

**State : Tripura**

**Tableno.5.7—State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March2002**

<b>NORTH EASTERN REGION</b>		(Amount in Rupees Lakh)					
<b>OCCUPATION</b>	<b>RURAL</b>			<b>SEMI-URBAN</b>			
	No. of Accounts	Credit Limit	Amount Out standing	No. of Accounts	Credit Limit	Amount Out standing	
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	
<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>
<i>OF WHICH:</i> 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

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out standing	Accounts	Limit	Out standing
	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.</b>	<b>TRANSPORT OPERATORS</b>	<b>746</b>	<b>11,72</b>	<b>10,47</b>	—	—	—
<b>IV.</b>	<b>PROFESSIONAL AND OTHER SERVICES</b>	<b>474</b>	<b>3,37</b>	<b>2,81</b>	—	—	—
<b>V.</b>	<b>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.</b>	<b>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.</b>	<b>FINANCE</b>	<b>12</b>	<b>15</b>	<b>12</b>	—	—	—
<b>VIII.</b>	<b>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>	—	—	—
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries		285	2,07	2,06	—	—	—
2. Other Small Scale Industries		1,068	6,29	6,06	—	—	—