125</b>	<b>151,03</b>	<b>153,67</b>	<b>31</b>	<b>2,87</b>	<b>2,20</b>
<b>VIII. ALL OTHERS</b>	<b>8,988</b>	<b>74,97</b>	<b>62,35</b>	<b>4,092</b>	<b>34,95</b>	<b>30,12</b>
<b>TOTAL BANK CREDIT</b>	<b>2,01,794</b>	<b>1702,32</b>	<b>1245,08</b>	<b>51,302</b>	<b>593,20</b>	<b>460,54</b>
OF WHICH:						
1. Artisans and Village & Tiny Industries	5,046	25,72	20,80	1,565	11,08	9,45
2. Other Small Scale Industries	5,713	35,31	29,81	1,332	74,33	61,56

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

NORTHERN REGION

STATE : JAMMU & KASHMIR

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>2,893</b>	<b>62,40</b>	<b>53,29</b>	—	—	—
1. Direct Finance	2,744	43,29	35,06	—	—	—
2. Indirect Finance	149	19,11	18,24	—	—	—
<b>II. INDUSTRY</b>	<b>13,496</b>	<b>351,89</b>	<b>303,23</b>	—	—	—
1. Mining & Quarrying	16	1,10	87	—	—	—
2. Food Manufacturing & Processing	423	85,60	70,66	—	—	—
(a) Rice Mills, Flour & Dal Mills	112	33,07	28,49	—	—	—
(b) Sugar	1	5	3	—	—	—
(c) Edible Oils & Vanaspati	23	3,64	3,30	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	30	8,81	8,39	—	—	—
(f) Others	257	40,02	30,45	—	—	—
3. Beverage & Tobacco	13	3,23	2,29	—	—	—
4. Textiles	1,435	50,42	40,52	—	—	—
(a) Cotton Textiles	14	25,36	18,26	—	—	—
(b) Jute & Other Natural Fibre Textiles	3	22	16	—	—	—
(c) Handloom Textiles & Khadi	111	4,58	4,06	—	—	—
(d) Other Textiles & Textile Products	1,307	20,26	18,04	—	—	—
5. Paper, Paper Products & Printing	159	5,76	5,07	—	—	—
6. Leather & Leather Products	172	2,90	3,06	—	—	—
7. Rubber & Plastic Products	81	6,59	5,25	—	—	—
8. Chemicals & Chemical Products	120	19,50	18,10	—	—	—
(a) Heavy Industrial Chemicals	8	1,18	1,16	—	—	—
(b) Fertilisers	1	90	1,10	—	—	—
(c) Drugs & Pharmaceuticals	41	5,14	4,51	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	70	12,28	11,33	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	4	2,34	2,22	—	—	—
10. Manufacture of Cement & Cement Products	33	41,13	40,19	—	—	—
11. Basic Metals & Metal Products	385	19,07	16,70	—	—	—
(a) Iron & Steel	45	12,94	11,00	—	—	—
(b) Non-Ferrous Metals	4	25	16	—	—	—
(c) Metal Products	336	5,89	5,55	—	—	—
12. Engineering	251	10,70	9,83	—	—	—
(a) Heavy Engineering	17	1,33	1,11	—	—	—
(b) Light Engineering	57	1,42	1,18	—	—	—
(c) Electrical Machinery & Goods	134	5,93	5,77	—	—	—
(d) Electronic Machinery & Goods	43	2,02	1,78	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	75	3,79	2,56	—	—	—
14. Other Industries	9,988	70,54	60,60	—	—	—
15. Electricity, Gas & Water	8	36	27	—	—	—
(a) Electricity Generation & Transmission	4	16	12	—	—	—
(b) Non-Conventional Energy	1	4	4	—	—	—
(c) Gas, Steam & Water Supply	3	16	11	—	—	—
16. Construction	333	28,88	25,01	—	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>2,185</b>	<b>64,81</b>	<b>44,75</b>	—	—	—
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>3,917</b>	<b>1386,76</b>	<b>1356,97</b>	—	—	—
<b>V. PERSONAL LOANS</b>	<b>70,694</b>	<b>477,84</b>	<b>379,43</b>	—	—	—
1. Loans for Purchase of Consumer Durables	11,589	55,87	42,43	—	—	—
2. Loans for Housing	9,050	138,87	119,76	—	—	—
3. Rest of the Personal Loans	50,055	283,10	217,24	—	—	—
<b>VI. TRADE</b>	<b>22,283</b>	<b>828,68</b>	<b>776,77</b>	—	—	—
1. Wholesale Trade	2,554	627,07	606,14	—	—	—
2. Retail Trade	19,729	201,61	170,63	—	—	—
<b>VII. FINANCE</b>	<b>110</b>	<b>13,11</b>	<b>12,09</b>	—	—	—
<b>VIII. ALL OTHERS</b>	<b>8,222</b>	<b>218,35</b>	<b>119,21</b>	—	—	—
<b>TOTAL BANK CREDIT</b>	<b>1,23,800</b>	<b>3403,85</b>	<b>3045,74</b>	—	—	—
<b>OF WHICH:</b>						
1. Artisans and Village & Tiny Industries	3,080	30,96	26,92	—	—	—
2. Other Small Scale Industries	5,168	123,80	105,06	—	—	—

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

**NORTHERN REGION  
STATE : PUNJAB**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>4,45,474</b>	<b>2390,53</b>	<b>2014,85</b>	<b>1,99,603</b>	<b>1702,94</b>	<b>1387,77</b>
1. Direct Finance	4,39,437	2258,11	1912,11	1,93,874	1356,61	1106,76
2. Indirect Finance	6,037	132,41	102,74	5,729	346,33	281,02
<b>II. INDUSTRY</b>	<b>36,125</b>	<b>805,93</b>	<b>651,49</b>	<b>30,941</b>	<b>1944,12</b>	<b>1481,68</b>
1. Mining & Quarrying	81	5,03	4,78	78	6,43	4,47
2. Food Manufacturing & Processing	1,765	169,82	143,77	3,093	628,57	484,97
(a) Rice Mills, Flour & Dal Mills	829	90,95	74,43	1,858	420,21	336,61
(b) Sugar	2	18,00	11,82	8	33,75	25,40
(c) Edible Oils & Vanaspati	25	2,55	95	150	96,12	74,36
(d) Tea Processing	1	3	3	18	1,34	1,02
(e) Processing of Fruits & Vegetables	8	60	52	20	2,54	1,78
(f) Others	900	57,69	56,02	1,039	74,61	45,79
3. Beverage & Tobacco	15	1,80	1,59	28	18,79	17,72
4. Textiles	2,779	140,39	118,52	1,977	209,75	158,11
(a) Cotton Textiles	109	18,53	17,38	196	115,59	78,94
(b) Jute & Other Natural Fibre Textiles	96	7,56	7,58	18	5,50	5,00
(c) Handloom Textiles & Khadi	1,693	18,38	16,29	1,088	11,66	11,91
(d) Other Textiles & Textile Products	881	95,92	77,26	675	77,00	62,25
5. Paper, Paper Products & Printing	398	9,70	9,59	325	24,44	20,43
6. Leather & Leather Products	165	1,31	1,02	157	6,22	4,18
7. Rubber & Plastic Products	103	11,26	9,52	388	67,50	29,48
8. Chemicals & Chemical Products	195	21,96	17,99	420	100,44	57,69
(a) Heavy Industrial Chemicals	8	9,78	5,93	25	17,32	17,59
(b) Fertilisers	7	3,57	4,70	20	4,80	3,45
(c) Drugs & Pharmaceuticals	64	1,06	79	51	4,60	3,80
(d) Non-Edible Oils	2	8	4	11	4,41	3,39
(e) Other Chemicals & Chemical Products	114	7,46	6,52	313	69,31	29,47
9. Petroleum, Coal Products & Nuclear Fuels	16	1,22	81	36	4,77	4,17
10. Manufacture of Cement & Cement Products	56	2,37	2,07	155	9,98	8,76
11. Basic Metals & Metal Products	419	33,99	37,36	2,505	326,61	238,49
(a) Iron & Steel	61	23,95	28,64	856	267,56	191,24
(b) Non-Ferrous Metals	6	28	23	18	2,14	1,62
(c) Metal Products	352	9,76	8,50	1,631	56,91	45,63
12. Engineering	602	134,90	79,93	1,686	140,04	117,96
(a) Heavy Engineering	77	9,24	7,17	366	48,62	41,97
(b) Light Engineering	318	35,64	22,99	917	34,68	29,64
(c) Electrical Machinery & Goods	138	15,80	14,34	267	38,95	34,26
(d) Electronic Machinery & Goods	69	74,22	35,42	136	17,79	12,09
13. Vehicles, Vehicle Parts & Transport Equipments	393	29,19	19,48	429	35,71	27,15
14. Other Industries	28,538	91,42	76,54	18,702	158,71	124,54
15. Electricity, Gas & Water	7	68,95	61,40	38	69,22	68,01
(a) Electricity Generation & Transmission	6	68,91	61,37	17	66,39	66,09
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	1	3	3	21	2,84	1,93
16. Construction	593	82,63	67,13	924	136,92	115,55
<b>III. TRANSPORT OPERATORS</b>	<b>7,992</b>	<b>35,24</b>	<b>26,53</b>	<b>5,580</b>	<b>44,10</b>	<b>32,94</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>7,408</b>	<b>63,72</b>	<b>53,61</b>	<b>6,983</b>	<b>271,87</b>	<b>159,06</b>
<b>V. PERSONAL LOANS</b>	<b>1,33,998</b>	<b>665,16</b>	<b>568,68</b>	<b>1,71,212</b>	<b>1094,27</b>	<b>901,74</b>
1. Loans for Purchase of Consumer Durables	13,305	37,99	28,76	11,849	44,17	33,00
2. Loans for Housing	17,773	207,39	186,62	26,469	402,02	351,88
3. Rest of the Personal Loans	1,02,920	419,78	353,29	1,32,894	648,09	516,86
<b>VI. TRADE</b>	<b>54,332</b>	<b>3949,87</b>	<b>3908,52</b>	<b>56,557</b>	<b>780,15</b>	<b>641,72</b>
1. Wholesale Trade	1,461	3739,64	3737,45	4,348	268,49	221,01
2. Retail Trade	52,871	210,23	171,07	52,209	511,66	420,71
<b>VII. FINANCE</b>	<b>1,092</b>	<b>9,98</b>	<b>8,71</b>	<b>620</b>	<b>18,37</b>	<b>16,94</b>
<b>VIII. ALL OTHERS</b>	<b>26,658</b>	<b>224,93</b>	<b>189,56</b>	<b>36,724</b>	<b>920,95</b>	<b>689,25</b>
<b>TOTAL BANK CREDIT</b>	<b>7,13,079</b>	<b>8145,35</b>	<b>7421,95</b>	<b>5,08,220</b>	<b>6776,77</b>	<b>5311,11</b>
OF WHICH:						
1. Artisans and Village & Tiny Industries	16,396	77,26	60,78	7,154	123,14	97,72
2. Other Small Scale Industries	12,517	220,94	185,64	16,328	648,92	529,03

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2002**

**NORTHERN REGION  
STATE : PUNJAB**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>34,291</b>	<b>598,36</b>	<b>535,27</b>	<b>2,855</b>	<b>100,57</b>	<b>84,81</b>
1. Direct Finance	32,313	281,27	231,41	2,513	61,56	53,09
2. Indirect Finance	1,978	317,09	303,86	342	39,00	31,71
<b>II. INDUSTRY</b>	<b>37,562</b>	<b>2191,95</b>	<b>1797,63</b>	<b>26,775</b>	<b>4437,94</b>	<b>3334,01</b>
1. Mining & Quarrying	18	4,74	1,45	8	2,24	1,93
2. Food Manufacturing & Processing	969	356,19	224,78	1,204	163,06	137,55
(a) Rice Mills, Flour & Dal Mills	408	206,56	163,34	46	65,50	55,43
(b) Sugar	10	12,47	9,74	3	26,46	20,73
(c) Edible Oils & Vanaspati	52	39,41	25,41	872	19,55	18,02
(d) Tea Processing	12	1,33	1,16	—	—	—
(e) Processing of Fruits & Vegetables	40	1,56	1,32	6	1,90	1,87
(f) Others	447	94,87	23,81	277	49,65	41,50
3. Beverage & Tobacco	49	18,08	12,75	11	8,04	7,16
4. Textiles	3,478	594,32	526,49	9,036	2826,65	2036,46
(a) Cotton Textiles	579	332,00	302,07	851	974,35	611,81
(b) Jute & Other Natural Fibre Textiles	69	4,58	4,05	70	1,59	1,61
(c) Handloom Textiles & Khadi	212	11,47	10,55	282	35,98	28,40
(d) Other Textiles & Textile Products	2,618	246,27	209,82	7,833	1814,73	1394,64
5. Paper, Paper Products & Printing	724	117,66	105,79	359	105,71	89,68
6. Leather & Leather Products	344	75,08	62,17	67	12,89	10,28
7. Rubber & Plastic Products	1,269	93,09	78,69	394	160,18	140,01
8. Chemicals & Chemical Products	774	168,67	159,34	230	74,35	61,46
(a) Heavy Industrial Chemicals	26	68,31	68,23	21	4,85	4,55
(b) Fertilisers	13	19,78	18,87	4	2,39	2,22
(c) Drugs & Pharmaceuticals	178	20,81	18,98	45	2,91	2,83
(d) Non-Edible Oils	7	37	37	1	3,13	2,88
(e) Other Chemicals & Chemical Products	550	59,39	52,89	159	61,07	48,98
9. Petroleum, Coal Products & Nuclear Fuels	62	4,45	4,01	13	11,99	10,91
10. Manufacture of Cement & Cement Products	61	4,37	3,03	57	1,78	1,76
11. Basic Metals & Metal Products	3,141	228,19	187,69	1,278	283,82	229,73
(a) Iron & Steel	449	44,65	35,21	458	153,92	134,75
(b) Non-Ferrous Metals	159	18,76	16,82	20	4,96	2,97
(c) Metal Products	2,533	164,77	135,66	800	124,94	92,02
12. Engineering	2,753	169,31	145,53	1,584	116,12	75,11
(a) Heavy Engineering	289	42,61	34,53	153	21,30	19,08
(b) Light Engineering	1,775	67,17	55,30	1,085	48,55	37,84
(c) Electrical Machinery & Goods	571	51,67	49,17	261	39,67	12,03
(d) Electronic Machinery & Goods	118	7,86	6,53	85	6,60	6,16
13. Vehicles, Vehicle Parts & Transport Equipments	431	34,43	27,83	3,608	499,61	387,37
14. Other Industries	22,566	204,33	169,81	8,620	151,80	126,71
15. Electricity, Gas & Water	31	59,84	42,81	18	2,47	2,16
(a) Electricity Generation & Transmission	13	58,98	42,15	8	58	61
(b) Non-Conventional Energy	2	7	6	—	—	—
(c) Gas, Steam & Water Supply	16	80	60	10	1,89	1,54
16. Construction	892	59,20	45,46	288	17,24	15,73
<b>III. TRANSPORT OPERATORS</b>	<b>2,970</b>	<b>41,50</b>	<b>33,78</b>	<b>458</b>	<b>9,83</b>	<b>8,25</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>6,646</b>	<b>211,89</b>	<b>167,78</b>	<b>1,812</b>	<b>90,59</b>	<b>61,03</b>
<b>V. PERSONAL LOANS</b>	<b>1,73,131</b>	<b>1281,01</b>	<b>1083,66</b>	<b>61,513</b>	<b>572,55</b>	<b>442,06</b>
1. Loans for Purchase of Consumer Durables	10,721	48,18	36,76	1,648	9,20	6,95
2. Loans for Housing	25,609	494,58	445,72	13,213	241,11	206,94
3. Rest of the Personal Loans	1,36,801	738,25	601,17	46,652	322,24	228,16
<b>VI. TRADE</b>	<b>42,501</b>	<b>857,36</b>	<b>700,30</b>	<b>9,632</b>	<b>549,83</b>	<b>462,27</b>
1. Wholesale Trade	5,157	336,10	277,24	2,476	382,70	314,65
2. Retail Trade	37,344	521,26	423,06	7,156	167,13	147,62
<b>VII. FINANCE</b>	<b>647</b>	<b>29,34</b>	<b>24,94</b>	<b>288</b>	<b>18,17</b>	<b>17,02</b>
<b>VIII. ALL OTHERS</b>	<b>39,588</b>	<b>827,09</b>	<b>635,90</b>	<b>14,445</b>	<b>455,06</b>	<b>375,32</b>
<b>TOTAL BANK CREDIT</b>	<b>3,37,336</b>	<b>6038,49</b>	<b>4979,26</b>	<b>1,17,778</b>	<b>6234,54</b>	<b>4784,77</b>
OF WHICH:						
1. Artisans and Village & Tiny Industries	4,016	86,86	71,42	2,930	221,96	170,96
2. Other Small Scale Industries	20,627	701,92	578,02	14,470	1226,24	944,38

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

**NORTHERN REGION**  
**STATE : RAJASTHAN**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>6,58,547</b>	<b>2401,92</b>	<b>1999,64</b>	<b>2,48,964</b>	<b>1277,76</b>	<b>1049,72</b>
1. Direct Finance	6,37,695	2267,74	1893,98	2,39,604	1102,09	918,94
2. Indirect Finance	20,852	134,17	105,67	9,360	175,67	130,78
<b>II. INDUSTRY</b>	<b>72,531</b>	<b>583,96</b>	<b>466,91</b>	<b>48,811</b>	<b>1199,31</b>	<b>846,98</b>
1. Mining & Quarrying	341	21,62	17,56	536	67,88	55,57
2. Food Manufacturing & Processing	1,004	46,60	32,22	905	74,04	48,70
(a) Rice Mills, Flour & Dal Mills	624	5,05	4,44	369	36,00	16,73
(b) Sugar	5	6,68	6,53	—	—	—
(c) Edible Oils & Vanaspati	110	12,06	11,50	232	26,82	22,19
(d) Tea Processing	1	80	79	4	25	24
(e) Processing of Fruits & Vegetables	1	2	—	2	8	3
(f) Others	263	21,99	8,95	298	10,88	9,50
3. Beverage & Tobacco	11	21,46	13,94	17	4,92	4,37
4. Textiles	674	75,92	75,14	2,080	450,67	299,02
(a) Cotton Textiles	258	46,47	44,04	1,380	218,60	121,19
(b) Jute & Other Natural Fibre Textiles	12	5	3	21	13	7
(c) Handloom Textiles & Khadi	63	25	20	183	2,84	2,33
(d) Other Textiles & Textile Products	341	29,16	30,87	496	229,11	175,43
5. Paper, Paper Products & Printing	278	21,36	20,29	205	5,11	4,45
6. Leather & Leather Products	557	2,61	2,63	708	1,89	1,55
7. Rubber & Plastic Products	53	7,70	7,15	174	99,41	67,10
8. Chemicals & Chemical Products	118	33,48	22,69	496	130,67	84,86
(a) Heavy Industrial Chemicals	11	5,15	3,16	17	2,64	2,71
(b) Fertilisers	3	10,60	5,69	7	108,60	64,49
(c) Drugs & Pharmaceuticals	23	3,57	1,02	29	1,79	1,45
(d) Non-Edible Oils	3	11	9	6	90	88
(e) Other Chemicals & Chemical Products	78	14,05	12,72	437	16,74	15,33
9. Petroleum, Coal Products & Nuclear Fuels	13	36	36	1	3	2
10. Manufacture of Cement & Cement Products	1,156	60,33	56,74	204	36,22	25,17
11. Basic Metals & Metal Products	267	20,99	20,07	425	43,11	35,99
(a) Iron & Steel	45	10,63	9,76	54	15,31	13,37
(b) Non-Ferrous Metals	3	90	1,13	9	8,69	4,05
(c) Metal Products	219	9,47	9,19	362	19,12	18,58
12. Engineering	312	56,67	21,51	415	19,64	14,68
(a) Heavy Engineering	14	15,90	9,86	15	1,63	1,42
(b) Light Engineering	191	6,63	4,97	86	3,78	2,37
(c) Electrical Machinery & Goods	56	3,25	2,48	124	10,92	9,10
(d) Electronic Machinery & Goods	51	30,89	4,21	190	3,32	1,78
13. Vehicles, Vehicle Parts & Transport Equipments	202	25,75	25,64	156	19,58	13,12
14. Other Industries	67,229	174,43	136,87	41,755	221,41	172,06
15. Electricity, Gas & Water	14	2,32	2,10	21	2,45	76
(a) Electricity Generation & Transmission	7	1,20	65	6	98	13
(b) Non-Conventional Energy	3	98	1,08	1	2	2
(c) Gas, Steam & Water Supply	4	14	37	14	1,44	61
16. Construction	302	12,36	12,00	713	22,29	19,56
<b>III. TRANSPORT OPERATORS</b>	<b>8,843</b>	<b>48,07</b>	<b>34,14</b>	<b>6,229</b>	<b>52,55</b>	<b>40,65</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>17,253</b>	<b>55,42</b>	<b>44,38</b>	<b>13,491</b>	<b>143,88</b>	<b>125,83</b>
<b>V. PERSONAL LOANS</b>	<b>1,72,942</b>	<b>624,80</b>	<b>534,08</b>	<b>1,74,913</b>	<b>837,93</b>	<b>708,35</b>
1. Loans for Purchase of Consumer Durables	13,486	37,03	29,51	16,519	52,18	41,92
2. Loans for Housing	15,724	153,62	138,98	21,802	281,82	245,10
3. Rest of the Personal Loans	1,43,732	434,15	365,59	1,36,592	503,93	421,33
<b>VI. TRADE</b>	<b>1,26,992</b>	<b>573,57</b>	<b>494,03</b>	<b>1,11,352</b>	<b>567,90</b>	<b>442,02</b>
1. Wholesale Trade	5,576	252,05	239,37	5,533	112,74	89,49
2. Retail Trade	1,21,416	321,53	254,66	1,05,819	455,16	352,53
<b>VII. FINANCE</b>	<b>992</b>	<b>9,56</b>	<b>8,23</b>	<b>635</b>	<b>13,55</b>	<b>11,85</b>
<b>VIII. ALL OTHERS</b>	<b>43,606</b>	<b>983,19</b>	<b>950,56</b>	<b>40,798</b>	<b>220,76</b>	<b>181,59</b>
<b>TOTAL BANK CREDIT</b>	<b>11,01,706</b>	<b>5280,48</b>	<b>4531,95</b>	<b>6,45,193</b>	<b>4313,63</b>	<b>3406,99</b>
OF WHICH:						
1. Artisans and Village & Tiny Industries	48,521	106,88	83,75	18,767	70,75	56,51
2. Other Small Scale Industries	18,018	90,33	73,17	20,944	237,53	189,50

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2002**

**NORTHERN REGION  
STATE : RAJASTHAN**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>22,502</b>	<b>334,72</b>	<b>284,75</b>	<b>4,936</b>	<b>915,14</b>	<b>756,14</b>
1. Direct Finance	21,473	181,29	153,67	4,090	55,14	46,90
2. Indirect Finance	1,029	153,44	131,08	846	860,00	709,23
<b>II. INDUSTRY</b>	<b>28,541</b>	<b>2871,54</b>	<b>2155,64</b>	<b>15,896</b>	<b>1948,06</b>	<b>1522,33</b>
1. Mining & Quarrying	596	172,51	136,80	141	102,76	72,20
2. Food Manufacturing & Processing	898	149,88	115,16	560	112,48	71,95
(a) Rice Mills, Flour & Dal Mills	226	32,41	23,68	179	10,28	8,70
(b) Sugar	10	8,14	7,75	4	10,20	9,08
(c) Edible Oils & Vanaspati	178	62,91	47,64	234	53,75	23,99
(d) Tea Processing	2	13	13	4	68	66
(e) Processing of Fruits & Vegetables	2	25	25	7	2,18	1,96
(f) Others	480	46,06	35,72	132	35,40	27,57
3. Beverage & Tobacco	54	17,00	15,20	21	18,75	14,68
4. Textiles	2,245	815,00	620,85	884	220,24	190,30
(a) Cotton Textiles	617	227,90	167,22	115	53,57	49,81
(b) Jute & Other Natural Fibre Textiles	5	11	6	4	45	32
(c) Handloom Textiles & Khadi	58	1,81	1,64	210	7,23	6,41
(d) Other Textiles & Textile Products	1,565	585,17	451,94	555	158,99	133,76
5. Paper, Paper Products & Printing	461	99,88	70,28	365	40,02	30,01
6. Leather & Leather Products	297	2,86	2,45	46	5,63	4,84
7. Rubber & Plastic Products	446	53,64	48,93	207	54,79	46,67
8. Chemicals & Chemical Products	860	450,22	244,34	292	45,78	34,72
(a) Heavy Industrial Chemicals	153	52,97	31,59	20	4,13	3,70
(b) Fertilisers	35	138,26	73,05	13	11,40	8,86
(c) Drugs & Pharmaceuticals	98	23,34	17,13	70	12,53	7,78
(d) Non-Edible Oils	8	2,32	1,80	4	63	56
(e) Other Chemicals & Chemical Products	566	233,33	120,76	185	17,09	13,81
9. Petroleum, Coal Products & Nuclear Fuels	13	3,23	3,13	6	1,23	1,25
10. Manufacture of Cement & Cement Products	384	282,71	203,61	52	13,16	12,34
11. Basic Metals & Metal Products	3,868	221,89	183,07	492	99,90	81,97
(a) Iron & Steel	251	83,05	68,60	178	48,84	40,42
(b) Non-Ferrous Metals	63	51,11	45,52	37	13,94	11,91
(c) Metal Products	3,554	87,72	68,96	277	37,13	29,64
12. Engineering	1,109	294,06	255,96	1,082	416,07	276,40
(a) Heavy Engineering	75	12,16	8,49	43	40,51	31,48
(b) Light Engineering	457	48,40	44,64	269	61,69	59,24
(c) Electrical Machinery & Goods	432	110,33	94,02	659	239,82	133,55
(d) Electronic Machinery & Goods	145	123,17	108,81	111	74,04	52,13
13. Vehicles, Vehicle Parts & Transport Equipments	205	34,88	26,60	92	19,33	15,23
14. Other Industries	16,152	206,01	177,80	11,306	246,30	177,56
15. Electricity, Gas & Water	29	11,09	5,94	36	91,23	85,25
(a) Electricity Generation & Transmission	10	9,57	4,91	26	88,65	82,87
(b) Non-Conventional Energy	3	11	11	1	2,12	2,06
(c) Gas, Steam & Water Supply	16	1,41	92	9	46	32
16. Construction	924	56,68	45,50	314	460,38	406,98
<b>III. TRANSPORT OPERATORS</b>	<b>3,946</b>	<b>47,07</b>	<b>35,54</b>	<b>1,056</b>	<b>158,98</b>	<b>97,52</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>9,410</b>	<b>242,73</b>	<b>209,31</b>	<b>3,547</b>	<b>128,22</b>	<b>98,97</b>
<b>V. PERSONAL LOANS</b>	<b>1,71,470</b>	<b>1230,11</b>	<b>1029,38</b>	<b>1,05,082</b>	<b>1066,10</b>	<b>898,09</b>
1. Loans for Purchase of Consumer Durables	13,438	55,68	42,93	8,312	32,88	26,28
2. Loans for Housing	26,958	507,95	448,68	18,576	542,98	509,74
3. Rest of the Personal Loans	1,31,074	666,47	537,77	78,194	490,24	362,07
<b>VI. TRADE</b>	<b>41,619</b>	<b>697,00</b>	<b>567,02</b>	<b>12,306</b>	<b>1100,25</b>	<b>1042,66</b>
1. Wholesale Trade	4,736	307,00	250,74	1,411	881,07	856,77
2. Retail Trade	36,883	389,99	316,28	10,895	219,18	185,90
<b>VII. FINANCE</b>	<b>305</b>	<b>24,12</b>	<b>18,35</b>	<b>145</b>	<b>233,39</b>	<b>126,68</b>
<b>VIII. ALL OTHERS</b>	<b>41,491</b>	<b>492,25</b>	<b>399,89</b>	<b>19,082</b>	<b>424,13</b>	<b>334,31</b>
<b>TOTAL BANK CREDIT</b>	<b>3,19,284</b>	<b>5939,53</b>	<b>4699,89</b>	<b>1,62,050</b>	<b>5974,26</b>	<b>4876,69</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	3,079	44,09	36,24	723	30,42	24,49
2. Other Small Scale Industries	14,270	454,97	374,54	11,734	532,45	380,57

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

**NORTHERN REGION  
CHANDIGARH**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>517</b>	<b>23,02</b>	<b>12,05</b>	<b>189</b>	<b>7,72</b>	<b>6,12</b>
1. Direct Finance	443	3,45	2,77	88	1,84	2,10
2. Indirect Finance	74	19,57	9,28	101	5,88	4,02
<b>II. INDUSTRY</b>	<b>193</b>	<b>143,32</b>	<b>124,64</b>	<b>181</b>	<b>110,27</b>	<b>81,29</b>
1. Mining & Quarrying	4	91	94	—	—	—
2. Food Manufacturing & Processing	9	20,15	16,18	8	5,20	5,57
(a) Rice Mills, Flour & Dal Mills	1	3	3	5	5	5
(b) Sugar	3	19,82	15,93	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	2	2,77	3,14
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	5	30	22	1	2,38	2,38
3. Beverage & Tobacco	—	—	—	1	20	19
4. Textiles	4	56	80	6	7,88	7,51
(a) Cotton Textiles	2	9	5	2	1,83	1,20
(b) Jute & Other Natural Fibre Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles & Textile Products	2	47	75	4	6,05	6,32
5. Paper, Paper Products & Printing	21	12,36	10,25	25	8,05	7,73
6. Leather & Leather Products	—	—	—	2	4,81	6,01
7. Rubber & Plastic Products	15	23,44	21,69	—	—	—
8. Chemicals & Chemical Products	21	31,91	24,35	16	18,61	8,80
(a) Heavy Industrial Chemicals	—	—	—	2	8,76	3,97
(b) Fertilisers	3	3,50	1,67	6	8,01	3,19
(c) Drugs & Pharmaceuticals	13	18,89	18,08	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	5	9,52	4,60	8	1,84	1,64
9. Petroleum, Coal Products & Nuclear Fuels	1	3	3	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	3	29	29
11. Basic Metals & Metal Products	15	6,44	5,01	21	6,86	6,48
(a) Iron & Steel	6	5,64	4,40	8	4,83	3,86
(b) Non-Ferrous Metals	—	—	—	1	58	58
(c) Metal Products	9	80	61	12	1,45	2,03
12. Engineering	28	37,51	35,76	30	56,90	37,22
(a) Heavy Engineering	2	6,32	6,32	1	5	2
(b) Light Engineering	8	2,95	74	8	24	20
(c) Electrical Machinery & Goods	4	6	6	12	16,04	7,45
(d) Electronic Machinery & Goods	14	28,18	28,65	9	40,57	29,54
13. Vehicles, Vehicle Parts & Transport Equipments	17	5,08	4,57	4	8	18
14. Other Industries	53	4,77	4,94	58	92	83
15. Electricity, Gas & Water	1	3	—	—	—	—
(a) Electricity Generation & Transmission	1	3	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	4	15	11	7	47	47
<b>III. TRANSPORT OPERATORS</b>	<b>26</b>	<b>77</b>	<b>51</b>	<b>25</b>	<b>40</b>	<b>35</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>60</b>	<b>3,12</b>	<b>2,18</b>	<b>49</b>	<b>3,10</b>	<b>98</b>
<b>V. PERSONAL LOANS</b>	<b>3,091</b>	<b>89,55</b>	<b>63,24</b>	<b>2,353</b>	<b>17,02</b>	<b>14,60</b>
1. Loans for Purchase of Consumer Durables	227	1,54	80	526	2,37	1,89
2. Loans for Housing	345	16,72	13,42	272	5,09	4,81
3. Rest of the Personal Loans	2,519	71,28	49,02	1,555	9,56	7,90
<b>VI. TRADE</b>	<b>294</b>	<b>31,55</b>	<b>29,84</b>	<b>367</b>	<b>8,66</b>	<b>7,52</b>
1. Wholesale Trade	129	23,63	23,12	47	73	69
2. Retail Trade	165	7,92	6,71	320	7,93	6,83
<b>VII. FINANCE</b>	<b>3</b>	<b>20</b>	<b>20</b>	<b>1</b>	<b>1</b>	<b>—</b>
<b>VIII. ALL OTHERS</b>	<b>472</b>	<b>23,93</b>	<b>17,12</b>	<b>410</b>	<b>12,51</b>	<b>9,99</b>
<b>TOTAL BANK CREDIT</b>	<b>4,656</b>	<b>315,47</b>	<b>249,78</b>	<b>3,575</b>	<b>159,70</b>	<b>120,85</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	45	2,17	1,65	6	10	8
2. Other Small Scale Industries	59	18,67	10,36	93	7,41	7,38

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

**NORTHERN REGION  
CHANDIGARH**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>1,373</b>	<b>640,51</b>	<b>552,65</b>	—	—	—
1. Direct Finance	1,191	65,93	69,90	—	—	—
2. Indirect Finance	182	574,58	482,75	—	—	—
<b>II. INDUSTRY</b>	<b>10,561</b>	<b>2035,21</b>	<b>1639,93</b>	—	—	—
1. Mining & Quarrying	8	81	68	—	—	—
2. Food Manufacturing & Processing	2,213	179,83	176,35	—	—	—
(a) Rice Mills, Flour & Dal Mills	1,770	37,31	36,32	—	—	—
(b) Sugar	23	65,94	70,91	—	—	—
(c) Edible Oils & Vanaspati	22	27,04	24,98	—	—	—
(d) Tea Processing	2	25	22	—	—	—
(e) Processing of Fruits & Vegetables	11	12,70	11,04	—	—	—
(f) Others	385	36,60	32,87	—	—	—
3. Beverage & Tobacco	12	22,83	20,03	—	—	—
4. Textiles	216	204,93	165,03	—	—	—
(a) Cotton Textiles	104	164,83	124,94	—	—	—
(b) Jute & Other Natural Fibre Textiles	14	4,01	3,89	—	—	—
(c) Handloom Textiles & Khadi	2	1	—	—	—	—
(d) Other Textiles & Textile Products	96	36,08	36,19	—	—	—
5. Paper, Paper Products & Printing	207	41,99	32,85	—	—	—
6. Leather & Leather Products	21	8,89	7,01	—	—	—
7. Rubber & Plastic Products	114	33,43	31,49	—	—	—
8. Chemicals & Chemical Products	664	250,23	197,56	—	—	—
(a) Heavy Industrial Chemicals	27	13,49	12,20	—	—	—
(b) Fertilisers	9	6,53	5,19	—	—	—
(c) Drugs & Pharmaceuticals	515	193,99	153,86	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	113	36,22	26,31	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	6	76	58	—	—	—
10. Manufacture of Cement & Cement Products	23	1,75	1,49	—	—	—
11. Basic Metals & Metal Products	483	332,32	282,52	—	—	—
(a) Iron & Steel	167	270,76	233,93	—	—	—
(b) Non-Ferrous Metals	8	5,91	7,39	—	—	—
(c) Metal Products	308	55,65	41,19	—	—	—
12. Engineering	518	354,22	304,30	—	—	—
(a) Heavy Engineering	135	98,56	84,22	—	—	—
(b) Light Engineering	196	45,66	35,88	—	—	—
(c) Electrical Machinery & Goods	108	106,83	87,69	—	—	—
(d) Electronic Machinery & Goods	79	103,17	96,51	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	152	37,00	37,60	—	—	—
14. Other Industries	5,690	226,11	140,59	—	—	—
15. Electricity, Gas & Water	18	61,22	6,75	—	—	—
(a) Electricity Generation & Transmission	7	59,03	4,71	—	—	—
(b) Non-Conventional Energy	1	8	8	—	—	—
(c) Gas, Steam & Water Supply	10	2,11	1,96	—	—	—
16. Construction	216	278,88	235,11	—	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>485</b>	<b>62,90</b>	<b>41,35</b>	—	—	—
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>1,935</b>	<b>217,26</b>	<b>167,60</b>	—	—	—
<b>V. PERSONAL LOANS</b>	<b>63,315</b>	<b>560,69</b>	<b>455,19</b>	—	—	—
1. Loans for Purchase of Consumer Durables	5,640	26,78	21,36	—	—	—
2. Loans for Housing	6,530	162,53	142,22	—	—	—
3. Rest of the Personal Loans	51,145	371,38	291,61	—	—	—
<b>VI. TRADE</b>	<b>5,519</b>	<b>6265,23</b>	<b>5113,73</b>	—	—	—
1. Wholesale Trade	1,158	6066,76	4975,53	—	—	—
2. Retail Trade	4,361	198,47	138,19	—	—	—
<b>VII. FINANCE</b>	<b>74</b>	<b>198,42</b>	<b>178,13</b>	—	—	—
<b>VIII. ALL OTHERS</b>	<b>14,134</b>	<b>633,14</b>	<b>489,50</b>	—	—	—
<b>TOTAL BANK CREDIT</b>	<b>97,396</b>	<b>10613,37</b>	<b>8638,06</b>	—	—	—
<b>OF WHICH:</b>						
1. Artisans and Village & Tiny Industries	265	17,34	18,22	—	—	—
2. Other Small Scale Industries	6,198	206,52	186,42	—	—	—

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

NORTHERN REGION

STATE : DELHI

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>788</b>	<b>11,27</b>	<b>9,84</b>	<b>151</b>	<b>95</b>	<b>90</b>
1. Direct Finance	714	7,51	6,73	151	95	90
2. Indirect Finance	74	3,76	3,11	—	—	—
<b>II. INDUSTRY</b>	<b>989</b>	<b>1333,88</b>	<b>753,95</b>	<b>195</b>	<b>32,16</b>	<b>25,20</b>
1. Mining & Quarrying	1	4	3	3	33	13
2. Food Manufacturing & Processing	30	143,65	58,23	12	62	58
(a) Rice Mills, Flour & Dal Mills	8	51,32	48,53	6	34	34
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	3	81,67	1,05	1	15	15
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	1	3	1
(f) Others	19	10,67	8,65	4	11	8
3. Beverage & Tobacco	1	95	81	—	—	—
4. Textiles	129	32,13	28,03	17	3,90	5,03
(a) Cotton Textiles	17	2,45	1,94	1	8	9
(b) Jute & Other Natural Fibre Textiles	2	7,50	7,15	—	—	—
(c) Handloom Textiles & Khadi	4	4	4	—	—	—
(d) Other Textiles & Textile Products	106	22,15	18,90	16	3,83	4,93
5. Paper, Paper Products & Printing	52	11,00	8,73	7	30	24
6. Leather & Leather Products	20	2,11	1,78	3	1,36	1,45
7. Rubber & Plastic Products	74	22,23	17,52	26	4,22	2,78
8. Chemicals & Chemical Products	51	425,26	224,22	4	14	11
(a) Heavy Industrial Chemicals	5	160,04	34,82	—	—	—
(b) Fertilisers	6	235,90	165,67	—	—	—
(c) Drugs & Pharmaceuticals	14	17,26	13,27	2	8	7
(d) Non-Edible Oils	1	20	21	—	—	—
(e) Other Chemicals & Chemical Products	25	11,86	10,26	2	6	4
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	4	6,44	5,89	3	2,55	2,55
11. Basic Metals & Metal Products	106	18,67	16,46	17	14,67	8,53
(a) Iron & Steel	42	4,60	4,26	11	9,63	8,44
(b) Non-Ferrous Metals	5	80	79	—	—	—
(c) Metal Products	59	13,27	11,42	6	5,04	9
12. Engineering	158	208,54	169,56	22	2,33	2,28
(a) Heavy Engineering	13	15,11	13,17	2	43	43
(b) Light Engineering	46	138,40	132,07	7	1,57	1,54
(c) Electrical Machinery & Goods	52	10,95	7,25	11	33	31
(d) Electronic Machinery & Goods	47	44,09	17,07	2	1	—
13. Vehicles, Vehicle Parts & Transport Equipments	27	141,61	51,22	7	7	5
14. Other Industries	314	30,14	16,17	74	1,66	1,48
15. Electricity, Gas & Water	10	214,76	78,68	—	—	—
(a) Electricity Generation & Transmission	7	43,92	43,83	—	—	—
(b) Non-Conventional Energy	1	4	4	—	—	—
(c) Gas, Steam & Water Supply	2	170,81	34,81	—	—	—
16. Construction	12	76,35	76,61	—	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>148</b>	<b>9,63</b>	<b>8,59</b>	<b>48</b>	<b>1,27</b>	<b>1,06</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>416</b>	<b>38,26</b>	<b>18,13</b>	<b>96</b>	<b>6,31</b>	<b>4,17</b>
<b>V. PERSONAL LOANS</b>	<b>9,375</b>	<b>63,99</b>	<b>54,07</b>	<b>3,926</b>	<b>21,72</b>	<b>18,71</b>
1. Loans for Purchase of Consumer Durables	330	1,70	1,30	136	41	34
2. Loans for Housing	511	14,02	11,97	108	2,63	2,36
3. Rest of the Personal Loans	8,534	48,26	40,81	3,682	18,69	16,02
<b>VI. TRADE</b>	<b>1,897</b>	<b>51,21</b>	<b>45,41</b>	<b>400</b>	<b>123,37</b>	<b>121,58</b>
1. Wholesale Trade	90	30,73	29,32	32	118,89	119,02
2. Retail Trade	1,807	20,49	16,10	368	4,48	2,56
<b>VII. FINANCE</b>	<b>40</b>	<b>68,05</b>	<b>67,53</b>	<b>10</b>	<b>2</b>	<b>2</b>
<b>VIII. ALL OTHERS</b>	<b>2,601</b>	<b>226,21</b>	<b>123,71</b>	<b>668</b>	<b>7,47</b>	<b>5,26</b>
<b>TOTAL BANK CREDIT</b>	<b>16,254</b>	<b>1802,51</b>	<b>1081,24</b>	<b>5,494</b>	<b>193,28</b>	<b>176,88</b>
OF WHICH:						
1. Artisans and Village & Tiny Industries	321	28,96	26,19	59	2,43	2,12
2. Other Small Scale Industries	349	37,16	26,88	74	7,63	2,45

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

**NORTHERN REGION**  
**STATE : DELHI**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	—	—	—	<b>5,448</b>	<b>2954,00</b>	<b>2161,29</b>
1. Direct Finance	—	—	—	4,170	87,45	77,09
2. Indirect Finance	—	—	—	1,278	2866,55	2084,20
<b>II. INDUSTRY</b>	—	—	—	<b>91,772</b>	<b>40944,37</b>	<b>31324,12</b>
1. Mining & Quarrying	—	—	—	182	845,85	821,38
2. Food Manufacturing & Processing	—	—	—	1,042	2816,86	2151,01
(a) Rice Mills, Flour & Dal Mills	—	—	—	280	1474,08	1185,74
(b) Sugar	—	—	—	39	349,26	248,73
(c) Edible Oils & Vanaspati	—	—	—	153	190,13	150,86
(d) Tea Processing	—	—	—	6	99	80
(e) Processing of Fruits & Vegetables	—	—	—	41	142,78	72,54
(f) Others	—	—	—	523	659,62	492,33
3. Beverage & Tobacco	—	—	—	133	671,24	525,68
4. Textiles	—	—	—	8,558	4135,58	3193,41
(a) Cotton Textiles	—	—	—	1,407	1351,90	1093,95
(b) Jute & Other Natural Fibre Textiles	—	—	—	39	14,35	13,78
(c) Handloom Textiles & Khadi	—	—	—	116	29,89	23,24
(d) Other Textiles & Textile Products	—	—	—	6,996	2739,44	2062,44
5. Paper, Paper Products & Printing	—	—	—	2,608	1707,31	1367,53
6. Leather & Leather Products	—	—	—	905	483,18	347,96
7. Rubber & Plastic Products	—	—	—	4,065	1122,51	872,54
8. Chemicals & Chemical Products	—	—	—	14,907	3236,03	2331,48
(a) Heavy Industrial Chemicals	—	—	—	272	158,55	124,70
(b) Fertilisers	—	—	—	125	1356,58	929,92
(c) Drugs & Pharmaceuticals	—	—	—	542	868,99	583,01
(d) Non-Edible Oils	—	—	—	68	186,76	186,31
(e) Other Chemicals & Chemical Products	—	—	—	13,900	665,15	507,53
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	279	4094,11	3808,17
10. Manufacture of Cement & Cement Products	—	—	—	170	304,65	229,53
11. Basic Metals & Metal Products	—	—	—	3,190	4639,08	3837,62
(a) Iron & Steel	—	—	—	585	3609,67	3059,37
(b) Non-Ferrous Metals	—	—	—	401	199,38	128,11
(c) Metal Products	—	—	—	2,204	830,02	650,15
12. Engineering	—	—	—	10,066	5816,31	3614,66
(a) Heavy Engineering	—	—	—	511	830,94	495,74
(b) Light Engineering	—	—	—	3,862	1602,41	1032,29
(c) Electrical Machinery & Goods	—	—	—	2,665	1567,02	865,95
(d) Electronic Machinery & Goods	—	—	—	3,028	1815,94	1220,67
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	1,846	1792,33	1380,36
14. Other Industries	—	—	—	39,390	1744,03	1318,84
15. Electricity, Gas & Water	—	—	—	186	2846,25	1683,89
(a) Electricity Generation & Transmission	—	—	—	137	2772,72	1612,06
(b) Non-Conventional Energy	—	—	—	8	15,14	16,55
(c) Gas, Steam & Water Supply	—	—	—	41	58,39	55,28
16. Construction	—	—	—	4,245	4689,05	3840,05
<b>III. TRANSPORT OPERATORS</b>	—	—	—	<b>5,350</b>	<b>723,15</b>	<b>604,78</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	—	—	—	<b>21,953</b>	<b>3951,39</b>	<b>2838,05</b>
<b>V. PERSONAL LOANS</b>	—	—	—	<b>10,35,179</b>	<b>8764,62</b>	<b>5774,15</b>
1. Loans for Purchase of Consumer Durables	—	—	—	18,510	112,93	94,50
2. Loans for Housing	—	—	—	42,289	2086,89	1706,60
3. Rest of the Personal Loans	—	—	—	9,74,380	6564,79	3973,06
<b>VI. TRADE</b>	—	—	—	<b>38,899</b>	<b>15668,14</b>	<b>12473,80</b>
1. Wholesale Trade	—	—	—	13,456	13832,89	11050,96
2. Retail Trade	—	—	—	25,443	1835,25	1422,84
<b>VII. FINANCE</b>	—	—	—	<b>2,987</b>	<b>11544,41</b>	<b>9599,36</b>
<b>VIII. ALL OTHERS</b>	—	—	—	<b>1,11,693</b>	<b>7637,86</b>	<b>5747,93</b>
<b>TOTAL BANK CREDIT</b>	—	—	—	<b>13,13,281</b>	<b>92187,95</b>	<b>70523,48</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	—	—	—	4,298	173,59	144,37
2. Other Small Scale Industries	—	—	—	34,597	3014,56	2369,96

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

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

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>9,526</b>	<b>17,11</b>	<b>14,91</b>	<b>2,338</b>	<b>5,24</b>	<b>4,97</b>
1. Direct Finance	8,043	13,02	11,59	2,337	5,18	4,95
2. Indirect Finance	1,483	4,09	3,33	1	6	2
<b>II. INDUSTRY</b>	<b>2,015</b>	<b>44,00</b>	<b>34,58</b>	<b>517</b>	<b>8,41</b>	<b>8,45</b>
1. Mining & Quarrying	2	51	47	1	3	3
2. Food Manufacturing & Processing	136	4,95	4,94	115	2,50	2,69
(a) Rice Mills, Flour & Dal Mills	94	29	23	95	1,02	95
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	3	10	9	1	3	3
(d) Tea Processing	4	4,11	4,25	3	1,24	1,55
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	35	45	36	16	21	16
3. Beverage & Tobacco	2	1,17	1,14	—	—	—
4. Textiles	127	13,83	9,25	43	18	19
(a) Cotton Textiles	7	33	22	1	6	7
(b) Jute & Other Natural Fibre Textiles	2	4	4	—	—	—
(c) Handloom Textiles & Khadi	36	1,37	95	5	3	3
(d) Other Textiles & Textile Products	82	12,09	8,04	37	9	9
5. Paper, Paper Products & Printing	27	2,08	1,37	6	14	15
6. Leather & Leather Products	2	6	2	—	—	—
7. Rubber & Plastic Products	8	1,28	1,16	—	—	—
8. Chemicals & Chemical Products	8	29	24	4	2,60	2,62
(a) Heavy Industrial Chemicals	1	7	4	2	2,59	2,61
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	4	8	7	2	1	1
(d) Non-Edible Oils	1	5	4	—	—	—
(e) Other Chemicals & Chemical Products	2	9	8	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	8	72	56	—	—	—
11. Basic Metals & Metal Products	27	1,68	1,03	8	14	12
(a) Iron & Steel	2	25	10	—	—	—
(b) Non-Ferrous Metals	1	7	5	1	4	3
(c) Metal Products	24	1,36	87	7	10	9
12. Engineering	11	1,23	69	9	5	5
(a) Heavy Engineering	1	3	2	—	—	—
(b) Light Engineering	2	9	3	3	—	—
(c) Electrical Machinery & Goods	6	5	5	6	4	5
(d) Electronic Machinery & Goods	2	1,07	59	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	7	1,38	36	1	1	1
14. Other Industries	1,626	11,96	10,69	328	2,64	2,46
15. Electricity, Gas & Water	1	1,47	1,47	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	1	1,47	1,47	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	23	1,39	1,18	2	13	13
<b>III. TRANSPORT OPERATORS</b>	<b>453</b>	<b>7,72</b>	<b>6,49</b>	<b>223</b>	<b>2,60</b>	<b>2,08</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>369</b>	<b>22,89</b>	<b>12,78</b>	<b>308</b>	<b>2,58</b>	<b>2,24</b>
<b>V. PERSONAL LOANS</b>	<b>6,611</b>	<b>38,30</b>	<b>32,27</b>	<b>3,439</b>	<b>17,63</b>	<b>14,14</b>
1. Loans for Purchase of Consumer Durables	1,165	3,23	2,85	402	2,63	2,11
2. Loans for Housing	204	8,53	7,44	95	2,94	2,58
3. Rest of the Personal Loans	5,242	26,54	21,99	2,942	12,06	9,46
<b>VI. TRADE</b>	<b>1,758</b>	<b>32,52</b>	<b>26,08</b>	<b>872</b>	<b>10,81</b>	<b>10,48</b>
1. Wholesale Trade	71	7,61	6,87	48	2,11	1,96
2. Retail Trade	1,687	24,91	19,21	824	8,69	8,52
<b>VII. FINANCE</b>	<b>61</b>	<b>7,09</b>	<b>1,51</b>	<b>10</b>	<b>9</b>	<b>8</b>
<b>VIII. ALL OTHERS</b>	<b>1,086</b>	<b>53,07</b>	<b>32,92</b>	<b>448</b>	<b>6,04</b>	<b>3,40</b>
<b>TOTAL BANK CREDIT</b>	<b>21,879</b>	<b>222,69</b>	<b>161,54</b>	<b>8,155</b>	<b>53,40</b>	<b>45,84</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	546	4,60	2,96	87	1,30	1,13
2. Other Small Scale Industries	1,251	12,57	8,25	394	2,70	2,56

Note : There are no Urban and Metropolitan Centres in Arunachal Pradesh.

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

**NORTH-EASTERN REGION  
STATE : ASSAM**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>1,02,460</b>	<b>293,40</b>	<b>252,41</b>	<b>24,538</b>	<b>79,87</b>	<b>73,27</b>
1. Direct Finance	1,00,311	172,86	139,17	23,493	56,29	51,01
2. Indirect Finance	2,149	120,55	113,24	1,045	23,58	22,26
<b>II. INDUSTRY</b>	<b>38,486</b>	<b>6595,69</b>	<b>3419,54</b>	<b>17,897</b>	<b>580,59</b>	<b>376,53</b>
1. Mining & Quarrying	13	422,88	248,32	14	101,12	1,85
2. Food Manufacturing & Processing	901	18,28	13,97	695	54,51	40,87
(a) Rice Mills, Flour & Dal Mills	378	5,39	4,36	253	11,52	9,27
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	29	62	61	44	2,34	2,00
(d) Tea Processing	24	8,89	6,49	67	28,42	22,50
(e) Processing of Fruits & Vegetables	—	—	—	3	21	20
(f) Others	470	3,38	2,50	328	12,00	6,91
3. Beverage & Tobacco	4	11	9	6	31	32
4. Textiles	3,127	9,50	9,04	1,455	8,74	8,53
(a) Cotton Textiles	218	98	93	319	1,09	95
(b) Jute & Other Natural Fibre Textiles	175	83	97	98	68	72
(c) Handloom Textiles & Khadi	2,139	5,07	5,34	419	2,09	2,11
(d) Other Textiles & Textile Products	595	2,62	1,80	619	4,87	4,75
5. Paper, Paper Products & Printing	95	4,81	4,06	173	14,56	5,58
6. Leather & Leather Products	62	26	22	18	19	20
7. Rubber & Plastic Products	97	1,30	1,26	40	89	80
8. Chemicals & Chemical Products	44	231,55	54,65	101	101,98	37,55
(a) Heavy Industrial Chemicals	—	—	—	6	35	37
(b) Fertilisers	2	185,20	23,43	—	—	—
(c) Drugs & Pharmaceuticals	15	2,13	2,14	17	20	19
(d) Non-Edible Oils	—	—	—	1	100,00	35,72
(e) Other Chemicals & Chemical Products	27	44,22	29,08	77	1,44	1,27
9. Petroleum, Coal Products & Nuclear Fuels	2	11,75	11,65	9	175,04	179,46
10. Manufacture of Cement & Cement Products	160	1,65	1,63	135	1,74	1,62
11. Basic Metals & Metal Products	114	1935,84	871,58	279	6,46	5,42
(a) Iron & Steel	8	1934,86	870,66	9	1,74	1,22
(b) Non-Ferrous Metals	—	—	—	2	29	17
(c) Metal Products	106	98	91	268	4,43	4,03
12. Engineering	184	377,73	198,87	194	5,35	5,11
(a) Heavy Engineering	6	62	50	4	2,17	2,23
(b) Light Engineering	65	372,59	193,95	79	1,51	1,26
(c) Electrical Machinery & Goods	42	4,12	4,08	74	1,14	1,02
(d) Electronic Machinery & Goods	71	41	34	37	53	60
13. Vehicles, Vehicle Parts & Transport Equipments	164	4,41	1,04	100	2,44	87
14. Other Industries	32,990	73,70	69,00	13,982	67,10	63,92
15. Electricity, Gas & Water	17	3497,51	1929,86	6	25,19	10,25
(a) Electricity Generation & Transmission	15	3422,48	1854,85	2	10	10
(b) Non-Conventional Energy	1	75,00	75,00	1	2	1
(c) Gas, Steam & Water Supply	1	3	1	3	25,07	10,14
16. Construction	512	4,41	4,31	690	14,97	14,19
<b>III. TRANSPORT OPERATORS</b>	<b>10,708</b>	<b>72,73</b>	<b>62,03</b>	<b>4,703</b>	<b>62,93</b>	<b>46,34</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>13,630</b>	<b>74,55</b>	<b>28,96</b>	<b>7,651</b>	<b>44,69</b>	<b>39,31</b>
<b>V. PERSONAL LOANS</b>	<b>87,188</b>	<b>316,47</b>	<b>279,50</b>	<b>71,532</b>	<b>385,06</b>	<b>333,27</b>
1. Loans for Purchase of Consumer Durables	10,368	29,90	23,72	11,592	42,28	32,08
2. Loans for Housing	5,810	85,51	78,74	6,875	124,46	114,14
3. Rest of the Personal Loans	71,010	201,06	177,04	53,065	218,33	187,05
<b>VI. TRADE</b>	<b>77,787</b>	<b>903,95</b>	<b>330,51</b>	<b>34,666</b>	<b>243,47</b>	<b>203,11</b>
1. Wholesale Trade	770	678,75	153,24	1,400	51,41	41,32
2. Retail Trade	77,017	225,20	177,27	33,266	192,06	161,79
<b>VII. FINANCE</b>	<b>956</b>	<b>1217,43</b>	<b>971,25</b>	<b>344</b>	<b>15,70</b>	<b>12,38</b>
<b>VIII. ALL OTHERS</b>	<b>32,344</b>	<b>141,19</b>	<b>113,38</b>	<b>19,440</b>	<b>182,24</b>	<b>152,22</b>
<b>TOTAL BANK CREDIT</b>	<b>3,63,559</b>	<b>9615,41</b>	<b>5457,57</b>	<b>1,80,771</b>	<b>1594,55</b>	<b>1236,42</b>
OF WHICH:						
1. Artisans and Village & Tiny Industries	16,775	35,34	32,27	5,591	26,15	23,49
2. Other Small Scale Industries	16,749	60,80	55,09	8,762	77,05	62,36

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

**NORTH-EASTERN REGION  
STATE : ASSAM**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>3,792</b>	<b>71,70</b>	<b>61,22</b>	—	—	—
1. Direct Finance	3,162	14,37	13,44	—	—	—
2. Indirect Finance	630	57,34	47,77	—	—	—
<b>II. INDUSTRY</b>	<b>7,697</b>	<b>744,67</b>	<b>509,78</b>	—	—	—
1. Mining & Quarrying	15	247,47	46,79	—	—	—
2. Food Manufacturing & Processing	279	73,25	70,16	—	—	—
(a) Rice Mills, Flour & Dal Mills	54	3,56	3,06	—	—	—
(b) Sugar	1	90	1,33	—	—	—
(c) Edible Oils & Vanaspati	8	5,65	5,74	—	—	—
(d) Tea Processing	71	56,92	55,97	—	—	—
(e) Processing of Fruits & Vegetables	7	63	33	—	—	—
(f) Others	138	5,60	3,74	—	—	—
3. Beverage & Tobacco	14	4,44	3,87	—	—	—
4. Textiles	237	23,12	22,61	—	—	—
(a) Cotton Textiles	65	9,14	9,03	—	—	—
(b) Jute & Other Natural Fibre Textiles	28	1,19	71	—	—	—
(c) Handloom Textiles & Khadi	34	62	67	—	—	—
(d) Other Textiles & Textile Products	110	12,18	12,21	—	—	—
5. Paper, Paper Products & Printing	233	8,56	8,11	—	—	—
6. Leather & Leather Products	13	98	99	—	—	—
7. Rubber & Plastic Products	44	7,64	5,07	—	—	—
8. Chemicals & Chemical Products	115	8,47	6,90	—	—	—
(a) Heavy Industrial Chemicals	3	1,83	1,72	—	—	—
(b) Fertilisers	3	24	85	—	—	—
(c) Drugs & Pharmaceuticals	43	2,25	1,74	—	—	—
(d) Non-Edible Oils	3	13	12	—	—	—
(e) Other Chemicals & Chemical Products	63	4,02	2,47	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	8	144,48	148,10	—	—	—
10. Manufacture of Cement & Cement Products	30	15,19	14,48	—	—	—
11. Basic Metals & Metal Products	193	38,56	29,22	—	—	—
(a) Iron & Steel	33	33,99	25,02	—	—	—
(b) Non-Ferrous Metals	2	47	14	—	—	—
(c) Metal Products	158	4,10	4,05	—	—	—
12. Engineering	148	7,72	6,85	—	—	—
(a) Heavy Engineering	6	1,19	51	—	—	—
(b) Light Engineering	36	2,34	1,81	—	—	—
(c) Electrical Machinery & Goods	81	3,59	4,06	—	—	—
(d) Electronic Machinery & Goods	25	59	48	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	57	9,84	96	—	—	—
14. Other Industries	6,120	111,31	105,57	—	—	—
15. Electricity, Gas & Water	9	27,39	23,90	—	—	—
(a) Electricity Generation & Transmission	7	27,25	23,78	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	2	14	12	—	—	—
16. Construction	182	16,25	16,19	—	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>3,389</b>	<b>42,25</b>	<b>33,24</b>	—	—	—
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>4,996</b>	<b>298,75</b>	<b>62,58</b>	—	—	—
<b>V. PERSONAL LOANS</b>	<b>65,601</b>	<b>404,39</b>	<b>348,29</b>	—	—	—
1. Loans for Purchase of Consumer Durables	11,892	43,27	31,44	—	—	—
2. Loans for Housing	5,850	132,10	122,02	—	—	—
3. Rest of the Personal Loans	47,859	229,03	194,83	—	—	—
<b>VI. TRADE</b>	<b>11,596</b>	<b>171,44</b>	<b>144,93</b>	—	—	—
1. Wholesale Trade	917	70,70	58,76	—	—	—
2. Retail Trade	10,679	100,74	86,17	—	—	—
<b>VII. FINANCE</b>	<b>173</b>	<b>17,87</b>	<b>15,79</b>	—	—	—
<b>VIII. ALL OTHERS</b>	<b>13,227</b>	<b>257,28</b>	<b>228,32</b>	—	—	—
<b>TOTAL BANK CREDIT</b>	<b>1,10,471</b>	<b>2,008,36</b>	<b>1,404,14</b>	—	—	—
OF WHICH:						
1. Artisans and Village & Tiny Industries	895	17,00	12,48	—	—	—
2. Other Small Scale Industries	3,951	60,13	54,96	—	—	—

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

**NORTH-EASTERN REGION  
STATE : MANIPUR**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>4,371</b>	<b>8,71</b>	<b>8,22</b>	<b>936</b>	<b>3,55</b>	<b>3,74</b>
1. Direct Finance	4,359	8,52	8,02	925	3,15	3,33
2. Indirect Finance	12	19	20	11	40	41
<b>II. INDUSTRY</b>	<b>3,448</b>	<b>11,97</b>	<b>12,63</b>	<b>999</b>	<b>7,81</b>	<b>7,55</b>
1. Mining & Quarrying	2	18	17	1	3	3
2. Food Manufacturing & Processing	20	74	70	97	2,64	2,14
(a) Rice Mills, Flour & Dal Mills	10	59	55	4	81	91
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	3	46	50
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	1	3	2
(f) Others	10	15	15	89	1,34	70
3. Beverage & Tobacco	—	—	—	—	—	—
4. Textiles	155	54	58	56	13	13
(a) Cotton Textiles	1	2	2	12	5	5
(b) Jute & Other Natural Fibre Textiles	1	—	—	1	—	—
(c) Handloom Textiles & Khadi	1	—	—	5	3	3
(d) Other Textiles & Textile Products	152	52	55	38	6	5
5. Paper, Paper Products & Printing	3	2	1	4	3	3
6. Leather & Leather Products	—	—	—	—	—	—
7. Rubber & Plastic Products	—	—	—	2	1	2
8. Chemicals & Chemical Products	3	4	3	—	—	—
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	1	2	1	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	2	2	2	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	—	—	—
11. Basic Metals & Metal Products	4	23	16	3	13	11
(a) Iron & Steel	—	—	—	1	7	3
(b) Non-Ferrous Metals	2	17	10	—	—	—
(c) Metal Products	2	6	6	2	6	8
12. Engineering	5	14	12	—	—	—
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	2	8	8	—	—	—
(c) Electrical Machinery & Goods	2	2	2	—	—	—
(d) Electronic Machinery & Goods	1	5	2	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	1	—	—	2	1	1
14. Other Industries	3,248	9,84	10,69	832	4,76	5,04
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	7	24	16	2	6	4
<b>III. TRANSPORT OPERATORS</b>	<b>331</b>	<b>2,76</b>	<b>2,03</b>	<b>127</b>	<b>1,31</b>	<b>1,31</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>440</b>	<b>2,44</b>	<b>2,66</b>	<b>191</b>	<b>1,32</b>	<b>1,33</b>
<b>V. PERSONAL LOANS</b>	<b>2,258</b>	<b>8,96</b>	<b>7,87</b>	<b>1,958</b>	<b>15,07</b>	<b>12,79</b>
1. Loans for Purchase of Consumer Durables	236	83	76	329	1,47	1,36
2. Loans for Housing	125	2,55	2,42	232	5,05	4,18
3. Rest of the Personal Loans	1,897	5,58	4,69	1,397	8,55	7,26
<b>VI. TRADE</b>	<b>2,742</b>	<b>12,00</b>	<b>11,42</b>	<b>1,266</b>	<b>7,00</b>	<b>6,84</b>
1. Wholesale Trade	67	1,53	1,22	14	36	32
2. Retail Trade	2,675	10,47	10,21	1,252	6,64	6,52
<b>VII. FINANCE</b>	<b>56</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>—</b>
<b>VIII. ALL OTHERS</b>	<b>852</b>	<b>4,77</b>	<b>4,36</b>	<b>592</b>	<b>3,70</b>	<b>3,67</b>
<b>TOTAL BANK CREDIT</b>	<b>14,498</b>	<b>51,62</b>	<b>49,20</b>	<b>6,071</b>	<b>39,77</b>	<b>37,24</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,932	4,27	4,40	583	3,40	3,53
2. Other Small Scale Industries	849	4,31	4,42	376	3,04	3,24

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

**NORTH-EASTERN REGION  
STATE : MANIPUR**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>1,424</b>	<b>7,87</b>	<b>8,55</b>	—	—	—
1. Direct Finance	1,321	3,19	3,29	—	—	—
2. Indirect Finance	103	4,68	5,26	—	—	—
<b>II. INDUSTRY</b>	<b>1,910</b>	<b>13,66</b>	<b>12,94</b>	—	—	—
1. Mining & Quarrying	1	2	2	—	—	—
2. Food Manufacturing & Processing	42	45	47	—	—	—
(a) Rice Mills, Flour & Dal Mills	18	19	20	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	—	—	—
(d) Tea Processing	1	4	4	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	23	22	23	—	—	—
3. Beverage & Tobacco	—	—	—	—	—	—
4. Textiles	161	65	75	—	—	—
(a) Cotton Textiles	—	—	—	—	—	—
(b) Jute & Other Natural Fibre Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	17	8	10	—	—	—
(d) Other Textiles & Textile Products	144	58	65	—	—	—
5. Paper, Paper Products & Printing	24	70	64	—	—	—
6. Leather & Leather Products	5	3	3	—	—	—
7. Rubber & Plastic Products	9	15	14	—	—	—
8. Chemicals & Chemical Products	4	1,33	1,03	—	—	—
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	2	1,32	1,02	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	2	1	1	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	2	37	32	—	—	—
11. Basic Metals & Metal Products	37	87	85	—	—	—
(a) Iron & Steel	3	29	28	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	34	58	57	—	—	—
12. Engineering	17	82	60	—	—	—
(a) Heavy Engineering	1	50	26	—	—	—
(b) Light Engineering	4	6	5	—	—	—
(c) Electrical Machinery & Goods	10	24	27	—	—	—
(d) Electronic Machinery & Goods	2	1	1	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	2	2	2	—	—	—
14. Other Industries	1,587	7,64	7,49	—	—	—
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	19	63	58	—	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>370</b>	<b>3,49</b>	<b>3,28</b>	—	—	—
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>145</b>	<b>3,75</b>	<b>3,51</b>	—	—	—
<b>V. PERSONAL LOANS</b>	<b>6,710</b>	<b>38,18</b>	<b>33,73</b>	—	—	—
1. Loans for Purchase of Consumer Durables	735	2,29	1,96	—	—	—
2. Loans for Housing	671	13,27	11,81	—	—	—
3. Rest of the Personal Loans	5,304	22,62	19,96	—	—	—
<b>VI. TRADE</b>	<b>2,048</b>	<b>14,89</b>	<b>13,67</b>	—	—	—
1. Wholesale Trade	44	2,23	1,79	—	—	—
2. Retail Trade	2,004	12,66	11,88	—	—	—
<b>VII. FINANCE</b>	<b>3</b>	<b>17</b>	<b>14</b>	—	—	—
<b>VIII. ALL OTHERS</b>	<b>885</b>	<b>12,62</b>	<b>10,83</b>	—	—	—
<b>TOTAL BANK CREDIT</b>	<b>13,495</b>	<b>94,64</b>	<b>86,66</b>	—	—	—
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	873	3,51	3,36	—	—	—
2. Other Small Scale Industries	840	5,34	5,30	—	—	—

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

**NORTH-EASTERN REGION  
STATE : MEGHALAYA**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>28,637</b>	<b>35,63</b>	<b>27,55</b>	<b>1,246</b>	<b>12,25</b>	<b>9,88</b>
1. Direct Finance	27,901	30,60	26,74	1,129	8,02	7,14
2. Indirect Finance	736	5,03	81	117	4,23	2,74
<b>II. INDUSTRY</b>	<b>4,585</b>	<b>33,97</b>	<b>30,65</b>	<b>907</b>	<b>75,35</b>	<b>49,23</b>
1. Mining & Quarrying	18	4,25	3,43	75	28,65	15,98
2. Food Manufacturing & Processing	188	4,14	3,56	21	1,62	1,42
(a) Rice Mills, Flour & Dal Mills	25	54	63	10	1,18	1,04
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	3	1,29	83	1	2	2
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	13	49	37	—	—	—
(f) Others	147	1,82	1,73	10	42	36
3. Beverage & Tobacco	—	—	—	—	—	—
4. Textiles	120	63	54	15	13,15	8,59
(a) Cotton Textiles	—	—	—	2	2,65	1,37
(b) Jute & Other Natural Fibre Textiles	1	—	—	1	2	2
(c) Handloom Textiles & Khadi	29	11	10	2	2	2
(d) Other Textiles & Textile Products	90	52	44	10	10,46	7,18
5. Paper, Paper Products & Printing	15	48	40	22	97	93
6. Leather & Leather Products	1	1	—	—	—	—
7. Rubber & Plastic Products	7	20	13	22	6,87	4,90
8. Chemicals & Chemical Products	4	62	54	13	1,55	1,46
(a) Heavy Industrial Chemicals	—	—	—	2	34	38
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	1	9	9	2	30	26
(d) Non-Edible Oils	1	12	3	2	5	6
(e) Other Chemicals & Chemical Products	2	41	43	7	86	76
9. Petroleum, Coal Products & Nuclear Fuels	1	6	6	3	28	29
10. Manufacture of Cement & Cement Products	4	18	10	4	1,21	77
11. Basic Metals & Metal Products	22	4,05	3,15	19	11,34	8,69
(a) Iron & Steel	9	3,95	3,07	6	1,02	99
(b) Non-Ferrous Metals	—	—	—	2	14	8
(c) Metal Products	13	10	8	11	10,18	7,62
12. Engineering	21	9,57	9,84	13	3,88	2,37
(a) Heavy Engineering	3	8,50	8,56	—	—	—
(b) Light Engineering	12	90	1,11	7	1,61	75
(c) Electrical Machinery & Goods	3	9	9	4	1,52	98
(d) Electronic Machinery & Goods	3	9	7	2	75	64
13. Vehicles, Vehicle Parts & Transport Equipments	16	15	13	4	1,86	4
14. Other Industries	4,151	9,10	8,31	669	2,68	2,42
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	17	53	47	27	1,30	1,37
<b>III. TRANSPORT OPERATORS</b>	<b>1,016</b>	<b>13,18</b>	<b>9,42</b>	<b>282</b>	<b>5,67</b>	<b>3,56</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>348</b>	<b>5,01</b>	<b>3,80</b>	<b>130</b>	<b>4,30</b>	<b>3,52</b>
<b>V. PERSONAL LOANS</b>	<b>7,057</b>	<b>36,08</b>	<b>30,79</b>	<b>3,606</b>	<b>25,83</b>	<b>21,09</b>
1. Loans for Purchase of Consumer Durables	1,255	4,55	3,60	784	2,19	1,51
2. Loans for Housing	340	8,46	7,35	248	6,75	6,06
3. Rest of the Personal Loans	5,462	23,06	19,84	2,574	16,88	13,52
<b>VI. TRADE</b>	<b>4,403</b>	<b>25,25</b>	<b>19,11</b>	<b>1,120</b>	<b>23,36</b>	<b>14,14</b>
1. Wholesale Trade	72	7,50	6,29	54	10,56	6,02
2. Retail Trade	4,331	17,75	12,82	1,066	12,80	8,12
<b>VII. FINANCE</b>	<b>6</b>	<b>5</b>	<b>5</b>	<b>7</b>	<b>93</b>	<b>78</b>
<b>VIII. ALL OTHERS</b>	<b>2,585</b>	<b>32,96</b>	<b>25,25</b>	<b>1,535</b>	<b>44,25</b>	<b>26,20</b>
<b>TOTAL BANK CREDIT</b>	<b>48,637</b>	<b>182,12</b>	<b>146,62</b>	<b>8,833</b>	<b>191,95</b>	<b>128,39</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	2,335	6,50	5,82	345	6,52	5,83
2. Other Small Scale Industries	2,025	10,65	9,13	394	2,43	1,86

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

**NORTH-EASTERN REGION  
STATE : MEGHALAYA**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>619</b>	<b>6,31</b>	<b>5,51</b>	—	—	—
1. Direct Finance	559	1,22	1,09	—	—	—
2. Indirect Finance	60	5,09	4,42	—	—	—
<b>II. INDUSTRY</b>	<b>853</b>	<b>177,27</b>	<b>72,03</b>	—	—	—
1. Mining & Quarrying	11	1,19	78	—	—	—
2. Food Manufacturing & Processing	23	83	74	—	—	—
(a) Rice Mills, Flour & Dal Mills	3	40	32	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	1	1	1	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	19	42	41	—	—	—
3. Beverage & Tobacco	1	3	3	—	—	—
4. Textiles	42	43	29	—	—	—
(a) Cotton Textiles	7	17	9	—	—	—
(b) Jute & Other Natural Fibre Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles & Textile Products	35	25	20	—	—	—
5. Paper, Paper Products & Printing	17	37	36	—	—	—
6. Leather & Leather Products	4	3	2	—	—	—
7. Rubber & Plastic Products	1	3	3	—	—	—
8. Chemicals & Chemical Products	13	64	66	—	—	—
(a) Heavy Industrial Chemicals	1	12	22	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	5	30	21	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	7	23	23	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	2	18	7	—	—	—
10. Manufacture of Cement & Cement Products	4	22	15	—	—	—
11. Basic Metals & Metal Products	15	83	74	—	—	—
(a) Iron & Steel	8	71	63	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	7	12	11	—	—	—
12. Engineering	44	100,67	40,82	—	—	—
(a) Heavy Engineering	2	100,26	40,48	—	—	—
(b) Light Engineering	6	25	19	—	—	—
(c) Electrical Machinery & Goods	7	5	4	—	—	—
(d) Electronic Machinery & Goods	29	10	11	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	10	7	6	—	—	—
14. Other Industries	588	3,43	3,25	—	—	—
15. Electricity, Gas & Water	5	62,62	18,25	—	—	—
(a) Electricity Generation & Transmission	2	62,50	18,16	—	—	—
(b) Non-Conventional Energy	1	4	4	—	—	—
(c) Gas, Steam & Water Supply	2	8	4	—	—	—
16. Construction	73	5,69	5,76	—	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>460</b>	<b>9,82</b>	<b>5,37</b>	—	—	—
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>417</b>	<b>8,12</b>	<b>6,57</b>	—	—	—
<b>V. PERSONAL LOANS</b>	<b>7,988</b>	<b>50,99</b>	<b>42,54</b>	—	—	—
1. Loans for Purchase of Consumer Durables	1,976	5,84	4,11	—	—	—
2. Loans for Housing	564	13,70	12,07	—	—	—
3. Rest of the Personal Loans	5,448	31,45	26,36	—	—	—
<b>VI. TRADE</b>	<b>1,998</b>	<b>39,94</b>	<b>35,77</b>	—	—	—
1. Wholesale Trade	190	21,03	19,79	—	—	—
2. Retail Trade	1,808	18,91	15,98	—	—	—
<b>VII. FINANCE</b>	<b>47</b>	<b>85</b>	<b>75</b>	—	—	—
<b>VIII. ALL OTHERS</b>	<b>2,343</b>	<b>35,98</b>	<b>31,58</b>	—	—	—
<b>TOTAL BANK CREDIT</b>	<b>14,725</b>	<b>329,28</b>	<b>200,12</b>	—	—	—
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	146	2,29	1,95	—	—	—
2. Other Small Scale Industries	465	2,29	2,14	—	—	—

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

**NORTH-EASTERN REGION  
STATE : MIZORAM**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>6,162</b>	<b>9,23</b>	<b>8,40</b>	<b>1,490</b>	<b>12,72</b>	<b>8,80</b>
1. Direct Finance	6,131	9,04	8,27	1,478	6,19	5,86
2. Indirect Finance	31	19	13	12	6,52	2,94
<b>II. INDUSTRY</b>	<b>1,882</b>	<b>18,79</b>	<b>17,66</b>	<b>863</b>	<b>12,79</b>	<b>12,14</b>
1. Mining & Quarrying	1	6	6	1	10	11
2. Food Manufacturing & Processing	28	24	26	88	1,71	1,67
(a) Rice Mills, Flour & Dal Mills	5	7	8	21	68	68
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	4	33	31
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	23	17	18	63	70	68
3. Beverage & Tobacco	12	4,99	5,14	9	81	96
4. Textiles	54	80	66	18	65	59
(a) Cotton Textiles	3	12	8	10	56	51
(b) Jute & Other Natural Fibre Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	18	13	12	6	6	6
(d) Other Textiles & Textile Products	33	55	46	2	3	2
5. Paper, Paper Products & Printing	4	6	3	10	22	22
6. Leather & Leather Products	3	16	21	—	—	—
7. Rubber & Plastic Products	2	13	18	5	1,68	1,89
8. Chemicals & Chemical Products	2	7	10	4	42	27
(a) Heavy Industrial Chemicals	—	—	—	1	25	25
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	2	7	10	2	16	1
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	—	—	—	1	1	1
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	9	1,18	61
11. Basic Metals & Metal Products	5	8,18	7,57	8	49	1,02
(a) Iron & Steel	1	7,95	7,24	4	40	93
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	4	23	34	4	9	9
12. Engineering	2	46	33	12	2,09	2,03
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	2	46	33	2	25	19
(c) Electrical Machinery & Goods	—	—	—	7	1,82	1,81
(d) Electronic Machinery & Goods	—	—	—	3	2	2
13. Vehicles, Vehicle Parts & Transport Equipments	5	—	—	6	2	2
14. Other Industries	1,733	3,55	3,05	690	3,34	2,67
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	31	7	7	3	8	8
<b>III. TRANSPORT OPERATORS</b>	<b>225</b>	<b>4,26</b>	<b>3,13</b>	<b>138</b>	<b>3,87</b>	<b>2,58</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>90</b>	<b>79</b>	<b>69</b>	<b>79</b>	<b>1,39</b>	<b>1,17</b>
<b>V. PERSONAL LOANS</b>	<b>2,864</b>	<b>15,80</b>	<b>13,17</b>	<b>1,958</b>	<b>31,03</b>	<b>28,16</b>
1. Loans for Purchase of Consumer Durables	1,588	3,61	2,53	271	78	70
2. Loans for Housing	379	7,12	6,65	696	20,40	19,36
3. Rest of the Personal Loans	897	5,07	3,99	991	9,85	8,10
<b>VI. TRADE</b>	<b>2,598</b>	<b>10,68</b>	<b>8,92</b>	<b>1,021</b>	<b>19,37</b>	<b>16,17</b>
1. Wholesale Trade	94	2,52	2,45	120	7,90	7,52
2. Retail Trade	2,504	8,15	6,47	901	11,47	8,65
<b>VII. FINANCE</b>	<b>3</b>	<b>3</b>	<b>2</b>	<b>4</b>	<b>—</b>	<b>—</b>
<b>VIII. ALL OTHERS</b>	<b>351</b>	<b>4,48</b>	<b>3,94</b>	<b>511</b>	<b>6,36</b>	<b>4,68</b>
<b>TOTAL BANK CREDIT</b>	<b>14,175</b>	<b>64,06</b>	<b>55,93</b>	<b>6,064</b>	<b>87,54</b>	<b>73,69</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,305	3,45	3,03	464	5,38	4,52
2. Other Small Scale Industries	525	2,12	1,99	345	4,30	4,45

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

**NORTH-EASTERN REGION  
STATE : MIZORAM**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>610</b>	<b>1,70</b>	<b>1,44</b>	—	—	—
1. Direct Finance	552	1,29	1,13	—	—	—
2. Indirect Finance	58	41	31	—	—	—
<b>II. INDUSTRY</b>	<b>869</b>	<b>10,87</b>	<b>10,04</b>	—	—	—
1. Mining & Quarrying	—	—	—	—	—	—
2. Food Manufacturing & Processing	15	4,56	4,86	—	—	—
(a) Rice Mills, Flour & Dal Mills	—	—	—	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	1	4,50	4,81	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	14	6	5	—	—	—
3. Beverage & Tobacco	—	—	—	—	—	—
4. Textiles	6	5	4	—	—	—
(a) Cotton Textiles	—	—	—	—	—	—
(b) Jute & Other Natural Fibre Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	3	3	3	—	—	—
(d) Other Textiles & Textile Products	3	3	1	—	—	—
5. Paper, Paper Products & Printing	16	27	31	—	—	—
6. Leather & Leather Products	1	—	—	—	—	—
7. Rubber & Plastic Products	1	2	1	—	—	—
8. Chemicals & Chemical Products	4	7	8	—	—	—
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	1	1	3	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	3	6	5	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	—	—	—
11. Basic Metals & Metal Products	3	3	8	—	—	—
(a) Iron & Steel	—	—	—	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	3	3	8	—	—	—
12. Engineering	3	1,20	80	—	—	—
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	1	19	11	—	—	—
(c) Electrical Machinery & Goods	—	—	—	—	—	—
(d) Electronic Machinery & Goods	2	1,01	69	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	5	90	71	—	—	—
14. Other Industries	795	2,51	2,32	—	—	—
15. Electricity, Gas & Water	1	12	2	—	—	—
(a) Electricity Generation & Transmission	1	12	2	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	19	1,13	82	—	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>188</b>	<b>2,82</b>	<b>2,37</b>	—	—	—
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>74</b>	<b>1,03</b>	<b>98</b>	—	—	—
<b>V. PERSONAL LOANS</b>	<b>3,184</b>	<b>21,09</b>	<b>17,75</b>	—	—	—
1. Loans for Purchase of Consumer Durables	815	2,83	2,20	—	—	—
2. Loans for Housing	543	9,39	8,16	—	—	—
3. Rest of the Personal Loans	1,826	8,88	7,38	—	—	—
<b>VI. TRADE</b>	<b>1,403</b>	<b>20,17</b>	<b>14,24</b>	—	—	—
1. Wholesale Trade	447	6,61	3,00	—	—	—
2. Retail Trade	956	13,56	11,24	—	—	—
<b>VII. FINANCE</b>	—	—	—	—	—	—
<b>VIII. ALL OTHERS</b>	<b>242</b>	<b>3,63</b>	<b>2,27</b>	—	—	—
<b>TOTAL BANK CREDIT</b>	<b>6,570</b>	<b>61,30</b>	<b>49,08</b>	—	—	—
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	431	1,17	1,09	—	—	—
2. Other Small Scale Industries	401	1,88	1,82	—	—	—

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

**NORTH-EASTERN REGION  
STATE : NAGALAND**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>4,936</b>	<b>10,83</b>	<b>7,45</b>	<b>5,021</b>	<b>16,37</b>	<b>14,68</b>
1. Direct Finance	4,933	10,51	7,17	4,715	13,71	12,06
2. Indirect Finance	3	32	29	306	2,66	2,62
<b>II. INDUSTRY</b>	<b>861</b>	<b>6,81</b>	<b>6,29</b>	<b>1,416</b>	<b>30,31</b>	<b>19,87</b>
1. Mining & Quarrying	2	5	3	3	18	20
2. Food Manufacturing & Processing	206	1,04	92	225	4,36	3,98
(a) Rice Mills, Flour & Dal Mills	51	47	39	128	2,72	2,40
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	1	1	1
(d) Tea Processing	1	11	12	3	18	16
(e) Processing of Fruits & Vegetables	—	—	—	1	4	5
(f) Others	154	46	41	92	1,41	1,36
3. Beverage & Tobacco	—	—	—	3	6,35	64
4. Textiles	147	1,97	91	231	1,01	95
(a) Cotton Textiles	1	8	8	4	2	2
(b) Jute & Other Natural Fibre Textiles	28	4	3	6	1	1
(c) Handloom Textiles & Khadi	4	3	3	28	27	25
(d) Other Textiles & Textile Products	114	1,82	77	193	71	67
5. Paper, Paper Products & Printing	7	8	8	16	1,93	26
6. Leather & Leather Products	—	—	—	4	4	3
7. Rubber & Plastic Products	—	—	—	14	30	28
8. Chemicals & Chemical Products	1	1	1	5	14	16
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	2	10	11
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	1	1	1	3	4	5
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	1	8	6	1	10	9
11. Basic Metals & Metal Products	—	—	—	23	32	31
(a) Iron & Steel	—	—	—	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	—	—	—	23	32	31
12. Engineering	34	14	13	38	1,28	1,07
(a) Heavy Engineering	3	8	8	—	—	—
(b) Light Engineering	17	2	2	21	92	75
(c) Electrical Machinery & Goods	—	—	—	9	28	27
(d) Electronic Machinery & Goods	14	3	3	8	8	5
13. Vehicles, Vehicle Parts & Transport Equipments	4	2	2	12	2,91	37
14. Other Industries	458	3,42	4,13	836	10,77	11,28
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	1	1	—	5	61	25
<b>III. TRANSPORT OPERATORS</b>	<b>124</b>	<b>1,76</b>	<b>1,58</b>	<b>748</b>	<b>8,42</b>	<b>5,39</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>353</b>	<b>1,05</b>	<b>1,07</b>	<b>296</b>	<b>7,18</b>	<b>5,45</b>
<b>V. PERSONAL LOANS</b>	<b>1,806</b>	<b>7,61</b>	<b>5,58</b>	<b>6,486</b>	<b>40,44</b>	<b>34,60</b>
1. Loans for Purchase of Consumer Durables	104	20	11	1,453	4,81	4,07
2. Loans for Housing	73	2,56	1,41	271	4,41	4,22
3. Rest of the Personal Loans	1,629	4,85	4,06	4,762	31,22	26,31
<b>VI. TRADE</b>	<b>641</b>	<b>7,94</b>	<b>4,35</b>	<b>2,007</b>	<b>22,55</b>	<b>19,68</b>
1. Wholesale Trade	17	66	40	165	3,19	2,58
2. Retail Trade	624	7,29	3,95	1,842	19,35	17,10
<b>VII. FINANCE</b>	<b>18</b>	<b>42</b>	<b>11</b>	<b>19</b>	<b>1,59</b>	<b>1,55</b>
<b>VIII. ALL OTHERS</b>	<b>845</b>	<b>55,38</b>	<b>47,01</b>	<b>1,907</b>	<b>39,32</b>	<b>14,93</b>
<b>TOTAL BANK CREDIT</b>	<b>9,584</b>	<b>91,80</b>	<b>73,47</b>	<b>17,900</b>	<b>166,17</b>	<b>116,15</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	211	1,23	1,02	445	4,83	4,58
2. Other Small Scale Industries	350	2,28	2,21	751	9,37	8,06

Note : There are no Urban and Metropolitan Centres in Nagaland.

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

**NORTH-EASTERN REGION  
STATE : TRIPURA**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>1,14,325</b>	<b>65,15</b>	<b>51,22</b>	<b>29,242</b>	<b>29,99</b>	<b>21,32</b>
1. Direct Finance	1,11,134	62,19	49,41	29,000	29,41	20,74
2. Indirect Finance	3,191	2,96	1,81	242	58	58
<b>II. INDUSTRY</b>	<b>25,963</b>	<b>15,25</b>	<b>15,15</b>	<b>7,152</b>	<b>10,48</b>	<b>10,71</b>
1. Mining & Quarrying	—	—	—	—	—	—
2. Food Manufacturing & Processing	727	90	67	164	1,97	1,82
(a) Rice Mills, Flour & Dal Mills	644	70	50	66	1,73	1,62
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	2	4	2
(d) Tea Processing	1	10	11	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	1	3	1
(f) Others	82	10	7	95	18	16
3. Beverage & Tobacco	—	—	—	1	3	2
4. Textiles	435	58	60	33	28	31
(a) Cotton Textiles	9	2	1	4	12	10
(b) Jute & Other Natural Fibre Textiles	12	1	1	—	—	—
(c) Handloom Textiles & Khadi	256	12	22	10	4	1
(d) Other Textiles & Textile Products	158	42	36	19	13	20
5. Paper, Paper Products & Printing	5	5	5	11	8	7
6. Leather & Leather Products	4	—	—	3	—	—
7. Rubber & Plastic Products	3	2	2	7	17	16
8. Chemicals & Chemical Products	1	3	3	4	26	21
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	3	1	1
(d) Non-Edible Oils	—	—	—	1	25	19
(e) Other Chemicals & Chemical Products	1	3	3	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	3	1	1	17	40	37
11. Basic Metals & Metal Products	11	5	3	16	59	40
(a) Iron & Steel	—	—	—	4	49	32
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	11	5	3	12	10	8
12. Engineering	2	2	2	4	1	1
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	2	2	2	1	—	—
(c) Electrical Machinery & Goods	—	—	—	1	—	—
(d) Electronic Machinery & Goods	—	—	—	2	1	—
13. Vehicles, Vehicle Parts & Transport Equipments	1	—	—	16	3	2
14. Other Industries	24,762	13,38	13,52	6,837	5,94	6,60
15. Electricity, Gas & Water	—	—	—	1	3	3
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	1	3	3
16. Construction	9	22	21	38	68	68
<b>III. TRANSPORT OPERATORS</b>	<b>4,253</b>	<b>9,76</b>	<b>7,14</b>	<b>1,425</b>	<b>6,94</b>	<b>4,42</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>4,990</b>	<b>4,93</b>	<b>4,54</b>	<b>2,331</b>	<b>2,18</b>	<b>2,25</b>
<b>V. PERSONAL LOANS</b>	<b>17,870</b>	<b>55,06</b>	<b>44,19</b>	<b>8,232</b>	<b>26,86</b>	<b>22,89</b>
1. Loans for Purchase of Consumer Durables	6,980	29,45	24,35	1,916	7,51	5,90
2. Loans for Housing	298	3,56	2,82	306	4,35	3,64
3. Rest of the Personal Loans	10,592	22,05	17,02	6,010	15,00	13,35
<b>VI. TRADE</b>	<b>61,266</b>	<b>42,95</b>	<b>48,05</b>	<b>25,141</b>	<b>33,98</b>	<b>31,01</b>
1. Wholesale Trade	482	82	72	263	2,09	1,96
2. Retail Trade	60,784	42,13	47,34	24,878	31,89	29,05
<b>VII. FINANCE</b>	<b>130</b>	<b>27</b>	<b>25</b>	<b>8</b>	<b>13</b>	<b>13</b>
<b>VIII. ALL OTHERS</b>	<b>4,321</b>	<b>7,90</b>	<b>6,89</b>	<b>1,972</b>	<b>12,28</b>	<b>5,09</b>
<b>TOTAL BANK CREDIT</b>	<b>2,33,118</b>	<b>201,27</b>	<b>177,44</b>	<b>75,503</b>	<b>122,85</b>	<b>97,82</b>
OF WHICH:						
1. Artisans and Village & Tiny Industries	18,434	8,00	8,75	5,086	4,87	5,38
2. Other Small Scale Industries	6,646	5,92	5,20	1,869	3,33	3,31

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

**NORTH-EASTERN REGION  
STATE : TRIPURA**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>824</b>	<b>7,27</b>	<b>6,41</b>	—	—	—
1. Direct Finance	779	4,26	3,96	—	—	—
2. Indirect Finance	45	3,01	2,45	—	—	—
<b>II. INDUSTRY</b>	<b>1,470</b>	<b>13,79</b>	<b>12,56</b>	—	—	—
1. Mining & Quarrying	2	35	31	—	—	—
2. Food Manufacturing & Processing	30	2,37	1,87	—	—	—
(a) Rice Mills, Flour & Dal Mills	5	8	6	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	1	3	3	—	—	—
(d) Tea Processing	6	93	38	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	18	1,34	1,40	—	—	—
3. Beverage & Tobacco	1	15	15	—	—	—
4. Textiles	46	67	68	—	—	—
(a) Cotton Textiles	1	9	12	—	—	—
(b) Jute & Other Natural Fibre Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	8	25	25	—	—	—
(d) Other Textiles & Textile Products	37	33	31	—	—	—
5. Paper, Paper Products & Printing	24	28	26	—	—	—
6. Leather & Leather Products	2	1	—	—	—	—
7. Rubber & Plastic Products	10	23	16	—	—	—
8. Chemicals & Chemical Products	8	33	53	—	—	—
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	4	3	2	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	4	30	51	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	17	70	64	—	—	—
11. Basic Metals & Metal Products	20	1,32	68	—	—	—
(a) Iron & Steel	4	39	32	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	16	94	36	—	—	—
12. Engineering	25	89	89	—	—	—
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	4	10	7	—	—	—
(c) Electrical Machinery & Goods	11	38	45	—	—	—
(d) Electronic Machinery & Goods	10	42	37	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	3	3	2	—	—	—
14. Other Industries	1,254	5,26	5,33	—	—	—
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	28	1,20	1,03	—	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>746</b>	<b>11,72</b>	<b>10,47</b>	—	—	—
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>474</b>	<b>3,37</b>	<b>2,81</b>	—	—	—
<b>V. PERSONAL LOANS</b>	<b>13,082</b>	<b>69,22</b>	<b>55,80</b>	—	—	—
1. Loans for Purchase of Consumer Durables	2,238	9,48	7,96	—	—	—
2. Loans for Housing	1,237	22,51	20,07	—	—	—
3. Rest of the Personal Loans	9,607	37,22	27,78	—	—	—
<b>VI. TRADE</b>	<b>3,446</b>	<b>36,51</b>	<b>33,12</b>	—	—	—
1. Wholesale Trade	195	12,40	11,32	—	—	—
2. Retail Trade	3,251	24,11	21,80	—	—	—
<b>VII. FINANCE</b>	<b>12</b>	<b>15</b>	<b>12</b>	—	—	—
<b>VIII. ALL OTHERS</b>	<b>3,077</b>	<b>21,16</b>	<b>17,02</b>	—	—	—
<b>TOTAL BANK CREDIT</b>	<b>23,131</b>	<b>163,18</b>	<b>138,32</b>	—	—	—
<b>OF WHICH:</b>						
1. Artisans and Village & Tiny Industries	285	2,07	2,06	—	—	—
2. Other Small Scale Industries	1,068	6,29	6,06	—	—	—

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

**EASTERN REGION  
STATE : BIHAR**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>5,29,768</b>	<b>954,96</b>	<b>792,46</b>	<b>1,56,005</b>	<b>574,13</b>	<b>495,67</b>
1. Direct Finance	4,89,228	857,40	714,70	1,45,745	456,02	387,50
2. Indirect Finance	40,540	97,56	77,75	10,260	118,11	108,17
<b>II. INDUSTRY</b>	<b>1,73,642</b>	<b>402,26</b>	<b>350,94</b>	<b>49,681</b>	<b>327,80</b>	<b>257,55</b>
1. Mining & Quarrying	43	1,72	1,57	12	61	52
2. Food Manufacturing & Processing	10,373	73,58	66,08	3,944	138,76	88,52
(a) Rice Mills, Flour & Dal Mills	5,543	21,89	19,36	2,701	20,28	16,70
(b) Sugar	10	38,33	35,06	13	106,72	61,42
(c) Edible Oils & Vanaspati	579	2,92	2,68	248	2,18	2,03
(d) Tea Processing	2	6	7	—	—	—
(e) Processing of Fruits & Vegetables	3	10	9	6	59	54
(f) Others	4,236	10,28	8,82	976	8,98	7,83
3. Beverage & Tobacco	14	1,57	1,35	21	1,37	1,32
4. Textiles	1,819	16,28	14,83	1,891	12,66	11,23
(a) Cotton Textiles	43	27	24	26	4,08	3,55
(b) Jute & Other Natural Fibre Textiles	136	2,34	2,52	86	54	46
(c) Handloom Textiles & Khadi	156	59	53	183	2,54	2,44
(d) Other Textiles & Textile Products	1,484	13,08	11,54	1,596	5,51	4,79
5. Paper, Paper Products & Printing	103	84	79	451	18,63	18,74
6. Leather & Leather Products	1,182	2,09	2,05	448	2,32	1,76
7. Rubber & Plastic Products	112	1,96	1,75	196	2,05	1,85
8. Chemicals & Chemical Products	320	3,48	2,45	230	9,95	8,80
(a) Heavy Industrial Chemicals	—	—	—	2	13	9
(b) Fertilisers	3	1,50	68	1	20	20
(c) Drugs & Pharmaceuticals	136	1,07	89	103	2,94	3,16
(d) Non-Edible Oils	1	3	1	3	35	30
(e) Other Chemicals & Chemical Products	180	87	88	121	6,33	5,06
9. Petroleum, Coal Products & Nuclear Fuels	8	41	39	12	1,70	1,57
10. Manufacture of Cement & Cement Products	117	1,47	1,36	209	7,06	6,53
11. Basic Metals & Metal Products	457	6,69	5,74	368	12,57	7,03
(a) Iron & Steel	24	2,86	1,96	31	1,92	1,62
(b) Non-Ferrous Metals	1	4	4	1	15	15
(c) Metal Products	432	3,80	3,75	336	10,50	5,27
12. Engineering	593	3,27	2,38	1,368	5,37	4,62
(a) Heavy Engineering	1	10	10	5	29	24
(b) Light Engineering	204	1,19	95	886	2,61	2,03
(c) Electrical Machinery & Goods	345	1,75	1,16	401	1,51	1,39
(d) Electronic Machinery & Goods	43	22	17	76	96	96
13. Vehicles, Vehicle Parts & Transport Equipments	2,046	4,79	3,78	768	3,56	3,10
14. Other Industries	1,55,442	219,76	190,06	39,000	102,28	93,94
15. Electricity, Gas & Water	2	6	1	11	1,05	98
(a) Electricity Generation & Transmission	1	2	1	1	15	13
(b) Non-Conventional Energy	—	—	—	2	5	5
(c) Gas, Steam & Water Supply	1	4	—	8	85	80
16. Construction	1,011	64,29	56,33	752	7,86	7,02
<b>III. TRANSPORT OPERATORS</b>	<b>45,965</b>	<b>123,44</b>	<b>95,36</b>	<b>14,219</b>	<b>61,52</b>	<b>49,28</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>35,358</b>	<b>59,13</b>	<b>49,63</b>	<b>11,979</b>	<b>50,39</b>	<b>43,24</b>
<b>V. PERSONAL LOANS</b>	<b>1,95,205</b>	<b>527,14</b>	<b>443,78</b>	<b>1,14,172</b>	<b>491,24</b>	<b>413,78</b>
1. Loans for Purchase of Consumer Durables	7,861	21,40	16,85	8,000	29,94	21,03
2. Loans for Housing	9,132	84,43	79,45	9,790	132,04	119,99
3. Rest of the Personal Loans	1,78,212	421,31	347,48	96,382	329,26	272,76
<b>VI. TRADE</b>	<b>3,63,267</b>	<b>621,71</b>	<b>520,26</b>	<b>1,16,212</b>	<b>424,55</b>	<b>369,39</b>
1. Wholesale Trade	9,372	51,33	45,01	3,876	65,02	54,71
2. Retail Trade	3,53,895	570,39	475,25	1,12,336	359,53	314,67
<b>VII. FINANCE</b>	<b>1,412</b>	<b>3,32</b>	<b>2,50</b>	<b>405</b>	<b>5,80</b>	<b>5,07</b>
<b>VIII. ALL OTHERS</b>	<b>76,727</b>	<b>216,66</b>	<b>182,93</b>	<b>54,776</b>	<b>216,92</b>	<b>180,16</b>
<b>TOTAL BANK CREDIT</b>	<b>14,21,344</b>	<b>2908,63</b>	<b>2437,86</b>	<b>5,17,449</b>	<b>2152,35</b>	<b>1814,14</b>
OF WHICH:						
1. Artisans and Village & Tiny Industries	1,04,579	113,15	90,98	22,350	62,15	54,52
2. Other Small Scale Industries	40,786	98,26	90,63	16,865	77,89	68,12

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

**EASTERN REGION  
STATE : BIHAR**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>26,057</b>	<b>243,85</b>	<b>198,95</b>	—	—	—
1. Direct Finance	24,112	125,34	107,59	—	—	—
2. Indirect Finance	1,945	118,51	91,37	—	—	—
<b>II. INDUSTRY</b>	<b>36,431</b>	<b>703,12</b>	<b>539,44</b>	—	—	—
1. Mining & Quarrying	11	8,96	7,45	—	—	—
2. Food Manufacturing & Processing	980	220,45	105,26	—	—	—
(a) Rice Mills, Flour & Dal Mills	542	20,44	15,52	—	—	—
(b) Sugar	10	182,38	74,41	—	—	—
(c) Edible Oils & Vanaspati	79	7,61	6,11	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	6	2,28	2,26	—	—	—
(f) Others	343	7,74	6,96	—	—	—
3. Beverage & Tobacco	63	10,05	8,95	—	—	—
4. Textiles	858	20,77	17,34	—	—	—
(a) Cotton Textiles	58	4,45	3,03	—	—	—
(b) Jute & Other Natural Fibre Textiles	92	1,36	1,03	—	—	—
(c) Handloom Textiles & Khadi	80	1,10	99	—	—	—
(d) Other Textiles & Textile Products	628	13,87	12,30	—	—	—
5. Paper, Paper Products & Printing	369	16,77	13,80	—	—	—
6. Leather & Leather Products	187	1,19	1,08	—	—	—
7. Rubber & Plastic Products	247	20,35	17,73	—	—	—
8. Chemicals & Chemical Products	394	80,47	76,67	—	—	—
(a) Heavy Industrial Chemicals	5	43	22	—	—	—
(b) Fertilisers	19	65,29	65,06	—	—	—
(c) Drugs & Pharmaceuticals	210	9,73	7,57	—	—	—
(d) Non-Edible Oils	1	8	8	—	—	—
(e) Other Chemicals & Chemical Products	159	4,94	3,74	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	9	1,09	89	—	—	—
10. Manufacture of Cement & Cement Products	94	16,71	16,62	—	—	—
11. Basic Metals & Metal Products	12,549	137,61	115,75	—	—	—
(a) Iron & Steel	139	100,56	80,55	—	—	—
(b) Non-Ferrous Metals	7	1,66	1,33	—	—	—
(c) Metal Products	12,403	35,38	33,86	—	—	—
12. Engineering	998	29,02	21,80	—	—	—
(a) Heavy Engineering	11	2,08	1,05	—	—	—
(b) Light Engineering	141	10,67	4,08	—	—	—
(c) Electrical Machinery & Goods	164	9,27	9,18	—	—	—
(d) Electronic Machinery & Goods	682	7,00	7,49	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	199	5,75	4,81	—	—	—
14. Other Industries	19,136	117,24	115,77	—	—	—
15. Electricity, Gas & Water	12	6,36	5,75	—	—	—
(a) Electricity Generation & Transmission	5	4,62	4,58	—	—	—
(b) Non-Conventional Energy	4	45	35	—	—	—
(c) Gas, Steam & Water Supply	3	1,29	83	—	—	—
16. Construction	325	10,33	9,77	—	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>7,626</b>	<b>60,93</b>	<b>52,45</b>	—	—	—
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>5,967</b>	<b>81,05</b>	<b>59,91</b>	—	—	—
<b>V. PERSONAL LOANS</b>	<b>1,22,477</b>	<b>791,85</b>	<b>693,55</b>	—	—	—
1. Loans for Purchase of Consumer Durables	9,490	48,12	44,67	—	—	—
2. Loans for Housing	18,348	319,39	299,68	—	—	—
3. Rest of the Personal Loans	94,639	424,34	349,20	—	—	—
<b>VI. TRADE</b>	<b>40,143</b>	<b>488,28</b>	<b>419,41</b>	—	—	—
1. Wholesale Trade	2,773	119,99	99,19	—	—	—
2. Retail Trade	37,370	368,29	320,22	—	—	—
<b>VII. FINANCE</b>	<b>241</b>	<b>6,92</b>	<b>5,71</b>	—	—	—
<b>VIII. ALL OTHERS</b>	<b>33,722</b>	<b>366,42</b>	<b>325,85</b>	—	—	—
<b>TOTAL BANK CREDIT</b>	<b>2,72,664</b>	<b>2742,41</b>	<b>2295,27</b>	—	—	—
<b>OF WHICH:</b>						
1. Artisans and Village & Tiny Industries	4,656	52,28	45,22	—	—	—
2. Other Small Scale Industries	12,321	119,62	107,60	—	—	—

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

**EASTERN REGION  
STATE : JHARKHAND**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>3,15,499</b>	<b>372,60</b>	<b>281,95</b>	<b>45,530</b>	<b>103,09</b>	<b>82,90</b>
1. Direct Finance	2,86,165	334,45	254,06	41,904	85,06	68,38
2. Indirect Finance	29,334	38,15	27,89	3,626	18,03	14,52
<b>II. INDUSTRY</b>	<b>55,156</b>	<b>666,23</b>	<b>609,18</b>	<b>16,577</b>	<b>245,93</b>	<b>196,96</b>
1. Mining & Quarrying	30	69,91	67,81	55	14,41	13,67
2. Food Manufacturing & Processing	3,323	14,65	10,77	1,398	18,40	15,82
(a) Rice Mills, Flour & Dal Mills	1,989	8,22	6,19	713	5,63	5,07
(b) Sugar	1	5	4	2	17	21
(c) Edible Oils & Vanaspati	67	89	75	143	6,85	6,46
(d) Tea Processing	3	9	8	1	7	7
(e) Processing of Fruits & Vegetables	8	48	47	3	8	7
(f) Others	1,255	4,92	3,22	536	5,60	3,93
3. Beverage & Tobacco	7	5,64	4,96	39	2,57	2,03
4. Textiles	1,389	45,14	24,17	510	8,25	5,05
(a) Cotton Textiles	37	36,96	18,31	22	4,57	2,18
(b) Jute & Other Natural Fibre Textiles	305	1,23	1,26	44	41	42
(c) Handloom Textiles & Khadi	132	21	16	12	13	11
(d) Other Textiles & Textile Products	915	6,73	4,44	432	3,15	2,33
5. Paper, Paper Products & Printing	114	1,67	1,48	172	12,35	6,07
6. Leather & Leather Products	242	60	48	103	1,36	1,12
7. Rubber & Plastic Products	46	3,75	3,09	84	3,61	3,22
8. Chemicals & Chemical Products	178	22,68	21,86	233	14,39	9,97
(a) Heavy Industrial Chemicals	4	89	74	16	4,50	3,35
(b) Fertilisers	1	2	2	1	5	5
(c) Drugs & Pharmaceuticals	54	15,48	15,62	53	1,73	1,24
(d) Non-Edible Oils	1	10	10	3	31	18
(e) Other Chemicals & Chemical Products	118	6,20	5,37	160	7,81	5,15
9. Petroleum, Coal Products & Nuclear Fuels	11	1,13	1,11	24	2,76	2,36
10. Manufacture of Cement & Cement Products	82	2,45	1,99	61	3,06	2,47
11. Basic Metals & Metal Products	305	385,05	383,31	366	59,91	45,98
(a) Iron & Steel	65	378,38	377,89	69	34,65	25,38
(b) Non-Ferrous Metals	2	29	17	13	3,26	2,19
(c) Metal Products	238	6,38	5,25	284	22,00	18,41
12. Engineering	488	35,43	24,76	405	20,74	18,19
(a) Heavy Engineering	7	11,62	10,75	18	9,42	8,48
(b) Light Engineering	191	12,84	4,16	148	6,57	5,36
(c) Electrical Machinery & Goods	206	10,70	9,64	172	2,57	2,74
(d) Electronic Machinery & Goods	84	27	21	67	2,18	1,61
13. Vehicles, Vehicle Parts & Transport Equipments	575	9,37	8,37	505	7,48	5,82
14. Other Industries	46,745	60,67	48,07	11,754	68,76	58,15
15. Electricity, Gas & Water	4	16	13	6	21	17
(a) Electricity Generation & Transmission	3	12	10	3	13	10
(b) Non-Conventional Energy	1	4	3	2	6	6
(c) Gas, Steam & Water Supply	—	—	—	1	3	1
16. Construction	1,617	7,93	6,83	862	7,66	6,87
<b>III. TRANSPORT OPERATORS</b>	<b>11,046</b>	<b>89,11</b>	<b>63,27</b>	<b>5,290</b>	<b>58,76</b>	<b>43,17</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>18,962</b>	<b>34,29</b>	<b>25,06</b>	<b>4,198</b>	<b>25,52</b>	<b>19,93</b>
<b>V. PERSONAL LOANS</b>	<b>95,690</b>	<b>315,98</b>	<b>249,91</b>	<b>68,199</b>	<b>318,37</b>	<b>258,35</b>
1. Loans for Purchase of Consumer Durables	10,178	31,21	21,49	8,932	30,46	21,91
2. Loans for Housing	3,804	34,63	32,05	4,246	63,22	57,80
3. Rest of the Personal Loans	81,708	250,14	196,38	55,021	224,70	178,64
<b>VI. TRADE</b>	<b>1,03,387</b>	<b>227,00</b>	<b>179,39</b>	<b>29,565</b>	<b>203,52</b>	<b>172,12</b>
1. Wholesale Trade	5,989	25,28	20,32	1,175	42,41	36,71
2. Retail Trade	97,398	201,72	159,07	28,390	161,10	135,42
<b>VII. FINANCE</b>	<b>974</b>	<b>28,58</b>	<b>22,53</b>	<b>238</b>	<b>6,09</b>	<b>3,88</b>
<b>VIII. ALL OTHERS</b>	<b>95,233</b>	<b>284,75</b>	<b>228,68</b>	<b>38,992</b>	<b>219,09</b>	<b>164,70</b>
<b>TOTAL BANK CREDIT</b>	<b>6,95,947</b>	<b>2018,54</b>	<b>1659,97</b>	<b>2,08,589</b>	<b>1180,36</b>	<b>942,01</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	28,344	38,14	28,78	4,816	34,51	29,58
2. Other Small Scale Industries	15,607	56,32	47,91	6,262	66,56	56,94

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

**EASTERN REGION  
STATE : JHARKHAND**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>5,129</b>	<b>393,14</b>	<b>271,92</b>	—	—	—
1. Direct Finance	4,517	42,13	38,58	—	—	—
2. Indirect Finance	612	351,01	233,34	—	—	—
<b>II. INDUSTRY</b>	<b>10,925</b>	<b>2278,13</b>	<b>1655,20</b>	—	—	—
1. Mining & Quarrying	51	47,60	45,29	—	—	—
2. Food Manufacturing & Processing	516	16,02	13,71	—	—	—
(a) Rice Mills, Flour & Dal Mills	174	6,27	4,29	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	36	1,48	1,39	—	—	—
(d) Tea Processing	1	10	10	—	—	—
(e) Processing of Fruits & Vegetables	21	1,09	1,08	—	—	—
(f) Others	284	7,08	6,85	—	—	—
3. Beverage & Tobacco	105	11,68	11,72	—	—	—
4. Textiles	423	13,90	11,86	—	—	—
(a) Cotton Textiles	57	2,09	1,82	—	—	—
(b) Jute & Other Natural Fibre Textiles	4	6	6	—	—	—
(c) Handloom Textiles & Khadi	32	2,44	2,38	—	—	—
(d) Other Textiles & Textile Products	330	9,30	7,61	—	—	—
5. Paper, Paper Products & Printing	197	5,13	3,91	—	—	—
6. Leather & Leather Products	65	96	86	—	—	—
7. Rubber & Plastic Products	190	23,27	17,65	—	—	—
8. Chemicals & Chemical Products	378	49,43	30,45	—	—	—
(a) Heavy Industrial Chemicals	18	13,26	11,59	—	—	—
(b) Fertilisers	1	5	5	—	—	—
(c) Drugs & Pharmaceuticals	72	18,22	5,52	—	—	—
(d) Non-Edible Oils	5	2,47	1,99	—	—	—
(e) Other Chemicals & Chemical Products	282	15,44	11,30	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	92	28,16	26,69	—	—	—
10. Manufacture of Cement & Cement Products	90	15,66	15,64	—	—	—
11. Basic Metals & Metal Products	1,361	957,31	733,75	—	—	—
(a) Iron & Steel	196	905,01	687,71	—	—	—
(b) Non-Ferrous Metals	15	3,10	2,28	—	—	—
(c) Metal Products	1,150	49,20	43,77	—	—	—
12. Engineering	1,003	532,05	336,61	—	—	—
(a) Heavy Engineering	24	37,47	36,80	—	—	—
(b) Light Engineering	488	462,98	274,26	—	—	—
(c) Electrical Machinery & Goods	424	26,58	21,34	—	—	—
(d) Electronic Machinery & Goods	67	5,03	4,21	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	387	340,57	236,22	—	—	—
14. Other Industries	5,739	65,10	57,23	—	—	—
15. Electricity, Gas & Water	27	92,57	41,69	—	—	—
(a) Electricity Generation & Transmission	6	18,25	18,22	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	21	74,31	23,47	—	—	—
16. Construction	301	78,71	71,91	—	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>3,217</b>	<b>47,25</b>	<b>36,60</b>	—	—	—
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>3,342</b>	<b>65,71</b>	<b>51,54</b>	—	—	—
<b>V. PERSONAL LOANS</b>	<b>76,878</b>	<b>561,56</b>	<b>476,30</b>	—	—	—
1. Loans for Purchase of Consumer Durables	10,481	43,24	32,28	—	—	—
2. Loans for Housing	9,134	200,28	180,55	—	—	—
3. Rest of the Personal Loans	57,263	318,05	263,46	—	—	—
<b>VI. TRADE</b>	<b>16,452</b>	<b>301,87</b>	<b>264,46</b>	—	—	—
1. Wholesale Trade	3,149	121,31	108,37	—	—	—
2. Retail Trade	13,303	180,57	156,08	—	—	—
<b>VII. FINANCE</b>	<b>278</b>	<b>11,72</b>	<b>10,64</b>	—	—	—
<b>VIII. ALL OTHERS</b>	<b>22,082</b>	<b>612,61</b>	<b>540,81</b>	—	—	—
<b>TOTAL BANK CREDIT</b>	<b>1,38,303</b>	<b>4272,00</b>	<b>3307,46</b>	—	—	—
<b>OF WHICH:</b>						
1. Artisans and Village & Tiny Industries	1,601	67,94	57,64	—	—	—
2. Other Small Scale Industries	5,140	209,25	164,07	—	—	—

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

**EASTERN REGION  
STATE : ORISSA**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>6,70,488</b>	<b>976,93</b>	<b>780,20</b>	<b>1,16,767</b>	<b>336,29</b>	<b>263,97</b>
1. Direct Finance	6,39,657	909,67	735,56	1,14,686	287,37	236,88
2. Indirect Finance	30,831	67,26	44,64	2,081	48,91	27,09
<b>II. INDUSTRY</b>	<b>1,31,436</b>	<b>1153,71</b>	<b>943,96</b>	<b>32,256</b>	<b>2015,29</b>	<b>1364,60</b>
1. Mining & Quarrying	75	116,68	115,89	104	61,24	45,19
2. Food Manufacturing & Processing	5,071	59,21	50,57	1,597	114,28	92,64
(a) Rice Mills, Flour & Dal Mills	2,117	37,49	31,09	807	72,36	55,99
(b) Sugar	4	8,86	9,27	7	13,27	11,49
(c) Edible Oils & Vanaspati	74	2,35	1,86	48	11,21	9,88
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	15	99	72	5	24	19
(f) Others	2,861	9,52	7,62	730	17,19	15,09
3. Beverage & Tobacco	9	38	44	23	6,13	4,81
4. Textiles	2,743	8,77	7,07	686	38,52	34,42
(a) Cotton Textiles	229	83	57	60	20,08	17,86
(b) Jute & Other Natural Fibre Textiles	273	1,17	77	65	1,99	1,76
(c) Handloom Textiles & Khadi	1,331	3,64	3,01	211	1,44	1,37
(d) Other Textiles & Textile Products	910	3,13	2,71	350	15,00	13,43
5. Paper, Paper Products & Printing	313	2,60	2,34	244	52,92	33,74
6. Leather & Leather Products	117	28	25	63	39	35
7. Rubber & Plastic Products	37	6,00	3,08	86	20,09	18,18
8. Chemicals & Chemical Products	169	2,73	2,35	172	34,12	31,12
(a) Heavy Industrial Chemicals	3	24	20	8	78	75
(b) Fertilisers	—	—	—	4	25,25	24,24
(c) Drugs & Pharmaceuticals	67	1,00	91	88	2,52	1,26
(d) Non-Edible Oils	2	20	7	1	2	—
(e) Other Chemicals & Chemical Products	97	1,30	1,16	71	5,55	4,87
9. Petroleum, Coal Products & Nuclear Fuels	3	27	27	8	18,90	18,83
10. Manufacture of Cement & Cement Products	255	34,22	14,19	127	73,24	58,31
11. Basic Metals & Metal Products	386	188,63	136,52	401	279,98	227,10
(a) Iron & Steel	38	75,36	73,72	71	180,66	169,71
(b) Non-Ferrous Metals	4	70	68	7	86,04	44,63
(c) Metal Products	344	112,58	62,11	323	13,28	12,77
12. Engineering	364	374,35	303,00	259	32,96	21,59
(a) Heavy Engineering	15	146,35	126,58	9	12,87	2,85
(b) Light Engineering	103	67	52	96	4,95	4,20
(c) Electrical Machinery & Goods	184	8,35	8,00	109	14,18	13,49
(d) Electronic Machinery & Goods	62	218,97	167,91	45	96	1,06
13. Vehicles, Vehicle Parts & Transport Equipments	514	6,75	2,88	140	7,33	6,84
14. Other Industries	1,16,460	251,01	216,21	22,253	69,53	60,39
15. Electricity, Gas & Water	33	2,27	95	10	1150,20	656,97
(a) Electricity Generation & Transmission	32	2,24	94	10	1150,20	656,97
(b) Non-Conventional Energy	1	3	1	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	4,887	99,56	87,95	6,083	55,48	54,10
<b>III. TRANSPORT OPERATORS</b>	<b>23,900</b>	<b>156,84</b>	<b>120,54</b>	<b>6,538</b>	<b>72,67</b>	<b>55,38</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>72,128</b>	<b>242,99</b>	<b>217,82</b>	<b>14,677</b>	<b>77,48</b>	<b>64,48</b>
<b>V. PERSONAL LOANS</b>	<b>2,75,786</b>	<b>782,18</b>	<b>672,82</b>	<b>1,37,803</b>	<b>673,61</b>	<b>583,15</b>
1. Loans for Purchase of Consumer Durables	18,830	38,01	28,84	11,771	31,09	24,08
2. Loans for Housing	27,627	250,45	230,64	23,087	292,34	263,54
3. Rest of the Personal Loans	2,29,329	493,72	413,34	1,02,945	350,19	295,53
<b>VI. TRADE</b>	<b>3,61,247</b>	<b>588,06</b>	<b>484,20</b>	<b>71,552</b>	<b>341,77</b>	<b>280,03</b>
1. Wholesale Trade	8,657	34,99	30,82	3,405	76,27	62,85
2. Retail Trade	3,52,590	553,08	453,38	68,147	265,50	217,18
<b>VII. FINANCE</b>	<b>2,606</b>	<b>21,34</b>	<b>18,98</b>	<b>4,090</b>	<b>40,45</b>	<b>35,40</b>
<b>VIII. ALL OTHERS</b>	<b>1,14,481</b>	<b>244,69</b>	<b>198,63</b>	<b>42,665</b>	<b>235,60</b>	<b>200,94</b>
<b>TOTAL BANK CREDIT</b>	<b>16,52,072</b>	<b>4166,73</b>	<b>3437,14</b>	<b>4,26,348</b>	<b>3793,16</b>	<b>2847,95</b>
OF WHICH:						
1. Artisans and Village & Tiny Industries	78,272	110,30	89,53	11,365	66,14	54,42
2. Other Small Scale Industries	33,777	96,94	81,83	11,123	115,04	100,31

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

**EASTERN REGION  
STATE : ORISSA**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>16,873</b>	<b>217,69</b>	<b>200,22</b>	—	—	—
1. Direct Finance	16,215	140,85	126,63	—	—	—
2. Indirect Finance	658	76,84	73,59	—	—	—
<b>II. INDUSTRY</b>	<b>24,771</b>	<b>1223,88</b>	<b>930,76</b>	—	—	—
1. Mining & Quarrying	83	40,64	37,90	—	—	—
2. Food Manufacturing & Processing	497	78,29	67,40	—	—	—
(a) Rice Mills, Flour & Dal Mills	168	33,83	25,31	—	—	—
(b) Sugar	3	2,25	2,25	—	—	—
(c) Edible Oils & Vanaspati	27	15,16	13,37	—	—	—
(d) Tea Processing	2	5,32	5,32	—	—	—
(e) Processing of Fruits & Vegetables	9	4,83	5,13	—	—	—
(f) Others	288	16,90	16,02	—	—	—
3. Beverage & Tobacco	10	1,50	1,22	—	—	—
4. Textiles	418	17,77	16,60	—	—	—
(a) Cotton Textiles	64	11,40	11,04	—	—	—
(b) Jute & Other Natural Fibre Textiles	13	1,47	1,33	—	—	—
(c) Handloom Textiles & Khadi	62	17	15	—	—	—
(d) Other Textiles & Textile Products	279	4,73	4,09	—	—	—
5. Paper, Paper Products & Printing	315	12,05	10,31	—	—	—
6. Leather & Leather Products	34	23	21	—	—	—
7. Rubber & Plastic Products	124	12,34	10,90	—	—	—
8. Chemicals & Chemical Products	328	90,55	86,71	—	—	—
(a) Heavy Industrial Chemicals	20	1,24	1,03	—	—	—
(b) Fertilisers	9	70,09	68,93	—	—	—
(c) Drugs & Pharmaceuticals	138	6,18	4,73	—	—	—
(d) Non-Edible Oils	4	28	24	—	—	—
(e) Other Chemicals & Chemical Products	157	12,76	11,79	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	26	54,88	49,81	—	—	—
10. Manufacture of Cement & Cement Products	119	38,70	29,37	—	—	—
11. Basic Metals & Metal Products	624	464,07	304,66	—	—	—
(a) Iron & Steel	153	333,20	256,70	—	—	—
(b) Non-Ferrous Metals	24	109,69	27,57	—	—	—
(c) Metal Products	447	21,18	20,38	—	—	—
12. Engineering	5,404	86,23	72,59	—	—	—
(a) Heavy Engineering	20	23,65	24,47	—	—	—
(b) Light Engineering	5,164	12,05	10,99	—	—	—
(c) Electrical Machinery & Goods	137	29,59	25,59	—	—	—
(d) Electronic Machinery & Goods	83	20,93	11,54	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	113	2,53	2,34	—	—	—
14. Other Industries	10,764	194,67	128,96	—	—	—
15. Electricity, Gas & Water	34	2,42	2,34	—	—	—
(a) Electricity Generation & Transmission	16	1,06	1,01	—	—	—
(b) Non-Conventional Energy	4	22	17	—	—	—
(c) Gas, Steam & Water Supply	14	1,15	1,16	—	—	—
16. Construction	5,878	127,02	109,45	—	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>5,508</b>	<b>59,14</b>	<b>47,58</b>	—	—	—
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>7,859</b>	<b>145,97</b>	<b>118,56</b>	—	—	—
<b>V. PERSONAL LOANS</b>	<b>1,37,733</b>	<b>1063,13</b>	<b>900,77</b>	—	—	—
1. Loans for Purchase of Consumer Durables	10,302	30,36	22,31	—	—	—
2. Loans for Housing	37,236	606,19	524,74	—	—	—
3. Rest of the Personal Loans	90,195	426,58	353,72	—	—	—
<b>VI. TRADE</b>	<b>24,548</b>	<b>420,82</b>	<b>357,81</b>	—	—	—
1. Wholesale Trade	2,809	173,53	139,89	—	—	—
2. Retail Trade	21,739	247,28	217,92	—	—	—
<b>VII. FINANCE</b>	<b>7,614</b>	<b>80,58</b>	<b>74,53</b>	—	—	—
<b>VIII. ALL OTHERS</b>	<b>39,236</b>	<b>645,20</b>	<b>508,55</b>	—	—	—
<b>TOTAL BANK CREDIT</b>	<b>2,64,142</b>	<b>3856,41</b>	<b>3138,79</b>	—	—	—
<b>OF WHICH:</b>						
1. Artisans and Village & Tiny Industries	2,055	61,69	52,58	—	—	—
2. Other Small Scale Industries	9,210	184,45	159,11	—	—	—

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

**EASTERN REGION  
STATE : SIKKIM**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>4,609</b>	<b>7,14</b>	<b>5,87</b>	<b>944</b>	<b>2,59</b>	<b>1,23</b>
1. Direct Finance	4,609	7,14	5,87	939	2,58	1,23
2. Indirect Finance	—	—	—	5	1	1
<b>II. INDUSTRY</b>	<b>456</b>	<b>3,48</b>	<b>3,18</b>	<b>213</b>	<b>22,15</b>	<b>20,29</b>
1. Mining & Quarrying	1	9	9	1	10	12
2. Food Manufacturing & Processing	11	92	1,56	14	6,09	6,54
(a) Rice Mills, Flour & Dal Mills	2	5	5	2	26	17
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	1	81	1,44	3	4,69	5,61
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	8	6	6	9	1,15	75
3. Beverage & Tobacco	1	63	26	3	7,03	6,14
4. Textiles	11	8	5	2	—	—
(a) Cotton Textiles	—	—	—	1	—	—
(b) Jute & Other Natural Fibre Textiles	1	—	—	—	—	—
(c) Handloom Textiles & Khadi	1	—	—	—	—	—
(d) Other Textiles & Textile Products	9	7	4	1	—	—
5. Paper, Paper Products & Printing	—	—	—	3	2	—
6. Leather & Leather Products	1	—	—	1	—	—
7. Rubber & Plastic Products	1	4	4	—	—	—
8. Chemicals & Chemical Products	—	—	—	2	12	25
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	1	8	22
(c) Drugs & Pharmaceuticals	—	—	—	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	—	—	—	1	4	3
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	—	—	—
11. Basic Metals & Metal Products	1	1	1	1	1	—
(a) Iron & Steel	—	—	—	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	1	1	1	1	1	—
12. Engineering	6	2	2	14	6,39	5,26
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	—	—	—	4	6,25	5,14
(c) Electrical Machinery & Goods	4	1	1	—	—	—
(d) Electronic Machinery & Goods	2	1	1	10	13	11
13. Vehicles, Vehicle Parts & Transport Equipments	197	96	57	—	—	—
14. Other Industries	213	63	50	165	2,36	1,93
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	13	10	9	7	3	3
<b>III. TRANSPORT OPERATORS</b>	<b>193</b>	<b>3,85</b>	<b>2,44</b>	<b>156</b>	<b>3,59</b>	<b>2,69</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>125</b>	<b>43,47</b>	<b>26,51</b>	<b>75</b>	<b>34,09</b>	<b>28,79</b>
<b>V. PERSONAL LOANS</b>	<b>4,317</b>	<b>28,68</b>	<b>23,89</b>	<b>3,252</b>	<b>39,14</b>	<b>32,49</b>
1. Loans for Purchase of Consumer Durables	1,470	4,20	2,97	329	81	67
2. Loans for Housing	528	10,09	8,86	732	18,45	16,33
3. Rest of the Personal Loans	2,319	14,39	12,05	2,191	19,89	15,48
<b>VI. TRADE</b>	<b>1,260</b>	<b>11,30</b>	<b>9,09</b>	<b>472</b>	<b>11,04</b>	<b>8,60</b>
1. Wholesale Trade	21	1,57	1,13	81	2,25	1,75
2. Retail Trade	1,239	9,73	7,96	391	8,78	6,85
<b>VII. FINANCE</b>	<b>1</b>	<b>3</b>	<b>3</b>	<b>77</b>	<b>2,34</b>	<b>2,03</b>
<b>VIII. ALL OTHERS</b>	<b>254</b>	<b>78</b>	<b>66</b>	<b>1,051</b>	<b>17,21</b>	<b>14,34</b>
<b>TOTAL BANK CREDIT</b>	<b>11,215</b>	<b>98,72</b>	<b>71,67</b>	<b>6,240</b>	<b>132,15</b>	<b>110,46</b>
OF WHICH:						
1. Artisans and Village & Tiny Industries	116	33	29	32	39	26
2. Other Small Scale Industries	125	1,47	68	154	7,67	6,87

Note : There are no Urban and Metropolitan Centres in Sikkim.

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

**EASTERN REGION**

**STATE : WEST BENGAL**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>6,46,590</b>	<b>782,90</b>	<b>662,05</b>	<b>1,41,332</b>	<b>334,91</b>	<b>293,47</b>
1. Direct Finance	6,31,130	680,25	574,30	1,38,250	270,58	232,16
2. Indirect Finance	15,460	102,65	87,74	3,082	64,33	61,31
<b>II. INDUSTRY</b>	<b>5,44,058</b>	<b>838,29</b>	<b>669,57</b>	<b>97,755</b>	<b>1643,72</b>	<b>1127,10</b>
1. Mining & Quarrying	40	3,56	3,06	34	2,60	2,37
2. Food Manufacturing & Processing	24,779	169,15	141,94	8,089	129,06	105,01
(a) Rice Mills, Flour & Dal Mills	15,222	34,93	28,56	4,557	28,96	26,15
(b) Sugar	1	3	3	—	—	—
(c) Edible Oils & Vanaspati	167	5,10	4,66	170	6,43	6,21
(d) Tea Processing	52	95,54	83,22	61	79,09	61,09
(e) Processing of Fruits & Vegetables	9	4,27	2,18	4	40	54
(f) Others	9,328	29,29	23,28	3,297	14,17	11,02
3. Beverage & Tobacco	14	4,44	3,74	20	11,89	11,82
4. Textiles	7,005	27,73	25,77	3,161	20,55	14,55
(a) Cotton Textiles	692	12,54	11,98	257	1,59	1,20
(b) Jute & Other Natural Fibre Textiles	1,409	3,77	4,07	764	7,67	3,96
(c) Handloom Textiles & Khadi	1,650	2,07	1,70	487	1,75	1,60
(d) Other Textiles & Textile Products	3,254	9,35	8,02	1,653	9,55	7,79
5. Paper, Paper Products & Printing	473	5,76	4,11	353	44,96	44,03
6. Leather & Leather Products	347	3,48	3,43	173	5,63	2,07
7. Rubber & Plastic Products	220	11,27	10,10	248	8,13	7,78
8. Chemicals & Chemical Products	413	11,17	9,27	261	26,02	15,11
(a) Heavy Industrial Chemicals	8	2,65	2,65	10	3,05	1,59
(b) Fertilisers	2	31	24	3	21	21
(c) Drugs & Pharmaceuticals	97	3,88	2,82	80	6,84	5,29
(d) Non-Edible Oils	3	19	19	5	93	91
(e) Other Chemicals & Chemical Products	303	4,13	3,38	163	14,99	7,10
9. Petroleum, Coal Products & Nuclear Fuels	12	4,72	4,53	21	19,00	18,49
10. Manufacture of Cement & Cement Products	199	6,27	5,80	306	12,61	11,58
11. Basic Metals & Metal Products	661	130,49	83,43	322	209,46	193,70
(a) Iron & Steel	61	88,58	49,49	33	17,69	14,54
(b) Non-Ferrous Metals	14	19,30	19,35	13	137,11	122,51
(c) Metal Products	586	22,61	14,59	276	54,66	56,65
12. Engineering	2,661	52,66	37,71	727	153,96	103,34
(a) Heavy Engineering	39	7,91	6,21	28	13,90	10,16
(b) Light Engineering	405	20,08	13,46	213	5,91	5,20
(c) Electrical Machinery & Goods	1,987	22,71	16,39	370	107,73	67,47
(d) Electronic Machinery & Goods	230	1,96	1,64	116	26,42	20,52
13. Vehicles, Vehicle Parts & Transport Equipments	1,027	8,30	7,37	198	6,79	5,81
14. Other Industries	5,03,841	377,91	312,93	83,018	139,79	122,32
15. Electricity, Gas & Water	14	94	87	23	825,32	447,40
(a) Electricity Generation & Transmission	7	47	41	18	825,10	447,28
(b) Non-Conventional Energy	5	42	41	—	—	—
(c) Gas, Steam & Water Supply	2	6	5	5	22	12
16. Construction	2,352	20,44	15,52	801	27,95	21,72
<b>III. TRANSPORT OPERATORS</b>	<b>33,744</b>	<b>83,17</b>	<b>61,09</b>	<b>10,827</b>	<b>62,04</b>	<b>46,68</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>53,887</b>	<b>130,19</b>	<b>114,49</b>	<b>17,477</b>	<b>56,29</b>	<b>43,39</b>
<b>V. PERSONAL LOANS</b>	<b>3,79,785</b>	<b>1156,71</b>	<b>959,80</b>	<b>1,63,840</b>	<b>737,49</b>	<b>616,04</b>
1. Loans for Purchase of Consumer Durables	57,185	228,06	175,49	19,965	70,78	53,86
2. Loans for Housing	21,608	277,50	244,11	20,080	285,90	250,24
3. Rest of the Personal Loans	3,00,992	651,15	540,19	1,23,795	380,81	311,94
<b>VI. TRADE</b>	<b>3,90,369</b>	<b>620,24</b>	<b>524,73</b>	<b>1,13,283</b>	<b>439,51</b>	<b>376,22</b>
1. Wholesale Trade	8,871	73,38	61,83	3,894	100,42	84,44
2. Retail Trade	3,81,498	546,87	462,90	1,09,389	339,09	291,78
<b>VII. FINANCE</b>	<b>1,328</b>	<b>106,02</b>	<b>70,98</b>	<b>660</b>	<b>30,62</b>	<b>16,71</b>
<b>VIII. ALL OTHERS</b>	<b>90,593</b>	<b>259,86</b>	<b>220,06</b>	<b>36,847</b>	<b>355,69</b>	<b>327,68</b>
<b>TOTAL BANK CREDIT</b>	<b>21,40,354</b>	<b>3977,40</b>	<b>3282,76</b>	<b>5,82,021</b>	<b>3660,26</b>	<b>2847,28</b>
OF WHICH:						
1. Artisans and Village & Tiny Industries	3,58,952	240,27	198,06	41,373	76,12	67,38
2. Other Small Scale Industries	1,47,443	232,75	186,65	48,440	151,12	133,50

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

**EASTERN REGION  
STATE : WEST BENGAL**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>34,321</b>	<b>169,95</b>	<b>155,84</b>	<b>39,316</b>	<b>885,68</b>	<b>765,74</b>
1. Direct Finance	33,680	116,37	99,57	38,017	566,70	482,37
2. Indirect Finance	641	53,58	56,27	1,299	318,97	283,37
<b>II. INDUSTRY</b>	<b>38,414</b>	<b>1799,15</b>	<b>1478,44</b>	<b>90,477</b>	<b>19247,16</b>	<b>14745,86</b>
1. Mining & Quarrying	36	14,71	14,53	111	1267,59	945,08
2. Food Manufacturing & Processing	3,328	148,87	115,95	19,729	2533,00	1812,23
(a) Rice Mills, Flour & Dal Mills	2,021	34,38	27,23	76	77,73	54,99
(b) Sugar	—	—	—	31	739,87	520,74
(c) Edible Oils & Vanaspati	107	14,06	11,66	12,116	109,49	75,58
(d) Tea Processing	77	46,09	33,62	472	1273,76	898,78
(e) Processing of Fruits & Vegetables	18	2,47	1,72	17	5,87	6,41
(f) Others	1,105	51,87	41,73	7,017	326,28	255,72
3. Beverage & Tobacco	25	3,53	3,22	64	144,97	44,84
4. Textiles	1,692	43,92	29,28	11,135	1571,73	1063,90
(a) Cotton Textiles	120	10,27	7,37	537	311,86	234,26
(b) Jute & Other Natural Fibre Textiles	58	15,55	5,33	4,203	363,46	247,31
(c) Handloom Textiles & Khadi	389	2,65	2,46	98	3,94	3,61
(d) Other Textiles & Textile Products	1,125	15,45	14,11	6,297	892,47	578,72
5. Paper, Paper Products & Printing	791	10,97	9,86	2,400	360,50	297,64
6. Leather & Leather Products	118	3,62	2,99	1,275	495,99	356,86
7. Rubber & Plastic Products	439	25,28	21,21	914	281,82	244,68
8. Chemicals & Chemical Products	495	338,05	300,35	6,007	1726,56	1333,77
(a) Heavy Industrial Chemicals	35	269,70	240,88	134	253,97	160,98
(b) Fertilisers	4	2,15	2,03	38	260,69	259,15
(c) Drugs & Pharmaceuticals	176	7,85	7,21	473	152,47	100,63
(d) Non-Edible Oils	4	62	58	5	1,31	1,34
(e) Other Chemicals & Chemical Products	276	57,74	49,64	5,357	1058,12	811,66
9. Petroleum, Coal Products & Nuclear Fuels	30	264,22	234,95	120	732,79	709,15
10. Manufacture of Cement & Cement Products	138	9,22	7,87	157	285,39	276,80
11. Basic Metals & Metal Products	1,072	192,23	167,08	8,821	2936,19	2312,48
(a) Iron & Steel	280	138,84	122,83	666	1826,90	1513,57
(b) Non-Ferrous Metals	29	10,77	8,67	180	569,86	341,17
(c) Metal Products	763	42,63	35,57	7,975	539,44	457,74
12. Engineering	1,676	224,40	198,19	3,191	2837,18	2082,40
(a) Heavy Engineering	251	77,36	69,80	358	515,48	408,62
(b) Light Engineering	805	20,17	18,49	1,115	513,95	422,05
(c) Electrical Machinery & Goods	401	121,31	105,46	1,191	1668,15	1117,78
(d) Electronic Machinery & Goods	219	5,56	4,43	527	139,60	133,95
13. Vehicles, Vehicle Parts & Transport Equipments	268	11,90	11,19	391	311,24	259,86
14. Other Industries	27,631	145,56	122,78	32,943	1125,27	903,43
15. Electricity, Gas & Water	23	307,35	194,29	160	1696,73	1361,29
(a) Electricity Generation & Transmission	9	306,09	193,32	130	1554,44	1315,81
(b) Non-Conventional Energy	—	—	—	11	18,45	3,71
(c) Gas, Steam & Water Supply	14	1,25	97	19	123,84	41,77
16. Construction	652	55,32	44,72	3,059	940,22	741,47
<b>III. TRANSPORT OPERATORS</b>	<b>6,403</b>	<b>63,59</b>	<b>50,17</b>	<b>5,903</b>	<b>243,80</b>	<b>167,70</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>9,279</b>	<b>89,80</b>	<b>73,15</b>	<b>7,940</b>	<b>1739,46</b>	<b>1442,36</b>
<b>V. PERSONAL LOANS</b>	<b>1,70,904</b>	<b>1016,71</b>	<b>850,41</b>	<b>2,97,382</b>	<b>3079,31</b>	<b>2435,09</b>
1. Loans for Purchase of Consumer Durables	11,748	44,76	33,61	12,201	66,85	59,24
2. Loans for Housing	26,214	439,65	386,36	50,273	1152,17	1008,95
3. Rest of the Personal Loans	1,32,942	532,31	430,44	2,34,908	1860,29	1366,90
<b>VI. TRADE</b>	<b>49,038</b>	<b>584,87</b>	<b>477,39</b>	<b>32,764</b>	<b>4468,00</b>	<b>3654,66</b>
1. Wholesale Trade	4,057	203,18	169,11	11,390	3586,16	2995,01
2. Retail Trade	44,981	381,68	308,28	21,374	881,84	659,65
<b>VII. FINANCE</b>	<b>593</b>	<b>32,59</b>	<b>27,17</b>	<b>2,075</b>	<b>2209,69</b>	<b>1852,90</b>
<b>VIII. ALL OTHERS</b>	<b>49,713</b>	<b>576,33</b>	<b>485,80</b>	<b>1,28,676</b>	<b>3770,09</b>	<b>3065,15</b>
<b>TOTAL BANK CREDIT</b>	<b>3,58,665</b>	<b>4332,99</b>	<b>3598,36</b>	<b>6,04,533</b>	<b>35643,18</b>	<b>28129,45</b>
OF WHICH:						
1. Artisans and Village & Tiny Industries	10,103	98,18	78,72	2,250	147,63	126,64
2. Other Small Scale Industries	22,226	246,92	215,35	16,021	1662,22	1333,45

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

**EASTERN REGION**

**ANDAMAN & NICOBAR ISLANDS**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>985</b>	<b>20,18</b>	<b>17,51</b>	<b>408</b>	<b>17,48</b>	<b>15,32</b>
1. Direct Finance	756	3,68	2,83	351	6,78	4,12
2. Indirect Finance	229	16,50	14,68	57	10,70	11,19
<b>II. INDUSTRY</b>	<b>306</b>	<b>40,81</b>	<b>35,58</b>	<b>409</b>	<b>15,66</b>	<b>13,72</b>
1. Mining & Quarrying	1	3	3	2	18	9
2. Food Manufacturing & Processing	42	18,01	15,04	23	1,14	1,16
(a) Rice Mills, Flour & Dal Mills	7	19	13	6	5	4
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	—	—	—
(d) Tea Processing	2	1,93	1,92	1	40	40
(e) Processing of Fruits & Vegetables	—	—	—	1	3	3
(f) Others	33	15,89	12,99	15	66	69
3. Beverage & Tobacco	—	—	—	5	67	57
4. Textiles	25	1,79	1,06	2	2,13	2,13
(a) Cotton Textiles	5	30	26	1	2,13	2,13
(b) Jute & Other Natural Fibre Textiles	2	16	13	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles & Textile Products	18	1,33	67	1	—	—
5. Paper, Paper Products & Printing	24	4	4	4	26	16
6. Leather & Leather Products	—	—	—	1	3	2
7. Rubber & Plastic Products	4	37	34	1	12	7
8. Chemicals & Chemical Products	1	1,15	1,07	3	8	8
(a) Heavy Industrial Chemicals	1	1,15	1,07	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	—	—	—	3	8	8
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	3	63	66	2	16	25
11. Basic Metals & Metal Products	14	5,20	5,05	24	6	6
(a) Iron & Steel	4	47	43	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	10	4,72	4,62	24	6	6
12. Engineering	4	21	12	13	88	64
(a) Heavy Engineering	1	5	2	7	63	48
(b) Light Engineering	3	16	10	1	5	1
(c) Electrical Machinery & Goods	—	—	—	4	8	8
(d) Electronic Machinery & Goods	—	—	—	1	12	7
13. Vehicles, Vehicle Parts & Transport Equipments	8	34	31	6	1,19	1,04
14. Other Industries	166	10,47	10,22	262	3,30	3,08
15. Electricity, Gas & Water	—	—	—	1	3	3
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	1	3	3
16. Construction	14	2,57	1,65	60	5,44	4,34
<b>III. TRANSPORT OPERATORS</b>	<b>144</b>	<b>2,86</b>	<b>2,16</b>	<b>313</b>	<b>5,66</b>	<b>4,42</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>134</b>	<b>1,39</b>	<b>1,21</b>	<b>233</b>	<b>4,12</b>	<b>3,18</b>
<b>V. PERSONAL LOANS</b>	<b>2,117</b>	<b>9,87</b>	<b>8,32</b>	<b>2,519</b>	<b>15,92</b>	<b>13,32</b>
1. Loans for Purchase of Consumer Durables	88	32	26	268	1,12	89
2. Loans for Housing	135	3,17	2,80	173	5,21	4,66
3. Rest of the Personal Loans	1,894	6,38	5,26	2,078	9,59	7,76
<b>VI. TRADE</b>	<b>1,418</b>	<b>12,21</b>	<b>11,21</b>	<b>1,135</b>	<b>26,21</b>	<b>24,23</b>
1. Wholesale Trade	54	2,73	2,57	119	7,81	6,98
2. Retail Trade	1,364	9,48	8,63	1,016	18,40	17,25
<b>VII. FINANCE</b>	<b>7</b>	<b>94,78</b>	<b>97,67</b>	<b>2</b>	<b>20</b>	<b>19</b>
<b>VIII. ALL OTHERS</b>	<b>1,076</b>	<b>19,91</b>	<b>9,76</b>	<b>1,239</b>	<b>8,83</b>	<b>8,17</b>
<b>TOTAL BANK CREDIT</b>	<b>6,187</b>	<b>202,00</b>	<b>183,42</b>	<b>6,258</b>	<b>94,07</b>	<b>82,54</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	55	47	32	53	68	65
2. Other Small Scale Industries	172	2,87	2,39	201	3,22	2,82

Note : There are no Urban and Metropolitan Centres in Andaman & Nicobar Islands.

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

CENTRAL REGION

STATE : CHHATTISGARH

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>1,49,845</b>	<b>339,36</b>	<b>262,39</b>	<b>34,935</b>	<b>148,79</b>	<b>114,11</b>
1. Direct Finance	1,43,093	320,35	247,62	33,783	140,12	108,37
2. Indirect Finance	6,752	19,01	14,77	1,152	8,67	5,74
<b>II. INDUSTRY</b>	<b>27,913</b>	<b>536,66</b>	<b>415,02</b>	<b>7,951</b>	<b>712,21</b>	<b>581,28</b>
1. Mining & Quarrying	15	7,22	6,91	35	121,96	20,98
2. Food Manufacturing & Processing	1,319	25,53	18,31	556	38,34	25,66
(a) Rice Mills, Flour & Dal Mills	667	14,16	11,14	434	34,92	23,82
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	20	9,40	5,90	8	1,48	86
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	1	25	5	—	—	—
(f) Others	631	1,71	1,21	114	1,93	98
3. Beverage & Tobacco	—	—	—	5	1,27	63
4. Textiles	447	239,35	164,85	136	9,91	9,76
(a) Cotton Textiles	32	166,36	131,66	9	8,33	8,65
(b) Jute & Other Natural Fibre Textiles	6	4	2	17	10	9
(c) Handloom Textiles & Khadi	135	39	33	13	57	21
(d) Other Textiles & Textile Products	274	72,56	32,84	97	91	81
5. Paper, Paper Products & Printing	49	49	32	96	7,51	2,65
6. Leather & Leather Products	75	22	18	19	8	7
7. Rubber & Plastic Products	51	69,68	69,34	22	53	45
8. Chemicals & Chemical Products	119	35,27	28,23	65	4,09	2,28
(a) Heavy Industrial Chemicals	—	—	—	3	55	37
(b) Fertilisers	3	5,23	5,19	2	20	14
(c) Drugs & Pharmaceuticals	12	21,73	21,37	27	67	57
(d) Non-Edible Oils	—	—	—	3	1,63	54
(e) Other Chemicals & Chemical Products	104	8,30	1,67	30	1,04	66
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	10	3,34	3,02
10. Manufacture of Cement & Cement Products	26	72	59	42	1,76	1,38
11. Basic Metals & Metal Products	174	97,54	77,72	136	460,52	461,14
(a) Iron & Steel	29	80,82	62,13	31	452,69	453,64
(b) Non-Ferrous Metals	—	—	—	4	24	18
(c) Metal Products	145	16,73	15,59	101	7,59	7,32
12. Engineering	125	7,07	6,49	71	1,38	1,14
(a) Heavy Engineering	3	20	17	3	18	16
(b) Light Engineering	57	41	36	39	82	64
(c) Electrical Machinery & Goods	33	6,39	5,91	15	20	17
(d) Electronic Machinery & Goods	32	8	6	14	18	17
13. Vehicles, Vehicle Parts & Transport Equipments	946	2,06	1,41	438	78	47
14. Other Industries	23,564	47,50	37,67	5,955	32,48	24,69
15. Electricity, Gas & Water	5	71	31	18	1,65	1,17
(a) Electricity Generation & Transmission	5	71	31	10	93	69
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	8	72	48
16. Construction	998	3,31	2,69	347	26,63	25,79
<b>III. TRANSPORT OPERATORS</b>	<b>2,502</b>	<b>18,76</b>	<b>12,30</b>	<b>2,127</b>	<b>16,40</b>	<b>11,78</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>5,750</b>	<b>17,89</b>	<b>14,08</b>	<b>2,796</b>	<b>20,51</b>	<b>14,47</b>
<b>V. PERSONAL LOANS</b>	<b>60,567</b>	<b>176,31</b>	<b>147,07</b>	<b>36,223</b>	<b>180,84</b>	<b>147,64</b>
1. Loans for Purchase of Consumer Durables	8,201	19,88	15,26	6,138	17,13	12,94
2. Loans for Housing	3,551	34,91	30,58	2,716	48,28	42,20
3. Rest of the Personal Loans	48,815	121,53	101,24	27,369	115,44	92,50
<b>VI. TRADE</b>	<b>46,985</b>	<b>145,32</b>	<b>109,49</b>	<b>21,271</b>	<b>146,64</b>	<b>117,89</b>
1. Wholesale Trade	1,713	25,40	17,58	681	41,33	33,54
2. Retail Trade	45,272	119,92	91,91	20,590	105,31	84,35
<b>VII. FINANCE</b>	<b>164</b>	<b>59</b>	<b>48</b>	<b>68</b>	<b>2,71</b>	<b>2,23</b>
<b>VIII. ALL OTHERS</b>	<b>19,069</b>	<b>159,89</b>	<b>112,91</b>	<b>8,810</b>	<b>137,72</b>	<b>117,99</b>
<b>TOTAL BANK CREDIT</b>	<b>3,12,795</b>	<b>1394,79</b>	<b>1073,74</b>	<b>1,14,181</b>	<b>1365,82</b>	<b>1107,38</b>
OF WHICH:						
1. Artisans and Village & Tiny Industries	15,398	27,90	21,23	3,005	34,44	24,08
2. Other Small Scale Industries	8,180	52,19	44,09	3,485	37,46	29,12

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

CENTRAL REGION

STATE : CHHATTISGARH

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>5,964</b>	<b>99,50</b>	<b>77,10</b>	—	—	—
1. Direct Finance	5,758	72,12	57,20	—	—	—
2. Indirect Finance	206	27,38	19,90	—	—	—
<b>II. INDUSTRY</b>	<b>7,791</b>	<b>1129,32</b>	<b>791,57</b>	—	—	—
1. Mining & Quarrying	51	4,95	4,30	—	—	—
2. Food Manufacturing & Processing	560	150,38	117,42	—	—	—
(a) Rice Mills, Flour & Dal Mills	383	56,24	43,46	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	38	78,99	64,44	—	—	—
(d) Tea Processing	3	90	60	—	—	—
(e) Processing of Fruits & Vegetables	5	54	46	—	—	—
(f) Others	131	13,70	8,46	—	—	—
3. Beverage & Tobacco	28	18,63	17,65	—	—	—
4. Textiles	139	31,16	27,99	—	—	—
(a) Cotton Textiles	7	11,82	15,01	—	—	—
(b) Jute & Other Natural Fibre Textiles	14	89	66	—	—	—
(c) Handloom Textiles & Khadi	12	9	9	—	—	—
(d) Other Textiles & Textile Products	106	18,35	12,23	—	—	—
5. Paper, Paper Products & Printing	138	10,63	8,73	—	—	—
6. Leather & Leather Products	22	38	20	—	—	—
7. Rubber & Plastic Products	156	32,70	29,62	—	—	—
8. Chemicals & Chemical Products	411	108,63	32,70	—	—	—
(a) Heavy Industrial Chemicals	13	3,09	2,67	—	—	—
(b) Fertilisers	7	14,88	14,81	—	—	—
(c) Drugs & Pharmaceuticals	47	1,17	1,03	—	—	—
(d) Non-Edible Oils	8	1,31	1,30	—	—	—
(e) Other Chemicals & Chemical Products	336	88,18	12,90	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	23	7,40	5,20	—	—	—
10. Manufacture of Cement & Cement Products	40	12,09	4,82	—	—	—
11. Basic Metals & Metal Products	677	566,94	376,96	—	—	—
(a) Iron & Steel	307	444,07	290,00	—	—	—
(b) Non-Ferrous Metals	21	71,30	50,50	—	—	—
(c) Metal Products	349	51,57	36,46	—	—	—
12. Engineering	292	43,69	50,36	—	—	—
(a) Heavy Engineering	21	3,41	3,07	—	—	—
(b) Light Engineering	184	25,06	32,23	—	—	—
(c) Electrical Machinery & Goods	69	12,01	13,93	—	—	—
(d) Electronic Machinery & Goods	18	3,20	1,13	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	69	3,11	2,23	—	—	—
14. Other Industries	4,846	89,92	70,66	—	—	—
15. Electricity, Gas & Water	41	26,63	24,44	—	—	—
(a) Electricity Generation & Transmission	22	24,06	22,34	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	19	2,57	2,10	—	—	—
16. Construction	298	22,07	18,30	—	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>1,791</b>	<b>23,23</b>	<b>18,29</b>	—	—	—
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>3,653</b>	<b>874,39</b>	<b>65,31</b>	—	—	—
<b>V. PERSONAL LOANS</b>	<b>51,263</b>	<b>437,37</b>	<b>355,68</b>	—	—	—
1. Loans for Purchase of Consumer Durables	4,305	15,70	12,13	—	—	—
2. Loans for Housing	8,267	193,56	162,70	—	—	—
3. Rest of the Personal Loans	38,691	228,10	180,84	—	—	—
<b>VI. TRADE</b>	<b>15,401</b>	<b>665,08</b>	<b>532,35</b>	—	—	—
1. Wholesale Trade	1,717	445,00	383,54	—	—	—
2. Retail Trade	13,684	220,08	148,81	—	—	—
<b>VII. FINANCE</b>	<b>442</b>	<b>16,23</b>	<b>14,73</b>	—	—	—
<b>VIII. ALL OTHERS</b>	<b>15,079</b>	<b>1205,32</b>	<b>1107,85</b>	—	—	—
<b>TOTAL BANK CREDIT</b>	<b>1,01,384</b>	<b>4450,43</b>	<b>2962,87</b>	—	—	—
OF WHICH:						
1. Artisans and Village & Tiny Industries	1,302	61,32	45,81	—	—	—
2. Other Small Scale Industries	4,526	170,17	130,52	—	—	—

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

CENTRAL REGION

STATE : MADHYA PRADESH

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>5,25,991</b>	<b>2280,25</b>	<b>1843,43</b>	<b>2,42,356</b>	<b>1447,27</b>	<b>1101,23</b>
1. Direct Finance	5,06,076	2076,69	1668,26	2,31,116	1252,79	967,49
2. Indirect Finance	19,915	203,55	175,17	11,240	194,48	133,74
<b>II. INDUSTRY</b>	<b>74,672</b>	<b>488,76</b>	<b>379,69</b>	<b>49,464</b>	<b>1467,74</b>	<b>1124,53</b>
1. Mining & Quarrying	66	7,32	5,42	123	38,75	33,76
2. Food Manufacturing & Processing	1,339	95,00	67,26	2,324	196,69	148,05
(a) Rice Mills, Flour & Dal Mills	495	6,79	4,75	1,065	39,41	29,57
(b) Sugar	2	22	23	6	2,64	86
(c) Edible Oils & Vanaspati	111	32,95	24,76	240	105,58	77,04
(d) Tea Processing	1	3	2	1	8	4
(e) Processing of Fruits & Vegetables	2	6	5	12	3,00	2,30
(f) Others	728	54,96	37,44	1,000	45,98	38,25
3. Beverage & Tobacco	20	23,47	25,01	24	11,79	12,34
4. Textiles	1,213	41,42	23,88	1,488	287,73	227,56
(a) Cotton Textiles	182	35,06	19,11	280	209,49	181,99
(b) Jute & Other Natural Fibre Textiles	33	1,48	1,46	38	1,35	1,16
(c) Handloom Textiles & Khadi	120	42	35	146	2,82	2,81
(d) Other Textiles & Textile Products	878	4,45	2,97	1,024	74,06	41,61
5. Paper, Paper Products & Printing	94	5,43	4,30	294	21,34	17,74
6. Leather & Leather Products	507	1,63	1,22	645	18,59	11,07
7. Rubber & Plastic Products	137	30,28	21,43	286	86,05	73,51
8. Chemicals & Chemical Products	554	20,12	18,42	351	68,78	50,84
(a) Heavy Industrial Chemicals	5	31	13	35	5,09	3,63
(b) Fertilisers	6	4,24	3,72	6	4,20	3,41
(c) Drugs & Pharmaceuticals	408	1,41	1,39	108	26,55	17,78
(d) Non-Edible Oils	3	31	17	7	60	42
(e) Other Chemicals & Chemical Products	132	13,84	13,00	195	32,35	25,60
9. Petroleum, Coal Products & Nuclear Fuels	9	83	78	33	6,37	5,43
10. Manufacture of Cement & Cement Products	68	32,83	33,26	104	107,90	87,46
11. Basic Metals & Metal Products	312	26,84	24,66	564	47,45	43,02
(a) Iron & Steel	49	12,31	11,71	60	25,68	22,05
(b) Non-Ferrous Metals	12	5,10	4,53	20	8,72	7,33
(c) Metal Products	251	9,43	8,42	484	13,06	13,63
12. Engineering	526	31,49	17,27	935	128,23	89,62
(a) Heavy Engineering	15	82	59	49	63,26	52,97
(b) Light Engineering	175	8,06	7,39	269	19,79	14,84
(c) Electrical Machinery & Goods	249	17,30	4,00	425	38,59	17,12
(d) Electronic Machinery & Goods	87	5,30	5,29	192	6,59	4,69
13. Vehicles, Vehicle Parts & Transport Equipments	732	4,48	2,85	492	97,34	24,09
14. Other Industries	67,364	152,77	121,90	39,597	313,75	270,90
15. Electricity, Gas & Water	9	1,24	92	41	3,81	2,08
(a) Electricity Generation & Transmission	8	1,21	90	8	1,86	49
(b) Non-Conventional Energy	—	—	—	16	81	80
(c) Gas, Steam & Water Supply	1	3	2	17	1,13	80
16. Construction	1,722	13,61	11,12	2,163	33,16	27,04
<b>III. TRANSPORT OPERATORS</b>	<b>7,183</b>	<b>47,87</b>	<b>31,37</b>	<b>8,074</b>	<b>63,91</b>	<b>41,59</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>26,665</b>	<b>63,87</b>	<b>47,38</b>	<b>18,978</b>	<b>128,65</b>	<b>98,10</b>
<b>V. PERSONAL LOANS</b>	<b>1,43,069</b>	<b>528,42</b>	<b>433,74</b>	<b>1,61,064</b>	<b>887,15</b>	<b>675,90</b>
1. Loans for Purchase of Consumer Durables	19,102	50,42	37,95	22,581	68,64	44,84
2. Loans for Housing	12,053	117,83	102,00	23,456	330,46	260,70
3. Rest of the Personal Loans	1,11,914	360,17	293,79	1,15,027	488,05	370,36
<b>VI. TRADE</b>	<b>1,36,424</b>	<b>402,30</b>	<b>311,66</b>	<b>1,10,980</b>	<b>642,91</b>	<b>491,08</b>
1. Wholesale Trade	7,568	72,94	58,73	6,774	157,46	126,91
2. Retail Trade	1,28,856	329,36	252,93	1,04,206	485,45	364,17
<b>VII. FINANCE</b>	<b>881</b>	<b>10,67</b>	<b>9,28</b>	<b>827</b>	<b>25,00</b>	<b>21,42</b>
<b>VIII. ALL OTHERS</b>	<b>61,680</b>	<b>242,21</b>	<b>185,82</b>	<b>53,324</b>	<b>400,33</b>	<b>310,69</b>
<b>TOTAL BANK CREDIT</b>	<b>9,76,565</b>	<b>4064,35</b>	<b>3242,38</b>	<b>6,45,067</b>	<b>5062,96</b>	<b>3864,54</b>
OF WHICH:						
1. Artisans and Village & Tiny Industries	41,843	74,65	57,60	18,556	90,61	68,47
2. Other Small Scale Industries	24,507	101,03	82,74	20,694	207,25	148,65

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

CENTRAL REGION

STATE : MADHYA PRADESH

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>39,921</b>	<b>548,12</b>	<b>427,62</b>	<b>8,023</b>	<b>506,52</b>	<b>433,60</b>
1. Direct Finance	37,739	296,08	235,61	6,888	85,70	74,10
2. Indirect Finance	2,182	252,05	192,01	1,135	420,82	359,50
<b>II. INDUSTRY</b>	<b>34,269</b>	<b>2621,85</b>	<b>2054,85</b>	<b>28,165</b>	<b>2784,31</b>	<b>2317,05</b>
1. Mining & Quarrying	110	10,97	9,27	50	10,02	7,03
2. Food Manufacturing & Processing	1,293	154,11	111,38	1,777	680,94	483,72
(a) Rice Mills, Flour & Dal Mills	382	25,17	19,98	262	59,74	44,93
(b) Sugar	—	—	—	9	16,80	7,45
(c) Edible Oils & Vanaspati	396	88,88	61,97	1,214	467,70	336,87
(d) Tea Processing	1	10	9	1	2	—
(e) Processing of Fruits & Vegetables	9	1,82	1,62	10	9,70	7,65
(f) Others	505	38,14	27,73	281	126,98	86,83
3. Beverage & Tobacco	53	23,96	18,87	61	54,52	47,03
4. Textiles	6,120	566,21	495,87	1,478	292,21	252,00
(a) Cotton Textiles	297	307,89	288,01	155	142,26	136,11
(b) Jute & Other Natural Fibre Textiles	19	88,40	87,70	27	3,57	2,87
(c) Handloom Textiles & Khadi	222	8,54	5,74	44	15,34	13,74
(d) Other Textiles & Textile Products	5,582	161,38	114,41	1,252	131,05	99,27
5. Paper, Paper Products & Printing	649	23,16	18,45	497	100,07	83,46
6. Leather & Leather Products	235	88,67	80,18	223	9,06	6,17
7. Rubber & Plastic Products	329	149,05	141,87	388	128,67	117,17
8. Chemicals & Chemical Products	432	129,02	95,25	758	193,47	181,49
(a) Heavy Industrial Chemicals	16	14,28	6,90	35	6,08	5,26
(b) Fertilisers	18	8,96	5,83	26	25,84	28,17
(c) Drugs & Pharmaceuticals	134	49,87	37,47	318	101,00	100,83
(d) Non-Edible Oils	10	76	61	10	3,70	2,90
(e) Other Chemicals & Chemical Products	254	55,15	44,44	369	56,84	44,32
9. Petroleum, Coal Products & Nuclear Fuels	10	47	34	15	3,79	3,56
10. Manufacture of Cement & Cement Products	77	122,11	99,34	54	11,33	9,11
11. Basic Metals & Metal Products	802	97,89	47,44	792	409,89	398,22
(a) Iron & Steel	89	75,51	35,96	241	290,44	296,13
(b) Non-Ferrous Metals	24	2,11	1,46	28	41,96	36,13
(c) Metal Products	689	20,27	10,01	523	77,49	65,96
12. Engineering	805	477,99	216,46	1,544	372,16	300,46
(a) Heavy Engineering	51	149,37	63,74	67	87,12	67,40
(b) Light Engineering	259	53,64	38,12	360	109,38	84,85
(c) Electrical Machinery & Goods	377	272,82	113,06	818	158,76	133,82
(d) Electronic Machinery & Goods	118	2,15	1,54	299	16,90	14,40
13. Vehicles, Vehicle Parts & Transport Equipments	402	56,31	44,12	210	131,15	109,05
14. Other Industries	22,015	151,47	128,82	18,675	202,60	163,61
15. Electricity, Gas & Water	46	377,63	366,15	45	59,20	53,29
(a) Electricity Generation & Transmission	29	376,87	365,64	34	57,25	51,56
(b) Non-Conventional Energy	8	26	23	4	21	20
(c) Gas, Steam & Water Supply	9	50	27	7	1,74	1,53
16. Construction	891	192,83	181,04	1,598	125,23	101,69
<b>III. TRANSPORT OPERATORS</b>	<b>4,372</b>	<b>51,20</b>	<b>38,97</b>	<b>3,102</b>	<b>69,14</b>	<b>57,64</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>9,721</b>	<b>124,25</b>	<b>93,46</b>	<b>6,192</b>	<b>200,90</b>	<b>164,15</b>
<b>V. PERSONAL LOANS</b>	<b>1,32,744</b>	<b>923,18</b>	<b>763,80</b>	<b>1,16,106</b>	<b>1037,61</b>	<b>866,02</b>
1. Loans for Purchase of Consumer Durables	19,338	66,20	49,78	9,716	42,22	32,44
2. Loans for Housing	22,948	393,76	349,87	23,280	469,29	419,17
3. Rest of the Personal Loans	90,458	463,22	364,14	83,110	526,10	414,42
<b>VI. TRADE</b>	<b>53,032</b>	<b>588,61</b>	<b>480,04</b>	<b>23,973</b>	<b>870,41</b>	<b>770,96</b>
1. Wholesale Trade	5,850	206,84	173,06	4,150	523,19	481,30
2. Retail Trade	47,182	381,76	306,98	19,823	347,22	289,66
<b>VII. FINANCE</b>	<b>656</b>	<b>65,24</b>	<b>30,43</b>	<b>1,128</b>	<b>108,90</b>	<b>88,79</b>
<b>VIII. ALL OTHERS</b>	<b>41,154</b>	<b>469,03</b>	<b>331,23</b>	<b>31,259</b>	<b>838,70</b>	<b>659,06</b>
<b>TOTAL BANK CREDIT</b>	<b>3,15,869</b>	<b>5391,49</b>	<b>4220,39</b>	<b>2,17,948</b>	<b>6416,48</b>	<b>5357,29</b>
OF WHICH:						
1. Artisans and Village & Tiny Industries	5,010	63,06	51,63	2,355	46,22	35,24
2. Other Small Scale Industries	18,081	325,67	225,93	14,784	571,11	443,61

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

CENTRAL REGION

STATE : UTTAR PRADESH

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>21,82,227</b>	<b>5491,67</b>	<b>4232,23</b>	<b>5,92,912</b>	<b>2448,88</b>	<b>1917,90</b>
1. Direct Finance	21,16,894	5083,99	3996,25	5,78,873	2209,41	1739,17
2. Indirect Finance	65,333	407,68	235,99	14,039	239,47	178,73
<b>II. INDUSTRY</b>	<b>2,71,228</b>	<b>1710,36</b>	<b>1236,17</b>	<b>80,063</b>	<b>2804,65</b>	<b>2062,90</b>
1. Mining & Quarrying	128	107,40	5,65	70	5,04	4,44
2. Food Manufacturing & Processing	12,127	380,94	286,14	5,697	1155,43	867,13
(a) Rice Mills, Flour & Dal Mills	8,474	110,42	88,60	3,172	157,21	121,82
(b) Sugar	58	137,24	127,67	88	616,32	410,38
(c) Edible Oils & Vanaspati	1,167	47,50	19,84	554	18,10	13,35
(d) Tea Processing	3	48	26	1	5	—
(e) Processing of Fruits & Vegetables	3	24	25	18	4,15	3,46
(f) Others	2,422	85,05	49,52	1,864	359,59	318,12
3. Beverage & Tobacco	21	33,92	31,05	79	33,34	12,10
4. Textiles	8,557	132,28	107,16	6,658	512,18	365,85
(a) Cotton Textiles	868	24,03	23,08	326	167,96	108,25
(b) Jute & Other Natural Fibre Textiles	131	1,20	97	436	1,33	1,12
(c) Handloom Textiles & Khadi	2,758	8,21	6,19	1,561	17,45	14,48
(d) Other Textiles & Textile Products	4,800	98,85	76,93	4,335	325,44	242,01
5. Paper, Paper Products & Printing	313	39,97	22,26	746	73,68	55,21
6. Leather & Leather Products	738	15,34	14,04	572	7,18	4,90
7. Rubber & Plastic Products	268	20,75	16,80	312	14,86	15,36
8. Chemicals & Chemical Products	1,100	137,37	81,62	3,252	325,33	269,93
(a) Heavy Industrial Chemicals	21	4,08	3,69	23	176,03	174,64
(b) Fertilisers	8	85,11	35,12	19	45,00	31,45
(c) Drugs & Pharmaceuticals	668	21,47	18,36	545	28,34	25,43
(d) Non-Edible Oils	2	6,35	6,33	6	2,01	1,97
(e) Other Chemicals & Chemical Products	401	20,36	18,12	2,659	73,95	36,45
9. Petroleum, Coal Products & Nuclear Fuels	99	11,14	5,76	30	1,44	1,13
10. Manufacture of Cement & Cement Products	893	10,99	9,12	225	5,64	4,21
11. Basic Metals & Metal Products	898	105,97	94,03	818	222,67	103,83
(a) Iron & Steel	127	73,70	69,58	102	47,52	37,55
(b) Non-Ferrous Metals	13	6,91	7,20	66	107,67	31,91
(c) Metal Products	758	25,37	17,25	650	67,49	34,38
12. Engineering	2,019	128,81	103,70	1,181	102,00	78,83
(a) Heavy Engineering	40	19,41	14,70	55	28,74	24,99
(b) Light Engineering	1,333	20,85	16,25	493	28,00	12,11
(c) Electrical Machinery & Goods	395	11,90	10,74	376	12,90	10,34
(d) Electronic Machinery & Goods	251	76,66	62,02	257	32,36	31,39
13. Vehicles, Vehicle Parts & Transport Equipments	1,487	30,90	18,06	557	62,67	43,01
14. Other Industries	2,37,768	506,96	398,36	58,653	251,76	208,75
15. Electricity, Gas & Water	7	25,21	25,21	27	4,53	3,36
(a) Electricity Generation & Transmission	3	25,05	25,04	9	1,34	39
(b) Non-Conventional Energy	2	9	9	—	—	—
(c) Gas, Steam & Water Supply	2	7	8	18	3,19	2,97
16. Construction	4,805	22,40	17,21	1,186	26,91	24,88
<b>III. TRANSPORT OPERATORS</b>	<b>45,427</b>	<b>163,23</b>	<b>119,02</b>	<b>15,199</b>	<b>85,82</b>	<b>65,64</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>97,353</b>	<b>279,67</b>	<b>207,35</b>	<b>27,598</b>	<b>148,62</b>	<b>116,42</b>
<b>V. PERSONAL LOANS</b>	<b>3,39,515</b>	<b>1219,48</b>	<b>977,71</b>	<b>2,02,211</b>	<b>1000,07</b>	<b>830,74</b>
1. Loans for Purchase of Consumer Durables	21,940	74,05	57,82	13,311	51,09	39,15
2. Loans for Housing	23,166	231,07	201,73	19,298	273,64	241,23
3. Rest of the Personal Loans	2,94,409	914,35	718,17	1,69,602	675,34	550,36
<b>VI. TRADE</b>	<b>4,50,057</b>	<b>1170,45</b>	<b>894,19</b>	<b>2,00,630</b>	<b>973,19</b>	<b>792,49</b>
1. Wholesale Trade	14,191	134,18	106,96	8,940	242,02	197,88
2. Retail Trade	4,35,866	1036,27	787,23	1,91,690	731,16	594,61
<b>VII. FINANCE</b>	<b>3,237</b>	<b>180,50</b>	<b>177,35</b>	<b>1,565</b>	<b>27,49</b>	<b>25,74</b>
<b>VIII. ALL OTHERS</b>	<b>2,75,372</b>	<b>1233,90</b>	<b>983,30</b>	<b>1,48,033</b>	<b>877,19</b>	<b>704,22</b>
<b>TOTAL BANK CREDIT</b>	<b>36,64,416</b>	<b>11449,25</b>	<b>8827,33</b>	<b>12,68,211</b>	<b>8365,90</b>	<b>6516,05</b>
OF WHICH:						
1. Artisans and Village & Tiny Industries	1,46,154	285,43	224,46	28,493	165,21	135,53
2. Other Small Scale Industries	89,931	420,37	334,71	32,901	545,55	415,96

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

CENTRAL REGION

STATE : UTTAR PRADESH

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>93,892</b>	<b>808,34</b>	<b>646,52</b>	<b>6,015</b>	<b>159,70</b>	<b>137,44</b>
1. Direct Finance	89,381	489,10	381,41	5,635	47,44	37,69
2. Indirect Finance	4,511	319,24	265,10	380	112,26	99,75
<b>II. INDUSTRY</b>	<b>96,645</b>	<b>7297,57</b>	<b>5576,51</b>	<b>25,637</b>	<b>2051,35</b>	<b>1660,61</b>
1. Mining & Quarrying	152	45,20	30,35	22	6,17	4,76
2. Food Manufacturing & Processing	3,083	972,69	762,38	1,222	244,08	214,43
(a) Rice Mills, Flour & Dal Mills	1,351	163,03	116,05	702	24,47	20,66
(b) Sugar	104	326,19	244,70	36	122,51	111,44
(c) Edible Oils & Vanaspati	258	44,38	40,76	61	27,42	23,20
(d) Tea Processing	5	50	47	27	37,27	35,59
(e) Processing of Fruits & Vegetables	33	7,19	5,56	23	1,22	1,27
(f) Others	1,332	431,40	354,83	373	31,19	22,28
3. Beverage & Tobacco	76	95,79	63,32	25	16,83	10,06
4. Textiles	9,041	636,54	476,15	1,678	175,79	152,91
(a) Cotton Textiles	2,732	223,06	161,16	246	84,06	74,51
(b) Jute & Other Natural Fibre Textiles	182	9,95	7,89	27	7,63	6,54
(c) Handloom Textiles & Khadi	2,112	33,99	32,17	83	7,80	6,77
(d) Other Textiles & Textile Products	4,015	369,54	274,93	1,322	76,30	65,08
5. Paper, Paper Products & Printing	1,876	296,29	251,23	548	111,19	78,90
6. Leather & Leather Products	1,768	68,81	58,64	1,170	368,72	319,41
7. Rubber & Plastic Products	1,785	340,16	281,45	1,082	80,28	67,37
8. Chemicals & Chemical Products	1,574	1175,18	835,57	669	96,19	85,91
(a) Heavy Industrial Chemicals	111	412,79	414,09	78	10,68	10,10
(b) Fertilisers	48	498,73	186,16	25	19,50	18,12
(c) Drugs & Pharmaceuticals	408	56,90	40,24	174	17,18	15,67
(d) Non-Edible Oils	30	10,31	9,35	15	10,15	7,00
(e) Other Chemicals & Chemical Products	977	196,45	185,72	377	38,69	35,02
9. Petroleum, Coal Products & Nuclear Fuels	61	11,14	9,55	18	1,97	1,50
10. Manufacture of Cement & Cement Products	449	74,76	78,17	35	10,61	10,02
11. Basic Metals & Metal Products	7,285	1380,20	877,29	636	151,57	135,77
(a) Iron & Steel	594	948,39	529,52	172	95,96	81,73
(b) Non-Ferrous Metals	671	172,45	140,59	16	8,97	15,50
(c) Metal Products	6,020	259,36	207,18	448	46,65	38,55
12. Engineering	3,888	912,04	685,49	981	265,99	146,68
(a) Heavy Engineering	247	60,19	40,87	87	40,08	18,95
(b) Light Engineering	1,388	146,34	113,81	217	34,44	21,27
(c) Electrical Machinery & Goods	1,753	205,49	169,38	361	144,90	64,21
(d) Electronic Machinery & Goods	500	500,02	361,43	316	46,57	42,25
13. Vehicles, Vehicle Parts & Transport Equipments	1,087	625,53	631,46	353	155,37	123,09
14. Other Industries	62,639	501,25	424,37	15,451	131,99	119,48
15. Electricity, Gas & Water	74	44,03	23,26	43	155,38	148,04
(a) Electricity Generation & Transmission	42	40,19	20,60	25	151,84	145,00
(b) Non-Conventional Energy	1	7	4	1	3	3
(c) Gas, Steam & Water Supply	31	3,77	2,62	17	3,51	3,01
16. Construction	1,807	117,98	87,83	1,704	79,22	42,28
<b>III. TRANSPORT OPERATORS</b>	<b>11,631</b>	<b>102,28</b>	<b>74,48</b>	<b>3,289</b>	<b>35,45</b>	<b>28,29</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>28,536</b>	<b>689,71</b>	<b>509,28</b>	<b>8,416</b>	<b>213,76</b>	<b>172,81</b>
<b>V. PERSONAL LOANS</b>	<b>3,67,998</b>	<b>2892,28</b>	<b>2413,84</b>	<b>1,50,267</b>	<b>1223,47</b>	<b>1023,76</b>
1. Loans for Purchase of Consumer Durables	27,792	137,60	106,55	7,799	36,56	30,83
2. Loans for Housing	55,358	1240,38	1091,11	25,624	539,39	478,89
3. Rest of the Personal Loans	2,84,848	1514,29	1216,18	1,16,844	647,53	514,04
<b>VI. TRADE</b>	<b>1,53,137</b>	<b>1595,36</b>	<b>1284,17</b>	<b>29,641</b>	<b>1001,94</b>	<b>897,46</b>
1. Wholesale Trade	14,180	541,08	425,61	3,807	673,05	610,50
2. Retail Trade	1,38,957	1054,28	858,56	25,834	328,89	286,97
<b>VII. FINANCE</b>	<b>1,861</b>	<b>123,43</b>	<b>64,96</b>	<b>1,064</b>	<b>106,23</b>	<b>73,57</b>
<b>VIII. ALL OTHERS</b>	<b>1,42,869</b>	<b>2074,72</b>	<b>1703,67</b>	<b>54,133</b>	<b>2675,08</b>	<b>2215,31</b>
<b>TOTAL BANK CREDIT</b>	<b>8,96,569</b>	<b>15583,70</b>	<b>12273,43</b>	<b>2,78,462</b>	<b>7466,98</b>	<b>6209,26</b>
OF WHICH:						
1. Artisans and Village & Tiny Industries	17,882	209,97	172,06	2,488	79,34	65,75
2. Other Small Scale Industries	53,253	1391,64	1118,73	13,035	471,51	397,55

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

CENTRAL REGION

STATE : UTTARANCHAL

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>92,430</b>	<b>276,25</b>	<b>213,93</b>	<b>40,688</b>	<b>216,34</b>	<b>167,33</b>
1. Direct Finance	91,102	264,83	206,38	40,085	186,68	147,21
2. Indirect Finance	1,328	11,42	7,55	603	29,66	20,11
<b>II. INDUSTRY</b>	<b>13,261</b>	<b>160,01</b>	<b>110,20</b>	<b>7,384</b>	<b>498,73</b>	<b>481,65</b>
1. Mining & Quarrying	9	32	30	20	20,36	3,44
2. Food Manufacturing & Processing	678	27,08	19,58	753	191,90	155,35
(a) Rice Mills, Flour & Dal Mills	487	23,11	16,36	499	96,61	65,52
(b) Sugar	1	8	8	5	44,47	47,79
(c) Edible Oils & Vanaspati	15	12	8	60	7,93	7,10
(d) Tea Processing	1	3	2	2	22	18
(e) Processing of Fruits & Vegetables	4	69	62	2	16	6
(f) Others	170	3,06	2,43	185	42,51	34,69
3. Beverage & Tobacco	1	6	6	4	86	62
4. Textiles	622	6,01	4,98	387	26,08	81,19
(a) Cotton Textiles	19	2,24	1,66	9	3,68	3,69
(b) Jute & Other Natural Fibre Textiles	99	27	17	113	41	30
(c) Handloom Textiles & Khadi	24	12	7	87	25	28
(d) Other Textiles & Textile Products	480	3,38	3,08	178	21,73	76,92
5. Paper, Paper Products & Printing	245	7,03	6,62	310	30,84	26,84
6. Leather & Leather Products	20	7	5	36	1,59	1,45
7. Rubber & Plastic Products	25	2,00	1,90	66	5,08	10,26
8. Chemicals & Chemical Products	81	51,73	31,38	138	40,66	28,71
(a) Heavy Industrial Chemicals	1	25	22	8	19,87	10,75
(b) Fertilisers	—	—	—	3	3,08	3,03
(c) Drugs & Pharmaceuticals	12	1,64	83	26	1,64	1,21
(d) Non-Edible Oils	3	49	56	6	5,42	3,69
(e) Other Chemicals & Chemical Products	65	49,35	29,77	95	10,65	10,04
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	32	1,79	1,70	9	76	69
11. Basic Metals & Metal Products	127	3,90	3,68	138	14,82	18,89
(a) Iron & Steel	6	2,38	2,34	20	7,59	14,05
(b) Non-Ferrous Metals	—	—	—	4	16	15
(c) Metal Products	121	1,52	1,34	114	7,07	4,68
12. Engineering	228	14,25	8,22	236	42,96	38,60
(a) Heavy Engineering	2	7	7	4	74	56
(b) Light Engineering	53	69	51	127	28,58	27,03
(c) Electrical Machinery & Goods	61	12,81	7,13	67	11,62	9,14
(d) Electronic Machinery & Goods	112	68	51	38	2,03	1,87
13. Vehicles, Vehicle Parts & Transport Equipments	68	3,33	41	70	94	70
14. Other Industries	9,217	27,35	19,07	4,892	34,39	28,04
15. Electricity, Gas & Water	2	10	9	15	82,25	82,22
(a) Electricity Generation & Transmission	1	6	5	2	80,00	80,00
(b) Non-Conventional Energy	—	—	—	1	4	4
(c) Gas, Steam & Water Supply	1	4	4	12	2,21	2,18
16. Construction	1,906	14,98	12,16	310	5,26	4,66
<b>III. TRANSPORT OPERATORS</b>	<b>6,240</b>	<b>97,90</b>	<b>62,16</b>	<b>2,786</b>	<b>43,40</b>	<b>28,43</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>4,102</b>	<b>21,40</b>	<b>15,57</b>	<b>3,066</b>	<b>51,65</b>	<b>39,76</b>
<b>V. PERSONAL LOANS</b>	<b>60,683</b>	<b>219,88</b>	<b>178,62</b>	<b>47,192</b>	<b>277,94</b>	<b>232,46</b>
1. Loans for Purchase of Consumer Durables	5,168	16,35	11,27	7,272	23,39	17,17
2. Loans for Housing	5,076	63,64	55,36	5,348	91,10	79,77
3. Rest of the Personal Loans	50,439	139,89	111,99	34,572	163,44	135,52
<b>VI. TRADE</b>	<b>32,166</b>	<b>142,72</b>	<b>105,58</b>	<b>18,768</b>	<b>175,70</b>	<b>135,80</b>
1. Wholesale Trade	634	20,90	16,93	1,083	48,94	35,39
2. Retail Trade	31,532	121,82	88,66	17,685	126,76	100,42
<b>VII. FINANCE</b>	<b>168</b>	<b>1,55</b>	<b>1,36</b>	<b>309</b>	<b>2,81</b>	<b>2,18</b>
<b>VIII. ALL OTHERS</b>	<b>27,142</b>	<b>113,34</b>	<b>84,23</b>	<b>16,014</b>	<b>170,28</b>	<b>137,77</b>
<b>TOTAL BANK CREDIT</b>	<b>2,36,192</b>	<b>1033,04</b>	<b>771,65</b>	<b>1,36,207</b>	<b>1436,86</b>	<b>1225,38</b>
OF WHICH:						
1. Artisans and Village & Tiny Industries	6,432	22,49	14,59	1,604	30,22	20,96
2. Other Small Scale Industries	3,525	32,90	26,83	4,259	119,68	91,52

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

CENTRAL REGION

STATE : UTTARANCHAL

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>2,947</b>	<b>41,55</b>	<b>32,91</b>	—	—	—
1. Direct Finance	2,519	12,84	10,25	—	—	—
2. Indirect Finance	428	28,71	22,66	—	—	—
<b>II. INDUSTRY</b>	<b>3,442</b>	<b>730,78</b>	<b>362,11</b>	—	—	—
1. Mining & Quarrying	49	508,43	201,20	—	—	—
2. Food Manufacturing & Processing	115	40,99	36,25	—	—	—
(a) Rice Mills, Flour & Dal Mills	39	4,68	3,86	—	—	—
(b) Sugar	4	29,00	26,21	—	—	—
(c) Edible Oils & Vanaspati	2	3,02	2,51	—	—	—
(d) Tea Processing	5	34	24	—	—	—
(e) Processing of Fruits & Vegetables	4	1,37	1,19	—	—	—
(f) Others	61	2,59	2,22	—	—	—
3. Beverage & Tobacco	3	17	19	—	—	—
4. Textiles	247	8,64	7,29	—	—	—
(a) Cotton Textiles	22	4,94	3,76	—	—	—
(b) Jute & Other Natural Fibre Textiles	3	1	1	—	—	—
(c) Handloom Textiles & Khadi	7	9	10	—	—	—
(d) Other Textiles & Textile Products	215	3,60	3,41	—	—	—
5. Paper, Paper Products & Printing	81	6,19	6,08	—	—	—
6. Leather & Leather Products	20	35	23	—	—	—
7. Rubber & Plastic Products	24	3,72	3,74	—	—	—
8. Chemicals & Chemical Products	125	38,10	20,31	—	—	—
(a) Heavy Industrial Chemicals	6	2,53	1,92	—	—	—
(b) Fertilisers	4	1,15	1,13	—	—	—
(c) Drugs & Pharmaceuticals	35	3,60	3,63	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	80	30,81	13,63	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	7	33	32	—	—	—
10. Manufacture of Cement & Cement Products	19	57	41	—	—	—
11. Basic Metals & Metal Products	59	47,45	30,76	—	—	—
(a) Iron & Steel	23	37,95	20,52	—	—	—
(b) Non-Ferrous Metals	1	60	60	—	—	—
(c) Metal Products	35	8,90	9,64	—	—	—
12. Engineering	190	36,43	21,37	—	—	—
(a) Heavy Engineering	8	2,94	67	—	—	—
(b) Light Engineering	79	4,23	4,19	—	—	—
(c) Electrical Machinery & Goods	75	21,85	15,90	—	—	—
(d) Electronic Machinery & Goods	28	7,41	61	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	26	2,83	2,32	—	—	—
14. Other Industries	2,105	20,65	17,10	—	—	—
15. Electricity, Gas & Water	2	1,20	1,67	—	—	—
(a) Electricity Generation & Transmission	1	1,17	1,64	—	—	—
(b) Non-Conventional Energy	1	3	3	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	370	14,73	12,89	—	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>1,986</b>	<b>25,79</b>	<b>19,20</b>	—	—	—
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2,402</b>	<b>40,58</b>	<b>31,49</b>	—	—	—
<b>V. PERSONAL LOANS</b>	<b>38,953</b>	<b>313,16</b>	<b>268,51</b>	—	—	—
1. Loans for Purchase of Consumer Durables	3,428	15,91	10,64	—	—	—
2. Loans for Housing	5,699	123,43	112,56	—	—	—
3. Rest of the Personal Loans	29,826	173,83	145,30	—	—	—
<b>VI. TRADE</b>	<b>8,801</b>	<b>147,41</b>	<b>117,01</b>	—	—	—
1. Wholesale Trade	508	33,44	24,26	—	—	—
2. Retail Trade	8,293	113,97	92,75	—	—	—
<b>VII. FINANCE</b>	<b>129</b>	<b>9,37</b>	<b>7,39</b>	—	—	—
<b>VIII. ALL OTHERS</b>	<b>17,045</b>	<b>248,47</b>	<b>167,81</b>	—	—	—
<b>TOTAL BANK CREDIT</b>	<b>75,705</b>	<b>1557,11</b>	<b>1006,42</b>	—	—	—
OF WHICH:						
1. Artisans and Village & Tiny Industries	478	8,24	6,62	—	—	—
2. Other Small Scale Industries	1,659	45,64	40,68	—	—	—

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

WESTERN REGION

STATE : GOA

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>6,159</b>	<b>58,83</b>	<b>24,02</b>	<b>1,924</b>	<b>27,03</b>	<b>17,91</b>
1. Direct Finance	5,761	25,42	20,69	1,623	22,39	15,98
2. Indirect Finance	398	33,42	3,34	301	4,64	1,93
<b>II. INDUSTRY</b>	<b>1,966</b>	<b>164,47</b>	<b>114,90</b>	<b>14,428</b>	<b>1131,84</b>	<b>892,70</b>
1. Mining & Quarrying	34	3,17	2,92	124	370,27	302,79
2. Food Manufacturing & Processing	179	7,28	5,02	276	34,62	21,24
(a) Rice Mills, Flour & Dal Mills	14	11	6	15	1,50	1,30
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	1	1	1	9	2,54	2,04
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	10	1,71	1,17	9	59	50
(f) Others	154	5,46	3,78	243	29,99	17,40
3. Beverage & Tobacco	29	13,66	9,64	59	17,16	13,51
4. Textiles	50	6,50	6,40	112	29,10	28,60
(a) Cotton Textiles	5	5,10	5,10	13	22,34	22,23
(b) Jute & Other Natural Fibre Textiles	4	—	—	2	20	12
(c) Handloom Textiles & Khadi	1	5	5	3	6	4
(d) Other Textiles & Textile Products	40	1,35	1,26	94	6,50	6,21
5. Paper, Paper Products & Printing	70	2,95	2,71	122	7,23	5,64
6. Leather & Leather Products	7	21	11	12	1,21	1,11
7. Rubber & Plastic Products	45	1,39	1,04	232	26,54	14,46
8. Chemicals & Chemical Products	54	80,17	42,32	1,058	112,12	99,51
(a) Heavy Industrial Chemicals	6	38	29	17	4,76	3,36
(b) Fertilisers	2	34,46	21,16	6	35,14	35,10
(c) Drugs & Pharmaceuticals	8	25,68	9,41	947	52,35	47,21
(d) Non-Edible Oils	—	—	—	1	20	4
(e) Other Chemicals & Chemical Products	38	19,65	11,45	87	19,66	13,79
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	7	19,48	8,36
10. Manufacture of Cement & Cement Products	15	27	16	52	9,25	8,28
11. Basic Metals & Metal Products	89	19,91	18,69	499	286,99	216,39
(a) Iron & Steel	8	16,92	16,61	172	249,47	195,20
(b) Non-Ferrous Metals	3	94	55	16	26,58	12,68
(c) Metal Products	78	2,05	1,52	311	10,94	8,51
12. Engineering	46	9,52	10,63	274	61,22	44,57
(a) Heavy Engineering	9	2,95	2,82	30	2,83	2,27
(b) Light Engineering	16	1,13	1,15	80	17,98	18,92
(c) Electrical Machinery & Goods	16	1,36	1,34	117	14,91	14,30
(d) Electronic Machinery & Goods	5	4,08	5,33	47	25,50	9,07
13. Vehicles, Vehicle Parts & Transport Equipments	53	1,90	1,59	9,453	36,30	35,02
14. Other Industries	1,115	10,80	7,87	1,727	61,10	44,26
15. Electricity, Gas & Water	—	—	—	13	14,89	7,59
(a) Electricity Generation & Transmission	—	—	—	5	14,23	7,30
(b) Non-Conventional Energy	—	—	—	3	6	6
(c) Gas, Steam & Water Supply	—	—	—	5	59	23
16. Construction	180	6,75	5,79	408	44,37	41,37
<b>III. TRANSPORT OPERATORS</b>	<b>2,229</b>	<b>33,05</b>	<b>22,86</b>	<b>1,691</b>	<b>146,28</b>	<b>107,90</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2,612</b>	<b>56,86</b>	<b>50,51</b>	<b>4,017</b>	<b>219,05</b>	<b>193,59</b>
<b>V. PERSONAL LOANS</b>	<b>22,869</b>	<b>147,90</b>	<b>122,46</b>	<b>38,540</b>	<b>330,05</b>	<b>271,02</b>
1. Loans for Purchase of Consumer Durables	1,510	5,33	3,85	3,204	14,27	10,47
2. Loans for Housing	1,630	32,92	28,08	4,151	91,81	81,22
3. Rest of the Personal Loans	19,729	109,65	90,53	31,185	223,97	179,34
<b>VI. TRADE</b>	<b>3,282</b>	<b>28,83</b>	<b>23,12</b>	<b>4,573</b>	<b>152,51</b>	<b>129,88</b>
1. Wholesale Trade	178	5,22	4,23	562	59,73	51,12
2. Retail Trade	3,104	23,61	18,89	4,011	92,77	78,76
<b>VII. FINANCE</b>	<b>135</b>	<b>2,69</b>	<b>2,34</b>	<b>585</b>	<b>63,01</b>	<b>40,43</b>
<b>VIII. ALL OTHERS</b>	<b>6,664</b>	<b>63,94</b>	<b>50,00</b>	<b>16,109</b>	<b>234,17</b>	<b>200,33</b>
<b>TOTAL BANK CREDIT</b>	<b>45,916</b>	<b>556,59</b>	<b>410,21</b>	<b>81,867</b>	<b>2303,93</b>	<b>1853,74</b>
OF WHICH:						
1. Artisans and Village & Tiny Industries	445	7,44	5,62	690	27,43	21,79
2. Other Small Scale Industries	980	45,60	34,15	1,916	124,75	85,51

Note : There are no Urban and Metropolitan Centres in Goa.

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2002**

WESTERN REGION  
STATE : GUJARAT

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>5,93,807</b>	<b>1840,94</b>	<b>1602,52</b>	<b>2,61,031</b>	<b>1232,20</b>	<b>1036,95</b>
1. Direct Finance	5,86,739	1615,50	1419,90	2,56,288	882,83	745,68
2. Indirect Finance	7,068	225,44	182,63	4,743	349,37	291,26
<b>II. INDUSTRY</b>	<b>38,760</b>	<b>4129,09</b>	<b>2872,78</b>	<b>33,220</b>	<b>8457,89</b>	<b>2503,57</b>
1. Mining & Quarrying	88	257,65	188,40	91	116,44	41,94
2. Food Manufacturing & Processing	1,779	89,70	68,70	927	192,55	145,09
(a) Rice Mills, Flour & Dal Mills	522	18,08	14,00	245	25,74	21,35
(b) Sugar	2	1,21	1,18	3	6,36	5,80
(c) Edible Oils & Vanaspati	761	46,67	37,40	78	28,45	18,71
(d) Tea Processing	2	6	5	5	5,29	1,17
(e) Processing of Fruits & Vegetables	5	5,42	38	17	7,49	4,72
(f) Others	487	18,26	15,69	579	119,22	93,34
3. Beverage & Tobacco	86	19,51	7,15	67	14,65	9,90
4. Textiles	2,093	453,66	294,22	3,459	428,50	315,71
(a) Cotton Textiles	273	133,06	91,07	455	321,44	233,16
(b) Jute & Other Natural Fibre Textiles	437	2,69	2,43	1,105	2,90	2,55
(c) Handloom Textiles & Khadi	524	1,17	79	108	13,32	13,08
(d) Other Textiles & Textile Products	859	316,74	199,92	1,791	90,85	66,91
5. Paper, Paper Products & Printing	183	49,73	44,93	678	262,17	206,60
6. Leather & Leather Products	215	76	37	188	3,28	2,66
7. Rubber & Plastic Products	292	217,81	169,84	436	82,42	65,73
8. Chemicals & Chemical Products	866	1656,30	938,87	1,671	1461,02	887,23
(a) Heavy Industrial Chemicals	95	240,44	124,44	333	236,70	192,48
(b) Fertilisers	18	294,07	256,27	13	459,89	104,92
(c) Drugs & Pharmaceuticals	156	57,74	49,66	375	355,09	280,05
(d) Non-Edible Oils	22	38,61	27,59	20	51,37	35,95
(e) Other Chemicals & Chemical Products	575	1025,45	480,90	930	357,97	273,84
9. Petroleum, Coal Products & Nuclear Fuels	25	159,04	157,05	28	170,91	10,52
10. Manufacture of Cement & Cement Products	109	186,11	184,47	150	121,56	98,90
11. Basic Metals & Metal Products	623	345,00	297,48	1,101	224,51	196,32
(a) Iron & Steel	194	285,37	248,01	323	162,64	138,48
(b) Non-Ferrous Metals	30	13,78	12,57	34	9,79	9,39
(c) Metal Products	399	45,85	36,90	744	52,07	48,45
12. Engineering	504	113,80	90,00	858	4979,47	187,04
(a) Heavy Engineering	32	12,77	10,52	76	68,71	55,16
(b) Light Engineering	191	42,19	29,27	387	55,07	47,02
(c) Electrical Machinery & Goods	209	43,97	37,98	287	4816,57	59,23
(d) Electronic Machinery & Goods	72	14,88	12,22	108	39,13	25,63
13. Vehicles, Vehicle Parts & Transport Equipments	431	35,10	21,97	418	63,57	61,36
14. Other Industries	31,175	132,80	101,40	22,727	217,46	171,60
15. Electricity, Gas & Water	31	244,13	151,06	21	68,00	58,09
(a) Electricity Generation & Transmission	24	226,41	133,16	11	67,38	57,61
(b) Non-Conventional Energy	1	2,50	2,36	—	—	—
(c) Gas, Steam & Water Supply	6	15,21	15,54	10	61	48
16. Construction	260	168,00	156,87	400	51,37	44,87
<b>III. TRANSPORT OPERATORS</b>	<b>9,964</b>	<b>69,25</b>	<b>49,28</b>	<b>7,982</b>	<b>60,21</b>	<b>44,45</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>18,426</b>	<b>86,46</b>	<b>70,00</b>	<b>21,573</b>	<b>140,94</b>	<b>104,65</b>
<b>V. PERSONAL LOANS</b>	<b>1,16,808</b>	<b>502,83</b>	<b>426,45</b>	<b>1,32,907</b>	<b>742,16</b>	<b>616,13</b>
1. Loans for Purchase of Consumer Durables	8,969	24,82	18,87	8,644	24,93	19,17
2. Loans for Housing	11,326	140,20	129,86	23,402	305,97	272,85
3. Rest of the Personal Loans	96,513	337,80	277,72	1,00,861	411,26	324,11
<b>VI. TRADE</b>	<b>71,176</b>	<b>1578,60</b>	<b>503,49</b>	<b>53,930</b>	<b>381,26</b>	<b>287,41</b>
1. Wholesale Trade	3,641	1352,29	329,84	3,683	137,33	102,88
2. Retail Trade	67,535	226,31	173,65	50,247	243,94	184,54
<b>VII. FINANCE</b>	<b>872</b>	<b>24,01</b>	<b>17,78</b>	<b>1,809</b>	<b>139,65</b>	<b>106,41</b>
<b>VIII. ALL OTHERS</b>	<b>39,686</b>	<b>610,78</b>	<b>496,93</b>	<b>38,147</b>	<b>422,35</b>	<b>338,26</b>
<b>TOTAL BANK CREDIT</b>	<b>8,89,499</b>	<b>8841,97</b>	<b>6039,23</b>	<b>5,50,599</b>	<b>11576,66</b>	<b>5037,82</b>
OF WHICH:						
1. Artisans and Village & Tiny Industries	20,554	67,87	50,63	11,332	80,64	63,05
2. Other Small Scale Industries	10,603	132,54	91,40	11,720	345,26	308,11

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2002**

WESTERN REGION

STATE : GUJARAT

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>25,528</b>	<b>487,59</b>	<b>396,03</b>	<b>5,450</b>	<b>893,91</b>	<b>721,69</b>
1. Direct Finance	24,412	170,80	148,22	4,814	96,88	55,33
2. Indirect Finance	1,116	316,80	247,81	636	797,03	666,36
<b>II. INDUSTRY</b>	<b>17,273</b>	<b>4496,11</b>	<b>3690,45</b>	<b>91,289</b>	<b>17788,16</b>	<b>11633,40</b>
1. Mining & Quarrying	121	43,13	38,01	87	153,12	95,24
2. Food Manufacturing & Processing	811	273,03	89,18	1,805	451,34	349,26
(a) Rice Mills, Flour & Dal Mills	54	9,15	8,22	75	22,15	19,55
(b) Sugar	3	19,73	11,40	4	1,69	36
(c) Edible Oils & Vanaspati	59	23,47	12,53	122	141,46	128,18
(d) Tea Processing	8	73	74	9	12,92	2,81
(e) Processing of Fruits & Vegetables	15	3,44	2,68	31	12,85	9,58
(f) Others	672	216,50	53,62	1,564	260,28	188,77
3. Beverage & Tobacco	25	16,24	7,26	27	25,15	5,36
4. Textiles	1,137	297,92	274,15	12,636	5853,11	2630,88
(a) Cotton Textiles	148	166,21	155,72	6,309	2061,60	1679,56
(b) Jute & Other Natural Fibre Textiles	730	2,17	99	297	18,40	13,25
(c) Handloom Textiles & Khadi	32	69	57	281	16,04	14,40
(d) Other Textiles & Textile Products	227	128,85	116,87	5,749	3757,08	923,66
5. Paper, Paper Products & Printing	200	31,51	29,32	934	386,35	350,32
6. Leather & Leather Products	99	3,81	3,20	98	17,84	15,38
7. Rubber & Plastic Products	364	56,62	37,81	1,100	399,43	277,62
8. Chemicals & Chemical Products	661	675,77	454,36	17,676	3040,36	2446,95
(a) Heavy Industrial Chemicals	64	185,14	133,16	578	509,93	364,71
(b) Fertilisers	15	136,10	93,05	58	414,51	365,04
(c) Drugs & Pharmaceuticals	151	40,09	35,55	14,701	1141,36	960,30
(d) Non-Edible Oils	—	—	—	17	17,90	10,87
(e) Other Chemicals & Chemical Products	431	314,44	192,59	2,322	956,66	746,03
9. Petroleum, Coal Products & Nuclear Fuels	43	1225,59	1270,49	129	257,64	219,55
10. Manufacture of Cement & Cement Products	86	132,38	119,53	74	115,14	109,93
11. Basic Metals & Metal Products	1,422	526,52	428,54	2,994	1126,35	952,55
(a) Iron & Steel	237	148,97	90,36	575	842,67	732,55
(b) Non-Ferrous Metals	101	250,17	267,37	133	41,44	33,05
(c) Metal Products	1,084	127,37	70,82	2,286	242,24	186,95
12. Engineering	1,282	259,91	187,92	27,448	1467,77	1078,98
(a) Heavy Engineering	219	108,34	71,62	372	248,73	204,58
(b) Light Engineering	826	46,38	28,50	23,853	461,51	365,02
(c) Electrical Machinery & Goods	138	31,40	24,97	2,542	646,78	408,24
(d) Electronic Machinery & Goods	99	73,79	62,83	681	110,74	101,14
13. Vehicles, Vehicle Parts & Transport Equipments	260	83,85	57,55	315	131,09	114,26
14. Other Industries	10,209	335,13	254,60	24,971	1827,01	816,24
15. Electricity, Gas & Water	37	245,39	175,17	172	1748,26	1531,73
(a) Electricity Generation & Transmission	20	162,98	110,06	131	1648,68	1442,89
(b) Non-Conventional Energy	1	5	4	12	21,65	11,06
(c) Gas, Steam & Water Supply	16	82,37	65,07	29	77,93	77,78
16. Construction	516	289,32	263,35	823	788,20	639,16
<b>III. TRANSPORT OPERATORS</b>	<b>3,917</b>	<b>111,11</b>	<b>101,46</b>	<b>4,163</b>	<b>160,40</b>	<b>121,99</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>13,424</b>	<b>230,58</b>	<b>201,31</b>	<b>18,974</b>	<b>581,94</b>	<b>390,57</b>
<b>V. PERSONAL LOANS</b>	<b>1,07,511</b>	<b>700,54</b>	<b>557,37</b>	<b>2,19,298</b>	<b>1879,70</b>	<b>1511,17</b>
1. Loans for Purchase of Consumer Durables	5,521	17,70	12,98	8,360	36,48	28,81
2. Loans for Housing	20,394	288,80	246,41	45,821	733,40	649,21
3. Rest of the Personal Loans	81,596	394,03	297,97	1,65,117	1109,82	833,16
<b>VI. TRADE</b>	<b>21,790</b>	<b>805,31</b>	<b>686,25</b>	<b>33,559</b>	<b>2404,08</b>	<b>1945,76</b>
1. Wholesale Trade	1,363	641,72	563,41	14,134	1759,40	1434,06
2. Retail Trade	20,427	163,59	122,84	19,425	644,68	511,70
<b>VII. FINANCE</b>	<b>1,347</b>	<b>59,96</b>	<b>39,81</b>	<b>1,775</b>	<b>750,90</b>	<b>507,92</b>
<b>VIII. ALL OTHERS</b>	<b>30,026</b>	<b>408,81</b>	<b>353,29</b>	<b>81,567</b>	<b>2291,22</b>	<b>1805,23</b>
<b>TOTAL BANK CREDIT</b>	<b>2,20,816</b>	<b>7300,01</b>	<b>6025,97</b>	<b>4,56,075</b>	<b>26750,30</b>	<b>18637,74</b>
OF WHICH:						
1. Artisans and Village & Tiny Industries	2,600	26,89	21,01	3,984	107,32	80,92
2. Other Small Scale Industries	8,105	386,62	267,68	17,205	1297,66	1038,70

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

WESTERN REGION

STATE : MAHARASHTRA

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>7,75,889</b>	<b>2381,80</b>	<b>2090,54</b>	<b>4,13,973</b>	<b>1402,41</b>	<b>1195,90</b>
1. Direct Finance	7,56,152	2108,32	1860,38	4,03,696	1253,12	1074,55
2. Indirect Finance	19,737	273,48	230,17	10,277	149,29	121,36
<b>II. INDUSTRY</b>	<b>50,423</b>	<b>1682,68</b>	<b>1403,38</b>	<b>43,011</b>	<b>4560,32</b>	<b>3819,80</b>
1. Mining & Quarrying	147	43,97	35,57	198	187,32	177,44
2. Food Manufacturing & Processing	3,415	271,37	228,48	3,368	285,65	257,42
(a) Rice Mills, Flour & Dal Mills	1,233	33,48	27,58	811	54,40	42,94
(b) Sugar	28	102,45	92,62	19	86,35	82,70
(c) Edible Oils & Vanaspati	126	49,52	41,12	255	55,57	51,10
(d) Tea Processing	1	7	7	1	38	39
(e) Processing of Fruits & Vegetables	43	1,75	1,49	34	5,44	5,19
(f) Others	1,984	84,09	65,60	2,248	83,51	75,10
3. Beverage & Tobacco	35	6,64	16,19	60	52,13	81,49
4. Textiles	986	121,00	72,67	1,207	204,66	136,61
(a) Cotton Textiles	140	55,68	43,21	286	60,14	45,71
(b) Jute & Other Natural Fibre Textiles	30	1,91	1,63	43	89	90
(c) Handloom Textiles & Khadi	18	10	9	65	78	49
(d) Other Textiles & Textile Products	798	63,32	27,75	813	142,84	89,51
5. Paper, Paper Products & Printing	423	22,64	20,60	984	416,48	319,88
6. Leather & Leather Products	470	8,30	5,82	526	22,17	14,56
7. Rubber & Plastic Products	415	109,66	76,22	693	94,96	87,50
8. Chemicals & Chemical Products	671	266,74	226,95	955	718,28	560,42
(a) Heavy Industrial Chemicals	54	68,41	53,45	89	168,07	134,55
(b) Fertilisers	13	9,87	6,50	9	4,95	4,96
(c) Drugs & Pharmaceuticals	194	47,90	41,25	276	78,65	50,81
(d) Non-Edible Oils	11	7,32	7,19	22	3,96	2,56
(e) Other Chemicals & Chemical Products	399	133,22	118,56	559	462,65	367,53
9. Petroleum, Coal Products & Nuclear Fuels	36	59,41	51,39	26	15,38	14,65
10. Manufacture of Cement & Cement Products	216	53,42	52,16	306	194,47	168,29
11. Basic Metals & Metal Products	1,134	164,70	126,86	1,388	685,36	614,55
(a) Iron & Steel	140	116,95	85,33	199	439,17	461,42
(b) Non-Ferrous Metals	44	21,23	17,74	28	17,40	6,29
(c) Metal Products	950	26,51	23,78	1,161	228,79	146,84
12. Engineering	1,017	222,06	193,45	1,111	1066,22	873,96
(a) Heavy Engineering	169	74,63	67,18	103	62,50	25,69
(b) Light Engineering	330	64,22	47,00	438	81,58	45,40
(c) Electrical Machinery & Goods	339	62,30	58,67	390	168,42	88,48
(d) Electronic Machinery & Goods	179	20,91	20,60	180	753,73	714,39
13. Vehicles, Vehicle Parts & Transport Equipments	1,191	85,58	66,56	638	30,11	26,90
14. Other Industries	37,790	207,81	195,68	28,795	192,86	166,79
15. Electricity, Gas & Water	25	6,48	5,62	60	268,38	206,50
(a) Electricity Generation & Transmission	7	1,83	1,70	20	164,88	105,98
(b) Non-Conventional Energy	4	1,57	1,62	4	100,47	96,96
(c) Gas, Steam & Water Supply	14	3,08	2,31	36	3,02	3,56
16. Construction	2,452	32,90	29,14	2,696	125,87	112,86
<b>III. TRANSPORT OPERATORS</b>	<b>13,955</b>	<b>122,85</b>	<b>95,55</b>	<b>12,889</b>	<b>109,78</b>	<b>82,25</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>46,214</b>	<b>190,14</b>	<b>147,28</b>	<b>35,091</b>	<b>292,26</b>	<b>226,10</b>
<b>V. PERSONAL LOANS</b>	<b>2,15,722</b>	<b>912,87</b>	<b>784,84</b>	<b>2,47,984</b>	<b>1400,36</b>	<b>1214,43</b>
1. Loans for Purchase of Consumer Durables	26,657	61,05	52,29	23,297	63,94	51,62
2. Loans for Housing	17,050	307,86	259,53	37,537	667,10	602,43
3. Rest of the Personal Loans	1,72,015	543,97	473,02	1,87,150	669,32	560,37
<b>VI. TRADE</b>	<b>1,57,221</b>	<b>2934,20</b>	<b>2769,56</b>	<b>1,17,914</b>	<b>738,92</b>	<b>627,64</b>
1. Wholesale Trade	4,685	2369,83	2358,54	6,628	154,61	137,64
2. Retail Trade	1,52,536	564,37	411,03	1,11,286	584,31	490,00
<b>VII. FINANCE</b>	<b>2,508</b>	<b>40,73</b>	<b>37,50</b>	<b>3,097</b>	<b>81,83</b>	<b>48,41</b>
<b>VIII. ALL OTHERS</b>	<b>91,789</b>	<b>382,67</b>	<b>301,99</b>	<b>83,593</b>	<b>618,52</b>	<b>501,49</b>
<b>TOTAL BANK CREDIT</b>	<b>13,53,721</b>	<b>8647,96</b>	<b>7630,63</b>	<b>9,57,552</b>	<b>9204,39</b>	<b>7716,03</b>
OF WHICH:						
1. Artisans and Village & Tiny Industries	17,331	97,81	80,37	12,804	140,12	111,08
2. Other Small Scale Industries	22,737	247,38	196,24	19,608	273,51	237,22

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2002**

WESTERN REGION

STATE : MAHARASHTRA

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>76,513</b>	<b>689,05</b>	<b>603,53</b>	<b>21,815</b>	<b>4521,23</b>	<b>2635,01</b>
1. Direct Finance	63,063	441,96	400,86	8,052	655,87	490,91
2. Indirect Finance	13,450	247,09	202,67	13,763	3865,36	2144,10
<b>II. INDUSTRY</b>	<b>50,207</b>	<b>7000,15</b>	<b>5667,31</b>	<b>2,46,245</b>	<b>96701,44</b>	<b>68073,00</b>
1. Mining & Quarrying	159	46,05	28,91	444	13064,85	6104,40
2. Food Manufacturing & Processing	3,523	620,16	505,23	5,906	2042,64	1533,41
(a) Rice Mills, Flour & Dal Mills	847	125,99	104,77	531	117,04	73,55
(b) Sugar	46	200,54	188,19	36	181,71	142,67
(c) Edible Oils & Vanaspati	254	149,70	102,20	2,562	402,17	338,17
(d) Tea Processing	9	4,00	4,58	25	195,48	136,78
(e) Processing of Fruits & Vegetables	44	12,89	11,31	81	127,18	96,50
(f) Others	2,323	127,03	94,18	2,671	1019,06	745,73
3. Beverage & Tobacco	97	47,92	42,28	176	322,77	245,59
4. Textiles	5,681	688,96	598,67	24,322	9551,09	7391,64
(a) Cotton Textiles	2,639	434,87	368,67	4,119	3719,32	2856,70
(b) Jute & Other Natural Fibre Textiles	134	29,69	28,96	2,040	40,22	36,17
(c) Handloom Textiles & Khadi	130	2,52	1,70	520	494,84	354,07
(d) Other Textiles & Textile Products	2,778	221,87	199,34	17,643	5296,70	4144,70
5. Paper, Paper Products & Printing	1,236	241,18	205,05	3,549	1585,03	1249,32
6. Leather & Leather Products	649	15,68	11,61	1,821	171,01	92,36
7. Rubber & Plastic Products	1,248	292,89	254,19	4,162	2260,01	1901,16
8. Chemicals & Chemical Products	2,320	1021,96	783,13	23,561	14086,99	8609,51
(a) Heavy Industrial Chemicals	292	308,97	246,19	1,216	3112,91	2093,71
(b) Fertilisers	39	73,97	58,18	130	1879,98	938,23
(c) Drugs & Pharmaceuticals	946	229,91	180,95	16,185	3991,05	2521,16
(d) Non-Edible Oils	35	10,29	7,77	46	79,82	35,47
(e) Other Chemicals & Chemical Products	1,008	398,82	290,05	5,984	5023,22	3020,95
9. Petroleum, Coal Products & Nuclear Fuels	85	53,27	51,51	329	5447,97	3797,68
10. Manufacture of Cement & Cement Products	302	34,69	23,71	378	1608,18	1132,55
11. Basic Metals & Metal Products	3,428	1599,19	1390,85	15,689	9300,02	7281,99
(a) Iron & Steel	834	1240,20	1096,34	2,055	6195,74	4967,08
(b) Non-Ferrous Metals	110	46,90	43,01	616	1343,35	830,87
(c) Metal Products	2,484	312,09	251,50	13,018	1760,94	1484,04
12. Engineering	3,151	1113,30	856,72	39,013	11652,90	8243,33
(a) Heavy Engineering	416	238,49	145,76	1,330	2253,46	1783,81
(b) Light Engineering	1,322	339,51	251,10	27,861	4392,45	3090,89
(c) Electrical Machinery & Goods	841	266,12	210,90	2,768	2437,68	1926,35
(d) Electronic Machinery & Goods	572	269,19	248,96	7,054	2569,32	1442,27
13. Vehicles, Vehicle Parts & Transport Equipments	851	365,57	276,03	2,246	4239,54	3302,20
14. Other Industries	25,048	553,73	380,37	1,20,467	13647,18	11000,41
15. Electricity, Gas & Water	97	37,94	26,18	319	4163,72	3281,46
(a) Electricity Generation & Transmission	38	9,35	9,07	161	3551,42	2829,74
(b) Non-Conventional Energy	15	18,89	10,95	44	72,94	59,56
(c) Gas, Steam & Water Supply	44	9,70	6,16	114	539,37	392,16
16. Construction	2,332	267,63	232,90	3,863	3557,53	2905,97
<b>III. TRANSPORT OPERATORS</b>	<b>13,818</b>	<b>150,11</b>	<b>120,34</b>	<b>18,689</b>	<b>3677,87</b>	<b>2840,64</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>37,539</b>	<b>632,32</b>	<b>521,68</b>	<b>33,340</b>	<b>8117,08</b>	<b>6555,83</b>
<b>V. PERSONAL LOANS</b>	<b>2,67,137</b>	<b>2297,67</b>	<b>1979,83</b>	<b>15,38,070</b>	<b>12948,86</b>	<b>8097,34</b>
1. Loans for Purchase of Consumer Durables	22,252	69,11	56,05	24,643	158,70	121,52
2. Loans for Housing	62,194	1287,38	1153,99	93,006	4430,77	3757,03
3. Rest of the Personal Loans	1,82,691	941,19	769,79	14,20,421	8359,39	4218,79
<b>VI. TRADE</b>	<b>80,612</b>	<b>1221,70</b>	<b>1013,59</b>	<b>62,308</b>	<b>32593,84</b>	<b>29840,12</b>
1. Wholesale Trade	6,568	431,83	378,32	23,493	29775,45	27805,69
2. Retail Trade	74,044	789,87	635,27	38,815	2818,39	2034,43
<b>VII. FINANCE</b>	<b>3,877</b>	<b>184,37</b>	<b>162,09</b>	<b>8,168</b>	<b>24727,81</b>	<b>17254,90</b>
<b>VIII. ALL OTHERS</b>	<b>67,255</b>	<b>1164,13</b>	<b>885,96</b>	<b>1,61,716</b>	<b>14248,70</b>	<b>10937,42</b>
<b>TOTAL BANK CREDIT</b>	<b>5,96,958</b>	<b>13339,50</b>	<b>10954,34</b>	<b>20,90,351</b>	<b>197536,83</b>	<b>146234,28</b>
OF WHICH:						
1. Artisans and Village & Tiny Industries	7,793	250,55	202,15	6,744	294,04	233,55
2. Other Small Scale Industries	26,181	974,36	824,47	68,564	6317,96	5107,21

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

WESTERN REGION

DADRA & NAGAR HAVELI

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>707</b>	<b>1,37</b>	<b>1,17</b>	<b>616</b>	<b>3,58</b>	<b>2,19</b>
1. Direct Finance	706	1,30	1,11	601	2,57	1,62
2. Indirect Finance	1	6	7	15	1,01	57
<b>II. INDUSTRY</b>	<b>235</b>	<b>168,83</b>	<b>158,16</b>	<b>513</b>	<b>461,94</b>	<b>318,25</b>
1. Mining & Quarrying	—	—	—	2	7	8
2. Food Manufacturing & Processing	—	—	—	45	6,89	7,03
(a) Rice Mills, Flour & Dal Mills	—	—	—	29	84	82
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	2	1,00	1,17
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	6	4,96	4,96
(f) Others	—	—	—	8	8	7
3. Beverage & Tobacco	—	—	—	—	—	—
4. Textiles	53	113,02	107,33	43	71,61	69,34
(a) Cotton Textiles	11	43,94	44,36	13	34,53	33,77
(b) Jute & Other Natural Fibre Textiles	1	78	28	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	1	2	—
(d) Other Textiles & Textile Products	41	68,30	62,69	29	37,07	35,57
5. Paper, Paper Products & Printing	13	5,72	4,90	12	11,13	10,72
6. Leather & Leather Products	—	—	—	10	3	3
7. Rubber & Plastic Products	28	24,29	22,15	136	35,40	32,19
8. Chemicals & Chemical Products	8	6,34	5,27	96	288,97	165,72
(a) Heavy Industrial Chemicals	1	7	6	2	15,02	12,97
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	2	1,10	87	6	2,00	72
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	5	5,17	4,34	88	271,94	152,03
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	2	6,40	4,26
10. Manufacture of Cement & Cement Products	—	—	—	18	1,11	87
11. Basic Metals & Metal Products	12	4,92	5,51	10	8,37	4,30
(a) Iron & Steel	2	1,25	1,61	2	59	56
(b) Non-Ferrous Metals	3	1,22	1,58	4	7,69	3,68
(c) Metal Products	7	2,45	2,32	4	9	7
12. Engineering	17	11,78	11,10	28	30,32	22,36
(a) Heavy Engineering	—	—	—	2	11,02	11,21
(b) Light Engineering	5	38	40	7	1,04	87
(c) Electrical Machinery & Goods	11	6,11	5,93	9	16,66	8,67
(d) Electronic Machinery & Goods	1	5,29	4,77	10	1,59	1,60
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	1	—	—
14. Other Industries	104	2,77	1,91	110	1,66	1,36
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	—	—	—	—	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>49</b>	<b>74</b>	<b>64</b>	<b>103</b>	<b>1,22</b>	<b>1,01</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>80</b>	<b>63</b>	<b>45</b>	<b>102</b>	<b>68</b>	<b>44</b>
<b>V. PERSONAL LOANS</b>	<b>295</b>	<b>2,52</b>	<b>2,26</b>	<b>959</b>	<b>5,72</b>	<b>4,65</b>
1. Loans for Purchase of Consumer Durables	4	1	1	76	90	80
2. Loans for Housing	60	1,53	1,43	107	1,53	1,45
3. Rest of the Personal Loans	231	98	81	776	3,29	2,40
<b>VI. TRADE</b>	<b>270</b>	<b>1,39</b>	<b>1,21</b>	<b>332</b>	<b>10,04</b>	<b>8,49</b>
1. Wholesale Trade	1	23	20	12	7,97	7,10
2. Retail Trade	269	1,16	1,00	320	2,07	1,39
<b>VII. FINANCE</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>VIII. ALL OTHERS</b>	<b>209</b>	<b>7,69</b>	<b>6,14</b>	<b>724</b>	<b>9,13</b>	<b>6,61</b>
<b>TOTAL BANK CREDIT</b>	<b>1,845</b>	<b>183,16</b>	<b>170,03</b>	<b>3,349</b>	<b>492,33</b>	<b>341,63</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	36	47	41	39	50	47
2. Other Small Scale Industries	119	20,77	16,86	138	15,67	11,63

Note : There are no Urban and Metropolitan Centres in Dadra & Nagar Haveli.

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

**WESTERN REGION  
DAMAN & DIU**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>149</b>	<b>52</b>	<b>31</b>	<b>316</b>	<b>3,11</b>	<b>2,64</b>
1. Direct Finance	148	45	30	307	1,68	1,27
2. Indirect Finance	1	7	—	9	1,43	1,38
<b>II. INDUSTRY</b>	<b>3</b>	<b>18</b>	<b>21</b>	<b>573</b>	<b>473,13</b>	<b>334,52</b>
1. Mining & Quarrying	—	—	—	6	84	55
2. Food Manufacturing & Processing	—	—	—	13	14,46	13,43
(a) Rice Mills, Flour & Dal Mills	—	—	—	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	4	10,92	9,90
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	5	3,00	3,00
(f) Others	—	—	—	4	54	54
3. Beverage & Tobacco	—	—	—	6	1,44	1,30
4. Textiles	—	—	—	79	65,18	57,12
(a) Cotton Textiles	—	—	—	26	18,76	15,98
(b) Jute & Other Natural Fibre Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles & Textile Products	—	—	—	53	46,42	41,14
5. Paper, Paper Products & Printing	—	—	—	29	9,18	9,51
6. Leather & Leather Products	—	—	—	—	—	—
7. Rubber & Plastic Products	1	15	17	183	134,35	101,76
8. Chemicals & Chemical Products	—	—	—	45	21,72	12,90
(a) Heavy Industrial Chemicals	—	—	—	8	10,36	5,53
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	7	5,21	3,32
(d) Non-Edible Oils	—	—	—	1	3	3
(e) Other Chemicals & Chemical Products	—	—	—	29	6,12	4,03
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	3	79	90
10. Manufacture of Cement & Cement Products	—	—	—	4	18,03	5,21
11. Basic Metals & Metal Products	—	—	—	45	114,97	77,88
(a) Iron & Steel	—	—	—	8	52,19	40,19
(b) Non-Ferrous Metals	—	—	—	20	20,54	22,17
(c) Metal Products	—	—	—	17	42,24	15,52
12. Engineering	—	—	—	44	70,36	32,71
(a) Heavy Engineering	—	—	—	3	4,36	4,51
(b) Light Engineering	—	—	—	14	27,83	1,45
(c) Electrical Machinery & Goods	—	—	—	20	28,98	20,38
(d) Electronic Machinery & Goods	—	—	—	7	9,20	6,37
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	3	5,72	5,47
14. Other Industries	1	1	—	106	5,77	5,88
15. Electricity, Gas & Water	—	—	—	3	10,21	9,78
(a) Electricity Generation & Transmission	—	—	—	1	21	11
(b) Non-Conventional Energy	—	—	—	2	10,00	9,67
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	1	3	3	4	11	11
<b>III. TRANSPORT OPERATORS</b>	<b>111</b>	<b>19</b>	<b>13</b>	<b>155</b>	<b>1,74</b>	<b>1,02</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>143</b>	<b>2,77</b>	<b>1,66</b>
<b>V. PERSONAL LOANS</b>	<b>109</b>	<b>31</b>	<b>23</b>	<b>1,971</b>	<b>11,84</b>	<b>9,12</b>
1. Loans for Purchase of Consumer Durables	—	—	—	196	86	59
2. Loans for Housing	4	4	4	181	3,20	2,48
3. Rest of the Personal Loans	105	27	20	1,594	7,78	6,05
<b>VI. TRADE</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>523</b>	<b>19,51</b>	<b>14,77</b>
1. Wholesale Trade	—	—	—	26	16,38	12,62
2. Retail Trade	—	—	—	497	3,14	2,15
<b>VII. FINANCE</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>5</b>	<b>3,03</b>	<b>3,12</b>
<b>VIII. ALL OTHERS</b>	<b>6</b>	<b>1</b>	<b>1</b>	<b>924</b>	<b>18,76</b>	<b>15,50</b>
<b>TOTAL BANK CREDIT</b>	<b>378</b>	<b>1,22</b>	<b>89</b>	<b>4,610</b>	<b>533,89</b>	<b>382,33</b>
OF WHICH:						
1. Artisans and Village & Tiny Industries	—	—	—	71	6,51	5,56
2. Other Small Scale Industries	1	1	—	179	64,03	47,34

Note : There are no Urban and Metropolitan Centres in Daman & Diu.

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2002**

SOUTHERN REGION

STATE : ANDHRA PRADESH

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>22,99,995</b>	<b>4645,00</b>	<b>3854,32</b>	<b>9,79,340</b>	<b>2318,15</b>	<b>2061,78</b>
1. Direct Finance	22,67,832	3882,82	3644,94	9,62,871	1927,34	1763,32
2. Indirect Finance	32,163	762,18	209,38	16,469	390,81	298,46
<b>II. INDUSTRY</b>	<b>68,916</b>	<b>2001,63</b>	<b>1300,84</b>	<b>57,489</b>	<b>3311,00</b>	<b>2463,14</b>
1. Mining & Quarrying	126	60,90	31,33	344	45,26	34,07
2. Food Manufacturing & Processing	3,059	351,46	281,74	4,835	826,04	568,43
(a) Rice Mills, Flour & Dal Mills	1,854	150,57	91,34	2,934	411,23	244,59
(b) Sugar	22	99,00	97,56	75	277,52	216,39
(c) Edible Oils & Vanaspati	185	42,06	40,58	446	47,76	37,62
(d) Tea Processing	—	—	—	13	61	63
(e) Processing of Fruits & Vegetables	15	6,33	5,85	12	3,25	3,16
(f) Others	983	53,51	46,41	1,355	85,66	66,04
3. Beverage & Tobacco	35	11,56	10,96	81	55,49	40,44
4. Textiles	1,953	219,90	106,53	2,274	306,86	226,39
(a) Cotton Textiles	241	79,85	69,65	330	177,61	139,34
(b) Jute & Other Natural Fibre Textiles	12	45	51	95	60,08	30,53
(c) Handloom Textiles & Khadi	929	2,59	2,11	994	5,76	4,11
(d) Other Textiles & Textile Products	771	137,00	34,26	855	63,40	52,41
5. Paper, Paper Products & Printing	163	27,85	19,42	709	74,27	59,86
6. Leather & Leather Products	292	21,16	21,27	205	3,63	3,62
7. Rubber & Plastic Products	161	19,74	15,72	291	39,48	35,38
8. Chemicals & Chemical Products	256	297,80	238,04	1,072	329,03	260,02
(a) Heavy Industrial Chemicals	23	11,18	10,28	87	71,21	43,04
(b) Fertilisers	7	9,54	7,94	15	5,21	4,27
(c) Drugs & Pharmaceuticals	104	252,08	197,41	248	154,60	133,79
(d) Non-Edible Oils	4	1,80	1,46	8	3,05	93
(e) Other Chemicals & Chemical Products	118	23,20	20,94	714	94,96	78,00
9. Petroleum, Coal Products & Nuclear Fuels	1	50	50	18	19,70	17,10
10. Manufacture of Cement & Cement Products	574	58,98	53,74	301	463,42	417,29
11. Basic Metals & Metal Products	1,447	164,09	142,69	699	489,27	280,27
(a) Iron & Steel	117	109,00	93,62	146	365,63	186,79
(b) Non-Ferrous Metals	18	10,49	7,94	19	7,98	5,90
(c) Metal Products	1,312	44,60	41,13	534	115,65	87,58
12. Engineering	5,996	141,41	108,98	1,156	244,97	210,06
(a) Heavy Engineering	36	25,63	18,61	115	47,02	42,78
(b) Light Engineering	263	37,83	29,28	540	87,71	69,28
(c) Electrical Machinery & Goods	5,638	54,22	47,62	248	77,76	74,46
(d) Electronic Machinery & Goods	59	23,73	13,47	253	32,47	23,53
13. Vehicles, Vehicle Parts & Transport Equipments	478	13,07	7,21	579	20,16	12,65
14. Other Industries	53,595	443,00	159,26	43,360	183,95	147,76
15. Electricity, Gas & Water	22	129,64	67,32	48	133,03	83,88
(a) Electricity Generation & Transmission	13	84,11	57,58	13	128,90	80,36
(b) Non-Conventional Energy	1	3	4	5	1,21	97
(c) Gas, Steam & Water Supply	8	45,50	9,70	30	2,92	2,55
16. Construction	758	40,56	36,14	1,517	76,45	65,92
<b>III. TRANSPORT OPERATORS</b>	<b>15,118</b>	<b>83,11</b>	<b>63,81</b>	<b>13,080</b>	<b>105,85</b>	<b>78,35</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>60,998</b>	<b>911,47</b>	<b>120,49</b>	<b>39,783</b>	<b>298,65</b>	<b>235,44</b>
<b>V. PERSONAL LOANS</b>	<b>4,85,920</b>	<b>1279,95</b>	<b>1107,64</b>	<b>4,72,724</b>	<b>2078,89</b>	<b>1757,88</b>
1. Loans for Purchase of Consumer Durables	39,814	79,39	62,82	39,077	99,15	74,94
2. Loans for Housing	25,088	309,33	280,21	40,658	709,82	623,26
3. Rest of the Personal Loans	4,21,018	891,23	764,61	3,92,989	1269,93	1059,68
<b>VI. TRADE</b>	<b>2,09,583</b>	<b>1814,90</b>	<b>1512,42</b>	<b>1,39,323</b>	<b>937,67</b>	<b>776,49</b>
1. Wholesale Trade	8,273	1338,49	1207,71	8,394	351,68	292,30
2. Retail Trade	2,01,310	476,41	304,71	1,30,929	585,99	484,18
<b>VII. FINANCE</b>	<b>2,733</b>	<b>84,84</b>	<b>70,57</b>	<b>1,496</b>	<b>53,24</b>	<b>40,03</b>
<b>VIII. ALL OTHERS</b>	<b>4,39,662</b>	<b>2205,27</b>	<b>953,06</b>	<b>3,71,202</b>	<b>1432,95</b>	<b>1217,57</b>
<b>TOTAL BANK CREDIT</b>	<b>35,82,925</b>	<b>13026,17</b>	<b>8983,15</b>	<b>20,74,437</b>	<b>10536,40</b>	<b>8630,68</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	35,445	114,78	92,59	18,894	186,98	139,77
2. Other Small Scale Industries	18,417	266,79	190,29	20,919	575,98	396,97

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

SOUTHERN REGION

STATE : ANDHRA PRADESH

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>1,39,436</b>	<b>1376,77</b>	<b>1092,45</b>	<b>24,335</b>	<b>733,78</b>	<b>566,54</b>
1. Direct Finance	1,33,161	645,38	566,39	4,134	185,91	151,09
2. Indirect Finance	6,275	731,40	526,05	20,201	547,87	415,45
<b>II. INDUSTRY</b>	<b>37,563</b>	<b>6492,27</b>	<b>4585,96</b>	<b>26,346</b>	<b>9065,31</b>	<b>7558,04</b>
1. Mining & Quarrying	328	97,30	76,15	74	450,23	404,94
2. Food Manufacturing & Processing	2,510	847,92	639,17	692	435,22	385,28
(a) Rice Mills, Flour & Dal Mills	1,422	287,59	187,33	74	18,23	15,61
(b) Sugar	42	182,35	180,98	18	128,77	120,43
(c) Edible Oils & Vanaspati	195	69,35	50,87	147	102,76	94,16
(d) Tea Processing	1	9	8	5	1,15	85
(e) Processing of Fruits & Vegetables	28	19,92	11,48	19	7,50	4,80
(f) Others	822	288,63	208,43	429	176,81	149,43
3. Beverage & Tobacco	320	544,64	393,15	64	76,25	26,46
4. Textiles	1,933	426,90	337,21	847	688,28	621,30
(a) Cotton Textiles	967	295,42	243,65	317	398,50	328,24
(b) Jute & Other Natural Fibre Textiles	199	72,37	46,82	26	2,08	2,07
(c) Handloom Textiles & Khadi	144	3,25	2,93	17	1,07	96
(d) Other Textiles & Textile Products	623	55,86	43,80	487	286,63	290,03
5. Paper, Paper Products & Printing	1,360	192,56	157,11	851	194,04	154,92
6. Leather & Leather Products	258	17,55	10,08	186	141,90	134,82
7. Rubber & Plastic Products	524	64,65	54,00	1,448	180,44	145,68
8. Chemicals & Chemical Products	838	936,39	559,21	2,122	1682,92	1351,83
(a) Heavy Industrial Chemicals	109	165,36	115,54	276	209,44	186,53
(b) Fertilisers	41	284,92	187,53	63	327,03	237,22
(c) Drugs & Pharmaceuticals	276	234,70	136,81	1,095	875,23	730,45
(d) Non-Edible Oils	16	12,49	10,90	17	10,10	10,11
(e) Other Chemicals & Chemical Products	396	238,92	108,43	671	261,12	187,51
9. Petroleum, Coal Products & Nuclear Fuels	23	57,74	36,83	19	22,52	21,32
10. Manufacture of Cement & Cement Products	342	153,61	120,66	328	341,65	309,07
11. Basic Metals & Metal Products	1,214	1242,79	913,28	1,107	1084,06	972,96
(a) Iron & Steel	295	1096,85	785,02	446	486,95	452,74
(b) Non-Ferrous Metals	40	19,22	19,56	91	118,84	110,67
(c) Metal Products	879	126,72	108,69	570	478,28	409,56
12. Engineering	1,648	456,32	390,03	2,928	839,66	540,40
(a) Heavy Engineering	184	83,19	67,76	185	91,23	77,63
(b) Light Engineering	643	269,95	246,17	1,958	394,85	221,15
(c) Electrical Machinery & Goods	477	74,62	54,21	487	226,78	135,71
(d) Electronic Machinery & Goods	344	28,56	21,90	298	126,80	105,92
13. Vehicles, Vehicle Parts & Transport Equipments	437	145,32	126,22	736	124,80	100,97
14. Other Industries	22,434	532,13	189,72	13,780	364,12	330,26
15. Electricity, Gas & Water	106	345,81	233,61	168	1733,51	1444,49
(a) Electricity Generation & Transmission	52	320,53	211,00	139	1716,00	1433,20
(b) Non-Conventional Energy	2	16,03	15,03	12	8,80	2,69
(c) Gas, Steam & Water Supply	52	9,26	7,58	17	8,71	8,60
16. Construction	3,288	430,64	349,52	996	705,71	613,31
<b>III. TRANSPORT OPERATORS</b>	<b>12,696</b>	<b>241,81</b>	<b>150,74</b>	<b>8,207</b>	<b>592,18</b>	<b>353,88</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>32,270</b>	<b>681,50</b>	<b>530,05</b>	<b>18,832</b>	<b>1259,78</b>	<b>1001,74</b>
<b>V. PERSONAL LOANS</b>	<b>4,79,420</b>	<b>3048,00</b>	<b>2580,14</b>	<b>2,95,093</b>	<b>2530,70</b>	<b>1984,33</b>
1. Loans for Purchase of Consumer Durables	39,078	125,04	93,87	22,898	76,65	57,19
2. Loans for Housing	65,912	1211,09	1076,68	31,818	937,59	834,41
3. Rest of the Personal Loans	3,74,430	1711,87	1409,59	2,40,377	1516,46	1092,73
<b>VI. TRADE</b>	<b>80,545</b>	<b>1388,49</b>	<b>1095,31</b>	<b>30,360</b>	<b>781,40</b>	<b>655,88</b>
1. Wholesale Trade	9,529	670,26	495,53	3,641	388,94	330,94
2. Retail Trade	71,016	718,23	599,79	26,719	392,46	324,94
<b>VII. FINANCE</b>	<b>2,425</b>	<b>199,14</b>	<b>156,02</b>	<b>1,294</b>	<b>269,47</b>	<b>205,00</b>
<b>VIII. ALL OTHERS</b>	<b>1,97,380</b>	<b>1838,38</b>	<b>1433,86</b>	<b>95,377</b>	<b>1917,87</b>	<b>1624,89</b>
<b>TOTAL BANK CREDIT</b>	<b>9,81,735</b>	<b>15266,35</b>	<b>11624,53</b>	<b>4,99,844</b>	<b>17150,50</b>	<b>13950,30</b>
OF WHICH:						
1. Artisans and Village & Tiny Industries	5,775	136,53	111,74	2,050	58,41	50,38
2. Other Small Scale Industries	18,923	760,72	546,05	11,021	569,37	498,09

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

SOUTHERN REGION  
STATE : KARNATAKA

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>11,34,378</b>	<b>3594,13</b>	<b>3226,61</b>	<b>4,56,307</b>	<b>2196,36</b>	<b>1974,29</b>
1. Direct Finance	11,16,323	3300,99	2984,15	4,47,914	1896,49	1723,67
2. Indirect Finance	18,055	293,14	242,46	8,393	299,87	250,62
<b>II. INDUSTRY</b>	<b>58,073</b>	<b>1419,68</b>	<b>1145,16</b>	<b>51,341</b>	<b>2428,09</b>	<b>2341,02</b>
1. Mining & Quarrying	92	28,92	24,30	138	50,79	41,67
2. Food Manufacturing & Processing	2,262	273,80	232,79	4,262	233,81	192,61
(a) Rice Mills, Flour & Dal Mills	880	33,86	24,63	823	38,43	34,28
(b) Sugar	15	64,78	50,32	17	40,96	39,75
(c) Edible Oils & Vanaspati	119	5,41	5,96	580	27,84	25,00
(d) Tea Processing	6	10,74	12,41	5	1,24	1,01
(e) Processing of Fruits & Vegetables	15	1,69	1,35	22	2,49	1,92
(f) Others	1,227	157,32	138,12	2,815	122,85	90,64
3. Beverage & Tobacco	72	17,46	12,70	73	7,78	7,34
4. Textiles	1,240	116,66	85,80	1,768	55,56	49,80
(a) Cotton Textiles	126	54,31	36,71	206	13,09	11,70
(b) Jute & Other Natural Fibre Textiles	55	36	29	147	2,35	2,35
(c) Handloom Textiles & Khadi	494	1,19	99	448	2,19	1,94
(d) Other Textiles & Textile Products	565	60,79	47,81	967	37,93	33,81
5. Paper, Paper Products & Printing	252	20,69	15,95	453	100,24	58,69
6. Leather & Leather Products	75	84	85	162	2,14	3,74
7. Rubber & Plastic Products	344	8,48	6,43	176	20,33	17,32
8. Chemicals & Chemical Products	250	78,70	49,22	270	25,11	22,81
(a) Heavy Industrial Chemicals	6	1,01	1,24	13	7,91	7,50
(b) Fertilisers	3	2,18	1,92	5	1,09	98
(c) Drugs & Pharmaceuticals	78	49,41	21,42	115	6,50	6,41
(d) Non-Edible Oils	9	76	58	10	1,64	1,54
(e) Other Chemicals & Chemical Products	154	25,34	24,07	127	7,97	6,38
9. Petroleum, Coal Products & Nuclear Fuels	8	143,67	152,70	10	2,33	2,35
10. Manufacture of Cement & Cement Products	187	31,83	32,91	209	36,16	38,49
11. Basic Metals & Metal Products	346	172,24	129,37	712	1397,04	1469,60
(a) Iron & Steel	34	145,64	106,97	71	1368,00	1444,10
(b) Non-Ferrous Metals	3	2,68	2,25	14	5,43	4,85
(c) Metal Products	309	23,92	20,15	627	23,61	20,65
12. Engineering	2,900	251,37	176,31	1,182	93,07	71,25
(a) Heavy Engineering	30	68,50	54,50	120	34,80	20,88
(b) Light Engineering	364	54,98	44,85	675	23,68	18,05
(c) Electrical Machinery & Goods	130	4,68	4,64	194	7,30	6,52
(d) Electronic Machinery & Goods	2,376	123,20	72,32	193	27,29	25,80
13. Vehicles, Vehicle Parts & Transport Equipments	545	16,92	13,21	596	58,78	55,75
14. Other Industries	48,007	192,27	159,14	39,224	183,89	157,87
15. Electricity, Gas & Water	29	9,04	5,01	77	9,68	7,92
(a) Electricity Generation & Transmission	15	8,23	4,33	17	5,97	4,68
(b) Non-Conventional Energy	3	35	28	29	1,46	1,19
(c) Gas, Steam & Water Supply	11	46	41	31	2,25	2,05
16. Construction	1,464	56,80	48,47	2,029	151,37	143,82
<b>III. TRANSPORT OPERATORS</b>	<b>12,384</b>	<b>147,65</b>	<b>112,57</b>	<b>12,870</b>	<b>160,26</b>	<b>119,61</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>59,647</b>	<b>179,64</b>	<b>153,79</b>	<b>40,845</b>	<b>282,43</b>	<b>235,04</b>
<b>V. PERSONAL LOANS</b>	<b>3,56,962</b>	<b>1085,71</b>	<b>928,88</b>	<b>3,54,377</b>	<b>1583,62</b>	<b>1348,47</b>
1. Loans for Purchase of Consumer Durables	23,245	61,36	46,82	31,687	90,32	65,61
2. Loans for Housing	22,846	300,17	264,45	33,409	593,12	520,29
3. Rest of the Personal Loans	3,10,871	724,17	617,61	2,89,281	900,18	762,57
<b>VI. TRADE</b>	<b>1,83,179</b>	<b>676,01</b>	<b>599,04</b>	<b>1,10,906</b>	<b>684,73</b>	<b>579,65</b>
1. Wholesale Trade	6,550	254,76	237,44	8,260	193,78	168,42
2. Retail Trade	1,76,629	421,25	361,61	1,02,646	490,95	411,23
<b>VII. FINANCE</b>	<b>1,095</b>	<b>43,29</b>	<b>32,30</b>	<b>859</b>	<b>64,43</b>	<b>49,81</b>
<b>VIII. ALL OTHERS</b>	<b>1,39,728</b>	<b>973,82</b>	<b>747,64</b>	<b>1,07,950</b>	<b>596,19</b>	<b>489,78</b>
<b>TOTAL BANK CREDIT</b>	<b>19,45,446</b>	<b>8119,93</b>	<b>6945,99</b>	<b>11,35,455</b>	<b>7996,10</b>	<b>7137,67</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	26,698	88,45	76,16	12,297	63,24	54,79
2. Other Small Scale Industries	21,514	246,61	197,63	29,366	277,35	240,24

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

SOUTHERN REGION  
STATE : KARNATAKA

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>73,849</b>	<b>717,64</b>	<b>620,69</b>	<b>7,036</b>	<b>1092,98</b>	<b>873,44</b>
1. Direct Finance	69,951	430,66	384,00	4,151	101,54	88,55
2. Indirect Finance	3,898	286,98	236,69	2,885	991,45	784,89
<b>II. INDUSTRY</b>	<b>31,391</b>	<b>3207,55</b>	<b>2774,87</b>	<b>80,853</b>	<b>15238,37</b>	<b>10613,64</b>
1. Mining & Quarrying	144	25,86	18,02	291	141,58	87,09
2. Food Manufacturing & Processing	2,033	256,32	209,11	880	513,81	397,49
(a) Rice Mills, Flour & Dal Mills	502	76,68	60,39	54	20,78	16,40
(b) Sugar	16	36,44	34,36	35	55,00	52,31
(c) Edible Oils & Vanaspati	551	22,47	17,91	35	26,97	14,54
(d) Tea Processing	3	3,39	3,69	11	15,17	15,15
(e) Processing of Fruits & Vegetables	14	1,87	1,52	82	82,72	61,40
(f) Others	947	115,49	91,23	663	313,18	237,70
3. Beverage & Tobacco	109	91,09	70,70	198	583,42	544,68
4. Textiles	1,078	106,63	84,45	2,792	1545,80	927,28
(a) Cotton Textiles	199	70,40	55,79	355	237,49	186,04
(b) Jute & Other Natural Fibre Textiles	13	24	23	27	6,43	6,37
(c) Handloom Textiles & Khadi	77	1,85	2,21	39	409,93	11,01
(d) Other Textiles & Textile Products	789	34,15	26,22	2,371	891,95	723,85
5. Paper, Paper Products & Printing	786	68,39	54,98	1,690	234,19	174,67
6. Leather & Leather Products	153	2,57	2,51	452	62,94	55,60
7. Rubber & Plastic Products	704	69,43	61,48	1,175	156,24	128,90
8. Chemicals & Chemical Products	954	214,38	163,67	1,995	1112,16	732,37
(a) Heavy Industrial Chemicals	61	145,90	106,97	138	246,64	180,18
(b) Fertilisers	13	3,87	3,66	22	214,72	57,37
(c) Drugs & Pharmaceuticals	386	12,27	9,10	709	350,74	277,04
(d) Non-Edible Oils	14	8,80	5,37	12	2,36	1,44
(e) Other Chemicals & Chemical Products	480	43,55	38,58	1,114	297,69	216,34
9. Petroleum, Coal Products & Nuclear Fuels	18	701,21	755,18	54	11,71	14,87
10. Manufacture of Cement & Cement Products	163	19,71	20,06	146	52,12	50,47
11. Basic Metals & Metal Products	2,198	530,65	498,25	16,098	799,21	654,72
(a) Iron & Steel	284	464,68	444,83	408	344,10	336,50
(b) Non-Ferrous Metals	54	28,53	24,19	96	132,97	82,42
(c) Metal Products	1,860	37,44	29,23	15,594	322,14	235,80
12. Engineering	1,466	326,43	249,97	5,299	5468,45	3815,06
(a) Heavy Engineering	145	34,32	31,03	549	1059,34	682,98
(b) Light Engineering	588	53,55	47,77	2,059	1460,72	1121,48
(c) Electrical Machinery & Goods	346	206,68	153,12	1,628	857,27	619,51
(d) Electronic Machinery & Goods	387	31,88	18,04	1,063	2091,13	1391,09
13. Vehicles, Vehicle Parts & Transport Equipments	347	83,31	72,37	719	574,01	419,84
14. Other Industries	18,717	231,22	196,64	46,978	731,62	586,52
15. Electricity, Gas & Water	63	32,48	31,54	170	2111,82	1461,27
(a) Electricity Generation & Transmission	38	30,67	30,01	109	1975,13	1326,11
(b) Non-Conventional Energy	9	41	23	20	2,04	1,70
(c) Gas, Steam & Water Supply	16	1,40	1,31	41	134,65	133,46
16. Construction	2,458	447,87	285,92	1,916	1139,29	562,81
<b>III. TRANSPORT OPERATORS</b>	<b>11,541</b>	<b>205,70</b>	<b>157,91</b>	<b>8,434</b>	<b>367,84</b>	<b>257,79</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>28,271</b>	<b>632,00</b>	<b>511,57</b>	<b>20,276</b>	<b>1725,59</b>	<b>1404,07</b>
<b>V. PERSONAL LOANS</b>	<b>3,07,519</b>	<b>2140,42</b>	<b>1839,43</b>	<b>16,60,730</b>	<b>8845,84</b>	<b>4332,17</b>
1. Loans for Purchase of Consumer Durables	26,730	94,51	73,33	37,301	128,56	104,19
2. Loans for Housing	50,621	1007,70	896,59	56,850	1805,23	1523,10
3. Rest of the Personal Loans	2,30,168	1038,21	869,52	15,66,579	6912,04	2704,87
<b>VI. TRADE</b>	<b>60,618</b>	<b>859,79</b>	<b>699,25</b>	<b>24,965</b>	<b>1627,49</b>	<b>1277,88</b>
1. Wholesale Trade	4,461	276,03	216,98	4,617	961,80	746,22
2. Retail Trade	56,157	583,76	482,27	20,348	665,69	531,66
<b>VII. FINANCE</b>	<b>1,054</b>	<b>146,06</b>	<b>133,87</b>	<b>3,117</b>	<b>1211,80</b>	<b>990,30</b>
<b>VIII. ALL OTHERS</b>	<b>82,264</b>	<b>831,22</b>	<b>668,05</b>	<b>1,09,622</b>	<b>2825,52</b>	<b>2124,30</b>
<b>TOTAL BANK CREDIT</b>	<b>5,96,507</b>	<b>8740,37</b>	<b>7405,64</b>	<b>19,15,033</b>	<b>32935,42</b>	<b>21873,60</b>
OF WHICH:						
1. Artisans and Village & Tiny Industries	3,042	56,61	44,20	2,418	99,48	77,64
2. Other Small Scale Industries	18,460	487,42	399,20	31,602	1180,33	920,82

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

SOUTHERN REGION  
STATE : KERALA

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>1,97,084</b>	<b>409,56</b>	<b>373,85</b>	<b>10,52,674</b>	<b>2159,15</b>	<b>1988,09</b>
1. Direct Finance	1,94,869	361,03	338,09	10,38,040	2005,43	1859,73
2. Indirect Finance	2,215	48,53	35,75	14,634	153,72	128,36
<b>II. INDUSTRY</b>	<b>22,187</b>	<b>387,44</b>	<b>301,01</b>	<b>1,59,814</b>	<b>2544,49</b>	<b>2080,66</b>
1. Mining & Quarrying	31	1,51	1,14	177	19,84	15,47
2. Food Manufacturing & Processing	858	192,19	129,89	5,580	369,32	317,71
(a) Rice Mills, Flour & Dal Mills	208	9,85	10,09	1,727	68,42	62,75
(b) Sugar	—	—	—	1	65	25
(c) Edible Oils & Vanaspati	159	20,16	4,93	786	46,49	40,05
(d) Tea Processing	14	8,79	7,56	43	41,80	42,75
(e) Processing of Fruits & Vegetables	4	10	10	61	6,90	5,78
(f) Others	473	153,29	107,21	2,962	205,06	166,13
3. Beverage & Tobacco	11	2,34	2,35	102	38,74	33,04
4. Textiles	670	25,57	27,00	4,874	322,08	262,59
(a) Cotton Textiles	27	1,66	1,38	342	94,22	71,15
(b) Jute & Other Natural Fibre Textiles	3	7	7	124	8,82	4,81
(c) Handloom Textiles & Khadi	19	57	48	388	24,88	22,12
(d) Other Textiles & Textile Products	621	23,27	25,07	4,020	194,17	164,51
5. Paper, Paper Products & Printing	151	5,02	4,69	1,606	118,05	86,44
6. Leather & Leather Products	31	18	16	578	18,00	16,84
7. Rubber & Plastic Products	308	16,73	15,17	2,800	195,93	164,48
8. Chemicals & Chemical Products	168	11,03	8,17	1,678	164,15	131,95
(a) Heavy Industrial Chemicals	4	1,42	27	42	8,25	5,11
(b) Fertilisers	2	7	4	36	66,14	46,16
(c) Drugs & Pharmaceuticals	76	1,39	1,33	702	39,16	34,58
(d) Non-Edible Oils	1	4	4	12	3,33	2,58
(e) Other Chemicals & Chemical Products	85	8,11	6,49	886	47,27	43,53
9. Petroleum, Coal Products & Nuclear Fuels	4	43	21	24	1,74	1,56
10. Manufacture of Cement & Cement Products	87	1,44	1,28	602	17,11	13,71
11. Basic Metals & Metal Products	168	5,52	5,72	1,523	52,95	46,90
(a) Iron & Steel	14	2,04	2,44	91	16,21	14,63
(b) Non-Ferrous Metals	2	1,03	1,20	28	2,38	2,00
(c) Metal Products	152	2,45	2,08	1,404	34,35	30,27
12. Engineering	378	6,53	5,87	2,742	174,31	121,92
(a) Heavy Engineering	19	1,21	1,03	58	11,39	9,01
(b) Light Engineering	219	1,91	1,62	1,344	23,27	20,96
(c) Electrical Machinery & Goods	74	2,25	2,11	765	105,16	66,16
(d) Electronic Machinery & Goods	66	1,17	1,11	575	34,49	25,80
13. Vehicles, Vehicle Parts & Transport Equipments	47	1,86	1,18	1,397	30,51	17,87
14. Other Industries	18,622	74,95	65,83	1,29,815	660,78	553,57
15. Electricity, Gas & Water	10	7,06	1,55	66	47,52	30,42
(a) Electricity Generation & Transmission	4	6,65	1,25	17	43,62	27,32
(b) Non-Conventional Energy	—	—	—	11	1,03	86
(c) Gas, Steam & Water Supply	6	41	30	38	2,87	2,24
16. Construction	643	35,08	30,78	6,250	313,45	266,21
<b>III. TRANSPORT OPERATORS</b>	<b>2,922</b>	<b>36,07</b>	<b>25,72</b>	<b>34,210</b>	<b>363,91</b>	<b>286,43</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>14,246</b>	<b>53,49</b>	<b>41,31</b>	<b>78,060</b>	<b>559,11</b>	<b>465,64</b>
<b>V. PERSONAL LOANS</b>	<b>83,881</b>	<b>458,84</b>	<b>397,95</b>	<b>6,65,033</b>	<b>3962,18</b>	<b>3375,81</b>
1. Loans for Purchase of Consumer Durables	5,621	15,09	11,23	38,563	113,02	87,52
2. Loans for Housing	13,422	212,63	186,29	1,12,910	1738,53	1535,62
3. Rest of the Personal Loans	64,838	231,11	200,44	5,13,560	2110,63	1752,67
<b>VI. TRADE</b>	<b>62,180</b>	<b>192,72</b>	<b>173,08</b>	<b>3,06,712</b>	<b>2418,59</b>	<b>2169,08</b>
1. Wholesale Trade	1,631	38,62	33,84	9,536	828,58	746,96
2. Retail Trade	60,549	154,10	139,24	2,97,176	1590,01	1422,12
<b>VII. FINANCE</b>	<b>216</b>	<b>7,86</b>	<b>6,49</b>	<b>3,794</b>	<b>66,42</b>	<b>60,08</b>
<b>VIII. ALL OTHERS</b>	<b>57,757</b>	<b>216,05</b>	<b>191,41</b>	<b>4,75,434</b>	<b>1953,60</b>	<b>1611,41</b>
<b>TOTAL BANK CREDIT</b>	<b>4,40,473</b>	<b>1762,01</b>	<b>1510,83</b>	<b>27,75,731</b>	<b>14027,44</b>	<b>12037,20</b>
OF WHICH:						
1. Artisans and Village & Tiny Industries	7,583	24,52	20,89	45,654	196,19	169,37
2. Other Small Scale Industries	11,263	122,43	85,67	88,145	881,18	758,05

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

SOUTHERN REGION  
STATE : KERALA

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>60,383</b>	<b>383,42</b>	<b>323,49</b>	—	—	—
1. Direct Finance	51,186	286,34	241,30	—	—	—
2. Indirect Finance	9,197	97,08	82,19	—	—	—
<b>II. INDUSTRY</b>	<b>32,172</b>	<b>3474,48</b>	<b>2642,08</b>	—	—	—
1. Mining & Quarrying	52	94,65	106,86	—	—	—
2. Food Manufacturing & Processing	2,495	1032,60	673,34	—	—	—
(a) Rice Mills, Flour & Dal Mills	1,043	26,34	24,06	—	—	—
(b) Sugar	2	14	12	—	—	—
(c) Edible Oils & Vanaspati	234	32,42	30,90	—	—	—
(d) Tea Processing	50	132,41	50,27	—	—	—
(e) Processing of Fruits & Vegetables	26	7,51	8,54	—	—	—
(f) Others	1,140	833,79	559,45	—	—	—
3. Beverage & Tobacco	57	39,11	45,12	—	—	—
4. Textiles	1,690	323,29	211,00	—	—	—
(a) Cotton Textiles	169	218,74	128,56	—	—	—
(b) Jute & Other Natural Fibre Textiles	9	33	32	—	—	—
(c) Handloom Textiles & Khadi	17	3,10	3,05	—	—	—
(d) Other Textiles & Textile Products	1,495	101,12	79,08	—	—	—
5. Paper, Paper Products & Printing	1,145	101,14	81,99	—	—	—
6. Leather & Leather Products	261	5,66	4,92	—	—	—
7. Rubber & Plastic Products	683	154,78	151,52	—	—	—
8. Chemicals & Chemical Products	744	213,86	178,23	—	—	—
(a) Heavy Industrial Chemicals	37	21,28	16,03	—	—	—
(b) Fertilisers	17	86,71	67,34	—	—	—
(c) Drugs & Pharmaceuticals	207	25,06	29,92	—	—	—
(d) Non-Edible Oils	15	11,60	13,03	—	—	—
(e) Other Chemicals & Chemical Products	468	69,21	51,91	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	24	221,49	158,18	—	—	—
10. Manufacture of Cement & Cement Products	109	14,22	10,66	—	—	—
11. Basic Metals & Metal Products	806	91,22	78,15	—	—	—
(a) Iron & Steel	99	39,31	33,86	—	—	—
(b) Non-Ferrous Metals	27	26,98	24,81	—	—	—
(c) Metal Products	680	24,93	19,48	—	—	—
12. Engineering	919	322,51	233,81	—	—	—
(a) Heavy Engineering	16	4,80	2,22	—	—	—
(b) Light Engineering	361	60,83	43,42	—	—	—
(c) Electrical Machinery & Goods	279	126,76	80,20	—	—	—
(d) Electronic Machinery & Goods	263	130,13	107,97	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	258	48,69	29,44	—	—	—
14. Other Industries	20,560	308,29	233,95	—	—	—
15. Electricity, Gas & Water	86	314,13	273,09	—	—	—
(a) Electricity Generation & Transmission	57	311,64	270,77	—	—	—
(b) Non-Conventional Energy	5	37	38	—	—	—
(c) Gas, Steam & Water Supply	24	2,11	1,95	—	—	—
16. Construction	2,283	188,85	171,81	—	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>4,752</b>	<b>84,41</b>	<b>70,28</b>	—	—	—
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>20,203</b>	<b>731,99</b>	<b>597,60</b>	—	—	—
<b>V. PERSONAL LOANS</b>	<b>2,64,617</b>	<b>1995,13</b>	<b>1698,26</b>	—	—	—
1. Loans for Purchase of Consumer Durables	20,204	78,09	62,92	—	—	—
2. Loans for Housing	46,993	849,44	751,09	—	—	—
3. Rest of the Personal Loans	1,97,420	1067,60	884,26	—	—	—
<b>VI. TRADE</b>	<b>49,905</b>	<b>2580,67</b>	<b>2271,55</b>	—	—	—
1. Wholesale Trade	4,271	1668,01	1507,35	—	—	—
2. Retail Trade	45,634	912,67	764,20	—	—	—
<b>VII. FINANCE</b>	<b>344</b>	<b>111,17</b>	<b>91,24</b>	—	—	—
<b>VIII. ALL OTHERS</b>	<b>1,01,292</b>	<b>1527,14</b>	<b>1332,39</b>	—	—	—
<b>TOTAL BANK CREDIT</b>	<b>5,33,668</b>	<b>10888,41</b>	<b>9026,90</b>	—	—	—
OF WHICH:				—	—	—
1. Artisans and Village & Tiny Industries	3,671	40,64	33,41	—	—	—
2. Other Small Scale Industries	17,457	715,91	491,26	—	—	—

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

SOUTHERN REGION  
STATE : TAMIL NADU

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>14,49,034</b>	<b>2986,10</b>	<b>2290,62</b>	<b>7,47,368</b>	<b>1849,17</b>	<b>1576,99</b>
1. Direct Finance	14,25,433	2694,34	2131,53	7,28,313	1626,97	1396,27
2. Indirect Finance	23,601	291,76	159,09	19,055	222,19	180,72
<b>II. INDUSTRY</b>	<b>63,776</b>	<b>1763,40</b>	<b>1376,03</b>	<b>75,301</b>	<b>5133,99</b>	<b>3926,17</b>
1. Mining & Quarrying	478	33,20	28,74	484	58,66	45,69
2. Food Manufacturing & Processing	1,943	293,03	178,67	3,486	569,12	445,08
(a) Rice Mills, Flour & Dal Mills	1,015	41,61	33,77	1,569	88,66	77,66
(b) Sugar	12	159,03	66,12	32	169,71	129,35
(c) Edible Oils & Vanaspati	218	7,73	6,69	491	91,99	72,00
(d) Tea Processing	74	11,58	11,29	231	72,62	59,81
(e) Processing of Fruits & Vegetables	8	1,07	90	41	11,36	8,66
(f) Others	616	72,01	59,90	1,122	134,79	97,59
3. Beverage & Tobacco	47	5,88	5,56	129	12,99	11,55
4. Textiles	4,619	270,65	217,48	10,890	1500,71	1203,32
(a) Cotton Textiles	1,372	206,88	163,71	4,327	1145,22	923,09
(b) Jute & Other Natural Fibre Textiles	51	77	66	1,479	8,80	6,54
(c) Handloom Textiles & Khadi	1,204	11,82	10,57	1,336	47,34	38,38
(d) Other Textiles & Textile Products	1,992	51,19	42,55	3,748	299,35	235,32
5. Paper, Paper Products & Printing	392	36,57	32,42	2,053	259,87	219,16
6. Leather & Leather Products	148	15,06	14,31	1,272	509,58	307,82
7. Rubber & Plastic Products	437	20,84	17,97	732	90,17	77,12
8. Chemicals & Chemical Products	673	35,98	26,77	2,400	624,92	510,68
(a) Heavy Industrial Chemicals	26	1,89	2,04	109	271,19	280,20
(b) Fertilisers	6	95	74	26	23,88	22,39
(c) Drugs & Pharmaceuticals	84	8,81	7,76	139	20,78	14,95
(d) Non-Edible Oils	4	18	12	43	4,89	4,33
(e) Other Chemicals & Chemical Products	553	24,14	16,12	2,083	304,17	188,81
9. Petroleum, Coal Products & Nuclear Fuels	17	23,16	23,13	41	6,01	5,81
10. Manufacture of Cement & Cement Products	149	151,11	152,19	227	96,88	65,41
11. Basic Metals & Metal Products	526	205,12	138,43	1,453	229,94	171,68
(a) Iron & Steel	89	126,59	81,04	229	76,24	60,70
(b) Non-Ferrous Metals	34	62,20	44,82	57	20,93	13,81
(c) Metal Products	403	16,32	12,58	1,167	132,77	97,16
12. Engineering	857	117,21	114,10	1,929	364,40	269,25
(a) Heavy Engineering	70	10,03	9,53	153	79,10	52,90
(b) Light Engineering	373	8,76	7,44	924	103,52	79,39
(c) Electrical Machinery & Goods	226	90,51	89,96	467	111,06	73,65
(d) Electronic Machinery & Goods	188	7,91	7,17	385	70,71	63,31
13. Vehicles, Vehicle Parts & Transport Equipments	705	266,26	172,11	695	276,01	168,29
14. Other Industries	51,524	159,05	141,30	47,047	331,86	270,50
15. Electricity, Gas & Water	60	28,29	17,45	98	75,52	50,12
(a) Electricity Generation & Transmission	20	23,80	13,61	54	70,31	45,77
(b) Non-Conventional Energy	3	97	96	15	2,77	2,60
(c) Gas, Steam & Water Supply	37	3,51	2,88	29	2,45	1,74
16. Construction	1,201	102,00	95,41	2,365	127,35	104,69
<b>III. TRANSPORT OPERATORS</b>	<b>11,490</b>	<b>77,51</b>	<b>54,09</b>	<b>8,131</b>	<b>175,16</b>	<b>136,07</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>61,777</b>	<b>165,47</b>	<b>135,93</b>	<b>57,426</b>	<b>415,00</b>	<b>327,90</b>
<b>V. PERSONAL LOANS</b>	<b>3,63,634</b>	<b>1088,12</b>	<b>914,03</b>	<b>4,59,729</b>	<b>1997,61</b>	<b>1667,47</b>
1. Loans for Purchase of Consumer Durables	26,345	66,52	49,01	39,259	110,32	82,31
2. Loans for Housing	27,766	319,83	286,68	38,915	721,25	629,28
3. Rest of the Personal Loans	3,09,523	701,77	578,34	3,81,555	1166,04	955,88
<b>VI. TRADE</b>	<b>1,04,324</b>	<b>387,02</b>	<b>329,59</b>	<b>95,781</b>	<b>964,68</b>	<b>813,16</b>
1. Wholesale Trade	4,860	148,64	137,71	6,188	375,22	320,11
2. Retail Trade	99,464	238,38	191,88	89,593	589,46	493,05
<b>VII. FINANCE</b>	<b>1,552</b>	<b>36,21</b>	<b>30,92</b>	<b>2,152</b>	<b>87,94</b>	<b>79,46</b>
<b>VIII. ALL OTHERS</b>	<b>2,29,721</b>	<b>691,49</b>	<b>536,53</b>	<b>1,86,386</b>	<b>1494,86</b>	<b>1082,63</b>
<b>TOTAL BANK CREDIT</b>	<b>22,85,308</b>	<b>7195,31</b>	<b>5667,75</b>	<b>16,32,274</b>	<b>12118,40</b>	<b>9609,85</b>
OF WHICH:						
1. Artisans and Village & Tiny Industries	16,785	99,21	82,61	14,164	384,44	309,50
2. Other Small Scale Industries	32,776	292,69	254,04	39,888	1231,29	955,88

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

SOUTHERN REGION  
STATE : TAMIL NADU

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>1,48,496</b>	<b>635,11</b>	<b>518,20</b>	<b>18,563</b>	<b>823,38</b>	<b>668,85</b>
1. Direct Finance	1,42,980	454,31	385,39	8,332	251,19	152,23
2. Indirect Finance	5,516	180,79	132,82	10,231	572,19	516,63
<b>II. INDUSTRY</b>	<b>81,218</b>	<b>11890,66</b>	<b>9578,93</b>	<b>1,13,767</b>	<b>19089,58</b>	<b>14785,38</b>
1. Mining & Quarrying	276	72,21	62,60	482	731,70	555,06
2. Food Manufacturing & Processing	3,089	1062,98	803,65	18,027	1582,95	1221,62
(a) Rice Mills, Flour & Dal Mills	931	92,13	79,62	340	52,51	36,58
(b) Sugar	72	471,81	333,02	58	691,92	485,57
(c) Edible Oils & Vanaspati	296	119,34	110,76	70	91,44	42,14
(d) Tea Processing	30	23,61	16,51	18	38,75	32,50
(e) Processing of Fruits & Vegetables	38	19,88	17,10	51	196,33	175,07
(f) Others	1,722	336,21	246,64	17,490	512,00	449,75
3. Beverage & Tobacco	147	70,06	60,71	164	175,49	153,85
4. Textiles	20,261	5644,11	4443,32	6,970	1457,79	1134,65
(a) Cotton Textiles	10,032	3627,40	2815,87	575	519,51	386,13
(b) Jute & Other Natural Fibre Textiles	157	10,25	9,56	21	2,69	4,21
(c) Handloom Textiles & Khadi	860	75,41	65,74	42	17,07	15,61
(d) Other Textiles & Textile Products	9,212	1931,05	1552,15	6,332	918,52	728,69
5. Paper, Paper Products & Printing	1,953	403,27	323,39	2,682	605,32	539,12
6. Leather & Leather Products	560	58,03	54,17	5,872	916,62	725,61
7. Rubber & Plastic Products	1,345	151,52	103,31	2,151	655,81	492,33
8. Chemicals & Chemical Products	1,801	355,55	283,89	4,050	2931,74	2415,29
(a) Heavy Industrial Chemicals	168	63,26	55,24	405	394,90	346,68
(b) Fertilisers	38	42,73	43,31	126	933,30	914,87
(c) Drugs & Pharmaceuticals	555	37,25	25,77	1,963	953,01	639,49
(d) Non-Edible Oils	29	12,98	13,74	19	20,41	21,69
(e) Other Chemicals & Chemical Products	1,011	199,33	145,83	1,537	630,12	492,57
9. Petroleum, Coal Products & Nuclear Fuels	106	76,95	74,99	129	429,81	282,63
10. Manufacture of Cement & Cement Products	189	285,65	279,85	187	857,46	757,48
11. Basic Metals & Metal Products	4,519	1096,30	1089,70	2,770	678,12	653,02
(a) Iron & Steel	568	731,05	754,77	485	347,27	338,86
(b) Non-Ferrous Metals	115	233,90	225,95	140	99,04	115,09
(c) Metal Products	3,836	131,36	108,99	2,145	231,80	199,06
12. Engineering	5,154	1000,72	726,35	20,561	2201,49	1555,39
(a) Heavy Engineering	597	479,78	317,18	497	363,45	261,60
(b) Light Engineering	2,702	261,83	222,98	17,364	682,94	463,79
(c) Electrical Machinery & Goods	895	175,51	130,02	1,561	717,55	509,09
(d) Electronic Machinery & Goods	960	83,59	56,16	1,139	437,55	320,91
13. Vehicles, Vehicle Parts & Transport Equipments	833	258,71	168,51	1,228	2265,53	1421,47
14. Other Industries	38,746	441,75	378,50	46,533	1692,09	1376,70
15. Electricity, Gas & Water	126	720,45	564,98	176	1092,42	780,83
(a) Electricity Generation & Transmission	43	705,21	552,44	95	836,95	604,45
(b) Non-Conventional Energy	15	8,87	7,26	19	95,98	67,27
(c) Gas, Steam & Water Supply	68	6,38	5,29	62	159,49	109,10
16. Construction	2,113	192,40	160,99	1,785	815,22	720,31
<b>III. TRANSPORT OPERATORS</b>	<b>6,644</b>	<b>148,57</b>	<b>119,70</b>	<b>2,899</b>	<b>941,65</b>	<b>698,89</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>31,782</b>	<b>1086,04</b>	<b>596,19</b>	<b>18,018</b>	<b>3251,18</b>	<b>2624,83</b>
<b>V. PERSONAL LOANS</b>	<b>4,70,431</b>	<b>2635,29</b>	<b>2166,16</b>	<b>5,63,418</b>	<b>5957,01</b>	<b>4691,70</b>
1. Loans for Purchase of Consumer Durables	45,929	150,70	119,77	30,276	113,06	84,88
2. Loans for Housing	59,437	931,93	818,23	54,421	2406,11	2087,38
3. Rest of the Personal Loans	3,65,065	1552,66	1228,16	4,78,721	3437,84	2519,43
<b>VI. TRADE</b>	<b>60,231</b>	<b>1998,22</b>	<b>1603,47</b>	<b>30,918</b>	<b>4389,03</b>	<b>3845,95</b>
1. Wholesale Trade	9,188	840,18	718,76	10,294	3378,74	2985,91
2. Retail Trade	51,043	1158,04	884,71	20,624	1010,29	860,04
<b>VII. FINANCE</b>	<b>1,390</b>	<b>134,43</b>	<b>109,21</b>	<b>3,076</b>	<b>3871,84</b>	<b>3080,91</b>
<b>VIII. ALL OTHERS</b>	<b>1,23,766</b>	<b>1368,06</b>	<b>1113,07</b>	<b>1,21,643</b>	<b>4112,00</b>	<b>3393,51</b>
<b>TOTAL BANK CREDIT</b>	<b>9,23,958</b>	<b>19896,37</b>	<b>15804,93</b>	<b>8,72,302</b>	<b>42435,67</b>	<b>33790,01</b>
OF WHICH:						
1. Artisans and Village & Tiny Industries	7,388	248,22	199,25	4,358	127,99	117,93
2. Other Small Scale Industries	42,529	2609,16	2129,51	29,061	1846,87	1525,78

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

**SOUTHERN REGION  
LAKSHADWEEP**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>417</b>	<b>77</b>	<b>61</b>	—	—	—
1. Direct Finance	416	75	60	—	—	—
2. Indirect Finance	1	2	1	—	—	—
<b>II. INDUSTRY</b>	<b>17</b>	<b>9</b>	<b>8</b>	—	—	—
1. Mining & Quarrying	—	—	—	—	—	—
2. Food Manufacturing & Processing	1	—	—	—	—	—
(a) Rice Mills, Flour & Dal Mills	1	—	—	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	—	—	—	—	—	—
3. Beverage & Tobacco	—	—	—	—	—	—
4. Textiles	—	—	—	—	—	—
(a) Cotton Textiles	—	—	—	—	—	—
(b) Jute & Other Natural Fibre Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles & Textile Products	—	—	—	—	—	—
5. Paper, Paper Products & Printing	—	—	—	—	—	—
6. Leather & Leather Products	—	—	—	—	—	—
7. Rubber & Plastic Products	—	—	—	—	—	—
8. Chemicals & Chemical Products	—	—	—	—	—	—
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	—	—	—	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	—	—	—
11. Basic Metals & Metal Products	—	—	—	—	—	—
(a) Iron & Steel	—	—	—	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	—	—	—	—	—	—
12. Engineering	—	—	—	—	—	—
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	—	—	—	—	—	—
(c) Electrical Machinery & Goods	—	—	—	—	—	—
(d) Electronic Machinery & Goods	—	—	—	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	—	—	—
14. Other Industries	15	6	6	—	—	—
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	1	2	2	—	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>131</b>	<b>67</b>	<b>86</b>	—	—	—
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>41</b>	<b>39</b>	<b>90</b>	—	—	—
<b>V. PERSONAL LOANS</b>	<b>992</b>	<b>3,44</b>	<b>3,07</b>	—	—	—
1. Loans for Purchase of Consumer Durables	16	5	3	—	—	—
2. Loans for Housing	19	40	39	—	—	—
3. Rest of the Personal Loans	957	2,99	2,64	—	—	—
<b>VI. TRADE</b>	<b>139</b>	<b>65</b>	<b>62</b>	—	—	—
1. Wholesale Trade	1	—	—	—	—	—
2. Retail Trade	138	64	62	—	—	—
<b>VII. FINANCE</b>	<b>12</b>	<b>7</b>	<b>4</b>	—	—	—
<b>VIII. ALL OTHERS</b>	<b>241</b>	<b>93</b>	<b>83</b>	—	—	—
<b>TOTAL BANK CREDIT</b>	<b>1,990</b>	<b>7,01</b>	<b>7,01</b>	—	—	—
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	9	2	2	—	—	—
2. Other Small Scale Industries	7	4	4	—	—	—

Note : There are no Urban and Metropolitan Centres in Lakshadweep

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

**SOUTHERN REGION  
PONDICHERRY**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>15,917</b>	<b>33,72</b>	<b>32,60</b>	<b>5,894</b>	<b>15,85</b>	<b>12,58</b>
1. Direct Finance	15,909	33,28	32,15	5,847	12,71	12,22
2. Indirect Finance	8	45	45	47	3,14	36
<b>II. INDUSTRY</b>	<b>255</b>	<b>13,17</b>	<b>11,52</b>	<b>611</b>	<b>35,19</b>	<b>29,55</b>
1. Mining & Quarrying	—	—	—	—	—	—
2. Food Manufacturing & Processing	13	64	57	56	5,25	4,80
(a) Rice Mills, Flour & Dal Mills	8	28	22	36	2,04	57
(b) Sugar	1	3	3	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	6	30	31
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	4	33	33	14	2,91	3,92
3. Beverage & Tobacco	10	1,10	1,07	2	4	4
4. Textiles	8	70	75	23	3,36	3,07
(a) Cotton Textiles	—	—	—	5	2,45	2,05
(b) Jute & Other Natural Fibre Textiles	1	30	35	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	1	—	—
(d) Other Textiles & Textile Products	7	40	41	17	90	1,01
5. Paper, Paper Products & Printing	5	43	22	11	2,93	1,03
6. Leather & Leather Products	—	—	—	—	—	—
7. Rubber & Plastic Products	19	76	66	25	2,79	1,56
8. Chemicals & Chemical Products	14	2,73	2,17	18	4,60	3,26
(a) Heavy Industrial Chemicals	1	5	5	3	43	44
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	13	2,68	2,12	15	4,17	2,83
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	3	—	—	4	17	20
11. Basic Metals & Metal Products	33	23	25	12	72	62
(a) Iron & Steel	1	4	4	2	20	17
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	32	19	21	10	52	45
12. Engineering	2	78	18	13	40	36
(a) Heavy Engineering	—	—	—	1	10	10
(b) Light Engineering	2	78	18	5	19	15
(c) Electrical Machinery & Goods	—	—	—	1	1	1
(d) Electronic Machinery & Goods	—	—	—	6	9	11
13. Vehicles, Vehicle Parts & Transport Equipments	1	2	2	1	2	2
14. Other Industries	146	5,77	5,61	333	10,64	10,80
15. Electricity, Gas & Water	—	—	—	1	6	7
(a) Electricity Generation & Transmission	—	—	—	1	6	7
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	1	3	1	112	4,20	3,72
<b>III. TRANSPORT OPERATORS</b>	<b>37</b>	<b>66</b>	<b>43</b>	<b>266</b>	<b>2,57</b>	<b>2,06</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>539</b>	<b>5,26</b>	<b>4,75</b>	<b>695</b>	<b>6,23</b>	<b>5,68</b>
<b>V. PERSONAL LOANS</b>	<b>8,157</b>	<b>21,72</b>	<b>18,55</b>	<b>8,361</b>	<b>38,05</b>	<b>32,79</b>
1. Loans for Purchase of Consumer Durables	635	1,20	83	699	2,35	1,23
2. Loans for Housing	521	5,49	5,24	1,002	12,75	11,03
3. Rest of the Personal Loans	7,001	15,03	12,48	6,660	22,95	20,53
<b>VI. TRADE</b>	<b>1,533</b>	<b>10,98</b>	<b>10,08</b>	<b>1,290</b>	<b>17,45</b>	<b>15,69</b>
1. Wholesale Trade	11	5,94	5,93	57	4,48	4,00
2. Retail Trade	1,522	5,05	4,15	1,233	12,98	11,70
<b>VII. FINANCE</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>9</b>	<b>16</b>	<b>17</b>
<b>VIII. ALL OTHERS</b>	<b>850</b>	<b>9,34</b>	<b>6,50</b>	<b>1,944</b>	<b>10,05</b>	<b>8,29</b>
<b>TOTAL BANK CREDIT</b>	<b>27,288</b>	<b>94,85</b>	<b>84,43</b>	<b>19,070</b>	<b>125,56</b>	<b>106,82</b>
OF WHICH:						
1. Artisans and Village & Tiny Industries	53	1,46	1,34	54	64	56
2. Other Small Scale Industries	112	1,79	1,70	341	14,63	10,74

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2002**

SOUTHERN REGION  
PONDICHERRY

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>6,855</b>	<b>24,40</b>	<b>23,00</b>	—	—	—
1. Direct Finance	6,814	18,29	17,93	—	—	—
2. Indirect Finance	41	6,11	5,07	—	—	—
<b>II. INDUSTRY</b>	<b>1,849</b>	<b>282,06</b>	<b>218,82</b>	—	—	—
1. Mining & Quarrying	1	3	3	—	—	—
2. Food Manufacturing & Processing	87	32,01	21,99	—	—	—
(a) Rice Mills, Flour & Dal Mills	22	10,47	5,97	—	—	—
(b) Sugar	4	15,94	9,73	—	—	—
(c) Edible Oils & Vanaspati	8	2,69	3,51	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	1	4	4	—	—	—
(f) Others	52	2,87	2,74	—	—	—
3. Beverage & Tobacco	20	9,21	7,90	—	—	—
4. Textiles	72	28,34	23,60	—	—	—
(a) Cotton Textiles	19	17,93	15,88	—	—	—
(b) Jute & Other Natural Fibre Textiles	2	21	19	—	—	—
(c) Handloom Textiles & Khadi	3	98	94	—	—	—
(d) Other Textiles & Textile Products	48	9,22	6,58	—	—	—
5. Paper, Paper Products & Printing	67	18,15	13,07	—	—	—
6. Leather & Leather Products	29	9,51	6,56	—	—	—
7. Rubber & Plastic Products	92	22,82	21,90	—	—	—
8. Chemicals & Chemical Products	121	56,21	43,91	—	—	—
(a) Heavy Industrial Chemicals	12	19,91	17,82	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	34	10,03	5,94	—	—	—
(d) Non-Edible Oils	1	5	5	—	—	—
(e) Other Chemicals & Chemical Products	74	26,22	20,10	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	1	25	76	—	—	—
10. Manufacture of Cement & Cement Products	10	16,14	16,08	—	—	—
11. Basic Metals & Metal Products	74	18,73	11,57	—	—	—
(a) Iron & Steel	17	9,83	7,70	—	—	—
(b) Non-Ferrous Metals	4	6,23	1,18	—	—	—
(c) Metal Products	53	2,67	2,68	—	—	—
12. Engineering	151	50,99	33,61	—	—	—
(a) Heavy Engineering	7	19,17	10,67	—	—	—
(b) Light Engineering	87	1,80	1,58	—	—	—
(c) Electrical Machinery & Goods	46	25,94	18,23	—	—	—
(d) Electronic Machinery & Goods	11	4,08	3,13	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	12	1,92	1,64	—	—	—
14. Other Industries	1,023	11,37	9,96	—	—	—
15. Electricity, Gas & Water	7	2,23	2,28	—	—	—
(a) Electricity Generation & Transmission	3	1,73	1,79	—	—	—
(b) Non-Conventional Energy	1	15	12	—	—	—
(c) Gas, Steam & Water Supply	3	35	36	—	—	—
16. Construction	82	4,16	3,97	—	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>306</b>	<b>2,79</b>	<b>2,10</b>	—	—	—
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>974</b>	<b>81,03</b>	<b>60,56</b>	—	—	—
<b>V. PERSONAL LOANS</b>	<b>18,496</b>	<b>113,84</b>	<b>97,40</b>	—	—	—
1. Loans for Purchase of Consumer Durables	1,875	6,09	4,17	—	—	—
2. Loans for Housing	1,666	35,05	31,41	—	—	—
3. Rest of the Personal Loans	14,955	72,70	61,82	—	—	—
<b>VI. TRADE</b>	<b>5,416</b>	<b>91,49</b>	<b>83,69</b>	—	—	—
1. Wholesale Trade	334	19,94	17,62	—	—	—
2. Retail Trade	5,082	71,55	66,07	—	—	—
<b>VII. FINANCE</b>	<b>137</b>	<b>4,05</b>	<b>3,47</b>	—	—	—
<b>VIII. ALL OTHERS</b>	<b>4,734</b>	<b>60,39</b>	<b>44,17</b>	—	—	—
<b>TOTAL BANK CREDIT</b>	<b>38,767</b>	<b>660,06</b>	<b>533,22</b>	—	—	—
OF WHICH:						
1. Artisans and Village & Tiny Industries	217	1,22	1,12	—	—	—
2. Other Small Scale Industries	1,151	39,63	37,16	—	—	—

**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 2002**

**NORTHERN REGION**  
**STATE : HARYANA**

(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>2,65,757</b>	<b>1011,95</b>	<b>1,22,326</b>	<b>565,96</b>	<b>37,117</b>	<b>144,08</b>	<b>4,25,200</b>	<b>1721,98</b>
1. Direct Finance	2,59,635	988,53	1,20,211	554,90	36,439	140,63	4,16,285	1684,05
2. Indirect Finance	6,122	23,42	2,115	11,06	678	3,45	8,915	37,93
<b>II. INDUSTRY</b>	<b>18,139</b>	<b>36,82</b>	<b>11,630</b>	<b>60,17</b>	<b>28,906</b>	<b>110,67</b>	<b>58,675</b>	<b>207,66</b>
<b>III. TRANSPORT OPERATORS</b>	<b>4,560</b>	<b>9,41</b>	<b>1,889</b>	<b>7,33</b>	<b>1,953</b>	<b>8,02</b>	<b>8,402</b>	<b>24,76</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>3,714</b>	<b>8,55</b>	<b>5,398</b>	<b>13,38</b>	<b>6,081</b>	<b>22,07</b>	<b>15,193</b>	<b>44,00</b>
<b>V. PERSONAL LOANS</b>	<b>77,748</b>	<b>247,99</b>	<b>80,890</b>	<b>319,67</b>	<b>1,21,979</b>	<b>506,54</b>	<b>2,80,617</b>	<b>1074,20</b>
1. Loans for Purchase of Consumer Durables	6,496	16,05	6,672	18,21	11,608	30,95	24,776	65,20
2. Loans for Housing	7,069	43,03	10,742	98,32	14,836	122,19	32,647	263,54
3. Rest of the Personal Loans	64,183	188,91	63,476	203,15	95,535	353,41	2,23,194	745,46
<b>VI. TRADE</b>	<b>45,813</b>	<b>75,18</b>	<b>40,886</b>	<b>122,28</b>	<b>39,178</b>	<b>121,04</b>	<b>1,25,877</b>	<b>318,50</b>
1. Wholesale Trade	1,433	3,04	1,402	7,06	2,153	9,44	4,988	19,53
2. Retail Trade	44,380	72,14	39,484	115,23	37,025	111,60	1,20,889	298,97
<b>VII. FINANCE</b>	<b>119</b>	<b>25</b>	<b>747</b>	<b>2,90</b>	<b>3,427</b>	<b>4,49</b>	<b>4,293</b>	<b>7,64</b>
<b>VIII. ALL OTHERS</b>	<b>18,293</b>	<b>52,41</b>	<b>22,614</b>	<b>86,21</b>	<b>27,587</b>	<b>87,27</b>	<b>68,494</b>	<b>225,89</b>
<b>TOTAL BANK CREDIT</b>	<b>4,34,143</b>	<b>1442,55</b>	<b>2,86,380</b>	<b>1177,90</b>	<b>2,66,228</b>	<b>1004,17</b>	<b>9,86,751</b>	<b>3624,62</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	8,650	11,91	2,130	4,91	4,826	6,86	15,606	23,68
2. Other Small Scale Industries	7,081	21,62	8,557	48,86	10,844	66,63	26,482	137,11

**STATE : HIMACHAL 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
<b>I. AGRICULTURE</b>	<b>96,607</b>	<b>182,62</b>	<b>8,204</b>	<b>19,47</b>	—	—	<b>1,04,811</b>	<b>202,09</b>
1. Direct Finance	93,761	176,62	7,902	18,47	—	—	1,01,663	195,09
2. Indirect Finance	2,846	6,00	302	1,00	—	—	3,148	7,00
<b>II. INDUSTRY</b>	<b>18,664</b>	<b>44,98</b>	<b>3,070</b>	<b>15,01</b>	—	—	<b>21,734</b>	<b>59,99</b>
<b>III. TRANSPORT OPERATORS</b>	<b>6,101</b>	<b>29,93</b>	<b>1,923</b>	<b>12,07</b>	—	—	<b>8,024</b>	<b>42,01</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>5,222</b>	<b>13,29</b>	<b>1,688</b>	<b>7,39</b>	—	—	<b>6,910</b>	<b>20,68</b>
<b>V. PERSONAL LOANS</b>	<b>85,230</b>	<b>255,76</b>	<b>31,727</b>	<b>120,88</b>	—	—	<b>1,16,957</b>	<b>376,64</b>
1. Loans for Purchase of Consumer Durables	8,518	20,15	3,636	10,00	—	—	12,154	30,15
2. Loans for Housing	7,496	64,63	4,643	35,38	—	—	12,139	100,00
3. Rest of the Personal Loans	69,216	170,99	23,448	75,50	—	—	92,664	246,49
<b>VI. TRADE</b>	<b>37,098</b>	<b>126,28</b>	<b>9,071</b>	<b>44,41</b>	—	—	<b>46,169</b>	<b>170,69</b>
1. Wholesale Trade	776	3,62	204	1,75	—	—	980	5,36
2. Retail Trade	36,322	122,66	8,867	42,66	—	—	45,189	165,33
<b>VII. FINANCE</b>	<b>220</b>	<b>58</b>	<b>64</b>	<b>33</b>	—	—	<b>284</b>	<b>90</b>
<b>VIII. ALL OTHERS</b>	<b>18,300</b>	<b>49,67</b>	<b>7,102</b>	<b>25,64</b>	—	—	<b>25,402</b>	<b>75,31</b>
<b>TOTAL BANK CREDIT</b>	<b>2,67,442</b>	<b>703,11</b>	<b>62,849</b>	<b>245,20</b>	—	—	<b>3,30,291</b>	<b>948,31</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	9,723	18,35	921	2,81	—	—	10,644	21,16
2. Other Small Scale Industries	7,004	19,59	1,785	10,00	—	—	8,789	29,59

See Notes on Tables.

**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 2002**

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
<b>I. AGRICULTURE</b>	<b>49,392</b>	<b>73,70</b>	<b>9,910</b>	<b>16,93</b>	<b>2,699</b>	<b>8,45</b>	<b>62,001</b>	<b>99,07</b>
1. Direct Finance	47,583	70,74	9,625	16,06	2,613	8,29	59,821	95,10
2. Indirect Finance	1,809	2,95	285	87	86	15	2,180	3,98
<b>II. INDUSTRY</b>	<b>14,088</b>	<b>37,24</b>	<b>3,338</b>	<b>12,73</b>	<b>11,972</b>	<b>56,53</b>	<b>29,398</b>	<b>106,49</b>
<b>III. TRANSPORT OPERATORS</b>	<b>4,336</b>	<b>12,93</b>	<b>1,022</b>	<b>5,48</b>	<b>1,066</b>	<b>6,12</b>	<b>6,424</b>	<b>24,53</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2,517</b>	<b>10,67</b>	<b>448</b>	<b>1,87</b>	<b>3,158</b>	<b>12,82</b>	<b>6,123</b>	<b>25,37</b>
<b>V. PERSONAL LOANS</b>	<b>90,050</b>	<b>236,36</b>	<b>21,073</b>	<b>62,82</b>	<b>66,509</b>	<b>250,10</b>	<b>1,77,632</b>	<b>549,28</b>
1. Loans for Purchase of Consumer Durables	13,254	30,03	2,884	8,27	11,474	40,01	27,612	78,31
2. Loans for Housing	6,005	35,38	1,592	12,06	6,790	49,60	14,387	97,03
3. Rest of the Personal Loans	70,791	170,95	16,597	42,49	48,245	160,50	1,35,633	373,93
<b>VI. TRADE</b>	<b>25,601</b>	<b>94,02</b>	<b>6,268</b>	<b>31,30</b>	<b>19,706</b>	<b>98,03</b>	<b>51,575</b>	<b>223,35</b>
1. Wholesale Trade	805	2,13	106	92	1,497	12,66	2,408	15,70
2. Retail Trade	24,796	91,89	6,162	30,39	18,209	85,38	49,167	207,65
<b>VII. FINANCE</b>	<b>115</b>	<b>46</b>	<b>23</b>	<b>12</b>	<b>57</b>	<b>40</b>	<b>195</b>	<b>97</b>
<b>VIII. ALL OTHERS</b>	<b>8,780</b>	<b>26,45</b>	<b>3,956</b>	<b>13,97</b>	<b>7,678</b>	<b>32,79</b>	<b>20,414</b>	<b>73,20</b>
<b>TOTAL BANK CREDIT</b>	<b>1,94,879</b>	<b>491,82</b>	<b>46,038</b>	<b>145,22</b>	<b>1,12,845</b>	<b>465,23</b>	<b>3,53,762</b>	<b>1102,27</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	4,895	12,47	1,498	4,50	2,876	10,68	9,269	27,65
2. Other Small Scale Industries	5,512	11,69	1,026	4,82	4,593	23,05	11,131	39,57

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
<b>I. AGRICULTURE</b>	<b>4,26,969</b>	<b>1475,81</b>	<b>1,87,465</b>	<b>853,05</b>	<b>32,433</b>	<b>154,93</b>	<b>6,46,867</b>	<b>2483,80</b>
1. Direct Finance	4,21,806	1456,11	1,83,940	832,68	31,293	149,73	6,37,039	2438,52
2. Indirect Finance	5,163	19,70	3,525	20,37	1,140	5,20	9,828	45,28
<b>II. INDUSTRY</b>	<b>33,249</b>	<b>70,54</b>	<b>23,276</b>	<b>94,38</b>	<b>45,126</b>	<b>222,32</b>	<b>1,01,651</b>	<b>387,24</b>
<b>III. TRANSPORT OPERATORS</b>	<b>7,609</b>	<b>14,63</b>	<b>5,090</b>	<b>17,31</b>	<b>2,861</b>	<b>16,00</b>	<b>15,560</b>	<b>47,94</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>6,736</b>	<b>13,31</b>	<b>4,946</b>	<b>16,94</b>	<b>6,370</b>	<b>26,93</b>	<b>18,052</b>	<b>57,18</b>
<b>V. PERSONAL LOANS</b>	<b>1,28,443</b>	<b>381,80</b>	<b>1,61,476</b>	<b>550,74</b>	<b>2,15,757</b>	<b>785,71</b>	<b>5,05,676</b>	<b>1718,26</b>
1. Loans for Purchase of Consumer Durables	13,227	26,87	11,714	29,76	12,147	37,03	37,088	93,66
2. Loans for Housing	15,713	109,68	21,839	170,90	29,598	226,15	67,150	506,73
3. Rest of the Personal Loans	99,503	245,25	1,27,923	350,08	1,74,012	522,52	4,01,438	1117,86
<b>VI. TRADE</b>	<b>52,558</b>	<b>112,76</b>	<b>50,574</b>	<b>189,90</b>	<b>42,668</b>	<b>158,15</b>	<b>1,45,800</b>	<b>460,81</b>
1. Wholesale Trade	994	3,92	2,323	13,68	3,067	18,03	6,384	35,63
2. Retail Trade	51,564	108,84	48,251	176,22	39,601	140,12	1,39,416	425,18
<b>VII. FINANCE</b>	<b>898</b>	<b>1,94</b>	<b>481</b>	<b>1,61</b>	<b>468</b>	<b>4,27</b>	<b>1,847</b>	<b>7,82</b>
<b>VIII. ALL OTHERS</b>	<b>26,011</b>	<b>80,96</b>	<b>34,284</b>	<b>111,91</b>	<b>48,566</b>	<b>182,57</b>	<b>1,08,861</b>	<b>375,45</b>
<b>TOTAL BANK CREDIT</b>	<b>6,82,473</b>	<b>2151,75</b>	<b>4,67,592</b>	<b>1835,86</b>	<b>3,94,249</b>	<b>1550,89</b>	<b>15,44,314</b>	<b>5538,50</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	15,909	23,60	6,115	9,92	3,488	10,29	25,512	43,82
2. Other Small Scale Industries	11,409	32,78	13,480	67,99	26,977	143,33	51,866	244,09

**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 2002**

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
<b>I. AGRICULTURE</b>	<b>6,43,237</b>	<b>1587,19</b>	<b>2,41,267</b>	<b>763,43</b>	<b>23,111</b>	<b>101,50</b>	<b>9,07,615</b>	<b>2452,13</b>
1. Direct Finance	6,22,939	1536,03	2,32,852	741,46	22,521	98,31	8,78,312	2375,80
2. Indirect Finance	20,298	51,16	8,415	21,97	590	3,20	29,303	76,32
<b>II. INDUSTRY</b>	<b>70,755</b>	<b>115,10</b>	<b>44,894</b>	<b>124,09</b>	<b>34,771</b>	<b>146,25</b>	<b>1,50,420</b>	<b>385,43</b>
<b>III. TRANSPORT OPERATORS</b>	<b>8,151</b>	<b>17,63</b>	<b>5,653</b>	<b>22,51</b>	<b>4,270</b>	<b>25,08</b>	<b>18,074</b>	<b>65,23</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>17,001</b>	<b>27,39</b>	<b>12,772</b>	<b>27,17</b>	<b>11,191</b>	<b>41,53</b>	<b>40,964</b>	<b>96,09</b>
<b>V. PERSONAL LOANS</b>	<b>1,70,469</b>	<b>452,74</b>	<b>1,69,690</b>	<b>537,08</b>	<b>2,57,853</b>	<b>1037,17</b>	<b>5,98,012</b>	<b>2026,99</b>
1. Loans for Purchase of Consumer Durables	13,460	28,93	16,433	39,96	21,595	64,94	51,488	133,83
2. Loans for Housing	14,444	94,47	18,784	140,38	33,666	289,85	66,894	524,70
3. Rest of the Personal Loans	1,42,565	329,34	1,34,473	356,74	2,02,592	682,38	4,79,630	1368,47
<b>VI. TRADE</b>	<b>1,26,194</b>	<b>238,53</b>	<b>1,07,565</b>	<b>268,24</b>	<b>45,805</b>	<b>193,02</b>	<b>2,79,564</b>	<b>699,79</b>
1. Wholesale Trade	5,356	7,31	4,266	20,09	2,769	20,89	12,391	48,29
2. Retail Trade	1,20,838	231,23	1,03,299	248,15	43,036	172,13	2,67,173	651,50
<b>VII. FINANCE</b>	<b>959</b>	<b>1,89</b>	<b>574</b>	<b>1,16</b>	<b>261</b>	<b>2,16</b>	<b>1,794</b>	<b>5,22</b>
<b>VIII. ALL OTHERS</b>	<b>43,203</b>	<b>102,90</b>	<b>40,034</b>	<b>119,82</b>	<b>57,616</b>	<b>242,72</b>	<b>1,40,853</b>	<b>465,45</b>
<b>TOTAL BANK CREDIT</b>	<b>10,79,969</b>	<b>2543,37</b>	<b>6,22,449</b>	<b>1863,50</b>	<b>4,34,878</b>	<b>1789,45</b>	<b>21,37,296</b>	<b>6196,32</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	48,194	67,97	18,303	34,27	3,063	8,68	69,560	110,92
2. Other Small Scale Industries	17,567	35,51	19,517	61,46	22,635	96,05	59,719	193,02

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
<b>I. AGRICULTURE</b>	<b>463</b>	<b>92</b>	<b>177</b>	<b>29</b>	<b>1,083</b>	<b>3,81</b>	<b>1,723</b>	<b>5,01</b>
1. Direct Finance	423	86	79	9	1,040	3,73	1,542	4,68
2. Indirect Finance	40	5	98	19	43	9	181	33
<b>II. INDUSTRY</b>	<b>48</b>	<b>23</b>	<b>76</b>	<b>58</b>	<b>8,362</b>	<b>22,15</b>	<b>8,486</b>	<b>22,95</b>
<b>III. TRANSPORT OPERATORS</b>	<b>14</b>	<b>9</b>	<b>21</b>	<b>16</b>	<b>256</b>	<b>1,82</b>	<b>291</b>	<b>2,06</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>24</b>	<b>9</b>	<b>30</b>	<b>5</b>	<b>1,081</b>	<b>5,21</b>	<b>1,135</b>	<b>5,35</b>
<b>V. PERSONAL LOANS</b>	<b>1,132</b>	<b>3,95</b>	<b>2,213</b>	<b>9,16</b>	<b>57,804</b>	<b>249,25</b>	<b>61,149</b>	<b>262,37</b>
1. Loans for Purchase of Consumer Durables	212	56	517	1,45	5,562	19,24	6,291	21,24
2. Loans for Housing	71	67	201	1,75	4,351	32,56	4,623	34,98
3. Rest of the Personal Loans	849	2,73	1,495	5,97	47,891	197,45	50,235	206,15
<b>VI. TRADE</b>	<b>191</b>	<b>52</b>	<b>297</b>	<b>1,60</b>	<b>3,897</b>	<b>17,43</b>	<b>4,385</b>	<b>19,54</b>
1. Wholesale Trade	94	21	38	6	510	3,57	642	3,84
2. Retail Trade	97	31	259	1,54	3,387	13,85	3,743	15,70
<b>VII. FINANCE</b>	<b>—</b>	<b>—</b>	<b>1</b>	<b>(.)</b>	<b>47</b>	<b>24</b>	<b>48</b>	<b>24</b>
<b>VIII. ALL OTHERS</b>	<b>380</b>	<b>1,44</b>	<b>356</b>	<b>94</b>	<b>13,427</b>	<b>89,10</b>	<b>14,163</b>	<b>91,48</b>
<b>TOTAL BANK CREDIT</b>	<b>2,252</b>	<b>7,23</b>	<b>3,171</b>	<b>12,78</b>	<b>85,957</b>	<b>389,00</b>	<b>91,380</b>	<b>409,01</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	13	5	5	3	86	36	104	44
2. Other Small Scale Industries	34	18	56	43	5,521	17,18	5,611	17,78

(.) Indicates negligible

**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 2002**

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
	1	2	3	4	5	6	7	8
<b>I. AGRICULTURE</b>	<b>712</b>	<b>2,97</b>	<b>141</b>	<b>48</b>	<b>3,745</b>	<b>10,48</b>	<b>4,598</b>	<b>13,92</b>
1. Direct Finance	669	2,54	141	48	3,557	9,76	4,367	12,78
2. Indirect Finance	43	42	—	—	188	72	231	1,14
<b>II. INDUSTRY</b>	<b>474</b>	<b>1,93</b>	<b>112</b>	<b>59</b>	<b>67,271</b>	<b>180,83</b>	<b>67,857</b>	<b>183,35</b>
<b>III. TRANSPORT OPERATORS</b>	<b>107</b>	<b>1,02</b>	<b>25</b>	<b>36</b>	<b>3,256</b>	<b>15,07</b>	<b>3,388</b>	<b>16,46</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>363</b>	<b>1,41</b>	<b>73</b>	<b>30</b>	<b>13,803</b>	<b>39,65</b>	<b>14,239</b>	<b>41,37</b>
<b>V. PERSONAL LOANS</b>	<b>8,785</b>	<b>32,82</b>	<b>3,799</b>	<b>14,33</b>	<b>9,40,662</b>	<b>2194,09</b>	<b>9,53,246</b>	<b>2241,24</b>
1. Loans for Purchase of Consumer Durables	313	92	134	29	18,017	79,36	18,464	80,57
2. Loans for Housing	278	2,26	67	52	23,491	178,27	23,836	181,05
3. Rest of the Personal Loans	8,194	29,64	3,598	13,52	8,99,154	1936,46	9,10,946	1979,62
<b>VI. TRADE</b>	<b>1,743</b>	<b>4,84</b>	<b>372</b>	<b>1,42</b>	<b>24,941</b>	<b>113,10</b>	<b>27,056</b>	<b>119,36</b>
1. Wholesale Trade	33	7	24	5	5,900	22,89	5,957	23,01
2. Retail Trade	1,710	4,76	348	1,37	19,041	90,21	21,099	96,35
<b>VII. FINANCE</b>	<b>16</b>	<b>10</b>	<b>10</b>	<b>2</b>	<b>1,767</b>	<b>5,18</b>	<b>1,793</b>	<b>5,30</b>
<b>VIII. ALL OTHERS</b>	<b>2,423</b>	<b>10,29</b>	<b>642</b>	<b>2,61</b>	<b>1,01,701</b>	<b>523,02</b>	<b>1,04,766</b>	<b>535,92</b>
<b>TOTAL BANK CREDIT</b>	<b>14,623</b>	<b>55,38</b>	<b>5,174</b>	<b>20,11</b>	<b>11,57,146</b>	<b>3081,43</b>	<b>11,76,943</b>	<b>3156,92</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	75	13	37	10	2,656	9,30	2,768	9,53
2. Other Small Scale Industries	277	1,19	55	40	27,006	100,66	27,338	102,26

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
<b>I. AGRICULTURE</b>	<b>9,403</b>	<b>10,74</b>	<b>2,304</b>	<b>3,98</b>	—	—	<b>11,707</b>	<b>14,72</b>
1. Direct Finance	7,953	9,49	2,304	3,98	—	—	10,257	13,47
2. Indirect Finance	1,450	1,25	—	—	—	—	1,450	1,25
<b>II. INDUSTRY</b>	<b>1,832</b>	<b>3,52</b>	<b>486</b>	<b>2,60</b>	—	—	<b>2,318</b>	<b>6,11</b>
<b>III. TRANSPORT OPERATORS</b>	<b>344</b>	<b>2,67</b>	<b>204</b>	<b>1,74</b>	—	—	<b>548</b>	<b>4,40</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>311</b>	<b>1,58</b>	<b>298</b>	<b>1,79</b>	—	—	<b>609</b>	<b>3,37</b>
<b>V. PERSONAL LOANS</b>	<b>6,114</b>	<b>13,68</b>	<b>3,350</b>	<b>10,89</b>	—	—	<b>9,464</b>	<b>24,58</b>
1. Loans for Purchase of Consumer Durables	1,144	2,34	399	2,02	—	—	1,543	4,36
2. Loans for Housing	46	34	51	66	—	—	97	1,00
3. Rest of the Personal Loans	4,924	11,01	2,900	8,21	—	—	7,824	19,22
<b>VI. TRADE</b>	<b>1,535</b>	<b>9,87</b>	<b>738</b>	<b>5,33</b>	—	—	<b>2,273</b>	<b>15,19</b>
1. Wholesale Trade	22	21	2	2	—	—	24	22
2. Retail Trade	1,513	9,66	736	5,31	—	—	2,249	14,97
<b>VII. FINANCE</b>	<b>41</b>	<b>10</b>	<b>9</b>	<b>3</b>	—	—	<b>50</b>	<b>14</b>
<b>VIII. ALL OTHERS</b>	<b>918</b>	<b>1,64</b>	<b>438</b>	<b>1,43</b>	—	—	<b>1,356</b>	<b>3,07</b>
<b>TOTAL BANK CREDIT</b>	<b>20,498</b>	<b>43,79</b>	<b>7,827</b>	<b>27,80</b>	—	—	<b>28,325</b>	<b>71,59</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	479	90	71	46	—	—	550	1,36
2. Other Small Scale Industries	1,215	2,32	392	1,91	—	—	1,607	4,22

**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 2002**

NORTH-EASTERN REGION  
STATE : ASSAM

(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>1,01,720</b>	<b>127,95</b>	<b>23,977</b>	<b>44,96</b>	<b>3,184</b>	<b>9,09</b>	<b>1,28,881</b>	<b>182,00</b>
1. Direct Finance	99,793	124,61	23,290	43,00	3,084	8,82	1,26,167	176,43
2. Indirect Finance	1,927	3,34	687	1,96	100	28	2,714	5,57
<b>II. INDUSTRY</b>	<b>38,085</b>	<b>82,95</b>	<b>17,099</b>	<b>65,29</b>	<b>6,843</b>	<b>29,75</b>	<b>62,027</b>	<b>178,00</b>
<b>III. TRANSPORT OPERATORS</b>	<b>9,770</b>	<b>32,56</b>	<b>3,865</b>	<b>20,59</b>	<b>3,041</b>	<b>20,92</b>	<b>16,676</b>	<b>74,08</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>13,543</b>	<b>24,77</b>	<b>7,363</b>	<b>22,60</b>	<b>4,603</b>	<b>19,65</b>	<b>25,509</b>	<b>67,02</b>
<b>V. PERSONAL LOANS</b>	<b>85,231</b>	<b>217,74</b>	<b>67,954</b>	<b>220,17</b>	<b>62,526</b>	<b>227,49</b>	<b>2,15,711</b>	<b>665,40</b>
1. Loans for Purchase of Consumer Durables	10,348	23,30	11,426	28,50	11,799	29,80	33,573	81,60
2. Loans for Housing	4,514	34,45	4,721	41,84	4,071	38,75	13,306	115,03
3. Rest of the Personal Loans	70,369	159,99	51,807	149,84	46,656	158,94	1,68,832	468,77
<b>VI. TRADE</b>	<b>77,259</b>	<b>167,40</b>	<b>33,131</b>	<b>116,05</b>	<b>10,613</b>	<b>50,90</b>	<b>1,21,003</b>	<b>334,35</b>
1. Wholesale Trade	706	3,19	874	5,94	505	4,03	2,085	13,16
2. Retail Trade	76,553	164,22	32,257	110,11	10,108	46,87	1,18,918	321,20
<b>VII. FINANCE</b>	<b>913</b>	<b>1,99</b>	<b>299</b>	<b>1,18</b>	<b>154</b>	<b>90</b>	<b>1,366</b>	<b>4,07</b>
<b>VIII. ALL OTHERS</b>	<b>32,138</b>	<b>81,77</b>	<b>18,905</b>	<b>68,24</b>	<b>12,775</b>	<b>52,68</b>	<b>63,818</b>	<b>202,70</b>
<b>TOTAL BANK CREDIT</b>	<b>3,58,659</b>	<b>737,14</b>	<b>1,72,593</b>	<b>559,09</b>	<b>1,03,739</b>	<b>411,39</b>	<b>6,34,991</b>	<b>1707,62</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	16,671	27,49	5,430	13,84	732	2,93	22,833	44,26
2. Other Small Scale Industries	16,621	43,40	8,538	37,64	3,684	19,52	28,843	100,56

STATE : MANIPUR

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>4,323</b>	<b>6,91</b>	<b>918</b>	<b>3,02</b>	<b>1,342</b>	<b>3,33</b>	<b>6,583</b>	<b>13,27</b>
1. Direct Finance	4,316	6,89	912	2,97	1,313	3,10	6,541	12,96
2. Indirect Finance	7	2	6	5	29	24	42	31
<b>II. INDUSTRY</b>	<b>3,430</b>	<b>11,36</b>	<b>980</b>	<b>5,20</b>	<b>1,847</b>	<b>7,85</b>	<b>6,257</b>	<b>24,42</b>
<b>III. TRANSPORT OPERATORS</b>	<b>270</b>	<b>51</b>	<b>108</b>	<b>64</b>	<b>325</b>	<b>1,70</b>	<b>703</b>	<b>2,86</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>434</b>	<b>2,24</b>	<b>189</b>	<b>1,25</b>	<b>133</b>	<b>99</b>	<b>756</b>	<b>4,48</b>
<b>V. PERSONAL LOANS</b>	<b>2,170</b>	<b>5,29</b>	<b>1,792</b>	<b>7,12</b>	<b>6,386</b>	<b>23,60</b>	<b>10,348</b>	<b>36,01</b>
1. Loans for Purchase of Consumer Durables	234	72	327	1,29	733	1,88	1,294	3,89
2. Loans for Housing	64	51	137	1,10	460	5,05	661	6,66
3. Rest of the Personal Loans	1,872	4,07	1,328	4,73	5,193	16,67	8,393	25,46
<b>VI. TRADE</b>	<b>2,687</b>	<b>6,96</b>	<b>1,247</b>	<b>6,01</b>	<b>1,978</b>	<b>7,09</b>	<b>5,912</b>	<b>20,06</b>
1. Wholesale Trade	35	21	5	3	32	20	72	45
2. Retail Trade	2,652	6,75	1,242	5,97	1,946	6,89	5,840	19,61
<b>VII. FINANCE</b>	<b>56</b>	<b>2</b>	<b>2</b>	<b>(.)</b>	<b>1</b>	<b>1</b>	<b>59</b>	<b>4</b>
<b>VIII. ALL OTHERS</b>	<b>846</b>	<b>3,53</b>	<b>589</b>	<b>3,01</b>	<b>871</b>	<b>4,89</b>	<b>2,306</b>	<b>11,43</b>
<b>TOTAL BANK CREDIT</b>	<b>14,216</b>	<b>36,82</b>	<b>5,825</b>	<b>26,27</b>	<b>12,883</b>	<b>49,47</b>	<b>32,924</b>	<b>112,55</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,930	4,33	578	2,90	865	2,58	3,373	9,82
2. Other Small Scale Industries	845	4,22	367	2,15	820	4,44	2,032	10,82

**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 2002**

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
<b>I. AGRICULTURE</b>	<b>28,367</b>	<b>21,28</b>	<b>970</b>	<b>1,19</b>	<b>556</b>	<b>94</b>	<b>29,893</b>	<b>23,41</b>
1. Direct Finance	27,646	20,82	881	1,06	554	93	29,081	22,81
2. Indirect Finance	721	46	89	13	2	1	812	60
<b>II. INDUSTRY</b>	<b>4,447</b>	<b>7,01</b>	<b>692</b>	<b>1,96</b>	<b>722</b>	<b>3,05</b>	<b>5,861</b>	<b>12,02</b>
<b>III. TRANSPORT OPERATORS</b>	<b>791</b>	<b>3,76</b>	<b>192</b>	<b>1,47</b>	<b>377</b>	<b>3,15</b>	<b>1,360</b>	<b>8,38</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>311</b>	<b>90</b>	<b>72</b>	<b>49</b>	<b>344</b>	<b>1,45</b>	<b>727</b>	<b>2,84</b>
<b>V. PERSONAL LOANS</b>	<b>6,643</b>	<b>17,71</b>	<b>3,236</b>	<b>9,45</b>	<b>7,504</b>	<b>25,79</b>	<b>17,383</b>	<b>52,94</b>
1. Loans for Purchase of Consumer Durables	1,238	3,11	771	1,24	1,965	3,71	3,974	8,06
2. Loans for Housing	151	1,52	106	1,28	321	3,44	578	6,24
3. Rest of the Personal Loans	5,254	13,08	2,359	6,92	5,218	18,64	12,831	38,64
<b>VI. TRADE</b>	<b>4,270</b>	<b>9,00</b>	<b>1,017</b>	<b>3,79</b>	<b>1,726</b>	<b>7,01</b>	<b>7,013</b>	<b>19,80</b>
1. Wholesale Trade	19	15	13	12	59	54	91	81
2. Retail Trade	4,251	8,84	1,004	3,68	1,667	6,46	6,922	18,98
<b>VII. FINANCE</b>	<b>5</b>	<b>(..)</b>	<b>2</b>	<b>2</b>	<b>34</b>	<b>26</b>	<b>41</b>	<b>29</b>
<b>VIII. ALL OTHERS</b>	<b>2,521</b>	<b>6,69</b>	<b>1,460</b>	<b>4,85</b>	<b>2,255</b>	<b>8,11</b>	<b>6,236</b>	<b>19,65</b>
<b>TOTAL BANK CREDIT</b>	<b>47,355</b>	<b>66,35</b>	<b>7,641</b>	<b>23,21</b>	<b>13,518</b>	<b>49,77</b>	<b>68,514</b>	<b>139,32</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	2,288	3,31	272	77	124	42	2,684	4,50
2. Other Small Scale Industries	1,972	3,29	389	1,04	453	1,64	2,814	5,96

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
<b>I. AGRICULTURE</b>	<b>6,130</b>	<b>6,62</b>	<b>1,452</b>	<b>2,65</b>	<b>603</b>	<b>1,27</b>	<b>8,185</b>	<b>10,53</b>
1. Direct Finance	6,102	6,57	1,452	2,65	548	1,01	8,102	10,23
2. Indirect Finance	28	4	—	—	55	26	83	30
<b>II. INDUSTRY</b>	<b>1,845</b>	<b>3,52</b>	<b>786</b>	<b>3,03</b>	<b>836</b>	<b>2,42</b>	<b>3,467</b>	<b>8,97</b>
<b>III. TRANSPORT OPERATORS</b>	<b>150</b>	<b>95</b>	<b>50</b>	<b>43</b>	<b>150</b>	<b>1,14</b>	<b>350</b>	<b>2,52</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>84</b>	<b>24</b>	<b>59</b>	<b>31</b>	<b>70</b>	<b>51</b>	<b>213</b>	<b>1,05</b>
<b>V. PERSONAL LOANS</b>	<b>2,809</b>	<b>11,40</b>	<b>1,301</b>	<b>5,85</b>	<b>3,034</b>	<b>14,03</b>	<b>7,144</b>	<b>31,28</b>
1. Loans for Purchase of Consumer Durables	1,586	2,48	260	44	814	2,18	2,660	5,10
2. Loans for Housing	352	5,67	223	3,47	448	6,07	1,023	15,20
3. Rest of the Personal Loans	871	3,26	818	1,94	1,772	5,78	3,461	10,98
<b>VI. TRADE</b>	<b>2,542</b>	<b>5,48</b>	<b>875</b>	<b>4,13</b>	<b>1,321</b>	<b>3,96</b>	<b>4,738</b>	<b>13,57</b>
1. Wholesale Trade	64	18	37	34	424	95	525	1,48
2. Retail Trade	2,478	5,30	838	3,78	897	3,01	4,213	12,09
<b>VII. FINANCE</b>	<b>3</b>	<b>2</b>	<b>4</b>	<b>(..)</b>	<b>—</b>	<b>—</b>	<b>7</b>	<b>3</b>
<b>VIII. ALL OTHERS</b>	<b>328</b>	<b>1,31</b>	<b>489</b>	<b>2,57</b>	<b>233</b>	<b>1,61</b>	<b>1,050</b>	<b>5,49</b>
<b>TOTAL BANK CREDIT</b>	<b>13,891</b>	<b>29,53</b>	<b>5,016</b>	<b>18,98</b>	<b>6,247</b>	<b>24,93</b>	<b>25,154</b>	<b>73,43</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,290	1,80	426	1,57	425	69	2,141	4,06
2. Other Small Scale Industries	521	1,63	338	1,37	400	1,64	1,259	4,63

**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 2002**

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
<b>I. AGRICULTURE</b>	<b>4,905</b>	<b>6,50</b>	<b>4,963</b>	<b>9,50</b>	—	—	<b>9,868</b>	<b>16,00</b>
1. Direct Finance	4,905	6,50	4,689	9,09	—	—	9,594	15,60
2. Indirect Finance	—	—	274	41	—	—	274	41
<b>II. INDUSTRY</b>	<b>829</b>	<b>2,40</b>	<b>1,302</b>	<b>7,13</b>	—	—	<b>2,131</b>	<b>9,53</b>
<b>III. TRANSPORT OPERATORS</b>	<b>101</b>	<b>87</b>	<b>699</b>	<b>4,18</b>	—	—	<b>800</b>	<b>5,05</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>350</b>	<b>1,01</b>	<b>249</b>	<b>1,74</b>	—	—	<b>599</b>	<b>2,76</b>
<b>V. PERSONAL LOANS</b>	<b>1,740</b>	<b>3,29</b>	<b>6,237</b>	<b>19,93</b>	—	—	<b>7,977</b>	<b>23,22</b>
1. Loans for Purchase of Consumer Durables	104	11	1,452	4,05	—	—	1,556	4,16
2. Loans for Housing	50	50	211	1,94	—	—	261	2,44
3. Rest of the Personal Loans	1,586	2,68	4,574	13,94	—	—	6,160	16,62
<b>VI. TRADE</b>	<b>626</b>	<b>2,76</b>	<b>1,892</b>	<b>10,60</b>	—	—	<b>2,518</b>	<b>13,36</b>
1. Wholesale Trade	15	6	140	1,13	—	—	155	1,19
2. Retail Trade	611	2,70	1,752	9,47	—	—	2,363	12,17
<b>VII. FINANCE</b>	<b>14</b>	<b>2</b>	<b>17</b>	<b>9</b>	—	—	<b>31</b>	<b>11</b>
<b>VIII. ALL OTHERS</b>	<b>829</b>	<b>1,66</b>	<b>1,863</b>	<b>7,75</b>	—	—	<b>2,692</b>	<b>9,41</b>
<b>TOTAL BANK CREDIT</b>	<b>9,394</b>	<b>18,52</b>	<b>17,222</b>	<b>60,92</b>	—	—	<b>26,616</b>	<b>79,44</b>
OF WHICH: 1. Artisans and Village & Tiny Industries	195	49	405	2,21	—	—	600	2,71
2. Other Small Scale Industries	346	1,27	724	4,21	—	—	1,070	5,48

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
<b>I. AGRICULTURE</b>	<b>1,14,302</b>	<b>50,59</b>	<b>29,186</b>	<b>20,64</b>	<b>770</b>	<b>1,00</b>	<b>1,44,258</b>	<b>72,23</b>
1. Direct Finance	1,11,132	49,25	28,949	20,27	763	99	1,40,844	70,51
2. Indirect Finance	3,170	1,33	237	37	7	1	3,414	1,72
<b>II. INDUSTRY</b>	<b>25,949</b>	<b>14,51</b>	<b>7,092</b>	<b>6,65</b>	<b>1,354</b>	<b>4,52</b>	<b>34,395</b>	<b>25,69</b>
<b>III. TRANSPORT OPERATORS</b>	<b>4,156</b>	<b>5,04</b>	<b>1,361</b>	<b>2,61</b>	<b>609</b>	<b>5,04</b>	<b>6,126</b>	<b>12,69</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>4,983</b>	<b>4,32</b>	<b>2,327</b>	<b>2,07</b>	<b>444</b>	<b>1,49</b>	<b>7,754</b>	<b>7,88</b>
<b>V. PERSONAL LOANS</b>	<b>17,803</b>	<b>42,42</b>	<b>8,122</b>	<b>19,80</b>	<b>12,628</b>	<b>39,02</b>	<b>38,553</b>	<b>101,25</b>
1. Loans for Purchase of Consumer Durables	6,978	24,34	1,914	5,84	2,237	7,96	11,129	38,14
2. Loans for Housing	274	2,24	240	1,92	945	8,99	1,459	13,14
3. Rest of the Personal Loans	10,551	15,84	5,968	12,04	9,446	22,08	25,965	49,97
<b>VI. TRADE</b>	<b>61,238</b>	<b>47,14</b>	<b>25,047</b>	<b>25,74</b>	<b>3,100</b>	<b>10,82</b>	<b>89,385</b>	<b>83,70</b>
1. Wholesale Trade	475	48	241	68	59	50	775	1,65
2. Retail Trade	60,763	46,66	24,806	25,07	3,041	10,32	88,610	82,04
<b>VII. FINANCE</b>	<b>129</b>	<b>8</b>	<b>7</b>	<b>4</b>	<b>11</b>	<b>9</b>	<b>147</b>	<b>21</b>
<b>VIII. ALL OTHERS</b>	<b>4,318</b>	<b>6,77</b>	<b>1,890</b>	<b>3,86</b>	<b>2,994</b>	<b>8,44</b>	<b>9,202</b>	<b>19,07</b>
<b>TOTAL BANK CREDIT</b>	<b>2,32,878</b>	<b>170,85</b>	<b>75,032</b>	<b>81,43</b>	<b>21,910</b>	<b>70,43</b>	<b>3,29,820</b>	<b>322,71</b>
OF WHICH: 1. Artisans and Village & Tiny Industries	18,434	8,75	5,063	3,51	263	67	23,760	12,94
2. Other Small Scale Industries	6,641	5,09	1,853	2,64	1,023	3,46	9,517	11,18

**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 2002**

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
<b>I. AGRICULTURE</b>	<b>5,26,038</b>	<b>694,59</b>	<b>1,52,780</b>	<b>333,22</b>	<b>24,542</b>	<b>77,55</b>	<b>7,03,360</b>	<b>1105,36</b>
1. Direct Finance	4,85,851	635,21	1,43,004	315,08	23,041	72,90	6,51,896	1023,19
2. Indirect Finance	40,187	59,38	9,776	18,14	1,501	4,64	51,464	82,17
<b>II. INDUSTRY</b>	<b>1,72,947</b>	<b>218,87</b>	<b>48,608</b>	<b>110,97</b>	<b>34,903</b>	<b>121,74</b>	<b>2,56,458</b>	<b>451,58</b>
<b>III. TRANSPORT OPERATORS</b>	<b>44,723</b>	<b>67,25</b>	<b>13,519</b>	<b>30,48</b>	<b>6,947</b>	<b>32,71</b>	<b>65,189</b>	<b>130,44</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>35,178</b>	<b>42,67</b>	<b>11,678</b>	<b>26,49</b>	<b>5,329</b>	<b>23,68</b>	<b>52,185</b>	<b>92,85</b>
<b>V. PERSONAL LOANS</b>	<b>1,92,995</b>	<b>380,99</b>	<b>1,10,703</b>	<b>311,17</b>	<b>1,15,001</b>	<b>433,33</b>	<b>4,18,699</b>	<b>1125,49</b>
1. Loans for Purchase of Consumer Durables	7,828	16,17	7,929	19,29	9,309	40,44	25,066	75,89
2. Loans for Housing	8,259	51,76	8,039	64,62	13,391	117,07	29,689	233,45
3. Rest of the Personal Loans	1,76,908	313,07	94,735	227,26	92,301	275,82	3,63,944	816,15
<b>VI. TRADE</b>	<b>3,62,072</b>	<b>457,40</b>	<b>1,13,808</b>	<b>254,60</b>	<b>36,601</b>	<b>142,72</b>	<b>5,12,481</b>	<b>854,72</b>
1. Wholesale Trade	9,101	19,51	3,126	11,38	1,745	11,04	13,972	41,92
2. Retail Trade	3,52,971	437,90	1,10,682	243,22	34,856	131,68	4,98,509	812,80
<b>VII. FINANCE</b>	<b>1,401</b>	<b>2,10</b>	<b>374</b>	<b>1,20</b>	<b>182</b>	<b>98</b>	<b>1,957</b>	<b>4,28</b>
<b>VIII. ALL OTHERS</b>	<b>76,458</b>	<b>156,98</b>	<b>54,338</b>	<b>119,91</b>	<b>32,958</b>	<b>116,91</b>	<b>1,63,754</b>	<b>393,80</b>
<b>TOTAL BANK CREDIT</b>	<b>14,11,812</b>	<b>2020,85</b>	<b>5,05,808</b>	<b>1188,04</b>	<b>2,56,463</b>	<b>949,61</b>	<b>21,74,083</b>	<b>4158,50</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,04,409	85,16	21,937	29,04	4,224	12,60	1,30,570	126,80
2. Other Small Scale Industries	40,614	78,51	16,700	50,83	12,004	54,02	69,318	183,35

STATE : JHARKHAND

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>3,14,049</b>	<b>241,54</b>	<b>44,782</b>	<b>52,15</b>	<b>4,267</b>	<b>12,18</b>	<b>3,63,098</b>	<b>305,87</b>
1. Direct Finance	2,84,836	220,00	41,325	48,94	3,961	10,03	3,30,122	278,97
2. Indirect Finance	29,213	21,54	3,457	3,21	306	2,15	32,976	26,90
<b>II. INDUSTRY</b>	<b>54,599</b>	<b>61,06</b>	<b>15,586</b>	<b>41,90</b>	<b>8,909</b>	<b>49,33</b>	<b>79,094</b>	<b>152,29</b>
<b>III. TRANSPORT OPERATORS</b>	<b>9,729</b>	<b>32,81</b>	<b>4,477</b>	<b>20,55</b>	<b>2,705</b>	<b>18,14</b>	<b>16,911</b>	<b>71,51</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>18,797</b>	<b>17,84</b>	<b>4,005</b>	<b>10,97</b>	<b>2,871</b>	<b>15,78</b>	<b>25,673</b>	<b>44,59</b>
<b>V. PERSONAL LOANS</b>	<b>93,879</b>	<b>199,27</b>	<b>65,859</b>	<b>188,16</b>	<b>71,153</b>	<b>279,68</b>	<b>2,30,891</b>	<b>667,10</b>
1. Loans for Purchase of Consumer Durables	10,121	20,37	8,859	20,15	10,330	29,03	29,310	69,55
2. Loans for Housing	3,331	15,93	3,353	27,15	5,790	53,71	12,474	96,78
3. Rest of the Personal Loans	80,427	162,98	53,647	140,85	55,033	196,94	1,89,107	500,77
<b>VI. TRADE</b>	<b>1,02,689</b>	<b>143,28</b>	<b>28,195</b>	<b>91,33</b>	<b>14,219</b>	<b>66,86</b>	<b>1,45,103</b>	<b>301,47</b>
1. Wholesale Trade	5,790	8,02	758	4,64	2,298	7,72	8,846	20,38
2. Retail Trade	96,899	135,26	27,437	86,69	11,921	59,14	1,36,257	281,09
<b>VII. FINANCE</b>	<b>957</b>	<b>1,71</b>	<b>202</b>	<b>1,09</b>	<b>179</b>	<b>1,70</b>	<b>1,338</b>	<b>4,50</b>
<b>VIII. ALL OTHERS</b>	<b>94,927</b>	<b>143,97</b>	<b>38,596</b>	<b>95,79</b>	<b>21,114</b>	<b>78,08</b>	<b>1,54,637</b>	<b>317,85</b>
<b>TOTAL BANK CREDIT</b>	<b>6,89,626</b>	<b>841,48</b>	<b>2,01,702</b>	<b>501,95</b>	<b>1,25,417</b>	<b>521,75</b>	<b>10,16,745</b>	<b>1865,19</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	28,180	19,13	4,479	6,09	1,106	3,86	33,765	29,08
2. Other Small Scale Industries	15,473	23,40	6,050	21,54	4,633	25,31	26,156	70,25

**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 2002**

EASTERN REGION  
STATE : ORISSA

(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>6,66,105</b>	<b>663,44</b>	<b>1,15,135</b>	<b>156,93</b>	<b>16,340</b>	<b>53,52</b>	<b>7,97,580</b>	<b>873,89</b>
1. Direct Finance	6,35,497	633,19	1,13,180	153,95	15,874	52,17	7,64,551	839,32
2. Indirect Finance	30,608	30,25	1,955	2,98	466	1,34	33,029	34,58
<b>II. INDUSTRY</b>	<b>1,30,338</b>	<b>177,97</b>	<b>30,934</b>	<b>97,24</b>	<b>22,623</b>	<b>114,25</b>	<b>1,83,895</b>	<b>389,47</b>
<b>III. TRANSPORT OPERATORS</b>	<b>21,154</b>	<b>53,07</b>	<b>5,454</b>	<b>25,56</b>	<b>4,777</b>	<b>25,08</b>	<b>31,385</b>	<b>103,71</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>71,831</b>	<b>78,32</b>	<b>14,255</b>	<b>27,87</b>	<b>7,063</b>	<b>29,21</b>	<b>93,149</b>	<b>135,40</b>
<b>V. PERSONAL LOANS</b>	<b>2,73,133</b>	<b>594,30</b>	<b>1,34,281</b>	<b>470,80</b>	<b>1,30,874</b>	<b>577,44</b>	<b>5,38,288</b>	<b>1642,54</b>
1. Loans for Purchase of Consumer Durables	18,797	28,19	11,718	22,90	10,230	20,88	40,745	71,97
2. Loans for Housing	26,530	196,38	20,994	192,73	32,645	284,41	80,169	673,52
3. Rest of the Personal Loans	2,27,806	369,73	1,01,569	255,17	87,999	272,15	4,17,374	897,04
<b>VI. TRADE</b>	<b>3,59,878</b>	<b>429,86</b>	<b>69,260</b>	<b>148,32</b>	<b>21,983</b>	<b>100,74</b>	<b>4,51,121</b>	<b>678,91</b>
1. Wholesale Trade	8,314	13,42	2,659	8,91	1,780	10,76	12,753	33,09
2. Retail Trade	3,51,564	416,44	66,601	139,41	20,203	89,98	4,38,368	645,83
<b>VII. FINANCE</b>	<b>2,575</b>	<b>17,58</b>	<b>4,031</b>	<b>25,39</b>	<b>7,526</b>	<b>54,29</b>	<b>14,132</b>	<b>97,26</b>
<b>VIII. ALL OTHERS</b>	<b>1,14,195</b>	<b>173,87</b>	<b>42,179</b>	<b>103,20</b>	<b>38,289</b>	<b>166,48</b>	<b>1,94,663</b>	<b>443,55</b>
<b>TOTAL BANK CREDIT</b>	<b>16,39,209</b>	<b>2188,40</b>	<b>4,15,529</b>	<b>1055,31</b>	<b>2,49,475</b>	<b>1121,02</b>	<b>23,04,213</b>	<b>4364,73</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	78,000	71,01	10,919	10,66	1,432	4,38	90,351	86,06
2. Other Small Scale Industries	33,552	57,25	10,811	31,32	8,694	34,60	53,057	123,17

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
<b>I. AGRICULTURE</b>	<b>4,606</b>	<b>5,77</b>	<b>943</b>	<b>94</b>	—	—	<b>5,549</b>	<b>6,71</b>
1. Direct Finance	4,606	5,77	938	93	—	—	5,544	6,71
2. Indirect Finance	—	—	5	(.)	—	—	5	(.)
<b>II. INDUSTRY</b>	<b>444</b>	<b>1,10</b>	<b>185</b>	<b>55</b>	—	—	<b>629</b>	<b>1,66</b>
<b>III. TRANSPORT OPERATORS</b>	<b>126</b>	<b>98</b>	<b>97</b>	<b>1,11</b>	—	—	<b>223</b>	<b>2,09</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>97</b>	<b>49</b>	<b>46</b>	<b>32</b>	—	—	<b>143</b>	<b>81</b>
<b>V. PERSONAL LOANS</b>	<b>4,025</b>	<b>13,48</b>	<b>2,698</b>	<b>12,27</b>	—	—	<b>6,723</b>	<b>25,74</b>
1. Loans for Purchase of Consumer Durables	1,467	2,94	329	67	—	—	1,796	3,61
2. Loans for Housing	343	3,84	321	4,25	—	—	664	8,09
3. Rest of the Personal Loans	2,215	6,69	2,048	7,35	—	—	4,263	14,04
<b>VI. TRADE</b>	<b>1,161</b>	<b>4,25</b>	<b>389</b>	<b>1,73</b>	—	—	<b>1,550</b>	<b>5,98</b>
1. Wholesale Trade	7	3	63	22	—	—	70	25
2. Retail Trade	1,154	4,22	326	1,52	—	—	1,480	5,73
<b>VII. FINANCE</b>	—	—	<b>35</b>	<b>53</b>	—	—	<b>35</b>	<b>53</b>
<b>VIII. ALL OTHERS</b>	<b>251</b>	<b>62</b>	<b>1,025</b>	<b>5,31</b>	—	—	<b>1,276</b>	<b>5,93</b>
<b>TOTAL BANK CREDIT</b>	<b>10,710</b>	<b>26,69</b>	<b>5,418</b>	<b>22,76</b>	—	—	<b>16,128</b>	<b>49,45</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	113	17	30	11	—	—	143	29
2. Other Small Scale Industries	119	27	139	32	—	—	258	59

**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 2002**

EASTERN REGION

STATE : WEST BENGAL

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out- standing						
	1	2	3	4	5	6	7	8
<b>I. AGRICULTURE</b>	<b>6,43,965</b>	<b>529,98</b>	<b>1,39,840</b>	<b>164,33</b>	<b>71,086</b>	<b>132,95</b>	<b>8,54,891</b>	<b>827,26</b>
1. Direct Finance	6,29,114	506,73	1,37,084	159,77	69,907	130,22	8,36,105	796,72
2. Indirect Finance	14,851	23,25	2,756	4,55	1,179	2,73	18,786	30,53
<b>II. INDUSTRY</b>	<b>5,42,327</b>	<b>330,98</b>	<b>95,882</b>	<b>105,34</b>	<b>1,13,707</b>	<b>297,74</b>	<b>7,51,916</b>	<b>734,05</b>
<b>III. TRANSPORT OPERATORS</b>	<b>32,647</b>	<b>32,17</b>	<b>9,795</b>	<b>19,47</b>	<b>9,180</b>	<b>50,40</b>	<b>51,622</b>	<b>102,05</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>53,683</b>	<b>42,84</b>	<b>17,121</b>	<b>23,56</b>	<b>14,380</b>	<b>54,87</b>	<b>85,184</b>	<b>121,27</b>
<b>V. PERSONAL LOANS</b>	<b>3,74,692</b>	<b>809,48</b>	<b>1,57,698</b>	<b>432,14</b>	<b>4,23,329</b>	<b>1637,64</b>	<b>9,55,719</b>	<b>2879,26</b>
1. Loans for Purchase of Consumer Durables	57,115	173,64	19,897	52,15	23,667	84,15	1,00,679	309,94
2. Loans for Housing	18,406	145,46	15,765	117,26	57,167	436,04	91,338	698,76
3. Rest of the Personal Loans	2,99,171	490,38	1,22,036	262,73	3,42,495	1117,45	7,63,702	1870,55
<b>VI. TRADE</b>	<b>3,87,835</b>	<b>398,80</b>	<b>1,09,134</b>	<b>176,29</b>	<b>69,768</b>	<b>232,99</b>	<b>5,66,737</b>	<b>808,07</b>
1. Wholesale Trade	8,321	15,16	2,708	11,09	9,927	36,72	20,956	62,98
2. Retail Trade	3,79,514	383,64	1,06,426	165,20	59,841	196,27	5,45,781	745,10
<b>VII. FINANCE</b>	<b>1,266</b>	<b>3,15</b>	<b>539</b>	<b>4,75</b>	<b>1,885</b>	<b>8,18</b>	<b>3,690</b>	<b>16,08</b>
<b>VIII. ALL OTHERS</b>	<b>89,924</b>	<b>154,29</b>	<b>35,906</b>	<b>91,21</b>	<b>1,71,766</b>	<b>577,57</b>	<b>2,97,596</b>	<b>823,07</b>
<b>TOTAL BANK CREDIT</b>	<b>21,26,339</b>	<b>2301,69</b>	<b>5,65,915</b>	<b>1017,08</b>	<b>8,75,101</b>	<b>2992,34</b>	<b>35,67,355</b>	<b>6311,11</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	3,58,444	173,12	40,762	27,33	10,029	17,55	4,09,235	218,01
2. Other Small Scale Industries	1,46,911	124,95	47,962	66,34	34,324	115,65	2,29,197	306,94

**ANDAMAN & NICOBAR ISLANDS**

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out- standing						
	1	2	3	4	5	6	7	8
<b>I. AGRICULTURE</b>	<b>722</b>	<b>1,41</b>	<b>321</b>	<b>47</b>	<b>—</b>	<b>—</b>	<b>1,043</b>	<b>1,88</b>
1. Direct Finance	717	1,41	313	44	—	—	1,030	1,85
2. Indirect Finance	5	(..)	8	2	—	—	13	3
<b>II. INDUSTRY</b>	<b>223</b>	<b>90</b>	<b>288</b>	<b>1,63</b>	<b>—</b>	<b>—</b>	<b>511</b>	<b>2,53</b>
<b>III. TRANSPORT OPERATORS</b>	<b>101</b>	<b>69</b>	<b>245</b>	<b>1,77</b>	<b>—</b>	<b>—</b>	<b>346</b>	<b>2,47</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>116</b>	<b>39</b>	<b>181</b>	<b>94</b>	<b>—</b>	<b>—</b>	<b>297</b>	<b>1,34</b>
<b>V. PERSONAL LOANS</b>	<b>1,995</b>	<b>4,33</b>	<b>2,352</b>	<b>7,00</b>	<b>—</b>	<b>—</b>	<b>4,347</b>	<b>11,33</b>
1. Loans for Purchase of Consumer Durables	87	24	266	85	—	—	353	1,09
2. Loans for Housing	72	67	84	74	—	—	156	1,42
3. Rest of the Personal Loans	1,836	3,42	2,002	5,40	—	—	3,838	8,82
<b>VI. TRADE</b>	<b>1,329</b>	<b>6,32</b>	<b>832</b>	<b>5,42</b>	<b>—</b>	<b>—</b>	<b>2,161</b>	<b>11,74</b>
1. Wholesale Trade	29	19	26	34	—	—	55	53
2. Retail Trade	1,300	6,12	806	5,08	—	—	2,106	11,20
<b>VII. FINANCE</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>VIII. ALL OTHERS</b>	<b>1,040</b>	<b>1,88</b>	<b>1,169</b>	<b>3,14</b>	<b>—</b>	<b>—</b>	<b>2,209</b>	<b>5,03</b>
<b>TOTAL BANK CREDIT</b>	<b>5,526</b>	<b>15,92</b>	<b>5,388</b>	<b>20,38</b>	<b>—</b>	<b>—</b>	<b>10,914</b>	<b>36,30</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	51	16	45	14	—	—	96	30
2. Other Small Scale Industries	147	69	176	87	—	—	323	1,57

**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 2002**

CENTRAL REGION

STATE : CHHATTISGARH

(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>1,47,202</b>	<b>190,40</b>	<b>33,356</b>	<b>70,65</b>	<b>5,251</b>	<b>18,68</b>	<b>1,85,809</b>	<b>279,73</b>
1. Direct Finance	1,40,529	182,20	32,268	68,51	5,209	18,42	1,78,006	269,13
2. Indirect Finance	6,673	8,21	1,088	2,13	42	27	7,803	10,61
<b>II. INDUSTRY</b>	<b>27,503</b>	<b>40,10</b>	<b>7,136</b>	<b>19,50</b>	<b>5,658</b>	<b>25,49</b>	<b>40,297</b>	<b>85,10</b>
<b>III. TRANSPORT OPERATORS</b>	<b>2,264</b>	<b>7,13</b>	<b>1,910</b>	<b>6,48</b>	<b>1,570</b>	<b>7,35</b>	<b>5,744</b>	<b>20,97</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>5,704</b>	<b>11,85</b>	<b>2,693</b>	<b>8,73</b>	<b>3,223</b>	<b>13,08</b>	<b>11,620</b>	<b>33,66</b>
<b>V. PERSONAL LOANS</b>	<b>59,959</b>	<b>130,41</b>	<b>34,887</b>	<b>106,12</b>	<b>46,939</b>	<b>200,31</b>	<b>1,41,785</b>	<b>436,83</b>
1. Loans for Purchase of Consumer Durables	8,182	14,84	6,118	12,52	4,217	10,13	18,517	37,49
2. Loans for Housing	3,259	21,28	2,110	22,18	5,654	63,71	11,023	107,17
3. Rest of the Personal Loans	48,518	94,29	26,659	71,42	37,068	126,47	1,12,245	292,17
<b>VI. TRADE</b>	<b>46,716</b>	<b>84,39</b>	<b>20,443</b>	<b>62,96</b>	<b>13,317</b>	<b>56,41</b>	<b>80,476</b>	<b>203,75</b>
1. Wholesale Trade	1,635	2,75	401	2,79	737	3,98	2,773	9,52
2. Retail Trade	45,081	81,63	20,042	60,17	12,580	52,43	77,703	194,23
<b>VII. FINANCE</b>	<b>163</b>	<b>45</b>	<b>48</b>	<b>26</b>	<b>348</b>	<b>2,16</b>	<b>559</b>	<b>2,86</b>
<b>VIII. ALL OTHERS</b>	<b>18,902</b>	<b>42,26</b>	<b>8,615</b>	<b>25,73</b>	<b>14,485</b>	<b>61,97</b>	<b>42,002</b>	<b>129,97</b>
<b>TOTAL BANK CREDIT</b>	<b>3,08,413</b>	<b>507,00</b>	<b>1,09,088</b>	<b>300,42</b>	<b>90,791</b>	<b>385,45</b>	<b>5,08,292</b>	<b>1192,87</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	15,343	18,15	2,683	3,79	757	3,32	18,783	25,26
2. Other Small Scale Industries	8,010	14,50	3,244	12,43	3,971	18,00	15,225	44,93

STATE : MADHYA 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
<b>I. AGRICULTURE</b>	<b>4,99,789</b>	<b>1121,72</b>	<b>2,28,288</b>	<b>668,27</b>	<b>42,793</b>	<b>175,65</b>	<b>7,70,870</b>	<b>1965,64</b>
1. Direct Finance	4,81,910	1081,76	2,18,519	652,37	41,095	171,24	7,41,524	1905,37
2. Indirect Finance	17,879	39,96	9,769	15,90	1,698	4,41	29,346	60,28
<b>II. INDUSTRY</b>	<b>73,534</b>	<b>112,59</b>	<b>46,333</b>	<b>118,40</b>	<b>53,865</b>	<b>187,23</b>	<b>1,73,732</b>	<b>418,22</b>
<b>III. TRANSPORT OPERATORS</b>	<b>6,575</b>	<b>16,28</b>	<b>7,217</b>	<b>20,36</b>	<b>6,080</b>	<b>29,82</b>	<b>19,872</b>	<b>66,45</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>26,476</b>	<b>40,25</b>	<b>18,346</b>	<b>46,66</b>	<b>13,952</b>	<b>59,33</b>	<b>58,774</b>	<b>146,23</b>
<b>V. PERSONAL LOANS</b>	<b>1,40,469</b>	<b>351,33</b>	<b>1,55,357</b>	<b>462,29</b>	<b>2,29,020</b>	<b>948,36</b>	<b>5,24,846</b>	<b>1761,99</b>
1. Loans for Purchase of Consumer Durables	19,038	36,34	22,506	43,21	28,671	72,71	70,215	152,26
2. Loans for Housing	11,296	69,83	20,800	133,40	34,144	323,67	66,240	526,90
3. Rest of the Personal Loans	1,10,135	245,17	1,12,051	285,68	1,66,205	551,98	3,88,391	1082,83
<b>VI. TRADE</b>	<b>1,34,712</b>	<b>253,06</b>	<b>1,06,796</b>	<b>276,39</b>	<b>69,437</b>	<b>270,47</b>	<b>3,10,945</b>	<b>799,92</b>
1. Wholesale Trade	6,612	23,54	5,079	23,37	6,680	35,96	18,371	82,87
2. Retail Trade	1,28,100	229,52	1,01,717	253,02	62,757	234,51	2,92,574	717,05
<b>VII. FINANCE</b>	<b>849</b>	<b>3,98</b>	<b>671</b>	<b>5,12</b>	<b>1,299</b>	<b>10,59</b>	<b>2,819</b>	<b>19,68</b>
<b>VIII. ALL OTHERS</b>	<b>61,419</b>	<b>158,59</b>	<b>52,177</b>	<b>156,39</b>	<b>69,779</b>	<b>257,17</b>	<b>1,83,375</b>	<b>572,14</b>
<b>TOTAL BANK CREDIT</b>	<b>9,43,823</b>	<b>2057,79</b>	<b>6,15,185</b>	<b>1753,87</b>	<b>4,86,225</b>	<b>1938,62</b>	<b>20,45,233</b>	<b>5750,28</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	41,683	48,77	17,931	33,95	6,409	19,90	66,023	102,62
2. Other Small Scale Industries	24,265	47,72	20,004	58,13	30,268	116,12	74,537	221,96

**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 2002**

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>21,66,967</b>	<b>3779,89</b>	<b>5,85,484</b>	<b>1576,20</b>	<b>96,016</b>	<b>300,94</b>	<b>28,48,467</b>	<b>5657,04</b>
1. Direct Finance	21,02,977	3675,12	5,72,234	1550,55	92,221	291,51	27,67,432	5517,18
2. Indirect Finance	63,990	104,77	13,250	25,65	3,795	9,44	81,035	139,86
<b>II. INDUSTRY</b>	<b>2,67,175</b>	<b>383,48</b>	<b>75,131</b>	<b>196,13</b>	<b>1,04,482</b>	<b>376,37</b>	<b>4,46,788</b>	<b>955,98</b>
<b>III. TRANSPORT OPERATORS</b>	<b>44,104</b>	<b>88,64</b>	<b>14,350</b>	<b>40,96</b>	<b>13,572</b>	<b>56,54</b>	<b>72,026</b>	<b>186,14</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>96,976</b>	<b>110,82</b>	<b>26,981</b>	<b>52,30</b>	<b>33,272</b>	<b>124,60</b>	<b>1,57,229</b>	<b>287,71</b>
<b>V. PERSONAL LOANS</b>	<b>3,31,411</b>	<b>739,20</b>	<b>1,94,056</b>	<b>567,09</b>	<b>4,77,472</b>	<b>1777,44</b>	<b>10,02,939</b>	<b>3083,73</b>
1. Loans for Purchase of Consumer Durables	21,523	47,32	12,990	30,66	34,597	107,11	69,110	185,09
2. Loans for Housing	20,750	116,18	16,034	118,00	57,989	473,60	94,773	707,79
3. Rest of the Personal Loans	2,89,138	575,69	1,65,032	418,43	3,84,886	1196,73	8,39,056	2190,85
<b>VI. TRADE</b>	<b>4,47,050</b>	<b>670,90</b>	<b>1,95,916</b>	<b>468,54</b>	<b>1,68,374</b>	<b>584,08</b>	<b>8,11,340</b>	<b>1723,52</b>
1. Wholesale Trade	13,478	31,94	7,375	35,34	12,295	52,06	33,148	119,35
2. Retail Trade	4,33,572	638,96	1,88,541	433,19	1,56,079	532,02	7,78,192	1604,17
<b>VII. FINANCE</b>	<b>3,151</b>	<b>6,20</b>	<b>1,448</b>	<b>4,70</b>	<b>2,341</b>	<b>12,41</b>	<b>6,940</b>	<b>23,31</b>
<b>VIII. ALL OTHERS</b>	<b>2,73,223</b>	<b>617,21</b>	<b>1,45,814</b>	<b>396,52</b>	<b>1,87,195</b>	<b>772,12</b>	<b>6,06,232</b>	<b>1785,85</b>
<b>TOTAL BANK CREDIT</b>	<b>36,30,057</b>	<b>6396,33</b>	<b>12,39,180</b>	<b>3302,44</b>	<b>10,82,724</b>	<b>4004,51</b>	<b>59,51,961</b>	<b>13703,27</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,45,249	164,05	27,379	51,82	17,966	47,85	1,90,594	263,72
2. Other Small Scale Industries	88,549	149,97	31,104	90,41	60,374	223,09	1,80,027	463,47

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>91,120</b>	<b>177,12</b>	<b>39,982</b>	<b>132,40</b>	<b>2,530</b>	<b>7,22</b>	<b>1,33,632</b>	<b>316,75</b>
1. Direct Finance	89,846	175,36	39,507	131,06	2,429	6,97	1,31,782	313,39
2. Indirect Finance	1,274	1,76	475	1,34	101	25	1,850	3,36
<b>II. INDUSTRY</b>	<b>12,853</b>	<b>24,44</b>	<b>6,290</b>	<b>25,18</b>	<b>2,686</b>	<b>13,24</b>	<b>21,829</b>	<b>62,87</b>
<b>III. TRANSPORT OPERATORS</b>	<b>4,316</b>	<b>19,92</b>	<b>2,015</b>	<b>9,98</b>	<b>1,625</b>	<b>9,72</b>	<b>7,956</b>	<b>39,62</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>3,925</b>	<b>8,92</b>	<b>2,730</b>	<b>10,17</b>	<b>2,064</b>	<b>9,29</b>	<b>8,719</b>	<b>28,38</b>
<b>V. PERSONAL LOANS</b>	<b>58,956</b>	<b>125,56</b>	<b>44,661</b>	<b>145,36</b>	<b>35,573</b>	<b>143,72</b>	<b>1,39,190</b>	<b>414,64</b>
1. Loans for Purchase of Consumer Durables	5,141	10,63	7,184	15,43	3,390	9,89	15,715	35,96
2. Loans for Housing	4,176	23,56	4,097	34,92	3,898	39,96	12,171	98,43
3. Rest of the Personal Loans	49,639	91,37	33,380	95,01	28,285	93,87	1,11,304	280,25
<b>VI. TRADE</b>	<b>31,661</b>	<b>73,79</b>	<b>17,521</b>	<b>63,25</b>	<b>7,916</b>	<b>33,78</b>	<b>57,098</b>	<b>170,82</b>
1. Wholesale Trade	515	1,61	704	3,34	321	2,21	1,540	7,16
2. Retail Trade	31,146	72,18	16,817	59,91	7,595	31,57	55,558	163,66
<b>VII. FINANCE</b>	<b>149</b>	<b>34</b>	<b>276</b>	<b>1,02</b>	<b>87</b>	<b>46</b>	<b>512</b>	<b>1,82</b>
<b>VIII. ALL OTHERS</b>	<b>26,978</b>	<b>67,50</b>	<b>15,582</b>	<b>66,27</b>	<b>16,573</b>	<b>66,12</b>	<b>59,133</b>	<b>199,89</b>
<b>TOTAL BANK CREDIT</b>	<b>2,29,958</b>	<b>497,60</b>	<b>1,29,057</b>	<b>453,63</b>	<b>69,054</b>	<b>283,55</b>	<b>4,28,069</b>	<b>1234,78</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	6,340	8,67	1,407	4,68	383	1,74	8,130	15,09
2. Other Small Scale Industries	3,418	8,89	3,873	15,48	1,443	5,54	8,734	29,90

**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 2002**

WESTERN REGION

STATE : GOA

(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>5,951</b>	<b>11,96</b>	<b>1,728</b>	<b>4,63</b>	—	—	<b>7,679</b>	<b>16,59</b>
1. Direct Finance	5,581	10,80	1,454	4,04	—	—	7,035	14,84
2. Indirect Finance	370	1,16	274	59	—	—	644	1,75
<b>II. INDUSTRY</b>	<b>1,537</b>	<b>6,48</b>	<b>12,727</b>	<b>27,00</b>	—	—	<b>14,264</b>	<b>33,48</b>
<b>III. TRANSPORT OPERATORS</b>	<b>1,773</b>	<b>9,03</b>	<b>1,253</b>	<b>6,65</b>	—	—	<b>3,026</b>	<b>15,68</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2,368</b>	<b>7,81</b>	<b>3,292</b>	<b>14,80</b>	—	—	<b>5,660</b>	<b>22,61</b>
<b>V. PERSONAL LOANS</b>	<b>21,184</b>	<b>67,27</b>	<b>34,877</b>	<b>135,17</b>	—	—	<b>56,061</b>	<b>202,44</b>
1. Loans for Purchase of Consumer Durables	1,480	3,10	3,138	8,45	—	—	4,618	11,55
2. Loans for Housing	1,126	9,11	2,811	27,08	—	—	3,937	36,19
3. Rest of the Personal Loans	18,578	55,07	28,928	99,64	—	—	47,506	154,70
<b>VI. TRADE</b>	<b>3,058</b>	<b>11,24</b>	<b>3,317</b>	<b>20,23</b>	—	—	<b>6,375</b>	<b>31,47</b>
1. Wholesale Trade	113	49	211	1,81	—	—	324	2,30
2. Retail Trade	2,945	10,75	3,106	18,42	—	—	6,051	29,16
<b>VII. FINANCE</b>	<b>97</b>	<b>53</b>	<b>332</b>	<b>2,85</b>	—	—	<b>429</b>	<b>3,37</b>
<b>VIII. ALL OTHERS</b>	<b>6,462</b>	<b>19,90</b>	<b>15,725</b>	<b>45,35</b>	—	—	<b>22,187</b>	<b>65,26</b>
<b>TOTAL BANK CREDIT</b>	<b>42,430</b>	<b>134,21</b>	<b>73,251</b>	<b>256,67</b>	—	—	<b>1,15,681</b>	<b>390,88</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	370	78	403	1,27	—	—	773	2,05
2. Other Small Scale Industries	841	4,41	1,515	8,86	—	—	2,356	13,26

STATE : GUJARAT

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>5,82,821</b>	<b>1174,49</b>	<b>2,55,844</b>	<b>600,44</b>	<b>26,949</b>	<b>96,44</b>	<b>8,65,614</b>	<b>1871,37</b>
1. Direct Finance	5,76,293	1160,47	2,51,989	589,95	26,469	93,72	8,54,751	1844,14
2. Indirect Finance	6,528	14,02	3,855	10,50	480	2,72	10,863	27,23
<b>II. INDUSTRY</b>	<b>35,619</b>	<b>52,63</b>	<b>28,477</b>	<b>72,97</b>	<b>91,153</b>	<b>191,53</b>	<b>1,55,249</b>	<b>317,13</b>
<b>III. TRANSPORT OPERATORS</b>	<b>9,098</b>	<b>28,73</b>	<b>7,522</b>	<b>24,98</b>	<b>6,965</b>	<b>22,78</b>	<b>23,585</b>	<b>76,49</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>18,035</b>	<b>30,05</b>	<b>20,783</b>	<b>53,47</b>	<b>28,475</b>	<b>83,80</b>	<b>67,293</b>	<b>167,32</b>
<b>V. PERSONAL LOANS</b>	<b>1,12,398</b>	<b>291,32</b>	<b>1,27,425</b>	<b>425,52</b>	<b>3,00,764</b>	<b>1098,97</b>	<b>5,40,587</b>	<b>1815,81</b>
1. Loans for Purchase of Consumer Durables	8,897	16,84	8,568	17,49	13,752	38,13	31,217	72,47
2. Loans for Housing	9,231	62,70	20,528	172,33	54,757	404,96	84,516	639,99
3. Rest of the Personal Loans	94,270	211,78	98,329	235,69	2,32,255	655,88	4,24,854	1103,35
<b>VI. TRADE</b>	<b>70,130</b>	<b>106,64</b>	<b>52,226</b>	<b>117,39</b>	<b>48,327</b>	<b>179,97</b>	<b>1,70,683</b>	<b>404,00</b>
1. Wholesale Trade	3,228	6,69	3,016	11,54	12,001	71,15	18,245	89,38
2. Retail Trade	66,902	99,95	49,210	105,85	36,326	108,82	1,52,438	314,62
<b>VII. FINANCE</b>	<b>803</b>	<b>3,19</b>	<b>1,581</b>	<b>5,72</b>	<b>2,234</b>	<b>14,80</b>	<b>4,618</b>	<b>23,71</b>
<b>VIII. ALL OTHERS</b>	<b>39,117</b>	<b>95,45</b>	<b>37,063</b>	<b>103,66</b>	<b>1,07,832</b>	<b>354,90</b>	<b>1,84,012</b>	<b>554,01</b>
<b>TOTAL BANK CREDIT</b>	<b>8,68,021</b>	<b>1782,49</b>	<b>5,30,921</b>	<b>1404,15</b>	<b>6,12,699</b>	<b>2043,19</b>	<b>20,11,641</b>	<b>5229,84</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	20,148	22,86	10,734	17,63	5,396	13,30	36,278	53,79
2. Other Small Scale Industries	10,185	19,65	10,675	35,93	20,591	91,77	41,451	147,35

**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 2002**

WESTERN REGION

STATE : MAHARASHTRA

(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>7,60,233</b>	<b>1379,51</b>	<b>4,07,295</b>	<b>892,82</b>	<b>94,164</b>	<b>214,61</b>	<b>12,61,692</b>	<b>2486,94</b>
1. Direct Finance	7,41,728	1343,50	3,98,009	856,02	68,435	173,22	12,08,172	2372,75
2. Indirect Finance	18,505	36,00	9,286	36,80	25,729	41,39	53,520	114,19
<b>II. INDUSTRY</b>	<b>46,449</b>	<b>118,27</b>	<b>37,818</b>	<b>128,53</b>	<b>2,42,167</b>	<b>812,37</b>	<b>3,26,434</b>	<b>1059,17</b>
<b>III. TRANSPORT OPERATORS</b>	<b>12,130</b>	<b>47,94</b>	<b>11,723</b>	<b>49,98</b>	<b>28,117</b>	<b>98,18</b>	<b>51,970</b>	<b>196,10</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>44,928</b>	<b>94,87</b>	<b>32,995</b>	<b>108,53</b>	<b>54,808</b>	<b>214,09</b>	<b>1,32,731</b>	<b>417,48</b>
<b>V. PERSONAL LOANS</b>	<b>2,07,522</b>	<b>531,36</b>	<b>2,33,829</b>	<b>766,00</b>	<b>16,77,403</b>	<b>3704,16</b>	<b>21,18,754</b>	<b>5001,51</b>
1. Loans for Purchase of Consumer Durables	26,522	48,76	23,095	46,13	45,343	138,32	94,960	233,22
2. Loans for Housing	12,683	119,38	27,847	289,06	95,825	815,87	1,36,355	1224,31
3. Rest of the Personal Loans	1,68,317	363,22	1,82,887	430,81	15,36,235	2749,96	18,87,439	3543,99
<b>VI. TRADE</b>	<b>1,54,554</b>	<b>329,01</b>	<b>1,12,641</b>	<b>334,55</b>	<b>1,17,635</b>	<b>437,56</b>	<b>3,84,830</b>	<b>1101,12</b>
1. Wholesale Trade	3,957	11,20	5,096	20,32	17,119	70,33	26,172	101,85
2. Retail Trade	1,50,597	317,81	1,07,545	314,23	1,00,516	367,23	3,58,658	999,27
<b>VII. FINANCE</b>	<b>2,115</b>	<b>15,86</b>	<b>2,601</b>	<b>24,53</b>	<b>7,714</b>	<b>45,52</b>	<b>12,430</b>	<b>85,92</b>
<b>VIII. ALL OTHERS</b>	<b>91,085</b>	<b>214,03</b>	<b>82,282</b>	<b>252,25</b>	<b>2,14,037</b>	<b>718,24</b>	<b>3,87,404</b>	<b>1184,52</b>
<b>TOTAL BANK CREDIT</b>	<b>13,19,016</b>	<b>2730,85</b>	<b>9,21,184</b>	<b>2557,19</b>	<b>24,36,045</b>	<b>6244,71</b>	<b>46,76,245</b>	<b>11532,76</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	16,628	32,36	11,670	25,44	10,310	32,20	38,608	90,00
2. Other Small Scale Industries	21,834	64,19	18,494	69,59	82,103	295,31	1,22,431	429,09

DADRA & NAGAR HAVELI

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>701</b>	<b>96</b>	<b>600</b>	<b>74</b>	—	—	<b>1,301</b>	<b>1,70</b>
1. Direct Finance	701	96	600	74	—	—	1,301	1,70
2. Indirect Finance	—	—	—	—	—	—	—	—
<b>II. INDUSTRY</b>	<b>93</b>	<b>23</b>	<b>192</b>	<b>68</b>	—	—	<b>285</b>	<b>90</b>
<b>III. TRANSPORT OPERATORS</b>	<b>37</b>	<b>30</b>	<b>96</b>	<b>76</b>	—	—	<b>133</b>	<b>1,05</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>74</b>	<b>34</b>	<b>94</b>	<b>24</b>	—	—	<b>168</b>	<b>58</b>
<b>V. PERSONAL LOANS</b>	<b>265</b>	<b>1,21</b>	<b>913</b>	<b>3,38</b>	—	—	<b>1,178</b>	<b>4,59</b>
1. Loans for Purchase of Consumer Durables	4	1	52	17	—	—	56	18
2. Loans for Housing	36	53	98	1,13	—	—	134	1,66
3. Rest of the Personal Loans	225	67	763	2,08	—	—	988	2,75
<b>VI. TRADE</b>	<b>263</b>	<b>76</b>	<b>323</b>	<b>1,22</b>	—	—	<b>586</b>	<b>1,98</b>
1. Wholesale Trade	—	—	5	2	—	—	5	2
2. Retail Trade	263	76	318	1,20	—	—	581	1,96
<b>VII. FINANCE</b>	—	—	—	—	—	—	—	—
<b>VIII. ALL OTHERS</b>	<b>187</b>	<b>93</b>	<b>703</b>	<b>2,73</b>	—	—	<b>890</b>	<b>3,65</b>
<b>TOTAL BANK CREDIT</b>	<b>1,620</b>	<b>4,73</b>	<b>2,921</b>	<b>9,73</b>	—	—	<b>4,541</b>	<b>14,46</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	35	14	32	6	—	—	67	21
2. Other Small Scale Industries	58	8	98	20	—	—	156	28

**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 2002**

WESTERN REGION  
DAMAN & DIU

(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>II. AGRICULTURE</b>	<b>144</b>	<b>26</b>	<b>285</b>	<b>53</b>	—	—	<b>429</b>	<b>80</b>
1. Direct Finance	144	26	285	53	—	—	429	80
2. Indirect Finance	—	—	—	—	—	—	—	—
<b>II. INDUSTRY</b>	<b>1</b>	<b>(..)</b>	<b>133</b>	<b>86</b>	—	—	<b>134</b>	<b>87</b>
<b>III. TRANSPORT OPERATORS</b>	<b>111</b>	<b>13</b>	<b>134</b>	<b>71</b>	—	—	<b>245</b>	<b>85</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	—	—	<b>122</b>	<b>75</b>	—	—	<b>122</b>	<b>75</b>
<b>V. PERSONAL LOANS</b>	<b>109</b>	<b>23</b>	<b>1,879</b>	<b>6,35</b>	—	—	<b>1,988</b>	<b>6,59</b>
1. Loans for Purchase of Consumer Durables	—	—	193	52	—	—	193	52
2. Loans for Housing	4	4	152	1,57	—	—	156	1,60
3. Rest of the Personal Loans	105	20	1,534	4,26	—	—	1,639	4,46
<b>VI. TRADE</b>	—	—	<b>480</b>	<b>1,42</b>	—	—	<b>480</b>	<b>1,42</b>
1. Wholesale Trade	—	—	2	2	—	—	2	2
2. Retail Trade	—	—	478	1,40	—	—	478	1,40
<b>VII. FINANCE</b>	—	—	<b>4</b>	<b>3</b>	—	—	<b>4</b>	<b>3</b>
<b>VIII. ALL OTHERS</b>	<b>6</b>	<b>(..)</b>	<b>902</b>	<b>2,36</b>	—	—	<b>908</b>	<b>2,37</b>
<b>TOTAL BANK CREDIT</b>	<b>371</b>	<b>64</b>	<b>3,939</b>	<b>13,01</b>	—	—	<b>4,310</b>	<b>13,66</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	—	—	34	8	—	—	34	8
2. Other Small Scale Industries	1	(..)	71	57	—	—	72	57

SOUTHERN REGION  
STATE : ANDHRA 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
<b>I. AGRICULTURE</b>	<b>22,88,675</b>	<b>3290,54</b>	<b>9,72,619</b>	<b>1582,98</b>	<b>1,58,057</b>	<b>340,57</b>	<b>34,19,351</b>	<b>5214,09</b>
1. Direct Finance	22,57,950	3241,02	9,58,236	1548,05	1,34,456	296,65	33,50,642	5085,72
2. Indirect Finance	30,725	49,52	14,383	34,93	23,601	43,93	68,709	128,37
<b>II. INDUSTRY</b>	<b>65,962</b>	<b>100,90</b>	<b>50,788</b>	<b>131,50</b>	<b>46,991</b>	<b>175,44</b>	<b>1,63,741</b>	<b>407,84</b>
<b>III. TRANSPORT OPERATORS</b>	<b>14,381</b>	<b>45,75</b>	<b>12,040</b>	<b>45,12</b>	<b>18,911</b>	<b>72,78</b>	<b>45,332</b>	<b>163,65</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>60,291</b>	<b>72,62</b>	<b>37,809</b>	<b>72,58</b>	<b>43,490</b>	<b>126,96</b>	<b>1,41,590</b>	<b>272,16</b>
<b>V. PERSONAL LOANS</b>	<b>4,78,630</b>	<b>883,35</b>	<b>4,56,500</b>	<b>1201,69</b>	<b>7,16,266</b>	<b>2329,96</b>	<b>16,51,396</b>	<b>4415,00</b>
1. Loans for Purchase of Consumer Durables	39,767	61,50	38,850	68,02	61,588	138,67	1,40,205	268,19
2. Loans for Housing	20,993	144,01	31,217	284,42	65,655	519,18	1,17,865	947,62
3. Rest of the Personal Loans	4,17,870	677,84	3,86,433	849,25	5,89,023	1672,11	13,93,326	3199,20
<b>VI. TRADE</b>	<b>2,08,364</b>	<b>265,10</b>	<b>1,34,115</b>	<b>305,52</b>	<b>99,326</b>	<b>322,41</b>	<b>4,41,805</b>	<b>893,02</b>
1. Wholesale Trade	7,844	11,48	6,226	26,36	8,037	41,96	22,107	79,80
2. Retail Trade	2,00,520	253,62	1,27,889	279,16	91,289	280,45	4,19,698	813,23
<b>VII. FINANCE</b>	<b>2,647</b>	<b>5,07</b>	<b>1,296</b>	<b>5,52</b>	<b>2,598</b>	<b>11,60</b>	<b>6,541</b>	<b>22,19</b>
<b>VIII. ALL OTHERS</b>	<b>4,38,537</b>	<b>689,79</b>	<b>3,68,809</b>	<b>785,34</b>	<b>2,85,277</b>	<b>1011,01</b>	<b>10,92,623</b>	<b>2486,13</b>
<b>TOTAL BANK CREDIT</b>	<b>35,57,487</b>	<b>5353,13</b>	<b>20,33,976</b>	<b>4130,24</b>	<b>13,70,916</b>	<b>4390,72</b>	<b>69,62,379</b>	<b>13874,09</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	34,765	37,16	17,586	25,19	6,142	14,99	58,493	77,34
2. Other Small Scale Industries	17,613	38,06	18,956	64,36	26,017	105,63	62,586	208,05

**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 2002**

SOUTHERN REGION  
STATE : KARNATAKA

(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>11,10,357</b>	<b>2240,55</b>	<b>4,40,626</b>	<b>1184,57</b>	<b>72,618</b>	<b>249,37</b>	<b>16,23,601</b>	<b>3674,49</b>
1. Direct Finance	10,94,315	2208,37	4,34,248	1168,40	69,837	238,21	15,98,400	3614,98
2. Indirect Finance	16,042	32,19	6,378	16,17	2,781	11,15	25,201	59,51
<b>II. INDUSTRY</b>	<b>54,969</b>	<b>112,66</b>	<b>46,543</b>	<b>137,87</b>	<b>92,578</b>	<b>271,58</b>	<b>1,94,090</b>	<b>522,10</b>
<b>III. TRANSPORT OPERATORS</b>	<b>10,067</b>	<b>42,08</b>	<b>10,633</b>	<b>45,04</b>	<b>17,545</b>	<b>70,86</b>	<b>38,245</b>	<b>157,98</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>58,981</b>	<b>99,10</b>	<b>39,299</b>	<b>100,05</b>	<b>40,626</b>	<b>145,04</b>	<b>1,38,906</b>	<b>344,19</b>
<b>V. PERSONAL LOANS</b>	<b>3,51,172</b>	<b>739,47</b>	<b>3,41,065</b>	<b>906,04</b>	<b>19,09,294</b>	<b>3537,51</b>	<b>26,01,531</b>	<b>5183,01</b>
1. Loans for Purchase of Consumer Durables	23,125	43,58	31,458	59,84	63,297	156,94	1,17,880	260,36
2. Loans for Housing	19,852	158,52	25,384	238,37	75,328	613,41	1,20,564	1010,30
3. Rest of the Personal Loans	3,08,195	537,38	2,84,223	607,83	17,70,669	2767,15	23,63,087	3912,36
<b>VI. TRADE</b>	<b>1,81,760</b>	<b>329,42</b>	<b>1,06,615</b>	<b>299,29</b>	<b>73,352</b>	<b>261,19</b>	<b>3,61,727</b>	<b>889,89</b>
1. Wholesale Trade	6,033	14,26	6,730	27,07	3,818	20,63	16,581	61,96
2. Retail Trade	1,75,727	315,16	99,885	272,21	69,534	240,56	3,45,146	827,93
<b>VII. FINANCE</b>	<b>837</b>	<b>3,94</b>	<b>648</b>	<b>3,99</b>	<b>2,853</b>	<b>10,86</b>	<b>4,338</b>	<b>18,79</b>
<b>VIII. ALL OTHERS</b>	<b>1,38,623</b>	<b>242,53</b>	<b>1,06,226</b>	<b>279,39</b>	<b>1,84,122</b>	<b>687,93</b>	<b>4,28,971</b>	<b>1209,85</b>
<b>TOTAL BANK CREDIT</b>	<b>19,06,766</b>	<b>3809,74</b>	<b>10,91,655</b>	<b>2956,24</b>	<b>23,92,988</b>	<b>5234,32</b>	<b>53,91,409</b>	<b>12000,31</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	26,348	41,49	11,898	28,45	3,963	10,14	42,209	80,08
2. Other Small Scale Industries	20,675	52,15	28,063	84,84	44,162	158,50	92,900	295,48

STATE : KERALA

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>1,96,091</b>	<b>307,74</b>	<b>10,48,246</b>	<b>1703,52</b>	<b>59,503</b>	<b>98,56</b>	<b>13,03,840</b>	<b>2109,82</b>
1. Direct Finance	1,94,100	304,77	10,34,593	1680,13	50,570	87,20	12,79,263	2072,10
2. Indirect Finance	1,991	2,98	13,653	23,39	8,933	11,36	24,577	37,72
<b>II. INDUSTRY</b>	<b>20,602</b>	<b>55,57</b>	<b>1,46,037</b>	<b>412,76</b>	<b>26,329</b>	<b>93,81</b>	<b>1,92,968</b>	<b>562,14</b>
<b>III. TRANSPORT OPERATORS</b>	<b>2,447</b>	<b>13,67</b>	<b>30,045</b>	<b>133,49</b>	<b>3,690</b>	<b>18,07</b>	<b>36,182</b>	<b>165,23</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>13,970</b>	<b>23,38</b>	<b>74,592</b>	<b>156,31</b>	<b>17,152</b>	<b>49,41</b>	<b>1,05,714</b>	<b>229,10</b>
<b>V. PERSONAL LOANS</b>	<b>79,467</b>	<b>245,87</b>	<b>6,29,397</b>	<b>2120,39</b>	<b>2,43,923</b>	<b>892,02</b>	<b>9,52,787</b>	<b>3258,28</b>
1. Loans for Purchase of Consumer Durables	5,585	10,14	38,157	75,35	19,898	54,90	63,640	140,38
2. Loans for Housing	11,356	109,58	93,482	852,13	36,523	297,67	1,41,361	1259,38
3. Rest of the Personal Loans	62,526	126,16	4,97,758	1192,90	1,87,502	539,45	7,47,786	1858,51
<b>VI. TRADE</b>	<b>61,100</b>	<b>103,71</b>	<b>2,91,851</b>	<b>667,19</b>	<b>42,627</b>	<b>133,84</b>	<b>3,95,578</b>	<b>904,74</b>
1. Wholesale Trade	1,358	3,32	5,844	23,57	1,655	9,50	8,857	36,40
2. Retail Trade	59,742	100,39	2,86,007	643,62	40,972	124,34	3,86,721	868,34
<b>VII. FINANCE</b>	<b>189</b>	<b>1,42</b>	<b>3,522</b>	<b>12,89</b>	<b>137</b>	<b>1,10</b>	<b>3,848</b>	<b>15,41</b>
<b>VIII. ALL OTHERS</b>	<b>57,376</b>	<b>111,04</b>	<b>4,71,288</b>	<b>980,11</b>	<b>98,056</b>	<b>337,28</b>	<b>6,26,720</b>	<b>1428,43</b>
<b>TOTAL BANK CREDIT</b>	<b>4,31,242</b>	<b>862,41</b>	<b>26,94,978</b>	<b>6186,66</b>	<b>4,91,417</b>	<b>1624,09</b>	<b>36,17,637</b>	<b>8673,16</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	7,407	13,31	44,477	95,66	3,267	7,96	55,151	116,93
2. Other Small Scale Industries	10,738	32,22	83,612	247,60	15,856	58,55	1,10,206	338,36

**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 2002**

SOUTHERN REGION  
STATE : TAMIL NADU

(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>14,41,940</b>	<b>1954,57</b>	<b>7,41,010</b>	<b>1213,36</b>	<b>1,63,999</b>	<b>294,55</b>	<b>23,46,949</b>	<b>3462,48</b>
1. Direct Finance	14,19,257	1923,78	7,23,237	1183,74	1,49,429	273,34	22,91,923	3380,86
2. Indirect Finance	22,683	30,79	17,773	29,62	14,570	21,21	55,026	81,62
<b>II. INDUSTRY</b>	<b>58,712</b>	<b>141,65</b>	<b>60,405</b>	<b>193,55</b>	<b>1,55,655</b>	<b>455,55</b>	<b>2,74,772</b>	<b>790,75</b>
<b>III. TRANSPORT OPERATORS</b>	<b>10,466</b>	<b>18,22</b>	<b>5,851</b>	<b>25,79</b>	<b>7,049</b>	<b>30,87</b>	<b>23,366</b>	<b>74,87</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>60,816</b>	<b>77,46</b>	<b>54,888</b>	<b>92,07</b>	<b>38,616</b>	<b>114,15</b>	<b>1,54,320</b>	<b>283,68</b>
<b>V. PERSONAL LOANS</b>	<b>3,56,479</b>	<b>685,30</b>	<b>4,43,444</b>	<b>1037,74</b>	<b>9,57,327</b>	<b>3044,49</b>	<b>17,57,250</b>	<b>4767,52</b>
1. Loans for Purchase of Consumer Durables	26,029	40,62	38,928	72,88	75,476	183,01	1,40,433	296,51
2. Loans for Housing	24,406	168,78	29,458	243,26	79,035	546,16	1,32,899	958,20
3. Rest of the Personal Loans	3,06,044	475,90	3,75,058	721,60	8,02,816	2315,31	14,83,918	3512,81
<b>VI. TRADE</b>	<b>1,02,427</b>	<b>144,53</b>	<b>88,318</b>	<b>185,99</b>	<b>71,222</b>	<b>236,89</b>	<b>2,61,967</b>	<b>567,40</b>
1. Wholesale Trade	4,233	10,24	3,703	14,17	10,995	44,88	18,931	69,30
2. Retail Trade	98,194	134,28	84,615	171,81	60,227	192,01	2,43,036	498,10
<b>VII. FINANCE</b>	<b>1,346</b>	<b>5,05</b>	<b>1,768</b>	<b>4,94</b>	<b>2,145</b>	<b>8,13</b>	<b>5,259</b>	<b>18,12</b>
<b>VIII. ALL OTHERS</b>	<b>2,28,540</b>	<b>377,04</b>	<b>1,83,078</b>	<b>373,04</b>	<b>2,36,981</b>	<b>858,46</b>	<b>6,48,599</b>	<b>1608,54</b>
<b>TOTAL BANK CREDIT</b>	<b>22,60,726</b>	<b>3403,80</b>	<b>15,78,762</b>	<b>3126,48</b>	<b>16,32,994</b>	<b>5043,08</b>	<b>54,72,482</b>	<b>11573,37</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	15,856	21,75	10,950	18,47	8,470	24,25	35,276	64,47
2. Other Small Scale Industries	31,186	80,65	34,990	118,44	57,240	250,59	1,23,416	449,68

**LAKSHADWEEP**

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>416</b>	<b>60</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>416</b>	<b>60</b>
1. Direct Finance	416	60	—	—	—	—	416	60
2. Indirect Finance	—	—	—	—	—	—	—	—
<b>II. INDUSTRY</b>	<b>16</b>	<b>6</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>16</b>	<b>6</b>
<b>III. TRANSPORT OPERATORS</b>	<b>128</b>	<b>48</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>128</b>	<b>48</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>40</b>	<b>13</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>40</b>	<b>13</b>
<b>V. PERSONAL LOANS</b>	<b>982</b>	<b>2,66</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>982</b>	<b>2,66</b>
1. Loans for Purchase of Consumer Durables	16	3	—	—	—	—	16	3
2. Loans for Housing	13	10	—	—	—	—	13	10
3. Rest of the Personal Loans	953	2,53	—	—	—	—	953	2,53
<b>VI. TRADE</b>	<b>137</b>	<b>57</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>137</b>	<b>57</b>
1. Wholesale Trade	1	(..)	—	—	—	—	1	(..)
2. Retail Trade	136	57	—	—	—	—	136	57
<b>VII. FINANCE</b>	<b>12</b>	<b>4</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>12</b>	<b>4</b>
<b>VIII. ALL OTHERS</b>	<b>240</b>	<b>63</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>240</b>	<b>63</b>
<b>TOTAL BANK CREDIT</b>	<b>1,971</b>	<b>5,17</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>1,971</b>	<b>5,17</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	9	2	—	—	—	—	9	2
2. Other Small Scale Industries	7	4	—	—	—	—	7	4

**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 2002**

SOUTHERN REGION  
PONDICHERRY

(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>15,858</b>	<b>21,49</b>	<b>5,858</b>	<b>10,40</b>	<b>6,798</b>	<b>15,85</b>	<b>28,514</b>	<b>47,74</b>
1. Direct Finance	15,856	21,46	5,814	10,33	6,790	15,79	28,460	47,58
2. Indirect Finance	2	3	44	6	8	6	54	15
<b>II. INDUSTRY</b>	<b>206</b>	<b>74</b>	<b>438</b>	<b>1,59</b>	<b>1,307</b>	<b>5,54</b>	<b>1,951</b>	<b>7,87</b>
<b>III. TRANSPORT OPERATORS</b>	<b>30</b>	<b>10</b>	<b>230</b>	<b>83</b>	<b>278</b>	<b>97</b>	<b>538</b>	<b>1,89</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>515</b>	<b>86</b>	<b>640</b>	<b>1,34</b>	<b>693</b>	<b>2,31</b>	<b>1,848</b>	<b>4,51</b>
<b>V. PERSONAL LOANS</b>	<b>8,017</b>	<b>13,14</b>	<b>8,097</b>	<b>21,53</b>	<b>17,589</b>	<b>55,22</b>	<b>33,703</b>	<b>89,89</b>
1. Loans for Purchase of Consumer Durables	634	79	690	1,05	1,849	3,45	3,173	5,29
2. Loans for Housing	450	2,81	856	6,58	1,256	12,05	2,562	21,44
3. Rest of the Personal Loans	6,933	9,53	6,551	13,90	14,484	39,72	27,968	63,16
<b>VI. TRADE</b>	<b>1,488</b>	<b>2,19</b>	<b>1,121</b>	<b>2,48</b>	<b>4,815</b>	<b>11,36</b>	<b>7,424</b>	<b>16,03</b>
1. Wholesale Trade	7	5	7	6	200	1,66	214	1,77
2. Retail Trade	1,481	2,14	1,114	2,42	4,615	9,70	7,210	14,26
<b>VII. FINANCE</b>	<b>—</b>	<b>—</b>	<b>6</b>	<b>6</b>	<b>111</b>	<b>31</b>	<b>117</b>	<b>37</b>
<b>VIII. ALL OTHERS</b>	<b>841</b>	<b>1,97</b>	<b>1,924</b>	<b>4,56</b>	<b>4,620</b>	<b>17,40</b>	<b>7,385</b>	<b>23,93</b>
<b>TOTAL BANK CREDIT</b>	<b>26,955</b>	<b>40,48</b>	<b>18,314</b>	<b>42,80</b>	<b>36,211</b>	<b>108,95</b>	<b>81,480</b>	<b>192,23</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	39	14	48	5	203	43	290	62
2. Other Small Scale Industries	105	36	302	1,13	960	4,11	1,367	5,60

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TABLE NO. 5.9

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(On Next Page)

**TABLE NO. 5.9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF**

**NORTHERN REGION**

**STATE: HARYANA**

OCCUPATION	AMBALA		BHIWANI		FARIDABAD		FATEHABAD	
	No. of Accounts	Amount Out- standing						
	1	2	3	4	5	6	7	8
<b>I. AGRICULTURE</b>	<b>17,598</b>	<b>235,52,22</b>	<b>47,571</b>	<b>157,65,02</b>	<b>24,179</b>	<b>136,13,01</b>	<b>20,812</b>	<b>128,84,17</b>
1. Direct Finance	16,993	100,05,88	46,265	149,87,74	23,106	103,69,17	20,444	109,67,07
2. Indirect Finance	605	135,46,34	1,306	7,77,28	1,073	32,43,84	368	19,17,10
<b>II. INDUSTRY</b>	<b>3,683</b>	<b>201,25,09</b>	<b>6,723</b>	<b>102,97,97</b>	<b>16,243</b>	<b>1571,44,48</b>	<b>1,469</b>	<b>17,10,89</b>
1. Mining & Quarrying	3	1,30,51	19	1,37,74	14	1,67,99	—	—
2. Manufacturing & Processing	3,532	191,63,90	6,678	100,72,72	16,108	1075,66,53	1,452	16,64,86
3. Electricity, Gas & Water	5	1,71,03	—	—	29	386,79,75	—	—
4. Construction	143	6,59,65	26	87,51	92	107,30,21	17	46,03
<b>III. TRANSPORT OPERATORS</b>	<b>605</b>	<b>5,26,02</b>	<b>1,162</b>	<b>4,23,64</b>	<b>746</b>	<b>5,07,27</b>	<b>161</b>	<b>98,84</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>1,844</b>	<b>16,50,34</b>	<b>923</b>	<b>4,48,70</b>	<b>2,209</b>	<b>32,94,76</b>	<b>218</b>	<b>1,73,50</b>
<b>V. PERSONAL LOANS</b>	<b>24,537</b>	<b>153,40,72</b>	<b>19,267</b>	<b>61,03,96</b>	<b>34,909</b>	<b>201,31,40</b>	<b>5,642</b>	<b>28,65,03</b>
1. Loans for Purchase of Consumer Durables	1,720	4,68,96	1,850	4,23,08	5,490	15,30,30	693	1,10,74
2. Loans for Housing	4,509	67,04,47	3,519	19,27,50	3,431	74,36,95	649	8,88,70
3. Rest of the Personal Loans	18,308	81,67,29	13,898	37,53,38	25,988	111,64,15	4,300	18,65,59
<b>VI. TRADE</b>	<b>7,873</b>	<b>91,75,55</b>	<b>9,024</b>	<b>30,14,96</b>	<b>17,403</b>	<b>111,03,15</b>	<b>3,968</b>	<b>18,80,88</b>
1. Wholesale Trade	794	32,44,30	685	4,18,78	966	46,82,96	284	5,40,51
2. Retail Trade	7,079	59,31,25	8,339	25,96,18	16,437	64,20,19	3,684	13,40,37
<b>VII. FINANCE</b>	<b>40</b>	<b>1,66,95</b>	<b>2</b>	<b>2,28</b>	<b>29</b>	<b>11,46,67</b>	<b>11</b>	<b>7,03</b>
<b>VIII. ALL OTHERS</b>	<b>6,559</b>	<b>103,54,14</b>	<b>10,518</b>	<b>19,90,75</b>	<b>7,121</b>	<b>106,60,58</b>	<b>2,637</b>	<b>20,76,11</b>
<b>TOTAL BANK CREDIT</b>	<b>62,739</b>	<b>808,91,03</b>	<b>95,190</b>	<b>380,47,28</b>	<b>1,02,839</b>	<b>2176,01,32</b>	<b>34,918</b>	<b>216,96,45</b>
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	505	13,35,66	5,392	7,00,80	1,697	24,76,82	396	3,89,79
2. Other Small Scale Industries	2,354	65,90,12	992	19,10,25	4,651	263,17,94	920	9,53,13

OCCUPATION	GURGAON		HISAR		JHAJJAR		JIND	
	No. of Accounts	Amount Out- standing						
	9	10	11	12	13	14	15	16
<b>I. AGRICULTURE</b>	<b>18,531</b>	<b>92,02,43</b>	<b>29,241</b>	<b>298,34,51</b>	<b>17,922</b>	<b>80,51,92</b>	<b>31,787</b>	<b>159,69,61</b>
1. Direct Finance	17,809	83,17,96	27,836	157,09,48	17,471	75,99,35	31,093	145,33,42
2. Indirect Finance	722	8,84,47	1,405	141,25,03	451	4,52,57	694	14,36,19
<b>II. INDUSTRY</b>	<b>4,209</b>	<b>1114,42,84</b>	<b>4,871</b>	<b>479,95,33</b>	<b>1,257</b>	<b>179,63,15</b>	<b>2,386</b>	<b>58,18,63</b>
1. Mining & Quarrying	15	1,22,83	8	26,73	—	—	10	40,13
2. Manufacturing & Processing	4,019	1071,36,50	3,181	470,03,41	1,238	179,04,88	2,366	57,51,26
3. Electricity, Gas & Water	6	14,90,39	2	7,96,96	—	—	1	1,75
4. Construction	169	26,93,12	1,680	1,68,23	19	58,27	9	25,49
<b>III. TRANSPORT OPERATORS</b>	<b>710</b>	<b>15,61,71</b>	<b>462</b>	<b>3,25,59</b>	<b>282</b>	<b>1,63,42</b>	<b>314</b>	<b>1,22,78</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>1,193</b>	<b>59,46,95</b>	<b>638</b>	<b>7,03,33</b>	<b>290</b>	<b>1,70,50</b>	<b>667</b>	<b>6,19,23</b>
<b>V. PERSONAL LOANS</b>	<b>29,865</b>	<b>200,03,57</b>	<b>21,409</b>	<b>156,52,57</b>	<b>8,129</b>	<b>34,47,24</b>	<b>7,519</b>	<b>38,63,64</b>
1. Loans for Purchase of Consumer Durables	1,954	8,81,21	1,730	7,29,07	455	1,52,48	365	2,54,53
2. Loans for Housing	2,964	69,04,46	3,294	49,56,50	1,005	13,94,27	790	12,41,27
3. Rest of the Personal Loans	24,947	122,17,90	16,385	99,67,00	6,669	19,00,49	6,364	23,67,84
<b>VI. TRADE</b>	<b>9,251</b>	<b>77,55,90</b>	<b>7,231</b>	<b>77,67,39</b>	<b>3,779</b>	<b>11,34,32</b>	<b>7,262</b>	<b>37,52,85</b>
1. Wholesale Trade	391	23,12,89	347	22,08,70	83	1,33,55	174	12,74,97
2. Retail Trade	8,860	54,43,01	6,884	55,58,69	3,696	10,00,77	7,088	24,77,88
<b>VII. FINANCE</b>	<b>3,109</b>	<b>196,89,93</b>	<b>58</b>	<b>1,48,91</b>	<b>13</b>	<b>5,48</b>	<b>704</b>	<b>2,81,07</b>
<b>VIII. ALL OTHERS</b>	<b>5,195</b>	<b>103,73,02</b>	<b>3,847</b>	<b>36,61,50</b>	<b>2,890</b>	<b>52,18,92</b>	<b>1,109</b>	<b>10,61,50</b>
<b>TOTAL BANK CREDIT</b>	<b>72,063</b>	<b>1859,76,35</b>	<b>67,757</b>	<b>1060,89,13</b>	<b>34,562</b>	<b>361,54,95</b>	<b>51,748</b>	<b>314,89,31</b>
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	1,492	9,59,41	837	11,19,22	193	2,00,38	471	1,63,65
2. Other Small Scale Industries	1,610	98,29,04	1,781	38,26,25	920	20,36,19	1,570	31,64,50

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION — MARCH 2002**

(Amount in Rupees Thousand)

KAITHAL		KARNAL		KURUKSHETRA		MAHENDRAGARH		PANCHKULA		PANIPAT		Item No.
No. of Accounts	Amount Outstanding											
17	18	19	20	21	22	23	24	25	26	27	28	
32,042	198,76,59	26,961	200,24,34	26,735	160,11,08	16,561	65,38,78	6,570	60,50,32	12,099	171,07,71	I
31,050	169,46,94	26,096	165,06,68	26,198	129,43,13	16,346	62,06,18	6,450	34,66,38	11,610	77,39,22	1
992	29,29,65	865	35,17,66	537	30,67,95	215	3,32,60	120	25,83,94	489	93,68,49	2
1,868	102,38,50	3,953	420,44,03	1,502	75,78,21	2,029	31,86,60	2,706	324,24,11	7,350	466,48,68	II
—	—	94	8,06,54	3	29,53	3	14,32	27	1,64,30	4	18,38	1
1,855	101,98,53	3,799	409,70,62	1,439	72,76,47	2,017	31,28,84	2,592	305,93,48	6,835	460,58,44	2
—	—	1	8,24	1	49,24	1	12,83	5	9,62,10	—	—	3
13	39,97	59	2,58,63	59	2,22,97	8	30,61	82	7,04,23	511	5,71,86	4
322	95,18	345	2,64,20	945	1,86,91	260	59,86	330	2,57,36	193	2,06,50	III
581	2,62,41	1,004	17,42,81	1,468	7,48,46	517	3,63,73	609	10,72,68	638	10,51,26	IV
8,106	47,05,06	19,130	134,43,29	10,609	77,43,39	7,982	29,10,05	13,399	103,59,25	12,921	91,95,60	V
494	1,33,99	1,004	5,18,64	682	1,61,57	1,118	3,13,70	1,535	3,66,64	696	2,56,90	1
1,198	18,10,12	3,025	55,01,82	2,296	35,67,82	440	5,89,57	2,496	49,95,16	1,648	31,67,33	2
6,414	27,60,95	15,101	74,22,83	7,631	40,14,00	6,424	20,06,78	9,368	49,97,45	10,577	57,71,37	3
7,676	36,36,42	6,895	103,74,37	5,586	37,26,54	5,622	14,69,27	2,394	20,13,92	6,333	95,75,12	VI
122	9,01,76	303	57,78,74	144	8,47,20	48	1,83,99	207	4,04,42	1,089	35,42,70	1
7,554	27,34,66	6,592	45,95,63	5,442	28,79,34	5,574	12,85,28	2,187	16,09,50	5,244	60,32,42	2
12	2,49	9	30,81	13	49,90	17	18,07	8	53,50	312	1,28,84	VII
1,796	25,37,56	2,550	90,35,85	2,832	24,94,55	1,795	7,11,92	2,647	162,88,52	5,657	116,21,84	VIII
52,403	413,54,21	60,847	969,59,70	49,690	385,39,04	34,783	152,58,28	28,663	685,19,66	45,503	955,35,55	Total
662	4,49,35	446	26,68,01	292	10,21,93	1,250	1,75,49	201	1,09,02	789	41,11,53	1
1,031	43,32,40	2,112	228,87,73	1,040	44,35,83	687	3,06,56	2,095	62,56,64	4,419	278,20,53	2

**STATE : HIMACHAL PRADESH**

REWARI		ROHTAK		SIRSA		SONIPAT		YAMUNANAGAR		BILASPUR		Item No.
No. of Accounts	Amount Outstanding											
29	30	31	32	33	34	35	36	37	38	1	2	
18,817	71,33,98	20,688	98,45,10	32,985	196,53,44	16,502	96,58,03	25,882	133,83,82	5,704	13,20,46	I
18,146	69,14,26	20,450	94,47,12	32,228	181,74,63	15,855	82,31,93	25,148	116,13,81	5,595	11,36,03	1
671	2,19,72	238	3,97,98	757	14,78,81	647	14,26,10	734	17,70,01	109	1,84,43	2
1,746	60,42,99	2,712	158,52,32	2,356	33,22,17	1,968	252,83,76	4,336	186,31,02	1,061	5,75,82	II
7	2,12,34	3	9,29	4	12,21	1	4,97	9	56,36	—	—	1
1,722	57,41,97	2,625	155,52,36	2,335	31,72,76	1,868	248,20,65	3,781	178,57,93	1,035	5,04,22	2
—	—	5	46,32	1	9	7	20,76	7	34,53	—	—	3
17	88,68	79	2,44,35	16	1,37,11	92	4,37,38	539	6,82,20	26	71,60	4
564	2,05,13	653	4,14,05	185	1,19,46	391	3,09,29	620	3,61,96	537	6,78,64	III
1,040	17,42,86	871	8,10,46	612	4,88,92	467	4,83,80	1,133	7,86,97	359	2,09,19	IV
12,342	55,95,55	19,755	108,70,80	9,707	54,50,83	13,383	69,70,25	22,168	138,40,32	5,848	22,09,11	V
1,046	1,91,77	740	3,92,19	990	2,62,78	822	2,83,92	1,880	6,20,74	482	1,34,23	1
1,201	18,26,41	2,589	50,30,66	1,279	19,35,06	1,781	25,42,44	4,851	47,99,80	820	6,39,96	2
10,095	35,77,37	16,426	54,47,95	7,438	32,52,99	10,780	41,43,89	15,437	84,19,78	4,546	14,34,92	3
5,275	24,43,34	7,472	55,25,52	7,015	43,25,85	6,850	38,48,72	7,020	54,07,53	3,168	17,07,22	VI
135	6,76,43	710	17,91,54	297	6,17,79	703	10,22,32	277	19,48,87	115	1,57,76	1
5,140	17,66,91	6,762	37,33,98	6,718	37,08,06	6,147	28,26,40	6,743	34,58,66	3,053	15,49,46	2
20	34,09	18	1,54,11	24	27,11	7	51,04	34	17,34	4	5,45	VII
2,382	22,41,96	3,047	27,76,50	1,869	23,99,22	2,582	25,07,37	5,699	47,05,90	749	4,44,74	VIII
42,186	254,39,90	55,216	462,48,86	54,753	357,87,00	42,150	491,12,26	66,892	571,34,86	17,430	71,50,63	Total
901	4,64,53	858	8,11,08	727	6,52,52	192	3,83,39	504	5,17,99	446	2,31,05	1
666	8,40,65	1,195	34,92,27	1,255	11,85,30	1,252	40,80,47	2,620	56,61,59	537	2,07,72	2

**TABLE NO. 5.9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF**

**NORTHERN REGION**

**STATE : HIMACHAL PRADESH (Contd.)**

OCCUPATION	CHAMBA		HAMIRPUR		KANGRA		KINNAUR	
	No. of Accounts	Amount Out- standing						
	3	4	5	6	7	8	9	10
<b>I. AGRICULTURE</b>	<b>6,349</b>	<b>9,28,30</b>	<b>7,449</b>	<b>16,82,24</b>	<b>20,409</b>	<b>42,63,78</b>	<b>1,874</b>	<b>3,75,19</b>
1. Direct Finance	5,928	7,83,00	7,180	15,86,95	19,996	40,77,13	1,874	3,75,19
2. Indirect Finance	421	1,45,30	269	95,29	413	1,86,65	—	—
<b>II. INDUSTRY</b>	<b>2,286</b>	<b>4,25,48</b>	<b>1,768</b>	<b>9,47,32</b>	<b>4,863</b>	<b>246,42,84</b>	<b>321</b>	<b>47,66,27</b>
1. Mining & Quarrying	6	36,07	2	14,23	30	1,97,71	—	—
2. Manufacturing & Processing	2,272	3,59,50	1,726	7,74,62	4,562	38,91,23	319	46,87
3. Electricity, Gas & Water	—	—	—	—	3	200,21,67	1	47,17,77
4. Construction	8	29,91	40	1,58,47	268	5,32,23	1	1,63
<b>III. TRANSPORT OPERATORS</b>	<b>2,673</b>	<b>10,60,36</b>	<b>654</b>	<b>9,28,56</b>	<b>1,812</b>	<b>25,57,84</b>	<b>88</b>	<b>1,35,19</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>333</b>	<b>2,53,81</b>	<b>438</b>	<b>2,41,64</b>	<b>1,662</b>	<b>12,45,48</b>	<b>99</b>	<b>28,43</b>
<b>V. PERSONAL LOANS</b>	<b>7,480</b>	<b>22,35,13</b>	<b>7,406</b>	<b>31,84,21</b>	<b>29,160</b>	<b>119,59,86</b>	<b>1,150</b>	<b>5,79,41</b>
1. Loans for Purchase of Consumer Durables	575	1,41,79	468	1,11,35	2,290	6,31,81	177	51,35
2. Loans for Housing	750	5,89,40	807	10,28,11	2,952	39,76,73	133	2,39,47
3. Rest of the Personal Loans	6,155	15,03,94	6,131	20,44,75	23,918	73,51,32	840	2,88,59
<b>VI. TRADE</b>	<b>4,470</b>	<b>14,80,42</b>	<b>3,916</b>	<b>20,65,57</b>	<b>8,961</b>	<b>52,87,35</b>	<b>527</b>	<b>2,80,92</b>
1. Wholesale Trade	47	74,53	48	2,08,04	316	11,23,57	42	30,47
2. Retail Trade	4,423	14,05,89	3,868	18,57,53	8,645	41,63,78	485	2,50,45
<b>VII. FINANCE</b>	<b>1</b>	<b>1,60</b>	<b>12</b>	<b>13,65</b>	<b>173</b>	<b>9,37,83</b>	<b>—</b>	<b>—</b>
<b>VIII. ALL OTHERS</b>	<b>3,146</b>	<b>6,21,68</b>	<b>1,084</b>	<b>10,78,20</b>	<b>6,164</b>	<b>31,79,66</b>	<b>465</b>	<b>1,63,11</b>
<b>TOTAL BANK CREDIT</b>	<b>26,738</b>	<b>70,06,78</b>	<b>22,727</b>	<b>101,41,39</b>	<b>73,204</b>	<b>540,74,64</b>	<b>4,524</b>	<b>63,28,52</b>
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	1,106	1,41,27	869	3,34,33	2,132	9,87,43	290	38,21
2. Other Small Scale Industries	514	1,62,82	682	3,39,60	1,949	13,10,52	19	3,76

OCCUPATION	KULU		LAHUL & SPITI		MANDI		SIMLA	
	No. of Accounts	Amount Out- standing						
	11	12	13	14	15	16	17	18
<b>I. AGRICULTURE</b>	<b>8,793</b>	<b>22,59,55</b>	<b>682</b>	<b>2,34,85</b>	<b>14,579</b>	<b>26,09,94</b>	<b>15,850</b>	<b>77,07,80</b>
1. Direct Finance	8,575	21,66,35	662	1,55,70	13,760	22,49,42	15,406	46,31,72
2. Indirect Finance	218	93,20	20	79,15	819	3,60,52	444	30,76,08
<b>II. INDUSTRY</b>	<b>2,169</b>	<b>27,61,31</b>	<b>358</b>	<b>46,87</b>	<b>4,238</b>	<b>20,01,11</b>	<b>1,607</b>	<b>110,94,77</b>
1. Mining & Quarrying	7	29,76	1	2,81	5	31,98	13	1,23,77
2. Manufacturing & Processing	2,094	11,50,89	357	44,06	4,169	17,75,82	1,544	26,91,19
3. Electricity, Gas & Water	3	13,06,98	—	—	1	4,87	9	79,33,96
4. Construction	65	2,73,68	—	—	63	1,88,44	41	3,45,85
<b>III. TRANSPORT OPERATORS</b>	<b>1,138</b>	<b>15,14,36</b>	<b>32</b>	<b>31,90</b>	<b>1,575</b>	<b>18,35,82</b>	<b>1,591</b>	<b>42,20,40</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>625</b>	<b>5,65,16</b>	<b>39</b>	<b>14,91</b>	<b>975</b>	<b>5,06,81</b>	<b>1,430</b>	<b>130,08,28</b>
<b>V. PERSONAL LOANS</b>	<b>7,854</b>	<b>41,99,35</b>	<b>444</b>	<b>1,75,81</b>	<b>18,063</b>	<b>64,93,22</b>	<b>20,201</b>	<b>113,04,36</b>
1. Loans for Purchase of Consumer Durables	799	2,75,00	67	11,50	2,093	5,66,72	2,552	6,68,73
2. Loans for Housing	902	16,73,87	44	67,47	1,267	17,79,64	3,335	44,08,05
3. Rest of the Personal Loans	6,153	22,50,48	333	96,84	14,703	41,46,86	14,314	62,27,58
<b>VI. TRADE</b>	<b>3,675</b>	<b>25,46,03</b>	<b>541</b>	<b>2,11,19</b>	<b>7,644</b>	<b>47,00,69</b>	<b>6,048</b>	<b>53,78,90</b>
1. Wholesale Trade	195	3,56,00	—	—	259	6,58,58	288	10,83,05
2. Retail Trade	3,480	21,90,03	541	2,11,19	7,385	40,42,11	5,760	42,95,85
<b>VII. FINANCE</b>	<b>3</b>	<b>3,60</b>	<b>—</b>	<b>—</b>	<b>15</b>	<b>10,25</b>	<b>57</b>	<b>3,05,13</b>
<b>VIII. ALL OTHERS</b>	<b>2,013</b>	<b>23,94,07</b>	<b>101</b>	<b>34,90</b>	<b>3,408</b>	<b>11,93,17</b>	<b>4,424</b>	<b>83,53,82</b>
<b>TOTAL BANK CREDIT</b>	<b>26,270</b>	<b>162,43,43</b>	<b>2,197</b>	<b>7,50,43</b>	<b>50,497</b>	<b>193,51,01</b>	<b>51,208</b>	<b>613,73,46</b>
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	1,266	3,84,75	213	28,96	2,724	6,31,22	667	2,68,08
2. Other Small Scale Industries	656	5,58,75	141	14,12	1,092	6,36,26	688	6,28,75

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION — MARCH 2002**

STATE: JAMMU & KASHMIR

(Amount in Rupees Thousand)

SIRMAUR		SOLAN		UNA		ANANTNAG		BADGAM		BARAMULLA		Item No.
No. of Accounts	Amount Outstanding											
19	20	21	22	23	24	1	2	3	4	5	6	
7,336	14,02,65	9,452	42,26,03	7,502	23,22,03	3,830	39,74,96	3,385	10,36,46	6,913	31,97,54	I
7,070	13,06,26	9,193	37,29,68	7,255	19,35,54	3,757	8,91,58	2,628	8,22,00	6,627	29,81,81	1
266	96,39	259	4,96,35	247	3,86,49	73	30,83,38	757	2,14,46	286	2,15,73	2
669	45,39,51	2,963	290,73,52	1,629	21,47,03	3,050	192,85,51	3,510	31,76,47	2,136	12,70,18	II
15	84,91	5	47,54	3	20,86	2	10,39	2	2,58,34	3	19,67	1
630	43,65,04	2,918	288,72,35	1,583	19,91,08	2,771	190,35,34	3,397	24,94,98	2,047	9,40,81	2
—	—	1	3,06	—	—	—	—	1	3,50	—	—	3
24	89,56	39	1,50,57	43	1,35,09	277	2,39,78	110	4,19,65	86	3,09,70	4
434	3,60,84	513	6,65,22	260	4,09,32	864	15,06,45	676	6,92,95	864	10,33,95	III
536	2,25,20	575	244,18,44	506	3,74,80	297	25,55,50	466	4,85,78	290	2,21,83	IV
5,795	28,10,14	11,819	75,28,73	7,049	30,88,13	15,885	48,03,06	9,846	38,75,66	14,051	44,22,76	V
568	1,70,01	1,820	4,68,59	404	81,84	2,482	4,10,90	1,828	6,14,89	1,558	3,81,54	1
969	11,93,14	1,992	31,24,93	892	11,58,21	1,034	9,41,30	1,843	16,49,86	989	10,10,86	2
4,258	14,46,99	8,007	39,35,21	5,753	18,48,08	12,369	34,50,86	6,175	16,10,91	11,504	30,30,36	3
3,238	19,15,26	3,784	46,17,98	2,679	17,56,48	3,396	32,15,86	2,486	21,89,36	4,433	31,11,82	VI
105	2,56,54	174	22,55,65	25	95,64	311	6,92,98	58	3,41,76	222	1,54,98	1
3,133	16,58,72	3,610	23,62,33	2,654	16,60,84	3,085	25,22,88	2,428	18,47,60	4,211	29,56,84	2
26	7,50	27	2,33,19	6	5,48	4	152,89,58	1	46	13	1,81,07	VII
1,189	15,56,56	2,547	45,60,93	1,162	8,13,48	882	6,04,75	1,440	4,35,10	1,682	7,57,44	VIII
19,223	128,17,66	31,680	753,24,04	20,793	109,16,75	28,208	512,35,67	21,810	118,92,24	30,382	141,96,59	Total
289	6,91,68	545	12,75,03	658	4,38,87	1,275	4,38,32	925	2,44,20	817	2,96,26	1
232	16,87,46	2,075	53,79,86	840	10,02,97	739	2,32,32	1,556	10,96,40	701	3,90,65	2

DODA		JAMMU		KARGIL		KATHUA		KUPWARA		LADAKH		Item No.
No. of Accounts	Amount Outstanding											
7	8	9	10	11	12	13	14	15	16	17	18	
3,972	7,27,43	13,100	35,08,43	169	16,63	5,993	18,98,14	2,319	4,11,23	604	96,17	I
3,916	7,16,83	12,822	33,48,77	169	16,63	5,978	18,95,25	2,191	3,90,34	582	65,76	1
56	10,60	278	1,59,66	—	—	15	2,89	128	20,89	22	30,41	2
362	1,91,46	4,851	236,15,67	267	57,37	1,200	60,68,74	473	1,48,59	632	2,61,12	II
1	7,27	9	45,46	—	—	—	—	—	—	—	—	1
291	90,00	4,493	225,71,55	267	57,37	1,112	58,60,45	425	1,05,17	629	2,52,45	2
—	—	7	23,44	—	—	—	—	—	—	—	—	3
70	94,19	342	9,75,22	—	—	88	2,08,29	48	43,42	3	8,67	4
207	3,58,83	3,109	38,75,98	73	1,49,72	588	7,29,14	210	2,69,14	278	4,51,17	III
169	92,79	2,663	54,54,86	129	1,08,85	163	1,03,24	5	4,50	192	2,49,99	IV
6,959	17,81,73	48,119	268,38,51	329	1,00,98	8,243	32,95,01	3,175	8,08,13	901	5,13,38	V
1,702	2,75,18	4,472	15,08,57	2	15	1,098	3,46,36	322	79,39	76	23,25	1
260	2,97,74	6,168	93,39,17	12	26,55	689	8,00,18	172	1,99,69	85	71,01	2
4,997	12,08,81	37,479	159,90,77	315	74,28	6,456	21,48,47	2,681	5,29,05	740	4,19,12	3
2,365	12,83,32	11,163	135,67,67	589	2,19,16	2,915	15,31,91	1,752	8,36,82	511	3,00,24	VI
8	11,57	966	45,39,95	—	—	42	1,09,10	35	20,68	6	38,34	1
2,357	12,71,75	10,197	90,27,72	589	2,19,16	2,873	14,22,81	1,717	8,16,14	505	2,61,90	2
27	14,92	122	7,71,86	3	21	2	2,13	46	23,82	1	10	VII
403	6,38,37	6,241	115,15,02	35	8,11	708	4,55,34	295	1,24,04	293	3,74,62	VIII
14,464	50,88,85	89,368	891,48,00	1,594	6,61,03	19,812	140,83,65	8,275	26,26,27	3,412	22,46,79	Total
184	50,75	962	22,82,28	208	29,48	337	3,41,19	213	28,99	583	86,30	1
84	36,64	2,492	116,99,84	23	4,74	439	11,64,95	65	34,00	37	1,52,37	2

**TABLE NO. 5.9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF**

**NORTHERN REGION**

**STATE: JAMMU & KASHMIR (Contd.)**

OCCUPATION	POONCH		PULWAMA		RAJOURI		SRINAGAR	
	No. of Accounts	Amount Out- standing						
	19	20	21	22	23	24	25	26
<b>I. AGRICULTURE</b>	<b>4,377</b>	<b>3,39,39</b>	<b>4,857</b>	<b>11,90,27</b>	<b>3,573</b>	<b>5,06,41</b>	<b>5,089</b>	<b>49,03,02</b>
1. Direct Finance	4,372	3,36,92	4,612	10,88,89	3,505	4,51,70	4,958	31,14,02
2. Indirect Finance	5	2,47	245	1,01,38	68	54,71	131	17,89,00
<b>II. INDUSTRY</b>	<b>255</b>	<b>91,80</b>	<b>914</b>	<b>8,01,72</b>	<b>660</b>	<b>87,28,18</b>	<b>12,469</b>	<b>156,92,70</b>
1. Mining & Quarrying	—	—	5	33,50	—	—	14	65,69
2. Manufacturing & Processing	250	84,17	878	6,40,53	495	1,03,51	12,250	139,15,43
3. Electricity, Gas & Water	—	—	—	—	1	85,71,43	2	5,88
4. Construction	5	7,63	31	1,27,69	164	53,24	203	17,05,70
<b>III. TRANSPORT OPERATORS</b>	<b>107</b>	<b>1,52,74</b>	<b>595</b>	<b>11,61,83</b>	<b>666</b>	<b>3,15,07</b>	<b>1,293</b>	<b>29,13,40</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>19</b>	<b>24,27</b>	<b>93</b>	<b>2,03,59</b>	<b>90</b>	<b>44,79</b>	<b>2,496</b>	<b>1334,81,96</b>
<b>V. PERSONAL LOANS</b>	<b>4,028</b>	<b>11,89,04</b>	<b>8,844</b>	<b>24,21,56</b>	<b>5,638</b>	<b>15,11,23</b>	<b>46,610</b>	<b>208,00,90</b>
1. Loans for Purchase of Consumer Durables	667	1,71,55	1,625	3,43,65	297	94,14	9,536	33,69,02
2. Loans for Housing	95	1,20,74	485	4,26,51	105	1,36,19	5,439	59,31,23
3. Rest of the Personal Loans	3,266	8,96,75	6,734	16,51,40	5,236	12,80,90	31,635	115,00,65
<b>VI. TRADE</b>	<b>1,843</b>	<b>5,39,05</b>	<b>2,204</b>	<b>19,38,83</b>	<b>1,712</b>	<b>7,48,26</b>	<b>16,747</b>	<b>677,21,89</b>
1. Wholesale Trade	11	1,92	144	1,94,93	37	13,32	1,887	566,87,44
2. Retail Trade	1,832	5,37,13	2,060	17,43,90	1,675	7,34,94	14,860	110,34,45
<b>VII. FINANCE</b>	<b>6</b>	<b>1,08</b>	<b>—</b>	<b>—</b>	<b>20</b>	<b>10,62</b>	<b>9</b>	<b>4,83,27</b>
<b>VIII. ALL OTHERS</b>	<b>247</b>	<b>1,28,08</b>	<b>760</b>	<b>4,63,88</b>	<b>265</b>	<b>1,58,04</b>	<b>4,332</b>	<b>32,76,38</b>
<b>TOTAL BANK CREDIT</b>	<b>10,882</b>	<b>24,65,45</b>	<b>18,267</b>	<b>81,81,68</b>	<b>12,624</b>	<b>120,22,60</b>	<b>89,045</b>	<b>2492,73,52</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	50	8,49	333	1,60,93	73	18,11	3,185	14,39,90
2. Other Small Scale Industries	185	37,95	151	1,41,72	397	55,33	4,530	43,65,90

**STATE : PUNJAB**

OCCUPATION	UDHAMPUR		AMRITSAR		BATHINDA		FARIDKOT	
	No. of Accounts	Amount Out- standing						
	27	28	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>5,401</b>	<b>7,47,14</b>	<b>64,913</b>	<b>349,85,62</b>	<b>40,965</b>	<b>228,32,51</b>	<b>16,365</b>	<b>103,36,46</b>
1. Direct Finance	5,148	6,66,38	63,862	311,09,57	40,334	208,76,99	15,831	85,69,75
2. Indirect Finance	253	80,76	1,051	38,76,05	631	19,55,52	534	17,66,71
<b>II. INDUSTRY</b>	<b>1,627</b>	<b>7,99,77</b>	<b>12,414</b>	<b>672,62,20</b>	<b>4,638</b>	<b>79,65,57</b>	<b>1,256</b>	<b>44,46,93</b>
1. Mining & Quarrying	5	16,52	4	28,97	4	95,81	—	—
2. Manufacturing & Processing	1,488	6,93,05	12,021	662,67,14	4,574	71,94,39	1,237	42,34,75
3. Electricity, Gas & Water	1	2,34	6	30,08	3	24,32	4	63,99
4. Construction	133	87,86	383	9,36,01	57	6,51,05	15	1,48,19
<b>III. TRANSPORT OPERATORS</b>	<b>1,543</b>	<b>11,96,42</b>	<b>2,623</b>	<b>8,31,13</b>	<b>625</b>	<b>3,27,25</b>	<b>384</b>	<b>2,81,30</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>323</b>	<b>6,91,89</b>	<b>2,502</b>	<b>55,35,92</b>	<b>686</b>	<b>13,12,31</b>	<b>349</b>	<b>8,06,94</b>
<b>V. PERSONAL LOANS</b>	<b>12,011</b>	<b>40,67,37</b>	<b>79,150</b>	<b>422,31,59</b>	<b>20,014</b>	<b>122,01,64</b>	<b>7,925</b>	<b>50,32,19</b>
1. Loans for Purchase of Consumer Durables	2,097	5,33,40	6,822	14,71,76	868	2,80,96	551	1,84,06
2. Loans for Housing	991	8,95,35	8,860	178,11,80	4,749	59,18,78	1,971	19,21,05
3. Rest of the Personal Loans	8,923	26,38,62	63,468	229,48,03	14,397	60,01,90	5,403	29,27,08
<b>VI. TRADE</b>	<b>4,117</b>	<b>22,64,70</b>	<b>22,263</b>	<b>256,79,24</b>	<b>8,777</b>	<b>88,82,13</b>	<b>3,315</b>	<b>27,51,12</b>
1. Wholesale Trade	101	2,13,35	2,103	90,81,28	650	40,42,85	148	7,76,13
2. Retail Trade	4,016	20,51,35	20,160	165,97,96	8,127	48,39,28	3,167	19,74,99
<b>VII. FINANCE</b>	<b>12</b>	<b>17,45</b>	<b>618</b>	<b>11,38,46</b>	<b>71</b>	<b>3,28,50</b>	<b>16</b>	<b>20,98</b>
<b>VIII. ALL OTHERS</b>	<b>3,719</b>	<b>22,28,89</b>	<b>17,430</b>	<b>211,73,34</b>	<b>3,039</b>	<b>34,17,30</b>	<b>1,423</b>	<b>25,84,72</b>
<b>TOTAL BANK CREDIT</b>	<b>28,753</b>	<b>120,13,63</b>	<b>2,01,913</b>	<b>1988,37,50</b>	<b>78,815</b>	<b>572,67,21</b>	<b>31,033</b>	<b>262,60,64</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	546	2,91,86	1,501	24,60,66	1,359	9,90,52	203	2,17,58
2. Other Small Scale Industries	814	2,29,77	5,965	224,60,08	2,334	34,64,03	750	33,63,57

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION — MARCH 2002**

(Amount in Rupees Thousand)

FATEHGARH SAHIB		FEROZPUR		GURDASPUR		HOSHIARPUR		JALANDHAR		KAPURTHALA		Item No.
No. of Accounts	Amount Outstanding											
7	8	9	10	11	12	13	14	15	16	17	18	
15,229	85,14,32	61,050	385,26,97	46,233	192,10,37	42,884	168,26,80	39,665	311,16,29	20,930	105,44,10	I
14,742	77,71,20	59,850	334,90,68	45,551	181,30,83	41,706	152,38,21	38,214	202,91,44	20,527	89,41,03	1
487	7,43,12	1,200	50,36,29	682	10,79,54	1,178	15,88,59	1,451	108,24,85	403	16,03,07	2
<b>2,132</b>	<b>154,52,67</b>	<b>3,130</b>	<b>162,47,59</b>	<b>6,546</b>	<b>148,98,44</b>	<b>10,911</b>	<b>216,67,75</b>	<b>16,405</b>	<b>691,30,89</b>	<b>2,636</b>	<b>132,43,80</b>	<b>II</b>
20	56,06	38	1,78,73	14	93,77	1	11,65	17	66,03	4	23,15	1
2,091	152,53,28	2,967	155,92,48	6,306	142,15,71	10,614	210,75,75	15,891	651,14,89	2,560	129,62,77	2
4	71,54	5	53,14	2	11,16	2	2,29	15	37,92	6	21,10	3
17	71,79	120	4,23,24	224	5,77,80	294	5,78,06	482	39,12,05	66	2,36,78	4
<b>396</b>	<b>1,63,48</b>	<b>742</b>	<b>3,62,09</b>	<b>1,985</b>	<b>9,01,88</b>	<b>1,627</b>	<b>6,16,01</b>	<b>984</b>	<b>14,32,08</b>	<b>310</b>	<b>2,56,02</b>	<b>III</b>
<b>231</b>	<b>9,16,93</b>	<b>1,231</b>	<b>40,20,25</b>	<b>1,355</b>	<b>10,59,94</b>	<b>2,470</b>	<b>26,12,34</b>	<b>3,621</b>	<b>73,86,13</b>	<b>913</b>	<b>21,76,61</b>	<b>IV</b>
<b>9,194</b>	<b>52,65,35</b>	<b>23,254</b>	<b>98,67,80</b>	<b>35,381</b>	<b>157,80,27</b>	<b>35,271</b>	<b>153,83,14</b>	<b>71,027</b>	<b>468,51,97</b>	<b>19,850</b>	<b>110,23,98</b>	<b>V</b>
969	2,94,60	1,227	4,28,82	2,456	6,74,08	2,317	6,01,96	4,053	14,90,42	1,632	4,44,75	1
1,933	18,14,05	3,247	37,88,13	3,952	49,52,77	4,786	52,58,98	8,817	141,90,50	2,279	35,58,72	2
6,292	31,56,70	18,780	56,50,85	28,973	101,53,42	28,168	95,22,20	58,157	311,71,05	15,939	70,20,51	3
<b>3,358</b>	<b>71,27,34</b>	<b>9,080</b>	<b>90,01,01</b>	<b>12,697</b>	<b>78,70,34</b>	<b>11,919</b>	<b>67,17,88</b>	<b>18,645</b>	<b>314,71,90</b>	<b>4,516</b>	<b>78,93,01</b>	<b>VI</b>
628	41,57,52	288	21,49,36	571	17,18,03	454	20,76,24	1,904	159,63,03	226	44,40,54	1
2,730	29,69,82	8,792	68,51,65	12,126	61,52,31	11,465	46,41,64	16,741	155,08,87	4,290	34,52,47	2
<b>13</b>	<b>24,20</b>	<b>46</b>	<b>1,24,55</b>	<b>622</b>	<b>10,93,77</b>	<b>130</b>	<b>1,07,57</b>	<b>227</b>	<b>9,95,28</b>	<b>43</b>	<b>2,33,31</b>	<b>VII</b>
<b>2,762</b>	<b>10,52,89</b>	<b>4,653</b>	<b>49,01,43</b>	<b>7,967</b>	<b>67,32,58</b>	<b>5,850</b>	<b>56,02,04</b>	<b>19,124</b>	<b>306,56,82</b>	<b>6,038</b>	<b>43,22,67</b>	<b>VIII</b>
<b>33,315</b>	<b>385,17,18</b>	<b>1,03,186</b>	<b>830,51,69</b>	<b>1,12,786</b>	<b>675,47,59</b>	<b>1,11,062</b>	<b>695,33,53</b>	<b>1,69,698</b>	<b>2190,41,36</b>	<b>55,236</b>	<b>496,93,50</b>	<b>Total</b>
359	2,19,76	410	16,85,91	1,261	15,71,48	7,744	12,35,04	1,637	61,89,79	326	7,27,25	1
905	13,37,75	1,447	100,69,14	3,672	80,16,45	1,684	31,73,55	10,139	317,33,46	1,643	54,75,29	2

LUDHIANA		MANSA		MOGA		MUKTSAR		NAWANSHAHR		PATIALA		Item No.
No. of Accounts	Amount Outstanding											
19	20	21	22	23	24	25	26	27	28	29	30	
55,929	369,59,76	31,759	144,79,39	30,666	167,02,12	24,539	170,95,85	17,048	67,48,97	69,993	542,32,32	I
54,437	307,14,29	31,372	126,79,69	30,186	149,58,13	23,869	154,78,52	16,859	62,87,34	68,911	328,52,14	1
1,492	62,45,47	387	17,99,70	480	17,43,99	670	16,17,33	189	4,61,63	1,082	213,80,18	2
<b>31,322</b>	<b>3533,94,32</b>	<b>3,673</b>	<b>71,09,09</b>	<b>2,207</b>	<b>45,66,77</b>	<b>2,879</b>	<b>48,13,87</b>	<b>3,188</b>	<b>17,49,96</b>	<b>11,581</b>	<b>710,44,11</b>	<b>II</b>
43	3,99,64	1	4,37	1	9,99	2	17,68	4	66,02	8	1,28,30	1
30,857	3500,74,45	3,658	20,56,72	2,140	43,11,44	2,852	47,09,36	3,139	15,18,10	11,403	578,04,70	2
33	9,40,66	1	50,00,00	—	—	2	4,65	1	26	8	111,68,13	3
389	19,79,57	13	48,00	66	2,45,34	23	82,18	44	1,65,58	162	19,42,98	4
<b>1,153</b>	<b>13,18,66</b>	<b>879</b>	<b>2,71,53</b>	<b>629</b>	<b>3,61,11</b>	<b>222</b>	<b>71,16</b>	<b>374</b>	<b>2,41,34</b>	<b>790</b>	<b>12,30,84</b>	<b>III</b>
<b>4,270</b>	<b>81,46,78</b>	<b>448</b>	<b>4,18,76</b>	<b>743</b>	<b>8,82,84</b>	<b>454</b>	<b>11,11,58</b>	<b>418</b>	<b>7,27,21</b>	<b>1,138</b>	<b>41,14,20</b>	<b>IV</b>
<b>93,113</b>	<b>585,02,34</b>	<b>4,690</b>	<b>23,26,56</b>	<b>13,934</b>	<b>64,18,66</b>	<b>9,759</b>	<b>40,79,08</b>	<b>10,093</b>	<b>56,95,83</b>	<b>51,117</b>	<b>304,26,78</b>	<b>V</b>
3,564	11,13,88	193	47,97	652	2,37,21	607	1,55,14	975	2,60,42	3,958	11,25,93	1
17,769	265,64,08	723	8,25,51	1,854	22,98,51	1,690	16,56,18	1,209	17,90,99	10,605	146,06,95	2
71,780	308,24,38	3,774	14,53,08	11,428	38,82,94	7,462	22,67,76	7,909	36,44,42	36,554	146,93,90	3
<b>17,247</b>	<b>4158,00,14</b>	<b>4,714</b>	<b>23,15,29</b>	<b>4,522</b>	<b>39,89,51</b>	<b>4,942</b>	<b>41,08,22</b>	<b>3,328</b>	<b>34,53,52</b>	<b>13,056</b>	<b>171,82,94</b>	<b>VI</b>
2,849	3957,74,81	435	4,16,03	203	11,33,86	236	16,36,55	157	17,19,72	1,294	55,10,40	1
14,398	200,25,33	4,279	18,99,26	4,319	28,55,65	4,706	24,71,67	3,171	17,33,80	11,762	116,72,54	2
<b>560</b>	<b>19,93,56</b>	<b>32</b>	<b>91,63</b>	<b>64</b>	<b>1,60,85</b>	<b>20</b>	<b>83,53</b>	<b>5</b>	<b>12,85</b>	<b>144</b>	<b>2,50,98</b>	<b>VII</b>
<b>21,364</b>	<b>465,17,05</b>	<b>836</b>	<b>4,36,01</b>	<b>1,848</b>	<b>15,66,18</b>	<b>462</b>	<b>12,73,78</b>	<b>3,152</b>	<b>27,65,46</b>	<b>12,556</b>	<b>401,37,80</b>	<b>VIII</b>
<b>2,24,958</b>	<b>9226,32,61</b>	<b>47,031</b>	<b>274,48,26</b>	<b>54,613</b>	<b>346,48,04</b>	<b>43,277</b>	<b>326,37,07</b>	<b>37,606</b>	<b>213,95,14</b>	<b>1,60,375</b>	<b>2186,19,97</b>	<b>Total</b>
4,071	183,53,85	2,095	3,18,75	286	4,64,84	656	6,33,04	2,184	4,17,16	935	16,84,49	1
16,612	1013,67,25	1,370	14,32,59	926	20,56,51	1,655	20,25,82	404	2,50,78	6,344	138,54,38	2

**TABLE NO. 5.9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF**

NORTHERN REGION OCCUPATION	STATE : PUNJAB (Contd.)				STATE : RAJASTHAN			
	RUPNAGAR		SANGRUR		AJMER		ALWAR	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	31	32	33	34	1	2	3	4
<b>I. AGRICULTURE</b>	<b>23,048</b>	<b>167,62,21</b>	<b>81,007</b>	<b>463,96,37</b>	<b>36,930</b>	<b>121,46,81</b>	<b>74,931</b>	<b>289,59,50</b>
1. Direct Finance	22,739	117,79,72	79,147	411,67,81	36,373	102,42,91	72,813	263,70,66
2. Indirect Finance	309	49,82,49	1,860	52,28,56	557	19,03,90	2,118	25,88,84
<b>II. INDUSTRY</b>	<b>6,179</b>	<b>329,34,30</b>	<b>10,306</b>	<b>205,53,96</b>	<b>7,552</b>	<b>179,45,50</b>	<b>5,946</b>	<b>482,21,58</b>
1. Mining & Quarrying	3	20,54	21	62,08	111	21,71,09	38	3,18,17
2. Manufacturing & Processing	6,070	212,24,68	10,047	197,83,08	7,312	153,65,93	5,788	460,21,72
3. Electricity, Gas & Water	1	3,36	1	5,64	10	30,64	5	5,57,49
4. Construction	105	116,85,72	237	7,03,16	119	3,77,84	115	13,24,20
<b>III. TRANSPORT OPERATORS</b>	<b>1,412</b>	<b>8,20,90</b>	<b>1,865</b>	<b>6,62,81</b>	<b>949</b>	<b>8,80,73</b>	<b>591</b>	<b>2,90,47</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>1,318</b>	<b>17,97,43</b>	<b>702</b>	<b>11,22,64</b>	<b>2,657</b>	<b>33,50,37</b>	<b>1,877</b>	<b>16,40,13</b>
<b>V. PERSONAL LOANS</b>	<b>30,821</b>	<b>159,95,39</b>	<b>25,261</b>	<b>125,30,53</b>	<b>37,851</b>	<b>210,79,26</b>	<b>27,765</b>	<b>119,02,10</b>
1. Loans for Purchase of Consumer Durables	4,646	11,18,06	2,033	6,17,89	2,903	7,63,92	1,634	4,99,08
2. Loans for Housing	4,010	61,78,31	4,610	59,81,04	5,307	94,42,05	2,584	39,59,97
3. Rest of the Personal Loans	22,165	86,99,02	18,618	59,31,60	29,641	108,73,29	23,547	74,43,05
<b>VI. TRADE</b>	<b>8,323</b>	<b>59,68,53</b>	<b>12,320</b>	<b>110,68,76</b>	<b>12,512</b>	<b>120,85,72</b>	<b>11,102</b>	<b>54,20,40</b>
1. Wholesale Trade	630	16,72,60	666	27,66,22	825	63,08,82	3,472	14,68,07
2. Retail Trade	7,693	42,95,93	11,654	83,02,54	11,687	57,76,90	7,630	39,52,33
<b>VII. FINANCE</b>	<b>13</b>	<b>54,48</b>	<b>23</b>	<b>46,69</b>	<b>111</b>	<b>2,21,94</b>	<b>74</b>	<b>3,57,48</b>
<b>VIII. ALL OTHERS</b>	<b>3,927</b>	<b>127,21,31</b>	<b>4,984</b>	<b>31,42,03</b>	<b>11,373</b>	<b>174,88,69</b>	<b>6,145</b>	<b>43,61,54</b>
<b>TOTAL BANK CREDIT</b>	<b>75,041</b>	<b>870,54,55</b>	<b>1,36,468</b>	<b>955,23,79</b>	<b>1,09,935</b>	<b>851,99,02</b>	<b>1,28,431</b>	<b>1011,53,20</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,879	11,24,37	3,590	17,93,03	2,294	8,05,96	2,384	8,33,35
2. Other Small Scale Industries	3,378	56,27,52	4,714	79,99,43	3,937	46,23,06	2,628	63,34,96

OCCUPATION	BANSWARA		BARAN		BARMER		BHARATPUR	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	5	6	7	8	9	10	11	12
	<b>I. AGRICULTURE</b>	<b>23,524</b>	<b>38,41,16</b>	<b>27,871</b>	<b>110,39,44</b>	<b>23,500</b>	<b>53,63,43</b>	<b>61,604</b>
1. Direct Finance	22,859	34,58,37	27,094	107,22,80	22,724	51,03,38	60,631	281,03,67
2. Indirect Finance	665	3,82,79	777	3,16,64	776	2,60,05	973	10,44,60
<b>II. INDUSTRY</b>	<b>3,649</b>	<b>86,71,09</b>	<b>1,108</b>	<b>3,33,83</b>	<b>6,862</b>	<b>32,66,64</b>	<b>2,379</b>	<b>54,65,07</b>
1. Mining & Quarrying	49	3,23,74	3	18,96	4	1,32,62	27	1,10,30
2. Manufacturing & Processing	3,548	81,81,90	1,104	3,13,91	6,826	30,50,37	2,254	50,20,29
3. Electricity, Gas & Water	—	—	—	—	1	2,86	—	—
4. Construction	52	1,65,45	1	96	31	80,79	98	3,34,48
<b>III. TRANSPORT OPERATORS</b>	<b>358</b>	<b>3,22,74</b>	<b>240</b>	<b>45,56</b>	<b>109</b>	<b>1,36,89</b>	<b>1,237</b>	<b>1,96,82</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>669</b>	<b>2,53,75</b>	<b>171</b>	<b>1,00,23</b>	<b>666</b>	<b>3,73,72</b>	<b>592</b>	<b>3,85,54</b>
<b>V. PERSONAL LOANS</b>	<b>9,056</b>	<b>45,28,17</b>	<b>5,439</b>	<b>20,30,12</b>	<b>9,231</b>	<b>28,63,77</b>	<b>17,848</b>	<b>75,79,09</b>
1. Loans for Purchase of Consumer Durables	771	1,66,34	253	1,13,18	852	1,53,61	1,297	3,30,90
2. Loans for Housing	1,406	18,83,34	377	4,42,41	883	6,89,18	1,753	22,80,71
3. Rest of the Personal Loans	6,879	24,78,49	4,809	14,74,53	7,496	20,20,98	14,798	49,67,48
<b>VI. TRADE</b>	<b>7,575</b>	<b>27,40,07</b>	<b>4,553</b>	<b>12,34,82</b>	<b>6,423</b>	<b>20,30,36</b>	<b>5,838</b>	<b>29,07,33</b>
1. Wholesale Trade	224	3,50,58	226	1,90,70	358	4,12,99	266	9,22,09
2. Retail Trade	7,351	23,89,49	4,327	10,44,12	6,065	16,17,37	5,572	19,85,24
<b>VII. FINANCE</b>	<b>24</b>	<b>16,95</b>	<b>24</b>	<b>14,33</b>	<b>20</b>	<b>2,28,33</b>	<b>161</b>	<b>52,03</b>
<b>VIII. ALL OTHERS</b>	<b>2,260</b>	<b>7,83,62</b>	<b>1,894</b>	<b>6,87,43</b>	<b>2,267</b>	<b>9,94,10</b>	<b>6,349</b>	<b>28,17,22</b>
<b>TOTAL BANK CREDIT</b>	<b>47,115</b>	<b>211,57,55</b>	<b>41,300</b>	<b>154,85,76</b>	<b>49,078</b>	<b>152,57,24</b>	<b>96,008</b>	<b>485,51,37</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	2,398	5,06,98	629	85,05	4,212	5,00,07	917	3,20,09
2. Other Small Scale Industries	1,026	7,39,63	346	95,27	1,926	18,86,58	605	9,53,77

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION — MARCH 2002**

(Amount in Rupees Thousand)

BHILWARA		BIKANER		BUNDI		CHITTAURGARH		CHURU		DAUSA		Item No.
No. of Accounts	Amount Outstanding											
13	14	15	16	17	18	19	20	21	22	23	24	
37,417	125,94,29	26,120	104,31,53	30,295	110,40,84	40,965	99,33,13	30,420	104,70,74	21,372	63,77,19	I
36,468	86,57,38	24,695	95,35,27	29,810	101,03,51	39,490	91,81,11	28,130	100,01,74	21,135	61,64,85	1
949	39,36,91	1,425	8,96,26	485	9,37,33	1,475	7,52,02	2,290	4,69,00	237	2,12,34	2
<b>8,845</b>	<b>530,73,69</b>	<b>4,568</b>	<b>77,49,00</b>	<b>2,006</b>	<b>20,78,72</b>	<b>4,657</b>	<b>51,29,43</b>	<b>4,412</b>	<b>16,73,84</b>	<b>1,928</b>	<b>8,42,52</b>	II
103	10,97,90	96	5,10,74	31	2,27,46	69	4,45,22	17	93,58	23	1,46,08	1
8,639	515,62,35	4,366	68,38,09	1,872	17,00,00	4,528	45,20,67	4,372	14,68,20	1,900	6,66,74	2
7	77,11	2	5,02	—	—	1	3,95	2	3,69	1	2,32	3
96	3,36,33	104	3,95,15	103	1,51,26	59	1,59,59	21	1,08,37	4	27,38	4
<b>618</b>	<b>6,69,73</b>	<b>659</b>	<b>6,64,34</b>	<b>538</b>	<b>2,47,64</b>	<b>448</b>	<b>5,46,94</b>	<b>649</b>	<b>3,37,78</b>	<b>340</b>	<b>1,34,39</b>	III
<b>1,698</b>	<b>6,42,25</b>	<b>1,083</b>	<b>11,21,07</b>	<b>742</b>	<b>1,57,04</b>	<b>1,860</b>	<b>4,97,58</b>	<b>847</b>	<b>2,72,55</b>	<b>489</b>	<b>3,53,28</b>	IV
<b>25,060</b>	<b>107,38,95</b>	<b>25,713</b>	<b>121,42,65</b>	<b>8,481</b>	<b>24,92,19</b>	<b>17,503</b>	<b>69,66,14</b>	<b>17,773</b>	<b>62,50,66</b>	<b>8,607</b>	<b>27,78,66</b>	V
1,470	3,26,17	2,460	8,63,48	310	71,90	1,325	3,65,22	1,004	3,10,99	517	1,25,35	1
3,711	52,56,90	3,525	47,60,21	1,785	8,69,09	2,415	29,10,01	1,569	13,42,93	1,465	9,06,22	2
19,879	51,55,88	19,728	65,18,96	6,386	15,51,20	13,763	36,90,91	15,200	45,96,74	6,625	17,47,09	3
<b>13,723</b>	<b>91,75,29</b>	<b>9,710</b>	<b>62,98,10</b>	<b>5,756</b>	<b>16,16,55</b>	<b>15,713</b>	<b>49,60,37</b>	<b>10,640</b>	<b>30,42,52</b>	<b>4,196</b>	<b>16,32,38</b>	VI
837	40,59,78	537	20,88,89	39	2,61,89	243	3,51,21	433	3,05,18	406	3,43,03	1
12,886	51,15,51	9,173	42,09,21	5,717	13,54,66	15,470	46,09,16	10,207	27,37,34	3,790	12,89,35	2
<b>148</b>	<b>4,65,77</b>	<b>46</b>	<b>73,58</b>	<b>2</b>	<b>7,95</b>	<b>44</b>	<b>24,61</b>	<b>34</b>	<b>1,42,13</b>	<b>25</b>	<b>16,14</b>	VII
<b>5,380</b>	<b>29,04,05</b>	<b>7,195</b>	<b>46,51,41</b>	<b>1,296</b>	<b>5,23,30</b>	<b>3,456</b>	<b>11,21,63</b>	<b>2,599</b>	<b>9,98,57</b>	<b>2,024</b>	<b>4,53,77</b>	VIII
<b>92,889</b>	<b>902,64,02</b>	<b>75,094</b>	<b>431,31,68</b>	<b>49,116</b>	<b>181,64,23</b>	<b>84,646</b>	<b>291,79,83</b>	<b>67,374</b>	<b>231,88,79</b>	<b>38,981</b>	<b>125,88,33</b>	Total
3,462	11,96,65	1,066	7,20,95	987	1,78,24	2,377	7,11,89	2,213	5,40,18	1,194	2,76,19	1
4,496	70,04,05	2,467	45,70,57	652	7,47,79	1,333	11,36,91	1,342	5,37,54	616	3,39,51	2

DHOLPUR		DUNGARPUR		GANGANAGAR		HANUMANGARH		JAIPUR		JAISALMER		Item No.
No. of Accounts	Amount Outstanding											
25	26	27	28	29	30	31	32	33	34	35	36	
<b>20,967</b>	<b>79,55,09</b>	<b>14,344</b>	<b>23,58,37</b>	<b>58,120</b>	<b>358,20,81</b>	<b>41,968</b>	<b>221,90,84</b>	<b>40,104</b>	<b>858,00,27</b>	<b>9,405</b>	<b>23,91,79</b>	I
20,750	76,81,51	13,953	22,51,39	55,399	318,44,41	41,368	211,69,13	37,889	138,86,14	8,716	22,44,12	1
217	2,73,58	391	1,06,98	2,721	39,76,40	600	10,21,71	2,215	719,14,13	689	1,47,67	2
<b>502</b>	<b>7,74,87</b>	<b>2,908</b>	<b>17,50,16</b>	<b>4,525</b>	<b>50,53,43</b>	<b>3,062</b>	<b>23,21,69</b>	<b>21,511</b>	<b>1564,84,71</b>	<b>832</b>	<b>23,34,42</b>	II
1	49,99	6	17,04	4	14,96	2	8,24	147	72,48,63	15	82,72	1
501	7,24,88	2,839	15,40,81	4,381	45,65,44	3,047	22,70,34	20,934	999,51,11	808	22,14,56	2
—	—	1	3,11	2	7,75	—	—	37	85,27,58	1	3,02	3
—	—	62	1,89,20	138	4,65,28	13	43,11	393	407,57,39	8	34,12	4
<b>92</b>	<b>77,48</b>	<b>393</b>	<b>2,65,93</b>	<b>403</b>	<b>2,19,46</b>	<b>223</b>	<b>1,29,82</b>	<b>1,287</b>	<b>100,25,77</b>	<b>227</b>	<b>1,46,16</b>	III
<b>189</b>	<b>78,42</b>	<b>471</b>	<b>2,09,91</b>	<b>1,269</b>	<b>11,93,34</b>	<b>757</b>	<b>4,74,75</b>	<b>5,411</b>	<b>103,41,43</b>	<b>368</b>	<b>3,44,11</b>	IV
<b>4,248</b>	<b>15,83,31</b>	<b>8,467</b>	<b>37,03,32</b>	<b>23,514</b>	<b>112,29,57</b>	<b>13,455</b>	<b>52,27,86</b>	<b>1,23,370</b>	<b>966,17,55</b>	<b>4,033</b>	<b>11,80,53</b>	V
273	54,31	637	99,22	2,602	5,61,39	1,553	4,56,35	10,401	31,91,59	240	88,42	1
385	4,09,28	1,454	18,02,69	2,630	36,90,48	1,530	16,71,94	21,063	531,73,69	495	3,19,69	2
3,590	11,19,72	6,376	18,01,41	18,282	69,77,70	10,372	30,99,57	91,906	402,52,27	3,298	7,72,42	3
<b>2,574</b>	<b>7,90,24</b>	<b>6,872</b>	<b>19,47,50</b>	<b>13,479</b>	<b>89,56,28</b>	<b>8,393</b>	<b>34,98,38</b>	<b>19,536</b>	<b>1277,53,25</b>	<b>1,837</b>	<b>5,94,24</b>	VI
376	1,30,51	145	1,51,69	952	26,82,01	491	8,61,96	1,785	1069,93,84	41	32,71	1
2,198	6,59,73	6,727	17,95,81	12,527	62,74,27	7,902	26,36,42	17,751	207,59,41	1,796	5,61,53	2
4	42	18	14,09	213	6,65,09	68	12,05	224	127,05,85	—	—	VII
<b>2,349</b>	<b>9,00,94</b>	<b>1,383</b>	<b>5,68,27</b>	<b>6,005</b>	<b>47,50,39</b>	<b>4,152</b>	<b>17,34,17</b>	<b>27,399</b>	<b>367,12,13</b>	<b>1,011</b>	<b>3,29,93</b>	VIII
<b>30,925</b>	<b>121,60,77</b>	<b>34,856</b>	<b>108,17,55</b>	<b>1,07,528</b>	<b>678,88,37</b>	<b>72,078</b>	<b>355,89,56</b>	<b>2,38,842</b>	<b>5364,40,96</b>	<b>17,713</b>	<b>73,21,18</b>	Total
250	1,16,36	2,109	3,37,82	991	2,35,84	873	1,56,32	4,172	33,49,04	499	1,68,00	1
200	2,02,68	538	2,81,98	2,193	17,33,67	1,794	9,95,71	13,547	394,24,14	301	1,93,80	2

**TABLE NO. 5.9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF**

**NORTHERN REGION**

**STATE: RAJASTHAN (Contd.)**

OCCUPATION	JALOR		JHALAWAR		JHUNJHUNUN		JODHPUR	
	No. of Accounts	Amount Out- standing						
	37	38	39	40	41	42	43	44
<b>I. AGRICULTURE</b>	<b>22,753</b>	<b>59,19,56</b>	<b>20,359</b>	<b>56,39,15</b>	<b>35,448</b>	<b>99,14,68</b>	<b>20,507</b>	<b>106,06,18</b>
1. Direct Finance	22,313	57,57,72	18,847	53,84,89	33,859	74,97,64	19,872	60,41,66
2. Indirect Finance	440	1,61,84	1,512	2,54,26	1,589	24,17,04	635	45,64,52
<b>II. INDUSTRY</b>	<b>3,910</b>	<b>7,16,14</b>	<b>1,491</b>	<b>15,51,71</b>	<b>8,149</b>	<b>19,65,85</b>	<b>12,937</b>	<b>283,66,97</b>
1. Mining & Quarrying	—	—	8	24,75	4	12,39	94	10,18,73
2. Manufacturing & Processing	3,903	7,10,12	1,480	15,22,14	8,106	17,81,44	12,629	266,00,59
3. Electricity, Gas & Water	—	—	—	—	2	6,36	9	29,91
4. Construction	7	6,02	3	4,82	37	1,65,66	205	7,17,74
<b>III. TRANSPORT OPERATORS</b>	<b>236</b>	<b>1,20,34</b>	<b>511</b>	<b>1,36,37</b>	<b>1,079</b>	<b>3,45,76</b>	<b>1,210</b>	<b>11,84,77</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>676</b>	<b>1,45,46</b>	<b>701</b>	<b>1,01,85</b>	<b>957</b>	<b>2,78,93</b>	<b>3,469</b>	<b>36,15,78</b>
<b>V. PERSONAL LOANS</b>	<b>6,021</b>	<b>21,57,65</b>	<b>7,255</b>	<b>25,32,87</b>	<b>19,599</b>	<b>59,64,68</b>	<b>38,374</b>	<b>217,30,31</b>
1. Loans for Purchase of Consumer Durables	601	1,37,16	947	2,34,21	1,450	3,56,53	2,327	8,57,66
2. Loans for Housing	805	6,80,07	805	7,32,70	1,015	14,76,12	5,351	88,34,97
3. Rest of the Personal Loans	4,615	13,40,42	5,503	15,65,96	17,134	41,32,03	30,696	120,37,68
<b>VI. TRADE</b>	<b>6,518</b>	<b>15,08,14</b>	<b>5,013</b>	<b>13,55,38</b>	<b>12,010</b>	<b>32,88,79</b>	<b>12,303</b>	<b>127,85,49</b>
1. Wholesale Trade	324	1,84,29	118	51,86	477	4,83,39	1,528	61,88,09
2. Retail Trade	6,194	13,23,85	4,895	13,03,52	11,533	28,05,40	10,775	65,97,40
<b>VII. FINANCE</b>	<b>15</b>	<b>3,07,51</b>	<b>122</b>	<b>33,46</b>	<b>89</b>	<b>56,21</b>	<b>67</b>	<b>2,51,30</b>
<b>VIII. ALL OTHERS</b>	<b>423</b>	<b>2,40,00</b>	<b>1,257</b>	<b>5,25,72</b>	<b>4,420</b>	<b>13,00,12</b>	<b>11,888</b>	<b>790,21,92</b>
<b>TOTAL BANK CREDIT</b>	<b>40,552</b>	<b>111,14,80</b>	<b>36,709</b>	<b>118,76,51</b>	<b>81,751</b>	<b>231,15,02</b>	<b>1,00,755</b>	<b>1575,62,72</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	2,528	3,77,52	674	1,01,57	6,275	7,35,98	2,479	16,38,73
2. Other Small Scale Industries	770	1,71,53	621	2,36,39	695	2,96,75	5,292	83,79,34

OCCUPATION	KARAULI		KOTA		NAGAU		PALI	
	No. of Accounts	Amount Out- standing						
	45	46	47	48	49	50	51	52
<b>I. AGRICULTURE</b>	<b>16,924</b>	<b>45,29,81</b>	<b>16,107</b>	<b>123,08,06</b>	<b>30,049</b>	<b>75,01,98</b>	<b>22,952</b>	<b>61,32,83</b>
1. Direct Finance	16,536	43,41,22	15,771	97,76,12	28,684	67,65,63	22,447	54,37,37
2. Indirect Finance	388	1,88,59	336	25,31,94	1,365	7,36,35	505	6,95,46
<b>II. INDUSTRY</b>	<b>2,963</b>	<b>7,47,62</b>	<b>4,183</b>	<b>554,93,53</b>	<b>7,372</b>	<b>51,60,34</b>	<b>7,261</b>	<b>99,68,53</b>
1. Mining & Quarrying	9	41,82	131	11,72,35	61	1,90,34	16	74,15
2. Manufacturing & Processing	2,950	6,77,50	3,929	533,06,55	7,223	48,68,68	7,127	95,63,04
3. Electricity, Gas & Water	—	—	2	7,49	4	36,12	2	5,45
4. Construction	4	28,30	121	10,07,14	84	65,20	116	3,25,89
<b>III. TRANSPORT OPERATORS</b>	<b>1,335</b>	<b>1,80,65</b>	<b>760</b>	<b>4,71,33</b>	<b>182</b>	<b>1,33,67</b>	<b>948</b>	<b>5,00,76</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>850</b>	<b>1,52,17</b>	<b>1,477</b>	<b>16,96,69</b>	<b>2,865</b>	<b>5,63,40</b>	<b>2,092</b>	<b>7,23,36</b>
<b>V. PERSONAL LOANS</b>	<b>7,090</b>	<b>22,61,06</b>	<b>29,103</b>	<b>184,15,28</b>	<b>15,112</b>	<b>49,06,21</b>	<b>19,990</b>	<b>68,73,93</b>
1. Loans for Purchase of Consumer Durables	805	1,68,03	2,707	6,44,37	2,063	5,23,46	1,789	3,08,57
2. Loans for Housing	303	3,91,58	4,021	74,58,90	2,036	14,88,85	1,990	24,44,61
3. Rest of the Personal Loans	5,982	17,01,45	22,375	103,12,01	11,013	28,93,90	16,211	41,20,75
<b>VI. TRADE</b>	<b>4,885</b>	<b>14,77,86</b>	<b>7,914</b>	<b>91,93,16</b>	<b>9,466</b>	<b>33,57,62</b>	<b>11,549</b>	<b>38,04,38</b>
1. Wholesale Trade	98	1,11,28	705	36,38,86	46	2,00,21	630	8,72,78
2. Retail Trade	4,787	13,66,58	7,209	55,54,30	9,420	31,57,41	10,919	29,31,60
<b>VII. FINANCE</b>	<b>2</b>	<b>13,52</b>	<b>105</b>	<b>3,73,96</b>	<b>2</b>	<b>79,56</b>	<b>23</b>	<b>23,89</b>
<b>VIII. ALL OTHERS</b>	<b>606</b>	<b>1,34,57</b>	<b>8,380</b>	<b>46,55,04</b>	<b>2,647</b>	<b>17,11,88</b>	<b>1,964</b>	<b>9,53,22</b>
<b>TOTAL BANK CREDIT</b>	<b>34,655</b>	<b>94,97,26</b>	<b>68,029</b>	<b>1026,07,05</b>	<b>67,695</b>	<b>234,14,66</b>	<b>66,779</b>	<b>289,80,90</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,400	2,45,31	581	2,14,36	4,180	8,27,12	3,841	9,42,05
2. Other Small Scale Industries	1,194	3,19,21	2,336	30,68,41	2,527	19,67,68	2,282	17,48,79

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION — MARCH 2002**

(Amount in Rupees Thousand)

RAJSAMAND		SAWAI MADHOPUR		SIKAR		SIROHI		TONK		UDAIPUR		Item No.
No. of Accounts	Amount Outstanding											
53	54	55	56	57	58	59	60	61	62	63	64	
11,402	22,73,95	20,503	78,73,29	41,042	105,29,44	12,861	34,94,84	22,073	68,74,66	22,112	75,62,91	I
10,721	20,69,43	19,792	72,35,93	38,310	98,52,21	12,826	31,82,32	21,779	67,11,99	20,808	45,72,82	1
681	2,04,52	711	6,37,36	2,732	6,77,23	35	3,12,52	294	1,62,67	1,304	29,90,09	2
5,404	56,12,51	2,577	13,45,43	7,097	22,72,55	3,702	108,29,24	3,263	15,69,95	8,218	504,15,13	II
166	13,67,18	3	18,21	3	30,50	5	71,24	9	33,57	359	111,39,65	1
5,218	41,45,18	2,564	12,75,97	7,078	21,80,36	3,658	106,74,89	3,200	14,99,57	7,728	383,81,15	2
—	—	2	30,04	3	24,27	—	—	—	—	6	41,32	3
20	1,00,15	8	21,21	13	37,42	39	83,11	54	36,81	125	8,53,01	4
441	4,66,74	1,062	3,72,40	396	2,11,30	710	4,83,45	1,099	96,80	744	7,42,19	III
1,196	3,91,62	717	2,52,10	1,340	10,79,60	1,138	7,85,19	1,337	3,27,51	3,070	159,45,51	IV
8,880	38,71,32	6,759	30,07,55	21,838	72,49,91	9,759	39,57,66	8,242	29,41,06	38,971	202,25,85	V
926	2,30,78	768	1,67,94	1,086	3,14,73	862	1,77,56	971	2,01,83	3,951	11,98,56	1
1,162	14,44,30	1,109	13,25,69	1,412	14,69,03	1,382	17,38,82	728	8,68,52	6,604	80,84,67	2
6,792	21,96,24	4,882	15,13,92	19,340	54,66,15	7,515	20,41,28	6,543	18,70,71	28,416	109,42,62	3
7,234	23,11,49	5,423	23,10,40	10,360	34,79,95	7,236	25,93,70	18,167	22,64,97	13,759	81,58,47	VI
155	2,53,04	102	3,22,28	333	7,46,59	214	2,67,23	294	3,26,52	576	20,74,56	1
7,079	20,58,45	5,321	19,88,12	10,027	27,33,36	7,022	23,26,47	17,873	19,38,45	13,183	60,83,91	2
2	82,96	8	19,98	241	48,37	9	12,14	76	8,88	76	1,80,44	VII
1,924	11,57,62	1,674	6,41,95	4,291	17,75,34	2,026	8,61,59	1,788	8,20,43	7,152	100,53,85	VIII
36,483	161,68,21	38,723	158,23,10	86,605	266,46,46	37,441	230,17,81	56,045	149,04,26	94,102	1132,84,35	Total
1,821	4,70,30	1,596	3,56,35	5,155	7,43,58	2,430	7,91,51	2,316	4,86,85	2,787	11,29,21	1
2,879	24,89,27	725	2,52,04	724	5,00,99	923	9,33,24	759	3,69,46	3,292	92,43,27	2

CHANDIGARH		STATE : DELHI		NORTH-EASTERN REGION				STATE : ARUNACHAL PRADESH				Item No.
CHANDIGARH		DELHI		CHUNGLANG		DIBANG VALLEY		EAST KAMENG		EAST SIANG		
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
1	2	1	2	1	2	3	4	5	6	7	8	
2,079	570,81,43	6,387	2172,03,10	547	2,47,01	162	37,80	62	18,20	2,788	5,00,74	I
1,722	74,76,62	5,035	84,71,56	542	1,27,23	162	37,80	62	18,20	2,424	4,70,93	1
357	496,04,81	1,352	2087,31,54	5	1,19,78	—	—	—	—	364	29,81	2
10,935	1845,85,27	92,956	32103,26,70	140	10,64,82	41	27,15	7	3,38	740	6,11,13	II
12	1,62,63	186	821,54,27	—	—	—	—	—	—	—	—	1
10,677	1601,78,29	88,317	25602,50,18	140	10,64,82	41	27,15	7	3,38	735	5,89,96	2
19	6,75,33	196	1762,57,09	—	—	—	—	—	—	—	—	3
227	235,69,02	4,257	3916,65,16	—	—	—	—	—	—	5	21,17	4
536	42,21,34	5,546	614,42,53	41	38,32	19	11,95	15	16,76	88	1,24,68	III
2,044	170,75,22	22,465	2860,35,47	43	10,28,01	19	13,68	3	1,69	126	1,68,22	IV
68,759	533,03,34	10,48,480	5846,93,54	572	8,28,94	287	90,86	191	1,32,83	2,051	6,19,25	V
6,393	24,04,57	18,976	96,13,12	46	14,97	9	1,15	—	—	848	1,75,98	1
7,147	160,46,15	42,908	1720,92,04	101	4,58,04	7	22,43	5	17,18	43	91,57	2
55,219	348,52,62	9,86,596	4029,88,38	425	3,55,93	271	67,28	186	1,15,65	1,160	3,51,70	3
6,180	5151,08,75	41,196	12640,78,77	70	5,29,72	40	52,31	25	11,87	806	9,58,11	VI
1,334	4999,34,71	13,578	11199,29,07	17	4,18,59	2	13,75	1	20	23	1,00,29	1
4,846	151,74,04	27,618	1441,49,70	53	1,11,13	38	38,56	24	11,67	783	8,57,82	2
78	178,33,19	3,037	9666,91,08	3	95,75	1	2	2	7	1	97	VII
15,016	516,60,53	1,14,962	5876,89,29	178	24,57,94	42	10,23	5	6,36	112	99,02	VIII
1,05,627	9008,69,07	13,35,029	71781,60,48	1,594	62,90,51	611	2,44,00	310	1,91,16	6,712	30,82,12	Total
316	19,95,19	4,678	172,66,90	67	19,41	13	21,07	2	51	208	77,79	1
6,350	204,16,09	35,020	2399,29,80	35	1,55,18	24	4,35	3	1,64	507	1,14,68	2

**TABLE NO. 5.9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF**

**NORTH-EASTERN REGION**

**STATE: ARUNACHAL PRADESH (Contd.)**

OCCUPATION	LOHIT		LOWER SUBANSIRI		PAPUMPARE		TAWANG	
	No. of Accounts	Amount Out- standing						
	9	10	11	12	13	14	15	16
<b>I. AGRICULTURE</b>	<b>497</b>	<b>1,16,01</b>	<b>1,364</b>	<b>2,32,61</b>	<b>848</b>	<b>1,76,19</b>	<b>139</b>	<b>20,60</b>
1. Direct Finance	497	1,16,01	1,347	1,57,23	751	1,61,19	139	20,60
2. Indirect Finance	—	—	17	75,38	97	15,00	—	—
<b>II. INDUSTRY</b>	<b>55</b>	<b>5,58,41</b>	<b>233</b>	<b>1,68,44</b>	<b>168</b>	<b>5,65,11</b>	<b>38</b>	<b>1,63,80</b>
1. Mining & Quarrying	1	2,99	1	4,08	—	—	1	43,28
2. Manufacturing & Processing	54	5,55,42	232	1,64,36	159	3,57,18	36	1,17,52
3. Electricity, Gas & Water	—	—	—	—	1	1,47,37	—	—
4. Construction	—	—	—	—	8	60,56	1	3,00
<b>III. TRANSPORT OPERATORS</b>	<b>19</b>	<b>11,76</b>	<b>85</b>	<b>97,22</b>	<b>130</b>	<b>2,40,69</b>	<b>38</b>	<b>35,87</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>122</b>	<b>45,23</b>	<b>107</b>	<b>70,62</b>	<b>93</b>	<b>63,99</b>	<b>18</b>	<b>5,80</b>
<b>V. PERSONAL LOANS</b>	<b>698</b>	<b>3,91,57</b>	<b>496</b>	<b>1,50,44</b>	<b>2,815</b>	<b>12,55,95</b>	<b>257</b>	<b>62,64</b>
1. Loans for Purchase of Consumer Durables	32	19,26	85	21,72	307	1,85,89	16	4,42
2. Loans for Housing	29	1,02,79	4	18,17	50	1,04,22	1	1,01
3. Rest of the Personal Loans	637	2,69,52	407	1,10,55	2,458	9,65,84	240	57,21
<b>VI. TRADE</b>	<b>105</b>	<b>2,07,32</b>	<b>239</b>	<b>1,20,91</b>	<b>367</b>	<b>6,76,96</b>	<b>62</b>	<b>29,30</b>
1. Wholesale Trade	13	79,28	3	12,96	26	1,27,64	2	1,74
2. Retail Trade	92	1,28,04	236	1,07,95	341	5,49,32	60	27,56
<b>VII. FINANCE</b>	<b>9</b>	<b>3,61</b>	<b>4</b>	<b>27</b>	<b>6</b>	<b>45,44</b>	<b>—</b>	<b>—</b>
<b>VIII. ALL OTHERS</b>	<b>145</b>	<b>1,19,51</b>	<b>176</b>	<b>45,37</b>	<b>315</b>	<b>3,44,85</b>	<b>23</b>	<b>4,40</b>
<b>TOTAL BANK CREDIT</b>	<b>1,650</b>	<b>14,53,42</b>	<b>2,704</b>	<b>8,85,88</b>	<b>4,742</b>	<b>33,69,18</b>	<b>575</b>	<b>3,22,41</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	29	79,88	49	63,44	38	40,23	13	4,04
2. Other Small Scale Industries	18	70,71	172	91,37	96	1,89,66	16	1,04,42

OCCUPATION	TIRAP		UPPER SIANG		UPPER SUBANSIRI		WEST KAMENG	
	No. of Accounts	Amount Out- standing						
	17	18	19	20	21	22	23	24
<b>I. AGRICULTURE</b>	<b>536</b>	<b>65,06</b>	<b>141</b>	<b>22,81</b>	<b>2,622</b>	<b>2,29,82</b>	<b>252</b>	<b>23,53</b>
1. Direct Finance	535	60,89	138	22,32	2,054	1,77,12	245	23,27
2. Indirect Finance	1	4,17	3	49	568	52,70	7	26
<b>II. INDUSTRY</b>	<b>174</b>	<b>15,49</b>	<b>9</b>	<b>5,40</b>	<b>536</b>	<b>1,12,73</b>	<b>70</b>	<b>7,18,51</b>
1. Mining & Quarrying	—	—	—	—	—	—	—	—
2. Manufacturing & Processing	174	15,49	9	5,40	536	1,12,73	70	7,18,51
3. Electricity, Gas & Water	—	—	—	—	—	—	—	—
4. Construction	—	—	—	—	—	—	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>22</b>	<b>18,82</b>	<b>6</b>	<b>3,68</b>	<b>67</b>	<b>1,05,71</b>	<b>44</b>	<b>52,28</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>48</b>	<b>12,04</b>	<b>13</b>	<b>8,80</b>	<b>39</b>	<b>31,80</b>	<b>13</b>	<b>11,25</b>
<b>V. PERSONAL LOANS</b>	<b>397</b>	<b>90,71</b>	<b>43</b>	<b>14,44</b>	<b>647</b>	<b>1,99,56</b>	<b>737</b>	<b>2,64,30</b>
1. Loans for Purchase of Consumer Durables	5	5,24	—	—	139	27,90	9	9,18
2. Loans for Housing	4	6,19	1	1,64	7	18,08	8	27,87
3. Rest of the Personal Loans	388	79,28	42	12,80	501	1,53,58	720	2,27,25
<b>VI. TRADE</b>	<b>96</b>	<b>1,28,79</b>	<b>23</b>	<b>17,27</b>	<b>301</b>	<b>4,32,81</b>	<b>139</b>	<b>1,60,07</b>
1. Wholesale Trade	—	—	—	—	6	14,21	12	25,88
2. Retail Trade	96	1,28,79	23	17,27	295	4,18,60	127	1,34,19
<b>VII. FINANCE</b>	<b>—</b>	<b>—</b>	<b>10</b>	<b>1,89</b>	<b>1</b>	<b>4,26</b>	<b>31</b>	<b>6,02</b>
<b>VIII. ALL OTHERS</b>	<b>35</b>	<b>1,12,89</b>	<b>75</b>	<b>57,72</b>	<b>130</b>	<b>44,58</b>	<b>128</b>	<b>1,05,44</b>
<b>TOTAL BANK CREDIT</b>	<b>1,308</b>	<b>4,43,80</b>	<b>320</b>	<b>1,32,01</b>	<b>4,343</b>	<b>11,61,27</b>	<b>1,414</b>	<b>13,41,40</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	86	7,89	4	1,14	29	35,64	19	16,12
2. Other Small Scale Industries	5	3,51	3	2,02	503	71,52	44	1,29,78

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION — MARCH 2002**

STATE : ASSAM

(Amount in Rupees Thousand)

WEST SIANG		BARPETA		BONGAIGAON		CACHAR		DARRANG		DHEMAJI		Item No.
No. of Accounts	Amount Outstanding											
25	26	1	2	3	4	5	6	7	8	9	10	
1,906	2,97,61	8,673	112,32,43	3,672	7,30,76	2,984	9,09,78	7,330	15,95,64	2,702	2,88,07	I
1,484	2,60,45	8,517	10,65,53	3,550	6,21,41	2,913	5,39,69	6,708	12,04,16	2,701	2,87,83	1
422	37,16	156	101,66,90	122	1,09,35	71	3,70,09	622	3,91,48	1	24	2
321	2,88,11	4,703	11,53,13	2,310	3054,80,24	2,280	15,84,09	3,030	12,89,61	546	1,65,38	II
—	—	—	—	1	21,75	7	48,13	—	—	—	—	1
310	2,41,53	4,645	11,16,83	2,275	1124,46,86	2,081	11,63,17	3,003	12,14,96	546	1,65,38	2
—	—	—	—	16	1929,85,16	—	—	—	—	—	—	3
11	46,58	58	36,30	18	26,47	192	3,72,79	27	74,65	—	—	4
102	99,27	1,015	5,65,37	534	4,05,86	1,306	10,13,77	805	4,37,31	180	1,38,08	III
33	41,02	1,636	4,16,02	990	3,68,19	1,570	7,20,88	1,492	3,97,50	229	78,30	IV
859	5,40,34	8,324	31,55,65	8,165	37,58,57	14,486	62,45,17	6,223	23,81,96	2,154	7,20,78	V
71	29,99	754	1,80,05	1,412	2,36,50	1,786	4,35,65	847	1,78,75	354	79,59	1
39	1,32,49	1,459	10,65,66	627	14,20,47	1,098	18,32,44	918	10,57,46	194	2,92,56	2
749	3,77,86	6,111	19,09,94	6,126	21,01,60	11,602	39,77,08	4,458	11,45,75	1,606	3,48,63	3
357	3,29,66	7,627	18,17,65	4,845	164,66,88	6,039	38,22,77	5,617	17,20,86	1,871	6,45,57	VI
14	88,13	107	1,34,27	242	149,17,74	294	13,83,73	26	33,28	8	6,04	1
343	2,41,53	7,520	16,83,38	4,603	15,49,14	5,745	24,39,04	5,591	16,87,58	1,863	6,39,53	2
3	25	19	4,68	102	960,43,85	22	10,67	87	36,89	31	23,54	VII
170	2,24,11	8,322	32,47,44	1,781	15,20,13	2,273	16,16,60	2,012	6,23,98	654	2,24,82	VIII
3,751	18,20,37	40,319	215,92,37	22,399	4247,74,48	30,960	159,23,73	26,596	84,83,75	8,367	22,84,54	Total
76	41,96	1,529	2,76,42	1,009	2,04,85	1,021	2,33,50	1,072	2,68,02	132	15,83	1
219	1,42,68	2,472	6,76,74	1,045	5,44,25	724	5,84,75	1,757	8,61,03	298	1,11,08	2

DHUBRI		DIBRUGARH		GOALPARA		GOLAGHAT		HAILAKANDI		JORHAT		Item No.
No. of Accounts	Amount Outstanding											
11	12	13	14	15	16	17	18	19	20	21	22	
5,883	6,72,40	5,325	17,01,90	4,364	6,97,84	4,702	9,45,80	1,370	5,42,79	4,887	18,69,07	I
5,847	6,51,62	5,288	15,07,09	4,335	6,77,02	4,665	9,27,71	1,320	1,39,55	4,712	8,32,55	1
36	20,78	37	1,94,81	29	20,82	37	18,09	50	4,03,24	175	10,36,52	2
2,127	8,95,49	3,038	100,69,38	2,006	6,92,61	1,063	179,17,11	957	2,03,27	1,925	120,24,69	II
—	—	1	7,98	—	—	—	—	—	—	—	—	1
2,100	8,68,11	2,953	88,52,69	1,991	6,71,15	1,054	178,93,62	931	1,83,81	1,911	119,71,58	2
—	—	2	10,09,89	—	—	—	—	—	—	—	—	3
27	27,38	82	1,98,82	15	21,46	9	23,49	26	19,46	14	53,11	4
488	2,93,81	996	12,21,09	785	5,40,56	580	4,66,95	241	2,01,68	1,025	9,52,31	III
1,257	2,10,81	1,379	9,80,44	1,069	2,36,06	655	1,49,26	426	90,66	1,441	6,43,44	IV
6,030	19,18,59	15,195	60,36,96	5,048	21,77,81	7,613	25,84,94	1,808	6,55,30	14,537	61,28,74	V
563	90,14	2,455	6,14,43	1,036	3,30,32	796	2,65,86	233	45,99	2,655	8,28,78	1
516	5,45,23	1,045	13,35,18	568	8,58,70	614	9,04,22	108	2,52,21	1,119	18,09,97	2
4,951	12,83,22	11,695	40,87,35	3,444	9,88,79	6,203	14,14,86	1,467	3,57,10	10,763	34,89,99	3
5,451	14,11,43	6,110	40,04,91	4,367	12,97,88	3,534	12,16,67	2,286	5,11,97	5,080	27,86,61	VI
41	1,72,10	214	6,60,34	40	68,15	143	1,03,29	13	47,47	119	6,91,77	1
5,410	12,39,33	5,896	33,44,57	4,327	12,29,73	3,391	11,13,38	2,273	4,64,50	4,961	20,94,84	2
1	13	176	2,24,39	15	12,96	21	38,04	18	2,23	58	71,28	VII
2,174	6,81,45	3,326	38,98,48	1,209	4,95,21	1,887	6,60,33	759	8,31,97	3,297	9,56,55	VIII
23,411	60,84,11	35,545	281,37,55	18,863	61,50,93	20,055	239,79,10	7,865	30,39,87	32,250	254,32,69	Total
599	1,63,32	426	3,26,28	756	1,08,40	226	74,72	490	41,99	544	1,65,30	1
1,028	5,09,62	1,764	15,06,39	916	3,61,86	752	4,53,22	319	75,62	1,059	15,24,37	2

**TABLE NO. 5.9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF**

**NORTH-EASTERN REGION**

**STATE: ASSAM (Contd.)**

OCCUPATION	KAKROJHAR		KAMRUP		KARBI ANGLONG		KARIMGANJ	
	No. of Accounts	Amount Out- standing						
	23	24	25	26	27	28	29	30
<b>I. AGRICULTURE</b>	<b>4,898</b>	<b>6,35,28</b>	<b>10,547</b>	<b>59,15,24</b>	<b>10,118</b>	<b>7,90,98</b>	<b>1,140</b>	<b>1,73,34</b>
1. Direct Finance	4,821	5,21,77	9,764	20,34,71	10,079	7,47,27	1,116	1,37,08
2. Indirect Finance	77	1,13,51	783	38,80,53	39	43,71	24	36,26
<b>II. INDUSTRY</b>	<b>4,878</b>	<b>17,03,89</b>	<b>12,033</b>	<b>400,85,19</b>	<b>1,700</b>	<b>2,91,96</b>	<b>1,341</b>	<b>4,01,34</b>
1. Mining & Quarrying	—	—	17	47,00,15	—	—	—	—
2. Manufacturing & Processing	4,877	17,01,71	11,848	314,91,85	1,689	2,74,89	1,324	3,58,83
3. Electricity, Gas & Water	—	—	8	23,87,55	1	1,21	1	3,88
4. Construction	1	2,18	160	15,05,64	10	15,86	16	38,63
<b>III. TRANSPORT OPERATORS</b>	<b>1,240</b>	<b>4,04,92</b>	<b>2,995</b>	<b>27,92,61</b>	<b>239</b>	<b>1,60,16</b>	<b>353</b>	<b>3,53,50</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>1,856</b>	<b>3,50,25</b>	<b>4,248</b>	<b>52,05,54</b>	<b>134</b>	<b>43,98</b>	<b>468</b>	<b>2,31,13</b>
<b>V. PERSONAL LOANS</b>	<b>5,268</b>	<b>20,45,86</b>	<b>53,457</b>	<b>293,01,69</b>	<b>3,919</b>	<b>10,74,48</b>	<b>5,074</b>	<b>16,44,79</b>
1. Loans for Purchase of Consumer Durables	685	1,31,55	9,464	23,00,55	482	86,50	640	1,45,83
2. Loans for Housing	359	6,97,66	4,597	109,85,18	92	1,89,18	279	3,97,06
3. Rest of the Personal Loans	4,224	12,16,65	39,396	160,15,96	3,345	7,98,80	4,155	11,01,90
<b>VI. TRADE</b>	<b>5,888</b>	<b>15,60,22</b>	<b>16,302</b>	<b>131,66,02</b>	<b>1,940</b>	<b>4,05,38</b>	<b>3,467</b>	<b>13,66,74</b>
1. Wholesale Trade	46	29,01	692	47,96,60	13	41,96	232	5,06,68
2. Retail Trade	5,842	15,31,21	15,610	83,69,42	1,927	3,63,42	3,235	8,60,06
<b>VII. FINANCE</b>	<b>24</b>	<b>5,15</b>	<b>118</b>	<b>17,76,66</b>	<b>164</b>	<b>5,50</b>	<b>14</b>	<b>9,86</b>
<b>VIII. ALL OTHERS</b>	<b>1,216</b>	<b>7,20,35</b>	<b>12,525</b>	<b>221,26,61</b>	<b>1,012</b>	<b>3,11,29</b>	<b>789</b>	<b>7,72,53</b>
<b>TOTAL BANK CREDIT</b>	<b>25,268</b>	<b>74,25,92</b>	<b>1,12,225</b>	<b>1203,69,56</b>	<b>19,226</b>	<b>30,83,73</b>	<b>12,646</b>	<b>49,53,23</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	2,022	6,07,16	4,253	19,45,81	982	83,05	535	93,65
2. Other Small Scale Industries	2,016	6,17,90	4,546	45,23,13	603	89,90	585	1,76,91

OCCUPATION	LAKHIMPUR		MORIGAON		NAGAON		NALBARI	
	No. of Accounts	Amount Out- standing						
	31	32	33	34	35	36	37	38
<b>I. AGRICULTURE</b>	<b>8,877</b>	<b>10,94,88</b>	<b>5,077</b>	<b>6,74,28</b>	<b>7,140</b>	<b>12,72,01</b>	<b>9,328</b>	<b>12,49,12</b>
1. Direct Finance	8,648	10,30,28	5,057	6,56,98	7,010	11,48,25	9,001	11,46,77
2. Indirect Finance	229	64,60	20	17,30	130	1,23,76	327	1,02,35
<b>II. INDUSTRY</b>	<b>2,256</b>	<b>10,09,16</b>	<b>646</b>	<b>2,51,98</b>	<b>2,471</b>	<b>15,96,04</b>	<b>7,059</b>	<b>269,71,31</b>
1. Mining & Quarrying	—	—	1	8,25	1	7,46	6	247,86,71
2. Manufacturing & Processing	2,025	8,02,64	635	2,26,34	2,324	12,96,02	7,035	21,68,19
3. Electricity, Gas & Water	1	5,96	—	—	1	1,08	—	—
4. Construction	230	2,00,56	10	17,39	145	2,91,48	18	16,41
<b>III. TRANSPORT OPERATORS</b>	<b>359</b>	<b>3,55,16</b>	<b>198</b>	<b>1,36,67</b>	<b>1,278</b>	<b>7,40,16</b>	<b>1,247</b>	<b>5,27,66</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>743</b>	<b>2,02,21</b>	<b>485</b>	<b>1,00,90</b>	<b>1,221</b>	<b>5,69,33</b>	<b>2,352</b>	<b>6,18,22</b>
<b>V. PERSONAL LOANS</b>	<b>4,772</b>	<b>18,77,61</b>	<b>5,853</b>	<b>21,33,04</b>	<b>14,876</b>	<b>52,01,96</b>	<b>8,235</b>	<b>36,61,57</b>
1. Loans for Purchase of Consumer Durables	786	2,44,14	1,302	2,76,17	2,081	5,58,60	854	2,38,82
2. Loans for Housing	312	5,01,36	306	4,81,83	873	12,87,10	1,169	17,40,94
3. Rest of the Personal Loans	3,674	11,32,11	4,245	13,75,04	11,922	33,56,26	6,212	16,81,81
<b>VI. TRADE</b>	<b>5,584</b>	<b>19,11,81</b>	<b>2,747</b>	<b>6,33,10</b>	<b>7,626</b>	<b>29,08,28</b>	<b>9,072</b>	<b>24,04,04</b>
1. Wholesale Trade	61	1,73,09	59	34,88	263	4,67,01	55	45,18
2. Retail Trade	5,523	17,38,72	2,688	5,98,22	7,363	24,41,27	9,017	23,58,86
<b>VII. FINANCE</b>	<b>75</b>	<b>85,69</b>	<b>7</b>	<b>4,70,31</b>	<b>70</b>	<b>1,01,13</b>	<b>43</b>	<b>29,44</b>
<b>VIII. ALL OTHERS</b>	<b>1,597</b>	<b>5,71,60</b>	<b>1,843</b>	<b>4,88,16</b>	<b>4,649</b>	<b>19,48,15</b>	<b>2,340</b>	<b>10,84,96</b>
<b>TOTAL BANK CREDIT</b>	<b>24,263</b>	<b>71,08,12</b>	<b>16,856</b>	<b>48,88,44</b>	<b>39,331</b>	<b>143,37,06</b>	<b>39,676</b>	<b>365,46,32</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	531	1,66,93	245	29,81	549	2,21,97	3,792	7,32,87
2. Other Small Scale Industries	1,164	4,92,50	321	1,24,06	1,541	8,79,71	2,640	8,65,40

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION — MARCH 2002**

STATE : MANIPUR (Amount in Rupees Thousand)

NORTH CACHAR HILLS		SIBSAGAR		SONITPUR		TINSUKIA		BISHENPUR		CHANDEL		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
39	40	41	42	43	44	45	46	1	2	3	4	
1,778	5,28,06	5,434	12,85,43	11,618	20,51,71	2,943	18,32,78	1,240	2,03,90	669	55,47	I
1,766	5,27,86	5,358	12,30,91	11,128	17,13,46	2,662	10,12,91	1,240	2,03,90	669	55,47	1
12	20	76	54,52	490	3,38,25	281	8,19,87	—	—	—	—	2
259	50,38	1,619	12,65,33	4,342	24,30,60	1,491	30,52,56	1,380	4,96,68	307	1,32,49	II
—	—	5	15,65	2	97,36	1	2,11	—	—	—	—	1
258	50,27	1,562	11,58,23	4,234	20,66,87	1,321	28,73,93	1,380	4,96,68	307	1,32,49	2
—	—	—	—	—	—	2	6,89	—	—	—	—	3
1	11	52	91,45	106	2,66,37	167	1,69,63	—	—	—	—	4
231	1,42,03	939	11,46,14	1,358	6,15,59	408	5,49,86	27	5,46	5	15,46	III
45	20,93	820	4,46,53	1,209	5,85,14	552	4,18,52	219	1,24,31	33	40,26	IV
1,539	3,71,65	7,549	36,24,37	15,048	56,59,95	9,148	37,44,39	218	69,51	425	1,10,40	V
193	19,94	1,015	6,67,86	2,570	5,54,61	889	2,13,03	10	3,79	9	5,51	1
45	93,03	429	6,57,12	1,060	19,99,37	748	10,87,13	16	17,92	17	39,17	2
1,301	2,58,68	6,105	22,99,39	11,418	31,05,97	7,511	24,44,23	192	47,80	399	65,72	3
535	1,53,32	4,639	19,41,16	9,717	28,46,09	3,705	28,55,47	391	3,88,54	269	75,99	VI
23	17,34	99	1,77,75	117	3,13,72	180	5,10,41	1	3,07	4	3,11	1
512	1,35,98	4,540	17,63,41	9,600	25,32,37	3,525	23,45,06	390	3,85,47	265	72,88	2
13	6,39,29	201	1,90,94	80	63,34	114	95,59	28	85	—	—	VII
274	1,10,20	2,115	11,07,43	3,635	15,23,54	5,322	38,69,65	206	1,38,27	60	11,51	VIII
4,674	20,15,86	23,316	110,07,33	47,007	157,75,96	23,683	164,18,82	3,709	14,27,52	1,768	4,41,58	Total
115	11,19	287	1,94,37	1,880	4,72,75	266	3,85,22	424	47,50	197	1,04,98	1
119	13,21	1,047	5,57,33	1,963	7,14,01	783	9,77,90	430	2,37,88	103	27,20	2

CHURACHANDPUR		IMPHAL		SENAPATI		TAMENGLONG		THOUBAL		UKHRUL		Item No.
No. of Accounts	Amount Out-standing											
5	6	7	8	9	10	11	12	13	14	15	16	
105	1,07,91	2,850	11,88,70	525	1,41,85	83	22,84	938	1,95,43	321	1,34,13	I
103	98,05	2,744	6,53,68	525	1,41,85	83	22,84	927	1,56,27	314	1,32,05	1
2	9,86	106	5,35,02	—	—	—	—	11	39,16	7	2,08	2
218	2,62,87	3,000	16,69,22	227	93,34	175	1,06,83	714	2,56,47	336	2,94,50	II
2	17,32	2	5,44	—	—	—	—	—	—	—	—	1
212	2,30,05	2,977	16,01,54	224	92,84	175	1,06,83	714	2,56,47	336	2,94,50	2
—	—	—	—	—	—	—	—	—	—	—	—	3
4	15,50	21	62,24	3	50	—	—	—	—	—	—	4
49	98,78	491	4,25,09	35	41,22	2	5,63	202	63,28	17	7,16	III
64	45,64	264	4,23,60	56	24,07	42	34,33	68	48,36	30	10,63	IV
502	2,75,08	8,585	45,21,00	597	2,26,16	46	13,20	325	1,66,92	228	56,83	V
40	8,44	989	3,21,08	60	16,34	—	—	66	15,74	126	35,83	1
68	1,42,15	860	15,22,36	31	55,76	—	—	30	60,85	6	3,28	2
394	1,24,49	6,736	26,77,56	506	1,54,06	46	13,20	229	90,33	96	17,72	3
463	3,56,59	3,071	17,49,54	667	2,96,67	270	99,17	848	2,24,25	77	2,56	VI
39	1,02,16	48	1,93,84	5	2,45	20	14,88	2	12,64	6	33	1
424	2,54,43	3,023	15,55,70	662	2,94,22	250	84,29	846	2,11,61	71	2,23	2
—	—	4	14,57	—	—	—	—	28	94	1	18	VII
149	87,34	1,188	12,59,67	187	1,00,30	1	2,52	9	1,74	529	2,84,46	VIII
1,550	12,34,21	19,453	112,51,39	2,294	9,23,61	619	2,84,52	3,132	9,57,39	1,539	7,90,45	Total
88	65,16	1,677	4,94,47	162	54,47	126	72,83	548	1,71,54	166	1,18,40	1
111	92,13	1,085	6,66,54	60	38,12	49	34,00	166	84,93	61	1,15,36	2

**TABLE NO. 5.9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF**

**NORTH-EASTERN REGION**

**STATE : MEGHALAYA**

OCCUPATION	EAST GARO HILLS		EAST KHASI HILLS		JAINTIA HILLS		RI BHOI	
	No. of Accounts	Amount Out- standing						
	1	2	3	4	5	6	7	8
<b>I. AGRICULTURE</b>	<b>1,720</b>	<b>4,34,24</b>	<b>11,716</b>	<b>14,90,57</b>	<b>3,061</b>	<b>2,56,87</b>	<b>2,473</b>	<b>4,82,53</b>
1. Direct Finance	1,718	2,65,70	11,495	9,77,90	2,851	2,45,86	2,472	4,76,96
2. Indirect Finance	2	1,68,54	221	5,12,67	210	11,01	1	5,57
<b>II. INDUSTRY</b>	<b>365</b>	<b>1,13,82</b>	<b>2,650</b>	<b>118,77,37</b>	<b>785</b>	<b>3,02,87</b>	<b>224</b>	<b>17,40,55</b>
1. Mining & Quarrying	—	—	92	17,10,89	1	4,63	2	1,85,57
2. Manufacturing & Processing	365	1,13,82	2,453	76,35,39	779	2,91,68	221	15,52,61
3. Electricity, Gas & Water	—	—	5	18,24,55	—	—	—	—
4. Construction	—	—	100	7,06,54	5	6,56	1	2,37
<b>III. TRANSPORT OPERATORS</b>	<b>152</b>	<b>1,53,47</b>	<b>684</b>	<b>7,85,65</b>	<b>156</b>	<b>2,54,07</b>	<b>179</b>	<b>1,44,23</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>31</b>	<b>20,43</b>	<b>510</b>	<b>9,49,65</b>	<b>17</b>	<b>21,85</b>	<b>117</b>	<b>1,13,16</b>
<b>V. PERSONAL LOANS</b>	<b>1,327</b>	<b>3,78,22</b>	<b>11,865</b>	<b>62,73,82</b>	<b>713</b>	<b>4,74,58</b>	<b>1,509</b>	<b>8,99,89</b>
1. Loans for Purchase of Consumer Durables	518	49,39	2,490	5,36,04	62	20,83	415	1,96,54
2. Loans for Housing	35	75,31	862	19,05,97	33	62,98	97	2,44,04
3. Rest of the Personal Loans	774	2,53,52	8,513	38,31,81	618	3,90,77	997	4,59,31
<b>VI. TRADE</b>	<b>464</b>	<b>1,75,53</b>	<b>3,277</b>	<b>45,49,68</b>	<b>821</b>	<b>2,09,52</b>	<b>400</b>	<b>3,00,27</b>
1. Wholesale Trade	3	11,06	228	24,58,15	3	8,12	12	29,82
2. Retail Trade	461	1,64,47	3,049	20,91,53	818	2,01,40	388	2,70,45
<b>VII. FINANCE</b>	<b>—</b>	<b>—</b>	<b>53</b>	<b>1,52,01</b>	<b>—</b>	<b>—</b>	<b>1</b>	<b>3,72</b>
<b>VIII. ALL OTHERS</b>	<b>483</b>	<b>12,98,09</b>	<b>2,690</b>	<b>41,78,10</b>	<b>492</b>	<b>2,95,25</b>	<b>144</b>	<b>4,42,27</b>
<b>TOTAL BANK CREDIT</b>	<b>4,542</b>	<b>25,73,80</b>	<b>33,445</b>	<b>302,56,85</b>	<b>6,045</b>	<b>18,15,01</b>	<b>5,047</b>	<b>41,26,62</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	123	39,89	957	7,57,76	523	99,24	63	1,10,37
2. Other Small Scale Industries	200	50,20	1,226	5,04,43	248	1,12,58	143	2,12,60

**STATE : MIZORAM**

OCCUPATION	SOUTH GARO HILLS		WEST GARO HILLS		WEST KHASI HILLS		AIZAWL	
	No. of Accounts	Amount Out- standing						
	9	10	11	12	13	14	1	2
<b>I. AGRICULTURE</b>	<b>457</b>	<b>52,57</b>	<b>3,028</b>	<b>10,83,01</b>	<b>8,047</b>	<b>4,94,02</b>	<b>2,679</b>	<b>7,81,16</b>
1. Direct Finance	457	52,57	2,943	10,17,79	7,653	4,60,47	2,589	4,88,67
2. Indirect Finance	—	—	85	65,22	394	33,55	90	2,92,49
<b>II. INDUSTRY</b>	<b>167</b>	<b>1,36,31</b>	<b>1,015</b>	<b>9,11,92</b>	<b>1,139</b>	<b>1,07,46</b>	<b>1,469</b>	<b>17,98,44</b>
1. Mining & Quarrying	—	—	9	1,17,84	—	—	1	11,09
2. Manufacturing & Processing	166	1,36,18	999	7,56,01	1,136	1,01,65	1,448	17,03,36
3. Electricity, Gas & Water	—	—	—	—	—	—	1	2,49
4. Construction	1	13	7	38,07	3	5,81	19	81,50
<b>III. TRANSPORT OPERATORS</b>	<b>33</b>	<b>38,94</b>	<b>494</b>	<b>3,80,08</b>	<b>60</b>	<b>79,10</b>	<b>338</b>	<b>5,19,87</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>20</b>	<b>1,49,83</b>	<b>89</b>	<b>89,37</b>	<b>111</b>	<b>45,41</b>	<b>115</b>	<b>1,77,49</b>
<b>V. PERSONAL LOANS</b>	<b>88</b>	<b>72,32</b>	<b>2,562</b>	<b>11,54,81</b>	<b>587</b>	<b>1,88,16</b>	<b>4,951</b>	<b>45,19,82</b>
1. Loans for Purchase of Consumer Durables	6	46	262	70,25	262	48,89	1,437	3,41,90
2. Loans for Housing	9	26,94	96	2,01,48	20	31,12	1,176	26,62,34
3. Rest of the Personal Loans	73	44,92	2,204	8,83,08	305	1,08,15	2,338	15,15,58
<b>VI. TRADE</b>	<b>170</b>	<b>6,35,47</b>	<b>1,201</b>	<b>7,81,15</b>	<b>1,188</b>	<b>2,50,28</b>	<b>2,389</b>	<b>23,67,11</b>
1. Wholesale Trade	39	5,32,71	28	1,59,99	3	9,40	541	6,04,40
2. Retail Trade	131	1,02,76	1,173	6,21,16	1,185	2,40,88	1,848	17,62,71
<b>VII. FINANCE</b>	<b>—</b>	<b>—</b>	<b>6</b>	<b>1,81</b>	<b>—</b>	<b>—</b>	<b>3</b>	<b>2,36</b>
<b>VIII. ALL OTHERS</b>	<b>224</b>	<b>1,97,30</b>	<b>2,273</b>	<b>18,65,43</b>	<b>157</b>	<b>25,72</b>	<b>357</b>	<b>3,79,18</b>
<b>TOTAL BANK CREDIT</b>	<b>1,159</b>	<b>12,82,74</b>	<b>10,668</b>	<b>62,67,58</b>	<b>11,289</b>	<b>11,90,15</b>	<b>12,301</b>	<b>105,45,43</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	78	27,66	420	2,70,79	662	54,55	839	3,74,84
2. Other Small Scale Industries	81	93,77	554	2,97,72	432	42,54	580	5,66,03

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION — MARCH 2002**

(Amount in Rupees Thousand)

CHAMPHAI		KOLASIB		LAWNGTLAI		LUNGLEI		MAMIT		SAIHA		Item No.
No. of Accounts	Amount Outstanding											
3	4	5	6	7	8	9	10	11	12	13	14	
944	98,94	651	74,61	263	66,60	1,644	4,49,45	891	1,19,30	524	1,90,31	I
944	98,94	651	74,61	263	66,60	1,643	4,45,45	889	1,02,77	516	1,65,79	1
—	—	—	—	—	—	1	4,00	2	16,53	8	24,52	2
241	34,50	298	41,18	43	56,10	544	2,05,80	268	41,74	367	17,46,50	II
—	—	—	—	—	—	1	6,40	—	—	—	—	1
239	33,74	297	33,95	43	56,10	512	1,91,92	268	41,74	367	17,46,50	2
—	—	—	—	—	—	—	—	—	—	—	—	3
2	76	1	7,23	—	—	31	7,48	—	—	—	—	4
49	49,83	29	41,70	4	4,77	58	88,06	19	25,87	12	20,18	III
1	1,04	14	9,91	1	2,14	45	23,51	28	7,50	30	60,45	IV
389	1,10,50	786	1,71,44	183	2,46,60	674	3,93,53	383	89,10	137	2,21,90	V
224	28,74	281	33,80	25	1,96	188	43,21	193	37,81	13	3,02	1
20	36,57	41	63,28	133	2,30,91	102	1,62,78	28	27,02	72	1,65,63	2
145	45,19	464	74,36	25	13,73	384	1,87,54	162	24,27	52	53,25	3
284	53,81	388	1,06,27	101	87,03	651	3,93,59	422	1,12,65	332	6,98,74	VI
2	3,54	1	91	—	—	58	1,23,02	8	17,93	50	5,38,63	1
282	50,27	387	1,05,36	101	87,03	593	2,70,57	414	94,72	282	1,60,11	2
—	—	—	—	—	—	4	38	—	—	—	—	VII
106	47,67	172	1,16,47	20	19,39	281	1,90,28	110	97,34	44	2,35,46	VIII
2,014	3,96,29	2,338	5,61,58	615	4,82,63	3,901	17,44,60	2,121	4,93,50	1,446	31,73,54	Total
142	16,29	173	16,73	15	19,86	340	1,06,65	241	33,50	201	2,63,40	1
96	14,31	124	17,22	28	36,24	163	87,62	27	8,24	127	70,42	2

**STATE : NAGALAND**

SERCHHIP		DIMAPUR		KOHIMA		MOKOKCHUNG		MON		PHEK		Item No.
No. of Accounts	Amount Outstanding											
15	16	1	2	3	4	5	6	7	8	9	10	
666	82,87	1,093	2,25,58	733	4,97,59	1,902	5,13,65	312	1,23,54	1,436	2,03,71	I
666	82,87	816	1,73,24	706	2,92,34	1,900	5,04,34	310	99,77	1,435	2,03,66	1
—	—	277	52,34	27	2,05,25	2	9,31	2	23,77	1	5	2
384	60,40	375	7,48,75	244	7,47,85	278	1,26,00	60	4,28,79	214	97,24	II
—	—	—	—	2	16,27	1	3,81	1	1,80	—	—	1
384	60,40	372	7,28,25	241	7,27,44	277	1,22,19	57	4,26,28	214	97,24	2
—	—	—	—	—	—	—	—	—	—	—	—	3
—	—	3	20,50	1	4,14	—	—	2	71	—	—	4
42	56,95	597	2,74,18	158	2,43,34	58	73,72	14	20,46	15	22,44	III
9	1,73	103	1,48,70	192	3,66,33	33	22,31	70	7,27	127	31,84	IV
503	1,55,10	3,159	14,75,74	2,669	18,89,83	550	1,83,84	222	41,93	168	29,90	V
313	52,43	244	95,90	1,075	2,85,96	18	2,66	3	16	7	81	1
46	69,33	116	1,95,60	143	2,37,68	30	37,88	3	2,24	5	5,84	2
144	33,34	2,799	11,84,24	1,451	13,66,19	502	1,43,30	216	39,53	156	23,25	3
455	1,13,40	675	5,82,86	818	11,75,89	315	1,69,87	123	90,78	191	93,94	VI
1	7,91	136	1,50,56	29	1,20,33	3	2,91	—	—	—	—	1
454	1,05,49	539	4,32,30	789	10,55,56	312	1,66,96	123	90,78	191	93,94	2
—	—	17	9,94	4	1,45,54	3	25	—	—	12	1,57	VII
14	3,23	567	8,39,07	350	3,20,90	665	2,39,85	522	1,25,69	130	33,25	VIII
2,073	4,73,68	6,586	43,04,82	5,168	53,87,27	3,804	13,29,49	1,323	8,38,46	2,293	5,13,89	Total
249	32,08	128	2,43,21	49	64,34	132	55,78	13	16,47	76	36,08	1
126	25,88	129	2,82,24	152	2,96,04	89	37,89	35	1,16,40	106	40,90	2

**TABLE NO. 5.9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF**

NORTH-EASTERN REGION		STATE : NAGALAND (Contd.)						STATE : TRIPURA	
OCCUPATION	TUEN SANG		WOKHA		ZUNHEBOTO		DHALAI		
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
	11	12	13	14	15	16	1	2	
<b>I. AGRICULTURE</b>	<b>2,804</b>	<b>3,30,35</b>	<b>508</b>	<b>64,08</b>	<b>1,169</b>	<b>2,54,57</b>	<b>25,758</b>	<b>9,91,26</b>	
1. Direct Finance	2,804	3,30,35	508	64,08	1,169	2,54,57	25,537	9,69,94	
2. Indirect Finance	—	—	—	—	—	—	221	21,32	
<b>II. INDUSTRY</b>	<b>388</b>	<b>90,68</b>	<b>119</b>	<b>1,15,72</b>	<b>599</b>	<b>2,61,14</b>	<b>2,521</b>	<b>1,55,23</b>	
1. Mining & Quarrying	—	—	1	88	—	—	—	—	
2. Manufacturing & Processing	388	90,68	118	1,14,84	599	2,61,14	2,520	1,51,98	
3. Electricity, Gas & Water	—	—	—	—	—	—	—	—	
4. Construction	—	—	—	—	—	—	1	3,25	
<b>III. TRANSPORT OPERATORS</b>	<b>6</b>	<b>8,40</b>	<b>10</b>	<b>22,44</b>	<b>14</b>	<b>32,57</b>	<b>439</b>	<b>97,67</b>	
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>93</b>	<b>50,01</b>	<b>19</b>	<b>14,16</b>	<b>12</b>	<b>11,79</b>	<b>490</b>	<b>95,06</b>	
<b>V. PERSONAL LOANS</b>	<b>285</b>	<b>62,29</b>	<b>745</b>	<b>2,18,98</b>	<b>494</b>	<b>1,16,37</b>	<b>2,415</b>	<b>5,97,48</b>	
1. Loans for Purchase of Consumer Durables	—	—	152	25,53	58	7,32	972	3,21,69	
2. Loans for Housing	13	7,24	23	41,85	11	34,83	45	29,94	
3. Rest of the Personal Loans	272	55,05	570	1,51,60	425	74,22	1,398	2,45,85	
<b>VI. TRADE</b>	<b>161</b>	<b>66,66</b>	<b>149</b>	<b>1,07,69</b>	<b>216</b>	<b>1,15,65</b>	<b>11,032</b>	<b>9,36,21</b>	
1. Wholesale Trade	9	1,73	1	20,40	4	2,08	314	30,85	
2. Retail Trade	152	64,93	148	87,29	212	1,13,57	10,718	9,05,36	
<b>VII. FINANCE</b>	<b>—</b>	<b>—</b>	<b>1</b>	<b>9,31</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	
<b>VIII. ALL OTHERS</b>	<b>384</b>	<b>1,09,18</b>	<b>46</b>	<b>45,09,96</b>	<b>88</b>	<b>16,27</b>	<b>916</b>	<b>1,21,83</b>	
<b>TOTAL BANK CREDIT</b>	<b>4,121</b>	<b>7,17,57</b>	<b>1,597</b>	<b>50,62,34</b>	<b>2,592</b>	<b>8,08,36</b>	<b>43,571</b>	<b>29,94,74</b>	
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	130	24,32	53	49,44	75	70,16	1,782	87,74	
2. Other Small Scale Industries	219	58,02	63	63,95	308	1,32,14	612	59,03	

  

NORTH-EASTERN REGION		STATE : BIHAR						EASTERN REGION	
OCCUPATION	NORTH TRIPURA		SOUTH TRIPURA		WEST TRIPURA		ARARIA		
	No. of Accounts	Amount Outstanding							
	3	4	5	6	7	8	1	2	
<b>I. AGRICULTURE</b>	<b>39,027</b>	<b>18,06,41</b>	<b>37,647</b>	<b>21,12,09</b>	<b>41,959</b>	<b>29,84,65</b>	<b>20,684</b>	<b>46,19,54</b>	
1. Direct Finance	36,994	17,30,57	36,689	20,44,33	41,693	26,66,19	19,917	43,07,12	
2. Indirect Finance	2,033	75,84	958	67,76	266	3,18,46	767	3,12,42	
<b>II. INDUSTRY</b>	<b>6,564</b>	<b>7,47,81</b>	<b>11,613</b>	<b>7,66,87</b>	<b>13,887</b>	<b>21,72,17</b>	<b>3,546</b>	<b>10,19,38</b>	
1. Mining & Quarrying	—	—	—	—	2	30,88	—	—	
2. Manufacturing & Processing	6,543	7,00,67	11,608	7,61,41	13,836	20,01,31	3,536	10,12,70	
3. Electricity, Gas & Water	1	3,41	—	—	—	—	1	1,09	
4. Construction	20	43,73	5	5,46	49	1,39,98	9	5,59	
<b>III. TRANSPORT OPERATORS</b>	<b>1,848</b>	<b>2,12,82</b>	<b>1,852</b>	<b>3,54,43</b>	<b>2,285</b>	<b>15,38,52</b>	<b>859</b>	<b>1,49,03</b>	
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>1,529</b>	<b>1,55,71</b>	<b>1,507</b>	<b>1,63,07</b>	<b>4,269</b>	<b>5,46,14</b>	<b>778</b>	<b>1,18,69</b>	
<b>V. PERSONAL LOANS</b>	<b>5,144</b>	<b>14,52,77</b>	<b>7,618</b>	<b>18,59,77</b>	<b>24,007</b>	<b>83,77,96</b>	<b>5,712</b>	<b>18,46,85</b>	
1. Loans for Purchase of Consumer Durables	1,926	6,83,90	2,381	7,97,03	5,855	20,18,60	491	1,39,59	
2. Loans for Housing	134	1,67,29	171	1,87,05	1,491	22,68,10	444	6,42,28	
3. Rest of the Personal Loans	3,084	6,01,58	5,066	8,75,69	16,661	40,91,26	4,777	10,64,98	
<b>VI. TRADE</b>	<b>21,809</b>	<b>18,79,58</b>	<b>18,802</b>	<b>17,79,02</b>	<b>38,210</b>	<b>66,23,77</b>	<b>9,672</b>	<b>23,45,67</b>	
1. Wholesale Trade	343	1,33,59	33	28,78	250	12,07,17	222	2,49,40	
2. Retail Trade	21,466	17,45,99	18,769	17,50,24	37,960	54,16,60	9,450	20,96,27	
<b>VII. FINANCE</b>	<b>7</b>	<b>29,44</b>	<b>73</b>	<b>3,56</b>	<b>70</b>	<b>17,16</b>	<b>15</b>	<b>5,19</b>	
<b>VIII. ALL OTHERS</b>	<b>1,124</b>	<b>2,82,60</b>	<b>1,661</b>	<b>2,79,87</b>	<b>5,669</b>	<b>22,16,69</b>	<b>2,256</b>	<b>5,68,79</b>	
<b>TOTAL BANK CREDIT</b>	<b>77,052</b>	<b>65,67,14</b>	<b>80,773</b>	<b>73,18,68</b>	<b>1,30,356</b>	<b>244,77,06</b>	<b>43,522</b>	<b>106,73,14</b>	
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	5,018	4,61,69	8,062	3,79,89	8,943	6,90,04	1,983	5,16,98	
2. Other Small Scale Industries	1,473	1,68,06	3,116	2,80,34	4,382	9,50,39	1,174	3,10,07	

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION — MARCH 2002**

(Amount in Rupees Thousand)

AURANGABAD		BANKA		BEGUSARAI		BHAGALPUR		BHOJPUR		BUXAR		Item No.
No. of Accounts	Amount Outstanding											
3	4	5	6	7	8	9	10	11	12	13	14	
15,417	33,08,71	17,663	20,41,53	18,773	42,20,32	23,620	46,52,79	24,537	50,90,70	20,643	33,06,53	I
13,805	27,12,16	17,170	19,16,97	17,696	37,85,61	23,119	42,56,64	23,229	47,29,76	18,694	29,82,26	1
1,612	5,96,55	493	1,24,56	1,077	4,34,71	501	3,96,15	1,308	3,60,94	1,949	3,24,27	2
<b>10,925</b>	<b>14,76,30</b>	<b>3,327</b>	<b>6,70,26</b>	<b>3,500</b>	<b>73,19,98</b>	<b>8,253</b>	<b>31,59,88</b>	<b>8,699</b>	<b>11,32,41</b>	<b>9,263</b>	<b>13,33,10</b>	II
—	—	—	—	1	3,02	2	3,83	1	1,97	1	4,80	1
10,871	14,42,59	3,226	6,50,16	3,485	21,69,57	8,084	28,99,96	8,691	11,01,55	9,261	13,27,30	2
—	—	—	—	2	25,27	1	3,27	2	8,62	—	—	3
54	33,71	101	20,10	12	51,22,12	166	2,52,82	5	20,27	1	1,00	4
<b>1,451</b>	<b>4,48,23</b>	<b>297</b>	<b>1,29,30</b>	<b>1,478</b>	<b>4,07,97</b>	<b>1,045</b>	<b>5,15,16</b>	<b>4,312</b>	<b>10,86,89</b>	<b>2,560</b>	<b>4,91,78</b>	III
<b>2,065</b>	<b>2,52,67</b>	<b>2,261</b>	<b>2,70,85</b>	<b>2,852</b>	<b>5,43,28</b>	<b>2,964</b>	<b>5,94,21</b>	<b>1,566</b>	<b>4,00,30</b>	<b>1,895</b>	<b>4,38,29</b>	IV
<b>10,212</b>	<b>23,97,51</b>	<b>6,369</b>	<b>11,49,02</b>	<b>10,194</b>	<b>40,03,86</b>	<b>15,961</b>	<b>63,59,81</b>	<b>13,036</b>	<b>39,09,92</b>	<b>6,539</b>	<b>16,29,36</b>	V
373	55,56	298	69,09	545	1,43,09	957	2,87,41	174	37,94	164	48,38	1
311	4,50,36	283	2,72,38	913	10,57,61	1,959	24,33,18	851	13,93,79	271	3,82,77	2
9,528	18,91,59	5,788	8,07,55	8,736	28,03,16	13,045	36,39,22	12,011	24,78,19	6,104	11,98,21	3
<b>13,500</b>	<b>19,90,10</b>	<b>9,071</b>	<b>14,45,45</b>	<b>12,476</b>	<b>35,73,14</b>	<b>15,730</b>	<b>52,25,81</b>	<b>23,737</b>	<b>37,90,45</b>	<b>18,660</b>	<b>20,96,14</b>	VI
257	92,72	25	55,12	876	7,74,09	968	10,54,95	189	4,78,53	79	1,27,21	1
13,243	18,97,38	9,046	13,90,33	11,600	27,99,05	14,762	41,70,86	23,548	33,11,92	18,581	19,68,93	2
<b>8</b>	<b>6,58</b>	<b>7</b>	<b>4,33</b>	<b>27</b>	<b>12,36</b>	<b>59</b>	<b>23,06</b>	<b>8</b>	<b>3,25</b>	<b>9</b>	<b>9,26</b>	VII
<b>2,963</b>	<b>8,79,39</b>	<b>3,500</b>	<b>6,87,37</b>	<b>5,089</b>	<b>29,11,01</b>	<b>6,454</b>	<b>39,68,03</b>	<b>7,677</b>	<b>14,45,99</b>	<b>3,810</b>	<b>12,50,56</b>	VIII
<b>56,541</b>	<b>107,59,49</b>	<b>42,495</b>	<b>63,98,11</b>	<b>54,389</b>	<b>229,91,92</b>	<b>74,086</b>	<b>244,98,75</b>	<b>83,572</b>	<b>168,59,91</b>	<b>63,379</b>	<b>105,55,02</b>	Total
6,234	6,11,17	1,793	2,44,68	1,240	6,22,37	2,937	9,19,11	6,778	5,65,92	7,572	4,61,96	1
2,764	3,75,24	929	2,41,40	1,689	9,64,61	3,437	12,10,43	925	2,74,31	492	2,82,41	2

DARBHANGA		GAYA		GOPALGANJ		JAMUI		JEHANABAD		KAIMUR		Item No.
No. of Accounts	Amount Outstanding											
15	16	17	18	19	20	21	22	23	24	25	26	
<b>13,222</b>	<b>24,96,29</b>	<b>36,063</b>	<b>46,85,38</b>	<b>7,210</b>	<b>21,17,26</b>	<b>14,001</b>	<b>22,30,99</b>	<b>13,919</b>	<b>15,86,11</b>	<b>19,544</b>	<b>51,21,31</b>	I
12,305	22,29,77	31,601	33,17,65	6,407	14,82,34	13,158	21,31,31	11,958	13,73,50	17,949	45,05,46	1
917	2,66,52	4,462	13,67,73	803	6,34,92	843	99,68	1,961	2,12,61	1,595	6,15,85	2
<b>7,245</b>	<b>17,92,65</b>	<b>14,794</b>	<b>27,48,83</b>	<b>6,489</b>	<b>33,03,63</b>	<b>2,833</b>	<b>7,67,07</b>	<b>6,587</b>	<b>9,30,84</b>	<b>11,631</b>	<b>16,53,38</b>	II
4	19,12	7	44,92	6	21,99	2	9,37	1	2,61	—	—	1
7,009	17,21,21	14,744	26,58,67	6,463	32,22,12	2,780	7,35,20	6,583	9,25,34	11,618	16,32,00	2
—	—	1	66	—	—	—	—	—	—	—	—	3
232	52,32	42	44,58	20	59,52	51	22,50	3	2,89	13	21,38	4
<b>1,837</b>	<b>4,71,50</b>	<b>4,442</b>	<b>11,18,33</b>	<b>274</b>	<b>1,60,33</b>	<b>1,294</b>	<b>3,57,17</b>	<b>1,231</b>	<b>4,85,67</b>	<b>1,007</b>	<b>2,93,15</b>	III
<b>2,067</b>	<b>5,16,05</b>	<b>2,280</b>	<b>7,67,70</b>	<b>1,690</b>	<b>8,59,47</b>	<b>1,228</b>	<b>2,81,14</b>	<b>395</b>	<b>88,56</b>	<b>588</b>	<b>1,10,14</b>	IV
<b>19,890</b>	<b>70,05,07</b>	<b>23,721</b>	<b>66,80,87</b>	<b>7,253</b>	<b>22,78,77</b>	<b>5,758</b>	<b>26,56,26</b>	<b>6,135</b>	<b>14,81,09</b>	<b>3,738</b>	<b>9,99,21</b>	V
1,077	3,79,05	1,792	3,52,21	111	27,63	900	1,31,08	132	39,41	85	23,91	1
2,240	25,65,09	1,973	25,09,88	601	4,32,64	677	9,26,14	288	2,77,31	621	2,51,53	2
16,573	40,60,93	19,956	38,18,78	6,541	18,18,50	4,181	15,99,04	5,715	11,64,37	3,032	7,23,77	3
<b>13,980</b>	<b>30,15,22</b>	<b>23,261</b>	<b>47,23,66</b>	<b>8,448</b>	<b>18,90,12</b>	<b>10,425</b>	<b>23,47,83</b>	<b>10,495</b>	<b>13,83,56</b>	<b>12,040</b>	<b>16,74,73</b>	VI
983	3,53,66	1,306	7,22,09	240	2,14,11	553	3,47,13	120	72,58	229	1,46,40	1
12,997	26,61,56	21,955	40,01,57	8,208	16,76,01	9,872	20,00,70	10,375	13,10,98	11,811	15,28,33	2
<b>34</b>	<b>68,30</b>	<b>456</b>	<b>1,02,88</b>	<b>9</b>	<b>8,14</b>	<b>100</b>	<b>20,59</b>	<b>20</b>	<b>6,57</b>	<b>95</b>	<b>3,85</b>	VII
<b>5,393</b>	<b>19,44,28</b>	<b>7,471</b>	<b>26,17,30</b>	<b>3,463</b>	<b>14,97,39</b>	<b>1,563</b>	<b>7,49,18</b>	<b>2,675</b>	<b>6,91,59</b>	<b>2,702</b>	<b>6,94,48</b>	VIII
<b>63,668</b>	<b>173,09,36</b>	<b>1,12,488</b>	<b>234,44,95</b>	<b>34,836</b>	<b>121,15,11</b>	<b>37,202</b>	<b>94,10,23</b>	<b>41,457</b>	<b>66,53,99</b>	<b>51,345</b>	<b>105,50,25</b>	Total
3,120	6,08,57	9,784	7,77,94	4,905	4,60,20	1,806	4,77,86	2,489	2,46,20	8,029	6,76,92	1
2,994	7,53,72	2,662	9,01,72	584	2,79,06	712	1,80,31	2,464	3,91,24	2,316	5,92,45	2

**TABLE NO. 5.9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF**

**EASTERN REGION**

**STATE: BIHAR (Contd.)**

OCCUPATION	KATIHAR		KHAGARIA		KISHANGANJ		LAKHISARAI	
	No. of Accounts	Amount Out- standing						
	27	28	29	30	31	32	33	34
<b>I. AGRICULTURE</b>	<b>30,220</b>	<b>68,79,96</b>	<b>15,617</b>	<b>25,67,46</b>	<b>16,278</b>	<b>26,31,13</b>	<b>5,675</b>	<b>12,41,96</b>
1. Direct Finance	29,016	60,85,94	15,274	24,08,60	15,595	24,52,90	5,575	11,70,79
2. Indirect Finance	1,204	7,94,02	343	1,58,86	683	1,78,23	100	71,17
<b>II. INDUSTRY</b>	<b>5,316</b>	<b>22,66,83</b>	<b>2,309</b>	<b>3,90,93</b>	<b>3,896</b>	<b>5,06,33</b>	<b>1,449</b>	<b>5,76,09</b>
1. Mining & Quarrying	1	3,94,88	—	—	—	—	—	—
2. Manufacturing & Processing	5,240	13,34,55	2,308	3,90,88	3,884	4,89,92	1,445	5,66,21
3. Electricity, Gas & Water	1	4,50,00	—	—	—	—	—	—
4. Construction	74	87,40	1	5	12	16,41	4	9,88
<b>III. TRANSPORT OPERATORS</b>	<b>1,129</b>	<b>3,44,97</b>	<b>1,659</b>	<b>2,02,03</b>	<b>471</b>	<b>80,34</b>	<b>884</b>	<b>1,03,15</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>1,236</b>	<b>3,03,98</b>	<b>422</b>	<b>65,94</b>	<b>975</b>	<b>1,58,18</b>	<b>424</b>	<b>1,27,02</b>
<b>V. PERSONAL LOANS</b>	<b>8,452</b>	<b>30,20,77</b>	<b>3,584</b>	<b>10,34,64</b>	<b>4,659</b>	<b>12,46,34</b>	<b>3,123</b>	<b>7,25,83</b>
1. Loans for Purchase of Consumer Durables	521	1,35,81	441	1,58,31	513	1,53,92	123	29,91
2. Loans for Housing	813	10,39,38	194	1,82,52	305	3,86,96	114	1,01,19
3. Rest of the Personal Loans	7,118	18,45,58	2,949	6,93,81	3,841	7,05,46	2,886	5,94,73
<b>VI. TRADE</b>	<b>11,639</b>	<b>32,39,96</b>	<b>8,121</b>	<b>20,05,58</b>	<b>9,261</b>	<b>14,19,61</b>	<b>4,711</b>	<b>9,73,04</b>
1. Wholesale Trade	178	2,75,99	168	1,66,39	272	1,65,71	231	1,45,35
2. Retail Trade	11,461	29,63,97	7,953	18,39,19	8,989	12,53,90	4,480	8,27,69
<b>VII. FINANCE</b>	<b>5</b>	<b>1,14</b>	<b>22</b>	<b>1,33</b>	<b>11</b>	<b>1,97</b>	<b>83</b>	<b>6,41</b>
<b>VIII. ALL OTHERS</b>	<b>2,562</b>	<b>9,65,90</b>	<b>1,799</b>	<b>3,50,01</b>	<b>1,212</b>	<b>2,82,76</b>	<b>1,329</b>	<b>3,08,11</b>
<b>TOTAL BANK CREDIT</b>	<b>60,559</b>	<b>170,23,51</b>	<b>33,533</b>	<b>66,17,92</b>	<b>36,763</b>	<b>63,26,66</b>	<b>17,678</b>	<b>40,61,61</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,935	3,34,08	1,572	1,42,06	2,259	2,20,22	685	1,06,62
2. Other Small Scale Industries	2,328	6,14,60	380	1,85,94	1,168	1,81,24	526	3,42,44

OCCUPATION	MADHEPURA		MADHUBANI		MUNGER		MUZAFFARPUR	
	No. of Accounts	Amount Out- standing						
	35	36	37	38	39	40	41	42
<b>I. AGRICULTURE</b>	<b>10,658</b>	<b>37,54,30</b>	<b>23,408</b>	<b>49,10,58</b>	<b>13,020</b>	<b>16,28,65</b>	<b>19,698</b>	<b>62,73,69</b>
1. Direct Finance	10,026	26,94,40	20,885	45,32,99	11,996	14,71,28	18,603	46,78,25
2. Indirect Finance	632	10,59,90	2,523	3,77,59	1,024	1,57,37	1,095	15,95,44
<b>II. INDUSTRY</b>	<b>3,925</b>	<b>8,88,72</b>	<b>6,600</b>	<b>26,40,53</b>	<b>3,342</b>	<b>9,71,78</b>	<b>8,196</b>	<b>36,03,90</b>
1. Mining & Quarrying	—	—	2	4,57	5	10,51	7	37,70
2. Manufacturing & Processing	3,904	8,80,26	6,494	24,11,24	3,153	8,68,32	8,124	33,95,68
3. Electricity, Gas & Water	1	2,91	—	—	1	37	2	45,69
4. Construction	20	5,55	104	2,24,72	183	92,58	63	1,24,83
<b>III. TRANSPORT OPERATORS</b>	<b>1,234</b>	<b>2,87,84</b>	<b>2,460</b>	<b>3,94,26</b>	<b>1,723</b>	<b>4,24,45</b>	<b>4,443</b>	<b>9,25,72</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>742</b>	<b>1,70,44</b>	<b>2,878</b>	<b>3,67,19</b>	<b>517</b>	<b>1,19,91</b>	<b>2,218</b>	<b>6,67,79</b>
<b>V. PERSONAL LOANS</b>	<b>4,529</b>	<b>11,24,29</b>	<b>15,685</b>	<b>46,78,30</b>	<b>8,473</b>	<b>28,81,61</b>	<b>29,557</b>	<b>125,10,71</b>
1. Loans for Purchase of Consumer Durables	241	67,17	817	2,03,23	678	2,52,93	2,567	6,96,68
2. Loans for Housing	186	2,62,44	1,986	13,81,53	626	9,21,34	3,433	47,11,29
3. Rest of the Personal Loans	4,102	7,94,68	12,882	30,93,54	7,169	17,07,34	23,557	71,02,74
<b>VI. TRADE</b>	<b>8,921</b>	<b>23,42,81</b>	<b>12,110</b>	<b>27,06,20</b>	<b>11,197</b>	<b>21,36,10</b>	<b>33,599</b>	<b>80,45,96</b>
1. Wholesale Trade	364	1,97,17	437	2,98,45	167	1,90,91	636	11,17,84
2. Retail Trade	8,557	21,45,64	11,673	24,07,75	11,030	19,45,19	32,963	69,28,12
<b>VII. FINANCE</b>	<b>7</b>	<b>1,58</b>	<b>256</b>	<b>39,38</b>	<b>114</b>	<b>13,09</b>	<b>137</b>	<b>1,25,30</b>
<b>VIII. ALL OTHERS</b>	<b>1,228</b>	<b>3,09,39</b>	<b>5,616</b>	<b>12,09,32</b>	<b>3,330</b>	<b>10,38,78</b>	<b>9,513</b>	<b>33,49,10</b>
<b>TOTAL BANK CREDIT</b>	<b>31,244</b>	<b>88,79,37</b>	<b>69,013</b>	<b>169,45,76</b>	<b>41,716</b>	<b>92,14,37</b>	<b>1,07,361</b>	<b>355,02,17</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,531	2,63,17	2,922	3,59,47	1,505	2,52,11	3,622	7,21,48
2. Other Small Scale Industries	1,891	4,94,67	2,397	6,63,80	964	3,12,99	2,575	14,90,02

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION — MARCH 2002**

(Amount in Rupees Thousand)

NALANDA		NAWADA		PASCHIMI CHAMPARAN		PATNA		PURBI CHAMPARAN		PURNIA		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
43	44	45	46	47	48	49	50	51	52	53	54	
31,656	29,08,18	22,957	22,76,03	30,205	74,40,39	19,488	121,79,93	36,210	62,08,77	19,772	71,32,17	I
30,839	24,91,20	20,324	20,52,98	28,072	55,16,68	15,680	49,69,54	33,079	53,79,25	18,191	60,75,58	1
817	4,16,98	2,633	2,23,05	2,133	19,23,71	3,808	72,10,39	3,131	8,29,52	1,581	10,56,59	2
9,389	17,85,00	8,810	10,87,89	3,932	59,67,95	28,493	459,96,46	3,487	22,09,40	6,770	22,17,09	II
—	—	1	10,33	1	95	7	3,01,03	1	4,01	1	22,31	1
9,381	17,72,99	8,808	10,75,54	3,866	59,10,63	28,358	451,52,55	3,443	21,39,90	6,693	20,96,59	2
1	2,98	—	—	—	—	5	68,56	2	34,40	—	—	3
7	9,03	1	2,02	65	56,37	123	4,74,32	41	31,09	76	98,19	4
4,171	7,29,42	2,646	3,30,08	2,260	4,54,45	4,949	42,56,42	1,595	7,72,26	1,385	5,49,76	III
426	1,99,77	507	1,65,84	906	3,05,62	4,260	38,50,94	1,673	4,32,05	1,339	4,67,89	IV
13,464	32,84,13	5,609	11,96,76	11,966	38,48,57	69,956	413,81,79	17,565	52,61,05	11,841	44,79,36	V
1,342	2,59,30	119	54,56	623	1,90,51	4,579	30,88,27	608	1,36,84	493	1,34,67	1
793	8,97,19	235	3,45,70	509	6,48,11	9,310	160,81,03	828	10,61,27	1,281	19,77,97	2
11,329	21,27,64	5,255	7,96,50	10,834	30,09,95	56,067	222,12,49	16,129	40,62,94	10,067	23,66,72	3
14,178	36,00,48	11,189	15,98,54	12,486	28,19,31	20,076	271,33,63	17,528	45,95,65	10,896	30,13,93	VI
162	3,60,43	191	1,04,75	116	2,61,23	1,675	74,69,21	586	5,65,67	151	3,87,58	1
14,016	32,40,05	10,998	14,93,79	12,370	25,58,08	18,401	196,64,42	16,942	40,29,98	10,745	26,26,35	2
45	36,67	11	2,62	25	8,18	141	3,63,51	72	27,76	65	17,49	VII
1,818	8,91,21	1,454	3,97,27	16,664	24,82,96	20,221	239,46,19	4,209	15,50,23	1,222	6,54,77	VIII
75,147	134,34,86	53,183	70,55,03	78,444	233,27,43	1,67,584	1591,08,87	82,339	210,57,17	53,290	185,32,46	Total
6,258	7,75,55	5,876	4,36,43	2,193	4,14,91	3,049	30,10,25	1,692	4,00,23	2,485	5,99,42	1
1,933	4,82,31	1,679	3,50,91	782	3,66,04	7,794	83,80,66	1,026	5,31,79	2,444	7,55,46	2

ROHTAS		SAHARSA		SAMASTIPUR		SARAN		SHEIKHPURA		SHEOHAR		Item No.
No. of Accounts	Amount Outstanding											
55	56	57	58	59	60	61	62	63	64	65	66	
35,404	81,03,57	9,384	21,01,70	22,640	57,58,18	31,894	45,57,90	6,956	9,78,07	3,106	3,11,73	I
32,839	74,55,72	8,229	18,07,00	20,682	47,08,57	30,315	40,49,87	6,885	9,34,75	2,440	2,47,30	1
2,565	6,47,85	1,155	2,94,70	1,958	10,49,61	1,579	5,08,03	71	43,32	666	64,43	2
18,677	31,58,87	4,035	22,48,33	8,812	24,43,91	11,471	17,69,23	1,648	2,49,44	893	1,92,25	II
8	26,72	—	—	—	—	4	13,72	—	—	—	—	1
18,657	30,93,67	4,026	22,33,74	8,319	21,24,59	11,450	17,26,38	1,608	2,40,31	892	1,92,04	2
—	—	1	12,88	1	2,33	—	—	—	—	—	—	3
12	38,48	8	1,71	492	3,16,99	17	29,13	40	9,13	1	21	4
2,239	5,43,15	753	1,56,73	1,924	7,01,81	2,280	8,70,43	964	89,46	731	86,70	III
647	3,05,97	1,978	4,34,81	2,577	5,82,49	2,398	3,16,14	266	30,08	63	8,07	IV
12,552	32,76,27	5,659	15,86,21	19,414	50,23,36	14,457	44,90,96	1,584	3,20,07	801	2,04,16	V
393	97,78	289	64,78	1,892	3,58,34	404	1,03,76	89	17,68	1	3	1
849	6,86,65	360	4,68,75	593	8,62,13	904	13,69,06	68	39,62	76	47,10	2
11,310	24,91,84	5,010	10,52,68	16,929	38,02,89	13,149	30,18,14	1,427	2,62,77	724	1,57,03	3
28,784	44,71,27	8,353	20,80,19	22,726	62,88,53	22,375	37,76,14	3,592	5,38,53	3,126	3,59,62	VI
367	5,35,00	194	1,57,70	938	12,00,56	1,224	4,11,18	34	10,38	70	23,35	1
28,417	39,36,27	8,159	19,22,49	21,788	50,87,97	21,151	33,64,96	3,558	5,28,15	3,056	3,36,27	2
87	23,09	12	2,77	28	2,91,05	17	29,08	5	74	—	—	VII
4,435	16,10,20	2,457	5,98,09	8,019	22,49,29	5,094	17,47,33	377	1,07,69	580	97,83	VIII
1,02,825	214,92,39	32,631	92,08,83	86,140	233,38,62	89,986	175,57,21	15,392	23,14,08	9,300	12,60,36	Total
13,100	10,90,46	1,738	2,83,70	4,221	3,71,38	5,072	4,86,01	621	70,14	534	88,29	1
2,717	8,57,14	1,841	2,92,76	2,474	8,44,41	5,072	8,61,66	868	1,32,40	175	67,93	2

**TABLE NO. 5.9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF**

**EASTERN REGION**

**STATE: BIHAR (Contd.)**

OCCUPATION	SITAMARHI		SIWAN		SUPAUL		VAISHALI	
	No. of Accounts	Amount Out- standing						
	67	68	69	70	71	72	73	74
<b>I. AGRICULTURE</b>	<b>18,117</b>	<b>27,79,39</b>	<b>12,660</b>	<b>41,28,92</b>	<b>15,910</b>	<b>29,35,95</b>	<b>15,601</b>	<b>35,41,74</b>
1. Direct Finance	17,308	25,37,10	11,387	16,11,24	13,928	25,80,36	14,909	33,36,45
2. Indirect Finance	809	2,42,29	1,273	25,17,68	1,982	3,55,59	692	2,05,29
<b>II. INDUSTRY</b>	<b>4,005</b>	<b>25,54,84</b>	<b>7,485</b>	<b>14,82,25</b>	<b>6,250</b>	<b>9,43,75</b>	<b>3,472</b>	<b>13,33,00</b>
1. Mining & Quarrying	2	11,55	1	4,13	—	—	—	—
2. Manufacturing & Processing	3,979	25,31,60	7,475	14,66,87	6,248	9,40,38	3,469	13,18,30
3. Electricity, Gas & Water	—	—	1	1,15	1	2,81	1	12,00
4. Construction	24	11,69	8	10,10	1	56	2	2,70
<b>III. TRANSPORT OPERATORS</b>	<b>2,901</b>	<b>3,40,17</b>	<b>1,019</b>	<b>3,28,40</b>	<b>843</b>	<b>1,42,90</b>	<b>1,060</b>	<b>4,79,12</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>793</b>	<b>1,69,90</b>	<b>1,193</b>	<b>2,59,28</b>	<b>870</b>	<b>1,64,86</b>	<b>1,367</b>	<b>3,62,84</b>
<b>V. PERSONAL LOANS</b>	<b>6,402</b>	<b>25,49,55</b>	<b>12,081</b>	<b>36,39,87</b>	<b>5,116</b>	<b>12,15,23</b>	<b>10,807</b>	<b>37,34,04</b>
1. Loans for Purchase of Consumer Durables	367	99,43	806	1,28,72	252	57,60	94	31,06
2. Loans for Housing	679	7,27,01	806	8,99,36	269	2,81,67	621	9,37,28
3. Rest of the Personal Loans	5,356	17,23,11	10,469	26,11,79	4,595	8,75,96	10,092	27,65,70
<b>VI. TRADE</b>	<b>23,386</b>	<b>38,44,24</b>	<b>14,810</b>	<b>35,10,96</b>	<b>9,773</b>	<b>20,41,88</b>	<b>15,290</b>	<b>28,61,80</b>
1. Wholesale Trade	213	3,87,74	1,228	3,85,66	120	1,82,30	252	2,03,20
2. Retail Trade	23,173	34,56,50	13,582	31,25,30	9,653	18,59,58	15,038	26,58,60
<b>VII. FINANCE</b>	<b>22</b>	<b>8,30</b>	<b>18</b>	<b>37,56</b>	<b>—</b>	<b>—</b>	<b>28</b>	<b>14,40</b>
<b>VIII. ALL OTHERS</b>	<b>4,480</b>	<b>10,18,89</b>	<b>3,971</b>	<b>16,51,89</b>	<b>1,945</b>	<b>4,31,92</b>	<b>6,674</b>	<b>17,40,25</b>
<b>TOTAL BANK CREDIT</b>	<b>60,106</b>	<b>132,65,28</b>	<b>53,237</b>	<b>150,39,13</b>	<b>40,707</b>	<b>78,76,49</b>	<b>54,299</b>	<b>140,67,19</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	2,155	3,39,06	3,381	3,60,96	3,053	3,26,89	1,456	4,29,46
2. Other Small Scale Industries	776	3,73,49	1,456	5,00,77	2,446	3,65,97	1,118	4,27,93

**STATE : JHARKHAND**

OCCUPATION	BOKARO		CHATRA		DEOGHAR		DHANBAD	
	No. of Accounts	Amount Out- standing						
	1	2	3	4	5	6	7	8
<b>I. AGRICULTURE</b>	<b>8,204</b>	<b>14,17,11</b>	<b>14,935</b>	<b>14,80,51</b>	<b>25,298</b>	<b>28,81,66</b>	<b>5,726</b>	<b>16,01,13</b>
1. Direct Finance	7,148	11,81,83	11,453	11,09,09	23,967	26,91,12	5,419	14,23,87
2. Indirect Finance	1,056	2,35,28	3,482	3,71,42	1,331	1,90,54	307	1,77,26
<b>II. INDUSTRY</b>	<b>4,886</b>	<b>968,17,55</b>	<b>1,537</b>	<b>2,82,13</b>	<b>6,401</b>	<b>22,90,73</b>	<b>3,562</b>	<b>187,64,83</b>
1. Mining & Quarrying	4	47,78	—	—	3	8,76	29	74,31,27
2. Manufacturing & Processing	4,691	945,52,56	1,532	2,75,46	5,992	19,56,23	3,434	105,98,70
3. Electricity, Gas & Water	2	17,90,12	—	—	3	7,30	7	1,57,61
4. Construction	189	4,27,09	5	6,67	403	3,18,44	92	5,77,25
<b>III. TRANSPORT OPERATORS</b>	<b>1,112</b>	<b>11,61,86</b>	<b>198</b>	<b>2,00,73</b>	<b>1,458</b>	<b>7,33,89</b>	<b>1,496</b>	<b>13,56,96</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>1,635</b>	<b>7,69,77</b>	<b>983</b>	<b>1,21,85</b>	<b>2,610</b>	<b>4,91,96</b>	<b>2,362</b>	<b>10,30,36</b>
<b>V. PERSONAL LOANS</b>	<b>25,702</b>	<b>128,76,82</b>	<b>2,555</b>	<b>7,12,66</b>	<b>11,351</b>	<b>44,59,54</b>	<b>25,572</b>	<b>110,95,26</b>
1. Loans for Purchase of Consumer Durables	3,677	9,05,97	98	11,74	640	2,04,18	2,994	9,64,29
2. Loans for Housing	2,255	46,29,05	42	66,01	1,488	16,11,06	1,161	21,72,67
3. Rest of the Personal Loans	19,770	73,41,80	2,415	6,34,91	9,223	26,44,30	21,417	79,58,30
<b>VI. TRADE</b>	<b>8,368</b>	<b>58,96,72</b>	<b>2,686</b>	<b>4,73,44</b>	<b>9,218</b>	<b>26,33,25</b>	<b>8,861</b>	<b>79,65,85</b>
1. Wholesale Trade	337	15,67,94	229	43,81	198	6,40,07	1,993	29,20,80
2. Retail Trade	8,031	43,28,78	2,457	4,29,63	9,020	19,93,18	6,868	50,45,05
<b>VII. FINANCE</b>	<b>447</b>	<b>2,85,63</b>	<b>23</b>	<b>4,36</b>	<b>75</b>	<b>55,01</b>	<b>59</b>	<b>1,50,15</b>
<b>VIII. ALL OTHERS</b>	<b>14,572</b>	<b>303,25,24</b>	<b>2,855</b>	<b>5,42,48</b>	<b>7,284</b>	<b>31,03,35</b>	<b>13,371</b>	<b>65,37,64</b>
<b>TOTAL BANK CREDIT</b>	<b>64,926</b>	<b>1495,50,70</b>	<b>25,772</b>	<b>38,18,16</b>	<b>63,695</b>	<b>166,49,39</b>	<b>61,009</b>	<b>485,02,18</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,466	11,95,90	568	40,71	3,773	7,55,34	881	11,65,43
2. Other Small Scale Industries	1,729	19,93,67	466	54,91	1,607	5,07,72	1,109	37,91,51

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION — MARCH 2002**

(Amount in Rupees Thousand)

DUMKA		GARHWA		GIRIDIH		GODDA		GUMLA		HAZARIBAGH		Item No.
No. of Accounts	Amount Outstanding											
9	10	11	12	13	14	15	16	17	18	19	20	
59,508	40,62,63	27,790	27,76,62	15,080	21,02,25	17,323	16,77,15	17,943	15,97,23	23,057	32,06,56	I
56,310	38,72,72	24,260	23,59,07	14,086	19,16,46	16,734	15,40,60	14,150	13,00,21	20,766	26,18,33	1
3,198	1,89,91	3,530	4,17,55	994	1,85,79	589	1,36,55	3,793	2,97,02	2,291	5,88,23	2
6,305	23,15,51	3,775	46,34,73	5,688	42,49,97	4,605	16,28,94	2,333	2,91,26	3,843	31,22,25	II
—	—	5	3,42,86	3	13,20	2	47,75	—	—	9	2,34,15	1
5,923	22,01,55	3,760	42,84,66	5,631	41,79,13	3,828	13,13,19	2,322	2,82,48	3,784	27,59,72	2
—	—	—	—	2	2,06	—	—	—	—	1	2,47	3
382	1,13,96	10	7,21	52	55,58	775	2,68,00	11	8,78	49	1,25,91	4
1,259	5,43,40	636	3,07,43	1,148	6,31,35	1,056	2,37,48	534	3,01,79	1,262	14,35,29	III
272	82,75	1,050	1,76,40	2,205	3,70,60	925	1,06,70	794	89,47	1,279	4,26,51	IV
10,529	24,15,03	3,458	15,74,88	11,912	43,73,39	8,299	19,24,01	4,145	13,31,83	20,822	68,24,42	V
855	1,96,98	131	36,55	1,675	4,75,30	932	2,09,22	327	66,94	5,180	9,34,94	1
694	4,92,78	701	7,29,90	595	8,20,66	488	2,67,02	105	1,36,91	886	12,50,76	2
8,980	17,25,27	2,626	8,08,43	9,642	30,77,43	6,879	14,47,77	3,713	11,27,98	14,756	46,38,72	3
7,640	16,97,80	4,782	22,61,09	9,498	25,92,76	6,621	15,85,20	8,120	14,56,29	7,765	34,94,66	VI
115	1,71,79	143	3,14,54	192	7,19,30	164	1,50,41	636	1,14,77	1,149	7,22,60	1
7,525	15,26,01	4,639	19,46,55	9,306	18,73,46	6,457	14,34,79	7,484	13,41,52	6,616	27,72,06	2
30	20,58,53	10	35,81	10	7,99	58	19,33	42	38,93	106	1,39,54	VII
7,840	11,99,32	1,030	48,45,00	10,404	26,45,86	3,421	6,35,85	12,784	18,14,78	11,521	40,78,49	VIII
93,383	143,74,97	42,531	166,11,96	55,945	169,74,17	42,308	78,14,66	46,695	69,21,58	69,655	227,27,72	Total
3,906	1,93,47	1,203	4,88,04	2,762	6,67,49	2,632	3,89,33	1,240	63,24	1,038	3,64,81	1
1,625	3,72,14	2,105	7,34,30	1,965	14,46,24	809	3,15,88	701	1,36,56	1,990	9,76,11	2

KODERMA		LOHARDAGGA		PAKUR		PALAMU		PASCHIMI SINGHBHUM		PURBI SINGHBHUM		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding							
21	22	23	24	25	26	27	28	29	30	31	32	
5,114	6,92,26	8,833	7,12,27	14,551	8,83,19	39,447	34,99,19	19,506	19,73,57	12,858	225,90,90	I
4,094	5,79,12	7,405	6,07,18	13,573	8,30,77	34,028	30,12,04	18,797	17,21,03	11,941	19,43,61	1
1,020	1,13,14	1,428	1,05,09	978	52,42	5,419	4,87,15	709	2,52,54	917	206,47,29	2
1,133	5,08,39	890	1,62,71	4,352	3,77,58	4,988	10,54,90	6,547	67,33,50	5,915	666,08,42	II
6	1,01,19	2	10,02	1	90	3	16,72	6	1,51,21	23	15,19,20	1
1,111	3,99,79	877	1,40,51	4,135	3,38,12	4,944	9,89,83	6,527	64,99,44	5,764	621,76,50	2
—	—	—	—	—	—	1	7,20	—	—	12	21,72,32	3
16	7,41	11	12,18	216	38,56	40	41,15	14	82,85	116	7,40,40	4
239	2,74,21	79	1,32,04	366	1,90,78	1,326	8,87,51	1,358	11,95,43	1,833	19,26,01	III
476	1,93,69	180	68,52	251	46,65	1,632	2,51,28	2,199	6,19,03	2,624	19,50,55	IV
2,773	10,06,83	1,617	5,78,58	2,830	6,63,50	10,462	31,87,63	12,158	35,55,10	36,279	175,89,98	V
131	29,08	272	74,69	305	46,91	493	1,31,51	1,454	3,12,14	2,856	8,60,64	1
136	2,67,54	79	1,18,37	131	1,02,99	501	6,01,19	426	5,64,38	2,183	46,45,37	2
2,506	7,10,21	1,266	3,85,52	2,394	5,13,60	9,468	24,54,93	10,278	26,78,58	31,240	120,83,97	3
1,680	7,10,01	3,837	7,58,24	4,028	8,11,93	10,815	32,37,18	15,505	29,64,18	13,123	100,44,03	VI
151	1,00,06	104	45,01	64	56,97	963	3,85,67	361	5,63,95	1,177	34,41,51	1
1,529	6,09,95	3,733	7,13,23	3,964	7,54,96	9,852	28,51,51	15,144	24,00,23	11,946	66,02,52	2
5	2,67	19	36,28	5	1,89	5	1,01	61	33,04	44	4,18,38	VII
3,209	8,55,56	1,551	2,83,97	3,297	5,29,62	7,887	15,89,11	13,877	34,23,53	15,189	141,93,47	VIII
14,629	42,43,62	17,006	27,32,61	29,680	35,05,14	76,562	137,07,81	71,211	204,97,38	87,865	1353,21,74	Total
458	96,31	496	56,29	2,247	1,24,55	2,072	2,95,28	2,751	5,56,02	2,053	31,20,84	1
485	2,70,55	246	72,04	1,575	1,58,51	1,362	3,17,24	1,618	15,68,99	1,652	101,08,11	2

**TABLE NO. 5.9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF**

OCCUPATION	STATE: JHARKHAND (Contd.)				STATE: ORISSA			
	RANCHI		SAHEBGANJ		ANGUL		BALANGIR	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	33	34	35	36	1	2	3	4
<b>I. AGRICULTURE</b>	<b>30,478</b>	<b>92,44,98</b>	<b>20,507</b>	<b>12,78,10</b>	<b>20,014</b>	<b>28,50,31</b>	<b>24,358</b>	<b>26,62,85</b>
1. Direct Finance	28,714	61,68,07	19,741	12,27,28	19,371	26,19,89	23,359	25,12,12
2. Indirect Finance	1,764	30,76,91	766	50,82	643	2,30,42	999	1,50,73
<b>II. INDUSTRY</b>	<b>11,675</b>	<b>355,11,16</b>	<b>4,223</b>	<b>7,78,69</b>	<b>3,332</b>	<b>674,62,90</b>	<b>6,977</b>	<b>25,97,27</b>
1. Mining & Quarrying	19	26,92,25	21	59,59	6	39,62	4	35,00
2. Manufacturing & Processing	11,524	271,17,95	3,926	6,30,89	3,122	12,38,77	6,306	24,96,60
3. Electricity, Gas & Water	9	59,79	—	—	6	656,85,07	—	—
4. Construction	123	56,41,17	276	88,21	198	4,99,44	667	65,67
<b>III. TRANSPORT OPERATORS</b>	<b>3,523</b>	<b>26,93,99</b>	<b>670</b>	<b>94,29</b>	<b>2,310</b>	<b>19,82,16</b>	<b>1,714</b>	<b>4,02,45</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>4,049</b>	<b>27,78,98</b>	<b>976</b>	<b>79,12</b>	<b>1,938</b>	<b>4,36,31</b>	<b>1,357</b>	<b>2,24,76</b>
<b>V. PERSONAL LOANS</b>	<b>43,061</b>	<b>232,49,26</b>	<b>7,242</b>	<b>10,37,18</b>	<b>22,974</b>	<b>94,31,85</b>	<b>14,738</b>	<b>53,29,58</b>
1. Loans for Purchase of Consumer Durables	7,258	20,16,30	313	90,01	3,249	6,17,07	820	1,40,70
2. Loans for Housing	5,017	84,20,01	296	1,43,48	2,957	36,91,91	2,362	27,17,92
3. Rest of the Personal Loans	30,786	128,12,95	6,633	8,03,69	16,768	51,22,87	11,556	24,70,96
<b>VI. TRADE</b>	<b>20,918</b>	<b>119,93,91</b>	<b>5,939</b>	<b>10,20,24</b>	<b>9,462</b>	<b>29,97,01</b>	<b>18,526</b>	<b>26,95,57</b>
1. Wholesale Trade	2,134	44,42,63	203	1,38,03	251	7,23,30	665	2,85,64
2. Retail Trade	18,784	75,51,28	5,736	8,82,21	9,211	22,73,71	17,861	24,09,93
<b>VII. FINANCE</b>	<b>483</b>	<b>4,13,25</b>	<b>8</b>	<b>2,53</b>	<b>71</b>	<b>22,69</b>	<b>12</b>	<b>34,05</b>
<b>VIII. ALL OTHERS</b>	<b>19,805</b>	<b>160,50,04</b>	<b>6,410</b>	<b>7,64,71</b>	<b>4,796</b>	<b>17,15,85</b>	<b>2,025</b>	<b>12,82,00</b>
<b>TOTAL BANK CREDIT</b>	<b>1,33,992</b>	<b>1019,35,57</b>	<b>45,975</b>	<b>50,54,86</b>	<b>64,897</b>	<b>868,99,08</b>	<b>69,707</b>	<b>152,28,53</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	3,524	18,85,64	1,691	1,41,39	2,032	5,16,05	2,877	3,71,53
2. Other Small Scale Industries	4,373	38,09,20	1,592	2,58,67	828	4,31,61	2,117	5,69,32

OCCUPATION	BALESHWAR		BARGARH		BHADRAK		BOUDH	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	5	6	7	8	9	10	11	12
	<b>I. AGRICULTURE</b>	<b>39,641</b>	<b>70,00,85</b>	<b>34,812</b>	<b>75,33,69</b>	<b>22,016</b>	<b>29,06,43</b>	<b>9,865</b>
1. Direct Finance	37,583	63,43,66	34,495	68,93,92	20,721	27,09,16	9,863	12,23,26
2. Indirect Finance	2,058	6,57,19	317	6,39,77	1,295	1,97,27	2	5,81
<b>II. INDUSTRY</b>	<b>6,995</b>	<b>180,06,18</b>	<b>5,443</b>	<b>52,14,40</b>	<b>2,707</b>	<b>18,17,74</b>	<b>2,274</b>	<b>4,90,29</b>
1. Mining & Quarrying	14	23,43,81	1	15,52	8	49,95	—	—
2. Manufacturing & Processing	6,550	152,48,06	5,371	51,11,47	2,661	16,42,38	2,272	4,89,48
3. Electricity, Gas & Water	—	—	1	1,10	26	68,77	—	—
4. Construction	431	4,14,31	70	86,31	12	56,64	2	81
<b>III. TRANSPORT OPERATORS</b>	<b>1,176</b>	<b>6,38,29</b>	<b>539</b>	<b>2,65,20</b>	<b>679</b>	<b>4,80,07</b>	<b>171</b>	<b>99,93</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>6,090</b>	<b>9,57,58</b>	<b>1,167</b>	<b>2,69,94</b>	<b>2,311</b>	<b>3,62,90</b>	<b>522</b>	<b>73,60</b>
<b>V. PERSONAL LOANS</b>	<b>22,875</b>	<b>83,70,18</b>	<b>9,702</b>	<b>30,59,09</b>	<b>9,007</b>	<b>30,89,87</b>	<b>5,559</b>	<b>5,68,22</b>
1. Loans for Purchase of Consumer Durables	1,939	3,32,87	240	41,16	406	77,41	64	10,34
2. Loans for Housing	4,426	43,79,16	652	8,71,87	1,305	14,70,60	157	81,71
3. Rest of the Personal Loans	16,510	36,58,15	8,810	21,46,06	7,296	15,41,86	5,338	4,76,17
<b>VI. TRADE</b>	<b>25,682</b>	<b>58,83,89</b>	<b>13,641</b>	<b>25,38,21</b>	<b>14,470</b>	<b>28,47,23</b>	<b>3,649</b>	<b>6,37,00</b>
1. Wholesale Trade	461	14,09,68	118	2,85,69	372	3,78,20	10	17,71
2. Retail Trade	25,221	44,74,21	13,523	22,52,52	14,098	24,69,03	3,639	6,19,29
<b>VII. FINANCE</b>	<b>1,034</b>	<b>9,18,01</b>	<b>36</b>	<b>11,18</b>	<b>335</b>	<b>3,17,88</b>	<b>1</b>	<b>4</b>
<b>VIII. ALL OTHERS</b>	<b>9,297</b>	<b>35,40,24</b>	<b>2,653</b>	<b>9,51,32</b>	<b>6,151</b>	<b>15,26,44</b>	<b>722</b>	<b>2,56,50</b>
<b>TOTAL BANK CREDIT</b>	<b>1,12,790</b>	<b>453,15,22</b>	<b>67,993</b>	<b>198,43,03</b>	<b>57,676</b>	<b>133,48,56</b>	<b>22,763</b>	<b>33,54,65</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	2,724	7,44,56	2,681	10,19,32	1,285	4,31,89	750	1,51,15
2. Other Small Scale Industries	2,971	28,41,39	2,068	11,04,57	1,057	7,06,03	1,264	2,67,09

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION — MARCH 2002**

(Amount in Rupees Thousand)

CUTTACK		DEOGARH		DHENKANAL		GAJAPATI		GANJAM		JAGATSINGHPUR		Item No.
No. of Accounts	Amount Outstanding											
13	14	15	16	17	18	19	20	21	22	23	24	
42,085	85,20,40	4,198	5,45,65	34,781	37,20,16	7,334	9,11,33	57,325	107,67,78	23,475	33,82,12	I
41,426	76,01,96	4,047	5,07,46	34,154	35,76,84	7,282	8,94,81	55,690	95,57,46	23,270	32,92,44	1
659	9,18,44	151	38,19	627	1,43,32	52	16,52	1,635	12,10,32	205	89,68	2
16,820	164,39,78	765	2,11,00	7,105	66,29,66	1,354	3,15,38	8,559	88,90,98	4,905	36,76,24	II
16	1,23,79	—	—	23	94,16	—	—	5	28,97	—	—	1
14,384	137,69,90	660	1,21,59	6,457	59,31,60	1,268	3,06,73	7,861	80,02,64	4,620	34,02,97	2
2	4,58	—	—	—	—	—	—	14	85,87	—	—	3
2,418	25,41,51	105	89,41	625	6,03,90	86	8,65	679	7,73,50	285	2,73,27	4
3,916	17,49,70	121	56,73	706	12,74,70	226	1,70,41	3,512	22,12,88	880	6,78,58	III
5,177	21,92,64	410	66,60	3,780	6,96,36	610	3,18,62	10,219	24,49,67	1,899	7,32,15	IV
53,581	240,46,87	1,552	2,85,63	15,950	58,98,10	4,150	11,06,51	46,703	155,85,29	14,490	44,69,30	V
2,861	4,99,01	59	10,41	791	1,92,83	152	14,87	1,553	3,01,25	954	1,85,97	1
12,070	117,10,34	83	86,64	2,297	22,33,74	311	3,17,57	4,075	55,48,82	2,220	15,98,42	2
38,650	118,37,52	1,410	1,88,58	12,862	34,71,53	3,687	7,74,07	41,075	97,35,22	11,316	26,84,91	3
35,553	124,23,72	2,060	5,32,97	18,729	41,31,36	5,084	7,75,04	26,370	83,75,70	16,065	29,06,37	VI
659	36,24,49	49	1,16,49	1,790	6,90,23	44	43,26	1,337	18,06,32	419	1,70,11	1
34,894	87,99,23	2,011	4,16,48	16,939	34,41,13	5,040	7,31,78	25,033	65,69,38	15,646	27,36,26	2
818	11,71,91	1	62	186	5,70,18	—	—	858	5,53,66	23	54,73	VII
18,446	96,69,38	492	92,16	4,517	10,24,04	3,239	5,07,58	17,084	49,31,76	6,922	26,03,24	VIII
1,76,396	762,14,40	9,599	17,91,36	85,754	239,44,56	21,997	41,04,87	1,70,630	537,67,72	68,659	185,02,73	Total
8,483	24,34,54	185	13,62	3,517	6,47,62	819	1,08,43	2,914	14,37,23	2,461	2,98,17	1
3,757	35,40,19	185	43,18	1,788	4,89,88	389	1,47,44	3,762	14,71,02	1,396	3,83,50	2

JAJPUR		JHARSUGUDA		KALAHANDI		KENDRAPARA		KEONJHAR		KHURDA		Item No.
No. of Accounts	Amount Outstanding											
25	26	27	28	29	30	31	32	33	34	35	36	
29,578	44,21,33	5,587	8,30,21	43,865	58,42,97	21,261	26,35,08	33,969	34,95,14	27,673	147,36,11	I
28,761	41,74,60	5,357	8,01,94	41,551	52,36,17	21,187	26,08,73	31,846	31,73,21	26,167	87,62,37	1
817	2,46,73	230	28,27	2,314	6,06,80	74	26,35	2,123	3,21,93	1,506	59,73,74	2
12,783	385,62,39	1,592	17,23,56	8,759	31,30,83	6,025	8,64,05	5,929	56,14,74	11,092	516,12,03	II
9	69,59	3	14,37	2	34,14	—	—	48	17,32,62	30	25,46,57	1
10,215	313,68,03	1,181	11,84,72	8,460	27,24,35	5,798	7,23,39	5,834	38,37,58	7,958	422,30,97	2
1	2,81	1	2,44	—	—	—	—	—	—	16	73,53	3
2,558	71,21,96	407	5,22,03	297	3,72,34	227	1,40,66	47	44,54	3,088	67,60,96	4
2,146	8,55,51	354	2,44,76	997	4,78,46	831	2,98,49	1,833	14,64,48	4,319	28,13,50	III
2,545	129,15,04	196	1,69,71	1,757	4,00,72	1,813	3,13,46	3,804	7,02,16	8,640	82,87,48	IV
19,624	59,95,09	11,455	57,48,77	13,024	33,09,12	12,086	30,01,59	15,368	54,79,18	82,380	539,95,45	V
1,603	2,69,07	673	1,43,98	398	89,69	1,348	2,19,85	1,534	2,84,57	11,889	23,29,97	1
4,360	29,14,25	1,730	18,18,97	1,049	13,56,88	1,494	11,57,88	1,571	18,21,66	21,610	339,27,41	2
13,661	28,11,77	9,052	37,85,82	11,577	18,62,55	9,244	16,23,86	12,263	33,72,95	48,881	177,38,07	3
34,182	53,54,39	3,387	12,42,27	21,248	30,52,38	23,548	27,97,41	17,111	36,19,60	28,078	185,34,03	VI
1,228	7,08,08	39	1,58,93	561	3,67,38	87	65,60	986	3,70,28	1,794	76,24,65	1
32,954	46,46,31	3,348	10,83,34	20,687	26,85,00	23,461	27,31,81	16,125	32,49,32	26,284	109,09,38	2
109	1,20,40	—	—	27	37,27	187	1,52,75	994	10,17,67	4,741	44,26,21	VII
11,388	25,18,11	2,283	12,36,59	6,312	13,49,95	6,995	13,44,68	7,583	22,57,69	23,557	334,23,75	VIII
1,12,355	707,42,26	24,854	111,95,87	95,989	176,01,70	72,746	114,07,51	86,591	236,50,66	1,90,480	1878,28,56	Total
6,965	8,49,40	644	1,95,76	4,883	11,60,96	4,081	4,26,03	3,398	3,76,68	2,737	22,13,38	1
2,258	7,63,57	434	4,58,94	2,316	9,31,22	1,043	1,90,17	1,414	8,75,58	4,109	66,76,73	2

**TABLE NO. 5.9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF**

**EASTERN REGION**

STATE: ORISSA (Contd.)

OCCUPATION	KORAPUT		MALKANGIRI		MAYURBHANJ		NAWAPARA	
	No. of Accounts	Amount Out- standing						
	37	38	39	40	41	42	43	44
<b>I. AGRICULTURE</b>	<b>45,414</b>	<b>37,58,55</b>	<b>16,753</b>	<b>12,05,28</b>	<b>51,747</b>	<b>57,24,37</b>	<b>11,029</b>	<b>14,02,53</b>
1. Direct Finance	44,350	36,63,65	14,379	10,37,40	46,209	50,23,36	10,829	13,66,09
2. Indirect Finance	1,064	94,90	2,374	1,67,88	5,538	7,01,01	200	36,44
<b>II. INDUSTRY</b>	<b>5,481</b>	<b>17,69,25</b>	<b>2,018</b>	<b>2,95,91</b>	<b>24,492</b>	<b>392,34,33</b>	<b>4,169</b>	<b>6,87,22</b>
1. Mining & Quarrying	10	41,02	—	—	8	113,16,62	1	9,65
2. Manufacturing & Processing	5,163	14,76,02	2,018	2,95,91	23,912	278,07,67	4,159	6,69,11
3. Electricity, Gas & Water	—	—	—	—	—	—	—	—
4. Construction	308	2,52,21	—	—	572	1,10,04	9	8,46
<b>III. TRANSPORT OPERATORS</b>	<b>1,567</b>	<b>5,29,91</b>	<b>163</b>	<b>89,29</b>	<b>1,119</b>	<b>11,93,07</b>	<b>179</b>	<b>1,22,09</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>5,934</b>	<b>8,16,12</b>	<b>2,581</b>	<b>3,73,96</b>	<b>8,058</b>	<b>9,21,33</b>	<b>712</b>	<b>93,07</b>
<b>V. PERSONAL LOANS</b>	<b>21,033</b>	<b>74,64,13</b>	<b>3,677</b>	<b>3,83,65</b>	<b>24,274</b>	<b>78,24,50</b>	<b>3,548</b>	<b>7,53,82</b>
1. Loans for Purchase of Consumer Durables	1,141	1,13,87	687	32,31	1,039	1,53,26	205	40,14
2. Loans for Housing	2,929	38,11,44	36	32,86	3,786	35,86,16	152	1,86,19
3. Rest of the Personal Loans	16,963	35,38,82	2,954	3,18,48	19,449	40,85,08	3,191	5,27,49
<b>VI. TRADE</b>	<b>19,366</b>	<b>23,72,79</b>	<b>3,615</b>	<b>3,51,29</b>	<b>18,855</b>	<b>37,87,78</b>	<b>8,075</b>	<b>11,02,81</b>
1. Wholesale Trade	860	2,83,51	4	27,98	1,132	5,10,45	14	21,26
2. Retail Trade	18,506	20,89,28	3,611	3,23,31	17,723	32,77,33	8,061	10,81,55
<b>VII. FINANCE</b>	<b>2,413</b>	<b>13,21,27</b>	<b>2</b>	<b>60</b>	<b>225</b>	<b>3,82,90</b>	<b>—</b>	<b>—</b>
<b>VIII. ALL OTHERS</b>	<b>8,994</b>	<b>21,36,21</b>	<b>1,765</b>	<b>2,95,77</b>	<b>15,143</b>	<b>31,47,76</b>	<b>1,628</b>	<b>2,33,56</b>
<b>TOTAL BANK CREDIT</b>	<b>1,10,202</b>	<b>201,68,23</b>	<b>30,574</b>	<b>29,95,75</b>	<b>1,43,913</b>	<b>622,16,04</b>	<b>29,340</b>	<b>43,95,10</b>
OF WHICH: 1. Artisans and Village & Tiny Industries	3,938	7,51,79	1,451	2,01,17	15,571	16,77,40	2,261	4,24,68
2. Other Small Scale Industries	979	3,45,66	511	91,77	6,214	12,43,26	932	1,71,52

OCCUPATION	NAYAGARH		NOWRANGPUR		PHULABANI		PURI	
	No. of Accounts	Amount Out- standing						
	45	46	47	48	49	50	51	52
<b>I. AGRICULTURE</b>	<b>23,003</b>	<b>27,57,40</b>	<b>37,458</b>	<b>41,02,83</b>	<b>14,487</b>	<b>19,53,53</b>	<b>41,002</b>	<b>83,54,96</b>
1. Direct Finance	21,420	26,35,12	36,236	37,22,89	14,210	19,26,11	37,288	77,90,56
2. Indirect Finance	1,583	1,22,28	1,222	3,79,94	277	27,42	3,714	5,64,40
<b>II. INDUSTRY</b>	<b>3,796</b>	<b>11,23,43</b>	<b>3,940</b>	<b>3,25,78</b>	<b>3,142</b>	<b>4,27,07</b>	<b>6,078</b>	<b>57,29,13</b>
1. Mining & Quarrying	1	4,99	—	—	1	4,13	22	40,08
2. Manufacturing & Processing	3,326	5,33,12	3,927	3,00,08	3,043	3,29,71	5,381	51,53,41
3. Electricity, Gas & Water	—	—	—	—	—	—	4	42,83
4. Construction	469	5,85,32	13	25,70	98	93,23	671	4,92,81
<b>III. TRANSPORT OPERATORS</b>	<b>555</b>	<b>4,57,44</b>	<b>140</b>	<b>52,89</b>	<b>275</b>	<b>2,86,52</b>	<b>3,142</b>	<b>17,44,43</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>3,558</b>	<b>3,48,72</b>	<b>3,386</b>	<b>7,78,65</b>	<b>1,200</b>	<b>2,82,76</b>	<b>7,084</b>	<b>24,41,43</b>
<b>V. PERSONAL LOANS</b>	<b>11,595</b>	<b>29,25,25</b>	<b>8,071</b>	<b>8,78,63</b>	<b>8,373</b>	<b>10,67,36</b>	<b>26,102</b>	<b>81,16,26</b>
1. Loans for Purchase of Consumer Durables	1,060	1,91,08	227	29,88	264	23,88	1,446	2,32,93
2. Loans for Housing	1,739	13,47,29	140	2,11,88	185	2,11,50	4,377	37,69,79
3. Rest of the Personal Loans	8,796	13,86,88	7,704	6,36,87	7,924	8,31,98	20,279	41,13,54
<b>VI. TRADE</b>	<b>10,550</b>	<b>21,54,58</b>	<b>10,556</b>	<b>6,44,60</b>	<b>5,211</b>	<b>10,66,86</b>	<b>22,999</b>	<b>75,17,70</b>
1. Wholesale Trade	82	2,50,60	16	54,62	29	16,31	531	10,01,54
2. Retail Trade	10,468	19,03,98	10,540	5,89,98	5,182	10,50,55	22,468	65,16,16
<b>VII. FINANCE</b>	<b>2</b>	<b>17</b>	<b>—</b>	<b>—</b>	<b>3</b>	<b>54</b>	<b>885</b>	<b>4,51,68</b>
<b>VIII. ALL OTHERS</b>	<b>4,897</b>	<b>9,15,67</b>	<b>3,806</b>	<b>4,22,95</b>	<b>2,029</b>	<b>3,83,53</b>	<b>9,367</b>	<b>34,35,09</b>
<b>TOTAL BANK CREDIT</b>	<b>57,956</b>	<b>106,82,66</b>	<b>67,357</b>	<b>72,06,33</b>	<b>34,720</b>	<b>54,68,17</b>	<b>1,16,659</b>	<b>377,90,68</b>
OF WHICH: 1. Artisans and Village & Tiny Industries	2,507	3,10,38	2,872	1,97,81	911	85,34	2,824	5,10,87
2. Other Small Scale Industries	507	1,27,74	1,002	89,87	1,734	1,73,78	1,952	8,78,74

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION — MARCH 2002**

STATE: SIKKIM (Amount in Rupees Thousand)

RAYAGADA		SAMBALPUR		SONEPUR		SUNDERGARH		EAST SIKKIM		NORTH SIKKIM		Item No.
No. of Accounts	Amount Outstanding											
53	54	55	56	57	58	59	60	1	2	3	4	
21,074	19,30,05	18,363	43,27,23	14,620	17,33,13	27,341	31,97,48	2,388	3,36,53	836	1,12,24	I
20,195	18,01,97	17,832	36,50,74	14,617	17,33,03	26,863	30,65,94	2,383	3,35,84	836	1,12,24	1
879	1,28,08	531	6,76,49	3	10	478	1,31,54	5	69	—	—	2
2,420	44,24,97	4,660	105,96,66	3,450	3,92,51	11,401	256,66,99	484	21,60,77	32	3,77	II
3	40,09	17	3,93,86	—	—	30	9,19,59	1	12,23	—	—	1
2,410	43,75,22	2,858	81,51,30	3,419	3,77,15	10,682	235,58,86	463	21,36,53	32	3,77	2
—	—	2	9,75	—	—	4	48,38	—	—	—	—	3
7	9,66	1,783	20,41,75	31	15,36	685	11,40,16	20	12,01	—	—	4
413	1,71,86	773	5,49,63	288	1,26,91	902	8,59,07	229	3,50,04	40	64,98	III
5,007	5,81,10	774	6,37,99	455	1,41,20	1,680	10,99,29	130	29,51,58	7	3,13	IV
13,925	35,57,32	17,820	76,30,99	3,869	5,83,77	33,817	157,19,11	4,715	42,74,27	361	1,44,03	V
992	1,33,73	622	1,29,96	293	17,77	2,394	6,63,37	463	1,07,31	33	3,93	1
1,757	17,19,36	3,172	38,18,25	97	1,00,58	4,851	53,90,90	949	19,99,30	11	20,61	2
11,176	17,04,23	14,026	36,82,78	3,479	4,65,42	26,572	96,64,84	3,303	21,67,66	317	1,19,49	3
14,727	16,47,36	8,513	31,30,05	6,106	8,21,43	11,929	62,62,71	851	13,40,58	99	52,84	VI
688	1,82,42	317	4,83,47	31	25,60	297	16,52,08	89	2,28,74	1	5,33	1
14,039	14,64,94	8,196	26,46,58	6,075	7,95,83	11,632	46,10,63	762	11,11,84	98	47,51	2
4	65	445	4,84,63	11	1,87	887	8,37,18	78	2,06,26	—	—	VII
4,862	13,65,72	3,311	21,82,21	891	1,13,35	5,227	59,48,90	1,206	14,84,88	24	4,49	VIII
62,432	136,79,03	54,659	295,39,39	29,690	39,14,17	93,184	595,90,73	10,081	131,04,91	1,399	3,85,48	Total
1,897	3,94,10	1,040	5,94,86	1,941	1,21,75	1,043	9,86,37	58	36,20	24	3,27	1
408	3,92,51	1,419	51,14,83	1,246	2,27,61	4,050	33,76,54	190	7,42,87	8	50	2

STATE : WEST BENGAL

SOUTH SIKKIM		WEST SIKKIM		BANKURA		BARDDHAMAN		BIRBHUM		DAKSHIN DINAJPUR		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding									
5	6	7	8	1	2	3	4	5	6	7	8	
1,216	1,33,43	1,113	1,28,31	66,123	45,43,85	70,520	166,78,31	49,028	54,01,78	24,529	29,39,41	I
1,216	1,33,43	1,113	1,28,31	64,375	32,63,20	68,591	123,14,45	48,299	47,59,30	24,167	21,99,34	1
—	—	—	—	1,748	12,80,65	1,929	43,63,86	729	6,42,48	362	7,40,07	2
53	1,58,98	100	23,53	58,555	38,35,47	52,710	560,25,28	35,935	49,03,15	17,890	14,48,75	II
—	—	1	9,21	7	21,03	12	3,44,11	28	2,32,57	5	6,23	1
53	1,58,98	99	14,32	58,437	30,48,11	52,499	367,09,06	35,775	44,29,30	17,868	14,15,88	2
—	—	—	—	—	—	10	181,62,32	—	—	1	6,54	3
—	—	—	—	111	7,66,33	189	8,09,79	132	2,41,28	16	20,10	4
68	79,10	12	18,23	3,291	4,81,19	4,622	22,75,61	1,950	4,35,02	1,154	3,29,96	III
57	25,74,26	6	1,09	6,061	6,49,58	8,442	21,36,58	3,574	6,41,50	578	81,97	IV
1,135	7,07,07	1,358	5,12,58	33,565	81,93,23	83,346	300,19,45	48,411	127,47,44	11,938	33,80,72	V
326	70,92	977	1,82,18	4,199	14,85,50	6,231	17,70,64	10,036	24,74,80	2,446	7,03,16	1
196	3,27,62	104	1,72,25	1,919	20,86,88	8,142	103,54,57	5,873	44,51,26	823	9,91,21	2
613	3,08,53	277	1,58,15	27,447	46,20,85	68,973	178,94,24	32,502	58,21,38	8,669	16,86,35	3
388	2,48,21	394	1,27,62	23,662	37,44,03	42,148	178,25,28	29,025	59,79,04	16,311	22,33,64	VI
12	54,20	—	—	460	4,11,19	2,282	47,83,23	961	6,98,50	546	4,76,40	1
376	1,94,01	394	1,27,62	23,202	33,32,84	39,866	130,42,05	28,064	52,80,54	15,765	17,57,24	2
—	—	—	—	18	21,47	339	15,06,79	144	1,09,25	11	10,36	VII
52	9,65	23	1,31	4,912	18,09,82	19,932	157,78,40	9,519	31,78,06	1,079	3,31,43	VIII
2,969	39,10,70	3,006	8,12,67	1,96,187	232,78,64	2,82,059	1422,45,70	1,77,586	333,95,24	73,490	107,56,24	Total
30	6,68	36	8,82	41,626	12,98,06	28,648	31,26,51	26,873	23,44,03	15,640	9,68,97	1
19	6,11	62	5,48	15,080	13,24,31	16,775	94,67,55	7,327	17,37,33	2,170	4,26,86	2

**TABLE NO. 5.9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF**

**EASTERN REGION**

**STATE: WEST BENGAL (Contd.)**

OCCUPATION	DARJILING		HAORA		HUGLI		JALPAIGURI	
	No. of Accounts	Amount Out- standing						
	9	10	11	12	13	14	15	16
<b>I. AGRICULTURE</b>	<b>17,997</b>	<b>53,02,42</b>	<b>12,255</b>	<b>18,47,40</b>	<b>49,222</b>	<b>106,06,49</b>	<b>34,254</b>	<b>57,23,31</b>
1. Direct Finance	17,882	50,05,37	11,550	13,04,69	48,027	81,33,16	33,672	51,69,39
2. Indirect Finance	115	2,97,05	705	5,42,71	1,195	24,73,33	582	5,53,92
<b>II. INDUSTRY</b>	<b>3,843</b>	<b>122,32,12</b>	<b>24,820</b>	<b>321,66,15</b>	<b>34,083</b>	<b>96,37,35</b>	<b>13,339</b>	<b>144,31,90</b>
1. Mining & Quarrying	5	56,70	18	10,95,65	13	1,29,94	—	—
2. Manufacturing & Processing	3,759	119,20,68	24,684	297,31,08	33,634	92,11,51	13,295	140,87,25
3. Electricity, Gas & Water	1	58	11	66,87	2	9,31	3	8,89
4. Construction	78	2,54,16	107	12,72,55	434	2,86,59	41	3,35,76
<b>III. TRANSPORT OPERATORS</b>	<b>2,605</b>	<b>10,34,16</b>	<b>2,395</b>	<b>9,42,36</b>	<b>2,163</b>	<b>8,35,17</b>	<b>2,138</b>	<b>5,89,36</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2,682</b>	<b>19,70,99</b>	<b>6,106</b>	<b>12,63,48</b>	<b>6,315</b>	<b>16,54,13</b>	<b>3,192</b>	<b>6,60,68</b>
<b>V. PERSONAL LOANS</b>	<b>27,795</b>	<b>141,77,99</b>	<b>47,129</b>	<b>186,73,94</b>	<b>46,744</b>	<b>174,52,40</b>	<b>30,038</b>	<b>91,50,94</b>
1. Loans for Purchase of Consumer Durables	5,760	14,82,56	2,183	7,67,65	2,347	5,33,27	6,743	19,28,67
2. Loans for Housing	3,303	65,53,46	5,663	77,07,24	6,473	76,47,84	1,998	29,00,45
3. Rest of the Personal Loans	18,732	61,41,97	39,283	101,99,05	37,924	92,71,29	21,297	43,21,82
<b>VI. TRADE</b>	<b>15,395</b>	<b>130,86,76</b>	<b>27,316</b>	<b>105,57,68</b>	<b>33,784</b>	<b>104,31,75</b>	<b>25,879</b>	<b>55,46,72</b>
1. Wholesale Trade	727	48,91,49	1,056	42,05,83	1,059	23,44,85	595	11,87,04
2. Retail Trade	14,668	81,95,27	26,260	63,51,85	32,725	80,86,90	25,284	43,59,68
<b>VII. FINANCE</b>	<b>37</b>	<b>1,04,55</b>	<b>555</b>	<b>6,91,67</b>	<b>358</b>	<b>3,87,14</b>	<b>20</b>	<b>67,26,92</b>
<b>VIII. ALL OTHERS</b>	<b>3,560</b>	<b>67,89,34</b>	<b>12,395</b>	<b>118,15,20</b>	<b>13,171</b>	<b>60,27,41</b>	<b>4,472</b>	<b>35,14,39</b>
<b>TOTAL BANK CREDIT</b>	<b>73,914</b>	<b>546,98,33</b>	<b>1,32,971</b>	<b>779,57,88</b>	<b>1,85,840</b>	<b>570,31,84</b>	<b>1,13,332</b>	<b>463,44,22</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,453	14,77,09	8,469	24,91,24	13,975	22,02,43	8,323	7,09,44
2. Other Small Scale Industries	1,902	43,16,41	11,153	82,95,43	16,448	33,27,59	4,424	23,91,28

OCCUPATION	KOCH BIHAR		KOLKATA		MALDAH		MEDINIPUR	
	No. of Accounts	Amount Out- standing						
	17	18	19	20	21	22	23	24
<b>I. AGRICULTURE</b>	<b>43,519</b>	<b>32,77,18</b>	<b>39,316</b>	<b>765,73,71</b>	<b>46,242</b>	<b>39,03,64</b>	<b>1,43,236</b>	<b>188,55,91</b>
1. Direct Finance	42,094	29,99,93	38,017	482,36,59	45,769	35,88,78	1,39,427	137,62,75
2. Indirect Finance	1,425	2,77,25	1,299	283,37,12	473	3,14,86	3,809	50,93,16
<b>II. INDUSTRY</b>	<b>20,849</b>	<b>21,30,85</b>	<b>90,477</b>	<b>14745,85,62</b>	<b>38,231</b>	<b>34,54,92</b>	<b>98,426</b>	<b>560,02,70</b>
1. Mining & Quarrying	—	—	111	945,07,54	1	1,25	5	17,84
2. Manufacturing & Processing	20,800	17,99,19	87,147	11698,02,39	38,105	33,13,59	97,675	531,04,99
3. Electricity, Gas & Water	1	30,60	160	1361,28,87	—	—	5	13,80,18
4. Construction	48	3,01,06	3,059	741,46,82	125	1,40,08	741	14,99,69
<b>III. TRANSPORT OPERATORS</b>	<b>3,384</b>	<b>3,87,22</b>	<b>5,903</b>	<b>167,70,18</b>	<b>2,570</b>	<b>4,45,88</b>	<b>4,021</b>	<b>15,13,76</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2,988</b>	<b>3,72,20</b>	<b>7,940</b>	<b>1442,35,61</b>	<b>1,932</b>	<b>4,08,99</b>	<b>9,615</b>	<b>14,24,18</b>
<b>V. PERSONAL LOANS</b>	<b>23,326</b>	<b>71,41,12</b>	<b>2,97,382</b>	<b>2435,09,15</b>	<b>29,191</b>	<b>81,73,48</b>	<b>90,316</b>	<b>263,45,14</b>
1. Loans for Purchase of Consumer Durables	8,354	23,86,00	12,201	59,24,26	7,189	22,62,20	11,344	44,43,57
2. Loans for Housing	1,602	22,60,16	50,273	1008,95,16	1,800	20,27,53	5,837	74,24,80
3. Rest of the Personal Loans	13,370	24,94,96	2,34,908	1366,89,73	20,202	38,83,75	73,135	144,76,77
<b>VI. TRADE</b>	<b>29,560</b>	<b>33,47,42</b>	<b>32,764</b>	<b>3654,65,57</b>	<b>27,477</b>	<b>57,01,65</b>	<b>50,482</b>	<b>126,33,57</b>
1. Wholesale Trade	446	6,26,92	11,390	2995,00,65	494	8,35,10	1,525	17,35,88
2. Retail Trade	29,114	27,20,50	21,374	659,64,92	26,983	48,66,55	48,957	108,97,69
<b>VII. FINANCE</b>	<b>12</b>	<b>3,12,19</b>	<b>2,075</b>	<b>1852,90,04</b>	<b>17</b>	<b>1,92</b>	<b>97</b>	<b>1,73,03</b>
<b>VIII. ALL OTHERS</b>	<b>1,860</b>	<b>6,50,60</b>	<b>1,28,676</b>	<b>3065,14,96</b>	<b>5,673</b>	<b>37,25,38</b>	<b>25,419</b>	<b>204,90,39</b>
<b>TOTAL BANK CREDIT</b>	<b>1,25,498</b>	<b>176,18,78</b>	<b>6,04,533</b>	<b>28129,44,84</b>	<b>1,51,333</b>	<b>258,15,86</b>	<b>4,21,612</b>	<b>1374,38,68</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	14,093	7,59,26	2,250	126,64,36	30,589	19,17,05	58,009	39,44,71
2. Other Small Scale Industries	5,802	8,91,37	16,021	1333,45,36	5,749	10,24,89	34,663	42,52,58

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION — MARCH 2002**

(Amount in Rupees Thousand)

MURSHIDABAD		NADIA		NORTH 24 PARGANAS		PURULIYA		SOUTH 24 PARGANAS		UTTAR DINAJPUR		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
25	26	27	28	29	30	31	32	33	34	35	36	
46,887	57,37,27	57,599	64,30,59	56,612	106,87,46	28,173	15,37,08	44,344	45,76,42	31,703	30,86,44	I
45,138	46,65,16	56,859	61,38,85	55,274	88,25,72	27,774	13,75,29	42,795	42,40,87	31,367	28,57,07	1
1,749	10,72,11	740	2,91,74	1,338	18,61,74	399	1,61,79	1,549	3,35,55	336	2,29,37	2
<b>27,977</b>	<b>56,15,69</b>	<b>60,285</b>	<b>100,07,95</b>	<b>60,126</b>	<b>216,77,88</b>	<b>37,584</b>	<b>25,56,85</b>	<b>69,230</b>	<b>878,99,02</b>	<b>26,344</b>	<b>34,84,40</b>	<b>II</b>
3	10,52	1	8,52	6	39,67	—	—	5	26,74	1	4,98	1
27,657	53,37,09	59,702	98,29,74	59,638	205,04,71	37,556	24,95,39	69,010	427,45,42	26,158	33,79,69	2
1	4,10	4	12,49	7	71,10	—	—	14	445,03,22	—	—	3
316	2,63,98	578	1,57,20	475	10,62,40	28	61,46	201	6,23,64	185	99,73	4
<b>3,064</b>	<b>9,04,02</b>	<b>2,309</b>	<b>6,22,83</b>	<b>4,309</b>	<b>23,79,67</b>	<b>3,913</b>	<b>5,12,80</b>	<b>4,236</b>	<b>15,25,83</b>	<b>2,850</b>	<b>5,78,84</b>	<b>III</b>
<b>2,199</b>	<b>6,70,51</b>	<b>5,521</b>	<b>6,92,78</b>	<b>8,567</b>	<b>29,10,29</b>	<b>2,911</b>	<b>3,06,47</b>	<b>9,404</b>	<b>69,63,78</b>	<b>556</b>	<b>2,95,23</b>	<b>IV</b>
<b>42,967</b>	<b>97,56,64</b>	<b>40,696</b>	<b>117,20,64</b>	<b>91,129</b>	<b>399,68,25</b>	<b>19,285</b>	<b>55,60,47</b>	<b>35,449</b>	<b>154,51,59</b>	<b>13,204</b>	<b>47,11,36</b>	<b>V</b>
3,507	8,26,56	5,236	10,43,93	5,190	17,48,42	2,262	7,40,68	2,835	8,54,12	3,036	8,44,37	1
2,578	29,31,54	3,709	39,95,86	11,553	161,05,65	1,165	14,39,78	4,221	75,16,35	1,243	16,76,46	2
36,882	59,98,54	31,751	66,80,85	74,386	221,14,18	15,858	33,80,01	28,393	70,81,12	8,925	21,90,53	3
<b>45,768</b>	<b>77,60,09</b>	<b>40,951</b>	<b>75,59,72</b>	<b>55,615</b>	<b>153,17,10</b>	<b>21,233</b>	<b>30,25,70</b>	<b>46,896</b>	<b>96,83,05</b>	<b>21,188</b>	<b>34,00,68</b>	<b>VI</b>
1,425	11,02,33	1,029	13,90,35	2,062	32,47,30	356	5,97,35	1,599	24,53,12	200	5,50,98	1
44,343	66,57,76	39,922	61,69,37	53,553	120,69,80	20,877	24,28,35	45,297	72,29,93	20,988	28,49,70	2
<b>130</b>	<b>1,05,18</b>	<b>69</b>	<b>2,59,43</b>	<b>359</b>	<b>7,09,29</b>	<b>13</b>	<b>1,07,88</b>	<b>111</b>	<b>1,08,29</b>	<b>291</b>	<b>1,50,38</b>	<b>VII</b>
<b>16,472</b>	<b>45,26,19</b>	<b>15,841</b>	<b>44,64,23</b>	<b>25,913</b>	<b>122,33,73</b>	<b>2,362</b>	<b>8,20,12</b>	<b>12,370</b>	<b>60,64,65</b>	<b>2,203</b>	<b>11,34,57</b>	<b>VIII</b>
<b>1,85,464</b>	<b>350,75,59</b>	<b>2,23,271</b>	<b>417,58,17</b>	<b>3,02,630</b>	<b>1058,83,67</b>	<b>1,15,474</b>	<b>144,27,37</b>	<b>2,22,040</b>	<b>1322,72,63</b>	<b>98,339</b>	<b>168,41,90</b>	<b>Total</b>
18,302	16,67,74	29,227	20,97,87	30,084	33,28,43	23,572	8,72,03	43,374	36,91,68	18,171	15,19,02	1
7,410	22,62,35	21,298	23,25,07	25,212	57,63,25	12,618	11,48,75	23,199	31,91,54	6,879	14,03,24	2

**ANDAMAN & NICOBAR ISLANDS**

**CENTRAL REGION**

**STATE : CHHATTISGARH**

ANDAMAN		NICOBAR		BASTAR		BILASPUR		DANTEWADA		DHAMTARI		Item No.
No. of Accounts	Amount Outstanding											
1	2	3	4	1	2	3	4	5	6	7	8	
1,318	32,60,87	75	21,80	13,789	27,69,61	14,649	41,77,31	6,326	6,96,13	7,594	22,08,22	I
1,032	6,73,94	75	21,80	13,565	24,36,66	14,465	38,10,51	6,285	6,82,44	7,390	20,40,81	1
286	25,86,93	—	—	224	3,32,95	184	3,66,80	41	13,69	204	1,67,41	2
<b>683</b>	<b>49,01,69</b>	<b>32</b>	<b>28,13</b>	<b>3,541</b>	<b>9,29,21</b>	<b>2,447</b>	<b>121,46,38</b>	<b>892</b>	<b>12,06,61</b>	<b>1,452</b>	<b>8,96,96</b>	<b>II</b>
3	11,56	—	—	6	16,10	18	1,00,45	1	10,40,85	—	—	1
610	43,09,91	27	7,26	3,508	8,29,89	2,267	112,98,71	647	1,24,48	1,001	8,07,93	2
1	2,64	—	—	1	2,56	22	1,85,93	—	—	—	—	3
69	5,77,58	5	20,87	26	80,66	140	5,61,29	244	41,28	451	89,03	4
<b>456</b>	<b>6,54,39</b>	<b>1</b>	<b>3,92</b>	<b>285</b>	<b>1,70,48</b>	<b>651</b>	<b>4,75,02</b>	<b>256</b>	<b>51,10</b>	<b>270</b>	<b>1,07,85</b>	<b>III</b>
<b>367</b>	<b>4,39,06</b>	<b>—</b>	<b>—</b>	<b>580</b>	<b>1,55,75</b>	<b>1,357</b>	<b>16,20,30</b>	<b>477</b>	<b>98,22</b>	<b>385</b>	<b>82,26</b>	<b>IV</b>
<b>4,407</b>	<b>21,06,92</b>	<b>229</b>	<b>56,52</b>	<b>12,755</b>	<b>34,48,35</b>	<b>14,793</b>	<b>84,09,40</b>	<b>4,607</b>	<b>8,87,98</b>	<b>2,811</b>	<b>15,05,78</b>	<b>V</b>
334	1,10,41	22	4,90	2,884	5,54,68	1,229	3,35,09	959	2,59,89	441	77,19	1
308	7,46,00	—	—	644	11,72,31	1,928	33,02,62	58	50,82	380	6,88,92	2
3,765	12,50,51	207	51,62	9,227	17,21,36	11,636	47,71,69	3,590	5,77,27	1,990	7,39,67	3
<b>2,469</b>	<b>34,72,79</b>	<b>84</b>	<b>70,75</b>	<b>6,384</b>	<b>20,64,86</b>	<b>7,680</b>	<b>65,34,36</b>	<b>1,922</b>	<b>3,82,23</b>	<b>3,205</b>	<b>11,46,47</b>	<b>VI</b>
171	9,28,45	2	26,76	155	5,19,60	495	28,55,18	240	31,44	20	1,03,53	1
2,298	25,44,34	82	43,99	6,229	15,45,26	7,185	36,79,18	1,682	3,50,79	3,185	10,42,94	2
<b>9</b>	<b>97,86,12</b>	<b>—</b>	<b>—</b>	<b>34</b>	<b>45,14</b>	<b>55</b>	<b>69,47</b>	<b>21</b>	<b>1,94</b>	<b>19</b>	<b>7,03</b>	<b>VII</b>
<b>2,031</b>	<b>17,32,99</b>	<b>284</b>	<b>60,62</b>	<b>1,813</b>	<b>73,50,07</b>	<b>4,033</b>	<b>25,87,64</b>	<b>1,437</b>	<b>2,90,66</b>	<b>1,313</b>	<b>7,72,03</b>	<b>VIII</b>
<b>11,740</b>	<b>263,54,83</b>	<b>705</b>	<b>2,41,74</b>	<b>39,181</b>	<b>169,33,47</b>	<b>45,665</b>	<b>360,19,88</b>	<b>15,938</b>	<b>36,14,87</b>	<b>17,049</b>	<b>67,26,60</b>	<b>Total</b>
100	97,08	8	22	1,151	1,96,22	695	12,84,39	146	16,95	403	83,83	1
354	5,14,24	19	7,04	943	3,92,06	1,171	25,93,88	138	42,01	432	4,56,59	2

**TABLE NO. 5.9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF**

**CENTRAL REGION**

**STATE: CHHATTISGARH (Contd.)**

OCCUPATION	DURG		JANJGIR-CHAMPA		JASHPUR		KANKER	
	No. of Accounts	Amount Out- standing						
	9	10	11	12	13	14	15	16
<b>I. AGRICULTURE</b>	<b>26,829</b>	<b>55,33,24</b>	<b>10,770</b>	<b>22,96,27</b>	<b>6,986</b>	<b>9,86,51</b>	<b>7,906</b>	<b>9,99,86</b>
1. Direct Finance	24,459	49,32,52	10,266	21,85,80	6,396	9,23,57	7,740	9,82,41
2. Indirect Finance	2,370	6,00,72	504	1,10,47	590	62,94	166	17,45
<b>II. INDUSTRY</b>	<b>8,558</b>	<b>874,86,30</b>	<b>1,832</b>	<b>5,37,64</b>	<b>1,613</b>	<b>2,89,39</b>	<b>633</b>	<b>1,35,88</b>
1. Mining & Quarrying	25	7,95,57	3	10,29	—	—	—	—
2. Manufacturing & Processing	8,395	836,27,98	1,490	4,86,22	1,493	2,81,38	632	1,35,49
3. Electricity, Gas & Water	6	30,82	—	—	—	—	—	—
4. Construction	132	30,31,93	339	41,13	120	8,01	1	39
<b>III. TRANSPORT OPERATORS</b>	<b>1,128</b>	<b>8,16,65</b>	<b>162</b>	<b>66,36</b>	<b>614</b>	<b>1,50,21</b>	<b>53</b>	<b>31,40</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2,348</b>	<b>26,31,90</b>	<b>291</b>	<b>80,27</b>	<b>296</b>	<b>46,42</b>	<b>243</b>	<b>49,65</b>
<b>V. PERSONAL LOANS</b>	<b>24,813</b>	<b>139,77,33</b>	<b>4,734</b>	<b>15,47,04</b>	<b>4,640</b>	<b>7,86,18</b>	<b>3,849</b>	<b>8,62,87</b>
1. Loans for Purchase of Consumer Durables	2,717	6,72,60	285	63,94	248	48,97	775	1,34,73
2. Loans for Housing	2,615	56,75,57	383	3,98,02	234	1,00,55	177	2,34,79
3. Rest of the Personal Loans	19,481	76,29,16	4,066	10,85,08	4,158	6,36,66	2,897	4,93,35
<b>VI. TRADE</b>	<b>14,708</b>	<b>100,95,83</b>	<b>3,734</b>	<b>10,23,96</b>	<b>1,985</b>	<b>3,75,63</b>	<b>1,860</b>	<b>5,04,76</b>
1. Wholesale Trade	658	44,06,04	101	93,72	20	7,74	8	5,34
2. Retail Trade	14,050	56,89,79	3,633	9,30,24	1,965	3,67,89	1,852	4,99,42
<b>VII. FINANCE</b>	<b>308</b>	<b>5,97,86</b>	<b>3</b>	<b>42</b>	<b>4</b>	<b>1,37</b>	<b>3</b>	<b>50</b>
<b>VIII. ALL OTHERS</b>	<b>8,005</b>	<b>113,87,82</b>	<b>2,442</b>	<b>5,61,70</b>	<b>1,730</b>	<b>3,42,73</b>	<b>615</b>	<b>1,27,30</b>
<b>TOTAL BANK CREDIT</b>	<b>86,697</b>	<b>1325,26,93</b>	<b>23,968</b>	<b>61,13,66</b>	<b>17,868</b>	<b>29,78,44</b>	<b>15,162</b>	<b>27,12,22</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	5,285	18,10,02	623	1,74,46	818	95,55	223	21,41
2. Other Small Scale Industries	2,500	49,17,36	688	2,08,36	487	1,45,93	297	72,07

OCCUPATION	KAWARDHA		KORBA		KORIYA		MAHASAMUND	
	No. of Accounts	Amount Out- standing						
	17	18	19	20	21	22	23	24
<b>I. AGRICULTURE</b>	<b>6,869</b>	<b>7,34,94</b>	<b>4,561</b>	<b>7,05,23</b>	<b>3,318</b>	<b>8,10,89</b>	<b>9,680</b>	<b>21,96,10</b>
1. Direct Finance	6,326	6,69,37	4,447	6,75,86	3,103	7,53,74	9,258	21,34,85
2. Indirect Finance	543	65,57	114	29,37	215	57,15	422	61,25
<b>II. INDUSTRY</b>	<b>825</b>	<b>1,10,85</b>	<b>806</b>	<b>5,92,68</b>	<b>1,349</b>	<b>3,56,42</b>	<b>675</b>	<b>3,10,68</b>
1. Mining & Quarrying	—	—	1	12,74	2	6,26	7	23,53
2. Manufacturing & Processing	825	1,10,85	774	3,56,56	1,333	3,02,86	664	2,78,28
3. Electricity, Gas & Water	—	—	—	—	—	—	—	—
4. Construction	—	—	31	2,23,38	14	47,30	4	8,87
<b>III. TRANSPORT OPERATORS</b>	<b>187</b>	<b>38,71</b>	<b>301</b>	<b>2,24,83</b>	<b>367</b>	<b>2,56,12</b>	<b>73</b>	<b>37,59</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>117</b>	<b>28,21</b>	<b>331</b>	<b>2,49,27</b>	<b>433</b>	<b>1,21,88</b>	<b>558</b>	<b>1,27,27</b>
<b>V. PERSONAL LOANS</b>	<b>1,265</b>	<b>2,95,61</b>	<b>7,454</b>	<b>27,14,05</b>	<b>8,287</b>	<b>19,97,25</b>	<b>3,634</b>	<b>11,87,30</b>
1. Loans for Purchase of Consumer Durables	131	20,09	703	2,11,20	2,337	2,99,11	416	94,92
2. Loans for Housing	49	35,85	200	2,71,30	136	1,72,35	289	3,39,40
3. Rest of the Personal Loans	1,085	2,39,67	6,551	22,31,55	5,814	15,25,79	2,929	7,52,98
<b>VI. TRADE</b>	<b>2,131</b>	<b>4,28,81</b>	<b>2,839</b>	<b>10,95,20</b>	<b>2,407</b>	<b>8,97,46</b>	<b>4,247</b>	<b>11,17,06</b>
1. Wholesale Trade	38	41,54	89	3,56,06	19	30,59	155	96,85
2. Retail Trade	2,093	3,87,27	2,750	7,39,14	2,388	8,66,87	4,092	10,20,21
<b>VII. FINANCE</b>	<b>—</b>	<b>—</b>	<b>12</b>	<b>24,70</b>	<b>16</b>	<b>8,39</b>	<b>1</b>	<b>45,32</b>
<b>VIII. ALL OTHERS</b>	<b>459</b>	<b>1,03,73</b>	<b>3,829</b>	<b>16,41,45</b>	<b>1,418</b>	<b>5,49,81</b>	<b>1,578</b>	<b>3,66,29</b>
<b>TOTAL BANK CREDIT</b>	<b>11,853</b>	<b>17,40,86</b>	<b>20,133</b>	<b>72,47,41</b>	<b>17,595</b>	<b>49,98,22</b>	<b>20,446</b>	<b>53,87,61</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	605	44,05	342	51,98	610	1,20,21	383	89,53
2. Other Small Scale Industries	141	40,18	295	2,20,55	693	1,60,42	244	1,82,31

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION — MARCH 2002**

STATE : MADHYA PRADESH (Amount in Rupees Thousand)

RAIGARH		RAIPUR		RAJNANDGAON		SURGUJA		BALAGHAT		BARWANI		Item No.
No. of Accounts	Amount Outstanding											
25	26	27	28	29	30	31	32	1	2	3	4	
16,396	37,58,24	15,826	87,90,46	19,974	40,00,58	19,271	46,95,75	14,277	28,89,59	13,900	46,92,72	I
15,794	36,61,76	15,322	71,56,59	19,251	38,30,09	18,567	44,41,37	14,051	26,44,81	13,152	43,05,89	1
602	96,48	504	16,33,87	723	1,70,49	704	2,54,38	226	2,44,78	748	3,86,83	2
<b>3,642</b>	<b>203,89,28</b>	<b>6,227</b>	<b>494,43,37</b>	<b>3,848</b>	<b>21,27,48</b>	<b>5,315</b>	<b>18,26,96</b>	<b>2,512</b>	<b>17,97,40</b>	<b>1,818</b>	<b>23,25,73</b>	II
9	9,67,99	22	2,21,01	1	1,01	6	23,25	15	1,53,99	4	21,56	1
3,619	193,95,82	6,125	466,22,10	3,777	20,21,81	5,297	16,16,48	2,482	16,12,97	1,797	21,52,47	2
2	9,98	29	23,37,50	2	8,61	2	16,26	—	—	—	—	3
12	15,49	51	2,62,76	68	96,05	10	1,70,97	15	30,44	17	1,51,70	4
<b>252</b>	<b>1,52,46</b>	<b>839</b>	<b>10,05,09</b>	<b>345</b>	<b>1,85,93</b>	<b>637</b>	<b>4,67,12</b>	<b>135</b>	<b>1,14,82</b>	<b>372</b>	<b>1,63,36</b>	III
<b>684</b>	<b>2,12,18</b>	<b>2,654</b>	<b>31,41,76</b>	<b>508</b>	<b>3,36,09</b>	<b>937</b>	<b>4,04,48</b>	<b>931</b>	<b>3,46,47</b>	<b>813</b>	<b>1,88,34</b>	IV
<b>6,146</b>	<b>21,20,90</b>	<b>26,015</b>	<b>172,95,88</b>	<b>8,411</b>	<b>36,27,90</b>	<b>13,839</b>	<b>43,74,92</b>	<b>11,245</b>	<b>33,12,64</b>	<b>4,419</b>	<b>19,45,86</b>	V
375	1,02,42	2,507	7,20,40	1,020	1,63,95	1,617	2,73,61	1,912	3,63,99	482	98,68	1
353	6,49,40	4,718	79,68,61	1,161	13,05,75	1,209	11,81,52	975	10,55,57	505	5,93,00	2
5,418	13,69,08	18,790	86,06,87	6,230	21,58,20	11,013	29,19,79	8,358	18,93,08	3,432	12,54,18	3
<b>4,756</b>	<b>18,36,50</b>	<b>13,935</b>	<b>433,32,80</b>	<b>6,792</b>	<b>25,11,78</b>	<b>5,072</b>	<b>26,25,22</b>	<b>6,158</b>	<b>23,83,74</b>	<b>3,954</b>	<b>12,00,19</b>	VI
162	3,49,15	1,236	332,85,66	571	8,25,47	144	4,58,67	195	3,14,32	92	96,86	1
4,594	14,87,35	12,699	100,47,14	6,221	16,86,31	4,928	21,66,55	5,963	20,69,42	3,862	11,03,33	2
17	55,98	106	7,99,43	64	81,56	11	4,86	10	60,40	71	80,49	VII
<b>2,194</b>	<b>13,84,87</b>	<b>6,791</b>	<b>1036,70,37</b>	<b>2,866</b>	<b>18,32,25</b>	<b>2,435</b>	<b>9,06,01</b>	<b>4,527</b>	<b>10,56,26</b>	<b>3,060</b>	<b>16,40,57</b>	VIII
<b>34,087</b>	<b>299,10,41</b>	<b>72,393</b>	<b>2274,79,16</b>	<b>42,808</b>	<b>147,03,57</b>	<b>47,517</b>	<b>153,05,32</b>	<b>39,795</b>	<b>119,61,32</b>	<b>28,407</b>	<b>122,37,26</b>	Total
1,651	4,92,76	1,855	31,48,73	2,281	8,04,22	2,634	6,78,41	807	5,75,24	741	3,99,38	1
1,656	7,84,61	2,958	88,31,66	1,340	6,00,49	2,208	7,24,33	1,428	7,42,69	857	3,73,68	2

BETUL		BHIND		BHOPAL		CHHATARPUR		CHHINDWARA		DAMOH		Item No.
No. of Accounts	Amount Outstanding											
5	6	7	8	9	10	11	12	13	14	15	16	
16,511	45,71,39	12,303	71,90,47	12,264	178,78,56	22,533	56,59,49	23,388	64,89,91	19,767	56,83,59	I
15,883	42,35,15	11,802	62,21,91	11,844	82,84,74	22,360	55,11,40	22,519	56,58,27	19,605	55,31,40	1
628	3,36,24	501	9,68,56	420	95,93,82	173	1,48,09	869	8,31,64	162	1,52,19	2
<b>1,602</b>	<b>29,55,73</b>	<b>1,815</b>	<b>99,57,16</b>	<b>12,424</b>	<b>635,37,36</b>	<b>5,945</b>	<b>12,25,13</b>	<b>3,218</b>	<b>59,30,28</b>	<b>2,161</b>	<b>102,96,18</b>	II
4	11,16	2	25,65,44	23	3,90,57	15	1,04,47	9	1,24,03	3	13,20	1
1,355	28,41,73	1,793	73,71,10	11,733	582,61,48	5,396	10,06,82	3,131	55,69,00	2,102	102,29,64	2
—	—	—	—	19	3,38,19	2	5,69	5	21,77	—	—	3
243	1,02,84	20	20,62	649	45,47,12	532	1,08,15	73	2,15,48	56	53,34	4
<b>237</b>	<b>1,57,27</b>	<b>662</b>	<b>2,28,51</b>	<b>2,029</b>	<b>37,92,02</b>	<b>427</b>	<b>2,71,46</b>	<b>795</b>	<b>5,81,49</b>	<b>127</b>	<b>72,21</b>	III
<b>858</b>	<b>3,61,81</b>	<b>467</b>	<b>1,60,85</b>	<b>3,079</b>	<b>74,38,65</b>	<b>506</b>	<b>2,31,41</b>	<b>1,581</b>	<b>5,42,82</b>	<b>607</b>	<b>2,44,05</b>	IV
<b>11,931</b>	<b>41,41,27</b>	<b>6,239</b>	<b>19,62,19</b>	<b>62,492</b>	<b>502,91,91</b>	<b>9,316</b>	<b>26,89,53</b>	<b>17,088</b>	<b>65,01,59</b>	<b>5,883</b>	<b>18,56,68</b>	V
2,764	7,23,50	1,164	2,13,52	5,892	19,74,49	1,886	2,84,03	2,961	6,07,49	515	77,44	1
1,339	12,22,72	484	4,86,59	12,988	278,77,87	776	9,02,56	1,483	22,24,73	431	6,69,45	2
7,828	21,95,05	4,591	12,62,08	43,612	204,39,55	6,654	15,02,94	12,644	36,69,37	4,937	11,09,79	3
<b>6,293</b>	<b>22,27,64</b>	<b>6,733</b>	<b>17,51,19</b>	<b>12,192</b>	<b>272,05,60</b>	<b>5,667</b>	<b>23,81,33</b>	<b>11,208</b>	<b>42,81,49</b>	<b>4,702</b>	<b>18,82,78</b>	VI
484	3,02,75	80	1,96,37	1,567	150,03,21	166	5,24,68	455	9,03,01	573	5,06,60	1
5,809	19,24,89	6,653	15,54,82	10,625	122,02,39	5,501	18,56,65	10,753	33,78,48	4,129	13,76,18	2
2	82	7	20	475	23,15,21	12	8,60	54	39,67	12	1,26,34	VII
<b>3,284</b>	<b>13,04,00</b>	<b>2,800</b>	<b>11,83,95</b>	<b>18,129</b>	<b>373,67,33</b>	<b>2,814</b>	<b>9,77,73</b>	<b>5,069</b>	<b>15,98,78</b>	<b>2,685</b>	<b>7,97,35</b>	VIII
<b>40,718</b>	<b>157,19,93</b>	<b>31,026</b>	<b>224,34,52</b>	<b>1,23,084</b>	<b>2098,26,64</b>	<b>47,220</b>	<b>134,44,68</b>	<b>62,401</b>	<b>259,66,03</b>	<b>35,944</b>	<b>209,59,18</b>	Total
310	1,54,96	474	2,56,97	1,728	21,45,50	4,173	6,16,50	1,612	4,71,53	892	2,56,99	1
803	14,63,76	1,045	8,89,41	5,527	137,16,09	898	3,39,69	1,188	7,67,44	854	2,82,69	2

**TABLE NO. 5.9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF**

CENTRAL REGION

STATE: MADHYA PRADESH (Contd.)

OCCUPATION	DATIA		DEWAS		DHAR		DINDORI	
	No. of Accounts	Amount Out- standing						
	17	18	19	20	21	22	23	24
<b>I. AGRICULTURE</b>	<b>12,808</b>	<b>51,47,18</b>	<b>19,807</b>	<b>145,38,12</b>	<b>38,630</b>	<b>166,54,70</b>	<b>5,338</b>	<b>6,90,39</b>
1. Direct Finance	12,538	47,76,02	18,031	86,59,50	36,534	124,37,54	5,210	6,78,97
2. Indirect Finance	270	3,71,16	1,776	58,78,62	2,096	42,17,16	128	11,42
<b>II. INDUSTRY</b>	<b>1,804</b>	<b>3,75,60</b>	<b>8,107</b>	<b>344,81,33</b>	<b>9,076</b>	<b>228,12,80</b>	<b>1,167</b>	<b>1,98,58</b>
1. Mining & Quarrying	1	18,30	7	36,80	7	69,33	—	—
2. Manufacturing & Processing	1,798	3,49,48	7,777	341,43,25	9,033	226,69,75	1,134	1,77,46
3. Electricity, Gas & Water	—	—	2	2,21,19	2	5,10	—	—
4. Construction	5	7,82	321	80,09	34	68,62	33	21,12
<b>III. TRANSPORT OPERATORS</b>	<b>179</b>	<b>2,30,37</b>	<b>277</b>	<b>1,82,19</b>	<b>654</b>	<b>1,93,36</b>	<b>17</b>	<b>14,41</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>346</b>	<b>64,94</b>	<b>973</b>	<b>13,18,59</b>	<b>7,632</b>	<b>19,12,69</b>	<b>87</b>	<b>15,73</b>
<b>V. PERSONAL LOANS</b>	<b>4,511</b>	<b>14,08,58</b>	<b>11,715</b>	<b>44,59,71</b>	<b>9,939</b>	<b>47,80,30</b>	<b>1,632</b>	<b>3,56,94</b>
1. Loans for Purchase of Consumer Durables	878	1,30,87	1,185	2,05,11	1,316	2,54,67	153	37,87
2. Loans for Housing	305	3,78,36	1,639	13,63,02	1,288	21,43,53	61	77,55
3. Rest of the Personal Loans	3,328	8,99,35	8,891	28,91,58	7,335	23,82,10	1,418	2,41,52
<b>VI. TRADE</b>	<b>2,735</b>	<b>7,30,93</b>	<b>8,187</b>	<b>35,55,62</b>	<b>11,165</b>	<b>32,09,24</b>	<b>1,544</b>	<b>3,09,95</b>
1. Wholesale Trade	47	57,07	873	10,43,80	451	8,56,39	198	34,57
2. Retail Trade	2,688	6,73,86	7,314	25,11,82	10,714	23,52,85	1,346	2,75,38
<b>VII. FINANCE</b>	<b>5</b>	<b>5,51</b>	<b>86</b>	<b>1,20,61</b>	<b>255</b>	<b>2,69,18</b>	<b>—</b>	<b>—</b>
<b>VIII. ALL OTHERS</b>	<b>1,197</b>	<b>4,17,80</b>	<b>5,541</b>	<b>19,94,71</b>	<b>4,440</b>	<b>28,96,00</b>	<b>847</b>	<b>1,82,43</b>
<b>TOTAL BANK CREDIT</b>	<b>23,585</b>	<b>83,80,91</b>	<b>54,693</b>	<b>606,50,88</b>	<b>81,791</b>	<b>527,28,27</b>	<b>10,632</b>	<b>17,68,43</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,226	2,03,24	984	3,96,26	4,608	5,87,34	828	1,13,45
2. Other Small Scale Industries	363	94,95	1,651	17,82,21	3,760	18,88,39	230	48,38

OCCUPATION	EAST NIMAR		GUNA		GWALIOR		HARDA	
	No. of Accounts	Amount Out- standing						
	25	26	27	28	29	30	31	32
<b>I. AGRICULTURE</b>	<b>30,064</b>	<b>90,40,21</b>	<b>30,079</b>	<b>166,32,19</b>	<b>17,640</b>	<b>110,54,74</b>	<b>9,394</b>	<b>33,34,48</b>
1. Direct Finance	28,543	84,04,31	29,409	162,99,79	16,669	91,64,50	9,342	31,76,74
2. Indirect Finance	1,521	6,35,90	670	3,32,40	971	18,90,24	52	1,57,74
<b>II. INDUSTRY</b>	<b>3,307</b>	<b>67,98,52</b>	<b>4,571</b>	<b>23,40,77</b>	<b>7,155</b>	<b>362,59,95</b>	<b>896</b>	<b>3,98,19</b>
1. Mining & Quarrying	2	11,88	4	19,57	35	3,71,50	—	—
2. Manufacturing & Processing	3,265	66,77,82	4,548	22,73,11	6,920	308,60,58	865	3,59,89
3. Electricity, Gas & Water	—	—	—	—	10	1,27,58	—	—
4. Construction	40	1,08,82	19	48,09	190	49,00,29	31	38,30
<b>III. TRANSPORT OPERATORS</b>	<b>262</b>	<b>1,76,25</b>	<b>379</b>	<b>3,06,65</b>	<b>1,377</b>	<b>16,58,92</b>	<b>136</b>	<b>34,71</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>1,894</b>	<b>5,71,54</b>	<b>326</b>	<b>3,62,53</b>	<b>1,583</b>	<b>26,61,05</b>	<b>214</b>	<b>93,99</b>
<b>V. PERSONAL LOANS</b>	<b>10,420</b>	<b>55,35,83</b>	<b>9,230</b>	<b>40,96,15</b>	<b>30,518</b>	<b>187,33,52</b>	<b>3,681</b>	<b>11,87,55</b>
1. Loans for Purchase of Consumer Durables	796	1,54,89	959	1,94,82	4,668	13,68,03	413	67,10
2. Loans for Housing	1,310	19,19,16	1,282	10,95,36	4,411	83,44,82	256	3,63,87
3. Rest of the Personal Loans	8,314	34,61,78	6,989	28,05,97	21,439	90,20,67	3,012	7,56,58
<b>VI. TRADE</b>	<b>8,465</b>	<b>52,86,21</b>	<b>8,699</b>	<b>38,11,43</b>	<b>10,096</b>	<b>104,92,49</b>	<b>2,038</b>	<b>6,83,86</b>
1. Wholesale Trade	961	22,95,11	1,218	15,71,16	790	44,29,01	138	2,00,79
2. Retail Trade	7,504	29,91,10	7,481	22,40,27	9,306	60,63,48	1,900	4,83,07
<b>VII. FINANCE</b>	<b>150</b>	<b>1,68,62</b>	<b>18</b>	<b>34,85</b>	<b>156</b>	<b>1,82,75</b>	<b>3</b>	<b>5,38</b>
<b>VIII. ALL OTHERS</b>	<b>8,968</b>	<b>29,71,41</b>	<b>3,451</b>	<b>16,76,19</b>	<b>9,257</b>	<b>116,72,58</b>	<b>271</b>	<b>10,59,25</b>
<b>TOTAL BANK CREDIT</b>	<b>63,530</b>	<b>305,48,59</b>	<b>56,753</b>	<b>292,60,76</b>	<b>77,782</b>	<b>927,16,00</b>	<b>16,633</b>	<b>67,97,41</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	980	4,30,84	1,895	4,72,85	3,066	18,90,82	544	1,10,52
2. Other Small Scale Industries	1,768	43,31,99	2,223	7,62,06	2,486	58,75,59	250	1,26,69

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION — MARCH 2002**

(Amount in Rupees Thousand)

HOSHANGABAD		INDORE		JABALPUR		JHABUA		KATNI		MANDLA		Item No.
No. of Accounts	Amount Outstanding											
33	34	35	36	37	38	39	40	41	42	43	44	
20,616	91,92,68	17,926	377,69,91	19,076	136,39,43	29,215	38,86,93	9,706	33,34,80	8,894	18,88,57	I
20,215	86,12,92	16,519	103,16,27	18,752	100,88,45	28,198	35,93,46	9,197	28,25,40	8,588	18,05,10	1
401	5,79,76	1,407	274,53,64	324	35,50,98	1,017	2,93,47	509	5,09,40	306	83,47	2
<b>3,185</b>	<b>39,96,19</b>	<b>19,203</b>	<b>1748,83,94</b>	<b>6,400</b>	<b>414,33,31</b>	<b>5,789</b>	<b>10,28,79</b>	<b>1,409</b>	<b>17,71,82</b>	<b>2,164</b>	<b>11,44,45</b>	<b>II</b>
2	17,31	28	3,17,57	31	2,98,84	2	4,71	27	2,03,95	6	30,09	1
3,115	38,03,20	18,054	1638,11,49	6,050	157,13,67	5,750	9,99,61	1,375	15,51,03	2,093	10,55,86	2
2	15,03	29	49,99,88	16	237,89,54	1	5,92	—	—	2	28,63	3
66	1,60,65	1,092	57,55,00	303	16,31,26	36	18,55	7	16,84	63	29,87	4
<b>362</b>	<b>3,11,03</b>	<b>1,438</b>	<b>23,54,21</b>	<b>1,169</b>	<b>7,03,20</b>	<b>1,828</b>	<b>2,57,13</b>	<b>319</b>	<b>1,55,98</b>	<b>95</b>	<b>58,14</b>	<b>III</b>
<b>920</b>	<b>5,78,60</b>	<b>4,491</b>	<b>96,04,54</b>	<b>2,728</b>	<b>28,74,79</b>	<b>2,090</b>	<b>2,67,27</b>	<b>720</b>	<b>5,45,08</b>	<b>343</b>	<b>1,25,63</b>	<b>IV</b>
<b>15,824</b>	<b>67,51,66</b>	<b>65,420</b>	<b>462,44,81</b>	<b>42,058</b>	<b>232,81,50</b>	<b>6,599</b>	<b>24,65,28</b>	<b>6,721</b>	<b>24,79,25</b>	<b>5,413</b>	<b>16,62,69</b>	<b>V</b>
1,911	3,39,18	4,750	15,51,29	7,985	17,66,97	1,080	1,64,29	1,365	4,26,61	1,130	2,41,51	1
1,758	23,67,21	13,097	209,07,08	7,372	112,49,02	844	8,51,19	358	4,83,26	476	5,84,13	2
12,155	40,45,27	47,573	237,86,44	26,701	102,65,51	4,675	14,49,80	4,998	15,69,38	3,807	8,37,05	3
<b>6,978</b>	<b>34,62,85</b>	<b>17,886</b>	<b>525,54,24</b>	<b>15,748</b>	<b>132,23,13</b>	<b>4,244</b>	<b>10,29,16</b>	<b>5,143</b>	<b>21,43,59</b>	<b>5,946</b>	<b>11,59,49</b>	<b>VI</b>
344	7,10,31	2,988	342,00,99	2,193	42,69,16	81	1,76,18	281	3,68,05	279	1,60,46	1
6,634	27,52,54	14,898	183,53,25	13,555	89,53,97	4,163	8,52,98	4,862	17,75,54	5,667	9,99,03	2
<b>44</b>	<b>39,03</b>	<b>869</b>	<b>69,77,14</b>	<b>129</b>	<b>18,59,30</b>	<b>5</b>	<b>46,03</b>	<b>10</b>	<b>7,77</b>	<b>8</b>	<b>2,88,89</b>	<b>VII</b>
<b>3,533</b>	<b>15,75,96</b>	<b>18,339</b>	<b>306,63,18</b>	<b>11,207</b>	<b>74,83,90</b>	<b>1,227</b>	<b>4,31,12</b>	<b>2,216</b>	<b>8,62,69</b>	<b>1,307</b>	<b>5,51,23</b>	<b>VIII</b>
<b>51,462</b>	<b>259,08,00</b>	<b>1,45,572</b>	<b>3610,51,97</b>	<b>98,515</b>	<b>1044,98,56</b>	<b>50,997</b>	<b>94,11,71</b>	<b>26,244</b>	<b>113,00,98</b>	<b>24,170</b>	<b>68,79,09</b>	<b>Total</b>
1,848	4,87,34	1,913	18,43,00	1,537	13,03,98	3,649	3,51,02	304	1,15,84	1,353	3,54,94	1
998	7,67,62	10,642	316,82,67	2,914	40,69,68	2,042	4,02,89	731	9,28,00	591	5,64,81	2

MANDSAUR		MORENA		NARSIMHAPUR		NEEMUCH		PANNA		RAISEN		Item No.
No. of Accounts	Amount Outstanding											
45	46	47	48	49	50	51	52	53	54	55	56	
<b>16,447</b>	<b>91,53,07</b>	<b>19,760</b>	<b>184,68,37</b>	<b>18,154</b>	<b>76,71,88</b>	<b>6,091</b>	<b>25,98,03</b>	<b>8,467</b>	<b>36,97,61</b>	<b>23,775</b>	<b>82,24,15</b>	<b>I</b>
15,531	74,26,13	18,920	109,33,56	17,941	68,38,30	5,815	22,88,71	8,090	35,38,49	23,173	77,02,09	1
916	17,26,94	840	75,34,81	213	8,33,58	276	3,09,32	377	1,59,12	602	5,22,06	2
<b>3,048</b>	<b>34,90,39</b>	<b>2,716</b>	<b>26,52,62</b>	<b>2,418</b>	<b>12,17,91</b>	<b>1,458</b>	<b>8,13,83</b>	<b>1,200</b>	<b>3,93,83</b>	<b>3,882</b>	<b>273,64,59</b>	<b>II</b>
7	21,06	4	17,18	—	—	1	10,79	—	—	7	42,44	1
2,998	32,02,26	2,656	25,49,01	2,391	11,55,14	1,455	7,99,18	1,191	3,81,23	3,826	272,90,08	2
16	57,42	—	—	—	—	1	1,87	4	9,31	—	—	3
27	2,09,65	56	86,43	27	62,77	1	1,99	5	3,29	49	32,07	4
<b>97</b>	<b>1,23,50</b>	<b>440</b>	<b>3,57,71</b>	<b>475</b>	<b>2,68,97</b>	<b>49</b>	<b>41,18</b>	<b>53</b>	<b>44,52</b>	<b>92</b>	<b>64,79</b>	<b>III</b>
<b>774</b>	<b>2,69,15</b>	<b>393</b>	<b>2,07,76</b>	<b>403</b>	<b>1,61,16</b>	<b>319</b>	<b>2,96,73</b>	<b>197</b>	<b>41,33</b>	<b>508</b>	<b>2,08,07</b>	<b>IV</b>
<b>7,125</b>	<b>31,25,10</b>	<b>8,288</b>	<b>31,07,44</b>	<b>6,080</b>	<b>22,20,70</b>	<b>4,176</b>	<b>15,34,05</b>	<b>3,677</b>	<b>9,57,54</b>	<b>7,261</b>	<b>26,10,38</b>	<b>V</b>
387	88,44	736	1,31,66	1,113	2,38,09	260	53,86	488	88,05	1,309	1,98,88	1
1,201	12,97,82	586	7,69,38	565	7,70,89	516	4,45,14	145	1,31,93	639	6,96,74	2
5,537	17,38,84	6,966	22,06,40	4,402	12,11,72	3,400	10,35,05	3,044	7,37,56	5,313	17,14,76	3
<b>8,511</b>	<b>29,45,77</b>	<b>5,129</b>	<b>19,89,85</b>	<b>6,702</b>	<b>24,83,48</b>	<b>3,292</b>	<b>15,89,94</b>	<b>2,879</b>	<b>7,32,04</b>	<b>6,845</b>	<b>20,09,86</b>	<b>VI</b>
592	7,45,88	502	6,46,09	500	5,83,82	501	3,21,82	28	83,67	52	2,18,00	1
7,919	21,99,89	4,627	13,43,76	6,202	18,99,66	2,791	12,68,12	2,851	6,48,37	6,793	17,91,86	2
<b>31</b>	<b>3,08,55</b>	<b>4</b>	<b>3,76</b>	<b>10</b>	<b>6,07</b>	<b>3</b>	<b>71,71</b>	<b>15</b>	<b>5,99</b>	<b>9</b>	<b>22,55</b>	<b>VII</b>
<b>1,697</b>	<b>6,74,31</b>	<b>1,903</b>	<b>18,30,99</b>	<b>3,166</b>	<b>12,97,33</b>	<b>2,249</b>	<b>7,22,03</b>	<b>2,503</b>	<b>7,24,11</b>	<b>871</b>	<b>5,07,19</b>	<b>VIII</b>
<b>37,730</b>	<b>200,89,84</b>	<b>38,633</b>	<b>286,18,50</b>	<b>37,408</b>	<b>153,27,50</b>	<b>17,637</b>	<b>76,67,50</b>	<b>18,991</b>	<b>65,96,97</b>	<b>43,243</b>	<b>410,11,58</b>	<b>Total</b>
1,317	2,27,00	653	5,40,01	847	3,55,66	616	1,00,05	225	78,65	1,659	6,17,56	1
1,375	10,98,18	1,732	9,42,44	949	3,16,97	747	3,43,83	787	1,19,29	1,475	17,80,51	2

**TABLE NO. 5.9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF**

CENTRAL REGION

STATE: MADHYA PRADESH (Contd.)

OCCUPATION	RAJGARH		RATLAM		REWA		SAGAR	
	No. of Accounts	Amount Out- standing						
	57	58	59	60	61	62	63	64
<b>I. AGRICULTURE</b>	<b>19,669</b>	<b>114,88,25</b>	<b>13,706</b>	<b>74,04,06</b>	<b>18,855</b>	<b>67,70,11</b>	<b>32,752</b>	<b>111,96,71</b>
1. Direct Finance	18,975	109,53,64	12,629	56,50,87	18,556	65,01,20	32,171	102,18,36
2. Indirect Finance	694	5,34,61	1,077	17,53,19	299	2,68,91	581	9,78,35
<b>II. INDUSTRY</b>	<b>3,816</b>	<b>36,39,24</b>	<b>5,361</b>	<b>94,14,57</b>	<b>5,409</b>	<b>246,47,17</b>	<b>3,239</b>	<b>59,88,88</b>
1. Mining & Quarrying	5	23,02	12	1,54,03	13	58,42	15	79,81
2. Manufacturing & Processing	3,522	30,81,17	4,811	91,11,68	5,094	25,99,08	3,037	41,76,08
3. Electricity, Gas & Water	2	9,20	11	40,32	4	112,12,09	6	12,47,40
4. Construction	287	5,25,85	527	1,08,54	298	107,77,58	181	4,85,59
<b>III. TRANSPORT OPERATORS</b>	<b>575</b>	<b>2,36,92</b>	<b>121</b>	<b>1,35,80</b>	<b>615</b>	<b>5,75,57</b>	<b>507</b>	<b>3,03,04</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>1,946</b>	<b>4,97,91</b>	<b>735</b>	<b>3,16,62</b>	<b>4,061</b>	<b>10,38,31</b>	<b>1,727</b>	<b>5,63,33</b>
<b>V. PERSONAL LOANS</b>	<b>7,819</b>	<b>31,70,83</b>	<b>11,335</b>	<b>56,95,91</b>	<b>10,035</b>	<b>47,72,30</b>	<b>15,816</b>	<b>64,58,89</b>
1. Loans for Purchase of Consumer Durables	1,084	2,11,27	893	2,80,72	1,613	5,66,05	1,996	4,35,00
2. Loans for Housing	1,080	7,77,98	1,914	23,02,17	709	12,89,38	2,446	29,58,11
3. Rest of the Personal Loans	5,655	21,81,58	8,528	31,13,02	7,713	29,16,87	11,374	30,65,78
<b>VI. TRADE</b>	<b>4,261</b>	<b>20,14,97</b>	<b>7,490</b>	<b>42,37,84</b>	<b>12,570</b>	<b>38,67,87</b>	<b>9,846</b>	<b>50,51,39</b>
1. Wholesale Trade	366	4,05,89	550	14,94,14	304	7,25,17	800	9,27,22
2. Retail Trade	3,895	16,09,08	6,940	27,43,70	12,266	31,42,70	9,046	41,24,17
<b>VII. FINANCE</b>	<b>97</b>	<b>98,86</b>	<b>59</b>	<b>1,48,16</b>	<b>38</b>	<b>2,82,91</b>	<b>17</b>	<b>28,19</b>
<b>VIII. ALL OTHERS</b>	<b>3,821</b>	<b>18,78,00</b>	<b>3,159</b>	<b>38,07,88</b>	<b>8,195</b>	<b>58,79,02</b>	<b>4,378</b>	<b>18,53,41</b>
<b>TOTAL BANK CREDIT</b>	<b>42,004</b>	<b>230,24,98</b>	<b>41,966</b>	<b>311,60,84</b>	<b>59,778</b>	<b>478,33,26</b>	<b>68,282</b>	<b>314,43,84</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	751	3,17,96	1,256	6,10,06	3,270	4,80,76	872	3,80,42
2. Other Small Scale Industries	1,962	8,23,39	3,045	13,08,82	1,522	11,00,09	1,540	15,13,09

OCCUPATION	SATNA		SEHORE		SEONI		SHAHDOL	
	No. of Accounts	Amount Out- standing						
	65	66	67	68	69	70	71	72
<b>I. AGRICULTURE</b>	<b>22,505</b>	<b>74,40,48</b>	<b>18,230</b>	<b>158,12,68</b>	<b>15,498</b>	<b>27,15,49</b>	<b>12,472</b>	<b>26,55,73</b>
1. Direct Finance	21,694	72,31,27	17,879	95,81,84	11,852	25,53,14	12,355	25,59,43
2. Indirect Finance	811	2,09,21	351	62,30,84	3,646	1,62,35	117	96,30
<b>II. INDUSTRY</b>	<b>4,818</b>	<b>474,78,62</b>	<b>1,899</b>	<b>32,77,15</b>	<b>2,872</b>	<b>8,35,23</b>	<b>3,215</b>	<b>17,36,18</b>
1. Mining & Quarrying	14	93,27	8	49,87	6	35,22	6	42,63
2. Manufacturing & Processing	4,738	469,73,20	1,658	30,45,93	2,754	7,60,33	3,182	15,69,04
3. Electricity, Gas & Water	2	15,82	—	—	—	—	1	25,32
4. Construction	64	3,96,33	233	1,81,35	112	39,68	26	99,19
<b>III. TRANSPORT OPERATORS</b>	<b>802</b>	<b>3,56,54</b>	<b>134</b>	<b>1,02,34</b>	<b>2,290</b>	<b>1,42,71</b>	<b>664</b>	<b>3,71,25</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2,611</b>	<b>7,69,90</b>	<b>1,015</b>	<b>6,77,90</b>	<b>2,384</b>	<b>4,52,54</b>	<b>1,001</b>	<b>3,78,44</b>
<b>V. PERSONAL LOANS</b>	<b>11,700</b>	<b>49,06,24</b>	<b>8,777</b>	<b>36,16,73</b>	<b>16,672</b>	<b>23,59,30</b>	<b>9,072</b>	<b>27,29,59</b>
1. Loans for Purchase of Consumer Durables	650	1,60,04	887	2,17,17	3,101	3,74,41	2,025	3,89,43
2. Loans for Housing	816	13,79,14	1,092	12,64,56	6,123	9,60,81	478	4,59,08
3. Rest of the Personal Loans	10,234	33,67,06	6,798	21,35,00	7,448	10,24,08	6,569	18,81,08
<b>VI. TRADE</b>	<b>8,797</b>	<b>32,64,83</b>	<b>5,255</b>	<b>25,48,10</b>	<b>14,004</b>	<b>19,25,97</b>	<b>4,612</b>	<b>15,81,78</b>
1. Wholesale Trade	378	4,46,73	167	7,49,16	322	4,30,83	304	2,33,29
2. Retail Trade	8,419	28,18,10	5,088	17,98,94	13,682	14,95,14	4,308	13,48,49
<b>VII. FINANCE</b>	<b>32</b>	<b>60,82</b>	<b>110</b>	<b>1,56,50</b>	<b>10</b>	<b>14,72</b>	<b>36</b>	<b>23,36</b>
<b>VIII. ALL OTHERS</b>	<b>5,759</b>	<b>38,67,09</b>	<b>2,982</b>	<b>11,94,88</b>	<b>3,487</b>	<b>7,11,86</b>	<b>2,911</b>	<b>18,03,85</b>
<b>TOTAL BANK CREDIT</b>	<b>57,024</b>	<b>681,44,52</b>	<b>38,402</b>	<b>273,86,28</b>	<b>57,217</b>	<b>91,57,82</b>	<b>33,983</b>	<b>112,80,18</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	2,596	4,42,56	337	1,50,27	1,668	2,45,33	1,207	2,82,71
2. Other Small Scale Industries	1,521	5,32,27	969	3,01,72	932	3,30,49	1,535	5,77,24

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION — MARCH 2002**

(Amount in Rupees Thousand)

SHAJAPUR		SHEOPUR		SHIVPURI		SIDHI		TIKAMGARH		UJJAIN		Item No.
No. of Accounts	Amount Outstanding											
73	74	75	76	77	78	79	80	81	82	83	84	
21,716	111,96,55	7,342	28,90,36	21,133	68,60,51	11,845	23,52,68	19,014	28,96,88	32,477	163,40,79	I
19,840	99,41,91	7,059	27,99,11	20,816	66,59,61	11,690	22,96,03	17,719	25,98,22	31,057	142,94,34	1
1,876	12,54,64	283	91,25	317	2,00,90	155	56,65	1,295	2,98,66	1,420	20,46,45	2
<b>3,458</b>	<b>18,29,15</b>	<b>858</b>	<b>2,24,04</b>	<b>7,623</b>	<b>17,28,43</b>	<b>3,876</b>	<b>10,72,97</b>	<b>5,824</b>	<b>10,43,94</b>	<b>6,066</b>	<b>133,76,43</b>	II
1	2,48	—	—	2	3,07	2	21,76	2	10,58	7	34,07	1
3,442	18,07,59	857	2,20,65	7,417	16,85,17	3,688	6,27,22	5,807	10,19,28	5,961	130,07,93	2
—	—	—	—	—	—	1	54,53	—	—	—	—	3
15	19,08	1	3,39	204	40,19	185	3,69,46	15	14,08	98	3,34,43	4
<b>614</b>	<b>2,83,28</b>	<b>99</b>	<b>1,90,64</b>	<b>290</b>	<b>1,43,63</b>	<b>254</b>	<b>2,67,95</b>	<b>159</b>	<b>1,21,69</b>	<b>484</b>	<b>3,29,69</b>	III
<b>879</b>	<b>2,31,59</b>	<b>52</b>	<b>26,04</b>	<b>592</b>	<b>1,19,76</b>	<b>2,446</b>	<b>4,34,79</b>	<b>442</b>	<b>1,24,79</b>	<b>3,013</b>	<b>19,56,31</b>	IV
<b>7,687</b>	<b>30,49,48</b>	<b>1,404</b>	<b>4,31,55</b>	<b>6,733</b>	<b>23,90,68</b>	<b>9,926</b>	<b>33,99,59</b>	<b>5,310</b>	<b>12,65,99</b>	<b>21,613</b>	<b>117,58,51</b>	V
1,083	1,68,04	250	39,96	1,117	2,18,63	1,252	3,30,06	453	99,69	2,136	5,48,68	1
1,236	8,21,69	169	1,30,82	620	8,14,40	204	3,02,20	289	2,51,28	3,355	49,07,91	2
5,368	20,59,75	985	2,60,77	4,996	13,57,65	8,470	27,67,33	4,568	9,15,02	16,122	63,01,92	3
<b>7,910</b>	<b>28,12,01</b>	<b>1,689</b>	<b>3,79,42</b>	<b>8,893</b>	<b>22,94,75</b>	<b>7,804</b>	<b>19,63,84</b>	<b>3,465</b>	<b>9,36,01</b>	<b>12,824</b>	<b>88,29,60</b>	VI
718	7,42,16	106	20,01	675	7,85,50	172	1,03,30	311	1,70,30	1,814	39,74,70	1
7,192	20,69,85	1,583	3,59,41	8,218	15,09,25	7,632	18,60,54	3,154	7,65,71	11,010	48,54,90	2
<b>49</b>	<b>37,43</b>	—	—	<b>95</b>	<b>15,98</b>	<b>5</b>	<b>1,16,23</b>	<b>23</b>	<b>1,23,97</b>	<b>334</b>	<b>5,94,75</b>	VII
<b>3,524</b>	<b>14,71,00</b>	<b>371</b>	<b>87,34</b>	<b>1,659</b>	<b>15,13,89</b>	<b>4,352</b>	<b>12,38,40</b>	<b>1,714</b>	<b>6,09,61</b>	<b>7,263</b>	<b>34,14,73</b>	VIII
<b>45,837</b>	<b>209,10,49</b>	<b>11,815</b>	<b>42,29,39</b>	<b>47,018</b>	<b>150,67,63</b>	<b>40,508</b>	<b>108,46,45</b>	<b>35,951</b>	<b>71,22,88</b>	<b>84,074</b>	<b>566,00,81</b>	Total
1,307	2,62,48	428	83,84	1,556	2,41,64	2,398	2,57,37	4,392	4,95,42	1,803	6,35,54	1
1,415	4,49,92	375	77,26	5,347	11,57,32	1,149	2,49,45	642	2,23,60	2,647	26,58,97	2

**STATE : UTTAR PRADESH**

UMARIA		VIDISHA		WEST NIMAR		AGRA		ALIGARH		ALLAHABAD		Item No.
No. of Accounts	Amount Outstanding											
85	86	87	88	89	90	1	2	3	4	5	6	
<b>7,594</b>	<b>13,16,71</b>	<b>19,852</b>	<b>109,80,50</b>	<b>24,801</b>	<b>85,97,03</b>	<b>77,355</b>	<b>201,08,76</b>	<b>82,777</b>	<b>215,11,44</b>	<b>49,205</b>	<b>126,58,84</b>	I
6,758	12,09,53	19,536	104,46,65	22,802	70,91,95	75,356	172,21,36	80,933	206,28,01	48,219	106,21,26	1
836	1,07,18	316	5,33,85	1,999	15,05,08	1,999	28,87,40	1,844	8,83,43	986	20,37,58	2
<b>1,317</b>	<b>3,74,38</b>	<b>2,772</b>	<b>24,78,64</b>	<b>3,697</b>	<b>65,85,06</b>	<b>14,633</b>	<b>267,39,98</b>	<b>9,462</b>	<b>187,78,42</b>	<b>22,754</b>	<b>213,14,81</b>	II
2	14,27	3	26,36	5	23,17	4	18,11	3	11,01	17	93,97	1
1,303	3,36,92	2,702	23,44,25	3,650	64,98,44	14,364	251,64,72	9,308	182,75,17	22,547	204,80,65	2
—	—	—	—	3	12,20	17	2,17,81	8	58,06	6	3,43,21	3
12	23,19	67	1,08,03	39	51,25	248	13,39,34	143	4,34,18	184	3,96,98	4
<b>170</b>	<b>72,15</b>	<b>202</b>	<b>2,36,30</b>	<b>269</b>	<b>1,69,16</b>	<b>1,523</b>	<b>10,04,56</b>	<b>2,036</b>	<b>7,34,21</b>	<b>2,027</b>	<b>11,33,73</b>	III
<b>461</b>	<b>1,35,14</b>	<b>599</b>	<b>4,39,58</b>	<b>1,809</b>	<b>4,50,16</b>	<b>6,703</b>	<b>120,58,05</b>	<b>3,880</b>	<b>11,37,06</b>	<b>5,935</b>	<b>29,79,24</b>	IV
<b>4,292</b>	<b>12,20,42</b>	<b>9,103</b>	<b>40,13,05</b>	<b>6,788</b>	<b>30,06,27</b>	<b>43,026</b>	<b>271,11,96</b>	<b>29,225</b>	<b>128,52,82</b>	<b>38,089</b>	<b>185,33,90</b>	V
393	75,82	863	2,27,64	483	1,12,77	4,098	22,06,01	3,313	11,76,70	2,118	6,09,19	1
876	3,48,60	1,924	16,98,75	1,316	12,35,27	4,790	95,65,10	2,274	32,28,25	5,887	64,29,26	2
3,023	7,96,00	6,316	20,86,66	4,989	16,58,23	34,138	153,40,85	23,638	84,47,87	30,084	114,95,45	3
<b>2,329</b>	<b>6,99,92</b>	<b>6,127</b>	<b>28,66,35</b>	<b>7,394</b>	<b>33,82,48</b>	<b>14,966</b>	<b>118,90,35</b>	<b>11,238</b>	<b>61,97,08</b>	<b>22,940</b>	<b>123,49,71</b>	VI
37	59,50	188	6,29,96	501	12,82,06	828	42,74,81	661	15,63,04	1,473	29,68,01	1
2,292	6,40,42	5,939	22,36,39	6,893	21,00,42	14,138	76,15,54	10,577	46,34,04	21,467	93,81,70	2
<b>8</b>	<b>1,69</b>	<b>12</b>	<b>90,08</b>	<b>114</b>	<b>1,43,27</b>	<b>487</b>	<b>12,79,11</b>	<b>194</b>	<b>1,63,40</b>	<b>248</b>	<b>10,55,68</b>	VII
<b>1,952</b>	<b>5,65,34</b>	<b>1,390</b>	<b>4,86,46</b>	<b>3,942</b>	<b>21,77,11</b>	<b>13,643</b>	<b>127,45,26</b>	<b>8,730</b>	<b>56,43,85</b>	<b>15,493</b>	<b>117,38,88</b>	VIII
<b>18,123</b>	<b>43,85,75</b>	<b>40,057</b>	<b>215,90,96</b>	<b>48,814</b>	<b>245,10,54</b>	<b>1,72,336</b>	<b>1129,38,03</b>	<b>1,47,542</b>	<b>670,18,28</b>	<b>1,56,691</b>	<b>817,64,79</b>	Total
570	1,06,61	824	3,77,45	1,740	4,66,75	4,943	25,99,50	2,150	7,99,67	11,645	26,42,97	1
505	1,49,86	1,388	5,53,10	1,258	15,84,06	7,360	118,92,66	5,539	80,49,81	8,083	42,74,21	2

**TABLE NO. 5.9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF**

CENTRAL REGION

STATE: UTTAR PRADESH (Contd.)

OCCUPATION	AMBEDKAR NAGAR		AURAIYA		AZAMGARH		BAGHPAT	
	No. of Accounts	Amount Out- standing						
	7	8	9	10	11	12	13	14
<b>I. AGRICULTURE</b>	<b>22,060</b>	<b>50,15,60</b>	<b>14,623</b>	<b>27,41,47</b>	<b>33,447</b>	<b>77,84,56</b>	<b>21,463</b>	<b>52,04,87</b>
1. Direct Finance	21,002	45,43,98	14,365	26,75,72	32,268	72,84,61	21,170	50,59,44
2. Indirect Finance	1,058	4,71,62	258	65,75	1,179	4,99,95	293	1,45,43
<b>II. INDUSTRY</b>	<b>4,499</b>	<b>19,38,60</b>	<b>1,341</b>	<b>2,54,03</b>	<b>8,823</b>	<b>28,76,54</b>	<b>1,477</b>	<b>8,23,26</b>
1. Mining & Quarrying	—	—	—	—	16	68,66	—	—
2. Manufacturing & Processing	4,479	19,25,68	1,317	2,31,66	8,333	26,41,62	1,474	8,14,07
3. Electricity, Gas & Water	—	—	—	—	—	—	—	—
4. Construction	20	12,92	24	22,37	474	1,66,26	3	9,19
<b>III. TRANSPORT OPERATORS</b>	<b>768</b>	<b>1,91,55</b>	<b>389</b>	<b>88,55</b>	<b>977</b>	<b>5,43,42</b>	<b>172</b>	<b>96,81</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>4,427</b>	<b>4,34,91</b>	<b>396</b>	<b>1,26,77</b>	<b>4,440</b>	<b>7,56,32</b>	<b>372</b>	<b>91,10</b>
<b>V. PERSONAL LOANS</b>	<b>6,979</b>	<b>16,13,87</b>	<b>2,566</b>	<b>7,71,65</b>	<b>19,328</b>	<b>63,02,92</b>	<b>4,521</b>	<b>19,34,75</b>
1. Loans for Purchase of Consumer Durables	550	1,08,60	234	47,85	625	2,48,61	144	48,91
2. Loans for Housing	460	3,82,01	201	1,91,32	1,179	20,59,00	326	3,58,23
3. Rest of the Personal Loans	5,969	11,23,26	2,131	5,32,48	17,524	39,95,31	4,051	15,27,61
<b>VI. TRADE</b>	<b>14,083</b>	<b>28,81,79</b>	<b>4,361</b>	<b>6,76,67</b>	<b>14,531</b>	<b>45,29,22</b>	<b>4,165</b>	<b>11,00,18</b>
1. Wholesale Trade	321	3,05,54	20	16,88	939	6,04,98	94	1,01,65
2. Retail Trade	13,762	25,76,25	4,341	6,59,79	13,592	39,24,24	4,071	9,98,53
<b>VII. FINANCE</b>	<b>6</b>	<b>31,72</b>	<b>33</b>	<b>7,66</b>	<b>134</b>	<b>1,09,82</b>	<b>1</b>	<b>1,44</b>
<b>VIII. ALL OTHERS</b>	<b>2,796</b>	<b>10,12,55</b>	<b>1,166</b>	<b>3,39,07</b>	<b>20,515</b>	<b>31,59,10</b>	<b>3,440</b>	<b>8,06,00</b>
<b>TOTAL BANK CREDIT</b>	<b>55,618</b>	<b>131,20,59</b>	<b>24,875</b>	<b>50,05,87</b>	<b>1,02,195</b>	<b>260,61,90</b>	<b>35,611</b>	<b>100,58,41</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	2,327	5,21,55	675	75,41	2,858	6,88,28	519	76,43
2. Other Small Scale Industries	1,275	8,50,71	515	99,93	4,547	15,14,23	679	6,02,14

OCCUPATION	BAHRAICH		BALLIA		BALRAMPUR		BANDA	
	No. of Accounts	Amount Out- standing						
	15	16	17	18	19	20	21	22
<b>I. AGRICULTURE</b>	<b>39,133</b>	<b>72,16,35</b>	<b>31,887</b>	<b>71,36,36</b>	<b>26,127</b>	<b>54,05,87</b>	<b>27,659</b>	<b>67,18,23</b>
1. Direct Finance	38,040	69,37,45	30,271	58,61,97	25,590	53,26,27	27,289	66,04,50
2. Indirect Finance	1,093	2,78,90	1,616	12,74,39	537	79,60	370	1,13,73
<b>II. INDUSTRY</b>	<b>4,915</b>	<b>31,10,09</b>	<b>4,578</b>	<b>19,21,60</b>	<b>2,388</b>	<b>3,32,35</b>	<b>11,129</b>	<b>43,47,67</b>
1. Mining & Quarrying	—	—	7	29,78	—	—	6	42,28
2. Manufacturing & Processing	4,892	30,75,10	4,434	17,95,54	2,381	3,27,99	11,120	43,01,51
3. Electricity, Gas & Water	—	—	—	—	—	—	—	—
4. Construction	23	34,99	137	96,28	7	4,36	3	3,88
<b>III. TRANSPORT OPERATORS</b>	<b>836</b>	<b>1,74,45</b>	<b>1,591</b>	<b>4,86,04</b>	<b>229</b>	<b>35,63</b>	<b>1,692</b>	<b>2,86,47</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>971</b>	<b>3,06,64</b>	<b>3,891</b>	<b>5,09,15</b>	<b>957</b>	<b>1,79,16</b>	<b>3,151</b>	<b>4,28,37</b>
<b>V. PERSONAL LOANS</b>	<b>9,575</b>	<b>38,47,60</b>	<b>9,215</b>	<b>34,75,99</b>	<b>3,049</b>	<b>7,15,28</b>	<b>6,539</b>	<b>18,51,46</b>
1. Loans for Purchase of Consumer Durables	988	2,93,75	563	1,58,19	150	29,65	355	98,04
2. Loans for Housing	1,447	13,75,72	700	8,84,85	116	1,00,54	1,910	7,12,44
3. Rest of the Personal Loans	7,140	21,78,13	7,952	24,32,95	2,783	5,85,09	4,274	10,40,98
<b>VI. TRADE</b>	<b>9,095</b>	<b>27,08,66</b>	<b>15,091</b>	<b>41,50,19</b>	<b>5,599</b>	<b>8,14,23</b>	<b>15,387</b>	<b>24,79,88</b>
1. Wholesale Trade	595	5,80,71	1,009	4,20,01	129	66,23	298	2,45,60
2. Retail Trade	8,500	21,27,95	14,082	37,30,18	5,470	7,48,00	15,089	22,34,28
<b>VII. FINANCE</b>	<b>523</b>	<b>3,25,77</b>	<b>149</b>	<b>68,92</b>	<b>16</b>	<b>5,96</b>	<b>3</b>	<b>98</b>
<b>VIII. ALL OTHERS</b>	<b>9,196</b>	<b>34,34,84</b>	<b>5,791</b>	<b>23,61,49</b>	<b>11,715</b>	<b>32,48,71</b>	<b>3,548</b>	<b>6,92,63</b>
<b>TOTAL BANK CREDIT</b>	<b>74,244</b>	<b>211,24,40</b>	<b>72,193</b>	<b>201,09,74</b>	<b>50,080</b>	<b>107,37,19</b>	<b>69,108</b>	<b>168,05,69</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,407	2,89,40	1,497	5,16,78	1,444	96,60	7,956	6,67,57
2. Other Small Scale Industries	1,984	5,52,54	2,138	8,19,15	608	84,07	1,673	2,76,41

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION — MARCH 2002**

(Amount in Rupees Thousand)

BARABANKI		BAREILLY		BASTI		BIJNOR		BUDAUN		BULANSHAHAR		Item No.
No. of Accounts	Amount Outstanding											
23	24	25	26	27	28	29	30	31	32	33	34	
66,517	94,67,50	68,590	174,19,20	29,737	165,95,58	60,757	180,60,94	71,928	166,08,64	55,777	146,24,60	I
65,085	87,77,17	68,168	156,19,79	28,307	76,36,28	59,398	171,57,86	70,244	162,07,04	54,425	133,15,49	1
1,432	6,90,33	422	17,99,41	1,430	89,59,30	1,359	9,03,08	1,684	4,01,60	1,352	13,09,11	2
<b>9,068</b>	<b>60,28,68</b>	<b>6,702</b>	<b>137,16,15</b>	<b>9,505</b>	<b>20,75,65</b>	<b>5,006</b>	<b>226,58,45</b>	<b>6,185</b>	<b>89,21,59</b>	<b>4,282</b>	<b>142,03,05</b>	II
5	16,00	2	15,35	2	9,11	4	10,67	2	6,31	5	23,97	1
7,491	58,16,22	6,553	132,67,03	9,441	20,41,11	4,831	225,32,32	6,086	88,91,96	4,222	138,23,08	2
1	6,05	3	17,21	—	—	2	6,97	—	—	2	61,35	3
1,571	1,90,41	144	4,16,56	62	25,43	169	1,08,49	97	23,32	53	2,94,65	4
<b>1,894</b>	<b>4,36,54</b>	<b>2,247</b>	<b>6,43,43</b>	<b>590</b>	<b>3,34,20</b>	<b>787</b>	<b>2,64,77</b>	<b>1,151</b>	<b>1,38,39</b>	<b>908</b>	<b>2,89,61</b>	III
<b>3,152</b>	<b>4,16,76</b>	<b>2,323</b>	<b>18,76,79</b>	<b>651</b>	<b>1,92,64</b>	<b>1,133</b>	<b>10,34,93</b>	<b>1,125</b>	<b>8,19,26</b>	<b>1,088</b>	<b>3,94,19</b>	IV
<b>12,864</b>	<b>43,10,40</b>	<b>29,725</b>	<b>191,24,78</b>	<b>8,736</b>	<b>29,94,53</b>	<b>13,201</b>	<b>57,85,89</b>	<b>11,444</b>	<b>46,26,28</b>	<b>16,451</b>	<b>73,38,80</b>	V
475	1,32,17	1,935	7,15,39	493	1,32,90	329	90,24	1,069	4,24,52	1,031	8,48,26	1
844	10,53,25	5,429	104,00,89	561	7,17,76	1,431	15,13,13	1,567	16,34,47	1,337	17,84,77	2
11,545	31,24,98	22,361	80,08,50	7,682	21,43,87	11,441	41,82,52	8,808	25,67,29	14,083	47,05,77	3
<b>10,468</b>	<b>37,32,38</b>	<b>17,499</b>	<b>86,72,05</b>	<b>9,229</b>	<b>33,70,39</b>	<b>9,611</b>	<b>36,21,60</b>	<b>9,480</b>	<b>25,53,79</b>	<b>11,357</b>	<b>42,54,80</b>	VI
588	9,01,87	762	13,84,27	763	6,33,41	476	6,52,04	302	3,05,08	293	4,37,25	1
9,880	28,30,51	16,737	72,87,78	8,466	27,36,98	9,135	29,69,56	9,178	22,48,71	11,064	38,17,55	2
<b>72</b>	<b>2,43,31</b>	<b>34</b>	<b>5,92,62</b>	<b>41</b>	<b>4,07</b>	<b>32</b>	<b>4,52,40</b>	<b>27</b>	<b>64,64</b>	<b>68</b>	<b>78,28</b>	VII
<b>6,231</b>	<b>29,04,61</b>	<b>9,438</b>	<b>62,01,31</b>	<b>6,100</b>	<b>22,96,00</b>	<b>7,498</b>	<b>61,80,35</b>	<b>7,599</b>	<b>30,04,17</b>	<b>7,184</b>	<b>33,66,72</b>	VIII
<b>1,10,266</b>	<b>275,40,18</b>	<b>1,36,558</b>	<b>682,46,33</b>	<b>64,589</b>	<b>278,63,06</b>	<b>98,025</b>	<b>580,59,33</b>	<b>1,08,939</b>	<b>367,36,76</b>	<b>97,115</b>	<b>445,50,05</b>	Total
1,351	7,36,39	2,377	22,71,29	5,426	7,50,47	2,280	14,09,80	3,025	5,83,25	860	5,53,78	1
5,449	15,73,45	2,997	28,93,00	2,746	5,22,76	1,661	14,15,12	1,924	5,58,79	2,284	22,81,12	2

CHANDAULI		CHITRAKOOT		DEORIA		ETAH		ETAWAH		FAIZABAD		Item No.
No. of Accounts	Amount Outstanding											
35	36	37	38	39	40	41	42	43	44	45	46	
15,926	36,98,64	17,049	36,83,60	42,378	74,34,89	75,168	134,30,98	21,753	58,27,57	26,953	66,17,52	I
15,731	36,50,01	16,889	36,53,94	41,071	66,58,33	73,387	128,65,25	21,538	51,23,78	25,793	56,75,65	1
195	48,63	160	29,66	1,307	7,76,56	1,781	5,65,73	215	7,03,79	1,160	9,41,87	2
<b>3,692</b>	<b>6,78,28</b>	<b>4,573</b>	<b>5,03,88</b>	<b>4,906</b>	<b>45,11,17</b>	<b>4,690</b>	<b>27,19,46</b>	<b>2,192</b>	<b>179,21,15</b>	<b>3,698</b>	<b>64,33,74</b>	II
—	—	—	—	1	5,15	2	28,51	1	1,87	—	—	1
3,685	6,58,81	4,568	4,86,46	4,881	44,56,65	4,463	21,47,77	2,177	178,18,95	3,660	62,94,49	2
—	—	—	—	1	2,21	3	9,96	1	2,95	1	2,99	3
7	19,47	5	17,42	23	47,16	222	5,33,22	13	97,38	37	1,36,26	4
<b>652</b>	<b>1,84,66</b>	<b>447</b>	<b>49,42</b>	<b>1,360</b>	<b>6,76,20</b>	<b>3,730</b>	<b>9,36,83</b>	<b>329</b>	<b>1,62,19</b>	<b>1,044</b>	<b>9,15,23</b>	III
<b>3,408</b>	<b>4,06,84</b>	<b>1,044</b>	<b>1,50,82</b>	<b>3,402</b>	<b>5,05,76</b>	<b>1,765</b>	<b>3,77,10</b>	<b>270</b>	<b>2,16,75</b>	<b>1,678</b>	<b>6,96,02</b>	IV
<b>5,075</b>	<b>13,22,56</b>	<b>4,708</b>	<b>13,10,83</b>	<b>12,837</b>	<b>36,01,96</b>	<b>10,854</b>	<b>31,37,52</b>	<b>5,045</b>	<b>18,84,98</b>	<b>19,740</b>	<b>60,03,38</b>	V
800	2,10,54	68	12,01	822	2,11,93	1,038	1,91,10	164	43,76	877	2,13,97	1
266	1,10,89	315	1,63,42	639	6,81,52	645	5,94,83	558	6,65,80	1,390	19,08,43	2
4,009	10,01,13	4,325	11,35,40	11,376	27,08,51	9,171	23,51,59	4,323	11,75,42	17,473	38,80,98	3
<b>7,780</b>	<b>13,04,55</b>	<b>6,776</b>	<b>10,07,78</b>	<b>13,086</b>	<b>38,73,75</b>	<b>12,085</b>	<b>29,39,21</b>	<b>5,577</b>	<b>16,40,75</b>	<b>11,466</b>	<b>55,99,69</b>	VI
71	44,35	42	21,20	398	4,19,91	437	3,15,98	140	1,71,11	587	12,07,11	1
7,709	12,60,20	6,734	9,86,58	12,688	34,53,84	11,648	26,23,23	5,437	14,69,64	10,879	43,92,58	2
<b>30</b>	<b>14,70</b>	<b>19</b>	<b>1,57</b>	<b>95</b>	<b>49,87</b>	<b>33</b>	<b>1,10,59</b>	<b>263</b>	<b>77,04</b>	<b>68</b>	<b>86,15</b>	VII
<b>11,213</b>	<b>31,20,69</b>	<b>1,605</b>	<b>3,08,05</b>	<b>5,800</b>	<b>24,55,60</b>	<b>3,665</b>	<b>18,41,40</b>	<b>2,094</b>	<b>9,56,43</b>	<b>4,695</b>	<b>19,41,40</b>	VIII
<b>47,776</b>	<b>107,30,92</b>	<b>36,221</b>	<b>70,15,95</b>	<b>83,864</b>	<b>231,09,20</b>	<b>1,11,990</b>	<b>254,93,09</b>	<b>37,523</b>	<b>286,86,86</b>	<b>69,342</b>	<b>282,93,13</b>	Total
1,920	1,69,52	2,876	3,31,76	2,249	4,85,42	2,438	6,09,95	821	15,52,52	1,473	5,29,68	1
1,247	3,66,12	1,292	78,87	2,035	8,18,90	1,099	12,19,27	844	5,73,78	1,507	15,98,71	2

**TABLE NO. 5.9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF**

CENTRAL REGION

STATE: UTTAR PRADESH (Contd.)

OCCUPATION	FARRUKHABAD		FATEHPUR		FIROZABAD		GAUTAM BUDDHA NAGAR	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	47	48	49	50	51	52	53	54
<b>I. AGRICULTURE</b>	<b>39,110</b>	<b>81,75,50</b>	<b>31,905</b>	<b>69,30,11</b>	<b>40,406</b>	<b>97,01,09</b>	<b>17,332</b>	<b>96,40,65</b>
1. Direct Finance	37,118	64,42,52	29,705	65,68,53	38,724	89,33,55	17,268	45,44,60
2. Indirect Finance	1,992	17,32,98	2,200	3,61,58	1,682	7,67,54	64	50,96,05
<b>II. INDUSTRY</b>	<b>3,708</b>	<b>35,79,58</b>	<b>3,036</b>	<b>14,24,79</b>	<b>5,925</b>	<b>59,47,93</b>	<b>7,126</b>	<b>340,80,87</b>
1. Mining & Quarrying	3	15,61	—	—	2	5,39	2	19,06
2. Manufacturing & Processing	3,680	35,20,89	3,030	14,22,25	5,914	58,94,87	7,032	324,57,91
3. Electricity, Gas & Water	—	—	—	—	2	12,71	7	5,10,77
4. Construction	25	43,08	6	2,54	7	34,96	85	10,93,13
<b>III. TRANSPORT OPERATORS</b>	<b>1,946</b>	<b>2,35,41</b>	<b>628</b>	<b>2,17,08</b>	<b>610</b>	<b>3,24,56</b>	<b>264</b>	<b>3,93,97</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2,351</b>	<b>5,24,48</b>	<b>1,298</b>	<b>1,81,46</b>	<b>1,702</b>	<b>6,88,91</b>	<b>1,132</b>	<b>49,70,06</b>
<b>V. PERSONAL LOANS</b>	<b>10,959</b>	<b>40,27,61</b>	<b>5,273</b>	<b>19,47,99</b>	<b>8,896</b>	<b>37,57,37</b>	<b>22,006</b>	<b>326,54,48</b>
1. Loans for Purchase of Consumer Durables	800	2,17,56	131	48,29	708	2,71,55	1,115	4,25,29
2. Loans for Housing	1,276	12,19,00	848	8,49,78	535	7,82,87	1,675	248,28,16
3. Rest of the Personal Loans	8,883	25,91,05	4,294	10,49,92	7,653	27,02,95	19,216	74,01,03
<b>VI. TRADE</b>	<b>10,837</b>	<b>30,00,69</b>	<b>9,703</b>	<b>19,29,95</b>	<b>10,516</b>	<b>31,85,72</b>	<b>3,911</b>	<b>36,86,39</b>
1. Wholesale Trade	335	4,42,54	406	1,60,74	624	4,68,81	381	10,75,61
2. Retail Trade	10,502	25,58,15	9,297	17,69,21	9,892	27,16,91	3,530	26,10,78
<b>VII. FINANCE</b>	<b>71</b>	<b>92,51</b>	<b>95</b>	<b>74,67</b>	<b>66</b>	<b>58,98</b>	<b>15</b>	<b>32,08</b>
<b>VIII. ALL OTHERS</b>	<b>5,336</b>	<b>30,12,69</b>	<b>3,769</b>	<b>11,47,09</b>	<b>4,964</b>	<b>21,47,95</b>	<b>8,344</b>	<b>79,65,18</b>
<b>TOTAL BANK CREDIT</b>	<b>74,318</b>	<b>226,48,47</b>	<b>55,707</b>	<b>138,53,14</b>	<b>73,085</b>	<b>258,12,51</b>	<b>60,130</b>	<b>934,23,68</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,215	5,97,52	1,756	5,74,29	3,357	11,20,34	599	2,33,18
2. Other Small Scale Industries	2,158	19,57,95	1,110	3,36,74	1,879	25,21,71	4,296	153,09,82

OCCUPATION	GHAZIABAD		GHAZIPUR		GONDA		GORAKHPUR	
	No. of Accounts	Amount Out- standing						
	55	56	57	58	59	60	61	62
<b>I. AGRICULTURE</b>	<b>39,341</b>	<b>174,54,52</b>	<b>15,655</b>	<b>41,37,42</b>	<b>35,505</b>	<b>69,71,01</b>	<b>49,991</b>	<b>113,67,53</b>
1. Direct Finance	38,094	129,75,66	14,819	38,26,74	33,097	65,22,54	47,552	84,43,23
2. Indirect Finance	1,247	44,78,86	836	3,10,68	2,408	4,48,47	2,439	29,24,30
<b>II. INDUSTRY</b>	<b>8,236</b>	<b>2335,65,12</b>	<b>3,825</b>	<b>23,98,75</b>	<b>7,552</b>	<b>49,42,54</b>	<b>7,309</b>	<b>160,39,66</b>
1. Mining & Quarrying	23	1,51,18	—	—	5	14,32	4	21,62
2. Manufacturing & Processing	8,009	2281,04,03	3,793	23,26,47	7,471	47,91,68	7,154	156,45,24
3. Electricity, Gas & Water	18	35,42,01	—	—	—	—	—	—
4. Construction	186	17,67,90	32	72,28	76	1,36,54	151	3,72,80
<b>III. TRANSPORT OPERATORS</b>	<b>1,162</b>	<b>6,12,02</b>	<b>404</b>	<b>1,61,39</b>	<b>1,350</b>	<b>3,15,67</b>	<b>2,546</b>	<b>15,42,61</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2,410</b>	<b>238,94,34</b>	<b>2,083</b>	<b>3,27,52</b>	<b>2,677</b>	<b>3,15,37</b>	<b>7,605</b>	<b>18,44,07</b>
<b>V. PERSONAL LOANS</b>	<b>41,909</b>	<b>326,54,11</b>	<b>9,665</b>	<b>37,33,18</b>	<b>12,128</b>	<b>31,17,06</b>	<b>40,876</b>	<b>174,31,12</b>
1. Loans for Purchase of Consumer Durables	1,923	7,84,93	263	53,30	1,053	2,66,87	1,023	3,37,31
2. Loans for Housing	5,787	147,00,73	1,014	9,03,68	543	5,48,39	9,553	58,34,45
3. Rest of the Personal Loans	34,199	171,68,45	8,388	27,76,20	10,532	23,01,80	30,300	112,59,36
<b>VI. TRADE</b>	<b>15,704</b>	<b>189,72,22</b>	<b>7,059</b>	<b>19,71,69</b>	<b>9,847</b>	<b>40,51,12</b>	<b>25,289</b>	<b>104,67,90</b>
1. Wholesale Trade	1,542	89,24,94	235	1,69,35	123	20,19,20	404	18,25,71
2. Retail Trade	14,162	100,47,28	6,824	18,02,34	9,724	20,31,92	24,885	86,42,19
<b>VII. FINANCE</b>	<b>120</b>	<b>13,92,24</b>	<b>108</b>	<b>16,06</b>	<b>9</b>	<b>49,17</b>	<b>175</b>	<b>2,11,80</b>
<b>VIII. ALL OTHERS</b>	<b>21,032</b>	<b>381,47,85</b>	<b>32,989</b>	<b>105,30,65</b>	<b>22,212</b>	<b>68,69,69</b>	<b>14,230</b>	<b>94,48,59</b>
<b>TOTAL BANK CREDIT</b>	<b>1,29,914</b>	<b>3666,92,42</b>	<b>71,788</b>	<b>232,76,66</b>	<b>91,280</b>	<b>266,31,63</b>	<b>1,48,021</b>	<b>683,53,28</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	880	31,84,66	764	3,51,80	4,479	2,84,08	2,182	10,08,95
2. Other Small Scale Industries	4,665	277,33,71	2,492	8,73,74	2,553	2,92,99	3,971	35,12,92

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION — MARCH 2002**

(Amount in Rupees Thousand)

HAMIRPUR		HARDOI		HATHRAS		JALAUN		JAUNPUR		JHANSI		Item No.
No. of Accounts	Amount Outstanding											
63	64	65	66	67	68	69	70	71	72	73	74	
27,731	74,74,60	71,713	97,80,32	39,073	101,57,78	26,197	58,53,42	61,716	116,02,06	31,166	79,28,12	I
27,599	73,91,18	67,553	89,59,17	37,628	94,48,86	25,809	57,87,37	59,536	104,72,54	30,602	76,73,24	1
132	83,42	4,160	8,21,15	1,445	7,08,92	388	66,05	2,180	11,29,52	564	2,54,88	2
<b>3,883</b>	<b>6,94,95</b>	<b>6,112</b>	<b>36,83,88</b>	<b>5,234</b>	<b>18,88,08</b>	<b>3,284</b>	<b>12,90,03</b>	<b>16,075</b>	<b>43,28,67</b>	<b>7,008</b>	<b>57,19,10</b>	<b>II</b>
1	2,88	1	5,52	—	—	1	2,95	13	50,82	41	2,95,11	1
3,877	6,86,21	6,087	36,57,64	5,205	18,54,76	3,252	12,65,37	15,882	40,71,55	6,842	49,20,90	2
1	2,07	—	—	1	4,12	—	—	—	—	1	1,15	3
4	3,79	24	20,72	28	29,20	31	21,71	180	2,06,30	124	5,01,94	4
<b>363</b>	<b>74,43</b>	<b>2,070</b>	<b>4,89,50</b>	<b>395</b>	<b>1,77,28</b>	<b>610</b>	<b>2,06,33</b>	<b>1,465</b>	<b>5,09,48</b>	<b>1,098</b>	<b>4,31,03</b>	<b>III</b>
<b>846</b>	<b>1,26,13</b>	<b>2,560</b>	<b>5,07,85</b>	<b>1,580</b>	<b>4,81,78</b>	<b>1,448</b>	<b>3,24,27</b>	<b>6,179</b>	<b>8,74,67</b>	<b>1,399</b>	<b>7,60,28</b>	<b>IV</b>
<b>2,721</b>	<b>9,44,83</b>	<b>15,546</b>	<b>45,46,54</b>	<b>9,099</b>	<b>29,92,71</b>	<b>4,858</b>	<b>19,13,36</b>	<b>14,754</b>	<b>61,24,67</b>	<b>16,551</b>	<b>82,23,89</b>	<b>V</b>
179	47,37	816	2,21,61	217	2,00,75	338	99,85	1,939	5,77,69	1,922	7,95,09	1
240	2,69,25	1,776	12,54,08	1,243	6,11,26	814	6,39,47	1,220	19,42,94	1,724	26,47,28	2
2,302	6,28,21	12,954	30,70,85	7,639	21,80,70	3,706	11,74,04	11,595	36,04,04	12,905	47,81,52	3
<b>7,837</b>	<b>12,80,11</b>	<b>14,587</b>	<b>38,04,77</b>	<b>4,464</b>	<b>15,53,89</b>	<b>18,609</b>	<b>45,56,90</b>	<b>25,427</b>	<b>65,84,11</b>	<b>13,884</b>	<b>47,61,75</b>	<b>VI</b>
171	42,58	1,093	7,34,34	259	1,74,57	487	2,56,60	539	5,09,90	338	7,90,96	1
7,666	12,37,53	13,494	30,70,43	4,205	13,79,32	18,122	43,00,30	24,888	60,74,21	13,546	39,70,79	2
94	9,41	127	1,57,67	8	12,98	54	63,82	176	1,88,19	239	1,20,78	VII
<b>2,898</b>	<b>6,57,95</b>	<b>9,749</b>	<b>26,20,97</b>	<b>8,123</b>	<b>23,67,18</b>	<b>13,112</b>	<b>44,06,27</b>	<b>12,268</b>	<b>42,65,36</b>	<b>8,749</b>	<b>52,02,54</b>	<b>VIII</b>
<b>46,373</b>	<b>112,62,41</b>	<b>1,22,464</b>	<b>255,91,50</b>	<b>67,976</b>	<b>196,31,68</b>	<b>68,172</b>	<b>186,14,40</b>	<b>1,38,060</b>	<b>344,77,21</b>	<b>80,094</b>	<b>331,47,49</b>	<b>Total</b>
2,132	2,93,88	2,245	4,42,27	2,144	4,41,24	928	1,54,04	8,433	11,80,87	2,893	5,04,01	1
677	93,54	2,337	16,19,50	1,956	8,19,92	1,220	4,60,00	7,008	21,35,04	3,122	15,01,25	2

JYOTIBA PHULE NAGAR		KANAUJ		KANPUR CITY		KANPUR DEHAT		KAUSHAMBI		KUSHI NAGAR		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
75	76	77	78	79	80	81	82	83	84	85	86	
40,689	94,92,66	38,702	60,69,66	14,538	61,86,88	67,971	126,80,18	20,154	33,56,17	54,148	99,67,22	I
40,643	92,52,30	36,256	56,50,96	14,316	43,94,74	66,433	124,63,13	19,608	32,80,10	51,931	94,22,12	1
46	2,40,36	2,446	4,18,70	222	17,92,14	1,538	2,17,05	546	76,07	2,217	5,45,10	2
<b>3,935</b>	<b>35,92,94</b>	<b>4,611</b>	<b>7,97,37</b>	<b>16,239</b>	<b>1061,81,43</b>	<b>6,016</b>	<b>29,09,85</b>	<b>3,059</b>	<b>4,62,79</b>	<b>6,282</b>	<b>16,73,99</b>	<b>II</b>
—	—	—	—	10	71,14	—	—	—	—	1	2,51	1
3,905	35,41,62	4,604	7,74,91	15,547	1044,99,05	6,009	29,04,85	3,056	4,62,18	6,277	16,61,58	2
2	27,56	—	—	19	3,59,52	—	—	—	—	—	—	3
28	23,76	7	22,46	663	12,51,72	7	5,00	3	61	4	9,90	4
<b>236</b>	<b>74,42</b>	<b>597</b>	<b>81,44</b>	<b>1,606</b>	<b>14,42,07</b>	<b>1,097</b>	<b>1,80,64</b>	<b>322</b>	<b>1,04,93</b>	<b>658</b>	<b>2,98,87</b>	<b>III</b>
<b>757</b>	<b>2,74,45</b>	<b>2,640</b>	<b>3,17,30</b>	<b>3,205</b>	<b>53,96,15</b>	<b>3,621</b>	<b>3,76,52</b>	<b>1,699</b>	<b>1,39,59</b>	<b>3,346</b>	<b>5,93,16</b>	<b>IV</b>
<b>7,241</b>	<b>20,45,88</b>	<b>5,584</b>	<b>16,54,66</b>	<b>65,635</b>	<b>407,47,14</b>	<b>7,790</b>	<b>16,34,47</b>	<b>2,484</b>	<b>5,63,47</b>	<b>9,745</b>	<b>24,05,98</b>	<b>V</b>
1,259	3,33,03	498	1,19,09	4,220	15,40,16	620	1,20,23	93	19,40	564	1,39,04	1
523	4,81,21	690	4,69,15	8,198	160,64,42	648	4,66,75	117	89,13	382	2,85,74	2
5,459	12,31,64	4,396	10,66,42	53,217	231,42,56	6,522	10,47,49	2,274	4,54,94	8,799	19,81,20	3
<b>7,826</b>	<b>19,47,51</b>	<b>10,069</b>	<b>18,15,57</b>	<b>18,541</b>	<b>274,47,48</b>	<b>15,463</b>	<b>21,21,66</b>	<b>5,823</b>	<b>10,17,11</b>	<b>11,961</b>	<b>72,40,25</b>	<b>VI</b>
84	1,92,92	969	4,39,82	1,948	116,25,68	522	1,12,39	104	33,59	426	2,24,16	1
7,742	17,54,59	9,100	13,75,75	16,593	158,21,80	14,941	20,09,27	5,719	9,83,52	11,535	70,16,09	2
11	30,64	146	63,30	418	11,63,87	209	13,40	28	2,26	6	51	VII
<b>3,264</b>	<b>17,28,82</b>	<b>3,391</b>	<b>11,67,13</b>	<b>17,198</b>	<b>343,86,38</b>	<b>3,404</b>	<b>11,52,73</b>	<b>680</b>	<b>2,59,98</b>	<b>4,729</b>	<b>16,77,50</b>	<b>VIII</b>
<b>63,959</b>	<b>191,87,32</b>	<b>65,740</b>	<b>119,66,43</b>	<b>1,37,380</b>	<b>2229,51,40</b>	<b>1,05,571</b>	<b>210,69,45</b>	<b>34,249</b>	<b>59,06,30</b>	<b>90,875</b>	<b>238,57,48</b>	<b>Total</b>
2,499	3,32,02	834	1,85,28	1,612	51,42,66	2,531	5,66,23	2,545	3,44,64	2,991	5,47,52	1
993	9,23,99	1,345	2,48,22	9,277	314,77,51	2,890	12,37,72	420	84,64	2,515	5,78,72	2

**TABLE NO. 5.9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF**

**CENTRAL REGION**

**STATE: UTTAR PRADESH (Contd.)**

OCCUPATION	LAKHIMPUR KHERI		LALITPUR		LUCKNOW		MAHARAJGANJ	
	No. of Accounts	Amount Out- standing						
	87	88	89	90	91	92	93	94
<b>I. AGRICULTURE</b>	<b>54,495</b>	<b>170,31,57</b>	<b>26,960</b>	<b>59,41,46</b>	<b>23,480</b>	<b>145,98,68</b>	<b>41,658</b>	<b>84,37,57</b>
1. Direct Finance	53,736	166,28,21	26,556	59,08,17	21,599	57,98,67	40,416	80,31,89
2. Indirect Finance	759	4,03,36	404	33,29	1,881	88,00,01	1,242	4,05,68
<b>II. INDUSTRY</b>	<b>2,050</b>	<b>135,15,61</b>	<b>2,373</b>	<b>6,29,28</b>	<b>11,556</b>	<b>624,04,28</b>	<b>4,533</b>	<b>10,66,62</b>
1. Mining & Quarrying	—	—	14	79,46	12	4,04,71	—	—
2. Manufacturing & Processing	2,039	134,51,77	2,211	4,87,80	10,434	444,38,97	3,577	9,49,25
3. Electricity, Gas & Water	—	—	—	—	25	144,47,57	1	1,00
4. Construction	11	63,84	148	62,02	1,085	31,13,03	955	1,16,37
<b>III. TRANSPORT OPERATORS</b>	<b>1,150</b>	<b>3,19,50</b>	<b>331</b>	<b>1,23,93</b>	<b>2,446</b>	<b>18,68,81</b>	<b>608</b>	<b>2,41,45</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>749</b>	<b>1,91,06</b>	<b>106</b>	<b>53,29</b>	<b>6,923</b>	<b>124,21,61</b>	<b>1,539</b>	<b>2,81,27</b>
<b>V. PERSONAL LOANS</b>	<b>8,060</b>	<b>32,35,75</b>	<b>4,665</b>	<b>14,00,76</b>	<b>94,756</b>	<b>680,02,05</b>	<b>6,131</b>	<b>17,83,81</b>
1. Loans for Purchase of Consumer Durables	246	1,26,02	194	87,57	4,175	17,39,55	282	67,52
2. Loans for Housing	649	7,11,53	381	4,34,92	18,656	344,71,13	248	2,26,09
3. Rest of the Personal Loans	7,165	23,98,20	4,090	8,78,27	71,925	317,91,37	5,601	14,90,20
<b>VI. TRADE</b>	<b>8,155</b>	<b>28,01,33</b>	<b>5,714</b>	<b>9,92,75</b>	<b>16,198</b>	<b>645,79,06</b>	<b>7,611</b>	<b>45,99,77</b>
1. Wholesale Trade	149	2,72,47	469	1,35,25	2,248	501,29,18	246	1,83,49
2. Retail Trade	8,006	25,28,86	5,245	8,57,50	13,950	144,49,88	7,365	44,16,28
<b>VII. FINANCE</b>	<b>77</b>	<b>5,00,20</b>	<b>15</b>	<b>1,91</b>	<b>815</b>	<b>63,74,02</b>	<b>59</b>	<b>10,22</b>
<b>VIII. ALL OTHERS</b>	<b>7,852</b>	<b>45,18,13</b>	<b>1,199</b>	<b>5,18,64</b>	<b>41,943</b>	<b>1901,07,24</b>	<b>4,527</b>	<b>12,63,23</b>
<b>TOTAL BANK CREDIT</b>	<b>82,588</b>	<b>421,13,15</b>	<b>41,363</b>	<b>96,62,02</b>	<b>1,98,117</b>	<b>4203,55,75</b>	<b>66,666</b>	<b>176,83,94</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	508	11,18,09	691	1,05,27	1,632	20,68,58	904	1,92,86
2. Other Small Scale Industries	690	10,63,78	1,410	3,55,41	4,575	87,93,62	2,227	5,25,09

OCCUPATION	MAHOBA		MAINPURI		MATHURA		MAU	
	No. of Accounts	Amount Out- standing						
	95	96	97	98	99	100	101	102
<b>I. AGRICULTURE</b>	<b>15,992</b>	<b>47,89,60</b>	<b>45,347</b>	<b>85,50,39</b>	<b>55,541</b>	<b>173,58,84</b>	<b>12,495</b>	<b>28,03,04</b>
1. Direct Finance	15,896	47,79,17	42,383	77,11,77	54,918	165,60,95	9,969	20,07,98
2. Indirect Finance	96	10,43	2,964	8,38,62	623	7,97,89	2,526	7,95,06
<b>II. INDUSTRY</b>	<b>1,283</b>	<b>2,45,59</b>	<b>4,389</b>	<b>24,20,62</b>	<b>3,782</b>	<b>523,31,22</b>	<b>5,470</b>	<b>17,53,72</b>
1. Mining & Quarrying	3	18,58	3	8,87	6	8,17,22	—	—
2. Manufacturing & Processing	1,279	2,23,64	4,367	23,94,63	3,687	503,96,44	5,257	16,34,06
3. Electricity, Gas & Water	—	—	—	—	1	3,16	—	—
4. Construction	1	3,37	19	17,12	88	11,14,40	213	1,19,66
<b>III. TRANSPORT OPERATORS</b>	<b>127</b>	<b>18,66</b>	<b>921</b>	<b>2,43,59</b>	<b>665</b>	<b>4,09,99</b>	<b>447</b>	<b>2,49,63</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>226</b>	<b>57,23</b>	<b>2,143</b>	<b>2,49,64</b>	<b>2,323</b>	<b>9,20,64</b>	<b>1,800</b>	<b>4,43,40</b>
<b>V. PERSONAL LOANS</b>	<b>1,889</b>	<b>6,56,37</b>	<b>6,591</b>	<b>20,75,20</b>	<b>18,905</b>	<b>92,02,38</b>	<b>7,569</b>	<b>21,97,33</b>
1. Loans for Purchase of Consumer Durables	36	8,18	920	1,98,76	681	2,36,17	285	50,50
2. Loans for Housing	381	2,19,11	258	2,81,85	1,791	27,77,18	317	4,00,81
3. Rest of the Personal Loans	1,472	4,29,08	5,413	15,94,59	16,433	61,89,03	6,967	17,46,02
<b>VI. TRADE</b>	<b>2,475</b>	<b>6,07,40</b>	<b>9,789</b>	<b>25,76,98</b>	<b>10,804</b>	<b>45,45,23</b>	<b>7,107</b>	<b>24,93,23</b>
1. Wholesale Trade	48	54,43	118	2,21,15	279	9,76,86	155	2,70,51
2. Retail Trade	2,427	5,52,97	9,671	23,55,83	10,525	35,68,37	6,952	22,22,72
<b>VII. FINANCE</b>	<b>10</b>	<b>67</b>	<b>251</b>	<b>54,30</b>	<b>108</b>	<b>74,99</b>	<b>44</b>	<b>16,49</b>
<b>VIII. ALL OTHERS</b>	<b>1,933</b>	<b>5,17,08</b>	<b>5,582</b>	<b>19,43,69</b>	<b>7,520</b>	<b>59,47,27</b>	<b>9,979</b>	<b>26,91,48</b>
<b>TOTAL BANK CREDIT</b>	<b>23,935</b>	<b>68,92,60</b>	<b>75,013</b>	<b>181,14,41</b>	<b>99,648</b>	<b>907,90,56</b>	<b>44,911</b>	<b>126,48,32</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	772	1,16,88	1,271	6,26,88	1,142	7,48,68	495	1,68,02
2. Other Small Scale Industries	263	64,24	2,359	11,75,58	1,579	25,58,10	2,670	9,98,30

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION — MARCH 2002**

(Amount in Rupees Thousand)

MEERUT		MIRZAPUR		MORADABAD		MUZAFFARNAGAR		PILIBHIT		PRATAPGARH		Item No.
No. of Accounts	Amount Outstanding											
103	104	105	106	107	108	109	110	111	112	113	114	
51,737	141,69,02	35,115	76,66,46	95,315	193,93,25	71,550	186,51,79	38,580	131,95,52	36,150	118,07,87	I
51,457	130,48,49	34,820	75,24,70	94,480	184,15,36	70,333	169,89,57	38,244	128,84,28	35,172	63,49,71	1
280	11,20,53	295	1,41,76	835	9,77,89	1,217	16,62,22	336	3,11,24	978	54,58,16	2
<b>9,521</b>	<b>485,19,71</b>	<b>24,469</b>	<b>144,76,68</b>	<b>13,086</b>	<b>559,98,81</b>	<b>5,677</b>	<b>332,55,74</b>	<b>1,726</b>	<b>39,39,49</b>	<b>5,591</b>	<b>38,79,98</b>	II
44	8,37,73	—	—	4	12,70	26	4,81,66	3	44,79	2	11,46	1
9,308	470,47,49	24,466	144,68,06	12,974	558,18,91	5,560	322,82,91	1,715	38,76,09	5,539	38,34,17	2
7	76,37	1	4,39	2	6,94	1	3,74	—	—	1	9,86	3
162	5,58,12	2	4,23	106	1,60,26	90	4,87,43	8	18,61	49	24,49	4
<b>695</b>	<b>5,22,41</b>	<b>668</b>	<b>2,70,56</b>	<b>1,161</b>	<b>4,81,57</b>	<b>785</b>	<b>2,67,38</b>	<b>829</b>	<b>1,79,10</b>	<b>1,510</b>	<b>4,99,57</b>	III
<b>3,046</b>	<b>46,55,89</b>	<b>2,247</b>	<b>3,90,54</b>	<b>1,399</b>	<b>12,83,23</b>	<b>1,362</b>	<b>11,23,93</b>	<b>318</b>	<b>2,90,75</b>	<b>4,168</b>	<b>6,14,45</b>	IV
<b>39,789</b>	<b>259,43,28</b>	<b>7,026</b>	<b>27,66,34</b>	<b>30,873</b>	<b>161,93,44</b>	<b>27,777</b>	<b>122,81,39</b>	<b>5,610</b>	<b>22,33,27</b>	<b>12,558</b>	<b>37,19,98</b>	V
2,101	8,09,89	91	32,74	3,775	8,98,81	1,297	3,22,90	145	60,82	522	1,28,15	1
5,516	114,09,46	653	6,60,35	3,504	59,59,39	2,226	33,60,81	739	8,53,83	1,012	10,86,38	2
32,172	137,23,93	6,282	20,73,25	23,594	93,35,24	24,254	85,97,68	4,726	13,18,62	11,024	25,05,45	3
<b>17,564</b>	<b>106,76,57</b>	<b>15,992</b>	<b>51,74,39</b>	<b>29,092</b>	<b>94,11,36</b>	<b>13,870</b>	<b>72,04,18</b>	<b>7,065</b>	<b>20,77,09</b>	<b>19,169</b>	<b>41,60,78</b>	VI
792	26,16,21	363	25,32,71	3,556	26,77,78	782	17,31,29	90	1,96,03	1,189	4,01,64	1
16,772	80,60,36	15,629	26,41,68	25,536	67,33,58	13,088	54,72,89	6,975	18,81,06	17,980	37,59,14	2
<b>371</b>	<b>4,03,75</b>	<b>16</b>	<b>58,94</b>	<b>101</b>	<b>2,11,17</b>	<b>29</b>	<b>69,83</b>	<b>48</b>	<b>2,55</b>	<b>147</b>	<b>163,38,84</b>	VII
<b>18,206</b>	<b>147,19,20</b>	<b>8,041</b>	<b>52,51,08</b>	<b>12,692</b>	<b>112,50,42</b>	<b>9,094</b>	<b>68,91,60</b>	<b>4,233</b>	<b>13,63,00</b>	<b>3,793</b>	<b>174,47,46</b>	VIII
<b>1,40,929</b>	<b>1196,09,83</b>	<b>93,574</b>	<b>360,54,99</b>	<b>1,83,719</b>	<b>1142,23,25</b>	<b>1,30,144</b>	<b>797,45,84</b>	<b>58,409</b>	<b>232,80,77</b>	<b>83,086</b>	<b>584,68,93</b>	Total
1,544	24,33,71	15,945	19,62,20	5,899	20,49,49	1,774	12,75,16	577	2,54,45	2,518	5,74,09	1
5,349	163,43,47	6,494	41,17,42	4,085	92,86,58	2,604	59,47,22	865	11,12,98	2,444	5,37,87	2

RAI BARELI		RAMPUR		SAHARANPUR		SANT KABIR NAGAR		SANT RAVIDAS NAGAR		SHAHJAHANPUR		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
115	116	117	118	119	120	121	122	123	124	125	126	
45,118	73,93,28	57,391	163,47,04	70,720	175,36,53	16,777	30,59,94	6,126	42,82,92	62,440	192,43,35	I
43,240	68,71,25	57,163	159,33,34	69,316	162,36,40	15,002	27,71,83	5,624	40,55,06	61,019	187,79,52	1
1,878	5,22,03	228	4,13,70	1,404	13,00,13	1,775	2,88,11	502	2,27,86	1,421	4,63,83	2
<b>4,207</b>	<b>36,43,92</b>	<b>5,793</b>	<b>75,13,03</b>	<b>6,992</b>	<b>265,33,89</b>	<b>6,680</b>	<b>12,83,89</b>	<b>10,095</b>	<b>209,70,08</b>	<b>4,865</b>	<b>440,43,00</b>	II
3	12,35	—	—	28	4,48,19	—	—	—	—	2	9,15	1
4,167	35,50,02	5,709	73,68,26	6,859	260,04,74	6,670	12,76,46	10,077	209,55,19	4,831	439,52,85	2
3	8,45	1	2,25	—	—	—	—	2	2,23	1	26,83	3
34	73,10	83	1,42,52	105	80,96	10	7,43	16	12,66	31	54,17	4
<b>1,585</b>	<b>3,43,55</b>	<b>847</b>	<b>1,54,55</b>	<b>1,421</b>	<b>4,35,34</b>	<b>199</b>	<b>1,26,93</b>	<b>522</b>	<b>3,77,55</b>	<b>1,837</b>	<b>3,69,02</b>	III
<b>1,904</b>	<b>4,43,53</b>	<b>1,103</b>	<b>4,76,01</b>	<b>1,832</b>	<b>23,13,29</b>	<b>268</b>	<b>37,46</b>	<b>2,261</b>	<b>3,02,06</b>	<b>995</b>	<b>4,25,04</b>	IV
<b>9,893</b>	<b>30,49,23</b>	<b>6,703</b>	<b>29,13,78</b>	<b>22,625</b>	<b>110,14,31</b>	<b>3,153</b>	<b>7,64,69</b>	<b>5,444</b>	<b>20,77,78</b>	<b>12,211</b>	<b>42,93,92</b>	V
612	1,54,88	808	1,74,20	2,109	6,21,22	61	15,23	392	96,79	1,534	3,45,25	1
764	9,02,68	932	11,19,50	2,232	37,41,09	143	1,25,81	226	3,17,29	1,209	14,11,80	2
8,517	19,91,67	4,963	16,20,08	18,284	66,52,00	2,949	6,23,65	4,826	16,63,70	9,468	25,36,87	3
<b>13,964</b>	<b>32,06,91</b>	<b>10,054</b>	<b>28,02,89</b>	<b>15,569</b>	<b>80,44,90</b>	<b>5,601</b>	<b>11,35,95</b>	<b>4,851</b>	<b>95,36,47</b>	<b>11,414</b>	<b>33,08,70</b>	VI
485	3,56,83	607	5,08,44	1,012	25,46,65	448	1,35,41	777	84,95,92	836	4,72,37	1
13,479	28,50,08	9,447	22,94,45	14,557	54,98,25	5,153	10,00,54	4,074	10,40,55	10,578	28,36,33	2
<b>103</b>	<b>22,68</b>	<b>69</b>	<b>1,41,23</b>	<b>23</b>	<b>72,32</b>	<b>45</b>	<b>53,02</b>	<b>13</b>	<b>4,41</b>	<b>74</b>	<b>6,27,54</b>	VII
<b>4,560</b>	<b>20,22,34</b>	<b>4,196</b>	<b>25,13,66</b>	<b>10,594</b>	<b>73,31,00</b>	<b>3,736</b>	<b>8,73,83</b>	<b>11,539</b>	<b>49,89,96</b>	<b>4,202</b>	<b>27,06,07</b>	VIII
<b>81,334</b>	<b>201,25,44</b>	<b>86,156</b>	<b>328,62,19</b>	<b>1,29,776</b>	<b>732,81,58</b>	<b>36,459</b>	<b>73,35,71</b>	<b>40,851</b>	<b>425,41,23</b>	<b>98,038</b>	<b>750,16,64</b>	Total
1,504	4,17,87	2,209	4,76,61	1,150	9,72,24	4,279	4,46,06	5,491	14,29,27	2,234	9,43,83	1
2,115	9,55,14	2,102	13,45,17	3,906	69,28,53	1,107	4,39,33	2,770	130,18,30	1,994	19,02,25	2

**TABLE NO. 5.9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF**

**CENTRAL REGION**

**STATE: UTTAR PRADESH (Contd.)**

OCCUPATION	SHRAVASTI		SIDHARTHANAGAR		SITAPUR		SONBHADRA	
	No. of Accounts	Amount Out- standing						
	127	128	129	130	131	132	133	134
<b>I. AGRICULTURE</b>	<b>16,673</b>	<b>25,29,77</b>	<b>32,385</b>	<b>66,07,42</b>	<b>54,423</b>	<b>98,10,44</b>	<b>25,036</b>	<b>51,57,94</b>
1. Direct Finance	16,195	24,81,27	29,706	60,21,68	53,611	94,30,70	24,040	50,84,37
2. Indirect Finance	478	48,50	2,679	5,85,74	812	3,79,74	996	73,57
<b>II. INDUSTRY</b>	<b>1,418</b>	<b>2,37,79</b>	<b>11,162</b>	<b>20,32,03</b>	<b>3,063</b>	<b>49,61,33</b>	<b>2,819</b>	<b>67,30,31</b>
1. Mining & Quarrying	—	—	—	—	3	11,89	26	1,78,57
2. Manufacturing & Processing	1,418	2,37,79	10,939	19,22,88	3,055	49,42,28	2,729	62,17,94
3. Electricity, Gas & Water	—	—	—	—	—	—	5	1,87,64
4. Construction	—	—	223	1,09,15	5	7,16	59	1,46,16
<b>III. TRANSPORT OPERATORS</b>	<b>314</b>	<b>41,73</b>	<b>388</b>	<b>2,02,02</b>	<b>919</b>	<b>2,34,61</b>	<b>543</b>	<b>3,29,16</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>681</b>	<b>75,04</b>	<b>794</b>	<b>2,12,03</b>	<b>699</b>	<b>2,19,71</b>	<b>841</b>	<b>2,57,96</b>
<b>V. PERSONAL LOANS</b>	<b>3,611</b>	<b>7,51,33</b>	<b>4,674</b>	<b>12,99,65</b>	<b>13,255</b>	<b>42,87,28</b>	<b>4,707</b>	<b>22,39,53</b>
1. Loans for Purchase of Consumer Durables	914	67,65	357	81,06	322	83,36	446	1,21,34
2. Loans for Housing	56	54,70	264	1,73,99	2,053	14,70,13	498	4,39,35
3. Rest of the Personal Loans	2,641	6,28,98	4,053	10,44,60	10,880	27,33,79	3,763	16,78,84
<b>VI. TRADE</b>	<b>3,554</b>	<b>6,19,80</b>	<b>12,649</b>	<b>18,38,10</b>	<b>9,716</b>	<b>20,52,84</b>	<b>9,792</b>	<b>23,29,22</b>
1. Wholesale Trade	9	11,43	335	3,45,57	193	1,70,23	70	1,05,77
2. Retail Trade	3,545	6,08,37	12,314	14,92,53	9,523	18,82,61	9,722	22,23,45
<b>VII. FINANCE</b>	<b>20</b>	<b>4,10</b>	<b>75</b>	<b>12,50</b>	<b>155</b>	<b>49,65</b>	<b>5</b>	<b>57,82</b>
<b>VIII. ALL OTHERS</b>	<b>6,491</b>	<b>20,43,85</b>	<b>6,206</b>	<b>10,67,70</b>	<b>5,639</b>	<b>36,16,45</b>	<b>6,383</b>	<b>50,90,36</b>
<b>TOTAL BANK CREDIT</b>	<b>32,762</b>	<b>63,03,41</b>	<b>68,333</b>	<b>132,71,45</b>	<b>87,869</b>	<b>252,32,31</b>	<b>50,126</b>	<b>221,92,30</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	547	62,27	6,853	7,78,73	1,009	2,32,39	1,348	2,95,22
2. Other Small Scale Industries	629	1,03,79	2,976	4,94,61	1,473	13,88,04	1,111	4,32,11

**STATE : UTTARANCHAL**

OCCUPATION	SULTANPUR		UNNAO		VARANASI		ALMORA	
	No. of Accounts	Amount Out- standing						
	135	136	137	138	139	140	1	2
<b>I. AGRICULTURE</b>	<b>77,977</b>	<b>114,55,09</b>	<b>48,728</b>	<b>68,89,09</b>	<b>15,525</b>	<b>88,02,62</b>	<b>6,745</b>	<b>7,45,70</b>
1. Direct Finance	76,450	110,66,34	46,274	65,21,62	14,334	60,01,72	6,554	7,08,74
2. Indirect Finance	1,527	3,88,75	2,454	3,67,47	1,191	28,00,90	191	36,96
<b>II. INDUSTRY</b>	<b>13,627</b>	<b>51,12,53</b>	<b>6,517</b>	<b>22,27,56</b>	<b>21,876</b>	<b>158,81,41</b>	<b>1,759</b>	<b>6,62,63</b>
1. Mining & Quarrying	—	—	—	—	9	1,03,73	1	28,08
2. Manufacturing & Processing	13,120	50,20,82	6,484	22,11,42	21,744	151,94,72	1,690	6,02,44
3. Electricity, Gas & Water	—	—	—	—	4	18,01	—	—
4. Construction	507	91,71	33	16,14	119	5,64,95	68	32,11
<b>III. TRANSPORT OPERATORS</b>	<b>3,923</b>	<b>10,64,29</b>	<b>2,002</b>	<b>7,58,43</b>	<b>1,897</b>	<b>9,29,15</b>	<b>986</b>	<b>10,64,16</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>8,071</b>	<b>7,99,94</b>	<b>2,264</b>	<b>3,21,36</b>	<b>5,141</b>	<b>27,12,77</b>	<b>645</b>	<b>2,65,85</b>
<b>V. PERSONAL LOANS</b>	<b>15,665</b>	<b>38,92,41</b>	<b>12,295</b>	<b>37,01,98</b>	<b>37,044</b>	<b>190,52,79</b>	<b>7,679</b>	<b>24,06,27</b>
1. Loans for Purchase of Consumer Durables	1,723	3,19,72	900	1,63,04	3,994	15,53,53	694	1,16,12
2. Loans for Housing	829	9,25,98	1,028	9,31,73	3,803	54,24,10	1,039	8,31,86
3. Rest of the Personal Loans	13,113	26,46,71	10,367	26,07,21	29,247	120,75,16	5,946	14,58,29
<b>VI. TRADE</b>	<b>32,807</b>	<b>50,69,34</b>	<b>12,375</b>	<b>26,00,77</b>	<b>17,287</b>	<b>186,40,06</b>	<b>4,473</b>	<b>13,71,97</b>
1. Wholesale Trade	1,003	3,12,15	391	2,28,31	2,252	101,41,55	108	92,34
2. Retail Trade	31,804	47,57,19	11,984	23,72,46	15,035	84,98,51	4,365	12,79,63
<b>VII. FINANCE</b>	<b>119</b>	<b>2,11,30</b>	<b>45</b>	<b>19,83</b>	<b>139</b>	<b>1,88,94</b>	<b>50</b>	<b>34,07</b>
<b>VIII. ALL OTHERS</b>	<b>17,308</b>	<b>36,51,97</b>	<b>6,160</b>	<b>34,44,34</b>	<b>27,203</b>	<b>379,47,87</b>	<b>3,083</b>	<b>7,05,61</b>
<b>TOTAL BANK CREDIT</b>	<b>1,69,497</b>	<b>312,56,87</b>	<b>90,386</b>	<b>199,63,36</b>	<b>1,26,112</b>	<b>1041,55,61</b>	<b>25,420</b>	<b>72,56,26</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	6,755	8,46,52	2,486	4,29,98	11,944	23,07,79	921	1,96,92
2. Other Small Scale Industries	4,690	22,25,20	2,771	5,31,82	7,492	74,15,79	576	1,98,07

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION — MARCH 2002**

(Amount in Rupees Thousand)

BAGESHWAR		CHAMOLI		CHAMPAWAT		DEHRADUN		GARHWAL		HARIDWAR		Item No.
No. of Accounts	Amount Outstanding											
3	4	5	6	7	8	9	10	11	12	13	14	
1,304	1,70,67	3,246	4,17,74	1,681	2,06,80	17,348	53,04,12	7,538	15,21,25	26,144	68,29,47	I
1,291	1,69,65	3,238	4,15,82	1,672	1,97,80	16,547	32,14,46	7,339	14,92,01	25,708	64,94,45	1
13	1,02	8	1,92	9	9,00	801	20,89,66	199	29,24	436	3,35,02	2
1,138	1,65,01	1,747	84,09,17	451	3,08,33	3,778	280,60,08	1,527	5,79,02	3,039	155,20,78	II
—	—	1	5,40	—	—	36	199,60,34	—	—	12	48,08	1
1,133	1,57,47	1,207	2,90,83	444	2,18,39	3,318	65,46,16	979	4,86,52	2,769	151,16,86	2
—	—	2	80,00,00	—	—	3	1,71,08	—	—	5	1,72,26	3
5	7,54	537	1,12,94	7	89,94	421	13,82,50	548	92,50	253	1,83,58	4
540	3,73,86	745	7,31,14	239	2,40,70	2,380	27,11,24	1,026	11,00,01	1,110	6,83,69	III
331	65,68	219	1,06,29	225	80,75	2,867	33,59,01	745	2,94,41	1,240	13,60,07	IV
2,304	6,95,13	5,142	11,95,66	2,204	6,34,12	47,630	295,36,13	11,667	34,05,87	20,893	108,55,23	V
134	19,86	409	70,75	240	51,85	4,833	14,52,41	915	2,08,02	2,366	6,98,15	1
322	2,61,64	407	2,25,41	180	1,79,50	6,307	121,37,56	894	9,71,56	2,054	31,91,24	2
1,848	4,13,63	4,326	8,99,50	1,784	4,02,77	36,490	159,46,16	9,858	22,26,29	16,473	69,65,84	3
2,203	4,21,00	3,338	8,04,46	1,513	4,28,44	9,750	108,37,45	5,233	18,27,34	7,267	39,14,48	VI
119	14,25	11	3,89	10	19,67	717	25,67,84	226	2,24,21	197	5,00,21	1
2,084	4,06,75	3,327	8,00,57	1,503	4,08,77	9,033	82,69,61	5,007	16,03,13	7,070	34,14,27	2
1	21	5	73	17	6,33	124	7,31,23	105	1,22,65	75	58,95	VII
1,548	3,36,39	2,368	6,35,85	1,303	3,40,37	18,642	162,60,99	3,076	10,59,52	10,107	62,82,58	VIII
9,369	22,27,95	16,810	123,01,04	7,633	22,45,84	1,02,519	968,00,25	30,917	99,10,07	69,875	455,05,25	Total
894	88,57	495	1,06,32	295	32,90	868	7,43,82	480	1,51,55	649	4,51,52	1
224	62,15	476	1,14,48	116	46,63	1,612	32,59,95	379	2,19,31	1,493	23,01,22	2

NAINITAL		PITHORAGARH		RUDRA PRAYAG		TEHRI GARHWAL		UDHAMSINGH NAGAR		UTTAR KASHI		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding							
15	16	17	18	19	20	21	22	23	24	25	26	
13,076	47,87,89	3,076	3,98,43	2,042	2,35,60	8,483	10,63,87	39,497	189,22,50	5,885	8,12,80	I
12,850	43,43,95	2,970	3,57,16	2,042	2,35,60	8,398	10,45,17	39,214	168,97,32	5,883	8,12,18	1
226	4,43,94	106	41,27	—	—	85	18,70	283	20,25,18	2	62	2
2,183	278,70,46	2,079	4,38,40	579	1,28,00	1,785	19,84,98	3,470	108,91,04	552	3,78,72	II
19	4,06,32	—	—	1	3,29	—	—	8	42,03	—	—	1
2,125	272,97,48	1,978	3,00,64	395	78,23	1,477	14,17,42	3,433	107,46,80	456	2,76,32	2
1	5,06	1	3,97	—	—	—	—	7	44,59	—	—	3
38	1,61,60	100	1,33,79	183	46,48	308	5,67,56	22	57,62	96	1,02,40	4
1,393	14,69,86	1,286	13,45,81	199	1,45,62	452	5,64,05	346	1,64,45	310	3,83,59	III
951	15,48,49	736	2,55,03	169	50,83	466	3,77,77	700	6,97,07	276	2,20,21	IV
13,770	87,96,50	7,735	18,82,10	1,450	3,31,87	11,434	17,26,75	10,826	44,24,67	4,094	20,68,52	V
2,236	5,35,61	386	63,80	153	34,51	911	1,76,38	2,211	3,94,33	380	86,35	1
1,844	33,95,23	623	5,62,23	90	49,05	485	2,64,80	1,337	15,68,57	541	11,30,20	2
9,690	48,65,66	6,726	12,56,07	1,207	2,48,31	10,038	12,85,57	7,278	24,61,77	3,173	8,51,97	3
5,842	67,38,95	4,766	18,39,40	1,481	3,87,47	4,065	10,01,28	7,349	53,44,09	2,455	9,22,92	VI
392	22,35,73	59	1,78,41	5	3,25	127	40,08	204	16,89,15	50	88,11	1
5,450	45,03,22	4,707	16,60,99	1,476	3,84,22	3,938	9,61,20	7,145	36,54,94	2,405	8,34,81	2
64	58,70	106	31,61	22	7,04	23	19,59	13	18,55	1	3,44	VII
3,568	81,39,33	2,764	5,10,68	1,566	3,52,65	3,753	12,17,45	7,276	27,75,47	1,147	3,63,74	VIII
40,847	594,10,18	22,548	67,01,46	7,508	16,39,08	30,461	79,55,74	69,477	432,37,84	14,720	51,53,94	Total
794	17,48,72	1,181	1,30,48	235	35,97	1,123	1,59,09	318	2,19,80	261	1,51,13	1
822	41,79,33	691	1,25,51	137	36,65	287	3,26,94	2,478	49,54,82	152	77,96	2

**TABLE NO. 5.9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF**

WESTERN REGION OCCUPATION	STATE : GOA				STATE : GUJARAT			
	NORTH GOA		SOUTH GOA		AHMEDABAD		AMRELI	
	No. of Accounts	Amount Out- standing						
	1	2	3	4	1	2	3	4
<b>I. AGRICULTURE</b>	<b>5,275</b>	<b>25,47,18</b>	<b>2,808</b>	<b>16,45,56</b>	<b>18,538</b>	<b>418,34,17</b>	<b>93,787</b>	<b>178,33,76</b>
1. Direct Finance	4,736	21,97,61	2,648	14,68,91	17,963	98,88,72	91,783	171,45,72
2. Indirect Finance	539	3,49,57	160	1,76,65	575	319,45,45	2,004	6,88,04
<b>II. INDUSTRY</b>	<b>4,835</b>	<b>650,21,81</b>	<b>11,559</b>	<b>357,37,71</b>	<b>40,446</b>	<b>6636,81,94</b>	<b>3,504</b>	<b>64,42,03</b>
1. Mining & Quarrying	85	161,60,51	73	144,10,14	48	201,18,50	—	—
2. Manufacturing & Processing	4,381	446,76,94	11,254	200,36,68	39,873	5664,00,91	3,502	60,15,73
3. Electricity, Gas & Water	10	7,41,93	3	17,38	65	263,32,85	—	—
4. Construction	359	34,42,43	229	12,73,51	460	508,29,68	2	4,26,30
<b>III. TRANSPORT OPERATORS</b>	<b>2,408</b>	<b>98,01,53</b>	<b>1,512</b>	<b>32,74,63</b>	<b>2,540</b>	<b>42,10,21</b>	<b>232</b>	<b>97,57</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>3,522</b>	<b>147,38,01</b>	<b>3,107</b>	<b>96,71,64</b>	<b>9,962</b>	<b>288,92,34</b>	<b>1,736</b>	<b>3,99,39</b>
<b>V. PERSONAL LOANS</b>	<b>35,127</b>	<b>222,84,37</b>	<b>26,282</b>	<b>170,64,33</b>	<b>1,49,896</b>	<b>1000,73,31</b>	<b>11,015</b>	<b>31,99,73</b>
1. Loans for Purchase of Consumer Durables	2,676	7,45,09	2,038	6,86,95	5,181	19,62,17	399	68,87
2. Loans for Housing	3,266	61,17,81	2,515	48,11,84	31,160	438,57,58	1,288	11,90,12
3. Rest of the Personal Loans	29,185	154,21,47	21,729	115,65,54	1,13,555	542,53,56	9,328	19,40,74
<b>VI. TRADE</b>	<b>4,845</b>	<b>102,48,25</b>	<b>3,010</b>	<b>50,50,84</b>	<b>28,846</b>	<b>1768,94,97</b>	<b>6,534</b>	<b>17,04,22</b>
1. Wholesale Trade	474	41,13,56	266	14,20,79	12,015	1395,09,62	966	3,44,95
2. Retail Trade	4,371	61,34,69	2,744	36,30,05	16,831	373,85,35	5,568	13,59,27
<b>VII. FINANCE</b>	<b>474</b>	<b>37,53,13</b>	<b>246</b>	<b>5,23,71</b>	<b>1,247</b>	<b>424,14,13</b>	<b>39</b>	<b>33,04</b>
<b>VIII. ALL OTHERS</b>	<b>11,216</b>	<b>171,89,11</b>	<b>11,557</b>	<b>78,43,14</b>	<b>53,968</b>	<b>1382,03,72</b>	<b>2,707</b>	<b>8,60,01</b>
<b>TOTAL BANK CREDIT</b>	<b>67,702</b>	<b>1455,83,39</b>	<b>60,081</b>	<b>808,11,56</b>	<b>3,05,443</b>	<b>11962,04,79</b>	<b>1,19,554</b>	<b>305,69,75</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	854	20,66,92	281	6,74,03	2,956	48,17,98	1,179	2,45,73
2. Other Small Scale Industries	1,830	66,33,50	1,066	53,32,59	11,228	604,91,29	1,901	4,52,32

OCCUPATION	ANAND		BANASKANTHA		BHARUCH		BHAVNAGAR	
	No. of Accounts	Amount Out- standing						
	5	6	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>30,864</b>	<b>123,89,05</b>	<b>44,483</b>	<b>140,81,69</b>	<b>21,571</b>	<b>100,74,88</b>	<b>46,344</b>	<b>169,72,08</b>
1. Direct Finance	30,176	109,14,75	44,331	130,17,47	21,500	65,93,26	45,448	118,61,11
2. Indirect Finance	688	14,74,30	152	10,64,22	71	34,81,62	896	51,10,97
<b>II. INDUSTRY</b>	<b>1,877</b>	<b>63,80,88</b>	<b>2,916</b>	<b>16,29,21</b>	<b>2,708</b>	<b>1415,59,44</b>	<b>8,055</b>	<b>236,50,87</b>
1. Mining & Quarrying	5	50,36	6	1,28,07	33	39,05,79	11	1,88,79
2. Manufacturing & Processing	1,732	59,81,68	2,890	12,43,80	2,595	1153,55,40	7,986	229,51,38
3. Electricity, Gas & Water	1	2,31	—	—	12	92,05,07	5	1,86,21
4. Construction	139	3,46,53	20	2,57,34	68	130,93,18	53	3,24,49
<b>III. TRANSPORT OPERATORS</b>	<b>2,663</b>	<b>9,13,72</b>	<b>680</b>	<b>1,80,63</b>	<b>1,241</b>	<b>58,87,38</b>	<b>652</b>	<b>3,57,16</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2,050</b>	<b>14,84,05</b>	<b>1,572</b>	<b>7,61,29</b>	<b>1,949</b>	<b>13,59,20</b>	<b>5,329</b>	<b>16,17,27</b>
<b>V. PERSONAL LOANS</b>	<b>23,400</b>	<b>116,61,12</b>	<b>9,414</b>	<b>35,30,37</b>	<b>13,017</b>	<b>61,31,68</b>	<b>29,438</b>	<b>93,33,51</b>
1. Loans for Purchase of Consumer Durables	1,036	2,41,79	190	45,73	1,061	2,16,97	1,201	2,00,54
2. Loans for Housing	3,193	38,81,16	1,182	13,26,13	1,694	22,78,09	5,042	39,41,74
3. Rest of the Personal Loans	19,171	75,38,17	8,042	21,58,51	10,262	36,36,62	23,195	51,91,23
<b>VI. TRADE</b>	<b>4,452</b>	<b>33,64,69</b>	<b>4,307</b>	<b>18,15,46</b>	<b>9,523</b>	<b>32,69,07</b>	<b>11,564</b>	<b>459,91,50</b>
1. Wholesale Trade	292	5,42,88	115	3,63,91	1,062	9,66,71	391	430,16,07
2. Retail Trade	4,160	28,21,81	4,192	14,51,55	8,461	23,02,36	11,173	29,75,43
<b>VII. FINANCE</b>	<b>277</b>	<b>6,86,45</b>	<b>25</b>	<b>35,87</b>	<b>100</b>	<b>2,14,05</b>	<b>175</b>	<b>3,93,31</b>
<b>VIII. ALL OTHERS</b>	<b>7,310</b>	<b>61,23,33</b>	<b>4,834</b>	<b>29,80,29</b>	<b>6,613</b>	<b>61,09,34</b>	<b>5,662</b>	<b>60,01,83</b>
<b>TOTAL BANK CREDIT</b>	<b>72,893</b>	<b>430,03,29</b>	<b>68,231</b>	<b>250,14,81</b>	<b>56,722</b>	<b>1746,05,04</b>	<b>1,07,219</b>	<b>1043,17,53</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	333	1,90,05	2,204	3,39,63	656	6,70,68	2,346	6,66,06
2. Other Small Scale Industries	955	11,99,45	290	4,32,97	769	48,47,92	3,502	93,73,53

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION — MARCH 2002**

(Amount in Rupees Thousand)

DAHOD		DANGS		GANDHINAGAR		JAMNAGAR		JUNAGADH		KACHCHH		Item No.
No. of Accounts	Amount Outstanding											
13	14	15	16	17	18	19	20	21	22	23	24	
26,521	35,98,74	3,566	4,59,50	8,705	132,36,10	81,411	258,55,78	76,627	250,01,41	13,252	109,43,12	I
25,383	34,48,80	3,560	4,16,08	8,470	30,76,20	80,782	176,67,09	75,900	183,11,19	13,050	75,43,10	1
1,138	1,49,94	6	43,42	235	101,59,90	629	81,88,69	727	66,90,22	202	34,00,02	2
2,860	15,40,76	287	80,92	1,539	512,13,52	5,113	1394,19,66	6,825	114,89,28	7,157	448,03,12	II
—	—	—	—	1	2,30	21	5,91,67	13	2,53,53	51	21,25,82	1
2,845	15,37,51	287	80,92	1,480	166,19,52	5,055	1386,30,78	6,734	110,73,41	6,945	349,23,05	2
—	—	—	—	8	175,34,13	1	8,96	3	29,00	3	1,24,53	3
15	3,25	—	—	50	170,57,57	36	1,88,25	75	1,33,34	158	76,29,72	4
332	1,84,16	28	17,21	561	2,60,89	656	9,21,70	1,308	5,41,62	1,051	20,29,66	III
1,167	2,39,90	218	36,61	1,312	109,73,44	3,348	12,67,02	3,293	8,28,75	2,999	20,25,80	IV
8,883	20,50,25	656	2,24,94	13,605	73,76,10	19,003	77,13,35	20,194	80,19,50	16,405	99,30,32	V
1,385	2,29,54	123	22,12	519	1,50,17	1,330	2,90,40	1,560	2,99,28	1,145	2,97,55	1
530	4,68,62	47	74,98	2,504	37,01,49	2,447	25,17,37	3,981	39,16,22	2,176	32,38,42	2
6,968	13,52,09	486	1,27,84	10,582	35,24,44	15,226	49,05,58	14,653	38,04,00	13,084	63,94,35	3
5,829	8,36,09	1,084	1,51,88	2,113	25,92,39	9,174	41,72,77	9,455	45,11,16	9,004	72,44,51	VI
198	35,27	2	1,40	50	16,11,86	212	16,96,89	401	20,96,01	502	42,74,71	1
5,631	8,00,82	1,082	1,50,48	2,063	9,80,53	8,962	24,75,88	9,054	24,15,15	8,502	29,69,80	2
151	50,57	—	—	33	65,11,45	502	1,68,77	753	3,14,94	240	3,39,43	VII
1,319	2,96,21	337	63,43	3,416	55,00,82	4,452	49,14,65	7,452	33,82,98	6,318	77,79,78	VIII
47,062	87,96,68	6,176	10,34,49	31,284	976,64,71	1,23,659	1844,33,70	1,25,907	540,89,64	56,426	850,95,74	Total
2,102	1,88,35	266	28,01	440	4,72,29	2,447	5,71,80	2,362	6,35,14	3,957	6,33,10	1
338	8,71,55	11	6,67	591	15,84,75	1,942	20,62,85	1,969	22,63,01	2,581	25,23,20	2

KHEDA		MAHESANA		NARMADA		NAVSARI		PANCH MAHALS		PATAN		Item No.
No. of Accounts	Amount Outstanding											
25	26	27	28	29	30	31	32	33	34	35	36	
30,039	123,55,78	22,709	115,37,56	8,865	16,71,98	19,225	44,38,08	27,647	49,41,45	14,871	60,82,10	I
29,472	112,02,49	21,984	82,70,37	8,337	16,11,87	19,116	40,44,90	27,072	45,16,48	14,627	57,34,42	1
567	11,53,29	725	32,67,19	528	60,11	109	3,93,18	575	4,24,97	244	3,47,68	2
1,496	253,76,32	2,003	528,53,10	347	1,16,25	1,736	30,62,50	4,514	230,25,72	1,197	8,67,66	II
3	69,32	9	2,10,80	—	—	5	30,43	18	1,87,86	—	—	1
1,462	250,61,56	1,948	524,31,13	342	82,52	1,693	28,02,10	4,458	217,36,25	1,184	8,53,72	2
1	4,08	7	31,63	2	30,65	2	9,27	1	14,41	1	5,85	3
30	2,41,36	39	1,79,54	3	3,08	36	2,20,70	37	10,87,20	12	8,09	4
1,568	25,37,30	1,254	6,87,07	90	80,72	975	6,18,71	657	2,63,15	1,039	2,48,28	III
1,538	9,81,81	1,636	12,35,77	85	26,34	3,467	14,65,66	1,122	4,47,93	963	4,81,14	IV
18,119	91,47,83	11,090	61,15,80	2,513	6,81,41	18,304	86,82,17	12,933	41,14,31	6,279	28,05,58	V
1,268	3,20,04	294	68,61	615	92,30	1,742	4,60,31	1,228	2,14,38	166	32,45	1
2,969	35,06,74	1,934	32,09,99	154	1,29,15	2,537	32,88,34	1,634	15,97,96	1,208	14,17,33	2
13,882	53,21,05	8,862	28,37,20	1,744	4,59,96	14,025	49,33,52	10,071	23,01,97	4,905	13,55,80	3
5,327	22,29,89	3,397	25,98,21	2,561	3,90,45	4,711	28,49,01	6,040	17,28,05	2,597	24,46,61	VI
224	4,55,29	281	9,57,19	185	31,60	276	6,45,11	824	4,86,56	270	18,10,88	1
5,103	17,74,60	3,116	16,41,02	2,376	3,58,85	4,435	22,03,90	5,216	12,41,49	2,327	6,35,73	2
294	22,84,84	54	1,31,97	—	—	107	80,78	112	3,86,62	22	38,14	VII
6,319	56,94,69	3,664	40,36,95	301	70,15	3,061	12,16,55	3,422	12,44,48	2,033	12,76,20	VIII
64,700	606,08,46	45,807	791,96,43	14,762	30,37,30	51,586	224,13,46	56,447	361,51,71	29,001	142,45,71	Total
584	8,57,99	1,070	6,90,06	226	25,87	598	2,17,37	2,036	3,86,56	830	1,24,55	1
538	14,25,20	400	61,10,38	20	22,51	688	6,11,20	815	5,80,49	224	3,61,19	2

**TABLE NO. 5.9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF**

**WESTERN REGION**

**STATE : GUJARAT (Contd.)**

OCCUPATION	PORBANDAR		RAJKOT		SABARKANTHA		SURAT	
	No. of Accounts	Amount Out- standing						
	37	38	39	40	41	42	43	44
<b>I. AGRICULTURE</b>	<b>16,608</b>	<b>98,96,15</b>	<b>93,589</b>	<b>346,42,80</b>	<b>34,768</b>	<b>126,41,58</b>	<b>46,086</b>	<b>260,15,15</b>
1. Direct Finance	16,432	67,39,24	92,635	226,44,67	34,246	121,26,68	45,341	135,12,38
2. Indirect Finance	176	31,56,91	954	119,98,13	522	5,14,90	745	125,02,77
<b>II. INDUSTRY</b>	<b>1,674</b>	<b>67,39,33</b>	<b>9,636</b>	<b>572,24,49</b>	<b>2,910</b>	<b>21,75,17</b>	<b>11,037</b>	<b>2790,90,04</b>
1. Mining & Quarrying	33	7,62,17	20	3,08,20	10	1,13,14	26	39,96,43
2. Manufacturing & Processing	1,566	42,79,83	9,443	557,64,05	2,882	20,14,49	10,850	2372,93,05
3. Electricity, Gas & Water	8	93,51	8	36,20	—	—	28	322,67,85
4. Construction	67	16,03,82	165	11,16,04	18	47,54	133	55,32,71
<b>III. TRANSPORT OPERATORS</b>	<b>327</b>	<b>2,74,76</b>	<b>1,066</b>	<b>4,68,84</b>	<b>1,232</b>	<b>4,04,12</b>	<b>1,898</b>	<b>21,85,57</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>1,193</b>	<b>5,74,85</b>	<b>5,483</b>	<b>39,77,65</b>	<b>2,281</b>	<b>7,37,96</b>	<b>8,392</b>	<b>45,98,95</b>
<b>V. PERSONAL LOANS</b>	<b>7,162</b>	<b>35,65,69</b>	<b>34,881</b>	<b>177,55,91</b>	<b>12,634</b>	<b>54,22,33</b>	<b>39,948</b>	<b>272,07,84</b>
1. Loans for Purchase of Consumer Durables	844	2,12,46	1,649	3,40,10	1,075	2,71,42	1,816	5,62,96
2. Loans for Housing	988	12,96,49	5,927	71,13,50	1,725	22,38,08	6,819	113,17,37
3. Rest of the Personal Loans	5,330	20,56,74	27,305	103,02,31	9,834	29,12,83	31,313	153,27,51
<b>VI. TRADE</b>	<b>3,530</b>	<b>12,81,51</b>	<b>9,675</b>	<b>85,04,45</b>	<b>7,550</b>	<b>18,40,81</b>	<b>11,605</b>	<b>339,95,14</b>
1. Wholesale Trade	85	1,65,53	1,094	39,70,69	160	1,50,42	1,799	251,63,72
2. Retail Trade	3,445	11,15,98	8,581	45,33,76	7,390	16,90,39	9,806	88,31,42
<b>VII. FINANCE</b>	<b>67</b>	<b>24,96</b>	<b>475</b>	<b>9,85,50</b>	<b>123</b>	<b>1,53,08</b>	<b>403</b>	<b>25,28,01</b>
<b>VIII. ALL OTHERS</b>	<b>2,055</b>	<b>64,33,44</b>	<b>11,154</b>	<b>94,20,47</b>	<b>4,337</b>	<b>20,32,00</b>	<b>13,845</b>	<b>280,48,46</b>
<b>TOTAL BANK CREDIT</b>	<b>32,616</b>	<b>287,90,69</b>	<b>1,65,959</b>	<b>1329,80,11</b>	<b>65,835</b>	<b>254,07,05</b>	<b>1,33,214</b>	<b>4036,69,16</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	234	66,40	1,877	9,92,88	1,961	4,89,46	1,922	31,09,29
2. Other Small Scale Industries	315	2,49,92	4,683	132,03,70	624	8,29,59	4,529	293,47,89

**STATE : MAHARASHTRA**

OCCUPATION	SURENDRANAGAR		VADODARA		VALSAD		AHMEDNAGAR	
	No. of Accounts	Amount Out- standing						
	45	46	47	48	49	50	1	2
<b>I. AGRICULTURE</b>	<b>46,092</b>	<b>152,15,24</b>	<b>44,298</b>	<b>378,72,12</b>	<b>15,350</b>	<b>61,28,81</b>	<b>69,586</b>	<b>239,35,93</b>
1. Direct Finance	45,804	124,30,48	43,628	91,66,77	15,213	50,28,93	55,700	194,87,99
2. Indirect Finance	288	27,84,76	670	287,05,35	137	10,99,88	13,886	44,47,94
<b>II. INDUSTRY</b>	<b>8,578</b>	<b>216,75,24</b>	<b>46,654</b>	<b>4209,30,05</b>	<b>5,473</b>	<b>849,92,08</b>	<b>6,524</b>	<b>295,52,31</b>
1. Mining & Quarrying	5	61,83	64	31,95,33	5	59,31	13	1,03,76
2. Manufacturing & Processing	8,557	214,42,36	46,176	3024,33,76	5,410	846,19,77	6,315	285,11,63
3. Electricity, Gas & Water	—	—	104	1056,84,72	1	4,11	9	48,26
4. Construction	16	1,71,05	310	96,16,24	57	3,08,89	187	8,88,66
<b>III. TRANSPORT OPERATORS</b>	<b>192</b>	<b>1,05,46</b>	<b>2,490</b>	<b>74,89,40</b>	<b>1,294</b>	<b>7,51,87</b>	<b>1,963</b>	<b>15,70,21</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2,211</b>	<b>5,30,32</b>	<b>5,272</b>	<b>90,16,11</b>	<b>3,819</b>	<b>26,93,71</b>	<b>4,731</b>	<b>30,49,89</b>
<b>V. PERSONAL LOANS</b>	<b>12,681</b>	<b>47,31,60</b>	<b>68,939</b>	<b>424,45,82</b>	<b>16,115</b>	<b>91,90,62</b>	<b>29,319</b>	<b>156,07,83</b>
1. Loans for Purchase of Consumer Durables	407	76,18	3,620	9,35,94	1,640	3,70,22	2,553	4,98,59
2. Loans for Housing	2,628	23,40,48	13,783	172,30,50	3,393	47,55,23	5,576	85,35,36
3. Rest of the Personal Loans	9,646	23,14,94	51,536	242,79,38	11,082	40,65,17	21,190	65,73,88
<b>VI. TRADE</b>	<b>5,098</b>	<b>22,88,36</b>	<b>11,879</b>	<b>247,50,15</b>	<b>4,600</b>	<b>48,40,52</b>	<b>11,351</b>	<b>69,75,20</b>
1. Wholesale Trade	109	11,96,59	1,007	111,21,23	301	24,03,82	590	16,78,00
2. Retail Trade	4,989	10,91,77	10,872	136,28,92	4,299	24,36,70	10,761	52,97,20
<b>VII. FINANCE</b>	<b>13</b>	<b>62,64</b>	<b>516</b>	<b>75,86,02</b>	<b>75</b>	<b>17,68,16</b>	<b>190</b>	<b>4,53,41</b>
<b>VIII. ALL OTHERS</b>	<b>5,916</b>	<b>22,93,28</b>	<b>25,914</b>	<b>460,47,48</b>	<b>3,017</b>	<b>93,40,99</b>	<b>8,137</b>	<b>46,28,69</b>
<b>TOTAL BANK CREDIT</b>	<b>80,781</b>	<b>469,02,14</b>	<b>2,05,962</b>	<b>5961,37,15</b>	<b>49,743</b>	<b>1197,06,76</b>	<b>1,31,801</b>	<b>857,73,47</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	3,088	3,33,00	1,367	31,99,81	1,429	16,08,77	2,482	19,17,29
2. Other Small Scale Industries	3,246	8,74,30	3,842	220,10,06	1,632	88,52,46	2,797	56,49,29

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION — MARCH 2002**

(Amount in Rupees Thousand)

AKOLA		AMRAVATI		AURANGABAD		BHANDARA		BID		BULDHANA		Item No.
No. of Accounts	Amount Outstanding											
3	4	5	6	7	8	9	10	11	12	13	14	
33,104	73,89,69	47,601	96,18,53	42,023	151,47,90	36,880	61,46,63	56,469	122,39,06	61,188	130,59,25	I
32,554	68,58,34	47,212	78,67,15	41,467	113,55,52	35,364	54,46,76	56,258	120,12,26	60,783	116,85,27	1
550	5,31,35	389	17,51,38	556	37,92,38	1,516	6,99,87	211	2,26,80	405	13,73,98	2
<b>2,655</b>	<b>75,61,65</b>	<b>2,717</b>	<b>42,27,09</b>	<b>6,574</b>	<b>1552,93,79</b>	<b>4,316</b>	<b>80,72,59</b>	<b>2,852</b>	<b>40,71,92</b>	<b>1,908</b>	<b>25,45,80</b>	<b>II</b>
10	68,30	5	34,54	32	31,61,17	8	26,42	2	48,68	4	23,81	1
2,192	71,95,25	2,223	39,01,31	6,399	1506,76,08	3,976	76,94,92	2,840	39,98,59	1,383	22,92,23	2
—	—	4	20,99	10	1,09,09	2	43,52	1	4,15	—	—	3
453	2,98,10	485	2,70,25	133	13,47,45	330	3,07,73	9	20,50	521	2,29,76	4
<b>917</b>	<b>4,64,85</b>	<b>1,346</b>	<b>5,31,55</b>	<b>2,625</b>	<b>20,32,13</b>	<b>451</b>	<b>3,13,14</b>	<b>484</b>	<b>3,64,91</b>	<b>651</b>	<b>4,53,56</b>	<b>III</b>
<b>1,944</b>	<b>13,11,08</b>	<b>2,311</b>	<b>14,59,28</b>	<b>8,686</b>	<b>53,87,89</b>	<b>3,575</b>	<b>13,97,35</b>	<b>2,450</b>	<b>7,39,43</b>	<b>1,619</b>	<b>12,20,67</b>	<b>IV</b>
<b>20,265</b>	<b>102,81,09</b>	<b>24,128</b>	<b>129,11,06</b>	<b>40,628</b>	<b>238,27,54</b>	<b>17,709</b>	<b>65,44,10</b>	<b>14,046</b>	<b>53,03,80</b>	<b>18,877</b>	<b>78,53,42</b>	<b>V</b>
2,914	5,22,43	1,773	3,17,97	4,948	13,53,92	1,253	3,06,50	1,598	2,98,11	2,567	6,16,42	1
3,512	57,54,67	4,207	62,51,75	7,251	117,57,38	1,529	26,54,16	1,905	25,49,48	2,545	38,25,50	2
13,839	40,03,99	18,148	63,41,34	28,429	107,16,24	14,927	35,83,44	10,543	24,56,21	13,765	34,11,50	3
<b>11,060</b>	<b>62,16,46</b>	<b>11,802</b>	<b>56,24,80</b>	<b>20,734</b>	<b>148,70,65</b>	<b>12,586</b>	<b>47,93,68</b>	<b>11,983</b>	<b>45,62,28</b>	<b>10,351</b>	<b>39,02,06</b>	<b>VI</b>
291	22,75,17	390	13,43,31	984	35,95,79	727	11,47,13	686	15,06,01	134	6,45,85	1
10,769	39,41,29	11,412	42,81,49	19,750	112,74,86	11,859	36,46,55	11,297	30,56,27	10,217	32,56,21	2
<b>120</b>	<b>6,51,47</b>	<b>311</b>	<b>4,25,55</b>	<b>86</b>	<b>9,52,26</b>	<b>637</b>	<b>11,15,99</b>	<b>149</b>	<b>41,14</b>	<b>24</b>	<b>41,92</b>	<b>VII</b>
<b>3,672</b>	<b>25,27,57</b>	<b>5,663</b>	<b>26,70,90</b>	<b>8,252</b>	<b>107,24,99</b>	<b>6,022</b>	<b>42,43,26</b>	<b>2,507</b>	<b>12,40,52</b>	<b>5,307</b>	<b>19,53,31</b>	<b>VIII</b>
<b>73,737</b>	<b>364,03,86</b>	<b>95,879</b>	<b>374,68,76</b>	<b>1,29,608</b>	<b>2282,37,15</b>	<b>82,176</b>	<b>326,26,74</b>	<b>90,940</b>	<b>285,63,06</b>	<b>99,925</b>	<b>310,29,99</b>	<b>Total</b>
849	15,99,72	819	9,56,92	1,486	24,58,30	1,205	11,25,38	1,002	3,84,01	596	6,73,51	1
1,023	21,37,12	1,007	14,21,63	3,314	138,67,61	2,170	40,11,24	1,368	6,98,43	349	4,25,40	2

CHANDRAPUR		DHULE		GADCHIROLI		GREATER MUMBAI		HINGOLI		JALGAON		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
15	16	17	18	19	20	21	22	23	24	25	26	
<b>35,385</b>	<b>52,47,83</b>	<b>20,005</b>	<b>87,50,53</b>	<b>12,146</b>	<b>16,59,14</b>	<b>16,503</b>	<b>2338,04,64</b>	<b>27,571</b>	<b>38,89,23</b>	<b>52,216</b>	<b>190,71,62</b>	<b>I</b>
33,630	46,40,22	19,464	76,78,15	11,654	14,89,29	3,199	363,20,01	27,483	38,07,42	50,920	172,88,53	1
1,755	6,07,61	541	10,72,38	492	1,69,85	13,304	1974,84,63	88	81,81	1,296	17,83,09	2
<b>3,343</b>	<b>320,28,55</b>	<b>2,410</b>	<b>96,61,32</b>	<b>1,047</b>	<b>36,85,18</b>	<b>1,83,929</b>	<b>60577,04,32</b>	<b>746</b>	<b>7,23,50</b>	<b>5,701</b>	<b>238,27,89</b>	<b>II</b>
6	21,18	1	7,63	5	33,15	323	5988,34,96	—	—	10	98,04	1
3,194	315,53,02	2,333	91,73,16	1,008	35,73,02	1,81,086	48946,56,37	745	7,23,42	4,604	227,66,44	2
5	35,36	2	1,22,36	—	—	228	3205,86,09	—	—	3	20,20	3
138	4,18,99	74	3,58,17	34	79,01	2,292	2436,26,90	1	8	1,084	9,43,21	4
<b>1,001</b>	<b>5,99,47</b>	<b>753</b>	<b>5,23,46</b>	<b>332</b>	<b>2,35,68</b>	<b>11,692</b>	<b>2757,58,06</b>	<b>344</b>	<b>1,05,80</b>	<b>2,689</b>	<b>12,55,91</b>	<b>III</b>
<b>4,203</b>	<b>18,18,30</b>	<b>2,526</b>	<b>14,04,03</b>	<b>1,663</b>	<b>4,03,78</b>	<b>20,482</b>	<b>5815,04,70</b>	<b>453</b>	<b>1,47,76</b>	<b>3,837</b>	<b>24,07,27</b>	<b>IV</b>
<b>22,545</b>	<b>94,47,91</b>	<b>12,495</b>	<b>79,22,35</b>	<b>5,878</b>	<b>20,46,79</b>	<b>12,81,231</b>	<b>6402,98,19</b>	<b>5,465</b>	<b>16,28,50</b>	<b>31,661</b>	<b>162,73,29</b>	<b>V</b>
2,618	5,23,83	1,486	2,15,06	565	1,01,94	13,709	79,01,68	1,039	1,32,83	3,262	6,70,65	1
3,199	40,16,63	2,844	46,52,72	480	8,20,26	56,754	2906,60,54	761	7,47,98	5,376	82,47,16	2
16,728	49,07,45	8,165	30,54,57	4,833	11,24,59	12,10,768	3417,35,97	3,665	7,47,69	23,023	73,55,48	3
<b>14,042</b>	<b>62,21,72</b>	<b>9,397</b>	<b>40,01,75</b>	<b>5,056</b>	<b>16,59,39</b>	<b>38,433</b>	<b>28426,35,72</b>	<b>3,200</b>	<b>8,84,56</b>	<b>22,539</b>	<b>111,09,19</b>	<b>VI</b>
1,104	11,83,34	200	8,21,31	122	3,54,83	19,139	26811,25,18	282	99,67	605	19,91,20	1
12,938	50,38,38	9,197	31,80,44	4,934	13,04,56	19,294	1615,10,54	2,918	7,84,89	21,934	91,17,99	2
<b>371</b>	<b>5,87,62</b>	<b>77</b>	<b>6,17,72</b>	<b>57</b>	<b>76,62</b>	<b>6,522</b>	<b>17012,07,43</b>	<b>3</b>	<b>77</b>	<b>1,373</b>	<b>3,14,06</b>	<b>VII</b>
<b>10,524</b>	<b>45,24,04</b>	<b>3,498</b>	<b>29,79,62</b>	<b>3,420</b>	<b>9,45,47</b>	<b>1,15,740</b>	<b>10031,72,18</b>	<b>1,364</b>	<b>2,57,78</b>	<b>10,342</b>	<b>68,70,95</b>	<b>VIII</b>
<b>91,414</b>	<b>604,75,44</b>	<b>51,161</b>	<b>358,60,78</b>	<b>29,599</b>	<b>107,12,05</b>	<b>16,74,532</b>	<b>133360,85,24</b>	<b>39,146</b>	<b>76,37,90</b>	<b>1,30,358</b>	<b>811,30,18</b>	<b>Total</b>
1,010	11,98,36	707	4,93,27	330	5,17,90	3,253	131,07,90	358	53,62	1,693	29,61,59	1
1,576	7,63,05	1,343	19,13,99	529	7,45,90	51,376	4541,34,26	230	79,42	2,278	96,65,96	2

**TABLE NO. 5.9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF**

WESTERN REGION

STATE : MAHARASHTRA (Contd.)

OCCUPATION	JALNA		KOLHAPUR		LATUR		NAGPUR	
	No. of Accounts	Amount Out- standing						
	27	28	29	30	31	32	33	34
<b>I. AGRICULTURE</b>	<b>47,955</b>	<b>173,93,25</b>	<b>56,035</b>	<b>211,75,60</b>	<b>32,069</b>	<b>87,97,81</b>	<b>36,230</b>	<b>123,15,54</b>
1. Direct Finance	47,267	128,73,12	55,029	186,49,37	31,955	82,78,28	34,362	85,54,47
2. Indirect Finance	688	45,20,13	1,006	25,26,23	114	5,19,53	1,868	37,61,07
<b>II. INDUSTRY</b>	<b>2,276</b>	<b>40,95,76</b>	<b>13,085</b>	<b>490,10,25</b>	<b>5,026</b>	<b>61,73,69</b>	<b>9,775</b>	<b>2888,13,54</b>
1. Mining & Quarrying	5	43,75	42	5,38,69	1	2,25	80	95,70,22
2. Manufacturing & Processing	2,239	37,38,39	12,196	419,16,96	4,971	60,54,97	8,885	2710,50,30
3. Electricity, Gas & Water	5	1,90,66	18	5,57,90	1	6,60	18	18,39,62
4. Construction	27	1,22,96	829	59,96,70	53	1,09,87	792	63,53,40
<b>III. TRANSPORT OPERATORS</b>	<b>627</b>	<b>5,94,89</b>	<b>1,797</b>	<b>23,40,71</b>	<b>896</b>	<b>6,25,67</b>	<b>2,587</b>	<b>21,65,58</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2,696</b>	<b>10,57,15</b>	<b>11,239</b>	<b>82,00,79</b>	<b>3,174</b>	<b>13,87,70</b>	<b>7,529</b>	<b>432,90,91</b>
<b>V. PERSONAL LOANS</b>	<b>11,826</b>	<b>45,79,72</b>	<b>37,641</b>	<b>204,08,42</b>	<b>16,799</b>	<b>78,27,05</b>	<b>77,515</b>	<b>634,82,07</b>
1. Loans for Purchase of Consumer Durables	2,280	5,26,32	1,893	4,44,77	2,342	4,51,02	3,627	11,12,41
2. Loans for Housing	1,263	16,06,09	5,820	99,34,77	2,721	38,07,39	12,711	325,34,43
3. Rest of the Personal Loans	8,283	24,47,31	29,928	100,28,88	11,736	35,68,64	61,177	298,35,23
<b>VI. TRADE</b>	<b>9,330</b>	<b>36,56,46</b>	<b>13,184</b>	<b>146,69,47</b>	<b>11,290</b>	<b>56,24,50</b>	<b>19,619</b>	<b>369,72,56</b>
1. Wholesale Trade	356	11,09,87	1,423	50,36,63	840	13,51,20	2,449	154,15,76
2. Retail Trade	8,974	25,46,59	11,761	96,32,84	10,450	42,73,30	17,170	215,56,80
<b>VII. FINANCE</b>	<b>31</b>	<b>47,90</b>	<b>538</b>	<b>9,25,92</b>	<b>37</b>	<b>31,78</b>	<b>1,006</b>	<b>25,71,48</b>
<b>VIII. ALL OTHERS</b>	<b>4,306</b>	<b>16,00,97</b>	<b>13,476</b>	<b>97,13,24</b>	<b>4,601</b>	<b>19,78,47</b>	<b>22,835</b>	<b>263,76,35</b>
<b>TOTAL BANK CREDIT</b>	<b>79,047</b>	<b>330,26,10</b>	<b>1,46,995</b>	<b>1264,44,40</b>	<b>73,892</b>	<b>324,46,67</b>	<b>1,77,096</b>	<b>4759,88,03</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	580	5,44,98	2,033	19,26,25	1,634	10,13,35	1,948	69,85,15
2. Other Small Scale Industries	1,164	12,61,68	8,228	111,42,82	2,733	26,57,74	3,934	220,01,23

OCCUPATION	NANDED		NANDURBAR		NASIK		OSMANABAD	
	No. of Accounts	Amount Out- standing						
	35	36	37	38	39	40	41	42
<b>I. AGRICULTURE</b>	<b>71,860</b>	<b>125,17,24</b>	<b>14,391</b>	<b>35,07,17</b>	<b>48,534</b>	<b>366,51,99</b>	<b>22,909</b>	<b>53,16,57</b>
1. Direct Finance	71,389	115,75,25	14,246	34,35,17	47,229	319,63,19	22,845	52,22,54
2. Indirect Finance	471	9,41,99	145	72,00	1,305	46,88,80	64	94,03
<b>II. INDUSTRY</b>	<b>4,824</b>	<b>75,36,06</b>	<b>760</b>	<b>4,18,68</b>	<b>7,263</b>	<b>644,93,87</b>	<b>1,737</b>	<b>25,30,95</b>
1. Mining & Quarrying	3	7,57	—	—	22	8,91,87	5	15,93
2. Manufacturing & Processing	4,773	73,58,64	746	3,02,51	7,083	621,71,03	1,711	23,44,38
3. Electricity, Gas & Water	1	10,36	—	—	11	1,92,31	1	2,16
4. Construction	47	1,59,49	14	1,16,17	147	12,38,66	20	1,68,48
<b>III. TRANSPORT OPERATORS</b>	<b>1,296</b>	<b>8,04,60</b>	<b>291</b>	<b>91,60</b>	<b>1,708</b>	<b>12,29,15</b>	<b>369</b>	<b>4,30,65</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>4,172</b>	<b>17,19,64</b>	<b>749</b>	<b>2,80,42</b>	<b>4,720</b>	<b>64,66,67</b>	<b>1,746</b>	<b>6,98,44</b>
<b>V. PERSONAL LOANS</b>	<b>24,134</b>	<b>96,61,22</b>	<b>5,700</b>	<b>22,97,99</b>	<b>37,180</b>	<b>261,94,78</b>	<b>10,888</b>	<b>32,24,16</b>
1. Loans for Purchase of Consumer Durables	3,303	6,33,67	1,228	1,94,18	4,370	11,30,19	1,098	1,77,50
2. Loans for Housing	5,162	47,56,88	703	9,99,87	7,632	137,72,26	916	12,08,31
3. Rest of the Personal Loans	15,669	42,70,67	3,769	11,03,94	25,178	112,92,33	8,874	18,38,35
<b>VI. TRADE</b>	<b>13,123</b>	<b>79,58,74</b>	<b>4,161</b>	<b>10,34,50</b>	<b>15,374</b>	<b>124,48,76</b>	<b>6,434</b>	<b>22,29,60</b>
1. Wholesale Trade	940	29,20,92	76	91,79	495	30,38,75	545	6,83,62
2. Retail Trade	12,183	50,37,82	4,085	9,42,71	14,879	94,10,01	5,889	15,45,98
<b>VII. FINANCE</b>	<b>112</b>	<b>1,35,95</b>	<b>4</b>	<b>1,33</b>	<b>337</b>	<b>9,12,13</b>	<b>17</b>	<b>5,30</b>
<b>VIII. ALL OTHERS</b>	<b>4,785</b>	<b>19,64,37</b>	<b>2,774</b>	<b>9,05,64</b>	<b>9,957</b>	<b>78,60,66</b>	<b>1,643</b>	<b>5,47,52</b>
<b>TOTAL BANK CREDIT</b>	<b>1,24,306</b>	<b>422,97,82</b>	<b>28,830</b>	<b>85,37,33</b>	<b>1,25,073</b>	<b>1562,58,01</b>	<b>45,743</b>	<b>149,83,19</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,351	7,33,02	203	39,71	1,793	34,07,38	700	4,03,24
2. Other Small Scale Industries	2,689	27,85,10	460	1,97,48	3,413	109,34,97	705	2,62,58

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION — MARCH 2002**

(Amount in Rupees Thousand)

PARBHANI		PUNE		RAIGAD		RATNAGIRI		SANGLI		SATARA		Item No.
No. of Accounts	Amount Outstanding											
43	44	45	46	47	48	49	50	51	52	53	54	
57,283	106,43,40	57,685	568,20,74	23,227	89,38,62	16,212	46,91,08	36,543	184,58,87	35,218	157,86,44	I
56,709	102,24,92	55,704	331,19,92	19,961	70,16,42	14,158	42,81,74	35,709	168,72,71	34,665	120,40,67	1
574	4,18,48	1,981	237,00,82	3,266	19,22,20	2,054	4,09,34	834	15,86,16	553	37,45,77	2
<b>1,934</b>	<b>13,63,98</b>	<b>63,300</b>	<b>5528,03,82</b>	<b>4,761</b>	<b>1601,91,13</b>	<b>6,311</b>	<b>393,80,95</b>	<b>5,906</b>	<b>266,39,80</b>	<b>5,791</b>	<b>305,91,53</b>	II
2	4,48	79	21,73,50	15	149,37,43	44	1,85,48	66	5,64,92	56	8,03,11	1
1,593	12,01,16	62,052	4986,11,34	4,567	1410,28,92	5,914	268,99,46	5,658	249,54,28	5,651	194,18,27	2
—	—	88	76,90,69	5	26,80,74	12	62,74,67	11	4,17,17	8	98,59,94	3
339	1,58,34	1,081	443,28,29	174	15,44,04	341	60,21,34	171	7,03,43	76	5,10,21	4
<b>393</b>	<b>1,83,91</b>	<b>6,120</b>	<b>87,10,60</b>	<b>3,191</b>	<b>18,88,69</b>	<b>2,396</b>	<b>11,50,71</b>	<b>1,111</b>	<b>10,93,09</b>	<b>1,465</b>	<b>12,80,49</b>	III
<b>1,852</b>	<b>8,44,65</b>	<b>11,711</b>	<b>448,92,34</b>	<b>4,491</b>	<b>29,37,80</b>	<b>4,652</b>	<b>19,30,94</b>	<b>8,717</b>	<b>46,53,39</b>	<b>5,467</b>	<b>35,47,43</b>	IV
<b>14,868</b>	<b>55,38,80</b>	<b>2,24,621</b>	<b>1430,23,88</b>	<b>26,237</b>	<b>134,82,51</b>	<b>20,747</b>	<b>83,24,57</b>	<b>29,038</b>	<b>129,77,28</b>	<b>33,119</b>	<b>138,00,75</b>	V
2,725	4,92,86	11,753	43,05,02	3,571	7,79,80	1,406	3,39,11	1,035	2,91,40	1,618	3,62,28	1
3,286	28,92,09	28,514	739,69,12	2,896	56,90,58	1,699	25,44,33	3,170	46,38,89	3,964	57,79,88	2
8,857	21,53,85	1,84,354	647,49,74	19,770	70,12,13	17,642	54,41,13	24,833	80,46,99	27,537	76,58,59	3
<b>8,616</b>	<b>31,10,91</b>	<b>25,243</b>	<b>622,89,02</b>	<b>11,601</b>	<b>70,26,39</b>	<b>9,513</b>	<b>37,48,52</b>	<b>9,317</b>	<b>86,20,51</b>	<b>12,971</b>	<b>59,37,77</b>	VI
593	5,99,45	2,598	274,63,56	232	19,58,27	155	4,32,54	1,146	32,24,60	330	7,76,46	1
8,023	25,11,46	22,645	348,25,46	11,369	50,68,12	9,358	33,15,98	8,171	53,95,91	12,641	51,61,31	2
<b>36</b>	<b>62,28</b>	<b>1,053</b>	<b>307,09,17</b>	<b>866</b>	<b>15,55,46</b>	<b>345</b>	<b>4,51,70</b>	<b>565</b>	<b>6,82,51</b>	<b>247</b>	<b>2,86,05</b>	VII
<b>2,781</b>	<b>8,67,50</b>	<b>41,785</b>	<b>893,09,44</b>	<b>8,294</b>	<b>64,17,84</b>	<b>8,522</b>	<b>29,77,21</b>	<b>14,250</b>	<b>67,10,55</b>	<b>13,343</b>	<b>72,19,83</b>	VIII
<b>87,763</b>	<b>226,15,43</b>	<b>4,31,518</b>	<b>9885,59,01</b>	<b>82,668</b>	<b>2024,38,44</b>	<b>68,698</b>	<b>626,55,68</b>	<b>1,05,447</b>	<b>798,36,00</b>	<b>1,07,621</b>	<b>784,50,29</b>	Total
532	1,96,09	3,807	75,14,82	1,294	11,59,51	2,211	7,90,39	1,156	8,75,97	1,796	9,62,94	1
841	2,86,58	18,816	408,88,79	2,137	62,25,08	2,918	15,20,01	2,680	32,62,82	2,962	42,58,68	2

SINDHUDURG		SOLAPUR		THANE		WARDHA		WASHIM		YAVATMAL		Item No.
No. of Accounts	Amount Outstanding											
55	56	57	58	59	60	61	62	63	64	65	66	
<b>8,135</b>	<b>27,31,79</b>	<b>58,074</b>	<b>269,28,11</b>	<b>22,841</b>	<b>66,47,82</b>	<b>43,574</b>	<b>80,38,96</b>	<b>23,260</b>	<b>39,73,17</b>	<b>65,478</b>	<b>112,04,25</b>	I
7,165	21,53,32	54,877	237,57,74	21,383	50,68,20	42,695	73,20,87	22,807	38,30,00	65,120	104,94,59	1
970	5,78,47	3,197	31,70,37	1,458	15,79,62	879	7,18,09	453	1,43,17	358	7,09,66	2
<b>3,998</b>	<b>37,53,20</b>	<b>8,489</b>	<b>319,18,84</b>	<b>14,435</b>	<b>2313,46,86</b>	<b>1,955</b>	<b>526,72,16</b>	<b>1,320</b>	<b>3,36,89</b>	<b>2,218</b>	<b>33,21,12</b>	II
16	77,09	14	49,29	36	6,12,70	25	15,84,07	1	4,55	17	1,02,36	1
3,869	30,67,21	8,301	302,97,29	13,674	2205,24,36	1,681	507,78,35	1,225	2,82,60	2,007	29,38,29	2
—	—	3	13,43	54	12,47,57	1	3,07	—	—	—	—	3
113	6,08,90	171	15,58,83	671	89,62,23	248	3,06,67	94	49,74	194	2,80,47	4
<b>1,395</b>	<b>7,50,77</b>	<b>1,670</b>	<b>13,43,09</b>	<b>4,884</b>	<b>40,17,00</b>	<b>549</b>	<b>3,64,27</b>	<b>280</b>	<b>1,05,75</b>	<b>1,078</b>	<b>4,98,49</b>	III
<b>2,355</b>	<b>9,66,59</b>	<b>4,957</b>	<b>27,18,53</b>	<b>7,797</b>	<b>137,95,92</b>	<b>2,641</b>	<b>16,68,18</b>	<b>727</b>	<b>1,99,13</b>	<b>2,312</b>	<b>15,81,75</b>	IV
<b>10,962</b>	<b>41,92,50</b>	<b>37,488</b>	<b>174,05,07</b>	<b>87,069</b>	<b>735,42,94</b>	<b>11,423</b>	<b>62,64,57</b>	<b>5,919</b>	<b>19,23,49</b>	<b>21,492</b>	<b>95,47,02</b>	V
1,165	2,56,74	1,272	3,66,92	7,776	19,55,74	985	2,22,13	1,389	2,37,22	1,728	4,08,88	1
787	11,25,71	4,718	71,40,61	22,542	458,14,88	1,899	32,78,97	538	7,79,24	2,907	45,50,77	2
9,010	28,10,05	31,498	98,97,54	56,751	257,72,32	8,539	27,63,47	3,992	9,07,03	16,857	45,87,37	3
<b>6,698</b>	<b>24,25,00</b>	<b>13,285</b>	<b>89,39,32</b>	<b>21,637</b>	<b>3161,28,24</b>	<b>6,103</b>	<b>31,20,68</b>	<b>5,517</b>	<b>11,53,36</b>	<b>12,505</b>	<b>45,39,63</b>	VI
270	2,91,27	965	30,12,86	1,768	3013,59,70	330	7,03,66	56	32,95	553	7,48,30	1
6,428	21,33,73	12,320	59,26,46	19,869	147,68,54	5,773	24,17,02	5,461	11,20,41	11,952	37,91,33	2
<b>205</b>	<b>4,06,93</b>	<b>738</b>	<b>15,93,27</b>	<b>951</b>	<b>27,87,59</b>	<b>400</b>	<b>4,97,94</b>	<b>4</b>	<b>2,38</b>	<b>238</b>	<b>1,36,76</b>	VII
<b>5,852</b>	<b>21,80,60</b>	<b>25,804</b>	<b>86,58,36</b>	<b>19,948</b>	<b>355,18,49</b>	<b>6,207</b>	<b>20,19,60</b>	<b>1,439</b>	<b>4,32,55</b>	<b>7,303</b>	<b>26,88,57</b>	VIII
<b>39,600</b>	<b>174,07,38</b>	<b>1,50,505</b>	<b>995,04,59</b>	<b>1,79,562</b>	<b>6837,84,86</b>	<b>72,852</b>	<b>746,46,36</b>	<b>38,466</b>	<b>81,26,72</b>	<b>1,12,624</b>	<b>335,17,59</b>	Total
1,561	5,25,68	1,526	15,54,94	3,190	52,77,52	398	8,44,19	390	90,05	779	4,22,58	1
1,849	10,71,23	3,371	47,44,01	6,432	247,63,52	781	19,61,37	734	1,43,00	883	6,31,62	2

**TABLE NO. 5.9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF**

WESTERN REGION OCCUPATION	DADRA & NAGAR HAVELI		DAMAN & DIU				SOUTHERN REGION STATE : ANDHRA PRADESH ADILABAD	
	DADRA & NAGAR HAVELI		DAMAN		DIU		ADILABAD	
	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	1	2	3	4	1	2
<b>I. AGRICULTURE</b>	<b>1,323</b>	<b>3,36,20</b>	<b>249</b>	<b>84,97</b>	<b>216</b>	<b>2,09,78</b>	<b>1,18,296</b>	<b>138,89,63</b>
1. Direct Finance	1,307	2,72,81	249	84,97	206	72,03	1,17,013	126,59,62
2. Indirect Finance	16	63,39	—	—	10	1,37,75	1,283	12,30,01
<b>II. INDUSTRY</b>	<b>748</b>	<b>476,41,04</b>	<b>553</b>	<b>334,36,10</b>	<b>23</b>	<b>36,73</b>	<b>4,371</b>	<b>288,98,17</b>
1. Mining & Quarrying	2	7,51	4	45,08	2	10,32	4	16,08
2. Manufacturing & Processing	746	476,33,53	542	324,02,40	20	23,35	4,314	286,53,60
3. Electricity, Gas & Water	—	—	3	9,77,50	—	—	3	10,25
4. Construction	—	—	4	11,12	1	3,06	50	2,18,24
<b>III. TRANSPORT OPERATORS</b>	<b>152</b>	<b>1,64,38</b>	<b>140</b>	<b>89,64</b>	<b>126</b>	<b>25,97</b>	<b>1,410</b>	<b>7,05,00</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>182</b>	<b>89,19</b>	<b>132</b>	<b>1,59,57</b>	<b>11</b>	<b>6,24</b>	<b>2,779</b>	<b>9,01,79</b>
<b>V. PERSONAL LOANS</b>	<b>1,254</b>	<b>6,90,90</b>	<b>1,435</b>	<b>7,85,77</b>	<b>645</b>	<b>1,49,22</b>	<b>57,445</b>	<b>152,47,74</b>
1. Loans for Purchase of Consumer Durables	80	81,34	145	53,16	51	5,41	2,852	4,75,28
2. Loans for Housing	167	2,88,15	159	2,27,23	26	24,85	1,844	28,62,32
3. Rest of the Personal Loans	1,007	3,21,41	1,131	5,05,38	568	1,18,96	52,749	119,10,14
<b>VI. TRADE</b>	<b>602</b>	<b>9,69,10</b>	<b>339</b>	<b>13,21,27</b>	<b>184</b>	<b>1,55,29</b>	<b>15,820</b>	<b>58,25,29</b>
1. Wholesale Trade	13	7,29,91	24	11,42,55	2	1,19,42	587	26,93,90
2. Retail Trade	589	2,39,19	315	1,78,72	182	35,87	15,233	31,31,39
<b>VII. FINANCE</b>	<b>—</b>	<b>—</b>	<b>5</b>	<b>3,11,62</b>	<b>—</b>	<b>—</b>	<b>90</b>	<b>9,14,15</b>
<b>VIII. ALL OTHERS</b>	<b>933</b>	<b>12,75,66</b>	<b>580</b>	<b>14,71,43</b>	<b>350</b>	<b>78,69</b>	<b>18,515</b>	<b>64,72,93</b>
<b>TOTAL BANK CREDIT</b>	<b>5,194</b>	<b>511,66,47</b>	<b>3,433</b>	<b>376,60,37</b>	<b>1,555</b>	<b>6,61,92</b>	<b>2,18,726</b>	<b>728,54,70</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	75	88,76	65	5,53,73	6	1,94	1,988	2,96,29
2. Other Small Scale Industries	257	28,49,91	168	47,31,07	12	3,81	1,211	22,85,81

OCCUPATION	ANANTAPUR		CHITTOOR		CUDDAPAH		EAST GODAVARI	
	No. of Accounts	Amount Out- standing						
	3	4	5	6	7	8	9	10
<b>I. AGRICULTURE</b>	<b>2,22,126</b>	<b>382,92,79</b>	<b>2,05,089</b>	<b>330,13,46</b>	<b>1,45,436</b>	<b>267,49,39</b>	<b>1,98,508</b>	<b>500,83,98</b>
1. Direct Finance	2,18,395	354,19,25	1,98,989	306,74,77	1,44,534	257,94,01	1,95,659	387,51,77
2. Indirect Finance	3,731	28,73,54	6,100	23,38,69	902	9,55,38	2,849	113,32,21
<b>II. INDUSTRY</b>	<b>13,879</b>	<b>77,49,17</b>	<b>11,414</b>	<b>251,61,41</b>	<b>6,549</b>	<b>52,99,39</b>	<b>11,160</b>	<b>989,47,77</b>
1. Mining & Quarrying	112	6,08,93	46	7,65,06	22	3,43,32	140	25,35,53
2. Manufacturing & Processing	13,447	62,97,36	11,118	231,90,35	6,417	45,05,62	10,487	716,30,00
3. Electricity, Gas & Water	1	4,15	3	6,81	2	6,69	31	158,29,70
4. Construction	319	8,38,73	247	11,99,19	108	4,43,76	502	89,52,54
<b>III. TRANSPORT OPERATORS</b>	<b>2,677</b>	<b>9,87,16</b>	<b>1,325</b>	<b>9,25,46</b>	<b>885</b>	<b>10,12,88</b>	<b>3,295</b>	<b>26,96,44</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>8,173</b>	<b>27,92,95</b>	<b>4,572</b>	<b>38,67,90</b>	<b>6,616</b>	<b>20,65,03</b>	<b>11,788</b>	<b>68,52,27</b>
<b>V. PERSONAL LOANS</b>	<b>66,887</b>	<b>195,45,55</b>	<b>97,682</b>	<b>291,03,20</b>	<b>56,209</b>	<b>184,22,17</b>	<b>1,00,251</b>	<b>462,86,42</b>
1. Loans for Purchase of Consumer Durables	7,753	13,69,66	6,200	11,24,55	6,072	10,43,70	4,857	11,52,30
2. Loans for Housing	4,352	63,53,58	9,340	99,51,48	4,072	60,00,86	15,408	221,52,23
3. Rest of the Personal Loans	54,782	118,22,31	82,142	180,27,17	46,065	113,77,61	79,986	229,81,89
<b>VI. TRADE</b>	<b>26,489</b>	<b>97,95,41</b>	<b>21,499</b>	<b>90,34,83</b>	<b>18,397</b>	<b>49,68,42</b>	<b>38,951</b>	<b>165,14,95</b>
1. Wholesale Trade	1,256	21,48,89	1,834	31,78,45	551	8,38,91	2,358	47,86,92
2. Retail Trade	25,233	76,46,52	19,665	58,56,38	17,846	41,29,51	36,593	117,28,03
<b>VII. FINANCE</b>	<b>253</b>	<b>1,59,24</b>	<b>1,001</b>	<b>3,48,51</b>	<b>81</b>	<b>1,04,65</b>	<b>621</b>	<b>24,63,46</b>
<b>VIII. ALL OTHERS</b>	<b>62,822</b>	<b>121,02,44</b>	<b>64,009</b>	<b>210,57,03</b>	<b>56,669</b>	<b>151,10,83</b>	<b>57,270</b>	<b>239,92,12</b>
<b>TOTAL BANK CREDIT</b>	<b>4,03,306</b>	<b>914,24,71</b>	<b>4,06,591</b>	<b>1225,11,80</b>	<b>2,90,842</b>	<b>737,32,76</b>	<b>4,21,844</b>	<b>2478,37,41</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	9,249	23,18,74	1,693	9,81,12	3,995	9,80,61	2,783	60,05,81
2. Other Small Scale Industries	2,921	18,65,80	1,890	36,58,05	1,923	17,18,46	4,960	134,48,27

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION — MARCH 2002**

(Amount in Rupees Thousand)

GUNTUR		HYDERABAD		KARIMNAGAR		KHAMMAM		KRISHNA		KURNOOL		Item No.
No. of Accounts	Amount Outstanding											
11	12	13	14	15	16	17	18	19	20	21	22	
2,95,946	690,25,90	24,638	704,25,06	1,49,891	254,89,47	91,847	158,82,80	1,95,302	418,86,67	1,18,207	258,02,35	I
2,92,021	491,93,21	4,297	194,78,15	1,48,063	228,07,25	89,939	141,56,62	1,94,156	365,04,22	1,16,218	228,31,34	1
3,925	198,32,69	20,341	509,46,91	1,828	26,82,22	1,908	17,26,18	1,146	53,82,45	1,989	29,71,01	2
<b>8,881</b>	<b>694,08,50</b>	<b>27,889</b>	<b>8401,70,84</b>	<b>5,420</b>	<b>64,30,86</b>	<b>2,918</b>	<b>105,29,48</b>	<b>9,071</b>	<b>476,45,98</b>	<b>4,739</b>	<b>132,23,05</b>	<b>II</b>
57	3,54,48	82	419,07,12	6	48,32	45	7,24,70	21	3,07,18	57	2,54,61	1
8,419	668,34,85	26,565	5804,51,75	5,272	55,75,40	2,815	74,07,12	8,445	361,38,80	4,494	122,19,56	2
11	4,32,47	174	1511,38,06	1	32,17	1	2,60	16	79,62,07	3	20,66	3
394	17,86,70	1,068	666,73,91	141	7,74,97	57	23,95,06	589	32,37,93	185	7,28,22	4
<b>2,832</b>	<b>12,91,40</b>	<b>8,413</b>	<b>357,34,44</b>	<b>1,861</b>	<b>8,88,17</b>	<b>1,991</b>	<b>7,48,04</b>	<b>2,637</b>	<b>26,11,91</b>	<b>2,411</b>	<b>12,45,54</b>	<b>III</b>
<b>7,248</b>	<b>86,17,17</b>	<b>19,237</b>	<b>1043,57,40</b>	<b>4,636</b>	<b>16,05,37</b>	<b>2,411</b>	<b>17,85,20</b>	<b>9,539</b>	<b>99,49,24</b>	<b>8,949</b>	<b>35,16,15</b>	<b>IV</b>
<b>90,994</b>	<b>382,59,79</b>	<b>3,03,459</b>	<b>2093,79,12</b>	<b>64,783</b>	<b>220,28,83</b>	<b>50,836</b>	<b>136,49,01</b>	<b>1,01,942</b>	<b>508,43,29</b>	<b>59,568</b>	<b>204,56,90</b>	<b>V</b>
4,418	10,70,72	23,733	58,39,22	5,000	8,88,78	6,903	7,78,32	3,757	7,62,49	5,686	10,52,12	1
8,306	137,87,83	33,338	899,02,46	1,991	34,14,13	2,635	38,85,10	14,028	240,42,50	3,999	71,32,19	2
78,270	234,01,24	2,46,388	1136,37,44	57,792	177,25,92	41,298	89,85,59	84,157	260,38,30	49,883	122,72,59	3
<b>20,974</b>	<b>243,51,33</b>	<b>30,749</b>	<b>767,11,54</b>	<b>21,521</b>	<b>70,20,96</b>	<b>12,793</b>	<b>38,56,11</b>	<b>20,579</b>	<b>219,83,67</b>	<b>20,643</b>	<b>83,18,11</b>	<b>VI</b>
2,643	161,81,66	3,717	408,12,86	2,575	14,25,31	333	7,90,03	2,015	74,61,56	1,820	27,55,61	1
18,331	81,69,67	27,032	358,98,68	18,946	55,95,65	12,460	30,66,08	18,564	145,22,11	18,823	55,62,50	2
<b>217</b>	<b>17,90,02</b>	<b>1,329</b>	<b>230,18,33</b>	<b>214</b>	<b>5,13,65</b>	<b>149</b>	<b>1,27,00</b>	<b>234</b>	<b>16,22,84</b>	<b>287</b>	<b>1,37,51</b>	<b>VII</b>
<b>54,365</b>	<b>233,10,54</b>	<b>97,350</b>	<b>1877,77,41</b>	<b>32,613</b>	<b>101,45,59</b>	<b>22,527</b>	<b>52,39,08</b>	<b>56,168</b>	<b>260,48,61</b>	<b>93,948</b>	<b>229,82,95</b>	<b>VIII</b>
<b>4,81,457</b>	<b>2360,54,65</b>	<b>5,13,064</b>	<b>15475,74,14</b>	<b>2,80,939</b>	<b>741,22,90</b>	<b>1,85,472</b>	<b>518,16,72</b>	<b>3,95,472</b>	<b>2025,92,21</b>	<b>3,08,752</b>	<b>956,82,56</b>	<b>Total</b>
2,994	35,53,72	2,108	56,40,52	1,779	4,86,46	876	1,25,48	1,843	30,29,84	2,078	10,58,05	1
3,643	108,95,06	11,161	541,07,11	2,631	38,77,64	1,231	22,70,00	4,904	111,77,50	2,005	23,14,06	2

MAHBUBNAGAR		MEDAK		NALGONDA		NELLORE		NIZAMABAD		PRAKASAM		Item No.
No. of Accounts	Amount Outstanding											
23	24	25	26	27	28	29	30	31	32	33	34	
<b>1,40,024</b>	<b>233,35,98</b>	<b>1,47,271</b>	<b>245,11,32</b>	<b>1,26,333</b>	<b>228,24,37</b>	<b>1,74,975</b>	<b>464,78,84</b>	<b>1,30,370</b>	<b>237,40,99</b>	<b>2,19,216</b>	<b>439,87,22</b>	<b>I</b>
1,39,482	213,69,87	1,45,555	217,12,19	1,23,510	209,08,09	1,73,525	425,77,09	1,28,551	220,40,91	2,13,807	398,81,88	1
542	19,66,11	1,716	27,99,13	2,823	19,16,28	1,450	39,01,75	1,819	17,00,08	5,409	41,05,34	2
<b>8,204</b>	<b>94,04,81</b>	<b>5,134</b>	<b>351,05,80</b>	<b>7,113</b>	<b>381,68,82</b>	<b>4,637</b>	<b>362,37,36</b>	<b>3,277</b>	<b>125,21,23</b>	<b>9,108</b>	<b>133,83,19</b>	<b>II</b>
1	4,91	15	4,16,89	34	12,65,25	20	7,56,28	8	90,61	54	3,46,44	1
8,134	89,69,70	5,053	343,40,96	6,983	361,60,69	4,282	321,19,10	3,032	115,85,32	8,920	119,02,95	2
2	15,56	1	97,32	7	4,46,96	12	2,46,59	1	6,10	3	16,59	3
67	4,14,64	65	2,50,63	89	2,95,92	323	31,15,39	236	8,39,20	131	11,17,21	4
<b>1,265</b>	<b>11,17,01</b>	<b>1,426</b>	<b>6,96,89</b>	<b>1,866</b>	<b>12,24,17</b>	<b>1,119</b>	<b>37,72,48</b>	<b>1,317</b>	<b>7,15,75</b>	<b>1,117</b>	<b>7,18,89</b>	<b>III</b>
<b>4,442</b>	<b>18,99,44</b>	<b>3,908</b>	<b>11,21,82</b>	<b>4,412</b>	<b>30,77,77</b>	<b>4,381</b>	<b>34,93,26</b>	<b>3,839</b>	<b>21,39,35</b>	<b>5,617</b>	<b>22,68,13</b>	<b>IV</b>
<b>59,872</b>	<b>143,29,61</b>	<b>49,098</b>	<b>141,87,43</b>	<b>36,017</b>	<b>134,94,56</b>	<b>63,870</b>	<b>241,22,24</b>	<b>38,458</b>	<b>144,91,31</b>	<b>56,996</b>	<b>211,30,39</b>	<b>V</b>
7,701	12,87,00	7,915	9,09,35	5,364	7,18,58	5,888	12,37,11	1,570	3,17,98	2,755	6,11,54	1
13,103	40,58,32	2,500	28,49,97	3,017	52,25,33	4,716	84,22,61	2,362	39,20,40	4,671	72,89,29	2
39,068	89,84,29	38,683	104,28,11	27,636	75,50,65	53,266	144,62,52	34,526	102,52,93	49,570	132,29,56	3
<b>21,959</b>	<b>52,17,09</b>	<b>12,589</b>	<b>1165,79,85</b>	<b>15,528</b>	<b>81,76,98</b>	<b>15,934</b>	<b>68,59,24</b>	<b>14,763</b>	<b>61,46,20</b>	<b>13,728</b>	<b>89,38,02</b>	<b>VI</b>
592	5,44,02	468	1111,03,30	1,291	40,90,91	540	21,19,79	1,089	13,21,88	569	44,53,84	1
21,367	46,73,07	12,121	54,76,55	14,237	40,86,07	15,394	47,39,45	13,674	48,24,32	13,159	44,84,18	2
<b>263</b>	<b>57,77</b>	<b>61</b>	<b>50,97</b>	<b>161</b>	<b>1,54,47</b>	<b>968</b>	<b>3,00,24</b>	<b>178</b>	<b>6,00,58</b>	<b>186</b>	<b>1,67,69</b>	<b>VII</b>
<b>61,717</b>	<b>141,28,49</b>	<b>25,121</b>	<b>83,56,58</b>	<b>37,208</b>	<b>94,26,47</b>	<b>57,918</b>	<b>159,48,68</b>	<b>16,948</b>	<b>70,15,76</b>	<b>74,342</b>	<b>183,14,41</b>	<b>VIII</b>
<b>2,97,746</b>	<b>694,90,20</b>	<b>2,44,608</b>	<b>2006,10,66</b>	<b>2,28,638</b>	<b>965,47,61</b>	<b>3,23,802</b>	<b>1372,12,34</b>	<b>2,09,150</b>	<b>673,71,17</b>	<b>3,80,310</b>	<b>1089,07,94</b>	<b>Total</b>
3,670	7,90,74	2,391	12,18,95	2,999	10,30,56	1,364	11,31,19	447	4,38,58	1,794	12,67,44	1
2,784	16,64,10	1,830	28,72,85	3,028	42,14,54	2,300	22,28,55	1,879	46,63,95	2,844	20,58,38	2

**TABLE NO. 5.9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF**

**SOUTHERN REGION**

**STATE : ANDHRA PRADESH (Contd.)**

OCCUPATION	RANGA REDDY		SRIKAKULAM		VISAKHAPATNAM		VIZIANAGARAM	
	No. of Accounts	Amount Out- standing						
	35	36	37	38	39	40	41	42
<b>I. AGRICULTURE</b>	<b>64,271</b>	<b>227,47,34</b>	<b>1,15,269</b>	<b>135,47,14</b>	<b>95,480</b>	<b>273,39,40</b>	<b>97,132</b>	<b>107,28,06</b>
1. Direct Finance	62,502	158,53,18	1,11,789	126,36,33	93,703	189,37,13	96,147	100,45,57
2. Indirect Finance	1,769	68,94,16	3,480	9,10,81	1,777	84,02,27	985	6,82,49
<b>II. INDUSTRY</b>	<b>9,051</b>	<b>775,59,16</b>	<b>7,832</b>	<b>172,64,72</b>	<b>6,631</b>	<b>1445,35,20</b>	<b>3,426</b>	<b>100,71,46</b>
1. Mining & Quarrying	56	4,68,91	11	59,98	44	30,83,83	3	74,86
2. Manufacturing & Processing	8,687	689,37,95	7,749	168,88,13	6,006	1340,73,55	3,345	97,43,99
3. Electricity, Gas & Water	21	48,92,05	4	12,40	23	4,08,37	4	9,75
4. Construction	287	32,60,25	68	3,04,21	558	69,69,45	74	2,42,86
<b>III. TRANSPORT OPERATORS</b>	<b>1,297</b>	<b>10,71,16</b>	<b>1,400</b>	<b>6,70,53</b>	<b>3,236</b>	<b>30,76,63</b>	<b>1,066</b>	<b>5,66,57</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>3,177</b>	<b>51,77,04</b>	<b>7,917</b>	<b>15,53,08</b>	<b>9,343</b>	<b>123,69,01</b>	<b>7,374</b>	<b>12,46,14</b>
<b>V. PERSONAL LOANS</b>	<b>54,121</b>	<b>343,76,25</b>	<b>40,761</b>	<b>97,34,54</b>	<b>1,03,039</b>	<b>503,38,87</b>	<b>47,497</b>	<b>100,16,23</b>
1. Loans for Purchase of Consumer Durables	4,497	18,06,60	2,322	4,88,30	13,445	32,81,08	3,820	8,27,10
2. Loans for Housing	5,983	147,96,07	2,749	34,80,26	9,461	186,06,39	3,800	34,03,28
3. Rest of the Personal Loans	43,641	177,73,58	35,690	57,65,98	80,133	284,51,40	39,877	57,85,85
<b>VI. TRADE</b>	<b>16,160</b>	<b>125,70,74</b>	<b>19,972</b>	<b>37,75,66</b>	<b>25,531</b>	<b>230,00,67</b>	<b>18,698</b>	<b>37,86,71</b>
1. Wholesale Trade	715	40,69,93	625	10,09,84	1,596	125,33,81	775	12,87,89
2. Retail Trade	15,445	85,00,81	19,347	27,65,82	23,935	104,66,86	17,923	24,98,82
<b>VII. FINANCE</b>	<b>391</b>	<b>14,50,68</b>	<b>231</b>	<b>53,35</b>	<b>316</b>	<b>98,49,32</b>	<b>114</b>	<b>85,49</b>
<b>VIII. ALL OTHERS</b>	<b>21,401</b>	<b>126,80,20</b>	<b>21,554</b>	<b>51,99,29</b>	<b>54,649</b>	<b>389,40,34</b>	<b>18,934</b>	<b>64,01,56</b>
<b>TOTAL BANK CREDIT</b>	<b>1,69,869</b>	<b>1676,32,57</b>	<b>2,14,936</b>	<b>517,98,31</b>	<b>2,98,225</b>	<b>3094,49,44</b>	<b>1,94,241</b>	<b>429,02,22</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	950	28,89,40	6,029	14,09,54	2,090	16,37,03	1,770	7,00,95
2. Other Small Scale Industries	4,643	157,87,16	1,240	34,38,32	2,123	88,23,18	993	6,23,24

**STATE : KARNATAKA**

OCCUPATION	WARANGAL		WEST GODAVARI		BAGALKOTE		BANGALORE RURAL	
	No. of Accounts	Amount Out- standing						
	43	44	45	46	1	2	3	4
<b>I. AGRICULTURE</b>	<b>1,39,807</b>	<b>227,56,11</b>	<b>2,27,672</b>	<b>649,70,07</b>	<b>57,388</b>	<b>261,81,99</b>	<b>64,760</b>	<b>218,99,27</b>
1. Direct Finance	1,36,597	200,78,49	2,23,546	582,63,98	56,737	246,51,74	63,686	138,23,43
2. Indirect Finance	3,210	26,77,62	4,126	67,06,09	651	15,30,25	1,074	80,75,84
<b>II. INDUSTRY</b>	<b>8,375</b>	<b>103,77,03</b>	<b>11,235</b>	<b>327,04,10</b>	<b>4,072</b>	<b>66,14,05</b>	<b>3,785</b>	<b>179,77,38</b>
1. Mining & Quarrying	9	60,41	25	1,55,47	17	67,80	21	9,76,26
2. Manufacturing & Processing	7,820	93,87,89	10,735	297,14,05	4,002	61,94,32	3,561	163,88,39
3. Electricity, Gas & Water	7	30,26	13	13,02,39	1	2,64	5	63,66
4. Construction	539	8,98,47	462	15,32,19	52	3,49,29	198	5,49,07
<b>III. TRANSPORT OPERATORS</b>	<b>2,674</b>	<b>13,07,62</b>	<b>1,581</b>	<b>8,94,56</b>	<b>547</b>	<b>4,81,36</b>	<b>492</b>	<b>4,89,39</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>4,380</b>	<b>51,41,29</b>	<b>7,145</b>	<b>29,75,38</b>	<b>3,642</b>	<b>10,52,23</b>	<b>2,918</b>	<b>20,76,54</b>
<b>V. PERSONAL LOANS</b>	<b>63,427</b>	<b>228,08,75</b>	<b>69,945</b>	<b>307,47,41</b>	<b>23,497</b>	<b>79,33,04</b>	<b>26,644</b>	<b>86,07,76</b>
1. Loans for Purchase of Consumer Durables	4,985	11,01,29	3,374	7,39,57	1,508	3,87,33	1,441	2,76,13
2. Loans for Housing	3,585	60,70,13	8,216	138,48,88	1,799	22,81,37	1,898	31,65,33
3. Rest of the Personal Loans	54,857	156,37,33	58,355	161,58,96	20,190	52,64,34	23,305	51,66,30
<b>VI. TRADE</b>	<b>17,243</b>	<b>83,43,27</b>	<b>19,291</b>	<b>122,35,41</b>	<b>8,932</b>	<b>34,61,47</b>	<b>7,373</b>	<b>44,55,49</b>
1. Wholesale Trade	703	32,85,47	1,185	37,53,88	293	11,54,05	565	25,84,18
2. Retail Trade	16,540	50,57,80	18,106	84,81,53	8,639	23,07,42	6,808	18,71,31
<b>VII. FINANCE</b>	<b>273</b>	<b>29,06,43</b>	<b>330</b>	<b>2,85,63</b>	<b>71</b>	<b>19,64</b>	<b>25</b>	<b>4,82,48</b>
<b>VIII. ALL OTHERS</b>	<b>59,152</b>	<b>166,67,03</b>	<b>38,421</b>	<b>156,19,44</b>	<b>12,538</b>	<b>48,14,53</b>	<b>5,845</b>	<b>75,73,06</b>
<b>TOTAL BANK CREDIT</b>	<b>2,95,331</b>	<b>903,07,53</b>	<b>3,75,620</b>	<b>1604,32,00</b>	<b>1,10,687</b>	<b>505,58,31</b>	<b>1,11,842</b>	<b>635,61,37</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	3,990	7,80,90	3,284	16,76,04	2,428	3,00,14	835	6,33,45
2. Other Small Scale Industries	2,517	25,04,85	4,619	66,42,86	1,393	7,05,32	2,243	42,86,43

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION — MARCH 2002**

(Amount in Rupees Thousand)

BANGALORE URBAN		BELGAUM		BELLARY		BIDAR		BIJAPUR		CHAMARAJANAGAR		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
5	6	7	8	9	10	11	12	13	14	15	16	
20,626	919,49,00	1,41,475	479,30,02	69,782	314,42,23	45,637	85,34,56	64,680	245,79,62	33,060	69,91,67	I
17,126	126,57,21	1,39,886	440,85,92	67,601	252,50,60	45,334	81,39,35	64,178	239,69,61	31,923	64,81,11	1
3,500	792,91,79	1,589	38,44,10	2,181	61,91,63	303	3,95,21	502	6,10,01	1,137	5,10,56	2
<b>88,171</b>	<b>10910,91,27</b>	<b>10,957</b>	<b>177,25,91</b>	<b>10,169</b>	<b>2005,07,19</b>	<b>1,569</b>	<b>26,67,22</b>	<b>4,021</b>	<b>71,06,08</b>	<b>1,473</b>	<b>7,83,99</b>	<b>II</b>
308	102,35,75	29	2,10,17	80	32,62,31	5	54,10	10	1,44,21	9	33,81	1
85,674	8780,40,82	10,506	149,48,03	9,934	1940,30,98	1,464	22,77,31	3,940	66,95,86	1,403	4,89,36	2
176	1461,57,69	9	21,84	4	25,11,39	11	69,99	2	30,81	4	1,99,78	3
2,013	566,57,01	413	25,45,87	151	7,02,51	89	2,65,82	69	2,35,20	57	61,04	4
<b>9,247</b>	<b>263,29,87</b>	<b>2,878</b>	<b>30,09,51</b>	<b>1,375</b>	<b>10,06,46</b>	<b>1,380</b>	<b>6,54,11</b>	<b>931</b>	<b>10,44,65</b>	<b>72</b>	<b>69,86</b>	<b>III</b>
<b>22,573</b>	<b>1423,60,20</b>	<b>10,882</b>	<b>61,24,52</b>	<b>5,933</b>	<b>31,01,56</b>	<b>3,842</b>	<b>10,01,81</b>	<b>6,204</b>	<b>42,38,69</b>	<b>2,049</b>	<b>4,66,40</b>	<b>IV</b>
<b>16,89,330</b>	<b>4458,39,82</b>	<b>78,689</b>	<b>306,43,90</b>	<b>45,244</b>	<b>136,50,55</b>	<b>18,463</b>	<b>63,56,45</b>	<b>26,238</b>	<b>126,87,69</b>	<b>12,880</b>	<b>27,36,58</b>	<b>V</b>
39,777	109,64,79	6,522	20,83,18	5,344	9,18,50	1,144	2,48,37	2,336	7,84,25	246	31,77	1
59,217	1568,39,81	7,104	117,12,58	3,042	40,31,15	1,939	27,84,75	3,387	55,38,88	521	6,23,39	2
15,90,336	2780,35,22	65,063	168,48,14	36,858	87,00,90	15,380	33,23,33	20,515	63,64,56	12,113	20,81,42	3
<b>29,199</b>	<b>1314,06,46</b>	<b>21,731</b>	<b>121,08,88</b>	<b>19,400</b>	<b>83,77,11</b>	<b>11,513</b>	<b>30,85,03</b>	<b>12,759</b>	<b>37,71,48</b>	<b>7,306</b>	<b>21,89,53</b>	<b>VI</b>
4,791	764,72,74	974	27,41,61	698	28,45,59	1,177	9,18,03	471	8,26,36	41	6,18,57	1
24,408	549,33,72	20,757	93,67,27	18,702	55,31,52	10,336	21,67,00	12,288	29,45,12	7,265	15,70,96	2
<b>3,184</b>	<b>1007,58,86</b>	<b>281</b>	<b>6,38,75</b>	<b>305</b>	<b>4,74,64</b>	<b>16</b>	<b>15,88</b>	<b>131</b>	<b>3,03,28</b>	<b>58</b>	<b>58,15</b>	<b>VII</b>
<b>1,20,313</b>	<b>2475,18,50</b>	<b>35,481</b>	<b>141,54,67</b>	<b>18,581</b>	<b>108,49,08</b>	<b>6,515</b>	<b>21,06,52</b>	<b>11,036</b>	<b>72,20,78</b>	<b>5,137</b>	<b>8,79,71</b>	<b>VIII</b>
<b>19,82,643</b>	<b>22772,53,98</b>	<b>3,02,374</b>	<b>1323,36,16</b>	<b>1,70,789</b>	<b>2694,08,82</b>	<b>88,935</b>	<b>244,21,58</b>	<b>1,26,000</b>	<b>609,52,27</b>	<b>62,035</b>	<b>141,75,89</b>	<b>Total</b>
2,913	93,29,95	3,666	12,59,49	3,638	12,61,10	602	1,16,51	2,426	5,35,10	449	1,24,20	1
35,287	997,00,87	4,916	50,09,63	4,115	35,21,09	671	13,93,33	1,320	9,29,42	681	2,30,93	2

CHIKMAGALUR		CHITRADURGA		DAKSHIN KANNADA		DAVANGERE		DHARWAD		GADAG		Item No.
No. of Accounts	Amount Outstanding											
17	18	19	20	21	22	23	24	25	26	27	28	
<b>60,377</b>	<b>601,26,13</b>	<b>60,798</b>	<b>161,58,82</b>	<b>37,873</b>	<b>163,88,04</b>	<b>63,699</b>	<b>237,57,21</b>	<b>41,128</b>	<b>157,25,98</b>	<b>31,339</b>	<b>84,19,66</b>	<b>I</b>
59,105	515,92,26	59,284	144,68,80	37,573	141,39,42	62,838	198,11,00	40,297	130,19,51	30,867	82,58,59	1
1,272	85,33,87	1,514	16,90,02	300	22,48,62	861	39,46,21	831	27,06,47	472	1,61,07	2
<b>3,810</b>	<b>87,89,52</b>	<b>3,489</b>	<b>46,84,87</b>	<b>9,195</b>	<b>1330,89,35</b>	<b>4,627</b>	<b>91,01,57</b>	<b>5,565</b>	<b>321,30,46</b>	<b>2,381</b>	<b>12,27,41</b>	<b>II</b>
6	68,61	1	15,71	29	2,59,08	22	65,84	11	2,17,38	1	7,84	1
3,606	77,67,16	3,399	44,75,52	8,482	1167,01,53	4,413	82,46,94	4,835	199,53,40	2,307	10,59,90	2
20	1,20,50	3	15,49	22	1,46,09	4	94,98	12	52,90	—	—	3
178	8,33,25	86	1,78,15	662	159,82,65	188	6,93,81	707	119,06,78	73	1,59,67	4
<b>977</b>	<b>9,07,23</b>	<b>789</b>	<b>9,55,72</b>	<b>4,774</b>	<b>64,87,30</b>	<b>863</b>	<b>6,55,36</b>	<b>2,912</b>	<b>76,13,33</b>	<b>510</b>	<b>3,80,82</b>	<b>III</b>
<b>4,437</b>	<b>12,49,55</b>	<b>6,380</b>	<b>11,01,88</b>	<b>9,592</b>	<b>190,50,16</b>	<b>3,895</b>	<b>13,24,80</b>	<b>5,985</b>	<b>69,45,20</b>	<b>2,380</b>	<b>7,93,16</b>	<b>IV</b>
<b>33,818</b>	<b>133,04,37</b>	<b>27,347</b>	<b>80,32,14</b>	<b>71,543</b>	<b>492,50,56</b>	<b>34,070</b>	<b>119,76,86</b>	<b>58,828</b>	<b>360,98,61</b>	<b>16,237</b>	<b>42,98,43</b>	<b>V</b>
3,440	8,97,41	3,973	4,35,38	4,539	12,59,02	2,793	7,26,35	6,377	19,23,32	1,950	4,35,60	1
2,677	49,67,65	1,615	22,02,21	12,154	242,94,21	2,773	44,78,90	11,165	199,48,19	1,300	15,86,11	2
27,701	74,39,31	21,759	53,94,55	54,850	236,97,33	28,504	67,71,61	41,286	142,27,10	12,987	22,76,72	3
<b>13,906</b>	<b>66,63,88</b>	<b>13,779</b>	<b>44,58,16</b>	<b>18,002</b>	<b>215,84,10</b>	<b>11,650</b>	<b>73,66,42</b>	<b>12,208</b>	<b>135,55,70</b>	<b>5,971</b>	<b>25,65,86</b>	<b>VI</b>
917	25,25,84	523	18,25,94	906	67,62,97	383	34,84,97	1,166	39,48,65	202	8,35,84	1
12,989	41,38,04	13,256	26,32,22	17,096	148,21,13	11,267	38,81,45	11,042	96,07,05	5,769	17,30,02	2
<b>21</b>	<b>25,29</b>	<b>82</b>	<b>13,18,31</b>	<b>308</b>	<b>29,63,78</b>	<b>26</b>	<b>72,69</b>	<b>164</b>	<b>49,89,39</b>	<b>56</b>	<b>87,11</b>	<b>VII</b>
<b>8,607</b>	<b>46,01,95</b>	<b>6,208</b>	<b>17,84,33</b>	<b>19,438</b>	<b>142,18,85</b>	<b>10,292</b>	<b>41,51,25</b>	<b>17,540</b>	<b>174,63,18</b>	<b>7,785</b>	<b>17,15,91</b>	<b>VIII</b>
<b>1,25,953</b>	<b>956,67,92</b>	<b>1,18,872</b>	<b>384,94,23</b>	<b>1,70,723</b>	<b>2630,32,14</b>	<b>1,29,122</b>	<b>584,06,16</b>	<b>1,44,330</b>	<b>1345,21,85</b>	<b>66,659</b>	<b>194,88,36</b>	<b>Total</b>
1,411	2,43,98	622	2,02,41	1,506	17,01,61	1,786	5,10,56	892	17,16,97	893	2,08,15	1
1,882	8,45,73	1,973	20,53,68	5,432	148,56,00	1,942	12,67,40	2,867	48,99,97	1,134	5,73,22	2

**TABLE NO. 5.9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF**

**SOUTHERN REGION**

**STATE : KARNATAKA (Contd.)**

OCCUPATION	GULBARGA		HASSAN		HAVERI		KODAGU	
	No. of Accounts	Amount Out- standing						
	29	30	31	32	33	34	35	36
<b>I. AGRICULTURE</b>	<b>1,25,566</b>	<b>292,13,18</b>	<b>84,418</b>	<b>339,47,67</b>	<b>55,506</b>	<b>138,03,31</b>	<b>34,759</b>	<b>335,40,13</b>
1. Direct Finance	1,24,624	251,48,98	82,426	314,64,10	54,839	131,14,57	34,179	310,86,89
2. Indirect Finance	942	40,64,20	1,992	24,83,57	667	6,88,74	580	24,53,24
<b>II. INDUSTRY</b>	<b>5,173</b>	<b>70,63,10</b>	<b>3,280</b>	<b>91,69,91</b>	<b>2,287</b>	<b>22,35,14</b>	<b>3,636</b>	<b>34,94,41</b>
1. Mining & Quarrying	20	1,59,86	17	1,06,98	—	—	—	—
2. Manufacturing & Processing	4,837	53,39,23	3,011	78,49,16	2,208	19,84,38	3,489	28,53,83
3. Electricity, Gas & Water	1	39,79	4	31,88	—	—	1	7,18
4. Construction	315	15,24,22	248	11,81,89	79	2,50,76	146	6,33,40
<b>III. TRANSPORT OPERATORS</b>	<b>1,779</b>	<b>8,70,99</b>	<b>779</b>	<b>12,42,70</b>	<b>580</b>	<b>4,84,54</b>	<b>830</b>	<b>10,36,76</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>7,037</b>	<b>23,86,92</b>	<b>3,303</b>	<b>22,03,73</b>	<b>2,456</b>	<b>7,22,55</b>	<b>2,260</b>	<b>14,19,96</b>
<b>V. PERSONAL LOANS</b>	<b>46,296</b>	<b>162,04,16</b>	<b>45,904</b>	<b>143,47,89</b>	<b>25,529</b>	<b>57,71,01</b>	<b>19,877</b>	<b>104,99,99</b>
1. Loans for Purchase of Consumer Durables	3,283	5,28,64	2,081	3,87,92	2,488	5,68,10	1,216	3,22,54
2. Loans for Housing	4,939	70,53,74	3,265	48,97,45	1,779	20,14,64	2,257	36,62,53
3. Rest of the Personal Loans	38,074	86,21,78	40,558	90,62,52	21,262	31,88,27	16,404	65,14,92
<b>VI. TRADE</b>	<b>20,597</b>	<b>75,39,26</b>	<b>11,897</b>	<b>68,88,24</b>	<b>7,461</b>	<b>34,11,40</b>	<b>7,322</b>	<b>37,15,90</b>
1. Wholesale Trade	1,091	13,92,51	361	25,39,30	364	14,93,78	337	6,37,98
2. Retail Trade	19,506	61,46,75	11,536	43,48,94	7,097	19,17,62	6,985	30,77,92
<b>VII. FINANCE</b>	<b>47</b>	<b>1,03,73</b>	<b>63</b>	<b>68,35</b>	<b>19</b>	<b>16,69</b>	<b>67</b>	<b>1,87,34</b>
<b>VIII. ALL OTHERS</b>	<b>15,151</b>	<b>58,18,63</b>	<b>14,008</b>	<b>41,77,25</b>	<b>9,293</b>	<b>18,13,88</b>	<b>4,728</b>	<b>34,61,72</b>
<b>TOTAL BANK CREDIT</b>	<b>2,21,646</b>	<b>691,99,97</b>	<b>1,63,652</b>	<b>720,45,74</b>	<b>1,03,131</b>	<b>282,58,52</b>	<b>73,479</b>	<b>573,56,21</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,748	6,00,60	593	2,50,24	864	1,58,52	604	1,15,22
2. Other Small Scale Industries	2,463	16,33,91	1,890	11,96,31	1,165	4,29,32	2,488	10,15,57

OCCUPATION	KOLAR		KOPPAL		MANDYA		MYSORE	
	No. of Accounts	Amount Out- standing						
	37	38	39	40	41	42	43	44
<b>I. AGRICULTURE</b>	<b>1,06,969</b>	<b>203,63,01</b>	<b>46,341</b>	<b>179,00,16</b>	<b>80,227</b>	<b>154,02,40</b>	<b>76,693</b>	<b>189,14,83</b>
1. Direct Finance	1,04,763	188,67,87	45,338	162,83,65	77,596	144,81,35	75,510	164,33,62
2. Indirect Finance	2,206	14,95,14	1,003	16,16,51	2,631	9,21,05	1,183	24,81,21
<b>II. INDUSTRY</b>	<b>5,776</b>	<b>66,50,20</b>	<b>4,591</b>	<b>21,19,76</b>	<b>2,793</b>	<b>63,81,62</b>	<b>6,762</b>	<b>551,82,02</b>
1. Mining & Quarrying	7	5,95,14	8	1,31,38	3	8,28	17	2,02,87
2. Manufacturing & Processing	5,517	52,70,21	4,434	16,03,70	2,597	55,36,34	6,260	517,30,39
3. Electricity, Gas & Water	4	36,61	—	—	8	1,00,55	26	6,70,27
4. Construction	248	7,48,24	149	3,84,68	185	7,36,45	459	25,78,49
<b>III. TRANSPORT OPERATORS</b>	<b>630</b>	<b>4,88,45</b>	<b>556</b>	<b>2,39,51</b>	<b>396</b>	<b>5,40,13</b>	<b>1,651</b>	<b>11,62,26</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>4,761</b>	<b>24,12,12</b>	<b>2,982</b>	<b>10,54,69</b>	<b>2,487</b>	<b>8,16,03</b>	<b>6,403</b>	<b>122,13,94</b>
<b>V. PERSONAL LOANS</b>	<b>36,423</b>	<b>104,77,50</b>	<b>18,164</b>	<b>50,45,43</b>	<b>34,331</b>	<b>84,46,20</b>	<b>98,146</b>	<b>469,90,87</b>
1. Loans for Purchase of Consumer Durables	5,118	8,95,08	953	1,65,83	2,698	4,93,37	5,965	14,38,51
2. Loans for Housing	4,157	32,61,58	1,225	18,09,23	2,033	25,90,42	11,057	202,87,65
3. Rest of the Personal Loans	27,148	63,20,84	15,986	30,70,37	29,600	53,62,41	81,124	252,64,71
<b>VI. TRADE</b>	<b>10,748</b>	<b>62,85,24</b>	<b>9,629</b>	<b>31,10,10</b>	<b>8,610</b>	<b>37,80,26</b>	<b>25,732</b>	<b>153,13,56</b>
1. Wholesale Trade	1,368	33,60,22	1,053	11,25,55	324	13,29,07	924	43,25,25
2. Retail Trade	9,380	29,25,02	8,576	19,84,55	8,286	24,51,19	24,808	109,88,31
<b>VII. FINANCE</b>	<b>363</b>	<b>2,28,53</b>	<b>41</b>	<b>1,50,58</b>	<b>92</b>	<b>1,05,23</b>	<b>255</b>	<b>4,91,08</b>
<b>VIII. ALL OTHERS</b>	<b>9,727</b>	<b>40,72,24</b>	<b>7,428</b>	<b>25,28,12</b>	<b>10,255</b>	<b>31,50,28</b>	<b>27,832</b>	<b>168,16,95</b>
<b>TOTAL BANK CREDIT</b>	<b>1,75,397</b>	<b>509,77,29</b>	<b>89,732</b>	<b>321,48,35</b>	<b>1,39,191</b>	<b>386,22,15</b>	<b>2,43,474</b>	<b>1670,85,51</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	774	3,39,71	1,926	3,75,91	692	2,15,87	688	7,21,71
2. Other Small Scale Industries	3,919	21,21,67	1,886	5,36,82	1,648	13,41,26	4,192	104,44,11

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION — MARCH 2002**

(Amount in Rupees Thousand)

**STATE : KERALA**

RAICHUR		SHIMOGA		TUMKUR		UDIPI		UTTAR KANNADA		ALAPUZHA		
No. of Accounts	Amount Outstanding	Item No.										
45	46	47	48	49	50	51	52	53	54	1	2	
63,249	246,67,29	77,566	301,51,90	85,519	193,67,57	22,017	59,76,09	20,118	61,71,61	54,583	119,79,31	I
61,991	212,35,81	75,688	221,09,57	83,896	167,02,30	21,249	54,37,63	19,805	53,21,98	52,553	107,68,96	1
1,258	34,31,48	1,878	80,42,33	1,623	26,65,27	768	5,38,46	313	8,49,63	2,030	12,10,35	2
<b>7,531</b>	<b>142,37,70</b>	<b>7,555</b>	<b>115,63,39</b>	<b>7,515</b>	<b>113,28,32</b>	<b>5,920</b>	<b>140,68,84</b>	<b>5,555</b>	<b>104,78,07</b>	<b>17,917</b>	<b>356,93,28</b>	<b>II</b>
5	88,17	2	5,83	12	35,32	18	73,80	7	81,11	11	56,61	1
7,403	135,58,88	7,300	102,46,53	7,304	105,36,28	5,525	122,79,05	5,376	96,26,90	17,258	332,24,71	2
3	66,68	1	2,05	3	32,10	13	91,58	2	8,16	9	43,44	3
120	5,23,97	252	13,08,98	196	7,24,62	364	16,24,41	170	7,61,90	639	23,68,52	4
<b>2,178</b>	<b>5,26,62</b>	<b>2,249</b>	<b>24,82,42</b>	<b>1,228</b>	<b>6,23,26</b>	<b>2,945</b>	<b>39,79,14</b>	<b>1,681</b>	<b>10,26,18</b>	<b>3,592</b>	<b>25,44,15</b>	<b>III</b>
<b>3,865</b>	<b>11,49,92</b>	<b>5,875</b>	<b>42,32,49</b>	<b>4,237</b>	<b>13,65,99</b>	<b>7,086</b>	<b>74,58,45</b>	<b>5,575</b>	<b>21,24,23</b>	<b>5,915</b>	<b>41,66,12</b>	<b>IV</b>
<b>29,864</b>	<b>91,19,42</b>	<b>46,406</b>	<b>197,06,25</b>	<b>46,611</b>	<b>145,40,46</b>	<b>39,052</b>	<b>215,98,16</b>	<b>30,157</b>	<b>107,30,42</b>	<b>81,765</b>	<b>344,90,62</b>	<b>V</b>
2,724	3,47,60	3,408	8,55,93	4,455	9,41,99	1,267	2,67,67	1,917	4,10,51	5,215	11,07,11	1
3,362	29,77,77	5,399	78,16,80	4,357	58,85,84	6,670	95,67,24	2,635	41,63,77	9,833	135,24,16	2
23,778	57,94,05	37,599	110,33,52	37,799	77,12,63	31,115	117,63,25	25,605	61,56,14	66,717	198,59,35	3
<b>13,429</b>	<b>50,94,60</b>	<b>16,266</b>	<b>106,46,96</b>	<b>20,095</b>	<b>82,29,28</b>	<b>13,345</b>	<b>73,33,72</b>	<b>20,808</b>	<b>91,84,68</b>	<b>23,002</b>	<b>226,54,06</b>	<b>VI</b>
719	11,31,44	941	41,84,46	1,338	37,94,81	405	15,55,89	1,556	24,90,30	816	113,64,16	1
12,710	39,63,16	15,325	64,62,50	18,757	44,34,47	12,940	57,77,83	19,252	66,94,38	22,186	112,89,90	2
<b>54</b>	<b>53,57</b>	<b>39</b>	<b>4,09,78</b>	<b>77</b>	<b>53,52</b>	<b>166</b>	<b>62,79,21</b>	<b>114</b>	<b>2,71,29</b>	<b>1,234</b>	<b>5,34,49</b>	<b>VII</b>
<b>9,895</b>	<b>39,93,68</b>	<b>12,277</b>	<b>55,46,73</b>	<b>11,979</b>	<b>30,97,14</b>	<b>12,123</b>	<b>59,13,26</b>	<b>9,554</b>	<b>35,35,00</b>	<b>64,921</b>	<b>173,87,95</b>	<b>VIII</b>
<b>1,30,065</b>	<b>588,42,80</b>	<b>1,68,233</b>	<b>847,39,92</b>	<b>1,77,261</b>	<b>586,05,54</b>	<b>1,02,654</b>	<b>726,06,87</b>	<b>93,562</b>	<b>435,21,48</b>	<b>2,52,929</b>	<b>1294,49,98</b>	<b>Total</b>
2,555	7,62,28	3,025	8,94,91	2,497	5,88,14	1,582	6,99,79	2,840	14,11,67	5,102	20,99,07	1
3,482	24,35,74	3,411	32,79,01	3,528	21,54,60	3,170	74,35,50	1,844	14,91,82	8,995	124,13,21	2

CANNUR		ERNAKULAM		IDUKKI		KASARAGOD		KOLLAM		KOTTAYAM		Item No.
No. of Accounts	Amount Outstanding											
3	4	5	6	7	8	9	10	11	12	13	14	
<b>1,20,999</b>	<b>215,20,00</b>	<b>67,024</b>	<b>298,11,36</b>	<b>42,793</b>	<b>130,41,23</b>	<b>1,00,468</b>	<b>163,53,66</b>	<b>48,924</b>	<b>123,93,47</b>	<b>68,037</b>	<b>190,35,36</b>	<b>I</b>
1,19,906	205,03,22	65,746	243,74,89	42,636	119,90,79	1,00,410	161,96,59	48,549	115,64,51	67,434	169,64,06	1
1,093	10,16,78	1,278	54,36,47	157	10,50,44	58	1,57,07	375	8,28,96	603	20,71,30	2
<b>10,278</b>	<b>189,23,77</b>	<b>27,897</b>	<b>1742,03,69</b>	<b>2,600</b>	<b>48,56,77</b>	<b>4,516</b>	<b>53,95,21</b>	<b>14,890</b>	<b>490,25,56</b>	<b>15,620</b>	<b>259,58,05</b>	<b>II</b>
23	1,33,28	52	54,31,19	7	59,36	12	64,98	8	1,35,34	11	34,97	1
9,632	156,94,17	25,936	1533,25,74	2,431	41,44,14	4,264	29,16,25	14,412	458,40,99	15,148	230,15,78	2
5	17,50	35	9,88,46	3	36,27	3	11,54,86	7	43,13	5	34,69	3
618	30,78,82	1,874	144,58,30	159	6,17,00	237	12,59,12	463	30,06,10	456	28,72,61	4
<b>3,055</b>	<b>21,22,21</b>	<b>4,390</b>	<b>100,34,86</b>	<b>636</b>	<b>6,44,73</b>	<b>1,494</b>	<b>11,31,25</b>	<b>3,609</b>	<b>27,88,77</b>	<b>3,009</b>	<b>26,60,49</b>	<b>III</b>
<b>10,110</b>	<b>50,61,15</b>	<b>12,423</b>	<b>362,26,13</b>	<b>2,093</b>	<b>14,72,44</b>	<b>5,634</b>	<b>17,58,53</b>	<b>7,086</b>	<b>45,50,68</b>	<b>5,119</b>	<b>57,72,75</b>	<b>IV</b>
<b>45,965</b>	<b>290,88,49</b>	<b>1,59,066</b>	<b>1033,65,07</b>	<b>23,300</b>	<b>109,96,90</b>	<b>19,381</b>	<b>101,36,48</b>	<b>67,601</b>	<b>346,97,89</b>	<b>72,615</b>	<b>450,40,90</b>	<b>V</b>
3,295	5,94,19	9,295	26,88,03	1,811	3,85,80	742	1,28,74	3,590	9,54,52	4,642	15,29,60	1
10,351	146,22,32	30,658	478,49,56	4,457	59,99,05	4,198	50,38,48	9,967	142,74,22	12,461	196,97,74	2
32,319	138,71,98	1,19,113	528,27,48	17,032	46,12,05	14,441	49,69,26	54,044	194,69,15	55,512	238,13,56	3
<b>57,855</b>	<b>194,98,66</b>	<b>30,622</b>	<b>862,38,68</b>	<b>8,318</b>	<b>71,19,13</b>	<b>38,094</b>	<b>83,05,29</b>	<b>16,643</b>	<b>226,20,68</b>	<b>21,363</b>	<b>254,04,44</b>	<b>VI</b>
595	33,56,32	3,121	317,16,55	228	13,39,72	1,227	9,55,98	804	74,33,17	949	92,67,02	1
57,260	161,42,34	27,501	545,22,13	8,090	57,79,41	36,867	73,49,31	15,839	151,87,51	20,414	161,37,42	2
<b>229</b>	<b>2,61,81</b>	<b>512</b>	<b>30,42,60</b>	<b>29</b>	<b>4,27,89</b>	<b>26</b>	<b>37,11</b>	<b>124</b>	<b>5,01,13</b>	<b>334</b>	<b>13,58,81</b>	<b>VII</b>
<b>26,160</b>	<b>109,81,30</b>	<b>91,302</b>	<b>961,24,49</b>	<b>25,983</b>	<b>92,59,55</b>	<b>13,181</b>	<b>56,59,69</b>	<b>49,232</b>	<b>204,31,94</b>	<b>42,615</b>	<b>256,42,65</b>	<b>VIII</b>
<b>2,74,651</b>	<b>1074,57,39</b>	<b>3,93,236</b>	<b>5390,46,88</b>	<b>1,05,752</b>	<b>478,18,64</b>	<b>1,82,794</b>	<b>487,77,22</b>	<b>2,08,109</b>	<b>1470,10,12</b>	<b>2,28,712</b>	<b>1508,73,45</b>	<b>Total</b>
4,650	25,00,81	3,572	36,07,65	771	3,63,51	2,387	5,69,23	2,912	9,81,68	3,608	15,45,65	1
3,891	59,95,35	16,505	334,07,61	1,257	21,10,61	1,598	19,86,60	8,700	219,57,61	9,062	90,74,88	2

**TABLE NO. 5.9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF**

**SOUTHERN REGION**

**STATE : KERALA (Contd.)**

OCCUPATION	KOZHIKODE		MALAPPURAM		PALAKKAD		PATHANAMTHITTA	
	No. of Accounts	Amount Out- standing						
	15	16	17	18	19	20	21	22
<b>I. AGRICULTURE</b>	<b>2,07,958</b>	<b>257,99,50</b>	<b>1,75,595</b>	<b>234,56,79</b>	<b>1,12,408</b>	<b>206,37,61</b>	<b>35,414</b>	<b>79,38,08</b>
1. Direct Finance	2,03,184	246,84,20	1,74,241	229,67,51	1,10,733	197,03,00	34,891	65,97,26
2. Indirect Finance	4,774	11,15,30	1,354	4,89,28	1,675	9,34,61	523	13,40,82
<b>II. INDUSTRY</b>	<b>32,252</b>	<b>337,74,33</b>	<b>23,376</b>	<b>102,08,06</b>	<b>13,887</b>	<b>297,85,94</b>	<b>7,288</b>	<b>73,40,37</b>
1. Mining & Quarrying	21	44,51,98	8	30,07	20	81,20	24	2,83,84
2. Manufacturing & Processing	31,622	259,56,55	22,887	78,42,02	13,307	264,84,79	6,941	51,36,45
3. Electricity, Gas & Water	3	35,08	2	19,33	10	12,98,05	3	10,83
4. Construction	606	33,30,72	479	23,16,64	550	19,21,90	320	19,09,25
<b>III. TRANSPORT OPERATORS</b>	<b>3,760</b>	<b>33,70,00</b>	<b>3,561</b>	<b>19,67,59</b>	<b>2,668</b>	<b>18,82,48</b>	<b>3,137</b>	<b>19,73,51</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>15,943</b>	<b>106,08,87</b>	<b>10,465</b>	<b>52,73,38</b>	<b>7,459</b>	<b>36,66,50</b>	<b>4,090</b>	<b>33,51,96</b>
<b>V. PERSONAL LOANS</b>	<b>81,312</b>	<b>388,18,05</b>	<b>43,813</b>	<b>201,29,83</b>	<b>73,568</b>	<b>317,11,11</b>	<b>50,446</b>	<b>309,59,39</b>
1. Loans for Purchase of Consumer Durables	7,549	14,04,37	3,575	6,83,96	5,060	9,06,50	1,911	3,91,29
2. Loans for Housing	14,455	189,81,68	8,189	100,61,83	11,820	156,86,18	7,369	112,93,70
3. Rest of the Personal Loans	59,308	184,32,00	32,049	93,84,04	56,688	151,18,43	41,166	192,74,40
<b>VI. TRADE</b>	<b>51,533</b>	<b>333,99,73</b>	<b>54,049</b>	<b>175,72,67</b>	<b>24,052</b>	<b>136,18,61</b>	<b>9,608</b>	<b>206,26,73</b>
1. Wholesale Trade	1,087	118,86,41	1,584	28,02,53	749	23,73,05	582	131,54,32
2. Retail Trade	50,446	215,13,32	52,465	147,70,14	23,303	112,45,56	9,026	74,72,41
<b>VII. FINANCE</b>	<b>559</b>	<b>32,26,23</b>	<b>378</b>	<b>7,35,56</b>	<b>323</b>	<b>1,53,57</b>	<b>214</b>	<b>2,36,32</b>
<b>VIII. ALL OTHERS</b>	<b>44,963</b>	<b>203,84,61</b>	<b>34,931</b>	<b>77,76,81</b>	<b>41,608</b>	<b>147,95,92</b>	<b>35,002</b>	<b>115,78,15</b>
<b>TOTAL BANK CREDIT</b>	<b>4,38,280</b>	<b>1693,81,32</b>	<b>3,46,168</b>	<b>871,20,69</b>	<b>2,75,973</b>	<b>1162,51,74</b>	<b>1,45,199</b>	<b>840,04,51</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	10,836	22,92,95	8,257	14,76,63	3,068	14,06,33	1,264	5,83,91
2. Other Small Scale Industries	17,784	95,62,02	12,725	45,67,72	8,544	80,81,71	4,261	24,93,14

**STATE : TAMIL NADU**

OCCUPATION	THIRUVANANTHAPURAM		THRISSUR		WAYANAD		ARIYALUR	
	No. of Accounts	Amount Out- standing						
	23	24	25	26	27	28	1	2
<b>I. AGRICULTURE</b>	<b>90,765</b>	<b>247,28,01</b>	<b>73,777</b>	<b>170,11,86</b>	<b>1,11,396</b>	<b>248,36,27</b>	<b>49,542</b>	<b>63,03,24</b>
1. Direct Finance	80,018	178,16,47	72,878	156,57,69	1,10,916	241,23,41	49,254	62,21,17
2. Indirect Finance	10,747	69,11,54	899	13,54,17	480	7,12,86	288	82,07
<b>II. INDUSTRY</b>	<b>16,305</b>	<b>624,06,74</b>	<b>22,819</b>	<b>396,74,71</b>	<b>4,528</b>	<b>51,27,81</b>	<b>1,369</b>	<b>75,03,01</b>
1. Mining & Quarrying	36	13,35,94	25	2,03,80	2	43,88	32	72,29
2. Manufacturing & Processing	14,289	283,68,65	22,086	362,54,38	4,362	44,37,03	1,320	73,87,34
3. Electricity, Gas & Water	62	266,75,67	13	1,45,98	2	2,99	—	—
4. Construction	1,918	60,26,48	695	30,70,55	162	6,43,91	17	43,38
<b>III. TRANSPORT OPERATORS</b>	<b>5,242</b>	<b>36,30,00</b>	<b>2,919</b>	<b>30,48,99</b>	<b>812</b>	<b>4,44,31</b>	<b>83</b>	<b>62,88</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>9,735</b>	<b>193,04,17</b>	<b>11,593</b>	<b>82,36,24</b>	<b>4,844</b>	<b>10,06,19</b>	<b>1,521</b>	<b>2,46,03</b>
<b>V. PERSONAL LOANS</b>	<b>1,80,440</b>	<b>912,46,91</b>	<b>98,560</b>	<b>600,48,12</b>	<b>15,699</b>	<b>64,73,46</b>	<b>8,221</b>	<b>13,91,86</b>
1. Loans for Purchase of Consumer Durables	7,817	33,51,54	7,984	17,20,10	1,902	3,20,54	792	91,10
2. Loans for Housing	25,532	385,62,26	20,913	288,92,48	3,122	28,16,60	416	3,13,56
3. Rest of the Personal Loans	1,47,091	493,33,11	69,663	294,35,54	10,675	33,36,32	7,013	9,87,20
<b>VI. TRADE</b>	<b>33,666</b>	<b>1362,61,14</b>	<b>27,692</b>	<b>420,62,19</b>	<b>22,300</b>	<b>59,89,41</b>	<b>1,546</b>	<b>5,24,84</b>
1. Wholesale Trade	1,766	1129,32,43	1,661	194,19,07	269	8,14,44	475	2,45,38
2. Retail Trade	31,900	233,28,71	26,031	226,43,12	22,031	51,74,97	1,071	2,79,46
<b>VII. FINANCE</b>	<b>186</b>	<b>41,25,47</b>	<b>199</b>	<b>10,85,50</b>	<b>7</b>	<b>54,15</b>	<b>46</b>	<b>23,45</b>
<b>VIII. ALL OTHERS</b>	<b>1,06,846</b>	<b>422,55,55</b>	<b>43,259</b>	<b>263,10,70</b>	<b>14,480</b>	<b>49,32,16</b>	<b>2,871</b>	<b>5,78,97</b>
<b>TOTAL BANK CREDIT</b>	<b>4,43,185</b>	<b>3839,57,99</b>	<b>2,80,818</b>	<b>1974,78,31</b>	<b>1,74,066</b>	<b>488,63,76</b>	<b>65,199</b>	<b>166,34,28</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	3,606	13,20,27	5,394	32,81,96	1,481	3,37,38	316	43,03
2. Other Small Scale Industries	8,196	68,49,74	12,628	143,04,69	2,719	6,93,69	732	1,82,94

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION — MARCH 2002**

(Amount in Rupees Thousand)

CHENNAI		COIMBATORE		CUDDALORE		DHARMAPURI		DINDIGUL		ERODE		Item No.
No. of Accounts	Amount Out-standing											
3	4	5	6	7	8	9	10	11	12	13	14	
18,563	668,85,21	1,03,841	423,84,26	1,03,339	212,54,70	1,20,261	228,33,67	89,890	163,97,86	1,57,730	366,21,51	I
8,332	152,22,63	1,01,387	330,46,87	1,02,292	191,80,80	1,19,169	199,27,51	88,617	154,18,77	1,50,728	330,63,21	1
10,231	516,62,58	2,454	93,37,39	1,047	20,73,90	1,092	29,06,16	1,273	9,79,09	7,002	35,58,30	2
<b>1,13,767</b>	<b>14785,37,56</b>	<b>45,609</b>	<b>5702,24,87</b>	<b>2,787</b>	<b>462,74,49</b>	<b>5,386</b>	<b>245,44,91</b>	<b>5,398</b>	<b>441,98,66</b>	<b>15,080</b>	<b>787,93,81</b>	<b>II</b>
482	555,06,17	47	13,90,96	58	1,55,81	56	5,69,69	11	30,23	28	1,85,87	1
1,11,324	12729,17,19	44,875	5613,82,49	2,507	170,16,36	5,161	223,29,74	5,244	433,35,22	14,666	754,94,50	2
176	780,83,25	29	21,66,57	7	282,99,97	14	1,38,10	7	43,58	12	2,89,28	3
1,785	720,30,95	658	52,84,85	215	8,02,35	155	15,07,38	136	7,89,63	374	28,24,16	4
<b>2,899</b>	<b>698,88,52</b>	<b>1,578</b>	<b>32,07,28</b>	<b>456</b>	<b>4,94,18</b>	<b>471</b>	<b>5,51,06</b>	<b>909</b>	<b>6,90,83</b>	<b>831</b>	<b>14,55,02</b>	<b>III</b>
<b>18,018</b>	<b>2624,83,28</b>	<b>8,441</b>	<b>189,06,18</b>	<b>4,747</b>	<b>26,43,01</b>	<b>3,373</b>	<b>19,29,59</b>	<b>3,927</b>	<b>20,66,69</b>	<b>5,072</b>	<b>69,39,51</b>	<b>IV</b>
<b>5,63,418</b>	<b>4691,69,80</b>	<b>1,71,737</b>	<b>847,35,75</b>	<b>52,415</b>	<b>150,52,57</b>	<b>44,332</b>	<b>123,21,57</b>	<b>35,057</b>	<b>114,27,80</b>	<b>50,873</b>	<b>211,99,07</b>	<b>V</b>
30,276	84,88,33	16,041	53,51,86	7,081	10,63,40	3,936	7,05,14	2,720	4,89,68	3,918	7,17,64	1
54,421	2087,38,32	16,003	293,15,89	4,006	45,11,97	3,187	37,63,84	2,777	32,72,77	5,568	94,60,69	2
4,78,721	2519,43,15	1,39,693	500,68,00	41,328	94,77,20	37,209	78,52,59	29,560	76,65,35	41,387	110,20,74	3
<b>30,918</b>	<b>3845,94,56</b>	<b>21,014</b>	<b>668,30,19</b>	<b>9,453</b>	<b>53,15,34</b>	<b>11,323</b>	<b>57,16,09</b>	<b>9,078</b>	<b>72,58,59</b>	<b>11,592</b>	<b>162,95,74</b>	<b>VI</b>
10,294	2985,90,56	3,247	312,58,72	1,118	18,05,94	439	14,67,28	610	27,44,49	801	65,32,30	1
20,624	860,04,00	17,767	355,71,47	8,335	35,09,40	10,884	42,48,81	8,468	45,14,10	10,791	97,63,44	2
<b>3,076</b>	<b>3080,90,89</b>	<b>580</b>	<b>74,68,60</b>	<b>108</b>	<b>1,84,36</b>	<b>127</b>	<b>5,57,64</b>	<b>164</b>	<b>2,15,80</b>	<b>192</b>	<b>5,60,43</b>	<b>VII</b>
<b>1,21,643</b>	<b>3393,51,03</b>	<b>57,604</b>	<b>607,06,19</b>	<b>10,817</b>	<b>47,02,44</b>	<b>22,168</b>	<b>74,74,90</b>	<b>15,074</b>	<b>63,13,73</b>	<b>19,194</b>	<b>100,14,91</b>	<b>VIII</b>
<b>8,72,302</b>	<b>33790,00,85</b>	<b>4,10,404</b>	<b>8544,63,32</b>	<b>1,84,122</b>	<b>959,21,09</b>	<b>2,07,441</b>	<b>759,29,43</b>	<b>1,59,497</b>	<b>885,69,96</b>	<b>2,60,564</b>	<b>1718,80,00</b>	<b>Total</b>
4,358	117,93,29	5,916	150,67,67	563	4,48,44	681	10,23,82	559	6,31,32	1,449	50,72,36	1
29,061	1525,77,72	24,099	1617,56,10	1,167	22,33,92	3,639	52,47,29	3,054	63,23,49	8,292	218,44,96	2

KANCHEEPURAM		KANYAKUMARI		KARUR		MADURAI		NAGAPATTINAM		NAMAKKAL		Item No.
No. of Accounts	Amount Out-standing											
15	16	17	18	19	20	21	22	23	24	25	26	
53,370	94,96,91	92,594	137,74,70	57,103	108,92,81	87,547	157,99,51	63,467	100,50,65	52,900	150,48,33	I
52,536	82,86,50	90,159	132,99,89	55,360	97,68,94	85,022	143,43,34	63,348	95,89,84	52,146	130,87,72	1
834	12,10,41	2,435	4,74,81	1,743	11,23,87	2,525	14,56,17	119	4,60,81	754	19,60,61	2
<b>8,647</b>	<b>760,41,52</b>	<b>9,793</b>	<b>135,57,00</b>	<b>3,194</b>	<b>264,24,76</b>	<b>13,128</b>	<b>835,35,31</b>	<b>3,310</b>	<b>29,61,98</b>	<b>5,613</b>	<b>164,22,01</b>	<b>II</b>
10	36,16	12	59,91	43	1,85,98	42	4,06,34	35	1,00,66	243	23,68,71	1
8,474	700,95,94	9,590	127,97,22	3,046	254,01,44	12,707	724,78,73	3,152	14,36,93	5,056	129,17,75	2
12	46,11,31	3	75,98	4	1,66,40	31	83,28,63	3	10,05,34	33	2,68,65	3
151	12,98,11	188	6,23,89	101	6,70,94	348	23,21,61	120	4,19,05	281	8,66,90	4
<b>632</b>	<b>4,21,89</b>	<b>1,131</b>	<b>7,25,28</b>	<b>279</b>	<b>7,14,69</b>	<b>1,197</b>	<b>16,38,83</b>	<b>529</b>	<b>4,33,00</b>	<b>1,350</b>	<b>52,74,71</b>	<b>III</b>
<b>4,528</b>	<b>33,21,48</b>	<b>6,537</b>	<b>36,13,86</b>	<b>1,916</b>	<b>11,08,26</b>	<b>5,064</b>	<b>91,96,03</b>	<b>3,454</b>	<b>11,35,14</b>	<b>2,353</b>	<b>32,73,08</b>	<b>IV</b>
<b>51,168</b>	<b>189,62,35</b>	<b>49,277</b>	<b>182,67,87</b>	<b>19,174</b>	<b>65,70,34</b>	<b>81,428</b>	<b>372,56,42</b>	<b>31,122</b>	<b>95,24,19</b>	<b>24,364</b>	<b>80,78,23</b>	<b>V</b>
2,814	5,52,00	2,527	5,71,05	1,345	1,71,70	6,946	15,77,48	1,987	3,59,43	1,249	2,30,41	1
8,352	85,79,36	4,542	49,13,99	1,876	25,22,47	11,028	145,90,73	2,632	30,00,80	2,160	26,90,06	2
40,002	98,30,99	42,208	127,82,83	15,953	38,76,17	63,454	210,88,21	26,503	61,63,96	20,955	51,57,76	3
<b>10,169</b>	<b>61,78,03</b>	<b>11,004</b>	<b>63,05,93</b>	<b>3,405</b>	<b>38,20,34</b>	<b>10,488</b>	<b>260,98,87</b>	<b>7,721</b>	<b>36,66,53</b>	<b>5,428</b>	<b>39,97,30</b>	<b>VI</b>
827	17,61,60	389	14,64,44	273	14,19,28	1,659	105,96,17	227	11,83,44	325	12,72,77	1
9,342	44,16,43	10,615	48,41,49	3,132	24,01,06	8,829	155,02,70	7,494	24,83,09	5,103	27,24,53	2
<b>87</b>	<b>7,31,96</b>	<b>716</b>	<b>2,41,49</b>	<b>101</b>	<b>1,96,42</b>	<b>272</b>	<b>10,45,42</b>	<b>30</b>	<b>2,06,83</b>	<b>109</b>	<b>64,27</b>	<b>VII</b>
<b>19,667</b>	<b>79,33,08</b>	<b>28,499</b>	<b>96,36,28</b>	<b>10,879</b>	<b>28,41,80</b>	<b>26,441</b>	<b>199,45,26</b>	<b>14,624</b>	<b>27,07,41</b>	<b>9,044</b>	<b>37,42,32</b>	<b>VIII</b>
<b>1,48,268</b>	<b>1230,87,22</b>	<b>1,99,551</b>	<b>661,22,41</b>	<b>96,051</b>	<b>525,69,42</b>	<b>2,25,565</b>	<b>1945,15,65</b>	<b>1,24,257</b>	<b>306,85,73</b>	<b>1,01,161</b>	<b>559,00,25</b>	<b>Total</b>
890	5,91,26	2,572	11,78,32	213	4,34,68	1,086	41,91,48	480	2,02,22	642	2,63,95	1
4,998	35,01,79	4,886	28,54,36	1,858	65,54,64	5,878	115,57,11	1,561	4,12,87	3,437	55,03,09	2

**TABLE NO. 5.9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF**

**SOUTHERN REGION**

**STATE: TAMIL NADU (Contd.)**

OCCUPATION	NILGIRIS		PERAMBALUR		PUDUKKOTTAI		RAMANATHAPURAM	
	No. of Accounts	Amount Out- standing						
	27	28	29	30	31	32	33	34
<b>I. AGRICULTURE</b>	<b>24,457</b>	<b>66,49,29</b>	<b>35,852</b>	<b>57,72,34</b>	<b>53,556</b>	<b>88,82,52</b>	<b>45,301</b>	<b>59,54,21</b>
1. Direct Finance	24,227	52,14,82	35,365	55,27,44	53,215	85,44,92	42,983	55,89,94
2. Indirect Finance	230	14,34,47	487	2,44,90	341	3,37,60	2,318	3,64,27
<b>II. INDUSTRY</b>	<b>1,546</b>	<b>94,36,38</b>	<b>730</b>	<b>17,88,83</b>	<b>2,088</b>	<b>50,08,72</b>	<b>4,646</b>	<b>60,68,94</b>
1. Mining & Quarrying	4	53,68	23	96,35	39	1,27,58	4	9,89
2. Manufacturing & Processing	1,492	91,72,93	680	16,02,99	1,995	47,49,57	4,468	24,49,40
3. Electricity, Gas & Water	—	—	1	1,77	1	2	5	35,00,07
4. Construction	50	2,09,77	26	87,72	53	1,31,55	169	1,09,58
<b>III. TRANSPORT OPERATORS</b>	<b>343</b>	<b>3,85,78</b>	<b>134</b>	<b>87,69</b>	<b>218</b>	<b>1,63,91</b>	<b>464</b>	<b>1,41,25</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>1,846</b>	<b>22,93,48</b>	<b>609</b>	<b>1,73,54</b>	<b>3,491</b>	<b>9,13,09</b>	<b>9,530</b>	<b>12,80,32</b>
<b>V. PERSONAL LOANS</b>	<b>26,345</b>	<b>80,77,11</b>	<b>6,564</b>	<b>16,71,40</b>	<b>18,335</b>	<b>56,64,17</b>	<b>21,040</b>	<b>49,33,56</b>
1. Loans for Purchase of Consumer Durables	4,150	7,41,66	418	58,42	561	71,87	3,122	6,27,71
2. Loans for Housing	947	16,59,37	645	5,04,84	1,640	19,52,25	1,014	9,75,96
3. Rest of the Personal Loans	21,248	56,76,08	5,501	11,08,14	16,134	36,40,05	16,904	33,29,89
<b>VI. TRADE</b>	<b>5,050</b>	<b>29,06,41</b>	<b>1,046</b>	<b>3,62,05</b>	<b>3,912</b>	<b>17,19,09</b>	<b>10,779</b>	<b>20,34,17</b>
1. Wholesale Trade	364	6,16,01	24	55,97	163	6,47,21	411	2,74,18
2. Retail Trade	4,686	22,90,40	1,022	3,06,08	3,749	10,71,88	10,368	17,59,99
<b>VII. FINANCE</b>	<b>44</b>	<b>2,22,11</b>	<b>6</b>	<b>6,86</b>	<b>22</b>	<b>10,89</b>	<b>245</b>	<b>39,55</b>
<b>VIII. ALL OTHERS</b>	<b>8,564</b>	<b>99,47,74</b>	<b>7,550</b>	<b>12,58,41</b>	<b>14,915</b>	<b>45,52,89</b>	<b>22,492</b>	<b>44,94,58</b>
<b>TOTAL BANK CREDIT</b>	<b>68,195</b>	<b>399,18,30</b>	<b>52,491</b>	<b>111,21,12</b>	<b>96,537</b>	<b>269,15,28</b>	<b>1,14,497</b>	<b>249,46,58</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	264	9,40,71	434	71,55	480	3,46,88	2,206	3,06,25
2. Other Small Scale Industries	875	21,55,87	178	14,85,76	1,334	6,16,19	2,022	5,00,74

OCCUPATION	SALEM		SIVAGANGA		THANJAVUR		THENI	
	No. of Accounts	Amount Out- standing						
	35	36	37	38	39	40	41	42
<b>I. AGRICULTURE</b>	<b>77,581</b>	<b>179,36,26</b>	<b>46,942</b>	<b>65,26,54</b>	<b>1,27,836</b>	<b>209,27,03</b>	<b>57,490</b>	<b>135,32,41</b>
1. Direct Finance	77,244	164,09,01	43,884	57,03,92	1,25,976	199,59,32	57,315	127,01,24
2. Indirect Finance	337	15,27,25	3,058	8,22,62	1,860	9,67,71	175	8,31,17
<b>II. INDUSTRY</b>	<b>9,867</b>	<b>1277,37,39</b>	<b>7,164</b>	<b>64,29,83</b>	<b>6,434</b>	<b>320,23,83</b>	<b>5,191</b>	<b>65,96,49</b>
1. Mining & Quarrying	134	37,89,11	—	—	75	3,50,71	—	—
2. Manufacturing & Processing	9,334	1201,50,09	7,112	62,45,37	5,995	190,03,20	5,130	63,92,55
3. Electricity, Gas & Water	15	1,90,83	3	3,85	10	112,41,98	—	—
4. Construction	384	36,07,36	49	1,80,61	354	14,27,94	61	2,03,94
<b>III. TRANSPORT OPERATORS</b>	<b>1,526</b>	<b>39,18,81</b>	<b>425</b>	<b>4,37,95</b>	<b>1,300</b>	<b>16,60,93</b>	<b>198</b>	<b>1,47,61</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>4,010</b>	<b>82,72,68</b>	<b>8,953</b>	<b>15,22,32</b>	<b>6,401</b>	<b>49,61,82</b>	<b>1,170</b>	<b>5,68,10</b>
<b>V. PERSONAL LOANS</b>	<b>57,413</b>	<b>235,17,87</b>	<b>26,524</b>	<b>78,00,63</b>	<b>56,319</b>	<b>206,18,90</b>	<b>16,900</b>	<b>42,87,96</b>
1. Loans for Purchase of Consumer Durables	4,357	10,29,67	2,925	4,66,83	3,871	7,25,84	2,549	2,43,29
2. Loans for Housing	5,589	92,33,02	2,067	23,29,27	7,761	80,59,31	1,216	10,67,13
3. Rest of the Personal Loans	47,467	132,55,18	21,532	50,04,53	44,687	118,33,75	13,135	29,77,54
<b>VI. TRADE</b>	<b>11,158</b>	<b>209,27,60</b>	<b>7,927</b>	<b>23,27,31</b>	<b>10,510</b>	<b>98,02,51</b>	<b>4,803</b>	<b>31,47,52</b>
1. Wholesale Trade	1,637	119,02,31	293	6,96,07	555	34,07,54	279	7,78,20
2. Retail Trade	9,521	90,25,29	7,634	16,31,24	9,955	63,94,97	4,524	23,69,32
<b>VII. FINANCE</b>	<b>172</b>	<b>9,56,49</b>	<b>357</b>	<b>2,64,23</b>	<b>317</b>	<b>4,00,04</b>	<b>46</b>	<b>47,68,07</b>
<b>VIII. ALL OTHERS</b>	<b>19,988</b>	<b>135,86,29</b>	<b>14,290</b>	<b>46,24,29</b>	<b>21,696</b>	<b>110,07,92</b>	<b>7,111</b>	<b>29,01,11</b>
<b>TOTAL BANK CREDIT</b>	<b>1,81,715</b>	<b>2168,53,39</b>	<b>1,12,582</b>	<b>299,33,10</b>	<b>2,30,813</b>	<b>1014,02,98</b>	<b>92,909</b>	<b>359,49,27</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,458	47,41,29	2,324	5,50,07	1,095	10,26,34	586	1,90,14
2. Other Small Scale Industries	5,467	182,29,82	4,200	20,24,71	3,643	34,72,72	1,698	16,69,84

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION — MARCH 2002**

(Amount in Rupees Thousand)

THIRUVALLUR		THIRUVARUR		TIRUCHIRAPALLI		TIRUNELVALI		TIRUVANNAMALAI		TOOTHUKUDI		Item No.
No. of Accounts	Amount Outstanding											
43	44	45	46	47	48	49	50	51	52	53	54	
74,928	138,88,80	52,987	69,16,30	92,091	163,97,18	1,30,466	188,56,49	1,08,998	167,84,83	67,002	110,17,29	I
73,647	120,17,26	51,025	64,87,73	90,952	153,61,23	1,26,469	158,17,01	1,08,326	153,32,28	64,608	97,89,71	1
1,281	18,71,54	1,962	4,28,57	1,139	10,35,95	3,997	30,39,48	672	14,52,55	2,394	12,27,58	2
<b>8,731</b>	<b>688,43,19</b>	<b>1,791</b>	<b>20,42,16</b>	<b>5,901</b>	<b>440,95,09</b>	<b>11,317</b>	<b>293,34,62</b>	<b>4,804</b>	<b>83,02,58</b>	<b>8,749</b>	<b>234,90,05</b>	<b>II</b>
28	3,45,60	2	6,16	94	7,61,39	44	14,67,78	14	1,25,51	62	5,16,42	1
8,524	677,20,71	1,673	10,93,96	5,543	345,05,56	11,041	267,51,52	4,618	80,37,14	8,437	221,02,38	2
20	2,52,94	3	4,91,00	23	11,80,80	4	3,02,41	2	43,00	11	45,74	3
159	5,23,94	113	4,51,04	241	76,47,34	228	8,12,91	170	96,93	239	8,25,51	4
<b>540</b>	<b>4,27,72</b>	<b>234</b>	<b>2,24,90</b>	<b>1,163</b>	<b>17,77,59</b>	<b>6,688</b>	<b>19,61,66</b>	<b>484</b>	<b>4,57,96</b>	<b>564</b>	<b>6,38,84</b>	<b>III</b>
<b>6,115</b>	<b>52,32,84</b>	<b>2,063</b>	<b>7,37,25</b>	<b>4,925</b>	<b>61,71,86</b>	<b>19,245</b>	<b>47,66,56</b>	<b>4,262</b>	<b>11,37,68</b>	<b>8,526</b>	<b>44,80,51</b>	<b>IV</b>
<b>56,218</b>	<b>234,49,24</b>	<b>23,929</b>	<b>53,46,84</b>	<b>88,283</b>	<b>382,31,12</b>	<b>65,851</b>	<b>205,42,86</b>	<b>24,463</b>	<b>60,31,00</b>	<b>40,194</b>	<b>142,22,14</b>	<b>V</b>
4,220	8,28,90	1,198	1,60,64	8,684	37,69,94	6,246	10,33,79	797	1,05,87	4,207	8,08,64	1
6,082	116,41,16	1,566	13,42,31	9,667	150,17,30	6,058	68,35,49	2,426	25,38,57	3,527	44,85,47	2
45,916	109,79,18	21,165	38,43,89	69,932	194,43,88	53,547	126,73,58	21,240	33,86,56	32,460	89,28,03	3
<b>10,616</b>	<b>70,67,17</b>	<b>3,973</b>	<b>23,56,06</b>	<b>9,527</b>	<b>137,54,17</b>	<b>13,501</b>	<b>102,22,44</b>	<b>8,988</b>	<b>38,56,64</b>	<b>9,479</b>	<b>94,73,63</b>	<b>VI</b>
927	26,34,48	105	6,18,16	1,000	54,26,73	988	41,09,29	207	13,25,49	602	58,23,06	1
9,689	44,32,69	3,868	17,37,90	8,527	83,27,44	12,513	61,13,15	8,781	25,31,15	8,877	36,50,57	2
<b>142</b>	<b>2,61,74</b>	<b>35</b>	<b>47,64</b>	<b>247</b>	<b>6,73,34</b>	<b>406</b>	<b>5,76,50</b>	<b>121</b>	<b>2,97,13</b>	<b>29</b>	<b>2,53,55</b>	<b>VII</b>
<b>23,180</b>	<b>123,32,86</b>	<b>10,229</b>	<b>19,47,54</b>	<b>29,615</b>	<b>134,18,54</b>	<b>36,411</b>	<b>83,30,25</b>	<b>11,095</b>	<b>28,76,07</b>	<b>21,997</b>	<b>168,28,28</b>	<b>VIII</b>
<b>1,80,470</b>	<b>1315,03,56</b>	<b>95,241</b>	<b>196,18,69</b>	<b>2,31,752</b>	<b>1345,18,89</b>	<b>2,83,885</b>	<b>945,91,38</b>	<b>1,63,215</b>	<b>397,43,89</b>	<b>1,56,540</b>	<b>804,04,29</b>	<b>Total</b>
1,310	51,07,06	157	39,75	846	34,96,71	3,248	13,52,38	935	6,31,64	1,789	9,15,67	1
4,353	139,47,29	1,393	8,62,22	2,894	83,55,47	6,025	52,71,24	2,151	10,00,61	4,624	71,31,13	2

**LAKSHADWEEP**

VELLORE		VILLUPURAM		VIRUDHUNAGAR		LAKSHADWEEP		Item No.
Amount Accounts	No. of Outstanding	Amount Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
55	56	57	58	59	60	1	2	
<b>1,28,089</b>	<b>190,15,33</b>	<b>1,42,253</b>	<b>208,94,63</b>	<b>47,485</b>	<b>77,71,05</b>	<b>417</b>	<b>60,63</b>	<b>I</b>
1,27,438	165,23,50	1,40,898	199,71,31	43,136	51,32,97	416	59,61	1
651	24,91,83	1,355	9,23,32	4,349	26,38,08	1	1,02	2
<b>7,886</b>	<b>437,56,73</b>	<b>2,346</b>	<b>44,29,97</b>	<b>11,790</b>	<b>782,45,29</b>	<b>17</b>	<b>8,48</b>	<b>II</b>
36	1,70,69	33	1,34,91	29	1,84,20	—	—	1
7,439	416,60,71	2,207	38,83,78	11,608	774,50,77	16	6,11	2
23	5,46,48	2	5,53	6	54,20	—	—	3
388	13,78,85	104	4,05,75	147	5,56,12	1	2,37	4
<b>931</b>	<b>13,90,59</b>	<b>335</b>	<b>5,04,50</b>	<b>1,272</b>	<b>9,88,23</b>	<b>131</b>	<b>85,61</b>	<b>III</b>
<b>6,180</b>	<b>45,39,98</b>	<b>3,634</b>	<b>14,11,26</b>	<b>9,092</b>	<b>31,59,93</b>	<b>41</b>	<b>90,28</b>	<b>IV</b>
<b>74,505</b>	<b>219,41,20</b>	<b>36,864</b>	<b>111,97,39</b>	<b>34,879</b>	<b>124,44,48</b>	<b>992</b>	<b>3,07,09</b>	<b>V</b>
6,498	15,62,58	2,322	3,30,85	4,052	6,61,68	16	3,20	1
7,928	89,82,62	2,432	53,10,09	3,006	45,48,89	19	39,45	2
60,079	113,96,00	32,110	55,56,45	27,821	72,33,91	957	2,64,44	3
<b>16,334</b>	<b>117,25,61</b>	<b>9,223</b>	<b>121,23,73</b>	<b>11,289</b>	<b>88,07,65</b>	<b>139</b>	<b>62,08</b>	<b>VI</b>
1,005	60,85,29	459	63,91,18	827	51,14,11	1	45	1
15,329	56,40,32	8,764	57,32,55	10,462	36,93,54	138	61,63	2
<b>158</b>	<b>4,58,78</b>	<b>64</b>	<b>10,61,59</b>	<b>151</b>	<b>1,64,88</b>	<b>12</b>	<b>4,04</b>	<b>VII</b>
<b>29,061</b>	<b>88,15,88</b>	<b>11,416</b>	<b>125,62,88</b>	<b>13,381</b>	<b>71,40,81</b>	<b>241</b>	<b>82,50</b>	<b>VIII</b>
<b>2,63,144</b>	<b>1116,44,10</b>	<b>2,06,135</b>	<b>641,85,95</b>	<b>1,29,339</b>	<b>1187,22,32</b>	<b>1,990</b>	<b>7,00,71</b>	<b>Total</b>
1,457	33,49,57	851	2,20,02	3,530	67,01,69	9	1,96	1
3,796	131,89,89	1,035	13,94,42	5,904	246,62,19	7	4,15	2

**TABLE NO. 5.9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION — MARCH 2002**

OCCUPATION	PONDICHERRY							
	KARAIKAL		MAHE		PONDICHERRY		YANAM	
	No. of Accounts	Amount Outstanding						
	1	2	3	4	5	6	7	8
<b>I. AGRICULTURE</b>	<b>8,786</b>	<b>13,90,44</b>	<b>994</b>	<b>3,12,89</b>	<b>18,499</b>	<b>50,36,11</b>	<b>387</b>	<b>79,08</b>
1. Direct Finance	8,738	13,64,82	993	2,92,71	18,452	44,94,37	387	79,08
2. Indirect Finance	48	25,62	1	20,18	47	5,41,74	—	—
<b>II. INDUSTRY</b>	<b>337</b>	<b>24,75,73</b>	<b>146</b>	<b>5,34,86</b>	<b>2,160</b>	<b>227,14,06</b>	<b>72</b>	<b>2,64,70</b>
1. Mining & Quarrying	—	—	—	—	1	3,43	—	—
2. Manufacturing & Processing	256	22,58,76	117	3,78,66	2,066	220,79,72	72	2,64,70
3. Electricity, Gas & Water	1	6,82	—	—	7	2,27,53	—	—
4. Construction	80	2,10,15	29	1,56,20	86	4,03,38	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>58</b>	<b>1,14,41</b>	<b>180</b>	<b>86,54</b>	<b>349</b>	<b>2,43,02</b>	<b>22</b>	<b>14,27</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>707</b>	<b>4,72,87</b>	<b>134</b>	<b>33,00</b>	<b>1,314</b>	<b>65,58,95</b>	<b>53</b>	<b>34,96</b>
<b>V. PERSONAL LOANS</b>	<b>7,622</b>	<b>24,94,55</b>	<b>1,257</b>	<b>7,01,24</b>	<b>25,304</b>	<b>113,86,48</b>	<b>831</b>	<b>2,91,71</b>
1. Loans for Purchase of Consumer Durables	1,024	1,68,71	36	6,20	2,149	4,48,49	—	—
2. Loans for Housing	435	7,29,10	519	3,44,82	2,134	35,73,04	101	1,20,87
3. Rest of the Personal Loans	6,163	15,96,74	702	3,50,22	21,021	73,64,95	730	1,70,84
<b>VI. TRADE</b>	<b>1,220</b>	<b>10,45,11</b>	<b>320</b>	<b>4,78,78</b>	<b>6,561</b>	<b>93,30,31</b>	<b>138</b>	<b>91,56</b>
1. Wholesale Trade	34	1,73,48	13	1,80,35	347	23,81,69	8	19,13
2. Retail Trade	1,186	8,71,63	307	2,98,43	6,214	69,48,62	130	72,43
<b>VII. FINANCE</b>	<b>4</b>	<b>12,44</b>	<b>—</b>	<b>—</b>	<b>138</b>	<b>3,47,61</b>	<b>4</b>	<b>4,35</b>
<b>VIII. ALL OTHERS</b>	<b>1,451</b>	<b>4,87,55</b>	<b>666</b>	<b>3,72,62</b>	<b>5,078</b>	<b>49,33,26</b>	<b>333</b>	<b>1,02,66</b>
<b>TOTAL BANK CREDIT</b>	<b>20,185</b>	<b>84,93,10</b>	<b>3,697</b>	<b>25,19,93</b>	<b>59,403</b>	<b>605,49,80</b>	<b>1,840</b>	<b>8,83,29</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	18	13,97	11	31	289	2,43,67	6	43,22
2. Other Small Scale Industries	184	3,67,20	92	3,55,20	1,287	41,01,26	41	1,36,72

## NOTES ON TABLES

### Table No. 1.1

Classification of bank offices according to population groups for the year 1969 is based on 1961 census. For the year 1994 it is based on 1981 census and for the subsequent years, i.e., 1995 to 2001, it is based on 1991 census. As such, the population group-wise classification of bank offices is not strictly comparable for all the years. The number of bank offices excludes the administrative offices. Population per office and per capita deposits and credit are based on estimated mid-year population figures supplied by the Office of the Registrar General, Government of India.

Deposits and credit of scheduled commercial banks in India are as per returns under Section 42(2) of the Reserve Bank of India Act, 1934 and relate to the last reporting Friday of the reference period. Deposits are net of inter-bank deposits and credit is exclusive of dues from banks and bills rediscounted under the New Bill Market Scheme. The data for the year 2002 do not include the merger of ICICI Limited with 'ICICI Bank Limited'. Aggregate deposits for the years 1999 and 2000 include the proceeds of Resurgent India Bonds amounting to Rs. 17,945 crore. For the year 2001 and 2002, the proceeds of India Millennium Deposits amounting to Rs. 25,662 crore are also included in aggregate deposits. The ratio of bank deposits to National Income for the years 1994 to 2002 is based on the new series of National Income with 1993-94 as the base year. For the year 1969, the base year is 1970-71.

Advances to Priority Sectors consist of the advances to (1) agriculture and allied activities, (2) small-scale industry including loans for setting up industrial estates, (3) small road and water transport operators, (4) small business, (5) professional and self-employed persons, (6) retail trade, (7) state sponsored organisations for scheduled castes/scheduled tribes, (8) education, (9) housing, (10) Self Help Groups (SHGs) / Non-Governmental Organisations (NGOs), (11) consumption loans granted under the consumption credit scheme, (12) net funds provided to sponsored Regional Rural Banks, (13) advances to software industry units having credit limit up to Rs. 1 crore, (14) advances to food and agro-based processing sector which do not satisfy Small Scale Industry norms, (15) Credit offered to weaker sections under different schemes and (16) investment in venture capital. With effect from July 1993, the Priority Sector Advances in respect of Foreign Banks operating in India include export credit provided by them. Scheduled commercial banks' advances to Priority Sectors and the related ratios are exclusive of Regional Rural Banks. Due to change in the definition of the Priority Sectors from time to time, the data are not strictly comparable for the entire time span. Investments for the purpose of calculation of Investment-Deposit ratio pertain to investments in Government and Other Approved Securities.

For working out Cash-Deposit ratio, Cash is taken to construe cash in hand and balances with Reserve Bank of India.

### Table No. 1.2

Figures relate to the banked centres served by scheduled commercial banks only. Classification of Population Groups is based on 1991 census.

### Table Nos. 1.13 to 1.15, 4.1 to 4.6 and 5.1 to 5.3

Data on outstanding credit of scheduled commercial banks in these tables relate to accounts, each with credit limit of over Rs. 2 Lakh. For Table Nos. 4.1 to 4.3, 4.6 and 5.3 the data are exclusive of Inland & Foreign Bills purchased and discounted. For Table No. 5.2, the total amount includes figures for Foreign Governments/Banks.

**Table Nos. 1.16 and 1.17 and 5.8**

Data relate to accounts with credit limits of Rs. 2 lakh and less. Data on gender-wise classification of outstanding credit of small borrowal accounts in Table No. 1.16 is based on the data reported by 57,260 branches under BSR-1B return.

**Table Nos. 1.21 to 1.24 and 3.4**

For Table Nos. 1.21 to 1.24 and 3.4, 'Individuals' include Hindu Undivided Families. In the case of joint accounts under Individuals, the gender of the first account holder is considered for classifying the account under Male / Female category. The category 'Others' includes Government Sector, Corporate Sector (Non-Financial & Financial excluding Banks) and Other Institutions.

**Table No. 1.27**

Data on interest rate range-wise distribution of term deposits have not been uniformly reported by all the branches, which have submitted BSR-2 return. This table is compiled on the basis of data reported by 50,569 branches.

**Table No. 1.28**

Data on size of deposits for term deposits have not been uniformly reported by all the branches, which have submitted BSR-2 return. This table is compiled on the basis of data reported by 40,536 branches.

# APPENDIX

## INFORMATION ON OTHER PUBLICATIONS OF THE BANK ON BANKING STATISTICS

### 1. Statistical Tables Relating to Banks in India

In addition to the explanation provided in the Introduction to this Volume, in respect of the basic difference underlying the two separate publications namely Statistical Tables Relating to Banks in India and this Volume, a brief note on the contents of the publication is given below with a view to facilitate the readers.

The book on '*Statistical Tables Relating to Banks in India*' presents comprehensive data in regard to various aspects in Indian banking, based on data collected through various statutory returns and other statistical returns. The source of data include fortnightly 'Form-A' returns submitted by the Scheduled Commercial Banks under Section 42 (2) of the Reserve Bank of India Act, 1934 as on last Friday of every month; 'Form-X' returns under Section 27 of the Banking Regulation Act, 1949 as on the last Friday of every month; the liabilities and assets of Scheduled Commercial Banks in India based on their published annual accounts for the reference period; returns on advances to priority sectors as on last reporting Friday of March, other returns collected by various departments of the Bank as well as summary information based on various Basic Statistical Returns.

The book contains in all 62 tables. Table 1 gives data on liabilities and assets of Reserve Bank of India while tables 2 to 49 give consolidated data covering commercial and co-operative banks and tables 50 and 51 circle-wise distribution of post office savings and time deposits. Tables 52 to 62 are detailed ones, compiled based on published annual accounts of individual banks which provide data on liabilities and assets, earnings and expenses, contingent liabilities, movements on Non-Performing assets (NPAs), provisions and contingencies, appropriation of profit, lending to sensitive sectors, maturity pattern of selected items of liabilities and assets, selected profitability and other financial ratios of individual banks. The appendix furnishes details of number of offices of Scheduled Commercial Banks in India and commercial banks' offices in all States and Union Territories compiled based on Master Office File of bank branches. For the benefit of the readers, the list of the tables as appearing in the publication '*Statistical Tables Relating to Banks in India, 2001-2002*' is appended.

### 2. Report on Trend and Progress of Banking in India

This annual publication is brought out by the Reserve Bank of India in terms of Section 36 (2) of the Banking Regulation Act, 1949. The Report for the year 2001-2002 contains five chapters.

The first chapter sets out in a nutshell the banking developments and policy perspectives and discusses some key issues relevant to the healthy development of the banking system. The subsequent four chapters contain detailed reviews of major trends and developments during the year in the fields of commercial banking, co-operative banking including activities of NABARD, other financial institutions (IDBI, UTI, DICGC, EXIM Bank and NHB) and Non-Banking Financial Companies.

### 3. Quarterly Handout

This Handout presents data on deposits and credit of scheduled commercial banks based on BSR-7 Quarterly Returns received from their head offices giving branch-wise figures of aggregate deposits and gross bank credit as on the last Friday of the quarter/ as on last day of March.

### 4. Information on other BSR Surveys

Articles based on data collected through the two annual surveys viz. Survey of Ownership of deposits (BSR-4) and Survey of Investments of scheduled commercial banks (BSR-5), and also the quinquennial Survey on Debits to deposit accounts (BSR-6) are published regularly in the RBI Bulletin.

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