

Eastern 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

EASTERN REGION
STATE : BIHAR

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		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	5,26,038	694,59	1,52,780	333,22	24,542	77,55	7,03,360	1105,36
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
II. INDUSTRY	1,72,947	218,87	48,608	110,97	34,903	121,74	2,56,458	451,58
III. TRANSPORT OPERATORS	44,723	67,25	13,519	30,48	6,947	32,71	65,189	130,44
IV. PROFESSIONAL AND OTHER SERVICES	35,178	42,67	11,678	26,49	5,329	23,68	52,185	92,85
V. PERSONAL LOANS	1,92,995	380,99	1,10,703	311,17	1,15,001	433,33	4,18,699	1125,49
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
VI. TRADE	3,62,072	457,40	1,13,808	254,60	36,601	142,72	5,12,481	854,72
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
VII. FINANCE	1,401	2,10	374	1,20	182	98	1,957	4,28
VIII. ALL OTHERS	76,458	156,98	54,338	119,91	32,958	116,91	1,63,754	393,80
TOTAL BANK CREDIT	14,11,812	2020,85	5,05,808	1188,04	2,56,463	949,61	21,74,083	4158,50
<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

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		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	3,14,049	241,54	44,782	52,15	4,267	12,18	3,63,098	305,87
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
II. INDUSTRY	54,599	61,06	15,586	41,90	8,909	49,33	79,094	152,29
III. TRANSPORT OPERATORS	9,729	32,81	4,477	20,55	2,705	18,14	16,911	71,51
IV. PROFESSIONAL AND OTHER SERVICES	18,797	17,84	4,005	10,97	2,871	15,78	25,673	44,59
V. PERSONAL LOANS	93,879	199,27	65,859	188,16	71,153	279,68	2,30,891	667,10
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
VI. TRADE	1,02,689	143,28	28,195	91,33	14,219	66,86	1,45,103	301,47
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
VII. FINANCE	957	1,71	202	1,09	179	1,70	1,338	4,50
VIII. ALL OTHERS	94,927	143,97	38,596	95,79	21,114	78,08	1,54,637	317,85
TOTAL BANK CREDIT	6,89,626	841,48	2,01,702	501,95	1,25,417	521,75	10,16,745	1865,19
<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

STATE : ORISSA

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		TOTAL	
	TAN							
	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	6,66,105	663,44	1,15,135	156,93	16,340	53,52	7,97,580	873,89
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

II. INDUSTRY	1,30,338	177,97	30,934	97,24	22,623	114,25	1,83,895	389,47
III. TRANSPORT OPERATORS	21,154	53,07	5,454	25,56	4,777	25,08	31,385	103,71
IV. PROFESSIONAL AND OTHER SERVICES	71,831	78,32	14,255	27,87	7,063	29,21	93,149	135,40
V. PERSONAL LOANS	2,73,133	594,30	1,34,281	470,80	1,30,874	577,44	5,38,288	1,642,54
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
VI. TRADE	3,59,878	429,86	69,260	148,32	21,983	100,74	4,51,121	678,91
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
VII. FINANCE	2,575	17,58	4,031	25,39	7,526	54,29	14,132	97,26
VIII. ALL OTHERS	1,14,195	173,87	42,179	103,20	38,289	166,48	1,94,663	443,55
TOTAL BANK CREDIT	16,39,209	2188,40	4,15,529	1055,31	2,49,475	1121,02	23,04,213	4364,73
<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

(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	4,606	5,77	943	94	—	—	5,549	6,71
1. Direct Finance	4,606	5,77	938	93	—	—	5,544	6,71
2. Indirect Finance	—	—	5	(.)	—	—	5	(.)
II. INDUSTRY	444	1,10	185	55	—	—	629	1,66
III. TRANSPORT OPERATORS	126	98	97	1,11	—	—	223	2,09
IV. PROFESSIONAL AND OTHER SERVICES	97	49	46	32	—	—	143	81
V. PERSONAL LOANS	4,025	13,48	2,698	12,27	—	—	6,723	25,74
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
VI. TRADE	1,161	4,25	389	1,73	—	—	1,550	5,98
1. Wholesale Trade	7	3	63	22	—	—	70	25
2. Retail Trade	1,154	4,22	326	1,52	—	—	1,480	5,73
VII. FINANCE	—	—	35	53	—	—	35	53
VIII. ALL OTHERS	251	62	1,025	5,31	—	—	1,276	5,93
TOTAL BANK CREDIT	10,710	26,69	5,418	22,76	—	—	16,128	49,45
<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

STATE : WEST BENGAL

(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	6,43,965	529,98	1,39,840	164,33	71,086	132,95	8,54,891	827,26
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
II. INDUSTRY	5,42,327	330,98	95,882	105,34	1,13,707	297,74	7,51,916	734,05
III. TRANSPORT OPERATORS	32,647	32,17	9,795	19,47	9,180	50,40	51,622	102,05
IV. PROFESSIONAL AND OTHER SERVICES	53,683	42,84	17,121	23,56	14,380	54,87	85,184	121,27
V. PERSONAL LOANS	3,74,692	809,48	1,57,698	432,14	4,23,329	1,637,64	9,55,719	2,879,26
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	1,117,45	7,63,702	1,870,55
VI. TRADE	3,87,835	398,80	1,09,134	176,29	69,768	232,99	5,66,737	808,07
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
VII. FINANCE	1,266	3,15	539	4,75	1,885	8,18	3,690	16,08
VIII. ALL OTHERS	89,924	154,29	35,906	91,21	1,71,766	577,57	2,97,596	823,07
TOTAL BANK CREDIT	21,26,339	2301,69	5,65,915	1017,08	8,75,101	2,992,34	35,67,355	6311,11
<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

(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	722	1,41	321	47	—	—	1,043	1,88
1.Direct Finance	717	1,41	313	44	—	—	1,030	1,85
2.Indirect Finance	5	(.)	8	2	—	—	13	3
II. INDUSTRY	223	90	288	1,63	—	—	511	2,53
III. TRANSPORT OPERATORS	101	69	245	1,77	—	—	346	2,47
IV. PROFESSIONAL AND OTHER SERVICES	116	39	181	94	—	—	297	1,34
V. PERSONAL LOANS	1,995	4,33	2,352	7,00	—	—	4,347	11,33
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
VI. TRADE	1,329	6,32	832	5,42	—	—	2,161	11,74
1.Wholesale Trade	29	19	26	34	—	—	55	53
2.Retail Trade	1,300	6,12	806	5,08	—	—	2,106	11,20
VII. FINANCE	—	—	—	—	—	—	—	—
VIII. ALL OTHERS	1,040	1,88	1,169	3,14	—	—	2,209	5,03
TOTAL BANK CREDIT	5,526	15,92	5,388	20,38	—	—	10,914	36,30
<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