

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

EASTERN REGION
STATE : BIHAR

(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	5,60,610	826,53	1,60,609	341,58	23,237	74,99	7,44,456	1243,10
1. Direct Finance	5,14,292	767,46	1,51,570	325,39	21,693	70,65	6,87,555	1163,50
2. Indirect Finance	46,318	59,07	9,039	16,19	1,544	4,35	56,901	79,60
II. INDUSTRY	1,65,269	204,47	44,640	114,77	15,214	60,76	2,25,123	380,00
III. TRANSPORT OPERATORS	36,565	59,49	12,397	29,06	5,143	25,54	54,105	114,09
IV. PROFESSIONAL AND OTHER SERVICES	33,982	50,08	14,128	39,62	5,788	27,33	53,898	117,03
V. PERSONAL LOANS	2,09,701	470,82	1,24,016	432,68	1,38,047	560,83	4,71,764	1464,33
1. Loans for Purchase of Consumer Durables	6,032	16,58	7,481	24,25	7,351	23,40	20,864	64,23
2. Loans for Housing	11,682	67,71	11,624	83,15	18,367	148,09	41,673	298,95
3. Rest of the Personal Loans	1,91,987	386,54	1,04,911	325,28	1,12,329	389,33	4,09,227	1101,15
VI. TRADE	3,66,036	526,47	1,07,513	273,64	35,864	145,86	5,09,413	945,98
1. Wholesale Trade	14,225	25,24	5,680	16,97	2,272	13,40	22,177	55,62
2. Retail Trade	3,51,811	501,23	1,01,833	256,67	33,592	132,46	4,87,236	890,36
VII. FINANCE	3,409	4,76	734	2,48	385	1,98	4,528	9,23
VIII. ALL OTHERS	88,844	191,94	53,058	151,88	36,903	129,83	1,78,805	473,64
TOTAL BANK CREDIT	14,64,416	2334,56	5,17,095	1385,71	2,60,581	1027,12	22,42,092	4747,40
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,09,938	94,80	22,683	37,51	3,732	10,50	1,36,353	142,82
2. Other Small Scale Industries	36,643	71,82	13,598	44,81	7,378	32,69	57,619	149,32

STATE : JHARKHAND

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	2,98,937	266,23	47,865	67,88	2,718	6,43	3,49,520	340,54
1. Direct Finance	2,64,534	238,72	44,507	63,80	2,381	5,32	3,11,422	307,84
2. Indirect Finance	34,403	27,51	3,358	4,08	337	1,10	38,098	32,70
II. INDUSTRY	53,315	64,92	14,513	46,45	6,348	35,84	74,176	147,21
III. TRANSPORT OPERATORS	10,607	35,55	3,705	21,57	2,253	15,99	16,565	73,12
IV. PROFESSIONAL AND OTHER SERVICES	18,486	23,27	6,172	26,06	2,950	18,95	27,608	68,28
V. PERSONAL LOANS	96,499	252,04	73,304	259,37	76,064	320,25	2,45,867	831,66
1. Loans for Purchase of Consumer Durables	8,478	17,78	6,671	17,96	7,996	24,28	23,145	60,03
2. Loans for Housing	3,849	19,95	3,989	35,94	5,993	64,12	13,831	120,01
3. Rest of the Personal Loans	84,172	214,30	62,644	205,47	62,075	231,85	2,08,891	651,62
VI. TRADE	99,823	159,88	27,469	101,82	10,869	62,19	1,38,161	323,88
1. Wholesale Trade	6,638	10,17	1,667	6,57	905	5,46	9,210	22,20
2. Retail Trade	93,185	149,71	25,802	95,25	9,964	56,72	1,28,951	301,69
VII. FINANCE	859	1,88	681	4,19	251	1,85	1,791	7,92
VIII. ALL OTHERS	1,04,022	160,78	41,245	111,45	22,183	86,59	1,67,450	358,82
TOTAL BANK CREDIT	6,82,548	964,54	2,14,954	638,80	1,23,636	548,10	10,21,138	2151,44
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	25,816	20,40	4,479	8,40	1,020	4,12	31,315	32,92
2. Other Small Scale Industries	14,389	24,80	6,508	25,74	3,896	22,42	24,793	72,96

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EASTERN REGION
STATE : ORISSA

(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	6,47,092	752,84	98,400	144,98	12,447	52,59	7,57,939	950,42
1. Direct Finance	6,11,732	710,93	95,623	140,68	11,019	43,29	7,18,374	894,89
2. Indirect Finance	35,360	41,91	2,777	4,31	1,428	9,31	39,565	55,53
II. INDUSTRY	1,32,564	213,66	26,293	82,70	20,415	86,68	1,79,272	383,03
III. TRANSPORT OPERATORS	16,910	50,89	4,082	22,87	3,708	21,53	24,700	95,30
IV. PROFESSIONAL AND OTHER SERVICES	72,721	96,51	13,879	31,65	6,566	34,21	93,166	162,36
V. PERSONAL LOANS	2,68,183	691,90	1,34,262	511,12	1,25,964	604,72	5,28,409	1807,73
1. Loans for Purchase of Consumer Durables	14,030	21,11	8,201	19,69	6,267	15,22	28,498	56,01
2. Loans for Housing	55,854	289,79	35,674	216,70	36,882	274,18	1,28,410	780,67
3. Rest of the Personal Loans	1,98,299	381,00	90,387	274,73	82,815	315,32	3,71,501	971,05
VI. TRADE	3,08,578	428,30	64,214	147,17	19,234	95,16	3,92,026	670,62
1. Wholesale Trade	11,720	18,48	2,402	7,85	1,162	8,11	15,284	34,43
2. Retail Trade	2,96,858	409,82	61,812	139,32	18,072	87,05	3,76,742	636,19
VII. FINANCE	4,105	22,69	4,439	28,03	8,397	61,67	16,941	112,39
VIII. ALL OTHERS	1,63,968	274,76	66,070	208,65	70,958	233,41	3,00,996	716,82
TOTAL BANK CREDIT	16,14,121	2531,55	4,11,639	1177,16	2,67,689	1189,96	22,93,449	4898,67
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	84,077	94,76	13,093	21,97	1,450	3,98	98,620	120,71
2. Other Small Scale Industries	32,617	58,84	7,705	25,59	7,625	28,87	47,947	113,30

STATE : SIKKIM

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	4,283	7,01	672	222	—	—	4,955	923
1. Direct Finance	4,283	7,01	667	221	—	—	4,950	922
2. Indirect Finance	—	—	5	(.)	—	—	5	(.)
II. INDUSTRY	349	1,04	327	221	—	—	676	325
III. TRANSPORT OPERATORS	85	69	82	98	—	—	167	1,63
IV. PROFESSIONAL AND OTHER SERVICES	159	69	344	1,07	—	—	503	1,77
V. PERSONAL LOANS	4,783	22,11	3,625	16,26	—	—	8,408	38,36
1. Loans for Purchase of Consumer Durables	1,042	3,48	177	34	—	—	1,219	3,82
2. Loans for Housing	569	5,27	360	4,57	—	—	929	9,84
3. Rest of the Personal Loans	3,172	13,36	3,088	11,35	—	—	6,260	24,71
VI. TRADE	867	3,90	310	1,40	—	—	1,177	5,31
1. Wholesale Trade	12	7	2	(.)	—	—	14	7
2. Retail Trade	855	3,84	308	1,40	—	—	1,163	5,23
VII. FINANCE	6	(.)	36	53	—	—	42	54
VIII. ALL OTHERS	381	1,65	768	2,29	—	—	1,149	3,94
TOTAL BANK CREDIT	10,913	37,10	6,164	26,91	—	—	17,077	64,02
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	80	16	20	9	—	—	100	25
2. Other Small Scale Industries	101	21	134	29	—	—	235	50

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EASTERN REGION
STATE : WEST BENGAL

(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	6,47,314	613,43	1,36,890	173,61	71,407	136,73	8,55,611	923,77
1. Direct Finance	6,30,581	586,42	1,34,003	168,96	69,868	132,96	8,34,452	888,34
2. Indirect Finance	16,733	27,01	2,887	4,65	1,539	3,77	21,159	35,43
II. INDUSTRY	5,13,122	341,96	95,163	116,19	1,26,829	297,13	7,35,114	755,28
III. TRANSPORT OPERATORS	34,253	34,23	9,000	18,77	7,537	47,15	50,790	100,14
IV. PROFESSIONAL AND OTHER SERVICES	53,732	51,08	16,283	30,42	15,622	58,37	85,637	139,86
V. PERSONAL LOANS	3,79,495	950,85	1,59,667	493,14	4,65,569	1,725,59	10,04,731	3,169,59
1. Loans for Purchase of Consumer Durables	58,424	211,01	22,271	54,38	26,858	98,51	1,07,553	363,89
2. Loans for Housing	22,290	172,86	17,244	135,06	59,579	468,92	99,113	776,84
3. Rest of the Personal Loans	2,98,781	566,99	1,20,152	303,70	3,79,132	1,158,17	7,98,065	2,028,86
VI. TRADE	4,31,979	434,11	1,06,924	196,33	58,686	217,73	5,97,589	848,17
1. Wholesale Trade	10,351	16,52	2,370	11,16	6,390	28,90	19,111	56,58
2. Retail Trade	4,21,628	417,59	1,04,554	185,17	52,296	188,83	5,78,478	791,59
VII. FINANCE	2,467	5,26	886	5,52	2,146	9,59	5,499	20,37
VIII. ALL OTHERS	1,20,722	219,52	46,199	125,20	1,86,378	676,71	3,53,299	1,021,43
TOTAL BANK CREDIT	21,83,084	2,650,44	5,71,012	1,159,17	9,34,174	3,168,99	36,88,270	6,978,61
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	3,55,814	206,21	49,217	44,99	15,228	31,27	4,20,259	282,48
2. Other Small Scale Industries	1,33,098	103,47	36,668	49,57	25,116	94,22	1,94,882	247,26

ANDAMAN & NICOBAR ISLANDS

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	542	1,13	114	33	—	—	656	1,46
1. Direct Finance	542	1,13	113	32	—	—	655	1,45
2. Indirect Finance	—	—	1	(.)	—	—	1	(.)
II. INDUSTRY	222	1,20	272	1,76	—	—	494	2,97
III. TRANSPORT OPERATORS	124	1,02	193	1,36	—	—	317	2,38
IV. PROFESSIONAL AND OTHER SERVICES	115	46	142	94	—	—	257	1,40
V. PERSONAL LOANS	1,500	3,95	2,864	10,12	—	—	4,364	14,07
1. Loans for Purchase of Consumer Durables	44	7	221	78	—	—	265	86
2. Loans for Housing	70	77	73	72	—	—	143	1,49
3. Rest of the Personal Loans	1,386	3,10	2,570	8,62	—	—	3,956	11,72
VI. TRADE	1,206	6,84	823	4,69	—	—	2,029	11,53
1. Wholesale Trade	13	10	20	24	—	—	33	34
2. Retail Trade	1,193	6,74	803	4,45	—	—	1,996	11,18
VII. FINANCE	22	14	23	18	—	—	45	32
VIII. ALL OTHERS	1,312	3,05	1,459	8,60	—	—	2,771	11,64
TOTAL BANK CREDIT	5,043	17,78	5,890	27,99	—	—	10,933	45,77
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	35	17	34	13	—	—	69	30
2. Other Small Scale Industries	177	1,01	164	91	—	—	341	1,92