

**Central 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**

CENTRAL REGION  
STATE : CHHATTISGARH (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
<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>1,192,87</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 (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
<b>I. AGRICULTURE</b>	<b>4,99,789</b>	<b>1,121,72</b>	<b>2,28,288</b>	<b>668,27</b>	<b>42,793</b>	<b>175,65</b>	<b>7,70,870</b>	<b>1,965,64</b>
1.Direct Finance	4,81,910	1,081,76	2,18,519	652,37	41,095	171,24	7,41,524	1,905,37
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>1,12,59</b>	<b>46,333</b>	<b>1,18,40</b>	<b>53,865</b>	<b>187,23</b>	<b>1,73,732</b>	<b>4,18,22</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>1,761,99</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	1,082,83
<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>2,057,79</b>	<b>6,15,185</b>	<b>1,753,87</b>	<b>4,86,225</b>	<b>1,938,62</b>	<b>20,45,233</b>	<b>5,750,28</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

STATE : UTTAR PRADESH (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
<b>I. AGRICULTURE</b>	<b>21,66,967</b>	<b>3,779,89</b>	<b>5,85,484</b>	<b>1,576,20</b>	<b>96,016</b>	<b>300,94</b>	<b>28,48,467</b>	<b>5,657,04</b>
1.Direct Finance	21,02,977	3,675,12	5,72,234	1,550,55	92,221	291,51	27,67,432	5,517,18
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**

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		TOTAL	
	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
<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