

Northern Region

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/METROP OLITAN		TOTAL	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	2,65,757	1011,95	1,22,326	565,96	37,117	144,08	4,25,200	1721,98
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
II. INDUSTRY	18,139	36,82	11,630	60,17	28,906	110,67	58,675	207,66
III. TRANSPORT OPERATORS	4,560	9,41	1,889	7,33	1,953	8,02	8,402	24,76
IV. PROFESSIONAL AND OTHER SERVICES	3,714	8,55	5,398	13,38	6,081	22,07	15,193	44,00
V. PERSONAL LOANS	77,748	247,99	80,890	319,67	1,21,979	506,54	2,80,617	1074,20
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
VI. TRADE	45,813	75,18	40,886	122,28	39,178	121,04	1,25,877	318,50
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
VII. FINANCE	119	25	747	2,90	3,427	4,49	4,293	7,64
VIII. ALL OTHERS	18,293	52,41	22,614	86,21	27,587	87,27	68,494	225,89
TOTAL BANK CREDIT	4,34,143	1442,55	2,86,380	1177,90	2,66,228	1004,17	9,86,751	3624,62
<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

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROP OLITAN		TOTAL	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	96,607	182,62	8,204	19,47	—	—	1,04,811	202,09
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
II. INDUSTRY	18,664	44,98	3,070	15,01	—	—	21,734	59,99
III. TRANSPORT OPERATORS	6,101	29,93	1,923	12,07	—	—	8,024	42,01
IV. PROFESSIONAL AND OTHER SERVICES	5,222	13,29	1,688	7,39	—	—	6,910	20,68
V. PERSONAL LOANS	85,230	255,76	31,727	120,88	—	—	1,16,957	376,64
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
VI. TRADE	37,098	126,28	9,071	44,41	—	—	46,169	170,69
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
VII. FINANCE	220	58	64	33	—	—	284	90
VIII. ALL OTHERS	18,300	49,67	7,102	25,64	—	—	25,402	75,31
TOTAL BANK CREDIT	2,67,442	703,11	62,849	245,20	—	—	3,30,291	948,31
<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.

STATE : JAMMU & KASHMIR

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROP OLITAN		TOTAL	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	49,392	73,70	9,910	16,93	2,699	8,45	62,001	99,07

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
II. INDUSTRY	14,088	37,24	3,338	12,73	11,972	56,53	29,398	106,49
III. TRANSPORT OPERATORS	4,336	12,93	1,022	5,48	1,066	6,12	6,424	24,53
IV. PROFESSIONAL AND OTHER SERVICES	2,517	10,67	448	1,87	3,158	12,82	6,123	25,37
V. PERSONAL LOANS	90,050	236,36	21,073	62,82	66,509	250,10	1,77,632	549,28
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
VI. TRADE	25,601	94,02	6,268	31,30	19,706	98,03	51,575	223,35
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
VII. FINANCE	115	46	23	12	57	40	195	97
VIII. ALL OTHERS	8,780	26,45	3,956	13,97	7,678	32,79	20,414	73,20
TOTAL BANK CREDIT	1,94,879	491,82	46,038	145,22	1,12,845	465,23	3,53,762	1102,27
<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

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROP		TOTAL	
	OLITAN							
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	4,26,969	1475,81	1,87,465	853,05	32,433	154,93	6,46,867	2483,80
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
II. INDUSTRY	33,249	70,54	23,276	94,38	45,126	222,32	1,01,651	387,24
III. TRANSPORT OPERATORS	7,609	14,63	5,090	17,31	2,861	16,00	15,560	47,94
IV. PROFESSIONAL AND OTHER SERVICES	6,736	13,31	4,946	16,94	6,370	26,93	18,052	57,18
V. PERSONAL LOANS	1,28,443	381,80	1,61,476	550,74	2,15,757	785,71	5,05,676	1718,26
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
VI. TRADE	52,558	112,76	50,574	189,90	42,668	158,15	1,45,800	460,81
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
VII. FINANCE	898	1,94	481	1,61	468	4,27	1,847	7,82
VIII. ALL OTHERS	26,011	80,96	34,284	111,91	48,566	182,57	1,08,861	375,45
TOTAL BANK CREDIT	6,82,473	2151,75	4,67,592	1835,86	3,94,249	1550,89	15,44,314	5538,50
<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

STATE : RAJASTHAN

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROP		TOTAL	
	OLITAN							
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	6,43,237	1587,19	2,41,267	763,43	23,111	101,50	9,07,615	2452,13
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
II. INDUSTRY	70,755	115,10	44,894	124,09	34,771	146,25	1,50,420	385,43
III. TRANSPORT OPERATORS	8,151	17,63	5,653	22,51	4,270	25,08	18,074	65,23
IV. PROFESSIONAL AND OTHER SERVICES	17,001	27,39	12,772	27,17	11,191	41,53	40,964	96,09
V. PERSONAL LOANS	1,70,469	452,74	1,69,690	537,08	2,57,853	1037,17	5,98,012	2026,99
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
VI. TRADE	1,26,194	238,53	1,07,565	268,24	45,805	193,02	2,79,564	699,79
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
VII. FINANCE	959	1,89	574	1,16	261	2,16	1,794	5,22
VIII. ALL OTHERS	43,203	102,90	40,034	119,82	57,616	242,72	1,40,853	465,45
TOTAL BANK CREDIT	10,79,969	2543,37	6,22,449	1863,50	4,34,878	1789,45	21,37,296	6196,32
<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

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROP OLITAN		TOTAL	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	463	92	177	29	1,083	3,81	1,723	5,01
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
II. INDUSTRY	48	23	76	58	8,362	22,15	8,486	22,95
III. TRANSPORT OPERATORS	14	9	21	16	256	1,82	291	2,06
IV. PROFESSIONAL AND OTHER SERVICES	24	9	30	5	1,081	5,21	1,135	5,35
V. PERSONAL LOANS	1,132	3,95	2,213	9,16	57,804	249,25	61,149	262,37
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
VI. TRADE	191	52	297	1,60	3,897	17,43	4,385	19,54
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
VII. FINANCE	—	—	1	(.)	47	24	48	24
VIII. ALL OTHERS	380	1,44	356	94	13,427	89,10	14,163	91,48
TOTAL BANK CREDIT	2,252	7,23	3,171	12,78	85,957	389,00	91,380	409,01
<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

STATE : DELHI

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROP OLITAN		TOTAL	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	712	2,97	141	48	3,745	10,48	4,598	13,92
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
II. INDUSTRY	474	1,93	112	59	67,271	180,83	67,857	183,35
III. TRANSPORT OPERATORS	107	1,02	25	36	3,256	15,07	3,388	16,46
IV. PROFESSIONAL AND OTHER SERVICES	363	1,41	73	30	13,803	39,65	14,239	41,37
V. PERSONAL LOANS	8,785	32,82	3,799	14,33	9,40,662	2194,09	9,53,246	2241,24
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
VI. TRADE	1,743	4,84	372	1,42	24,941	113,10	27,056	119,36
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
VII. FINANCE	16	10	10	2	1,767	5,18	1,793	5,30
VIII. ALL OTHERS	2,423	10,29	642	2,61	1,01,701	523,02	1,04,766	535,92
TOTAL BANK CREDIT	14,623	55,38	5,174	20,11	11,57,146	3081,43	11,76,943	3156,92
<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