

State : Tripura

Tableno.5.6 – State and Bank Group-wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation–March 2002

NORTH-EASTERN REGION		(Amount in Rupees Lakh)				
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
I. AGRICULTURE	14,267	32,67	22,14	38,555	40,75	32,07
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
II. INDUSTRY	1,680	7,76	6,70	9,331	19,44	18,03
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
III. TRANSPORT OPERATORS	600	10,76	6,18	1,334	11,99	11,07
IV. PROFESSIONAL AND OTHER SERVICES	134	1,38	1,08	3,378	6,40	5,79
V. PERSONAL LOANS	7,003	29,15	24,22	11,274	48,42	38,91
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
VI. TRADE	6,237	32,80	26,98	26,365	52,71	47,05
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
VII. FINANCE	68	15	11	11	39	36
VIII. ALL OTHERS	2,051	16,59	8,63	4,774	21,04	16,64
TOTAL BANK CREDIT	32,040	131,27	96,05	95,022	201,14	169,93
<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

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	7	8	9	10	11	12
I. AGRICULTURE	—	—	—	91,569	28,99	24,73
1. Direct Finance	—	—	—	88,587	25,68	22,85
2. Indirect Finance	—	—	—	2,982	3,31	1,88
II. INDUSTRY	—	—	—	23,574	12,32	13,68
1. Mining & Quarrying	—	—	—	—	—	—
2. Food Manufacturing & Processing	—	—	—	20	73	15
(a) Rice Mills, Flour & Dal Mills	—	—	—	18	4	2
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	1	3	2
(d) Tea Processing	—	—	—	1	66	11
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	—	—	—	—	—	—
3. Beverage & Tobacco	—	—	—	—	—	—
4. Textiles	—	—	—	230	12	20
(a) Cotton Textiles	—	—	—	—	—	—
(b) Jute & Other Natural Fibre Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	229	9	19
(d) Other Textiles & Textile Products	—	—	—	1	3	—
5. Paper, Paper Products & Printing	—	—	—	—	—	—
6. Leather & Leather Products	—	—	—	—	—	—
7. Rubber & Plastic Products	—	—	—	2	11	11
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	—	—	—	2	8	18
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	—	—	—	—	—	—
(c) Electrical Machinery & Goods	—	—	—	2	8	18
(d) Electronic Machinery & Goods	—	—	—	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	—	—	—
14. Other Industries	—	—	—	23,288	10,17	12,19
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	—	—	—	32	1,12	87
III. TRANSPORT OPERATORS	—	—	—	4,490	5,66	4,79
IV. PROFESSIONAL AND OTHER SERVICES	—	—	—	4,283	2,71	2,73
V. PERSONAL LOANS	—	—	—	20,907	73,57	59,75
1. Loans for Purchase of Consumer Durables	—	—	—	9,884	42,82	35,51
2. Loans for Housing	—	—	—	690	10,47	8,56
3. Rest of the Personal Loans	—	—	—	10,333	20,28	15,69
VI. TRADE	—	—	—	57,251	27,92	38,15
1. Wholesale Trade	—	—	—	5	22	18
2. Retail Trade	—	—	—	57,246	27,71	37,97
VII. FINANCE	—	—	—	71	2	3
VIII. ALL OTHERS	—	—	—	2,545	3,70	3,74
TOTAL BANK CREDIT	—	—	—	2,04,690	154,90	147,60
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	—	—	—	19,954	7,45	9,24
2. Other Small Scale Industries	—	—	—	3,338	2,86	3,15

OCCUPATION	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
I. AGRICULTURE	—	—	—	1,44,391	102,41	78,94
1. Direct Finance	—	—	—	1,40,913	95,85	74,11
2. Indirect Finance	—	—	—	3,478	6,55	4,83
II. INDUSTRY	—	—	—	34,585	39,52	38,42
1. Mining & Quarrying	—	—	—	2	35	31
2. Food Manufacturing & Processing	—	—	—	921	5,24	4,35
(a) Rice Mills, Flour & Dal Mills	—	—	—	715	2,51	2,18
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	3	6	5
(d) Tea Processing	—	—	—	7	1,03	48
(e) Processing of Fruits & Vegetables	—	—	—	1	3	1
(f) Others	—	—	—	195	1,61	1,63
3. Beverage & Tobacco	—	—	—	2	18	17
4. Textiles	—	—	—	514	1,53	1,59
(a) Cotton Textiles	—	—	—	14	23	23
(b) Jute & Other Natural Fibre Textiles	—	—	—	12	1	1
(c) Handloom Textiles & Khadi	—	—	—	274	40	47

(d) Other Textiles & Textile Products	—	—	—	214	89	88
5. Paper, Paper Products & Printing	—	—	—	40	42	38
6. Leather & Leather Products	—	—	—	9	2	1
7. Rubber & Plastic Products	—	—	—	20	42	34
8. Chemicals & Chemical Products	—	—	—	13	62	77
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	7	4	4
(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	—	—	—	37	1,11	1,02
11. Basic Metals & Metal Products	—	—	—	47	1,96	1,12
(a) Iron & Steel	—	—	—	8	88	64
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	—	—	—	39	1,09	48
12. Engineering	—	—	—	31	92	91
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	—	—	—	7	12	9
(c) Electrical Machinery & Goods	—	—	—	12	38	45
(d) Electronic Machinery & Goods	—	—	—	12	42	37
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	20	6	4
14. Other Industries	—	—	—	32,853	24,58	25,45
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	—	—	—	75	2,09	1,92
III. TRANSPORT OPERATORS	—	—	—	6,424	28,42	22,03
IV. PROFESSIONAL AND OTHER SERVICES	—	—	—	7,795	10,48	9,60
V. PERSONAL LOANS	—	—	—	39,184	151,14	122,88
1. Loans for Purchase of Consumer Durables	—	—	—	11,134	46,45	38,21
2. Loans for Housing	—	—	—	1,841	30,43	26,52
3. Rest of the Personal Loans	—	—	—	26,209	74,27	58,14
VI. TRADE	—	—	—	89,853	113,44	112,19
1. Wholesale Trade	—	—	—	940	15,31	14,00
2. Retail Trade	—	—	—	88,913	98,13	98,18
VII. FINANCE	—	—	—	150	55	50
VIII. ALL OTHERS	—	—	—	9,370	41,34	29,01
TOTAL BANK CREDIT	—	—	—	3,31,752	487,30	413,58
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	—	—	—	23,805	14,95	16,19
2. Other Small Scale Industries	—	—	—	9,583	15,54	14,58