

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 2003

NORTHERN REGION
STATE : HARYANA

(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
I. AGRICULTURE	2,51,162	11,79,93	1,10,676	663,90	37,416	155,79	3,99,254	1,99,962
1. Direct Finance	2,47,145	11,70,10	1,08,993	654,02	36,729	151,61	3,92,867	1,97,573
2. Indirect Finance	4,017	9,83	1,683	9,88	687	4,18	6,387	23,89
II. INDUSTRY	12,777	31,72	8,948	50,24	18,348	88,20	40,073	1,70,15
III. TRANSPORT OPERATORS	2,761	6,95	1,200	6,41	2,439	11,88	6,400	25,24
IV. PROFESSIONAL AND OTHER SERVICES	3,397	9,21	4,267	17,20	4,940	20,64	12,604	47,05
V. PERSONAL LOANS	74,773	2,73,08	91,467	3,97,03	1,27,075	5,73,12	2,93,315	1,24,323
1. Loans for Purchase of Consumer Durables	5,625	16,74	5,816	18,13	9,157	32,59	20,598	67,46
2. Loans for Housing	7,120	46,08	10,063	102,52	13,928	141,67	31,111	290,28
3. Rest of the Personal Loans	62,028	210,27	75,588	276,37	1,03,990	398,85	2,41,606	885,49
VI. TRADE	36,309	76,02	37,167	1,46,36	29,123	1,30,56	1,02,599	3,52,93
1. Wholesale Trade	553	1,49	1,130	6,86	1,636	13,68	3,319	22,03
2. Retail Trade	35,756	74,53	36,037	1,39,50	27,487	116,87	99,280	3,30,90
VII. FINANCE	292	79	343	1,72	484	1,77	1,119	4,28
VIII. ALL OTHERS	12,506	39,83	20,244	96,44	29,051	103,15	61,801	2,39,43
TOTAL BANK CREDIT	3,93,977	16,17,53	2,74,312	1,37,92,9	2,48,876	1,08,51,0	9,17,165	4,08,19,3
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	6,586	9,69	1,600	4,88	5,193	8,95	13,379	23,52
2. Other Small Scale Industries	5,315	18,35	6,134	38,17	8,540	62,36	19,989	1,18,87

STATE : HIMACHAL PRADESH

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
I. AGRICULTURE	1,09,172	2,44,25	8,847	23,27	—	—	1,18,019	2,67,52
1. Direct Finance	1,06,954	2,39,49	8,660	22,56	—	—	1,15,614	2,62,05
2. Indirect Finance	2,218	4,76	187	71	—	—	2,405	5,47
II. INDUSTRY	14,409	39,83	2,695	13,26	—	—	1,71,104	53,09
III. TRANSPORT OPERATORS	4,202	32,04	1,161	9,11	—	—	5,363	41,15
IV. PROFESSIONAL AND OTHER SERVICES	5,044	16,08	1,680	7,49	—	—	6,724	23,57
V. PERSONAL LOANS	79,280	2,93,49	32,303	1,40,67	—	—	1,11,583	4,34,16
1. Loans for Purchase of Consumer Durables	6,466	17,85	2,962	8,91	—	—	9,428	26,76
2. Loans for Housing	8,825	75,38	4,383	40,18	—	—	13,208	1,15,56
3. Rest of the Personal Loans	63,989	200,26	24,958	91,57	—	—	88,947	2,91,83
VI. TRADE	35,281	1,42,66	9,092	53,09	—	—	44,373	1,95,75
1. Wholesale Trade	682	3,08	275	2,34	—	—	957	5,42
2. Retail Trade	34,599	1,39,58	8,817	50,75	—	—	43,416	1,90,33
VII. FINANCE	625	2,51	63	27	—	—	688	2,78
VIII. ALL OTHERS	15,553	54,28	6,398	26,13	—	—	21,951	80,41
TOTAL BANK CREDIT	2,63,566	8,25,13	6,22,39	2,73,30	—	—	3,25,805	1,09,84,3
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	6,214	12,25	552	1,86	—	—	6,766	14,11
2. Other Small Scale Industries	6,675	21,83	1,612	8,92	—	—	8,287	30,75

See Notes on Tables.

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 2003

**NORTHERN REGION
STATE : JAMMU & KASHMIR**

(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
I. AGRICULTURE	45,180	80,11	9,685	18,81	2,730	964	57,595	108,55
1. Direct Finance	43,571	77,19	9,435	18,15	2,638	9,43	55,644	104,77
2. Indirect Finance	1,609	2,91	250	65	92	21	1,951	3,78
II. INDUSTRY	14,086	41,25	3,513	13,01	12,018	56,46	29,617	110,72
III. TRANSPORT OPERATORS	3,507	12,32	648	3,38	1,076	620	5,231	21,90
IV. PROFESSIONAL AND OTHER SERVICES	2,855	12,11	546	2,53	3,751	15,38	7,152	30,02
V. PERSONAL LOANS	1,07,162	301,23	23,562	70,94	75,392	296,85	2,06,116	669,01
1. Loans for Purchase of Consumer Durables	14,439	32,75	2,292	5,77	10,322	35,61	27,053	74,13
2. Loans for Housing	6,616	41,03	1,536	12,34	6,687	54,26	14,839	107,63
3. Rest of the Personal Loans	86,107	227,45	19,734	52,83	58,383	206,98	1,64,224	487,25
VI. TRADE	29,328	115,90	7,179	35,71	22,325	106,79	58,832	258,40
1. Wholesale Trade	992	3,21	128	43	1,623	13,69	2,743	17,33
2. Retail Trade	28,336	112,70	7,051	35,27	20,702	93,10	56,089	241,07
VII. FINANCE	79	35	10	11	165	97	254	1,43
VIII. ALL OTHERS	9,511	29,65	4,997	16,73	7,420	25,96	21,928	72,34
TOTAL BANK CREDIT	2,11,708	592,92	50,140	161,21	1,24,877	518,24	3,86,725	1,272,37
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	5,221	14,35	1,595	480	2,865	12,95	9,681	32,10
2. Other Small Scale Industries	5,069	12,07	1,043	4,25	4,199	20,10	10,311	36,42

STATE : PUNJAB

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
I. AGRICULTURE	3,44,787	1,742,66	1,65,667	970,41	29,989	183,74	5,40,443	2,896,81
1. Direct Finance	3,40,716	1,723,31	1,62,648	947,95	29,123	179,85	5,32,487	2,851,11
2. Indirect Finance	4,071	19,35	3,019	22,46	866	3,88	7,956	45,69
II. INDUSTRY	23,775	61,41	16,420	83,18	26,341	151,91	66,536	296,51
III. TRANSPORT OPERATORS	4,734	11,78	2,639	12,45	4,233	18,91	11,606	43,13
IV. PROFESSIONAL AND OTHER SERVICES	5,326	15,20	4,968	18,95	5,919	26,13	16,213	60,28
V. PERSONAL LOANS	1,05,136	435,77	1,38,759	629,57	1,82,742	850,87	4,26,637	1,916,22
1. Loans for Purchase of Consumer Durables	8,190	18,84	7,519	22,78	8,801	28,29	24,510	69,91
2. Loans for Housing	17,184	138,15	22,197	202,37	26,271	246,46	65,652	586,98
3. Rest of the Personal Loans	79,762	278,78	1,09,043	404,42	1,47,670	576,12	3,36,475	1,259,32
VI. TRADE	46,285	125,35	40,469	202,88	30,171	159,51	1,16,925	487,75
1. Wholesale Trade	968	4,01	1,298	10,10	2,557	15,28	4,823	29,39
2. Retail Trade	45,317	121,34	39,171	192,79	27,614	144,23	1,12,102	458,36
VII. FINANCE	806	3,52	516	2,70	803	5,79	2,125	12,01
VIII. ALL OTHERS	20,076	74,54	25,076	101,83	36,806	158,59	81,958	334,95
TOTAL BANK CREDIT	5,50,925	2,470,22	3,94,514	2,021,97	3,17,004	1,555,45	12,62,443	6,047,65
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	11,502	20,67	2,601	9,71	1,588	7,99	15,691	38,36
2. Other Small Scale Industries	9,367	29,96	11,219	59,73	20,153	116,54	40,739	206,22

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 2003

**NORTHERN REGION
STATE: RAJASTHAN**

(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
I. AGRICULTURE	6,53,973	1967,87	2,46,065	943,75	24,841	128,33	9,24,879	3039,95
1. Direct Finance	6,35,373	1921,07	2,40,691	924,52	23,951	124,70	9,00,015	2970,29
2. Indirect Finance	18,600	46,80	5,374	19,22	890	3,63	24,864	69,66
II. INDUSTRY	63,940	118,38	37,656	117,12	32,314	138,80	1,33,910	374,31
III. TRANSPORT OPERATORS	5,993	18,55	5,422	21,22	3,797	22,81	15,212	62,57
IV. PROFESSIONAL AND OTHER SERVICES	17,183	32,28	11,510	35,68	10,709	41,99	39,402	109,95
V. PERSONAL LOANS	1,61,256	510,80	1,74,485	644,02	2,41,997	1077,76	5,77,738	2232,58
1. Loans for Purchase of Consumer Durables	13,644	33,24	18,742	49,67	20,273	62,93	52,659	145,84
2. Loans for Housing	13,734	113,59	17,233	170,24	30,680	338,58	61,647	622,40
3. Rest of the Personal Loans	1,33,878	363,97	1,38,510	424,11	1,91,044	676,25	4,63,432	1464,33
VI. TRADE	1,20,796	267,46	1,05,969	304,12	41,571	193,77	2,68,336	765,34
1. Wholesale Trade	3,925	10,78	4,731	22,26	2,486	16,35	11,142	49,38
2. Retail Trade	1,16,871	256,68	1,01,238	281,85	39,085	177,42	2,57,194	715,95
VII. FINANCE	2,068	4,92	626	1,86	656	2,90	3,350	9,68
VIII. ALL OTHERS	40,053	102,77	41,081	126,47	57,668	293,74	1,38,802	522,98
TOTAL BANK CREDIT	10,65,262	3023,02	6,22,814	2194,23	4,13,553	1900,10	21,01,629	7117,36
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	42,962	69,33	16,162	36,31	2,439	7,67	61,563	113,31
2. Other Small Scale Industries	17,373	36,80	16,890	59,04	21,954	96,71	56,217	192,54

CHANDIGARH

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
I. AGRICULTURE	434	1,42	108	37	755	2,67	1,297	4,45
1. Direct Finance	434	1,42	108	37	740	2,55	1,282	4,34
2. Indirect Finance	—	—	—	—	15	11	15	11
II. INDUSTRY	140	94	54	39	8,397	21,68	8,591	23,01
III. TRANSPORT OPERATORS	25	17	20	16	308	2,10	353	2,42
IV. PROFESSIONAL AND OTHER SERVICES	56	22	28	18	1,148	5,42	1,232	5,81
V. PERSONAL LOANS	1,138	4,05	2,181	10,00	57,222	239,14	60,541	253,19
1. Loans for Purchase of Consumer Durables	58	17	243	1,48	4,239	16,02	4,540	17,67
2. Loans for Housing	80	92	149	1,50	3,795	33,77	4,024	36,18
3. Rest of the Personal Loans	1,000	2,97	1,789	7,02	49,188	189,35	51,977	199,34
VI. TRADE	192	67	253	1,32	2,537	14,37	2,982	16,37
1. Wholesale Trade	12	3	28	9	334	1,75	374	1,88
2. Retail Trade	180	64	225	1,23	2,203	12,62	2,608	14,49
VII. FINANCE	1	(-)	—	—	32	21	33	21
VIII. ALL OTHERS	152	40	333	1,14	8,546	42,22	9,031	43,76
TOTAL BANK CREDIT	2,138	7,87	2,977	13,55	78,945	327,81	84,060	349,23
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	9	8	5	3	53	34	67	45
2. Other Small Scale Industries	124	81	48	35	5,480	16,34	5,652	17,49

(-) Indicates negligible.

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 2003

**NORTHERN REGION
STATE : DELHI**

(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
I. AGRICULTURE	849	3,50	169	75	2,855	16,52	3,873	20,77
1. Direct Finance	823	3,34	156	67	2,700	16,09	3,679	20,11
2. Indirect Finance	26	16	13	8	155	42	194	66
II. INDUSTRY	446	1,86	112	71	76,351	181,60	76,909	184,16
III. TRANSPORT OPERATORS	114	90	58	67	2,393	13,96	2,565	15,52
IV. PROFESSIONAL AND OTHER SERVICES	367	1,75	84	33	11,040	42,45	11,491	44,53
V. PERSONAL LOANS	9,143	40,27	4,233	18,84	7,84,380	2493,55	7,97,756	2552,66
1. Loans for Purchase of Consumer Durables	164	58	89	34	15,489	91,83	15,742	92,75
2. Loans for Housing	285	261	74	72	21,956	175,89	22,315	179,22
3. Rest of the Personal Loans	8,694	37,08	4,070	17,78	7,46,935	2225,83	7,59,699	2280,69
VI. TRADE	1,357	4,55	417	1,94	20,885	111,85	22,659	118,34
1. Wholesale Trade	38	18	9	2	5,165	24,04	5,212	24,25
2. Retail Trade	1,319	4,36	408	1,92	15,720	87,81	17,447	94,09
VII. FINANCE	51	27	2	(-)	1,772	11,80	1,825	12,07
VIII. ALL OTHERS	2,999	15,10	409	204	1,09,395	513,61	1,12,803	530,75
TOTAL BANK CREDIT	15,326	68,18	5,484	25,28	10,09,071	3385,33	10,29,881	3478,80
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	54	13	32	8	2,626	10,24	2,712	10,44
2. Other Small Scale Industries	211	99	68	56	21,022	96,88	21,301	98,43