

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

CENTRAL REGION

STATE : CHHATTISGARH

(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	1,51,213	233,68	32,898	70,96	4,370	17,30	1,88,481	321,93
1. Direct Finance	1,44,069	222,89	32,596	69,84	4,315	16,95	1,80,980	309,68
2. Indirect Finance	7,144	10,79	302	1,11	55	35	7,501	12,25
II. INDUSTRY	28,385	47,88	7,464	21,24	4,626	22,08	40,475	91,19
III. TRANSPORT OPERATORS	1,146	4,82	1,508	5,09	1,368	6,70	4,022	16,60
IV. PROFESSIONAL AND OTHER SERVICES	5,703	12,75	3,310	10,16	3,176	13,79	12,189	36,69
V. PERSONAL LOANS	66,178	192,22	41,259	142,61	53,112	233,98	1,60,549	568,80
1. Loans for Purchase of Consumer Durables	7,548	15,73	6,481	13,41	3,489	9,88	17,518	39,03
2. Loans for Housing	9,575	35,65	6,108	36,65	8,121	73,62	23,804	145,92
3. Rest of the Personal Loans	49,055	140,83	28,670	92,54	41,502	150,47	1,19,227	383,85
VI. TRADE	45,032	92,51	17,922	57,95	11,646	50,35	74,600	200,81
1. Wholesale Trade	1,587	3,09	394	2,11	362	2,13	2,343	7,33
2. Retail Trade	43,445	89,43	17,528	55,83	11,284	48,22	72,257	193,48
VII. FINANCE	66	9	33	18	205	1,28	304	1,55
VIII. ALL OTHERS	25,926	65,94	15,555	51,36	18,601	83,39	60,082	200,69
TOTAL BANK CREDIT	3,23,649	649,89	1,19,949	359,54	97,104	428,85	5,40,702	1438,28
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	15,396	25,44	3,412	7,27	489	2,49	19,297	35,20
2. Other Small Scale Industries	9,036	16,11	2,916	10,97	3,263	14,77	15,215	41,85

STATE : MADHYA 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	5,06,429	1345,49	2,21,564	765,82	36,812	159,15	7,64,805	2270,46
1. Direct Finance	4,88,191	1306,07	2,15,263	748,25	35,338	154,08	7,38,792	2208,40
2. Indirect Finance	18,238	39,42	6,301	17,57	1,474	5,06	26,013	62,05
II. INDUSTRY	77,441	132,64	42,262	120,16	42,105	154,16	1,61,808	406,97
III. TRANSPORT OPERATORS	11,626	15,84	4,388	18,06	6,437	32,05	22,451	65,95
IV. PROFESSIONAL AND OTHER SERVICES	23,839	42,55	17,635	55,64	15,476	66,56	56,950	164,76
V. PERSONAL LOANS	1,47,565	444,58	1,76,719	593,60	2,44,488	1076,49	5,68,772	2114,67
1. Loans for Purchase of Consumer Durables	22,076	55,41	39,795	47,26	25,358	65,71	87,229	168,38
2. Loans for Housing	20,159	93,00	25,690	170,39	42,553	384,65	88,402	648,03
3. Rest of the Personal Loans	1,05,330	296,16	1,11,234	375,95	1,76,577	626,14	3,93,141	1298,25
VI. TRADE	1,24,364	258,75	86,411	282,46	65,618	264,36	2,76,393	805,57
1. Wholesale Trade	6,197	23,07	5,198	23,79	6,120	29,70	17,515	76,55
2. Retail Trade	1,18,167	235,68	81,213	258,67	59,498	234,66	2,58,878	729,02
VII. FINANCE	831	4,33	827	6,11	1,471	12,38	3,129	22,82
VIII. ALL OTHERS	69,050	184,37	71,908	254,26	71,720	290,72	2,12,678	729,35
TOTAL BANK CREDIT	9,61,145	2428,56	6,21,714	2096,11	4,84,127	2055,86	20,66,986	6580,53
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	40,118	53,75	17,904	43,05	4,344	13,53	62,366	110,33
2. Other Small Scale Industries	28,726	58,78	18,483	54,62	25,892	101,02	73,101	214,42

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CENTRAL REGION

STATE : UTTAR PRADESH

(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	24,49,359	4873,93	6,45,870	1862,30	91,165	317,32	31,86,394	7053,54
1. Direct Finance	23,78,586	4761,15	6,32,325	1836,56	88,221	308,78	30,99,132	6906,49
2. Indirect Finance	70,773	112,78	13,545	25,74	2,944	8,53	87,262	147,06
II. INDUSTRY	2,57,303	388,80	70,804	188,43	82,166	312,53	4,10,273	889,76
III. TRANSPORT OPERATORS	36,531	82,42	10,447	36,88	10,906	52,69	57,884	172,00
IV. PROFESSIONAL AND OTHER SERVICES	93,230	127,57	29,059	71,27	35,255	142,84	1,57,544	341,68
V. PERSONAL LOANS	3,22,708	832,91	1,96,191	668,83	5,72,390	2097,52	10,91,289	3599,25
1. Loans for Purchase of Consumer Durables	21,466	58,16	13,205	36,23	31,105	98,42	65,776	192,80
2. Loans for Housing	20,554	126,19	18,616	147,48	67,603	578,25	1,06,773	851,92
3. Rest of the Personal Loans	2,80,688	648,55	1,64,370	485,12	4,73,682	1420,85	9,18,740	2554,53
VI. TRADE	4,23,269	729,03	1,71,023	481,27	1,63,373	638,80	7,57,665	1849,09
1. Wholesale Trade	17,097	39,53	6,692	30,73	7,671	49,74	31,460	120,00
2. Retail Trade	4,06,172	689,50	1,64,331	450,53	1,55,702	589,06	7,26,205	1729,09
VII. FINANCE	4,070	9,18	1,760	6,01	2,770	14,63	8,600	29,82
VIII. ALL OTHERS	2,64,440	548,50	1,40,015	413,13	1,92,494	781,83	5,96,949	1743,45
TOTAL BANK CREDIT	38,50,910	7592,32	12,65,169	3728,12	11,50,519	4358,16	62,66,598	15678,60
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,44,386	173,20	25,419	51,66	16,587	49,47	1,86,392	274,33
2. Other Small Scale Industries	88,468	155,45	29,354	87,84	45,530	189,91	1,63,352	433,19

STATE : UTTARANCHAL

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	1,04,844	224,50	41,045	156,32	2,681	8,11	1,48,570	388,93
1. Direct Finance	1,02,272	219,21	40,584	154,73	2,650	7,95	1,45,506	381,89
2. Indirect Finance	2,572	5,29	461	1,59	31	16	3,064	7,04
II. INDUSTRY	13,179	30,26	5,571	22,91	1,866	9,50	20,616	62,67
III. TRANSPORT OPERATORS	3,620	17,93	1,467	8,59	1,402	8,45	6,489	34,97
IV. PROFESSIONAL AND OTHER SERVICES	3,159	8,97	3,588	14,45	2,362	11,34	9,109	34,76
V. PERSONAL LOANS	51,881	137,04	48,370	182,51	40,361	169,56	1,40,612	489,11
1. Loans for Purchase of Consumer Durables	4,074	7,89	5,606	11,91	2,968	7,81	12,648	27,62
2. Loans for Housing	11,365	46,42	6,499	53,03	6,421	55,47	24,285	154,91
3. Rest of the Personal Loans	36,442	82,73	36,265	117,56	30,972	106,28	1,03,679	306,58
VI. TRADE	29,034	80,96	16,584	69,71	8,064	37,76	53,682	188,43
1. Wholesale Trade	535	2,00	508	3,55	534	2,57	1,577	8,12
2. Retail Trade	28,499	78,97	16,076	66,16	7,530	35,19	52,105	180,31
VII. FINANCE	456	99	183	76	238	1,00	877	2,74
VIII. ALL OTHERS	26,197	58,58	11,464	38,24	13,274	48,22	50,935	145,03
TOTAL BANK CREDIT	2,32,370	559,22	1,28,272	493,49	70,248	293,94	4,30,890	1346,65
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	6,302	11,27	1,670	5,74	313	1,22	8,285	18,23
2. Other Small Scale Industries	3,213	9,53	2,786	11,53	1,036	5,39	7,035	26,45