

**BASIC STATISTICAL RETURNS
OF
SCHEDULED COMMERCIAL BANKS IN INDIA**

VOLUME - 33

MARCH 2004



RESERVE BANK OF INDIA

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BASIC STATISTICAL RETURNS - 1 AND 2 OF SCHEDULED COMMERCIAL BANKS IN INDIA

INTRODUCTION

This Volume, thirty third in the series, presents comprehensive data on deposits and credit of scheduled commercial banks and the information on number of employees of these banks, as on 31st March 2004. The data are collected through the annual statistical surveys, Basic Statistical Returns (BSR)-1 & 2, from the offices of scheduled commercial banks in India including Regional Rural Banks. The earlier title of the publication, i.e. '*Banking Statistics*' has been changed to 'Basic Statistical Returns of Scheduled Commercial Banks in India' from Volume 29 issue relating to March 2000. This has been done with a view to highlight the source and the nature of the data published in the Volume and also to indicate the basic distinction between the banking statistics presented in another publication of the Bank, viz., '*Statistical Tables Relating to Banks in India*', which is based on data collected through various statutory returns and other statistical returns. Information on other publications of the Bank on Banking Statistics is given in the **Appendix**.

2. The BSR-1 & 2 returns have been revised with effect from March 2002 Survey in line with policy changes, developments in the banking sector and also with a view to have uniform coding system for occupation/activity classification as per the National Industrial Classification (NIC), 1998. The significant features of the revision are:

- (i) A new BSR coding system in respect of activity/occupation classification of borrowal accounts based on NIC 1998 classification have been incorporated in BSR system.
- (ii) The loans extended through credit cards are included in 'Demand Loans'.
- (iii) 'Inland Bills' include both, trade bills & other bills.

- (iv) 'Artisans and Village & Tiny Industries' comprise Artisans/Craftsman, Village/Cottage Industries and Tiny Industries. These are classified as Small Scale Industries.
- (v) Consequent upon the changes in the Activity/Occupation Codes, there are modifications/changes in the description/details of some Occupation Codes. Accordingly, 'Rubber & Rubber Products' under Industry at II. 7 has been changed as 'Rubber & Plastic Products'.
- (vi) All borrowal accounts with the credit limit of Rs. 2 lakh or less of all scheduled commercial banks including Regional Rural Banks, are classified as '*small borrowal accounts*', from March 1999 onwards.

As a result of these changes, the data presented in some of the tables in this Volume are not strictly comparable with those of the years prior to 2002.

3. BSR-1 relates to gross bank credit and comprises term loans, cash credit, overdrafts, bills purchased and discounted, bills re-discounted under the New Bill Market Scheme and also dues from banks, whereas, the bank credit data, based on returns under Section 42(2) of the RBI Act, 1934, is exclusive of dues from banks and bills re-discounted under the New Bill Market Scheme. The BSR-1 return is divided into two parts - Part A and Part B (termed as BSR-1A and BSR-1B). Till 1998, the BSR-1A return covered accounts with individual credit limit of over Rs. 25,000. Consequent upon the revision in the cut-off credit limit from March 1999 survey, BSR-1A return for scheduled commercial banks other than Regional Rural Banks, covered accounts

with individual credit limit of over Rs. 2 lakh. In the case of Regional Rural Banks, the cut off limit then was Rs. 25,000. The revision of cut off limit for classifying accounts in BSR-1A has been made as Rs. 2 lakh for Regional Rural Banks also from March 2002 onwards. In BSR-1A, information in respect of each of the borrowal accounts is collected on various characteristics, such as place (district and population group) of utilisation of credit, type of account, type of organisation, occupational category, nature of borrowal account, rate of interest, credit limit and amount outstanding. In BSR-1B, information in respect of accounts with individual credit limit upto Rs. 2 lakh is obtained in consolidated form for broad occupational categories. The BSR-1B Return has two separate credit limit size groups, i.e., 'up to Rs. 25,000' and 'over Rs. 25,000 to Rs. 2 lakh'. The information on small borrowal accounts are obtained in BSR-1B return from all scheduled commercial banks (including regional rural banks).

4. In BSR-2, each bank office submits information on deposits with their break-up into current, savings and term deposits. Information on deposit accounts of *females* is given separately. Information of term deposits according to different maturity periods is also furnished in this return. In addition, BSR-2 provides information on staff strength, classified according to gender and category (i.e. officers, clerical and subordinates), in individual bank offices as on the reference date of the returns. Deposits exclude inter-bank deposits. Current deposits comprise (i) deposits subject to withdrawal on demand (other than savings deposits) or on notice of less than 15 days, or term deposits with a maturity period of less than 15 days (or less than 7 days for amount of Rs. 15 lakh and above) (ii) call deposits withdrawable not later than 14 days; (iii) unclaimed deposits; (iv) overdue fixed deposits; (v) credit balance in cash credit and overdraft

accounts and (vi) contingency unadjusted account if in the nature of deposits. Savings deposits are deposits accepted by banks under their savings bank deposit rules. Term deposits are deposits with a fixed maturity of not less than 15 days or 7 days for amount Rs. 15 lakh and above or subject to notice of not less than 15 days. These would also include (a) deposits payable after 14 days notice; (b) cash certificates; (c) cumulative or recurring deposits; (d) Kuri & Chit deposits and (e) special deposits in the nature of term deposits. Conceptually, the deposits data in BSR-2 and the aggregate deposits in Section 42(2) return are the same. However, the deposits presented in this Volume except in Table 1.1 exclude the proceeds of India Millennium Deposits (IMDs). In BSR-2, bank branches also give classification of term deposits according to broad interest rate ranges as well as size of deposits. Based on these data, tables giving percentage distribution of term deposits according to interest rate range and size of deposits are presented in the Volume. The data on residual maturity of term deposits, introduced in March 2003, are collected through Part-V of this return in respect of computerised branches of scheduled commercial banks, except regional rural banks; and their percentage distribution are presented in the Volume.

5 Out of the 68,645 offices of scheduled commercial banks functioning as on the last day of March 2004, BSR-1 return was received from 64,579 offices. BSR-2 return was received from 64,169 offices. In the case of non-reporting offices the data have been estimated based on the previous round of the survey and from the available information in the Quarterly Return on Aggregate Deposits and Gross Bank Credit (BSR-7) as of 31st March 2004.

Outline of the Volume

6. This Volume is divided into five Sections disseminating the data on deposits and credit

of scheduled commercial banks with reference to various classificatory characteristics. Section 1 presents general information on commercial banking and also the summary data on deposits and credit at All-India level and state level. Section 2 gives State / District-wise distribution of deposits and outstanding credit classified according to population groups and bank groups. Data on distribution of deposits by type of deposits are presented in Section 3. Classification of outstanding credit according to different characteristics such as size of credit limit, rate of interest, type of organisation, type of account, bank group, state and population group, etc., are given in Section 4. In Section 5, these data are further classified according to occupation of the borrower. District and occupation-wise distribution of outstanding credit is also given in Section 5.

7. BSR-1A return provides the identification of the district and population group of the place where the credit is utilised. However, in BSR-1B return, such information is not being collected. It is presumed that in respect of these accounts, the credit is utilised in the same place where it has been sanctioned. State and population group-wise data on credit given in Sections 4 and 5 are based on place of utilisation of credit, whereas in Section 2, these are based on place of sanction of credit. In Section 1, data on credit when presented with deposits (Tables 1.3, 1.4 and 1.5) are as per place of sanction and when presented separately (Tables 1.10 and 1.11) they are based on place of utilisation. Tables 1.6 to 1.8 present the data on credit according to both the place of sanction and the place of utilisation so as to facilitate comparison. A listing of tables on credit, which are based on place on sanction/ utilisation, is also given in the '*Notes on Tables*'.

Explanatory Notes

8. Brief explanatory notes on some of the tables presented in various Sections of this Volume are given below:

In Section 1, Table 1.1 presents the progress of commercial banking at a glance, based on data collected from different sources as per details given in the '*Notes on Tables*'. Table 1.9 presents classification of outstanding credit according to detailed occupations. Tables 1.13, 1.14 and 1.15 provide truncated distributions of outstanding credit of scheduled commercial banks according to interest rate range, type of account and organisation, respectively, for accounts having individual credit limit above Rs.2 lakh. Table 1.16 gives percentage distribution of small borrowal accounts according to broad category of borrowers into 'individuals' & 'others' and gender-wise classification of individual borrowers. Table 1.17 gives population group and occupation-wise classification of small borrowal accounts each with credit limit of Rs. 2 lakh and less. Tables 1.21 to 1.23 give the information on deposits of scheduled commercial banks according to broad ownership category. Tables 1.24 to 1.26 give (original) maturity pattern of term deposits according to broad ownership category, population group and bank group, respectively. Table 1.27 presents the percentage distribution of the term deposits of scheduled commercial banks, except regional rural banks, as per the residual maturity period. Table 1.28 gives interest rate range-wise percentage distribution of term deposits. Table 1.29 presents the percentage distribution of the term deposits of scheduled commercial banks as per the size of deposits. Tables 3.4 to 3.5 give (original) maturity pattern of term deposits according to broad ownership category with population group and state. Tables 4.1 to 4.6 in Section 4 and Tables 5.1 to 5.3 in Section 5 provide truncated distribution according to different characteristics of outstanding credit of scheduled commercial banks, for accounts having individual credit limit above Rs. 2 lakh. Table 5.8 provides information on small borrowal accounts having individual credit limit of Rs. 2 lakh and less.

9. Population groups of the banked centres presented in this Volume are based on the 1991

census. The population groups are defined as follows:

- (i) 'Rural' group includes all centres with population of less than 10,000
- (ii) 'Semi-urban' group includes centres with population of 10,000 and above but less than 1 lakh
- (iii) 'Urban' group includes centres with population of 1 lakh and above but less than 10 lakh
- (iv) 'Metropolitan' group includes centres with population of 10 lakh and more.

10. Banks have been grouped as under:

- (i) State Bank of India and its Associates
- (ii) Nationalised banks
- (iii) Foreign banks
- (iv) Regional rural banks
- (v) Other scheduled commercial banks.

11. The totals given in the tables may not exactly tally with the sum of the constituent items on account of rounding off of the figures. The unit one lakh is equal to 1,00,000. The symbol '-' indicates 'nil' or 'negligible' throughout this Volume. Figures in brackets indicate percentages to respective total. Notes on tables as appropriate to each table are given at the end of the Volume.

12. This Volume is prepared in the Banking Statistics Division of the Department of Statistical Analysis and Computer Services.

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TABLE No. 1.1 – PROGRESS OF COMMERCIAL BANKING AT A GLANCE

IMPORTANT INDICATORS	June 1969	March 1996	March 1997	March 1998	March 1999	March 2000	March 2001	March 2002	March 2003	March 2004
	1	2	3	4	5	6	7	8	9	10
No. of Commercial Banks	89	293	299	300	303	297	301	298	294	291
(a) Scheduled Commercial Banks	73	291	297	299	302	297	296	294	289	286
<i>Of which:</i> Regional Rural Banks	–	196	196	196	196	196	196	196	196	196
(b) Non-Scheduled Commercial Banks	16	2	2	1	1	–	5	4	5	5
Number of Bank Offices in India	8262	63026	63550	64218	64939	65412	65919	66190	66535	67188
(a) Rural	1833	32995	32915	32878	32857	32734	32562	32380	32303	32121
(b) Semi-Urban	3342	13561	13766	13980	14168	14407	14597	14747	14859	15091
(c) Urban	1584	9086	9340	9597	9898	10052	10293	10477	10693	11000
(d) Metropolitan	1503	7384	7529	7763	8016	8219	8467	8586	8680	8976
Population per office (in thousands)	64	15	15	15	15	15	15	16	16	16
Deposits of Scheduled Commercial Banks in India (Rs. Crore)	4646	429003	499763	598485	714025 @	851593 @	989141 #	1131187 #	1311761 #	1542284 &
<i>of which:</i> (a) Demand	2104	80614	90610	102513	117423	145283	159407	169103	187837	245943
(b) Time	2542	348389	409153	495972	596602	706310	829734	962085	1123924	1296342
Credit of Scheduled Commercial Banks in India (Rs. Crore)	3599	254015	278401	324079	368837	454069	529272	609053	746432	865594
Deposits of Scheduled Commercial Banks per office (Rs. Lakh)	56	681	786	932	1100	1302	1501	1709	1972	2295
Credit of Scheduled Commercial Banks per office (Rs. Lakh)	44	403	438	505	568	694	803	920	1122	1288
Per Capita Deposits of Scheduled Commercial Banks (Rs.)	88	4613	5261	6170	7237	8498	9758	10994	12554	14550
Per Capita Credit of Scheduled Commercial Banks (Rs.)	68	2719	2931	3356	3738	4531	5221	5919	7143	8166
Deposits of Scheduled Commercial Banks as percentage of National Income (at current prices)	15.5	44.0	43.8	47.3	49.8	53.5	58.9	60.7	65.3	68.5
Scheduled Commercial Banks' Advances to Priority Sector (Rs. Crore)	504	80831	93807	108905	126309	155779	182255	205604	250989	316808 *
Share of Priority Sector Advances in Total Credit of Scheduled Commercial Banks (per cent)	14.0	32.8	34.8	34.6	35.3	35.4	35.5	34.8	34.6	37.7 *
Share of Priority Sector Advances in Total Non-Food Credit of Scheduled Commercial Banks (per cent)	15.0	34.1	35.8	36.1	37.0	37.4	38.5	38.2	37.1	39.4 *
Credit Deposit Ratio	77.5	59.2	55.7	54.2	51.7	53.3	53.5	53.8	56.9	56.1
Investment Deposit Ratio	29.3	38.4	38.1	36.5	35.7	36.6	37.1	38.7	41.3	43.8
Cash Deposit Ratio	8.2	12.5	10.6	10.2	9.5	9.8	8.4	7.1	6.3	5.6

@ Includes Resurgent India Bonds (RIB) (Rs.17,945 crore)

Includes Resurgent India Bonds (RIB) (Rs.17,945 crore) and also India Millennium Deposits (IMD) (Rs.25,662 Crore)

& Includes India Millennium Deposits (IMD) (Rs.25,662 Crore)

* Provisional

See Notes on Tables.

TABLE NO. 1.2 – DISTRIBUTION OF BANKING CENTRES ACCORDING TO STATE AND POPULATION GROUP (AS AT THE END OF MARCH)

POPULATION GROUP REGION/STATE/ UNION TERRITORY	RURAL		SEMI-URBAN		URBAN		METROPOLITAN		ALL CENTRES	
	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004
	1	2	3	4	5	6	7	8	9	10
NORTHERN REGION	4536	4526	457	457	36	36	3	3	5032	5022
Haryana	641	641	94	94	11	11	–	–	746	746
Himachal Pradesh	603	604	13	13	–	–	–	–	616	617
Jammu & Kashmir	476	475	22	22	2	2	–	–	500	499
Punjab	1024	1022	102	102	9	9	1	1	1136	1134
Rajasthan	1726	1718	212	212	13	13	1	1	1952	1944
Chandigarh	9	9	2	2	1	1	–	–	12	12
Delhi	57	57	12	12	–	–	1	1	70	70
NORTH-EASTERN REGION	1136	1134	123	122	10	10	–	–	1269	1266
Arunachal Pradesh	52	50	6	6	–	–	–	–	58	56
Assam	722	722	72	72	5	5	–	–	799	799
Manipur	39	39	11	10	2	2	–	–	52	51
Meghalaya	122	122	7	7	1	1	–	–	130	130
Mizoram	60	60	5	5	1	1	–	–	66	66
Nagaland	34	34	9	9	–	–	–	–	43	43
Tripura	107	107	13	13	1	1	–	–	121	121
EASTERN REGION	6914	6907	770	770	68	69	1	1	7753	7747
Bihar	2317	2317	312	312	12	12	–	–	2641	2641
Jharkhand	895	894	87	87	4	5	–	–	986	986
Orissa	1516	1512	94	94	6	6	–	–	1616	1612
Sikkim	32	32	1	1	–	–	–	–	33	33
West Bengal	2139	2137	274	274	46	46	1	1	2460	2458
Andaman & Nicobar Islands	15	15	2	2	–	–	–	–	17	17
CENTRAL REGION	7273	7252	808	808	60	60	4	4	8145	8124
Chhattisgarh	621	620	61	61	6	6	–	–	688	687
Madhya Pradesh	1649	1636	226	226	15	15	2	2	1892	1879
Uttar Pradesh	4512	4505	482	482	36	36	2	2	5032	5025
Uttaranchal	491	491	39	39	3	3	–	–	533	533
WESTERN REGION	3652	3634	674	674	42	42	7	7	4375	4357
Goa	138	136	13	13	–	–	–	–	151	149
Gujarat	1396	1394	260	260	14	14	3	3	1673	1671
Maharashtra	2112	2098	398	398	28	28	4	4	2542	2528
Dadra & Nagar Haveli	5	5	1	1	–	–	–	–	6	6
Daman & Diu	1	1	2	2	–	–	–	–	3	3
SOUTHERN REGION	6261	6221	2210	2209	83	83	3	3	8557	8516
Andhra Pradesh	2244	2234	466	466	35	35	1	1	2746	2736
Karnataka	2036	2027	278	278	15	15	1	1	2330	2321
Kerala	298	298	1035	1033	7	7	–	–	1340	1338
Tamil Nadu	1655	1634	426	427	25	25	1	1	2107	2087
Lakshadweep	9	9	–	–	–	–	–	–	9	9
Pondicherry	19	19	5	5	1	1	–	–	25	25
ALL-INDIA	29772	29674	5042	5040	299	300	18	18	35131	35032

The data are based on Master Office File of bank branches, which is regularly updated, as such, the information presented in this table is the latest and may not match with those published earlier.

See Notes on Tables

**TABLE NO. 1.3 – DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO POPULATION GROUP
MARCH 2004**

(Amount in Rupees Lakh)

POPULATION GROUP	No. of Offices	DEPOSITS		CREDIT	
		No. of Accounts	Amount	No. of Accounts	Amount Outstanding
		1	2	3	4	5
RURAL	32,107 (46.8)	1387,59,713 (30.4)	195081,71 (12.9)	254,08,923 (38.3)	85020,95 (9.7)
SEMI-URBAN	15,252 (22.2)	1206,51,418 (26.4)	268216,92 (17.7)	160,80,257 (24.2)	100166,03 (11.4)
URBAN	11,703 (17.0)	995,70,710 (21.8)	330295,74 (21.9)	88,71,582 (13.4)	150336,09 (17.1)
METROPOLITAN	9,583 (14.0)	981,76,213 (21.5)	717679,01 (47.5)	160,29,528 (24.1)	544788,96 (61.9)
ALL-INDIA	68,645 (100.0)	4571,58,054 (100.0)	1511273,39 (100.0)	663,90,290 (100.0)	880312,03 (100.0)

**TABLE NO. 1.4 – DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO BANK GROUP
MARCH 2004**

(Amount in Rupees Lakh)

BANK GROUP	No. of Offices	DEPOSITS		CREDIT	
		No. of Accounts	Amount	No. of Accounts	Amount Outstanding
		1	2	3	4	5
STATE BANK OF INDIA AND ITS ASSOCIATES	13,699 (20.0)	985,47,201 (21.6)	360809,22 (23.9)	134,57,550 (20.3)	208465,04 (23.7)
NATIONALISED BANKS	34,220 (49.9)	2501,73,930 (54.7)	752441,10 (49.8)	252,71,936 (38.1)	408105,26 (46.4)
FOREIGN BANKS	208 (0.3)	38,83,582 (0.8)	72704,91 (4.8)	82,82,994 (12.5)	63614,79 (7.2)
REGIONAL RURAL BANKS	14,663 (21.4)	562,84,599 (12.3)	55909,02 (3.7)	127,14,582 (19.2)	26020,34 (3.0)
OTHER SCHEDULED COMMERCIAL BANKS	5,855 (8.5)	482,68,742 (10.6)	269409,14 (17.8)	66,63,228 (10.0)	174106,61 (19.8)
ALL SCHEDULED COMMERCIAL BANKS	68,645 (100.0)	4571,58,054 (100.0)	1511273,39 (100.0)	663,90,290 (100.0)	880312,03 (100.0)

**TABLE NO. 1.5 – DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO STATE
MARCH 2004**

(Amount in Rupees Lakh)

REGION / STATE / UNION TERRITORY	No. of Offices	DEPOSITS		CREDIT	
		No. of Accounts	Amount	No. of Accounts	Amount Outstanding
		1	2	3	4	5
NORTHERN REGION	11,243	801,42,401	350149,26	69,91,741	192043,63
Haryana	1,640	116,76,544	30621,26	10,91,198	14575,56
Himachal Pradesh	795	41,98,330	10972,31	3,77,089	3263,70
Jammu & Kashmir	856	51,61,113	14717,43	3,76,520	5505,09
Punjab	2,693	203,49,882	61603,89	15,24,061	26553,91
Rajasthan	3,422	178,95,215	38838,54	22,72,974	21651,81
Chandigarh	221	17,58,974	10394,42	1,03,559	10941,18
Delhi	1,616	191,02,343	183001,41	12,46,340	109552,38
NORTH-EASTERN REGION	1,918	100,69,001	23575,08	12,17,328	7033,25
Arunachal Pradesh	67	2,94,358	1068,31	30,986	171,52
Assam	1,256	74,62,373	14507,27	7,45,588	4611,63
Manipur	78	2,52,744	757,59	38,637	239,49
Meghalaya	182	6,46,485	2758,00	78,113	953,04
Mizoram	79	1,36,100	715,65	35,918	249,27
Nagaland	71	2,69,695	1379,12	30,626	206,44
Tripura	185	10,07,246	2389,14	2,57,460	601,85
EASTERN REGION	12,043	731,70,538	180469,78	91,50,268	75436,43
Bihar	3,618	189,92,897	36000,60	23,23,496	8967,14
Jharkhand	1,493	85,89,468	23985,19	9,77,306	6298,04
Orissa	2,270	106,45,557	22652,93	23,40,734	12159,72
Sikkim	49	1,77,994	1150,68	24,696	257,26
West Bengal	4,581	346,00,982	96084,64	34,69,985	47598,80
Andaman & Nicobar Islands	32	1,63,640	595,75	14,051	155,47
CENTRAL REGION	13,817	907,72,910	196214,34	101,04,468	69893,51
Chhattisgarh	1,051	49,46,446	14609,76	6,07,764	5848,72
Madhya Pradesh	3,521	178,87,912	44073,86	22,23,676	20655,91
Uttar Pradesh	8,367	628,94,673	119662,15	67,87,589	39619,12
Uttaranchal	878	50,43,879	17868,58	4,85,439	3769,76
WESTERN REGION	10,701	796,92,085	414376,69	91,18,713	298445,95
Goa	341	26,77,089	10494,32	1,22,574	2280,78
Gujarat	3,767	250,36,550	84549,65	20,36,263	35712,99
Maharashtra	6,565	517,29,834	318335,22	69,48,260	260323,27
Dadra & Nagar Haveli	12	98,004	330,32	5,777	51,42
Daman & Diu	16	1,50,608	667,18	5,839	77,49
SOUTHERN REGION	18,923	1233,11,119	346488,23	298,07,772	237459,26
Andhra Pradesh	5,400	363,57,838	84759,77	77,77,824	55850,87
Karnataka	4,992	287,28,274	93651,81	59,67,108	59139,43
Kerala	3,522	238,80,316	68121,77	40,68,814	30973,93
Tamil Nadu	4,916	335,75,423	97405,58	118,90,839	90640,32
Lakshadweep	9	25,295	94,52	2,469	7,56
Pondicherry	84	7,43,973	2454,78	1,00,718	847,15
ALL-INDIA	68,645	4571,58,054	1511273,39	663,90,290	880312,03

**TABLE NO. 1.6 – POPULATION GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO PLACE OF SANCTION AND UTILISATION
MARCH 2004**

(Amount in Rupees Lakh)

POPULATION GROUP	AS PER PLACE OF SANCTION			AS PER PLACE OF UTILISATION		
	No. of Accounts	Amount Outstanding	Credit Deposit Ratio	No. of Accounts	Amount Outstanding	Credit Deposit Ratio
	1	2	3	4	5	6
RURAL	254,08,923	85020,95	43.6	255,64,806	109907,45	56.3
SEMI-URBAN	160,80,257	100166,03	37.3	161,08,316	114870,98	42.8
URBAN	88,71,582	150336,09	45.5	89,31,305	169973,79	51.5
METROPOLITAN	160,29,528	544788,96	75.9	157,85,863	485559,81	67.7
ALL-INDIA	663,90,290	880312,03	58.2	663,90,290	880312,03	58.2

**TABLE NO. 1.7 – STATE-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO PLACE OF SANCTION AND UTILISATION
MARCH 2004**

(Amount in Rupees Lakh)

REGION / STATE / UNION TERRITORY	Total Credit Sanctioned in the State	Credit Utilised in the State of Sanction	Credit Sanctioned in the State but utilised in Other States	Credit Utilised in the State but Sanc- tioned in Other States	Total Credit Utilised in the State	Credit-Deposit Ratio	
						As per Sanction (per cent)	As per Utilisation (per cent)
	1	2	3	4	5	6	7
NORTHERN REGION	192043,63	187169,45	4874,18	11634,97	198804,42	54.8	56.8
Haryana	14575,56	14510,12	65,45	3737,23	18247,35	47.6	59.6
Himachal Pradesh	3263,70	3245,33	18,37	1438,60	4683,92	29.7	42.7
Jammu & Kashmir	5505,09	5502,14	2,95	637,07	6139,21	37.4	41.7
Punjab	26553,91	26399,02	154,89	1766,79	28165,81	43.1	45.7
Rajasthan	21651,81	21442,46	209,35	2957,16	24399,62	55.7	62.8
Chandigarh	10941,18	10544,69	396,48	575,94	11120,63	105.3	107.0
Delhi	109552,38	99319,05	10233,33	6728,83	106047,87	59.9	57.9
NORTH-EASTERN REGION	7033,25	7016,91	16,34	931,12	7948,03	29.8	33.7
Arunachal Pradesh	171,52	171,50	2	97,37	268,87	16.1	25.2
Assam	4611,63	4605,25	6,39	574,73	5179,98	31.8	35.7
Manipur	239,49	237,22	2,27	3,64	240,86	31.6	31.8
Meghalaya	953,04	945,78	7,26	227,85	1173,63	34.6	42.6
Mizoram	249,27	249,25	2	34,61	283,87	34.8	39.7
Nagaland	206,44	204,61	1,82	5,13	209,74	15.0	15.2
Tripura	601,85	587,46	14,40	3,62	591,08	25.2	24.7
EASTERN REGION	75436,43	74055,29	1381,13	7537,59	81592,88	41.8	45.2
Bihar	8967,14	8736,73	230,41	930,35	9667,08	24.9	26.9
Jharkhand	6298,04	6203,36	94,68	256,25	6459,61	26.3	26.9
Orissa	12159,72	12100,50	59,23	1175,59	13276,09	53.7	58.6
Sikkim	257,26	234,77	22,49	30,34	265,11	22.4	23.0
West Bengal	47598,80	46431,04	1167,75	5242,40	51673,44	49.5	53.8
Andaman & Nicobar Islands	155,47	151,09	4,38	100,46	251,55	26.1	42.2
CENTRAL REGION	69893,51	69625,74	267,78	8648,92	78274,65	35.6	39.9
Chhattisgarh	5848,72	5817,86	30,86	742,44	6560,30	40.0	44.9
Madhya Pradesh	20655,91	20535,07	120,85	1537,73	22072,80	46.9	50.1
Uttar Pradesh	39619,12	39414,56	204,56	6038,36	45452,92	33.1	38.0
Uttaranchal	3769,76	3728,45	41,31	460,18	4188,63	21.1	23.4
WESTERN REGION	298445,95	258703,34	39742,62	3006,39	261709,73	72.0	63.2
Goa	2280,78	2277,67	3,11	584,16	2861,83	21.7	27.3
Gujarat	35712,99	35380,79	332,20	10991,29	46372,08	42.2	54.8
Maharashtra	260323,27	209363,70	50959,57	2387,60	211751,29	81.8	66.5
Dadra & Nagar Haveli	51,42	46,98	4,45	345,59	392,57	15.6	118.8
Daman & Diu	77,49	76,58	91	255,38	331,96	11.6	49.8
SOUTHERN REGION	237459,26	233928,66	3530,59	18053,65	251982,32	68.5	72.7
Andhra Pradesh	55850,87	55280,86	570,01	4851,02	60131,88	65.9	70.9
Karnataka	59139,43	58704,78	434,65	5918,80	64623,58	63.1	69.0
Kerala	30973,93	30749,74	224,19	1786,81	32536,54	45.5	47.8
Tamil Nadu	90640,32	86796,79	3843,54	6837,49	93634,28	93.1	96.1
Lakshadweep	7,56	7,56	–	1,89	9,45	8.0	10.0
Pondicherry	847,15	834,27	12,89	212,32	1046,59	34.5	42.6
ALL-INDIA	880312,03				880312,03	58.2	58.2

**TABLE NO. 1.8 – STATE AND POPULATION GROUP-WISE OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO PLACE OF SANCTION AND UTILISATION
MARCH 2004**

(Amount in Rupees Lakh)

REGION / STATE / UNION TERRITORY	RURAL		SEMI-URBAN		URBAN		METROPOLITAN		TOTAL	
	Sanc- tion	Utili- sation	Sanc- tion	Utili- sation	Sanc- tion	Utili- sation	Sanc- tion	Utili- sation	Sanc- tion	Utili- sation
	1	2	3	4	5	6	7	8	9	10
NORTHERN REGION	17331,20	21418,21	17239,00	19245,19	33755,85	38402,33	123717,58	119738,69	192043,63	198804,42
Haryana	2867,01	4026,14	4554,13	4619,77	7154,42	9601,44	–	–	14575,56	18247,35
Himachal Pradesh	1765,78	2510,95	1497,92	2172,97	–	–	–	–	3263,70	4683,92
Jammu & Kashmir	1298,64	1737,22	516,39	647,72	3690,07	3754,26	–	–	5505,09	6139,21
Punjab	6720,24	7281,23	6353,26	6585,62	6594,82	7270,10	6885,58	7028,86	26553,91	28165,81
Rajasthan	4330,31	4972,16	4154,89	4434,19	5487,59	6990,00	7679,02	8003,28	21651,81	24399,62
Chandigarh	25,13	140,49	87,09	193,61	10828,95	10786,53	–	–	10941,18	11120,63
Delhi	324,09	750,02	75,31	591,30	–	–	109152,98	104706,55	109552,38	106047,87
NORTH-EASTERN REGION	1823,80	2516,85	1842,08	2139,80	3367,37	3291,39	–	–	7033,25	7948,03
Arunachal Pradesh	73,26	153,24	98,26	115,63	–	–	–	–	171,52	268,87
Assam	1251,21	1609,63	1292,89	1564,23	2067,54	2006,13	–	–	4611,63	5179,98
Manipur	40,89	46,20	37,17	43,66	161,42	151,00	–	–	239,49	240,86
Meghalaya	125,96	335,20	71,78	74,91	755,30	763,52	–	–	953,04	1173,63
Mizoram	60,43	96,84	45,76	42,13	143,09	144,90	–	–	249,27	283,87
Nagaland	33,15	38,04	173,28	171,71	–	–	–	–	206,44	209,74
Tripura	238,90	237,71	122,93	127,53	240,02	225,84	–	–	601,85	591,08
EASTERN REGION	12504,84	15259,73	9575,04	10816,15	16508,46	17103,54	36848,08	38413,46	75436,43	81592,88
Bihar	3232,95	3813,74	2324,70	2514,30	3409,49	3339,04	–	–	8967,14	9667,08
Jharkhand	1354,78	1602,71	1384,43	1405,35	3558,83	3451,55	–	–	6298,04	6459,61
Orissa	3784,24	4651,40	3043,59	3436,04	5331,89	5188,65	–	–	12159,72	13276,09
Sikkim	88,91	122,63	168,35	142,48	–	–	–	–	257,26	265,11
West Bengal	4011,72	4962,06	2530,74	3173,63	4208,26	5124,30	36848,08	38413,46	47598,80	51673,44
Andaman & Nicobar Islands	32,25	107,20	123,23	144,36	–	–	–	–	155,47	251,55
CENTRAL REGION	16259,38	19322,33	14378,51	16178,16	24025,65	27423,36	15229,98	15350,80	69893,51	78274,65
Chhattisgarh	976,73	1629,97	948,72	1211,84	3923,27	3718,49	–	–	5848,72	6560,30
Madhya Pradesh	3905,42	4390,54	4469,05	5202,72	4298,10	4572,45	7983,34	7907,09	20655,91	22072,80
Uttar Pradesh	10496,40	12193,22	7503,15	8251,72	14372,93	17564,27	7246,64	7443,72	39619,12	45452,92
Uttaranchal	880,83	1108,61	1457,59	1511,88	1431,34	1568,14	–	–	3769,76	4188,63
WESTERN REGION	11321,56	14745,33	12304,56	17532,97	14935,73	22384,33	259884,10	207047,10	298445,95	261709,73
Goa	332,17	590,95	1948,60	2270,87	–	–	–	–	2280,78	2861,83
Gujarat	3809,60	5707,86	4334,72	5964,24	4867,00	8850,21	22701,67	25849,77	35712,99	46372,08
Maharashtra	7162,12	8287,08	5909,99	8732,77	10068,73	13534,11	237182,43	181197,33	260323,27	211751,29
Dadra & Nagar Haveli	16,32	158,09	35,10	234,48	–	–	–	–	51,42	392,57
Daman & Diu	1,35	1,36	76,15	330,60	–	–	–	–	77,49	331,96
SOUTHERN REGION	25780,17	36645,01	44826,84	48958,69	57743,03	61368,84	109109,21	105009,77	237459,26	251982,32
Andhra Pradesh	9600,63	13128,44	9888,83	10633,94	14182,91	15707,77	22178,50	20661,73	55850,87	60131,88
Karnataka	7605,66	12526,69	8230,68	8323,87	8728,93	10547,06	34574,16	33225,95	59139,43	64623,58
Kerala	1911,96	2051,62	15944,71	17067,44	13117,26	13417,48	–	–	30973,93	32536,54
Tamil Nadu	6582,29	8761,88	10627,54	12782,56	21073,95	20967,76	52356,55	51122,08	90640,32	93634,28
Lakshadweep	7,56	9,45	–	–	–	–	–	–	7,56	9,45
Pondicherry	72,08	166,94	135,08	150,87	639,99	728,78	–	–	847,15	1046,59
ALL-INDIA	85020,95	109907,45	100166,03	114870,98	150336,09	169973,79	544788,96	485559,81	880312,03	880312,03

**TABLE NO. 1.9 – OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2004**

(Amount in Rupees Lakh)

OCCUPATION	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
I. AGRICULTURE	213,04,168	115889,16	96245,04
1. Direct Finance	207,19,954	82747,43	70098,73
2. Indirect Finance	5,84,214	33141,74	26146,31
II. INDUSTRY	28,64,357	470384,82	334803,48
1. Mining & Quarrying	12,282	19750,36	11322,68
2. Food Manufacturing & Processing	2,00,273	37398,05	26098,60
(a) Rice Mills, Flour & Dal Mills	1,04,584	8301,55	5753,70
(b) Sugar	1,218	8426,72	5628,06
(c) Edible Oils & Vanaspati	12,282	3832,92	2937,55
(d) Tea Processing	2,144	3705,82	2812,83
(e) Processing of Fruits & Vegetables	1,491	830,20	643,65
(f) Others	78,554	12300,84	8322,81
3. Beverage & Tobacco	4,143	5735,45	4371,15
4. Textiles	1,80,593	57271,18	41095,00
(a) Cotton Textiles	50,922	26108,09	19164,32
(b) Jute & Other Natural Fibre Textiles	7,438	1227,33	763,89
(c) Handloom Textile & Khadi	27,901	1529,43	1159,33
(d) Other Textiles & Textile Products	94,332	28406,34	20007,46
5. Paper, Paper Products & Printing	39,078	11186,91	8326,06
6. Leather & Leather Products	23,602	4637,39	3434,95
7. Rubber & Plastic Products	35,157	10788,12	7753,11
8. Chemicals & Chemical Products	68,429	49756,05	34439,90
(a) Heavy Industrial Chemicals	5,976	12021,63	8134,06
(b) Fertilisers	1,318	8745,17	6410,85
(c) Drugs & Pharmaceuticals	13,358	12222,45	8617,89
(d) Non-Edible Oils	673	790,38	474,84
(e) Other Chemicals & Chemical Products	47,104	15976,42	10802,25
9. Petroleum, Coal Products & Nuclear Fuels	2,619	13189,28	9574,35
10. Manufacture of Cement & Cement Products	11,411	7858,79	6049,89
11. Basic Metals & Metal Products	89,559	51011,04	36816,45
(a) Iron & Steel	15,918	33838,63	24546,95
(b) Non-Ferrous Metals	4,247	5812,65	4128,00
(c) Metal Products	69,394	11359,77	8141,50
12. Engineering	1,09,098	50483,83	32008,17
(a) Heavy Engineering	12,054	10192,52	6343,07
(b) Light Engineering	52,022	12618,56	8303,94
(c) Electrical Machinery & Goods	28,325	16982,64	9588,33
(d) Electronic Machinery & Goods	16,697	10690,10	7772,83
13. Vehicles, Vehicle Parts & Transport Equipments	38,900	21311,51	14438,78
14. Other Industries	18,72,315	48697,23	36646,71
15. Electricity, Gas & Water	4,277	37222,15	27858,37
(a) Electricity Generation & Transmission	2,392	34761,27	25955,13
(b) Non-Conventional Energy	508	645,21	527,58
(c) Gas, Steam & Water Supply	1,377	1815,66	1375,66
16. Construction	1,72,621	44087,49	34569,31
III. TRANSPORT OPERATORS	5,11,702	14491,82	11171,96
IV. PROFESSIONAL AND OTHER SERVICES	15,03,268	55306,09	43927,40
V. PERSONAL LOANS	283,68,564	245834,49	179087,24
1. Loans for Purchase of Consumer Durables	13,54,353	5548,06	4203,24
2. Loans for Housing	30,35,026	96692,22	85346,45
3. Rest of the Personal Loans	239,79,185	143594,22	89537,55
VI. TRADE	53,25,742	133569,72	101437,86
1. Wholesale Trade	3,81,374	84258,75	63033,37
OF WHICH : Food Procurement	220	47766,19	36849,74
2. Retail Trade	49,44,368	49310,97	38404,49
VII. FINANCE	76,100	70389,24	58963,84
VIII. ALL OTHERS	64,36,389	71093,99	54675,21
TOTAL BANK CREDIT	663,90,290	1176959,34	880312,03
OF WHICH :			
1. Artisans and Village & Tiny Industries	12,93,775	6251,53	4912,12
2. Other Small Scale Industries	7,18,056	51132,86	38432,55

**TABLE NO.1.10 - POPULATION GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO OCCUPATION
MARCH 2004**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	137,84,807	46195,81	39402,37	63,89,146	28635,11	24221,16
1. Direct Finance	134,19,769	42556,78	36425,38	62,54,207	25709,25	21941,67
2. Indirect Finance	3,65,038	3639,03	2976,99	1,34,939	2925,86	2279,49
II. INDUSTRY	13,08,971	30093,66	21921,41	6,61,485	42277,07	29382,40
1. Mining & Quarrying	2,637	798,65	550,58	3,497	1595,53	877,06
2. Manufacturing & Processing	12,55,140	23262,88	16159,83	6,06,935	34912,12	24100,62
3. Electricity, Gas & Water	608	3350,36	2860,12	812	2485,92	1872,02
4. Construction	50,586	2681,76	2350,88	50,241	3283,51	2532,69
III. TRANSPORT OPERATORS	2,27,703	1834,65	1380,04	1,37,714	1895,03	1371,70
IV. PROFESSIONAL AND OTHER SERVICES	6,06,837	3885,87	3051,66	4,21,303	5415,65	4339,39
V. PERSONAL LOANS	46,06,869	26602,41	21904,38	49,64,554	39249,49	32729,96
1. Loans for Purchase of Consumer Durables	3,99,203	1507,59	1125,30	3,12,505	1225,45	930,78
2. Loans for Housing	4,67,043	8785,69	7712,09	7,49,266	15587,47	13711,02
3. Rest of the Personal Loans	37,40,623	16309,13	13066,99	39,02,783	22436,58	18088,17
VI. TRADE	26,59,239	16611,39	12875,91	15,31,136	14894,53	11994,22
1. Wholesale Trade	1,02,966	8306,55	6348,52	92,608	4001,71	3133,34
2. Retail Trade	25,56,273	8304,85	6527,40	14,38,528	10892,82	8860,88
VII. FINANCE	32,680	1115,12	804,79	16,435	759,88	534,00
VIII. ALL OTHERS	23,37,700	11215,01	8566,88	19,86,543	13049,87	10298,13
TOTAL BANK CREDIT	255,64,806	137553,92	109907,45	161,08,316	146176,63	114870,98
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	8,99,358	2108,43	1628,15	3,05,628	2797,95	2179,28
2. Other Small Scale Industries	2,34,818	4243,57	3265,96	1,75,083	7841,45	5914,99

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	10,24,495	14964,90	12459,86	1,05,720	26093,35	20161,64
1. Direct Finance	9,66,777	9385,06	7894,28	79,201	5096,34	3837,39
2. Indirect Finance	57,718	5579,84	4565,58	26,519	20997,00	16324,24
II. INDUSTRY	4,30,963	89209,01	62991,77	4,62,938	308805,08	220507,90
1. Mining & Quarrying	3,405	1907,28	1126,83	2,743	15448,90	8768,21
2. Manufacturing & Processing	3,80,441	78161,01	54483,01	4,32,661	232988,83	166309,66
3. Electricity, Gas & Water	1,120	3563,33	3104,11	1,737	27822,54	20022,11
4. Construction	45,997	5577,39	4277,82	25,797	32544,82	25407,92
III. TRANSPORT OPERATORS	96,265	1880,30	1533,89	50,020	8881,84	6886,33
IV. PROFESSIONAL AND OTHER SERVICES	2,92,434	10942,03	9244,38	1,82,694	35062,54	27291,97
V. PERSONAL LOANS	49,62,944	56241,02	46171,18	138,34,197	123741,57	78281,72
1. Loans for Purchase of Consumer Durables	2,73,565	1208,22	905,89	3,69,080	1606,81	1241,27
2. Loans for Housing	9,21,001	26057,84	23073,05	8,97,716	46261,22	40850,29
3. Rest of the Personal Loans	37,68,378	28974,96	22192,24	125,67,401	75873,54	36190,15
VI. TRADE	8,22,413	31548,06	21984,43	3,12,954	70515,74	54583,30
1. Wholesale Trade	81,580	17390,38	11096,13	1,04,220	54560,12	42455,38
2. Retail Trade	7,40,833	14157,68	10888,30	2,08,734	15955,63	12127,91
VII. FINANCE	12,644	2554,49	2180,95	14,341	65959,75	55444,09
VIII. ALL OTHERS	12,89,147	16949,95	13407,32	8,22,999	29879,16	22402,88
TOTAL BANK CREDIT	89,31,305	224289,76	169973,79	157,85,863	668939,03	485559,81
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	71,214	687,47	569,50	17,575	657,68	535,19
2. Other Small Scale Industries	1,87,147	15933,08	11908,97	1,21,008	23114,76	17342,63

**TABLE NO. 1.11 – PERCENTAGE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO POPULATION GROUP AND OCCUPATION
MARCH 2004**

A. POPULATION GROUP-WISE BANK CREDIT - PERCENTAGE SHARE ACCORDING TO OCCUPATION

(Per cent)

OCCUPATION	RURAL	SEMI-URBAN	URBAN	METROPOLITAN	ALL-INDIA
	1	2	3	4	5
I. AGRICULTURE	35.9	21.1	7.3	4.2	10.9
1. Direct Finance	33.1	19.1	4.6	0.8	8.0
2. Indirect Finance	2.7	2.0	2.7	3.4	3.0
II. INDUSTRY	19.9	25.6	37.1	45.4	38.0
1. Mining & Quarrying	0.5	0.8	0.7	1.8	1.3
2. Manufacturing & Processing	14.7	21.0	32.1	34.3	29.7
3. Electricity, Gas & Water	2.6	1.6	1.8	4.1	3.2
4. Construction	2.1	2.2	2.5	5.2	3.9
III. TRANSPORT OPERATORS	1.3	1.2	0.9	1.4	1.3
IV. PROFESSIONAL AND OTHER SERVICES	2.8	3.8	5.4	5.6	5.0
V. PERSONAL LOANS	19.9	28.5	27.2	16.1	20.3
1. Loans for Purchase of Consumer Durables	1.0	0.8	0.5	0.3	0.5
2. Loans for Housing	7.0	11.9	13.6	8.4	9.7
3. Rest of the Personal Loans	11.9	15.7	13.1	7.5	10.2
VI. TRADE	11.7	10.4	12.9	11.2	11.5
1. Wholesale Trade	5.8	2.7	6.5	8.7	7.2
2. Retail Trade	5.9	7.7	6.4	2.5	4.4
VII. FINANCE	0.7	0.5	1.3	11.4	6.7
VIII. ALL OTHERS	7.8	9.0	7.9	4.6	6.2
TOTAL BANK CREDIT	100.0	100.0	100.0	100.0	100.0
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1.5	1.9	0.3	0.1	0.6
2. Other Small Scale Industries	3.0	5.1	7.0	3.6	4.4

B. OCCUPATION-WISE BANK CREDIT - PERCENTAGE SHARE ACCORDING TO POPULATION GROUP

(Per cent)

OCCUPATION	RURAL	SEMI-URBAN	URBAN	METROPOLITAN	ALL-INDIA
	1	2	3	4	5
I. AGRICULTURE	40.9	25.2	12.9	20.9	100.0
1. Direct Finance	52.0	31.3	11.3	5.5	100.0
2. Indirect Finance	11.4	8.7	17.5	62.4	100.0
II. INDUSTRY	6.5	8.8	18.8	65.9	100.0
1. Mining & Quarrying	4.9	7.7	10.0	77.4	100.0
2. Manufacturing & Processing	6.2	9.2	20.9	63.7	100.0
3. Electricity, Gas & Water	10.3	6.7	11.1	71.9	100.0
4. Construction	6.8	7.3	12.4	73.5	100.0
III. TRANSPORT OPERATORS	12.4	12.3	13.7	61.6	100.0
IV. PROFESSIONAL AND OTHER SERVICES	6.9	9.9	21.0	62.1	100.0
V. PERSONAL LOANS	12.2	18.3	25.8	43.7	100.0
1. Loans for Purchase of Consumer Durables	26.8	22.1	21.6	29.5	100.0
2. Loans for Housing	9.0	16.1	27.0	47.9	100.0
3. Rest of the Personal Loans	14.6	20.2	24.8	40.4	100.0
VI. TRADE	12.7	11.8	21.7	53.8	100.0
1. Wholesale Trade	10.1	5.0	17.6	67.4	100.0
2. Retail Trade	17.0	23.1	28.4	31.6	100.0
VII. FINANCE	1.4	0.9	3.7	94.0	100.0
VIII. ALL OTHERS	15.7	18.8	24.5	41.0	100.0
TOTAL BANK CREDIT	12.5	13.0	19.3	55.2	100.0
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	33.1	44.4	11.6	10.9	100.0
2. Other Small Scale Industries	8.5	15.4	31.0	45.1	100.0

**TABLE NO.1.12 - OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO SIZE OF CREDIT LIMIT
MARCH 2004**

(Amount in Rupees Lakh)

CREDIT LIMIT RANGE	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
Rs. 25,000 and Less	367,66,092 (55.4)	49745,00 (4.2)	38555,43 (4.4)
Above Rs. 25,000 and upto Rs.2 Lakh	251,33,746 (37.9)	174761,76 (14.8)	124144,38 (14.1)
Above Rs. 2 Lakh and upto Rs.5 Lakh	31,17,283 (4.7)	101009,30 (8.6)	83102,39 (9.4)
Above Rs. 5 Lakh and upto Rs.10 Lakh	7,95,997 (1.2)	59089,44 (5.0)	49285,39 (5.6)
Above Rs. 10 Lakh and upto Rs.25 Lakh	3,45,423 (0.5)	56057,16 (4.8)	45306,73 (5.1)
Above Rs. 25 Lakh and upto Rs.50 Lakh	1,03,026 (0.2)	38056,11 (3.2)	29547,77 (3.4)
Above Rs. 50 Lakh and upto Rs.1 Crore	54,774 (0.1)	41030,33 (3.5)	29241,43 (3.3)
Above Rs. 1 Crore and upto Rs.4 Crore	47,009 (0.1)	97291,77 (8.3)	72829,30 (8.3)
Above Rs. 4 Crore and upto Rs.6 Crore	8,610 (-)	43049,54 (3.7)	31854,20 (3.6)
Above Rs. 6 Crore and upto Rs.10 Crore	7,277 (-)	59569,67 (5.1)	43722,74 (5.0)
Above Rs. 10 Crore and upto Rs.25 Crore	6,814 (-)	111017,55 (9.4)	81644,25 (9.3)
Above Rs. 25 Crore	4,239 (-)	346281,72 (29.4)	251078,01 (28.5)
TOTAL	663,90,290 (100.0)	1176959,34 (100.0)	880312,03 (100.0)

**TABLE NO.1.13 – OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO INTEREST RATE RANGE
MARCH 2004**

(Amount in Rupees Lakh)

RATE OF INTEREST	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
Less than 6%	62,232 (1.4)	2702,13 (0.3)	2608,71 (0.4)
6% and above but less than 10%	6,69,596 (15.2)	113153,65 (13.3)	89213,91 (13.6)
10% and above but less than 12%	8,85,746 (20.1)	146639,48 (17.3)	106222,64 (16.1)
12% and above but less than 13%	4,97,268 (11.3)	97332,85 (11.5)	70084,84 (10.7)
13% and above but less than 14%	4,28,272 (9.7)	122500,28 (14.4)	98723,06 (15.0)
14% and above but less than 15%	3,46,845 (7.9)	133499,96 (15.7)	106487,91 (16.2)
15% and above but less than 16%	6,87,552 (15.6)	73584,01 (8.7)	58993,89 (9.0)
16% and above but less than 17%	1,20,547 (2.7)	91750,65 (10.8)	70638,32 (10.7)
17% and above but less than 18%	32,804 (0.7)	6799,51 (0.8)	5203,13 (0.8)
18% and above but less than 20%	5,70,983 (12.9)	50497,07 (6.0)	43548,49 (6.6)
20% and above	1,15,059 (2.6)	9807,77 (1.2)	6113,35 (0.9)
Total Loans & Advances	44,16,904 (100.0)	848267,35 (100.0)	657838,26 (100.0)
Inland & Foreign Bills Purchased/Discounted	73,548	104185,23	59773,95
TOTAL	44,90,452	952452,58	717612,22

See Notes on Tables

**TABLE NO. 1.14 – OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO TYPE OF ACCOUNT
MARCH 2004**

(Amount in Rupees Lakh)

TYPE OF ACCOUNT	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
Cash Credit	5,75,372 (12.8)	226028,85 (23.7)	150980,66 (21.0)
Overdraft	3,20,582 (7.1)	55859,92 (5.9)	38154,04 (5.3)
Demand Loans	4,49,032 (10.0)	105874,41 (11.1)	91824,97 (12.8)
Medium Term Loans	5,44,960 (12.1)	94756,51 (9.9)	78416,09 (10.9)
Long Term Loans	25,03,763 (55.8)	322537,57 (33.9)	267516,22 (37.3)
Packing Credit	23,195 (0.5)	43210,09 (4.5)	30946,28 (4.3)
Export Trade Bills Purchased	12,923 (0.3)	21169,93 (2.2)	11505,78 (1.6)
Export Trade Bills Discounted	9,740 (0.2)	17057,86 (1.8)	12054,17 (1.7)
Export Trade Bills Advanced Against	2,526 (0.1)	7196,33 (0.8)	5853,57 (0.8)
Advances Against Export Cash Incentives and Duty Drawback Claims	255 (-)	604,66 (0.1)	452,24 (0.1)
Inland Bills - Purchased	20,231 (0.5)	15219,05 (1.6)	8901,74 (1.2)
Inland Bills - Discounted	22,535 (0.5)	36200,71 (3.8)	16301,51 (2.3)
Advances Against Import Bills	3,372 (0.1)	4350,20 (0.5)	2837,88 (0.4)
Foreign Currency Cheques	1,966	2386,50	1867,06
TCs/DDs/MTs/TTs Purchased	(-)	(0.3)	(0.3)
TOTAL	44,90,452 (100.0)	952452,58 (100.0)	717612,22 (100.0)

See Notes on Tables

**TABLE NO.1.15 – OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO ORGANISATION
MARCH 2004**

(Amount in Rupees Lakh)

ORGANISATION	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
1. PUBLIC SECTOR	24,876	164364.37	122243.38
	(0.6)	(17.3)	(17.0)
a) Central Government Owned Undertakings	14,076	110425.19	84742.30
	(0.3)	(11.6)	(11.8)
b) State Government	2,052	14703.66	9884.09
	(0.0)	(1.5)	(1.4)
c) State Government Owned Undertakings	5,900	23155.55	17592.10
	(0.1)	(2.4)	(2.5)
d) Quasi Government Bodies	2,848	16079.97	10024.88
	(0.1)	(1.7)	(1.4)
2. CO-OPERATIVE SECTOR	58,862	29654.21	23261.12
	(1.3)	(3.1)	(3.2)
3. PRIVATE SECTOR	9,39,011	586327.61	431156.35
	(20.9)	(61.6)	(60.1)
3.1 PRIVATE CORPORATE SECTOR	1,90,194	427069.66	311625.68
	(4.2)	(44.8)	(43.4)
a) Public and Private Limited Companies not owned but managed by Government	18,847	24723.00	17684.44
	(0.4)	(2.6)	(2.5)
b) Public and Private Limited Companies other than Government owned and / or managed Companies & Corporations	1,71,347	402346.66	293941.24
	(3.8)	(42.2)	(41.0)
3.2 PRIVATE SECTOR-OTHERS	7,48,817	159257.95	119530.66
	(16.7)	(16.7)	(16.7)
a) Partnership, Proprietary Concerns and Joint Families	7,09,743	150387.73	113028.11
	(15.8)	(15.8)	(15.8)
b) Self-Help Groups and NGOs	14,236	950.27	752.06
	(0.3)	(0.1)	(0.1)
c) Associations, Clubs, Trusts and Groups	24,838	7919.95	5750.49
	(0.6)	(0.8)	(0.8)
4. INDIVIDUALS	34,64,568	166171.66	137235.70
	(77.2)	(17.4)	(19.1)
a) Males	29,17,271	139111.67	115453.41
	(65.0)	(14.6)	(16.1)
b) Females	5,47,297	27059.99	21782.29
	(12.2)	(2.8)	(3.0)
5. JOINT SECTOR UNDERTAKINGS	2,798	5535.66	3436.05
	(0.1)	(0.6)	(0.5)
6. FOREIGN GOVERNMENTS/ FOREIGN BANKS	337	399.06	279.63
	(-)	(-)	(-)
TOTAL	44,90,452	952452.58	717612.22
	(100.0)	(100.0)	(100.0)

See Notes on Tables

**TABLE NO. 1.16 – PERCENTAGE DISTRIBUTION OF OUTSTANDING CREDIT OF SMALL BORROWAL
ACCOUNTS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO BROAD CATEGORY OF BORROWERS
MARCH 2004**

(Per cent)

POPULATION GROUP	INDIVIDUALS				OTHERS		TOTAL	
	MALE		FEMALE		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	
RURAL	81.7	84.1	17.2	14.1	1.1	1.8	100.0	100.0
SEMI-URBAN	79.8	81.7	17.7	14.3	2.5	4.0	100.0	100.0
URBAN	80.5	81.4	16.4	14.3	3.1	4.4	100.0	100.0
METROPOLITAN	73.8	79.1	23.2	16.5	3.0	4.4	100.0	100.0
ALL-INDIA	79.8	82.0	18.2	14.6	2.1	3.4	100.0	100.0

See Notes on Tables.

**TABLE NO.1.17 – POPULATION GROUP-WISE OUTSTANDING CREDIT OF SMALL BORROWAL ACCOUNTS
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2004**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	134,99,920	33496,13	28605,60	61,92,618	18259,94	15822,92
1. Direct Finance	131,52,068	32660,96	27946,89	60,75,565	17848,13	15481,14
2. Indirect Finance	3,47,852	835,17	658,71	1,17,053	411,82	341,78
II. INDUSTRY	12,50,978	2649,23	2119,34	5,53,757	2238,62	1857,06
III. TRANSPORT OPERATORS	2,02,415	755,40	576,12	1,17,572	638,26	497,59
IV. PROFESSIONAL AND OTHER SERVICES	5,92,658	1354,36	1069,16	3,92,017	1361,87	1106,13
V. PERSONAL LOANS	43,49,600	16129,69	13147,12	45,24,799	21047,41	17401,00
1. Loans for Purchase of Consumer Durables	3,97,621	1454,33	1084,64	3,09,408	1111,24	839,00
2. Loans for Housing	3,43,594	3176,23	2764,04	5,13,916	5482,13	4770,02
3. Rest of the Personal Loans	36,08,385	11499,14	9298,44	37,01,475	14454,04	11791,97
VI. TRADE	26,17,800	6181,87	4947,15	14,25,728	5341,64	4375,73
1. Wholesale Trade	95,133	286,55	225,36	66,158	340,97	276,96
2. Retail Trade	25,22,667	5895,32	4721,79	13,59,570	5000,67	4098,77
VII. FINANCE	30,935	83,83	62,05	13,227	51,53	40,54
VIII. ALL OTHERS	23,08,005	6138,86	5001,24	19,36,075	6729,12	5629,75
TOTAL BANK CREDIT	248,52,311	66789,37	55527,78	151,55,793	55668,40	46730,71
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	8,91,573	1474,81	1130,48	2,89,144	853,09	690,51
2. Other Small Scale Industries	2,12,140	566,52	472,44	1,38,967	669,65	558,27

OCCUPATION	URBAN / METROPOLITAN			ALL-INDIA		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	9,66,032	3428,09	2965,42	206,58,570	55184,16	47393,93
1. Direct Finance	9,07,221	3139,41	2733,19	201,34,854	53648,49	46161,22
2. Indirect Finance	58,811	288,69	232,23	5,23,716	1535,67	1232,71
II. INDUSTRY	5,50,150	3013,55	2637,97	23,54,885	7901,40	6614,38
III. TRANSPORT OPERATORS	1,17,385	771,12	630,42	4,37,372	2164,78	1704,12
IV. PROFESSIONAL AND OTHER SERVICES	3,68,997	1884,67	1453,66	13,53,672	4600,91	3628,95
V. PERSONAL LOANS	170,06,515	77735,46	39822,99	258,80,914	114912,56	70371,10
1. Loans for Purchase of Consumer Durables	6,33,987	2451,53	1851,26	13,41,016	5017,11	3774,90
2. Loans for Housing	9,15,790	9997,06	8843,25	17,73,300	18655,41	16377,31
3. Rest of the Personal Loans	154,56,738	65286,87	29128,48	227,66,598	91240,04	50218,89
VI. TRADE	9,12,475	4712,11	3894,51	49,56,003	16235,63	13217,39
1. Wholesale Trade	1,04,878	615,67	530,49	2,66,169	1243,19	1032,81
2. Retail Trade	8,07,597	4096,44	3364,02	46,89,834	14992,44	12184,58
VII. FINANCE	14,677	99,98	70,23	58,839	235,34	172,82
VIII. ALL OTHERS	19,55,503	10404,00	8966,13	61,99,583	23271,98	19597,12
TOTAL BANK CREDIT	218,91,734	102048,99	60441,32	618,99,838	224506,76	162699,81
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	77,210	298,29	249,29	12,57,927	2626,19	2070,28
2. Other Small Scale Industries	1,82,743	1231,94	1042,46	5,33,850	2468,11	2073,17

See Notes on Tables

**TABLE NO. 1.18 – POPULATION GROUP-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO TYPE OF DEPOSITS
MARCH 2004**

(No. of Accounts in Thousands, Amount in Rupees Lakh)

POPULATION GROUP	CURRENT		SAVINGS		TERM		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6	7	8
RURAL	25,99 (1.9)	9044,79 (4.6)	1001,08 (72.1)	76029,18 (39.0)	360,53 (26.0)	110007,74 (56.4)	1387,60 (100.0)	195081,71 (100.0)
SEMI-URBAN	36,98 (3.1)	20809,25 (7.8)	832,01 (69.0)	94240,54 (35.1)	337,52 (28.0)	153167,13 (57.1)	1206,51 (100.0)	268216,92 (100.0)
URBAN	45,45 (4.6)	38661,54 (11.7)	628,02 (63.1)	98918,93 (29.9)	322,24 (32.4)	192715,27 (58.3)	995,71 (100.0)	330295,74 (100.0)
METROPOLITAN	57,11 (5.8)	111800,05 (15.6)	582,39 (59.3)	125912,96 (17.5)	342,27 (34.9)	479966,01 (66.9)	981,76 (100.0)	717679,01 (100.0)
ALL-INDIA	165,53 (3.6)	180315,63 (11.9)	3043,50 (66.6)	395101,61 (26.1)	1362,56 (29.8)	935856,15 (61.9)	4571,58 (100.0)	1511273,39 (100.0)

**TABLE NO. 1.19 – BANK GROUP-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO TYPE OF DEPOSITS
MARCH 2004**

(No. of Accounts in Thousands, Amount in Rupees Lakh)

BANK GROUP	CURRENT		SAVINGS		TERM		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6	7	8
STATE BANK OF INDIA AND ITS ASSOCIATES	22,62 (2.3)	42464,68 (11.8)	658,16 (66.8)	105357,29 (29.2)	304,70 (30.9)	212987,25 (59.0)	985,47 (100.0)	360809,22 (100.0)
NATIONALISED BANKS	104,15 (4.2)	72131,56 (9.6)	1680,15 (67.2)	211597,69 (28.1)	717,44 (28.7)	468711,85 (62.3)	2501,74 (100.0)	752441,10 (100.0)
FOREIGN BANKS	5,15 (13.3)	20803,63 (28.6)	25,52 (65.7)	12306,85 (16.9)	8,16 (21.0)	39594,43 (54.5)	38,84 (100.0)	72704,91 (100.0)
REGIONAL RURAL BANKS	8,54 (1.5)	2292,60 (4.1)	428,76 (76.2)	25670,45 (45.9)	125,54 (22.3)	27945,97 (50.0)	562,85 (100.0)	55909,02 (100.0)
OTHER SCHEDULED COMMERCIAL BANKS	25,07 (5.2)	42623,16 (15.8)	250,90 (52.0)	40169,33 (14.9)	206,72 (42.8)	186616,65 (69.3)	482,69 (100.0)	269409,14 (100.0)
ALL SCHEDULED COMMERCIAL BANKS	165,53 (3.6)	180315,63 (11.9)	3043,50 (66.6)	395101,61 (26.1)	1362,56 (29.8)	935856,15 (61.9)	4571,58 (100.0)	1511273,39 (100.0)

**TABLE NO. 1.20 – STATE-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO TYPE OF DEPOSITS
MARCH 2004**

(No. of Accounts in Thousands, Amount in Rupees Lakh)

REGION/STATE/ UNION TERRITORY	CURRENT		SAVINGS		TERM		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6	7	8
NORTHERN REGION	42,16	46313,89	524,16	87367,31	234,96	216448,98	801,28	350130,19
Haryana	5,73	2841,54	80,31	11145,57	30,72	16634,15	116,77	30621,26
Himachal Pradesh	1,34	826,74	24,34	3166,25	16,30	6979,33	41,98	10972,31
Jammu & Kashmir	2,78	2143,32	30,95	5388,35	17,89	7185,76	51,61	14717,43
Punjab	11,56	5405,79	137,42	20672,55	54,52	35525,55	203,50	61603,89
Rajasthan	6,90	4392,37	121,39	12817,83	50,52	21609,26	178,81	38819,46
Chandigarh	81	1247,15	11,27	2331,47	5,52	6815,80	17,59	10394,42
Delhi	13,05	29456,99	118,48	31845,29	59,49	121699,13	191,02	183001,41
NORTH-EASTERN REGION	4,77	3752,06	68,91	9119,14	27,01	10703,87	100,69	23575,08
Arunachal Pradesh	11	225,45	2,09	347,06	75	495,80	2,94	1068,31
Assam	3,79	2105,81	50,71	6076,02	20,13	6325,44	74,62	14507,27
Manipur	13	193,12	2,01	296,80	40	267,67	2,53	757,59
Meghalaya	24	435,08	4,59	853,28	1,63	1469,63	6,46	2758,00
Mizoram	3	148,04	1,18	255,83	15	311,78	1,36	715,65
Nagaland	14	372,47	1,95	374,66	60	631,99	2,70	1379,12
Tripura	33	272,09	6,38	915,49	3,36	1201,57	10,07	2389,14
EASTERN REGION	18,14	18864,14	478,76	64836,38	234,80	96769,27	731,71	180469,78
Bihar	4,65	3046,08	132,25	16814,18	53,03	16140,35	189,93	36000,60
Jharkhand	1,66	2903,87	58,34	9174,89	25,89	11906,43	85,89	23985,19
Orissa	2,28	2184,72	70,30	8132,64	33,87	12335,57	106,46	22652,93
Sikkim	4	67,21	1,25	256,26	49	827,22	1,78	1150,68
West Bengal	9,43	10603,16	215,45	30285,15	121,13	55196,32	346,01	96084,64
Andaman & Nicobar Islands	9	59,10	1,16	173,27	38	363,37	1,64	595,75
CENTRAL REGION	22,02	17534,58	642,54	75601,71	243,31	103097,14	907,87	196233,42
Chhattisgarh	1,92	1707,94	33,47	5322,85	14,07	7578,97	49,46	14609,76
Madhya Pradesh	5,53	4148,96	117,32	13977,79	56,17	25966,19	179,02	44092,94
Uttar Pradesh	13,25	10448,57	458,04	50965,04	157,66	58248,55	628,95	119662,15
Uttaranchal	1,32	1229,12	33,71	5336,02	15,41	11303,44	50,44	17868,58
WESTERN REGION	31,78	55865,61	495,25	73851,94	269,89	284659,14	796,92	414376,69
Goa	82	550,79	15,84	2136,44	10,11	7807,08	26,77	10494,32
Gujarat	9,56	8635,50	162,20	21314,97	78,60	54599,19	250,37	84549,65
Maharashtra	21,27	46543,20	315,68	50102,57	180,34	221689,45	517,30	318335,22
Dadra & Nagar Haveli	6	69,60	69	123,22	23	137,50	98	330,32
Daman & Diu	7	66,52	83	174,75	60	425,92	1,51	667,18
SOUTHERN REGION	46,66	37985,35	833,87	84325,13	352,58	224177,76	1233,11	346488,23
Andhra Pradesh	11,56	9479,94	239,75	21506,39	112,29	53775,19	363,60	84761,53
Karnataka	10,87	12649,39	191,48	21522,03	84,91	59478,64	287,26	93650,06
Kerala	6,00	3786,17	176,70	16168,86	56,11	48166,74	238,80	68121,77
Tamil Nadu	17,87	11829,41	220,53	24370,57	97,36	61205,60	335,75	97405,58
Lakshadweep	—	2,91	23	59,64	2	31,97	25	94,52
Pondicherry	36	237,52	5,19	697,64	1,89	1519,62	7,44	2454,78
ALL-INDIA	165,53	180315,63	3043,50	395101,61	1362,56	935856,15	4571,58	1511273,39

**TABLE NO. 1.21 – POPULATION GROUP-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO BROAD OWNERSHIP CATEGORY
MARCH 2004**

(No. of Accounts in Thousands, Amount in Rupees Lakh)

POPULATION GROUP	INDIVIDUALS				OTHERS		TOTAL	
	MALE		FEMALE		No. of Accounts	Amount	No. of Accounts	Amount
	No. of Accounts	Amount	No. of Accounts	Amount				
	1	2	3	4	5	6	7	8
RURAL	1028,54 (74.1)	142412,32 (73.0)	339,02 (24.4)	39580,81 (20.3)	20,03 (1.4)	13088,58 (6.7)	1387,60 (100.0)	195081,71 (100.0)
SEMI-URBAN	874,81 (72.5)	185203,02 (69.0)	294,06 (24.4)	50142,55 (18.7)	37,64 (3.1)	32871,34 (12.3)	1206,51 (100.0)	268216,92 (100.0)
URBAN	707,63 (71.1)	199752,11 (60.5)	239,84 (24.1)	53599,77 (16.2)	48,24 (4.8)	76943,86 (23.3)	995,71 (100.0)	330295,74 (100.0)
METROPOLITAN	675,26 (68.8)	286583,98 (39.9)	237,93 (24.2)	77803,07 (10.8)	68,56 (7.0)	353291,97 (49.2)	981,76 (100.0)	717679,01 (100.0)
ALL-INDIA	3286,24 (71.9)	813951,43 (53.9)	1110,85 (24.3)	221126,20 (14.6)	174,48 (3.8)	476195,76 (31.5)	4571,58 (100.0)	1511273,39 (100.0)

See Notes on Tables

**TABLE No 1.22 – BANK GROUP-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO BROAD OWNERSHIP CATEGORY
MARCH 2004**

(No. of Accounts in Thousands, Amount in Rupees Lakh)

BANK GROUP	INDIVIDUALS				OTHERS		TOTAL	
	MALE		FEMALE		No. of Accounts	Amount	No. of Accounts	Amount
	No. of Accounts	Amount	No. of Accounts	Amount				
	1	2	3	4	5	6	7	8
STATE BANK OF INDIA AND ITS ASSOCIATES	763,54 (77.5)	223828,77 (62.0)	187,99 (19.1)	42256,97 (11.7)	33,95 (3.4)	94723,48 (26.3)	985,47 (100.0)	360809,22 (100.0)
NATIONALISED BANKS	1730,75 (69.2)	418632,89 (55.6)	675,69 (27.0)	130524,55 (17.3)	95,30 (3.8)	203283,65 (27.0)	2501,74 (100.0)	752441,10 (100.0)
FOREIGN BANKS	26,26 (67.6)	30109,06 (41.4)	9,65 (24.8)	8767,15 (12.1)	2,93 (7.5)	33828,69 (46.5)	38,84 (100.0)	72704,91 (100.0)
REGIONAL RURAL BANKS	419,38 (74.5)	41004,65 (73.3)	136,88 (24.3)	11230,56 (20.1)	6,58 (1.2)	3673,81 (6.6)	562,85 (100.0)	55909,02 (100.0)
OTHER SCHEDULED COMMERCIAL BANKS	346,31 (71.7)	100376,06 (37.3)	100,65 (20.9)	28346,96 (10.5)	35,72 (7.4)	140686,12 (52.2)	482,69 (100.0)	269409,14 (100.0)
ALL SCHEDULED COMMERCIAL BANKS	3286,24 (71.9)	813951,43 (53.9)	1110,85 (24.3)	221126,20 (14.6)	174,48 (3.8)	476195,76 (31.5)	4571,58 (100.0)	1511273,39 (100.0)

See Notes on Tables

**TABLE NO. 1.23 – STATE-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO BROAD OWNERSHIP CATEGORY
MARCH 2004**

(No. of Accounts in Thousands, Amount in Rupees Lakh)

REGION/STATE/ UNION TERRITORY	INDIVIDUALS				OTHERS		TOTAL	
	MALE		FEMALE		No. of Accounts	Amount	No. of Accounts	Amount
	No. of Accounts	Amount	No. of Accounts	Amount				
	1	2	3	4	5	6	7	8
NORTHERN REGION	565,23	172654,09	201,75	49285,31	34,30	128190,78	801,28	350130,19
Haryana	84,09	19680,57	28,87	5791,49	3,80	5149,20	116,77	30621,26
Himachal Pradesh	29,48	7250,88	11,77	2118,68	73	1602,75	41,98	10972,31
Jammu & Kashmir	37,31	10169,70	12,75	2505,99	1,55	2041,74	51,61	14717,43
Punjab	139,67	41051,62	57,56	13641,76	6,26	6910,50	203,50	61603,89
Rajasthan	132,35	25196,32	38,84	6301,72	7,62	7321,42	178,81	38819,46
Chandigarh	12,21	5678,31	4,57	1632,54	82	3083,57	17,59	10394,42
Delhi	130,11	63626,70	47,40	17293,12	13,52	102081,59	191,02	183001,41
NORTH-EASTERN REGION	74,84	16189,84	22,36	3430,56	3,49	3954,68	100,69	23575,08
Arunachal Pradesh	2,33	740,78	55	116,70	7	210,83	2,94	1068,31
Assam	56,29	10393,57	15,73	1946,25	2,61	2167,45	74,62	14507,27
Manipur	1,88	475,95	50	97,74	15	183,90	2,53	757,59
Meghalaya	3,89	1600,47	2,38	591,52	20	566,01	6,46	2758,00
Mizoram	89	397,35	41	156,39	7	161,91	1,36	715,65
Nagaland	2,15	1023,29	46	136,45	9	219,38	2,70	1379,12
Tripura	7,43	1558,43	2,33	385,51	31	445,20	10,07	2389,14
EASTERN REGION	557,67	118255,91	155,07	25670,33	18,96	36543,54	731,71	180469,78
Bihar	147,54	27415,47	40,25	5647,33	2,14	2937,80	189,93	36000,60
Jharkhand	67,59	17354,45	16,65	3243,27	1,65	3387,47	85,89	23985,19
Orissa	84,83	15303,18	18,63	2737,02	2,99	4612,74	106,46	22652,93
Sikkim	1,31	736,32	39	123,06	8	291,30	1,78	1150,68
West Bengal	255,17	57094,83	78,83	13863,39	12,01	25126,42	346,01	96084,64
Andaman & Nicobar Islands	1,23	351,67	32	56,26	9	187,82	1,64	595,75
CENTRAL REGION	680,48	130103,74	206,63	30695,76	20,77	35433,92	907,87	196233,42
Chhattisgarh	39,09	9385,75	8,81	1330,81	1,57	3893,19	49,46	14609,76
Madhya Pradesh	134,89	28628,02	37,53	6569,18	6,60	8895,74	179,02	44092,94
Uttar Pradesh	466,63	81573,34	151,06	21009,70	11,26	17079,12	628,95	119662,15
Uttaranchal	39,86	10516,64	9,23	1786,07	1,34	5565,87	50,44	17868,58
WESTERN REGION	575,35	188949,45	183,06	49288,88	38,51	176138,36	796,92	414376,69
Goa	16,84	5965,11	8,01	2546,34	1,92	1982,88	26,77	10494,32
Gujarat	186,87	52667,68	53,03	11948,14	10,46	19933,83	250,37	84549,65
Maharashtra	369,63	129564,09	121,64	34683,55	26,03	154087,59	517,30	318335,22
Dadra & Nagar Haveli	81	240,07	14	37,96	3	52,29	98	330,32
Daman & Diu	1,20	512,51	25	72,90	6	81,78	1,51	667,18
SOUTHERN REGION	832,67	187798,39	341,99	62755,37	58,46	95934,47	1233,11	346488,23
Andhra Pradesh	251,32	43917,47	92,89	13945,31	19,39	26898,75	363,60	84761,53
Karnataka	191,94	45882,09	82,72	15833,15	12,60	31934,82	287,26	93650,06
Kerala	154,19	42594,67	78,34	16090,94	6,28	9436,15	238,80	68121,77
Tamil Nadu	229,96	53870,45	86,02	16442,42	19,77	27092,71	335,75	97405,58
Lakshadweep	19	36,45	5	12,78	1	45,29	25	94,52
Pondicherry	5,07	1497,25	1,96	430,77	40	526,75	7,44	2454,78
ALL-INDIA	3286,24	813951,43	1110,85	221126,20	174,48	476195,76	4571,58	1511273,39

See Notes on Tables

**TABLE NO. 1.24 – MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO BROAD OWNERSHIP CATEGORY
MARCH 2004**

(Amount in Rupees Lakh)

PERIOD OF MATURITY (Original)	INDIVIDUALS		OTHERS		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6
Upto 90 Days	10903,406 (8.4)	62738,33 (10.2)	653,260 (11.3)	58320,32 (18.1)	11556,666 (8.5)	121058,65 (12.9)
91 Days & above but Less than 6 Months	8716,368 (6.7)	49610,73 (8.1)	434,914 (7.6)	52274,46 (16.2)	9151,282 (6.7)	101885,19 (10.9)
6 Months & above but Less than 1 Year	14777,070 (11.3)	79042,69 (12.9)	695,542 (12.1)	54133,92 (16.8)	15472,612 (11.4)	133176,61 (14.2)
1 Year & above but Less than 2 Years	27365,598 (21.0)	135503,58 (22.1)	1285,414 (22.3)	74670,91 (23.2)	28651,012 (21.0)	210174,49 (22.5)
2 Years & above but Less than 3 Years	19249,649 (14.8)	87183,79 (14.2)	824,465 (14.3)	21964,75 (6.8)	20074,114 (14.7)	109148,54 (11.7)
3 Years & above but Less than 5 Years	31702,269 (24.3)	142797,74 (23.3)	1301,597 (22.6)	40566,58 (12.6)	33003,866 (24.2)	183364,31 (19.6)
5 Years & above	17784,328 (13.6)	56700,56 (9.2)	561,784 (9.8)	20347,81 (6.3)	18346,112 (13.5)	77048,37 (8.2)
GRAND TOTAL	130498,688 (100.0)	613577,41 (100.0)	5756,976 (100.0)	322278,75 (100.0)	136255,664 (100.0)	935856,15 (100.0)

See Notes on Tables

**TABLE NO. 1.25 – MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO POPULATION GROUP
MARCH 2004**

(Amount in Rupees Lakh)

PERIOD OF MATURITY (Original)	RURAL		SEMI-URBAN		URBAN		METROPOLITAN		ALL-INDIA	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6	7	8	9	10
Upto 90 Days	2431,868 (6.7)	8768,70 (8.0)	3147,563 (9.3)	15374,49 (10.0)	3210,928 (10.0)	23825,55 (12.4)	2766,307 (8.1)	73089,91 (15.2)	11556,666 (8.5)	121058,65 (12.9)
91 Days & above but Less than 6 Months	1968,230 (5.5)	6966,26 (6.3)	2445,340 (7.2)	11686,74 (7.6)	2466,526 (7.7)	17328,67 (9.0)	2271,186 (6.6)	65903,52 (13.7)	9151,282 (6.7)	101885,19 (10.9)
6 Months & above but Less than 1 Year	3336,176 (9.3)	11860,10 (10.8)	4079,573 (12.1)	19769,40 (12.9)	4208,602 (13.1)	26318,20 (13.7)	3848,261 (11.2)	75228,92 (15.7)	15472,612 (11.4)	133176,61 (14.2)
1 Year & above but Less than 2 Years	6402,736 (17.8)	20719,40 (18.8)	6874,323 (20.4)	31403,81 (20.5)	7525,244 (23.4)	45330,88 (23.5)	7848,709 (22.9)	112720,38 (23.5)	28651,012 (21.0)	210174,49 (22.5)
2 Years & above but Less than 3 Years	5743,020 (15.9)	17024,50 (15.5)	5211,179 (15.4)	23495,99 (15.3)	4970,577 (15.4)	26336,30 (13.7)	4149,338 (12.1)	42291,75 (8.8)	20074,114 (14.7)	109148,54 (11.7)
3 Years & above but Less than 5 Years	9113,136 (25.3)	28126,25 (25.6)	7165,520 (21.2)	36502,14 (23.8)	6524,532 (20.2)	39350,12 (20.4)	10200,678 (29.8)	79385,80 (16.5)	33003,866 (24.2)	183364,31 (19.6)
5 Years & above	7057,666 (19.6)	16542,52 (15.0)	4828,847 (14.3)	14934,57 (9.8)	3317,131 (10.3)	14225,55 (7.4)	3142,468 (9.2)	31345,73 (6.5)	18346,112 (13.5)	77048,37 (8.2)
GRAND TOTAL	36052,832 (100.0)	110007,74 (100.0)	33752,345 (100.0)	153167,13 (100.0)	32223,540 (100.0)	192715,27 (100.0)	34226,947 (100.0)	479966,01 (100.0)	136255,664 (100.0)	935856,15 (100.0)

**TABLE NO. 1.26 - MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO BANK GROUP
MARCH 2004**

(Amount in Rupees Lakh)

PERIOD OF MATURITY (Original)	STATE BANK OF INDIA AND ITS ASSOCIATES		NATIONALISED BANKS		FOREIGN BANKS		REGIONAL RURAL BANKS		OTHER SCHEDULED COMMERCIAL BANKS	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6	7	8	9	10
Upto 90 Days	3294,699 (10.8)	36853,48 (17.3)	6661,869 (9.3)	53570,59 (11.4)	223,194 (27.3)	15382,91 (38.9)	439,946 (3.5)	1447,70 (5.2)	936,958 (4.5)	13803,96 (7.4)
91 Days & above but Less than 6 Months	2742,563 (9.0)	23852,85 (11.2)	5037,838 (7.0)	43275,05 (9.2)	199,835 (24.5)	9000,77 (22.7)	453,309 (3.6)	1347,62 (4.8)	717,737 (3.5)	24408,90 (13.1)
6 Months & above but Less than 1 Year	4795,785 (15.7)	35472,83 (16.7)	8225,913 (11.5)	68381,45 (14.6)	164,930 (20.2)	5334,38 (13.5)	642,908 (5.1)	1756,19 (6.3)	1643,076 (7.9)	22231,76 (11.9)
1 Year & above but Less than 2 Years	6574,228 (21.6)	46071,16 (21.6)	14291,810 (19.9)	101482,66 (21.7)	119,408 (14.6)	6510,45 (16.4)	1967,976 (15.7)	4593,52 (16.4)	5697,590 (27.6)	51516,70 (27.6)
2 Years & above but Less than 3 Years	5518,931 (18.1)	30563,18 (14.3)	10646,426 (14.8)	56627,73 (12.1)	52,943 (6.5)	1661,47 (4.2)	1896,301 (15.1)	4021,05 (14.4)	1959,513 (9.5)	16275,10 (8.7)
3 Years & above but Less than 5 Years	4869,770 (16.0)	29979,60 (14.1)	17122,052 (23.9)	108797,81 (23.2)	50,928 (6.2)	1487,29 (3.8)	3780,183 (30.1)	8243,99 (29.5)	7180,933 (34.7)	34855,61 (18.7)
5 Years & above	2673,645 (8.8)	10194,14 (4.8)	9757,616 (13.6)	36576,57 (7.8)	5,212 (0.6)	217,17 (0.5)	3373,442 (26.9)	6535,89 (23.4)	2536,197 (12.3)	23524,61 (12.6)
GRAND TOTAL	30469,621 (100.0)	212987,25 (100.0)	71743,524 (100.0)	468711,85 (100.0)	816,450 (100.0)	39594,43 (100.0)	12554,065 (100.0)	27945,97 (100.0)	20672,004 (100.0)	186616,65 (100.0)

**TABLE NO. 1.27 – PERCENTAGE DISTRIBUTION OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO RESIDUAL MATURITY AND BROAD OWNERSHIP CATEGORY
MARCH 2004**

(Per cent)

RESIDUAL PERIOD OF MATURITY	INDIVIDUALS		OTHERS		TOTAL		
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
	1	2	3	4	5	6	
1 day to 14 days		3.1	4.2	3.1	11.1	3.1	6.6
15 days to 28 days		2.9	2.9	2.9	5.8	2.9	3.9
29 days to 90 days		8.0	8.6	8.6	13.8	8.0	10.4
91 days & above but less than 6 months		10.7	10.9	11.3	15.9	10.7	12.6
6 months & above but less than 1 year		18.5	19.5	18.4	21.8	18.5	20.3
1 year & above but less than 3 years		30.2	31.4	33.5	21.7	30.4	28.0
3 years & above but less than 5 years		20.1	18.3	16.9	8.2	19.9	14.8
5 years & above		6.6	4.3	5.3	1.7	6.6	3.4
TOTAL		100.0	100.0	100.0	100.0	100.0	100.0

See Notes on Tables

**TABLE NO. 1.28 – PERCENTAGE DISTRIBUTION OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO INTEREST RATE RANGE AND BROAD OWNERSHIP CATEGORY
MARCH 2004**

(Per cent)

INTEREST RATE RANGE	INDIVIDUALS		OTHERS		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6
Less than 6 per cent	30.7	39.1	34.5	59.4	30.9	46.3
6 per cent and above but less than 8 per cent	28.7	27.3	30.7	28.4	28.8	27.7
8 per cent and above but less than 9 per cent	13.2	12.3	13.2	5.4	13.2	9.9
9 per cent and above but less than 10 per cent	10.7	9.5	9.0	3.3	10.6	7.3
10 per cent and above but less than 11 per cent	8.5	6.7	7.0	2.2	8.4	5.1
11 per cent and above but less than 12 per cent	4.6	3.1	2.9	0.9	4.5	2.3
12 per cent and above but less than 13 per cent	2.5	1.5	1.5	0.4	2.5	1.1
13 per cent and above	1.1	0.7	1.3	0.2	1.1	0.5
TOTAL	100.0	100.0	100.0	100.0	100.0	100.0

See Notes on Tables

**TABLE NO. 1.29 – PERCENTAGE DISTRIBUTION OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO SIZE OF DEPOSITS AND BROAD OWNERSHIP CATEGORY
MARCH 2004**

(Per cent)

SIZE OF DEPOSITS	INDIVIDUALS		OTHERS		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6
Less than Rs.25,000	54.9	15.2	42.3	1.0	54.4	10.3
Rs.25,000 and above but less than Rs. 1 Lakh	37.9	36.5	37.2	3.5	37.9	25.0
Rs. 1 Lakh and above but less than Rs. 15 Lakh	7.0	32.4	17.6	10.9	7.5	24.9
Rs. 15 Lakh and above but less than Rs. 1 Crore	0.1	8.8	2.1	13.0	0.2	10.3
Rs. 1 Crore and above	–	7.1	0.7	71.6	–	29.5
TOTAL	100.0	100.0	100.0	100.0	100.0	100.0

See Notes on Tables

**TABLE NO. 1.30 – STATE-WISE DISTRIBUTION OF EMPLOYEES OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO CATEGORY
MARCH 2004**

REGION/STATE/ UNION TERRITORY	TOTAL EMPLOYEES				OF WHICH : FEMALES			
	Officers	Clerks	Sub-ordinates	Total	Officers	Clerks	Sub-ordinates	Total
	1	2	3	4	5	6	7	8
NORTHERN REGION	53,799	66,597	32,337	152,733	4,430	12,736	3,274	20,440
Haryana	6,189	9,389	4,274	19,852	357	1,567	472	2,396
Himachal Pradesh	2,122	2,910	1,638	6,670	75	319	178	572
Jammu & Kashmir	3,099	3,818	2,213	9,130	308	635	91	1,034
Punjab	11,036	15,316	7,709	34,061	584	2,583	1,110	4,277
Rajasthan	10,976	12,800	7,701	31,477	349	1,049	439	1,837
Chandigarh	2,633	2,397	1,117	6,147	282	801	163	1,246
Delhi	17,744	19,967	7,685	45,396	2,475	5,782	821	9,078
NORTH-EASTERN REGION	6,313	9,746	5,102	21,161	270	1,562	435	2,267
Arunachal Pradesh	198	305	168	671	4	32	17	53
Assam	4,213	6,685	3,370	14,268	162	933	238	1,333
Manipur	233	409	199	841	8	58	11	77
Meghalaya	527	757	501	1,785	40	250	85	375
Mizoram	224	257	158	639	20	80	14	114
Nagaland	255	328	203	786	12	73	20	105
Tripura	663	1,005	503	2,171	24	136	50	210
EASTERN REGION	43,628	66,720	34,222	144,570	1,648	5,750	1,793	9,191
Bihar	10,685	13,233	7,792	31,710	163	516	237	916
Jharkhand	5,010	6,748	3,442	15,200	167	673	177	1,017
Orissa	7,856	9,582	5,370	22,808	202	573	240	1,015
Sikkim	149	189	134	472	15	24	12	51
West Bengal	19,826	36,829	17,409	74,064	1,093	3,908	1,125	6,126
Andaman & Nicobar Islands	102	139	75	316	8	56	2	66
CENTRAL REGION	45,912	60,895	32,934	139,741	1,381	5,494	2,023	8,898
Chhattisgarh	3,192	3,730	2,068	8,990	84	434	118	636
Madhya Pradesh	12,451	15,702	8,249	36,402	459	2,123	424	3,006
Uttar Pradesh	27,410	37,606	20,384	85,400	758	2,605	1,296	4,659
Uttaranchal	2,859	3,857	2,233	8,949	80	332	185	597
WESTERN REGION	56,929	83,510	37,444	177,883	7,055	26,153	3,144	36,352
Goa	1,374	2,199	827	4,400	163	1,061	131	1,355
Gujarat	14,314	23,491	11,766	49,571	713	4,079	947	5,739
Maharashtra	41,134	57,677	24,762	123,573	6,174	20,995	2,058	29,227
Dadra & Nagar Haveli	46	48	24	118	3	6	–	9
Daman & Diu	61	95	65	221	2	12	8	22
SOUTHERN REGION	82,775	113,619	49,240	245,634	8,731	33,057	5,962	47,750
Andhra Pradesh	23,837	26,294	13,625	63,756	1,978	5,297	1,611	8,886
Karnataka	21,996	30,019	12,594	64,609	2,503	9,561	1,391	13,455
Kerala	13,336	22,335	8,590	44,261	1,794	8,462	1,373	11,629
Tamil Nadu	23,200	34,301	14,122	71,623	2,431	9,592	1,549	13,572
Lakshadweep	21	21	15	57	–	2	1	3
Pondicherry	385	649	294	1,328	25	143	37	205
ALL-INDIA	289,356	401,087	191,279	881,722	23,515	84,752	16,631	124,898

TABLE NO. 1.31 – BANK GROUP AND POPULATION GROUP-WISE DISTRIBUTION OF EMPLOYEES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO CATEGORY MARCH 2004

RURAL

BANK GROUP	TOTAL EMPLOYEES				OF WHICH: FEMALES			
	Officers	Clerks	Sub-ordinates	Total	Officers	Clerks	Sub-ordinates	Total
	1	2	3	4	5	6	7	8
STATE BANK OF INDIA AND ITS ASSOCIATES	12,095	18,404	12,944	43,443	356	1,365	758	2,479
NATIONALISED BANKS	25,290	36,733	23,228	85,251	541	2,992	1,867	5,400
FOREIGN BANKS	–	–	–	–	–	–	–	–
REGIONAL RURAL BANKS	18,970	15,423	11,344	45,737	225	594	48	867
OTHER SCHEDULED COMMERCIAL BANKS	2,106	2,910	1,422	6,438	140	334	51	525
ALL SCHEDULED COMMERCIAL BANKS	58,461	73,470	48,938	180,869	1,262	5,285	2,724	9,271

SEMI-URBAN

BANK GROUP	TOTAL EMPLOYEES				OF WHICH: FEMALES			
	Officers	Clerks	Sub-ordinates	Total	Officers	Clerks	Sub-ordinates	Total
	1	2	3	4	5	6	7	8
STATE BANK OF INDIA AND ITS ASSOCIATES	19,112	39,133	21,620	79,865	724	6,296	1,639	8,659
NATIONALISED BANKS	25,616	41,701	19,880	87,197	1,134	6,959	2,278	10,371
FOREIGN BANKS	–	–	–	–	–	–	–	–
REGIONAL RURAL BANKS	5,978	5,594	2,477	14,049	204	813	66	1,083
OTHER SCHEDULED COMMERCIAL BANKS	6,561	7,249	3,029	16,839	641	1,741	261	2,643
ALL SCHEDULED COMMERCIAL BANKS	57,267	93,677	47,006	197,950	2,703	15,809	4,244	22,756

TABLE NO. 1.31 – BANK GROUP AND POPULATION GROUP-WISE DISTRIBUTION OF EMPLOYEES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO CATEGORY MARCH 2004

URBAN / METROPOLITAN

BANK GROUP	TOTAL EMPLOYEES				OF WHICH: FEMALES			
	Officers	Clerks	Sub-ordinates	Total	Officers	Clerks	Sub-ordinates	Total
	1	2	3	4	5	6	7	8
STATE BANK OF INDIA AND ITS ASSOCIATES	40,121	71,286	29,631	141,038	2,632	17,762	2,313	22,707
NATIONALISED BANKS	94,013	138,805	58,205	291,023	8,338	37,794	6,821	52,953
FOREIGN BANKS	8,754	1,794	505	11,053	2,816	832	17	3,665
REGIONAL RURAL BANKS	2,671	2,354	942	5,967	206	566	54	826
OTHER SCHEDULED COMMERCIAL BANKS	28,069	19,701	6,052	53,822	5,558	6,704	458	12,720
ALL SCHEDULED COMMERCIAL BANKS	173,628	233,940	95,335	502,903	19,550	63,658	9,663	92,871

ALL-INDIA

BANK GROUP	TOTAL EMPLOYEES				OF WHICH: FEMALES			
	Officers	Clerks	Sub-ordinates	Total	Officers	Clerks	Sub-ordinates	Total
	1	2	3	4	5	6	7	8
STATE BANK OF INDIA AND ITS ASSOCIATES	71,328	128,823	64,195	264,346	3,712	25,423	4,710	33,845
NATIONALISED BANKS	144,919	217,239	101,313	463,471	10,013	47,745	10,966	68,724
FOREIGN BANKS	8,754	1,794	505	11,053	2,816	832	17	3,665
REGIONAL RURAL BANKS	27,619	23,371	14,763	65,753	635	1,973	168	2,776
OTHER SCHEDULED COMMERCIAL BANKS	36,736	29,860	10,503	77,099	6,339	8,779	770	15,888
ALL SCHEDULED COMMERCIAL BANKS	289,356	401,087	191,279	881,722	23,515	84,752	16,631	124,898

**TABLE NO. 2.1 – POPULATION GROUP AND BANK GROUP-WISE DEPOSITS AND CREDIT
(TOTAL CREDIT AND CREDIT OF SMALL BORROWAL ACCOUNTS)
OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

STATE BANK OF INDIA AND ITS ASSOCIATES

(No. of Accounts in Thousands, Amount in Rupees Lakh)

POPULATION GROUP	DEPOSITS			TOTAL CREDIT		OF WHICH: CREDIT TO SMALL BORROWERS	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	1	2	3	4	5	6	7
RURAL	5,465	244,15	45823,56	45,35	19468,96	43,77	12433,09
SEMI-URBAN	4,033	370,18	95851,62	54,58	38121,56	50,55	18070,93
URBAN	2,378	219,19	90230,17	23,33	45088,89	19,38	9285,28
METROPOLITAN	1,823	151,94	128903,88	11,31	105785,62	8,92	4422,60
ALL-INDIA	13,699	985,47	360809,22	134,58	208465,04	122,61	44211,90

NATIONALISED BANKS

	8	9	10	11	12	13	14
RURAL	13624	667,35	101219,80	103,60	43652,14	100,68	25064,57
SEMI-URBAN	7,222	617,51	127284,70	68,43	45692,27	64,35	20097,28
URBAN	7,233	624,19	184492,72	49,33	81088,56	42,99	17811,15
METROPOLITAN	6,141	592,69	339443,88	31,36	237672,29	25,38	12207,43
ALL-INDIA	34,220	2501,74	752441,10	252,72	408105,26	233,41	75180,42

FOREIGN BANKS

	15	16	17	18	19	20	21
RURAL	—	—	—	—	—	—	—
SEMI-URBAN	—	—	—	—	—	—	—
URBAN	28	2,09	1979,44	2,63	807,17	2,54	241,57
METROPOLITAN	180	36,74	70725,47	80,20	62807,62	77,22	6866,14
ALL-INDIA	208	38,84	72704,91	82,83	63614,79	79,76	7107,71

**TABLE NO. 2.1 – POPULATION GROUP AND BANK GROUP-WISE DEPOSITS AND CREDIT
(TOTAL CREDIT AND CREDIT OF SMALL BORROWAL ACCOUNTS)
OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

REGIONAL RURAL BANKS

(No. of Accounts in Thousands, Amount in Rupees Lakh)

POPULATION GROUP	DEPOSITS			TOTAL CREDIT		OF WHICH: CREDIT TO SMALL BORROWERS	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	22	23	24	25	26	27	28
RURAL	11914	426,51	37711,63	98,07	18265,45	97,31	16231,08
SEMI-URBAN	2,229	111,42	13433,77	24,58	5917,39	24,27	4843,50
URBAN	497	24,19	4619,74	4,37	1771,62	4,23	1194,42
METROPOLITAN	23	73	143,88	13	65,88	12	40,50
ALL-INDIA	14,663	562,85	55909,02	127,15	26020,34	125,93	22309,50

OTHER SCHEDULED COMMERCIAL BANKS

	29	30	31	32	33	34	35
RURAL	1,104	49,59	10326,72	7,06	3634,40	6,77	1799,04
SEMI-URBAN	1,768	107,40	31646,83	13,21	10434,82	12,39	3719,00
URBAN	1,567	126,04	48973,69	9,06	21579,84	7,83	3072,14
METROPOLITAN	1,416	199,65	178461,91	37,29	138457,54	30,32	5300,11
ALL-INDIA	5,855	482,69	269409,14	66,63	174106,61	57,30	13890,28

ALL SCHEDULED COMMERCIAL BANKS

	36	37	38	39	40	41	42
RURAL	32107	1387,60	195081,71	254,09	85020,95	248,52	55527,78
SEMI-URBAN	15252	1206,51	268216,92	160,80	100166,03	151,56	46730,71
URBAN	11703	995,71	330295,74	88,72	150336,09	76,97	31604,54
METROPOLITAN	9,583	981,76	717679,01	160,30	544788,96	141,95	28836,78
ALL-INDIA	68,645	4571,58	1511273,39	663,90	880312,03	619,00	162699,81

**TABLE NO. 2.2 – STATE AND BANK GROUP-WISE DEPOSITS AND CREDIT
(TOTAL CREDIT AND CREDIT OF SMALL BORROWAL ACCOUNTS)
OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

STATE BANK OF INDIA AND ITS ASSOCIATES

(No. of Accounts in Thousands, Amount in Rupees Lakh)

REGION / STATE / UNION TERRITORY	DEPOSITS			TOTAL CREDIT		OF WHICH: CREDIT TO SMALL BORROWERS	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	1	2	3	4	5	6	7
NORTHERN REGION	2,516	188,96	87689,17	19,51	56038,71	17,09	8117,60
Haryana	324	23,74	6598,66	2,80	4589,64	2,36	1313,01
Himachal Pradesh	222	13,16	4098,16	1,28	1049,79	1,15	454,84
Jammu & Kashmir	119	8,12	2641,31	48	474,43	41	200,75
Punjab	615	45,26	15904,47	5,15	8415,29	4,36	2381,06
Rajasthan	873	61,28	14029,96	8,21	7634,01	7,56	3145,48
Chandigarh	54	4,24	2979,62	33	4973,55	24	125,87
Delhi	309	33,17	41436,98	1,27	28902,00	1,01	496,60
NORTH-EASTERN REGION	454	24,91	9324,38	2,94	2231,18	2,74	1099,47
Arunachal Pradesh	42	2,09	784,15	16	100,32	15	61,12
Assam	207	15,16	5057,61	1,71	1431,53	1,59	665,26
Manipur	16	75	349,13	13	87,47	12	48,26
Meghalaya	87	2,72	1236,06	30	201,29	28	101,70
Mizoram	25	64	425,76	13	166,92	10	66,22
Nagaland	43	1,47	754,65	19	100,72	18	65,69
Tripura	34	2,08	717,01	32	142,93	31	91,20
EASTERN REGION	2,263	164,60	50643,68	19,38	20848,57	18,03	6584,33
Bihar	568	43,37	11496,65	4,32	2760,68	4,06	1544,59
Jharkhand	379	24,10	8476,97	2,70	2239,33	2,54	849,54
Orissa	484	27,22	7808,97	5,96	4410,46	5,60	2517,65
Sikkim	26	87	470,40	14	116,87	12	48,20
West Bengal	788	68,21	22117,98	6,19	11256,43	5,66	1598,05
Andaman & Nicobar Islands	18	82	272,71	6	64,80	6	26,29
CENTRAL REGION	2,566	199,69	57070,85	21,92	22374,37	19,74	7850,67
Chhattisgarh	248	15,37	5484,20	1,93	2543,63	1,71	631,46
Madhya Pradesh	823	55,60	16796,65	7,46	8733,38	6,61	2892,31
Uttar Pradesh	1,215	109,71	25839,80	10,58	9545,76	9,62	3725,01
Uttaranchal	280	19,01	8950,20	1,95	1551,59	1,80	601,89
WESTERN REGION	1,985	132,27	64898,69	16,41	48193,33	14,82	5119,46
Goa	56	4,43	2306,05	22	484,06	17	75,11
Gujarat	846	53,66	18972,73	6,89	9626,35	6,48	2096,91
Maharashtra	1,075	73,22	43139,80	9,24	38045,48	8,13	2930,76
Dadra & Nagar Haveli	1	11	28,55	2	11,22	2	4,88
Daman & Diu	7	85	451,58	4	26,23	3	11,80
SOUTHERN REGION	3,915	275,04	91182,45	54,41	58778,87	50,19	15440,37
Andhra Pradesh	1,422	99,69	28904,89	22,75	17766,64	21,42	5830,18
Karnataka	959	53,29	21517,26	9,07	13585,67	8,09	2968,25
Kerala	806	72,92	23258,23	11,00	10445,11	10,00	3340,00
Tamil Nadu	713	47,97	16966,80	11,36	16767,41	10,48	3231,41
Lakshadweep	–	–	–	–	–	–	–
Pondicherry	15	1,17	535,27	22	214,04	20	70,54
ALL-INDIA	13,699	985,47	360809,22	134,58	208465,04	122,61	44211,90

**TABLE NO. 2.2 – STATE AND BANK GROUP-WISE DEPOSITS AND CREDIT
(TOTAL CREDIT AND CREDIT OF SMALL BORROWAL ACCOUNTS)
OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

NATIONALISED BANKS

(No. of Accounts in Thousands, Amount in Rupees Lakh)

REGION / STATE / UNION TERRITORY	DEPOSITS			TOTAL CREDIT		OF WHICH: CREDIT TO SMALL BORROWERS	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	8	9	10	11	12	13	14
NORTHERN REGION	5,627	449,39	178681,72	30,47	95370,64	26,55	12246,16
Haryana	928	73,74	18109,48	5,91	8636,98	5,22	2535,86
Himachal Pradesh	435	23,75	6030,51	1,96	2025,89	1,82	606,76
Jammu & Kashmir	143	9,60	2615,12	57	693,19	50	219,13
Punjab	1,728	140,05	39904,99	8,69	16142,10	7,45	3778,84
Rajasthan	1,217	70,55	15789,50	8,27	10222,03	7,56	2818,81
Chandigarh	137	9,90	5172,47	56	4907,70	43	229,88
Delhi	1,039	121,80	91059,66	4,50	52742,76	3,56	2056,87
NORTH-EASTERN REGION	794	45,49	11010,68	4,50	3764,57	4,25	1442,24
Arunachal Pradesh	7	34	228,65	3	38,22	3	11,90
Assam	631	36,53	7437,90	3,11	2515,18	2,93	1103,98
Manipur	32	1,36	377,34	16	135,60	14	69,43
Meghalaya	43	2,41	1276,95	23	702,05	21	77,77
Mizoram	2	12	151,77	2	32,37	1	7,13
Nagaland	18	1,04	528,42	9	95,89	8	32,07
Tripura	61	3,68	1009,64	88	245,26	86	139,96
EASTERN REGION	5,972	416,49	99310,17	37,27	41066,13	35,12	10377,08
Bihar	1,552	99,92	19012,54	8,82	4768,51	8,45	2531,38
Jharkhand	704	49,19	13169,89	4,02	3028,60	3,77	1178,21
Orissa	929	48,56	11113,06	7,75	5822,60	7,34	2495,49
Sikkim	22	82	632,72	11	117,54	9	38,17
West Bengal	2,752	217,24	55067,76	16,49	27248,28	15,41	4108,56
Andaman & Nicobar Islands	13	76	314,20	8	80,60	7	25,27
CENTRAL REGION	6,452	485,47	109960,03	43,31	37849,33	40,19	13545,76
Chhattisgarh	348	20,43	6064,94	1,95	2380,81	1,77	619,08
Madhya Pradesh	1,566	89,00	21273,75	9,21	9373,66	8,35	3266,34
Uttar Pradesh	4,160	351,01	74920,12	29,99	24228,13	28,09	8955,27
Uttaranchal	378	25,03	7701,21	2,16	1866,73	1,98	705,06
WESTERN REGION	6,552	475,49	199479,93	30,91	122372,68	27,03	10013,91
Goa	232	19,33	6639,75	82	1471,20	69	282,66
Gujarat	2,335	165,71	53550,98	9,99	20422,44	8,92	3105,81
Maharashtra	3,970	289,30	138916,69	20,06	100415,27	17,38	6611,20
Dadra & Nagar Haveli	8	62	206,69	3	27,91	3	9,46
Daman & Diu	7	53	165,82	1	35,86	1	4,78
SOUTHERN REGION	8,823	629,41	153998,57	106,26	107681,92	100,26	27555,27
Andhra Pradesh	2,389	184,01	37653,55	33,39	26985,20	31,84	8147,99
Karnataka	2,278	146,87	42576,87	22,47	30077,67	20,68	7058,18
Kerala	1,228	85,07	21577,75	12,16	10501,29	11,37	3336,28
Tamil Nadu	2,868	208,20	50652,87	37,57	39635,66	35,74	8839,92
Lakshadweep	9	25	94,52	2	7,56	2	6,78
Pondicherry	51	5,01	1443,01	65	474,55	61	166,13
ALL-INDIA	34,220	2501,74	752441,10	252,72	408105,26	233,41	75180,42

**TABLE NO. 2.2 – STATE AND BANK GROUP-WISE DEPOSITS AND CREDIT
(TOTAL CREDIT AND CREDIT OF SMALL BORROWAL ACCOUNTS)
OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

FOREIGN BANKS

(No. of Accounts in Thousands, Amount in Rupees Lakh)

REGION / STATE / UNION TERRITORY	DEPOSITS			TOTAL CREDIT		OF WHICH: CREDIT TO SMALL BORROWERS	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	15	16	17	18	19	20	21
NORTHERN REGION	49	10,08	15163,80	5,46	14067,18	4,72	961,34
Haryana	5	33	436,34	1	5,61	–	10
Himachal Pradesh	–	–	–	–	–	–	–
Jammu & Kashmir	–	–	–	–	–	–	–
Punjab	5	27	200,78	3	77,28	1	8,83
Rajasthan	3	16	118,65	3	107,51	1	6,26
Chandigarh	3	19	206,91	2	54,00	1	9,06
Delhi	33	9,13	14201,12	5,38	13822,78	4,68	937,09
NORTH-EASTERN REGION	1	18	140,80	–	98	–	13
Arunachal Pradesh	–	–	–	–	–	–	–
Assam	1	18	140,80	–	98	–	13
Manipur	–	–	–	–	–	–	–
Meghalaya	–	–	–	–	–	–	–
Mizoram	–	–	–	–	–	–	–
Nagaland	–	–	–	–	–	–	–
Tripura	–	–	–	–	–	–	–
EASTERN REGION	31	5,29	5940,30	60	3017,67	41	166,87
Bihar	–	–	–	–	–	–	–
Jharkhand	–	–	–	–	–	–	–
Orissa	–	–	–	–	–	–	–
Sikkim	–	–	–	–	–	–	–
West Bengal	31	5,29	5940,30	60	3017,67	41	166,87
Andaman & Nicobar Islands	–	–	–	–	–	–	–
CENTRAL REGION	8	66	571,39	2,54	227,05	2,49	189,84
Chhattisgarh	–	–	–	–	–	–	–
Madhya Pradesh	1	4	14,47	–	23	–	14
Uttar Pradesh	7	61	556,92	2,54	226,81	2,49	189,70
Uttaranchal	–	–	–	–	–	–	–
WESTERN REGION	71	11,86	38282,35	4,51	27679,55	3,98	713,58
Goa	–	–	–	–	–	–	–
Gujarat	12	83	683,22	13	447,14	5	38,10
Maharashtra	59	11,04	37599,14	4,39	27232,42	3,93	675,49
Dadra & Nagar Haveli	–	–	–	–	–	–	–
Daman & Diu	–	–	–	–	–	–	–
SOUTHERN REGION	48	10,76	12606,27	69,70	18622,35	68,16	5075,95
Andhra Pradesh	10	1,49	1314,40	18	752,76	13	103,68
Karnataka	11	6,06	6778,02	14,38	3907,42	13,95	1463,56
Kerala	6	42	436,99	5	169,98	3	23,36
Tamil Nadu	21	2,78	4076,86	55,10	13792,19	54,05	3485,35
Lakshadweep	–	–	–	–	–	–	–
Pondicherry	–	–	–	–	–	–	–
ALL-INDIA	208	38,84	72704,91	82,83	63614,79	79,76	7107,71

**TABLE NO. 2.2 – STATE AND BANK GROUP-WISE DEPOSITS AND CREDIT
(TOTAL CREDIT AND CREDIT OF SMALL BORROWAL ACCOUNTS)
OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

REGIONAL RURAL BANKS

(No. of Accounts in Thousands, Amount in Rupees Lakh)

REGION / STATE / UNION TERRITORY	DEPOSITS			TOTAL CREDIT		OF WHICH: CREDIT TO SMALL BORROWERS	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	22	23	24	25	26	27	28
NORTHERN REGION	1,935	55,02	7513,90	8,93	3209,68	8,74	2695,74
Haryana	303	10,65	1486,30	1,94	832,89	1,90	740,66
Himachal Pradesh	133	4,78	690,96	52	174,38	50	128,89
Jammu & Kashmir	261	6,56	915,18	48	188,05	45	118,62
Punjab	206	5,82	901,82	86	423,34	85	365,82
Rajasthan	1,032	27,21	3519,63	5,13	1591,03	5,04	1341,76
Chandigarh	–	–	–	–	–	–	–
Delhi	–	–	–	–	–	–	–
NORTH-EASTERN REGION	657	29,07	2662,08	4,68	965,68	4,63	786,54
Arunachal Pradesh	18	51	55,51	12	32,98	12	24,51
Assam	407	21,93	1586,51	2,60	601,01	2,57	497,55
Manipur	30	42	31,12	10	16,42	10	11,87
Meghalaya	51	1,24	175,89	25	46,32	24	32,26
Mizoram	52	59	138,12	21	49,99	21	33,47
Nagaland	9	7	12,45	2	5,30	2	4,35
Tripura	90	4,31	662,48	1,37	213,66	1,37	182,53
EASTERN REGION	3,615	126,96	13340,15	33,07	5068,25	32,83	4343,38
Bihar	1,489	45,60	5057,38	10,08	1417,48	10,02	1249,81
Jharkhand	394	10,63	1434,53	2,72	353,07	2,70	295,29
Orissa	838	28,45	2927,28	9,57	1736,21	9,47	1426,00
Sikkim	–	–	–	–	–	–	–
West Bengal	894	42,28	3920,96	10,70	1561,48	10,64	1372,28
Andaman & Nicobar Islands	–	–	–	–	–	–	–
CENTRAL REGION	4,566	201,84	18763,86	32,46	6884,42	32,12	5879,65
Chhattisgarh	443	12,72	1436,98	2,18	408,15	2,15	348,96
Madhya Pradesh	1,069	28,33	3786,85	5,34	1616,60	5,20	1192,83
Uttar Pradesh	2,878	156,66	12961,15	24,35	4668,33	24,19	4195,44
Uttaranchal	176	4,13	578,88	59	191,34	57	142,42
WESTERN REGION	987	31,28	3081,48	6,04	1424,07	5,94	1154,27
Goa	–	–	–	–	–	–	–
Gujarat	394	13,08	1464,59	2,76	653,25	2,71	540,11
Maharashtra	593	18,21	1616,89	3,28	770,83	3,23	614,15
Dadra & Nagar Haveli	–	–	–	–	–	–	–
Daman & Diu	–	–	–	–	–	–	–
SOUTHERN REGION	2,903	118,67	10547,55	41,98	8468,23	41,67	7449,92
Andhra Pradesh	1,169	48,58	4762,12	18,93	3423,77	18,86	3166,41
Karnataka	1,153	41,62	3483,83	10,39	2926,78	10,21	2345,15
Kerala	366	22,01	1513,98	7,82	1457,02	7,78	1311,41
Tamil Nadu	215	6,46	787,62	4,83	660,66	4,82	626,95
Lakshadweep	–	–	–	–	–	–	–
Pondicherry	–	–	–	–	–	–	–
ALL-INDIA	14,663	562,85	55909,02	127,15	26020,34	125,93	22309,50

**TABLE NO. 2.2 – STATE AND BANK GROUP-WISE DEPOSITS AND CREDIT
(TOTAL CREDIT AND CREDIT OF SMALL BORROWAL ACCOUNTS)
OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

OTHER SCHEDULED COMMERCIAL BANKS

(No. of Accounts in Thousands, Amount in Rupees Lakh)

REGION / STATE / UNION TERRITORY	DEPOSITS			TOTAL CREDIT		OF WHICH: CREDIT TO SMALL BORROWERS	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	29	30	31	32	33	34	35
NORTHERN REGION	1,116	97,97	61100,68	5,55	23357,41	4,41	2008,11
Haryana	80	8,31	3990,48	26	510,45	20	105,75
Himachal Pradesh	5	29	152,68	1	13,65	1	4,48
Jammu & Kashmir	333	27,34	8545,82	2,24	4149,42	2,01	913,08
Punjab	139	12,10	4691,82	51	1495,90	35	191,48
Rajasthan	297	19,75	5380,80	1,10	2097,23	94	356,35
Chandigarh	27	3,26	2035,43	12	1005,92	6	30,95
Delhi	235	26,92	36303,65	1,32	14084,84	85	406,03
NORTH-EASTERN REGION	12	1,04	437,14	5	70,84	4	17,67
Arunachal Pradesh	–	–	–	–	–	–	–
Assam	10	83	284,44	4	62,94	3	13,14
Manipur	–	–	–	–	–	–	–
Meghalaya	1	10	69,09	–	3,38	–	1,55
Mizoram	–	–	–	–	–	–	–
Nagaland	1	11	83,60	1	4,52	1	2,98
Tripura	–	–	–	–	–	–	–
EASTERN REGION	162	18,37	11235,48	1,18	5435,81	1,03	440,24
Bihar	9	1,04	434,04	2	20,46	2	5,81
Jharkhand	16	1,98	903,80	32	677,04	31	118,85
Orissa	19	2,23	803,62	12	190,45	11	34,73
Sikkim	1	8	47,56	–	22,86	–	12
West Bengal	116	12,99	9037,64	72	4514,93	59	280,69
Andaman & Nicobar Islands	1	6	8,84	–	10,07	–	4
CENTRAL REGION	225	20,07	9848,21	81	2558,35	65	322,17
Chhattisgarh	12	94	1623,64	3	516,13	2	12,76
Madhya Pradesh	62	5,91	2202,13	22	932,04	16	78,91
Uttar Pradesh	107	10,96	5384,15	41	950,09	34	171,63
Uttaranchal	44	2,26	638,28	15	160,10	13	58,87
WESTERN REGION	1,106	146,01	108634,24	33,31	98776,31	27,55	3944,66
Goa	53	3,00	1548,52	19	325,52	17	48,55
Gujarat	180	17,09	9878,14	60	4563,82	36	155,37
Maharashtra	868	125,53	97062,71	32,52	93859,27	27,02	3739,40
Dadra & Nagar Haveli	3	26	95,08	1	12,29	1	92
Daman & Diu	2	13	49,79	1	15,41	–	42
SOUTHERN REGION	3,234	199,23	78153,39	25,72	43907,88	23,61	7157,42
Andhra Pradesh	410	29,81	12124,82	2,52	6922,50	2,20	755,42
Karnataka	591	39,43	19295,84	3,36	8641,89	2,94	1254,17
Kerala	1,116	58,38	21334,81	9,66	8400,53	9,07	2575,58
Tamil Nadu	1,099	70,34	24921,42	10,04	19784,40	9,27	2530,15
Lakshadweep	–	–	–	–	–	–	–
Pondicherry	18	1,26	476,50	14	158,56	13	42,10
ALL-INDIA	5,855	482,69	269409,14	66,63	174106,61	57,30	13890,28

**TABLE NO. 2.2 – STATE AND BANK GROUP-WISE DEPOSITS AND CREDIT
(TOTAL CREDIT AND CREDIT OF SMALL BORROWAL ACCOUNTS)
OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

ALL SCHEDULED COMMERCIAL BANKS

(No. of Accounts in Thousands, Amount in Rupees Lakh)

REGION / STATE / UNION TERRITORY	DEPOSITS			TOTAL CREDIT		OF WHICH: CREDIT TO SMALL BORROWERS	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	36	37	38	39	40	41	42
NORTHERN REGION	11,243	801,42	350149,26	69,92	192043,63	61,50	26028,96
Haryana	1,640	116,77	30621,26	10,91	14575,56	9,69	4695,38
Himachal Pradesh	795	41,98	10972,31	3,77	3263,70	3,48	1194,97
Jammu & Kashmir	856	51,61	14717,43	3,77	5505,09	3,37	1451,57
Punjab	2,693	203,50	61603,89	15,24	26553,91	13,01	6726,04
Rajasthan	3,422	178,95	38838,54	22,73	21651,81	21,10	7668,66
Chandigarh	221	17,59	10394,42	1,04	10941,18	75	395,75
Delhi	1,616	191,02	183001,41	12,46	109552,38	10,10	3896,59
NORTH-EASTERN REGION	1,918	100,69	23575,08	12,17	7033,25	11,67	3346,05
Arunachal Pradesh	67	2,94	1068,31	31	171,52	29	97,53
Assam	1,256	74,62	14507,27	7,46	4611,63	7,12	2280,07
Manipur	78	2,53	757,59	39	239,49	36	129,56
Meghalaya	182	6,46	2758,00	78	953,04	74	213,29
Mizoram	79	1,36	715,65	36	249,27	32	106,82
Nagaland	71	2,70	1379,12	31	206,44	29	105,09
Tripura	185	10,07	2389,14	2,57	601,85	2,54	413,69
EASTERN REGION	12,043	731,71	180469,78	91,50	75436,43	87,43	21911,90
Bihar	3,618	189,93	36000,60	23,23	8967,14	22,54	5331,59
Jharkhand	1,493	85,89	23985,19	9,77	6298,04	9,32	2441,89
Orissa	2,270	106,46	22652,93	23,41	12159,72	22,52	6473,87
Sikkim	49	1,78	1150,68	25	257,26	21	86,49
West Bengal	4,581	346,01	96084,64	34,70	47598,80	32,70	7526,45
Andaman & Nicobar Islands	32	1,64	595,75	14	155,47	12	51,61
CENTRAL REGION	13,817	907,73	196214,34	101,04	69893,51	95,19	27788,10
Chhattisgarh	1,051	49,46	14609,76	6,08	5848,72	5,65	1612,27
Madhya Pradesh	3,521	178,88	44073,86	22,24	20655,91	20,31	7430,53
Uttar Pradesh	8,367	628,95	119662,15	67,88	39619,12	64,74	17237,07
Uttaranchal	878	50,44	17868,58	4,85	3769,76	4,49	1508,23
WESTERN REGION	10,701	796,92	414376,69	91,19	298445,95	79,33	20945,88
Goa	341	26,77	10494,32	1,23	2280,78	1,03	406,32
Gujarat	3,767	250,37	84549,65	20,36	35712,99	18,52	5936,30
Maharashtra	6,565	517,30	318335,22	69,48	260323,27	59,68	14571,00
Dadra & Nagar Haveli	12	98	330,32	6	51,42	5	15,26
Daman & Diu	16	1,51	667,18	6	77,49	5	16,99
SOUTHERN REGION	18,923	1233,11	346488,23	298,08	237459,26	283,89	62678,93
Andhra Pradesh	5,400	363,58	84759,77	77,78	55850,87	74,44	18003,68
Karnataka	4,992	287,28	93651,81	59,67	59139,43	55,87	15089,30
Kerala	3,522	238,80	68121,77	40,69	30973,93	38,26	10586,63
Tamil Nadu	4,916	335,75	97405,58	118,91	90640,32	114,35	18713,78
Lakshadweep	9	25	94,52	2	7,56	2	6,78
Pondicherry	84	7,44	2454,78	1,01	847,15	93	278,77
ALL-INDIA	68,645	4571,58	1511273,39	663,90	880312,03	619,00	162699,81

**TABLE NO. 2.3 – STATE AND POPULATION GROUP-WISE DEPOSITS AND CREDIT
(TOTAL CREDIT AND CREDIT OF SMALL BORROWAL ACCOUNTS)
OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

RURAL

(No. of Accounts in Thousands, Amount in Rupees Lakh)

REGION / STATE / UNION TERRITORY	DEPOSITS			TOTAL CREDIT		OF WHICH: CREDIT TO SMALL BORROWERS	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	1	2	3	4	5	6	7
NORTHERN REGION	4,983	217,36	42749,39	26,98	17331,20	25,65	9617,04
Haryana	701	31,09	5375,03	4,55	2867,01	4,32	1932,11
Himachal Pradesh	659	32,60	6722,30	3,01	1765,78	2,83	904,49
Jammu & Kashmir	582	27,46	6097,71	2,01	1298,64	1,85	696,85
Punjab	1,126	62,38	14596,34	6,11	6720,24	5,66	2729,56
Rajasthan	1,847	57,25	7920,07	11,11	4330,31	10,81	3275,80
Chandigarh	9	54	158,21	3	25,13	2	8,88
Delhi	59	6,05	1879,72	17	324,09	15	69,36
NORTH-EASTERN REGION	1,233	47,12	5601,82	6,71	1823,80	6,61	1427,79
Arunachal Pradesh	53	1,83	485,78	20	73,26	19	53,07
Assam	793	36,06	3498,35	3,97	1251,21	3,90	977,06
Manipur	41	65	91,20	14	40,89	14	30,39
Meghalaya	130	2,86	555,03	43	125,96	42	83,43
Mizoram	60	55	138,74	17	60,43	17	38,56
Nagaland	37	54	100,20	9	33,15	9	26,91
Tripura	119	4,62	732,51	1,70	238,90	1,70	218,37
EASTERN REGION	7,377	305,09	40751,55	56,05	12504,84	55,25	9532,42
Bihar	2,487	94,39	12271,27	14,93	3232,95	14,75	2630,08
Jharkhand	977	37,40	6670,44	5,83	1354,78	5,74	1022,45
Orissa	1,587	59,08	7375,51	15,84	3784,24	15,59	3004,28
Sikkim	36	83	253,59	14	88,91	13	44,35
West Bengal	2,273	112,80	14047,42	19,26	4011,72	18,99	2811,76
Andaman & Nicobar Islands	17	59	133,33	6	32,25	5	19,50
CENTRAL REGION	7,947	387,75	45793,41	55,21	16259,38	53,99	12337,15
Chhattisgarh	689	21,61	3115,46	3,45	976,73	3,36	703,34
Madhya Pradesh	1,865	52,91	7450,06	9,72	3905,42	9,29	2660,80
Uttar Pradesh	4,868	291,63	31345,07	39,56	10496,40	38,93	8354,49
Uttaranchal	525	21,60	3882,82	2,48	880,83	2,40	618,52
WESTERN REGION	3,898	142,21	24221,28	20,61	11321,56	19,93	5170,76
Goa	148	9,74	2768,87	45	332,17	40	142,50
Gujarat	1,503	58,60	11960,69	8,32	3809,60	8,10	2087,25
Maharashtra	2,241	73,50	9381,81	11,82	7162,12	11,40	2934,74
Dadra & Nagar Haveli	5	29	86,77	2	16,32	2	5,55
Daman & Diu	1	8	23,14	–	1,35	–	72
SOUTHERN REGION	6,669	288,06	35964,25	88,52	25780,17	87,10	17442,62
Andhra Pradesh	2,400	105,42	11027,01	38,27	9600,63	37,93	6882,63
Karnataka	2,172	85,49	10307,31	20,10	7605,66	19,55	4888,99
Kerala	346	19,75	3402,75	4,46	1911,96	4,32	978,39
Tamil Nadu	1,721	75,53	10900,90	25,36	6582,29	24,98	4632,00
Lakshadweep	9	25	94,52	2	7,56	2	6,78
Pondicherry	21	1,62	231,76	31	72,08	30	53,83
ALL-INDIA	32,107	1387,60	195081,71	254,09	85020,95	248,52	55527,78

**TABLE NO. 2.3 – STATE AND POPULATION GROUP-WISE DEPOSITS AND CREDIT
(TOTAL CREDIT AND CREDIT OF SMALL BORROWAL ACCOUNTS)
OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

SEMI-URBAN

(No. of Accounts in Thousands, Amount in Rupees Lakh)

REGION / STATE / UNION TERRITORY	DEPOSITS			TOTAL CREDIT		OF WHICH: CREDIT TO SMALL BORROWERS	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	8	9	10	11	12	13	14
NORTHERN REGION	2,174	179,65	47098,43	16,21	17239,00	14,47	6664,76
Haryana	428	38,34	9672,01	3,33	4554,13	2,93	1533,97
Himachal Pradesh	136	9,38	4250,01	76	1497,92	65	290,48
Jammu & Kashmir	87	6,18	1713,24	45	516,39	40	170,33
Punjab	731	66,93	19925,82	4,84	6353,26	4,12	2268,58
Rajasthan	758	55,56	10443,31	6,72	4154,89	6,28	2358,25
Chandigarh	12	76	352,09	4	87,09	3	13,79
Delhi	22	2,49	741,95	7	75,31	6	29,36
NORTH-EASTERN REGION	387	30,24	7863,58	3,30	1842,08	3,15	1065,73
Arunachal Pradesh	14	1,11	582,53	11	98,26	10	44,46
Assam	268	22,75	4882,60	2,10	1292,89	1,99	749,31
Manipur	13	53	98,21	7	37,17	6	24,62
Meghalaya	18	1,17	439,17	10	71,78	9	36,86
Mizoram	9	28	94,86	8	45,76	7	31,07
Nagaland	34	2,15	1278,92	21	173,28	20	78,18
Tripura	31	2,25	487,28	64	122,93	63	101,23
EASTERN REGION	1,900	159,13	36751,61	17,76	9575,04	16,88	5247,88
Bihar	682	51,49	10279,16	5,34	2324,70	5,15	1514,39
Jharkhand	272	24,44	7293,84	2,17	1384,43	2,05	708,10
Orissa	338	23,94	6483,07	4,54	3043,59	4,30	1719,59
Sikkim	13	95	897,09	11	168,35	8	42,15
West Bengal	580	57,26	11336,03	5,51	2530,74	5,23	1231,55
Andaman & Nicobar Islands	15	1,05	462,41	9	123,23	7	32,11
CENTRAL REGION	2,540	212,18	41467,39	22,78	14378,51	21,39	7385,30
Chhattisgarh	163	11,46	2799,93	1,34	948,72	1,25	413,04
Madhya Pradesh	801	52,50	10807,32	6,64	4469,05	6,09	2383,21
Uttar Pradesh	1,365	131,81	22826,29	13,30	7503,15	12,69	4033,79
Uttaranchal	211	16,41	5033,84	1,50	1457,59	1,36	555,26
WESTERN REGION	2,178	162,86	38818,00	15,61	12304,56	14,38	4850,14
Goa	193	17,04	7725,45	78	1948,60	62	263,82
Gujarat	851	68,38	16496,63	5,90	4334,72	5,53	1761,79
Maharashtra	1,112	75,33	13708,34	8,83	5909,99	8,14	2798,55
Dadra & Nagar Haveli	7	69	243,54	4	35,10	3	9,72
Daman & Diu	15	1,43	644,04	6	76,15	5	16,27
SOUTHERN REGION	6,073	462,46	96217,91	85,14	44826,84	81,29	21516,89
Andhra Pradesh	1,260	114,76	18301,62	23,07	9888,83	22,31	5453,71
Karnataka	1,081	74,73	13335,82	12,19	8230,68	11,41	3886,45
Kerala	2,472	171,90	44808,95	29,85	15944,71	28,38	7491,88
Tamil Nadu	1,241	99,34	19303,95	19,80	10627,54	18,99	4624,55
Lakshadweep	–	–	–	–	–	–	–
Pondicherry	19	1,72	467,57	22	135,08	21	60,29
ALL-INDIA	15,252	1206,51	268216,92	160,80	100166,03	151,56	46730,71

**TABLE NO. 2.3 – STATE AND POPULATION GROUP-WISE DEPOSITS AND CREDIT
(TOTAL CREDIT AND CREDIT OF SMALL BORROWAL ACCOUNTS)
OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

URBAN

(No. of Accounts in Thousands, Amount in Rupees Lakh)

REGION / STATE / UNION TERRITORY	DEPOSITS			TOTAL CREDIT		OF WHICH: CREDIT TO SMALL BORROWERS	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	15	16	17	18	19	20	21
NORTHERN REGION	2,026	177,80	63700,67	11,85	33755,85	9,59	4854,37
Haryana	511	47,34	15574,21	3,04	7154,42	2,44	1229,29
Himachal Pradesh	–	–	–	–	–	–	–
Jammu & Kashmir	187	17,97	6906,49	1,31	3690,07	1,12	584,40
Punjab	602	54,13	19880,54	3,19	6594,82	2,52	1318,03
Rajasthan	526	42,07	11455,32	3,34	5487,59	2,81	1349,56
Chandigarh	200	16,29	9884,11	97	10828,95	70	373,09
Delhi	–	–	–	–	–	–	–
NORTH-EASTERN REGION	298	23,33	10109,68	2,16	3367,37	1,91	852,53
Arunachal Pradesh	–	–	–	–	–	–	–
Assam	195	15,81	6126,31	1,39	2067,54	1,23	553,70
Manipur	24	1,35	568,18	18	161,42	16	74,54
Meghalaya	34	2,44	1763,79	25	755,30	23	93,00
Mizoram	10	53	482,05	11	143,09	8	37,19
Nagaland	–	–	–	–	–	–	–
Tripura	35	3,21	1169,35	24	240,02	21	94,09
EASTERN REGION	1,695	167,36	52337,24	11,58	16508,46	10,18	4960,57
Bihar	449	44,05	13450,18	2,96	3409,49	2,64	1187,12
Jharkhand	244	24,05	10020,91	1,77	3558,83	1,53	711,34
Orissa	345	23,44	8794,35	3,03	5331,89	2,63	1750,00
Sikkim	–	–	–	–	–	–	–
West Bengal	657	75,82	20071,80	3,82	4208,26	3,37	1312,11
Andaman & Nicobar Islands	–	–	–	–	–	–	–
CENTRAL REGION	2,331	219,61	71459,43	17,34	24025,65	15,12	5743,70
Chhattisgarh	199	16,40	8694,36	1,29	3923,27	1,04	495,88
Madhya Pradesh	458	41,91	11261,71	3,38	4298,10	2,90	1253,00
Uttar Pradesh	1,532	148,88	42551,44	11,80	14372,93	10,44	3660,36
Uttaranchal	142	12,43	8951,92	87	1431,34	73	334,45
WESTERN REGION	1,499	120,69	43475,01	8,28	14935,73	6,99	3031,33
Goa	–	–	–	–	–	–	–
Gujarat	511	44,47	20608,16	2,30	4867,00	1,96	800,30
Maharashtra	988	76,22	22866,85	5,98	10068,73	5,04	2231,03
Dadra & Nagar Haveli	–	–	–	–	–	–	–
Daman & Diu	–	–	–	–	–	–	–
SOUTHERN REGION	3,854	286,92	89213,72	37,51	57743,03	33,19	12162,04
Andhra Pradesh	1,137	91,38	25632,62	11,81	14182,91	10,47	3850,49
Karnataka	882	57,14	16532,84	7,10	8728,93	6,25	2567,69
Kerala	704	47,15	19910,07	6,38	13117,26	5,56	2116,35
Tamil Nadu	1,087	87,15	25382,74	11,73	21073,95	10,48	3462,86
Lakshadweep	–	–	–	–	–	–	–
Pondicherry	44	4,10	1755,45	48	639,99	43	164,65
ALL-INDIA	11,703	995,71	330295,74	88,72	150336,09	76,97	31604,54

**TABLE NO. 2.3 – STATE AND POPULATION GROUP-WISE DEPOSITS AND CREDIT
(TOTAL CREDIT AND CREDIT OF SMALL BORROWAL ACCOUNTS)
OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

METROPOLITAN

(No. of Accounts in Thousands, Amount in Rupees Lakh)

REGION / STATE / UNION TERRITORY	DEPOSITS			TOTAL CREDIT		OF WHICH: CREDIT TO SMALL BORROWERS	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	22	23	24	25	26	27	28
NORTHERN REGION	2,060	226,62	196600,77	14,88	123717,58	11,79	4892,80
Haryana	-	-	-	-	-	-	-
Himachal Pradesh	-	-	-	-	-	-	-
Jammu & Kashmir	-	-	-	-	-	-	-
Punjab	234	20,06	7201,19	1,10	6885,58	71	409,87
Rajasthan	291	24,08	9019,84	1,56	7679,02	1,20	685,05
Chandigarh	-	-	-	-	-	-	-
Delhi	1,535	182,48	180379,74	12,22	109152,98	9,89	3797,87
NORTH-EASTERN REGION	-	-	-	-	-	-	-
Arunachal Pradesh	-	-	-	-	-	-	-
Assam	-	-	-	-	-	-	-
Manipur	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-
Tripura	-	-	-	-	-	-	-
EASTERN REGION	1,071	100,13	50629,39	6,11	36848,08	5,12	2171,02
Bihar	-	-	-	-	-	-	-
Jharkhand	-	-	-	-	-	-	-
Orissa	-	-	-	-	-	-	-
Sikkim	-	-	-	-	-	-	-
West Bengal	1,071	100,13	50629,39	6,11	36848,08	5,12	2171,02
Andaman & Nicobar Islands	-	-	-	-	-	-	-
CENTRAL REGION	999	88,19	37494,11	5,71	15229,98	4,69	2321,94
Chhattisgarh	-	-	-	-	-	-	-
Madhya Pradesh	397	31,56	14554,77	2,50	7983,34	2,02	1133,52
Uttar Pradesh	602	56,62	22939,34	3,21	7246,64	2,67	1188,43
Uttaranchal	-	-	-	-	-	-	-
WESTERN REGION	3,126	371,16	307862,40	46,69	259884,10	38,04	7893,63
Goa	-	-	-	-	-	-	-
Gujarat	902	78,91	35484,17	3,84	22701,67	2,93	1286,95
Maharashtra	2,224	292,24	272378,22	42,85	237182,43	35,11	6606,69
Dadra & Nagar Haveli	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-
SOUTHERN REGION	2,327	195,67	125092,35	86,91	109109,21	82,31	11557,39
Andhra Pradesh	603	52,02	29798,53	4,62	22178,50	3,73	1816,85
Karnataka	857	69,92	53475,84	20,27	34574,16	18,67	3746,17
Kerala	-	-	-	-	-	-	-
Tamil Nadu	867	73,73	41817,98	62,01	52356,55	59,91	5994,37
Lakshadweep	-	-	-	-	-	-	-
Pondicherry	-	-	-	-	-	-	-
ALL-INDIA	9,583	981,76	717679,01	160,30	544788,96	141,95	28836,78

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

NORTHERN REGION

(Amount in Rupees Lakh)

STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT	STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT
	No. of Offices	No. of Accounts	Amount	Amount Out- standing		No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
HARYANA	1,640	116,76,544	30621,26	14575,56	Kurukshetra	58	4,02,282	1023,03	580,17
Rural	701	31,08,983	5375,03	2867,01	Rural	27	1,14,312	189,48	157,53
Semi-urban	428	38,33,960	9672,01	4554,13	Semi-urban	31	2,87,970	833,55	422,65
Urban	511	47,33,601	15574,21	7154,42	Mahendragarh	48	3,53,463	499,64	170,17
Ambala	108	8,78,274	2187,09	820,48	Rural	36	1,92,877	219,53	94,00
Rural	29	1,30,944	238,76	171,98	Semi-urban	12	1,60,586	280,11	76,17
Semi-urban	47	4,53,372	1210,69	373,78	Panchkula	69	5,27,412	2534,99	1091,99
Urban	32	2,93,958	737,64	274,72	Rural	21	1,21,079	302,86	116,72
Bhawani	98	6,10,137	1073,82	479,73	Semi-urban	48	4,06,333	2232,13	975,27
Rural	62	2,52,590	349,80	219,31	Panipat	86	6,02,848	1488,21	1329,02
Semi-urban	15	1,39,141	242,36	90,09	Rural	25	1,21,744	209,96	183,15
Urban	21	2,18,406	481,66	170,33	Semi-urban	10	81,215	136,32	96,94
Faridabad	160	14,92,972	4353,79	1833,77	Urban	51	3,99,889	1141,92	1048,93
Rural	49	2,61,390	448,54	177,05	Rewari	63	4,72,054	856,98	271,42
Semi-urban	23	2,10,357	461,64	129,30	Rural	40	2,37,564	339,78	122,02
Urban	88	10,21,225	3443,61	1527,42	Semi-urban	23	2,34,490	517,20	149,40
Fatehabad	48	2,48,668	500,46	350,45	Rohtak	101	7,57,812	1692,72	565,37
Rural	23	67,772	116,15	100,08	Rural	36	1,70,535	302,56	96,66
Semi-urban	25	1,80,896	384,31	250,36	Semi-urban	9	64,890	111,45	44,96
Gurgaon	161	13,03,010	5562,31	1607,27	Urban	56	5,22,387	1278,71	423,75
Rural	63	3,38,410	818,23	209,80	Sirsa	93	4,03,121	814,30	493,72
Semi-urban	18	1,63,583	411,32	230,55	Rural	47	1,06,145	171,42	162,44
Urban	80	8,01,017	4332,76	1166,92	Semi-urban	21	1,23,410	235,16	141,58
Hisar	102	6,20,097	1561,30	1157,42	Urban	25	1,73,566	407,71	189,71
Rural	44	1,59,913	265,63	185,70	Sonipat	82	6,36,805	1500,78	479,76
Semi-urban	12	1,25,473	234,54	101,27	Rural	40	1,84,033	352,03	128,63
Urban	46	3,34,711	1061,12	870,45	Semi-urban	13	1,60,620	315,31	82,75
Jhajjar	52	3,91,375	814,15	367,75	Urban	29	2,92,152	833,44	268,38
Rural	29	1,55,611	275,39	124,02	Yamunanagar	90	6,66,257	1416,89	829,19
Semi-urban	23	2,35,764	538,76	243,73	Rural	36	1,64,470	278,06	150,33
Jind	61	3,65,135	614,88	420,74	Semi-urban	22	2,07,567	407,73	198,94
Rural	36	1,20,170	164,31	156,83	Urban	32	2,94,220	731,10	479,92
Semi-urban	25	2,44,965	450,57	263,90	HIMACHAL PRADESH	795	41,98,330	10972,31	3263,70
Kaithal	57	3,06,066	556,34	479,04	Rural	659	32,59,939	6722,30	1765,78
Rural	26	80,694	123,86	153,99	Semi-urban	136	9,38,391	4250,01	1497,92
Semi-urban	31	2,25,372	432,48	325,05	Bilaspur	43	2,19,741	533,51	125,66
Karnal	103	6,38,756	1569,58	1248,09	Rural	36	1,73,272	356,92	78,49
Rural	32	1,28,730	208,68	156,77	Semi-urban	7	46,469	176,59	47,17
Semi-urban	20	1,27,956	236,36	357,44					
Urban	51	3,82,070	1124,53	733,88					

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

NORTHERN REGION (Contd.)

(Amount in Rupees Lakh)

STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT	STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT
	No. of Offices	No. of Accounts	Amount	Amount Out- standing		No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
HIMACHAL PRADESH (Contd.)					Badgam	44	2,47,635	595,43	171,43
Chamba	53	2,07,795	499,25	94,62	Rural	40	2,40,217	589,18	168,96
Rural	49	1,68,515	328,62	72,30	Semi-urban	4	7,418	6,25	2,47
Semi-urban	4	39,280	170,63	22,32	Baramulla	105	3,69,796	822,94	222,47
Hamirpur	56	4,26,156	902,64	157,20	Rural	84	2,45,079	431,94	119,77
Rural	48	3,49,405	672,84	103,01	Semi-urban	21	1,24,717	391,00	102,70
Semi-urban	8	76,751	229,80	54,19	Doda	41	1,90,473	485,44	75,29
Kangra	154	10,57,562	2485,04	479,38	Rural	41	1,90,473	485,44	75,29
Rural	142	9,91,989	2067,79	430,17	Jammu	181	16,34,679	4842,88	1218,98
Semi-urban	12	65,573	417,25	49,21	Rural	80	5,45,172	1070,78	259,64
Kinnaur	18	41,952	104,20	23,09	Semi-urban	11	1,12,227	255,24	116,53
Rural	18	41,952	104,20	23,09	Urban	90	9,77,280	3516,86	842,80
Kulu	49	2,25,817	517,00	207,66	Kargil	9	37,976	141,68	10,19
Rural	39	1,63,642	350,61	141,86	Rural	9	37,976	141,68	10,19
Semi-urban	10	62,175	166,39	65,80	Kathua	52	3,27,588	655,64	202,66
Lahul & Spiti	8	21,544	61,56	7,17	Rural	43	2,46,811	464,07	87,43
Rural	8	21,544	61,56	7,17	Semi-urban	9	80,777	191,57	115,23
Mandi	102	5,34,394	1213,86	297,11	Kupwara	40	1,41,306	258,18	43,13
Rural	80	3,76,475	635,47	142,21	Rural	39	1,37,525	250,78	41,43
Semi-urban	22	1,57,919	578,39	154,91	Semi-urban	1	3,781	7,40	1,70
Simla	132	5,49,734	2569,76	1069,13	Ladakh	15	87,279	294,11	32,95
Rural	89	2,77,715	683,81	185,03	Rural	15	87,279	294,11	32,95
Semi-urban	43	2,72,019	1885,95	884,10	Poonch	21	1,08,370	256,43	35,32
Sirmaur	49	1,78,553	359,04	182,13	Rural	15	67,012	151,58	18,68
Rural	37	1,03,977	157,43	87,70	Semi-urban	6	41,358	104,86	16,64
Semi-urban	12	74,576	201,61	94,43	Pulwama	45	2,11,335	502,14	149,38
Solan	78	3,55,752	923,08	458,91	Rural	40	1,81,718	447,17	132,35
Rural	69	2,86,558	705,04	378,09	Semi-urban	5	29,617	54,96	17,02
Semi-urban	9	69,194	218,04	80,83	Rajouri	38	1,77,597	405,87	50,61
Una	53	3,79,330	803,37	161,64	Rural	38	1,77,597	405,87	50,61
Rural	44	3,04,895	598,02	116,68	Srinagar	134	9,56,390	3740,38	2927,57
Semi-urban	9	74,435	205,35	44,96	Rural	36	1,36,321	350,56	80,28
JAMMU & KASHMIR	856	51,61,113	14717,43	5505,09	Semi-urban	1	421	20	3
Rural	582	27,45,811	6097,71	1298,64	Urban	97	8,19,648	3389,62	2847,26
Semi-urban	87	6,18,374	1713,24	516,39	Udhampur	59	3,16,943	902,04	144,59
Urban	187	17,96,928	6906,49	3690,07	Rural	46	1,99,497	522,38	83,87
Anantnag	72	3,53,746	814,27	220,53	Semi-urban	13	1,17,446	379,66	60,71
Rural	56	2,53,134	492,16	137,17	PUNJAB	2,693	203,49,882	61603,89	26553,91
Semi-urban	16	1,00,612	322,11	83,36	Rural	1,126	62,37,850	14596,34	6720,24
					Semi-urban	731	66,93,252	19925,82	6353,26
					Urban	602	54,13,063	19880,54	6594,82
					Metropolitan	234	20,05,717	7201,19	6885,58

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

NORTHERN REGION (Contd.)

(Amount in Rupees Lakh)

STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT	STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT
	No. of Offices	No. of Accounts	Amount	Amount Out- standing		No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
PUNJAB (Contd.)					Moga	88	5,72,812	1445,52	530,71
Amritsar	347	27,08,689	6968,71	2644,55	Rural	51	2,48,008	469,95	205,32
Rural	148	7,64,580	1470,85	509,93	Semi-urban	9	70,141	146,16	124,63
Semi-urban	28	3,05,928	597,25	223,03	Urban	28	2,54,663	829,41	200,76
Urban	171	16,38,181	4900,62	1911,59	Muktsar	63	3,95,306	689,04	407,00
Bathinda	118	7,21,199	1566,14	826,25	Rural	34	1,33,004	165,72	136,22
Rural	46	1,78,145	282,73	213,21	Semi-urban	29	2,62,302	523,32	270,79
Semi-urban	25	1,74,150	341,68	233,29	Nawanshahr	86	6,17,329	2313,93	287,47
Urban	47	3,68,904	941,73	379,75	Rural	45	2,66,299	764,65	97,54
Faridkot	50	3,14,128	679,87	325,08	Semi-urban	41	3,51,030	1549,28	189,93
Rural	16	58,923	104,95	64,45	Patiala	222	16,53,827	4802,18	2345,26
Semi-urban	34	2,55,205	574,93	260,63	Rural	78	3,95,246	668,64	460,21
Fatehgarh Sahib	49	3,70,290	823,64	512,81	Semi-urban	51	4,97,584	966,71	573,88
Rural	23	1,35,641	246,25	123,73	Urban	93	7,60,997	3166,82	1311,17
Semi-urban	26	2,34,649	577,40	389,08	Rupnagar	140	10,73,861	3030,00	957,20
Ferozpur	134	8,24,889	1552,25	980,98	Rural	61	3,72,751	679,00	210,87
Rural	64	2,13,458	296,87	247,79	Semi-urban	79	7,01,110	2350,99	746,33
Semi-urban	54	4,62,180	968,96	560,68	Sangrur	165	10,45,773	2193,79	1269,27
Urban	16	1,49,251	286,41	172,51	Rural	89	3,55,371	573,35	439,60
Gurdaspur	173	14,72,083	3007,58	983,20	Semi-urban	76	6,90,402	1620,45	829,66
Rural	95	6,11,347	973,69	314,40	RAJASTHAN	3,422	178,95,215	38838,54	21651,81
Semi-urban	35	4,08,221	918,53	238,64	Rural	1,847	57,24,636	7920,07	4330,31
Urban	43	4,52,515	1115,36	430,16	Semi-urban	758	55,55,622	10443,31	4154,89
Hoshiarpur	158	14,64,400	4443,68	747,85	Urban	526	42,06,989	11455,32	5487,59
Rural	89	6,88,755	1758,77	248,23	Metropolitan	291	24,07,968	9019,84	7679,02
Semi-urban	33	3,97,751	1230,78	244,20	Ajmer	162	10,21,426	2377,73	824,37
Urban	36	3,77,894	1454,13	255,41	Rural	61	2,08,189	244,87	135,31
Jalandhar	345	28,02,419	13474,45	2608,71	Semi-urban	32	2,06,300	401,68	211,06
Rural	109	7,84,982	3266,00	343,97	Urban	69	6,06,937	1731,18	478,00
Semi-urban	68	6,06,779	3022,39	331,27	Alwar	165	8,96,549	1540,94	894,53
Urban	168	14,10,658	7186,06	1933,46	Rural	111	4,45,081	591,77	431,49
Kapurthala	122	8,57,062	3748,78	594,00	Semi-urban	25	1,83,621	334,83	175,93
Rural	53	2,72,312	935,86	125,20	Urban	29	2,67,847	614,34	287,12
Semi-urban	69	5,84,750	2812,92	468,79	Banswara	84	3,11,523	707,68	208,91
Ludhiana	389	32,14,792	10462,87	10237,26	Rural	72	2,07,284	387,70	98,76
Rural	101	6,66,709	1834,60	2863,50	Semi-urban	12	1,04,239	319,98	110,15
Semi-urban	54	5,42,366	1427,07	488,18	Baran	58	1,85,725	335,81	230,73
Metropolitan	234	20,05,717	7201,19	6885,58	Rural	35	82,562	107,21	110,72
Mansa	44	2,41,023	401,46	296,32	Semi-urban	23	1,03,163	228,61	120,01
Rural	24	92,319	104,45	116,07					
Semi-urban	20	1,48,704	297,01	180,24					

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

NORTHERN REGION (Contd.)

(Amount in Rupees Lakh)

STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT	STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT
	No. of Offices	No. of Accounts	Amount	Amount Out- standing		No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
RAJASTHAN (Contd.)					Jaipur	440	29,99,204	10101,01	8144,02
Barmer	73	2,97,478	490,28	255,87	Rural	112	3,39,796	537,53	327,17
Rural	53	1,48,407	190,14	116,86	Semi-urban	37	2,51,440	543,64	137,83
Semi-urban	20	1,49,071	300,13	139,01	Metropolitan	291	24,07,968	9019,84	7679,02
Bharatpur	109	5,13,154	865,67	658,60	Jaisalmer	36	1,20,415	214,36	74,07
Rural	59	1,85,275	239,51	290,97	Rural	28	52,607	56,19	38,61
Semi-urban	22	1,58,151	250,00	196,78	Semi-urban	8	67,808	158,17	35,46
Urban	28	1,69,728	376,17	170,86	Jalor	61	2,48,383	381,91	159,27
Bhilwara	124	5,58,570	1023,11	1050,44	Rural	49	1,48,762	210,12	99,06
Rural	72	2,26,305	285,34	145,80	Semi-urban	12	99,621	171,78	60,21
Semi-urban	21	1,23,233	183,18	137,15	Jhalawar	63	1,93,157	327,26	171,30
Urban	31	2,09,032	554,59	767,49	Rural	40	85,272	106,83	75,98
Bikaner	135	7,19,577	1295,24	633,36	Semi-urban	23	1,07,885	220,43	95,32
Rural	67	1,53,180	150,93	149,63	Jhunjhunu	97	6,46,227	1064,71	273,19
Semi-urban	11	88,841	103,38	65,76	Rural	46	1,72,523	239,10	79,31
Urban	57	4,77,556	1040,94	417,96	Semi-urban	51	4,73,704	825,62	193,89
Bundi	62	2,20,037	338,28	219,46	Jodhpur	171	11,29,764	2807,56	1332,20
Rural	44	1,15,905	139,90	114,41	Rural	70	2,22,571	338,67	140,49
Semi-urban	18	1,04,132	198,38	105,05	Semi-urban	14	1,09,397	184,34	71,92
Chittaurgarh	114	4,84,414	928,53	325,87	Urban	87	7,97,796	2284,56	1119,79
Rural	79	2,31,394	323,89	148,55	Karauli	45	2,12,247	315,00	136,53
Semi-urban	35	2,53,020	604,64	177,33	Rural	30	98,324	121,73	69,05
Churu	112	6,49,721	906,12	321,63	Semi-urban	15	1,13,923	193,27	67,48
Rural	65	1,63,134	171,29	86,07	Kota	132	7,39,777	1775,76	983,03
Semi-urban	47	4,86,587	734,83	235,55	Rural	47	1,27,971	199,49	124,93
Dausa	59	2,65,280	413,30	174,91	Semi-urban	14	74,502	121,27	74,43
Rural	43	1,33,373	187,72	90,65	Urban	71	5,37,304	1455,00	783,67
Semi-urban	16	1,31,907	225,58	84,26	Nagaur	127	5,80,514	916,75	326,02
Dholpur	36	1,64,275	271,54	169,22	Rural	83	2,37,930	309,49	136,22
Rural	21	47,996	63,38	69,80	Semi-urban	44	3,42,584	607,25	189,80
Semi-urban	15	1,16,279	208,16	99,42	Pali	116	5,63,134	899,40	318,23
Dungarpur	62	2,85,702	603,26	125,07	Rural	78	3,20,634	432,34	114,97
Rural	49	1,78,771	267,04	67,05	Semi-urban	23	1,59,825	287,14	90,86
Semi-urban	13	1,06,931	336,22	58,01	Urban	15	82,675	179,92	112,40
Ganganagar	141	6,70,131	1161,26	932,52	Rajsamand	59	2,88,720	554,98	172,93
Rural	59	1,45,934	187,48	237,88	Rural	41	1,46,377	226,98	59,26
Semi-urban	44	2,49,892	393,81	365,37	Semi-urban	18	1,42,343	328,00	113,67
Urban	38	2,74,305	579,97	329,27	Sawai Madhopur	70	2,74,220	403,92	200,37
Hanumangarh	89	3,86,347	608,37	503,08	Rural	42	1,20,721	134,69	88,26
Rural	53	1,31,735	166,96	202,51	Semi-urban	28	1,53,499	269,22	112,11
Semi-urban	36	2,54,612	441,41	300,57					

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

NORTHERN REGION (Concl.d.) AND NORTH-EASTERN REGION

(Amount in Rupees Lakh)

STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT	STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT
	No. of Offices	No. of Accounts	Amount	Amount Out- standing		No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
RAJASTHAN (Contd.)					Lower Dibang Valley	1	10,210	38,53	2,38
Sikar	118	7,11,387	1239,73	382,59	Rural	1	10,210	38,53	2,38
Rural	65	2,32,904	306,76	135,58	Lower Subansiri	5	15,492	43,40	9,91
Semi-urban	33	3,18,531	568,47	143,22	Rural	5	15,492	43,40	9,91
Urban	20	1,59,952	364,50	103,79	Papumpare	11	59,844	452,17	69,04
Sirohi	60	2,99,757	625,96	168,19	Rural	5	12,024	48,88	7,60
Rural	35	1,30,702	199,68	56,26	Semi-urban	6	47,820	403,30	61,45
Semi-urban	25	1,69,055	426,28	111,94	Tawang	3	8,407	38,16	2,82
Tonk	69	2,83,008	432,08	195,53	Rural	3	8,407	38,16	2,82
Rural	47	1,28,484	141,55	94,78	Tirap	4	19,363	66,98	3,76
Semi-urban	14	1,00,178	170,49	58,07	Rural	4	19,363	66,98	3,76
Urban	8	54,346	120,05	42,68	Upper Siang	2	6,618	21,63	1,90
Udaipur	173	9,75,392	2911,02	1085,75	Rural	2	6,618	21,63	1,90
Rural	91	3,54,533	653,79	193,93	Upper Subansiri	3	19,246	30,80	11,07
Semi-urban	9	51,348	103,12	17,25	Rural	2	8,679	9,22	5,31
Urban	73	5,69,511	2154,10	874,56	Semi-urban	1	10,567	21,57	5,76
CHANDIGARH	221	17,58,974	10394,42	10941,18	West Kameng	7	27,399	73,21	6,76
Rural	9	53,520	158,21	25,13	Rural	6	17,932	61,51	5,99
Semi-urban	12	76,419	352,09	87,09	Semi-urban	1	9,467	11,69	77
Urban	200	16,29,035	9884,11	10828,95	West Siang	7	32,910	74,00	18,31
DELHI	1,616	191,02,343	183001,41	109552,38	Rural	6	20,865	23,48	8,15
Rural	59	6,05,339	1879,72	324,09	Semi-urban	1	12,045	50,52	10,16
Semi-urban	22	2,48,690	741,95	75,31	ASSAM	1,256	74,62,373	14507,27	4611,63
Metropolitan	1,535	182,48,314	180379,74	109152,98	Rural	793	36,06,414	3498,35	1251,21
ARUNACHAL PRADESH	67	2,94,358	1068,31	171,52	Semi-urban	268	22,75,149	4882,60	1292,89
Rural	53	1,83,236	485,78	73,26	Urban	195	15,80,810	6126,31	2067,54
Semi-urban	14	1,11,122	582,53	98,26	Barpeta	58	3,20,635	388,87	152,71
Chunglang	4	18,306	46,64	4,10	Rural	43	2,20,017	210,20	97,16
Rural	4	18,306	46,64	4,10	Semi-urban	15	1,00,618	178,67	55,55
Dibang Valley	1	1,503	3,76	42	Bongaigaon	38	2,41,054	418,13	127,17
Rural	1	1,503	3,76	42	Rural	22	1,01,546	147,30	67,51
East Kameng	2	10,629	28,04	2,01	Semi-urban	16	1,39,508	270,83	59,66
Rural	2	10,629	28,04	2,01	Cachar	73	4,12,994	948,12	255,88
East Siang	10	36,128	74,75	28,54	Rural	45	1,85,441	255,29	66,15
Rural	6	15,083	15,83	10,07	Semi-urban	1	5,577	10,78	4,00
Semi-urban	4	21,045	58,93	18,47	Urban	27	2,21,976	682,06	185,73
Kurung Kumey	1	1,610	1,79	96	Darrang	49	3,03,240	285,44	125,34
Rural	1	1,610	1,79	96	Rural	34	1,82,084	102,74	52,49
Lohit	6	26,693	74,45	9,54	Semi-urban	15	1,21,156	182,70	72,85
Rural	5	16,515	37,92	7,88					
Semi-urban	1	10,178	36,53	1,66					

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

NORTH-EASTERN REGION (Contd.)

(Amount in Rupees Lakh)

STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT	STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT
	No. of Offices	No. of Accounts	Amount	Amount Out- standing		No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
ASSAM (Contd.)					Lakhimpur	47	2,15,170	228,14	81,63
Dhemaji	17	1,02,398	93,06	28,75	Rural	40	1,58,653	114,18	45,59
Rural	17	1,02,398	93,06	28,75	Semi-urban	7	56,517	113,97	36,04
Dhubri	39	2,20,487	279,78	82,88	Morigaon	28	1,30,665	154,71	65,23
Rural	23	93,773	74,66	30,98	Rural	20	76,376	54,07	29,13
Semi-urban	16	1,26,714	205,12	51,90	Semi-urban	8	54,289	100,64	36,10
Dibrugarh	71	4,58,411	1152,90	338,25	Nagaon	88	5,42,478	772,73	200,42
Rural	38	1,91,224	220,86	67,08	Rural	62	2,73,734	219,02	79,50
Semi-urban	12	97,674	477,50	98,06	Semi-urban	26	2,68,744	553,71	120,93
Urban	21	1,69,513	454,53	173,11	Nalbari	47	2,65,310	283,43	142,81
Goalpara	35	1,83,292	212,28	84,68	Rural	41	2,05,250	156,59	91,94
Rural	29	1,32,593	106,74	48,38	Semi-urban	6	60,060	126,84	50,87
Semi-urban	6	50,699	105,54	36,30	North Cachar Hills	16	65,064	123,21	15,79
Golaghat	48	2,79,527	299,45	97,53	Rural	9	31,696	39,94	8,00
Rural	37	1,99,326	140,93	49,36	Semi-urban	7	33,368	83,27	7,79
Semi-urban	11	80,201	158,53	48,17	Sibsagar	57	3,49,873	657,30	152,37
Hailakandi	19	80,424	149,14	31,56	Rural	43	2,08,505	265,18	56,45
Rural	14	45,551	69,50	14,81	Semi-urban	14	1,41,368	392,12	95,92
Semi-urban	5	34,873	79,63	16,76	Sonitpur	80	4,79,003	652,44	231,48
Jorhat	64	3,95,494	737,88	266,50	Rural	53	2,30,593	182,79	84,11
Rural	32	1,71,927	183,97	51,25	Semi-urban	27	2,48,410	469,65	147,37
Semi-urban	2	23,843	40,29	6,90	Tinsukia	67	4,04,772	784,06	188,16
Urban	30	1,99,724	513,62	208,35	Rural	35	1,40,286	151,82	35,67
Kakrojhar	26	1,78,310	209,86	83,46	Semi-urban	32	2,64,486	632,24	152,48
Rural	16	80,552	62,98	32,29	MANIPUR	78	2,52,744	757,59	239,49
Semi-urban	10	97,758	146,88	51,17	Rural	41	64,865	91,20	40,89
Kamrup	65	3,87,817	446,10	149,33	Semi-urban	13	53,030	98,21	37,17
Rural	50	2,87,913	246,47	104,63	Urban	24	1,34,849	568,18	161,42
Semi-urban	10	95,336	130,32	42,83	Bishenpur	5	9,164	8,24	10,49
Urban	5	4,568	69,31	1,88	Rural	4	7,277	6,55	5,93
Kamrup Metropolitan	126	10,80,584	4620,41	1562,73	Semi-urban	1	1,887	1,69	4,56
Rural	11	74,666	171,53	48,22	Chandel	5	8,084	11,62	5,34
Semi-urban	3	20,889	42,09	16,04	Rural	5	8,084	11,62	5,34
Urban	112	9,85,029	4406,79	1498,46	Churachandpur	4	17,945	36,83	11,29
Karbi Anglong	53	1,39,006	212,63	62,23	Rural	1	2,747	4,14	1,10
Rural	48	1,03,716	107,35	43,75	Semi-urban	3	15,198	32,69	10,19
Semi-urban	5	35,290	105,28	18,48	Imphal	35	1,73,792	639,76	189,30
Karimganj	45	2,26,365	397,21	84,75	Rural	8	18,182	21,51	13,12
Rural	31	1,08,594	121,21	18,00	Semi-urban	3	20,761	50,07	14,76
Semi-urban	14	1,17,771	276,01	66,74	Urban	24	1,34,849	568,18	161,42

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

NORTH-EASTERN REGION (Contd.)

(Amount in Rupees Lakh)

STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT	STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT
	No. of Offices	No. of Accounts	Amount	Amount Out- standing		No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
MANIPUR (Contd.)					Aizawl	26	75,049	532,95	168,94
Senapati	12	16,295	31,66	11,04	Rural	16	21,963	50,90	25,85
Rural	11	13,511	30,60	10,64	Urban	10	53,086	482,05	143,09
Semi-urban	1	2,784	1,05	40	Champhai	8	8,307	21,20	9,27
Tamenglong	5	4,271	4,02	2,06	Rural	7	5,490	7,37	3,50
Rural	5	4,271	4,02	2,06	Semi-urban	1	2,817	13,82	5,78
Thoubal	8	15,406	14,94	8,67	Kolasib	9	11,574	51,83	9,94
Rural	4	4,531	2,79	1,92	Rural	7	5,812	31,92	4,65
Semi-urban	4	10,875	12,15	6,75	Semi-urban	2	5,762	19,92	5,29
Ukhrul	4	7,787	10,54	1,31	Lawngtlai	2	2,987	13,66	10,88
Rural	3	6,262	9,99	79	Rural	2	2,987	13,66	10,88
Semi-urban	1	1,525	55	52	Lunglei	12	18,872	52,13	28,22
MEGHALAYA	182	6,46,485	2758,00	953,04	Rural	9	5,764	11,22	5,77
Rural	130	2,86,229	555,03	125,96	Semi-urban	3	13,108	40,90	22,44
Semi-urban	18	1,16,603	439,17	71,78	Mamit	10	7,799	15,25	5,95
Urban	34	2,43,653	1763,79	755,30	Rural	10	7,799	15,25	5,95
East Garo Hills	15	30,251	64,42	17,36	Saiha	4	3,587	13,07	7,51
Rural	14	24,149	46,82	10,39	Rural	3	886	1,24	75
Semi-urban	1	6,102	17,60	6,97	Semi-urban	1	2,701	11,83	6,76
East Khasi Hills	77	3,91,344	2131,21	813,54	Serchhip	8	7,925	15,57	8,57
Rural	37	94,617	149,14	33,64	Rural	6	4,222	7,17	3,07
Semi-urban	6	53,074	218,28	24,60	Semi-urban	2	3,703	8,39	5,49
Urban	34	2,43,653	1763,79	755,30	NAGALAND	71	2,69,695	1379,12	206,44
Jaintia Hills	22	60,700	204,95	22,24	Rural	37	54,468	100,20	33,15
Rural	19	43,395	122,83	13,33	Semi-urban	34	2,15,227	1278,92	173,28
Semi-urban	3	17,305	82,12	8,91	Dimapur	16	1,20,636	659,25	105,20
Ri Bhoi	14	39,208	120,66	33,18	Rural	4	11,762	33,89	7,71
Rural	14	39,208	120,66	33,18	Semi-urban	12	1,08,874	625,36	97,48
South Garo Hills	3	4,952	10,11	4,22	Kohima	17	62,570	555,80	46,30
Rural	3	4,952	10,11	4,22	Rural	6	9,814	18,56	4,98
West Garo Hills	31	75,863	164,70	47,15	Semi-urban	11	52,756	537,24	41,32
Rural	25	46,448	69,94	20,67	Mokokchung	9	21,102	49,15	14,01
Semi-urban	6	29,415	94,76	26,48	Rural	5	6,186	7,26	3,46
West Khasi Hills	20	44,167	61,95	15,35	Semi-urban	4	14,916	41,89	10,55
Rural	18	33,460	35,55	10,53	Mon	3	11,593	24,55	6,58
Semi-urban	2	10,707	26,40	4,82	Rural	2	3,078	4,50	1,10
MIZORAM	79	1,36,100	715,65	249,27	Semi-urban	1	8,515	20,05	5,48
Rural	60	54,923	138,74	60,43	Phek	6	9,408	15,78	6,91
Semi-urban	9	28,091	94,86	45,76	Rural	6	9,408	15,78	6,91
Urban	10	53,086	482,05	143,09					

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

NORTH-EASTERN REGION (Concl.) AND EASTERN REGION

(Amount in Rupees Lakh)

STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT	STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT
	No. of Offices	No. of Accounts	Amount	Amount Out- standing		No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
NAGALAND (Contd.)					Banka	57	2,27,980	320,87	91,32
Tuen Sang	7	15,029	30,61	10,59	Rural	51	1,92,533	232,03	72,59
Rural	5	6,083	9,01	4,27	Semi-urban	6	35,447	88,85	18,73
Semi-urban	2	8,946	21,60	6,32	Negusarai	105	4,67,513	866,77	266,99
Wokha	7	14,163	26,90	7,80	Rural	60	1,98,212	251,82	84,97
Rural	4	3,628	5,19	1,65	Semi-urban	45	2,69,301	614,95	182,03
Semi-urban	3	10,535	21,71	6,15	Bhagalpur	121	6,92,609	1269,50	338,88
Zunheboto	6	15,194	17,08	9,05	Rural	71	2,60,393	332,20	102,12
Rural	5	4,509	6,02	3,07	Semi-urban	14	96,515	177,92	35,80
Semi-urban	1	10,685	11,06	5,98	Urban	36	3,35,701	759,38	200,96
TRIPURA	185	10,07,246	2389,14	601,85	Bhojpur	104	8,23,406	1410,07	232,98
Rural	119	4,61,753	732,51	238,90	Rural	74	4,23,756	571,56	105,43
Semi-urban	31	2,24,839	487,28	122,93	Semi-urban	13	1,51,235	247,23	29,75
Urban	35	3,20,654	1169,35	240,02	Urban	17	2,48,415	591,29	97,80
Dhalai	15	64,237	111,57	39,90	Buxar	68	4,37,372	723,25	156,11
Rural	15	64,237	111,57	39,90	Rural	51	2,72,645	367,32	85,58
North Tripura	33	1,40,469	248,94	84,21	Semi-urban	17	1,64,727	355,93	70,53
Rural	23	68,030	79,05	42,06	Darbhanga	144	6,06,122	1073,67	248,13
Semi-urban	10	72,439	169,89	42,14	Rural	104	3,10,492	401,76	98,87
South Tripura	46	1,89,622	301,81	99,04	Semi-urban	12	55,021	69,38	13,27
Rural	39	1,41,676	172,02	69,22	Urban	28	2,40,609	602,52	136,00
Semi-urban	7	47,946	129,79	29,82	Gaya	168	9,23,118	1641,21	343,98
West Tripura	91	6,12,918	1726,82	378,71	Rural	117	4,39,100	534,98	103,68
Rural	42	1,87,810	369,88	87,72	Semi-urban	13	1,12,745	197,39	50,87
Semi-urban	14	1,04,454	187,60	50,97	Urban	38	3,71,273	908,85	189,43
Urban	35	3,20,654	1169,35	240,02	Gopal Ganj	91	5,25,674	878,41	159,17
BIHAR	3,618	189,92,897	36000,60	8967,14	Rural	73	3,44,931	490,11	86,07
Rural	2,487	94,39,279	12271,27	3232,95	Semi-urban	18	1,80,743	388,31	73,10
Semi-urban	682	51,49,112	10279,16	2324,70	Jamui	55	2,52,174	380,61	86,25
Urban	449	44,04,506	13450,18	3409,49	Rural	42	1,75,883	233,96	58,04
Araria	69	1,98,615	305,56	149,06	Semi-urban	13	76,291	146,65	28,21
Rural	45	83,514	79,07	48,98	Jehanabad	37	2,00,410	350,17	59,01
Semi-urban	24	1,15,101	226,49	100,08	Rural	29	99,718	134,12	26,84
Arwal	26	1,53,071	195,02	26,89	Semi-urban	8	1,00,692	216,05	32,17
Rural	25	1,45,026	185,53	25,37	Kaimur	62	3,23,414	416,01	145,27
Semi-urban	1	8,045	9,49	1,52	Rural	52	2,19,813	274,49	111,84
Aurangabad	83	4,29,387	717,05	147,40	Semi-urban	8	80,658	109,39	29,72
Rural	70	2,64,266	343,57	78,53	Urban	2	22,943	32,14	3,70
Semi-urban	13	1,65,121	373,48	68,88					

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

EASTERN REGION (Contd.)

(Amount in Rupees Lakh)

STATE / UNION TERRITORY / DISTRICT	DEPOSITS				CREDIT				
	No. of Offices	No. of Accounts	Amount	Amount Out- standing	STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT
						No. of Accounts	Amount	Amount Out- standing	
	1	2	3	4		1	2	3	4
BIHAR (Contd.)					Purbi Champaran	159	6,73,321	958,55	283,48
Katihar	94	3,36,397	526,61	245,67	Rural	121	4,41,423	499,47	165,71
Rural	71	1,63,588	193,19	122,01	Semi-urban	38	2,31,898	459,08	117,77
Semi-urban	6	30,618	36,86	14,48	Purnia	84	3,31,528	546,33	234,41
Urban	17	1,42,191	296,56	109,18	Rural	53	1,20,678	131,01	74,74
Khagaria	48	1,65,616	287,50	100,50	Semi-urban	12	57,732	81,45	33,57
Rural	28	70,606	98,41	45,83	Urban	19	1,53,118	333,87	126,11
Semi-urban	20	95,010	189,09	54,68	Rohtas	105	7,34,652	1126,34	287,70
Kishanganj	48	1,46,010	201,23	87,48	Rural	77	4,19,522	460,74	157,18
Rural	35	68,669	74,07	39,62	Semi-urban	28	3,15,130	665,60	130,52
Semi-urban	13	77,341	127,17	47,86	Saharsa	58	1,76,680	344,22	112,89
Lakhisarai	34	1,89,399	308,87	58,94	Rural	39	79,850	108,99	46,20
Rural	21	91,268	123,44	26,37	Semi-urban	19	96,830	235,23	66,70
Semi-urban	13	98,131	185,43	32,57	Samastipur	146	6,37,410	1081,59	306,67
Madhepura	56	1,58,107	269,65	101,15	Rural	111	3,92,383	583,00	178,18
Rural	35	77,139	94,32	43,49	Semi-urban	35	2,45,027	498,59	128,50
Semi-urban	21	80,968	175,32	57,66	Saran	136	9,48,724	1587,98	285,76
Madhubani	145	5,90,595	759,39	201,80	Rural	109	6,18,137	845,28	164,11
Rural	104	3,40,637	361,50	93,57	Semi-urban	10	1,19,451	213,77	29,05
Semi-urban	41	2,49,958	397,90	108,23	Urban	17	2,11,136	528,92	92,60
Munger	58	4,38,761	784,30	115,84	Sheikhpura	22	1,00,253	184,29	34,01
Rural	32	1,51,540	219,28	41,04	Rural	12	31,262	38,52	11,58
Semi-urban	12	1,31,350	201,14	17,09	Semi-urban	10	68,991	145,77	22,43
Urban	14	1,55,871	363,88	57,71	Sheohar	16	49,555	52,73	14,22
Muzaffarpur	184	9,63,593	1783,07	479,02	Rural	12	23,338	21,38	5,68
Rural	119	4,53,017	634,02	188,74	Semi-urban	4	26,217	31,36	8,53
Semi-urban	15	66,841	104,49	22,88	Sitamarhi	94	3,35,763	522,43	174,05
Urban	50	4,43,735	1044,55	267,41	Rural	61	1,55,059	184,99	77,49
Nalanda	109	5,29,819	993,00	182,96	Semi-urban	33	1,80,704	337,44	96,55
Rural	83	2,90,962	409,03	74,36	Siwan	122	8,61,251	1534,58	202,81
Semi-urban	12	1,20,812	225,31	28,86	Rural	99	5,74,306	848,52	113,61
Urban	14	1,18,045	358,66	79,74	Semi-urban	23	2,86,945	686,06	89,20
Nawada	70	2,74,762	444,84	78,28	Supaul	66	1,91,623	270,16	99,85
Rural	57	1,56,059	186,92	35,81	Rural	54	1,31,313	147,07	61,49
Semi-urban	13	1,18,703	257,92	42,47	Semi-urban	12	60,310	123,09	38,36
Paschimi Champaran	121	4,55,328	643,61	311,83	Vaishali	105	5,80,485	1005,22	207,16
Rural	92	2,61,113	234,71	137,25	Rural	80	3,81,590	531,79	93,83
Semi-urban	29	1,94,215	408,90	174,57	Semi-urban	25	1,98,895	473,43	113,34
Patna	348	28,62,400	9235,94	2309,21					
Rural	118	5,15,538	809,11	146,18					
Semi-urban	33	3,85,393	797,26	114,18					
Urban	197	19,61,469	7629,56	2048,85					

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

EASTERN REGION (Contd.)

(Amount in Rupees Lakh)

STATE / UNION TERRITORY / DISTRICT	DEPOSITS				CREDIT				
	No. of Offices	No. of Accounts	Amount	Amount Out- standing	STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT
	1	2	3	4		No. of Offices	No. of Accounts	Amount	Amount Out- standing
1	2	3	4	1		2	3	4	
JHARKHAND	1,493	85,89,468	23985,19	6298,04	Koderma	24	1,69,934	400,29	64,49
Rural	977	37,39,839	6670,44	1354,78	Rural	18	98,220	178,80	25,31
Semi-urban	272	24,44,379	7293,84	1384,43	Semi-urban	6	71,714	221,49	39,17
Urban	244	24,05,250	10020,91	3558,83	Latehar	22	86,823	175,27	30,94
Bokaro	111	8,98,474	2621,62	834,99	Rural	18	69,299	112,96	22,50
Rural	50	3,03,022	679,95	104,12	Semi-urban	4	17,524	62,31	8,44
Semi-urban	33	2,92,548	781,82	140,47	Lohardagga	17	79,349	151,76	37,66
Urban	28	3,02,904	1159,85	590,39	Rural	12	40,662	43,39	16,62
Chatra	33	1,44,542	278,86	49,93	Semi-urban	5	38,687	108,36	21,05
Rural	30	1,16,347	168,64	37,39	Pakur	36	94,558	162,78	43,67
Semi-urban	3	28,195	110,22	12,54	Rural	33	59,549	81,16	29,30
Deoghar	66	2,97,478	736,84	187,98	Semi-urban	3	35,009	81,62	14,37
Rural	49	1,39,006	210,56	76,97	Palamau	80	3,35,207	679,57	139,27
Semi-urban	17	1,58,472	526,28	111,01	Rural	64	2,23,612	320,13	63,01
Dhanbad	115	10,14,888	3377,05	563,14	Semi-urban	16	1,11,595	359,45	76,26
Rural	46	3,04,687	673,51	90,69	Paschimi Singhbhum	124	5,30,026	1298,62	288,37
Semi-urban	29	3,60,433	938,61	136,61	Rural	96	2,96,821	549,72	92,41
Urban	40	3,49,768	1764,94	335,83	Semi-urban	28	2,33,205	748,90	195,96
Dumka	69	2,26,404	455,94	107,63	Purbi Singhbhum	151	12,43,464	4144,35	1659,65
Rural	60	1,44,896	201,21	66,68	Rural	61	2,35,403	461,09	72,13
Semi-urban	9	81,508	254,73	40,95	Semi-urban	14	1,28,150	362,57	60,30
Garhwa	38	1,44,923	277,06	64,05	Urban	76	8,79,911	3320,69	1527,22
Rural	33	1,14,870	164,87	44,43	Ranchi	199	13,57,677	4960,57	1331,19
Semi-urban	5	30,053	112,19	19,61	Rural	85	3,69,731	885,70	182,30
Giridih	96	5,06,487	972,44	218,70	Semi-urban	14	1,15,279	299,43	43,50
Rural	83	3,98,670	635,12	120,02	Urban	100	8,72,667	3775,44	1105,39
Semi-urban	13	1,07,817	337,32	98,68	Sahebganj	47	1,71,440	300,81	69,67
Godda	58	1,74,849	335,03	99,27	Rural	40	1,09,205	136,33	44,18
Rural	52	1,34,118	216,23	70,37	Semi-urban	7	62,235	164,47	25,50
Semi-urban	6	40,731	118,81	28,90	ORISSA	2,270	106,45,557	22652,93	12159,72
Gumla	67	2,57,126	459,77	85,51	Rural	1,587	59,07,782	7375,51	3784,24
Rural	56	1,83,078	213,22	46,92	Semi-urban	338	23,94,130	6483,07	3043,59
Semi-urban	11	74,048	246,55	38,59	Urban	345	23,43,645	8794,35	5331,89
Hazariabag	109	7,48,080	1968,25	376,59	Angul	70	3,53,441	801,72	378,20
Rural	66	3,34,775	638,95	121,85	Rural	52	2,19,971	397,47	191,22
Semi-urban	43	4,13,305	1329,30	254,74	Semi-urban	18	1,33,470	404,25	186,98
Jamtara	31	1,07,739	228,33	45,36	Balangir	69	2,64,495	385,18	229,24
Rural	25	63,868	98,90	27,57	Rural	54	1,69,640	130,51	85,85
Semi-urban	6	43,871	129,42	17,79	Semi-urban	15	94,855	254,67	143,39

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

EASTERN REGION (Contd.)

(Amount in Rupees Lakh)

STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT	STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT
	No. of Offices	No. of Accounts	Amount	Amount Out- standing		No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
ORISSA (Contd.)					Kalahandi	80	1,91,438	328,63	239,10
Baleswar	117	5,91,800	864,60	666,18	Rural	66	1,28,986	139,37	126,32
Rural	90	3,69,451	387,89	196,07	Semi-urban	14	62,452	189,27	112,79
Semi-urban	27	2,22,349	476,71	470,11	Kandhamal	36	94,631	151,92	80,01
Bargarh	71	2,23,513	334,80	297,30	Rural	32	73,107	93,31	59,42
Rural	56	1,46,043	146,09	120,53	Semi-urban	4	21,524	58,61	20,59
Semi-urban	15	77,470	188,71	176,77	Kendrapara	68	3,76,530	528,18	189,19
Bhadrak	62	2,77,880	454,14	218,45	Rural	64	3,52,704	403,59	154,42
Rural	53	1,91,231	267,27	117,41	Semi-urban	4	23,826	124,58	34,78
Semi-urban	9	86,649	186,86	101,04	Keonjhar	88	3,54,924	737,79	355,79
Boudh	22	50,572	79,26	39,22	Rural	70	2,32,264	283,36	160,80
Rural	19	38,698	46,75	31,42	Semi-urban	18	1,22,660	454,44	194,99
Semi-urban	3	11,874	32,51	7,80	Khurda	212	11,70,062	5153,78	3262,52
Cuttack	177	10,96,966	2230,43	1150,97	Rural	66	2,18,452	336,09	218,41
Rural	99	5,15,109	598,06	314,43	Semi-urban	11	96,231	264,76	108,06
Semi-urban	7	63,404	93,51	38,64	Urban	135	8,55,379	4552,93	2936,05
Urban	71	5,18,453	1538,86	797,91	Koraput	61	2,42,527	501,58	274,95
Deogarh	20	56,039	69,37	34,19	Rural	42	1,11,695	144,30	106,72
Rural	16	38,842	32,66	13,73	Semi-urban	19	1,30,832	357,28	168,23
Semi-urban	4	17,197	36,70	20,46	Malkangiri	19	53,243	100,53	49,21
Dhenkanal	63	3,05,013	584,64	315,12	Rural	17	44,052	62,98	29,26
Rural	45	1,90,844	299,42	183,46	Semi-urban	2	9,191	37,55	19,96
Semi-urban	18	1,14,169	285,22	131,66	Mayurbhanj	139	6,16,054	843,24	407,05
Gajapati	27	1,07,277	151,22	64,02	Rural	119	4,63,363	487,18	243,84
Rural	21	61,626	55,83	25,11	Semi-urban	20	1,52,691	356,06	163,21
Semi-urban	6	45,651	95,40	38,91	Nawapara	28	97,499	161,42	64,51
Ganjam	194	10,32,293	1935,97	709,72	Rural	25	84,211	145,22	55,23
Rural	124	4,83,291	700,07	266,72	Semi-urban	3	13,288	16,20	9,27
Semi-urban	31	2,55,076	482,86	125,71	Nawrangpur	29	81,343	123,82	82,44
Urban	39	2,93,926	753,03	317,28	Rural	25	58,035	49,94	46,61
Jagatsinghpur	72	3,68,742	1170,11	244,61	Semi-urban	4	23,308	73,88	35,83
Rural	51	2,62,901	318,52	116,79	Nayagarh	52	1,80,173	250,80	152,00
Semi-urban	21	1,05,841	851,59	127,82	Rural	47	1,53,255	185,24	106,76
Jajpur	81	4,59,997	647,95	361,13	Semi-urban	5	26,918	65,56	45,24
Rural	72	3,85,006	465,51	226,34	Puri	103	4,68,277	793,87	445,23
Semi-urban	9	74,991	182,44	134,78	Rural	70	2,52,507	298,56	202,97
Jharsuguda	34	1,95,721	367,40	209,12	Semi-urban	8	52,464	84,73	53,13
Rural	21	73,831	115,05	73,82	Urban	25	1,63,306	410,59	189,12
Semi-urban	13	1,21,890	252,35	135,30					

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

EASTERN REGION (Contd.)

(Amount in Rupees Lakh)

STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT	STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT
	No. of Offices	No. of Accounts	Amount	Amount Out- standing		No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
ORISSA (Contd.)					Birbhum	178	9,68,997	1368,28	468,16
Rayagada	47	1,69,028	292,42	149,86	Rural	135	6,08,768	698,83	253,82
Rural	39	97,935	121,95	75,25	Semi-urban	43	3,60,229	669,46	214,34
Semi-urban	8	71,093	170,47	74,61	Dakshin Dinajpur	64	2,61,923	358,34	156,62
Sambalpur	83	3,54,914	798,44	401,76	Rural	52	1,78,085	171,68	97,33
Rural	48	1,60,796	190,90	80,05	Semi-urban	3	14,235	21,67	16,26
Semi-urban	5	38,666	103,73	32,71	Urban	9	69,603	165,00	43,02
Urban	30	1,55,452	503,80	288,99	Darjiling	120	8,40,669	2086,46	756,70
Sonepur	27	1,03,100	117,29	67,55	Rural	43	1,80,679	242,88	69,02
Rural	23	79,771	66,20	42,53	Semi-urban	26	2,38,416	629,53	156,09
Semi-urban	4	23,329	51,09	25,02	Urban	51	4,21,574	1214,05	531,59
Sundargarh	119	7,08,065	1692,45	1021,10	Haora	227	21,46,625	4249,09	944,92
Rural	61	2,50,165	406,22	112,78	Rural	101	7,62,057	1112,74	192,20
Semi-urban	13	1,00,771	251,10	105,80	Semi-urban	26	2,89,921	511,25	69,75
Urban	45	3,57,129	1035,13	802,53	Urban	100	10,94,647	2625,11	682,97
SIKKIM	49	1,77,994	1150,68	257,26	Hugli	256	21,55,525	3955,02	755,86
Rural	36	82,653	253,59	88,91	Rural	152	8,59,732	1276,81	300,10
Semi-urban	13	95,341	897,09	168,35	Semi-urban	51	5,75,936	1150,90	213,41
East Sikkim	26	1,34,469	1020,67	212,45	Urban	53	7,19,857	1527,31	242,35
Rural	13	39,128	123,58	44,10	Jalpaiguri	137	7,99,900	1500,09	506,52
Semi-urban	13	95,341	897,09	168,35	Rural	84	3,71,895	635,35	222,90
North Sikkim	6	7,680	18,49	6,43	Semi-urban	52	4,18,644	847,87	280,66
Rural	6	7,680	18,49	6,43	Urban	1	9,361	16,87	2,96
South Sikkim	9	20,712	69,26	23,86	Koch Bihar	111	4,90,486	642,34	293,31
Rural	9	20,712	69,26	23,86	Rural	79	2,46,546	211,10	133,85
West Sikkim	8	15,133	42,25	14,52	Semi-urban	32	2,43,940	431,24	159,46
Rural	8	15,133	42,25	14,52	Kolkata	1,071	100,12,845	50629,39	36848,08
WEST BENGAL	4,581	346,00,982	96084,64	47598,80	Metropolitan	1,071	100,12,845	50629,39	36848,08
Rural	2,273	112,80,292	14047,42	4011,72	Maldah	147	7,18,650	986,81	376,30
Semi-urban	580	57,25,739	11336,03	2530,74	Rural	119	4,84,105	498,00	220,95
Urban	657	75,82,106	20071,80	4208,26	Semi-urban	11	64,578	66,48	19,48
Metropolitan	1,071	100,12,845	50629,39	36848,08	Urban	17	1,69,967	422,33	135,87
Bankura	169	9,45,849	1282,16	301,77	Murshidabad	222	12,19,966	1610,94	449,84
Rural	143	7,29,165	768,73	187,82	Rural	148	6,34,399	626,58	205,95
Semi-urban	13	98,133	169,64	44,52	Semi-urban	55	4,02,843	540,15	131,81
Urban	13	1,18,551	343,79	69,43	Urban	19	1,82,724	444,21	112,07
Barddhaman	385	28,25,132	6712,02	1452,34	Nadia	183	13,54,442	2060,22	518,15
Rural	213	10,45,726	1510,11	409,38	Rural	117	6,37,510	720,73	198,60
Semi-urban	54	5,72,574	1479,80	239,41	Semi-urban	41	4,76,249	853,94	189,99
Urban	118	12,06,832	3722,11	803,55	Urban	25	2,40,683	485,55	129,57

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

EASTERN REGION (Concl'd.) AND CENTRAL REGION

(Amount in Rupees Lakh)

STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT	STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT
	No. of Offices	No. of Accounts	Amount	Amount Out- standing		No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
WEST BENGAL (Contd.)					Bilaspur	94	4,73,442	1512,28	424,71
North 24 Parganas	388	45,39,374	9906,45	1734,07	Rural	56	1,44,322	235,37	71,05
Rural	159	10,86,190	1302,66	435,66	Semi-urban	8	69,138	122,63	35,31
Semi-urban	54	8,61,935	1726,53	289,93	Urban	30	2,59,982	1154,28	318,34
Urban	175	25,91,249	6877,26	1008,48	Dantewada	36	1,14,100	221,13	160,04
Paschim Medinipur	296	14,91,269	2575,23	714,47	Rural	33	94,282	154,62	34,73
Rural	240	9,56,229	1044,60	367,27	Semi-urban	3	19,818	66,51	125,31
Semi-urban	17	1,47,189	285,05	109,94	Dhamtari	28	1,17,887	215,69	122,75
Urban	39	3,87,851	1245,58	237,26	Rural	19	44,383	39,86	24,55
Purba Medinipur	193	10,52,151	1838,68	451,03	Semi-urban	9	73,504	175,82	98,19
Rural	158	7,92,031	1002,67	271,21	Durg	158	9,66,776	2513,84	859,50
Semi-urban	20	1,60,811	360,71	68,75	Rural	78	2,72,543	421,62	93,65
Urban	15	99,309	475,30	111,07	Semi-urban	17	1,21,322	271,21	51,71
Puruliya	114	6,22,446	1016,64	182,66	Urban	63	5,72,911	1821,00	714,13
Rural	90	4,02,550	521,04	92,91	Janjgir-Champa	55	2,26,819	447,79	118,22
Semi-urban	24	2,19,896	495,60	89,74	Rural	43	1,42,283	220,60	55,80
South 24 Parganas	237	18,03,505	2794,06	445,32	Semi-urban	12	84,536	227,19	62,42
Rural	182	11,38,790	1548,62	259,21	Jashpur	37	1,50,377	244,00	51,29
Semi-urban	43	4,93,513	928,57	152,54	Rural	33	1,14,865	150,47	38,09
Urban	12	1,71,202	316,87	33,57	Semi-urban	4	35,512	93,53	13,20
Uttar Dinajpur	83	3,51,228	512,40	242,66	Kanker	21	1,08,778	149,89	69,11
Rural	58	1,65,835	154,28	93,53	Rural	18	79,815	85,79	52,52
Semi-urban	15	86,697	167,66	84,64	Semi-urban	3	28,963	64,10	16,58
Urban	10	98,696	190,46	64,48	Kawardha	21	56,004	105,54	31,25
ANDAMAN & NICOBAR ISLANDS	32	1,63,640	595,75	155,47	Rural	15	27,255	27,96	13,03
Rural	17	59,098	133,33	32,25	Semi-urban	6	28,749	77,59	18,22
Semi-urban	15	1,04,542	462,41	123,23	Korba	51	2,73,909	794,09	236,98
Andaman	29	1,53,742	567,95	151,60	Rural	28	1,22,765	274,23	56,65
Rural	15	52,250	118,30	30,65	Semi-urban	4	20,217	39,66	16,59
Semi-urban	14	1,01,492	449,66	120,96	Urban	19	1,30,927	480,19	163,73
Nicobar	3	9,898	27,79	3,87	Koriya	40	2,04,979	460,08	104,45
Rural	2	6,848	15,04	1,60	Rural	24	1,03,780	191,81	37,89
Semi-urban	1	3,050	12,76	2,27	Semi-urban	16	1,01,199	268,27	66,56
CHHATTISGARH	1,051	49,46,446	14609,76	5848,72	Mahasamund	40	1,18,415	194,81	96,36
Rural	689	21,60,788	3115,46	976,73	Rural	29	59,473	66,55	48,36
Semi-urban	163	11,46,097	2799,93	948,72	Semi-urban	11	58,942	128,26	48,01
Urban	199	16,39,561	8694,36	3923,27	Raigarh	64	2,63,795	574,21	213,00
Bastar	60	2,59,425	422,43	127,21	Rural	47	1,37,258	189,34	67,72
Rural	42	1,16,968	105,98	39,73	Semi-urban	17	1,26,537	384,88	145,28
Semi-urban	18	1,42,457	316,46	87,49					

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

CENTRAL REGION (Contd.)

(Amount in Rupees Lakh)

STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT	STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT
	No. of Offices	No. of Accounts	Amount	Amount Out- standing		No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
CHHATTISGARH (Contd.)					Damoh	57	1,85,369	341,02	172,10
Raipur	172	8,83,944	5528,20	2801,82	Rural	40	81,915	97,04	62,06
Rural	83	2,28,455	391,88	146,29	Semi-urban	17	1,03,454	243,98	110,04
Semi-urban	17	84,430	172,31	57,81	Datia	40	1,57,175	265,14	138,56
Urban	72	5,71,059	4964,01	2597,73	Rural	26	66,729	79,04	73,90
Rajnandgaon	71	2,94,343	495,22	191,16	Semi-urban	14	90,446	186,10	64,66
Rural	48	1,44,303	136,82	44,51	Dewas	82	3,41,356	586,17	375,23
Semi-urban	8	45,358	83,52	17,32	Rural	53	1,40,447	182,83	112,27
Urban	15	1,04,682	274,88	129,33	Semi-urban	11	62,972	101,07	52,23
Surguja	103	4,33,453	730,54	240,88	Urban	18	1,37,937	302,27	210,74
Rural	93	3,28,038	422,56	152,16	Dhar	110	4,13,558	722,53	375,61
Semi-urban	10	1,05,415	307,98	88,72	Rural	76	2,02,964	284,57	170,65
MADHYA PRADESH	3,521	178,87,912	44073,86	20655,91	Semi-urban	34	2,10,594	437,96	204,96
Rural	1,865	52,90,822	7450,06	3905,42	Dindori	25	63,887	92,26	28,22
Semi-urban	801	52,49,826	10807,32	4469,05	Rural	20	48,113	49,76	17,55
Urban	458	41,90,889	11261,71	4298,10	Semi-urban	5	15,774	42,50	10,67
Metropolitan	397	31,56,375	14554,77	7983,34	East Nimar	102	4,02,451	897,64	380,95
Balaghat	80	2,58,273	410,63	151,06	Rural	63	1,47,081	277,60	118,03
Rural	61	1,46,692	181,60	71,28	Semi-urban	7	47,929	103,05	21,73
Semi-urban	19	1,11,581	229,03	79,78	Urban	32	2,07,441	516,98	241,18
Barwani	47	1,66,068	368,89	197,18	Guna	83	3,28,931	638,29	409,87
Rural	30	57,643	91,52	58,34	Rural	52	1,16,371	179,12	196,53
Semi-urban	17	1,08,425	277,37	138,84	Semi-urban	17	1,06,046	207,93	115,73
Betul	65	3,31,752	656,13	179,84	Urban	14	1,06,514	251,24	97,61
Rural	46	1,61,969	230,01	68,52	Gwalior	130	10,79,542	2713,13	965,80
Semi-urban	19	1,69,783	426,11	111,32	Rural	35	89,723	144,52	84,56
Bhind	52	2,57,677	509,78	197,69	Semi-urban	12	84,553	145,91	102,20
Rural	26	72,758	117,19	68,85	Urban	83	9,05,266	2422,70	779,03
Semi-urban	16	86,931	149,12	57,04	Harda	26	1,06,604	238,66	129,68
Urban	10	97,988	243,48	71,81	Rural	13	24,595	41,20	25,94
Bhopal	221	15,28,306	8319,87	2689,92	Semi-urban	13	82,009	197,46	103,74
Rural	26	69,938	138,41	75,41	Hoshangabad	70	3,42,941	695,31	359,30
Semi-urban	3	18,974	28,15	17,58	Rural	31	78,954	116,45	80,47
Metropolitan	192	14,39,394	8153,31	2596,93	Semi-urban	39	2,63,987	578,86	278,83
Chhatarpur	70	3,14,075	574,40	204,98	Indore	264	20,33,092	7022,86	5635,23
Rural	40	91,841	120,16	45,43	Rural	42	1,66,492	314,55	172,35
Semi-urban	30	2,22,234	454,24	159,55	Semi-urban	17	1,49,619	306,85	76,48
Chhindwara	107	4,64,818	954,52	325,56	Metropolitan	205	17,16,981	6401,46	5386,40
Rural	66	2,00,246	339,59	115,02					
Semi-urban	41	2,64,572	614,93	210,54					

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

CENTRAL REGION (Contd.)

(Amount in Rupees Lakh)

STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT	STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT
	No. of Offices	No. of Accounts	Amount	Amount Out- standing		No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
MADHYA PRADESH (Contd.)					Rewa	105	7,05,041	1218,44	318,17
Jabalpur	161	12,75,485	3626,81	1316,05	Rural	74	3,73,169	449,90	108,63
Rural	46	1,57,295	212,14	94,54	Semi-urban	7	79,232	97,49	18,78
Semi-urban	15	87,308	132,74	54,36	Urban	24	2,52,640	671,05	190,77
Urban	100	10,30,882	3281,94	1167,15	Sagar	104	5,32,403	1030,20	411,63
Jhabua	57	2,13,319	349,88	115,34	Rural	44	1,16,121	128,66	76,35
Rural	43	1,21,547	159,74	64,59	Semi-urban	29	1,56,222	263,84	124,90
Semi-urban	14	91,772	190,14	50,75	Urban	31	2,60,060	637,70	210,38
Katni	60	2,95,354	605,00	202,50	Satna	111	6,48,076	1049,40	368,58
Rural	41	1,28,912	200,04	68,99	Rural	74	2,86,407	314,98	101,75
Semi-urban	3	33,915	61,63	9,90	Semi-urban	14	1,47,410	207,67	67,79
Urban	16	1,32,527	343,33	123,61	Urban	23	2,14,259	526,76	199,04
Mandla	48	1,57,632	272,76	96,09	Sehore	60	2,58,478	415,94	275,13
Rural	35	89,029	105,17	42,20	Rural	39	1,16,108	177,89	129,28
Semi-urban	13	68,603	167,59	53,89	Semi-urban	21	1,42,370	238,05	145,84
Mandsaur	59	2,67,239	493,04	286,95	Seoni	61	2,14,942	353,91	128,79
Rural	28	79,800	108,76	94,75	Rural	48	1,21,249	151,60	64,97
Semi-urban	31	1,87,439	384,28	192,19	Semi-urban	13	93,693	202,31	63,82
Morena	62	2,87,586	549,94	365,28	Shahdol	72	3,70,385	657,75	196,74
Rural	24	55,155	84,67	50,83	Rural	51	1,92,823	280,29	115,90
Semi-urban	25	1,37,516	231,11	106,39	Semi-urban	21	1,77,562	377,46	80,84
Urban	13	94,915	234,15	208,06	Shajapur	65	2,28,428	346,24	269,72
Narsimhapur	62	2,07,908	392,20	185,78	Rural	43	94,424	117,86	126,66
Rural	39	82,264	109,91	62,75	Semi-urban	22	1,34,004	228,38	143,06
Semi-urban	23	1,25,644	282,30	123,03	Sheopur	18	65,420	112,62	80,96
Neemuch	43	1,99,968	374,68	131,71	Rural	11	21,257	34,43	25,05
Rural	22	61,931	94,22	39,75	Semi-urban	7	44,163	78,18	55,91
Semi-urban	21	1,38,037	280,46	91,96	Shivpuri	60	2,41,332	480,38	215,10
Panna	38	1,51,887	257,86	79,05	Rural	39	1,03,962	141,20	80,86
Rural	28	73,153	103,07	42,39	Semi-urban	7	45,228	87,10	37,33
Semi-urban	10	78,734	154,80	36,66	Urban	14	92,142	252,09	96,91
Raisen	61	1,85,067	261,26	338,65	Sidhi	78	4,18,810	877,54	162,17
Rural	39	75,835	90,79	113,32	Rural	61	2,98,513	472,64	103,60
Semi-urban	22	1,09,232	170,47	225,33	Semi-urban	17	1,20,297	404,90	58,56
Rajgarh	74	2,31,743	367,69	255,23	Tikamgarh	59	2,42,383	379,64	107,48
Rural	56	1,26,254	162,17	144,11	Rural	44	1,21,478	125,63	47,26
Semi-urban	18	1,05,489	205,52	111,12	Semi-urban	15	1,20,905	254,01	60,22
Ratlam	77	4,03,149	863,42	389,34	Ujjain	123	6,54,586	1359,52	786,33
Rural	31	85,905	123,57	74,93	Rural	53	94,298	134,42	153,72
Semi-urban	15	83,986	143,16	75,73	Semi-urban	21	1,35,228	243,77	169,48
Urban	31	2,33,258	596,68	238,68	Urban	49	4,25,060	981,34	463,12

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

CENTRAL REGION (Contd.)

(Amount in Rupees Lakh)

STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT	STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT
	No. of Offices	No. of Accounts	Amount	Amount Out- standing		No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
MADHYA PRADESH (Contd.)					Bahraich	101	6,28,842	700,99	272,34
Umaria	35	1,94,665	411,65	105,52	Rural	78	4,18,008	285,18	127,99
Rural	18	72,452	138,71	31,67	Semi-urban	9	71,085	116,91	20,48
Semi-urban	17	1,22,213	272,94	73,84	Urban	14	1,39,749	298,90	123,87
Vidisha	65	2,12,171	427,15	323,32	Ballia	139	10,63,380	1702,52	282,01
Rural	38	63,778	75,14	124,04	Rural	103	5,52,022	698,66	124,44
Semi-urban	27	1,48,393	352,01	199,28	Semi-urban	36	5,11,358	1003,86	157,57
West Nimar	72	2,48,580	531,71	227,55	Balrampur	70	5,21,907	621,86	170,07
Rural	50	1,13,232	167,30	105,37	Rural	56	3,49,367	318,79	84,22
Semi-urban	22	1,35,348	364,41	122,18	Semi-urban	14	1,72,540	303,06	85,86
UTTAR PRADESH	8,367	628,94,673	119662,15	39619,12	Banda	80	3,28,965	480,41	206,74
Rural	4,868	291,63,322	31345,07	10496,40	Rural	64	2,11,098	203,72	125,83
Semi-urban	1,365	131,81,183	22826,29	7503,15	Semi-urban	16	1,17,867	276,70	80,91
Urban	1,532	148,87,732	42551,44	14372,93	Bara Banki	135	8,59,121	991,78	380,36
Metropolitan	602	56,62,436	22939,34	7246,64	Rural	109	6,10,769	565,04	194,35
Agra	239	19,06,453	4971,12	1566,89	Semi-urban	26	2,48,352	426,75	186,02
Rural	69	3,33,388	497,53	251,81	Bareilly	195	13,27,366	2277,81	909,79
Semi-urban	27	2,21,916	310,88	126,68	Rural	85	3,94,949	304,60	170,42
Urban	143	13,51,149	4162,70	1188,41	Semi-urban	24	1,95,253	198,89	163,60
Aligarh	160	11,68,916	2490,26	849,85	Urban	86	7,37,164	1774,32	575,77
Rural	77	4,17,903	420,76	287,14	Basti	91	6,86,044	911,89	344,83
Semi-urban	22	1,64,767	259,94	88,11	Rural	76	5,50,894	596,97	172,88
Urban	61	5,86,246	1809,56	474,59	Semi-urban	15	1,35,150	314,92	171,95
Allahabad	254	23,85,106	5412,60	1214,71	Bijnor	137	9,32,956	1476,46	760,21
Rural	116	7,79,627	923,73	224,84	Rural	71	3,60,404	362,00	156,29
Semi-urban	15	1,90,611	272,07	53,34	Semi-urban	66	5,72,552	1114,46	603,92
Urban	123	14,14,868	4216,81	936,52	Budaun	126	6,35,810	735,32	402,48
Ambedkar Nagar	75	6,36,373	715,38	195,77	Rural	80	2,89,227	216,18	144,03
Rural	60	4,83,970	425,39	104,67	Semi-urban	32	2,20,878	241,00	163,52
Semi-urban	15	1,52,403	289,99	91,10	Urban	14	1,25,705	278,14	94,93
Auraiya	50	2,74,200	394,13	86,04	Bulandshahr	141	10,00,618	1626,07	482,62
Rural	35	1,43,995	161,63	39,31	Rural	75	3,45,000	363,42	136,89
Semi-urban	15	1,30,205	232,50	46,73	Semi-urban	43	4,41,377	714,14	204,36
Azamgarh	183	15,49,675	2293,17	392,51	Urban	23	2,14,241	548,50	141,37
Rural	160	12,90,463	1640,18	249,83	Chandauli	57	4,19,804	696,24	191,80
Semi-urban	23	2,59,212	652,99	142,69	Rural	42	2,30,134	304,30	91,14
Baghpat	48	3,40,030	517,26	163,96	Semi-urban	15	1,89,670	391,94	100,66
Rural	26	1,47,363	161,50	67,18	Chitrakoot	39	2,22,168	239,98	119,14
Semi-urban	22	1,92,667	355,76	96,78	Rural	34	1,86,459	197,92	100,99
					Semi-urban	5	35,709	42,06	18,15

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

CENTRAL REGION (Contd.)

(Amount in Rupees Lakh)

STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT	STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT
	No. of Offices	No. of Accounts	Amount	Amount Out- standing		No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
UTTAR PRADESH (Contd.)					Gorakhpur	185	17,76,999	3449,48	893,84
Deoria	105	9,65,094	1438,91	285,49	Rural	114	9,38,931	1177,24	238,55
Rural	80	6,21,188	657,30	135,16	Semi-urban	9	1,09,869	192,81	29,84
Semi-urban	25	3,43,906	781,61	150,33	Urban	62	7,28,199	2079,44	625,45
Etah	115	6,75,501	925,11	324,30	Hamirpur	57	2,31,840	315,72	169,16
Rural	73	3,22,867	310,88	149,57	Rural	40	1,10,033	95,93	96,32
Semi-urban	42	3,52,634	614,24	174,73	Semi-urban	17	1,21,807	219,79	72,84
Etawah	65	3,88,948	666,95	187,13	Hardoi	129	7,97,556	970,36	360,69
Rural	42	1,63,327	179,56	73,58	Rural	98	4,61,735	397,85	179,30
Semi-urban	7	72,124	129,57	46,57	Semi-urban	31	3,35,821	572,52	181,38
Urban	16	1,53,497	357,82	66,98	Hathras	69	4,74,514	660,63	296,28
Faizabad	87	8,45,232	1281,30	329,95	Rural	34	1,78,488	172,49	119,74
Rural	52	4,75,580	432,52	107,70	Semi-urban	16	1,34,362	189,94	95,38
Semi-urban	9	91,676	174,50	28,32	Urban	19	1,61,664	298,21	81,16
Urban	26	2,77,976	674,28	193,93	Jalaun	83	4,25,770	622,68	255,34
Farrukhabad	74	4,76,351	719,78	247,84	Rural	55	1,93,679	177,89	114,79
Rural	42	1,48,966	139,90	68,60	Semi-urban	28	2,32,091	444,79	140,55
Semi-urban	12	1,19,197	159,98	41,87	Jaunpur	178	16,44,517	2425,56	426,99
Urban	20	2,08,188	419,89	137,37	Rural	144	11,98,982	1521,24	276,83
Fatehpur	105	5,88,624	766,28	183,41	Semi-urban	15	2,21,301	370,89	60,21
Rural	83	3,97,922	366,06	112,42	Urban	19	2,24,234	533,42	89,94
Semi-urban	13	1,02,623	142,28	24,35	Jhansi	103	7,60,292	1545,47	500,31
Urban	9	88,079	257,94	46,64	Rural	32	1,31,575	163,25	79,81
Firozabad	85	5,93,052	1006,06	360,17	Semi-urban	26	1,73,769	269,68	104,05
Rural	42	1,75,056	171,10	94,51	Urban	45	4,54,948	1112,54	316,44
Semi-urban	23	2,18,137	381,76	139,85	Jyotiba Phule Nagar	66	4,73,886	538,98	285,45
Urban	20	1,99,859	453,19	125,80	Rural	39	2,37,096	175,24	143,48
Gautam Buddha Nagar	104	9,88,744	5548,39	1819,07	Semi-urban	14	1,23,958	174,52	77,28
Rural	29	2,18,177	778,90	159,10	Urban	13	1,12,832	189,21	64,70
Semi-urban	9	94,031	189,83	44,92	Kanauj	60	3,70,470	473,02	195,26
Urban	66	6,76,536	4579,65	1615,05	Rural	39	1,70,461	167,03	87,15
Ghaziabad	227	20,60,892	5076,38	2285,74	Semi-urban	21	2,00,009	305,99	108,10
Rural	63	3,58,751	598,07	239,32	Kanpur Dehat	121	7,15,095	750,01	304,05
Semi-urban	20	1,99,335	370,80	121,03	Rural	99	4,92,767	464,41	215,11
Urban	144	15,02,806	4107,50	1925,38	Semi-urban	22	2,22,328	285,60	88,94
Ghazipur	148	12,35,440	1815,38	311,37	Kanpur Nagar	338	29,79,193	8703,31	2994,54
Rural	106	6,88,559	827,35	136,64	Rural	24	1,54,374	205,63	53,93
Semi-urban	42	5,46,881	988,03	174,73	Semi-urban	5	44,478	55,40	7,60
Gonda	114	9,04,961	1148,04	303,66	Metropolitan	309	27,80,341	8442,27	2933,01
Rural	95	6,87,606	697,90	175,63					
Semi-urban	19	2,17,355	450,14	128,02					

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

CENTRAL REGION (Contd.)

(Amount in Rupees Lakh)

STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT	STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT
	No. of Offices	No. of Accounts	Amount	Amount Out- standing		No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
UTTAR PRADESH (Contd.)					Moradabad	202	14,08,032	2470,02	1488,69
Kaushambi	48	3,02,005	370,10	81,46	Rural	89	4,97,278	369,21	274,75
Rural	43	2,53,741	300,56	69,72	Semi-urban	33	3,15,580	405,70	156,69
Semi-urban	5	48,264	69,54	11,74	Urban	80	5,95,174	1695,11	1057,25
Kheri	130	8,59,523	917,77	459,28	Muzaffarnagar	189	12,18,199	2003,93	1037,40
Rural	92	5,26,690	397,12	212,04	Rural	92	4,32,138	503,77	221,06
Semi-urban	38	3,32,833	520,65	247,24	Semi-urban	52	4,35,292	661,50	276,54
Kushi Nagar	96	8,11,140	894,86	305,80	Urban	45	3,50,769	838,66	539,79
Rural	90	7,36,078	724,75	258,80	Pilibhit	79	4,46,855	546,08	337,71
Semi-urban	6	75,062	170,11	47,00	Rural	52	2,26,186	176,16	156,46
Lalitpur	44	2,13,951	317,31	141,44	Semi-urban	12	99,839	131,71	82,60
Rural	33	1,05,169	111,44	87,04	Urban	15	1,20,830	238,21	98,65
Semi-urban	11	1,08,782	205,87	54,41	Pratapgarh	132	11,20,841	1305,84	240,05
Lucknow	359	33,99,404	15466,34	4509,23	Rural	114	8,98,383	915,96	167,56
Rural	62	4,85,640	908,80	177,20	Semi-urban	18	2,22,458	389,88	72,49
Semi-urban	4	31,669	60,47	18,39	Rai Bareli	126	9,42,693	1196,06	273,11
Metropolitan	293	28,82,095	14497,07	4313,64	Rural	103	6,95,555	674,81	154,88
Maharajganj	79	5,64,752	620,44	233,02	Semi-urban	11	1,12,531	171,37	24,91
Rural	69	4,81,086	447,48	137,71	Urban	12	1,34,607	349,88	93,33
Semi-urban	10	83,666	172,96	95,31	Rampur	99	4,77,193	567,01	388,55
Mahoba	33	1,55,168	225,52	138,29	Rural	61	2,14,316	143,41	185,95
Rural	19	71,975	72,18	56,34	Semi-urban	19	1,13,693	115,44	88,73
Semi-urban	14	83,193	153,35	81,95	Urban	19	1,49,184	308,16	113,87
Mainpuri	72	4,79,980	630,80	211,27	Saharanpur	149	10,96,295	1761,03	897,68
Rural	46	1,92,316	166,22	77,98	Rural	72	3,91,953	411,14	256,83
Semi-urban	26	2,87,664	464,58	133,29	Semi-urban	23	2,11,845	299,41	179,51
Mathura	132	8,64,652	1667,80	628,44	Urban	54	4,92,497	1050,49	461,34
Rural	66	3,16,876	368,43	253,98	Sant Kabir Nagar	54	3,89,675	422,52	103,28
Semi-urban	26	2,11,272	482,37	128,50	Rural	45	2,91,132	261,68	62,88
Urban	40	3,36,504	816,99	245,97	Semi-urban	9	98,543	160,84	40,40
Mau	77	6,75,284	1083,26	191,25	Sant Ravidas Nagar	55	4,36,166	952,80	447,03
Rural	56	4,26,713	543,58	102,62	Rural	32	2,34,235	391,13	101,75
Semi-urban	12	1,38,593	255,96	43,82	Semi-urban	23	2,01,931	561,66	345,29
Urban	9	1,09,978	283,72	44,80	Shahjhanpur	128	7,52,545	1011,09	483,54
Meerut	215	16,92,515	3661,91	1580,17	Rural	91	4,16,110	353,15	222,23
Rural	66	3,43,218	420,79	165,97	Semi-urban	17	1,24,868	142,44	104,19
Semi-urban	29	2,57,629	368,07	119,78	Urban	20	2,11,567	515,50	157,12
Urban	120	10,91,668	2873,05	1294,42	Shravasti	53	2,95,801	242,59	80,26
Mirzapur	97	7,13,512	1000,18	360,29	Rural	50	2,68,974	198,45	72,60
Rural	65	4,41,061	429,98	176,16	Semi-urban	3	26,827	44,14	7,65
Semi-urban	10	68,398	112,86	18,74					
Urban	22	2,04,053	457,33	165,39					

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

CENTRAL REGION (Concl'd.) AND WESTERN REGION

(Amount in Rupees Lakh)

STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT	STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT
	No. of Offices	No. of Accounts	Amount	Amount Out- standing		No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
UTTAR PRADESH (Contd.)					Garhwal	99	4,71,442	1117,87	145,99
Sidharthnagar	83	5,34,455	602,65	161,93	Rural	82	3,10,780	565,47	66,71
Rural	78	4,83,682	535,08	148,68	Semi-urban	17	1,60,662	552,40	79,28
Semi-urban	5	50,773	67,57	13,25	Haridwar	96	8,03,893	2214,33	622,91
Sitapur	161	12,89,103	1098,80	364,92	Rural	36	2,19,539	359,10	132,27
Rural	120	7,97,840	402,67	143,68	Semi-urban	36	3,91,298	1260,49	369,11
Semi-urban	23	3,04,277	278,58	88,05	Urban	24	1,93,056	594,74	121,54
Urban	18	1,86,986	417,55	133,19	Nainital	88	4,56,274	1277,59	345,32
Sonbhadra	67	4,95,238	1001,89	330,03	Rural	44	1,49,972	265,73	69,62
Rural	45	3,00,116	406,17	129,59	Semi-urban	22	1,20,822	418,34	93,44
Semi-urban	22	1,95,122	595,71	200,44	Urban	22	1,85,480	593,52	182,26
Sultanpur	144	12,82,939	1440,66	341,47	Pithoragarh	50	2,36,683	470,59	98,34
Rural	128	10,25,177	954,39	238,66	Rural	45	1,81,020	316,13	60,97
Semi-urban	16	2,57,762	486,27	102,81	Semi-urban	5	55,663	154,46	37,37
Unnao	113	8,05,946	1218,86	247,33	Ruddaprayag	20	83,522	158,71	29,02
Rural	86	4,92,754	522,23	135,34	Rural	20	83,522	158,71	29,02
Semi-urban	16	1,32,202	210,73	56,69	Tehri Garhwal	68	2,68,419	668,56	73,63
Urban	11	1,80,990	485,89	55,30	Rural	60	2,26,213	391,51	57,90
Varanasi	213	19,10,106	4861,00	1244,04	Semi-urban	8	42,206	277,04	15,73
Rural	62	4,95,770	709,08	136,43	Udham Singh Nagar	96	5,07,505	1068,44	708,86
Semi-urban	7	49,351	83,06	19,40	Rural	38	1,70,970	296,31	154,06
Urban	144	13,64,985	4068,85	1088,21	Semi-urban	58	3,36,535	772,13	554,80
UTTARANCHAL	878	50,43,879	17868,58	3769,76	Uttar Kashi	26	86,529	189,26	49,52
Rural	525	21,60,465	3882,82	880,83	Rural	22	64,146	88,64	31,21
Semi-urban	211	16,40,705	5033,84	1457,59	Semi-urban	4	22,383	100,62	18,31
Urban	142	12,42,709	8951,92	1431,34	GOA	341	26,77,089	10494,32	2280,78
Almora	72	3,10,678	677,80	95,85	Rural	148	9,73,517	2768,87	332,17
Rural	57	2,00,280	369,90	48,59	Semi-urban	193	17,03,572	7725,45	1948,60
Semi-urban	15	1,10,398	307,90	47,25	North Goa	207	14,61,535	5826,96	1379,62
Bageshwar	27	93,799	188,81	29,63	Rural	94	5,66,127	1569,12	194,16
Rural	27	93,799	188,81	29,63	Semi-urban	113	8,95,408	4257,84	1185,46
Chamoli	35	1,65,292	362,43	59,49	South Goa	134	12,15,554	4667,36	901,16
Rural	27	1,23,958	230,85	39,12	Rural	54	4,07,390	1199,75	138,02
Semi-urban	8	41,334	131,58	20,37	Semi-urban	80	8,08,164	3467,61	763,14
Champawat	20	84,780	176,02	35,26	GUJARAT	3,767	250,36,550	84549,65	35712,99
Rural	18	71,900	143,99	28,69	Rural	1,503	58,60,461	11960,69	3809,60
Semi-urban	2	12,880	32,03	6,57	Semi-urban	851	68,37,704	16496,63	4334,72
Dehra Dun	181	14,75,063	9298,17	1475,94	Urban	511	44,47,024	20608,16	4867,00
Rural	49	2,64,366	507,66	133,06	Metropolitan	902	78,91,361	35484,17	22701,67
Semi-urban	36	3,46,524	1026,85	215,35					
Urban	96	8,64,173	7763,66	1127,54					

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

WESTERN REGION (Contd.)

(Amount in Rupees Lakh)

STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT	STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT
	No. of Offices	No. of Accounts	Amount	Amount Out- standing		No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
GUJARAT (Contd.)									
Ahmedabad	621	47,94,612	23046,90	14763,25	Kachchh	177	10,96,951	5974,92	653,34
Rural	58	1,85,037	436,79	305,13	Rural	85	3,98,414	1923,10	150,38
Semi-urban	48	3,61,483	827,06	175,80	Semi-urban	46	3,48,361	1629,05	139,06
Metropolitan	515	42,48,092	21783,04	14282,33	Urban	46	3,50,176	2422,77	363,91
Amreli	90	4,27,660	825,52	272,22	Kheda	139	8,32,322	2276,17	349,35
Rural	54	1,33,587	209,67	109,56	Rural	71	2,72,000	510,69	115,24
Semi-urban	36	2,94,073	615,85	162,66	Semi-urban	38	2,47,368	476,23	92,93
Anand	168	12,20,505	5515,02	950,62	Urban	30	3,12,954	1289,25	141,18
Rural	69	3,56,916	943,47	143,14	Mahesana	107	6,21,074	1230,16	360,63
Semi-urban	67	6,02,092	1963,55	385,02	Rural	56	2,10,105	282,70	68,12
Urban	32	2,61,497	2607,99	422,46	Semi-urban	51	4,10,969	947,46	292,51
Banas Kantha	91	4,00,228	704,88	302,41	Narmada	24	1,27,020	162,84	39,87
Rural	61	1,78,712	260,11	105,35	Rural	18	66,357	69,54	22,50
Semi-urban	30	2,21,516	444,77	197,07	Semi-urban	6	60,663	93,30	17,36
Bharuch	123	7,08,966	1774,54	640,40	Navsari	141	10,50,979	3837,33	356,83
Rural	74	3,21,030	562,21	171,94	Rural	85	5,10,467	1481,59	126,35
Semi-urban	23	1,66,465	414,99	168,72	Semi-urban	20	2,10,618	565,67	73,97
Urban	26	2,21,471	797,34	299,75	Urban	36	3,29,894	1790,07	156,51
Bhavnagar	156	9,43,708	2746,08	905,36	Panch Mahals	87	4,74,706	877,29	212,10
Rural	63	1,80,931	320,45	108,72	Rural	57	2,23,965	236,13	74,19
Semi-urban	34	2,42,177	486,11	136,94	Semi-urban	30	2,50,741	641,16	137,91
Urban	59	5,20,600	1939,52	659,69	Patan	76	3,93,628	705,06	223,79
Dahod	62	3,24,189	513,52	119,03	Rural	34	1,28,481	124,66	41,73
Rural	40	1,59,640	135,73	55,46	Semi-urban	42	2,65,147	580,41	182,06
Semi-urban	22	1,64,549	377,79	63,57	Porbandar	50	4,09,046	1510,41	370,92
Dangs	8	57,663	63,65	14,27	Rural	15	44,567	88,78	31,25
Rural	5	23,638	20,57	6,87	Semi-urban	7	58,132	134,79	31,65
Semi-urban	3	34,025	43,08	7,40	Urban	28	3,06,347	1286,84	308,02
Gandhinagar	94	5,47,224	2539,26	1078,74	Rajkot	260	16,01,034	4930,99	1665,34
Rural	42	1,67,241	268,47	111,72	Rural	87	2,39,821	404,52	223,20
Semi-urban	18	1,53,475	290,97	93,01	Semi-urban	61	4,84,922	1088,85	430,07
Urban	34	2,26,508	1979,82	874,01	Urban	112	8,76,291	3437,61	1012,07
Jamnagar	161	11,30,512	2876,23	712,93	Sabar Kantha	116	5,59,795	884,71	408,29
Rural	72	2,41,941	431,83	215,92	Rural	78	2,55,254	299,58	144,64
Semi-urban	32	3,11,578	617,26	159,86	Semi-urban	38	3,04,541	585,12	263,65
Urban	57	5,76,993	1827,13	337,15	Surat	319	24,32,423	7559,92	3173,25
Junagadh	148	8,80,261	1994,42	574,70	Rural	109	5,06,197	1160,75	601,45
Rural	67	2,08,441	363,92	162,70	Semi-urban	34	2,93,810	770,62	139,49
Semi-urban	44	3,32,488	713,10	218,39	Metropolitan	176	16,32,416	5628,55	2432,31
Urban	37	3,39,332	917,41	193,61					

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

WESTERN REGION (Contd.)

(Amount in Rupees Lakh)

STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT	STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT
	No. of Offices	No. of Accounts	Amount	Amount Out- standing		No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
GUJARAT (Contd.)					Brihan Mumbai	1,591	231,09,971	248300,89	222888,96
Suredranagar	92	4,65,762	765,07	394,23	Metropolitan	1,591	231,09,971	248300,89	222888,96
Rural	48	1,27,990	127,40	160,72	Buldhana	103	3,59,384	539,76	357,41
Semi-urban	30	2,12,811	325,26	134,87	Rural	60	1,32,912	115,56	115,20
Urban	14	1,24,961	312,41	98,65	Semi-urban	43	2,26,472	424,21	242,20
Vadodara	354	27,29,936	9488,56	6560,32	Chandrapur	152	7,06,229	1278,39	399,64
Rural	118	5,01,687	944,02	479,34	Rural	90	2,55,001	295,37	121,58
Semi-urban	25	2,17,396	471,96	93,94	Semi-urban	35	2,65,943	491,65	115,52
Metropolitan	211	20,10,853	8072,58	5987,04	Urban	27	1,85,285	491,37	162,54
Valsad	103	8,06,346	1746,21	610,82	Dhule	77	3,32,300	510,52	360,31
Rural	37	2,18,042	354,02	73,98	Rural	40	87,829	90,65	87,76
Semi-urban	66	5,88,304	1392,19	536,83	Semi-urban	14	68,516	99,08	85,83
MAHARASHTRA	6,565	517,29,834	318335,22	260323,27	Urban	23	1,75,955	320,80	186,72
Rural	2,241	73,50,440	9381,81	7162,12	Gadchiroli	44	1,98,117	244,13	102,13
Semi-urban	1,112	75,33,042	13708,34	5909,99	Rural	36	1,34,907	128,18	53,03
Urban	988	76,22,160	22866,85	10068,73	Semi-urban	8	63,210	115,95	49,10
Metropolitan	2,224	292,24,192	272378,22	237182,43	Gondia	64	2,96,186	384,94	187,62
Ahmadnagar	206	8,55,018	1395,02	901,14	Rural	49	1,77,312	143,01	60,68
Rural	113	2,83,193	308,76	283,94	Semi-urban	3	19,168	23,21	4,98
Semi-urban	62	3,57,804	567,89	343,30	Urban	12	99,706	218,72	121,95
Urban	31	2,14,021	518,37	273,89	Hingoli	38	1,35,947	205,86	107,71
Akola	106	3,84,891	609,04	412,97	Rural	27	71,443	72,22	38,32
Rural	48	1,00,346	85,22	72,36	Semi-urban	11	64,504	133,64	69,39
Semi-urban	22	1,08,759	125,35	73,82	Jalgaon	179	7,84,299	1455,79	959,50
Urban	36	1,75,786	398,47	266,80	Rural	77	1,61,449	193,41	193,62
Amravati	146	6,52,462	1220,18	472,37	Semi-urban	55	3,27,164	521,70	311,18
Rural	76	1,62,465	185,22	87,87	Urban	47	2,95,686	740,69	454,71
Semi-urban	34	2,14,882	313,79	137,28	Jalna	78	3,59,189	501,88	316,99
Urban	36	2,75,115	721,17	247,22	Rural	48	1,90,055	160,43	135,56
Aurangabad	168	8,96,694	2003,09	1425,81	Semi-urban	11	54,833	81,56	37,60
Rural	69	2,38,598	261,11	159,28	Urban	19	1,14,301	259,90	143,83
Semi-urban	15	1,04,374	152,74	65,78	Kolhapur	233	12,22,361	2079,63	1549,10
Urban	84	5,53,722	1589,24	1200,75	Rural	98	3,69,117	349,08	242,80
Bhandara	64	2,96,944	410,45	170,42	Semi-urban	41	2,71,091	306,06	194,18
Rural	42	1,54,019	156,94	60,01	Urban	94	5,82,153	1424,48	1112,12
Semi-urban	22	1,42,925	253,51	110,41	Latur	98	4,26,899	676,94	451,70
Bid	99	4,43,630	621,15	353,82	Rural	52	1,44,952	115,79	77,75
Rural	70	2,26,630	226,89	125,99	Semi-urban	26	1,42,911	220,73	132,79
Semi-urban	22	1,57,908	242,06	158,39	Urban	20	1,39,036	340,42	241,16
Urban	7	59,092	152,20	69,44					

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

WESTERN REGION (Concl.d.) AND SOUTHERN REGION

(Amount in Rupees Lakh)

STATE / UNION TERRITORY / DISTRICT	DEPOSITS				CREDIT				
	No. of Offices	No. of Accounts	Amount	Amount Out- standing	STATE / UNION TERRITORY / DISTRICT	No. of Offices	No. of Accounts	Amount	Amount Out- standing
MAHARASHTRA (Contd.)									
Nagpur	300	21,36,770	6211,50	3279,07	Sindhudurg	81	4,98,789	703,08	224,03
Rural	82	3,04,800	451,00	161,00	Rural	58	2,80,232	363,30	104,20
Semi-urban	27	2,66,750	409,04	122,29	Semi-urban	23	2,18,557	339,78	119,83
Metropolitan	191	15,65,220	5351,45	2995,79	Solapur	225	10,47,361	1567,18	1053,09
Nanded	132	5,00,669	873,34	501,01	Rural	104	2,85,058	255,53	234,87
Rural	67	1,61,248	163,52	122,27	Semi-urban	62	3,60,068	499,85	397,31
Semi-urban	33	1,43,897	233,14	115,99	Urban	59	4,02,235	811,80	420,91
Urban	32	1,95,524	476,68	262,76	Thane	464	44,60,107	15019,20	5592,00
Nandurbar	45	1,55,443	273,36	143,84	Rural	98	4,25,975	1097,29	2614,19
Rural	31	60,408	62,58	46,57	Semi-urban	63	5,68,575	1476,81	264,11
Semi-urban	14	95,035	210,79	97,28	Urban	224	23,54,386	9443,94	2077,26
Nasik	236	12,64,796	3057,00	1650,04	Metropolitan	79	11,11,171	3001,16	636,43
Rural	98	2,90,513	395,39	356,08	Wardha	74	3,69,982	609,28	313,91
Semi-urban	43	2,94,852	593,14	264,68	Rural	44	1,28,983	157,17	82,74
Urban	95	6,79,431	2068,47	1029,28	Semi-urban	17	1,31,585	193,57	107,50
Osmanabad	71	3,17,906	393,87	173,40	Urban	13	1,09,414	258,54	123,67
Rural	42	1,32,064	97,74	44,33	Washim	54	1,49,886	201,77	116,36
Semi-urban	29	1,85,842	296,13	129,08	Rural	39	73,772	82,53	56,23
Parbhani	72	2,78,577	437,06	274,31	Semi-urban	15	76,114	119,24	60,14
Rural	39	80,416	67,96	46,34	Yavatmal	117	4,79,494	814,85	388,00
Semi-urban	20	94,923	154,57	104,72	Rural	66	1,53,985	174,72	103,89
Urban	13	1,03,238	214,54	123,25	Semi-urban	35	2,19,827	359,95	158,58
Pune	616	50,88,945	19388,37	12477,71	Urban	16	1,05,682	280,17	125,53
Rural	122	5,41,955	852,28	391,21	DADRA & NAGAR HAVELI	12	98,004	330,32	51,42
Semi-urban	91	7,37,455	1443,48	596,04	Rural	5	29,195	86,77	16,32
Urban	40	3,71,705	1367,88	829,21	Semi-urban	7	68,809	243,54	35,10
Metropolitan	363	34,37,830	15724,72	10661,25	DAMAN & DIU	16	1,50,608	667,18	77,49
Raigad	151	8,96,668	2127,76	661,30	Rural	1	7,866	23,14	1,35
Rural	95	4,40,018	815,39	309,48	Semi-urban	15	1,42,742	644,04	76,15
Semi-urban	56	4,56,650	1312,37	351,81	Daman	11	84,221	324,62	68,43
Ratnagiri	137	7,75,858	1292,73	411,60	Semi-urban	11	84,221	324,62	68,43
Rural	99	4,78,929	680,63	191,35	Diu	5	66,387	342,56	9,06
Semi-urban	38	2,96,929	612,09	220,25	Rural	1	7,866	23,14	1,35
Sangli	188	9,38,622	1387,43	947,70	Semi-urban	4	58,521	319,42	7,72
Rural	73	2,29,015	240,84	117,37	ANDHRA PRADESH	5,400	363,57,838	84759,77	55850,87
Semi-urban	55	2,78,920	377,59	234,60	Rural	2,400	105,41,934	11027,01	9600,63
Urban	60	4,30,687	768,99	595,73	Semi-urban	1,260	114,75,848	18301,62	9888,83
Satara	156	9,09,440	1539,78	698,31	Urban	1,137	91,37,717	25632,62	14182,91
Rural	89	3,92,841	536,11	264,26	Metropolitan	603	52,02,339	29798,53	22178,50
Semi-urban	67	5,16,599	1003,67	434,04					

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

SOUTHERN REGION (Contd.)

(Amount in Rupees Lakh)

STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT	STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT
	No. of Offices	No. of Accounts	Amount	Amount Out- standing		No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
ANDHRA PRADESH (Contd.)					Kurnool	214	15,37,298	2046,82	1250,44
Adilabad	144	8,24,609	1545,30	652,92	Rural	90	4,23,409	326,31	269,08
Rural	102	4,17,643	592,95	287,87	Semi-urban	53	4,83,112	491,16	322,56
Semi-urban	42	4,06,966	952,35	365,05	Urban	71	6,30,777	1229,34	658,80
Anantapur	226	17,67,544	2498,50	1358,53	Mahbubnagar	192	9,04,045	1310,50	873,38
Rural	117	6,80,472	771,63	481,05	Rural	118	3,68,706	373,45	382,23
Semi-urban	60	6,07,229	683,04	408,27	Semi-urban	57	3,74,944	564,04	316,31
Urban	49	4,79,843	1043,84	469,21	Urban	17	1,60,395	373,01	174,83
Chittoor	257	17,66,693	3914,32	1659,67	Medak	162	7,82,150	1387,14	1689,56
Rural	123	6,20,547	588,56	531,87	Rural	114	3,96,145	451,04	1189,50
Semi-urban	63	6,13,048	1305,30	431,54	Semi-urban	48	3,86,005	936,10	500,06
Urban	71	5,33,098	2020,46	696,26	Nalgonda	182	8,99,267	1211,41	967,21
Cuddapah	167	12,40,825	1745,41	954,75	Rural	118	3,98,868	391,24	397,01
Rural	89	4,46,959	398,01	343,21	Semi-urban	64	5,00,399	820,16	570,20
Semi-urban	41	4,00,652	586,86	263,62	Nellore	208	13,32,638	1848,17	1445,92
Urban	37	3,93,214	760,53	347,92	Rural	109	4,50,402	356,15	424,61
East Godavari	337	24,58,611	3577,91	2596,51	Semi-urban	52	4,60,475	482,95	411,44
Rural	125	7,29,061	649,25	482,70	Urban	47	4,21,761	1009,08	609,86
Semi-urban	102	9,10,919	1043,41	734,59	Nizamabad	165	9,53,722	1484,05	888,19
Urban	110	8,18,631	1885,25	1379,21	Rural	102	4,46,553	490,97	356,11
Guntur	341	23,18,158	3695,18	3198,77	Semi-urban	31	2,84,551	476,75	232,46
Rural	145	6,40,367	589,33	593,82	Urban	32	2,22,618	516,34	299,62
Semi-urban	89	8,26,597	931,40	598,38	Prakasam	232	15,09,049	1881,92	1379,78
Urban	107	8,51,194	2174,46	2006,57	Rural	134	5,82,124	496,42	517,88
Hyderabad	618	53,35,368	30289,26	22351,75	Semi-urban	69	6,86,208	833,44	526,70
Rural	2	26,043	80,71	16,14	Urban	29	2,40,717	552,06	335,20
Semi-urban	2	29,173	138,55	31,54	Rangareddy	205	14,69,890	4283,28	1948,14
Urban	11	77,813	271,47	125,57	Rural	92	3,75,550	911,00	388,69
Metropolitan	603	52,02,339	29798,53	22178,50	Semi-urban	59	5,71,971	1656,45	692,68
Karimnagar	184	14,79,893	2669,98	1034,04	Urban	54	5,22,369	1715,83	866,78
Rural	104	5,31,610	688,92	357,48	Srikakulam	139	9,40,017	1101,73	579,47
Semi-urban	52	6,97,875	1270,56	454,89	Rural	87	4,17,996	306,05	227,83
Urban	28	2,50,408	710,51	221,66	Semi-urban	52	5,22,021	795,68	351,64
Khammam	157	8,70,464	1381,47	674,51	Vishakhapatnam	298	20,12,523	7293,94	3387,74
Rural	96	3,54,804	312,40	223,64	Rural	88	4,00,226	469,10	262,90
Semi-urban	37	3,29,063	605,82	202,65	Semi-urban	68	5,41,956	1344,25	627,07
Urban	24	1,86,597	463,25	248,22	Urban	142	10,70,341	5480,59	2497,77
Krishna	365	23,37,408	4122,72	3071,27	Vizianagaram	132	6,89,175	889,18	484,08
Rural	132	5,33,573	527,21	701,19	Rural	80	3,00,455	204,46	182,92
Semi-urban	61	5,72,099	717,96	462,84	Semi-urban	26	1,93,157	254,31	117,65
Urban	172	12,31,736	2877,55	1907,24	Urban	26	1,95,563	430,41	183,51

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

SOUTHERN REGION (Contd.)

(Amount in Rupees Lakh)

STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT	STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT
	No. of Offices	No. of Accounts	Amount	Amount Out- standing		No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
ANDHRA PRADESH (Contd.)					Chamarajanagar	55	2,45,337	274,92	189,97
Warangal	195	10,84,274	2154,07	1114,28	Rural	36	1,15,664	104,94	72,95
Rural	108	4,03,788	486,48	386,30	Semi-urban	19	1,29,673	169,98	117,01
Semi-urban	26	2,08,539	307,61	198,13	Chikmaglur	139	6,28,866	1010,69	1114,98
Urban	61	4,71,947	1359,98	529,85	Rural	109	4,29,036	572,66	571,72
West Godavari	280	18,44,217	2427,51	2289,98	Semi-urban	30	1,99,830	438,03	543,26
Rural	125	5,96,633	565,38	596,59	Chitradurga	116	4,86,694	666,86	465,87
Semi-urban	106	8,68,889	1103,47	1068,55	Rural	82	2,31,794	214,81	212,35
Urban	49	3,78,695	758,66	624,84	Semi-urban	34	2,54,900	452,05	253,52
KARNATAKA	4,992	287,28,274	93651,81	59139,43	Dakshin Kannad	323	19,83,829	5774,14	2413,44
Rural	2,172	85,49,405	10307,31	7605,66	Rural	116	6,12,961	981,39	407,08
Semi-urban	1,081	74,73,050	13335,82	8230,68	Semi-urban	43	3,40,624	667,40	269,47
Urban	882	57,13,895	16532,84	8728,93	Urban	164	10,30,244	4125,35	1736,88
Metropolitan	857	69,91,924	53475,84	34574,16	Davangere	128	5,82,331	850,77	825,38
Bagalkote	128	6,29,976	959,81	735,04	Rural	66	2,32,611	170,89	293,47
Rural	65	2,71,843	255,37	291,32	Semi-urban	24	1,47,890	225,40	157,31
Semi-urban	63	3,58,133	704,44	443,72	Urban	38	2,01,830	454,48	374,60
Bangalore Rural	110	5,87,827	1022,80	446,94	Dharwad	217	12,47,419	2765,35	1718,56
Rural	66	2,61,420	536,38	226,56	Rural	54	1,98,260	162,68	155,44
Semi-urban	44	3,26,407	486,42	220,38	Semi-urban	17	86,472	87,96	76,19
Bangalore Urban	947	77,50,934	55780,24	35913,11	Urban	146	9,62,687	2514,72	1486,92
Rural	52	4,04,113	1065,41	523,35	Gadag	80	4,16,627	472,00	334,61
Semi-urban	38	3,54,897	1239,00	815,59	Rural	38	1,38,771	76,37	94,48
Metropolitan	857	69,91,924	53475,84	34574,16	Semi-urban	25	1,44,398	150,10	123,31
Belgaum	341	19,93,628	3106,40	1801,63	Urban	17	1,33,458	245,53	116,82
Rural	130	5,98,191	462,39	399,22	Gulbarga	180	7,94,071	1496,48	949,96
Semi-urban	119	7,71,399	958,20	722,11	Rural	102	2,58,939	304,75	302,03
Urban	92	6,24,038	1685,81	680,29	Semi-urban	35	2,25,440	387,58	228,86
Bellary	164	8,26,552	1481,26	1313,78	Urban	43	3,09,692	804,15	419,07
Rural	83	3,20,016	311,14	359,06	Hassan	172	8,08,343	1093,77	906,32
Semi-urban	44	2,69,638	546,66	485,93	Rural	114	3,96,339	352,24	384,26
Urban	37	2,36,898	623,46	468,79	Semi-urban	58	4,12,004	741,54	522,05
Bidar	91	3,04,924	554,53	308,78	Haveri	97	5,16,227	532,84	419,07
Rural	63	1,19,776	147,04	131,44	Rural	59	2,41,048	155,46	187,69
Semi-urban	12	71,392	137,71	70,89	Semi-urban	38	2,75,179	377,37	231,39
Urban	16	1,13,756	269,78	106,45	Kodagu	113	4,06,707	773,71	731,39
Bijapur	125	6,25,497	878,14	682,30	Rural	90	2,82,402	439,98	481,85
Rural	69	2,63,408	206,58	232,81	Semi-urban	23	1,24,305	333,73	249,54
Semi-urban	25	1,70,509	201,82	128,78					
Urban	31	1,91,580	469,75	320,71					

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

SOUTHERN REGION (Contd.)

(Amount in Rupees Lakh)

STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT	STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT
	No. of Offices	No. of Accounts	Amount	Amount Out- standing		No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
KARNATAKA (Contd.)					Ernakulam	534	34,14,876	12041,14	7594,87
Kolar	181	8,68,470	1078,21	682,27	Rural	25	1,50,813	311,50	184,98
Rural	122	4,13,966	345,40	279,92	Semi-urban	256	17,16,924	4176,76	2190,52
Semi-urban	59	4,54,504	732,81	402,35	Urban	253	15,47,139	7552,88	5219,37
Koppal	77	3,76,112	411,68	458,78	Idukki	99	4,57,887	739,42	668,98
Rural	45	1,97,416	129,75	139,85	Rural	22	95,228	121,35	121,49
Semi-urban	32	1,78,696	281,93	318,93	Semi-urban	77	3,62,659	618,07	547,49
Mandya	127	5,89,315	723,70	490,54	Kannur	227	16,39,157	3537,76	1414,12
Rural	89	3,33,878	306,28	246,20	Rural	30	1,67,081	178,12	104,47
Semi-urban	20	1,39,667	175,55	101,65	Semi-urban	178	12,78,934	2781,39	1155,13
Urban	18	1,15,770	241,87	142,69	Urban	19	1,93,142	578,25	154,51
Mysore	255	14,57,128	3457,71	1983,05	Kasaragod	130	8,14,788	1232,05	636,42
Rural	83	3,14,938	336,20	265,82	Rural	24	1,39,903	149,85	75,51
Semi-urban	31	2,01,618	273,15	160,65	Semi-urban	106	6,74,885	1082,20	560,91
Urban	141	9,40,572	2848,36	1556,58	Kollam	192	17,51,205	4189,10	1998,84
Raichur	102	5,03,616	680,91	710,67	Rural	13	1,05,460	207,52	71,13
Rural	40	1,43,564	99,86	157,20	Semi-urban	132	12,84,125	2781,05	928,81
Semi-urban	35	2,08,695	240,55	297,67	Urban	47	3,61,620	1200,53	998,90
Urban	27	1,51,357	340,50	255,80	Kottayam	280	15,66,608	5506,51	2199,65
Shimoga	162	9,16,648	1499,35	1164,35	Rural	27	1,01,610	291,17	238,94
Rural	79	3,15,009	367,90	306,06	Semi-urban	253	14,64,998	5215,33	1960,71
Semi-urban	42	3,27,181	512,63	376,89	Kozhikode	269	19,31,060	3509,55	2021,30
Urban	41	2,74,458	618,82	481,40	Rural	12	89,613	57,58	55,73
Tumkur	177	8,45,065	1156,36	768,02	Semi-urban	150	11,67,956	1535,89	826,34
Rural	105	3,45,774	284,94	309,43	Urban	107	6,73,491	1916,08	1139,23
Semi-urban	36	2,89,151	412,27	174,03	Malappuram	228	16,67,294	3352,69	1158,57
Urban	36	2,10,140	459,15	284,56	Rural	21	1,55,681	126,72	109,85
Udipi	213	13,80,659	3586,61	1057,38	Semi-urban	207	15,11,613	3225,97	1048,72
Rural	128	7,45,530	1453,83	396,56	Palakkad	262	14,63,418	3097,89	1515,84
Semi-urban	50	4,17,714	1301,66	363,48	Rural	36	1,45,735	195,23	146,28
Urban	35	2,17,415	831,12	297,35	Semi-urban	175	10,11,579	1924,20	868,14
Uttar Kannad	172	9,55,472	1562,56	553,25	Urban	51	3,06,104	978,46	501,42
Rural	87	3,62,738	462,69	177,53	Pathanamthitta	241	14,70,903	7272,50	1283,87
Semi-urban	85	5,92,734	1099,87	375,72	Rural	3	15,883	84,81	16,46
KERALA	3,522	238,80,316	68121,77	30973,93	Semi-urban	238	14,55,020	7187,70	1267,41
Rural	346	19,74,616	3402,75	1911,96	Thiruvananthapuram	371	29,41,164	10111,08	5739,06
Semi-urban	2,472	171,90,306	44808,95	15944,71	Rural	14	1,29,545	297,75	88,43
Urban	704	47,15,394	19910,07	13117,26	Semi-urban	167	14,40,622	2843,93	1067,50
Alapuzha	219	16,15,196	4798,89	1730,68	Urban	190	13,70,997	6969,40	4583,13
Rural	16	67,443	141,01	167,48					
Semi-urban	166	12,84,852	3943,41	1042,50					
Urban	37	2,62,901	714,47	520,70					

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

SOUTHERN REGION (Contd.)

(Amount in Rupees Lakh)

STATE / UNION TERRITORY / DISTRICT	DEPOSITS				CREDIT				
	No. of Offices	No. of Accounts	Amount	Amount Out- standing	STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT
						No. of Accounts	Amount	Amount Out- standing	
	1	2	3	4		1	2	3	4
KERALA (Contd.)									
Thrissur	395	27,44,906	8397,46	2470,26	Karur	79	5,19,394	1025,08	786,35
Rural	89	5,25,854	1194,60	424,04	Rural	34	1,46,333	254,85	143,53
Semi-urban	306	22,19,052	7202,86	2046,23	Semi-urban	45	3,73,061	770,23	642,83
Wayanad	75	4,01,854	335,72	541,47	Krishnagiri	89	4,82,594	809,37	514,12
Rural	14	84,767	45,53	107,17	Rural	54	2,26,969	293,36	244,36
Semi-urban	61	3,17,087	290,19	434,30	Semi-urban	35	2,55,625	516,01	269,76
TAMIL NADU	4,916	335,75,423	97405,58	90640,32	Madurai	220	15,01,938	3559,98	2608,18
Rural	1,721	75,52,727	10900,90	6582,29	Rural	61	2,41,166	308,93	337,70
Semi-urban	1,241	99,34,488	19303,95	10627,54	Semi-urban	24	1,88,433	313,00	139,67
Urban	1,087	87,15,466	25382,74	21073,95	Urban	135	10,72,339	2938,05	2130,82
Metropolitan	867	73,72,742	41817,98	52356,55	Nagapattinam	97	6,31,330	1203,44	420,45
Chennai	867	73,72,742	41817,98	52356,55	Rural	54	2,39,311	358,98	140,30
Metropolitan	867	73,72,742	41817,98	52356,55	Semi-urban	43	3,92,019	844,45	280,14
Coimbatore	449	31,11,738	10003,64	11656,82	Namakkal	101	7,16,999	1674,25	933,61
Rural	92	4,94,280	1056,56	605,84	Rural	53	2,71,334	486,81	232,39
Semi-urban	87	7,10,590	1602,49	1044,83	Semi-urban	48	4,45,665	1187,44	701,22
Urban	270	19,06,868	7344,59	10006,15	Nilgiris	73	3,75,486	784,64	495,40
Cuddalore	146	8,54,641	1836,86	758,10	Rural	16	62,576	69,89	56,66
Rural	68	2,57,006	374,19	221,76	Semi-urban	57	3,12,910	714,75	438,73
Semi-urban	41	3,19,039	529,41	249,18	Perambalur	65	3,57,670	469,32	297,31
Urban	37	2,78,596	933,26	287,15	Rural	52	2,43,657	262,05	192,91
Dharmapuri	62	2,94,520	578,18	330,61	Semi-urban	13	1,14,013	207,26	104,40
Rural	38	1,42,155	286,89	148,78	Pudukkottai	86	4,11,748	670,66	361,48
Semi-urban	24	1,52,365	291,30	181,83	Rural	63	2,43,740	319,26	174,59
Dindigul	137	7,00,836	1311,33	1174,39	Semi-urban	23	1,68,008	351,39	186,89
Rural	72	2,48,649	345,72	222,49	Ramanathapuram	76	3,40,145	677,07	307,10
Semi-urban	37	2,43,490	461,92	258,61	Rural	43	1,21,241	215,82	132,80
Urban	28	2,08,697	503,70	693,29	Semi-urban	33	2,18,904	461,25	174,30
Erode	208	13,81,566	3127,70	2156,22	Salem	177	11,98,610	2741,22	2206,22
Rural	87	4,38,744	752,27	450,90	Rural	61	2,93,411	426,35	334,60
Semi-urban	71	5,39,206	1186,65	679,97	Semi-urban	35	2,59,946	504,68	275,83
Urban	50	4,03,616	1188,78	1025,35	Urban	81	6,45,253	1810,19	1595,79
Kancheepuram	164	14,72,206	3272,11	1178,06	Sivaganga	112	5,77,160	1186,21	475,65
Rural	65	3,88,910	833,88	325,74	Rural	62	1,93,896	283,67	156,05
Semi-urban	32	3,52,060	593,36	249,67	Semi-urban	50	3,83,264	902,54	319,60
Urban	67	7,31,236	1844,87	602,65	Thanjavur	167	10,63,102	2018,77	1208,75
Kanyakumari	131	10,11,781	1934,06	904,17	Rural	66	2,86,064	372,25	226,04
Rural	28	1,68,891	275,47	148,36	Semi-urban	33	2,65,348	440,40	188,92
Semi-urban	65	5,45,583	832,07	397,81	Urban	68	5,11,690	1206,12	793,80
Urban	38	2,97,307	826,51	358,00					

**TABLE NO. 2.4 – DISTRICT AND POPULATION GROUP-WISE
DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

SOUTHERN REGION (Concl.d.)

(Amount in Rupees Lakh)

STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT	STATE / UNION TERRITORY / DISTRICT	DEPOSITS			CREDIT
	No. of Offices	No. of Accounts	Amount	Amount Out- standing		No. of Offices	No. of Accounts	Amount	Amount Out- standing
	1	2	3	4		1	2	3	4
TAMIL NADU (Contd.)					Vellore	197	13,24,388	2167,40	1204,47
Theni	74	3,50,366	564,92	503,67	Rural	97	4,19,364	447,29	286,03
Rural	21	57,110	62,79	53,58	Semi-urban	62	6,02,187	949,15	586,47
Semi-urban	53	2,93,256	502,13	450,09	Urban	38	3,02,837	770,96	331,97
Thiruvallur	145	12,00,495	2372,77	1042,78	Villupuram	142	7,39,209	878,51	607,01
Rural	64	3,49,376	450,67	262,94	Rural	105	4,37,996	429,45	356,72
Semi-urban	45	4,22,727	931,78	298,28	Semi-urban	37	3,01,213	449,06	250,29
Urban	36	4,28,392	990,33	481,56	Virudhunagar	125	7,23,364	1541,22	1604,53
Thiruvapur	71	4,34,392	777,21	294,05	Rural	51	1,65,572	226,14	131,22
Rural	40	1,90,190	268,57	112,99	Semi-urban	56	4,39,416	1000,86	920,90
Semi-urban	31	2,44,202	508,64	181,05	Urban	18	1,18,376	314,22	552,40
Tiruchirappalli	208	16,18,326	3407,81	1624,30	LAKSHADWEEP	9	25,295	94,52	7,56
Rural	67	3,57,170	411,20	265,75	Rural	9	25,295	94,52	7,56
Semi-urban	32	2,88,016	539,84	329,07	PONDICHERRY	84	7,43,973	2454,78	847,15
Urban	109	9,73,140	2456,76	1029,48	Rural	21	1,61,951	231,76	72,08
Tirunelveli	212	14,56,244	2582,39	1145,80	Semi-urban	19	1,72,034	467,57	135,08
Rural	89	3,94,642	488,09	265,59	Urban	44	4,09,988	1755,45	639,99
Semi-urban	66	5,94,186	954,47	405,48	Karaikal	18	1,41,383	356,65	106,95
Urban	57	4,67,416	1139,84	474,73	Rural	7	32,728	76,03	16,58
Tiruvannamalai	98	5,51,938	754,00	440,78	Semi-urban	11	1,08,655	280,62	90,37
Rural	62	2,38,819	217,04	179,85	Mahe	5	37,067	132,99	24,48
Semi-urban	25	2,14,278	273,98	160,57	Semi-urban	5	37,067	132,99	24,48
Urban	11	98,841	262,98	100,36	Pondicherry	59	5,46,985	1932,81	705,11
Toothukudi	138	8,00,495	1657,48	1043,39	Rural	14	1,29,223	155,73	55,50
Rural	56	2,34,155	322,45	171,81	Semi-urban	1	7,774	21,62	9,62
Semi-urban	38	2,95,478	483,46	261,15	Urban	44	4,09,988	1755,45	639,99
Urban	44	2,70,862	851,57	610,42	Yanam	2	18,538	32,33	10,61
					Semi-urban	2	18,538	32,33	10,61

**TABLE NO. 3.1 – STATE AND POPULATION GROUP-WISE DEPOSITS OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO TYPE OF DEPOSITS
MARCH 2004**

RURAL

(Amount in Rupees Lakh)

REGION/STATE/ UNION TERRITORY	CURRENT			SAVINGS		TERM		TOTAL	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6	7	8	9
NORTHERN REGION	4,983	775,063	2524,03	14847,564	15944,52	6099,224	24261,76	21721,851	42730,31
Haryana	701	125,857	245,46	2279,539	2167,59	703,587	2961,99	3108,983	5375,03
Himachal Pradesh	659	98,633	311,87	1871,422	2007,80	1289,884	4402,64	3259,939	6722,30
Jammu & Kashmir	582	113,775	671,88	1718,640	2502,16	913,396	2923,66	2745,811	6097,71
Punjab	1,126	307,060	726,04	4506,480	5560,47	1424,310	8309,83	6237,850	14596,34
Rajasthan	1,847	112,446	452,76	3987,269	2792,56	1610,694	4655,66	5710,409	7900,99
Chandigarh	9	1,242	14,42	37,950	57,50	14,328	86,30	53,520	158,21
Delhi	59	16,050	101,61	446,264	856,44	143,025	921,67	605,339	1879,72
NORTH-EASTERN REGION	1,233	178,144	480,61	3409,555	2523,87	1124,189	2597,34	4711,888	5601,82
Arunachal Pradesh	53	6,061	87,55	127,712	159,91	49,463	238,32	183,236	485,78
Assam	793	143,798	211,56	2606,380	1672,68	856,236	1614,11	3606,414	3498,35
Manipur	41	2,482	14,33	53,046	45,22	9,337	31,64	64,865	91,20
Meghalaya	130	7,534	57,62	218,393	215,69	60,302	281,72	286,229	555,03
Mizoram	60	744	12,78	48,736	74,81	5,443	51,14	54,923	138,74
Nagaland	37	1,438	13,28	40,933	41,33	12,097	45,59	54,468	100,20
Tripura	119	16,087	83,48	314,355	314,23	131,311	334,81	461,753	732,51
EASTERN REGION	7,377	365,016	1384,76	21050,859	17894,67	9093,068	21472,12	30508,943	40751,55
Bihar	2,487	172,256	405,14	6824,430	5966,43	2442,593	5899,69	9439,279	12271,27
Jharkhand	977	27,266	319,80	2634,805	2856,61	1077,768	3494,03	3739,839	6670,44
Orissa	1,587	55,824	302,03	4061,631	3035,62	1790,327	4037,87	5907,782	7375,51
Sikkim	36	1,470	14,27	58,442	78,90	22,741	160,41	82,653	253,59
West Bengal	2,273	107,022	330,20	7429,813	5905,24	3743,457	7811,98	11280,292	14047,42
Andaman & Nicobar Islands	17	1,178	13,32	41,738	51,87	16,182	68,14	59,098	133,33
CENTRAL REGION	7,947	451,614	2052,57	30176,869	21866,05	8161,141	21893,88	38789,624	45812,49
Chhattisgarh	689	61,906	246,40	1560,991	1462,12	537,891	1406,95	2160,788	3115,46
Madhya Pradesh	1,865	109,877	365,41	3812,331	2930,98	1382,841	4172,75	5305,049	7469,14
Uttar Pradesh	4,868	250,965	1284,84	23291,352	15839,55	5621,005	14220,68	29163,322	31345,07
Uttaranchal	525	28,866	155,92	1512,195	1633,40	619,404	2093,49	2160,465	3882,82
WESTERN REGION	3,898	259,449	981,50	10333,998	7768,56	3628,032	15471,22	14221,479	24221,28
Goa	148	22,008	64,69	589,121	641,05	362,388	2063,13	973,517	2768,87
Gujarat	1,503	84,493	393,98	4103,539	3626,27	1672,429	7940,44	5860,461	11960,69
Maharashtra	2,241	151,672	514,33	5615,946	3466,66	1582,822	5400,82	7350,440	9381,81
Dadra & Nagar Haveli	5	858	6,71	21,235	29,05	7,102	51,01	29,195	86,77
Daman & Diu	1	418	1,78	4,157	5,54	3,291	15,82	7,866	23,14
SOUTHERN REGION	6,669	569,800	1621,32	20288,950	10031,51	7947,178	24311,42	28805,928	35964,25
Andhra Pradesh	2,400	153,351	480,99	7456,458	2982,11	2934,583	7565,66	10544,392	11028,77
Karnataka	2,172	159,039	529,89	5854,575	2907,24	2533,333	6868,42	8546,947	10305,56
Kerala	346	39,764	72,82	1516,612	930,19	418,240	2399,75	1974,616	3402,75
Tamil Nadu	1,721	213,903	510,51	5311,237	3073,67	2027,587	7316,72	7552,727	10900,90
Lakshadweep	9	491	2,91	22,997	59,64	1,807	31,97	25,295	94,52
Pondicherry	21	3,252	24,19	127,071	78,67	31,628	128,90	161,951	231,76
ALL-INDIA	32,107	2599,086	9044,79	100107,795	76029,18	36052,832	110007,74	138759,713	195081,71

**TABLE NO. 3.1 – STATE AND POPULATION GROUP-WISE DEPOSITS OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO TYPE OF DEPOSITS
MARCH 2004**

SEMI-URBAN

(Amount in Rupees Lakh)

REGION/STATE/ UNION TERRITORY	CURRENT			SAVINGS		TERM		TOTAL	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	10	11	12	13	14	15	16	17	18
NORTHERN REGION	2,174	879,496	4453,31	12215,977	16533,76	4869,235	26111,36	17964,708	47098,43
Haryana	428	186,222	814,67	2635,971	3432,22	1011,767	5425,12	3833,960	9672,01
Himachal Pradesh	136	35,652	514,87	562,173	1158,45	340,566	2576,69	938,391	4250,01
Jammu & Kashmir	87	32,740	277,74	382,042	697,42	203,592	738,08	618,374	1713,24
Punjab	731	394,749	1623,92	4609,701	6919,74	1688,802	11382,17	6693,252	19925,82
Rajasthan	758	218,202	1123,96	3791,785	3890,29	1545,635	5429,06	5555,622	10443,31
Chandigarh	12	3,569	61,28	51,513	88,13	21,337	202,68	76,419	352,09
Delhi	22	8,362	36,87	182,792	347,52	57,536	357,56	248,690	741,95
NORTH-EASTERN REGION	387	162,815	1226,69	2001,609	3193,86	859,637	3443,03	3024,061	7863,58
Arunachal Pradesh	14	4,477	137,90	81,361	187,15	25,284	257,48	111,122	582,53
Assam	268	132,673	579,93	1468,563	2189,97	673,913	2112,71	2275,149	4882,60
Manipur	13	1,366	12,53	45,439	48,00	6,225	37,67	53,030	98,21
Meghalaya	18	3,648	43,33	80,862	184,13	32,093	211,71	116,603	439,17
Mizoram	9	745	27,48	24,298	44,10	3,048	23,28	28,091	94,86
Nagaland	34	12,381	359,19	154,519	333,33	48,327	586,40	215,227	1278,92
Tripura	31	7,525	66,33	146,567	207,17	70,747	213,78	224,839	487,28
EASTERN REGION	1,900	338,272	3325,02	10684,445	16418,62	4890,526	17007,97	15913,243	36751,61
Bihar	682	122,251	845,91	3618,678	5349,15	1408,183	4084,09	5149,112	10279,16
Jharkhand	272	46,899	1020,57	1665,729	3191,47	731,751	3081,81	2444,379	7293,84
Orissa	338	67,643	729,28	1545,837	2534,10	780,650	3219,69	2394,130	6483,07
Sikkim	13	2,627	52,93	66,923	177,35	25,791	666,81	95,341	897,09
West Bengal	580	91,319	630,55	3712,581	5045,15	1921,839	5660,34	5725,739	11336,03
Andaman & Nicobar Islands	15	7,533	45,78	74,697	121,40	22,312	295,23	104,542	462,41
CENTRAL REGION	2,540	491,556	3502,16	15093,540	19135,37	5632,715	18829,86	21217,811	41467,39
Chhattisgarh	163	40,573	306,90	763,986	1208,79	341,538	1284,24	1146,097	2799,93
Madhya Pradesh	801	147,561	958,54	3493,099	4247,37	1609,166	5601,41	5249,826	10807,32
Uttar Pradesh	1,365	254,798	1743,80	9723,430	11613,09	3202,955	9469,40	13181,183	22826,29
Uttaranchal	211	48,624	492,92	1113,025	2066,12	479,056	2474,81	1640,705	5033,84
WESTERN REGION	2,178	492,958	3090,64	11133,809	12074,96	4659,102	23652,39	16285,869	38818,00
Goa	193	59,543	486,10	995,056	1495,40	648,973	5743,95	1703,572	7725,45
Gujarat	851	214,840	1186,73	4540,483	5314,20	2082,381	9995,71	6837,704	16496,63
Maharashtra	1,112	206,504	1290,19	5471,184	5002,00	1855,354	7416,15	7533,042	13708,34
Dadra & Nagar Haveli	7	5,218	62,88	48,073	94,17	15,518	86,49	68,809	243,54
Daman & Diu	15	6,853	64,74	79,013	169,20	56,876	410,10	142,742	644,04
SOUTHERN REGION	6,073	1333,273	5211,42	32071,323	26883,97	12841,130	64122,53	46245,726	96217,91
Andhra Pradesh	1,260	294,140	1505,84	7354,458	5360,79	3827,250	11434,99	11475,848	18301,62
Karnataka	1,081	226,440	938,05	4966,261	4067,59	2280,349	8330,18	7473,050	13335,82
Kerala	2,472	345,204	1281,96	13008,974	11467,29	3836,128	32059,71	17190,306	44808,95
Tamil Nadu	1,241	460,281	1460,49	6624,581	5841,24	2849,626	12002,22	9934,488	19303,95
Lakshadweep	–	–	–	–	–	–	–	–	–
Pondicherry	19	7,208	25,08	117,049	147,06	47,777	295,42	172,034	467,57
ALL-INDIA	15,252	3698,370	20809,25	83200,703	94240,54	33752,345	153167,13	120651,418	268216,92

**TABLE NO. 3.1 – STATE AND POPULATION GROUP-WISE DEPOSITS OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO TYPE OF DEPOSITS
MARCH 2004**

URBAN / METROPOLITAN

(Amount in Rupees Lakh)

REGION/STATE/ UNION TERRITORY	CURRENT			SAVINGS		TERM		TOTAL	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	19	20	21	22	23	24	25	26	27
NORTHERN REGION	4,086	2561,142	39336,55	25352,584	54889,03	12527,889	166075,86	40441,615	260301,44
Haryana	511	260,581	1781,40	3115,962	5545,76	1357,058	8247,04	4733,601	15574,21
Himachal Pradesh	-	-	-	-	-	-	-	-	-
Jammu & Kashmir	187	131,014	1193,70	994,108	2188,78	671,806	3524,01	1796,928	6906,49
Punjab	836	454,328	3055,83	4626,020	8192,34	2338,432	15833,56	7418,780	27081,73
Rajasthan	817	359,009	2815,65	4360,248	6134,98	1895,700	11524,53	6614,957	20475,16
Chandigarh	200	75,796	1171,45	1037,233	2185,84	516,006	6526,83	1629,035	9884,11
Delhi	1,535	1280,414	29318,52	11219,013	30641,33	5748,887	120419,89	18248,314	180379,74
NORTH-EASTERN REGION	298	135,644	2044,76	1479,917	3401,42	717,491	4663,50	2333,052	10109,68
Arunachal Pradesh	-	-	-	-	-	-	-	-	-
Assam	195	102,258	1314,32	996,115	2213,37	482,437	2598,62	1580,810	6126,31
Manipur	24	8,666	166,26	102,108	203,58	24,075	198,35	134,849	568,18
Meghalaya	34	13,123	334,13	159,524	453,47	71,006	976,19	243,653	1763,79
Mizoram	10	1,952	107,77	44,851	136,92	6,283	237,35	53,086	482,05
Nagaland	-	-	-	-	-	-	-	-	-
Tripura	35	9,645	122,28	177,319	394,08	133,690	652,98	320,654	1169,35
EASTERN REGION	2,766	1110,931	14154,36	16140,836	30523,09	9496,585	58289,18	26748,352	102966,62
Bihar	449	170,004	1795,02	2782,134	5498,60	1452,368	6156,56	4404,506	13450,18
Jharkhand	244	91,842	1563,51	1533,807	3126,81	779,601	5330,59	2405,250	10020,91
Orissa	345	104,693	1153,41	1422,536	2562,92	816,416	5078,02	2343,645	8794,35
Sikkim	-	-	-	-	-	-	-	-	-
West Bengal	1,728	744,392	9642,42	10402,359	19334,76	6448,200	41724,01	17594,951	70701,19
Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-
CENTRAL REGION	3,330	1259,047	11979,85	18983,780	34600,29	10536,875	62373,40	30779,702	108953,54
Chhattisgarh	199	89,588	1154,64	1021,921	2651,95	528,052	4887,78	1639,561	8694,36
Madhya Pradesh	855	295,943	2825,01	4426,488	6799,45	2624,833	16192,02	7347,264	25816,48
Uttar Pradesh	2,134	818,746	7419,92	12789,568	23512,39	6941,854	34558,47	20550,168	65490,78
Uttaranchal	142	54,770	580,28	745,803	1636,50	442,136	6735,13	1242,709	8951,92
WESTERN REGION	4,625	2425,695	51793,46	28057,294	54008,41	18701,748	245535,53	49184,737	351337,41
Goa	-	-	-	-	-	-	-	-	-
Gujarat	1,413	656,631	7054,79	7576,240	12374,50	4105,514	36663,04	12338,385	56092,33
Maharashtra	3,212	1769,064	44738,68	20481,054	41633,91	14596,234	208872,49	36846,352	295245,07
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-
SOUTHERN REGION	6,181	2762,941	31152,61	31026,625	47409,65	14469,899	135743,81	48259,465	214306,07
Andhra Pradesh	1,740	708,914	7493,11	9163,664	13163,50	4467,478	34774,54	14340,056	55431,14
Karnataka	1,739	701,183	11181,46	8326,983	14547,19	3677,653	44280,03	12705,819	70008,68
Kerala	704	215,097	2431,39	3144,137	3771,38	1356,160	13707,29	4715,394	19910,07
Tamil Nadu	1,954	1112,330	9858,41	10116,994	15455,66	4858,884	41886,65	16088,208	67200,73
Lakshadweep	-	-	-	-	-	-	-	-	-
Pondicherry	44	25,417	188,24	274,847	471,91	109,724	1095,30	409,988	1755,45
ALL-INDIA	21,286	10255,400	150461,59	121041,036	224831,89	66450,487	672681,28	197746,923	104797,475

**TABLE NO. 3.2 – STATE AND BANK GROUP-WISE DEPOSITS OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO TYPE OF DEPOSITS
MARCH 2004**

STATE BANK OF INDIA AND ITS ASSOCIATES

(Amount in Rupees Lakh)

REGION/STATE/ UNION TERRITORY	CURRENT			SAVINGS		TERM		TOTAL	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6	7	8	9
NORTHERN REGION	2,516	531,061	11574,26	12814,132	22264,81	5551,115	53850,11	18896,308	87689,17
Haryana	324	62,190	535,50	1704,296	2594,09	607,257	3469,07	2373,743	6598,66
Himachal Pradesh	222	24,171	329,90	783,751	1207,32	508,150	2560,94	1316,072	4098,16
Jammu & Kashmir	119	13,463	292,17	514,627	927,03	283,484	1422,11	811,574	2641,31
Punjab	615	114,734	1344,99	3267,678	5161,96	1144,024	9397,52	4526,436	15904,47
Rajasthan	873	187,403	1977,21	4138,782	4987,38	1801,495	7065,38	6127,680	14029,96
Chandigarh	54	12,212	238,95	285,122	726,03	126,278	2014,63	423,612	2979,62
Delhi	309	116,888	6855,54	2119,876	6660,99	1080,427	27920,46	3317,191	41436,98
NORTH-EASTERN REGION	454	56,650	2113,54	1802,190	3662,83	632,340	3548,01	2491,180	9324,38
Arunachal Pradesh	42	7,125	179,92	148,602	266,08	53,557	338,15	209,284	784,15
Assam	207	32,249	1034,35	1096,867	2156,23	387,002	1867,04	1516,118	5057,61
Manipur	16	1,830	114,62	59,389	143,15	13,474	91,36	74,693	349,13
Meghalaya	87	5,977	258,69	198,844	439,77	67,330	537,60	272,151	1236,06
Mizoram	25	2,044	135,54	53,642	154,56	8,591	135,66	64,277	425,76
Nagaland	43	4,222	297,90	110,979	209,81	31,582	246,94	146,783	754,65
Tripura	34	3,203	92,50	133,867	293,24	70,804	331,27	207,874	717,01
EASTERN REGION	2,263	292,044	5975,01	10810,182	20209,68	5357,698	24458,99	16459,924	50643,68
Bihar	568	72,624	1314,13	3043,209	5661,76	1221,181	4520,75	4337,014	11496,65
Jharkhand	379	37,439	1181,15	1620,924	3442,70	751,478	3853,12	2409,841	8476,97
Orissa	484	46,835	893,71	1728,996	3152,48	946,271	3762,78	2722,102	7808,97
Sikkim	26	1,998	33,86	61,113	133,81	24,087	302,73	87,198	470,40
West Bengal	788	131,474	2517,52	4294,190	7713,06	2395,651	11887,40	6821,315	22117,98
Andaman & Nicobar Islands	18	1,674	34,64	61,750	105,86	19,030	132,21	82,454	272,71
CENTRAL REGION	2,566	387,237	5388,72	13733,953	21485,75	5847,895	30196,37	19969,085	57070,85
Chhattisgarh	248	33,812	828,47	1040,250	2004,21	462,974	2651,52	1537,036	5484,20
Madhya Pradesh	823	140,395	1824,43	3587,366	5451,28	1832,329	9520,94	5560,090	16796,65
Uttar Pradesh	1,215	192,795	2279,28	7774,456	11864,19	3003,329	11696,34	10970,580	25839,80
Uttaranchal	280	20,235	456,54	1331,881	2166,08	549,263	6327,57	1901,379	8950,20
WESTERN REGION	1,985	377,720	8414,85	8566,222	14339,71	4283,235	42144,13	13227,177	64898,69
Goa	56	5,845	72,53	249,051	505,77	188,578	1727,75	443,474	2306,05
Gujarat	846	150,213	1940,71	3317,692	5365,54	1897,848	11666,47	5365,753	18972,73
Maharashtra	1,075	218,762	6367,38	4948,626	8330,89	2155,053	28441,53	7322,441	43139,80
Dadra & Nagar Haveli	1	681	4,39	7,099	13,61	2,793	10,54	10,573	28,55
Daman & Diu	7	2,219	29,84	43,754	123,90	38,963	297,84	84,936	451,58
SOUTHERN REGION	3,915	616,960	8998,30	18089,229	23394,51	8797,338	58789,64	27503,527	91182,45
Andhra Pradesh	1,422	244,382	3710,37	5972,346	6978,59	3752,173	18215,92	9968,901	28904,89
Karnataka	959	142,004	2356,47	3323,806	5337,28	1863,293	13823,51	5329,103	21517,26
Kerala	806	104,279	1392,65	5524,348	5847,60	1663,473	16017,98	7292,100	23258,23
Tamil Nadu	713	123,399	1504,61	3190,499	5056,64	1482,715	10405,55	4796,613	16966,80
Lakshadweep	–	–	–	–	–	–	–	–	–
Pondicherry	15	2,896	34,20	78,230	174,39	35,684	326,68	116,810	535,27
ALL-INDIA	13,699	2261,672	42464,68	65815,908	105357,29	30469,621	212987,25	98547,201	360809,22

**TABLE NO. 3.2 – STATE AND BANK GROUP-WISE DEPOSITS OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO TYPE OF DEPOSITS
MARCH 2004**

NATIONALISED BANKS

(Amount in Rupees Lakh)

REGION/STATE/ UNION TERRITORY	CURRENT			SAVINGS		TERM		TOTAL	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	10	11	12	13	14	15	16	17	18
NORTHERN REGION	5,627	2852,595	17437,22	29148,219	47614,31	12938,193	113630,19	44939,007	178681,72
Haryana	928	463,644	1684,98	4892,007	6704,78	2017,901	9719,72	7373,552	18109,48
Himachal Pradesh	435	102,820	468,99	1363,994	1715,38	908,218	3846,14	2375,032	6030,51
Jammu & Kashmir	143	45,199	310,46	535,135	857,25	379,664	1447,41	959,998	2615,12
Punjab	1,728	938,690	3376,83	9254,414	13764,23	3811,440	22763,93	14004,544	39904,99
Rajasthan	1,217	352,368	1456,55	4780,273	4972,07	1922,805	9360,88	7055,446	15789,50
Chandigarh	137	51,309	647,48	638,339	1191,42	300,489	3333,58	990,137	5172,47
Delhi	1,039	898,565	9491,94	7684,057	18409,19	3597,676	63158,53	12180,298	91059,66
NORTH-EASTERN REGION	794	248,231	1332,39	2924,055	4010,84	1376,547	5667,45	4548,833	11010,68
Arunachal Pradesh	7	2,421	39,77	22,501	55,65	8,972	133,22	33,894	228,65
Assam	631	203,123	897,29	2353,973	2970,28	1096,167	3570,34	3653,263	7437,90
Manipur	32	8,272	73,02	106,087	143,02	21,866	161,30	136,225	377,34
Meghalaya	43	15,236	154,17	153,942	323,92	71,638	798,87	240,816	1276,95
Mizoram	2	890	2,20	9,368	28,27	2,079	121,30	12,337	151,77
Nagaland	18	8,991	71,74	70,662	144,33	24,714	312,35	104,367	528,42
Tripura	61	9,298	94,20	207,522	345,38	151,111	570,07	367,931	1009,64
EASTERN REGION	5,972	1288,492	9379,87	26670,722	34370,56	13689,575	55559,74	41648,789	99310,17
Bihar	1,552	363,881	1506,68	6784,689	8513,20	2843,689	8992,66	9992,259	19012,54
Jharkhand	704	116,996	1475,19	3309,469	4784,69	1492,164	6910,02	4918,629	13169,89
Orissa	929	152,000	1069,30	3153,549	3485,13	1550,175	6558,63	4855,724	11113,06
Sikkim	22	1,868	29,32	56,929	107,71	23,516	495,69	82,313	632,72
West Bengal	2,752	646,946	5276,40	13316,395	17418,11	7760,916	32373,25	21724,257	55067,76
Andaman & Nicobar Islands	13	6,801	22,99	49,691	61,72	19,115	229,49	75,607	314,20
CENTRAL REGION	6,452	1476,938	9691,16	32906,081	41377,41	14163,902	58891,46	48546,921	109960,03
Chhattisgarh	348	110,919	649,12	1299,242	1882,77	632,877	3533,05	2043,038	6064,94
Madhya Pradesh	1,566	305,878	1709,11	5732,614	6384,32	2861,245	13180,31	8899,737	21273,75
Uttar Pradesh	4,160	960,728	6659,21	24278,920	30433,59	9861,546	37827,33	35101,194	74920,12
Uttaranchal	378	99,413	673,72	1595,305	2676,73	808,234	4350,76	2502,952	7701,21
WESTERN REGION	6,552	2070,491	18943,99	32126,678	43811,86	13351,878	136724,07	47549,047	199479,93
Goa	232	63,091	289,55	1161,990	1348,58	708,249	5001,63	1933,330	6639,75
Gujarat	2,335	671,494	4895,68	10745,551	13420,42	5154,105	35234,88	16571,150	53550,98
Maharashtra	3,970	1328,602	13719,08	20147,266	28923,89	7454,019	96273,71	28929,887	138916,69
Dadra & Nagar Haveli	8	3,107	23,62	42,610	82,02	16,100	101,05	61,817	206,69
Daman & Diu	7	4,197	16,06	29,261	36,96	19,405	112,79	52,863	165,82
SOUTHERN REGION	8,823	2478,600	15346,92	44239,304	40412,71	16223,429	98238,94	62941,333	153998,57
Andhra Pradesh	2,389	683,565	3398,43	12558,759	10118,70	5158,284	24136,41	18400,608	37653,55
Karnataka	2,278	593,667	4848,45	10286,644	10503,10	3806,970	27225,32	14687,281	42576,87
Kerala	1,228	249,351	1173,19	6323,340	5512,55	1933,835	14892,01	8506,526	21577,75
Tamil Nadu	2,868	931,576	5777,49	14676,805	13794,23	5212,056	31081,16	20820,437	50652,87
Lakshadweep	9	491	2,91	22,997	59,64	1,807	31,97	25,295	94,52
Pondicherry	51	19,950	146,44	370,759	424,49	110,477	872,08	501,186	1443,01
ALL-INDIA	34,220	10415,347	72131,56	168015,059	211597,69	71743,524	468711,85	250173,930	752441,10

**TABLE NO. 3.2 – STATE AND BANK GROUP-WISE DEPOSITS OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO TYPE OF DEPOSITS
MARCH 2004**

FOREIGN BANKS

(Amount in Rupees Lakh)

REGION/STATE/ UNION TERRITORY	CURRENT			SAVINGS		TERM		TOTAL	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	19	20	21	22	23	24	25	26	27
NORTHERN REGION	49	127,417	5033,94	679,654	3494,95	201,131	6634,91	1008,202	15163,80
Haryana	5	2,017	107,41	25,369	162,66	5,950	166,26	33,336	436,34
Himachal Pradesh	–	–	–	–	–	–	–	–	–
Jammu & Kashmir	–	–	–	–	–	–	–	–	–
Punjab	5	2,102	43,00	18,890	93,18	5,910	64,60	26,902	200,78
Rajasthan	3	2,383	47,19	10,025	37,25	3,655	34,21	16,063	118,65
Chandigarh	3	1,291	50,31	16,375	81,57	1,434	75,03	19,100	206,91
Delhi	33	119,624	4786,02	608,995	3120,29	184,182	6294,81	912,801	14201,12
NORTH-EASTERN REGION	1	1,349	46,67	13,033	59,24	3,235	34,90	17,617	140,80
Arunachal Pradesh	–	–	–	–	–	–	–	–	–
Assam	1	1,349	46,67	13,033	59,24	3,235	34,90	17,617	140,80
Manipur	–	–	–	–	–	–	–	–	–
Meghalaya	–	–	–	–	–	–	–	–	–
Mizoram	–	–	–	–	–	–	–	–	–
Nagaland	–	–	–	–	–	–	–	–	–
Tripura	–	–	–	–	–	–	–	–	–
EASTERN REGION	31	50,639	1216,81	311,893	1719,10	166,728	3004,38	529,260	5940,30
Bihar	–	–	–	–	–	–	–	–	–
Jharkhand	–	–	–	–	–	–	–	–	–
Orissa	–	–	–	–	–	–	–	–	–
Sikkim	–	–	–	–	–	–	–	–	–
West Bengal	31	50,639	1216,81	311,893	1719,10	166,728	3004,38	529,260	5940,30
Andaman & Nicobar Islands	–	–	–	–	–	–	–	–	–
CENTRAL REGION	8	5,154	126,62	44,948	283,36	15,836	161,41	65,938	571,39
Chhattisgarh	–	–	–	–	–	–	–	–	–
Madhya Pradesh	1	331	2,56	3,826	7,79	297	4,13	4,454	14,47
Uttar Pradesh	7	4,823	124,06	41,122	275,57	15,539	157,29	61,484	556,92
Uttaranchal	–	–	–	–	–	–	–	–	–
WESTERN REGION	71	143,674	10424,34	710,891	3940,51	331,665	23917,50	1186,230	38282,35
Goa	–	–	–	–	–	–	–	–	–
Gujarat	12	10,965	219,34	58,099	206,10	13,572	257,77	82,636	683,22
Maharashtra	59	132,709	10205,00	652,792	3734,41	318,093	23659,73	1103,594	37599,14
Dadra & Nagar Haveli	–	–	–	–	–	–	–	–	–
Daman & Diu	–	–	–	–	–	–	–	–	–
SOUTHERN REGION	48	186,767	3955,26	791,713	2809,68	97,855	5841,33	1076,335	12606,27
Andhra Pradesh	10	17,709	386,49	106,131	392,34	25,658	535,57	149,498	1314,40
Karnataka	11	118,780	2430,39	465,349	1464,05	21,985	2883,58	606,114	6778,02
Kerala	6	2,575	41,47	25,542	90,04	14,325	305,48	42,442	436,99
Tamil Nadu	21	47,703	1096,91	194,691	863,24	35,887	2116,71	278,281	4076,86
Lakshadweep	–	–	–	–	–	–	–	–	–
Pondicherry	–	–	–	–	–	–	–	–	–
ALL-INDIA	208	515,000	20803,63	2552,132	12306,85	816,450	39594,43	3883,582	72704,91

**TABLE NO. 3.2 – STATE AND BANK GROUP-WISE DEPOSITS OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO TYPE OF DEPOSITS
MARCH 2004**

REGIONAL RURAL BANKS

(Amount in Rupees Lakh)

REGION/STATE/ UNION TERRITORY	CURRENT			SAVINGS		TERM		TOTAL	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	28	29	30	31	32	33	34	35	36
NORTHERN REGION	1,935	136,832	297,64	4017,991	3174,90	1333,118	4022,28	5487,941	7494,82
Haryana	303	7,276	23,30	890,124	720,86	167,726	742,15	1065,126	1486,30
Himachal Pradesh	133	6,354	16,95	271,261	214,37	200,465	459,64	478,080	690,96
Jammu & Kashmir	261	25,686	57,43	451,096	408,54	179,034	449,21	655,816	915,18
Punjab	206	42,258	39,45	446,421	402,58	93,173	459,79	581,852	901,82
Rajasthan	1,032	55,258	160,51	1959,089	1428,55	692,720	1911,49	2707,067	3500,55
Chandigarh	–	–	–	–	–	–	–	–	–
Delhi	–	–	–	–	–	–	–	–	–
NORTH-EASTERN REGION	657	162,266	218,27	2092,588	1280,96	652,511	1162,85	2907,365	2662,08
Arunachal Pradesh	18	992	5,76	37,970	25,33	12,218	24,43	51,180	55,51
Assam	407	135,050	90,62	1560,544	813,07	496,922	682,82	2192,516	1586,51
Manipur	30	2,412	5,48	35,117	10,62	4,297	15,01	41,826	31,12
Meghalaya	51	2,296	20,18	101,342	75,70	20,001	80,00	123,639	175,89
Mizoram	52	507	10,30	54,875	73,01	4,104	54,81	59,486	138,12
Nagaland	9	253	54	5,888	6,37	1,136	5,54	7,277	12,45
Tripura	90	20,756	85,38	296,852	276,87	113,833	300,23	431,441	662,48
EASTERN REGION	3,615	75,297	401,47	8979,491	6306,45	3641,090	6632,23	12695,878	13340,15
Bihar	1,489	23,360	169,13	3332,099	2521,60	1204,454	2366,65	4559,913	5057,38
Jharkhand	394	4,389	77,42	784,468	729,37	274,544	627,74	1063,401	1434,53
Orissa	838	20,893	95,05	2002,063	1301,64	822,089	1530,59	2845,045	2927,28
Sikkim	–	–	–	–	–	–	–	–	–
West Bengal	894	26,655	59,87	2860,861	1753,84	1340,003	2107,25	4227,519	3920,96
Andaman & Nicobar Islands	–	–	–	–	–	–	–	–	–
CENTRAL REGION	4,566	234,421	924,20	16344,445	9764,97	3619,399	8093,76	20198,265	18782,94
Chhattisgarh	443	40,704	109,91	945,554	736,66	286,020	590,41	1272,278	1436,98
Madhya Pradesh	1,069	77,333	179,72	2049,755	1666,98	720,219	1959,23	2847,307	3805,93
Uttar Pradesh	2,878	111,276	604,03	13057,599	7103,60	2496,712	5253,52	15665,587	12961,15
Uttaranchal	176	5,108	30,54	291,537	257,74	116,448	290,60	413,093	578,88
WESTERN REGION	987	49,671	102,57	2553,174	1469,06	525,359	1509,84	3128,204	3081,48
Goa	–	–	–	–	–	–	–	–	–
Gujarat	394	16,101	49,49	1031,409	599,83	260,143	815,26	1307,653	1464,59
Maharashtra	593	33,570	53,08	1521,765	869,23	265,216	694,58	1820,551	1616,89
Dadra & Nagar Haveli	–	–	–	–	–	–	–	–	–
Daman & Diu	–	–	–	–	–	–	–	–	–
SOUTHERN REGION	2,903	195,579	348,45	8888,779	3674,10	2782,588	6525,00	11866,946	10547,55
Andhra Pradesh	1,169	45,654	159,45	3690,453	1650,75	1124,185	2953,68	4860,292	4763,88
Karnataka	1,153	70,265	125,82	2899,618	1188,77	1190,118	2167,48	4160,001	3482,07
Kerala	366	70,185	53,31	1833,143	558,13	297,676	902,53	2201,004	1513,98
Tamil Nadu	215	9,475	9,87	465,565	276,45	170,609	501,31	645,649	787,62
Lakshadweep	–	–	–	–	–	–	–	–	–
Pondicherry	–	–	–	–	–	–	–	–	–
ALL-INDIA	14,663	854,066	2292,60	42876,468	25670,45	12554,065	27945,97	56284,599	55909,02

**TABLE NO. 3.2 – STATE AND BANK GROUP-WISE DEPOSITS OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO TYPE OF DEPOSITS
MARCH 2004**

OTHER SCHEDULED COMMERCIAL BANKS

(Amount in Rupees Lakh)

REGION/STATE/ UNION TERRITORY	CURRENT			SAVINGS		TERM		TOTAL	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	37	38	39	40	41	42	43	44	45
NORTHERN REGION	1,116	567,796	11970,84	5756,129	10818,34	3472,791	38311,49	9796,716	61100,68
Haryana	80	37,533	490,35	519,676	963,17	273,578	2536,95	830,787	3990,48
Himachal Pradesh	5	940	10,90	14,589	29,18	13,617	112,61	29,146	152,68
Jammu & Kashmir	333	193,181	1483,26	1593,932	3195,53	946,612	3867,03	2733,725	8545,82
Punjab	139	58,353	601,52	754,798	1250,60	396,997	2839,70	1210,148	4691,82
Rajasthan	297	92,245	750,92	1251,133	1392,57	631,354	3237,31	1974,732	5380,80
Chandigarh	27	15,795	310,41	186,860	332,46	123,470	1392,57	326,125	2035,43
Delhi	235	169,749	8323,49	1435,141	3654,83	1087,163	24325,33	2692,053	36303,65
NORTH-EASTERN REGION	12	8,107	41,20	59,215	105,26	36,684	290,67	104,006	437,14
Arunachal Pradesh	–	–	–	–	–	–	–	–	–
Assam	10	6,958	36,88	46,641	77,20	29,260	170,36	82,859	284,44
Manipur	–	–	–	–	–	–	–	–	–
Meghalaya	1	796	2,04	4,651	13,90	4,432	53,15	9,879	69,09
Mizoram	–	–	–	–	–	–	–	–	–
Nagaland	1	353	2,28	7,923	14,16	2,992	67,16	11,268	83,60
Tripura	–	–	–	–	–	–	–	–	–
EASTERN REGION	162	107,747	1890,98	1103,852	2230,59	625,088	7113,92	1836,687	11235,48
Bihar	9	4,646	56,13	65,245	117,62	33,820	260,29	103,711	434,04
Jharkhand	16	7,183	170,12	119,480	218,12	70,934	515,55	197,597	903,80
Orissa	19	8,432	126,67	145,396	193,39	68,858	483,57	222,686	803,62
Sikkim	1	231	4,03	7,323	14,73	929	28,79	8,483	47,56
West Bengal	116	87,019	1532,57	761,414	1681,03	450,198	5824,04	1298,631	9037,64
Andaman & Nicobar Islands	1	236	1,47	4,994	5,69	349	1,68	5,579	8,84
CENTRAL REGION	225	98,467	1403,87	1224,762	2690,21	683,699	5754,13	2006,928	9848,21
Chhattisgarh	12	6,632	120,44	61,852	699,22	25,610	803,98	94,094	1623,64
Madhya Pradesh	62	29,444	433,13	358,357	467,43	202,750	1301,57	590,551	2202,13
Uttar Pradesh	107	54,887	781,99	652,253	1288,09	388,688	3314,07	1095,828	5384,15
Uttaranchal	44	7,504	68,31	152,300	235,47	66,651	334,50	226,455	638,28
WESTERN REGION	1,106	536,546	17979,85	5568,136	10290,79	8496,745	80363,60	14601,427	108634,24
Goa	53	12,615	188,72	173,136	282,10	114,534	1077,70	300,285	1548,52
Gujarat	180	107,191	1530,27	1067,511	1723,07	534,656	6624,80	1709,358	9878,14
Maharashtra	868	413,597	16198,65	4297,735	8244,15	7842,029	72619,91	12553,361	97062,71
Dadra & Nagar Haveli	3	2,288	41,59	19,599	27,59	3,727	25,90	25,614	95,08
Daman & Diu	2	855	20,62	10,155	13,88	1,799	15,29	12,809	49,79
SOUTHERN REGION	3,234	1188,108	9336,41	11377,873	14034,13	7356,997	54782,84	19922,978	78153,39
Andhra Pradesh	410	165,095	1825,20	1646,891	2366,01	1169,011	7933,62	2980,997	12124,82
Karnataka	591	161,946	2888,26	2172,402	3028,83	1608,969	13378,74	3943,317	19295,84
Kerala	1,116	173,675	1125,54	3963,350	4160,53	1701,219	16048,74	5838,244	21334,81
Tamil Nadu	1,099	674,361	3440,53	3525,252	4380,01	2834,830	17100,88	7034,443	24921,42
Lakshadweep	–	–	–	–	–	–	–	–	–
Pondicherry	18	13,031	56,88	69,978	98,76	42,968	320,86	125,977	476,50
ALL-INDIA	5,855	2506,771	42623,16	25089,967	40169,33	20672,004	186616,65	48268,742	269409,14

**TABLE NO. 3.3 – POPULATION GROUP AND BANK GROUP-WISE DEPOSITS OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO TYPE OF DEPOSITS
MARCH 2004**

STATE BANK OF INDIA AND ITS ASSOCIATES

(Amount in Rupees Lakh)

POPULATION GROUP	CURRENT			SAVINGS		TERM		TOTAL	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6	7	8	9
RURAL	5,465	353,964	2723,35	16740,004	17716,82	7321,379	25383,40	24415,347	45823,56
SEMI-URBAN	4,033	756,972	8406,75	25543,573	35084,92	10717,678	52359,96	37018,223	95851,62
URBAN	2,378	591,022	11212,01	14147,186	28107,26	7180,957	50910,89	21919,165	90230,17
METROPOLITAN	1,823	559,714	20122,57	9385,145	24448,31	5249,607	84333,00	15194,466	128903,88
ALL-INDIA	13,699	2261,672	42464,68	65815,908	105357,29	30469,621	212987,25	98547,201	360809,22

NATIONALISED BANKS

POPULATION GROUP	CURRENT			SAVINGS		TERM		TOTAL	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	10	11	12	13	14	15	16	17	18
RURAL	13,624	1527,798	4270,42	47530,155	37989,30	17676,708	58960,09	66734,661	101219,80
SEMI-URBAN	7,222	2162,656	9437,20	42752,710	45558,08	16835,477	72289,42	61750,843	127284,70
URBAN	7,233	3019,895	19852,94	39729,307	56962,82	19669,899	107676,96	62419,101	184492,72
METROPOLITAN	6,141	3704,998	38571,01	38002,887	71087,48	17561,440	229785,39	59269,325	339443,88
ALL-INDIA	34,220	10415,347	72131,56	168015,059	211597,69	71743,524	468711,85	250173,930	752441,10

FOREIGN BANKS

POPULATION GROUP	CURRENT			SAVINGS		TERM		TOTAL	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	19	20	21	22	23	24	25	26	27
RURAL	-	-	-	-	-	-	-	-	-
SEMI-URBAN	-	-	-	-	-	-	-	-	-
URBAN	28	12,876	353,21	147,110	676,37	49,190	949,86	209,176	1979,44
METROPOLITAN	180	502,124	20450,42	2405,022	11630,47	767,260	38644,58	3674,406	70725,47
ALL-INDIA	208	515,000	20803,63	2552,132	12306,85	816,450	39594,43	3883,582	72704,91

**TABLE NO. 3.3 – POPULATION GROUP AND BANK GROUP-WISE DEPOSITS OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO TYPE OF DEPOSITS
MARCH 2004**

REGIONAL RURAL BANKS

(Amount in Rupees Lakh)

POPULATION GROUP	CURRENT			SAVINGS		TERM		TOTAL	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	28	29	30	31	32	33	34	35	36
RURAL	11,914	516,542	1162,21	32847,738	17294,08	9286,609	19255,35	42650,889	37711,63
SEMI-URBAN	2,229	261,345	720,77	8337,914	6315,95	2543,132	6397,05	11142,391	13433,77
URBAN	497	73,725	396,24	1643,856	1999,81	701,201	2223,69	2418,782	4619,74
METROPOLITAN	23	2,454	13,38	46,960	60,62	23,123	69,88	72,537	143,88
ALL-INDIA	14,663	854,066	2292,60	42876,468	25670,45	12554,065	27945,97	56284,599	55909,02

OTHER SCHEDULED COMMERCIAL BANKS

POPULATION GROUP	CURRENT			SAVINGS		TERM		TOTAL	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	37	38	39	40	41	42	43	44	45
RURAL	1,104	200,782	888,82	2989,898	3028,99	1768,136	6408,91	4958,816	10326,72
SEMI-URBAN	1,768	517,397	2244,53	6566,506	7281,59	3656,058	22120,70	10739,961	31646,83
URBAN	1,567	847,380	6847,14	7134,813	11172,67	4622,293	30953,88	12604,486	48973,69
METROPOLITAN	1,416	941,212	32642,67	8398,750	18686,08	10625,517	127133,16	19965,479	178461,91
ALL-INDIA	5,855	2506,771	42623,16	25089,967	40169,33	20672,004	186616,65	48268,742	269409,14

**TABLE NO. 3.4 – MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO POPULATION GROUP AND BROAD OWNERSHIP CATEGORY
MARCH 2004**

RURAL

(Amount in Rupees Lakh)

PERIOD OF MATURITY (Original)	INDIVIDUALS		OTHERS		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6
Upto 90 Days	2373,480	7682,93	58,388	1085,76	2431,868	8768,70
91 Days & above but Less than 6 Months	1929,382	6310,66	38,848	655,60	1968,230	6966,26
6 Months & above but Less than 1 Year	3271,132	10801,07	65,044	1059,04	3336,176	11860,10
1 Year & above but Less than 2 Years	6290,292	19463,93	112,444	1255,48	6402,736	20719,40
2 Years & above but Less than 3 Years	5663,663	16274,99	79,357	749,51	5743,020	17024,50
3 Years & above but Less than 5 Years	8978,369	26825,08	134,767	1301,18	9113,136	28126,25
5 Years & above	6979,852	16128,98	77,814	413,53	7057,666	16542,52
GRAND TOTAL	35486,170	103487,64	566,662	6520,10	36052,832	110007,74

SEMI-URBAN

PERIOD OF MATURITY (Original)	INDIVIDUALS		OTHERS		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	7	8	9	10	11	12
Upto 90 Days	3013,493	12982,76	134,070	2391,73	3147,563	15374,49
91 Days & above but Less than 6 Months	2357,997	10047,70	87,343	1639,04	2445,340	11686,74
6 Months & above but Less than 1 Year	3930,429	17327,17	149,144	2442,23	4079,573	19769,40
1 Year & above but Less than 2 Years	6625,871	28314,59	248,452	3089,23	6874,323	31403,81
2 Years & above but Less than 3 Years	5030,403	21692,51	180,776	1803,48	5211,179	23495,99
3 Years & above but Less than 5 Years	6909,032	33234,66	256,488	3267,48	7165,520	36502,14
5 Years & above	4701,249	13521,17	127,598	1413,40	4828,847	14934,57
GRAND TOTAL	32568,474	137120,56	1183,871	16046,58	33752,345	153167,13

See Notes on Tables.

**TABLE NO. 3.4 – MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO POPULATION GROUP AND BROAD OWNERSHIP CATEGORY
MARCH 2004**

URBAN

(Amount in Rupees Lakh)

PERIOD OF MATURITY (Original)	INDIVIDUALS		OTHERS		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	13	14	15	16	17	18
Upto 90 Days	3035,936	16341,87	174,992	7483,68	3210,928	23825,55
91 Days & above but Less than 6 Months	2343,447	11777,72	123,079	5550,94	2466,526	17328,67
6 Months & above but Less than 1 Year	4005,759	20037,82	202,843	6280,38	4208,602	26318,20
1 Year & above but Less than 2 Years	7156,474	32916,86	368,770	12414,02	7525,244	45330,88
2 Years & above but Less than 3 Years	4736,939	21991,76	233,638	4344,55	4970,577	26336,30
3 Years & above but Less than 5 Years	6143,263	31890,68	381,269	7459,45	6524,532	39350,12
5 Years & above	3140,376	11970,42	176,755	2255,13	3317,131	14225,55
GRAND TOTAL	30562,194	146927,12	1661,346	45788,16	32223,540	192715,27

METROPOLITAN

PERIOD OF MATURITY (Original)	INDIVIDUALS		OTHERS		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	19	20	21	22	23	24
Upto 90 Days	2480,497	25730,77	285,810	47359,14	2766,307	73089,91
91 Days & above but Less than 6 Months	2085,542	21474,64	185,644	44428,88	2271,186	65903,52
6 Months & above but Less than 1 Year	3569,750	30876,64	278,511	44352,28	3848,261	75228,92
1 Year & above but Less than 2 Years	7292,961	54808,21	555,748	57912,18	7848,709	112720,38
2 Years & above but Less than 3 Years	3818,644	27224,54	330,694	15067,22	4149,338	42291,75
3 Years & above but Less than 5 Years	9671,605	50847,33	529,073	28538,47	10200,678	79385,80
5 Years & above	2962,851	15079,98	179,617	16265,75	3142,468	31345,73
GRAND TOTAL	31881,850	226042,10	2345,097	253923,91	34226,947	479966,01

**TABLE NO. 3.5 – MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO STATE
MARCH 2004**

(Amount in Rupees Lakh)

PERIOD OF MATURITY (Original)	ANDAMAN & NICOBAR ISLANDS		ANDHRA PRADESH		ARUNACHAL PRADESH		ASSAM	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6	7	8
Upto 90 Days	3,045 (7.9)	59,02 (16.2)	948,154 (8.4)	7229,61 (13.4)	6,985 (9.3)	80,20 (16.2)	106,269 (5.3)	668,73 (10.6)
91 Days & above but Less than 6 Months	3,333 (8.7)	38,73 (10.7)	682,854 (6.1)	4798,71 (8.9)	7,095 (9.5)	40,48 (8.2)	96,693 (4.8)	440,38 (7.0)
6 Months & above but Less than 1 Year	6,065 (15.8)	57,47 (15.8)	1028,730 (9.2)	7284,32 (13.5)	10,640 (14.2)	76,66 (15.5)	179,411 (8.9)	659,47 (10.4)
1 Year & above but Less than 2 Years	8,167 (21.2)	93,07 (25.6)	2094,533 (18.7)	12651,71 (23.5)	17,474 (23.4)	106,80 (21.5)	334,480 (16.6)	1126,88 (17.8)
2 Years & above but Less than 3 Years	5,383 (14.0)	31,41 (8.6)	1333,097 (11.9)	5708,31 (10.6)	16,021 (21.4)	88,77 (17.9)	334,843 (16.6)	1037,35 (16.4)
3 Years & above but Less than 5 Years	6,616 (17.2)	34,53 (9.5)	2376,914 (21.2)	10680,36 (19.9)	10,977 (14.7)	85,15 (17.2)	589,802 (29.3)	1549,29 (24.5)
5 Years & above	5,885 (15.3)	49,15 (13.5)	2765,029 (24.6)	5422,16 (10.1)	5,555 (7.4)	17,73 (3.6)	371,088 (18.4)	843,33 (13.3)
GRAND TOTAL	38,494 (100.0)	363,37 (100.0)	11229,311 (100.0)	53775,19 (100.0)	74,747 (100.0)	495,80 (100.0)	2012,586 (100.0)	6325,44 (100.0)

PERIOD OF MATURITY (Original)	BIHAR		CHANDIGARH		CHHATTISGARH		DADRA & NAGAR HAVELI	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	9	10	11	12	13	14	15	16
Upto 90 Days	328,334 (6.2)	1154,41 (7.2)	68,279 (12.4)	1187,79 (17.4)	121,369 (8.6)	1265,45 (16.7)	4,983 (22.0)	29,03 (21.1)
91 Days & above but Less than 6 Months	307,914 (5.8)	1181,81 (7.3)	52,655 (9.5)	635,36 (9.3)	97,751 (6.9)	1453,35 (19.2)	2,497 (11.0)	13,10 (9.5)
6 Months & above but Less than 1 Year	571,270 (10.8)	1918,90 (11.9)	83,261 (15.1)	1059,29 (15.5)	161,292 (11.5)	908,12 (12.0)	5,379 (23.8)	30,16 (21.9)
1 Year & above but Less than 2 Years	905,946 (17.1)	2723,95 (16.9)	162,415 (29.4)	1676,67 (24.6)	292,162 (20.8)	1187,83 (15.7)	4,443 (19.6)	30,65 (22.3)
2 Years & above but Less than 3 Years	1001,825 (18.9)	2957,94 (18.3)	81,734 (14.8)	932,66 (13.7)	253,195 (18.0)	1004,47 (13.3)	2,032 (9.0)	16,58 (12.1)
3 Years & above but Less than 5 Years	1273,228 (24.0)	3728,68 (23.1)	79,418 (14.4)	1028,76 (15.1)	281,998 (20.0)	1121,34 (14.8)	2,128 (9.4)	13,41 (9.8)
5 Years & above	914,627 (17.2)	2474,65 (15.3)	23,909 (4.3)	295,27 (4.3)	199,714 (14.2)	638,41 (8.4)	1,158 (5.1)	4,57 (3.3)
GRAND TOTAL	5303,144 (100.0)	16140,35 (100.0)	551,671 (100.0)	6815,80 (100.0)	1407,481 (100.0)	7578,97 (100.0)	22,620 (100.0)	137,50 (100.0)

**TABLE NO. 3.5 – MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO STATE
MARCH 2004**

(Amount in Rupees Lakh)

PERIOD OF MATURITY (Original)	DAMAN & DIU		DELHI		GOA		GUJARAT	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	17	18	19	20	21	22	23	24
Upto 90 Days	6,648 (11.0)	47,72 (11.2)	592,553 (10.0)	21548,15 (17.7)	74,882 (7.4)	573,10 (7.3)	779,174 (9.9)	5844,58 (10.7)
91 Days & above but Less than 6 Months	5,367 (8.9)	35,42 (8.3)	483,468 (8.1)	17312,81 (14.2)	58,364 (5.8)	493,33 (6.3)	645,397 (8.2)	5831,45 (10.7)
6 Months & above but Less than 1 Year	9,770 (16.2)	62,81 (14.7)	862,252 (14.5)	20179,22 (16.6)	120,806 (11.9)	902,27 (11.6)	1104,035 (14.0)	7654,41 (14.0)
1 Year & above but Less than 2 Years	13,262 (22.0)	90,03 (21.1)	1712,641 (28.8)	31398,82 (25.8)	252,908 (25.0)	1863,16 (23.9)	1826,562 (23.2)	13171,51 (24.1)
2 Years & above but Less than 3 Years	9,940 (16.5)	66,45 (15.6)	889,953 (15.0)	10694,59 (8.8)	152,859 (15.1)	1260,83 (16.1)	1130,218 (14.4)	6932,67 (12.7)
3 Years & above but Less than 5 Years	10,331 (17.2)	92,67 (21.8)	1040,728 (17.5)	17322,71 (14.2)	269,260 (26.6)	2222,51 (28.5)	1632,397 (20.8)	11730,54 (21.5)
5 Years & above	4,849 (8.1)	30,82 (7.2)	367,853 (6.2)	3242,82 (2.7)	82,282 (8.1)	491,88 (6.3)	742,541 (9.4)	3434,02 (6.3)
GRAND TOTAL	60,167 (100.0)	425,92 (100.0)	5949,448 (100.0)	121699,13 (100.0)	1011,361 (100.0)	7807,08 (100.0)	7860,324 (100.0)	54599,19 (100.0)

PERIOD OF MATURITY (Original)	HARYANA		HIMACHAL PRADESH		JAMMU & KASHMIR		JHARKHAND	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	25	26	27	28	29	30	31	32
Upto 90 Days	397,656 (12.9)	2354,33 (14.2)	190,083 (11.7)	953,28 (13.7)	208,730 (11.7)	1002,67 (14.0)	172,448 (6.7)	1067,94 (9.0)
91 Days & above but Less than 6 Months	288,788 (9.4)	1790,70 (10.8)	137,294 (8.4)	634,66 (9.1)	160,871 (9.0)	665,57 (9.3)	135,321 (5.2)	650,05 (5.5)
6 Months & above but Less than 1 Year	477,386 (15.5)	2684,92 (16.1)	232,583 (14.3)	1070,56 (15.3)	249,837 (14.0)	1189,67 (16.6)	249,115 (9.6)	1197,66 (10.1)
1 Year & above but Less than 2 Years	768,093 (25.0)	3941,92 (23.7)	350,334 (21.5)	1430,98 (20.5)	344,307 (19.2)	1413,27 (19.7)	457,902 (17.7)	2378,09 (20.0)
2 Years & above but Less than 3 Years	478,082 (15.6)	2296,67 (13.8)	301,263 (18.5)	1237,18 (17.7)	278,137 (15.5)	1034,37 (14.4)	446,800 (17.3)	2038,36 (17.1)
3 Years & above but Less than 5 Years	478,470 (15.6)	2584,47 (15.5)	328,548 (20.2)	1386,09 (19.9)	304,912 (17.0)	1127,28 (15.7)	660,209 (25.5)	2843,05 (23.9)
5 Years & above	183,937 (6.0)	981,14 (5.9)	90,345 (5.5)	266,58 (3.8)	242,000 (13.5)	752,93 (10.5)	467,325 (18.0)	1731,27 (14.5)
GRAND TOTAL	3072,412 (100.0)	16634,15 (100.0)	1630,450 (100.0)	6979,33 (100.0)	1788,794 (100.0)	7185,76 (100.0)	2589,120 (100.0)	11906,43 (100.0)

**TABLE NO. 3.5 – MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO STATE
MARCH 2004**

(Amount in Rupees Lakh)

PERIOD OF MATURITY (Original)	KARNATAKA		KERALA		LAKSHADWEEP		MADHYA PRADESH	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	33	34	35	36	37	38	39	40
Upto 90 Days	539,141 (6.3)	7344,49 (12.3)	784,369 (14.0)	4748,51 (9.9)	121 (6.7)	20,85 (65.2)	551,073 (9.8)	3187,81 (12.3)
91 Days & above but Less than 6 Months	439,651 (5.2)	6329,32 (10.6)	496,825 (8.9)	4212,51 (8.7)	31 (1.7)	11 (0.3)	470,023 (8.4)	4427,01 (17.0)
6 Months & above but Less than 1 Year	815,171 (9.6)	8211,13 (13.8)	684,422 (12.2)	5677,40 (11.8)	38 (2.1)	24 (0.8)	738,118 (13.1)	3337,10 (12.9)
1 Year & above but Less than 2 Years	1992,987 (23.5)	13000,14 (21.9)	1194,601 (21.3)	9974,28 (20.7)	172 (9.5)	1,57 (4.9)	1176,065 (20.9)	5081,92 (19.6)
2 Years & above but Less than 3 Years	1103,093 (13.0)	5854,39 (9.8)	651,631 (11.6)	6381,99 (13.2)	165 (9.1)	1,00 (3.1)	923,229 (16.4)	3581,90 (13.8)
3 Years & above but Less than 5 Years	2182,249 (25.7)	13633,78 (22.9)	1192,613 (21.3)	13534,51 (28.1)	850 (47.0)	6,10 (19.1)	1135,418 (20.2)	4402,66 (17.0)
5 Years & above	1419,043 (16.7)	5105,39 (8.6)	606,067 (10.8)	3637,54 (7.6)	430 (23.8)	2,10 (6.6)	622,914 (11.1)	1947,78 (7.5)
GRAND TOTAL	8491,335 (100.0)	59478,64 (100.0)	5610,528 (100.0)	48166,74 (100.0)	1,807 (100.0)	31,97 (100.0)	5616,840 (100.0)	25966,19 (100.0)

PERIOD OF MATURITY (Original)	MAHARASHTRA		MANIPUR		MEGHALAYA		MIZORAM	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	41	42	43	44	45	46	47	48
Upto 90 Days	1273,684 (7.1)	29744,93 (13.4)	3,059 (7.7)	56,66 (21.2)	10,306 (6.3)	178,51 (12.1)	2,305 (15.6)	56,39 (18.1)
91 Days & above but Less than 6 Months	969,584 (5.4)	28988,00 (13.1)	2,207 (5.6)	22,68 (8.5)	12,177 (7.5)	143,51 (9.8)	1,552 (10.5)	26,95 (8.6)
6 Months & above but Less than 1 Year	1601,579 (8.9)	35359,36 (15.9)	4,208 (10.6)	30,88 (11.5)	20,432 (12.5)	217,70 (14.8)	2,758 (18.7)	60,97 (19.6)
1 Year & above but Less than 2 Years	3313,464 (18.4)	48036,18 (21.7)	8,310 (21.0)	46,38 (17.3)	49,009 (30.0)	313,71 (21.3)	3,436 (23.3)	59,67 (19.1)
2 Years & above but Less than 3 Years	1811,261 (10.0)	19041,08 (8.6)	6,732 (17.0)	36,41 (13.6)	27,111 (16.6)	218,45 (14.9)	1,936 (13.1)	55,97 (18.0)
3 Years & above but Less than 5 Years	6912,888 (38.3)	39134,44 (17.7)	8,478 (21.4)	49,49 (18.5)	31,155 (19.1)	336,60 (22.9)	2,254 (15.3)	45,94 (14.7)
5 Years & above	2151,950 (11.9)	21385,46 (9.6)	6,643 (16.8)	25,17 (9.4)	13,211 (8.1)	61,14 (4.2)	533 (3.6)	5,90 (1.9)
GRAND TOTAL	18034,410 (100.0)	221689,45 (100.0)	39,637 (100.0)	267,67 (100.0)	163,401 (100.0)	1469,63 (100.0)	14,774 (100.0)	311,78 (100.0)

**TABLE NO. 3.5 – MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO STATE
MARCH 2004**

(Amount in Rupees Lakh)

PERIOD OF MATURITY (Original)	NAGALAND		ORISSA		PONDICHERY		PUNJAB	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	49	50	51	52	53	54	55	56
Upto 90 Days	7,918 (13.1)	104,74 (16.6)	273,183 (8.1)	1341,82 (10.9)	19,033 (10.1)	158,73 (10.4)	645,025 (11.8)	3731,35 (10.5)
91 Days & above but Less than 6 Months	4,082 (6.8)	44,97 (7.1)	189,669 (5.6)	854,14 (6.9)	16,411 (8.7)	117,36 (7.7)	499,718 (9.2)	2736,95 (7.7)
6 Months & above but Less than 1 Year	8,942 (14.8)	90,53 (14.3)	321,025 (9.5)	1651,97 (13.4)	26,042 (13.8)	267,12 (17.6)	895,222 (16.4)	5604,68 (15.8)
1 Year & above but Less than 2 Years	14,281 (23.6)	109,19 (17.3)	605,267 (17.9)	2556,68 (20.7)	50,962 (26.9)	374,27 (24.6)	1451,998 (26.6)	8897,41 (25.0)
2 Years & above but Less than 3 Years	10,413 (17.2)	160,62 (25.4)	546,362 (16.1)	1764,96 (14.3)	27,599 (14.6)	241,17 (15.9)	844,344 (15.5)	5605,69 (15.8)
3 Years & above but Less than 5 Years	10,704 (17.7)	102,71 (16.3)	819,772 (24.2)	2741,30 (22.2)	34,126 (18.0)	283,55 (18.7)	833,159 (15.3)	7206,67 (20.3)
5 Years & above	4,084 (6.8)	19,23 (3.0)	632,115 (18.7)	1424,70 (11.5)	14,956 (7.9)	77,42 (5.1)	282,078 (5.2)	1742,79 (4.9)
GRAND TOTAL	60,424 (100.0)	631,99 (100.0)	3387,393 (100.0)	12335,57 (100.0)	189,129 (100.0)	1519,62 (100.0)	5451,544 (100.0)	35525,55 (100.0)

PERIOD OF MATURITY (Original)	RAJASTHAN		SIKKIM		TAMIL NADU		TRIPURA	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	57	58	59	60	61	62	63	64
Upto 90 Days	495,703 (9.8)	2468,17 (11.4)	4,279 (8.8)	186,73 (22.6)	901,270 (9.3)	8527,70 (13.9)	14,458 (4.3)	52,08 (4.3)
91 Days & above but Less than 6 Months	386,944 (7.7)	1612,64 (7.5)	3,440 (7.1)	50,60 (6.1)	730,976 (7.5)	6345,56 (10.4)	12,942 (3.9)	52,43 (4.4)
6 Months & above but Less than 1 Year	619,275 (12.3)	2829,31 (13.1)	7,209 (14.9)	140,47 (17.0)	1300,158 (13.4)	8524,02 (13.9)	22,367 (6.7)	135,81 (11.3)
1 Year & above but Less than 2 Years	1165,159 (23.1)	5087,28 (23.5)	9,415 (19.4)	126,06 (15.2)	2418,300 (24.8)	14720,28 (24.1)	56,811 (16.9)	234,83 (19.5)
2 Years & above but Less than 3 Years	877,099 (17.4)	3519,14 (16.3)	8,241 (17.0)	96,09 (11.6)	1511,643 (15.5)	7603,78 (12.4)	56,098 (16.7)	201,06 (16.7)
3 Years & above but Less than 5 Years	1145,162 (22.7)	4742,66 (21.9)	10,832 (22.3)	155,42 (18.8)	1870,863 (19.2)	11550,50 (18.9)	102,295 (30.5)	327,93 (27.3)
5 Years & above	362,687 (7.2)	1350,07 (6.2)	5,116 (10.5)	71,84 (8.7)	1002,887 (10.3)	3933,77 (6.4)	70,777 (21.1)	197,44 (16.4)
GRAND TOTAL	5052,029 (100.0)	21609,26 (100.0)	48,532 (100.0)	827,22 (100.0)	9736,097 (100.0)	61205,60 (100.0)	335,748 (100.0)	1201,57 (100.0)

**TABLE NO. 3.5 – MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO STATE
MARCH 2004**

(Amount in Rupees Lakh)

PERIOD OF MATURITY (Original)	UTTAR PRADESH		UTTARANCHAL		WEST BENGAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	65	66	67	68	69	70
Upto 90 Days	1112,590 (7.1)	5165,33 (8.9)	180,101 (11.7)	1376,25 (12.2)	729,456 (6.0)	7541,58 (13.7)
91 Days & above but Less than 6 Months	950,140 (6.0)	4189,91 (7.2)	135,561 (8.8)	767,08 (6.8)	663,687 (5.5)	4947,55 (9.0)
6 Months & above but Less than 1 Year	1661,537 (10.5)	6699,29 (11.5)	219,231 (14.2)	1227,08 (10.9)	1173,046 (9.7)	6175,63 (11.2)
1 Year & above but Less than 2 Years	3052,034 (19.4)	11924,18 (20.5)	345,423 (22.4)	4997,04 (44.2)	2197,689 (18.1)	9348,06 (16.9)
2 Years & above but Less than 3 Years	2631,099 (16.7)	8830,91 (15.2)	269,873 (17.5)	1167,98 (10.3)	2050,803 (16.9)	7447,33 (13.5)
3 Years & above but Less than 5 Years	3754,764 (23.8)	13545,50 (23.3)	277,211 (18.0)	1257,94 (11.1)	3333,137 (27.5)	12755,78 (23.1)
5 Years & above	2603,650 (16.5)	7893,43 (13.6)	113,196 (7.3)	510,06 (4.5)	1965,678 (16.2)	6980,40 (12.6)
GRAND TOTAL	15765,814 (100.0)	58248,55 (100.0)	1540,596 (100.0)	11303,44 (100.0)	12113,496 (100.0)	55196,32 (100.0)

**TABLE NO. 4.1 – SIZE OF CREDIT LIMIT AND INTEREST RATE RANGE-WISE CLASSIFICATION OF
OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

(Amount in Rupees Lakh)

CREDIT LIMIT RANGE	LESS THAN 6%			6% AND ABOVE BUT LESS THAN 10%			10% AND ABOVE BUT LESS THAN 12%		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6	7	8	9
Above Rs. 2 Lakh and upto Rs.5 Lakh	53,724	1839,59	1804,48	4,64,808	15688,87	13877,69	6,83,906	21972,72	18460,85
Above Rs. 5 Lakh and upto Rs.10 Lakh	7,931	546,14	538,10	1,49,754	10901,11	9582,57	1,21,232	9104,17	7518,55
Above Rs. 10 Lakh and upto Rs.25 Lakh	406	60,31	54,16	41,205	6322,94	5217,24	48,067	7930,51	6148,69
Above Rs. 25 Lakh and upto Rs.50 Lakh	111	39,84	17,91	6,665	2438,30	1879,69	13,452	5010,56	3772,18
Above Rs. 50 Lakh and upto Rs.1 Crore	19	13,33	6,86	3,049	2278,42	1641,43	7,794	5892,97	4243,00
Above Rs. 1 Crore and upto Rs.4 Crore	25	53,72	44,20	2,610	5390,36	4030,35	6,955	14525,97	10605,03
Above Rs. 4 Crore and upto Rs.6 Crore	7	34,42	32,78	428	2169,34	1706,40	1,298	6518,01	4684,60
Above Rs. 6 Crore and upto Rs.10 Crore	5	41,03	40,63	429	3446,56	2602,87	1,141	9355,68	6527,69
Above Rs. 10 Crore and upto Rs.25 Crore	4	73,74	69,60	394	6331,16	4574,53	1,169	19046,52	13676,70
Above Rs. 25 Crore	–	–	–	254	58186,59	44101,13	732	47282,38	30585,35
TOTAL LOANS & ADVANCES	62,232	2702,13	2608,71	6,69,596	113153,65	89213,91	8,85,746	146639,48	106222,64

CREDIT LIMIT RANGE	12% AND ABOVE BUT LESS THAN 13%			13% AND ABOVE BUT LESS THAN 14%			14% AND ABOVE BUT LESS THAN 15%		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	10	11	12	13	14	15	16	17	18
Above Rs. 2 Lakh and upto Rs.5 Lakh	3,41,997	10834,94	8919,02	2,98,991	9652,85	7972,20	2,22,392	7222,36	5837,18
Above Rs. 5 Lakh and upto Rs.10 Lakh	78,618	5909,07	4690,57	68,795	5266,44	4218,53	58,476	4504,36	3591,58
Above Rs. 10 Lakh and upto Rs.25 Lakh	41,812	7049,23	5535,79	34,257	5809,92	4693,01	32,719	5580,09	4545,58
Above Rs. 25 Lakh and upto Rs.50 Lakh	16,594	6222,39	4831,87	12,603	4720,52	3764,63	13,582	5063,43	4082,02
Above Rs. 50 Lakh and upto Rs.1 Crore	8,597	6465,97	4922,07	6,153	4649,66	3635,98	7,572	5721,34	4535,74
Above Rs. 1 Crore and upto Rs.4 Crore	6,778	13888,44	10456,80	4,980	10009,65	7678,32	7,273	15060,63	12228,69
Above Rs. 4 Crore and upto Rs.6 Crore	1,088	5411,56	3900,76	730	3640,65	2720,43	1,516	7560,88	6265,97
Above Rs. 6 Crore and upto Rs.10 Crore	802	6492,48	4568,84	557	4556,36	3490,71	1,346	11086,65	9163,45
Above Rs. 10 Crore and upto Rs.25 Crore	644	10371,22	7272,88	562	9457,45	7258,08	1,233	20159,59	16500,52
Above Rs. 25 Crore	338	24687,55	14986,25	644	64736,78	53291,18	736	51540,62	39737,18
TOTAL LOANS & ADVANCES	4,97,268	97332,85	70084,84	4,28,272	122500,28	98723,06	3,46,845	133499,96	106487,91

See Notes on Tables.

**TABLE NO. 4.1 – SIZE OF CREDIT LIMIT AND INTEREST RATE RANGE-WISE CLASSIFICATION OF
OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

(Amount in Rupees Lakh)

CREDIT LIMIT RANGE	15% AND ABOVE BUT LESS THAN 16%			16% AND ABOVE BUT LESS THAN 17%			17% AND ABOVE BUT LESS THAN 18%		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	19	20	21	22	23	24	25	26	27
Above Rs. 2 Lakh and upto Rs.5 Lakh	5,23,884	16779,73	13503,65	64,058	2057,26	1587,38	22,630	704,20	547,94
Above Rs. 5 Lakh and upto Rs.10 Lakh	1,03,735	7565,51	6089,36	19,876	1507,31	1191,54	5,154	380,61	307,87
Above Rs. 10 Lakh and upto Rs.25 Lakh	38,986	6268,11	4909,15	11,522	1925,60	1490,80	2,655	437,69	347,86
Above Rs. 25 Lakh and upto Rs.50 Lakh	11,415	4166,65	3302,17	13,570	4770,72	3992,57	989	363,13	291,16
Above Rs. 50 Lakh and upto Rs.1 Crore	4,146	3085,34	2445,83	4,422	3221,02	2572,15	495	360,66	280,02
Above Rs. 1 Crore and upto Rs.4 Crore	3,629	7439,00	6163,08	3,923	8313,65	6528,46	618	1271,01	1032,63
Above Rs. 4 Crore and upto Rs.6 Crore	604	2993,98	2515,11	861	4303,20	3453,99	121	589,29	468,09
Above Rs. 6 Crore and upto Rs.10 Crore	520	4177,34	3487,85	824	6840,53	5396,30	58	450,14	323,31
Above Rs. 10 Crore and upto Rs.25 Crore	397	6338,80	5350,00	881	14884,37	11509,37	61	933,45	670,36
Above Rs. 25 Crore	236	14769,56	11227,69	610	43927,00	32915,75	23	1309,33	933,88
TOTAL LOANS & ADVANCES	6,87,552	73584,01	58993,89	1,20,547	91750,65	70638,32	32,804	6799,51	5203,13

CREDIT LIMIT RANGE	18% AND ABOVE BUT LESS THAN 20%			20% AND ABOVE			TOTAL		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	28	29	30	31	32	33	34	35	36
Above Rs. 2 Lakh and upto Rs.5 Lakh	3,21,266	10854,85	9211,11	1,04,870	2891,53	953,08	31,02,526	100498,92	82674,59
Above Rs. 5 Lakh and upto Rs.10 Lakh	1,64,952	12071,77	10513,59	6,069	460,73	312,83	7,84,592	58217,21	48555,09
Above Rs. 10 Lakh and upto Rs.25 Lakh	78,169	12022,78	10280,07	1,977	318,36	258,51	3,31,775	53725,55	43480,86
Above Rs. 25 Lakh and upto Rs.50 Lakh	2,921	1063,60	846,16	734	265,08	225,13	92,636	34124,22	27005,48
Above Rs. 50 Lakh and upto Rs.1 Crore	1,490	1114,53	900,85	484	365,73	304,27	44,221	33168,97	25488,19
Above Rs. 1 Crore and upto Rs.4 Crore	1,450	2886,03	2468,05	569	1134,86	859,95	38,810	79973,31	62095,56
Above Rs. 4 Crore and upto Rs.6 Crore	253	1262,83	1079,52	130	633,83	445,78	7,036	35117,99	27273,45
Above Rs. 6 Crore and upto Rs.10 Crore	211	1743,85	1476,74	96	758,92	540,24	5,989	48949,54	37618,63
Above Rs. 10 Crore and upto Rs.25 Crore	177	2852,82	2506,58	96	1452,79	1071,98	5,618	91901,91	70460,60
Above Rs. 25 Crore	94	4624,00	4265,83	34	1525,94	1141,57	3,701	312589,74	233185,82
TOTAL LOANS & ADVANCES	5,70,983	50497,07	43548,49	1,15,059	9807,77	6113,35	44,16,904	848267,35	657838,26

**TABLE NO. 4.2 – INTEREST RATE RANGE AND TYPE OF ACCOUNT-WISE CLASSIFICATION OF
OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

(Amount in Rupees Lakh)

INTEREST RATE RANGE	CASH CREDIT			OVERDRAFTS			DEMAND LOANS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6	7	8	9
Less than 6%	7	16,56	16,18	35	51,16	35,94	113	86,69	85,16
6% and above but less than 10%	11,717	51365,62	38909,39	13,393	2579,92	1624,59	20,801	2742,38	2304,37
10% and above but less than 12%	1,76,527	42542,73	23294,62	28,826	6539,30	3790,62	57,082	9841,23	8409,78
12% and above but less than 13%	1,02,548	37571,07	22939,56	47,864	9338,40	6252,42	49,529	8117,07	6757,56
13% and above but less than 14%	99,905	27486,57	18774,31	33,703	8565,58	6519,33	65,267	18808,33	16855,40
14% and above but less than 15%	89,745	34690,10	23765,65	38,805	8510,54	5899,73	47,742	29474,19	26190,94
15% and above but less than 16%	58,302	15356,25	11737,32	1,07,608	8986,13	6098,66	91,771	10742,40	9766,69
16% and above but less than 17%	22,541	10835,51	6917,16	13,265	5837,74	4018,65	15,550	15988,65	13277,40
17% and above but less than 18%	5,075	2431,30	1676,47	3,400	534,24	409,04	3,977	1027,13	904,37
18% and above but less than 20%	7,253	2478,37	1968,13	26,205	4148,48	2947,81	47,355	6803,66	6421,92
20% and above	1,752	1254,77	981,86	7,478	768,42	557,23	49,845	2242,70	851,36
TOTAL LOANS & ADVANCES	5,75,372	226028,85	150980,66	3,20,582	55859,92	38154,04	4,49,032	105874,41	91824,97

INTEREST RATE RANGE	MEDIUM TERM LOANS			LONG TERM LOANS			PACKING CREDIT		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	10	11	12	13	14	15	16	17	18
Less than 6%	19	12,03	11,59	62,058	2535,70	2459,83	–	–	–
6% and above but less than 10%	14,345	3333,83	2917,13	6,00,578	37887,70	33325,78	8,762	15244,19	10132,65
10% and above but less than 12%	68,570	14562,26	11340,03	5,48,567	57595,20	47215,25	6,174	15558,76	12172,33
12% and above but less than 13%	68,892	9021,34	6795,25	2,27,750	32812,82	26989,06	685	472,15	350,98
13% and above but less than 14%	57,522	17178,10	14713,37	1,71,473	50189,26	41668,58	402	272,44	192,07
14% and above but less than 15%	44,150	18326,69	15531,41	1,25,476	41374,79	34430,97	927	1123,64	669,21
15% and above but less than 16%	1,63,101	11492,25	9378,60	2,66,156	25559,74	21049,56	614	1447,25	963,06
16% and above but less than 17%	18,511	13054,94	10969,70	45,464	37193,62	29197,67	5,216	8840,18	6257,74
17% and above but less than 18%	7,093	604,74	462,37	12,977	2031,45	1613,32	282	170,66	137,56
18% and above but less than 20%	82,284	5794,87	5225,44	4,07,753	31190,87	26914,51	133	80,82	70,68
20% and above	20,473	1375,45	1071,19	35,511	4166,43	2651,69	–	–	–
TOTAL LOANS & ADVANCES	5,44,960	94756,51	78416,09	25,03,763	322537,57	267516,22	23,195	43210,09	30946,28

See Notes on Tables.

**TABLE NO. 4.3 – INTEREST RATE RANGE AND ORGANISATION-WISE CLASSIFICATION OF
OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

(Amount in Rupees Lakh)

INTEREST RATE RANGE	PUBLIC SECTOR			CO-OPERATIVE SECTOR			PRIVATE CORPORATE SECTOR		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6	7	8	9
Less than 6%	104	45,93	45,57	167	50,09	21,69	8	14,63	13,24
6% and above but less than 10%	3,162	48877,73	37786,24	9,265	7370,27	5540,43	5,185	12793,05	9550,97
10% and above but less than 12%	4,817	16712,32	11317,72	15,096	4652,46	3359,15	29,816	68439,59	46933,93
12% and above but less than 13%	2,720	10187,99	4784,26	6,570	4443,49	3488,22	28,592	46039,15	33423,37
13% and above but less than 14%	3,770	56606,07	47646,43	5,971	2539,88	2479,40	21,731	33821,34	24981,69
14% and above but less than 15%	2,098	2132,78	1338,91	4,611	1098,89	898,43	27,309	96586,52	77812,63
15% and above but less than 16%	2,420	3660,79	2917,61	3,010	1280,33	1114,12	15,071	29039,53	23340,17
16% and above but less than 17%	2,119	11828,63	9239,78	11,990	7354,54	5742,68	17,246	61387,09	47451,51
17% and above but less than 18%	178	77,49	69,28	298	201,43	142,73	2,506	4260,15	3182,80
18% and above but less than 20%	198	161,48	99,19	1,415	289,16	260,63	3,536	6407,27	5339,21
20% and above	75	224,67	230,42	192	92,47	69,22	3,168	4945,78	3498,67
TOTAL LOANS & ADVANCES	21,661	150515,88	115475,41	58,585	29373,00	23116,69	1,54,168	363734,10	275528,20

INTEREST RATE RANGE	PRIVATE SECTOR - OTHERS			JOINT SECTOR UNDERTAKINGS			INDIVIDUALS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	10	11	12	13	14	15	16	17	18
Less than 6%	102	148,37	132,42	–	–	–	61,851	2443,13	2395,80
6% and above but less than 10%	29,204	12447,14	8520,20	202	670,54	487,01	6,22,574	30992,69	27328,90
10% and above but less than 12%	1,88,439	29306,00	21818,97	740	792,13	324,72	6,46,815	26735,15	22467,10
12% and above but less than 13%	1,11,321	19460,61	14830,77	431	747,38	372,96	3,47,611	16450,86	13183,70
13% and above but less than 14%	1,19,982	17081,22	13474,63	329	252,23	200,33	2,76,477	12198,64	9939,77
14% and above but less than 15%	1,24,399	23864,17	18488,24	378	1053,37	929,62	1,88,021	8751,71	7011,01
15% and above but less than 16%	72,433	12280,87	10008,18	240	403,34	300,69	5,94,248	26877,95	21276,94
16% and above but less than 17%	31,578	7611,21	5506,35	164	452,33	435,83	57,425	2944,31	2167,51
17% and above but less than 18%	8,043	1290,95	1072,81	34	27,38	12,04	21,744	941,65	723,48
18% and above but less than 20%	27,748	9621,08	8703,34	27	125,01	91,84	5,38,055	33892,94	29054,18
20% and above	5,598	1144,94	1031,10	45	60,58	27,68	1,05,980	3339,25	1256,19
TOTAL LOANS & ADVANCES	7,18,847	134256,56	103587,00	2,590	4584,29	3182,71	34,60,801	165568,27	136804,57

See Notes on Tables.

**TABLE NO. 4.4 – TYPE OF ACCOUNT AND ORGANISATION-WISE CLASSIFICATION OF
OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

(Amount in Rupees Lakh)

TYPE OF ACCOUNT	PUBLIC SECTOR			CO-OPERATIVE SECTOR			PRIVATE CORPORATE SECTOR		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6	7	8	9
Cash Credit	4,857	65290,16	43742,49	9,387	3305,00	1813,41	62,532	90286,69	54936,29
Overdraft	2,056	5829,02	3961,56	3,029	3097,30	2272,89	14,491	18232,98	12094,69
Demand Loans	2,083	15768,54	14553,90	4,733	3020,46	2179,28	17,848	59752,30	52299,55
Medium Term Loans	1,997	18414,81	15830,13	8,675	3031,31	2604,01	18,233	42338,59	35323,98
Long Term Loans	10,498	44110,49	36525,23	32,663	16488,12	14007,22	32,802	126577,25	101305,06
Packing Credit	170	1102,84	862,10	98	430,80	239,88	8,262	26546,29	19568,63
Inland and Foreign Bills Purchased/Discounted	3,215	13848,49	6767,97	277	281,21	144,43	36,026	63335,56	36097,48
TOTAL	24,876	164364,37	122243,38	58,862	29654,21	23261,12	1,90,194	427069,66	311625,68

TYPE OF ACCOUNT	PRIVATE SECTOR - OTHERS			JOINT SECTOR UNDERTAKINGS			INDIVIDUALS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	10	11	12	13	14	15	16	17	18
Cash Credit	3,80,358	56987,21	42626,76	1,043	1183,80	677,91	1,17,138	8930,89	7146,50
Overdraft	1,02,585	15584,69	11379,29	222	131,61	79,53	1,98,169	12913,08	8348,09
Demand Loans	28,160	11462,97	10388,41	131	394,86	389,14	3,96,061	15401,18	11962,16
Medium Term Loans	58,577	10304,34	8319,56	289	464,77	259,12	4,57,151	20188,27	16066,19
Long Term Loans	1,35,454	25011,58	20749,76	867	2322,08	1723,20	22,91,370	107999,69	93183,02
Packing Credit	13,713	14905,78	10123,23	38	87,17	53,81	912	135,16	98,60
Inland and Foreign Bills Purchased/Discounted	29,970	25001,39	15943,66	208	951,37	253,33	3,767	603,39	431,13
TOTAL	7,48,817	159257,95	119530,66	2,798	5535,66	3436,05	34,64,568	166171,66	137235,70

See Notes on Tables.

**TABLE NO. 4.5 – SIZE OF CREDIT LIMIT AND ORGANISATION-WISE CLASSIFICATION OF
OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

(Amount in Rupees Lakh)

CREDIT LIMIT RANGE	PUBLIC SECTOR			CO-OPERATIVE SECTOR			PRIVATE CORPORATE SECTOR		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6	7	8	9
Above Rs. 2 Lakh and upto Rs.5 Lakh	10,618	349,06	289,42	23,559	753,78	622,54	32,093	1132,46	889,81
Above Rs. 5 Lakh and upto Rs.10 Lakh	4,682	352,05	292,57	9,126	691,01	492,85	25,002	1972,40	1563,51
Above Rs. 10 Lakh and upto Rs.25 Lakh	2,636	440,15	351,34	5,810	1025,64	536,78	32,193	5707,83	4539,02
Above Rs. 25 Lakh and upto Rs.50 Lakh	1,414	541,12	362,94	15,405	5381,78	4492,00	26,970	10300,11	7893,08
Above Rs. 50 Lakh and upto Rs.1 Crore	2,257	1544,99	538,23	3,145	2219,76	1737,01	24,070	18393,34	13163,46
Above Rs. 1 Crore and upto Rs.4 Crore	1,042	2297,68	1735,38	1,173	2231,89	1734,27	30,441	64299,31	48530,91
Above Rs. 4 Crore and upto Rs.6 Crore	312	1563,42	1106,91	181	911,69	707,61	6,293	31492,87	23283,90
Above Rs. 6 Crore and upto Rs.10 Crore	311	2671,78	1967,03	151	1241,82	970,57	5,410	44280,94	32568,19
Above Rs. 10 Crore and upto Rs.25 Crore	561	10495,50	7843,33	159	2707,21	2011,34	5,050	81254,69	59692,69
Above Rs. 25 Crore	1,043	144108,62	107756,23	153	12489,64	9956,15	2,672	168235,72	119501,10
TOTAL	24,876	164364,37	122243,38	58,862	29654,21	23261,12	1,90,194	427069,66	311625,68

CREDIT LIMIT RANGE	PRIVATE SECTOR - OTHERS			JOINT SECTOR UNDERTAKINGS			INDIVIDUALS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	10	11	12	13	14	15	16	17	18
Above Rs. 2 Lakh and upto Rs.5 Lakh	3,86,465	13745,79	11058,00	1,151	38,87	30,58	26,63,241	84984,32	70208,07
Above Rs. 5 Lakh and upto Rs.10 Lakh	1,71,269	13486,73	10953,22	395	31,11	23,87	5,85,465	42551,67	35955,29
Above Rs. 10 Lakh and upto Rs.25 Lakh	1,08,614	18626,54	15000,05	409	72,10	54,10	1,95,704	30176,42	24817,70
Above Rs. 25 Lakh and upto Rs.50 Lakh	42,154	15701,61	12170,46	245	91,98	68,19	16,808	6029,55	4553,69
Above Rs. 50 Lakh and upto Rs.1 Crore	21,749	16291,89	11997,03	192	142,89	99,30	3,350	2429,70	1700,96
Above Rs. 1 Crore and upto Rs.4 Crore	14,132	27989,16	20506,40	211	454,33	306,29	–	–	–
Above Rs. 4 Crore and upto Rs.6 Crore	1,778	8852,19	6590,83	43	214,87	158,17	–	–	–
Above Rs. 6 Crore and upto Rs.10 Crore	1,352	10943,42	7895,03	50	407,13	298,83	–	–	–
Above Rs. 10 Crore and upto Rs.25 Crore	981	15533,49	11379,55	59	957,74	655,72	–	–	–
Above Rs. 25 Crore	323	18087,12	11980,12	43	3124,64	1740,99	–	–	–
TOTAL	7,48,817	159257,95	119530,66	2,798	5535,66	3436,05	34,64,568	166171,66	137235,70

See Notes on Tables.

**TABLE NO. 4.6 – SIZE OF CREDIT LIMIT AND TYPE OF ACCOUNT-WISE CLASSIFICATION OF
OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

(Amount in Rupees Lakh)

CREDIT LIMIT RANGE	CASH CREDIT			OVERDRAFTS			DEMAND LOANS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6	7	8	9
Above Rs. 2 Lakh and upto Rs.5 Lakh	2,79,811	10393,15	8504,16	1,91,317	6390,71	4416,69	3,65,623	11117,66	8408,28
Above Rs. 5 Lakh and upto Rs.10 Lakh	1,32,617	10700,12	8643,28	66,062	5075,71	3585,03	45,434	3252,51	2667,37
Above Rs. 10 Lakh and upto Rs.25 Lakh	88,201	15416,67	12207,32	41,801	7029,30	4900,73	17,720	2845,58	2359,23
Above Rs. 25 Lakh and upto Rs.50 Lakh	35,913	13563,32	10556,65	11,186	4116,68	2836,05	6,696	2437,35	2170,13
Above Rs. 50 Lakh and upto Rs.1 Crore	18,595	14116,29	10560,82	5,316	4033,98	2763,89	4,171	3049,73	2687,82
Above Rs. 1 Crore and upto Rs.4 Crore	14,709	29935,47	21731,65	3,609	7131,14	5055,55	5,347	11241,09	10064,99
Above Rs. 4 Crore and upto Rs.6 Crore	2,106	10533,98	7102,64	502	2463,15	1628,87	1,331	6630,32	6008,24
Above Rs. 6 Crore and upto Rs.10 Crore	1,585	12810,54	8297,47	357	2871,43	1750,31	1,143	9490,46	8609,26
Above Rs. 10 Crore and upto Rs.25 Crore	1,177	18554,84	10525,79	268	4197,63	2656,07	998	16583,07	14520,65
Above Rs. 25 Crore	658	90004,47	52850,89	164	12550,19	8560,87	569	39226,63	34328,99
TOTAL	5,75,372	226028,85	150980,66	3,20,582	55859,92	38154,04	4,49,032	105874,41	91824,97

CREDIT LIMIT RANGE	MEDIUM TERM LOANS			LONG TERM LOANS			PACKING CREDIT		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	10	11	12	13	14	15	16	17	18
Above Rs. 2 Lakh and upto Rs.5 Lakh	4,14,682	13013,41	10234,53	18,47,875	59467,56	51009,58	3,218	116,42	101,35
Above Rs. 5 Lakh and upto Rs.10 Lakh	92,066	6565,32	5305,08	4,45,255	32370,18	28137,50	3,158	253,36	216,83
Above Rs. 10 Lakh and upto Rs.25 Lakh	23,921	3701,59	2892,20	1,55,484	23898,85	20450,50	4,648	833,57	670,88
Above Rs. 25 Lakh and upto Rs.50 Lakh	6,354	2333,83	1777,61	28,902	10288,89	8596,88	3,585	1384,15	1068,17
Above Rs. 50 Lakh and upto Rs.1 Crore	2,720	2040,73	1536,87	10,553	7719,20	6317,58	2,866	2209,04	1621,21
Above Rs. 1 Crore and upto Rs.4 Crore	2,960	6163,61	4923,21	8,666	17908,92	14722,91	3,519	7593,07	5597,25
Above Rs. 4 Crore and upto Rs.6 Crore	615	3083,50	2531,89	1,745	8709,23	7082,63	737	3697,81	2919,18
Above Rs. 6 Crore and upto Rs.10 Crore	572	4813,20	4010,68	1,649	13516,84	10985,82	683	5447,08	3965,11
Above Rs. 10 Crore and upto Rs.25 Crore	588	10174,23	8538,61	2,006	33472,48	27741,54	581	8919,65	6477,95
Above Rs. 25 Crore	482	42867,08	36665,41	1,628	115185,41	92471,29	200	12755,95	8308,36
TOTAL	5,44,960	94756,51	78416,09	25,03,763	322537,57	267516,22	23,195	43210,09	30946,28

See Notes on Tables.

**TABLE NO. 4.7 – BANK GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO SIZE OF CREDIT LIMIT
MARCH 2004**

(Amount in Rupees Lakh)

CREDIT LIMIT RANGE	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6	7	8	9
Rs. 25,000 and Less	68,99,220	10195,41	8897,59	136,61,634	18460,88	16254,08	33,25,942	3678,90	745,56
Above Rs. 25,000 and upto Rs.2 Lakh	53,61,416	43665,03	35314,30	96,79,223	69939,00	58926,34	46,49,784	24700,40	6362,16
Above Rs. 2 Lakh and upto Rs.5 Lakh	9,07,276	29480,61	24738,61	13,28,841	43320,50	36963,24	2,23,515	6619,52	4010,38
Above Rs. 5 Lakh and upto Rs.10 Lakh	1,72,833	12940,58	10636,36	3,35,366	25171,29	21352,26	45,055	3199,46	2553,37
Above Rs. 10 Lakh and upto Rs.25 Lakh	64,423	10658,06	8058,32	1,51,447	25036,55	20643,99	24,432	3847,60	3186,03
Above Rs. 25 Lakh and upto Rs.50 Lakh	21,926	8160,61	5857,83	53,163	19686,67	15703,76	5,963	2160,52	1738,28
Above Rs. 50 Lakh and upto Rs.1 Crore	14,525	10685,67	6203,66	27,405	20540,11	15976,46	2,686	2070,34	1560,47
Above Rs. 1 Crore and upto Rs.4 Crore	10,129	21168,72	15647,05	23,625	47802,85	37096,09	2,858	6221,24	4748,29
Above Rs. 4 Crore and upto Rs.6 Crore	1,993	10005,53	7409,84	3,587	17933,90	13805,14	709	3538,42	2599,97
Above Rs. 6 Crore and upto Rs.10 Crore	1,610	13093,73	9299,97	2,983	24028,23	18245,82	760	6216,57	4466,98
Above Rs. 10 Crore and upto Rs.25 Crore	1,369	22411,31	16193,85	2,837	46021,76	34826,69	814	13158,76	9576,42
Above Rs. 25 Crore	830	90633,68	60207,64	1,825	153645,55	118311,39	476	31429,63	22066,89
TOTAL	134,57,550	283098,94	208465,04	252,71,936	511587,29	408105,26	82,82,994	106841,37	63614,79

CREDIT LIMIT RANGE	REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	10	11	12	13	14	15	16	17	18
Rs. 25,000 and Less	98,69,062	12753,67	10240,14	30,10,234	4656,14	2418,07	367,66,092	49745,00	38555,43
Above Rs. 25,000 and upto Rs.2 Lakh	27,23,980	15400,58	12069,37	27,19,343	21056,75	11472,21	251,33,746	174761,76	124144,38
Above Rs. 2 Lakh and upto Rs.5 Lakh	1,11,028	3312,97	2722,79	5,46,623	18275,70	14667,37	31,17,283	101009,30	83102,39
Above Rs. 5 Lakh and upto Rs.10 Lakh	8,076	577,95	468,90	2,34,667	17200,16	14274,49	7,95,997	59089,44	49285,39
Above Rs. 10 Lakh and upto Rs.25 Lakh	1,923	314,55	258,41	1,03,198	16200,40	13159,97	3,45,423	56057,16	45306,73
Above Rs. 25 Lakh and upto Rs.50 Lakh	378	137,20	112,03	21,596	7911,10	6135,86	1,03,026	38056,11	29547,77
Above Rs. 50 Lakh and upto Rs.1 Crore	103	75,29	63,79	10,055	7658,91	5437,05	54,774	41030,33	29241,43
Above Rs. 1 Crore and upto Rs.4 Crore	26	48,59	43,53	10,371	22050,38	15294,35	47,009	97291,77	72829,30
Above Rs. 4 Crore and upto Rs.6 Crore	2	8,81	8,54	2,319	11562,87	8030,72	8,610	43049,54	31854,20
Above Rs. 6 Crore and upto Rs.10 Crore	3	24,97	21,77	1,921	16206,17	11688,20	7,277	59569,67	43722,74
Above Rs. 10 Crore and upto Rs.25 Crore	1	12,75	11,06	1,793	29412,98	21036,23	6,814	111017,55	81644,25
Above Rs. 25 Crore	–	–	–	1,108	70572,85	50492,10	4,239	346281,72	251078,01
TOTAL	127,14,582	32667,33	26020,34	66,63,228	242764,41	174106,61	663,90,290	1176959,34	880312,03

TABLE NO. 4.8 – POPULATION GROUP AND BANK GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO BROAD RANGES OF CREDIT LIMIT MARCH 2004

STATE BANK OF INDIA AND ITS ASSOCIATES

(Amount in Rupees Lakh)

POPULATION GROUP	Rs. 25,000 AND LESS			ABOVE Rs.25,000 AND UPTO Rs.2 LAKH			ABOVE Rs.2 LAKH		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	1	2	3	4	5	6	7	8	9
RURAL	2905,733	4262,66	3716,82	1470,835	10749,72	8716,27	217,802	22174,81	15136,90
SEMI-URBAN	2846,283	4229,37	3743,40	2208,429	17663,33	14327,54	395,250	29457,15	21372,39
URBAN	800,931	1206,76	1011,57	1136,719	10217,16	8273,70	375,975	51194,83	36163,14
METROPOLITAN	346,273	496,61	425,81	545,433	5034,82	3996,79	207,887	126411,70	91580,71
ALL-INDIA	6899,220	10195,41	8897,59	5361,416	43665,03	35314,30	1196,914	229238,50	164253,14

NATIONALISED BANKS

POPULATION GROUP	Rs.25,000 AND LESS			ABOVE Rs.25,000 AND UPTO Rs.2 LAKH			ABOVE Rs.2 LAKH		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	10	11	12	13	14	15	16	17	18
RURAL	6925,081	9026,47	7942,03	3143,294	19982,65	17122,54	356,349	37677,32	30403,33
SEMI-URBAN	3821,640	5219,69	4626,00	2613,353	18247,32	15471,28	395,664	38639,46	30571,98
URBAN	1945,502	2823,28	2463,30	2353,836	18444,88	15347,85	605,335	82619,98	65632,94
METROPOLITAN	969,411	1391,44	1222,75	1568,740	13264,15	10984,68	573,731	264250,64	206316,58
ALL-INDIA	13661,634	18460,88	16254,08	9679,223	69939,00	58926,34	1931,079	423187,40	332924,84

FOREIGN BANKS

POPULATION GROUP	Rs.25,000 AND LESS			ABOVE Rs.25,000 AND UPTO Rs.2 LAKH			ABOVE Rs.2 LAKH		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	19	20	21	22	23	24	25	26	27
RURAL	–	–	–	–	–	–	7,544	1582,47	1031,56
SEMI-URBAN	–	–	–	–	–	–	27	184,52	101,26
URBAN	64,471	132,67	33,16	189,530	1118,62	208,41	4,485	1396,86	1040,48
METROPOLITAN	3261,471	3546,23	712,40	4460,254	23581,78	6153,74	295,212	75298,22	54333,78
ALL-INDIA	3325,942	3678,90	745,56	4649,784	24700,40	6362,16	307,268	78462,07	56507,08

TABLE NO. 4.8 – POPULATION GROUP AND BANK GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO BROAD RANGES OF CREDIT LIMIT MARCH 2004

REGIONAL RURAL BANKS

(Amount in Rupees Lakh)

POPULATION GROUP	Rs. 25,000 AND LESS			ABOVE Rs.25,000 AND UPTO Rs.2 LAKH			ABOVE Rs.2 LAKH		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	28	29	30	31	32	33	34	35	36
RURAL	7851,968	10107,49	8032,79	1878,888	10483,12	8198,30	76,056	2503,42	2025,28
SEMI-URBAN	1767,776	2282,74	1904,81	659,372	3704,49	2938,69	29,418	1269,23	1051,68
URBAN	246,241	358,02	298,63	176,814	1166,26	895,79	15,139	704,94	602,43
METROPOLITAN	3,077	5,42	3,91	8,906	46,71	36,59	927	35,49	31,44
ALL-INDIA	9869,062	12753,67	10240,14	2723,980	15400,58	12069,37	121,540	4513,08	3710,83

OTHER SCHEDULED COMMERCIAL BANKS

POPULATION GROUP	Rs.25,000 AND LESS			ABOVE Rs.25,000 AND UPTO Rs.2 LAKH			ABOVE Rs.2 LAKH		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	37	38	39	40	41	42	43	44	45
RURAL	434,514	562,14	495,68	241,998	1615,13	1303,36	54,744	6826,53	5782,59
SEMI-URBAN	769,885	941,10	861,77	469,055	3380,35	2857,23	132,164	20957,87	15042,96
URBAN	344,557	469,47	401,29	438,060	3288,36	2670,84	233,710	49147,66	34930,25
METROPOLITAN	1461,278	2683,42	659,33	1570,230	12772,92	4640,78	513,033	140119,47	104460,52
ALL-INDIA	3010,234	4656,14	2418,07	2719,343	21056,75	11472,21	933,651	217051,53	160216,33

ALL SCHEDULED COMMERCIAL BANKS

POPULATION GROUP	Rs.25,000 AND LESS			ABOVE Rs.25,000 AND UPTO Rs.2 LAKH			ABOVE Rs.2 LAKH		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	46	47	48	49	50	51	52	53	54
RURAL	18117,296	23958,76	20187,31	6735,015	42830,61	35340,46	712,495	70764,55	54379,67
SEMI-URBAN	9205,584	12672,90	11135,98	5950,209	42995,50	35594,74	952,523	90508,23	68140,27
URBAN	3401,702	4990,21	4207,94	4294,959	34235,27	27396,60	1234,644	185064,27	138369,25
METROPOLITAN	6041,510	8123,12	3024,20	8153,563	54700,38	25812,58	1590,790	606115,53	456723,03
ALL-INDIA	36766,092	49745,00	38555,43	25133,746	174761,76	124144,38	4490,452	952452,58	717612,22

**TABLE NO. 4.9 – STATE AND POPULATION GROUP-WISE OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS
MARCH 2004**

(Amount in Rupees Lakh)

REGION / STATE / UNION TERRITORY	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
NORTHERN REGION	27,16,836	27248,00	21418,21	16,15,484	24976,89	19245,19
Haryana	4,61,391	5127,54	4026,14	3,28,242	6344,03	4619,77
Himachal Pradesh	3,01,741	3043,92	2510,95	75,820	2881,81	2172,97
Jammu & Kashmir	1,96,853	2311,25	1737,22	48,449	854,84	647,72
Punjab	6,18,907	9579,65	7281,23	4,83,462	8360,08	6585,62
Rajasthan	11,17,015	5907,93	4972,16	6,68,841	5673,49	4434,19
Chandigarh	3,743	286,67	140,49	4,040	214,22	193,61
Delhi	17,186	991,04	750,02	6,630	648,43	591,30
NORTH-EASTERN REGION	6,77,009	3127,47	2516,85	3,33,360	2584,10	2139,80
Arunachal Pradesh	20,828	179,82	153,24	11,694	146,56	115,63
Assam	3,99,818	2050,27	1609,63	2,12,399	1869,82	1564,23
Manipur	14,070	50,86	46,20	6,890	49,73	43,66
Meghalaya	45,219	382,12	335,20	9,673	95,41	74,91
Mizoram	17,538	109,27	96,84	7,869	48,92	42,13
Nagaland	9,392	46,18	38,04	21,164	216,63	171,71
Tripura	1,70,144	308,96	237,71	63,671	157,03	127,53
EASTERN REGION	56,24,781	19495,13	15259,73	17,84,174	13484,01	10816,15
Bihar	15,01,967	4778,46	3813,74	5,37,485	3079,82	2514,30
Jharkhand	5,85,165	2347,02	1602,71	2,16,831	1736,37	1405,35
Orissa	15,90,426	5904,11	4651,40	4,54,082	4227,13	3436,04
Sikkim	14,190	146,63	122,63	10,449	170,91	142,48
West Bengal	19,26,867	6196,04	4962,06	5,56,615	4105,68	3173,63
Andaman & Nicobar Islands	6,166	122,86	107,20	8,712	164,10	144,36
CENTRAL REGION	55,36,653	24362,57	19322,33	22,76,613	20700,74	16178,16
Chhattisgarh	3,45,505	1919,82	1629,97	1,35,127	1574,06	1211,84
Madhya Pradesh	9,78,660	5542,78	4390,54	6,61,231	6587,51	5202,72
Uttar Pradesh	39,62,494	15470,95	12193,22	13,29,993	10627,49	8251,72
Uttaranchal	2,49,994	1429,02	1108,61	1,50,262	1911,68	1511,88
WESTERN REGION	20,82,817	17465,13	14745,33	15,58,486	23363,59	17532,97
Goa	45,708	696,66	590,95	80,483	3001,58	2270,87
Gujarat	8,43,415	6981,14	5707,86	5,91,364	8167,35	5964,24
Maharashtra	11,91,214	9613,62	8287,08	8,76,872	11334,50	8732,77
Dadra & Nagar Haveli	2,249	171,67	158,09	3,843	358,27	234,48
Daman & Diu	231	2,04	1,36	5,924	501,89	330,60
SOUTHERN REGION	89,26,710	45855,63	36645,01	85,40,199	61067,30	48958,69
Andhra Pradesh	38,50,336	15468,24	13128,44	23,04,332	13859,92	10633,94
Karnataka	20,31,882	17179,74	12526,69	12,16,742	9979,99	8323,87
Kerala	4,49,658	2394,85	2051,62	30,00,443	20937,78	17067,44
Tamil Nadu	25,61,464	10617,88	8761,88	19,96,778	16106,63	12782,56
Lakshadweep	2,500	10,20	9,45	–	–	–
Pondicherry	30,870	184,72	166,94	21,904	182,97	150,87
ALL-INDIA	255,64,806	137553,92	109907,45	161,08,316	146176,63	114870,98

**TABLE NO. 4.9 – STATE AND POPULATION GROUP-WISE OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS
MARCH 2004**

(Amount in Rupees Lakh)

REGION / STATE / UNION TERRITORY	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	7	8	9	10	11	12
NORTHERN REGION	12,16,847	51743,35	38402,33	15,66,377	151136,28	119738,69
Haryana	3,10,380	12606,14	9601,44	–	–	–
Himachal Pradesh	–	–	–	–	–	–
Jammu & Kashmir	1,31,358	4049,74	3754,26	–	–	–
Punjab	3,23,512	9272,28	7270,10	1,14,748	9477,13	7028,86
Rajasthan	3,49,106	9090,73	6990,00	1,61,369	9756,65	8003,28
Chandigarh	1,02,491	16724,48	10786,53	–	–	–
Delhi	–	–	–	12,90,260	131902,49	104706,55
NORTH-EASTERN REGION	2,14,098	3960,13	3291,39	–	–	–
Arunachal Pradesh	–	–	–	–	–	–
Assam	1,36,817	2488,24	2006,13	–	–	–
Manipur	17,657	174,56	151,00	–	–	–
Meghalaya	25,362	861,66	763,52	–	–	–
Mizoram	10,577	165,04	144,90	–	–	–
Nagaland	–	–	–	–	–	–
Tripura	23,685	270,64	225,84	–	–	–
EASTERN REGION	11,50,967	21616,18	17103,54	6,30,804	51290,09	38413,46
Bihar	2,98,825	4197,03	3339,04	–	–	–
Jharkhand	1,76,394	4195,28	3451,55	–	–	–
Orissa	2,98,685	6269,63	5188,65	–	–	–
Sikkim	–	–	–	–	–	–
West Bengal	3,77,063	6954,24	5124,30	6,30,804	51290,09	38413,46
Andaman & Nicobar Islands	–	–	–	–	–	–
CENTRAL REGION	17,53,794	38027,14	27423,36	5,88,668	20077,04	15350,80
Chhattisgarh	1,29,661	5292,65	3718,49	–	–	–
Madhya Pradesh	3,38,893	6530,43	4572,45	2,56,731	10310,73	7907,09
Uttar Pradesh	11,97,749	23880,06	17564,27	3,31,937	9766,31	7443,72
Uttaranchal	87,491	2324,00	1568,14	–	–	–
WESTERN REGION	8,44,560	29560,83	22384,33	43,31,970	293257,24	207047,10
Goa	–	–	–	–	–	–
Gujarat	2,34,558	11705,69	8850,21	4,02,994	36890,39	25849,77
Maharashtra	6,10,002	17855,14	13534,11	39,28,976	256366,85	181197,33
Dadra & Nagar Haveli	–	–	–	–	–	–
Daman & Diu	–	–	–	–	–	–
SOUTHERN REGION	37,51,039	79382,13	61368,84	86,68,044	153178,38	105009,77
Andhra Pradesh	11,72,355	19827,45	15707,77	4,71,162	26858,04	20661,73
Karnataka	7,11,644	13758,41	10547,06	20,14,359	45646,16	33225,95
Kerala	6,45,288	17242,21	13417,48	–	–	–
Tamil Nadu	11,72,816	27654,90	20967,76	61,82,523	80674,18	51122,08
Lakshadweep	–	–	–	–	–	–
Pondicherry	48,936	899,15	728,78	–	–	–
ALL-INDIA	89,31,305	224289,76	169973,79	157,85,863	668939,03	485559,81

**TABLE NO. 4.10 – STATE AND BANK GROUP-WISE OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS
MARCH 2004**

(Amount in Rupees Lakh)

REGION / STATE / UNION TERRITORY	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
NORTHERN REGION	19,50,844	70574,26	55754,21	30,45,419	118371,26	93421,23
Haryana	2,80,756	6134,86	4835,80	5,93,179	13744,07	10671,52
Himachal Pradesh	1,27,533	1417,38	1115,40	1,96,302	3506,54	2707,00
Jammu & Kashmir	47,740	641,08	484,30	57,301	1694,87	1313,68
Punjab	5,14,856	10659,33	8399,47	8,69,099	21719,17	16390,45
Rajasthan	8,20,660	9931,01	8008,05	8,27,387	13206,80	10952,02
Chandigarh	33,513	9110,42	4973,68	55,291	6315,39	4575,76
Delhi	1,25,786	32680,18	27937,51	4,46,860	58184,41	46810,81
NORTH-EASTERN REGION	2,99,596	3471,99	2810,29	4,51,976	4881,07	4085,80
Arunachal Pradesh	17,377	184,99	144,09	3,253	95,35	83,35
Assam	1,72,735	2228,06	1770,34	3,12,388	3331,13	2730,72
Manipur	12,788	104,71	87,47	15,477	150,84	136,80
Meghalaya	32,518	441,68	363,86	22,703	836,74	759,38
Mizoram	12,592	218,91	200,37	2,005	40,91	33,40
Nagaland	19,179	117,35	100,50	8,552	133,53	99,24
Tripura	32,407	176,30	143,65	87,598	292,57	242,92
EASTERN REGION	19,51,650	29301,31	21666,48	37,26,203	50303,60	40679,68
Bihar	4,46,003	4664,78	3562,00	8,82,221	5280,60	4586,32
Jharkhand	2,70,613	2878,33	2319,02	4,01,377	3965,50	3032,85
Orissa	5,96,288	5749,59	4459,06	7,74,918	7054,65	6018,59
Sikkim	13,856	143,17	115,16	10,716	140,79	117,22
West Bengal	6,18,249	15766,42	11128,07	16,48,809	33687,90	26769,21
Andaman & Nicobar Islands	6,641	99,01	83,17	8,162	174,16	155,49
CENTRAL REGION	21,90,928	30268,78	22776,72	43,32,777	51025,10	40389,85
Chhattisgarh	1,92,877	3932,48	2691,10	1,94,367	3367,27	2671,13
Madhya Pradesh	7,45,072	11788,41	8810,11	9,21,102	11904,01	9716,67
Uttar Pradesh	10,57,408	12097,51	9682,03	30,01,564	33236,80	25911,94
Uttaranchal	1,95,571	2450,37	1593,48	2,15,744	2517,03	2090,11
WESTERN REGION	16,32,478	69349,25	47013,31	30,90,005	154626,80	120745,65
Goa	21,731	672,48	544,51	82,315	2158,27	1670,63
Gujarat	6,95,991	13927,38	10391,18	9,98,405	28481,96	22342,53
Maharashtra	9,09,203	54558,06	35958,34	20,03,947	123454,36	96303,07
Dadra & Nagar Haveli	1,820	120,97	75,31	3,584	229,85	220,04
Daman & Diu	3,733	70,36	43,96	1,754	302,36	209,38
SOUTHERN REGION	54,32,054	80133,36	58444,04	106,25,556	132379,45	108783,04
Andhra Pradesh	22,66,710	23617,84	17443,00	33,39,283	33238,54	27538,20
Karnataka	9,07,382	19285,11	13614,13	22,46,293	37520,53	30657,49
Kerala	10,99,667	13838,88	10401,49	12,15,097	12807,61	10638,71
Tamil Nadu	11,36,186	23107,04	16751,51	37,57,620	48160,79	39394,13
Lakshadweep	4	14	10	2,487	9,10	8,62
Pondicherry	22,105	284,35	233,80	64,776	642,88	545,89
ALL-INDIA	134,57,550	283098,94	208465,04	252,71,936	511587,29	408105,26

**TABLE NO. 4.10 – STATE AND BANK GROUP-WISE OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS
MARCH 2004**

(Amount in Rupees Lakh)

REGION / STATE / UNION TERRITORY	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	7	8	9	10	11	12
NORTHERN REGION	5,70,504	21217,65	15098,83	8,92,599	4054,15	3205,63
Haryana	932	940,67	603,95	1,93,740	1090,52	833,00
Himachal Pradesh	4	78,64	78,59	51,967	229,24	173,13
Jammu & Kashmir	1	1,15	1,13	47,724	237,84	187,37
Punjab	4,810	173,94	131,70	86,424	512,35	421,29
Rajasthan	2,605	102,81	71,05	5,12,744	1984,20	1590,84
Chandigarh	2,782	153,70	127,33	–	–	–
Delhi	5,59,370	19766,76	14085,10	–	–	–
NORTH-EASTERN REGION	289	10,64	5,15	4,67,616	1201,83	957,88
Arunachal Pradesh	–	–	–	11,794	35,68	33,31
Assam	289	10,64	5,15	2,59,732	752,69	601,85
Manipur	–	–	–	10,348	19,42	16,42
Meghalaya	–	–	–	24,600	56,12	46,32
Mizoram	–	–	–	21,386	63,31	49,99
Nagaland	–	–	–	2,261	6,85	5,48
Tripura	–	–	–	1,37,495	267,75	204,51
EASTERN REGION	66,551	4758,25	3217,99	33,07,010	6802,19	5078,80
Bihar	–	–	–	10,07,590	1981,68	1416,79
Jharkhand	1	8	8	2,72,331	535,30	352,50
Orissa	1,097	39,72	29,86	9,57,309	2252,22	1736,54
Sikkim	–	–	–	–	–	–
West Bengal	65,452	4718,42	3188,03	10,69,742	2031,48	1571,87
Andaman & Nicobar Islands	1	3	3	38	1,51	1,10
CENTRAL REGION	2,52,326	1658,91	477,12	32,46,163	9123,77	6884,66
Chhattisgarh	458	27,90	19,28	2,17,582	552,53	408,05
Madhya Pradesh	439	121,74	98,41	5,34,384	2081,21	1618,21
Uttar Pradesh	2,51,395	1497,06	352,37	24,34,734	6225,76	4667,15
Uttaranchal	34	12,21	7,05	59,463	264,27	191,24
WESTERN REGION	4,80,850	37852,51	27359,18	6,03,629	1730,45	1425,10
Goa	257	15,74	11,63	2	13	12
Gujarat	15,652	1058,43	701,51	2,75,678	800,94	653,87
Maharashtra	4,64,934	36700,79	26611,22	3,27,949	929,38	771,11
Dadra & Nagar Haveli	3	2,05	1,05	–	–	–
Daman & Diu	4	75,50	33,76	–	–	–
SOUTHERN REGION	69,12,474	41343,40	17456,51	41,97,565	9754,96	8468,27
Andhra Pradesh	23,530	1287,76	961,24	18,93,266	3958,47	3423,64
Karnataka	14,20,418	9226,17	4505,81	10,38,616	3321,25	2926,77
Kerala	4,881	259,82	219,78	7,82,444	1610,56	1457,02
Tamil Nadu	54,63,645	30569,65	11769,68	4,83,237	864,61	660,78
Lakshadweep	–	–	–	2	7	6
Pondicherry	–	–	–	–	–	–
ALL-INDIA	82,82,994	106841,37	63614,79	127,14,582	32667,33	26020,34

**TABLE NO. 4.10 – STATE AND BANK GROUP-WISE OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS
MARCH 2004**

(Amount in Rupees Lakh)

REGION / STATE / UNION TERRITORY	OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	13	14	15	16	17	18
NORTHERN REGION	6,56,178	40887,20	31324,51	71,15,544	255104,52	198804,42
Haryana	31,406	2167,58	1303,08	11,00,013	24077,70	18247,35
Himachal Pradesh	1,755	693,94	609,79	3,77,561	5925,73	4683,92
Jammu & Kashmir	2,23,894	4640,88	4152,74	3,76,660	7215,83	6139,21
Punjab	65,440	3624,35	2822,91	15,40,629	36689,14	28165,81
Rajasthan	1,32,935	5203,99	3777,66	22,96,331	30428,80	24399,62
Chandigarh	18,688	1645,85	1443,87	1,10,274	17225,37	11120,63
Delhi	1,82,060	22910,62	17214,46	13,14,076	133541,96	106047,87
NORTH-EASTERN REGION	4,990	106,18	88,91	12,24,467	9671,70	7948,03
Arunachal Pradesh	98	10,35	8,12	32,522	326,37	268,87
Assam	3,890	85,83	71,92	7,49,034	6408,34	5179,98
Manipur	4	18	17	38,617	275,15	240,86
Meghalaya	433	4,65	4,07	80,254	1339,19	1173,63
Mizoram	1	10	11	35,984	323,22	283,87
Nagaland	564	5,07	4,52	30,556	262,81	209,74
Tripura	–	–	–	2,57,500	736,62	591,08
EASTERN REGION	1,39,312	14720,05	10949,93	91,90,726	105885,40	81592,88
Bihar	2,463	128,25	101,97	23,38,277	12055,31	9667,08
Jharkhand	34,068	899,45	755,16	9,78,390	8278,66	6459,61
Orissa	13,581	1304,69	1032,05	23,43,193	16400,87	13276,09
Sikkim	67	33,58	32,72	24,639	317,54	265,11
West Bengal	89,097	12341,83	9016,26	34,91,349	68546,05	51673,44
Andaman & Nicobar Islands	36	12,25	11,78	14,878	286,96	251,55
CENTRAL REGION	1,33,534	11090,94	7746,30	101,55,728	103167,49	78274,65
Chhattisgarh	5,009	906,36	770,75	6,10,293	8786,53	6560,30
Madhya Pradesh	34,518	3076,07	1829,38	22,35,515	28971,44	22072,80
Uttar Pradesh	77,072	6687,68	4839,42	68,22,173	59744,81	45452,92
Uttaranchal	16,935	420,83	306,75	4,87,747	5664,71	4188,63
WESTERN REGION	30,10,871	100087,78	65166,50	88,17,833	363646,79	261709,73
Goa	21,886	851,62	634,94	1,26,191	3698,24	2861,83
Gujarat	86,605	19475,86	12282,98	20,72,331	63744,57	46372,08
Maharashtra	29,01,031	79527,53	52107,56	66,07,064	295170,12	211751,29
Dadra & Nagar Haveli	685	177,06	96,16	6,092	529,94	392,57
Daman & Diu	664	55,71	44,85	6,155	503,94	331,96
SOUTHERN REGION	27,18,343	75872,27	58830,45	298,85,992	339483,44	251982,32
Andhra Pradesh	2,75,396	13911,04	10765,80	77,98,185	76013,65	60131,88
Karnataka	3,61,918	17211,25	12919,38	59,74,627	86564,31	64623,58
Kerala	9,93,300	12057,97	9819,54	40,95,389	40574,85	32536,54
Tamil Nadu	10,72,893	32351,51	25058,18	119,13,581	135053,60	93634,28
Lakshadweep	7	89	66	2,500	10,20	9,45
Pondicherry	14,829	339,61	266,90	1,01,710	1266,84	1046,59
ALL-INDIA	66,63,228	242764,41	174106,61	663,90,290	1176959,34	880312,03

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2004**

(Amount in Rupees Lakh)

OCCUPATION	CASH CREDIT			OVERDRAFT		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	39,838	6583,77	4366,97	11,017	1807,99	944,88
1. Direct Finance	26,548	3406,72	2297,70	7,157	1187,82	471,09
2. Indirect Finance	13,290	3177,05	2069,27	3,860	620,17	473,78
II. INDUSTRY	2,03,296	112599,98	68099,41	39,380	19809,93	13474,90
1. Mining & Quarrying	4,407	8057,27	2737,10	868	855,84	697,65
2. Food Manufacturing & Processing	26,645	16063,10	10397,93	2,685	1209,48	851,60
(a) Rice Mills, Flour & Dal Mills	12,576	4374,28	2870,67	754	175,92	134,51
(b) Sugar	590	4944,12	2925,53	36	104,45	73,33
(c) Edible Oils & Vanaspati	2,841	1646,23	1226,83	372	221,35	167,08
(d) Tea Processing	1,005	1347,47	917,68	116	82,07	49,52
(e) Processing of Fruits & Vegetables	629	199,74	142,94	118	64,85	56,46
(f) Others	9,004	3551,27	2314,27	1,289	560,85	370,71
3. Beverage & Tobacco	1,869	1201,37	868,42	340	240,34	124,28
4. Textiles	33,182	14176,97	9720,86	5,057	1665,98	1241,44
(a) Cotton Textiles	11,275	6354,43	4642,69	1,787	639,71	525,98
(b) Jute & Other Natural Fibre Textiles	700	518,68	261,47	101	19,83	14,92
(c) Handloom Textiles & Khadi	2,294	447,16	269,91	203	60,02	44,42
(d) Other Textiles & Textile Products	18,913	6856,70	4546,78	2,966	946,42	656,11
5. Paper, Paper Products & Printing	9,934	3390,12	2186,05	1,576	588,73	448,27
6. Leather & Leather Products	2,443	880,57	694,61	587	146,87	111,26
7. Rubber & Plastic Products	11,487	3660,72	2498,97	1,251	368,49	228,28
8. Chemicals & Chemical Products	15,856	12672,00	7367,02	2,226	1854,57	976,41
(a) Heavy Industrial Chemicals	2,701	2285,20	1304,52	424	347,00	135,86
(b) Fertilisers	613	3225,72	1961,69	67	110,97	63,57
(c) Drugs & Pharmaceuticals	3,524	2678,80	1726,37	466	669,80	283,43
(d) Non-Edible Oils	372	170,00	111,24	43	62,66	40,14
(e) Other Chemicals & Chemical Products	8,646	4312,28	2263,20	1,226	664,15	453,42
9. Petroleum, Coal Products & Nuclear Fuels	1,206	2327,12	935,83	142	505,87	118,84
10. Manufacture of Cement & Cement Products	2,704	1832,16	1041,67	243	238,05	192,22
11. Basic Metals & Metal Products	21,388	12970,73	8058,34	2,857	1241,54	813,84
(a) Iron & Steel	7,802	7799,35	4662,71	983	605,27	402,44
(b) Non-Ferrous Metals	1,862	1052,88	706,99	247	222,14	126,01
(c) Metal Products	11,724	4118,50	2688,64	1,627	414,13	285,40
12. Engineering	24,477	14280,01	8421,85	4,010	2314,61	1616,17
(a) Heavy Engineering	5,443	2339,73	1500,20	890	600,68	400,59
(b) Light Engineering	9,232	3720,55	2312,36	1,528	659,67	400,62
(c) Electrical Machinery & Goods	6,892	5674,42	2849,26	1,098	744,66	588,39
(d) Electronic Machinery & Goods	2,910	2545,31	1760,03	494	309,60	226,56
13. Vehicles, Vehicle Parts & Transport Equipments	5,716	4059,61	1936,91	907	1313,83	885,65
14. Other Industries	31,256	8617,27	5625,72	7,813	2043,40	1315,74
15. Electricity, Gas & Water	1,231	3675,60	2294,49	598	1923,96	1616,49
(a) Electricity Generation & Transmission	550	3305,03	2089,30	391	1715,53	1465,06
(b) Non-Conventional Energy	158	89,90	61,39	33	13,23	10,87
(c) Gas, Steam & Water Supply	523	280,67	143,80	174	195,19	140,56
16. Construction	9,495	4735,36	3313,63	8,220	3298,36	2236,73
III. TRANSPORT OPERATORS	3,039	1469,40	838,22	2,356	566,20	432,33
IV. PROFESSIONAL AND OTHER SERVICES	18,571	6247,00	3794,79	20,938	5318,87	4452,23
V. PERSONAL LOANS	-	-	-	1,50,550	8942,90	5461,57
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	-	-	-	1,50,550	8942,90	5461,57
VI. TRADE	2,36,943	78666,65	60423,16	60,610	10130,90	7097,42
1. Wholesale Trade	72,281	61328,03	47070,54	18,464	3317,08	2391,29
2. Retail Trade	1,64,662	17338,62	13352,63	42,146	6813,82	4706,12
VII. FINANCE	2,848	7764,95	5137,06	3,787	4516,69	3081,13
VIII. ALL OTHERS	70,837	12697,11	8321,05	31,944	4766,43	3209,59
TOTAL BANK CREDIT	5,75,372	226028,85	150980,66	3,20,582	55859,92	38154,04
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	16,894	2063,00	1654,46	3,824	276,95	221,95
2. Other Small Scale Industries	1,03,921	21700,16	16341,58	9,971	1981,29	1532,39

See Notes on Tables.

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2004**

(Amount in Rupees Lakh)

OCCUPATION	DEMAND LOANS			MEDIUM TERM LOANS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	1,88,056	17138,56	14289,40	91,662	11149,46	9350,73
1. Direct Finance	1,81,152	6819,89	5669,94	76,093	4825,05	4209,99
2. Indirect Finance	6,904	10318,67	8619,46	15,569	6324,41	5140,73
II. INDUSTRY	20,606	50186,73	44874,28	30,213	39480,35	32187,86
1. Mining & Quarrying	491	755,72	497,12	875	4028,21	3579,02
2. Food Manufacturing & Processing	1,785	3509,53	3094,29	3,064	1277,82	975,79
(a) Rice Mills, Flour & Dal Mills	493	340,11	282,54	1,245	220,44	137,70
(b) Sugar	182	955,88	921,70	33	111,02	100,67
(c) Edible Oils & Vanaspati	190	290,67	280,71	214	243,22	182,33
(d) Tea Processing	173	496,88	462,33	139	115,55	100,00
(e) Processing of Fruits & Vegetables	61	69,57	54,71	115	56,60	31,35
(f) Others	686	1356,41	1092,30	1,318	530,98	423,74
3. Beverage & Tobacco	284	1181,90	1126,70	290	452,04	391,34
4. Textiles	2,735	4100,03	3652,29	3,253	3466,58	2838,51
(a) Cotton Textiles	962	1743,90	1580,10	1,443	1540,47	1216,74
(b) Jute & Other Natural Fibre Textiles	69	63,09	62,52	49	17,83	9,14
(c) Handloom Textiles & Khadi	154	146,84	72,33	132	331,51	328,28
(d) Other Textiles & Textile Products	1,550	2146,20	1937,34	1,629	1576,76	1284,34
5. Paper, Paper Products & Printing	818	1562,41	1419,68	1,451	884,94	718,29
6. Leather & Leather Products	392	331,62	315,17	288	125,00	106,88
7. Rubber & Plastic Products	757	1358,93	1206,33	1,194	645,40	480,47
8. Chemicals & Chemical Products	1,596	6608,74	5597,00	2,062	4706,86	3796,17
(a) Heavy Industrial Chemicals	290	1498,85	1216,57	272	1651,81	1326,06
(b) Fertilisers	101	1592,09	1403,83	105	948,54	732,71
(c) Drugs & Pharmaceuticals	464	1749,09	1493,40	473	1198,11	991,36
(d) Non-Edible Oils	34	44,00	36,14	31	15,11	13,17
(e) Other Chemicals & Chemical Products	707	1724,72	1447,06	1,181	893,29	732,86
9. Petroleum, Coal Products & Nuclear Fuels	119	2642,72	2369,80	106	641,42	429,35
10. Manufacture of Cement & Cement Products	198	808,41	683,32	372	645,34	550,61
11. Basic Metals & Metal Products	1,861	4653,68	4178,80	1,864	2654,45	2286,93
(a) Iron & Steel	719	2928,95	2673,15	675	1691,81	1513,81
(b) Non-Ferrous Metals	233	672,96	540,89	177	274,83	225,26
(c) Metal Products	909	1051,77	964,76	1,012	687,81	547,86
12. Engineering	2,345	6583,12	5910,90	3,286	3035,65	2498,84
(a) Heavy Engineering	538	1252,22	1111,42	1,080	633,32	462,25
(b) Light Engineering	694	1797,18	1559,73	923	869,19	741,09
(c) Electrical Machinery & Goods	711	1684,57	1574,26	958	713,25	572,01
(d) Electronic Machinery & Goods	402	1849,15	1665,49	325	819,89	723,49
13. Vehicles, Vehicle Parts & Transport Equipments	648	2928,61	2597,70	841	1458,79	1218,72
14. Other Industries	3,241	3872,33	3503,23	4,783	4588,37	3550,19
15. Electricity, Gas & Water	262	4298,60	4012,86	440	4537,86	3837,42
(a) Electricity Generation & Transmission	173	4066,06	3826,49	286	4397,56	3707,53
(b) Non-Conventional Energy	25	47,23	37,26	40	65,06	61,80
(c) Gas, Steam & Water Supply	64	185,31	149,11	114	75,25	68,09
16. Construction	3,074	4990,39	4709,08	6,044	6331,63	4929,33
III. TRANSPORT OPERATORS	5,905	1597,35	1308,38	17,835	2031,38	1455,50
IV. PROFESSIONAL AND OTHER SERVICES	7,298	7859,36	6770,17	32,762	6653,54	5407,62
V. PERSONAL LOANS	1,98,231	8610,95	6126,45	3,26,674	14365,48	11293,61
1. Loans for Purchase of Consumer Durables	–	–	–	5,414	208,49	159,50
2. Loans for Housing	–	–	–	30	23,12	24,94
3. Rest of the Personal Loans	1,98,231	8610,95	6126,45	3,21,230	14133,87	11109,17
VI. TRADE	9,179	3866,23	3413,25	12,981	2288,75	1908,65
1. Wholesale Trade	3,212	2346,36	2021,03	2,710	949,50	841,96
2. Retail Trade	5,967	1519,87	1392,21	10,271	1339,24	1066,69
VII. FINANCE	1,191	11768,93	10693,49	1,658	14426,84	13420,07
VIII. ALL OTHERS	18,566	4846,30	4349,55	31,175	4360,71	3392,06
TOTAL BANK CREDIT	4,49,032	105874,41	91824,97	5,44,960	94756,51	78416,09
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	812	65,10	58,37	3,862	302,98	195,00
2. Other Small Scale Industries	4,557	1298,24	1172,20	8,745	2018,03	1489,49

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2004**

(Amount in Rupees Lakh)

OCCUPATION	LONG TERM LOANS			PACKING CREDIT		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	13	14	15	16	17	18
I. AGRICULTURE	3,12,860	21033,18	18348,97	449	1575,22	721,32
1. Direct Finance	2,93,835	12264,70	10830,69	279	554,78	431,28
2. Indirect Finance	19,025	8768,48	7518,28	170	1020,44	290,04
II. INDUSTRY	1,58,138	133344,34	106084,49	16,655	33324,11	23865,43
1. Mining & Quarrying	4,037	2512,29	1861,06	499	962,27	660,01
2. Food Manufacturing & Processing	12,701	7600,08	5980,70	1,133	3866,39	2535,69
(a) Rice Mills, Flour & Dal Mills	5,048	1169,50	799,00	142	1084,24	884,89
(b) Sugar	333	2075,96	1524,06	17	183,59	52,76
(c) Edible Oils & Vanaspati	962	640,73	538,22	115	438,33	288,12
(d) Tea Processing	589	1160,84	1001,84	46	205,65	171,47
(e) Processing of Fruits & Vegetables	419	270,61	246,33	75	83,13	67,04
(f) Others	5,350	2282,45	1871,25	738	1871,46	1071,41
3. Beverage & Tobacco	1,099	1754,53	1479,62	43	304,53	205,20
4. Textiles	12,671	13230,36	10445,10	6,631	8694,67	6099,22
(a) Cotton Textiles	4,961	7452,35	5783,70	1,319	3003,38	2049,23
(b) Jute & Other Natural Fibre Textiles	207	253,39	232,12	128	129,66	96,70
(c) Handloom Textiles & Khadi	732	154,06	128,55	188	143,63	126,01
(d) Other Textiles & Textile Products	6,771	5370,57	4300,74	4,996	5418,00	3827,27
5. Paper, Paper Products & Printing	5,224	3459,89	2685,21	153	274,36	200,88
6. Leather & Leather Products	931	396,05	291,31	1,398	1193,42	974,91
7. Rubber & Plastic Products	4,818	2178,99	1884,00	375	678,43	544,96
8. Chemicals & Chemical Products	5,367	11519,03	9156,16	1,277	4429,50	3182,01
(a) Heavy Industrial Chemicals	961	3799,22	2900,02	271	723,06	448,78
(b) Fertilisers	208	2281,22	1902,31	18	330,98	165,24
(c) Drugs & Pharmaceuticals	1,163	2068,69	1690,77	391	1483,52	1104,89
(d) Non-Edible Oils	107	34,83	21,25	27	133,93	119,62
(e) Other Chemicals & Chemical Products	2,928	3335,06	2641,81	570	1758,00	1343,47
9. Petroleum, Coal Products & Nuclear Fuels	455	5380,42	4382,38	46	864,45	823,91
10. Manufacture of Cement & Cement Products	1,326	3831,60	3348,20	26	270,52	87,52
11. Basic Metals & Metal Products	7,485	17555,34	13466,15	1,678	2761,14	1980,57
(a) Iron & Steel	2,741	13399,20	10379,60	466	1503,26	1103,73
(b) Non-Ferrous Metals	522	1288,71	947,12	517	721,96	427,94
(c) Metal Products	4,222	2867,43	2139,44	695	535,91	448,91
12. Engineering	8,574	9849,47	7577,17	937	1691,80	1273,87
(a) Heavy Engineering	2,139	1897,16	1351,44	275	392,36	333,78
(b) Light Engineering	3,231	1877,32	1554,30	343	757,84	518,97
(c) Electrical Machinery & Goods	1,982	3114,55	2400,87	201	353,45	266,92
(d) Electronic Machinery & Goods	1,222	2960,44	2270,57	118	188,14	154,21
13. Vehicles, Vehicle Parts & Transport Equipments	2,349	5444,45	4253,45	294	540,87	404,33
14. Other Industries	42,054	10748,85	8337,32	1,972	5546,73	3945,73
15. Electricity, Gas & Water	1,257	16587,97	13842,63	19	91,95	60,96
(a) Electricity Generation & Transmission	624	15442,81	12891,23	9	56,14	39,61
(b) Non-Conventional Energy	193	268,33	239,09	4	8,92	8,92
(c) Gas, Steam & Water Supply	440	876,83	712,31	6	26,89	12,43
16. Construction	47,790	21295,01	17094,02	174	1153,07	885,66
III. TRANSPORT OPERATORS	44,887	6099,77	4967,44	94	392,13	384,91
IV. PROFESSIONAL AND OTHER SERVICES	68,457	22079,20	18146,79	373	1108,30	904,35
V. PERSONAL LOANS	18,11,994	98991,26	85824,83	-	-	-
1. Loans for Purchase of Consumer Durables	7,923	322,46	268,85	-	-	-
2. Loans for Housing	12,61,696	78013,69	68944,19	-	-	-
3. Rest of the Personal Loans	5,42,375	20655,12	16611,78	-	-	-
VI. TRADE	34,575	4999,50	4259,36	2,904	4308,29	3062,16
1. Wholesale Trade	6,869	1760,30	1453,54	2,205	3351,62	2351,30
2. Retail Trade	27,706	3239,20	2805,82	699	956,67	710,86
VII. FINANCE	6,879	24025,84	20166,11	63	1058,56	954,80
VIII. ALL OTHERS	65,973	11964,49	9718,24	2,657	1443,49	1053,31
TOTAL BANK CREDIT	25,03,763	322537,57	267516,22	23,195	43210,09	30946,28
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	9,187	635,35	503,27	342	92,75	76,12
2. Other Small Scale Industries	39,348	7086,43	5769,50	6,661	6037,00	4474,65

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2004**

(Amount in Rupees Lakh)

OCCUPATION	EXPORT BILLS PURCHASED			EXPORT BILLS DISCOUNTED		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	19	20	21	22	23	24
I. AGRICULTURE	94	274,16	45,97	42	357,70	310,44
1. Direct Finance	6	32	30	–	–	–
2. Indirect Finance	88	273,84	45,68	42	357,70	310,44
II. INDUSTRY	9,162	16117,62	8728,92	7,525	12588,33	8631,46
1. Mining & Quarrying	269	607,81	400,79	306	362,96	268,61
2. Food Manufacturing & Processing	690	1692,56	791,64	486	890,77	572,16
(a) Rice Mills, Flour & Dal Mills	157	367,43	210,06	89	250,67	173,10
(b) Sugar	2	5,11	11	8	15,84	14,47
(c) Edible Oils & Vanaspati	28	93,48	45,20	57	42,55	31,11
(d) Tea Processing	44	185,17	72,47	11	20,84	4,24
(e) Processing of Fruits & Vegetables	35	31,68	14,62	16	34,93	17,76
(f) Others	424	1009,69	449,19	305	525,93	331,49
3. Beverage & Tobacco	13	16,58	12,74	30	72,63	39,53
4. Textiles	3,810	5097,51	2586,61	2,437	3430,96	2401,75
(a) Cotton Textiles	830	1789,24	1054,24	824	1629,61	1208,56
(b) Jute & Other Natural Fibre Textiles	81	147,13	31,67	54	32,31	19,81
(c) Handloom Textiles & Khadi	117	114,35	85,00	40	31,53	28,81
(d) Other Textiles & Textile Products	2,782	3046,79	1415,70	1,519	1737,51	1144,57
5. Paper, Paper Products & Printing	89	71,12	41,24	53	166,90	138,84
6. Leather & Leather Products	791	829,99	416,82	441	500,58	353,22
7. Rubber & Plastic Products	237	326,98	183,22	257	342,11	102,26
8. Chemicals & Chemical Products	716	1928,89	995,04	929	1438,24	870,02
(a) Heavy Industrial Chemicals	148	353,01	145,78	150	288,53	116,43
(b) Fertilisers	32	27,08	24,25	15	41,33	13,69
(c) Drugs & Pharmaceuticals	260	875,78	462,94	343	598,11	361,17
(d) Non-Edible Oils	20	155,92	75,03	12	51,04	15,66
(e) Other Chemicals & Chemical Products	256	517,10	287,04	409	459,24	363,07
9. Petroleum, Coal Products & Nuclear Fuels	21	61,90	25,54	40	160,76	128,38
10. Manufacture of Cement & Cement Products	21	47,00	16,43	20	16,00	11,62
11. Basic Metals & Metal Products	860	1752,29	980,39	620	960,22	695,73
(a) Iron & Steel	324	1268,87	662,18	285	638,60	471,35
(b) Non-Ferrous Metals	180	211,94	126,42	76	99,90	77,15
(c) Metal Products	356	271,48	191,79	259	221,72	147,23
12. Engineering	551	1113,33	492,53	584	917,47	629,43
(a) Heavy Engineering	114	309,05	99,27	142	198,12	169,26
(b) Light Engineering	229	389,29	182,22	231	280,75	166,11
(c) Electrical Machinery & Goods	128	259,36	124,59	128	220,31	166,35
(d) Electronic Machinery & Goods	80	155,64	86,45	83	218,29	127,71
13. Vehicles, Vehicle Parts & Transport Equipments	239	305,78	166,84	238	460,27	274,93
14. Other Industries	820	2178,00	1559,89	1,022	2412,25	1987,69
15. Electricity, Gas & Water	10	38,94	31,36	6	17,90	17,79
(a) Electricity Generation & Transmission	4	20,80	19,11	5	17,28	17,28
(b) Non-Conventional Energy	1	6,00	44	–	–	–
(c) Gas, Steam & Water Supply	5	12,14	11,81	1	62	52
16. Construction	25	48,92	27,85	56	438,31	139,49
III. TRANSPORT OPERATORS	11	21,62	23,13	10	1,17	73
IV. PROFESSIONAL AND OTHER SERVICES	140	469,62	201,67	90	230,69	164,82
V. PERSONAL LOANS	–	–	–	–	–	–
1. Loans for Purchase of Consumer Durables	–	–	–	–	–	–
2. Loans for Housing	–	–	–	–	–	–
3. Rest of the Personal Loans	–	–	–	–	–	–
VI. TRADE	1,894	3141,62	1811,44	1,462	2102,94	1435,84
1. Wholesale Trade	1,571	2744,85	1600,87	1,204	1830,54	1233,30
2. Retail Trade	323	396,77	210,58	258	272,40	202,53
VII. FINANCE	39	191,67	149,12	40	1238,32	1189,63
VIII. ALL OTHERS	1,583	953,62	545,52	571	538,70	321,27
TOTAL BANK CREDIT	12,923	21169,93	11505,78	9,740	17057,86	12054,17
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	328	90,14	63,02	90	31,20	25,12
2. Other Small Scale Industries	3,970	3832,82	2359,76	2,075	1644,87	1133,48

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2004**

(Amount in Rupees Lakh)

OCCUPATION	EXPORT BILLS ADVANCED AGAINST			ADVANCES AGAINST EXPORT CASH INCENTIVES AND DUTY DRAWBACK CLAIMS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	25	26	27	28	29	30
I. AGRICULTURE	14	27,83	26,04	1	10	5
1. Direct Finance	–	–	–	–	–	–
2. Indirect Finance	14	27,83	26,04	1	10	5
II. INDUSTRY	1,822	4139,18	3046,60	190	442,52	355,14
1. Mining & Quarrying	20	12,75	9,07	4	20	20
2. Food Manufacturing & Processing	40	183,13	72,56	3	10,07	6,11
(a) Rice Mills, Flour & Dal Mills	7	17,16	10,40	–	–	–
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	2	13,50	5,24	–	–	–
(d) Tea Processing	2	50,90	95	–	–	–
(e) Processing of Fruits & Vegetables	2	3,80	60	–	–	–
(f) Others	27	97,77	55,37	3	10,07	6,11
3. Beverage & Tobacco	8	13,92	12,26	1	32	12
4. Textiles	348	377,92	208,33	43	43,59	33,29
(a) Cotton Textiles	89	169,11	91,80	10	15,09	15,26
(b) Jute & Other Natural Fibre Textiles	2	4,93	59	–	–	–
(c) Handloom Textiles & Khadi	3	1,13	1,11	–	–	–
(d) Other Textiles & Textile Products	254	202,75	114,83	33	28,50	18,03
5. Paper, Paper Products & Printing	11	74,84	53,77	4	6,98	6,86
6. Leather & Leather Products	32	5,70	4,25	29	17,74	16,84
7. Rubber & Plastic Products	154	66,77	53,53	4	38,84	31,93
8. Chemicals & Chemical Products	290	547,06	414,49	14	54,24	39,51
(a) Heavy Industrial Chemicals	72	205,94	118,73	–	–	–
(b) Fertilisers	9	84,02	63,50	–	–	–
(c) Drugs & Pharmaceuticals	80	97,53	99,18	10	30,41	25,87
(d) Non-Edible Oils	4	11,02	2,70	–	–	–
(e) Other Chemicals & Chemical Products	125	148,56	130,39	4	23,83	13,64
9. Petroleum, Coal Products & Nuclear Fuels	49	19,03	18,96	–	–	–
10. Manufacture of Cement & Cement Products	4	13,84	9,54	–	–	–
11. Basic Metals & Metal Products	189	409,57	355,03	37	58,80	47,45
(a) Iron & Steel	50	52,89	49,14	27	8,66	4,32
(b) Non-Ferrous Metals	71	309,63	267,07	1	4,65	4,65
(c) Metal Products	68	47,05	38,82	9	45,50	38,49
12. Engineering	114	198,21	148,84	27	103,91	96,41
(a) Heavy Engineering	21	61,75	41,35	15	51,82	51,03
(b) Light Engineering	23	72,98	58,80	5	16,40	12,19
(c) Electrical Machinery & Goods	56	44,84	41,41	4	14,54	11,91
(d) Electronic Machinery & Goods	14	18,64	7,29	3	21,15	21,28
13. Vehicles, Vehicle Parts & Transport Equipments	125	177,38	117,07	3	15,49	6,01
14. Other Industries	432	2010,50	1540,32	16	62,24	46,92
15. Electricity, Gas & Water	2	5,22	5,22	4	14,96	8,28
(a) Electricity Generation & Transmission	–	–	–	2	8	8
(b) Non-Conventional Energy	1	2,30	2,30	–	–	–
(c) Gas, Steam & Water Supply	1	2,92	2,92	2	14,88	8,19
16. Construction	4	23,34	23,34	1	15,13	15,22
III. TRANSPORT OPERATORS	–	–	–	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	13	15,82	7,99	8	112,04	72,68
V. PERSONAL LOANS	–	–	–	–	–	–
1. Loans for Purchase of Consumer Durables	–	–	–	–	–	–
2. Loans for Housing	–	–	–	–	–	–
3. Rest of the Personal Loans	–	–	–	–	–	–
VI. TRADE	463	475,99	344,39	46	41,40	17,82
1. Wholesale Trade	403	372,55	245,79	36	37,91	15,95
2. Retail Trade	60	103,44	98,60	10	3,48	1,86
VII. FINANCE	17	2244,04	2240,82	–	–	–
VIII. ALL OTHERS	197	293,46	187,74	10	8,61	6,55
TOTAL BANK CREDIT	2,526	7196,33	5853,57	255	604,66	452,24
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	15	7,00	3,01	–	–	–
2. Other Small Scale Industries	523	938,47	679,03	66	41,96	30,25

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2004**

(Amount in Rupees Lakh)

OCCUPATION	INLAND BILLS PURCHASED			INLAND BILLS DISCOUNTED		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	31	32	33	34	35	36
I. AGRICULTURE	88	126,98	98,40	124	133,47	61,81
1. Direct Finance	20	23,81	19,48	7	15,63	6,82
2. Indirect Finance	68	103,17	78,92	117	117,85	54,99
II. INDUSTRY	6,502	7807,05	3557,82	14,411	27504,44	11666,55
1. Mining & Quarrying	205	1334,61	506,29	287	252,84	98,14
2. Food Manufacturing & Processing	227	248,24	160,69	156	215,71	119,62
(a) Rice Mills, Flour & Dal Mills	27	5,02	4,10	25	14,32	9,84
(b) Sugar	5	1,24	89	11	18,01	3,06
(c) Edible Oils & Vanaspati	39	85,70	72,75	30	58,87	47,07
(d) Tea Processing	12	10,69	10,18	2	12,50	7,46
(e) Processing of Fruits & Vegetables	7	58	50	11	7,65	4,09
(f) Others	137	145,01	72,27	77	104,37	48,10
3. Beverage & Tobacco	81	312,98	39,14	79	73,92	40,52
4. Textiles	625	559,40	355,21	1,580	1177,88	654,03
(a) Cotton Textiles	285	262,81	178,49	1,062	827,37	418,57
(b) Jute & Other Natural Fibre Textiles	9	8,67	8,20	20	5,63	3,80
(c) Handloom Textiles & Khadi	17	4,91	2,64	9	7,18	4,12
(d) Other Textiles & Textile Products	314	283,01	165,88	489	337,70	227,53
5. Paper, Paper Products & Printing	716	199,13	63,33	328	274,18	170,69
6. Leather & Leather Products	70	23,97	18,01	105	47,95	23,54
7. Rubber & Plastic Products	382	99,94	66,83	624	819,81	325,03
8. Chemicals & Chemical Products	749	673,65	285,81	1,961	2462,35	1193,79
(a) Heavy Industrial Chemicals	198	259,38	89,92	433	384,47	178,00
(b) Fertilisers	14	32,45	12,43	129	42,90	40,28
(c) Drugs & Pharmaceuticals	165	168,49	76,89	242	445,71	181,51
(d) Non-Edible Oils	10	4,16	3,75	13	107,71	36,15
(e) Other Chemicals & Chemical Products	362	209,17	102,82	1,144	1481,56	757,86
9. Petroleum, Coal Products & Nuclear Fuels	52	98,71	47,65	367	385,02	195,12
10. Manufacture of Cement & Cement Products	48	39,50	34,06	38	44,78	23,58
11. Basic Metals & Metal Products	1,046	1619,66	874,52	2,126	3499,21	2422,52
(a) Iron & Steel	475	1116,26	623,50	1,322	2452,02	1771,10
(b) Non-Ferrous Metals	165	328,60	137,46	155	376,03	326,52
(c) Metal Products	406	174,81	113,55	649	671,15	324,91
12. Engineering	1,221	938,50	514,16	4,814	8223,14	1907,66
(a) Heavy Engineering	309	227,38	159,00	1,042	2046,54	530,05
(b) Light Engineering	408	155,47	71,23	1,185	1449,64	346,27
(c) Electrical Machinery & Goods	379	403,24	177,90	1,986	3547,62	632,53
(d) Electronic Machinery & Goods	125	152,41	106,03	601	1179,34	398,81
13. Vehicles, Vehicle Parts & Transport Equipments	282	726,94	157,66	986	3512,91	2110,21
14. Other Industries	468	368,06	217,44	426	438,43	256,91
15. Electricity, Gas & Water	43	145,04	74,20	392	5699,74	1950,41
(a) Electricity Generation & Transmission	26	130,46	67,35	315	5462,61	1745,29
(b) Non-Conventional Energy	3	64	70	48	113,50	92,04
(c) Gas, Steam & Water Supply	14	13,94	6,14	29	123,63	113,08
16. Construction	287	418,71	142,83	142	376,57	174,79
III. TRANSPORT OPERATORS	116	52,18	30,65	45	76,18	17,16
IV. PROFESSIONAL AND OTHER SERVICES	503	197,58	87,76	316	327,11	221,75
V. PERSONAL LOANS	-	-	-	-	-	-
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	-	-	-	-	-	-
VI. TRADE	2,716	2308,95	1708,01	4,976	4514,50	2403,57
1. Wholesale Trade	1,549	794,30	527,00	3,874	3774,27	1975,05
2. Retail Trade	1,167	1514,65	1181,01	1,102	740,23	428,52
VII. FINANCE	483	1332,24	848,22	163	1366,55	725,46
VIII. ALL OTHERS	9,823	3394,07	2570,87	2,500	2278,46	1205,21
TOTAL BANK CREDIT	20,231	15219,05	8901,74	22,535	36200,71	16301,51
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	296	39,63	25,92	104	16,84	13,09
2. Other Small Scale Industries	2,096	609,76	357,30	1,930	1044,87	666,75

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2004**

(Amount in Rupees Lakh)

OCCUPATION	ADVANCES AGAINST IMPORT BILLS			FOREIGN CURRENCY CHEQUES TCs/DDs/TTs/MTs PURCHASED			TOTAL		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	37	38	39	40	41	42	43	44	45
I. AGRICULTURE	1,346	495,45	285,04	7	1,14	1,10	6,45,598	60705,00	48851,10
1. Direct Finance	1	3	2	2	20	20	5,85,100	29098,93	23937,51
2. Indirect Finance	1,345	495,42	285,02	5	95	90	60,498	31606,07	24913,59
II. INDUSTRY	847	3192,00	2098,20	725	1946,85	1518,05	5,09,472	462483,42	328189,10
1. Mining & Quarrying	8	1,69	1,74	6	5,89	5,89	12,282	19750,36	11322,68
2. Food Manufacturing & Processing	35	67,70	49,98	21	83,37	78,84	49,671	36917,97	25687,61
(a) Rice Mills, Flour & Dal Mills	7	29,84	19,17	8	41,05	38,80	20,578	8089,99	5574,77
(b) Sugar	–	–	–	1	11,50	11,50	1,218	8426,72	5628,06
(c) Edible Oils & Vanaspati	2	3,93	3,93	2	14,71	14,60	4,854	3793,27	2903,20
(d) Tea Processing	5	17,25	14,70	–	–	–	2,144	3705,82	2812,83
(e) Processing of Fruits & Vegetables	1	5	5	2	7,01	7,19	1,491	830,20	643,65
(f) Others	20	16,63	12,12	8	9,10	6,75	19,386	12071,97	8125,09
3. Beverage & Tobacco	4	110,07	31,00	2	32	30	4,143	5735,45	4371,15
4. Textiles	128	350,23	224,73	141	427,95	241,52	72,641	56800,03	40702,87
(a) Cotton Textiles	56	230,04	142,42	41	337,71	160,18	24,944	25995,22	19067,98
(b) Jute & Other Natural Fibre Textiles	–	–	–	14	2,47	2,47	1,434	1203,61	743,42
(c) Handloom Textiles & Khadi	3	25	26	1	42	42	3,893	1443,00	1091,86
(d) Other Textiles & Textile Products	69	119,94	82,05	85	87,34	78,44	42,370	28158,19	19799,62
5. Paper, Paper Products & Printing	44	91,42	73,75	5	17,49	16,64	20,406	11062,51	8223,50
6. Leather & Leather Products	11	25,05	19,54	32	50,48	36,90	7,550	4575,01	3383,27
7. Rubber & Plastic Products	41	76,92	35,87	17	34,97	34,03	21,598	10697,30	7675,70
8. Chemicals & Chemical Products	146	503,50	270,48	103	157,59	117,07	33,292	49556,23	34260,97
(a) Heavy Industrial Chemicals	45	211,13	142,84	11	14,03	10,56	5,976	12021,63	8134,06
(b) Fertilisers	6	27,51	26,99	1	35	35	1,318	8745,17	6410,85
(c) Drugs & Pharmaceuticals	36	47,14	29,26	12	69,36	56,36	7,629	12180,53	8583,41
(d) Non-Edible Oils	–	–	–	–	–	–	673	790,38	474,84
(e) Other Chemicals & Chemical Products	59	217,71	71,38	79	73,84	49,79	17,696	15818,53	10657,81
9. Petroleum, Coal Products & Nuclear Fuels	12	55,08	55,02	4	46,77	43,57	2,619	13189,28	9574,35
10. Manufacture of Cement & Cement Products	12	31,32	18,61	2	1,88	1,88	5,014	7820,40	6019,28
11. Basic Metals & Metal Products	84	563,69	375,53	39	87,19	86,59	42,134	50787,50	36622,41
(a) Iron & Steel	38	300,92	157,59	11	72,57	72,33	15,918	33838,63	24546,95
(b) Non-Ferrous Metals	26	240,30	206,74	15	8,12	7,80	4,247	5812,65	4128,00
(c) Metal Products	20	22,46	11,20	13	6,50	6,47	21,969	11136,22	7947,46
12. Engineering	175	822,20	572,88	124	72,49	63,08	51,239	50143,92	31723,81
(a) Heavy Engineering	30	148,26	103,89	16	34,11	29,54	12,054	10192,52	6343,07
(b) Light Engineering	63	347,77	194,05	84	18,77	14,04	18,179	12412,81	8131,98
(c) Electrical Machinery & Goods	34	124,00	110,46	10	1,04	1,01	14,567	16899,85	9517,87
(d) Electronic Machinery & Goods	48	202,18	164,49	14	18,57	18,49	6,439	10638,74	7730,89
13. Vehicles, Vehicle Parts & Transport Equipments	26	177,87	149,87	14	41,29	41,22	12,668	21164,08	14320,59
14. Other Industries	51	43,45	35,37	191	875,71	709,15	94,545	43805,59	32631,63
15. Electricity, Gas & Water	11	178,20	100,04	2	6,22	6,22	4,277	37222,15	27858,37
(a) Electricity Generation & Transmission	6	140,80	80,65	1	6,13	6,13	2,392	34761,27	25955,13
(b) Non-Conventional Energy	1	30,00	12,68	1	9	9	508	645,21	527,58
(c) Gas, Steam & Water Supply	4	7,40	6,71	–	–	–	1,377	1815,66	1375,66
16. Construction	59	93,61	83,79	22	37,24	35,16	75,393	43255,64	33810,92
III. TRANSPORT OPERATORS	15	7,64	2,84	17	12,02	6,55	74,330	12327,04	9467,84
IV. PROFESSIONAL AND OTHER SERVICES	61	65,04	46,61	66	21,03	19,21	1,49,596	50705,18	40298,45
V. PERSONAL LOANS	–	–	–	201	11,34	9,69	24,87,650	130921,93	108716,14
1. Loans for Purchase of Consumer Durables	–	–	–	–	–	–	13,337	530,95	428,34
2. Loans for Housing	–	–	–	–	–	–	12,61,726	78036,81	68969,13
3. Rest of the Personal Loans	–	–	–	201	11,34	9,69	12,12,587	52354,17	39318,67
VI. TRADE	731	311,04	179,98	259	177,33	155,43	3,69,739	117334,09	88220,47
1. Wholesale Trade	630	262,78	144,48	197	145,45	128,45	1,15,205	83015,56	62000,56
2. Retail Trade	101	48,26	35,50	62	31,88	26,98	2,54,534	34318,53	26219,91
VII. FINANCE	39	170,99	152,66	54	48,27	32,45	17,153,90	70153,90	58791,01
VIII. ALL OTHERS	333	108,04	72,54	637	168,53	124,58	2,36,806	47822,02	35078,08
TOTAL BANK CREDIT	3,372	4350,20	2837,88	1,966	2386,50	1867,06	44,90,452	952452,58	717612,22
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	13	2,30	1,91	81	2,11	60	35,848	3625,35	2841,84
2. Other Small Scale Industries	120	53,42	35,70	223	377,44	317,31	1,84,206	48664,75	36359,38

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2004**

(Amount in Rupees Lakh)

OCCUPATION	CENTRAL GOVERNMENT OWNED UNDERTAKINGS			STATE GOVERNMENT		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	3,101	3761,26	2933,91	235	1059,07	818,74
1. Direct Finance	966	111,17	75,91	144	87,38	48,57
2. Indirect Finance	2,135	3650,09	2858,01	91	971,70	770,17
II. INDUSTRY	3,866	42090,09	28158,54	466	3417,79	2875,57
1. Mining & Quarrying	468	8570,58	3044,28	1	3,81	5,18
2. Food Manufacturing & Processing	193	492,43	248,38	4	101,12	101,44
(a) Rice Mills, Flour & Dal Mills	84	420,23	184,76	–	–	–
(b) Sugar	7	5,88	5,85	1	66,08	66,52
(c) Edible Oils & Vanaspati	10	19,45	19,13	2	4	1
(d) Tea Processing	12	21,11	18,36	–	–	–
(e) Processing of Fruits & Vegetables	1	25	25	–	–	–
(f) Others	79	25,51	20,04	1	35,00	34,91
3. Beverage & Tobacco	12	2,05	2,06	–	–	–
4. Textiles	206	354,51	316,42	28	251,35	228,63
(a) Cotton Textiles	88	109,84	86,69	12	56,41	53,82
(b) Jute & Other Natural Fibre Textiles	5	3,91	3,89	–	–	–
(c) Handloom Textiles & Khadi	10	192,82	182,19	2	102,00	102,47
(d) Other Textiles & Textile Products	103	47,94	43,65	14	92,94	72,35
5. Paper, Paper Products & Printing	52	93,09	57,45	4	1,02	96
6. Leather & Leather Products	6	6,89	3,27	3	15	10
7. Rubber & Plastic Products	40	23,84	4,79	–	–	–
8. Chemicals & Chemical Products	131	3130,42	1756,41	1	30	10
(a) Heavy Industrial Chemicals	30	1590,60	914,69	–	–	–
(b) Fertilisers	42	1297,46	670,89	–	–	–
(c) Drugs & Pharmaceuticals	32	64,76	48,13	–	–	–
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	27	177,60	122,70	1	30	10
9. Petroleum, Coal Products & Nuclear Fuels	53	4309,84	3254,72	4	81,49	61,11
10. Manufacture of Cement & Cement Products	39	255,99	257,93	1	74	43
11. Basic Metals & Metal Products	150	2378,18	1520,31	4	115,15	115,74
(a) Iron & Steel	90	1997,28	1140,20	2	9,53	9,53
(b) Non-Ferrous Metals	6	9,29	4,51	1	5,61	5,61
(c) Metal Products	54	371,62	375,60	1	100,00	100,59
12. Engineering	301	2103,01	1295,58	23	507,31	396,74
(a) Heavy Engineering	41	241,03	170,04	2	55	31
(b) Light Engineering	121	384,85	283,70	4	2,02	2,01
(c) Electrical Machinery & Goods	76	946,22	326,08	15	502,44	392,12
(d) Electronic Machinery & Goods	63	530,92	515,75	2	2,30	2,30
13. Vehicles, Vehicle Parts & Transport Equipments	104	2094,38	1423,13	4	4,88	4,85
14. Other Industries	607	1126,28	980,93	25	3,08	2,68
15. Electricity, Gas & Water	264	7894,17	7026,95	41	1219,68	1032,59
(a) Electricity Generation & Transmission	258	7814,68	6962,92	38	1183,62	996,00
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	6	79,49	64,03	3	36,05	36,60
16. Construction	1,240	9254,43	6965,94	323	1127,72	925,01
III. TRANSPORT OPERATORS	651	1112,11	701,66	30	222,03	183,80
IV. PROFESSIONAL AND OTHER SERVICES	441	554,02	442,28	28	89,76	88,61
V. PERSONAL LOANS	–	–	–	–	–	–
1. Loans for Purchase of Consumer Durables	–	–	–	–	–	–
2. Loans for Housing	–	–	–	–	–	–
3. Rest of the Personal Loans	–	–	–	–	–	–
VI. TRADE	1,323	40880,98	32958,13	57	8019,72	4283,92
1. Wholesale Trade	639	40737,76	32842,59	35	8003,87	4269,58
2. Retail Trade	684	143,22	115,55	22	15,85	14,34
VII. FINANCE	1,910	20419,49	18225,88	32	377,37	338,49
VIII. ALL OTHERS	2,784	1607,24	1321,90	1,204	1517,92	1294,95
TOTAL BANK CREDIT	14,076	110425,19	84742,30	2,052	14703,66	9884,09
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	–	–	–	–	–	–
2. Other Small Scale Industries	316	273,38	244,73	19	5,75	3,38

See Notes on Tables.

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2004**

(Amount in Rupees Lakh)

OCCUPATION	STATE GOVERNMENT OWNED UNDERTAKINGS			QUASI GOVERNMENT BODIES		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	2,755	3416,44	2888,88	257	1432,73	1106,94
1. Direct Finance	88	182,82	149,92	11	12,85	7,55
2. Indirect Finance	2,667	3233,62	2738,96	246	1419,89	1099,39
II. INDUSTRY	1,796	11775,63	8477,63	722	10814,19	6083,90
1. Mining & Quarrying	26	436,08	348,79	21	770,27	304,78
2. Food Manufacturing & Processing	75	223,78	209,01	21	6,63	4,42
(a) Rice Mills, Flour & Dal Mills	4	35	18	1	15	15
(b) Sugar	25	64,83	65,55	2	1,96	89
(c) Edible Oils & Vanaspati	4	25,26	25,41	2	51	–
(d) Tea Processing	7	33,45	28,08	1	2,00	1,42
(e) Processing of Fruits & Vegetables	4	69	9	–	–	–
(f) Others	31	99,20	89,71	15	2,01	1,96
3. Beverage & Tobacco	1	5,00	3,00	–	–	–
4. Textiles	79	307,10	131,99	29	96,84	11,20
(a) Cotton Textiles	31	22,42	21,54	9	3,03	2,65
(b) Jute & Other Natural Fibre Textiles	2	1,20	81	–	–	–
(c) Handloom Textiles & Khadi	17	134,51	18,91	9	87,15	2,80
(d) Other Textiles & Textile Products	29	148,97	90,74	11	6,66	5,76
5. Paper, Paper Products & Printing	29	183,45	148,19	9	6,27	2,18
6. Leather & Leather Products	3	12,35	7,49	1	10	10
7. Rubber & Plastic Products	7	22,72	4,36	2	15	11
8. Chemicals & Chemical Products	57	436,88	334,11	119	154,43	11,59
(a) Heavy Industrial Chemicals	13	146,63	124,19	2	3,72	2,25
(b) Fertilisers	10	181,87	128,44	4	44,38	3,10
(c) Drugs & Pharmaceuticals	18	103,35	78,26	1	5,75	5,75
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	16	5,02	3,21	112	100,58	49
9. Petroleum, Coal Products & Nuclear Fuels	4	287,33	77,83	4	1,82	36
10. Manufacture of Cement & Cement Products	8	75,80	72,98	10	17,72	16,10
11. Basic Metals & Metal Products	39	78,21	57,22	8	5,42	3,81
(a) Iron & Steel	23	51,16	46,48	2	2,68	1,83
(b) Non-Ferrous Metals	1	1,95	1,95	1	75	78
(c) Metal Products	15	25,10	8,79	5	1,99	1,20
12. Engineering	1,054	1139,49	466,33	22	796,83	776,29
(a) Heavy Engineering	20	195,80	172,27	5	23,34	23,22
(b) Light Engineering	15	26,79	24,40	5	174,60	187,31
(c) Electrical Machinery & Goods	970	715,60	127,20	11	568,89	565,13
(d) Electronic Machinery & Goods	49	201,31	142,45	1	30,00	63
13. Vehicles, Vehicle Parts & Transport Equipments	26	385,76	198,45	1	4,37	4,37
14. Other Industries	50	227,49	179,80	36	628,54	433,06
15. Electricity, Gas & Water	143	5006,28	4069,98	280	6632,90	3138,18
(a) Electricity Generation & Transmission	132	4648,29	3796,74	263	6574,41	3080,06
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	11	357,99	273,24	17	58,49	58,12
16. Construction	195	2947,90	2168,10	159	1691,90	1377,35
III. TRANSPORT OPERATORS	272	1792,66	1207,99	40	183,13	151,65
IV. PROFESSIONAL AND OTHER SERVICES	143	413,01	322,24	120	176,81	161,43
V. PERSONAL LOANS	–	–	–	–	–	–
1. Loans for Purchase of Consumer Durables	–	–	–	–	–	–
2. Loans for Housing	–	–	–	–	–	–
3. Rest of the Personal Loans	–	–	–	–	–	–
VI. TRADE	219	818,03	691,49	79	344,71	257,66
1. Wholesale Trade	144	626,74	584,10	32	103,15	44,31
2. Retail Trade	75	191,29	107,40	47	241,56	213,35
VII. FINANCE	176	3300,60	2909,10	83	1036,54	744,93
VIII. ALL OTHERS	539	1639,19	1094,77	1,547	2091,86	1518,37
TOTAL BANK CREDIT	5,900	23155,55	17592,10	2,848	16079,97	10024,88
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	–	–	–	–	–	–
2. Other Small Scale Industries	94	42,33	37,57	47	28,58	12,40

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2004**

(Amount in Rupees Lakh)

OCCUPATION	CO-OPERATIVE SECTORS			PUBLIC AND PRIVATE LTD. COMPANIES NOT OWNED BUT MANAGED BY GOVT.		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	13	14	15	16	17	18
I. AGRICULTURE	31,664	7535,06	5133,07	531	980,98	758,83
1. Direct Finance	13,680	5306,44	3318,90	150	164,63	116,44
2. Indirect Finance	17,984	2228,62	1814,17	381	816,35	642,39
II. INDUSTRY	630	1503,48	867,90	9,614	17484,05	12263,95
1. Mining & Quarrying	28	68,02	1,97	286	920,81	667,06
2. Food Manufacturing & Processing	211	1108,35	635,62	1,076	1710,57	1198,44
(a) Rice Mills, Flour & Dal Mills	41	7,42	6,25	237	169,47	121,79
(b) Sugar	59	310,14	153,94	56	278,15	251,19
(c) Edible Oils & Vanaspati	4	19	19	116	257,56	201,63
(d) Tea Processing	11	3,74	2,22	144	168,86	119,62
(e) Processing of Fruits & Vegetables	7	1,48	98	34	21,92	14,08
(f) Others	89	785,37	472,04	489	814,61	490,13
3. Beverage & Tobacco	5	4,27	4,10	49	52,83	37,71
4. Textiles	144	99,59	61,44	1,257	2237,70	1549,77
(a) Cotton Textiles	51	33,88	14,21	490	947,64	693,51
(b) Jute & Other Natural Fibre Textiles	–	–	–	31	26,38	17,28
(c) Handloom Textiles & Khadi	67	10,06	9,24	19	8,45	4,44
(d) Other Textiles & Textile Products	26	55,65	37,99	717	1255,23	834,55
5. Paper, Paper Products & Printing	18	17,40	17,17	524	515,36	374,32
6. Leather & Leather Products	3	28,15	36,98	141	170,31	135,23
7. Rubber & Plastic Products	17	5,08	4,37	646	531,35	384,69
8. Chemicals & Chemical Products	45	59,65	22,19	1,160	2941,28	1966,18
(a) Heavy Industrial Chemicals	2	1,44	1,06	197	882,75	543,80
(b) Fertilisers	2	6,50	67	43	424,07	379,77
(c) Drugs & Pharmaceuticals	3	22	21	409	818,52	493,51
(d) Non-Edible Oils	–	–	–	25	41,09	20,49
(e) Other Chemicals & Chemical Products	38	51,49	20,25	486	774,84	528,60
9. Petroleum, Coal Products & Nuclear Fuels	2	4,02	4,02	57	232,20	147,74
10. Manufacture of Cement & Cement Products	5	62	49	113	342,43	253,51
11. Basic Metals & Metal Products	26	8,89	6,53	1,230	2071,45	1462,36
(a) Iron & Steel	12	7,83	5,64	654	1298,53	853,90
(b) Non-Ferrous Metals	5	31	31	108	320,96	281,63
(c) Metal Products	9	74	58	468	451,96	326,83
12. Engineering	34	39,44	21,09	1,412	1950,55	1270,39
(a) Heavy Engineering	12	16,97	15,16	227	310,18	234,70
(b) Light Engineering	13	21,01	4,63	525	663,87	443,76
(c) Electrical Machinery & Goods	4	53	55	482	627,17	311,06
(d) Electronic Machinery & Goods	5	92	76	178	349,34	280,87
13. Vehicles, Vehicle Parts & Transport Equipments	1	15	19	339	582,08	361,83
14. Other Industries	59	38,95	38,07	735	1192,22	749,00
15. Electricity, Gas & Water	5	60	47	135	1029,59	874,71
(a) Electricity Generation & Transmission	2	8	6	74	962,94	814,90
(b) Non-Conventional Energy	–	–	–	28	48,77	47,94
(c) Gas, Steam & Water Supply	3	52	41	33	17,89	11,87
16. Construction	27	20,32	13,18	454	1003,31	831,01
III. TRANSPORT OPERATORS	49	3,25	1,95	102	95,57	81,11
IV. PROFESSIONAL AND OTHER SERVICES	138	1284,09	1457,53	726	925,75	602,56
V. PERSONAL LOANS	17,743	11933,30	10196,09	–	–	–
1. Loans for Purchase of Consumer Durables	–	–	–	–	–	–
2. Loans for Housing	17,743	11933,30	10196,09	–	–	–
3. Rest of the Personal Loans	–	–	–	–	–	–
VI. TRADE	6,623	1719,24	1303,25	1,484	1194,91	865,84
1. Wholesale Trade	136	465,25	384,73	707	673,31	452,31
2. Retail Trade	6,487	1253,99	918,52	777	521,60	413,53
VII. FINANCE	1,418	5492,21	4200,38	112	1792,68	1605,93
VIII. ALL OTHERS	597	183,58	100,96	6,278	2249,06	1506,22
TOTAL BANK CREDIT	58,862	29654,21	23261,12	18,847	24723,00	17684,44
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	87	9,27	7,36	613	165,64	124,36
2. Other Small Scale Industries	230	53,65	39,94	3,821	2505,91	1744,66

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2004**

(Amount in Rupees Lakh)

OCCUPATION	PUBLIC & PRIVATE LTD. COMPANIES OTHER THAN GOVT. OWNED & / OR MANAGED COMPANIES & CORPORATIONS			PRIVATE SECTOR - OTHERS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	19	20	21	22	23	24
I. AGRICULTURE	9,429	16588.64	13778.53	56,354	7946.28	5760.34
1. Direct Finance	1,527	2395.06	2041.05	33,080	3457.49	2835.07
2. Indirect Finance	7,902	14193.58	11737.47	23,274	4488.79	2925.27
II. INDUSTRY	1,03,838	285635.24	203189.46	2,41,668	76678.16	56839.45
1. Mining & Quarrying	1,581	7040.28	5472.29	6,342	1579.02	1162.39
2. Food Manufacturing & Processing	7,826	21565.89	15319.76	29,165	10244.70	6869.21
(a) Rice Mills, Flour & Dal Mills	1,490	2370.61	1810.73	13,680	4415.01	2932.44
(b) Sugar	770	6970.60	4588.57	204	574.32	365.68
(c) Edible Oils & Vanaspati	1,200	2583.13	1996.62	2,631	807.37	590.73
(d) Tea Processing	1,106	2931.16	2288.72	619	506.20	322.10
(e) Processing of Fruits & Vegetables	309	597.28	457.26	774	179.91	146.28
(f) Others	2,951	6113.11	4177.85	11,257	3761.89	2512.00
3. Beverage & Tobacco	1,173	4428.23	3323.61	1,941	1128.84	910.96
4. Textiles	17,297	36714.61	26539.43	45,618	15808.85	11196.72
(a) Cotton Textiles	7,695	19210.71	14155.47	13,474	5199.74	3791.02
(b) Jute & Other Natural Fibre Textiles	455	943.18	568.71	750	212.21	139.98
(c) Handloom Textiles & Khadi	210	295.29	268.14	2,679	537.68	445.71
(d) Other Textiles & Textile Products	8,937	16265.42	11547.11	28,715	9859.22	6820.02
5. Paper, Paper Products & Printing	4,707	7492.31	5558.37	12,409	2455.64	1828.51
6. Leather & Leather Products	1,776	2324.10	1727.23	4,849	1957.24	1409.77
7. Rubber & Plastic Products	5,993	7512.09	5306.11	12,742	2382.84	1799.01
8. Chemicals & Chemical Products	13,943	36779.17	25570.98	14,900	4910.71	3814.39
(a) Heavy Industrial Chemicals	3,030	7775.37	5352.88	2,656	1045.09	815.60
(b) Fertilisers	810	6311.37	4812.19	394	362.88	305.15
(c) Drugs & Pharmaceuticals	3,806	9770.62	6805.41	2,818	1339.41	1095.15
(d) Non-Edible Oils	180	557.29	347.01	358	179.31	96.83
(e) Other Chemicals & Chemical Products	6,117	12364.52	8253.48	8,674	1984.02	1501.67
9. Petroleum, Coal Products & Nuclear Fuels	1,153	7441.74	5533.40	1,052	388.87	317.79
10. Manufacture of Cement & Cement Products	1,307	6475.49	4881.44	2,304	552.57	453.53
11. Basic Metals & Metal Products	13,159	40170.65	29028.47	23,872	5363.57	3991.35
(a) Iron & Steel	6,812	28149.76	20695.19	7,983	2211.70	1695.42
(b) Non-Ferrous Metals	1,364	4482.87	3244.76	2,677	878.79	560.39
(c) Metal Products	4,983	7538.01	5088.52	13,212	2273.09	1735.54
12. Engineering	17,069	37396.75	22674.89	25,771	5622.39	4404.70
(a) Heavy Engineering	3,820	7914.13	4505.55	6,294	1356.66	1130.54
(b) Light Engineering	5,253	8912.86	5570.70	10,314	2054.00	1477.56
(c) Electrical Machinery & Goods	4,950	11743.61	6377.36	6,598	1596.38	1293.53
(d) Electronic Machinery & Goods	3,046	8826.15	6221.27	2,565	615.35	503.06
13. Vehicles, Vehicle Parts & Transport Equipments	4,409	15828.79	10606.79	6,448	1984.91	1544.80
14. Other Industries	7,337	23448.99	17503.84	36,861	14921.01	11327.66
15. Electricity, Gas & Water	1,161	13174.83	10173.56	1,771	1234.06	967.39
(a) Electricity Generation & Transmission	686	11756.86	9085.25	922	927.11	720.11
(b) Non-Conventional Energy	170	473.11	385.60	162	110.39	85.00
(c) Gas, Steam & Water Supply	305	944.86	702.71	687	196.56	162.28
16. Construction	3,947	17841.32	13969.31	15,623	6142.92	4841.28
III. TRANSPORT OPERATORS	2,543	4771.95	3865.73	10,743	1682.42	1442.06
IV. PROFESSIONAL AND OTHER SERVICES	11,606	26015.82	19904.19	49,307	15652.63	12828.47
V. PERSONAL LOANS	52	142.13	141.59	–	–	–
1. Loans for Purchase of Consumer Durables	–	–	–	–	–	–
2. Loans for Housing	–	–	–	–	–	–
3. Rest of the Personal Loans	52	142.13	141.59	–	–	–
VI. TRADE	17,095	19352.60	13893.59	2,53,107	39367.74	29408.96
1. Wholesale Trade	8,561	11418.15	7851.21	84,541	19261.38	14179.05
2. Retail Trade	8,534	7934.46	6042.37	1,68,566	20106.36	15229.91
VII. FINANCE	4,042	35138.60	28634.89	3,069	1825.01	1520.93
VIII. ALL OTHERS	22,742	14701.68	10533.27	1,34,569	16105.71	11730.46
TOTAL BANK CREDIT	1,71,347	402346.66	293941.24	7,48,817	159257.95	119530.66
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,602	372.58	289.86	14,666	1688.69	1313.74
2. Other Small Scale Industries	29,860	16796.00	12640.10	1,25,032	26763.64	19902.71

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2004**

(Amount in Rupees Lakh)

OCCUPATION	JOINT SECTOR UNDERTAKINGS			INDIVIDUALS - MALE		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	25	26	27	28	29	30
I. AGRICULTURE	163	460,02	215,22	5,12,911	16511,45	14557,12
1. Direct Finance	79	138,15	123,40	5,07,634	16248,84	14336,94
2. Indirect Finance	84	321,86	91,82	5,277	262,61	220,18
II. INDUSTRY	1,164	4190,49	2532,18	1,31,745	8016,94	6175,57
1. Mining & Quarrying	64	172,82	163,17	3,134	170,29	137,64
2. Food Manufacturing & Processing	139	297,59	198,16	9,914	1090,65	842,16
(a) Rice Mills, Flour & Dal Mills	50	60,61	35,24	4,624	616,24	460,62
(b) Sugar	9	140,43	118,22	82	14,25	11,57
(c) Edible Oils & Vanaspati	13	17,05	3,75	792	76,46	60,50
(d) Tea Processing	5	7,79	7,35	218	29,70	23,38
(e) Processing of Fruits & Vegetables	5	2,58	2,38	318	23,96	20,55
(f) Others	57	69,14	31,22	3,880	330,03	265,56
3. Beverage & Tobacco	10	8,07	4,89	887	101,60	80,85
4. Textiles	123	248,28	119,01	6,951	609,02	489,17
(a) Cotton Textiles	59	162,06	49,58	2,674	221,96	178,22
(b) Jute & Other Natural Fibre Textiles	2	7	6	173	15,56	11,70
(c) Handloom Textiles & Khadi	6	7,21	5,16	798	62,74	49,23
(d) Other Textiles & Textile Products	56	78,94	64,21	3,306	308,77	250,02
5. Paper, Paper Products & Printing	46	91,22	76,00	2,316	187,56	144,29
6. Leather & Leather Products	11	2,55	2,10	677	67,23	55,97
7. Rubber & Plastic Products	50	31,89	19,21	1,896	172,62	140,92
8. Chemicals & Chemical Products	150	909,76	599,33	2,535	216,18	171,95
(a) Heavy Industrial Chemicals	46	576,03	379,59	-	-	-
(b) Fertilisers	13	116,64	110,65	-	-	-
(c) Drugs & Pharmaceuticals	25	30,69	18,68	475	42,96	35,20
(d) Non-Edible Oils	3	31	23	101	12,13	10,08
(e) Other Chemicals & Chemical Products	63	186,10	90,19	1,959	161,09	126,67
9. Petroleum, Coal Products & Nuclear Fuels	23	420,41	160,15	252	20,08	15,95
10. Manufacture of Cement & Cement Products	13	22,85	22,16	1,070	69,74	55,60
11. Basic Metals & Metal Products	103	253,79	158,98	3,308	324,71	261,98
(a) Iron & Steel	49	83,06	77,31	279	25,58	20,06
(b) Non-Ferrous Metals	15	105,57	22,58	65	6,31	5,27
(c) Metal Products	39	65,16	59,09	2,964	292,83	236,66
12. Engineering	138	204,16	114,48	4,927	350,79	274,48
(a) Heavy Engineering	26	33,19	16,41	1,502	94,86	70,02
(b) Light Engineering	44	34,67	27,54	1,741	129,01	102,69
(c) Electrical Machinery & Goods	44	93,42	39,60	1,231	91,19	72,44
(d) Electronic Machinery & Goods	24	42,87	30,92	453	35,74	29,33
13. Vehicles, Vehicle Parts & Transport Equipments	49	201,38	115,62	1,158	70,47	55,68
14. Other Industries	110	132,40	98,73	46,710	1914,06	1186,12
15. Electricity, Gas & Water	21	995,77	547,85	389	28,15	22,71
(a) Electricity Generation & Transmission	17	893,28	499,10	-	-	-
(b) Non-Conventional Energy	1	2,40	-	123	9,24	8,08
(c) Gas, Steam & Water Supply	3	100,10	48,75	266	18,91	14,63
16. Construction	114	197,57	132,34	45,621	2623,77	2240,09
III. TRANSPORT OPERATORS	50	109,49	106,07	53,925	2105,05	1541,87
IV. PROFESSIONAL AND OTHER SERVICES	170	59,90	42,67	71,249	4443,05	3608,15
V. PERSONAL LOANS	-	-	-	20,01,987	96191,54	80232,55
1. Loans for Purchase of Consumer Durables	-	-	-	11,156	433,60	349,76
2. Loans for Housing	-	-	-	10,27,662	54308,67	48285,14
3. Rest of the Personal Loans	-	-	-	9,63,169	41449,27	31597,64
VI. TRADE	373	133,76	87,92	82,552	5101,41	4139,68
1. Wholesale Trade	157	60,89	37,23	18,782	1551,38	1258,09
2. Retail Trade	216	72,87	50,69	63,770	3550,02	2881,59
VII. FINANCE	83	368,81	314,09	5,360	279,49	212,95
VIII. ALL OTHERS	795	213,20	137,90	57,542	6462,73	4985,52
TOTAL BANK CREDIT	2,798	5535,66	3436,05	29,17,271	139111,67	115453,41
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	54	10,01	8,56	17,253	1303,53	1036,60
2. Other Small Scale Industries	366	114,14	79,52	22,039	1916,66	1518,21

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2004**

(Amount in Rupees Lakh)

OCCUPATION	INDIVIDUALS - FEMALE			TOTAL		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	31	32	33	34	35	36
I. AGRICULTURE	28,198	1013,07	899,53	6,45,598	60705,00	48851,10
1. Direct Finance	27,741	994,10	883,77	5,85,100	29098,93	23937,51
2. Indirect Finance	457	18,97	15,77	60,498	31606,07	24913,59
II. INDUSTRY	13,961	808,85	677,75	5,09,472	462483,42	328189,10
1. Mining & Quarrying	331	18,39	15,13	12,282	19750,36	11322,68
2. Food Manufacturing & Processing	1,047	76,26	61,01	49,671	36917,97	25687,61
(a) Rice Mills, Flour & Dal Mills	367	29,90	22,61	20,578	8089,99	5574,77
(b) Sugar	3	9	8	1,218	8426,72	5628,06
(c) Edible Oils & Vanaspati	80	6,25	5,25	4,854	3793,27	2903,20
(d) Tea Processing	21	1,79	1,60	2,144	3705,82	2812,83
(e) Processing of Fruits & Vegetables	39	2,12	1,79	1,491	830,20	643,65
(f) Others	537	36,11	29,68	19,386	12071,97	8125,09
3. Beverage & Tobacco	65	4,56	3,98	4,143	5735,45	4371,15
4. Textiles	909	72,20	59,08	72,641	56800,03	40702,87
(a) Cotton Textiles	361	27,54	21,28	24,944	25995,22	19067,98
(b) Jute & Other Natural Fibre Textiles	16	1,09	99	1,434	1203,61	743,42
(c) Handloom Textiles & Khadi	76	5,10	3,58	3,893	1443,00	1091,86
(d) Other Textiles & Textile Products	456	38,46	33,24	42,370	28158,19	19799,62
5. Paper, Paper Products & Printing	292	19,18	16,06	20,406	11062,51	8223,50
6. Leather & Leather Products	80	5,93	5,00	7,550	4575,01	3383,27
7. Rubber & Plastic Products	205	14,72	12,12	21,598	10697,30	7675,70
8. Chemicals & Chemical Products	251	17,45	13,74	33,292	49556,23	34260,97
(a) Heavy Industrial Chemicals	–	–	–	5,976	12021,63	8134,06
(b) Fertilisers	–	–	–	1,318	8745,17	6410,85
(c) Drugs & Pharmaceuticals	42	4,24	3,11	7,629	12180,53	8583,41
(d) Non-Edible Oils	6	24	20	673	790,38	474,84
(e) Other Chemicals & Chemical Products	203	12,97	10,44	17,696	15818,53	10657,81
9. Petroleum, Coal Products & Nuclear Fuels	15	1,48	1,29	2,619	13189,28	9574,35
10. Manufacture of Cement & Cement Products	144	6,46	5,11	5,014	7820,40	6019,28
11. Basic Metals & Metal Products	235	17,48	15,65	42,134	50787,50	36622,41
(a) Iron & Steel	12	1,51	1,39	15,918	33838,63	24546,95
(b) Non-Ferrous Metals	4	25	22	4,247	5812,65	4128,00
(c) Metal Products	219	15,72	14,05	21,969	11136,22	7947,46
12. Engineering	488	33,20	28,86	51,239	50143,92	31723,81
(a) Heavy Engineering	105	5,84	4,84	12,054	10192,52	6343,07
(b) Light Engineering	144	9,13	7,67	18,179	12412,81	8131,98
(c) Electrical Machinery & Goods	186	14,40	12,80	14,567	16899,85	9517,87
(d) Electronic Machinery & Goods	53	3,84	3,55	6,439	10638,74	7730,89
13. Vehicles, Vehicle Parts & Transport Equipments	129	6,91	4,88	12,668	21164,08	14320,59
14. Other Industries	2,013	104,05	84,56	94,545	43805,59	32631,63
15. Electricity, Gas & Water	67	6,11	3,98	4,277	37222,15	27858,37
(a) Electricity Generation & Transmission	–	–	–	2,392	34761,27	25955,13
(b) Non-Conventional Energy	24	1,31	94	508	645,21	527,58
(c) Gas, Steam & Water Supply	43	4,80	3,03	1,377	1815,66	1375,66
16. Construction	7,690	404,48	347,31	75,393	43255,64	33810,92
III. TRANSPORT OPERATORS	5,925	249,39	183,96	74,330	12327,04	9467,84
IV. PROFESSIONAL AND OTHER SERVICES	15,667	1040,34	840,33	1,49,596	50705,18	40298,45
V. PERSONAL LOANS	4,67,868	22654,96	18145,92	24,87,650	130921,93	108716,14
1. Loans for Purchase of Consumer Durables	2,181	97,35	78,59	13,337	530,95	428,34
2. Loans for Housing	2,16,321	11794,84	10487,90	12,61,726	78036,81	68969,13
3. Rest of the Personal Loans	2,49,366	10762,77	7579,43	12,12,587	52354,17	39318,67
VI. TRADE	6,827	400,99	330,03	3,69,739	117334,09	88220,47
1. Wholesale Trade	1,471	113,67	97,37	1,15,205	83015,56	62000,56
2. Retail Trade	5,356	287,32	232,66	2,54,534	34318,53	26219,91
VII. FINANCE	973	49,02	36,08	17,261	70153,90	58791,01
VIII. ALL OTHERS	7,878	843,38	668,68	2,36,806	47822,02	35078,08
TOTAL BANK CREDIT	5,47,297	27059,99	21782,29	44,90,452	952452,58	717612,22
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,573	75,62	61,36	35,848	3625,35	2841,84
2. Other Small Scale Industries	2,382	164,72	136,15	1,84,206	48664,75	36359,38

TABLE NO. 5.3 – INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION

MARCH 2004

(Amount in Rupees Lakh)

OCCUPATION	LESS THAN 6%			6% AND ABOVE BUT LESS THAN 10%		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	96	31,20	29,43	38,556	4430,66	2723,80
1. Direct Finance	56	2,63	2,64	34,726	2378,25	1539,52
2. Indirect Finance	40	28,56	26,79	3,830	2052,40	1184,29
II. INDUSTRY	93	110,68	99,65	38,954	18441,58	13544,63
1. Mining & Quarrying	–	–	–	606	598,97	498,10
2. Food Manufacturing & Processing	–	–	–	1,584	1921,08	1325,77
(a) Rice Mills, Flour & Dal Mills	–	–	–	678	616,78	470,32
(b) Sugar	–	–	–	12	121,13	18,91
(c) Edible Oils & Vanaspati	–	–	–	107	198,30	129,22
(d) Tea Processing	–	–	–	59	59,09	47,37
(e) Processing of Fruits & Vegetables	–	–	–	64	51,42	42,57
(f) Others	–	–	–	664	874,36	617,38
3. Beverage & Tobacco	–	–	–	74	276,27	196,51
4. Textiles	5	13,51	7,50	3,936	4280,40	2945,53
(a) Cotton Textiles	2	7,50	7,50	899	1520,73	954,09
(b) Jute & Other Natural Fibre Textiles	–	–	–	69	62,59	46,60
(c) Handloom Textiles & Khadi	3	6,01	–	174	108,74	102,57
(d) Other Textiles & Textile Products	–	–	–	2,794	2588,35	1842,26
5. Paper, Paper Products & Printing	1	20,74	16,59	338	236,63	190,66
6. Leather & Leather Products	–	–	–	649	670,65	533,41
7. Rubber & Plastic Products	4	26,00	26,00	447	367,13	305,54
8. Chemicals & Chemical Products	1	4,95	4,95	940	1847,53	1272,06
(a) Heavy Industrial Chemicals	1	4,95	4,95	195	518,69	296,06
(b) Fertilisers	–	–	–	21	130,53	107,73
(c) Drugs & Pharmaceuticals	–	–	–	240	636,57	499,88
(d) Non-Edible Oils	–	–	–	21	48,80	38,90
(e) Other Chemicals & Chemical Products	–	–	–	463	512,95	329,49
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	35	33,62	29,41
10. Manufacture of Cement & Cement Products	–	–	–	98	97,08	76,05
11. Basic Metals & Metal Products	–	–	–	1,286	1029,47	825,26
(a) Iron & Steel	–	–	–	350	456,66	334,01
(b) Non-Ferrous Metals	–	–	–	170	301,65	276,42
(c) Metal Products	–	–	–	766	271,16	214,83
12. Engineering	–	–	–	1,152	767,55	490,17
(a) Heavy Engineering	–	–	–	281	119,51	90,71
(b) Light Engineering	–	–	–	483	348,42	195,13
(c) Electrical Machinery & Goods	–	–	–	269	207,76	139,72
(d) Electronic Machinery & Goods	–	–	–	119	91,87	64,61
13. Vehicles, Vehicle Parts & Transport Equipments	–	–	–	417	421,36	323,12
14. Other Industries	45	21,05	20,25	3,397	2886,88	1912,92
15. Electricity, Gas & Water	4	5,36	5,36	115	763,17	652,28
(a) Electricity Generation & Transmission	4	5,36	5,36	53	641,90	583,90
(b) Non-Conventional Energy	–	–	–	23	17,85	17,68
(c) Gas, Steam & Water Supply	–	–	–	39	103,42	50,69
16. Construction	33	19,07	19,00	23,880	2243,77	1967,85
III. TRANSPORT OPERATORS	2	5	5	1,672	252,44	187,11
IV. PROFESSIONAL AND OTHER SERVICES	16	25,31	22,98	10,994	2368,47	1848,67
V. PERSONAL LOANS	61,920	2488,98	2414,03	5,41,842	29649,43	26320,43
1. Loans for Purchase of Consumer Durables	–	–	–	–	–	–
2. Loans for Housing	57,266	2336,55	2267,28	5,31,808	29319,41	26040,38
3. Rest of the Personal Loans	4,654	152,42	146,75	10,034	330,02	280,05
VI. TRADE	14	5,88	5,27	12,974	51576,78	39434,42
1. Wholesale Trade	10	2,94	2,94	3,932	49943,22	38400,69
2. Retail Trade	4	2,94	2,33	9,042	1633,56	1033,73
VII. FINANCE	47	3,13	3,19	1,529	3609,00	3009,04
VIII. ALL OTHERS	44	36,91	34,11	23,075	2825,29	2145,80
TOTAL LOANS AND ADVANCEES	62,232	2702,13	2608,71	6,69,596	113153,65	89213,91
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	44	2,05	1,25	2,008	196,00	155,51
2. Other Small Scale Industries	3	6,01	–	5,773	3795,68	2685,72

**TABLE NO. 5.3 – INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND
ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

MARCH 2004

(Amount in Rupees Lakh)

OCCUPATION	10% AND ABOVE BUT LESS THAN 12%			12% AND ABOVE BUT LESS THAN 13%		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	2,22,559	14434,98	11653,52	1,01,969	8229,00	6556,10
1. Direct Finance	2,06,386	8371,99	6942,65	93,126	4831,33	3883,30
2. Indirect Finance	16,173	6062,98	4710,87	8,843	3397,67	2672,80
II. INDUSTRY	1,12,083	75342,54	50672,09	69,640	52299,75	35028,53
1. Mining & Quarrying	3,094	2636,42	1431,39	1,596	4999,56	752,63
2. Food Manufacturing & Processing	14,953	8727,75	5682,94	8,570	5994,02	4117,57
(a) Rice Mills, Flour & Dal Mills	7,062	2375,47	1666,46	3,595	1236,70	777,25
(b) Sugar	242	1998,31	1157,06	226	2013,09	1254,95
(c) Edible Oils & Vanaspati	1,213	691,83	528,66	850	723,43	533,56
(d) Tea Processing	439	810,86	558,35	497	462,78	354,78
(e) Processing of Fruits & Vegetables	325	82,15	58,77	231	58,15	45,61
(f) Others	5,672	2769,14	1713,63	3,171	1499,86	1151,43
3. Beverage & Tobacco	786	830,66	641,10	646	480,25	331,27
4. Textiles	17,423	9994,23	6978,64	10,139	6027,11	4540,23
(a) Cotton Textiles	5,354	4129,94	2962,27	3,381	2925,86	2328,42
(b) Jute & Other Natural Fibre Textiles	380	239,95	108,20	182	111,19	75,87
(c) Handloom Textiles & Khadi	1,532	385,48	266,67	557	89,36	74,90
(d) Other Textiles & Textile Products	10,157	5238,86	3641,51	6,019	2900,70	2061,04
5. Paper, Paper Products & Printing	4,933	2096,38	1370,30	3,663	1692,85	1150,02
6. Leather & Leather Products	1,319	470,42	389,06	836	311,06	250,42
7. Rubber & Plastic Products	5,451	1744,76	1291,72	4,000	1677,26	1180,04
8. Chemicals & Chemical Products	7,180	7555,26	5026,56	5,265	5705,68	3860,87
(a) Heavy Industrial Chemicals	1,044	1967,21	1205,29	903	1392,08	823,57
(b) Fertilisers	252	1498,27	985,26	196	1271,72	1022,74
(c) Drugs & Pharmaceuticals	1,582	1674,24	1209,84	1,245	1434,51	937,43
(d) Non-Edible Oils	159	62,99	48,88	125	59,16	32,81
(e) Other Chemicals & Chemical Products	4,143	2352,54	1577,28	2,796	1548,20	1044,33
9. Petroleum, Coal Products & Nuclear Fuels	395	1899,76	794,07	342	778,00	679,95
10. Manufacture of Cement & Cement Products	1,426	810,72	598,93	863	1168,37	1000,01
11. Basic Metals & Metal Products	10,371	7516,15	4812,23	6,590	6513,89	4688,25
(a) Iron & Steel	3,603	4734,98	3003,06	2,464	4075,00	3091,53
(b) Non-Ferrous Metals	1,255	1005,62	512,55	530	580,76	418,52
(c) Metal Products	5,513	1775,55	1296,61	3,596	1858,13	1178,20
12. Engineering	11,196	6489,34	3979,66	7,958	5183,49	3702,93
(a) Heavy Engineering	2,534	1273,15	938,16	1,902	858,49	647,50
(b) Light Engineering	4,692	1883,72	1207,36	2,857	1367,15	875,03
(c) Electrical Machinery & Goods	2,888	2547,44	1283,67	2,194	1568,80	1095,52
(d) Electronic Machinery & Goods	1,082	785,03	550,47	1,005	1389,05	1084,88
13. Vehicles, Vehicle Parts & Transport Equipments	3,230	2767,11	1458,89	2,136	1905,93	1358,47
14. Other Industries	14,900	7818,91	5812,20	9,810	3091,98	2330,25
15. Electricity, Gas & Water	804	5178,85	4024,25	565	2375,25	1736,51
(a) Electricity Generation & Transmission	382	4640,55	3593,28	234	2168,04	1579,47
(b) Non-Conventional Energy	97	96,74	89,02	86	104,01	94,97
(c) Gas, Steam & Water Supply	325	441,56	341,95	245	103,20	62,08
16. Construction	14,622	8805,81	6380,14	6,661	4395,07	3349,11
III. TRANSPORT OPERATORS	14,446	2105,25	1665,98	13,060	1526,75	1166,97
IV. PROFESSIONAL AND OTHER SERVICES	36,436	9947,27	8244,43	27,972	6364,20	4946,72
V. PERSONAL LOANS	3,50,303	16375,22	13855,51	1,91,941	9543,70	7570,02
1. Loans for Purchase of Consumer Durables	132	4,55	4,29	1,590	58,67	45,96
2. Loans for Housing	2,12,874	11564,77	10411,32	49,001	3532,21	3136,35
3. Rest of the Personal Loans	1,37,297	4805,89	3439,90	1,41,350	5952,82	4387,70
VI. TRADE	86,757	11100,05	8067,00	58,609	8691,18	6724,99
1. Wholesale Trade	23,124	4234,55	3016,80	18,346	3844,32	2904,71
2. Retail Trade	63,633	6865,50	5050,20	40,263	4846,86	3820,29
VII. FINANCE	3,186	8481,33	5786,17	1,617	4546,73	3570,67
VIII. ALL OTHERS	59,976	8852,84	6277,93	32,460	6131,53	4520,84
TOTAL LOANS AND ADVANCEES	8,85,746	146639,48	106222,64	4,97,268	97332,85	70884,84
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	12,601	1268,66	974,02	6,050	826,16	648,83
2. Other Small Scale Industries	52,372	9823,53	7318,69	31,286	7852,20	5999,36

**TABLE NO. 5.3 – INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND
ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

MARCH 2004

(Amount in Rupees Lakh)

OCCUPATION	13% AND ABOVE BUT LESS THAN 14%			14% AND ABOVE BUT LESS THAN 15%		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	13	14	15	16	17	18
I. AGRICULTURE	1,18,669	11012,10	9222,62	80,640	7605,65	6424,07
1. Direct Finance	1,08,864	4605,54	3952,48	72,323	3332,71	2949,67
2. Indirect Finance	9,805	6406,56	5270,14	8,317	4272,94	3474,40
II. INDUSTRY	60,289	66046,83	52692,38	66,984	76118,18	59652,59
1. Mining & Quarrying	1,749	2655,30	2468,84	1,843	3446,11	3130,34
2. Food Manufacturing & Processing	7,224	4137,72	2998,32	6,956	5772,95	4540,90
(a) Rice Mills, Flour & Dal Mills	3,086	1169,48	703,29	2,900	1043,84	733,24
(b) Sugar	176	1189,65	916,17	256	1514,52	1266,45
(c) Edible Oils & Vanaspati	730	426,17	345,00	699	536,79	478,73
(d) Tea Processing	321	377,88	306,72	320	888,46	801,64
(e) Processing of Fruits & Vegetables	179	64,02	43,30	223	112,32	84,67
(f) Others	2,732	910,52	683,84	2,558	1677,02	1176,16
3. Beverage & Tobacco	654	297,11	227,23	781	1554,88	1372,41
4. Textiles	8,723	4551,16	3576,80	10,005	8761,44	7059,34
(a) Cotton Textiles	3,188	2241,70	1754,86	3,860	4197,78	3349,80
(b) Jute & Other Natural Fibre Textiles	165	175,50	162,24	170	217,51	130,29
(c) Handloom Textiles & Khadi	474	346,79	252,36	402	143,30	131,46
(d) Other Textiles & Textile Products	4,896	1787,17	1407,34	5,573	4202,85	3447,79
5. Paper, Paper Products & Printing	3,121	1018,23	758,14	3,204	2259,82	1815,53
6. Leather & Leather Products	807	273,96	192,61	924	534,84	441,60
7. Rubber & Plastic Products	3,202	946,63	705,20	2,812	1679,22	1253,08
8. Chemicals & Chemical Products	4,026	5361,07	3739,63	4,436	9286,49	7228,99
(a) Heavy Industrial Chemicals	720	2130,85	1503,12	797	1747,91	1538,65
(b) Fertilisers	145	1307,82	823,24	202	1899,95	1683,70
(c) Drugs & Pharmaceuticals	928	844,63	643,03	1,081	2724,19	2026,78
(d) Non-Edible Oils	103	43,19	35,77	97	86,70	56,08
(e) Other Chemicals & Chemical Products	2,130	1034,58	734,46	2,259	2827,74	1923,78
9. Petroleum, Coal Products & Nuclear Fuels	372	4234,96	3646,57	355	2142,85	1448,21
10. Manufacture of Cement & Cement Products	755	1387,62	1196,16	718	1777,98	1227,47
11. Basic Metals & Metal Products	5,480	5990,27	4476,97	5,595	7760,91	6061,00
(a) Iron & Steel	1,876	4739,09	3489,78	2,203	4901,85	3878,41
(b) Non-Ferrous Metals	401	207,27	135,89	477	901,41	635,90
(c) Metal Products	3,203	1043,91	851,30	2,915	1957,64	1546,69
12. Engineering	6,267	5110,51	3715,33	6,788	8534,45	6478,00
(a) Heavy Engineering	1,418	782,65	543,26	1,573	1865,84	1341,82
(b) Light Engineering	2,344	966,39	749,97	2,539	2260,91	1753,89
(c) Electrical Machinery & Goods	1,748	2317,78	1543,09	1,763	2200,50	1688,02
(d) Electronic Machinery & Goods	757	1043,69	879,02	913	2207,21	1694,28
13. Vehicles, Vehicle Parts & Transport Equipments	1,444	2415,65	1809,89	1,708	3986,37	3348,10
14. Other Industries	9,660	2933,40	2319,44	12,129	8608,99	6075,41
15. Electricity, Gas & Water	668	12447,51	11039,75	539	3653,87	2897,54
(a) Electricity Generation & Transmission	358	12022,29	10721,51	267	3299,66	2652,96
(b) Non-Conventional Energy	85	61,73	50,53	68	109,68	88,28
(c) Gas, Steam & Water Supply	225	363,49	267,71	204	244,53	156,30
16. Construction	6,137	12285,73	9821,51	8,191	6357,01	5274,67
III. TRANSPORT OPERATORS	14,407	2858,80	1960,12	11,251	2207,56	1807,13
IV. PROFESSIONAL AND OTHER SERVICES	18,119	6216,68	5345,18	19,123	11520,78	8537,70
V. PERSONAL LOANS	1,19,075	5572,44	4340,57	73,539	3534,47	2672,75
1. Loans for Purchase of Consumer Durables	1,506	59,18	47,10	1,294	50,37	37,32
2. Loans for Housing	33,093	1886,63	1643,01	10,545	774,20	674,78
3. Rest of the Personal Loans	84,476	3626,63	2650,46	61,700	2709,89	1960,65
VI. TRADE	70,597	9773,99	7513,80	66,121	10090,73	7965,20
1. Wholesale Trade	21,072	4541,84	3396,28	19,770	4564,92	3599,04
2. Retail Trade	49,525	5232,15	4117,52	46,351	5525,81	4366,16
VII. FINANCE	1,177	14709,59	12949,70	1,874	15956,86	14411,93
VIII. ALL OTHERS	25,939	6309,85	4698,69	27,313	6465,72	5016,54
TOTAL LOANS AND ADVANCEES	4,28,272	122500,28	98723,06	3,46,845	133499,96	106487,91
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	4,463	389,63	316,14	3,907	326,92	267,50
2. Other Small Scale Industries	26,436	5300,69	4202,51	26,347	5906,85	4586,11

**TABLE NO. 5.3 – INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND
ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

MARCH 2004

(Amount in Rupees Lakh)

OCCUPATION	15% AND ABOVE BUT LESS THAN 16%			16% AND ABOVE BUT LESS THAN 17%		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	19	20	21	22	23	24
I. AGRICULTURE	45,191	4775,72	4099,24	19,864	6446,76	5253,42
1. Direct Finance	39,699	2282,72	1976,59	16,496	1890,52	1426,50
2. Indirect Finance	5,492	2493,00	2122,65	3,368	4556,24	3826,91
II. INDUSTRY	42,224	29894,35	23787,86	25,810	51961,97	38594,53
1. Mining & Quarrying	1,065	552,93	450,78	782	2056,59	1066,34
2. Food Manufacturing & Processing	4,436	2300,22	1746,35	2,628	3341,05	2463,79
(a) Rice Mills, Flour & Dal Mills	1,636	366,70	292,36	883	435,50	363,04
(b) Sugar	129	494,49	366,99	88	630,39	401,65
(c) Edible Oils & Vanaspati	537	362,71	272,07	306	298,68	216,46
(d) Tea Processing	284	390,96	304,26	93	357,48	270,90
(e) Processing of Fruits & Vegetables	136	34,31	29,34	121	236,38	207,86
(f) Others	1,714	651,05	481,33	1,137	1382,63	1003,88
3. Beverage & Tobacco	438	447,37	395,85	333	732,20	537,60
4. Textiles	5,498	3598,96	3046,48	4,378	5756,28	3960,93
(a) Cotton Textiles	2,107	1876,99	1572,49	1,363	2587,99	1918,79
(b) Jute & Other Natural Fibre Textiles	116	80,89	63,48	125	84,69	68,63
(c) Handloom Textiles & Khadi	298	73,52	63,13	152	90,57	41,73
(d) Other Textiles & Textile Products	2,977	1567,56	1347,37	2,738	2993,04	1931,77
5. Paper, Paper Products & Printing	2,029	960,54	849,49	1,033	1371,07	1122,94
6. Leather & Leather Products	559	231,02	178,56	648	459,73	404,52
7. Rubber & Plastic Products	2,087	842,84	722,57	1,054	804,78	627,78
8. Chemicals & Chemical Products	2,489	2838,04	1908,23	2,179	6567,17	5141,43
(a) Heavy Industrial Chemicals	506	758,54	556,52	385	1184,90	967,04
(b) Fertilisers	121	643,93	344,98	120	1430,53	1018,77
(c) Drugs & Pharmaceuticals	535	574,78	411,43	535	1402,76	1079,60
(d) Non-Edible Oils	57	22,70	21,48	36	117,17	97,11
(e) Other Chemicals & Chemical Products	1,270	838,09	573,81	1,103	2431,82	1978,90
9. Petroleum, Coal Products & Nuclear Fuels	259	1004,49	858,20	157	2169,92	1516,05
10. Manufacture of Cement & Cement Products	502	894,21	652,48	303	1080,14	850,98
11. Basic Metals & Metal Products	3,569	3297,46	2604,47	2,351	7676,08	5779,01
(a) Iron & Steel	1,184	2260,04	1724,00	887	5672,12	4316,47
(b) Non-Ferrous Metals	275	307,64	304,24	258	759,50	554,72
(c) Metal Products	2,110	729,78	576,23	1,206	1244,45	907,82
12. Engineering	4,582	3874,83	3116,70	2,711	5381,71	3968,14
(a) Heavy Engineering	1,052	774,33	483,41	608	852,07	656,75
(b) Light Engineering	1,543	1094,55	1004,32	892	1202,25	842,64
(c) Electrical Machinery & Goods	1,373	886,27	722,52	721	1917,33	1341,96
(d) Electronic Machinery & Goods	614	1119,69	906,45	490	1410,05	1126,78
13. Vehicles, Vehicle Parts & Transport Equipments	793	1319,89	823,21	566	2501,75	1792,61
14. Other Industries	8,070	3940,06	3245,82	4,072	4258,27	3294,44
15. Electricity, Gas & Water	381	1562,70	1315,86	235	4190,03	3200,18
(a) Electricity Generation & Transmission	175	1337,95	1130,91	134	3993,17	3023,05
(b) Non-Conventional Energy	58	55,21	34,34	26	46,74	44,11
(c) Gas, Steam & Water Supply	148	169,54	150,61	75	150,12	133,02
16. Construction	5,467	2228,80	1872,80	2,380	3615,19	2867,80
III. TRANSPORT OPERATORS	8,621	595,90	450,53	4,234	1753,31	1374,35
IV. PROFESSIONAL AND OTHER SERVICES	11,210	3358,30	2796,38	6,851	5930,97	4521,18
V. PERSONAL LOANS	5,24,054	23677,40	18624,24	38,938	5759,59	4787,72
1. Loans for Purchase of Consumer Durables	6,235	231,82	187,47	406	16,85	10,40
2. Loans for Housing	23,213	1415,41	1207,16	12,830	4423,21	3916,56
3. Rest of the Personal Loans	4,94,606	22030,17	17229,62	25,702	1319,52	860,76
VI. TRADE	36,717	5493,78	4501,94	14,498	4439,80	3375,02
1. Wholesale Trade	10,870	2317,55	1975,14	4,671	2474,92	1867,48
2. Retail Trade	25,847	3176,23	2526,80	9,827	1964,88	1507,53
VII. FINANCE	949	2446,42	2195,37	1,298	12312,64	10275,88
VIII. ALL OTHERS	18,586	3342,15	2538,33	9,054	3145,62	2456,23
TOTAL LOANS AND ADVANCEES	6,87,552	73584,01	58993,89	1,20,547	91750,65	70638,32
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	2,571	209,13	174,46	1,438	116,90	94,81
2. Other Small Scale Industries	15,980	3089,65	2494,12	9,209	3020,75	2333,65

**TABLE NO. 5.3 – INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND
ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

MARCH 2004

(Amount in Rupees Lakh)

OCCUPATION	17% AND ABOVE BUT LESS THAN 18%			18% AND ABOVE BUT LESS THAN 20%		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	25	26	27	28	29	30
I. AGRICULTURE	5,156	577,20	487,30	10,074	1487,72	1356,98
1. Direct Finance	4,716	347,71	300,70	7,806	858,89	806,82
2. Indirect Finance	440	229,49	186,59	2,268	628,83	550,16
II. INDUSTRY	5,822	4000,27	2961,67	15,916	9030,05	7906,18
1. Mining & Quarrying	114	37,39	32,45	284	164,12	176,52
2. Food Manufacturing & Processing	547	545,69	339,69	785	482,88	426,32
(a) Rice Mills, Flour & Dal Mills	197	49,78	41,05	159	54,94	50,64
(b) Sugar	27	311,07	142,24	19	43,19	36,89
(c) Edible Oils & Vanaspati	79	67,18	50,71	123	105,86	94,72
(d) Tea Processing	22	22,84	20,64	28	30,46	30,11
(e) Processing of Fruits & Vegetables	28	20,64	20,58	74	37,53	34,68
(f) Others	194	74,19	64,47	382	210,90	179,28
3. Beverage & Tobacco	63	83,13	74,01	115	395,17	387,04
4. Textiles	947	617,84	526,44	1,524	969,10	832,98
(a) Cotton Textiles	345	331,26	282,44	624	470,15	396,26
(b) Jute & Other Natural Fibre Textiles	19	1,08	1,13	21	22,00	13,70
(c) Handloom Textiles & Khadi	40	3,04	2,49	61	33,77	31,81
(d) Other Textiles & Textile Products	543	282,46	240,39	818	443,18	391,22
5. Paper, Paper Products & Printing	297	123,29	74,46	388	233,00	204,55
6. Leather & Leather Products	89	21,02	16,10	167	85,85	74,85
7. Rubber & Plastic Products	267	95,97	84,77	390	221,93	190,12
8. Chemicals & Chemical Products	500	571,20	443,42	669	1124,76	939,82
(a) Heavy Industrial Chemicals	101	134,99	91,23	150	245,53	209,22
(b) Fertilisers	20	104,96	100,65	23	128,65	103,29
(c) Drugs & Pharmaceuticals	106	129,06	108,18	144	297,26	283,30
(d) Non-Edible Oils	4	1,27	1,27	11	7,18	6,77
(e) Other Chemicals & Chemical Products	269	200,92	142,10	341	446,13	337,25
9. Petroleum, Coal Products & Nuclear Fuels	45	38,31	30,09	85	41,67	39,62
10. Manufacture of Cement & Cement Products	57	154,77	103,31	85	128,91	113,70
11. Basic Metals & Metal Products	533	475,40	367,99	976	799,56	605,42
(a) Iron & Steel	194	269,37	233,64	468	415,90	368,22
(b) Non-Ferrous Metals	73	20,15	19,06	59	82,60	58,97
(c) Metal Products	266	185,88	115,29	449	301,05	178,23
12. Engineering	655	690,54	414,04	1,234	1180,49	1051,21
(a) Heavy Engineering	134	173,29	127,82	358	220,00	196,99
(b) Light Engineering	194	155,42	102,29	302	351,05	324,57
(c) Electrical Machinery & Goods	161	172,55	63,41	360	336,03	291,65
(d) Electronic Machinery & Goods	166	189,29	120,53	214	273,41	238,01
13. Vehicles, Vehicle Parts & Transport Equipments	143	54,57	40,15	197	205,14	190,87
14. Other Industries	978	220,03	190,08	1,966	838,12	779,18
15. Electricity, Gas & Water	45	99,31	78,40	403	634,05	549,50
(a) Electricity Generation & Transmission	28	97,00	76,83	368	572,68	487,97
(b) Non-Conventional Energy	2	30	5	6	32	27
(c) Gas, Steam & Water Supply	15	2,01	1,53	29	61,05	61,26
16. Construction	542	171,80	146,27	6,648	1525,31	1344,47
III. TRANSPORT OPERATORS	1,060	83,64	64,59	5,038	698,64	675,84
IV. PROFESSIONAL AND OTHER SERVICES	1,492	361,64	290,93	14,303	2741,46	2574,22
V. PERSONAL LOANS	14,006	573,65	436,53	4,95,977	31225,30	26749,73
1. Loans for Purchase of Consumer Durables	209	8,07	4,78	813	36,83	30,26
2. Loans for Housing	699	51,71	43,10	3,30,397	22732,69	19629,20
3. Rest of the Personal Loans	13,098	513,87	388,65	1,64,767	8455,77	7090,27
VI. TRADE	2,947	411,94	351,85	7,033	2355,50	1944,15
1. Wholesale Trade	1,082	183,99	158,47	2,534	809,92	694,10
2. Retail Trade	1,865	227,95	193,38	4,499	1545,58	1250,05
VII. FINANCE	231	264,55	200,87	4,351	853,49	649,35
VIII. ALL OTHERS	2,090	526,61	409,39	18,291	2104,91	1692,05
TOTAL LOANS AND ADVANCECS	32,804	6799,51	5203,13	5,70,983	50497,07	43548,49
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	419	25,34	19,17	794	42,90	32,02
2. Other Small Scale Industries	2,032	461,68	384,38	2,844	639,19	566,94

**TABLE NO. 5.3 – INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND
ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2004**

(Amount in Rupees Lakh)

OCCUPATION	20% AND ABOVE			TOTAL		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	31	32	33	34	35	36
I. AGRICULTURE	1,108	257,19	215,78	6,43,882	59288,17	48022,25
1. Direct Finance	866	156,66	129,83	5,85,064	29058,96	23910,69
2. Indirect Finance	242	100,53	85,95	58,818	30229,21	24111,56
II. INDUSTRY	30,473	5499,24	3646,23	4,68,288	388745,45	288586,37
1. Mining & Quarrying	44	24,19	24,56	11,177	17171,60	10031,96
2. Food Manufacturing & Processing	330	303,03	194,37	48,013	33526,41	23836,01
(a) Rice Mills, Flour & Dal Mills	62	15,29	11,65	20,258	7364,49	5109,30
(b) Sugar	16	59,18	36,73	1,191	8375,02	5598,04
(c) Edible Oils & Vanaspati	50	69,58	34,18	4,694	3480,53	2683,30
(d) Tea Processing	5	7,66	8,06	2,068	3408,46	2702,83
(e) Processing of Fruits & Vegetables	36	47,57	31,47	1,417	744,49	598,85
(f) Others	161	103,76	72,28	18,385	10153,42	7143,69
3. Beverage & Tobacco	35	37,69	32,53	3,925	5134,72	4195,55
4. Textiles	951	764,55	522,54	63,529	45334,60	33997,42
(a) Cotton Textiles	624	444,35	271,53	21,747	20734,24	15798,45
(b) Jute & Other Natural Fibre Textiles	7	7,08	6,75	1,254	1002,48	676,88
(c) Handloom Textiles & Khadi	10	2,65	2,38	3,703	1283,22	969,50
(d) Other Textiles & Textile Products	310	310,47	241,89	36,825	22314,65	16552,58
5. Paper, Paper Products & Printing	149	147,90	105,68	19,156	10160,45	7658,38
6. Leather & Leather Products	41	14,98	13,01	6,039	3073,54	2494,15
7. Rubber & Plastic Products	168	484,43	456,20	19,882	8890,97	6843,00
8. Chemicals & Chemical Products	699	928,57	508,81	28,384	41790,71	30074,77
(a) Heavy Industrial Chemicals	117	219,49	136,15	4,919	10305,14	7331,81
(b) Fertilisers	12	73,14	38,99	1,112	8489,51	6229,35
(c) Drugs & Pharmaceuticals	85	130,01	90,74	6,481	9848,01	7290,22
(d) Non-Edible Oils	1	11,40	2,49	614	460,54	341,56
(e) Other Chemicals & Chemical Products	484	494,54	240,43	15,258	12687,51	8881,83
9. Petroleum, Coal Products & Nuclear Fuels	29	18,44	17,96	2,074	12362,02	9060,12
10. Manufacture of Cement & Cement Products	62	126,29	84,45	4,869	7626,08	5903,54
11. Basic Metals & Metal Products	382	777,69	564,04	37,133	41836,87	30784,63
(a) Iron & Steel	157	402,84	296,32	13,386	27927,83	20735,43
(b) Non-Ferrous Metals	60	66,86	57,92	3,558	4233,48	2974,20
(c) Metal Products	165	307,99	209,81	20,189	9675,56	7075,00
12. Engineering	1,086	541,73	382,63	43,629	37754,65	27298,81
(a) Heavy Engineering	505	196,15	133,27	10,365	7115,48	5159,68
(b) Light Engineering	105	51,89	31,87	15,951	9681,75	7087,07
(c) Electrical Machinery & Goods	365	130,43	82,16	11,842	12284,90	8251,72
(d) Electronic Machinery & Goods	111	163,26	135,33	5,471	8672,52	6800,36
13. Vehicles, Vehicle Parts & Transport Equipments	121	168,38	151,45	10,755	15746,15	11296,78
14. Other Industries	26,092	799,26	297,96	91,119	35416,95	26277,94
15. Electricity, Gas & Water	48	205,83	165,21	3,807	31115,93	25664,85
(a) Electricity Generation & Transmission	30	204,52	163,99	2,033	28983,11	24019,23
(b) Non-Conventional Energy	2	9	5	453	492,67	419,31
(c) Gas, Steam & Water Supply	16	1,23	1,17	1,321	1640,15	1226,31
16. Construction	236	156,26	124,83	74,797	41803,81	33168,46
III. TRANSPORT OPERATORS	325	73,90	34,11	74,116	12156,23	9386,78
IV. PROFESSIONAL AND OTHER SERVICES	1,883	431,17	347,58	1,48,399	49266,25	39475,96
V. PERSONAL LOANS	75,854	2510,41	934,90	24,87,449	130910,59	108706,45
1. Loans for Purchase of Consumer Durables	1,152	64,59	60,75	13,337	530,95	428,34
2. Loans for Housing	–	–	–	12,61,726	78036,81	68969,13
3. Rest of the Personal Loans	74,702	2445,82	874,16	12,12,386	52342,84	39308,97
VI. TRADE	925	320,68	280,36	3,57,192	104260,32	80163,99
1. Wholesale Trade	330	134,72	114,00	1,05,741	73052,89	56129,66
2. Retail Trade	595	185,96	166,36	2,51,451	31207,43	24034,34
VII. FINANCE	167	378,06	400,48	16,426	63561,81	53452,65
VIII. ALL OTHERS	4,324	337,11	253,89	2,21,152	40078,53	30043,81
TOTAL LOANS AND ADVANCEES	1,15,059	9807,77	6113,35	44,16,904	848267,35	657838,26
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	626	32,44	25,45	34,921	3436,13	2709,17
2. Other Small Scale Industries	921	224,90	208,34	1,73,203	40121,15	30779,80

TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

(Amount in Rupees Lakh)

OCCUPATION	Rs. 25,000 AND LESS			ABOVE Rs. 25,000 AND UPTO Rs.2 LAKH		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	151,23,748	20513,90	18040,79	55,34,822	34670,27	29353,15
1. Direct Finance	147,44,306	20013,65	17640,22	53,90,548	33634,84	28521,00
2. Indirect Finance	3,79,442	500,25	400,56	1,44,274	1035,42	832,15
II. INDUSTRY	16,77,149	1965,08	1580,17	6,77,736	5936,32	5034,20
1. Mining & Quarrying	...	...	...	...	...	...
2. Food Manufacturing & Processing	1,04,736	107,14	93,66	45,866	372,94	317,34
(a) Rice Mills, Flour & Dal Mills	...	...	...	...	...	...
(b) Sugar	...	...	...	...	...	...
(c) Edible Oils & Vanaspati	...	...	...	...	...	...
(d) Tea Processing	...	...	...	...	...	...
(e) Processing of Fruits & Vegetables	...	...	...	...	...	...
(f) Others	...	...	...	...	...	...
3. Beverage & Tobacco	...	...	...	...	...	...
4. Textiles	67,857	96,26	77,64	40,095	374,89	314,48
(a) Cotton Textiles	...	...	...	...	...	...
(b) Jute & Other Natural Fibre Textiles	...	...	...	...	...	...
(c) Handloom Textiles & Khadi	...	...	...	...	...	...
(d) Other Textiles & Textile Products	...	...	...	...	...	...
5. Paper, Paper Products & Printing	7,013	9,34	8,19	11,659	115,06	94,37
6. Leather & Leather Products	10,060	14,15	11,52	5,992	48,23	40,17
7. Rubber & Plastic Products	5,675	7,46	6,81	7,884	83,36	70,60
8. Chemicals & Chemical Products	15,998	25,57	24,94	19,139	174,24	153,99
(a) Heavy Industrial Chemicals	...	...	...	...	...	...
(b) Fertilisers	...	...	...	...	...	...
(c) Drugs & Pharmaceuticals	...	...	...	...	...	...
(d) Non-Edible Oils	...	...	...	...	...	...
(e) Other Chemicals & Chemical Products	...	...	...	...	...	...
9. Petroleum, Coal Products & Nuclear Fuels	...	...	...	...	...	...
10. Manufacture of Cement & Cement Products	2,609	4,06	3,25	3,788	34,33	27,36
11. Basic Metals & Metal Products	27,549	37,33	35,14	19,876	186,21	158,91
(a) Iron & Steel	...	...	...	...	...	...
(b) Non-Ferrous Metals	...	...	...	...	...	...
(c) Metal Products	...	...	...	...	...	...
12. Engineering	27,000	40,29	36,77	30,859	299,62	247,59
(a) Heavy Engineering	...	...	...	...	...	...
(b) Light Engineering	...	...	...	...	...	...
(c) Electrical Machinery & Goods	...	...	...	...	...	...
(d) Electronic Machinery & Goods	...	...	...	...	...	...
13. Vehicles, Vehicle Parts & Transport Equipments	11,649	15,08	11,99	14,583	132,35	106,20
14. Other Industries	13,65,104	1560,74	1230,70	4,12,666	3330,90	2784,38
15. Electricity, Gas & Water	...	...	...	...	...	...
(a) Electricity Generation & Transmission	...	...	...	...	...	...
(b) Non-Conventional Energy	...	...	...	...	...	...
(c) Gas, Steam & Water Supply	...	...	...	...	...	...
16. Construction	31,899	47,66	39,57	65,329	784,19	718,82
III. TRANSPORT OPERATORS	2,12,944	242,10	187,07	2,24,428	1922,68	1517,05
IV. PROFESSIONAL AND OTHER SERVICES	8,54,418	1156,35	936,39	4,99,254	3444,56	2692,56
V. PERSONAL LOANS	116,97,747	16055,64	9581,47	141,83,167	98856,92	60789,63
1. Loans for Purchase of Consumer Durables	5,95,320	963,73	745,36	7,45,696	4053,38	3029,53
2. Loans for Housing	2,40,759	373,03	335,78	15,32,541	18282,38	16041,53
3. Rest of the Personal Loans	108,61,668	14718,88	8500,32	119,04,930	76521,16	41718,57
VI. TRADE	33,84,597	4556,00	3675,54	15,71,406	11679,63	9541,86
1. Wholesale Trade	1,56,279	200,55	164,41	1,09,890	1042,64	868,40
2. Retail Trade	32,28,318	4355,45	3511,13	14,61,516	10636,99	8673,45
VII. FINANCE	36,581	50,65	39,32	22,258	184,69	133,50
VIII. ALL OTHERS	37,78,908	5205,27	4514,69	24,20,675	18066,71	15082,44
TOTAL BANK CREDIT	367,66,092	49745,00	38555,43	251,33,746	174761,76	124144,38
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	10,53,797	1146,59	879,21	2,04,130	1479,59	1191,07
2. Other Small Scale Industries	3,06,322	377,17	313,38	2,27,528	2090,94	1759,79

... indicates break-up not available separately.

TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

(Amount in Rupees Lakh)

OCCUPATION	ABOVE Rs. 2 LAKH AND UPTO Rs.5 LAKH			ABOVE Rs. 5 LAKH AND UPTO Rs.10 LAKH		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	5,80,223	17016,26	14935,53	32,858	2453,27	2031,32
1. Direct Finance	5,44,258	15807,40	13907,93	23,063	1686,65	1391,13
2. Indirect Finance	35,965	1208,85	1027,60	9,795	766,61	640,19
II. INDUSTRY	2,25,598	7619,28	5873,04	95,802	7486,62	6088,23
1. Mining & Quarrying	5,650	195,32	160,75	2,650	206,67	171,50
2. Food Manufacturing & Processing	16,432	587,98	469,96	10,134	811,76	647,49
(a) Rice Mills, Flour & Dal Mills	5,916	216,75	172,51	4,703	384,46	302,56
(b) Sugar	111	4,14	3,38	76	6,22	5,00
(c) Edible Oils & Vanaspati	1,519	54,90	43,74	868	69,19	55,07
(d) Tea Processing	306	10,77	8,80	195	16,01	13,03
(e) Processing of Fruits & Vegetables	599	20,98	16,54	290	22,56	17,96
(f) Others	7,981	280,44	225,00	4,002	313,31	253,87
3. Beverage & Tobacco	1,410	50,28	40,40	768	60,97	48,88
4. Textiles	22,847	831,30	660,58	13,581	1081,94	883,43
(a) Cotton Textiles	7,144	256,04	203,70	4,154	334,49	279,04
(b) Jute & Other Natural Fibre Textiles	458	16,61	13,86	272	21,40	17,90
(c) Handloom Textiles & Khadi	1,939	70,88	56,12	897	70,16	57,70
(d) Other Textiles & Textile Products	13,306	487,77	386,90	8,258	655,88	528,78
5. Paper, Paper Products & Printing	8,021	287,20	227,41	4,597	361,10	288,53
6. Leather & Leather Products	2,134	76,41	64,69	1,437	113,15	94,96
7. Rubber & Plastic Products	7,997	289,84	233,31	4,862	376,55	307,83
8. Chemicals & Chemical Products	9,678	346,82	275,25	6,162	483,42	385,60
(a) Heavy Industrial Chemicals	1,533	56,56	45,43	1,137	88,40	70,81
(b) Fertilisers	190	7,07	5,47	157	13,32	11,38
(c) Drugs & Pharmaceuticals	1,904	68,22	55,43	1,170	93,16	75,72
(d) Non-Edible Oils	170	6,11	4,94	148	12,04	9,04
(e) Other Chemicals & Chemical Products	5,881	208,84	163,98	3,550	276,50	218,64
9. Petroleum, Coal Products & Nuclear Fuels	731	26,09	20,75	414	33,08	26,79
10. Manufacture of Cement & Cement Products	2,216	80,65	65,21	1,015	78,35	62,81
11. Basic Metals & Metal Products	14,249	512,90	416,20	8,338	651,97	531,51
(a) Iron & Steel	4,081	148,40	118,25	2,652	210,27	168,99
(b) Non-Ferrous Metals	1,239	45,75	37,43	887	70,54	58,11
(c) Metal Products	8,929	318,74	260,52	4,799	371,17	304,40
12. Engineering	18,488	654,53	510,93	9,617	758,86	596,98
(a) Heavy Engineering	4,662	161,75	125,44	2,227	176,62	139,33
(b) Light Engineering	7,144	257,81	200,18	3,809	299,80	232,84
(c) Electrical Machinery & Goods	4,743	166,08	130,54	2,530	199,98	158,73
(d) Electronic Machinery & Goods	1,939	68,88	54,77	1,051	82,46	66,08
13. Vehicles, Vehicle Parts & Transport Equipments	4,485	158,66	125,45	2,177	168,48	133,45
14. Other Industries	61,851	1831,04	1144,98	15,002	1149,11	938,27
15. Electricity, Gas & Water	1,511	52,15	42,17	619	47,41	39,76
(a) Electricity Generation & Transmission	676	22,78	19,12	269	19,96	16,80
(b) Non-Conventional Energy	209	7,02	5,35	66	5,25	4,44
(c) Gas, Steam & Water Supply	626	22,35	17,70	284	22,21	18,52
16. Construction	47,898	1638,11	1415,01	14,429	1103,81	930,46
III. TRANSPORT OPERATORS	56,424	1793,06	1303,45	13,632	944,98	771,49
IV. PROFESSIONAL AND OTHER SERVICES	83,628	2811,62	2289,20	33,807	2529,94	2115,96
V. PERSONAL LOANS	18,57,759	60678,81	49778,22	4,57,827	33071,41	28083,34
1. Loans for Purchase of Consumer Durables	10,788	337,40	262,32	2,543	192,67	165,14
2. Loans for Housing	8,47,832	28989,62	25931,05	2,92,757	21259,59	18902,20
3. Rest of the Personal Loans	9,99,139	31351,79	23584,86	1,62,527	11619,15	9015,99
VI. TRADE	2,08,178	7533,38	6167,28	82,410	6568,45	5346,68
1. Wholesale Trade	46,433	1731,44	1398,04	28,303	2298,54	1858,43
2. Retail Trade	1,61,745	5801,94	4769,24	54,107	4269,91	3488,25
VII. FINANCE	8,456	283,81	219,92	2,622	204,26	151,09
VIII. ALL OTHERS	97,017	3273,09	2535,75	77,039	5830,52	4697,27
TOTAL BANK CREDIT	31,17,283	101009,30	83102,39	7,95,997	59089,44	49285,39
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	19,853	685,20	546,77	8,015	628,42	511,10
2. Other Small Scale Industries	72,864	2653,54	2120,46	42,795	3361,31	2705,43

TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

(Amount in Rupees Lakh)

OCCUPATION	ABOVE Rs. 10 LAKH AND UPTO Rs.25 LAKH			ABOVE Rs. 25 LAKH AND UPTO Rs.50 LAKH		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	13	14	15	16	17	18
I. AGRICULTURE	16,555	2803,99	2069,26	7,161	2623,69	2143,71
1. Direct Finance	11,216	1871,65	1282,81	3,502	1276,27	984,44
2. Indirect Finance	5,339	932,34	786,45	3,659	1347,42	1159,26
II. INDUSTRY	73,133	12593,09	10038,71	38,400	14618,46	11006,25
1. Mining & Quarrying	1,736	294,17	234,72	745	280,84	214,99
2. Food Manufacturing & Processing	9,346	1657,12	1288,53	5,263	2021,28	1531,76
(a) Rice Mills, Flour & Dal Mills	4,808	867,74	658,75	2,660	1022,88	761,48
(b) Sugar	93	16,80	14,52	83	33,86	27,04
(c) Edible Oils & Vanaspati	871	154,93	118,10	516	198,75	157,72
(d) Tea Processing	266	47,53	39,84	308	118,27	92,56
(e) Processing of Fruits & Vegetables	246	42,14	35,10	142	53,85	42,24
(f) Others	3,062	527,99	422,22	1,554	593,66	450,73
3. Beverage & Tobacco	616	108,83	87,53	435	174,21	117,47
4. Textiles	13,232	2314,53	1864,95	7,925	3037,59	2279,49
(a) Cotton Textiles	4,393	774,06	644,18	2,827	1080,47	831,06
(b) Jute & Other Natural Fibre Textiles	259	44,34	36,72	155	59,88	46,68
(c) Handloom Textiles & Khadi	537	90,00	72,21	224	84,93	66,73
(d) Other Textiles & Textile Products	8,043	1406,13	1111,84	4,719	1812,31	1335,03
5. Paper, Paper Products & Printing	3,530	599,63	469,79	1,806	662,47	447,97
6. Leather & Leather Products	1,443	252,35	201,51	859	330,65	251,72
7. Rubber & Plastic Products	4,080	691,50	554,14	1,916	720,08	555,16
8. Chemicals & Chemical Products	5,800	995,09	781,31	3,435	1309,20	961,33
(a) Heavy Industrial Chemicals	1,078	187,87	146,00	617	236,29	176,17
(b) Fertilisers	214	37,33	30,71	146	52,35	42,77
(c) Drugs & Pharmaceuticals	1,314	226,87	180,23	849	322,16	254,74
(d) Non-Edible Oils	127	21,40	17,43	74	28,12	22,78
(e) Other Chemicals & Chemical Products	3,067	521,62	406,95	1,749	670,27	464,86
9. Petroleum, Coal Products & Nuclear Fuels	374	65,04	53,24	219	82,23	65,99
10. Manufacture of Cement & Cement Products	552	94,16	73,80	282	105,96	78,41
11. Basic Metals & Metal Products	7,313	1260,19	1022,28	4,021	1529,89	1190,93
(a) Iron & Steel	2,756	483,77	395,72	1,787	685,12	528,97
(b) Non-Ferrous Metals	754	129,56	105,35	410	156,87	117,55
(c) Metal Products	3,803	646,85	521,21	1,824	687,90	544,41
12. Engineering	8,325	1429,94	1095,68	4,459	1710,39	1192,01
(a) Heavy Engineering	1,919	327,35	251,01	1,078	411,14	280,30
(b) Light Engineering	2,974	508,06	385,78	1,488	573,91	389,54
(c) Electrical Machinery & Goods	2,372	411,58	316,82	1,282	492,78	356,72
(d) Electronic Machinery & Goods	1,060	182,95	142,06	611	232,56	165,44
13. Vehicles, Vehicle Parts & Transport Equipments	1,924	327,13	260,85	1,117	425,49	316,93
14. Other Industries	7,713	1305,83	1066,58	3,251	1212,85	987,30
15. Electricity, Gas & Water	474	80,44	65,32	274	101,18	74,35
(a) Electricity Generation & Transmission	203	34,26	28,05	162	58,45	42,20
(b) Non-Conventional Energy	49	8,35	7,16	26	9,99	7,12
(c) Gas, Steam & Water Supply	222	37,82	30,12	86	32,75	25,02
16. Construction	6,675	1117,14	918,49	2,393	914,16	740,45
III. TRANSPORT OPERATORS	2,504	397,61	310,64	790	292,98	240,93
IV. PROFESSIONAL AND OTHER SERVICES	18,006	2963,29	2354,92	5,316	1997,20	1545,98
V. PERSONAL LOANS	1,48,759	22617,79	18724,60	20,190	7053,10	5749,26
1. Loans for Purchase of Consumer Durables	6	88	88	-	-	-
2. Loans for Housing	1,04,558	15846,23	13902,80	13,783	4776,38	4121,07
3. Rest of the Personal Loans	44,195	6770,68	4820,92	6,407	2276,72	1628,19
VI. TRADE	46,045	7896,69	6391,75	16,323	6147,48	4805,56
1. Wholesale Trade	22,349	3888,89	3133,75	9,243	3504,35	2728,79
2. Retail Trade	23,696	4007,79	3258,00	7,080	2643,13	2076,77
VII. FINANCE	1,752	302,29	204,89	991	377,85	256,48
VIII. ALL OTHERS	38,669	6482,42	5211,97	13,855	4945,36	3799,61
TOTAL BANK CREDIT	3,45,423	56057,16	45306,73	1,03,026	38056,11	29547,77
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	4,997	851,27	675,86	2,065	775,42	597,73
2. Other Small Scale Industries	34,431	5935,35	4718,00	16,446	6210,08	4758,93

TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

(Amount in Rupees Lakh)

OCCUPATION	ABOVE Rs. 50 LAKH AND UPTO Rs.1 CRORE			ABOVE Rs. 1 CRORE AND UPTO Rs.4 CRORE		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	19	20	21	22	23	24
I. AGRICULTURE	4,149	3009,43	2432,80	3,295	6528,69	5292,75
1. Direct Finance	1,708	1250,26	964,01	1,004	1977,82	1603,03
2. Indirect Finance	2,441	1759,18	1468,79	2,291	4550,87	3689,72
II. INDUSTRY	28,843	21861,76	15171,47	29,232	61700,54	45406,03
1. Mining & Quarrying	707	529,03	296,97	444	908,61	670,80
2. Food Manufacturing & Processing	3,594	2726,48	2023,18	3,193	6680,03	4942,72
(a) Rice Mills, Flour & Dal Mills	1,577	1180,07	849,03	714	1367,49	952,60
(b) Sugar	101	83,12	58,24	251	595,41	492,18
(c) Edible Oils & Vanaspati	355	276,80	219,25	508	1104,35	853,55
(d) Tea Processing	367	280,17	225,71	506	1005,00	753,86
(e) Processing of Fruits & Vegetables	97	71,25	53,14	78	160,74	127,98
(f) Others	1,097	835,08	617,80	1,136	2447,05	1762,55
3. Beverage & Tobacco	262	201,61	139,72	377	848,66	639,36
4. Textiles	6,141	4664,96	3218,40	6,119	12814,92	9572,14
(a) Cotton Textiles	2,438	1863,88	1256,62	2,569	5476,72	4327,35
(b) Jute & Other Natural Fibre Textiles	104	80,33	61,64	134	286,13	220,66
(c) Handloom Textiles & Khadi	122	92,60	70,74	136	274,76	221,03
(d) Other Textiles & Textile Products	3,477	2628,15	1829,40	3,280	6777,31	4803,10
5. Paper, Paper Products & Printing	963	726,08	548,05	1,016	2100,26	1683,17
6. Leather & Leather Products	817	611,07	415,20	650	1337,81	1009,46
7. Rubber & Plastic Products	1,155	876,24	658,65	1,095	2252,10	1600,90
8. Chemicals & Chemical Products	2,645	2029,42	1466,94	3,271	7025,64	5133,69
(a) Heavy Industrial Chemicals	474	365,61	253,17	622	1336,10	960,56
(b) Fertilisers	111	86,50	65,95	179	399,05	303,36
(c) Drugs & Pharmaceuticals	709	562,54	418,65	1,026	2148,97	1583,87
(d) Non-Edible Oils	65	49,32	37,29	45	103,49	75,27
(e) Other Chemicals & Chemical Products	1,286	965,45	691,88	1,399	3038,03	2210,64
9. Petroleum, Coal Products & Nuclear Fuels	411	318,30	134,05	214	469,44	345,57
10. Manufacture of Cement & Cement Products	204	152,89	119,06	356	773,16	584,69
11. Basic Metals & Metal Products	2,990	2295,20	1696,23	3,271	6756,81	5191,46
(a) Iron & Steel	1,554	1192,37	864,88	1,836	3820,63	2994,33
(b) Non-Ferrous Metals	306	242,07	187,94	400	831,45	617,35
(c) Metal Products	1,130	860,76	643,41	1,035	2104,73	1579,79
12. Engineering	4,184	3053,06	1591,23	3,847	8168,90	5303,24
(a) Heavy Engineering	773	601,23	355,29	902	1854,39	1074,52
(b) Light Engineering	1,048	796,94	481,89	1,108	2351,06	1455,55
(c) Electrical Machinery & Goods	1,820	1227,90	481,60	1,104	2410,92	1624,61
(d) Electronic Machinery & Goods	543	426,98	272,45	733	1552,53	1148,55
13. Vehicles, Vehicle Parts & Transport Equipments	819	639,02	447,58	1,192	2591,63	1780,23
14. Other Industries	2,327	1766,08	1367,10	2,569	5426,97	4107,70
15. Electricity, Gas & Water	210	171,74	126,38	279	649,87	514,95
(a) Electricity Generation & Transmission	102	82,18	59,34	174	414,41	319,02
(b) Non-Conventional Energy	51	45,44	36,84	70	159,73	145,66
(c) Gas, Steam & Water Supply	57	44,12	30,21	35	75,73	50,28
16. Construction	1,414	1100,60	922,74	1,339	2895,72	2325,94
III. TRANSPORT OPERATORS	390	292,09	230,01	305	613,26	488,76
IV. PROFESSIONAL AND OTHER SERVICES	3,742	2830,68	2259,13	3,377	6954,64	5638,09
V. PERSONAL LOANS	2,411	1668,70	1365,97	503	879,65	759,01
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	2,142	1473,00	1236,84	462	806,71	686,62
3. Rest of the Personal Loans	269	195,70	129,13	41	72,95	72,39
VI. TRADE	9,218	6922,48	4955,51	5,543	11027,89	8263,56
1. Wholesale Trade	4,636	3460,41	2498,82	2,927	5980,39	4403,78
2. Retail Trade	4,582	3462,06	2456,68	2,616	5047,50	3859,79
VII. FINANCE	723	563,65	412,96	978	2135,98	1594,43
VIII. ALL OTHERS	5,298	3881,54	2413,57	3,776	7451,13	5386,66
TOTAL BANK CREDIT	54,774	41030,33	29241,43	47,009	97291,77	72829,30
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	892	630,01	455,37	22	35,76	35,76
2. Other Small Scale Industries	9,566	7201,21	5380,05	6,699	13094,73	9666,55

TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

(Amount in Rupees Lakh)

OCCUPATION	ABOVE Rs. 4 CRORE AND UPTO Rs.6 CRORE			ABOVE Rs. 6 CRORE AND UPTO Rs.10 CRORE		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	25	26	27	28	29	30
I. AGRICULTURE	455	2276,57	1763,57	336	2690,82	2126,38
1. Direct Finance	131	654,15	509,99	79	637,23	549,86
2. Indirect Finance	324	1622,42	1253,58	257	2053,59	1576,52
II. INDUSTRY	5,884	29407,35	21741,96	5,087	41418,09	30203,41
1. Mining & Quarrying	90	449,28	319,70	72	576,57	427,59
2. Food Manufacturing & Processing	574	2875,27	2184,28	521	4228,55	3280,14
(a) Rice Mills, Flour & Dal Mills	53	266,30	208,42	65	526,68	384,79
(b) Sugar	134	670,38	550,76	156	1264,34	1079,41
(c) Edible Oils & Vanaspati	88	434,33	310,77	75	614,23	479,33
(d) Tea Processing	75	373,02	296,61	62	508,84	420,68
(e) Processing of Fruits & Vegetables	15	73,91	54,75	13	99,45	63,46
(f) Others	209	1057,32	762,99	150	1215,00	852,47
3. Beverage & Tobacco	92	460,84	374,19	77	648,64	527,42
4. Textiles	1,088	5442,83	4003,93	890	7084,85	5108,70
(a) Cotton Textiles	551	2764,44	2074,29	444	3529,67	2601,86
(b) Jute & Other Natural Fibre Textiles	21	102,09	60,94	14	110,91	65,59
(c) Handloom Textiles & Khadi	12	60,43	40,29	11	87,11	84,79
(d) Other Textiles & Textile Products	504	2515,88	1828,41	421	3357,16	2356,47
5. Paper, Paper Products & Printing	174	865,09	678,44	127	1038,51	774,38
6. Leather & Leather Products	96	486,68	337,06	60	465,13	308,03
7. Rubber & Plastic Products	215	1064,93	791,16	144	1192,80	823,61
8. Chemicals & Chemical Products	723	3604,41	2703,10	655	5379,21	3951,68
(a) Heavy Industrial Chemicals	138	691,12	537,04	155	1260,05	918,24
(b) Fertilisers	52	255,54	202,14	64	552,21	463,30
(c) Drugs & Pharmaceuticals	226	1131,09	847,51	203	1673,86	1213,76
(d) Non-Edible Oils	6	28,97	26,66	16	129,56	77,74
(e) Other Chemicals & Chemical Products	301	1497,69	1089,74	217	1763,53	1278,65
9. Petroleum, Coal Products & Nuclear Fuels	58	289,22	203,14	49	402,74	339,69
10. Manufacture of Cement & Cement Products	96	484,74	402,60	114	936,32	743,56
11. Basic Metals & Metal Products	616	3082,08	2386,22	491	3955,10	2896,14
(a) Iron & Steel	366	1822,25	1449,86	291	2358,52	1763,76
(b) Non-Ferrous Metals	81	411,96	313,96	62	495,11	324,58
(c) Metal Products	169	847,88	622,40	138	1101,46	807,81
12. Engineering	819	4060,40	2623,79	682	5583,98	3669,11
(a) Heavy Engineering	186	919,45	533,69	133	1091,87	605,01
(b) Light Engineering	219	1074,54	663,49	193	1592,37	1092,53
(c) Electrical Machinery & Goods	248	1242,28	799,05	203	1652,95	1027,71
(d) Electronic Machinery & Goods	166	824,12	627,55	153	1246,79	943,86
13. Vehicles, Vehicle Parts & Transport Equipments	321	1599,42	1125,96	261	2140,71	1492,56
14. Other Industries	529	2662,35	2035,08	526	4261,11	3129,85
15. Electricity, Gas & Water	90	448,61	309,62	135	1125,70	860,79
(a) Electricity Generation & Transmission	65	320,16	218,51	111	920,26	701,30
(b) Non-Conventional Energy	12	60,53	44,21	9	77,53	71,12
(c) Gas, Steam & Water Supply	13	67,92	46,90	15	127,92	88,38
16. Construction	303	1531,22	1263,71	283	2398,16	1870,15
III. TRANSPORT OPERATORS	59	295,09	235,19	49	437,57	279,56
IV. PROFESSIONAL AND OTHER SERVICES	596	2965,52	2328,50	455	3740,80	3098,48
V. PERSONAL LOANS	58	287,73	240,22	40	332,50	273,34
1. Loans for Purchase of Consumer Durables	–	–	–	–	–	–
2. Loans for Housing	52	258,59	211,07	40	332,50	273,34
3. Rest of the Personal Loans	6	29,14	29,14	–	–	–
VI. TRADE	734	3684,73	2663,51	624	5148,68	3636,41
1. Wholesale Trade	456	2299,04	1687,64	391	3253,93	2291,58
2. Retail Trade	278	1385,69	975,87	233	1894,75	1344,83
VII. FINANCE	330	1665,17	1224,66	365	3154,48	2518,22
VIII. ALL OTHERS	494	2467,38	1656,60	321	2646,74	1586,94
TOTAL BANK CREDIT	8,610	43049,54	31854,20	7,277	59569,67	43722,74
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	4	19,26	19,26	–	–	–
2. Other Small Scale Industries	693	3447,94	2423,05	517	4091,69	2681,16

TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

(Amount in Rupees Lakh)

OCCUPATION	ABOVE Rs. 10 CRORE AND UPTO Rs.25 CRORE			ABOVE Rs. 25 CRORE		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	31	32	33	34	35	36
I. AGRICULTURE	347	5794,06	4621,22	219	15508,23	11434,57
1. Direct Finance	91	1445,39	1084,86	48	2492,10	1659,44
2. Indirect Finance	256	4348,67	3536,36	171	13016,13	9775,12
II. INDUSTRY	4,760	76760,21	55598,33	2,733	189018,02	127061,66
1. Mining & Quarrying	84	1388,30	950,79	104	14921,57	7874,87
2. Food Manufacturing & Processing	460	7244,75	5125,49	154	8084,74	4194,07
(a) Rice Mills, Flour & Dal Mills	59	1001,73	680,86	23	1255,89	603,79
(b) Sugar	147	2330,13	1840,73	66	3422,32	1556,80
(c) Edible Oils & Vanaspati	48	675,91	445,46	6	209,86	220,21
(d) Tea Processing	43	620,19	428,86	16	726,03	532,89
(e) Processing of Fruits & Vegetables	9	137,46	84,56	2	147,86	147,94
(f) Others	154	2479,34	1645,02	41	2322,78	1132,44
3. Beverage & Tobacco	70	1078,83	855,92	36	2102,58	1540,25
4. Textiles	625	9586,82	7017,19	193	9940,30	6094,06
(a) Cotton Textiles	324	4834,99	3640,58	100	5080,45	3209,31
(b) Jute & Other Natural Fibre Textiles	12	171,03	76,52	5	310,90	142,89
(c) Handloom Textiles & Khadi	10	152,87	140,31	5	459,26	281,94
(d) Other Textiles & Textile Products	279	4427,92	3159,78	83	4089,69	2459,92
5. Paper, Paper Products & Printing	125	2010,33	1515,58	47	2411,84	1590,18
6. Leather & Leather Products	49	721,68	511,54	5	180,07	189,10
7. Rubber & Plastic Products	101	1526,45	997,45	33	1706,82	1153,49
8. Chemicals & Chemical Products	624	10161,21	7381,27	299	18221,82	11220,81
(a) Heavy Industrial Chemicals	153	2561,06	1877,80	69	5238,57	3148,84
(b) Fertilisers	120	2033,68	1674,97	85	5308,10	3610,80
(c) Drugs & Pharmaceuticals	152	2427,27	1833,13	76	3526,38	2120,37
(d) Non-Edible Oils	17	221,93	128,64	5	189,45	75,05
(e) Other Chemicals & Chemical Products	182	2917,27	1866,72	64	3959,33	2265,75
9. Petroleum, Coal Products & Nuclear Fuels	49	853,25	594,58	100	10649,90	7790,55
10. Manufacture of Cement & Cement Products	112	1751,81	1406,27	67	3362,36	2482,87
11. Basic Metals & Metal Products	507	8182,04	6240,78	338	22561,32	15050,65
(a) Iron & Steel	353	5701,82	4419,72	242	17415,47	11842,47
(b) Non-Ferrous Metals	61	1007,80	686,16	47	2421,54	1679,56
(c) Metal Products	93	1472,42	1134,90	49	2724,31	1528,61
12. Engineering	563	9009,75	5578,29	255	15714,12	9562,58
(a) Heavy Engineering	124	1965,77	1231,19	50	2682,95	1747,29
(b) Light Engineering	143	2282,18	1419,02	53	2676,13	1811,15
(c) Electrical Machinery & Goods	179	2871,01	1591,56	86	6224,36	3030,53
(d) Electronic Machinery & Goods	117	1890,79	1336,52	66	4130,68	2973,61
13. Vehicles, Vehicle Parts & Transport Equipments	227	3682,86	2756,91	145	9430,67	5880,66
14. Other Industries	547	8713,49	6516,71	230	15476,76	11338,08
15. Electricity, Gas & Water	268	4909,75	3568,24	417	29635,29	22256,79
(a) Electricity Generation & Transmission	237	4422,64	3219,77	393	28466,17	21331,03
(b) Non-Conventional Energy	14	203,38	155,39	2	68,00	50,29
(c) Gas, Steam & Water Supply	17	283,73	193,08	22	1101,12	875,46
16. Construction	349	5938,87	4581,32	310	24617,85	18842,66
III. TRANSPORT OPERATORS	99	1756,59	1236,80	78	5503,83	4371,03
IV. PROFESSIONAL AND OTHER SERVICES	436	7184,88	5695,14	233	16726,63	12973,05
V. PERSONAL LOANS	47	829,49	682,38	56	3502,75	3059,79
1. Loans for Purchase of Consumer Durables	–	–	–	–	–	–
2. Loans for Housing	44	791,45	644,34	56	3502,75	3059,79
3. Rest of the Personal Loans	3	38,04	38,04	–	–	–
VI. TRADE	440	7044,50	4908,86	224	55359,81	41081,36
1. Wholesale Trade	310	4983,92	3486,21	157	51614,64	38513,53
2. Retail Trade	130	2060,58	1422,65	67	3745,17	2567,83
VII. FINANCE	469	8237,38	6598,38	575	53229,04	45609,99
VIII. ALL OTHERS	216	3410,44	2303,15	121	7433,41	5486,57
TOTAL BANK CREDIT	6,814	111017,55	81644,25	4,239	346281,72	251078,01
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	–	–	–	–	–	–
2. Other Small Scale Industries	192	2429,89	1666,72	3	239,01	239,01

TABLE NO. 5.5

(On Next Page)

TABLE NO. 5.5 – POPULATION AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING
RURAL

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	22,19,155	9832,09	8119,19	59,90,931	22765,21	20093,41
1. Direct Finance	21,92,829	9166,90	7589,18	58,72,292	20565,33	18264,01
2. Indirect Finance	26,326	665,19	530,01	1,18,639	2199,88	1829,41
II. INDUSTRY	1,93,336	10412,40	6188,38	3,49,783	14247,48	11358,63
1. Mining & Quarrying	616	625,99	414,30	1,501	130,40	112,98
2. Food Manufacturing & Processing	8,606	951,25	704,25	69,436	2387,53	1787,92
(a) Rice Mills, Flour & Dal Mills	3,586	317,64	214,31	54,884	661,59	494,51
(b) Sugar	57	321,21	269,73	127	820,84	621,56
(c) Edible Oils & Vanaspati	337	127,06	84,18	1,976	181,95	140,16
(d) Tea Processing	95	28,23	18,53	176	107,42	94,31
(e) Processing of Fruits & Vegetables	55	8,59	4,55	190	18,64	15,31
(f) Others	4,476	148,52	112,96	12,083	597,09	422,07
3. Beverage & Tobacco	146	30,61	28,37	458	140,22	99,86
4. Textiles	10,279	1148,64	728,14	19,855	1608,86	1316,27
(a) Cotton Textiles	5,324	444,90	288,93	3,630	732,51	624,18
(b) Jute & Other Natural Fibre Textiles	810	5,69	5,00	632	10,59	9,43
(c) Handloom Textiles & Khadi	1,022	94,83	18,85	6,154	46,85	36,45
(d) Other Textiles & Textile Products	3,123	603,23	415,36	9,439	818,91	646,21
5. Paper, Paper Products & Printing	996	444,71	132,85	2,220	304,98	245,32
6. Leather & Leather Products	1,089	51,48	31,45	1,945	78,59	56,96
7. Rubber & Plastic Products	823	192,04	140,66	1,954	203,03	161,39
8. Chemicals & Chemical Products	1,211	675,55	344,01	3,648	1325,53	1065,02
(a) Heavy Industrial Chemicals	122	153,17	80,11	237	196,00	145,09
(b) Fertilisers	30	26,08	10,00	212	372,12	358,29
(c) Drugs & Pharmaceuticals	355	341,95	140,61	788	353,42	279,19
(d) Non-Edible Oils	27	17,10	13,09	48	10,09	6,41
(e) Other Chemicals & Chemical Products	677	137,25	100,19	2,363	393,91	276,04
9. Petroleum, Coal Products & Nuclear Fuels	47	128,54	26,93	183	213,51	159,17
10. Manufacture of Cement & Cement Products	1,109	58,15	49,31	1,622	246,40	203,07
11. Basic Metals & Metal Products	1,126	1150,93	801,73	4,708	1437,30	1000,25
(a) Iron & Steel	316	816,74	656,14	573	977,68	623,91
(b) Non-Ferrous Metals	60	197,57	48,84	140	123,06	87,20
(c) Metal Products	750	136,62	96,75	3,995	336,55	289,15
12. Engineering	2,563	2144,00	765,52	8,057	1207,03	921,46
(a) Heavy Engineering	225	158,83	103,94	479	172,36	95,61
(b) Light Engineering	992	406,71	221,90	3,786	228,30	177,69
(c) Electrical Machinery & Goods	726	1224,57	224,89	2,009	507,99	391,51
(d) Electronic Machinery & Goods	620	353,88	214,79	1,783	298,37	256,65
13. Vehicles, Vehicle Parts & Transport Equipments	955	253,41	172,28	4,898	458,38	322,25
14. Other Industries	1,38,442	1215,10	827,77	2,20,312	1264,85	1080,75
15. Electricity, Gas & Water	135	757,46	564,01	242	1796,08	1533,63
(a) Electricity Generation & Transmission	55	749,96	558,56	111	1673,43	1446,33
(b) Non-Conventional Energy	28	4,39	3,49	24	23,99	21,95
(c) Gas, Steam & Water Supply	52	3,12	1,97	107	98,66	65,34
16. Construction	25,193	584,55	456,82	8,744	1444,80	1292,34
III. TRANSPORT OPERATORS	21,858	446,07	331,48	76,631	666,08	552,41
IV. PROFESSIONAL AND OTHER SERVICES	38,136	746,07	505,89	2,57,026	1901,67	1573,66
V. PERSONAL LOANS	11,55,433	8258,33	6818,07	17,75,707	10933,87	9212,35
1. Loans for Purchase of Consumer Durables	23,726	104,15	73,36	1,58,401	533,39	412,78
2. Loans for Housing	1,23,658	3217,60	2768,65	2,16,223	3679,08	3354,73
3. Rest of the Personal Loans	10,08,049	4936,58	3976,06	14,01,083	6721,41	5444,84
VI. TRADE	2,81,350	2391,81	1813,18	10,29,665	10922,14	8631,37
1. Wholesale Trade	13,571	799,16	646,40	36,667	6907,50	5291,24
2. Retail Trade	2,67,779	1592,65	1166,78	9,92,998	4014,64	3340,14
VII. FINANCE	1,736	215,78	167,34	13,385	702,67	473,71
VIII. ALL OTHERS	6,83,366	4884,66	3626,47	9,31,596	4547,31	3572,36
TOTAL BANK CREDIT	45,94,370	37187,19	27569,99	104,24,724	66686,43	55467,90
OF WHICH : 1. Artisans and Village & Tiny Industries	1,20,616	797,25	615,15	1,51,432	437,80	373,78
2. Other Small Scale Industries	18,715	1146,88	792,12	1,31,688	2619,94	2082,76

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

RURAL

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
2	55	9	52,44,195	12083,48	9836,71	3,30,524	1514,49	1352,97	137,84,807	46195,81	39402,37	I
–	–	–	50,42,696	11628,53	9496,54	3,11,952	1196,02	1075,66	134,19,769	42556,78	36425,38	1
2	55	9	2,01,499	454,95	340,17	18,572	318,47	277,31	3,65,038	3639,03	2976,99	2
221	1000,38	682,34	7,44,584	1306,43	985,29	21,047	3126,98	2706,77	13,08,971	30093,66	21921,41	II
–	–	–	434	23,48	18,27	86	18,78	5,04	2,637	798,65	550,58	1
7	76,88	32,96	12,304	86,04	64,16	1,558	187,85	146,26	91,911	3689,55	2735,55	2
2	38,50	15,50	6,807	54,16	40,48	570	48,55	39,30	65,849	1120,44	804,10	2(a)
–	–	–	4	26	18	7	24,03	19,54	195	1166,34	911,01	2(b)
–	–	–	831	5,71	4,37	371	13,38	11,89	3,515	328,10	240,60	2(c)
–	–	–	2	6	7	6	3,94	3,96	279	139,65	116,87	2(d)
–	–	–	49	2,42	1,43	18	18,77	7,96	312	48,42	29,25	2(e)
5	38,38	17,46	4,611	23,42	17,63	586	79,19	63,62	21,761	886,60	633,73	2(f)
2	56	45	79	4,04	3,04	28	74,35	60,67	713	249,78	192,40	3
12	109,80	53,58	7,502	26,43	20,03	1,026	245,23	202,53	38,674	3138,96	2320,55	4
2	2,00	–	1,328	7,66	5,88	358	149,00	119,68	10,642	1336,06	1038,68	4(a)
–	–	–	1,206	2,52	2,00	27	7,17	4,91	2,675	25,96	21,34	4(b)
–	–	–	4,185	9,48	7,03	235	2,33	2,24	11,596	153,49	64,57	4(c)
10	107,80	53,58	783	6,77	5,11	406	86,74	75,70	13,761	1623,45	1195,96	4(d)
27	6,82	4,50	527	4,37	3,69	188	113,14	104,23	3,958	874,01	490,57	5
–	–	–	1,207	3,37	2,53	118	7,61	6,83	4,359	141,05	97,76	6
3	3,70	2,82	185	1,85	1,43	217	41,64	19,43	3,182	442,25	325,72	7
19	206,27	151,63	1,122	5,75	4,65	280	228,48	176,01	6,280	2441,59	1741,32	8
1	5,33	4,08	2	19	11	30	25,03	24,77	392	379,72	254,16	8(a)
4	65,00	33,10	–	–	–	14	39,90	37,72	260	503,09	439,12	8(b)
2	35,86	35,86	165	1,44	1,18	68	53,77	49,31	1,378	786,45	506,15	8(c)
–	–	–	1	4	2	9	8,06	7,24	85	35,29	26,76	8(d)
12	100,07	78,58	954	4,08	3,35	159	101,71	56,97	4,165	737,03	515,13	8(e)
1	26,50	26,50	63	2,25	1,83	39	11,88	11,61	333	382,67	226,05	9
2	10	7	350	5,86	4,69	96	101,90	101,12	3,179	412,40	358,25	10
32	105,08	80,96	1,026	6,77	5,02	298	229,04	190,53	7,190	2929,10	2078,49	11
18	12,57	12,32	8	31	27	69	89,56	82,32	984	1896,88	1374,95	11(a)
5	59,25	38,11	3	14	9	14	12,47	8,44	222	392,49	182,68	11(b)
9	33,25	30,53	1,015	6,32	4,66	215	127,00	99,77	5,984	639,73	520,85	11(c)
45	144,30	96,17	894	6,52	4,83	753	316,10	243,11	12,312	3817,95	2031,09	12
4	8,89	7,91	24	82	61	39	132,69	92,22	771	473,60	300,29	12(a)
24	67,43	51,70	96	1,95	1,22	471	34,73	30,28	5,369	739,13	482,78	12(b)
7	24,80	99	432	2,55	2,19	150	57,63	54,18	3,324	1817,54	673,76	12(c)
10	43,18	35,57	342	1,20	82	93	91,05	66,43	2,848	787,68	574,26	12(d)
51	183,44	104,17	2,859	11,73	8,22	325	74,81	51,89	9,088	981,77	658,81	13
5	36,18	28,30	7,00,822	1000,65	743,68	14,380	245,01	222,76	10,73,961	3761,80	2903,26	14
1	14,60	14,60	194	8,41	7,60	36	773,81	740,29	608	3350,36	2860,12	15
1	14,60	14,60	141	6,68	6,12	23	768,14	736,69	331	3212,80	2762,29	15(a)
–	–	–	19	50	35	5	1,06	58	76	29,94	26,37	15(b)
–	–	–	34	1,23	1,13	8	4,62	3,02	201	107,62	71,46	15(c)
14	86,17	85,64	15,016	108,90	91,62	1,619	457,34	424,46	50,586	2681,76	2350,88	16
9	1,27	32	1,21,742	546,16	369,76	7,463	175,07	126,07	2,27,703	1834,65	1380,04	III
228	233,24	140,03	2,95,385	550,13	411,66	16,062	454,76	420,41	6,06,837	3885,87	3051,66	IV
5,965	211,34	161,54	14,44,291	5005,00	3908,88	2,25,473	2193,87	1803,54	46,06,869	26602,41	21904,38	V
–	–	–	2,08,262	828,19	605,46	8,814	41,87	33,70	3,99,203	1507,59	1125,30	1
60	3,82	3,82	1,00,012	1006,46	849,48	27,090	878,73	735,41	4,67,043	8785,69	7712,09	2
5,905	207,52	157,72	11,36,017	3170,35	2453,95	1,89,569	1273,27	1034,42	37,40,623	16309,13	13066,99	3
225	96,65	27,23	12,90,115	2283,50	1709,18	57,884	917,30	694,96	26,59,239	16611,39	12875,91	VI
52	40,39	8,97	50,533	130,40	98,65	2,143	429,09	303,27	1,02,966	8306,55	6348,52	1
173	56,26	18,26	12,39,582	2153,10	1610,53	55,741	488,20	391,69	25,56,273	8304,85	6527,40	2
3	9	6	16,760	44,97	31,61	796	151,60	132,08	32,680	1115,12	804,79	VII
891	38,96	19,95	6,49,840	1274,35	1003,27	72,007	469,74	344,83	23,37,700	11215,01	8566,88	VIII
7,544	1582,47	1031,56	98,06,912	23094,03	18256,37	7,31,256	9003,80	7581,63	255,64,806	137553,92	109907,45	Total
–	–	–	6,20,855	838,59	613,59	6,455	34,79	25,63	8,99,358	2108,43	1628,15	1
14	8,37	5,60	77,927	217,94	171,29	6,474	250,44	214,19	2,34,818	4243,57	3265,96	2

TABLE NO. 5.5 – POPULATION AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING
SEMI-URBAN

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	20,83,202	11572,68	9415,58	27,77,695	12761,88	11064,91
1. Direct Finance	20,59,434	10622,82	8719,32	27,19,905	11209,69	9837,99
2. Indirect Finance	23,768	949,86	696,25	57,790	1552,18	1226,92
II. INDUSTRY	2,48,487	11248,01	7280,88	2,47,822	18289,88	13846,64
1. Mining & Quarrying	1,278	375,10	214,55	1,621	495,69	341,23
2. Food Manufacturing & Processing	18,376	2453,99	1521,05	27,145	3707,34	2645,86
(a) Rice Mills, Flour & Dal Mills	6,940	1180,16	728,79	16,466	1312,49	870,46
(b) Sugar	101	525,51	217,08	160	984,14	712,65
(c) Edible Oils & Vanaspati	1,329	184,23	150,32	1,580	312,96	226,99
(d) Tea Processing	147	60,21	39,09	349	218,93	145,51
(e) Processing of Fruits & Vegetables	118	17,91	13,30	155	26,51	21,18
(f) Others	9,741	485,97	372,45	8,435	852,31	669,07
3. Beverage & Tobacco	308	48,17	38,18	588	152,70	103,61
4. Textiles	12,206	1787,22	1101,59	16,627	2223,48	1712,55
(a) Cotton Textiles	3,863	1039,76	714,58	3,764	1129,00	899,12
(b) Jute & Other Natural Fibre Textiles	1,167	34,02	21,06	549	41,39	20,69
(c) Handloom Textiles & Khadi	2,164	153,06	55,22	4,305	129,70	99,60
(d) Other Textiles & Textile Products	5,012	560,37	310,73	8,009	923,39	693,14
5. Paper, Paper Products & Printing	2,947	428,37	305,56	4,322	681,34	542,20
6. Leather & Leather Products	1,819	115,59	92,29	2,173	83,40	73,56
7. Rubber & Plastic Products	5,003	295,77	210,61	3,622	556,03	443,16
8. Chemicals & Chemical Products	3,715	709,64	461,85	5,580	1518,56	1137,28
(a) Heavy Industrial Chemicals	186	116,78	74,35	784	431,54	292,19
(b) Fertilisers	54	77,24	74,78	109	329,70	257,67
(c) Drugs & Pharmaceuticals	1,084	100,20	63,68	1,080	253,22	213,62
(d) Non-Edible Oils	104	30,60	21,75	84	18,79	16,31
(e) Other Chemicals & Chemical Products	2,287	384,82	227,30	3,523	485,31	357,49
9. Petroleum, Coal Products & Nuclear Fuels	92	75,27	59,51	231	315,70	248,99
10. Manufacture of Cement & Cement Products	1,619	151,62	108,00	1,441	317,68	270,61
11. Basic Metals & Metal Products	3,777	1052,82	821,63	8,109	1945,52	1646,13
(a) Iron & Steel	929	532,70	406,01	1,338	1363,45	1196,31
(b) Non-Ferrous Metals	145	231,68	169,85	184	154,75	90,67
(c) Metal Products	2,703	288,44	245,77	6,587	427,32	359,14
12. Engineering	11,795	1384,57	580,70	10,264	802,17	642,87
(a) Heavy Engineering	508	128,42	108,44	876	204,59	159,75
(b) Light Engineering	7,670	392,93	223,44	5,179	210,58	166,74
(c) Electrical Machinery & Goods	2,565	823,56	219,79	2,811	232,53	186,29
(d) Electronic Machinery & Goods	1,052	39,66	29,03	1,398	154,48	130,09
13. Vehicles, Vehicle Parts & Transport Equipments	3,549	136,77	88,32	4,322	655,37	294,47
14. Other Industries	1,57,324	1299,46	944,09	1,45,290	1816,60	1402,77
15. Electricity, Gas & Water	286	373,14	245,67	336	1127,95	1008,37
(a) Electricity Generation & Transmission	120	340,93	219,23	129	1067,42	956,10
(b) Non-Conventional Energy	48	23,15	19,17	42	10,13	8,41
(c) Gas, Steam & Water Supply	118	9,07	7,27	165	50,40	43,86
16. Construction	24,393	560,53	487,29	16,151	1890,35	1332,98
III. TRANSPORT OPERATORS	33,601	476,67	331,52	65,104	817,26	625,71
IV. PROFESSIONAL AND OTHER SERVICES	60,052	1062,58	832,75	2,40,354	2675,52	2097,07
V. PERSONAL LOANS	19,94,035	16272,98	13429,64	19,40,968	15278,27	12990,20
1. Loans for Purchase of Consumer Durables	59,850	313,73	230,25	1,34,974	510,50	399,39
2. Loans for Housing	3,02,897	6579,86	5716,86	3,19,244	6097,94	5548,09
3. Rest of the Personal Loans	16,31,288	9379,38	7482,53	14,86,750	8669,82	7042,71
VI. TRADE	3,64,346	4655,07	3600,88	7,53,699	7043,59	5827,15
1. Wholesale Trade	29,090	1754,61	1307,65	37,271	1245,18	1017,84
2. Retail Trade	3,35,256	2900,45	2293,24	7,16,428	5798,41	4809,31
VII. FINANCE	2,476	149,65	69,62	8,066	417,16	305,31
VIII. ALL OTHERS	6,63,763	5912,23	4482,44	7,96,949	4822,91	3912,27
TOTAL BANK CREDIT	54,49,962	51349,86	39443,32	68,30,657	62106,47	50669,26
<i>OF WHICH</i> : 1. Artisans and Village & Tiny Industries	1,23,787	2133,49	1628,63	74,209	421,45	363,20
2. Other Small Scale Industries	31,407	1807,78	1312,72	1,11,570	4911,67	3723,67

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

SEMI-URBAN

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
-	-	-	11,90,479	2572,59	2185,32	3,37,770	1727,95	1555,36	63,89,146	28635,11	24221,16	I
-	-	-	11,55,822	2469,74	2101,55	3,19,046	1406,99	1282,81	62,54,207	25709,25	21941,67	1
-	-	-	34,657	102,86	83,77	18,724	320,96	272,55	1,34,939	2925,86	2279,49	2
26	184,42	101,21	1,28,427	467,14	372,12	36,723	12087,62	7781,56	6,61,485	42277,07	29382,40	II
-	-	-	187	13,24	10,65	411	711,50	310,64	3,497	1595,53	877,06	1
1	20	11	2,218	43,71	36,06	3,395	1295,21	926,34	51,135	7500,44	5129,42	2
-	-	-	814	20,08	16,71	1,114	166,29	130,50	25,334	2679,02	1746,47	2(a)
-	-	-	4	15	10	61	587,59	401,34	326	2097,39	1331,18	2(b)
1	20	11	532	4,56	3,15	649	71,82	60,45	4,091	573,75	441,02	2(c)
-	-	-	2	8	8	51	98,99	81,39	549	378,21	266,08	2(d)
-	-	-	15	93	79	56	21,42	17,44	344	66,77	52,71	2(e)
-	-	-	851	17,91	15,24	1,464	349,11	235,21	20,491	1705,30	1291,97	2(f)
-	-	-	52	3,33	2,83	107	80,50	65,28	1,055	284,69	209,89	3
1	5,00	2,82	1,955	15,15	11,84	5,004	2055,29	1427,60	35,793	6086,13	4256,40	4
-	-	-	155	3,53	2,77	1,944	1702,03	1178,58	9,726	3874,31	2795,06	4(a)
-	-	-	67	69	56	248	19,96	13,82	2,031	96,07	56,13	4(b)
-	-	-	1,215	3,69	2,96	957	14,77	8,36	8,641	301,22	166,14	4(c)
1	5,00	2,82	518	7,23	5,55	1,855	318,53	226,84	15,395	1814,53	1239,08	4(d)
-	-	-	207	7,07	5,43	1,158	424,32	273,59	8,634	1541,09	1126,78	5
-	-	-	115	86	70	261	57,49	36,06	4,368	257,33	202,61	6
4	25,00	25,00	207	3,18	2,53	898	212,00	179,06	9,734	1091,97	860,35	7
6	17,00	9,94	108	4,49	3,84	1,305	724,72	421,97	10,714	2974,41	2034,88	8
-	-	-	8	50	48	101	144,61	54,65	1,079	693,44	421,67	8(a)
-	-	-	5	55	22	28	32,58	28,72	196	440,07	361,39	8(b)
-	-	-	48	1,02	95	442	67,35	43,78	2,654	421,78	322,03	8(c)
-	-	-	4	38	38	18	1,67	1,39	210	51,44	39,83	8(d)
6	17,00	9,94	43	2,04	1,82	716	478,51	293,42	6,575	1367,68	889,96	8(e)
1	5,00	-	8	35	24	18	12,68	7,25	350	408,99	315,99	9
-	-	-	118	1,95	1,53	361	659,28	475,59	3,539	1130,54	855,74	10
2	42,00	22,05	383	5,54	4,52	811	2847,17	1910,31	13,082	5893,05	4404,64	11
-	-	-	10	80	72	255	2403,32	1696,31	2,532	4300,26	3299,35	11(a)
2	42,00	22,05	4	53	57	60	117,79	83,58	395	546,74	366,72	11(b)
-	-	-	369	4,22	3,23	496	326,06	130,42	10,155	1046,04	738,57	11(c)
1	1,10	1	548	6,55	5,25	1,401	950,38	248,82	24,009	3144,78	1477,65	12
-	-	-	15	82	69	193	173,41	60,32	1,592	507,24	329,19	12(a)
-	-	-	114	2,87	2,36	640	95,74	40,01	13,603	702,11	432,56	12(b)
1	1,10	1	344	2,28	1,68	317	547,66	112,03	6,038	1607,13	519,80	12(c)
-	-	-	75	58	51	251	133,57	36,46	2,776	328,29	196,10	12(d)
7	57,19	32,19	801	3,57	2,32	357	104,99	56,68	9,036	957,88	473,97	13
1	3,30	7	1,17,440	241,20	186,31	15,431	280,25	219,07	4,35,486	3640,80	2752,31	14
-	-	-	95	3,64	2,98	95	981,18	615,01	812	2485,92	1872,02	15
-	-	-	68	2,50	2,04	37	963,45	599,01	354	2374,29	1776,38	15(a)
-	-	-	4	15	12	14	12,31	11,32	108	45,74	39,02	15(b)
-	-	-	23	99	82	44	5,42	4,68	350	65,89	56,62	15(c)
2	28,63	9,02	3,985	113,33	95,09	5,710	690,66	608,31	50,241	3283,51	2532,69	16
-	-	-	27,617	180,95	123,94	11,392	420,16	290,53	1,37,714	1895,03	1371,70	III
1	10	5	86,064	277,58	217,25	34,832	1399,87	1192,26	4,21,303	5415,65	4339,39	IV
-	-	-	5,06,481	2226,68	1776,96	5,23,070	5471,57	4533,17	49,64,554	39249,49	32729,96	V
-	-	-	99,650	334,73	248,09	18,031	66,49	53,05	3,12,505	1225,45	930,78	1
-	-	-	51,561	687,89	586,51	75,564	2221,77	1859,55	7,49,266	15587,47	13711,02	2
-	-	-	3,55,270	1204,07	942,36	4,29,475	3183,31	2620,56	39,02,783	22436,58	18088,17	3
-	-	-	3,30,440	1002,45	801,31	82,651	2193,42	1764,88	15,31,136	14894,53	11994,22	VI
-	-	-	17,807	128,85	104,68	8,440	873,07	703,18	92,608	4001,71	3133,34	1
-	-	-	3,12,633	873,60	696,63	74,211	1320,35	1061,70	14,38,528	10892,82	8860,88	2
-	-	-	3,431	16,20	11,25	2,462	176,87	147,83	16,435	759,88	534,00	VII
-	-	-	1,83,627	512,87	407,05	3,42,204	1801,87	1496,37	19,86,543	13049,87	10298,13	VIII
27	184,52	101,26	24,56,566	7256,46	5895,18	13,71,104	25279,33	18761,96	161,08,316	146176,63	114870,98	Total
-	-	-	1,01,530	193,60	147,99	6,102	49,41	39,45	3,05,628	2797,95	2179,28	1
-	-	-	16,672	80,14	63,57	15,434	1041,87	815,04	1,75,083	7841,45	5914,99	2

TABLE NO. 5.5 – POPULATION AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

URBAN

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	2,94,250	3804,00	3092,62	5,76,266	9308,67	7846,85
1. Direct Finance	2,89,288	3081,69	2496,54	5,38,642	5249,81	4522,47
2. Indirect Finance	4,962	722,31	596,08	37,624	4058,86	3324,38
II. INDUSTRY	1,21,361	20122,45	14154,25	2,36,597	38856,89	29705,35
1. Mining & Quarrying	925	1298,62	668,69	1,878	458,41	368,11
2. Food Manufacturing & Processing	8,899	3256,53	1961,39	16,645	5289,17	3693,86
(a) Rice Mills, Flour & Dal Mills	2,845	694,77	508,83	6,748	1342,70	908,90
(b) Sugar	102	645,20	361,75	176	924,66	709,35
(c) Edible Oils & Vanaspati	963	295,11	214,17	1,357	423,04	332,99
(d) Tea Processing	124	242,53	206,12	240	226,78	147,26
(e) Processing of Fruits & Vegetables	99	36,01	25,90	261	63,51	55,29
(f) Others	4,766	1342,92	644,63	7,863	2308,48	1540,07
3. Beverage & Tobacco	230	131,40	101,51	826	884,55	654,83
4. Textiles	16,759	3750,19	2615,21	25,538	6839,39	5185,58
(a) Cotton Textiles	7,163	1686,58	1291,01	7,867	3514,69	2590,28
(b) Jute & Other Natural Fibre Textiles	328	35,18	23,93	412	67,39	57,18
(c) Handloom Textiles & Khadi	1,359	90,65	78,83	3,056	288,14	259,22
(d) Other Textiles & Textile Products	7,909	1937,78	1221,44	14,203	2969,17	2278,90
5. Paper, Paper Products & Printing	4,144	617,53	408,10	7,557	976,77	800,84
6. Leather & Leather Products	1,991	210,72	163,66	3,324	478,65	383,11
7. Rubber & Plastic Products	2,819	828,35	606,90	5,981	1262,70	981,57
8. Chemicals & Chemical Products	3,772	1333,97	895,34	7,955	2361,50	1724,74
(a) Heavy Industrial Chemicals	262	167,48	130,65	789	432,35	313,94
(b) Fertilisers	84	192,45	151,84	157	683,65	471,29
(c) Drugs & Pharmaceuticals	1,056	493,49	298,44	1,955	275,18	223,82
(d) Non-Edible Oils	49	21,59	17,78	126	58,14	47,78
(e) Other Chemicals & Chemical Products	2,321	458,97	296,63	4,928	912,17	667,92
9. Petroleum, Coal Products & Nuclear Fuels	159	157,90	115,87	475	1073,40	780,98
10. Manufacture of Cement & Cement Products	1,068	395,22	373,96	1,298	453,01	387,98
11. Basic Metals & Metal Products	8,075	2586,02	1940,61	18,854	5231,43	4079,14
(a) Iron & Steel	1,571	1745,61	1300,36	3,334	3095,02	2368,33
(b) Non-Ferrous Metals	574	202,91	153,44	1,301	443,09	369,65
(c) Metal Products	5,930	637,49	486,81	14,219	1693,33	1341,16
12. Engineering	10,688	2532,17	2108,82	19,215	3062,52	2194,54
(a) Heavy Engineering	944	474,01	379,48	2,575	902,72	675,83
(b) Light Engineering	5,689	669,67	575,83	9,329	936,52	644,45
(c) Electrical Machinery & Goods	2,576	1079,70	895,34	4,519	748,25	526,72
(d) Electronic Machinery & Goods	1,479	308,79	258,17	2,792	475,02	347,54
13. Vehicles, Vehicle Parts & Transport Equipments	2,809	385,59	263,51	5,232	1376,41	1028,54
14. Other Industries	35,233	1039,69	805,91	1,04,593	3403,79	2537,79
15. Electricity, Gas & Water	401	305,51	259,25	506	2835,30	2524,34
(a) Electricity Generation & Transmission	261	225,11	195,05	212	2555,84	2279,14
(b) Non-Conventional Energy	35	2,94	2,45	60	45,44	40,36
(c) Gas, Steam & Water Supply	105	77,47	61,74	234	234,02	204,83
16. Construction	23,389	1293,03	865,54	16,720	2869,87	2379,41
III. TRANSPORT OPERATORS	18,063	342,32	257,65	58,080	1049,07	879,50
IV. PROFESSIONAL AND OTHER SERVICES	43,459	1640,41	1274,79	2,03,824	5188,33	4257,84
V. PERSONAL LOANS	13,87,150	16667,82	13767,11	24,94,482	26233,50	22241,93
1. Loans for Purchase of Consumer Durables	43,257	230,16	160,56	1,44,239	616,04	477,64
2. Loans for Housing	3,22,175	8563,94	7491,53	4,66,630	12197,69	11040,50
3. Rest of the Personal Loans	10,21,718	7873,73	6115,01	18,83,613	13419,76	10723,79
VI. TRADE	1,43,394	12700,50	7253,42	5,54,116	13998,28	10913,65
1. Wholesale Trade	21,612	10311,55	5408,58	42,162	4501,17	3637,59
2. Retail Trade	1,21,782	2388,95	1844,84	5,11,954	9497,11	7276,06
VII. FINANCE	2,974	795,17	754,05	7,071	1399,78	1149,16
VIII. ALL OTHERS	3,02,974	6546,07	4894,53	7,74,237	7853,63	6449,81
TOTAL BANK CREDIT	23,13,625	62618,76	45448,41	49,04,673	103888,15	83444,09
<i>OF WHICH</i> : 1. Artisans and Village & Tiny Industries	11,079	81,39	64,91	36,655	489,85	414,77
2. Other Small Scale Industries	48,903	4614,69	3284,75	1,16,953	9456,74	7228,34

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

URBAN

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
3	23	17	88,066	259,12	214,24	65,910	1592,88	1305,99	10,24,495	14964,90	12459,86	I
3	23	17	80,593	225,27	185,94	58,251	828,05	689,16	9,66,777	9385,06	7894,28	1
–	–	–	7,473	33,85	28,30	7,659	764,83	616,82	57,718	5579,84	4565,58	2
899	844,90	638,58	30,484	212,47	176,68	41,622	29172,29	18316,91	4,30,963	89209,01	62991,77	II
–	–	–	254	12,37	11,09	348	137,87	78,94	3,405	1907,28	1126,83	1
11	2,82	2,65	505	26,00	19,55	4,331	1896,41	1204,67	30,391	10470,93	6882,12	2
–	–	–	353	10,68	8,26	835	233,44	181,70	10,781	2281,59	1607,69	2(a)
–	–	–	1	3	2	87	652,97	320,67	366	2222,86	1391,78	2(b)
–	–	–	29	5,91	4,60	685	252,80	207,52	3,034	976,87	759,28	2(c)
9	2,48	2,30	1	66	62	23	17,58	14,32	397	490,03	370,62	2(d)
–	–	–	16	1,65	1,01	93	74,23	50,34	469	175,39	132,54	2(e)
2	35	35	105	7,07	5,04	2,608	665,38	430,11	15,344	4324,20	2620,20	2(f)
8	80,51	79,45	13	1,61	1,38	141	335,32	163,67	1,218	1433,40	1000,83	3
71	147,25	119,94	1,283	5,15	4,51	9,505	4504,49	2744,66	53,156	15246,48	10669,90	4
4	23	23	13	87	83	4,525	2813,48	2004,17	19,572	8015,85	5886,52	4(a)
–	–	–	34	15	10	50	40,27	23,77	824	143,00	104,98	4(b)
1	25	25	1,195	2,68	2,30	354	29,05	22,80	5,965	410,77	363,41	4(c)
66	146,77	119,46	41	1,44	1,28	4,576	1621,70	693,92	26,795	6676,86	4314,99	4(d)
8	43,00	33,25	116	4,03	3,50	1,566	374,85	307,34	13,391	2016,18	1553,01	5
2	11	11	23	1,42	1,34	1,131	106,50	86,69	6,471	797,41	634,90	6
4	9,90	3,65	30	2,11	1,77	927	804,85	430,75	9,761	2907,92	2024,64	7
26	47,44	41,54	38	1,57	1,47	2,300	3461,06	2231,31	14,091	7205,53	4894,40	8
–	–	–	3	11	9	253	1257,93	869,23	1,307	1857,87	1313,90	8(a)
–	–	–	2	9	8	67	965,92	573,05	310	1842,10	1196,26	8(b)
3	6,25	5,00	21	39	36	424	166,16	114,16	3,459	941,48	641,78	8(c)
–	–	–	–	–	–	11	9,06	7,42	186	88,79	72,98	8(d)
23	41,18	36,54	12	99	93	1,545	1061,98	667,45	8,829	2475,29	1669,48	8(e)
–	–	–	5	9,78	9,31	58	3011,54	2168,62	697	4252,63	3074,77	9
3	61,32	61,32	13	44	41	200	535,00	434,12	2,582	1444,99	1257,80	10
18	8,81	5,51	102	5,48	4,47	1,728	5007,88	3611,48	28,777	12839,62	9641,21	11
9	3,25	2,48	11	2,29	2,01	678	4025,66	2893,50	5,603	8871,82	6566,68	11(a)
–	–	–	–	–	–	102	443,67	242,14	1,977	1089,67	765,23	11(b)
9	5,56	3,03	91	3,19	2,46	948	538,55	475,85	21,197	2878,13	2309,30	11(c)
87	279,71	168,60	87	3,51	2,74	2,847	3420,19	1328,94	32,924	9298,11	5803,63	12
12	63,64	26,24	9	65	43	755	1257,73	343,50	4,295	2698,74	1425,47	12(a)
50	154,36	94,60	28	90	71	1,117	356,15	138,85	16,213	2117,60	1454,44	12(b)
20	35,38	22,33	35	1,74	1,40	626	753,73	175,71	7,776	2618,81	1621,51	12(c)
5	26,34	25,42	15	21	20	349	1052,58	670,88	4,640	1862,95	1302,21	12(d)
29	126,62	92,21	105	1,46	1,32	1,078	3056,43	1670,44	9,253	4946,51	3056,02	13
629	24,04	21,37	26,325	73,82	57,40	10,949	759,96	567,31	1,77,729	5301,30	3989,78	14
1	13,12	8,74	99	3,90	3,34	113	405,51	308,44	1,120	3563,33	3104,11	15
1	13,12	8,74	93	3,30	3,01	48	351,17	260,11	615	3148,53	2746,06	15(a)
–	–	–	–	–	–	18	24,75	19,70	113	73,13	62,52	15(b)
–	–	–	6	60	33	47	29,59	28,62	392	341,68	295,53	15(c)
2	26	26	1,486	59,81	53,09	4,400	1354,43	979,53	45,997	5577,39	4277,82	16
28	2,25	2,16	8,090	67,32	47,86	12,004	419,34	346,72	96,265	1880,30	1533,89	III
48	14,27	13,11	18,040	96,40	74,92	27,063	4002,62	3623,72	2,92,434	10942,03	9244,38	IV
2,55,489	1523,29	494,51	1,88,845	1171,70	941,02	6,36,978	10644,71	8726,61	49,62,944	56241,02	46171,18	V
4,060	33,80	33,90	38,124	153,36	106,46	43,885	174,85	127,33	2,73,565	1208,22	905,89	1
1,511	167,34	166,68	30,980	521,71	445,99	99,705	4607,15	3928,35	9,21,001	26057,84	23073,05	2
2,49,918	1322,15	293,93	1,19,741	496,63	388,57	4,93,388	5862,70	4670,93	37,68,378	28974,96	22192,24	3
114	176,12	68,01	64,195	244,59	198,06	60,594	4428,57	3551,31	8,22,413	31548,06	21984,43	VI
65	148,29	44,70	6,103	40,28	33,86	11,638	2389,09	1971,40	81,580	17390,38	11096,13	1
49	27,83	23,30	58,092	204,31	164,20	48,956	2039,48	1579,91	7,40,833	14157,68	10888,30	2
5	46,08	40,58	670	9,46	7,96	1,924	304,00	229,20	12,644	2554,49	2180,95	VII
1,900	41,01	24,94	39,804	168,15	136,11	1,70,232	2341,08	1901,94	12,89,147	16949,95	13407,32	VIII
2,58,486	2648,15	1282,05	4,38,194	2229,21	1796,85	10,16,327	52905,49	38002,39	89,31,305	224289,76	169973,79	Total
–	–	–	18,617	53,52	42,30	4,863	62,72	47,53	71,214	687,47	569,50	1
38	21,22	13,01	7,534	43,63	32,58	13,719	1796,79	1350,29	1,87,147	15933,08	11908,97	2

TABLE NO. 5.5 – POPULATION AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

METROPOLITAN

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	16,048	5820,35	4659,00	80,975	15827,65	12152,87
1. Direct Finance	11,057	264,75	217,62	61,791	2016,73	1567,66
2. Indirect Finance	4,991	5555,59	4441,37	19,184	13810,92	10585,20
II. INDUSTRY	1,03,527	78064,12	52626,21	2,24,381	128217,53	96160,51
1. Mining & Quarrying	980	10371,51	5191,75	1,431	3261,55	2130,30
2. Food Manufacturing & Processing	4,148	3519,24	2416,85	20,412	7564,95	5428,07
(a) Rice Mills, Flour & Dal Mills	674	311,23	256,48	1,548	1531,48	1050,02
(b) Sugar	109	1489,61	875,49	121	821,10	624,29
(c) Edible Oils & Vanaspati	534	631,87	506,00	593	779,84	586,03
(d) Tea Processing	106	269,71	216,52	679	1555,51	1125,40
(e) Processing of Fruits & Vegetables	49	61,85	40,14	228	297,75	271,79
(f) Others	2,676	754,98	522,21	17,243	2579,26	1770,54
3. Beverage & Tobacco	143	252,53	192,18	645	936,51	748,95
4. Textiles	11,988	8705,26	5885,80	34,910	15953,64	11949,54
(a) Cotton Textiles	4,288	3763,86	2524,80	4,938	5715,99	4285,95
(b) Jute & Other Natural Fibre Textiles	182	282,80	98,61	1,630	458,01	301,34
(c) Handloom Textiles & Khadi	407	260,33	236,04	1,239	304,84	233,91
(d) Other Textiles & Textile Products	7,111	4398,28	3026,35	27,103	9474,80	7128,34
5. Paper, Paper Products & Printing	2,530	1224,61	868,18	8,788	3018,21	2351,90
6. Leather & Leather Products	1,531	909,13	545,23	5,294	1916,44	1459,04
7. Rubber & Plastic Products	2,517	1589,81	1007,09	8,192	3093,46	2364,83
8. Chemicals & Chemical Products	9,645	9631,00	6133,75	22,624	12626,12	9128,87
(a) Heavy Industrial Chemicals	511	3198,90	2029,70	1,946	2644,79	1865,74
(b) Fertilisers	125	2393,47	1716,61	277	1636,43	1269,46
(c) Drugs & Pharmaceuticals	1,334	2033,56	1339,70	3,429	3765,13	2774,21
(d) Non-Edible Oils	22	118,32	43,24	123	220,77	165,23
(e) Other Chemicals & Chemical Products	7,653	1886,75	1004,50	16,849	4359,00	3054,24
9. Petroleum, Coal Products & Nuclear Fuels	382	960,55	722,75	674	5346,70	3983,23
10. Manufacture of Cement & Cement Products	266	1056,95	519,46	927	1482,64	1288,14
11. Basic Metals & Metal Products	16,386	8493,55	5701,37	20,345	10902,06	8196,00
(a) Iron & Steel	1,388	6804,76	4786,55	4,030	6417,06	4712,20
(b) Non-Ferrous Metals	207	354,06	266,63	1,084	1158,06	849,99
(c) Metal Products	14,791	1334,73	648,19	15,231	3326,94	2633,81
12. Engineering	7,747	5429,26	3510,37	24,373	12550,04	9428,86
(a) Heavy Engineering	548	605,00	371,36	3,039	2151,86	1604,67
(b) Light Engineering	3,088	1428,15	1015,64	11,223	3619,51	2630,05
(c) Electrical Machinery & Goods	2,858	2264,59	1261,56	6,557	3974,33	2850,02
(d) Electronic Machinery & Goods	1,253	1131,52	861,81	3,554	2804,34	2344,12
13. Vehicles, Vehicle Parts & Transport Equipments	3,198	3363,25	2659,17	6,236	4629,58	2719,22
14. Other Industries	36,623	9681,39	7017,53	52,156	14339,41	10808,43
15. Electricity, Gas & Water	322	4216,17	3405,80	962	14437,26	11738,71
(a) Electricity Generation & Transmission	224	3917,33	3142,79	546	13552,65	11107,67
(b) Non-Conventional Energy	39	43,42	42,74	137	286,46	233,28
(c) Gas, Steam & Water Supply	59	255,42	220,27	279	598,14	397,75
16. Construction	5,121	8659,91	6848,93	16,412	16158,96	12436,42
III. TRANSPORT OPERATORS	4,744	1114,89	892,05	27,554	4617,79	3484,18
IV. PROFESSIONAL AND OTHER SERVICES	29,707	3832,01	2181,45	1,08,372	13916,52	11443,51
V. PERSONAL LOANS	7,14,115	11103,32	9082,75	19,31,682	29570,81	24914,07
1. Loans for Purchase of Consumer Durables	17,067	111,37	77,38	97,029	452,64	346,00
2. Loans for Housing	1,74,714	6077,43	5271,55	3,86,122	15899,48	14212,81
3. Rest of the Personal Loans	5,22,334	4914,52	3733,81	14,48,531	13218,69	10355,25
VI. TRADE	76,550	14091,36	11380,67	2,00,116	42039,51	33058,91
1. Wholesale Trade	47,226	12672,75	10332,71	43,697	33677,81	26657,20
2. Retail Trade	29,324	1418,61	1047,97	1,56,419	8361,70	6401,71
VII. FINANCE	2,132	10467,33	9600,39	8,573	31360,39	27037,15
VIII. ALL OTHERS	1,52,770	7449,76	5580,79	5,30,229	13356,04	10272,82
TOTAL BANK CREDIT	10,99,593	131943,14	96003,31	31,11,882	278906,24	218524,01
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	2,314	46,01	37,13	11,475	503,37	419,04
2. Other Small Scale Industries	30,669	5433,95	3875,66	80,801	14607,69	11122,45

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

METROPOLITAN

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
772	1292,88	677,57	221	1,98	1,25	7,704	3150,49	2670,96	1,05,720	26093,35	20161,64	I
416	1121,69	581,74	216	1,83	1,11	5,721	1691,35	1469,26	79,201	5096,34	3837,39	1
356	171,19	95,83	5	15	15	1,983	1459,14	1201,70	26,519	20997,00	16324,24	2
98,336	37897,60	26178,73	119	2,82	2,25	36,575	64623,01	45540,20	4,62,938	308805,08	220507,90	II
38	551,90	342,89	-	-	-	294	1263,93	1103,26	2,743	15448,90	8768,21	1
321	917,64	659,56	9	24	21	1,946	3735,05	2846,81	26,836	15737,12	11351,51	2
12	37,36	26,15	4	9	8	382	340,34	262,71	2,620	2220,50	1595,44	2(a)
10	50,39	41,14	-	-	-	91	579,04	453,16	331	2940,14	1994,09	2(b)
20	123,83	81,92	1	2	2	494	418,63	322,67	1,642	1954,20	1496,64	2(c)
28	99,42	74,74	-	-	-	106	773,29	642,61	919	2697,93	2059,27	2(d)
3	17,25	17,25	1	5	5	85	162,72	99,92	366	539,62	429,15	2(e)
248	589,39	418,36	3	8	6	788	1461,03	1065,74	20,958	5384,74	3776,92	2(f)
174	1817,76	1588,15	1	2	2	194	760,76	438,75	1,157	3767,58	2968,04	3
1,134	3063,99	2182,07	-	-	-	4,938	5076,73	3830,74	52,970	32799,62	23848,15	4
708	1081,21	761,72	-	-	-	1,048	2320,81	1871,59	10,982	12881,87	9444,07	4(a)
4	4,55	4,31	-	-	-	92	216,94	177,19	1,908	962,30	581,44	4(b)
8	69,60	68,45	-	-	-	45	29,18	26,81	1,699	663,95	565,21	4(c)
414	1908,63	1347,59	-	-	-	3,753	2509,80	1755,14	38,381	18291,50	13257,43	4(d)
197	806,79	600,16	10	56	36	1,570	1705,46	1335,09	13,095	6755,62	5155,69	5
86	225,94	200,00	-	-	-	1,493	390,08	295,40	8,404	3441,60	2499,67	6
813	659,04	457,63	-	-	-	958	1003,67	712,86	12,480	6345,99	4542,41	7
1,742	7108,45	4712,89	2	8	8	3,331	7768,87	5793,71	37,344	37134,52	25769,30	8
247	1293,55	765,59	-	-	-	494	1953,35	1483,32	3,198	9090,60	6144,35	8(a)
29	736,36	480,62	-	-	-	121	1193,64	947,39	552	5959,91	4414,08	8(b)
375	2182,02	1434,47	-	-	-	729	2092,03	1599,55	5,867	10072,75	7147,93	8(c)
33	264,17	115,80	-	-	-	14	11,59	11,01	192	614,86	335,28	8(d)
1,058	2632,34	1916,42	2	8	8	1,973	2518,25	1752,44	27,535	11396,42	7727,67	8(e)
59	1396,74	965,77	-	-	-	124	441,00	285,79	1,239	8144,98	5957,54	9
75	764,05	471,78	-	-	-	843	1567,22	1298,72	2,111	4870,86	3578,10	10
818	3392,31	2112,24	1	3	2	2,960	6561,32	4682,48	40,510	29349,27	20692,12	11
403	1152,01	683,81	-	-	-	978	4395,83	3123,42	6,799	18769,67	13305,97	11(a)
122	1495,37	1011,33	-	-	-	240	776,26	685,41	1,653	3783,74	2813,36	11(b)
293	744,93	417,10	1	3	2	1,742	1389,23	873,66	32,058	6795,86	4572,78	11(c)
2,831	7190,09	4839,34	3	6	5	4,899	9053,55	4917,18	39,853	34222,99	22695,80	12
822	1653,77	1137,01	-	-	-	987	2102,30	1175,08	5,396	6512,93	4288,12	12(a)
460	2388,70	1521,11	3	6	5	2,063	1623,30	767,31	16,837	9059,71	5934,16	12(b)
693	1478,43	1102,29	-	-	-	1,079	3221,81	1559,39	11,187	10939,17	6773,26	12(c)
856	1669,19	1078,93	-	-	-	770	2106,13	1415,40	6,433	7711,18	5700,26	12(d)
623	2769,87	1913,54	3	4	4	1,463	3662,60	2958,00	11,523	14425,34	10249,98	13
88,819	4780,16	3438,20	56	54	43	7,485	7191,83	5736,76	1,85,139	35993,33	27001,36	14
94	879,40	628,90	-	-	-	359	8289,72	4248,70	1,737	27822,54	20022,11	15
53	630,30	479,15	-	-	-	269	7925,37	3940,78	1,092	26025,65	18670,39	15(a)
6	44,59	30,03	-	-	-	29	121,94	93,62	211	496,41	399,67	15(b)
35	204,51	119,72	-	-	-	61	242,40	214,30	434	1300,48	952,05	15(c)
512	1573,46	1065,61	34	1,26	1,03	3,718	6151,22	5055,93	25,797	32544,82	25407,92	16
4,619	1584,38	1386,60	142	1,31	93	12,961	1563,48	1122,57	50,020	8881,84	6886,33	III
11,175	5882,75	4723,97	291	3,20	2,43	33,149	11428,06	8940,61	1,82,694	35062,54	27291,97	IV
78,62,836	39500,99	16100,08	10,793	64,61	53,71	33,14,771	43501,83	28131,11	138,34,197	123741,57	78281,72	V
24,859	283,90	283,69	3,803	12,24	7,78	2,26,322	746,66	526,42	3,69,080	1606,81	1241,27	1
61,643	6170,97	5535,26	2,185	34,16	31,53	2,73,052	18079,19	15799,14	8,97,716	46261,22	40850,29	2
77,76,334	33046,12	10281,13	4,805	18,21	14,40	28,15,397	24675,99	11805,56	125,67,401	75873,54	36190,15	3
6,562	4386,13	2789,02	931	11,81	9,95	28,795	9986,93	7344,74	3,12,954	70515,74	54583,30	VI
2,423	2358,22	1267,81	76	84	75	10,798	5850,50	4196,92	1,04,220	54560,12	42455,38	1
4,139	2027,91	1521,21	855	10,97	9,20	17,997	4136,43	3147,82	2,08,734	15955,63	12127,91	2
746	10542,98	8444,85	-	-	-	2,890	13589,05	10361,70	14,341	65959,75	55444,09	VII
31,891	1338,53	899,10	413	1,89	1,42	1,07,696	7732,95	5648,75	8,22,999	29879,16	22402,88	VIII
80,16,937	102426,23	61199,93	12,910	87,62	71,94	35,44,541	155575,80	109760,63	157,85,863	668939,03	485559,81	Total
1,873	69,15	46,88	34	50	44	1,879	38,66	31,71	17,575	657,68	535,19	1
392	784,18	652,38	22	28	25	9,124	2288,66	1691,88	1,21,008	23114,76	17342,63	2

TABLE NO. 5.5 – POPULATION AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING
ALL-INDIA

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	46,12,655	31029,12	25286,38	94,25,867	60663,41	51158,04
1. Direct Finance	45,52,608	23136,17	19022,67	91,92,630	39041,56	34192,12
2. Indirect Finance	60,047	7892,95	6263,72	2,33,237	21621,85	16965,91
II. INDUSTRY	6,66,711	119846,98	80249,72	10,58,583	199611,78	151071,13
1. Mining & Quarrying	3,799	12671,23	6489,29	6,431	4346,06	2952,61
2. Food Manufacturing & Processing	40,029	10181,01	6603,54	1,33,638	18948,98	13555,71
(a) Rice Mills, Flour & Dal Mills	14,045	2503,80	1708,42	79,646	4848,26	3323,89
(b) Sugar	369	2981,52	1724,06	584	3550,74	2667,85
(c) Edible Oils & Vanaspati	3,163	1238,27	954,67	5,506	1697,79	1286,17
(d) Tea Processing	472	600,68	480,26	1,444	2108,64	1512,47
(e) Processing of Fruits & Vegetables	321	124,36	83,89	834	406,41	363,57
(f) Others	21,659	2732,39	1652,25	45,624	6337,14	4401,76
3. Beverage & Tobacco	827	462,71	360,24	2,517	2113,98	1607,24
4. Textiles	51,232	15391,32	10330,74	96,930	26625,37	20163,94
(a) Cotton Textiles	20,638	6935,10	4819,32	20,199	11092,19	8399,54
(b) Jute & Other Natural Fibre Textiles	2,487	357,69	148,60	3,223	577,38	388,63
(c) Handloom Textiles & Khadi	4,952	598,87	388,94	14,754	769,53	629,18
(d) Other Textiles & Textile Products	23,155	7499,66	4973,88	58,754	14186,27	10746,59
5. Paper, Paper Products & Printing	10,617	2715,22	1714,68	22,887	4981,29	3940,25
6. Leather & Leather Products	6,430	1286,92	832,63	12,736	2557,08	1972,68
7. Rubber & Plastic Products	11,162	2905,96	1965,25	19,749	5115,22	3950,94
8. Chemicals & Chemical Products	18,343	12350,16	7834,94	39,807	17831,72	13055,92
(a) Heavy Industrial Chemicals	1,081	3636,34	2314,80	3,756	3704,68	2616,95
(b) Fertilisers	293	2689,24	1953,24	755	3021,89	2356,71
(c) Drugs & Pharmaceuticals	3,829	2969,20	1842,43	7,252	4646,96	3490,84
(d) Non-Edible Oils	202	187,61	95,85	381	307,79	235,72
(e) Other Chemicals & Chemical Products	12,938	2867,78	1628,62	27,663	6150,39	4355,70
9. Petroleum, Coal Products & Nuclear Fuels	680	1322,26	925,06	1,563	6949,30	5172,38
10. Manufacture of Cement & Cement Products	4,062	1661,94	1050,74	5,288	2499,73	2149,80
11. Basic Metals & Metal Products	29,364	13283,31	9265,34	52,016	19516,32	14921,51
(a) Iron & Steel	4,204	9899,82	7149,05	9,275	11853,21	8900,75
(b) Non-Ferrous Metals	986	986,21	638,76	2,709	1878,96	1397,52
(c) Metal Products	24,174	2397,28	1477,52	40,032	5784,14	4623,25
12. Engineering	32,793	11489,99	6965,41	61,909	17621,77	13187,74
(a) Heavy Engineering	2,225	1366,26	963,21	6,969	3431,53	2535,86
(b) Light Engineering	17,439	2897,46	2036,81	29,517	4994,91	3618,93
(c) Electrical Machinery & Goods	8,725	5392,42	2601,59	15,896	5463,11	3954,54
(d) Electronic Machinery & Goods	4,404	1833,86	1363,80	9,527	3732,22	3078,41
13. Vehicles, Vehicle Parts & Transport Equipments	10,511	4139,02	3183,28	20,688	7119,74	4364,48
14. Other Industries	3,67,622	13235,64	9595,30	5,22,351	20824,66	15829,73
15. Electricity, Gas & Water	1,144	5652,28	4474,72	2,046	20196,59	16805,04
(a) Electricity Generation & Transmission	660	5233,32	4115,63	998	18849,34	15789,24
(b) Non-Conventional Energy	150	73,89	67,84	263	366,02	304,01
(c) Gas, Steam & Water Supply	334	345,07	291,25	785	981,22	711,79
16. Construction	78,096	11098,01	8658,57	58,027	22363,98	17441,15
III. TRANSPORT OPERATORS	78,266	2379,94	1812,70	2,27,369	7150,19	5541,80
IV. PROFESSIONAL AND OTHER SERVICES	1,71,354	7281,08	4794,89	8,09,576	23682,04	19372,08
V. PERSONAL LOANS	52,50,733	52302,45	43097,57	81,42,839	82016,45	69358,54
1. Loans for Purchase of Consumer Durables	1,43,900	759,41	541,56	5,34,643	2112,57	1635,81
2. Loans for Housing	9,23,444	24438,84	21248,59	13,88,219	37874,20	34156,14
3. Rest of the Personal Loans	41,83,389	27104,21	21307,42	62,19,977	42029,69	33566,59
VI. TRADE	8,65,640	33838,73	24048,15	25,37,596	74003,52	58431,08
1. Wholesale Trade	1,11,499	25538,07	17695,33	1,59,797	46331,66	36603,86
2. Retail Trade	7,54,141	8300,66	6352,82	23,77,799	27671,86	21827,22
VII. FINANCE	9,318	11627,93	10591,39	37,095	33880,01	28965,33
VIII. ALL OTHERS	18,02,873	24792,71	18584,23	30,33,011	30579,89	24207,26
TOTAL BANK CREDIT	134,57,550	283098,94	208465,04	252,71,936	511587,29	408105,26
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	2,57,796	3058,14	2345,81	2,73,771	1852,47	1570,79
2. Other Small Scale Industries	1,29,694	13003,30	9265,25	4,41,012	31596,03	24157,21

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

ALL-INDIA

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
777	1293,66	677,83	65,22,961	14917,17	12237,51	7,41,908	7985,81	6885,27	213,04,168	115889,16	96245,04	I
419	1121,92	581,91	62,79,327	14325,37	11785,13	6,94,970	5122,40	4516,89	207,19,954	82747,43	70098,73	1
358	171,74	95,92	2,43,634	591,80	452,39	46,938	2863,41	2368,38	5,84,214	33141,74	26146,31	2
99,482	39927,30	27600,86	9,03,614	1988,85	1536,34	1,35,967	109009,90	74345,43	28,64,357	470384,82	334803,48	II
38	551,90	342,89	875	49,09	40,01	1,139	2132,08	1497,88	12,282	19750,36	11322,68	1
340	997,55	695,28	15,036	155,98	119,99	11,230	7114,53	5124,08	2,00,273	37398,05	26098,60	2
14	75,86	41,65	7,978	85,01	65,52	2,901	788,63	614,21	1,04,584	8301,55	5753,70	2(a)
10	50,39	41,14	9	44	30	246	1843,63	1194,70	1,218	8426,72	5628,06	2(b)
21	124,03	82,03	1,393	16,20	12,14	2,199	756,63	602,54	12,282	3832,92	2937,55	2(c)
37	101,90	77,04	5	80	77	186	893,80	742,29	2,144	3705,82	2812,83	2(d)
3	17,25	17,25	81	5,05	3,28	252	277,14	175,66	1,491	830,20	643,65	2(e)
255	628,12	436,16	5,570	48,48	37,97	5,446	2554,72	1794,68	78,554	12300,84	8322,81	2(f)
184	1898,83	1668,04	145	9,00	7,27	470	1250,93	728,37	4,143	5735,45	4371,15	3
1,218	3326,04	2358,41	10,740	46,72	36,38	20,473	11881,74	8205,52	1,80,593	57271,18	41095,00	4
714	1083,44	761,95	1,496	12,05	9,48	7,875	6985,32	5174,03	50,922	26108,09	19164,32	4(a)
4	4,55	4,31	1,307	3,37	2,67	417	284,34	219,68	7,438	1227,33	763,89	4(b)
9	69,86	68,70	6,595	15,86	12,30	1,591	75,32	60,20	27,901	1529,43	1159,33	4(c)
491	2168,19	1523,45	1,342	15,45	11,94	10,590	4536,77	2751,61	94,332	28406,34	20007,46	4(d)
232	856,61	637,91	860	16,03	12,97	4,482	2617,76	2020,24	39,078	11186,91	8326,06	5
88	226,05	200,10	1,345	5,65	4,57	3,003	561,69	424,97	23,602	4637,39	3434,95	6
824	697,64	489,10	422	7,14	5,72	3,000	2062,16	1342,10	35,157	10788,12	7753,11	7
1,793	7379,16	4916,00	1,270	11,89	10,05	7,216	12183,12	8622,99	68,429	49756,05	34439,90	8
248	1298,89	769,67	13	80	68	878	3380,93	2431,96	5,976	12021,63	8134,06	8(a)
33	801,36	513,72	7	64	30	230	2232,04	1586,89	1,318	8745,17	6410,85	8(b)
380	2224,14	1475,33	234	2,85	2,49	1,663	2379,31	1806,81	13,358	12222,45	8617,89	8(c)
33	264,17	115,80	5	42	39	52	30,39	27,07	673	790,38	474,84	8(d)
1,099	2790,60	2041,48	1,011	7,19	6,18	4,393	4160,46	2770,27	47,104	15976,42	10802,25	8(e)
61	1428,24	992,27	76	12,38	11,37	239	3477,10	2473,28	2,619	13189,28	9574,35	9
80	825,46	533,17	481	8,25	6,63	1,500	2863,40	2309,55	11,411	7858,79	6049,89	10
870	3548,19	2220,76	1,512	17,81	14,03	5,797	14645,41	10394,81	89,559	51011,04	36816,45	11
430	1167,83	698,61	29	3,39	3,00	1,980	10914,37	7795,54	15,918	33838,63	24546,95	11(a)
129	1596,62	1071,49	7	66	65	416	1350,19	1019,58	4,247	5812,65	4128,00	11(b)
311	783,74	450,66	1,476	13,75	10,38	3,401	2380,85	1579,70	69,394	11359,77	8141,50	11(c)
2,964	7615,20	5104,12	1,532	16,64	12,87	9,900	13740,22	6738,04	1,09,098	50483,83	32008,17	12
838	1726,30	1171,16	48	2,30	1,73	1,974	3666,14	1671,11	12,054	10192,52	6343,07	12(a)
534	2610,48	1667,41	241	5,78	4,34	4,291	2109,92	976,46	52,022	12618,56	8303,94	12(b)
721	1539,71	1125,63	811	6,57	5,27	2,172	4580,84	1901,31	28,325	16982,64	9588,33	12(c)
871	1738,71	1139,92	432	1,99	1,53	1,463	3383,33	2189,17	16,697	10690,10	7772,83	12(d)
710	3137,12	2142,10	3,768	16,80	11,90	3,223	6898,84	4737,01	38,900	21311,51	14438,78	13
89,454	4843,68	3487,94	8,44,643	1316,21	987,82	48,245	8477,04	6745,91	18,72,315	48697,23	36646,71	14
96	907,11	652,24	388	15,95	13,92	603	10450,22	5912,44	4,277	37222,15	27858,37	15
55	658,01	502,49	302	12,48	11,17	377	10008,12	5536,60	2,392	34761,27	25955,13	15(a)
6	44,59	30,03	23	65	47	66	160,07	125,22	508	645,21	527,58	15(b)
35	204,51	119,72	63	2,82	2,28	160	282,04	250,63	1,377	1815,66	1375,66	15(c)
530	1688,53	1160,53	20,521	283,31	240,84	15,447	8653,66	7068,22	1,72,621	44087,49	34569,31	16
4,656	1587,90	1389,08	1,57,591	795,74	542,49	43,820	2578,05	1885,88	5,11,702	14491,82	11171,96	III
11,452	6130,35	4877,17	3,99,780	927,32	706,26	1,11,106	17285,31	14177,01	15,03,268	55306,09	43927,40	IV
81,24,290	41235,62	16756,14	21,50,410	8468,00	6680,56	47,00,292	61811,98	43194,43	283,68,564	245834,49	179087,24	V
28,919	317,70	317,59	3,49,839	1328,52	967,78	2,97,052	1029,87	740,50	13,54,353	5548,06	4203,24	1
63,214	6342,13	5705,76	1,84,738	2250,22	1913,50	4,75,411	25786,84	22322,45	30,35,026	96692,22	85346,45	2
80,32,157	34575,79	10732,78	16,15,833	4889,26	3799,28	39,27,829	34995,27	20131,48	239,79,185	143594,22	89537,55	3
6,901	4658,90	2884,25	16,85,681	3542,35	2718,49	2,29,924	17526,22	13355,88	53,25,742	133569,72	101437,86	VI
2,540	2546,90	1321,48	74,519	300,37	237,94	33,019	9541,76	7174,76	3,81,374	84258,75	63033,37	1
4,361	2112,00	1562,78	16,11,162	3241,98	2480,55	1,96,905	7984,46	6181,13	49,44,368	49310,97	38404,49	2
754	10589,14	8485,49	20,861	70,63	50,82	8,072	14221,52	10870,81	76,100	70389,24	58963,84	VII
34,682	1418,50	943,98	8,73,684	1957,26	1547,85	6,92,139	12345,63	9391,89	64,36,389	71093,99	54675,21	VIII
82,82,994	106841,37	63614,79	127,14,582	32667,33	26020,34	66,63,228	242764,41	174106,61	663,90,290	1176959,34	880312,03	Total
1,873	69,15	46,88	7,41,036	1086,20	804,32	19,299	185,58	144,31	12,93,775	6251,53	4912,12	1
444	813,78	670,99	1,02,155	341,99	267,70	44,751	5377,75	4071,40	7,18,056	51132,86	38432,55	2

TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

NORTHERN REGION

STATE:

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	1,11,536	1253,07	1075,25	2,53,102	2675,41	2289,24
1. Direct Finance	1,08,600	1143,33	978,17	2,48,393	2148,13	1900,66
2. Indirect Finance	2,936	109,74	97,08	4,709	527,28	388,58
II. INDUSTRY	12,572	2178,87	1557,32	26,390	6414,02	4622,98
1. Mining & Quarrying	66	9,95	4,05	405	30,62	24,59
2. Food Manufacturing & Processing	747	393,77	275,88	1,999	1068,46	725,72
(a) Rice Mills, Flour & Dal Mills	445	321,01	216,81	1,033	786,64	509,54
(b) Sugar	8	9,11	8,36	4	1,14	11
(c) Edible Oils & Vanaspati	78	26,64	21,95	173	46,80	24,67
(d) Tea Processing	1	5	5	10	2,63	66
(e) Processing of Fruits & Vegetables	8	73	54	41	5,06	4,78
(f) Others	207	36,23	28,17	738	226,19	185,97
3. Beverage & Tobacco	37	7,66	7,31	74	17,15	13,91
4. Textiles	1,935	476,77	295,11	3,853	1105,06	755,32
(a) Cotton Textiles	370	173,89	98,30	907	319,10	232,91
(b) Jute & Other Natural Fibre Textiles	48	11,02	9,54	63	2,60	2,00
(c) Handloom Textiles & Khadi	680	44,54	34,11	864	118,18	103,53
(d) Other Textiles & Textile Products	837	247,32	153,15	2,019	665,19	416,88
5. Paper, Paper Products & Printing	158	31,67	28,07	673	134,69	101,04
6. Leather & Leather Products	62	41,51	33,17	221	55,67	53,78
7. Rubber & Plastic Products	244	51,45	38,74	1,071	218,48	158,49
8. Chemicals & Chemical Products	339	86,92	57,19	991	276,03	214,21
(a) Heavy Industrial Chemicals	41	22,10	20,72	131	29,60	25,48
(b) Fertilisers	11	15,18	1,63	1	5	3
(c) Drugs & Pharmaceuticals	87	21,26	15,61	166	18,55	13,84
(d) Non-Edible Oils	7	1,93	1,13	20	8,63	6,68
(e) Other Chemicals & Chemical Products	193	26,45	18,10	673	219,20	168,17
9. Petroleum, Coal Products & Nuclear Fuels	12	8,38	8,23	65	10,09	7,85
10. Manufacture of Cement & Cement Products	62	4,16	3,60	125	6,75	5,80
11. Basic Metals & Metal Products	678	448,35	328,74	2,806	677,38	484,93
(a) Iron & Steel	205	348,84	264,57	474	419,50	280,87
(b) Non-Ferrous Metals	57	24,63	16,36	96	15,56	12,91
(c) Metal Products	416	74,88	47,81	2,236	242,31	191,15
12. Engineering	926	152,23	110,29	3,081	475,30	356,54
(a) Heavy Engineering	136	55,08	39,18	380	167,18	147,25
(b) Light Engineering	558	66,65	44,83	1,742	167,17	114,31
(c) Electrical Machinery & Goods	161	17,01	15,60	812	105,62	67,48
(d) Electronic Machinery & Goods	71	13,50	10,66	147	35,33	27,48
13. Vehicles, Vehicle Parts & Transport Equipments	127	84,05	57,90	761	572,64	248,51
14. Other Industries	6,402	130,13	109,46	8,856	497,05	305,73
15. Electricity, Gas & Water	22	28,02	27,63	45	875,53	822,91
(a) Electricity Generation & Transmission	12	25,54	25,50	29	873,21	820,72
(b) Non-Conventional Energy	4	2,00	1,66	1	5	3
(c) Gas, Steam & Water Supply	6	47	46	15	2,27	2,17
16. Construction	755	223,82	171,97	1,364	393,12	343,65
III. TRANSPORT OPERATORS	644	12,91	9,13	3,288	102,84	65,33
IV. PROFESSIONAL AND OTHER SERVICES	1,803	151,30	106,71	11,803	394,74	344,35
V. PERSONAL LOANS	1,05,786	1266,00	1047,30	1,95,084	2194,33	1818,21
1. Loans for Purchase of Consumer Durables	3,329	15,01	10,88	7,731	36,93	28,59
2. Loans for Housing	24,376	640,38	559,60	32,795	949,84	860,17
3. Rest of the Personal Loans	78,081	610,61	476,83	1,54,558	1207,57	929,46
VI. TRADE	19,504	427,11	324,97	71,927	1364,41	1068,22
1. Wholesale Trade	1,879	145,10	112,06	2,997	295,76	236,25
2. Retail Trade	17,625	282,01	212,91	68,930	1068,65	831,97
VII. FINANCE	212	164,54	160,73	583	148,35	100,23
VIII. ALL OTHERS	28,699	681,06	554,40	31,002	449,97	362,95
TOTAL BANK CREDIT	2,80,756	6134,86	4835,80	5,93,179	13744,07	10671,52
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	2,482	94,35	70,02	2,356	45,07	35,35
2. Other Small Scale Industries	6,722	625,84	459,22	16,094	1908,92	1411,94

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

HARYANA

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
-	-	-	1,12,677	657,37	526,23	2,377	79,14	61,55	4,79,692	4664,98	3952,27	I
-	-	-	1,09,738	643,92	518,96	2,180	19,38	15,76	4,68,911	3954,76	3413,55	1
-	-	-	2,939	13,45	7,28	197	59,76	45,79	10,781	710,22	538,72	2
323	774,62	542,21	5,882	26,38	17,88	913	1192,68	504,07	46,080	10586,56	7244,46	II
-	-	-	23	97	72	7	1,63	1,22	501	43,18	30,57	1
1	38,00	15,00	111	1,44	49	24	21,48	11,78	2,882	1523,15	1028,88	2
1	38,00	15,00	6	15	13	11	2,26	1,36	1,496	1148,07	742,83	2(a)
-	-	-	-	-	-	1	4,50	4,24	13	14,75	12,70	2(b)
-	-	-	-	-	-	3	27	17	254	73,71	46,80	2(c)
-	-	-	-	-	-	-	-	-	11	2,68	71	2(d)
-	-	-	1	3	3	-	-	-	50	5,82	5,34	2(e)
-	-	-	104	1,26	33	9	14,45	6,02	1,058	278,12	220,50	2(f)
7	75,50	75,04	2	12	10	3	13	7	123	100,56	96,43	3
4	10,17	5,80	61	30	20	217	91,07	65,75	6,070	1683,38	1122,18	4
-	-	-	4	18	10	43	12,65	5,79	1,324	505,81	337,11	4(a)
-	-	-	-	-	-	-	-	-	111	13,62	11,54	4(b)
-	-	-	46	5	2	18	79	68	1,608	163,56	138,34	4(c)
4	10,17	5,80	11	8	7	156	77,63	59,27	3,027	1000,39	635,19	4(d)
4	40,00	30,25	6	41	33	57	92,87	79,68	898	299,63	239,37	5
-	-	-	8	11	8	4	5,15	4,03	295	102,44	91,06	6
2	1,14	49	1	5	4	36	14,36	2,01	1,354	285,47	199,78	7
16	36,69	33,36	4	19	11	43	70,49	60,28	1,393	470,32	365,15	8
-	-	-	-	-	-	1	26	26	173	51,96	46,46	8(a)
-	-	-	-	-	-	-	-	-	12	15,23	1,66	8(b)
2	3,00	3,00	-	-	-	14	10,90	8,49	269	53,72	40,94	8(c)
-	-	-	-	-	-	-	-	-	27	10,56	7,81	8(d)
14	33,69	30,37	4	19	11	28	59,32	51,53	912	338,85	268,28	8(e)
1	26,50	26,50	30	86	63	1	50	49	109	46,33	43,70	9
-	-	-	2	10	9	7	1,05	97	196	12,06	10,46	10
6	33,54	30,82	5	18	17	97	82,53	79,90	3,592	1241,98	924,55	11
-	-	-	3	13	11	13	53,27	52,83	695	821,74	598,38	11(a)
-	-	-	-	-	-	5	80	53	158	41,00	29,80	11(b)
6	33,54	30,82	2	5	5	79	28,46	26,53	2,739	379,24	296,36	11(c)
57	204,64	115,26	5	53	52	168	312,70	104,27	4,237	1145,41	686,87	12
9	47,47	11,08	-	-	-	26	26,94	5,87	551	296,67	203,39	12(a)
41	134,61	88,08	-	-	-	85	56,28	27,52	2,426	424,71	274,74	12(b)
4	7,82	1,36	5	53	52	43	216,23	65,11	1,025	347,20	150,08	12(c)
3	14,74	14,74	-	-	-	14	13,26	5,77	235	76,83	58,66	12(d)
40	209,74	117,70	20	6	5	71	435,33	51,28	1,019	1301,82	475,44	13
182	33,67	27,00	5,198	14,76	9,01	139	54,40	34,31	20,777	730,02	485,52	14
1	14,60	14,60	18	74	68	1	3	3	87	918,91	865,85	15
1	14,60	14,60	18	74	68	-	-	-	60	914,08	861,50	15(a)
-	-	-	-	-	-	-	-	-	5	2,05	1,69	15(b)
-	-	-	-	-	-	1	3	3	22	2,78	2,66	15(c)
2	50,43	50,39	388	5,57	4,65	38	8,96	7,99	2,547	681,90	578,64	16
-	-	-	1,906	7,24	4,11	28	2,53	2,26	5,866	125,52	80,82	III
2	11	9	1,227	4,10	2,73	1,096	150,09	130,44	15,931	700,36	584,32	IV
532	16,46	12,35	51,424	329,48	237,44	23,388	566,26	474,96	3,76,214	4372,53	3590,26	V
5	6	6	8,367	43,84	31,69	236	1,22	95	19,668	97,05	72,17	1
3	61	61	3,482	43,96	35,07	4,340	242,38	211,87	64,996	1877,17	1667,32	2
524	15,79	11,68	39,575	241,68	170,68	18,812	322,66	262,14	2,91,550	2398,31	1850,78	3
6	100,41	10,58	15,256	35,02	21,15	1,299	116,54	90,66	1,07,992	2043,48	1515,59	VI
6	100,41	10,58	459	1,29	81	356	42,69	30,32	5,697	585,26	390,03	1
-	-	-	14,797	33,73	20,34	943	73,84	60,34	1,02,295	1458,23	1125,57	2
3	43,65	38,15	245	1,31	95	46	4,47	3,98	1,089	362,32	304,05	VII
66	5,41	56	5,123	29,63	22,51	2,259	55,87	35,16	67,149	1221,95	975,58	VIII
932	940,67	603,95	1,93,740	1090,52	833,00	31,406	2167,58	1303,08	11,00,013	24077,70	18247,35	TOTAL
-	-	-	4,899	14,87	9,09	20	90	45	9,757	155,19	114,91	1
32	10,56	9,66	337	1,61	1,24	299	53,54	48,69	23,484	2600,46	1930,75	2

TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

NORTHERN REGION (Contd.)

STATE:

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	29,032	182,20	142,94	91,527	366,60	266,10
1. Direct Finance	28,418	131,00	94,66	90,709	341,17	246,36
2. Indirect Finance	614	51,20	48,29	818	25,43	19,74
II. INDUSTRY	5,007	245,39	200,81	6,970	1837,50	1440,15
1. Mining & Quarrying	48	4,47	3,36	65	4,23	3,79
2. Food Manufacturing & Processing	307	27,49	23,13	664	22,73	19,62
(a) Rice Mills, Flour & Dal Mills	78	8,90	6,23	216	6,00	4,59
(b) Sugar	–	–	–	4	30	24
(c) Edible Oils & Vanaspati	12	1,39	1,31	36	5,34	5,57
(d) Tea Processing	4	13	4	2	9	5
(e) Processing of Fruits & Vegetables	11	2,36	2,21	11	3,75	3,35
(f) Others	202	14,70	13,33	395	7,25	5,82
3. Beverage & Tobacco	13	4,75	4,46	23	2,76	2,41
4. Textiles	286	38,70	29,63	353	70,28	48,35
(a) Cotton Textiles	25	28,12	19,86	44	57,53	37,59
(b) Jute & Other Natural Fibre Textiles	23	49	47	8	1,37	1,36
(c) Handloom Textiles & Khadi	173	2,82	2,29	108	1,30	1,07
(d) Other Textiles & Textile Products	65	7,28	7,01	193	10,09	8,33
5. Paper, Paper Products & Printing	90	11,04	7,77	131	16,45	15,27
6. Leather & Leather Products	28	1,03	58	30	35	30
7. Rubber & Plastic Products	133	17,57	15,36	198	30,04	23,03
8. Chemicals & Chemical Products	58	21,51	20,42	136	21,20	15,57
(a) Heavy Industrial Chemicals	3	3,82	3,82	23	3,83	2,62
(b) Fertilisers	–	–	–	3	62	39
(c) Drugs & Pharmaceuticals	16	10,83	10,13	15	1,22	1,12
(d) Non-Edible Oils	1	14	13	3	59	55
(e) Other Chemicals & Chemical Products	38	6,72	6,33	92	14,95	10,89
9. Petroleum, Coal Products & Nuclear Fuels	8	1,36	1,31	3	32	33
10. Manufacture of Cement & Cement Products	21	1,15	94	45	3,00	1,65
11. Basic Metals & Metal Products	123	8,22	6,52	360	80,58	75,82
(a) Iron & Steel	28	2,67	2,32	17	47,66	45,95
(b) Non-Ferrous Metals	2	7	4	5	78	45
(c) Metal Products	93	5,48	4,16	338	32,14	29,42
12. Engineering	127	30,47	21,07	455	52,29	44,48
(a) Heavy Engineering	13	3,50	2,14	35	4,89	2,26
(b) Light Engineering	48	5,37	4,74	257	6,22	4,60
(c) Electrical Machinery & Goods	33	7,44	5,84	100	35,82	32,74
(d) Electronic Machinery & Goods	33	14,15	8,36	63	5,37	4,87
13. Vehicles, Vehicle Parts & Transport Equipments	43	2,17	1,71	108	25,60	15,72
14. Other Industries	3,387	33,48	25,91	3,936	55,35	50,55
15. Electricity, Gas & Water	12	29,72	28,75	19	729,91	694,06
(a) Electricity Generation & Transmission	7	29,45	28,52	15	729,56	693,77
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	5	28	23	4	35	29
16. Construction	323	12,27	9,89	444	722,40	429,17
III. TRANSPORT OPERATORS	2,594	70,79	42,27	3,725	144,11	103,33
IV. PROFESSIONAL AND OTHER SERVICES	1,239	32,47	23,55	7,173	92,24	77,57
V. PERSONAL LOANS	62,952	579,12	461,07	50,147	515,35	444,88
1. Loans for Purchase of Consumer Durables	2,909	12,96	9,24	2,403	10,60	7,95
2. Loans for Housing	12,408	263,71	221,85	9,489	223,02	214,83
3. Rest of the Personal Loans	47,635	302,45	229,98	38,255	281,72	222,10
VI. TRADE	15,205	187,50	151,75	25,162	310,67	234,48
1. Wholesale Trade	724	33,65	28,17	380	22,97	19,03
2. Retail Trade	14,481	153,86	123,58	24,782	287,70	215,45
VII. FINANCE	14	81	77	767	77,52	66,02
VIII. ALL OTHERS	11,490	119,11	92,24	10,831	162,55	74,47
TOTAL BANK CREDIT	1,27,533	1417,38	1115,40	1,96,302	3506,54	2707,00
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	3,170	67,60	53,19	1,901	9,48	7,54
2. Other Small Scale Industries	889	24,24	20,04	3,436	167,62	140,54

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

HIMACHAL PRADESH

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
-	-	-	15,042	33,77	24,10	31	89	66	1,35,632	583,47	433,81	I
-	-	-	14,235	31,87	22,94	29	46	26	1,33,391	504,50	364,22	1
-	-	-	807	1,91	1,16	2	43	40	2,241	78,97	69,59	2
-	-	-	2,570	14,26	10,63	54	197,91	121,24	14,601	2295,06	1772,84	II
-	-	-	6	26	18	-	-	-	119	8,97	7,32	1
-	-	-	19	45	30	2	95	35	992	51,62	43,40	2
-	-	-	13	16	14	-	-	-	307	15,06	10,96	2(a)
-	-	-	-	-	-	-	-	-	4	30	24	2(b)
-	-	-	-	-	-	2	95	35	50	7,68	7,23	2(c)
-	-	-	-	-	-	-	-	-	6	22	9	2(d)
-	-	-	3	13	8	-	-	-	25	6,24	5,65	2(e)
-	-	-	3	16	8	-	-	-	600	22,12	19,23	2(f)
-	-	-	-	-	-	-	-	-	36	7,51	6,88	3
-	-	-	57	1,71	1,17	11	24,67	12,58	707	135,36	91,74	4
-	-	-	1	4	2	3	5,44	4,23	73	91,12	61,70	4(a)
-	-	-	5	2	1	-	-	-	36	1,88	1,84	4(b)
-	-	-	38	1,24	75	1	1	1	320	5,36	4,12	4(c)
-	-	-	13	42	39	7	19,21	8,34	278	37,00	24,07	4(d)
-	-	-	5	8	7	-	-	-	226	27,57	23,11	5
-	-	-	-	-	-	2	8	3	60	1,46	92	6
-	-	-	-	-	-	-	-	-	331	47,61	38,40	7
-	-	-	2	-	-	8	23,80	23,11	204	66,52	59,10	8
-	-	-	-	-	-	3	4,82	4,82	29	12,47	11,26	8(a)
-	-	-	-	-	-	-	-	-	3	62	39	8(b)
-	-	-	-	-	-	4	15,98	15,29	35	28,03	26,54	8(c)
-	-	-	-	-	-	-	-	-	4	73	68	8(d)
-	-	-	2	-	-	1	3,00	3,00	133	24,67	20,23	8(e)
-	-	-	5	19	17	-	-	-	16	1,86	1,80	9
-	-	-	3	11	11	-	-	-	69	4,27	2,71	10
-	-	-	22	55	30	2	3,20	3,57	507	92,55	86,21	11
-	-	-	-	-	-	1	2,00	2,37	46	52,33	50,65	11(a)
-	-	-	-	-	-	-	-	-	7	85	49	11(b)
-	-	-	22	55	30	1	1,20	1,20	454	39,37	35,07	11(c)
-	-	-	-	-	-	13	112,82	52,35	595	195,58	117,90	12
-	-	-	-	-	-	3	42,34	40,00	51	50,72	44,40	12(a)
-	-	-	-	-	-	-	-	-	305	11,59	9,34	12(b)
-	-	-	-	-	-	-	-	-	133	43,26	38,58	12(c)
-	-	-	-	-	-	10	70,48	12,35	106	90,01	25,58	12(d)
-	-	-	2	6	4	4	4,19	1,13	157	32,01	18,61	13
-	-	-	2,355	7,72	5,48	4	21	17	9,682	96,76	82,10	14
-	-	-	41	2,08	2,00	1	27,62	27,62	73	789,34	752,43	15
-	-	-	40	1,87	1,75	1	27,62	27,62	63	788,49	751,66	15(a)
-	-	-	-	-	-	-	-	-	-	-	-	15(b)
-	-	-	1	21	25	-	-	-	10	85	77	15(c)
-	-	-	53	1,05	82	7	36	32	827	736,07	440,21	16
-	-	-	1,603	30,16	20,11	28	98	69	7,950	246,04	166,40	III
3	78,39	78,34	1,370	9,42	6,97	46	451,73	451,53	9,831	664,26	637,96	IV
-	-	-	18,306	79,94	63,43	1,365	35,75	30,11	1,32,770	1210,15	999,49	V
-	-	-	2,033	6,49	4,59	26	11	6	7,371	30,16	21,84	1
-	-	-	1,349	16,70	14,18	401	20,32	17,04	23,647	523,74	467,91	2
-	-	-	14,924	56,75	44,66	938	15,31	13,01	1,01,752	656,24	509,74	3
1	25	25	7,995	42,11	33,35	213	5,09	4,19	48,576	545,62	424,01	VI
-	-	-	392	2,46	2,00	7	46	41	1,503	59,53	49,62	1
1	25	25	7,603	39,65	31,35	206	4,63	3,77	47,073	486,09	374,39	2
-	-	-	115	68	46	1	3	2	897	79,03	67,28	VII
-	-	-	4,966	18,89	14,08	17	1,56	1,36	27,304	302,10	182,14	VIII
4	78,64	78,59	51,967	229,24	173,13	1,755	693,94	609,79	3,77,561	5925,73	4683,92	TOTAL
-	-	-	2,249	7,47	5,16	1	-	-	7,321	84,55	65,89	1
-	-	-	110	1,56	1,06	-	-	-	4,435	193,42	161,64	2

TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

NORTHERN REGION (Contd.)

STATE:

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	3,689	27,05	22,37	7,128	67,12	57,97
1. Direct Finance	3,665	26,48	21,96	6,555	22,44	19,11
2. Indirect Finance	24	58	42	573	44,67	38,86
II. INDUSTRY	2,219	77,48	44,83	3,615	551,14	445,35
1. Mining & Quarrying	15	17,14	77	27	1,54	1,28
2. Food Manufacturing & Processing	115	14,24	11,10	361	60,61	45,38
(a) Rice Mills, Flour & Dal Mills	43	6,90	5,92	136	22,55	16,35
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	11	2,30	1,72	30	2,36	2,29
(d) Tea Processing	1	9	1	–	–	–
(e) Processing of Fruits & Vegetables	1	4	1	12	9,42	8,79
(f) Others	59	4,93	3,44	183	26,28	17,95
3. Beverage & Tobacco	1	5	2	25	4,76	4,84
4. Textiles	298	12,15	10,06	273	17,82	9,34
(a) Cotton Textiles	28	2,51	1,60	9	10,55	2,97
(b) Jute & Other Natural Fibre Textiles	1	25	11	2	6	6
(c) Handloom Textiles & Khadi	5	4	3	18	15	13
(d) Other Textiles & Textile Products	264	9,34	8,32	244	7,06	6,18
5. Paper, Paper Products & Printing	16	1,57	1,21	52	3,27	3,01
6. Leather & Leather Products	38	31	29	36	64	37
7. Rubber & Plastic Products	17	98	79	75	4,29	3,67
8. Chemicals & Chemical Products	19	2,76	2,44	81	15,02	13,09
(a) Heavy Industrial Chemicals	2	23	22	13	2,05	1,94
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	2	1,24	1,24	10	2,70	2,30
(d) Non-Edible Oils	2	25	21	–	–	–
(e) Other Chemicals & Chemical Products	13	1,04	77	58	10,26	8,84
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	6	44	30
10. Manufacture of Cement & Cement Products	2	13	12	33	4,48	3,51
11. Basic Metals & Metal Products	37	3,17	2,66	128	13,68	12,31
(a) Iron & Steel	8	2,04	1,73	15	8,40	7,87
(b) Non-Ferrous Metals	1	5	4	3	1,47	1,16
(c) Metal Products	28	1,08	89	110	3,80	3,28
12. Engineering	46	4,46	3,72	365	96,66	94,43
(a) Heavy Engineering	1	2	2	27	2,40	1,95
(b) Light Engineering	10	87	79	144	4,73	4,08
(c) Electrical Machinery & Goods	33	3,50	2,85	128	86,51	85,88
(d) Electronic Machinery & Goods	2	7	6	66	3,03	2,52
13. Vehicles, Vehicle Parts & Transport Equipments	2	4,72	4	36	3,05	1,35
14. Other Industries	1,538	13,21	9,96	1,979	38,35	31,55
15. Electricity, Gas & Water	3	23	14	2	275,00	210,71
(a) Electricity Generation & Transmission	–	–	–	2	275,00	210,71
(b) Non-Conventional Energy	1	3	3	–	–	–
(c) Gas, Steam & Water Supply	2	20	11	–	–	–
16. Construction	72	2,35	1,51	136	11,54	10,20
III. TRANSPORT OPERATORS	987	30,33	19,80	1,958	25,21	22,23
IV. PROFESSIONAL AND OTHER SERVICES	314	5,96	4,23	1,685	34,65	28,17
V. PERSONAL LOANS	24,658	275,60	220,11	28,062	292,93	245,78
1. Loans for Purchase of Consumer Durables	856	4,67	3,73	1,247	6,35	4,86
2. Loans for Housing	3,370	84,10	74,87	3,462	85,55	81,49
3. Rest of the Personal Loans	20,432	186,83	141,51	23,353	201,03	159,43
VI. TRADE	3,658	69,33	53,58	11,302	187,88	151,55
1. Wholesale Trade	308	28,43	22,55	467	32,46	24,22
2. Retail Trade	3,350	40,90	31,03	10,835	155,42	127,34
VII. FINANCE	1	2	–	269	505,76	337,19
VIII. ALL OTHERS	12,214	155,32	119,38	3,282	30,18	25,43
TOTAL BANK CREDIT	47,740	641,08	484,30	57,301	1694,87	1313,68
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	1,539	22,13	16,65	688	6,79	5,88
2. Other Small Scale Industries	380	21,11	13,72	2,234	115,89	90,95

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

JAMMU & KASHMIR

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
-	-	-	15,679	64,99	52,36	14,099	192,17	146,02	40,595	351,33	278,73	I
-	-	-	15,440	64,11	51,70	13,476	181,58	137,15	39,136	294,61	229,91	1
-	-	-	239	88	66	623	10,58	8,87	1,459	56,72	48,82	2
-	-	-	1,608	6,27	5,14	13,277	553,87	427,98	20,719	1188,75	923,30	II
-	-	-	-	-	-	33	13,51	4,44	75	32,19	6,49	1
-	-	-	16	79	62	584	101,67	83,70	1,076	177,30	140,80	2
-	-	-	7	48	46	113	36,45	29,19	299	66,38	51,92	2(a)
-	-	-	-	-	-	-	-	-	-	-	-	2(b)
-	-	-	4	5	3	80	7,63	5,88	125	12,33	9,92	2(c)
-	-	-	-	-	-	-	-	-	1	9	1	2(d)
-	-	-	3	19	9	24	6,39	5,84	40	16,04	14,74	2(e)
-	-	-	2	7	3	367	51,20	42,79	611	82,47	64,21	2(f)
-	-	-	-	-	-	7	4,06	3,95	33	8,87	8,82	3
-	-	-	2	-	-	630	115,28	83,31	1,203	145,26	102,72	4
-	-	-	1	-	-	38	87,79	63,39	76	100,85	67,96	4(a)
-	-	-	-	-	-	4	2,25	1,92	7	2,56	2,09	4(b)
-	-	-	-	-	-	283	5,60	3,67	306	5,79	3,83	4(c)
-	-	-	1	-	-	305	19,65	14,33	814	36,06	28,84	4(d)
-	-	-	-	-	-	114	7,98	6,54	182	12,82	10,76	5
-	-	-	4	2	1	161	3,70	3,41	239	4,66	4,08	6
-	-	-	1	2	-	45	9,75	8,57	138	15,04	13,04	7
-	-	-	2	6	6	90	25,00	21,53	192	42,84	37,12	8
-	-	-	-	-	-	2	63	48	17	2,92	2,65	8(a)
-	-	-	-	-	-	3	1,50	1,44	3	1,50	1,44	8(b)
-	-	-	2	6	6	39	86	57	53	4,87	4,17	8(c)
-	-	-	-	-	-	-	-	-	2	25	21	8(d)
-	-	-	-	-	-	46	22,00	19,04	117	33,31	28,65	8(e)
-	-	-	-	-	-	1	33	24	7	77	54	9
-	-	-	1	2	2	47	60,68	52,26	83	65,31	55,92	10
-	-	-	12	50	42	148	25,65	16,74	325	42,99	32,13	11
-	-	-	-	-	-	24	8,62	7,07	47	19,07	16,67	11(a)
-	-	-	-	-	-	5	43	17	9	1,95	1,36	11(b)
-	-	-	12	50	42	119	16,59	9,51	269	21,98	14,10	11(c)
-	-	-	5	17	15	277	10,56	8,91	693	111,86	107,21	12
-	-	-	-	-	-	10	1,10	94	38	3,52	2,91	12(a)
-	-	-	3	14	12	125	2,69	2,17	282	8,42	7,16	12(b)
-	-	-	1	2	2	118	6,41	5,48	280	96,44	94,23	12(c)
-	-	-	1	2	1	24	35	32	93	3,46	2,92	12(d)
-	-	-	31	33	20	200	3,40	2,20	269	11,49	3,79	13
-	-	-	1,344	2,41	2,05	9,982	101,83	75,68	14,843	155,81	119,24	14
-	-	-	17	68	63	17	2,12	1,23	39	278,03	212,71	15
-	-	-	17	68	63	-	-	-	19	275,68	211,34	15(a)
-	-	-	-	-	-	7	1,16	62	8	1,20	65	15(b)
-	-	-	-	-	-	10	96	61	12	1,16	72	15(c)
-	-	-	173	1,26	99	941	68,37	55,23	1,322	83,53	67,92	16
-	-	-	2,482	42,56	29,95	7,201	274,19	195,50	12,628	372,28	267,48	III
-	-	-	309	1,38	99	1,744	1535,40	1706,62	4,052	1577,40	1740,01	IV
-	-	-	19,461	81,21	66,82	1,40,163	958,77	738,16	2,12,344	1608,52	1270,86	V
-	-	-	1,854	5,87	4,08	11,070	60,60	46,49	15,027	77,48	59,16	1
-	-	-	1,260	16,61	13,72	10,482	228,33	187,50	18,574	414,60	357,58	2
-	-	-	16,347	58,73	49,01	1,18,611	669,85	504,16	1,78,743	1116,44	854,12	3
1	1,15	1,13	6,522	32,68	24,59	32,344	1002,33	853,52	53,827	1293,38	1084,37	VI
-	-	-	395	2,62	2,10	2,311	542,33	498,63	3,481	605,85	547,50	1
1	1,15	1,13	6,127	30,06	22,49	30,033	460,00	354,89	50,346	687,53	536,87	2
-	-	-	39	58	45	57	9,47	5,55	366	515,82	343,19	VII
-	-	-	1,624	8,17	7,08	15,009	114,68	79,38	32,129	308,35	231,28	VIII
1	1,15	1,13	47,724	237,84	187,37	2,23,894	4640,88	4152,74	3,76,660	7215,83	6139,21	TOTAL
-	-	-	1,063	2,52	2,20	7,038	44,03	31,39	10,328	75,48	56,12	1
-	-	-	289	58	49	1,052	185,19	135,75	3,955	322,77	240,92	2

TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

NORTHERN REGION (Contd.)

STATE:

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	2,33,310	2363,97	1963,98	3,22,231	3883,86	3247,16
1. Direct Finance	2,29,530	2191,34	1822,93	3,13,281	3102,99	2622,35
2. Indirect Finance	3,780	172,63	141,05	8,950	780,87	624,82
II. INDUSTRY	25,674	3968,24	2918,82	49,393	6532,16	4632,27
1. Mining & Quarrying	74	29,21	14,33	368	50,90	41,47
2. Food Manufacturing & Processing	2,324	576,33	424,59	5,027	1093,44	731,55
(a) Rice Mills, Flour & Dal Mills	1,564	366,20	254,91	2,533	839,50	525,55
(b) Sugar	8	30,25	23,66	11	66,96	59,42
(c) Edible Oils & Vanaspati	128	61,91	55,82	206	73,86	55,44
(d) Tea Processing	23	1,58	1,16	7	74	36
(e) Processing of Fruits & Vegetables	8	7,66	6,18	43	12,27	9,76
(f) Others	593	108,73	82,85	2,227	100,10	81,03
3. Beverage & Tobacco	18	10,90	8,39	102	49,56	36,51
4. Textiles	4,310	1780,83	1287,73	8,925	2054,25	1441,93
(a) Cotton Textiles	519	815,76	636,93	1,108	954,95	641,43
(b) Jute & Other Natural Fibre Textiles	17	8,07	6,92	183	9,33	7,20
(c) Handloom Textiles & Khadi	510	49,85	40,12	1,965	45,51	38,95
(d) Other Textiles & Textile Products	3,264	907,16	603,76	5,669	1044,46	754,36
5. Paper, Paper Products & Printing	365	63,22	59,95	975	245,84	204,79
6. Leather & Leather Products	173	9,42	6,97	445	84,32	63,16
7. Rubber & Plastic Products	654	178,73	147,75	1,257	190,11	151,47
8. Chemicals & Chemical Products	393	51,65	42,31	985	113,83	98,95
(a) Heavy Industrial Chemicals	30	3,92	3,46	97	14,92	12,74
(b) Fertilisers	16	2,13	1,92	32	7,04	6,63
(c) Drugs & Pharmaceuticals	86	10,33	7,97	184	30,63	27,98
(d) Non-Edible Oils	4	80	75	30	5,19	4,82
(e) Other Chemicals & Chemical Products	257	34,47	28,21	642	56,05	46,77
9. Petroleum, Coal Products & Nuclear Fuels	24	5,31	3,80	82	21,34	20,14
10. Manufacture of Cement & Cement Products	109	5,37	4,54	227	16,20	10,01
11. Basic Metals & Metal Products	2,067	391,04	291,47	3,781	630,72	474,90
(a) Iron & Steel	697	255,68	188,00	1,072	329,40	249,01
(b) Non-Ferrous Metals	213	16,37	13,09	101	25,79	17,13
(c) Metal Products	1,157	118,98	90,38	2,608	275,53	208,77
12. Engineering	1,558	204,62	156,04	5,293	520,42	320,33
(a) Heavy Engineering	334	42,93	32,42	610	89,33	73,13
(b) Light Engineering	785	96,05	72,75	3,174	240,43	127,82
(c) Electrical Machinery & Goods	358	62,87	48,53	772	100,45	41,70
(d) Electronic Machinery & Goods	81	2,77	2,35	737	90,20	77,67
13. Vehicles, Vehicle Parts & Transport Equipments	2,566	389,85	266,75	2,642	415,93	270,59
14. Other Industries	9,021	128,52	94,08	17,413	766,89	572,81
15. Electricity, Gas & Water	18	12,51	2,50	46	104,51	53,68
(a) Electricity Generation & Transmission	6	48	45	15	101,29	50,97
(b) Non-Conventional Energy	2	7	3	3	38	35
(c) Gas, Steam & Water Supply	10	11,96	2,03	28	2,84	2,36
16. Construction	2,000	130,73	107,61	1,825	173,90	139,99
III. TRANSPORT OPERATORS	944	12,13	8,33	8,413	85,77	66,72
IV. PROFESSIONAL AND OTHER SERVICES	4,024	191,75	154,72	18,547	698,05	526,06
V. PERSONAL LOANS	1,87,329	2243,23	1851,18	3,16,888	3598,79	3028,65
1. Loans for Purchase of Consumer Durables	8,931	55,01	42,79	13,149	75,59	57,42
2. Loans for Housing	47,079	1125,50	974,64	57,790	1423,93	1307,07
3. Rest of the Personal Loans	1,31,319	1062,73	833,76	2,45,949	2099,27	1664,16
VI. TRADE	32,816	1073,43	883,47	91,817	5757,40	3956,11
1. Wholesale Trade	5,516	477,85	383,39	5,491	4219,29	2795,27
2. Retail Trade	27,300	595,58	500,08	86,326	1538,11	1160,84
VII. FINANCE	212	23,71	16,20	1,536	125,57	98,47
VIII. ALL OTHERS	30,547	782,87	602,76	60,274	1037,57	835,02
TOTAL BANK CREDIT	5,14,856	10659,33	8399,47	8,69,099	21719,17	16390,45
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	6,223	201,47	141,44	3,983	77,43	62,19
2. Other Small Scale Industries	11,876	1166,77	843,70	31,372	2786,14	1988,60

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

PUNJAB

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
-	-	-	55,662	370,70	311,63	7,256	83,05	69,76	6,18,459	6701,58	5592,54	I
-	-	-	55,090	365,01	306,79	7,056	69,73	58,00	6,04,957	5729,07	4810,07	1
-	-	-	572	5,69	4,85	200	13,32	11,75	13,502	972,50	782,47	2
285	24,77	22,82	6,992	17,18	12,72	1,302	1511,23	1158,89	83,646	12053,57	8745,52	II
-	-	-	4	9	6	32	16,18	14,32	478	96,39	70,18	1
-	-	-	18	28	23	72	95,90	54,22	7,441	1765,94	1210,59	2
-	-	-	12	7	5	18	39,49	31,68	4,127	1245,25	812,19	2(a)
-	-	-	-	-	-	-	-	-	19	97,21	83,07	2(b)
-	-	-	-	-	-	3	5,65	4,79	337	141,42	116,05	2(c)
-	-	-	-	-	-	-	-	-	30	2,32	1,52	2(d)
-	-	-	-	-	-	-	-	-	51	19,93	15,95	2(e)
-	-	-	6	21	18	51	50,75	17,75	2,877	259,79	181,81	2(f)
4	1,00	80	-	-	-	1	3	1	125	61,49	45,71	3
2	97	1,00	136	1,01	71	306	562,49	450,84	13,679	4399,54	3182,20	4
1	50	50	3	10	6	67	369,44	295,10	1,698	2140,74	1574,02	4(a)
-	-	-	20	6	5	-	-	-	220	17,46	14,16	4(b)
-	-	-	96	14	7	1	-	-	2,572	95,49	79,14	4(c)
1	47	50	17	72	53	238	193,04	155,74	9,189	2145,85	1514,88	4(d)
6	8,78	8,11	2	8	4	132	71,06	48,28	1,480	388,97	321,17	5
-	-	-	37	10	6	54	28,97	20,80	709	122,81	90,99	6
1	1,88	1,88	-	-	-	33	24,26	11,70	1,945	394,98	312,79	7
1	20	-	6	55	23	60	143,80	85,52	1,445	310,03	227,01	8
-	-	-	-	-	-	5	42,22	19,05	132	61,06	35,26	8(a)
-	-	-	2	44	14	2	60,00	36,07	52	69,62	44,76	8(b)
-	-	-	-	-	-	6	10	9	276	41,06	36,04	8(c)
-	-	-	-	-	-	4	44	43	38	6,43	6,00	8(d)
1	20	-	4	11	9	43	41,04	29,88	947	131,87	104,94	8(e)
-	-	-	14	39	35	2	14	11	122	27,17	24,40	9
-	-	-	-	-	-	9	85	71	345	22,43	15,26	10
22	1,59	1,00	-	-	-	135	240,15	224,63	6,005	1263,50	992,00	11
15	94	76	-	-	-	52	208,52	198,87	1,836	794,54	636,64	11(a)
-	-	-	-	-	-	2	72	68	316	42,88	30,90	11(b)
7	66	23	-	-	-	81	30,92	25,08	3,853	426,08	324,47	11(c)
1	5	-	9	2	2	162	116,54	58,90	7,023	841,65	535,29	12
-	-	-	-	-	-	50	55,31	24,54	994	187,57	130,08	12(a)
1	5	-	-	-	-	68	15,93	11,77	4,028	352,45	212,34	12(b)
-	-	-	9	2	2	34	34,65	12,08	1,173	197,99	102,33	12(c)
-	-	-	-	-	-	10	10,66	10,52	828	103,63	90,54	12(d)
2	10,20	10,03	100	30	16	108	141,58	121,26	5,418	957,86	668,78	13
246	10	2	6,622	12,95	9,58	125	10,66	10,11	33,427	919,12	686,60	14
-	-	-	9	40	35	2	20,42	20,09	75	137,84	76,62	15
-	-	-	9	40	35	1	20,00	20,00	31	122,17	71,77	15(a)
-	-	-	-	-	-	-	-	-	5	45	38	15(b)
-	-	-	-	-	-	1	42	9	39	15,22	4,48	15(c)
-	-	-	35	1,00	94	69	38,21	37,38	3,929	343,84	285,92	16
2	7	6	1,479	3,43	2,13	293	9,54	8,20	11,131	110,94	85,44	III
45	2,26	2,05	445	2,13	1,31	1,239	120,15	100,83	24,300	1014,34	784,97	IV
3,826	116,60	88,01	13,612	87,49	71,40	47,846	1495,76	1199,39	5,69,501	7541,88	6238,62	V
278	2,82	2,84	1,291	5,33	3,37	482	2,31	1,53	24,131	141,05	107,95	1
8	68	59	1,308	23,62	21,64	8,174	546,58	476,95	1,14,359	3120,32	2780,88	2
3,540	113,11	84,57	11,013	58,54	46,40	39,190	946,87	720,91	4,31,011	4280,52	3349,79	3
159	11,50	9,30	6,598	20,09	13,69	4,740	224,53	171,99	1,36,130	7086,96	5034,56	VI
45	4,76	3,21	173	1,56	1,22	762	115,83	87,62	11,987	4819,29	3270,71	1
114	6,74	6,09	6,425	18,53	12,48	3,978	108,70	84,37	1,24,143	2267,67	1763,85	2
1	3	2	59	48	38	26	17,09	12,19	1,834	166,88	127,26	VII
492	18,71	9,44	1,577	10,84	8,02	2,738	163,00	101,65	95,628	2012,98	1556,90	VIII
4,810	173,94	131,70	86,424	512,35	421,29	65,440	3624,35	2822,91	15,40,629	36689,14	28165,81	TOTAL
-	-	-	6,137	11,65	8,70	49	2,31	1,81	16,392	292,87	214,14	1
-	-	-	225	1,84	1,47	327	136,03	106,09	43,800	4090,77	2939,86	2

TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

NORTHERN REGION (Contd.)

STATE:

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	3,20,559	2399,71	1989,68	3,77,360	2463,62	2278,77
1. Direct Finance	3,09,904	1840,52	1561,32	3,72,273	1896,10	1790,53
2. Indirect Finance	10,655	559,19	428,35	5,087	567,52	488,24
II. INDUSTRY	38,082	2301,25	1643,80	29,621	5244,56	4274,92
1. Mining & Quarrying	628	169,73	119,64	888	175,95	152,40
2. Food Manufacturing & Processing	1,090	163,50	128,13	2,059	203,65	167,96
(a) Rice Mills, Flour & Dal Mills	315	87,11	64,56	801	47,85	40,55
(b) Sugar	2	6	6	4	4,09	3,98
(c) Edible Oils & Vanaspati	212	32,73	28,22	272	43,16	31,66
(d) Tea Processing	8	46	27	8	2,34	2,32
(e) Processing of Fruits & Vegetables	7	1,09	64	9	1,64	1,51
(f) Others	546	42,05	34,37	965	104,56	87,94
3. Beverage & Tobacco	29	2,49	1,77	75	19,91	14,01
4. Textiles	2,602	601,86	362,09	2,476	1016,77	793,74
(a) Cotton Textiles	1,365	122,28	88,26	769	456,36	403,06
(b) Jute & Other Natural Fibre Textiles	131	69	60	21	30	22
(c) Handloom Textiles & Khadi	90	87,26	2,91	182	8,20	6,10
(d) Other Textiles & Textile Products	1,016	391,63	270,32	1,504	551,91	384,37
5. Paper, Paper Products & Printing	416	21,02	16,84	443	55,55	49,13
6. Leather & Leather Products	1,235	9,95	7,84	652	22,70	19,79
7. Rubber & Plastic Products	314	47,36	34,77	438	111,69	81,03
8. Chemicals & Chemical Products	580	124,80	80,23	837	429,56	291,61
(a) Heavy Industrial Chemicals	86	13,93	12,24	92	18,31	10,16
(b) Fertilisers	8	15,28	12,57	39	314,26	198,27
(c) Drugs & Pharmaceuticals	86	3,55	2,99	152	25,50	20,42
(d) Non-Edible Oils	5	75	44	8	1,09	1,07
(e) Other Chemicals & Chemical Products	395	91,30	52,00	546	70,39	61,69
9. Petroleum, Coal Products & Nuclear Fuels	12	2,80	2,51	22	2,71	2,21
10. Manufacture of Cement & Cement Products	285	85,04	60,08	302	133,40	113,94
11. Basic Metals & Metal Products	596	107,30	75,88	1,323	278,77	218,61
(a) Iron & Steel	300	76,92	49,38	307	104,25	87,38
(b) Non-Ferrous Metals	27	15,34	14,66	66	65,83	41,76
(c) Metal Products	269	15,04	11,84	950	108,69	89,47
12. Engineering	884	186,66	119,76	1,336	351,43	251,75
(a) Heavy Engineering	80	35,45	23,69	99	74,77	67,07
(b) Light Engineering	405	48,88	41,22	549	92,25	53,05
(c) Electrical Machinery & Goods	324	48,08	41,94	546	150,74	103,55
(d) Electronic Machinery & Goods	75	54,26	12,91	142	33,66	28,09
13. Vehicles, Vehicle Parts & Transport Equipments	138	21,14	17,31	389	43,83	30,04
14. Other Industries	27,033	270,10	209,56	16,787	624,41	523,51
15. Electricity, Gas & Water	47	380,06	320,15	57	899,86	755,82
(a) Electricity Generation & Transmission	19	376,73	317,51	47	896,85	755,37
(b) Non-Conventional Energy	1	3	1	2	2,43	2
(c) Gas, Steam & Water Supply	27	3,29	2,63	8	58	44
16. Construction	2,193	107,43	87,24	1,537	874,39	809,37
III. TRANSPORT OPERATORS	6,354	63,52	46,23	4,616	258,46	182,34
IV. PROFESSIONAL AND OTHER SERVICES	7,955	152,29	120,44	22,614	699,15	499,06
V. PERSONAL LOANS	2,69,542	2489,49	2101,22	2,37,975	2372,62	1983,06
1. Loans for Purchase of Consumer Durables	13,274	56,59	40,24	13,449	53,89	42,20
2. Loans for Housing	45,636	1026,42	905,12	41,646	1004,25	945,41
3. Rest of the Personal Loans	2,10,632	1406,48	1155,86	1,82,880	1314,48	995,45
VI. TRADE	89,311	1269,28	1104,12	96,563	1423,37	1117,00
1. Wholesale Trade	8,241	720,16	662,73	4,771	358,73	296,50
2. Retail Trade	81,070	549,12	441,40	91,792	1064,64	820,51
VII. FINANCE	183	74,59	5,00	1,735	106,49	100,01
VIII. ALL OTHERS	88,674	1180,89	997,56	56,903	638,53	516,86
TOTAL BANK CREDIT	8,20,660	9931,01	8008,05	8,27,387	13206,80	10952,02
OF WHICH : 1. Artisans and Village & Tiny Industries	17,610	88,18	69,36	9,885	65,61	57,42
2. Other Small Scale Industries	8,547	519,94	403,45	13,185	1162,37	859,34

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

RAJASTHAN

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
-	-	-	2,84,982	1129,87	931,28	23,096	284,93	278,56	10,05,997	6278,13	5478,27	I
-	-	-	2,70,876	1080,77	889,38	22,652	104,55	102,94	9,75,705	4921,94	4344,17	1
-	-	-	14,106	49,10	41,89	444	180,37	175,62	30,292	1356,19	1134,11	2
95	18,24	9,75	34,424	99,57	73,37	3,665	1803,05	1027,40	1,05,887	9466,66	7029,25	II
-	-	-	117	9,04	6,51	35	38,03	3,89	1,668	392,74	282,43	1
-	-	-	147	4,28	3,25	300	40,23	26,09	3,596	411,66	325,43	2
-	-	-	89	2,07	1,50	166	5,80	4,76	1,371	142,83	111,38	2(a)
-	-	-	-	-	-	-	-	-	6	4,14	4,04	2(b)
-	-	-	20	38	24	76	31,63	19,30	580	107,91	79,42	2(c)
-	-	-	-	-	-	-	-	-	16	2,80	2,59	2(d)
-	-	-	1	5	4	-	-	-	17	2,79	2,20	2(e)
-	-	-	37	1,78	1,46	58	2,80	2,04	1,606	151,19	125,81	2(f)
-	-	-	4	16	12	15	56,94	43,27	123	79,51	59,17	3
1	60	59	69	3,81	3,25	366	459,92	197,69	5,514	2082,96	1357,37	4
-	-	-	27	2,44	2,10	110	106,12	87,25	2,271	687,19	580,67	4(a)
-	-	-	5	4	3	3	38	26	160	1,41	1,12	4(b)
-	-	-	15	10	6	27	4,81	2,54	314	100,37	11,62	4(c)
1	60	59	22	1,23	1,05	226	348,61	107,63	2,769	1293,98	763,96	4(d)
-	-	-	21	1,09	85	110	9,63	7,06	990	87,29	73,88	5
-	-	-	78	32	22	77	67	91	2,042	33,63	28,75	6
-	-	-	14	52	37	69	123,78	27,83	835	283,36	143,99	7
2	15,00	9,03	11	32	27	133	331,95	231,06	1,563	901,62	612,20	8
-	-	-	-	-	-	18	8,82	3,73	196	41,05	26,12	8(a)
2	15,00	9,03	-	-	-	4	116,92	116,92	53	461,45	336,78	8(b)
-	-	-	3	7	6	13	19,18	15,02	254	48,29	38,49	8(c)
-	-	-	-	-	-	-	-	-	13	1,84	1,51	8(d)
-	-	-	8	25	21	98	187,04	95,40	1,047	348,98	209,30	8(e)
-	-	-	5	29	23	4	65	65	43	6,45	5,59	9
-	-	-	27	90	78	47	128,29	103,04	661	347,63	277,84	10
2	10	5	21	44	37	178	82,66	57,48	2,120	469,26	352,39	11
2	10	5	-	-	-	35	38,92	26,88	644	220,18	163,69	11(a)
-	-	-	-	-	-	18	30,13	17,46	111	111,29	73,88	11(b)
-	-	-	21	44	37	125	13,61	13,14	1,365	137,78	114,82	11(c)
2	2,40	-	18	69	56	236	214,00	81,07	2,476	755,18	453,15	12
-	-	-	5	21	14	18	92,71	44,93	202	203,14	135,82	12(a)
-	-	-	5	31	25	46	8,10	1,32	1,005	149,54	95,83	12(b)
2	2,40	-	5	16	16	115	104,56	30,64	992	305,93	176,29	12(c)
-	-	-	3	1	1	57	8,62	4,18	277	96,56	45,20	12(d)
-	-	-	17	36	33	44	33,96	24,22	588	99,29	71,90	13
86	5	5	33,474	68,81	49,19	1,796	224,26	182,00	79,176	1187,62	964,30	14
-	-	-	35	1,03	88	1	25,00	25,00	140	1305,95	1101,85	15
-	-	-	8	27	27	1	25,00	25,00	75	1298,86	1098,15	15(a)
-	-	-	12	29	22	-	-	-	15	2,75	24	15(b)
-	-	-	15	47	38	-	-	-	50	4,34	3,45	15(c)
2	9	3	366	7,51	6,20	254	33,09	16,16	4,352	1022,52	919,01	16
2	13	10	5,507	25,13	16,50	1,191	66,70	62,59	17,670	413,94	307,76	III
38	1,30	1,05	15,200	44,25	31,78	3,427	147,60	130,45	49,234	1044,58	782,79	IV
2,290	64,68	47,71	99,041	449,36	358,68	87,102	2056,73	1692,71	6,95,950	7432,88	6183,38	V
15	11	11	10,671	36,06	25,00	161	4,34	3,16	37,570	150,99	110,72	1
101	1,18	1,15	13,173	134,58	110,96	20,889	925,52	803,18	1,21,445	3091,95	2765,81	2
2,174	63,38	46,45	75,197	278,73	222,72	66,052	1126,86	886,37	5,36,935	4189,94	3306,85	3
33	11,66	8,73	52,408	155,30	115,58	13,015	572,47	368,93	2,51,330	3432,08	2714,36	VI
11	8,82	6,58	2,744	16,47	11,81	542	368,07	225,13	16,309	1472,25	1202,75	1
22	2,84	2,14	49,664	138,83	103,76	12,473	204,40	143,80	2,35,021	1959,83	1511,61	2
1	5	2	676	2,33	1,75	154	136,64	125,04	2,749	320,09	231,83	VII
146	6,75	3,68	20,506	78,38	61,91	1,285	135,88	91,98	1,67,514	2040,43	1671,99	VIII
2,605	102,81	71,05	5,12,744	1984,20	1590,84	1,32,935	5203,99	3777,66	22,96,331	30428,80	24399,62	TOTAL
-	-	-	29,903	65,48	46,60	854	2,92	2,35	58,252	222,19	175,72	1
-	-	-	3,642	15,28	11,38	1,806	164,67	104,90	27,180	1862,26	1379,07	2

TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

NORTHERN REGION (Contd.)

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	3,322	154,87	130,82	2,679	1166,17	877,31
1. Direct Finance	3,005	75,04	69,89	2,422	188,72	84,01
2. Indirect Finance	317	79,83	60,93	257	977,45	793,30
II. INDUSTRY	1,247	1206,78	931,37	5,188	2664,17	1736,57
1. Mining & Quarrying	2	5	5	10	86	68
2. Food Manufacturing & Processing	147	149,80	119,38	168	672,43	419,11
(a) Rice Mills, Flour & Dal Mills	53	9,34	7,75	36	44,70	28,83
(b) Sugar	31	115,31	90,75	6	1,30	1,29
(c) Edible Oils & Vanaspati	22	13,23	12,76	8	9,08	6,48
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	11	1,02	86	3	8,50	6,00
(f) Others	30	10,90	7,26	115	608,86	376,51
3. Beverage & Tobacco	5	8,05	3,85	23	30,40	22,83
4. Textiles	307	151,86	140,18	207	269,30	190,92
(a) Cotton Textiles	156	103,39	98,74	97	159,38	94,04
(b) Jute & Other Natural Fibre Textiles	2	10	10	3	1,88	1,74
(c) Handloom Textiles & Khadi	1	15	10	–	–	–
(d) Other Textiles & Textile Products	148	48,22	41,24	107	108,03	95,14
5. Paper, Paper Products & Printing	40	32,13	24,87	139	26,97	21,71
6. Leather & Leather Products	6	6,62	5,17	16	3,37	2,73
7. Rubber & Plastic Products	46	64,71	35,51	64	5,73	4,38
8. Chemicals & Chemical Products	129	247,04	120,76	242	143,33	92,18
(a) Heavy Industrial Chemicals	7	2,49	1,51	23	6,90	4,68
(b) Fertilisers	3	1,05	75	6	1,82	1,36
(c) Drugs & Pharmaceuticals	96	233,30	110,87	82	31,73	18,90
(d) Non-Edible Oils	2	3,70	2,72	–	–	–
(e) Other Chemicals & Chemical Products	21	6,50	4,90	131	102,88	67,23
9. Petroleum, Coal Products & Nuclear Fuels	1	60	54	5	1,36	90
10. Manufacture of Cement & Cement Products	8	75	55	10	64	52
11. Basic Metals & Metal Products	116	178,52	160,66	413	195,61	123,55
(a) Iron & Steel	35	146,15	142,91	100	142,04	85,20
(b) Non-Ferrous Metals	8	1,77	96	15	4,74	5,44
(c) Metal Products	73	30,61	16,79	298	48,83	32,90
12. Engineering	230	279,21	239,11	363	328,76	213,81
(a) Heavy Engineering	27	87,49	60,00	58	180,04	109,72
(b) Light Engineering	50	5,23	4,22	182	24,71	11,69
(c) Electrical Machinery & Goods	131	94,47	93,70	74	37,47	28,96
(d) Electronic Machinery & Goods	22	92,02	81,19	49	86,54	63,45
13. Vehicles, Vehicle Parts & Transport Equipments	24	13,53	9,69	172	80,04	58,39
14. Other Industries	164	20,85	18,62	3,212	659,29	404,04
15. Electricity, Gas & Water	1	50,00	50,05	6	114,23	96,02
(a) Electricity Generation & Transmission	1	50,00	50,05	4	114,05	95,85
(b) Non-Conventional Energy	–	–	–	1	8	8
(c) Gas, Steam & Water Supply	–	–	–	1	10	9
16. Construction	21	3,06	2,38	138	131,86	84,80
III. TRANSPORT OPERATORS	35	1,52	1,10	587	57,58	55,88
IV. PROFESSIONAL AND OTHER SERVICES	314	29,92	20,13	2,026	280,52	228,15
V. PERSONAL LOANS	25,062	379,55	298,35	36,671	886,48	772,13
1. Loans for Purchase of Consumer Durables	1,054	6,40	5,06	1,816	9,13	6,71
2. Loans for Housing	4,692	186,99	159,26	6,751	578,30	543,42
3. Rest of the Personal Loans	19,316	186,16	134,03	28,104	299,05	222,00
VI. TRADE	995	6880,44	3156,23	3,256	646,41	363,95
1. Wholesale Trade	242	6817,25	3105,02	367	234,46	144,47
2. Retail Trade	753	63,19	51,21	2,889	411,95	219,48
VII. FINANCE	12	291,46	290,89	86	443,83	420,01
VIII. ALL OTHERS	2,526	165,88	144,78	4,798	170,24	121,75
TOTAL BANK CREDIT	33,513	9110,42	4973,68	55,291	6315,39	4575,76
<i>OF WHICH</i> : 1. Artisans and Village & Tiny Industries	29	27	19	121	10,18	8,20
2. Other Small Scale Industries	446	66,13	53,53	3,985	240,42	181,23

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

CHANDIGARH

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
1	2	2	-	-	-	669	184,39	172,37	6,671	1505,46	1180,52	I
1	2	2	-	-	-	618	54,57	52,97	6,046	318,35	206,89	1
-	-	-	-	-	-	51	129,83	119,40	625	1187,11	973,63	2
145	67,63	61,43	-	-	-	138	181,67	159,01	6,718	4120,25	2888,39	II
-	-	-	-	-	-	-	-	-	12	91	74	1
-	-	-	-	-	-	8	10,27	10,21	323	832,51	548,70	2
-	-	-	-	-	-	1	5	3	90	54,09	36,62	2(a)
-	-	-	-	-	-	-	-	-	37	116,61	92,04	2(b)
-	-	-	-	-	-	-	-	-	30	22,30	19,24	2(c)
-	-	-	-	-	-	-	-	-	-	-	-	2(d)
-	-	-	-	-	-	3	9,70	9,70	17	19,23	16,56	2(e)
-	-	-	-	-	-	4	52	48	149	620,28	384,24	2(f)
1	5,01	4,41	-	-	-	-	-	-	29	43,46	31,10	3
1	3	3	-	-	-	9	20,96	20,59	524	442,15	351,72	4
1	3	3	-	-	-	4	20,37	20,15	258	283,18	212,96	4(a)
-	-	-	-	-	-	-	-	-	5	1,98	1,84	4(b)
-	-	-	-	-	-	1	12	12	2	27	22	4(c)
-	-	-	-	-	-	4	47	32	259	156,72	136,69	4(d)
1	1,00	1,00	-	-	-	18	5,55	4,43	198	65,65	52,01	5
-	-	-	-	-	-	1	3	2	23	10,01	7,91	6
-	-	-	-	-	-	9	1,93	1,01	119	72,37	40,91	7
6	5,59	4,28	-	-	-	18	48,71	36,08	395	444,67	253,30	8
-	-	-	-	-	-	3	9,14	9,18	33	18,53	15,37	8(a)
-	-	-	-	-	-	-	-	-	9	2,87	2,11	8(b)
-	-	-	-	-	-	6	38,00	25,99	184	303,03	155,77	8(c)
-	-	-	-	-	-	-	-	-	2	3,70	2,72	8(d)
6	5,59	4,28	-	-	-	9	1,56	91	167	116,53	77,33	8(e)
-	-	-	-	-	-	-	-	-	6	1,96	1,44	9
-	-	-	-	-	-	-	-	-	18	1,39	1,07	10
6	79	76	-	-	-	8	27,14	26,88	543	402,05	311,86	11
4	24	21	-	-	-	4	25,56	25,40	143	313,98	253,72	11(a)
-	-	-	-	-	-	1	3	3	24	6,54	6,44	11(b)
2	55	55	-	-	-	3	1,55	1,45	376	81,53	51,69	11(c)
21	44,11	43,95	-	-	-	13	8,87	8,44	627	660,95	505,31	12
3	22,65	22,65	-	-	-	-	-	-	88	290,19	192,38	12(a)
9	2,31	2,31	-	-	-	6	1,77	1,48	247	34,01	19,70	12(b)
5	14,87	14,71	-	-	-	1	10	8	211	146,90	137,45	12(c)
4	4,28	4,27	-	-	-	6	7,00	6,88	81	189,85	155,79	12(d)
4	10,93	6,93	-	-	-	5	10,91	9,23	205	115,41	84,24	13
102	2	-	-	-	-	16	9,16	4,51	3,494	689,32	427,17	14
-	-	-	-	-	-	1	10	7	8	164,33	146,14	15
-	-	-	-	-	-	1	10	7	6	164,15	145,97	15(a)
-	-	-	-	-	-	-	-	-	1	8	8	15(b)
-	-	-	-	-	-	-	-	-	1	10	9	15(c)
3	14	6	-	-	-	32	38,05	37,54	194	173,11	124,77	16
18	1,25	1,10	-	-	-	41	39	39	681	60,74	58,47	III
44	1,49	1,25	-	-	-	283	59,75	55,01	2,667	371,67	304,55	IV
2,315	63,74	50,85	-	-	-	16,706	732,82	596,89	80,754	2062,59	1718,22	V
492	3,36	3,39	-	-	-	203	2,17	1,56	3,565	21,06	16,72	1
143	18,19	18,01	-	-	-	5,529	400,03	337,80	17,115	1183,51	1058,49	2
1,680	42,19	29,46	-	-	-	10,974	330,63	257,52	60,074	858,03	643,01	3
22	3,41	2,06	-	-	-	235	424,62	404,20	4,508	7954,88	3926,45	VI
2	45	18	-	-	-	72	395,88	380,73	683	7448,04	3630,41	1
20	2,96	1,88	-	-	-	163	28,74	23,47	3,825	506,84	296,04	2
-	-	-	-	-	-	19	99	96	117	736,28	711,87	VII
237	16,16	10,61	-	-	-	597	61,22	55,03	8,158	413,50	332,17	VIII
2,782	153,70	127,33	-	-	-	18,688	1645,85	1443,87	1,10,274	17225,37	11120,63	TOTAL
-	-	-	-	-	-	4	77	45	154	11,22	8,84	1
11	2,79	2,79	-	-	-	30	7,18	5,12	4,472	316,52	242,67	2

TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

NORTHERN REGION (Concl.d.)

STATE:

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	7,472	2409,13	1936,61	4,700	2848,37	2172,47
1. Direct Finance	6,445	73,49	58,48	1,826	79,29	61,26
2. Indirect Finance	1,027	2335,64	1878,13	2,874	2769,08	2111,21
II. INDUSTRY	10,040	19966,13	16646,52	26,967	28050,73	21691,33
1. Mining & Quarrying	63	2336,44	2199,63	121	828,57	482,39
2. Food Manufacturing & Processing	362	746,35	528,39	626	1760,47	1103,01
(a) Rice Mills, Flour & Dal Mills	105	235,78	210,06	226	1163,14	751,36
(b) Sugar	25	338,75	187,61	16	161,54	103,66
(c) Edible Oils & Vanaspati	16	49,70	30,50	83	66,02	54,65
(d) Tea Processing	–	–	–	7	1,85	1,54
(e) Processing of Fruits & Vegetables	7	39	29	23	15,23	13,45
(f) Others	209	121,72	99,93	271	352,69	178,35
3. Beverage & Tobacco	39	40,02	24,39	116	180,25	165,65
4. Textiles	2,325	746,08	578,06	4,979	2997,67	2308,58
(a) Cotton Textiles	1,698	219,75	166,31	873	796,09	653,03
(b) Jute & Other Natural Fibre Textiles	7	1,11	70	57	28,76	16,37
(c) Handloom Textiles & Khadi	26	4,90	4,44	105	19,96	14,11
(d) Other Textiles & Textile Products	594	520,31	406,60	3,944	2152,87	1625,07
5. Paper, Paper Products & Printing	413	291,86	175,72	1,880	878,34	657,64
6. Leather & Leather Products	96	28,36	17,76	873	443,12	294,87
7. Rubber & Plastic Products	413	191,70	151,85	1,661	803,73	627,94
8. Chemicals & Chemical Products	313	1483,81	1288,17	1,369	2067,59	1301,64
(a) Heavy Industrial Chemicals	43	179,09	165,20	197	359,18	284,47
(b) Fertilisers	39	1012,23	907,14	29	455,39	255,03
(c) Drugs & Pharmaceuticals	68	110,56	86,35	276	345,64	289,75
(d) Non-Edible Oils	10	20,97	17,71	23	9,67	6,41
(e) Other Chemicals & Chemical Products	153	160,96	111,77	844	897,71	465,99
9. Petroleum, Coal Products & Nuclear Fuels	7	97,46	76,12	62	2241,79	1972,31
10. Manufacture of Cement & Cement Products	34	103,19	56,19	121	130,25	105,90
11. Basic Metals & Metal Products	360	2380,18	1823,23	2,457	2148,69	1489,84
(a) Iron & Steel	118	2123,22	1675,84	430	1493,39	957,56
(b) Non-Ferrous Metals	27	29,35	25,76	311	122,61	99,05
(c) Metal Products	215	227,61	121,63	1,716	532,69	433,23
12. Engineering	928	1081,93	791,42	3,919	2148,09	1760,19
(a) Heavy Engineering	76	154,34	131,43	382	369,02	319,39
(b) Light Engineering	307	316,18	270,23	1,341	430,73	337,33
(c) Electrical Machinery & Goods	356	226,02	136,36	1,561	541,49	428,00
(d) Electronic Machinery & Goods	189	385,38	253,40	635	806,86	675,46
13. Vehicles, Vehicle Parts & Transport Equipments	128	1504,32	1474,57	1,151	803,32	557,43
14. Other Industries	3,966	882,25	801,32	4,773	1250,63	950,55
15. Electricity, Gas & Water	69	1534,11	1364,92	140	5087,72	4486,52
(a) Electricity Generation & Transmission	54	1515,21	1345,46	87	4992,10	4436,42
(b) Non-Conventional Energy	4	6,00	5,82	13	39,29	31,96
(c) Gas, Steam & Water Supply	11	12,90	13,64	40	56,32	18,14
16. Construction	524	6518,08	5294,78	2,719	4280,51	3426,87
III. TRANSPORT OPERATORS	293	164,73	135,74	3,001	396,43	330,97
IV. PROFESSIONAL AND OTHER SERVICES	2,174	512,74	319,75	14,836	2887,50	2204,89
V. PERSONAL LOANS	83,710	1231,67	953,66	2,76,826	4945,44	4054,05
1. Loans for Purchase of Consumer Durables	1,539	13,39	8,36	8,545	59,64	47,55
2. Loans for Housing	13,328	500,01	424,25	38,326	2540,76	2193,52
3. Rest of the Personal Loans	68,843	718,27	521,05	2,29,955	2345,04	1812,97
VI. TRADE	3,713	6320,28	6244,83	26,224	5585,33	4405,72
1. Wholesale Trade	828	6078,05	6045,06	7,327	4108,22	3264,36
2. Retail Trade	2,885	242,23	199,77	18,897	1477,11	1141,35
VII. FINANCE	1,047	610,95	591,16	1,033	10622,77	9571,20
VIII. ALL OTHERS	17,337	1464,54	1109,24	93,273	2847,84	2380,18
TOTAL BANK CREDIT	1,25,786	32680,18	27937,51	4,46,860	58184,41	46810,81
<i>OF WHICH</i> : 1. Artisans and Village & Tiny Industries	352	28,75	23,30	638	39,51	33,91
2. Other Small Scale Industries	2,478	656,92	483,26	10,935	2830,40	2143,06

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

DELHI

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
108	132.04	107.44	-	-	-	716	792.07	738.28	12,996	6181.61	4954.80	I
65	107.74	83.99	-	-	-	286	385.87	376.18	8,622	646.39	579.90	1
43	24.30	23.46	-	-	-	430	406.20	362.10	4,374	5535.22	4374.90	2
23,394	8909.38	6560.16	-	-	-	5,368	9048.91	6441.30	65,769	65975.15	51339.31	II
5	94.07	94.07	-	-	-	44	40.16	30.64	233	3299.23	2806.73	1
66	281.60	206.42	-	-	-	279	690.44	504.30	1,333	3478.85	2342.13	2
4	18.66	18.60	-	-	-	80	235.13	187.00	415	1652.70	1167.02	2(a)
3	27.06	19.62	-	-	-	5	33.41	32.96	49	560.75	343.86	2(b)
4	37.69	35.49	-	-	-	131	3.01	2.01	234	156.43	122.66	2(c)
4	17.03	14.25	-	-	-	1	3	3	12	18.92	15.83	2(d)
-	-	-	-	-	-	4	28.00	22.74	34	43.62	36.48	2(e)
51	181.16	118.45	-	-	-	58	390.86	259.55	589	1046.43	656.29	2(f)
53	1298.87	1232.74	-	-	-	26	65.98	58.69	234	1585.11	1481.46	3
316	609.42	514.23	-	-	-	617	686.04	449.60	8,237	5039.21	3850.47	4
151	209.09	174.29	-	-	-	76	101.41	80.26	2,798	1326.35	1073.89	4(a)
-	-	-	-	-	-	6	10.34	10.35	70	40.21	27.41	4(b)
1	49	9	-	-	-	4	3.44	3.41	136	28.78	22.06	4(c)
164	399.84	339.85	-	-	-	531	570.86	355.59	5,233	3643.88	2727.11	4(d)
66	347.28	267.97	-	-	-	227	329.77	256.42	2,586	1847.25	1357.75	5
40	134.98	122.37	-	-	-	200	87.96	60.42	1,209	694.42	495.42	6
723	102.97	97.01	-	-	-	123	126.48	71.14	2,920	1224.88	947.94	7
204	658.93	403.25	-	-	-	290	815.03	631.38	2,176	5025.36	3624.44	8
38	136.47	118.89	-	-	-	41	229.85	213.55	319	904.59	782.11	8(a)
2	22.00	22.85	-	-	-	20	116.25	94.14	90	1605.87	1279.15	8(b)
82	328.00	198.62	-	-	-	79	279.46	200.66	505	1063.65	775.37	8(c)
5	21.56	9.26	-	-	-	1	6	-	39	52.25	33.37	8(d)
77	150.90	53.63	-	-	-	149	189.41	123.03	1,223	1398.99	754.43	8(e)
11	284.91	282.16	-	-	-	12	12.54	8.81	92	2636.71	2339.40	9
25	16.52	14.68	-	-	-	28	193.32	130.54	208	443.28	307.31	10
246	424.56	217.00	-	-	-	903	965.13	628.44	3,966	5918.56	4158.51	11
151	119.77	64.62	-	-	-	114	724.26	485.32	813	4460.65	3183.34	11(a)
8	54.46	25.44	-	-	-	39	109.42	63.31	385	315.85	213.55	11(b)
87	250.32	126.93	-	-	-	750	131.44	79.81	2,768	1142.06	761.61	11(c)
1,105	2479.21	1641.29	-	-	-	658	1272.24	557.46	6,610	6981.47	4750.36	12
102	442.30	290.67	-	-	-	68	68.81	38.56	628	1034.48	780.04	12(a)
140	791.38	404.27	-	-	-	286	80.20	59.70	2,074	1618.49	1071.53	12(b)
179	515.50	422.14	-	-	-	178	827.90	221.15	2,274	2110.91	1207.65	12(c)
684	730.03	524.21	-	-	-	126	295.33	238.05	1,634	2217.60	1691.13	12(d)
184	1129.70	713.24	-	-	-	175	749.42	620.20	1,638	4186.76	3365.44	13
20,220	420.78	355.37	-	-	-	1,564	1035.19	863.48	30,523	3588.85	2970.71	14
17	132.85	121.79	-	-	-	16	577.83	358.13	242	7332.51	6331.37	15
9	120.39	110.13	-	-	-	12	577.66	357.97	162	7205.36	6249.97	15(a)
-	-	-	-	-	-	1	5	4	18	45.34	37.83	15(b)
8	12.46	11.67	-	-	-	3	13	12	62	81.81	43.57	15(c)
113	492.72	276.57	-	-	-	206	1401.38	1211.65	3,562	12692.70	10209.87	16
626	166.56	146.91	-	-	-	2,139	203.54	135.45	6,059	931.27	749.08	III
3,381	1219.25	985.36	-	-	-	5,950	2506.35	1707.08	26,341	7125.85	5217.07	IV
5,15,973	6285.55	4135.95	-	-	-	1,45,760	6036.57	4947.00	10,22,269	18499.23	14090.66	V
6,671	63.40	63.87	-	-	-	24,266	92.21	60.15	41,021	228.64	179.93	1
18,496	2114.16	1840.69	-	-	-	30,622	3044.12	2667.24	1,00,772	8199.05	7125.70	2
4,90,806	4107.99	2231.39	-	-	-	90,872	2900.23	2219.62	8,80,476	10071.53	6785.03	3
2,077	1151.42	731.85	-	-	-	4,301	1606.81	1142.05	36,315	14663.84	12524.45	VI
383	659.52	329.69	-	-	-	2,211	1060.81	715.28	10,749	11906.59	10354.39	1
1,694	491.90	402.16	-	-	-	2,090	546.01	426.78	25,566	2757.25	2170.06	2
150	1283.58	993.00	-	-	-	369	1354.82	1073.34	2,599	13872.12	12228.71	VII
13,661	618.97	424.42	-	-	-	17,457	1361.53	1029.96	1,41,728	6292.88	4943.80	VIII
5,59,370	19766.76	14085.10	-	-	-	1,82,060	22910.62	17214.46	13,14,076	133541.96	106047.87	TOTAL
116	5.22	3.39	-	-	-	946	7.57	6.19	2,052	81.05	66.79	1
60	49.57	20.67	-	-	-	1,639	379.37	229.93	15,112	3916.25	2876.92	2

TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

NORTH-EASTERN REGION

STATE:

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	3,858	15,16	11,87	409	7,01	6,43
1. Direct Finance	3,808	15,14	11,84	384	4,32	3,87
2. Indirect Finance	50	3	2	25	2,69	2,56
II. INDUSTRY	783	16,47	11,44	215	26,69	22,86
1. Mining & Quarrying	4	28	27	–	–	–
2. Food Manufacturing & Processing	79	1,24	1,05	33	2,36	2,26
(a) Rice Mills, Flour & Dal Mills	25	40	40	29	33	31
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	1	3	1	–	–	–
(d) Tea Processing	–	–	–	3	1,98	1,91
(e) Processing of Fruits & Vegetables	1	6	3	–	–	–
(f) Others	52	76	61	1	4	4
3. Beverage & Tobacco	2	1,54	1,42	–	–	–
4. Textiles	112	66	54	3	90	36
(a) Cotton Textiles	1	1	1	–	–	–
(b) Jute & Other Natural Fibre Textiles	1	–	–	–	–	–
(c) Handloom Textiles & Khadi	42	12	5	–	–	–
(d) Other Textiles & Textile Products	68	53	49	3	90	36
5. Paper, Paper Products & Printing	9	42	40	7	3,96	2,94
6. Leather & Leather Products	–	–	–	–	–	–
7. Rubber & Plastic Products	1	47	46	11	1,35	97
8. Chemicals & Chemical Products	5	69	55	8	51	46
(a) Heavy Industrial Chemicals	–	–	–	3	30	31
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	3	49	35	1	5	–
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	2	20	20	4	16	15
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	1	11	1
10. Manufacture of Cement & Cement Products	3	3,04	1,25	–	–	–
11. Basic Metals & Metal Products	19	1,33	62	20	1,82	1,60
(a) Iron & Steel	1	5	4	1	20	18
(b) Non-Ferrous Metals	1	30	3	1	7	5
(c) Metal Products	17	98	56	18	1,55	1,37
12. Engineering	8	83	72	10	1,90	1,10
(a) Heavy Engineering	–	–	–	2	12	3
(b) Light Engineering	3	18	8	6	1,74	1,01
(c) Electrical Machinery & Goods	5	66	64	1	3	4
(d) Electronic Machinery & Goods	–	–	–	1	2	2
13. Vehicles, Vehicle Parts & Transport Equipments	1	1	1	2	8,45	7,82
14. Other Industries	492	4,22	2,99	113	3,47	3,45
15. Electricity, Gas & Water	3	16	12	–	–	–
(a) Electricity Generation & Transmission	–	–	–	–	–	–
(b) Non-Conventional Energy	2	8	4	–	–	–
(c) Gas, Steam & Water Supply	1	8	8	–	–	–
16. Construction	45	1,57	1,05	7	1,85	1,87
III. TRANSPORT OPERATORS	218	4,18	3,20	122	2,02	1,75
IV. PROFESSIONAL AND OTHER SERVICES	310	11,40	7,91	261	18,61	16,81
V. PERSONAL LOANS	7,884	88,34	70,91	1,187	16,59	13,92
1. Loans for Purchase of Consumer Durables	106	1,39	1,08	51	28	23
2. Loans for Housing	617	21,15	18,57	246	7,17	6,38
3. Rest of the Personal Loans	7,161	65,80	51,27	890	9,15	7,32
VI. TRADE	1,098	19,98	17,00	450	13,24	11,81
1. Wholesale Trade	51	3,63	2,91	192	8,86	8,03
2. Retail Trade	1,047	16,35	14,09	258	4,38	3,78
VII. FINANCE	7	11	8	5	1,99	2,01
VIII. ALL OTHERS	3,219	29,35	21,69	604	9,21	7,77
TOTAL BANK CREDIT	17,377	184,99	144,09	3,253	95,35	83,35
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	464	5,80	4,57	42	35	26
2. Other Small Scale Industries	162	2,97	2,12	86	7,43	5,58

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

ARUNACHAL PRADESH

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
-	-	-	6,441	8,51	8,50	-	-	-	10,708	30,68	26,79	I
-	-	-	6,348	8,32	8,29	-	-	-	10,540	27,77	24,00	1
-	-	-	93	19	21	-	-	-	168	2,90	2,79	2
-	-	-	456	2,71	2,53	30	5,28	4,05	1,484	51,15	40,89	II
-	-	-	-	-	-	-	-	-	4	28	27	1
-	-	-	31	36	25	2	20	13	145	4,15	3,69	2
-	-	-	29	29	18	-	-	-	83	1,02	88	2(a)
-	-	-	-	-	-	-	-	-	-	-	-	2(b)
-	-	-	-	-	-	-	-	-	1	3	1	2(c)
-	-	-	-	-	-	-	-	-	3	1,98	1,91	2(d)
-	-	-	-	-	-	-	-	-	1	6	3	2(e)
-	-	-	2	7	7	2	20	13	57	1,07	85	2(f)
-	-	-	-	-	-	2	44	30	4	1,98	1,72	3
-	-	-	62	36	35	13	2,12	1,79	190	4,05	3,05	4
-	-	-	-	-	-	4	1,26	94	5	1,27	94	4(a)
-	-	-	-	-	-	-	-	-	1	-	-	4(b)
-	-	-	61	33	33	2	20	20	105	64	57	4(c)
-	-	-	1	4	2	7	66	66	79	2,13	1,53	4(d)
-	-	-	1	5	4	-	-	-	17	4,44	3,38	5
-	-	-	-	-	-	-	-	-	-	-	-	6
-	-	-	-	-	-	3	1,09	91	15	2,92	2,35	7
-	-	-	-	-	-	2	11	7	15	1,31	1,09	8
-	-	-	-	-	-	1	7	3	4	37	34	8(a)
-	-	-	-	-	-	-	-	-	-	-	-	8(b)
-	-	-	-	-	-	1	4	4	5	58	39	8(c)
-	-	-	-	-	-	-	-	-	-	-	-	8(d)
-	-	-	-	-	-	-	-	-	6	36	35	8(e)
-	-	-	-	-	-	-	-	-	1	11	1	9
-	-	-	-	-	-	-	-	-	3	3,04	1,25	10
-	-	-	4	12	11	1	50	28	44	3,78	2,62	11
-	-	-	-	-	-	1	50	28	3	75	51	11(a)
-	-	-	-	-	-	-	-	-	2	37	8	11(b)
-	-	-	4	12	11	-	-	-	39	2,66	2,03	11(c)
-	-	-	-	-	-	1	15	-	19	2,89	1,81	12
-	-	-	-	-	-	-	-	-	2	12	3	12(a)
-	-	-	-	-	-	-	-	-	9	1,91	1,09	12(b)
-	-	-	-	-	-	1	15	-	7	84	67	12(c)
-	-	-	-	-	-	-	-	-	1	2	2	12(d)
-	-	-	20	17	19	-	-	-	23	8,63	8,02	13
-	-	-	333	1,45	1,41	2	36	36	940	9,50	8,20	14
-	-	-	2	10	9	-	-	-	5	27	20	15
-	-	-	1	6	6	-	-	-	1	6	6	15(a)
-	-	-	-	-	-	-	-	-	2	8	4	15(b)
-	-	-	1	4	2	-	-	-	2	12	10	15(c)
-	-	-	3	10	10	4	31	21	59	3,82	3,22	16
-	-	-	112	2,60	2,27	6	21	16	458	9,01	7,38	III
-	-	-	80	1,12	1,07	2	7	5	653	31,20	25,84	IV
-	-	-	2,816	8,32	7,91	35	1,33	1,08	11,922	114,58	93,82	V
-	-	-	744	1,59	1,56	-	-	-	901	3,26	2,87	1
-	-	-	168	1,07	99	15	68	57	1,046	30,06	26,50	2
-	-	-	1,904	5,66	5,36	20	66	51	9,975	81,26	64,45	3
-	-	-	1,215	10,40	9,23	22	2,60	1,92	2,785	46,22	39,97	VI
-	-	-	250	4,71	4,62	6	90	40	499	18,10	15,97	1
-	-	-	965	5,69	4,61	16	1,70	1,52	2,286	28,12	24,00	2
-	-	-	-	-	-	-	-	-	12	2,09	2,09	VII
-	-	-	674	2,03	1,79	3	85	85	4,500	41,44	32,10	VIII
-	-	-	11,794	35,68	33,31	98	10,35	8,12	32,522	326,37	268,87	TOTAL
-	-	-	140	55	46	-	-	-	646	6,70	5,28	1
-	-	-	296	1,35	1,39	12	1,53	1,17	556	13,28	10,26	2

TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

NORTH-EASTERN REGION

STATE:

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	25,459	193,15	162,48	50,292	379,51	281,00
1. Direct Finance	25,308	181,28	151,18	47,508	188,63	164,84
2. Indirect Finance	151	11,87	11,31	2,784	190,88	116,16
II. INDUSTRY	8,556	680,45	483,77	20,276	936,78	766,19
1. Mining & Quarrying	10	27,42	21,07	29	55,97	29,58
2. Food Manufacturing & Processing	271	214,47	180,87	1,164	208,03	163,68
(a) Rice Mills, Flour & Dal Mills	40	6,30	3,96	460	21,22	17,93
(b) Sugar	1	50	50	1	26	26
(c) Edible Oils & Vanaspati	11	56	47	59	2,22	1,17
(d) Tea Processing	69	199,73	169,80	181	168,62	133,75
(e) Processing of Fruits & Vegetables	3	99	96	7	1,57	72
(f) Others	147	6,39	5,18	456	14,14	9,85
3. Beverage & Tobacco	11	7,94	6,62	28	7,07	6,71
4. Textiles	158	30,64	23,35	2,436	39,90	35,24
(a) Cotton Textiles	25	8,97	5,88	947	18,14	16,07
(b) Jute & Other Natural Fibre Textiles	2	21	19	143	2,07	1,90
(c) Handloom Textiles & Khadi	30	29	20	849	5,00	4,21
(d) Other Textiles & Textile Products	101	21,17	17,07	497	14,69	13,05
5. Paper, Paper Products & Printing	96	7,21	6,38	226	13,89	11,30
6. Leather & Leather Products	13	94	84	25	35	26
7. Rubber & Plastic Products	25	6,87	5,78	64	9,06	4,21
8. Chemicals & Chemical Products	74	37,97	25,24	132	10,70	9,17
(a) Heavy Industrial Chemicals	9	11,70	5,66	4	1,91	1,46
(b) Fertilisers	1	3	1	–	–	–
(c) Drugs & Pharmaceuticals	35	19,46	13,68	61	2,96	2,74
(d) Non-Edible Oils	1	26	21	–	–	–
(e) Other Chemicals & Chemical Products	28	6,52	5,69	67	5,83	4,97
9. Petroleum, Coal Products & Nuclear Fuels	8	103,45	17,33	26	218,05	170,96
10. Manufacture of Cement & Cement Products	34	3,46	2,32	130	16,83	13,12
11. Basic Metals & Metal Products	95	31,61	27,62	238	36,83	32,21
(a) Iron & Steel	25	17,32	14,23	20	25,59	22,47
(b) Non-Ferrous Metals	3	1,24	1,39	3	45	31
(c) Metal Products	67	13,05	12,00	215	10,79	9,43
12. Engineering	175	41,02	36,46	237	20,90	16,87
(a) Heavy Engineering	14	19,78	17,63	18	7,51	5,99
(b) Light Engineering	124	3,70	2,65	96	2,05	1,86
(c) Electrical Machinery & Goods	28	16,61	15,28	71	10,36	8,53
(d) Electronic Machinery & Goods	9	93	89	52	97	49
13. Vehicles, Vehicle Parts & Transport Equipments	43	3,13	2,25	150	2,62	2,24
14. Other Industries	6,356	72,10	63,30	14,420	197,44	183,70
15. Electricity, Gas & Water	6	80,33	55,31	24	36,94	32,73
(a) Electricity Generation & Transmission	3	80,12	55,12	7	36	27
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	3	21	19	17	36,59	32,46
16. Construction	1,181	11,89	9,03	947	62,17	54,22
III. TRANSPORT OPERATORS	1,607	23,42	17,58	6,445	86,84	72,33
IV. PROFESSIONAL AND OTHER SERVICES	3,683	57,80	43,01	13,671	144,47	121,20
V. PERSONAL LOANS	80,129	751,80	626,67	1,30,812	968,42	810,50
1. Loans for Purchase of Consumer Durables	2,876	21,34	11,52	14,859	58,30	48,24
2. Loans for Housing	10,661	260,90	240,93	12,389	259,00	230,69
3. Rest of the Personal Loans	66,592	469,56	374,22	1,03,564	651,12	531,57
VI. TRADE	7,176	112,56	97,53	56,503	579,41	484,07
1. Wholesale Trade	678	50,24	44,56	2,984	134,04	105,27
2. Retail Trade	6,498	62,32	52,97	53,519	445,37	378,80
VII. FINANCE	66	59	33	252	7,33	5,64
VIII. ALL OTHERS	46,059	408,27	338,98	34,137	228,36	189,78
TOTAL BANK CREDIT	1,72,735	2228,06	1770,34	3,12,388	3331,13	2730,72
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	6,172	57,18	46,66	9,180	54,31	47,42
2. Other Small Scale Industries	468	77,06	57,19	7,613	170,88	140,71

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

ASSAM

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
-	-	-	68,648	86,25	71,99	24	12,33	10,26	1,44,423	671,24	525,74	I
-	-	-	66,490	82,84	69,30	21	12,16	10,13	1,39,327	464,91	395,44	1
-	-	-	2,158	3,41	2,69	3	17	14	5,096	206,34	130,30	2
90	2,34	1,29	16,357	46,70	39,91	141	20,18	16,60	45,420	1686,45	1307,77	II
-	-	-	8	41	35	1	41	41	48	84,21	51,41	1
-	-	-	143	8,41	6,94	8	6,07	5,54	1,586	436,98	357,03	2
-	-	-	102	2,51	2,08	1	90	89	603	30,93	24,86	2(a)
-	-	-	-	-	-	-	-	-	2	76	76	2(b)
-	-	-	7	10	7	-	-	-	77	2,88	1,71	2(c)
-	-	-	2	6	7	6	5,15	4,64	258	373,56	308,26	2(d)
-	-	-	7	82	35	-	-	-	17	3,38	2,03	2(e)
-	-	-	25	4,92	4,37	1	2	2	629	25,47	19,42	2(f)
-	-	-	6	1,12	1,01	-	-	-	45	16,13	14,33	3
-	-	-	1,109	2,09	1,82	2	1,07	1,07	3,705	73,71	61,48	4
-	-	-	176	37	34	2	1,07	1,07	1,150	28,56	23,36	4(a)
-	-	-	68	16	15	-	-	-	213	2,44	2,24	4(b)
-	-	-	665	97	79	-	-	-	1,544	6,26	5,20	4(c)
-	-	-	200	59	55	-	-	-	798	36,45	30,67	4(d)
-	-	-	58	1,06	74	7	10	9	387	22,26	18,51	5
-	-	-	1	3	3	-	-	-	39	1,32	1,12	6
-	-	-	4	37	28	5	27	26	98	16,57	10,54	7
-	-	-	6	14	12	7	1,32	1,28	219	50,13	35,81	8
-	-	-	-	-	-	-	-	-	13	13,61	7,12	8(a)
-	-	-	-	-	-	-	-	-	1	3	1	8(b)
-	-	-	3	4	3	4	33	29	103	22,79	16,74	8(c)
-	-	-	-	-	-	2	15	15	3	41	36	8(d)
-	-	-	3	10	9	1	84	84	99	13,29	11,59	8(e)
-	-	-	-	-	-	-	-	-	34	321,50	188,29	9
-	-	-	9	24	22	-	-	-	173	20,53	15,66	10
-	-	-	10	62	62	7	2,10	1,34	350	71,17	61,80	11
-	-	-	-	-	-	1	2	2	46	42,93	36,73	11(a)
-	-	-	-	-	-	-	-	-	6	1,69	1,70	11(b)
-	-	-	10	62	62	6	2,08	1,32	298	26,54	23,37	11(c)
-	-	-	6	19	16	14	1,89	73	432	64,00	54,21	12
-	-	-	-	-	-	5	1,24	14	37	28,54	23,76	12(a)
-	-	-	2	15	13	3	6	4	225	5,96	4,68	12(b)
-	-	-	4	4	3	3	54	52	106	27,55	24,36	12(c)
-	-	-	-	-	-	3	6	3	64	1,95	1,41	12(d)
-	-	-	107	69	49	11	1,37	1,30	311	7,81	6,28	13
90	2,34	1,29	14,737	24,50	21,43	64	1,20	93	35,667	297,59	270,64	14
-	-	-	20	69	67	2	77	76	52	118,73	89,47	15
-	-	-	15	55	54	-	-	-	25	81,02	55,93	15(a)
-	-	-	1	3	2	-	-	-	1	3	2	15(b)
-	-	-	4	12	11	2	77	76	26	37,68	33,52	15(c)
-	-	-	133	6,14	5,03	13	3,61	2,90	2,274	83,81	71,18	16
-	-	-	6,958	35,39	25,72	138	3,77	3,35	15,148	149,43	118,98	III
-	-	-	10,753	26,18	20,61	86	4,64	2,97	28,193	233,10	187,78	IV
199	8,30	3,87	1,03,941	434,08	342,73	2,515	18,06	14,17	3,17,596	2180,67	1797,93	V
-	-	-	8,787	31,59	21,40	75	22	17	26,597	111,46	81,33	1
-	-	-	14,132	116,40	99,21	122	4,77	3,63	37,304	641,08	574,46	2
199	8,30	3,87	81,022	286,09	222,12	2,318	13,07	10,38	2,53,695	1428,14	1142,15	3
-	-	-	36,777	81,98	69,28	315	16,03	15,49	1,00,771	789,97	666,37	VI
-	-	-	743	5,33	4,63	36	4,11	3,47	4,441	193,72	157,92	1
-	-	-	36,034	76,64	64,66	279	11,92	12,03	96,330	596,25	508,45	2
-	-	-	377	70	55	1	5,02	5,02	696	13,64	11,54	VII
-	-	-	15,921	41,41	31,06	670	5,79	4,06	96,787	683,83	563,87	VIII
289	10,64	5,15	2,59,732	752,69	601,85	3,890	85,83	71,92	7,49,034	6408,34	5179,98	TOTAL
-	-	-	11,398	19,00	16,80	6	12	4	26,756	130,62	110,93	1
-	-	-	3,560	10,96	8,58	81	3,90	3,54	11,722	262,81	210,03	2

TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

NORTH-EASTERN REGION (Contd.)

STATE:

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	2,998	7,84	6,92	1,952	14,34	13,56
1. Direct Finance	2,998	7,84	6,92	1,804	7,59	7,57
2. Indirect Finance	–	–	–	148	6,75	5,99
II. INDUSTRY	475	5,48	4,45	1,937	21,18	20,55
1. Mining & Quarrying	–	–	–	3	10	9
2. Food Manufacturing & Processing	21	26	25	62	5,35	5,22
(a) Rice Mills, Flour & Dal Mills	1	3	3	34	1,61	1,56
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	–	–	–	4	8	7
(d) Tea Processing	–	–	–	1	2,45	2,44
(e) Processing of Fruits & Vegetables	–	–	–	3	40	38
(f) Others	20	23	22	20	81	78
3. Beverage & Tobacco	–	–	–	1	14	14
4. Textiles	21	23	22	139	88	93
(a) Cotton Textiles	4	2	3	4	2	2
(b) Jute & Other Natural Fibre Textiles	3	3	3	–	–	–
(c) Handloom Textiles & Khadi	–	–	–	11	41	40
(d) Other Textiles & Textile Products	14	17	17	124	45	50
5. Paper, Paper Products & Printing	2	1,03	42	20	61	51
6. Leather & Leather Products	–	–	–	5	3	4
7. Rubber & Plastic Products	2	12	9	8	19	19
8. Chemicals & Chemical Products	–	–	–	1	3	1
(a) Heavy Industrial Chemicals	–	–	–	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	–	–	–	–	–	–
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	–	–	–	1	3	1
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	–	–	–
10. Manufacture of Cement & Cement Products	2	57	42	–	–	–
11. Basic Metals & Metal Products	2	2	2	31	87	78
(a) Iron & Steel	–	–	–	4	34	27
(b) Non-Ferrous Metals	–	–	–	–	–	–
(c) Metal Products	2	2	2	27	53	50
12. Engineering	6	58	51	11	28	31
(a) Heavy Engineering	1	50	44	–	–	–
(b) Light Engineering	1	1	1	4	7	7
(c) Electrical Machinery & Goods	2	6	6	7	22	24
(d) Electronic Machinery & Goods	2	1	1	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	–	–	–	1	12	14
14. Other Industries	391	2,37	2,23	1,637	12,17	11,83
15. Electricity, Gas & Water	–	–	–	–	–	–
(a) Electricity Generation & Transmission	–	–	–	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	–	–	–
16. Construction	28	32	28	18	41	37
III. TRANSPORT OPERATORS	40	81	55	211	2,44	2,09
IV. PROFESSIONAL AND OTHER SERVICES	81	92	80	536	7,72	7,68
V. PERSONAL LOANS	6,745	65,72	54,24	7,998	77,56	67,10
1. Loans for Purchase of Consumer Durables	137	63	44	779	3,68	3,06
2. Loans for Housing	838	23,92	20,96	1,033	27,44	25,53
3. Rest of the Personal Loans	5,770	41,18	32,83	6,186	46,44	38,52
VI. TRADE	496	6,43	5,70	1,909	21,22	19,41
1. Wholesale Trade	27	2,13	2,05	64	2,86	2,53
2. Retail Trade	469	4,30	3,65	1,845	18,35	16,88
VII. FINANCE	2	1	–	5	14	9
VIII. ALL OTHERS	1,951	17,50	14,82	929	6,23	6,31
TOTAL BANK CREDIT	12,788	104,71	87,47	15,477	150,84	136,80
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	307	2,04	1,98	1,201	7,58	7,38
2. Other Small Scale Industries	54	1,26	1,02	623	7,31	7,23

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

MANIPUR

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
-	-	-	3,878	4,17	3,66	-	-	-	8,828	26,35	24,14	I
-	-	-	3,797	3,97	3,48	-	-	-	8,599	19,40	17,97	1
-	-	-	81	20	18	-	-	-	229	6,95	6,17	2
-	-	-	2,017	2,49	2,26	1	7	7	4,430	29,22	27,32	II
-	-	-	1	3	4	-	-	-	4	13	13	1
-	-	-	2	7	4	-	-	-	85	5,68	5,51	2
-	-	-	2	7	4	-	-	-	37	1,71	1,62	2(a)
-	-	-	-	-	-	-	-	-	-	-	-	2(b)
-	-	-	-	-	-	-	-	-	4	8	7	2(c)
-	-	-	-	-	-	-	-	-	1	2,44	2,44	2(d)
-	-	-	-	-	-	-	-	-	3	40	38	2(e)
-	-	-	-	-	-	-	-	-	40	1,04	1,00	2(f)
-	-	-	-	-	-	-	-	-	1	14	14	3
-	-	-	-	-	-	-	-	-	160	1,11	1,15	4
-	-	-	-	-	-	-	-	-	8	4	5	4(a)
-	-	-	-	-	-	-	-	-	3	3	3	4(b)
-	-	-	-	-	-	-	-	-	11	41	40	4(c)
-	-	-	-	-	-	-	-	-	138	62	67	4(d)
-	-	-	-	-	-	1	7	7	23	1,70	99	5
-	-	-	-	-	-	-	-	-	5	3	4	6
-	-	-	-	-	-	-	-	-	10	31	28	7
-	-	-	-	-	-	-	-	-	1	3	1	8
-	-	-	-	-	-	-	-	-	-	-	-	8(a)
-	-	-	-	-	-	-	-	-	-	-	-	8(b)
-	-	-	-	-	-	-	-	-	-	-	-	8(c)
-	-	-	-	-	-	-	-	-	-	-	-	8(d)
-	-	-	-	-	-	-	-	-	1	3	1	8(e)
-	-	-	-	-	-	-	-	-	-	-	-	9
-	-	-	-	-	-	-	-	-	2	57	42	10
-	-	-	1	7	8	-	-	-	34	96	88	11
-	-	-	-	-	-	-	-	-	4	34	27	11(a)
-	-	-	-	-	-	-	-	-	-	-	-	11(b)
-	-	-	1	7	8	-	-	-	30	62	61	11(c)
-	-	-	2	13	13	-	-	-	19	99	95	12
-	-	-	-	-	-	-	-	-	1	50	44	12(a)
-	-	-	-	-	-	-	-	-	5	7	7	12(b)
-	-	-	2	13	13	-	-	-	11	41	43	12(c)
-	-	-	-	-	-	-	-	-	2	1	1	12(d)
-	-	-	-	-	-	-	-	-	1	12	14	13
-	-	-	2,002	1,38	1,21	-	-	-	4,030	15,92	15,27	14
-	-	-	1	4	5	-	-	-	1	4	5	15
-	-	-	-	-	-	-	-	-	-	-	-	15(a)
-	-	-	-	-	-	-	-	-	-	-	-	15(b)
-	-	-	1	4	5	-	-	-	1	4	5	15(c)
-	-	-	8	77	72	-	-	-	54	1,49	1,38	16
-	-	-	468	1,36	99	-	-	-	719	4,61	3,63	III
-	-	-	24	77	44	1	4	4	642	9,45	8,95	IV
-	-	-	2,044	7,42	6,26	1	4	4	16,788	150,75	127,64	V
-	-	-	829	3,63	2,82	-	-	-	1,745	7,94	6,33	1
-	-	-	33	74	68	1	4	4	1,905	52,14	47,21	2
-	-	-	1,182	3,05	2,75	-	-	-	13,138	90,66	74,10	3
-	-	-	1,907	3,20	2,80	1	4	3	4,313	30,89	27,95	VI
-	-	-	7	42	33	-	-	-	98	5,41	4,92	1
-	-	-	1,900	2,78	2,47	1	4	3	4,215	25,47	23,03	2
-	-	-	10	1	1	-	-	-	17	16	10	VII
-	-	-	-	-	-	-	-	-	2,880	23,73	21,13	VIII
-	-	-	10,348	19,42	16,42	4	18	17	38,617	275,15	240,86	TOTAL
-	-	-	1,996	1,15	98	-	-	-	3,504	10,76	10,34	1
-	-	-	9	30	28	1	7	7	687	8,94	8,58	2

TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

NORTH-EASTERN REGION (Contd.)

STATE:

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	4,382	15,05	13,58	2,128	58,86	55,71
1. Direct Finance	4,378	13,51	12,07	1,951	5,48	4,69
2. Indirect Finance	4	1,54	1,51	177	53,38	51,03
II. INDUSTRY	1,691	105,15	79,22	641	579,95	554,10
1. Mining & Quarrying	18	7,63	6,12	5	62	51
2. Food Manufacturing & Processing	25	1,85	1,32	129	45	37
(a) Rice Mills, Flour & Dal Mills	8	1,12	95	6	15	15
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	1	3	3	–	–	–
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	4	15	8	–	–	–
(f) Others	12	56	27	123	30	22
3. Beverage & Tobacco	–	–	–	2	12	11
4. Textiles	15	49	47	33	71	89
(a) Cotton Textiles	–	–	–	26	62	80
(b) Jute & Other Natural Fibre Textiles	–	–	–	–	–	–
(c) Handloom Textiles & Khadi	4	2	2	3	–	–
(d) Other Textiles & Textile Products	11	47	45	4	9	9
5. Paper, Paper Products & Printing	5	13	11	17	28	26
6. Leather & Leather Products	2	6	5	3	1	1
7. Rubber & Plastic Products	–	–	–	–	–	–
8. Chemicals & Chemical Products	6	98	79	1	–	–
(a) Heavy Industrial Chemicals	–	–	–	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	1	30	19	1	–	–
(d) Non-Edible Oils	1	3	3	–	–	–
(e) Other Chemicals & Chemical Products	4	65	57	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	2	3,41	2,85	6	78	77
10. Manufacture of Cement & Cement Products	4	5	5	2	15,00	7,02
11. Basic Metals & Metal Products	16	27,26	17,72	12	1	1
(a) Iron & Steel	8	22,58	14,30	–	–	–
(b) Non-Ferrous Metals	–	–	–	–	–	–
(c) Metal Products	8	4,68	3,42	12	1	1
12. Engineering	3	3	3	5	50,19	50,10
(a) Heavy Engineering	–	–	–	–	–	–
(b) Light Engineering	1	–	–	1	50,00	50,00
(c) Electrical Machinery & Goods	1	2	2	4	19	10
(d) Electronic Machinery & Goods	1	1	1	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	3	12	12	6	1,01	66
14. Other Industries	1,435	32,44	19,09	360	2,85	2,56
15. Electricity, Gas & Water	1	30,00	30,00	11	502,11	485,36
(a) Electricity Generation & Transmission	1	30,00	30,00	9	502,03	485,30
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	2	8	6
16. Construction	156	69	52	49	5,79	5,46
III. TRANSPORT OPERATORS	530	8,37	5,87	436	7,06	6,01
IV. PROFESSIONAL AND OTHER SERVICES	227	3,27	2,93	733	10,86	9,69
V. PERSONAL LOANS	16,993	220,10	196,44	8,932	81,57	71,45
1. Loans for Purchase of Consumer Durables	202	66	33	869	4,76	3,92
2. Loans for Housing	2,216	101,25	99,52	1,136	23,90	22,92
3. Rest of the Personal Loans	14,575	118,18	96,58	6,927	52,91	44,61
VI. TRADE	1,186	12,43	9,41	3,897	43,30	37,30
1. Wholesale Trade	67	4,41	2,96	217	11,71	9,69
2. Retail Trade	1,119	8,02	6,45	3,680	31,59	27,61
VII. FINANCE	2	2	2	5	23	22
VIII. ALL OTHERS	7,507	77,29	56,40	5,931	54,91	24,90
TOTAL BANK CREDIT	32,518	441,68	363,86	22,703	836,74	759,38
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,452	13,93	11,87	226	1,00	87
2. Other Small Scale Industries	19	50	37	198	3,68	3,05

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

MEGHALAYA

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
-	-	-	16,308	13,64	12,89	2	2	2	22,820	87,56	82,20	I
-	-	-	15,544	13,14	12,37	2	2	2	21,875	32,14	29,15	1
-	-	-	764	50	51	-	-	-	945	55,42	53,05	2
-	-	-	1,760	5,04	3,95	10	32	32	4,102	690,46	637,58	II
-	-	-	6	41	24	-	-	-	29	8,66	6,87	1
-	-	-	49	94	76	-	-	-	203	3,24	2,44	2
-	-	-	3	4	3	-	-	-	17	1,32	1,12	2(a)
-	-	-	-	-	-	-	-	-	-	-	-	2(b)
-	-	-	-	-	-	-	-	-	1	3	3	2(c)
-	-	-	-	-	-	-	-	-	-	-	-	2(d)
-	-	-	-	-	-	-	-	-	4	15	8	2(e)
-	-	-	46	90	73	-	-	-	181	1,75	1,21	2(f)
-	-	-	-	-	-	-	-	-	2	12	11	3
-	-	-	-	-	-	-	-	-	48	1,21	1,37	4
-	-	-	-	-	-	-	-	-	26	62	80	4(a)
-	-	-	-	-	-	-	-	-	-	-	-	4(b)
-	-	-	-	-	-	-	-	-	7	3	3	4(c)
-	-	-	-	-	-	-	-	-	15	57	54	4(d)
-	-	-	3	11	8	-	-	-	25	53	44	5
-	-	-	-	-	-	-	-	-	5	7	6	6
-	-	-	-	-	-	-	-	-	-	-	-	7
-	-	-	-	-	-	-	-	-	7	99	79	8
-	-	-	-	-	-	-	-	-	-	-	-	8(a)
-	-	-	-	-	-	-	-	-	-	-	-	8(b)
-	-	-	-	-	-	-	-	-	2	30	19	8(c)
-	-	-	-	-	-	-	-	-	1	3	3	8(d)
-	-	-	-	-	-	-	-	-	4	65	57	8(e)
-	-	-	-	-	-	-	-	-	8	4,19	3,62	9
-	-	-	-	-	-	-	-	-	6	15,05	7,06	10
-	-	-	2	6	6	1	3	3	31	27,36	17,81	11
-	-	-	-	-	-	-	-	-	8	22,58	14,30	11(a)
-	-	-	-	-	-	-	-	-	-	-	-	11(b)
-	-	-	2	6	6	1	3	3	23	4,78	3,52	11(c)
-	-	-	1	1	-	-	-	-	9	50,22	50,13	12
-	-	-	-	-	-	-	-	-	-	-	-	12(a)
-	-	-	-	-	-	-	-	-	2	50,00	50,00	12(b)
-	-	-	-	-	-	-	-	-	5	21	12	12(c)
-	-	-	1	1	-	-	-	-	2	1	1	12(d)
-	-	-	3	6	3	1	3	2	13	1,22	84	13
-	-	-	1,684	3,17	2,53	6	5	4	3,485	38,50	24,22	14
-	-	-	-	-	-	-	-	-	12	532,11	515,36	15
-	-	-	-	-	-	-	-	-	10	532,03	515,30	15(a)
-	-	-	-	-	-	-	-	-	-	-	-	15(b)
-	-	-	-	-	-	-	-	-	2	8	6	15(c)
-	-	-	12	30	25	2	22	22	219	7,01	6,46	16
-	-	-	506	7,71	5,06	-	-	-	1,472	23,14	16,94	III
-	-	-	51	45	29	6	12	10	1,017	14,71	13,01	IV
-	-	-	3,047	21,12	17,46	125	2,15	1,74	29,097	324,94	287,09	V
-	-	-	994	2,19	1,56	2	5	5	2,067	7,67	5,87	1
-	-	-	235	6,02	5,67	6	19	17	3,593	131,36	128,27	2
-	-	-	1,818	12,91	10,23	117	1,91	1,52	23,437	185,90	152,95	3
-	-	-	2,630	6,88	5,43	43	95	87	7,756	63,56	53,01	VI
-	-	-	76	49	39	4	26	23	364	16,88	13,26	1
-	-	-	2,554	6,39	5,04	39	69	64	7,392	46,68	39,74	2
-	-	-	2	16	14	-	-	-	9	41	38	VII
-	-	-	296	1,12	1,10	247	1,09	1,03	13,981	134,41	83,42	VIII
-	-	-	24,600	56,12	46,32	433	4,65	4,07	80,254	1339,19	1173,63	TOTAL
-	-	-	1,576	2,49	2,07	-	-	-	3,254	17,42	14,80	1
-	-	-	164	1,84	1,30	6	5	4	387	6,07	4,76	2

TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

NORTH-EASTERN REGION (Contd.)

STATE:

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	1,974	8,70	8,12	277	4,72	4,87
1. Direct Finance	1,968	8,46	7,90	277	4,72	4,87
2. Indirect Finance	6	24	22	—	—	—
II. INDUSTRY	874	9,95	9,34	140	89	87
1. Mining & Quarrying	—	—	—	—	—	—
2. Food Manufacturing & Processing	6	47	29	—	—	—
(a) Rice Mills, Flour & Dal Mills	—	—	—	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	6	47	29	—	—	—
3. Beverage & Tobacco	—	—	—	—	—	—
4. Textiles	6	11	10	—	—	—
(a) Cotton Textiles	1	1	1	—	—	—
(b) Jute & Other Natural Fibre Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	5	11	9	—	—	—
(d) Other Textiles & Textile Products	—	—	—	—	—	—
5. Paper, Paper Products & Printing	2	7	4	—	—	—
6. Leather & Leather Products	1	1	—	—	—	—
7. Rubber & Plastic Products	1	3	1	—	—	—
8. Chemicals & Chemical Products	2	2	2	—	—	—
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	1	1	1	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	1	1	1	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	1	25	23	—	—	—
11. Basic Metals & Metal Products	—	—	—	—	—	—
(a) Iron & Steel	—	—	—	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	—	—	—	—	—	—
12. Engineering	1	1	1	—	—	—
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	—	—	—	—	—	—
(c) Electrical Machinery & Goods	1	1	1	—	—	—
(d) Electronic Machinery & Goods	—	—	—	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	—	—	—
14. Other Industries	843	8,83	8,51	140	89	87
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	11	16	12	—	—	—
III. TRANSPORT OPERATORS	219	36,07	34,86	8	11	11
IV. PROFESSIONAL AND OTHER SERVICES	76	1,35	1,03	20	12	11
V. PERSONAL LOANS	6,499	132,01	120,23	1,044	13,98	11,11
1. Loans for Purchase of Consumer Durables	233	76	67	77	39	28
2. Loans for Housing	3,688	105,64	98,76	37	89	58
3. Rest of the Personal Loans	2,578	25,62	20,80	930	12,70	10,25
VI. TRADE	823	14,58	12,54	326	3,13	2,82
1. Wholesale Trade	55	4,22	3,22	6	33	29
2. Retail Trade	768	10,36	9,33	320	2,80	2,53
VII. FINANCE	2	3	2	—	—	—
VIII. ALL OTHERS	2,125	16,21	14,23	190	17,96	13,50
TOTAL BANK CREDIT	12,592	218,91	200,37	2,005	40,91	33,40
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	834	8,96	8,46	—	—	—
2. Other Small Scale Industries	11	14	12	140	89	87

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

MIZORAM

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
-	-	-	6,527	8,51	6,85	-	-	-	8,778	21,93	19,84	I
-	-	-	6,181	7,99	6,43	-	-	-	8,426	21,17	19,20	1
-	-	-	346	52	42	-	-	-	352	76	64	2
-	-	-	3,272	8,92	7,07	1	10	11	4,287	19,86	17,39	II
-	-	-	1	9	1	-	-	-	1	9	1	1
-	-	-	5	1	1	-	-	-	11	48	31	2
-	-	-	-	-	-	-	-	-	-	-	-	2(a)
-	-	-	-	-	-	-	-	-	-	-	-	2(b)
-	-	-	-	-	-	-	-	-	-	-	-	2(c)
-	-	-	-	-	-	-	-	-	-	-	-	2(d)
-	-	-	-	-	-	-	-	-	-	-	-	2(e)
-	-	-	5	1	1	-	-	-	11	48	31	2(f)
-	-	-	-	-	-	-	-	-	-	-	-	3
-	-	-	3	6	3	-	-	-	9	17	13	4
-	-	-	-	-	-	-	-	-	1	1	1	4(a)
-	-	-	-	-	-	-	-	-	-	-	-	4(b)
-	-	-	2	3	2	-	-	-	7	14	11	4(c)
-	-	-	1	3	1	-	-	-	1	3	1	4(d)
-	-	-	5	25	23	-	-	-	7	32	28	5
-	-	-	-	-	-	-	-	-	1	1	-	6
-	-	-	-	-	-	-	-	-	1	3	1	7
-	-	-	-	-	-	-	-	-	2	2	2	8
-	-	-	-	-	-	-	-	-	-	-	-	8(a)
-	-	-	-	-	-	-	-	-	-	-	-	8(b)
-	-	-	-	-	-	-	-	-	1	1	1	8(c)
-	-	-	-	-	-	-	-	-	-	-	-	8(d)
-	-	-	-	-	-	-	-	-	1	1	1	8(e)
-	-	-	-	-	-	-	-	-	-	-	-	9
-	-	-	-	-	-	-	-	-	1	25	23	10
-	-	-	-	-	-	-	-	-	-	-	-	11
-	-	-	-	-	-	-	-	-	-	-	-	11(a)
-	-	-	-	-	-	-	-	-	-	-	-	11(b)
-	-	-	-	-	-	-	-	-	-	-	-	11(c)
-	-	-	5	23	8	-	-	-	6	24	9	12
-	-	-	-	-	-	-	-	-	-	-	-	12(a)
-	-	-	-	-	-	-	-	-	-	-	-	12(b)
-	-	-	5	23	8	-	-	-	6	24	9	12(c)
-	-	-	-	-	-	-	-	-	-	-	-	12(d)
-	-	-	-	-	-	-	-	-	-	-	-	13
-	-	-	3,138	4,36	3,27	-	-	-	4,121	14,07	12,65	14
-	-	-	-	-	-	-	-	-	-	-	-	15
-	-	-	-	-	-	-	-	-	-	-	-	15(a)
-	-	-	-	-	-	-	-	-	-	-	-	15(b)
-	-	-	-	-	-	-	-	-	-	-	-	15(c)
-	-	-	115	3,92	3,43	1	10	11	127	4,17	3,67	16
-	-	-	462	8,78	6,06	-	-	-	689	44,96	41,03	III
-	-	-	74	52	45	-	-	-	170	1,99	1,59	IV
-	-	-	6,151	25,39	21,21	-	-	-	13,694	171,38	152,55	V
-	-	-	3,860	12,91	10,35	-	-	-	4,170	14,06	11,30	1
-	-	-	285	6,61	5,96	-	-	-	4,010	113,14	105,30	2
-	-	-	2,006	5,86	4,90	-	-	-	5,514	44,18	35,94	3
-	-	-	4,773	10,53	7,78	-	-	-	5,922	28,24	23,14	VI
-	-	-	55	8	6	-	-	-	116	4,63	3,58	1
-	-	-	4,718	10,45	7,71	-	-	-	5,806	23,61	19,57	2
-	-	-	11	36	28	-	-	-	13	39	31	VII
-	-	-	116	31	29	-	-	-	2,431	34,49	28,02	VIII
-	-	-	21,386	63,31	49,99	1	10	11	35,984	323,22	283,87	TOTAL
-	-	-	2,298	2,93	2,06	-	-	-	3,132	11,88	10,52	1
-	-	-	839	1,38	1,17	-	-	-	990	2,42	2,16	2

TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

NORTH-EASTERN REGION (Contd.)

STATE:

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	4,407	9,12	8,20	1,796	12,29	11,43
1. Direct Finance	4,306	8,91	7,99	1,227	9,70	9,01
2. Indirect Finance	101	20	20	569	2,59	2,42
II. INDUSTRY	1,448	16,57	15,87	441	39,46	22,13
1. Mining & Quarrying	–	–	–	12	79	60
2. Food Manufacturing & Processing	30	1,91	1,81	33	1,36	1,19
(a) Rice Mills, Flour & Dal Mills	10	1,54	1,42	15	20	18
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	–	–	–	2	5	5
(d) Tea Processing	2	12	15	2	26	17
(e) Processing of Fruits & Vegetables	–	–	–	–	–	–
(f) Others	18	25	24	14	85	79
3. Beverage & Tobacco	–	–	–	–	–	–
4. Textiles	23	23	20	49	71	74
(a) Cotton Textiles	–	–	–	–	–	–
(b) Jute & Other Natural Fibre Textiles	–	–	–	–	–	–
(c) Handloom Textiles & Khadi	10	15	12	12	26	27
(d) Other Textiles & Textile Products	13	8	8	37	45	47
5. Paper, Paper Products & Printing	4	32	10	2	4	2
6. Leather & Leather Products	–	–	–	3	2	2
7. Rubber & Plastic Products	2	1	1	5	23	17
8. Chemicals & Chemical Products	2	1	1	–	–	–
(a) Heavy Industrial Chemicals	–	–	–	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	1	–	–	–	–	–
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	1	1	1	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	–	–	–
10. Manufacture of Cement & Cement Products	1	4	4	4	34	21
11. Basic Metals & Metal Products	5	15	12	11	35	32
(a) Iron & Steel	1	3	2	2	8	8
(b) Non-Ferrous Metals	–	–	–	–	–	–
(c) Metal Products	4	12	10	9	27	24
12. Engineering	8	6	4	12	32	22
(a) Heavy Engineering	1	3	–	1	20	12
(b) Light Engineering	5	3	2	1	1	1
(c) Electrical Machinery & Goods	–	–	–	8	9	8
(d) Electronic Machinery & Goods	2	1	1	2	1	1
13. Vehicles, Vehicle Parts & Transport Equipments	7	27	22	1	4	4
14. Other Industries	1,302	12,90	12,83	270	8,76	8,12
15. Electricity, Gas & Water	–	–	–	–	–	–
(a) Electricity Generation & Transmission	–	–	–	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	–	–	–
16. Construction	64	67	48	39	26,50	10,46
III. TRANSPORT OPERATORS	173	2,56	1,97	277	3,33	2,66
IV. PROFESSIONAL AND OTHER SERVICES	235	3,43	2,89	232	10,71	7,51
V. PERSONAL LOANS	7,124	53,90	44,39	4,261	40,62	31,89
1. Loans for Purchase of Consumer Durables	117	49	46	1,048	5,77	3,31
2. Loans for Housing	273	7,65	7,06	231	5,13	4,59
3. Rest of the Personal Loans	6,734	45,76	36,87	2,982	29,71	23,99
VI. TRADE	361	5,63	4,87	724	14,76	13,11
1. Wholesale Trade	37	1,54	1,25	56	3,03	2,77
2. Retail Trade	324	4,10	3,63	668	11,73	10,34
VII. FINANCE	7	3	3	2	45	–
VIII. ALL OTHERS	5,424	26,11	22,27	819	11,92	10,52
TOTAL BANK CREDIT	19,179	117,35	100,50	8,552	133,53	99,24
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,304	14,62	14,23	186	1,87	1,82
2. Other Small Scale Industries	7	11	11	150	5,03	4,85

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

NAGALAND

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	
7	8	9	10	11	12	13	14	15	16	17	18	
-	-	-	435	75	68	144	24	22	6,782	22,40	20,52	I
-	-	-	434	72	66	144	24	22	6,111	19,57	17,87	1
-	-	-	1	4	2	-	-	-	671	2,83	2,65	2
-	-	-	35	54	50	7	7	4	1,931	56,63	38,53	II
-	-	-	2	5	5	-	-	-	14	83	65	1
-	-	-	-	-	-	-	-	-	63	3,27	3,00	2
-	-	-	-	-	-	-	-	-	25	1,74	1,60	2(a)
-	-	-	-	-	-	-	-	-	-	-	-	2(b)
-	-	-	-	-	-	-	-	-	2	5	5	2(c)
-	-	-	-	-	-	-	-	-	4	38	32	2(d)
-	-	-	-	-	-	-	-	-	-	-	-	2(e)
-	-	-	-	-	-	-	-	-	32	1,10	1,03	2(f)
-	-	-	-	-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	-	72	94	95	4
-	-	-	-	-	-	-	-	-	-	-	-	4(a)
-	-	-	-	-	-	-	-	-	-	-	-	4(b)
-	-	-	-	-	-	-	-	-	22	41	40	4(c)
-	-	-	-	-	-	-	-	-	50	53	55	4(d)
-	-	-	-	-	-	-	-	-	6	36	12	5
-	-	-	-	-	-	-	-	-	3	2	2	6
-	-	-	-	-	-	-	-	-	7	24	18	7
-	-	-	-	-	-	-	-	-	2	1	1	8
-	-	-	-	-	-	-	-	-	-	-	-	8(a)
-	-	-	-	-	-	-	-	-	-	-	-	8(b)
-	-	-	-	-	-	-	-	-	1	-	-	8(c)
-	-	-	-	-	-	-	-	-	-	-	-	8(d)
-	-	-	-	-	-	-	-	-	1	1	1	8(e)
-	-	-	-	-	-	-	-	-	-	-	-	9
-	-	-	-	-	-	-	-	-	5	37	25	10
-	-	-	-	-	-	-	-	-	16	50	44	11
-	-	-	-	-	-	-	-	-	3	11	10	11(a)
-	-	-	-	-	-	-	-	-	-	-	-	11(b)
-	-	-	-	-	-	-	-	-	13	39	34	11(c)
-	-	-	-	-	-	-	-	-	20	38	26	12
-	-	-	-	-	-	-	-	-	2	23	12	12(a)
-	-	-	-	-	-	-	-	-	6	4	3	12(b)
-	-	-	-	-	-	-	-	-	8	9	8	12(c)
-	-	-	-	-	-	-	-	-	4	3	2	12(d)
-	-	-	-	-	-	-	-	-	8	31	26	13
-	-	-	31	39	37	7	7	4	1,610	22,12	21,36	14
-	-	-	2	10	9	-	-	-	2	10	9	15
-	-	-	2	10	9	-	-	-	2	10	9	15(a)
-	-	-	-	-	-	-	-	-	-	-	-	15(b)
-	-	-	-	-	-	-	-	-	-	-	-	15(c)
-	-	-	-	-	-	-	-	-	103	27,17	10,95	16
-	-	-	12	35	22	16	10	6	478	6,35	4,91	III
-	-	-	3	7	7	11	1,89	1,46	481	16,10	11,93	IV
-	-	-	1,402	3,29	2,46	355	2,44	2,46	13,142	100,25	81,21	V
-	-	-	1,079	1,97	1,36	-	-	-	2,244	8,24	5,14	1
-	-	-	35	42	39	2	2	1	541	13,22	12,06	2
-	-	-	288	90	70	353	2,43	2,45	10,357	78,79	64,01	3
-	-	-	237	1,70	1,40	25	29	25	1,347	22,38	19,63	VI
-	-	-	-	-	-	-	-	-	93	4,57	4,01	1
-	-	-	237	1,70	1,40	25	29	25	1,254	17,81	15,62	2
-	-	-	-	-	-	6	4	4	15	53	8	VII
-	-	-	137	15	14	-	-	-	6,380	38,18	32,93	VIII
-	-	-	2,261	6,85	5,48	564	5,07	4,52	30,556	262,81	209,74	TOTAL
-	-	-	31	39	37	7	7	4	1,528	16,95	16,45	1
-	-	-	-	-	-	-	-	-	157	5,14	4,96	2

TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

NORTH-EASTERN REGION (Concl.)

STATE:

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	10,515	25,86	22,02	33,798	44,69	34,30
1. Direct Finance	10,504	25,80	21,96	33,348	41,73	31,63
2. Indirect Finance	11	7	7	450	2,96	2,68
II. INDUSTRY	872	8,27	6,83	8,202	32,37	27,85
1. Mining & Quarrying	–	–	–	2	9	8
2. Food Manufacturing & Processing	41	85	75	1,656	4,79	3,88
(a) Rice Mills, Flour & Dal Mills	10	9	5	1,638	2,18	1,92
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	–	–	–	2	3	3
(d) Tea Processing	2	9	9	4	31	21
(e) Processing of Fruits & Vegetables	–	–	–	3	11	10
(f) Others	29	67	60	9	2,16	1,62
3. Beverage & Tobacco	–	–	–	–	–	–
4. Textiles	66	67	55	25	60	51
(a) Cotton Textiles	3	5	5	14	40	34
(b) Jute & Other Natural Fibre Textiles	1	3	2	–	–	–
(c) Handloom Textiles & Khadi	–	–	–	–	–	–
(d) Other Textiles & Textile Products	62	59	49	11	20	17
5. Paper, Paper Products & Printing	13	43	39	19	3,90	3,86
6. Leather & Leather Products	2	1	1	–	–	–
7. Rubber & Plastic Products	3	10	6	10	39	32
8. Chemicals & Chemical Products	3	3	4	4	24	12
(a) Heavy Industrial Chemicals	–	–	–	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	1	2	2	–	–	–
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	2	1	1	4	24	12
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	–	–	–
10. Manufacture of Cement & Cement Products	22	1,33	1,19	3	6	6
11. Basic Metals & Metal Products	10	46	26	8	29	18
(a) Iron & Steel	1	16	13	–	–	–
(b) Non-Ferrous Metals	–	–	–	–	–	–
(c) Metal Products	9	30	13	8	29	18
12. Engineering	14	27	23	8	64	60
(a) Heavy Engineering	–	–	–	1	6	4
(b) Light Engineering	5	10	7	4	25	21
(c) Electrical Machinery & Goods	4	7	6	2	4	4
(d) Electronic Machinery & Goods	5	10	11	1	30	30
13. Vehicles, Vehicle Parts & Transport Equipments	15	11	7	3	15	15
14. Other Industries	625	3,41	2,79	6,386	17,66	15,54
15. Electricity, Gas & Water	1	6	6	–	–	–
(a) Electricity Generation & Transmission	–	–	–	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	1	6	6	–	–	–
16. Construction	57	55	43	78	3,57	2,56
III. TRANSPORT OPERATORS	800	9,85	7,56	1,599	17,17	14,91
IV. PROFESSIONAL AND OTHER SERVICES	189	6,94	2,36	3,368	14,15	12,19
V. PERSONAL LOANS	7,816	58,49	48,49	10,245	72,17	58,89
1. Loans for Purchase of Consumer Durables	134	56	36	592	2,09	1,64
2. Loans for Housing	792	18,18	16,77	1,180	21,84	18,82
3. Rest of the Personal Loans	6,890	39,75	31,37	8,473	48,24	38,43
VI. TRADE	3,080	26,27	22,67	25,005	83,69	70,00
1. Wholesale Trade	200	8,76	7,35	755	12,87	10,51
2. Retail Trade	2,880	17,51	15,32	24,250	70,83	59,50
VII. FINANCE	5	3	3	24	7	6
VIII. ALL OTHERS	9,130	40,58	33,69	5,357	28,26	24,71
TOTAL BANK CREDIT	32,407	176,30	143,65	87,598	292,57	242,92
<i>OF WHICH</i> : 1. Artisans and Village & Tiny Industries	591	4,24	3,55	5,724	9,57	8,13
2. Other Small Scale Industries	58	1,92	1,55	2,067	16,12	14,83

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

TRIPURA

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
-	-	-	38,986	38,68	27,16	-	-	-	83,299	109,23	83,48	I
-	-	-	38,906	37,19	26,69	-	-	-	82,758	104,71	80,27	1
-	-	-	80	1,49	47	-	-	-	541	4,52	3,21	2
-	-	-	15,688	20,87	17,33	-	-	-	24,762	61,50	52,01	II
-	-	-	15	93	91	-	-	-	17	1,01	99	1
-	-	-	12	1,10	94	-	-	-	1,709	6,74	5,57	2
-	-	-	2	5	4	-	-	-	1,650	2,32	2,01	2(a)
-	-	-	-	-	-	-	-	-	-	-	-	2(b)
-	-	-	-	-	-	-	-	-	2	3	3	2(c)
-	-	-	1	66	62	-	-	-	7	1,06	92	2(d)
-	-	-	-	-	-	-	-	-	3	11	10	2(e)
-	-	-	9	39	28	-	-	-	47	3,21	2,50	2(f)
-	-	-	1	4	4	-	-	-	1	4	4	3
-	-	-	46	22	16	-	-	-	137	1,48	1,22	4
-	-	-	-	-	-	-	-	-	17	44	38	4(a)
-	-	-	-	-	-	-	-	-	1	3	2	4(b)
-	-	-	40	6	6	-	-	-	40	6	6	4(c)
-	-	-	6	16	10	-	-	-	79	95	76	4(d)
-	-	-	1	2	2	-	-	-	33	4,35	4,27	5
-	-	-	-	-	-	-	-	-	2	1	1	6
-	-	-	2	10	11	-	-	-	15	58	49	7
-	-	-	1	5	3	-	-	-	8	32	19	8
-	-	-	-	-	-	-	-	-	-	-	-	8(a)
-	-	-	-	-	-	-	-	-	-	-	-	8(b)
-	-	-	-	-	-	-	-	-	1	2	2	8(c)
-	-	-	-	-	-	-	-	-	-	-	-	8(d)
-	-	-	1	5	3	-	-	-	7	30	17	8(e)
-	-	-	-	-	-	-	-	-	-	-	-	9
-	-	-	1	9	9	-	-	-	26	1,49	1,34	10
-	-	-	3	18	5	-	-	-	21	92	49	11
-	-	-	-	-	-	-	-	-	1	16	13	11(a)
-	-	-	-	-	-	-	-	-	-	-	-	11(b)
-	-	-	3	18	5	-	-	-	20	77	36	11(c)
-	-	-	3	20	18	-	-	-	25	1,11	1,01	12
-	-	-	-	-	-	-	-	-	1	6	4	12(a)
-	-	-	-	-	-	-	-	-	9	35	28	12(b)
-	-	-	2	18	18	-	-	-	8	28	27	12(c)
-	-	-	1	2	1	-	-	-	7	43	41	12(d)
-	-	-	-	-	-	-	-	-	18	25	22	13
-	-	-	15,511	14,13	11,96	-	-	-	22,522	35,20	30,29	14
-	-	-	-	-	-	-	-	-	1	6	6	15
-	-	-	-	-	-	-	-	-	-	-	-	15(a)
-	-	-	-	-	-	-	-	-	-	-	-	15(b)
-	-	-	-	-	-	-	-	-	1	6	6	15(c)
-	-	-	92	3,80	2,85	-	-	-	227	7,92	5,84	16
-	-	-	2,591	6,58	4,74	-	-	-	4,990	33,60	27,20	III
-	-	-	4,785	5,96	5,25	-	-	-	8,342	27,05	19,79	IV
-	-	-	27,193	153,56	112,62	-	-	-	45,254	284,21	220,01	V
-	-	-	16,370	104,44	72,75	-	-	-	17,096	107,08	74,75	1
-	-	-	1,287	22,75	19,03	-	-	-	3,259	62,77	54,62	2
-	-	-	9,536	26,37	20,84	-	-	-	24,899	114,36	90,64	3
-	-	-	46,888	38,66	34,70	-	-	-	74,973	148,62	127,38	VI
-	-	-	32	32	31	-	-	-	987	21,95	18,16	1
-	-	-	46,856	38,33	34,39	-	-	-	73,986	126,67	109,21	2
-	-	-	30	1	1	-	-	-	59	12	10	VII
-	-	-	1,334	3,44	2,71	-	-	-	15,821	72,29	61,11	VIII
-	-	-	1,37,495	267,75	204,51	-	-	-	2,57,500	736,62	591,08	TOTAL
-	-	-	15,108	10,98	9,41	-	-	-	21,423	24,79	21,10	1
-	-	-	428	4,24	3,52	-	-	-	2,553	22,28	19,90	2

TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

EASTERN REGION

STATE:

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	94,933	571,64	484,89	2,83,817	1040,60	940,52
1. Direct Finance	93,495	533,11	449,90	2,68,839	888,40	803,78
2. Indirect Finance	1,438	38,52	34,99	14,978	152,20	136,74
II. INDUSTRY	19,000	1026,67	584,67	43,094	564,78	508,23
1. Mining & Quarrying	38	10,48	7,99	64	3,60	3,10
2. Food Manufacturing & Processing	1,366	429,98	153,53	8,774	110,51	99,42
(a) Rice Mills, Flour & Dal Mills	633	34,33	23,65	7,298	51,42	42,67
(b) Sugar	14	340,55	90,34	8	35,17	35,55
(c) Edible Oils & Vanaspati	94	23,78	15,60	443	4,55	4,14
(d) Tea Processing	2	30	25	8	2,05	1,57
(e) Processing of Fruits & Vegetables	7	2,68	1,47	9	47	37
(f) Others	616	28,33	22,23	1,008	16,85	15,11
3. Beverage & Tobacco	16	4,55	3,77	22	4,49	4,03
4. Textiles	588	36,50	30,20	896	21,79	17,13
(a) Cotton Textiles	93	7,91	6,60	98	3,74	3,64
(b) Jute & Other Natural Fibre Textiles	6	31	15	30	3,36	3,29
(c) Handloom Textiles & Khadi	48	77	64	116	2,67	2,47
(d) Other Textiles & Textile Products	441	27,52	22,81	652	12,02	7,73
5. Paper, Paper Products & Printing	223	28,32	20,35	277	21,11	23,15
6. Leather & Leather Products	290	18,68	6,84	611	2,52	2,20
7. Rubber & Plastic Products	174	40,59	24,80	149	11,41	10,36
8. Chemicals & Chemical Products	277	54,53	35,08	490	21,67	18,61
(a) Heavy Industrial Chemicals	34	17,45	10,37	12	3,42	3,11
(b) Fertilisers	13	4,58	2,29	4	46	45
(c) Drugs & Pharmaceuticals	73	14,21	8,63	187	9,24	8,87
(d) Non-Edible Oils	10	2,25	1,73	4	82	78
(e) Other Chemicals & Chemical Products	147	16,04	12,06	283	7,73	5,41
9. Petroleum, Coal Products & Nuclear Fuels	7	80	56	24	5,45	5,02
10. Manufacture of Cement & Cement Products	154	12,02	9,75	183	7,42	7,99
11. Basic Metals & Metal Products	299	213,03	153,91	365	74,16	62,33
(a) Iron & Steel	88	170,28	119,85	41	58,03	46,74
(b) Non-Ferrous Metals	13	9,34	8,19	3	64	45
(c) Metal Products	198	33,41	25,87	321	15,48	15,15
12. Engineering	550	65,62	47,59	1,649	28,92	26,63
(a) Heavy Engineering	27	14,92	13,13	20	1,77	1,84
(b) Light Engineering	204	18,87	12,64	731	10,36	9,30
(c) Electrical Machinery & Goods	240	22,68	15,33	440	11,52	10,72
(d) Electronic Machinery & Goods	79	9,15	6,49	458	5,26	4,78
13. Vehicles, Vehicle Parts & Transport Equipments	104	12,61	8,92	790	17,85	16,58
14. Other Industries	13,540	72,72	59,53	28,158	158,72	142,97
15. Electricity, Gas & Water	23	3,54	2,96	11	68	55
(a) Electricity Generation & Transmission	7	1,00	92	2	12	12
(b) Non-Conventional Energy	3	9	9	3	15	7
(c) Gas, Steam & Water Supply	13	2,45	1,94	6	42	37
16. Construction	1,351	22,70	18,89	631	74,49	68,16
III. TRANSPORT OPERATORS	2,959	39,57	28,54	13,311	90,35	81,83
IV. PROFESSIONAL AND OTHER SERVICES	8,622	135,02	98,52	26,350	154,75	124,44
V. PERSONAL LOANS	1,74,287	1739,54	1438,16	2,50,633	1655,11	1385,58
1. Loans for Purchase of Consumer Durables	2,614	15,66	10,47	17,216	67,83	54,72
2. Loans for Housing	24,677	738,45	663,78	24,997	418,54	389,54
3. Rest of the Personal Loans	1,46,996	985,44	763,90	2,08,420	1168,74	941,33
VI. TRADE	35,601	376,81	315,58	1,76,387	1254,01	1101,82
1. Wholesale Trade	2,744	110,24	90,86	8,676	172,75	143,59
2. Retail Trade	32,857	266,58	224,72	1,67,711	1081,27	958,24
VII. FINANCE	178	17,17	4,14	1,937	34,44	27,57
VIII. ALL OTHERS	1,10,423	758,35	607,49	86,692	486,55	416,34
TOTAL BANK CREDIT	4,46,003	4664,78	3562,00	8,82,221	5280,60	4586,32
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	12,062	97,12	77,24	19,788	61,94	55,44
2. Other Small Scale Industries	2,107	221,41	159,88	13,388	176,66	155,46

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

BIHAR

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
-	-	-	3,99,177	695,99	496,99	89	4,61	3,99	7,78,016	2312,83	1926,38	I
-	-	-	3,53,812	612,14	440,10	85	4,48	3,90	7,16,231	2038,13	1697,68	1
-	-	-	45,365	83,85	56,89	4	13	9	61,785	274,70	228,71	2
-	-	-	1,08,946	157,40	107,59	185	43,29	36,74	1,71,225	1792,14	1237,23	II
-	-	-	19	74	50	6	67	52	127	15,50	12,11	1
-	-	-	3,518	12,63	11,16	5	1,71	1,35	13,663	554,83	265,46	2
-	-	-	1,703	8,44	7,68	-	-	-	9,634	94,18	74,00	2(a)
-	-	-	-	-	-	-	-	-	22	375,72	125,89	2(b)
-	-	-	401	1,06	82	1	1,00	73	939	30,39	21,29	2(c)
-	-	-	-	-	-	-	-	-	10	2,35	1,82	2(d)
-	-	-	-	-	-	-	-	-	16	3,15	1,84	2(e)
-	-	-	1,414	3,13	2,66	4	71	62	3,042	49,03	40,63	2(f)
-	-	-	2	9	10	2	20	6	42	9,32	7,96	3
-	-	-	402	97	71	8	11,29	7,59	1,894	70,55	55,63	4
-	-	-	146	17	18	4	6,72	4,99	341	18,55	15,41	4(a)
-	-	-	2	1	-	1	4,50	2,52	39	8,17	5,97	4(b)
-	-	-	155	48	28	-	-	-	319	3,91	3,39	4(c)
-	-	-	99	32	25	3	7	7	1,195	39,92	30,87	4(d)
-	-	-	7	11	10	14	1,21	1,13	521	50,74	44,72	5
-	-	-	303	38	31	1	4	4	1,205	21,62	9,39	6
-	-	-	54	8	6	19	2,15	1,05	396	54,22	36,26	7
-	-	-	87	82	73	12	1,27	1,19	866	78,29	55,60	8
-	-	-	-	-	-	8	69	61	54	21,56	14,09	8(a)
-	-	-	-	-	-	-	-	-	17	5,04	2,74	8(b)
-	-	-	71	61	58	-	-	-	331	24,06	18,07	8(c)
-	-	-	-	-	-	-	-	-	14	3,07	2,50	8(d)
-	-	-	16	21	15	4	58	57	450	24,56	18,20	8(e)
-	-	-	-	-	-	2	1,64	1,65	33	7,89	7,23	9
-	-	-	14	10	9	3	56	31	354	20,10	18,13	10
-	-	-	10	9	7	10	1,58	1,51	684	288,85	217,83	11
-	-	-	-	-	-	7	1,47	1,40	136	229,78	167,99	11(a)
-	-	-	1	3	2	1	5	4	18	10,05	8,70	11(b)
-	-	-	9	6	6	2	7	7	530	49,02	41,15	11(c)
-	-	-	204	63	42	19	5,23	5,50	2,422	100,40	80,14	12
-	-	-	1	4	4	4	41	10	52	17,14	15,11	12(a)
-	-	-	26	21	15	6	1,78	1,64	967	31,22	23,72	12(b)
-	-	-	105	24	20	8	2,80	3,55	793	37,24	29,79	12(c)
-	-	-	72	13	4	1	25	21	610	14,80	11,52	12(d)
-	-	-	1,329	2,35	1,45	-	-	-	2,223	32,81	26,95	13
-	-	-	1,01,494	129,28	84,04	53	13,04	12,66	1,43,245	373,76	299,20	14
-	-	-	9	38	20	3	21	21	46	4,82	3,92	15
-	-	-	4	22	11	3	21	21	16	1,55	1,36	15(a)
-	-	-	2	7	5	-	-	-	8	30	20	15(b)
-	-	-	3	10	4	-	-	-	22	2,97	2,36	15(c)
-	-	-	1,494	8,75	7,63	28	2,50	1,98	3,504	108,45	96,67	16
-	-	-	34,515	81,78	51,44	54	1,54	1,21	50,839	213,25	163,02	III
-	-	-	21,870	42,99	33,17	115	6,38	5,43	56,957	339,14	261,57	IV
-	-	-	1,44,631	475,37	356,89	1,438	15,65	13,50	5,70,989	3885,67	3194,13	V
-	-	-	6,538	22,75	16,37	61	31	23	26,429	106,55	81,79	1
-	-	-	11,921	111,49	102,00	216	7,85	7,03	61,811	1276,33	1162,35	2
-	-	-	1,26,172	341,13	238,53	1,161	7,48	6,23	4,82,749	2502,79	1949,99	3
-	-	-	2,60,730	437,51	306,52	344	30,08	25,33	4,73,062	2098,41	1749,26	VI
-	-	-	12,667	27,60	20,59	57	8,71	6,36	24,144	319,29	261,40	1
-	-	-	2,48,063	409,91	285,93	287	21,37	18,98	4,48,918	1779,13	1487,86	2
-	-	-	1,326	3,59	2,80	24	13,45	12,27	3,465	68,66	46,78	VII
-	-	-	36,395	87,05	61,39	214	13,25	3,50	2,33,724	1345,21	1088,72	VIII
-	-	-	10,07,590	1981,68	1416,79	2,463	128,25	101,97	23,38,277	12055,31	9667,08	TOTAL
-	-	-	94,673	111,69	70,32	10	41	35	1,26,533	271,16	203,36	1
-	-	-	6,627	17,62	13,74	71	19,34	17,15	22,193	435,03	346,24	2

TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

EASTERN REGION (Contd.)

STATE:

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	55,924	174,92	136,74	77,166	290,96	253,78
1. Direct Finance	55,254	169,53	131,82	67,569	231,68	203,06
2. Indirect Finance	670	5,39	4,93	9,597	59,28	50,73
II. INDUSTRY	12,366	1035,93	879,43	16,728	1153,25	708,37
1. Mining & Quarrying	64	14,41	11,46	165	41,17	23,91
2. Food Manufacturing & Processing	754	15,40	10,74	1,357	27,64	22,54
(a) Rice Mills, Flour & Dal Mills	453	5,98	3,77	788	9,65	7,97
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	22	3,45	2,11	44	3,98	2,46
(d) Tea Processing	1	10	5	4	19	18
(e) Processing of Fruits & Vegetables	1	5	3	10	1,41	1,42
(f) Others	277	5,81	4,77	511	12,41	10,51
3. Beverage & Tobacco	4	1,72	1,30	10	9,20	4,88
4. Textiles	265	46,21	36,13	532	9,15	8,58
(a) Cotton Textiles	34	41,21	31,58	21	38	33
(b) Jute & Other Natural Fibre Textiles	1	25	25	11	7	6
(c) Handloom Textiles & Khadi	25	2,39	2,46	234	86	79
(d) Other Textiles & Textile Products	205	2,36	1,85	266	7,84	7,40
5. Paper, Paper Products & Printing	69	3,63	2,84	215	9,22	5,47
6. Leather & Leather Products	84	61	55	125	1,21	78
7. Rubber & Plastic Products	59	11,64	6,00	149	14,37	12,86
8. Chemicals & Chemical Products	107	24,32	16,80	413	28,19	24,98
(a) Heavy Industrial Chemicals	12	5,48	3,64	43	7,74	7,53
(b) Fertilisers	1	5	5	2	6	4
(c) Drugs & Pharmaceuticals	19	4,37	3,92	81	7,37	5,94
(d) Non-Edible Oils	1	12	11	6	2,91	1,66
(e) Other Chemicals & Chemical Products	74	14,31	9,09	281	10,12	9,81
9. Petroleum, Coal Products & Nuclear Fuels	6	99	72	107	31,21	22,45
10. Manufacture of Cement & Cement Products	94	231,58	236,58	150	10,71	7,36
11. Basic Metals & Metal Products	417	268,56	196,35	905	455,10	184,82
(a) Iron & Steel	132	200,83	140,05	148	319,38	80,90
(b) Non-Ferrous Metals	14	12,58	8,57	28	9,71	6,60
(c) Metal Products	271	55,15	47,73	729	126,01	97,32
12. Engineering	235	216,19	203,97	915	123,35	60,81
(a) Heavy Engineering	21	155,19	152,44	35	27,20	9,89
(b) Light Engineering	96	25,54	23,86	262	80,81	38,23
(c) Electrical Machinery & Goods	88	32,64	25,49	333	11,85	9,80
(d) Electronic Machinery & Goods	30	2,82	2,17	285	3,50	2,89
13. Vehicles, Vehicle Parts & Transport Equipments	166	106,51	81,08	890	142,75	123,82
14. Other Industries	8,120	64,91	50,90	9,250	115,83	96,12
15. Electricity, Gas & Water	10	6,90	6,07	35	13,57	5,25
(a) Electricity Generation & Transmission	4	5,17	5,16	8	8,04	50
(b) Non-Conventional Energy	–	–	–	5	1,93	1,37
(c) Gas, Steam & Water Supply	6	1,72	91	22	3,60	3,39
16. Construction	1,912	22,35	17,93	1,510	120,58	103,75
III. TRANSPORT OPERATORS	2,614	42,92	30,36	5,421	71,37	55,21
IV. PROFESSIONAL AND OTHER SERVICES	3,579	48,65	34,04	13,005	140,95	115,47
V. PERSONAL LOANS	1,10,977	881,05	709,55	1,68,845	1123,80	927,13
1. Loans for Purchase of Consumer Durables	4,834	29,24	18,79	20,415	71,45	54,32
2. Loans for Housing	9,453	246,21	213,59	18,361	276,47	247,12
3. Rest of the Personal Loans	96,690	605,60	477,17	1,30,069	775,88	625,68
VI. TRADE	22,831	254,40	200,40	45,650	754,24	612,30
1. Wholesale Trade	1,331	82,03	59,22	4,386	216,46	194,97
2. Retail Trade	21,500	172,37	141,18	41,264	537,78	417,33
VII. FINANCE	228	5,20	2,75	562	19,33	13,52
VIII. ALL OTHERS	62,094	435,27	325,75	74,000	411,58	347,07
TOTAL BANK CREDIT	2,70,613	2878,33	2319,02	4,01,377	3965,50	3032,85
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	7,417	67,43	54,46	4,940	22,05	17,71
2. Other Small Scale Industries	1,019	116,64	86,52	5,407	213,87	175,89

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

JHARKHAND

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
-	-	-	1,41,318	189,02	123,58	13	68	56	2,74,421	655,58	514,66	I
-	-	-	1,27,144	166,25	108,93	5	15	15	2,49,972	567,61	443,95	1
-	-	-	14,174	22,76	14,65	8	53	41	24,449	87,97	70,71	2
-	-	-	20,574	35,97	21,96	240	568,20	503,96	49,908	2793,35	2113,71	II
-	-	-	12	40	37	-	-	-	241	55,98	35,74	1
-	-	-	793	4,70	1,26	-	-	-	2,904	47,73	34,54	2
-	-	-	434	3,86	61	-	-	-	1,675	19,49	12,35	2(a)
-	-	-	-	-	-	-	-	-	-	-	-	2(b)
-	-	-	27	8	6	-	-	-	93	7,51	4,64	2(c)
-	-	-	-	-	-	-	-	-	5	29	23	2(d)
-	-	-	4	17	10	-	-	-	15	1,63	1,56	2(e)
-	-	-	328	59	49	-	-	-	1,116	18,81	15,77	2(f)
-	-	-	-	-	-	-	-	-	14	10,93	6,18	3
-	-	-	89	75	48	1	20	18	887	56,31	45,38	4
-	-	-	42	50	42	1	20	18	98	42,30	32,51	4(a)
-	-	-	-	-	-	-	-	-	12	32	31	4(b)
-	-	-	45	21	3	-	-	-	304	3,45	3,28	4(c)
-	-	-	2	4	3	-	-	-	473	10,24	9,28	4(d)
-	-	-	7	12	10	-	-	-	291	12,97	8,42	5
-	-	-	2	1	1	-	-	-	211	1,83	1,33	6
-	-	-	133	34	29	1	1	1	342	26,36	19,16	7
-	-	-	8	6	3	2	66	-	530	53,23	41,80	8
-	-	-	1	3	-	1	66	-	57	13,90	11,17	8(a)
-	-	-	-	-	-	-	-	-	3	10	9	8(b)
-	-	-	6	3	2	-	-	-	106	11,78	9,89	8(c)
-	-	-	-	-	-	-	-	-	7	3,03	1,76	8(d)
-	-	-	1	-	-	1	-	-	357	24,43	18,90	8(e)
-	-	-	1	4	4	1	36	-	115	32,60	23,21	9
-	-	-	-	-	-	1	12,37	12,37	245	254,67	256,30	10
-	-	-	14	56	32	3	2,04	1,92	1,339	726,26	383,41	11
-	-	-	-	-	-	2	1,89	1,89	282	522,10	222,84	11(a)
-	-	-	-	-	-	-	-	-	42	22,29	15,17	11(b)
-	-	-	14	56	32	1	15	3	1,015	181,86	145,40	11(c)
-	-	-	17	6	5	64	216,15	207,01	1,231	555,75	471,84	12
-	-	-	-	-	-	6	207,63	206,61	62	390,02	368,95	12(a)
-	-	-	2	2	2	53	40	40	413	106,76	62,50	12(b)
-	-	-	13	3	3	5	8,12	-	439	52,64	35,32	12(c)
-	-	-	2	2	1	-	-	-	317	6,33	5,07	12(d)
-	-	-	88	84	54	119	334,07	281,02	1,263	584,18	486,46	13
-	-	-	17,406	22,49	13,37	32	1,54	92	34,808	204,78	161,31	14
-	-	-	9	30	30	-	-	-	54	20,77	11,62	15
-	-	-	8	28	27	-	-	-	20	13,49	5,93	15(a)
-	-	-	-	-	-	-	-	-	5	1,93	1,37	15(b)
-	-	-	1	3	3	-	-	-	29	5,35	4,33	15(c)
-	-	-	1,995	5,29	4,81	16	80	53	5,433	149,02	127,02	16
-	-	-	6,713	37,57	24,99	18	75	66	14,766	152,61	111,22	III
-	-	-	8,094	14,93	10,45	148	81	70	24,826	205,35	160,67	IV
1	8	8	39,526	151,66	104,07	32,890	284,31	216,18	3,52,239	2440,90	1957,00	V
-	-	-	3,356	11,22	7,37	23,023	72,89	45,90	51,628	184,81	126,38	1
1	8	8	1,462	20,74	19,52	1,268	63,22	51,13	30,545	606,71	531,44	2
-	-	-	34,708	119,70	77,18	8,599	148,19	119,15	2,70,066	1649,38	1299,17	3
-	-	-	39,977	76,46	49,88	52	9,11	8,10	1,08,510	1094,20	870,68	VI
-	-	-	2,357	6,26	4,85	24	3,79	2,94	8,098	308,53	261,97	1
-	-	-	37,620	70,20	45,03	28	5,32	5,16	1,00,412	785,67	608,71	2
-	-	-	800	1,71	1,21	6	1,20	58	1,596	27,44	18,06	VII
-	-	-	15,329	27,98	16,36	701	34,39	24,43	1,52,124	909,24	713,61	VIII
1	8	8	2,72,331	535,30	352,50	34,068	899,45	755,16	9,78,390	8278,66	6459,61	TOTAL
-	-	-	15,742	19,50	10,95	1	9	-	28,100	109,07	83,13	1
-	-	-	1,451	3,50	2,57	131	60,43	48,67	8,008	394,44	313,65	2

TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

EASTERN REGION (Contd.)

STATE:

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	1,22,407	599,31	356,74	2,05,761	691,06	612,49
1. Direct Finance	1,21,077	570,19	334,58	1,96,628	587,64	519,94
2. Indirect Finance	1,330	29,12	22,16	9,133	103,42	92,55
II. INDUSTRY	62,314	1637,33	1293,58	33,554	1839,62	1559,99
1. Mining & Quarrying	121	40,78	28,79	173	26,16	19,23
2. Food Manufacturing & Processing	1,450	140,21	106,25	2,592	135,03	118,99
(a) Rice Mills, Flour & Dal Mills	750	89,23	73,83	1,639	75,26	67,96
(b) Sugar	3	11,04	4,67	6	6,76	4,26
(c) Edible Oils & Vanaspati	14	8,79	8,15	69	7,99	5,28
(d) Tea Processing	2	7	7	—	—	—
(e) Processing of Fruits & Vegetables	11	89	56	23	2,36	2,19
(f) Others	670	30,18	18,97	855	42,66	39,30
3. Beverage & Tobacco	16	1,89	2,01	32	15,70	14,60
4. Textiles	557	9,14	7,85	794	20,30	18,32
(a) Cotton Textiles	44	2,25	2,02	133	2,11	1,84
(b) Jute & Other Natural Fibre Textiles	8	68	27	40	3,58	2,85
(c) Handloom Textiles & Khadi	141	1,62	1,33	276	1,77	1,24
(d) Other Textiles & Textile Products	364	4,59	4,22	345	12,84	12,39
5. Paper, Paper Products & Printing	243	44,27	32,16	298	35,53	33,57
6. Leather & Leather Products	35	54	42	58	91	81
7. Rubber & Plastic Products	72	23,12	19,06	110	11,61	7,97
8. Chemicals & Chemical Products	195	52,21	43,92	312	161,85	141,87
(a) Heavy Industrial Chemicals	9	5,32	4,58	48	23,96	21,28
(b) Fertilisers	1	30,00	24,73	9	125,64	109,58
(c) Drugs & Pharmaceuticals	66	2,88	2,69	83	3,84	3,47
(d) Non-Edible Oils	5	1,08	93	2	15	13
(e) Other Chemicals & Chemical Products	114	12,94	10,99	170	8,26	7,40
9. Petroleum, Coal Products & Nuclear Fuels	8	91	77	33	104,92	103,17
10. Manufacture of Cement & Cement Products	583	56,29	40,36	164	47,23	32,17
11. Basic Metals & Metal Products	388	448,06	304,42	636	622,76	551,17
(a) Iron & Steel	86	194,34	153,27	161	558,86	493,66
(b) Non-Ferrous Metals	18	227,02	128,98	16	4,08	3,62
(c) Metal Products	284	26,69	22,17	459	59,83	53,90
12. Engineering	437	73,40	28,12	744	110,16	93,42
(a) Heavy Engineering	27	12,74	9,75	43	55,69	43,39
(b) Light Engineering	267	9,54	9,09	150	9,68	5,99
(c) Electrical Machinery & Goods	82	6,14	4,40	175	40,55	40,20
(d) Electronic Machinery & Goods	61	44,98	4,87	376	4,24	3,85
13. Vehicles, Vehicle Parts & Transport Equipments	168	1,25	1,01	467	11,86	11,04
14. Other Industries	14,982	136,27	115,28	24,400	166,79	144,67
15. Electricity, Gas & Water	22	17,53	6,62	37	170,90	136,04
(a) Electricity Generation & Transmission	6	16,51	6,08	26	169,71	135,02
(b) Non-Conventional Energy	5	19	17	1	3	2
(c) Gas, Steam & Water Supply	11	84	36	10	1,16	1,00
16. Construction	43,037	591,44	556,54	2,704	197,91	132,96
III. TRANSPORT OPERATORS	3,605	58,95	42,24	10,820	125,53	102,15
IV. PROFESSIONAL AND OTHER SERVICES	7,563	95,75	66,32	38,592	274,78	239,74
V. PERSONAL LOANS	2,08,765	1955,08	1671,18	2,52,250	2388,37	2057,28
1. Loans for Purchase of Consumer Durables	2,268	11,07	7,59	18,583	74,99	61,30
2. Loans for Housing	39,891	728,33	667,11	84,833	1457,21	1273,33
3. Rest of the Personal Loans	1,66,606	1215,68	996,47	1,48,834	856,17	722,65
VI. TRADE	37,839	408,04	282,16	1,36,169	1019,30	835,69
1. Wholesale Trade	2,284	129,58	96,23	6,179	242,94	174,85
2. Retail Trade	35,555	278,46	185,93	1,29,990	776,36	660,85
VII. FINANCE	368	9,79	8,43	774	24,08	17,91
VIII. ALL OTHERS	1,53,427	985,34	738,42	96,998	691,90	593,35
TOTAL BANK CREDIT	5,96,288	5749,59	4459,06	7,74,918	7054,65	6018,59
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	14,535	135,38	108,29	14,016	64,45	57,21
2. Other Small Scale Industries	1,417	159,18	116,72	10,035	248,48	218,46

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

ORISSA

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
-	-	-	3,71,420	601,79	455,03	148	12,30	11,05	6,99,736	1904,46	1435,31	I
-	-	-	3,49,312	562,36	424,25	139	6,38	5,17	6,67,156	1726,58	1283,95	1
-	-	-	22,108	39,43	30,78	9	5,92	5,88	32,580	177,89	151,36	2
13	66	50	74,740	179,13	144,11	198	953,78	702,47	1,70,819	4610,52	3700,64	II
-	-	-	40	5,64	5,00	3	17	13	337	72,76	53,14	1
-	-	-	2,528	25,26	20,71	11	5,82	2,06	6,581	306,31	248,01	2
-	-	-	653	13,03	11,16	2	3	3	3,044	177,55	152,98	2(a)
-	-	-	-	-	-	8	5,75	1,99	17	23,54	10,91	2(b)
-	-	-	71	29	24	-	-	-	154	17,08	13,68	2(c)
-	-	-	-	-	-	-	-	-	2	7	7	2(d)
-	-	-	14	1,04	42	-	-	-	48	4,29	3,16	2(e)
-	-	-	1,790	10,89	8,90	1	4	4	3,316	83,78	67,21	2(f)
-	-	-	11	79	70	1	50	29	60	18,87	17,59	3
-	-	-	2,348	5,54	4,43	17	1,05	87	3,716	36,02	31,46	4
-	-	-	693	1,26	1,02	16	1,05	87	886	6,68	5,75	4(a)
-	-	-	10	3	-	-	-	-	58	4,28	3,12	4(b)
-	-	-	1,526	3,27	2,77	-	-	-	1,943	6,65	5,35	4(c)
-	-	-	119	98	63	1	-	-	829	18,41	17,25	4(d)
-	-	-	62	2,37	1,97	4	22,40	22,40	607	104,58	90,09	5
-	-	-	36	1,13	1,09	-	-	-	129	2,59	2,32	6
-	-	-	7	21	19	1	25	22	190	35,20	27,44	7
-	-	-	28	52	50	12	472,28	359,39	547	686,86	545,68	8
-	-	-	1	4	3	1	188,52	188,52	59	217,82	214,41	8(a)
-	-	-	-	-	-	2	252,06	170,81	12	407,71	305,13	8(b)
-	-	-	24	10	8	6	6	4	179	6,88	6,29	8(c)
-	-	-	-	-	-	-	-	-	7	1,23	1,06	8(d)
-	-	-	3	39	38	3	31,64	2	290	53,23	18,79	8(e)
-	-	-	-	-	-	-	-	-	41	105,82	103,95	9
1	6	5	172	97	72	23	100,12	73,26	943	204,68	146,56	10
5	28	20	60	2,77	2,43	21	174,21	118,98	1,110	1248,08	977,20	11
4	25	17	5	2,10	1,82	14	120,18	89,86	270	875,72	738,78	11(a)
-	-	-	-	-	-	4	10,17	6,46	38	241,27	139,05	11(b)
1	4	4	55	67	61	3	43,86	22,66	802	131,09	99,38	11(c)
-	-	-	92	1,00	82	16	120,76	54,97	1,289	305,33	177,32	12
-	-	-	2	5	3	8	111,43	47,48	80	179,91	100,65	12(a)
-	-	-	11	6	4	2	1,09	-	430	20,36	15,13	12(b)
-	-	-	56	86	71	4	6,06	5,28	317	53,61	50,59	12(c)
-	-	-	23	3	3	2	2,19	2,20	462	51,45	10,95	12(d)
-	-	-	316	1,30	95	4	4,02	3,82	955	18,44	16,82	13
-	-	-	65,869	93,76	71,42	21	3,60	2,74	1,05,272	400,42	334,11	14
-	-	-	1	4	4	1	5	5	61	188,53	142,75	15
-	-	-	1	4	4	1	5	5	34	186,32	141,19	15(a)
-	-	-	-	-	-	-	-	-	6	22	19	15(b)
-	-	-	-	-	-	-	-	-	21	2,00	1,36	15(c)
7	32	25	3,170	37,83	33,14	63	48,54	63,29	48,981	876,05	786,19	16
1	12	8	13,267	136,84	97,32	12	37	31	27,705	321,81	242,09	III
62	2,14	1,86	44,925	85,96	68,07	68	154,13	164,69	91,210	612,75	540,68	IV
771	23,46	17,94	1,85,510	777,52	622,51	10,760	137,39	112,77	6,58,056	5281,83	4481,68	V
-	-	-	8,552	19,51	13,80	91	30	25	29,494	105,88	82,94	1
-	-	-	38,327	447,86	362,49	293	16,45	14,63	1,63,344	2649,85	2317,57	2
771	23,46	17,94	1,38,631	310,14	246,22	10,376	120,64	97,89	4,65,218	2526,09	2081,17	3
39	6,08	4,95	2,00,051	354,38	265,58	255	21,87	20,40	3,74,353	1809,68	1408,78	VI
13	93	68	6,051	22,87	17,92	59	6,71	6,19	14,586	403,03	295,87	1
26	5,15	4,27	1,94,000	331,51	247,66	196	15,16	14,21	3,59,767	1406,65	1112,91	2
1	3	2	834	5,75	3,99	4	18	18	1,981	39,82	30,52	VII
210	7,24	4,51	66,562	110,85	79,93	2,136	24,67	20,19	3,19,333	1820,00	1436,39	VIII
1,097	39,72	29,86	9,57,309	2252,22	1736,54	13,581	1304,69	1032,05	23,43,193	16400,87	13276,09	TOTAL
-	-	-	60,426	84,86	63,75	8	35	22	88,985	285,04	229,46	1
-	-	-	6,139	25,18	20,42	5	83	71	17,596	433,67	356,32	2

TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

EASTERN REGION (Contd.)

STATE:

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	3,464	9,49	6,67	1,874	9,94	8,31
1. Direct Finance	3,454	9,20	6,44	1,781	8,92	7,43
2. Indirect Finance	10	29	23	93	1,02	88
II. INDUSTRY	353	4,40	3,46	240	18,02	14,58
1. Mining & Quarrying	—	—	—	—	—	—
2. Food Manufacturing & Processing	4	25	18	10	48	49
(a) Rice Mills, Flour & Dal Mills	—	—	—	5	22	22
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	4	25	18	5	25	26
3. Beverage & Tobacco	—	—	—	1	2,00	55
4. Textiles	2	2	2	8	2	1
(a) Cotton Textiles	—	—	—	—	—	—
(b) Jute & Other Natural Fibre Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	8	2	1
(d) Other Textiles & Textile Products	2	2	2	—	—	—
5. Paper, Paper Products & Printing	4	25	18	1	6	6
6. Leather & Leather Products	—	—	—	—	—	—
7. Rubber & Plastic Products	1	2	3	—	—	—
8. Chemicals & Chemical Products	1	4	4	3	1,33	1,34
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	3	1,33	1,34
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	1	4	4	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	2	10	9
11. Basic Metals & Metal Products	—	—	—	1	4	6
(a) Iron & Steel	—	—	—	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	—	—	—	1	4	6
12. Engineering	9	5	5	8	6,20	5,44
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	3	4	4	5	6,19	5,44
(c) Electrical Machinery & Goods	1	—	—	3	1	—
(d) Electronic Machinery & Goods	5	2	1	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	11	24	12	67	23	10
14. Other Industries	174	1,85	1,53	130	3,93	2,95
15. Electricity, Gas & Water	—	—	—	1	3,20	3,21
(a) Electricity Generation & Transmission	—	—	—	1	3,20	3,21
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	147	1,67	1,32	8	45	28
III. TRANSPORT OPERATORS	323	7,44	5,61	59	1,13	92
IV. PROFESSIONAL AND OTHER SERVICES	164	4,17	3,31	256	6,32	5,59
V. PERSONAL LOANS	6,822	92,46	75,64	7,123	83,93	71,15
1. Loans for Purchase of Consumer Durables	48	36	29	976	3,93	3,34
2. Loans for Housing	1,330	36,89	31,19	1,928	48,26	41,79
3. Rest of the Personal Loans	5,444	55,22	44,16	4,219	31,75	26,03
VI. TRADE	500	7,17	5,85	647	16,78	12,39
1. Wholesale Trade	29	1,42	1,15	108	1,76	1,06
2. Retail Trade	471	5,75	4,70	539	15,02	11,32
VII. FINANCE	4	4	2	3	13	14
VIII. ALL OTHERS	2,226	17,99	14,60	514	4,54	4,15
TOTAL BANK CREDIT	13,856	143,17	115,16	10,716	140,79	117,22
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	161	1,40	1,07	65	1,02	80
2. Other Small Scale Industries	4	2	1	27	1,74	1,30

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

SIKKIM

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	
7	8	9	10	11	12	13	14	15	16	17	18	
-	-	-	-	-	-	-	-	-	5,338	19,43	14,98	I
-	-	-	-	-	-	-	-	-	5,235	18,12	13,87	1
-	-	-	-	-	-	-	-	-	103	1,31	1,11	2
-	-	-	-	-	-	12	32,53	32,11	605	54,95	50,15	II
-	-	-	-	-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	4	1,77	1,59	18	2,50	2,26	2
-	-	-	-	-	-	-	-	-	5	22	22	2(a)
-	-	-	-	-	-	-	-	-	-	-	-	2(b)
-	-	-	-	-	-	1	2	-	1	2	-	2(c)
-	-	-	-	-	-	-	-	-	-	-	-	2(d)
-	-	-	-	-	-	-	-	-	-	-	-	2(e)
-	-	-	-	-	-	3	1,75	1,59	12	2,25	2,03	2(f)
-	-	-	-	-	-	-	-	-	1	2,00	55	3
-	-	-	-	-	-	-	-	-	10	4	3	4
-	-	-	-	-	-	-	-	-	-	-	-	4(a)
-	-	-	-	-	-	-	-	-	-	-	-	4(b)
-	-	-	-	-	-	-	-	-	8	2	1	4(c)
-	-	-	-	-	-	-	-	-	2	2	2	4(d)
-	-	-	-	-	-	-	-	-	5	31	24	5
-	-	-	-	-	-	-	-	-	-	-	-	6
-	-	-	-	-	-	-	-	-	1	2	3	7
-	-	-	-	-	-	-	-	-	4	1,37	1,38	8
-	-	-	-	-	-	-	-	-	-	-	-	8(a)
-	-	-	-	-	-	-	-	-	-	-	-	8(b)
-	-	-	-	-	-	-	-	-	3	1,33	1,34	8(c)
-	-	-	-	-	-	-	-	-	-	-	-	8(d)
-	-	-	-	-	-	-	-	-	1	4	4	8(e)
-	-	-	-	-	-	-	-	-	-	-	-	9
-	-	-	-	-	-	-	-	-	2	10	9	10
-	-	-	-	-	-	-	-	-	1	4	6	11
-	-	-	-	-	-	-	-	-	-	-	-	11(a)
-	-	-	-	-	-	-	-	-	-	-	-	11(b)
-	-	-	-	-	-	-	-	-	1	4	6	11(c)
-	-	-	-	-	-	-	-	-	17	6,25	5,49	12
-	-	-	-	-	-	-	-	-	-	-	-	12(a)
-	-	-	-	-	-	-	-	-	8	6,23	5,48	12(b)
-	-	-	-	-	-	-	-	-	4	1	-	12(c)
-	-	-	-	-	-	-	-	-	5	2	1	12(d)
-	-	-	-	-	-	-	-	-	78	47	22	13
-	-	-	-	-	-	-	-	-	304	5,78	4,48	14
-	-	-	-	-	-	-	-	-	1	3,20	3,21	15
-	-	-	-	-	-	-	-	-	1	3,20	3,21	15(a)
-	-	-	-	-	-	-	-	-	-	-	-	15(b)
-	-	-	-	-	-	-	-	-	-	-	-	15(c)
-	-	-	-	-	-	8	30,76	30,52	163	32,88	32,12	16
-	-	-	-	-	-	-	-	-	382	8,57	6,52	III
-	-	-	-	-	-	-	-	-	420	10,49	8,91	IV
-	-	-	-	-	-	51	74	46	13,996	177,13	147,25	V
-	-	-	-	-	-	2	1	1	1,026	4,30	3,63	1
-	-	-	-	-	-	-	-	-	3,258	85,15	72,98	2
-	-	-	-	-	-	49	73	46	9,712	87,69	70,65	3
-	-	-	-	-	-	1	6	5	1,148	24,01	18,29	VI
-	-	-	-	-	-	-	-	-	137	3,18	2,21	1
-	-	-	-	-	-	1	6	5	1,011	20,83	16,08	2
-	-	-	-	-	-	-	-	-	7	17	16	VII
-	-	-	-	-	-	3	26	10	2,743	22,79	18,85	VIII
-	-	-	-	-	-	67	33,58	32,72	24,639	317,54	265,11	TOTAL
-	-	-	-	-	-	-	-	-	226	2,42	1,87	1
-	-	-	-	-	-	3	1,75	1,59	34	3,50	2,90	2

TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

EASTERN REGION (Contd.)

STATE:

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	99,886	1401,84	1163,50	4,10,295	2724,97	2189,39
1. Direct Finance	98,429	449,79	393,66	3,93,667	1491,23	1200,65
2. Indirect Finance	1,457	952,05	769,84	16,628	1233,74	988,74
II. INDUSTRY	80,366	7144,65	4444,47	2,00,641	14604,60	11197,84
1. Mining & Quarrying	100	183,67	124,20	210	374,20	150,48
2. Food Manufacturing & Processing	5,619	1267,60	836,11	61,361	2056,15	1656,67
(a) Rice Mills, Flour & Dal Mills	1,552	68,15	54,34	43,569	190,63	161,72
(b) Sugar	35	710,81	385,58	15	84,83	64,90
(c) Edible Oils & Vanaspati	149	38,01	32,78	385	74,10	63,23
(d) Tea Processing	160	300,61	243,20	753	1415,86	1092,85
(e) Processing of Fruits & Vegetables	45	13,33	10,53	28	6,50	4,95
(f) Others	3,678	136,69	109,68	16,611	284,24	269,01
3. Beverage & Tobacco	56	15,19	11,00	83	82,66	44,87
4. Textiles	2,322	762,53	359,25	12,608	961,73	732,69
(a) Cotton Textiles	430	109,98	92,94	462	188,15	174,59
(b) Jute & Other Natural Fibre Textiles	237	241,84	62,61	1,365	381,24	231,91
(c) Handloom Textiles & Khadi	289	4,11	3,66	1,015	45,79	6,51
(d) Other Textiles & Textile Products	1,366	406,60	200,03	9,766	346,55	319,69
5. Paper, Paper Products & Printing	429	157,07	125,23	1,406	303,83	256,17
6. Leather & Leather Products	259	82,90	56,29	1,419	563,58	429,61
7. Rubber & Plastic Products	405	284,47	77,84	905	203,94	185,75
8. Chemicals & Chemical Products	463	748,93	467,49	9,935	651,35	540,40
(a) Heavy Industrial Chemicals	35	438,00	238,31	151	130,14	87,75
(b) Fertilisers	9	63,92	62,13	27	95,77	92,71
(c) Drugs & Pharmaceuticals	119	77,68	32,55	280	61,64	55,47
(d) Non-Edible Oils	6	67	61	19	6,07	2,60
(e) Other Chemicals & Chemical Products	294	168,66	133,88	9,458	357,73	301,87
9. Petroleum, Coal Products & Nuclear Fuels	38	111,81	112,83	183	1100,46	741,32
10. Manufacture of Cement & Cement Products	146	53,61	40,83	248	132,47	104,19
11. Basic Metals & Metal Products	700	1836,08	1038,37	7,105	2538,62	1984,50
(a) Iron & Steel	202	1643,34	896,74	810	1483,09	1131,37
(b) Non-Ferrous Metals	48	107,92	75,67	127	214,18	125,41
(c) Metal Products	450	84,83	65,95	6,168	841,36	727,72
12. Engineering	1,339	758,10	472,87	3,881	1086,50	900,01
(a) Heavy Engineering	140	209,84	69,31	388	259,37	213,26
(b) Light Engineering	504	79,86	56,78	1,754	331,69	253,13
(c) Electrical Machinery & Goods	369	458,85	339,89	1,066	426,46	372,63
(d) Electronic Machinery & Goods	326	9,54	6,89	673	68,98	60,99
13. Vehicles, Vehicle Parts & Transport Equipments	169	89,17	50,11	1,161	225,80	152,61
14. Other Industries	65,816	559,36	468,22	94,705	1594,56	1302,73
15. Electricity, Gas & Water	34	111,44	94,83	113	578,36	456,88
(a) Electricity Generation & Transmission	19	109,71	93,16	81	572,20	452,05
(b) Non-Conventional Energy	6	91	81	4	14	12
(c) Gas, Steam & Water Supply	9	83	86	28	6,02	4,71
16. Construction	2,471	122,72	108,99	5,318	2150,39	1558,97
III. TRANSPORT OPERATORS	3,352	61,25	42,63	15,377	294,37	238,46
IV. PROFESSIONAL AND OTHER SERVICES	8,348	474,65	368,75	47,297	1526,62	1288,12
V. PERSONAL LOANS	2,31,921	2450,69	1978,29	5,37,181	4449,77	3744,36
1. Loans for Purchase of Consumer Durables	2,335	11,09	7,49	35,575	131,56	104,30
2. Loans for Housing	47,434	1277,28	1082,38	94,732	1869,99	1667,87
3. Rest of the Personal Loans	1,82,152	1162,32	888,42	4,06,874	2448,22	1972,19
VI. TRADE	38,137	1221,82	901,57	2,36,730	5250,85	4226,41
1. Wholesale Trade	4,732	656,02	489,07	17,977	3106,12	2465,38
2. Retail Trade	33,405	565,80	412,50	2,18,753	2144,74	1761,03
VII. FINANCE	287	339,97	304,64	3,044	2468,82	2090,40
VIII. ALL OTHERS	1,55,952	2671,54	1924,22	1,98,244	2367,89	1794,23
TOTAL BANK CREDIT	6,18,249	15766,42	11128,07	16,48,809	33687,90	26769,21
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	64,250	204,67	160,77	76,006	204,08	179,64
2. Other Small Scale Industries	5,874	418,34	323,71	56,764	1675,72	1409,85

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

WEST BENGAL

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
44	82,28	77,63	2,55,836	250,29	195,71	223	337,66	206,26	7,66,284	4797,04	3832,50	I
28	81,48	76,89	2,50,316	233,53	184,29	107	53,12	37,20	7,42,547	2309,16	1892,69	1
16	79	74	5,520	16,76	11,43	116	284,54	169,06	23,737	2487,88	1939,81	2
2,541	2799,56	1845,68	2,52,317	279,46	222,97	2,501	8107,34	5943,56	5,38,366	32935,60	23654,52	II
4	62,69	27,22	55	4,71	4,07	21	48,01	43,69	390	673,28	349,66	1
28	54,97	36,31	1,501	4,39	3,97	135	790,30	658,50	68,644	4173,42	3191,56	2
-	-	-	1,107	2,46	2,24	6	23,58	18,92	46,234	284,82	237,23	2(a)
-	-	-	-	-	-	10	107,46	100,63	60	903,10	551,11	2(b)
1	2,10	35	12	39	31	10	17,31	14,56	557	131,90	111,23	2(c)
18	52,55	35,68	-	-	-	83	585,89	479,12	1,014	2354,91	1850,86	2(d)
-	-	-	2	28	23	-	-	-	75	20,11	15,72	2(e)
9	32	28	380	1,26	1,19	26	56,06	45,27	20,704	478,57	425,43	2(f)
5	15,81	3,88	8	54	50	9	7,77	7,78	161	121,96	68,03	3
57	210,53	143,47	530	3,41	2,78	196	594,74	432,04	15,713	2532,94	1670,24	4
24	42,23	33,66	24	32	25	58	152,17	126,05	998	492,86	427,50	4(a)
-	-	-	10	20	17	67	205,14	166,77	1,679	828,41	461,47	4(b)
-	-	-	382	95	85	-	-	-	1,686	50,84	11,02	4(c)
33	168,30	109,81	114	1,94	1,51	71	237,43	139,22	11,350	1160,82	770,25	4(d)
18	43,15	27,88	316	99	84	52	30,00	22,28	2,221	535,03	432,39	5
12	32,26	29,38	59	16	14	230	68,60	46,25	1,979	747,50	561,66	6
13	140,20	113,81	7	42	45	52	52,11	42,36	1,382	681,14	420,21	7
74	310,44	187,66	16	74	68	130	1062,00	815,89	10,618	2773,45	2012,12	8
5	158,83	83,34	1	5	6	40	621,63	444,61	232	1348,65	854,06	8(a)
-	-	-	2	9	8	7	280,69	280,69	45	440,47	435,61	8(b)
6	29,49	14,95	8	12	9	24	11,84	6,05	437	180,77	109,12	8(c)
-	-	-	-	-	-	2	4,03	4,06	27	10,77	7,27	8(d)
63	122,11	89,38	5	48	44	57	143,82	80,48	9,877	792,79	606,05	8(e)
10	36,82	31,24	3	9,65	9,16	16	89,74	69,26	250	1348,49	963,82	9
5	22,72	22,66	42	23	15	16	278,19	268,71	457	487,22	436,53	10
161	799,96	583,16	15	66	62	274	1131,12	822,16	8,255	6306,44	4428,80	11
99	392,75	285,45	1	3	3	183	263,60	223,07	1,295	3782,81	2536,66	11(a)
40	350,42	245,48	-	-	-	9	238,01	235,64	224	910,52	682,20	11(b)
22	56,78	52,22	14	63	59	82	629,51	363,45	6,736	1613,11	1209,94	11(c)
117	341,78	260,18	16	55	48	584	1572,74	793,29	5,937	3759,68	2426,82	12
29	46,09	40,95	1	3	3	309	461,75	98,79	867	977,09	422,33	12(a)
27	114,67	68,29	6	37	32	128	74,49	49,92	2,419	601,08	428,44	12(b)
55	180,75	150,70	9	15	14	115	996,72	613,10	1,614	2062,92	1476,45	12(c)
6	26	24	-	-	-	32	39,79	31,48	1,037	118,58	99,59	12(d)
3	27,20	2,14	153	29	22	265	573,68	280,62	1,751	916,14	485,71	13
1,977	304,04	171,71	2,49,165	233,64	183,18	367	135,25	107,41	4,12,030	2826,85	2233,24	14
12	141,96	99,71	10	47	23	45	1348,68	1283,05	214	2180,90	1934,70	15
9	105,53	86,53	10	47	23	42	1347,38	1281,80	161	2135,28	1913,77	15(a)
-	-	-	-	-	-	-	-	-	10	1,05	93	15(b)
3	36,43	13,18	-	-	-	3	1,30	1,24	43	44,57	19,99	15(c)
45	255,03	105,27	421	18,61	15,51	109	324,40	250,29	8,364	2871,16	2039,02	16
633	83,03	69,73	26,679	46,91	33,28	829	330,51	153,61	46,870	816,06	537,70	III
596	236,38	230,05	24,982	33,98	26,56	2,234	498,18	384,52	83,457	2769,81	2298,00	IV
52,496	1284,63	814,47	2,58,635	1046,92	796,58	71,922	1727,35	1353,46	11,52,155	10959,36	8687,16	V
2,143	19,38	19,42	67,548	365,07	263,69	23,764	92,51	61,21	1,31,365	619,61	456,10	1
4,009	260,54	241,95	13,378	213,89	181,58	10,642	673,48	569,30	1,70,195	4295,19	3743,09	2
46,344	1004,71	553,10	1,77,709	467,96	351,31	37,516	961,36	722,95	8,50,595	6044,57	4487,97	3
593	83,19	70,51	2,13,295	293,97	231,21	1,914	568,69	405,32	4,90,669	7418,52	5835,02	VI
142	46,34	39,42	5,307	19,78	15,40	1,280	338,08	209,50	29,438	4166,34	3218,78	1
451	36,85	31,09	2,07,988	274,18	215,81	634	230,61	195,81	4,61,231	3252,18	2616,23	2
20	18,00	9,18	1,164	3,61	3,07	250	386,72	256,32	4,765	3217,12	2663,62	VII
8,529	131,36	70,78	36,834	76,35	62,50	9,224	385,39	313,20	4,08,783	5632,54	4164,93	VIII
65,452	4718,42	3188,03	10,69,742	2031,48	1571,87	89,097	12341,83	9016,26	34,91,349	68546,05	51673,44	TOTAL
53	2,07	1,70	2,36,554	215,07	167,95	6	1,29	1,02	3,76,869	627,17	511,08	1
22	15,58	12,57	10,022	17,89	14,60	322	140,20	93,53	73,004	2267,73	1854,27	2

TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

EASTERN REGION (Concl'd.)

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	294	12,25	11,33	654	33,24	31,44
1. Direct Finance	202	1,58	1,30	401	6,70	6,60
2. Indirect Finance	92	10,67	10,03	253	26,54	24,84
II. INDUSTRY	318	9,46	8,76	360	43,52	37,14
1. Mining & Quarrying	2	7	5	9	54	37
2. Food Manufacturing & Processing	6	23	16	18	11,46	11,20
(a) Rice Mills, Flour & Dal Mills	1	5	3	6	6	5
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	1	4	2	1	10,80	10,77
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	–	–	–	1	3	2
(f) Others	4	15	11	10	57	35
3. Beverage & Tobacco	–	–	–	5	79	57
4. Textiles	5	14	12	10	51	43
(a) Cotton Textiles	2	11	9	3	22	16
(b) Jute & Other Natural Fibre Textiles	–	–	–	–	–	–
(c) Handloom Textiles & Khadi	–	–	–	1	2	2
(d) Other Textiles & Textile Products	3	3	3	6	27	25
5. Paper, Paper Products & Printing	1	6	1	5	2,45	1,99
6. Leather & Leather Products	–	–	–	2	11	5
7. Rubber & Plastic Products	1	4	4	1	7	7
8. Chemicals & Chemical Products	4	65	65	4	25	27
(a) Heavy Industrial Chemicals	–	–	–	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	1	1	1	–	–	–
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	3	64	64	4	25	27
9. Petroleum, Coal Products & Nuclear Fuels	2	9	8	–	–	–
10. Manufacture of Cement & Cement Products	–	–	–	4	2,16	1,12
11. Basic Metals & Metal Products	3	5,03	5,03	38	31	19
(a) Iron & Steel	1	4,92	4,92	–	–	–
(b) Non-Ferrous Metals	–	–	–	–	–	–
(c) Metal Products	2	11	11	38	31	19
12. Engineering	2	4	4	14	4,50	2,42
(a) Heavy Engineering	–	–	–	5	70	38
(b) Light Engineering	1	4	3	4	2,16	47
(c) Electrical Machinery & Goods	–	–	–	4	1,54	1,54
(d) Electronic Machinery & Goods	1	–	–	1	10	3
13. Vehicles, Vehicle Parts & Transport Equipments	1	5	5	7	1,45	1,44
14. Other Industries	267	2,36	1,90	197	12,76	12,33
15. Electricity, Gas & Water	–	–	–	–	–	–
(a) Electricity Generation & Transmission	–	–	–	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	–	–	–
16. Construction	24	71	64	46	6,19	4,69
III. TRANSPORT OPERATORS	313	6,79	4,94	320	6,13	5,58
IV. PROFESSIONAL AND OTHER SERVICES	190	4,18	3,54	251	5,76	4,69
V. PERSONAL LOANS	3,242	35,51	29,76	3,400	28,88	24,97
1. Loans for Purchase of Consumer Durables	27	15	10	417	2,19	1,41
2. Loans for Housing	374	15,31	12,76	230	10,68	9,71
3. Rest of the Personal Loans	2,841	20,05	16,90	2,753	16,01	13,85
VI. TRADE	660	18,25	14,36	1,103	35,82	33,72
1. Wholesale Trade	49	8,54	5,64	95	9,10	8,80
2. Retail Trade	611	9,71	8,72	1,008	26,72	24,92
VII. FINANCE	5	11	11	6	15	9
VIII. ALL OTHERS	1,619	12,45	10,37	2,068	20,65	17,87
TOTAL BANK CREDIT	6,641	99,01	83,17	8,162	174,16	155,49
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	263	2,70	2,15	71	1,69	1,22
2. Other Small Scale Industries	6	11	7	163	5,36	4,09

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

ANDAMAN & NICOBAR ISLANDS

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	
7	8	9	10	11	12	13	14	15	16	17	18	
-	-	-	25	94	67	2	7	6	975	46,50	43,49	I
-	-	-	6	16	12	1	5	5	610	8,49	8,07	1
-	-	-	19	78	56	1	2	-	365	38,01	35,43	2
-	-	-	1	4	4	6	71	50	685	53,74	46,43	II
-	-	-	-	-	-	-	-	-	11	61	42	1
-	-	-	-	-	-	-	-	-	24	11,69	11,36	2
-	-	-	-	-	-	-	-	-	7	11	8	2(a)
-	-	-	-	-	-	-	-	-	-	-	-	2(b)
-	-	-	-	-	-	-	-	-	2	10,84	10,79	2(c)
-	-	-	-	-	-	-	-	-	-	-	-	2(d)
-	-	-	-	-	-	-	-	-	1	3	2	2(e)
-	-	-	-	-	-	-	-	-	14	71	46	2(f)
-	-	-	-	-	-	-	-	-	5	79	57	3
-	-	-	-	-	-	1	23	14	16	88	69	4
-	-	-	-	-	-	-	-	-	5	33	25	4(a)
-	-	-	-	-	-	-	-	-	-	-	-	4(b)
-	-	-	-	-	-	-	-	-	1	2	2	4(c)
-	-	-	-	-	-	1	23	14	10	53	42	4(d)
-	-	-	-	-	-	-	-	-	6	2,51	2,00	5
-	-	-	-	-	-	-	-	-	2	11	5	6
-	-	-	-	-	-	1	4	4	3	15	15	7
-	-	-	-	-	-	-	-	-	8	90	92	8
-	-	-	-	-	-	-	-	-	-	-	-	8(a)
-	-	-	-	-	-	-	-	-	-	-	-	8(b)
-	-	-	-	-	-	-	-	-	1	1	1	8(c)
-	-	-	-	-	-	-	-	-	-	-	-	8(d)
-	-	-	-	-	-	-	-	-	7	89	91	8(e)
-	-	-	-	-	-	-	-	-	2	9	8	9
-	-	-	-	-	-	-	-	-	4	2,16	1,12	10
-	-	-	-	-	-	1	4	1	42	5,37	5,23	11
-	-	-	-	-	-	1	4	1	2	4,96	4,94	11(a)
-	-	-	-	-	-	-	-	-	-	-	-	11(b)
-	-	-	-	-	-	-	-	-	40	41	30	11(c)
-	-	-	-	-	-	1	7	9	17	4,61	2,55	12
-	-	-	-	-	-	1	7	9	6	77	47	12(a)
-	-	-	-	-	-	-	-	-	5	2,20	51	12(b)
-	-	-	-	-	-	-	-	-	4	1,54	1,54	12(c)
-	-	-	-	-	-	-	-	-	2	10	3	12(d)
-	-	-	-	-	-	-	-	-	8	1,50	1,49	13
-	-	-	-	-	-	1	3	1	465	15,14	14,23	14
-	-	-	-	-	-	-	-	-	-	-	-	15
-	-	-	-	-	-	-	-	-	-	-	-	15(a)
-	-	-	-	-	-	-	-	-	-	-	-	15(b)
-	-	-	-	-	-	-	-	-	-	-	-	15(c)
-	-	-	1	4	4	1	30	20	72	7,24	5,57	16
-	-	-	5	23	17	-	-	-	638	13,15	10,69	III
-	-	-	-	-	-	1	5	5	442	9,99	8,28	IV
1	3	3	7	30	22	17	91	75	6,667	65,64	55,72	V
-	-	-	-	-	-	-	-	-	444	2,34	1,51	1
-	-	-	4	22	18	3	12	12	611	26,34	22,77	2
1	3	3	3	9	4	14	79	63	5,612	36,97	31,44	3
-	-	-	-	-	-	4	16	9	1,767	54,24	48,17	VI
-	-	-	-	-	-	2	9	3	146	17,73	14,47	1
-	-	-	-	-	-	2	7	7	1,621	36,50	33,71	2
-	-	-	-	-	-	1	10,00	10,00	12	10,26	10,20	VII
-	-	-	-	-	-	5	35	33	3,692	33,44	28,56	VIII
1	3	3	38	1,51	1,10	36	12,25	11,78	14,878	286,96	251,55	TOTAL
-	-	-	-	-	-	1	3	1	335	4,43	3,38	1
-	-	-	-	-	-	-	-	-	169	5,47	4,17	2

TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

CENTRAL REGION	STATE:					
	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	44,061	380,34	308,06	50,344	362,58	319,09
1. Direct Finance	43,888	347,96	277,64	49,274	337,42	299,04
2. Indirect Finance	173	32,38	30,42	1,070	25,17	20,05
II. INDUSTRY	6,844	940,44	533,54	11,206	1171,04	849,43
1. Mining & Quarrying	149	15,29	11,51	155	80,59	45,12
2. Food Manufacturing & Processing	595	73,09	50,23	1,357	144,08	120,26
(a) Rice Mills, Flour & Dal Mills	373	46,70	32,26	899	74,89	53,44
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	15	8,91	4,89	52	57,74	56,48
(d) Tea Processing	2	1,04	82	–	–	–
(e) Processing of Fruits & Vegetables	1	24	27	4	70	56
(f) Others	204	16,20	11,99	402	10,75	9,77
3. Beverage & Tobacco	16	8,74	6,90	30	6,47	6,03
4. Textiles	153	4,72	3,61	253	12,70	12,36
(a) Cotton Textiles	18	41	29	10	8,64	8,61
(b) Jute & Other Natural Fibre Textiles	12	1,28	1,04	11	1,00	96
(c) Handloom Textiles & Khadi	9	43	37	18	6	5
(d) Other Textiles & Textile Products	114	2,60	1,91	214	3,01	2,74
5. Paper, Paper Products & Printing	97	8,16	5,86	134	8,13	6,45
6. Leather & Leather Products	31	23	19	56	33	31
7. Rubber & Plastic Products	71	20,49	11,14	98	22,41	21,53
8. Chemicals & Chemical Products	194	33,96	22,97	328	24,97	20,58
(a) Heavy Industrial Chemicals	16	3,19	2,53	24	7,39	6,30
(b) Fertilisers	7	15,60	11,62	4	2,26	2,24
(c) Drugs & Pharmaceuticals	68	68	59	94	3,43	3,01
(d) Non-Edible Oils	6	3,43	1,42	12	3,49	1,23
(e) Other Chemicals & Chemical Products	97	11,07	6,81	194	8,40	7,81
9. Petroleum, Coal Products & Nuclear Fuels	13	26,07	23,92	29	10,27	5,97
10. Manufacture of Cement & Cement Products	65	3,89	2,24	57	15,16	2,28
11. Basic Metals & Metal Products	368	436,66	312,63	994	679,08	474,55
(a) Iron & Steel	193	333,47	226,02	246	490,06	297,21
(b) Non-Ferrous Metals	8	5,09	4,25	10	10,66	10,24
(c) Metal Products	167	98,10	82,36	738	178,36	167,11
12. Engineering	202	25,27	20,79	365	14,46	11,31
(a) Heavy Engineering	22	11,11	10,84	29	2,93	2,48
(b) Light Engineering	104	8,93	5,82	189	6,37	5,70
(c) Electrical Machinery & Goods	37	4,64	3,86	110	4,13	2,57
(d) Electronic Machinery & Goods	39	59	27	37	1,03	56
13. Vehicles, Vehicle Parts & Transport Equipments	81	1,95	1,74	151	2,35	1,80
14. Other Industries	4,347	36,80	27,42	6,874	85,99	67,98
15. Electricity, Gas & Water	15	1,93	1,51	16	34,31	29,00
(a) Electricity Generation & Transmission	9	1,08	79	5	32,01	27,87
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	6	84	72	11	2,30	1,13
16. Construction	447	243,19	30,89	309	29,74	23,89
III. TRANSPORT OPERATORS	678	15,04	9,64	2,257	22,25	19,08
IV. PROFESSIONAL AND OTHER SERVICES	3,355	50,98	31,99	7,394	398,42	384,25
V. PERSONAL LOANS	89,193	832,73	668,50	71,559	626,68	510,17
1. Loans for Purchase of Consumer Durables	2,152	12,62	8,16	5,747	24,98	20,72
2. Loans for Housing	10,288	291,99	252,15	9,305	224,97	204,37
3. Rest of the Personal Loans	76,753	528,12	408,19	56,507	376,72	285,08
VI. TRADE	14,286	1321,28	832,12	35,917	570,47	430,81
1. Wholesale Trade	1,504	1123,10	651,36	1,257	129,35	104,61
2. Retail Trade	12,782	198,18	180,77	34,660	441,12	326,20
VII. FINANCE	55	83	58	168	20,21	9,95
VIII. ALL OTHERS	34,405	390,83	306,66	15,522	195,62	148,35
TOTAL BANK CREDIT	1,92,877	3932,48	2691,10	1,94,367	3367,27	2671,13
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	3,770	66,43	47,99	3,439	21,76	19,18
2. Other Small Scale Industries	970	99,53	69,96	5,428	230,58	179,13

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

CHHATISGARH

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
-	-	-	1,09,961	213,39	151,15	73	3,32	2,37	2,04,439	959,63	780,68	I
-	-	-	1,01,544	196,79	139,24	70	3,24	2,30	1,94,776	885,41	718,21	1
-	-	-	8,417	16,59	11,92	3	8	7	9,663	74,22	62,47	2
15	11,36	7,47	17,484	37,56	28,43	144	693,02	597,83	35,693	2853,42	2016,70	II
-	-	-	24	1,06	82	2	25	26	330	97,18	57,70	1
-	-	-	74	1,40	1,08	12	82	62	2,038	219,39	172,18	2
-	-	-	65	1,22	92	10	72	62	1,347	123,52	87,23	2(a)
-	-	-	-	-	-	-	-	-	-	-	-	2(b)
-	-	-	-	-	-	1	5	-	68	66,70	61,38	2(c)
-	-	-	-	-	-	-	-	-	2	1,04	82	2(d)
-	-	-	-	-	-	-	-	-	5	94	83	2(e)
-	-	-	9	18	16	1	5	-	616	27,19	21,92	2(f)
-	-	-	5	16	10	-	-	-	51	15,37	13,03	3
-	-	-	68	20	15	1	3	4	475	17,65	16,15	4
-	-	-	1	2	2	-	-	-	29	9,07	8,93	4(a)
-	-	-	-	-	-	-	-	-	23	2,29	1,99	4(b)
-	-	-	9	1	1	-	-	-	36	50	43	4(c)
-	-	-	58	17	12	1	3	4	387	5,80	4,80	4(d)
-	-	-	6	11	7	5	30,02	30,16	242	46,42	42,54	5
-	-	-	337	84	60	-	-	-	424	1,40	1,10	6
-	-	-	-	-	-	-	-	-	169	42,90	32,68	7
-	-	-	12	5	3	5	22	14	539	59,20	43,71	8
-	-	-	-	-	-	-	-	-	40	10,57	8,82	8(a)
-	-	-	-	-	-	-	-	-	11	17,86	13,86	8(b)
-	-	-	9	5	2	1	5	-	172	4,21	3,62	8(c)
-	-	-	-	-	-	-	-	-	18	6,92	2,65	8(d)
-	-	-	3	-	-	4	17	14	298	19,64	14,76	8(e)
-	-	-	-	-	-	-	-	-	42	36,34	29,89	9
1	4	3	4	15	12	1	5,81	5,81	128	25,05	10,48	10
7	1,32	1,22	2	5	5	24	207,89	113,06	1,395	1325,00	901,52	11
6	23	13	-	-	-	17	204,43	109,59	462	1028,20	632,95	11(a)
-	-	-	1	5	5	1	2,48	2,48	20	18,28	17,02	11(b)
1	1,09	1,09	1	-	-	6	98	99	913	278,53	251,55	11(c)
7	10,00	6,22	62	27	21	4	48	19	640	50,47	38,72	12
-	-	-	-	-	-	-	-	-	51	14,04	13,32	12(a)
-	-	-	1	4	3	2	12	7	296	15,46	11,63	12(b)
7	10,00	6,22	43	15	13	1	11	9	198	19,02	12,86	12(c)
-	-	-	18	8	6	1	25	3	95	1,95	91	12(d)
-	-	-	6	5	4	3	27	17	241	4,63	3,76	13
-	-	-	16,804	30,55	22,70	72	3,27	2,80	28,097	156,60	120,90	14
-	-	-	1	3	2	2	442,35	443,21	34	478,62	473,74	15
-	-	-	-	-	-	2	442,35	443,21	16	475,44	471,86	15(a)
-	-	-	-	-	-	-	-	-	-	-	-	15(b)
-	-	-	1	3	2	-	-	-	18	3,17	1,88	15(c)
-	-	-	79	2,65	2,43	13	1,62	1,38	848	277,20	58,60	16
5	18	8	1,472	10,35	7,03	29	54	29	4,441	48,36	36,12	III
47	1,44	1,15	3,597	8,54	6,11	387	27,34	24,16	14,780	486,72	447,67	IV
282	9,04	7,17	48,894	191,14	148,16	3,919	158,11	127,22	2,13,847	1817,71	1461,22	V
-	-	-	8,073	23,55	15,29	25	14	11	15,997	61,29	44,28	1
-	-	-	2,279	29,59	27,06	786	33,18	28,12	22,658	579,74	511,70	2
282	9,04	7,17	38,542	138,00	105,81	3,108	124,79	99,00	1,75,192	1176,67	905,25	3
5	2,39	1,65	25,847	60,37	44,58	389	22,50	18,22	76,444	1977,01	1327,37	VI
-	-	-	1,374	3,78	2,79	33	10,83	8,58	4,168	1267,05	767,34	1
5	2,39	1,65	24,473	56,59	41,79	356	11,67	9,64	72,276	709,95	560,04	2
1	3	1	1,054	2,55	1,70	4	16	14	1,282	23,78	12,38	VII
103	3,45	1,75	9,273	28,64	20,88	64	1,36	52	59,367	619,90	478,16	VIII
458	27,90	19,28	2,17,582	552,53	408,05	5,009	906,36	770,75	6,10,293	8786,53	6560,30	TOTAL
-	-	-	11,823	22,03	15,89	52	57	30	19,084	110,79	83,36	1
-	-	-	4,812	9,26	7,37	45	2,47	2,21	11,255	341,84	258,66	2

TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

CENTRAL REGION (Contd.)

STATE:

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	2,63,583	2796,52	2189,95	2,76,391	2739,56	2299,71
1. Direct Finance	2,58,657	2275,28	1746,97	2,63,324	2036,70	1733,30
2. Indirect Finance	4,926	521,24	442,97	13,067	702,86	566,41
II. INDUSTRY	37,616	3507,67	2428,01	40,060	2886,62	2288,63
1. Mining & Quarrying	248	58,27	42,46	310	28,16	22,01
2. Food Manufacturing & Processing	2,155	527,32	392,26	4,034	552,63	363,55
(a) Rice Mills, Flour & Dal Mills	587	68,79	46,06	1,366	86,87	64,07
(b) Sugar	6	8,07	8,01	9	3,18	2,77
(c) Edible Oils & Vanaspati	476	280,59	221,64	421	297,82	171,11
(d) Tea Processing	3	2,67	35	6	42	41
(e) Processing of Fruits & Vegetables	3	13	2	19	2,36	1,79
(f) Others	1,080	167,07	116,17	2,213	161,97	123,40
3. Beverage & Tobacco	36	12,33	4,06	113	78,33	64,40
4. Textiles	1,630	584,89	415,03	2,154	376,59	318,35
(a) Cotton Textiles	586	304,65	261,53	364	194,66	171,97
(b) Jute & Other Natural Fibre Textiles	64	10,05	8,96	50	1,41	1,03
(c) Handloom Textiles & Khadi	297	11,83	4,42	541	6,76	5,23
(d) Other Textiles & Textile Products	683	258,36	140,12	1,199	173,77	140,12
5. Paper, Paper Products & Printing	436	165,66	112,81	997	101,05	85,47
6. Leather & Leather Products	284	122,90	95,20	488	9,82	7,73
7. Rubber & Plastic Products	366	159,98	75,59	568	240,45	178,02
8. Chemicals & Chemical Products	5,804	244,56	159,79	1,396	237,40	187,67
(a) Heavy Industrial Chemicals	49	57,11	47,81	59	11,27	9,81
(b) Fertilisers	16	25,87	17,50	35	26,41	25,60
(c) Drugs & Pharmaceuticals	188	60,16	44,69	423	83,03	65,55
(d) Non-Edible Oils	9	50,70	8,86	20	19,72	12,65
(e) Other Chemicals & Chemical Products	5,542	50,72	40,93	859	96,96	74,05
9. Petroleum, Coal Products & Nuclear Fuels	53	41,82	5,68	39	13,66	10,86
10. Manufacture of Cement & Cement Products	343	51,77	47,69	224	92,20	89,16
11. Basic Metals & Metal Products	2,539	372,64	283,29	1,278	312,85	279,20
(a) Iron & Steel	163	274,43	214,97	176	239,25	214,91
(b) Non-Ferrous Metals	35	18,03	12,65	43	9,00	6,70
(c) Metal Products	2,341	80,18	55,67	1,059	64,59	57,59
12. Engineering	1,427	637,51	437,16	1,931	224,10	183,22
(a) Heavy Engineering	60	24,68	17,55	136	48,06	43,75
(b) Light Engineering	273	64,18	49,64	667	31,51	28,35
(c) Electrical Machinery & Goods	948	545,07	367,07	700	120,92	93,50
(d) Electronic Machinery & Goods	146	3,58	2,90	428	23,61	17,61
13. Vehicles, Vehicle Parts & Transport Equipments	175	105,82	69,75	895	58,47	46,85
14. Other Industries	19,769	277,19	199,14	23,884	338,85	265,34
15. Electricity, Gas & Water	89	40,93	6,18	28	56,81	56,68
(a) Electricity Generation & Transmission	46	37,57	4,03	8	55,33	55,52
(b) Non-Conventional Energy	24	1,00	80	3	24	22
(c) Gas, Steam & Water Supply	19	2,35	1,35	17	1,24	94
16. Construction	2,262	104,09	81,92	1,721	165,23	130,12
III. TRANSPORT OPERATORS	3,944	64,07	44,48	7,691	85,56	67,06
IV. PROFESSIONAL AND OTHER SERVICES	12,918	171,38	126,71	27,881	478,05	409,24
V. PERSONAL LOANS	2,76,690	2732,61	2175,97	3,34,477	2979,90	2460,33
1. Loans for Purchase of Consumer Durables	14,683	65,40	44,63	37,312	165,22	118,05
2. Loans for Housing	47,359	1166,36	1010,42	48,470	982,71	922,69
3. Rest of the Personal Loans	2,14,648	1500,86	1120,93	2,48,695	1831,96	1419,59
VI. TRADE	73,607	1224,11	918,94	1,33,718	1809,15	1431,24
1. Wholesale Trade	19,990	680,74	545,11	10,962	508,27	413,52
2. Retail Trade	53,617	543,37	373,83	1,22,756	1300,88	1017,73
VII. FINANCE	514	169,78	111,05	1,846	113,76	90,87
VIII. ALL OTHERS	76,200	1122,28	815,00	99,038	811,41	669,58
TOTAL BANK CREDIT	7,45,072	11788,41	8810,11	9,21,102	11904,01	9716,67
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	11,169	95,70	72,74	10,841	52,59	43,82
2. Other Small Scale Industries	10,318	579,23	312,03	18,318	724,54	574,63

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

MADHYA PRADESH

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
3	9	9	2,80,223	1114,91	878,51	978	79,18	44,05	8,21,178	6730,26	5412,31	I
–	–	–	2,66,259	1061,62	836,57	891	77,18	42,24	7,89,131	5450,77	4359,09	1
3	9	9	13,964	53,30	41,94	87	2,01	1,81	32,047	1279,49	1053,22	2
65	105,20	86,19	47,119	120,66	89,95	1,010	1374,09	692,04	1,25,870	7994,25	5584,83	II
–	–	–	89	5,05	4,33	12	1,27	76	659	92,76	69,55	1
2	32,00	15,34	641	7,96	5,91	86	193,89	150,01	6,918	1313,79	927,07	2
–	–	–	128	2,97	2,40	29	5,29	4,96	2,110	163,92	117,49	2(a)
–	–	–	1	3	2	6	24,32	7,97	22	35,60	18,77	2(b)
2	32,00	15,34	388	2,30	1,37	30	106,21	86,99	1,317	718,93	496,45	2(c)
–	–	–	1	2	3	–	–	–	10	3,12	78	2(d)
–	–	–	–	–	–	3	8,60	8,20	25	11,10	10,01	2(e)
–	–	–	123	2,63	2,10	18	49,47	41,89	3,434	381,13	283,56	2(f)
1	28	28	6	26	19	9	19,82	4,83	165	111,02	73,76	3
–	–	–	126	1,18	76	123	272,08	224,85	4,033	1234,73	958,99	4
–	–	–	26	45	32	97	188,25	169,89	1,073	688,01	603,71	4(a)
–	–	–	22	24	11	5	53	50	141	12,23	10,60	4(b)
–	–	–	53	21	14	–	–	–	891	18,80	9,79	4(c)
–	–	–	25	28	19	21	83,29	54,46	1,928	515,69	334,89	4(d)
2	4,16	4,16	46	76	51	26	9,14	4,63	1,507	280,78	207,58	5
–	–	–	37	9	9	3	21,50	8,88	812	154,31	111,90	6
4	25,00	25,00	40	93	53	31	28,16	8,04	1,009	454,52	287,18	7
–	–	–	20	47	39	57	64,47	38,87	7,277	546,90	386,71	8
–	–	–	–	–	–	4	1,35	83	112	69,73	58,46	8(a)
–	–	–	–	–	–	9	4,64	2,87	60	56,92	45,97	8(b)
–	–	–	5	9	7	32	46,72	27,49	648	190,00	137,80	8(c)
–	–	–	–	–	–	–	–	–	29	70,41	21,51	8(d)
–	–	–	15	38	32	12	11,76	7,68	6,428	159,83	122,98	8(e)
–	–	–	–	–	–	3	64	63	95	56,13	17,18	9
–	–	–	19	58	40	15	106,60	76,33	601	251,14	213,58	10
8	24,95	25,82	21	90	54	142	94,14	61,51	3,988	805,48	650,36	11
3	18,14	19,01	1	9	5	94	70,53	47,86	437	602,45	496,80	11(a)
3	6,74	6,74	1	3	2	10	15,22	10,83	92	49,02	36,94	11(b)
2	8	8	19	78	46	38	8,39	2,82	3,459	154,01	116,62	11(c)
4	6,00	3,33	102	1,92	1,45	108	204,48	45,01	3,572	1074,01	670,16	12
–	–	–	9	41	36	28	33,38	12,39	233	106,53	74,06	12(a)
4	6,00	3,33	17	89	61	21	5,16	89	982	107,75	82,82	12(b)
–	–	–	69	58	43	55	163,14	30,12	1,772	829,72	491,12	12(c)
–	–	–	7	3	4	4	2,79	1,61	585	30,02	22,17	12(d)
4	12,80	12,26	217	95	69	58	283,83	21,69	1,349	461,87	151,24	13
40	1	–	43,763	85,99	63,28	289	13,84	13,27	87,745	715,89	541,03	14
–	–	–	37	1,77	1,45	1	30,00	13,08	155	129,51	77,38	15
–	–	–	27	1,38	1,09	1	30,00	13,08	82	124,29	73,71	15(a)
–	–	–	–	–	–	–	–	–	27	1,24	1,02	15(b)
–	–	–	10	39	35	–	–	–	46	3,98	2,65	15(c)
–	–	–	1,955	11,86	9,44	47	30,25	19,67	5,985	311,43	241,15	16
–	–	–	2,951	23,37	14,20	888	27,90	23,04	15,474	200,89	148,78	III
4	10	8	10,347	35,82	25,73	1,190	66,26	59,10	52,340	751,61	620,86	IV
300	6,55	4,89	1,01,497	449,27	352,10	25,969	810,84	678,14	7,38,933	6979,18	5671,44	V
–	–	–	22,307	77,20	55,84	155	1,40	1,14	74,457	309,22	219,66	1
–	–	–	7,132	97,84	84,14	9,530	458,04	394,43	1,12,491	2704,94	2411,68	2
300	6,55	4,89	72,058	274,24	212,12	16,284	351,40	282,57	5,51,985	3965,01	3040,10	3
58	9,60	7,14	65,716	223,53	169,94	2,672	511,50	245,76	2,75,771	3777,89	2773,02	VI
10	2,48	2,39	3,967	42,51	36,33	431	344,10	179,12	35,360	1578,09	1176,47	1
48	7,11	4,75	61,749	181,02	133,62	2,241	167,40	66,64	2,40,411	2199,79	1596,56	2
–	–	–	652	2,16	1,42	33	10,88	9,51	3,045	296,57	212,85	VII
9	21	3	25,879	111,49	86,36	1,778	195,41	77,74	2,02,904	2240,79	1648,70	VIII
439	121,74	98,41	5,34,384	2081,21	1618,21	34,518	3076,07	1829,38	22,35,515	28971,44	22072,80	TOTAL
–	–	–	33,914	58,08	42,19	142	80	58	56,066	207,18	159,33	1
–	–	–	9,415	31,86	24,59	337	63,73	57,69	38,388	1399,36	968,93	2

TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

CENTRAL REGION (Contd.)

STATE:

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	4,45,703	2766,23	2160,04	13,55,599	6345,37	5370,96
1. Direct Finance	4,42,469	2702,86	2106,64	13,32,853	5631,84	4786,64
2. Indirect Finance	3,234	63,37	53,41	22,746	713,53	584,32
II. INDUSTRY	35,402	2692,14	2089,69	1,31,568	10363,61	7294,73
1. Mining & Quarrying	350	116,72	30,21	397	57,06	52,56
2. Food Manufacturing & Processing	2,344	731,13	627,67	13,822	2386,40	1578,47
(a) Rice Mills, Flour & Dal Mills	913	138,59	103,18	7,912	402,88	274,31
(b) Sugar	106	458,62	424,97	181	1314,77	843,55
(c) Edible Oils & Vanaspati	146	41,75	34,61	1,304	176,68	132,99
(d) Tea Processing	7	62	57	30	17,91	14,41
(e) Processing of Fruits & Vegetables	5	51	19	57	11,29	9,87
(f) Others	1,167	91,05	64,16	4,338	462,87	303,33
3. Beverage & Tobacco	45	33,60	23,98	164	155,07	131,07
4. Textiles	2,451	249,52	189,00	15,049	1078,78	763,90
(a) Cotton Textiles	364	53,70	38,82	1,961	272,05	176,63
(b) Jute & Other Natural Fibre Textiles	57	1,15	84	199	15,05	8,84
(c) Handloom Textiles & Khadi	450	10,65	7,03	4,289	71,62	54,32
(d) Other Textiles & Textile Products	1,580	184,03	142,31	8,600	720,07	524,12
5. Paper, Paper Products & Printing	570	114,65	91,01	2,215	401,60	323,48
6. Leather & Leather Products	754	142,49	118,75	2,210	350,06	259,95
7. Rubber & Plastic Products	376	81,83	57,70	1,920	395,51	326,74
8. Chemicals & Chemical Products	573	141,66	106,29	2,183	497,56	318,17
(a) Heavy Industrial Chemicals	32	14,09	8,02	239	138,53	88,03
(b) Fertilisers	14	12,26	8,92	69	81,81	62,67
(c) Drugs & Pharmaceuticals	156	10,08	8,82	437	63,06	35,36
(d) Non-Edible Oils	14	6,25	5,83	25	15,64	15,97
(e) Other Chemicals & Chemical Products	357	98,98	74,69	1,413	198,52	116,14
9. Petroleum, Coal Products & Nuclear Fuels	53	16,26	14,63	131	28,34	20,04
10. Manufacture of Cement & Cement Products	136	17,80	12,42	816	47,04	39,47
11. Basic Metals & Metal Products	1,839	310,26	226,41	7,653	1393,45	1067,55
(a) Iron & Steel	245	133,85	108,49	712	655,95	524,83
(b) Non-Ferrous Metals	133	111,38	63,93	804	264,26	171,88
(c) Metal Products	1,461	65,03	53,99	6,137	473,24	370,83
12. Engineering	1,111	336,31	251,77	5,526	1003,05	659,68
(a) Heavy Engineering	114	41,29	22,08	592	161,97	95,75
(b) Light Engineering	461	83,02	35,79	2,546	168,40	95,47
(c) Electrical Machinery & Goods	406	141,69	135,26	1,607	367,04	226,76
(d) Electronic Machinery & Goods	130	70,31	58,63	781	305,65	241,70
13. Vehicles, Vehicle Parts & Transport Equipments	248	66,08	63,50	1,761	626,34	174,21
14. Other Industries	21,963	255,67	210,53	74,023	892,05	711,53
15. Electricity, Gas & Water	34	2,98	2,31	120	311,02	288,14
(a) Electricity Generation & Transmission	15	2,04	1,53	58	303,39	281,74
(b) Non-Conventional Energy	4	30	23	5	23	18
(c) Gas, Steam & Water Supply	15	64	54	57	7,39	6,22
16. Construction	2,555	75,18	63,50	3,578	740,30	579,78
III. TRANSPORT OPERATORS	2,374	28,45	20,04	19,748	171,94	138,38
IV. PROFESSIONAL AND OTHER SERVICES	9,238	279,31	219,76	63,466	1550,60	1233,25
V. PERSONAL LOANS	3,10,726	3399,78	2822,04	7,17,998	6894,51	5682,21
1. Loans for Purchase of Consumer Durables	4,561	28,52	19,89	47,832	202,98	155,15
2. Loans for Housing	59,268	1502,71	1356,28	99,691	2692,95	2464,99
3. Rest of the Personal Loans	2,46,897	1868,55	1445,87	5,70,475	3998,57	3062,07
VI. TRADE	52,343	1042,95	904,71	3,63,829	4511,28	3488,94
1. Wholesale Trade	4,428	585,96	534,95	18,120	1024,19	874,01
2. Retail Trade	47,915	456,99	369,75	3,45,709	3487,09	2614,93
VII. FINANCE	345	55,94	45,96	3,261	531,59	414,06
VIII. ALL OTHERS	2,01,277	1832,72	1419,80	3,46,095	2867,91	2289,42
TOTAL BANK CREDIT	10,57,408	12097,51	9682,03	30,01,564	33236,80	25911,94
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	17,956	225,06	174,95	43,705	254,78	214,49
2. Other Small Scale Industries	8,412	553,26	428,71	54,197	2923,90	2242,35

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

UTTAR PRADESH

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
1	3	3	15,65,883	3663,37	2759,83	2,457	31,35	27,14	33,69,643	12806,35	10318,01	I
-	-	-	15,17,599	3553,61	2679,99	1,892	18,89	18,20	32,94,813	11907,21	9591,47	1
1	3	3	48,284	109,76	79,84	565	12,46	8,93	74,830	899,14	726,53	2
522	157,03	104,06	1,44,018	402,17	303,44	1,269	3761,45	2425,68	3,12,779	17376,41	12217,58	II
-	-	-	312	11,44	10,03	8	1,17	46	1,067	186,38	93,26	1
-	-	-	3,144	40,98	30,36	120	502,04	393,24	19,430	3660,56	2629,75	2
-	-	-	2,502	30,18	22,31	44	16,39	13,34	11,371	588,03	413,13	2(a)
-	-	-	7	37	24	49	474,96	371,47	343	2248,72	1640,23	2(b)
-	-	-	269	3,13	2,48	11	5,81	4,63	1,730	227,37	174,72	2(c)
-	-	-	1	6	5	-	-	-	38	18,59	15,03	2(d)
-	-	-	14	91	81	-	-	-	76	12,71	10,88	2(e)
-	-	-	351	6,34	4,47	16	4,88	3,80	5,872	565,13	375,76	2(f)
-	-	-	26	1,77	1,46	16	58,73	26,82	251	249,16	183,33	3
1	3,00	2	2,501	11,77	8,89	119	266,06	216,58	20,121	1609,13	1178,41	4
-	-	-	115	2,53	1,78	44	152,12	114,18	2,484	480,40	331,41	4(a)
-	-	-	581	1,25	1,01	-	-	-	837	17,45	10,69	4(b)
-	-	-	1,620	3,43	2,66	7	56	56	6,366	86,26	64,57	4(c)
1	3,00	2	185	4,56	3,45	68	113,37	101,84	10,434	1025,03	771,74	4(d)
-	-	-	89	3,56	2,96	51	30,79	28,28	2,925	550,61	445,72	5
-	-	-	252	1,73	1,38	29	13,58	12,23	3,245	507,85	392,31	6
2	8,00	1,75	10	33	29	70	355,84	274,92	2,378	841,50	661,40	7
1	3,25	2,00	932	3,30	2,78	126	187,37	93,82	3,815	833,15	523,06	8
-	-	-	-	-	-	21	52,29	17,60	292	204,91	113,66	8(a)
-	-	-	3	11	7	-	-	-	86	94,18	71,67	8(b)
1	3,25	2,00	38	55	44	14	13,74	4,33	646	90,69	50,95	8(c)
-	-	-	1	4	2	1	6,10	6,10	41	28,03	27,92	8(d)
-	-	-	890	2,59	2,25	90	115,25	65,80	2,750	415,34	258,87	8(e)
-	-	-	13	78	68	-	-	-	197	45,38	35,34	9
-	-	-	77	1,63	1,29	2	8,84	8,06	1,031	75,31	61,24	10
2	6	6	128	3,08	2,80	205	546,28	292,72	9,827	2253,11	1589,54	11
1	3	3	10	65	70	81	446,73	231,49	1,049	1237,22	865,56	11(a)
-	-	-	1	9	5	7	18,90	12,57	945	394,62	248,43	11(b)
1	2	2	117	2,34	2,05	117	80,64	48,66	7,833	621,27	475,55	11(c)
15	61,82	57,70	174	3,82	3,08	181	528,64	219,89	7,007	1933,65	1192,11	12
1	24	25	12	62	45	32	83,75	10,09	751	287,87	128,63	12(a)
4	20,20	20,12	60	1,78	1,42	53	38,42	8,94	3,124	311,82	161,74	12(b)
5	80	80	51	1,01	85	48	60,13	15,17	2,117	570,66	378,84	12(c)
5	40,58	36,53	51	41	35	48	346,34	185,69	1,015	763,29	522,90	12(d)
15	69,14	35,73	645	3,75	2,60	69	1190,96	793,79	2,738	1956,26	1069,82	13
484	11,66	6,74	1,33,435	282,10	206,63	122	30,04	28,83	2,30,027	1471,52	1164,26	14
-	-	-	137	5,54	4,93	3	10,30	9,37	294	329,83	304,75	15
-	-	-	121	4,62	4,31	2	10,28	9,35	196	320,34	296,93	15(a)
-	-	-	-	-	-	-	-	-	9	53	41	15(b)
-	-	-	16	91	62	1	2	2	89	8,97	7,40	15(c)
2	11	6	2,143	26,60	23,27	148	30,82	26,67	8,426	873,02	693,29	16
1	37	37	26,199	105,40	70,93	869	10,44	9,63	49,191	316,60	239,34	III
59	2,84	2,46	73,508	139,68	97,33	1,643	392,54	289,04	1,47,914	2364,96	1841,84	IV
2,50,517	1287,79	224,69	2,44,254	1077,70	828,70	63,227	2200,76	1848,44	15,86,722	14860,54	11406,08	V
5	2	2	28,777	115,25	82,21	533	4,87	3,40	81,708	351,65	260,66	1
31	1,85	1,85	23,039	282,91	244,43	22,499	1292,27	1112,99	2,04,528	5772,69	5180,53	2
2,50,481	1285,92	222,82	1,92,438	679,54	502,06	40,195	903,62	732,06	13,00,486	8736,20	5964,88	3
72	32,04	10,56	2,44,616	521,64	378,06	2,837	171,11	140,67	6,63,697	6279,01	4922,94	VI
27	9,92	5,69	13,254	40,31	29,91	601	79,99	63,13	36,430	1740,36	1507,70	1
45	22,11	4,87	2,31,362	481,33	348,15	2,236	91,12	77,54	6,27,267	4538,65	3415,24	2
1	21	21	4,292	15,21	9,51	49	33,70	27,03	7,948	636,64	496,77	VII
222	16,76	10,00	1,31,964	300,59	219,35	4,721	86,33	71,80	6,84,279	5104,30	4010,37	VIII
2,51,395	1497,06	352,37	24,34,734	6225,76	4667,15	77,072	6687,68	4839,42	68,22,173	59744,81	45452,92	TOTAL
-	-	-	1,10,722	220,38	158,24	52	1,97	1,44	1,72,435	702,19	549,12	1
2	15	8	22,087	95,71	74,49	289	108,58	84,53	84,987	3681,60	2830,15	2

TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	54,142	289,27	224,27	77,286	373,34	315,81
1. Direct Finance	53,945	284,24	221,49	75,356	351,28	298,74
2. Indirect Finance	197	5,03	2,78	1,930	22,06	17,07
II. INDUSTRY	9,028	943,42	431,46	6,256	675,63	552,86
1. Mining & Quarrying	20	734,57	286,76	105	12,06	10,47
2. Food Manufacturing & Processing	488	83,05	57,40	777	205,59	150,87
(a) Rice Mills, Flour & Dal Mills	231	61,19	41,82	470	53,26	36,02
(b) Sugar	2	43	43	21	138,36	104,82
(c) Edible Oils & Vanaspati	4	4,50	3,30	25	3,21	2,41
(d) Tea Processing	1	5	5	2	22	19
(e) Processing of Fruits & Vegetables	10	2,49	1,88	10	1,34	1,24
(f) Others	240	14,38	9,91	249	9,20	6,18
3. Beverage & Tobacco	2	70	49	10	1,63	1,56
4. Textiles	296	7,71	6,30	317	41,73	36,19
(a) Cotton Textiles	18	1,29	98	32	2,56	2,50
(b) Jute & Other Natural Fibre Textiles	1	1	1	5	10	8
(c) Handloom Textiles & Khadi	84	38	34	74	31	32
(d) Other Textiles & Textile Products	193	6,04	4,98	206	38,76	33,28
5. Paper, Paper Products & Printing	92	11,90	10,96	370	53,71	45,24
6. Leather & Leather Products	36	4,75	3,26	37	1,36	1,13
7. Rubber & Plastic Products	33	6,91	6,47	83	10,61	5,24
8. Chemicals & Chemical Products	66	10,66	8,75	167	49,30	33,51
(a) Heavy Industrial Chemicals	–	–	–	20	9,52	9,42
(b) Fertilisers	–	–	–	4	82	59
(c) Drugs & Pharmaceuticals	22	5,44	4,89	34	1,64	1,20
(d) Non-Edible Oils	3	3,68	2,71	2	8	7
(e) Other Chemicals & Chemical Products	41	1,53	1,15	107	37,24	22,23
9. Petroleum, Coal Products & Nuclear Fuels	4	5,99	56	7	46	44
10. Manufacture of Cement & Cement Products	12	75	70	20	1,43	1,40
11. Basic Metals & Metal Products	62	1,92	1,75	209	22,99	19,67
(a) Iron & Steel	8	1,24	1,21	38	18,25	15,94
(b) Non-Ferrous Metals	–	–	–	2	10	5
(c) Metal Products	54	68	54	169	4,64	3,68
12. Engineering	220	16,62	9,90	457	52,98	31,96
(a) Heavy Engineering	4	91	70	9	1,42	1,23
(b) Light Engineering	49	1,64	1,56	261	26,66	13,64
(c) Electrical Machinery & Goods	51	11,53	5,24	134	19,00	14,65
(d) Electronic Machinery & Goods	116	2,55	2,40	53	5,90	2,44
13. Vehicles, Vehicle Parts & Transport Equipments	29	38	28	99	2,40	2,52
14. Other Industries	5,089	41,02	25,41	3,317	104,79	100,99
15. Electricity, Gas & Water	–	–	–	15	24,73	24,65
(a) Electricity Generation & Transmission	–	–	–	6	22,23	22,18
(b) Non-Conventional Energy	–	–	–	1	3	3
(c) Gas, Steam & Water Supply	–	–	–	8	2,47	2,44
16. Construction	2,579	16,51	12,48	266	89,86	87,03
III. TRANSPORT OPERATORS	3,060	65,96	39,86	2,791	34,45	29,63
IV. PROFESSIONAL AND OTHER SERVICES	3,101	52,23	38,85	5,566	112,45	94,77
V. PERSONAL LOANS	75,475	668,23	529,38	83,918	771,08	651,64
1. Loans for Purchase of Consumer Durables	1,798	10,65	6,35	4,692	17,69	13,17
2. Loans for Housing	9,652	247,43	221,71	12,754	310,98	297,21
3. Rest of the Personal Loans	64,025	410,15	301,32	66,472	442,42	341,27
VI. TRADE	15,919	165,48	125,00	26,207	385,34	312,84
1. Wholesale Trade	1,069	44,41	38,49	826	72,08	61,52
2. Retail Trade	14,850	121,07	86,51	25,381	313,25	251,32
VII. FINANCE	164	2,64	2,38	734	5,20	3,13
VIII. ALL OTHERS	34,682	263,15	202,28	12,986	159,53	129,43
TOTAL BANK CREDIT	1,95,571	2450,37	1593,48	2,15,744	2517,03	2090,11
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	4,870	76,92	51,73	1,378	12,77	10,54
2. Other Small Scale Industries	377	40,38	29,67	3,101	217,48	157,52

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

UTTARANCHAL

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
-	-	-	24,524	78,85	58,30	3,915	33,45	23,71	1,59,867	774,91	622,10	I
-	-	-	22,933	71,28	53,31	3,714	23,78	18,97	1,55,948	730,58	592,51	1
-	-	-	1,591	7,57	4,99	201	9,67	4,74	3,919	44,32	29,58	2
3	10,75	5,95	3,108	13,06	9,59	396	151,03	85,85	18,791	1793,90	1085,71	II
-	-	-	2	10	4	-	-	-	127	746,72	297,26	1
-	-	-	59	1,26	1,15	38	18,70	10,15	1,362	308,59	219,57	2
-	-	-	19	61	57	28	15,15	8,89	748	130,21	87,31	2(a)
-	-	-	-	-	-	-	-	-	23	138,79	105,25	2(b)
-	-	-	-	-	-	-	-	-	29	7,71	5,71	2(c)
-	-	-	-	-	-	-	-	-	3	27	24	2(d)
-	-	-	4	16	18	1	1,76	1,08	25	5,76	4,38	2(e)
-	-	-	36	48	40	9	1,80	18	534	25,85	16,68	2(f)
-	-	-	-	-	-	-	-	-	12	2,33	2,05	3
-	-	-	77	58	45	4	71	58	694	50,74	43,53	4
-	-	-	1	2	1	1	1	-	52	3,88	3,49	4(a)
-	-	-	-	-	-	-	-	-	6	11	9	4(b)
-	-	-	63	21	19	1	8	8	222	98	93	4(c)
-	-	-	13	34	26	2	62	50	414	45,77	39,02	4(d)
-	-	-	12	41	33	26	1,41	1,23	500	67,44	57,76	5
-	-	-	-	-	-	2	-	-	75	6,12	4,39	6
-	-	-	-	-	-	2	3	2	118	17,54	11,73	7
-	-	-	6	36	30	28	32,85	18,33	267	93,17	60,89	8
-	-	-	-	-	-	2	8,00	1,72	22	17,52	11,14	8(a)
-	-	-	-	-	-	-	-	-	4	82	59	8(b)
-	-	-	-	-	-	15	16	14	71	7,25	6,23	8(c)
-	-	-	-	-	-	-	-	-	5	3,76	2,78	8(d)
-	-	-	6	36	30	11	24,69	16,47	165	63,83	40,14	8(e)
-	-	-	-	-	-	-	-	-	11	6,45	99	9
-	-	-	2	2	1	3	4	3	37	2,23	2,14	10
-	-	-	3	4	3	6	20,00	16,68	280	44,94	38,13	11
-	-	-	-	-	-	4	19,96	16,64	50	39,45	33,79	11(a)
-	-	-	-	-	-	-	-	-	2	10	5	11(b)
-	-	-	3	4	3	2	4	4	228	5,39	4,29	11(c)
1	4,00	20	4	7	5	14	31,25	15,80	696	104,93	57,91	12
-	-	-	-	-	-	-	-	-	13	2,33	1,92	12(a)
-	-	-	-	-	-	5	2,31	1	315	30,61	15,21	12(b)
1	4,00	20	1	3	1	8	28,47	15,79	195	63,03	35,89	12(c)
-	-	-	3	4	4	1	47	-	173	8,95	4,88	12(d)
2	6,75	5,75	3	9	9	12	16	14	145	9,77	8,77	13
-	-	-	2,896	8,91	6,15	171	1,42	1,08	11,473	156,14	133,63	14
-	-	-	1	5	2	3	40,24	18,48	19	65,02	43,16	15
-	-	-	-	-	-	1	40,00	18,26	7	62,23	40,44	15(a)
-	-	-	-	-	-	-	-	-	1	3	3	15(b)
-	-	-	1	5	2	2	24	22	11	2,76	2,69	15(c)
-	-	-	43	1,17	96	87	4,22	3,33	2,975	111,76	103,80	16
-	-	-	2,579	43,84	26,23	511	13,37	10,10	8,941	157,63	105,82	III
-	-	-	990	6,13	4,28	516	24,64	22,69	10,173	195,45	160,59	IV
30	1,35	1,02	14,479	66,53	52,50	7,435	149,69	124,15	1,81,337	1656,89	1358,69	V
-	-	-	2,502	7,88	4,95	266	1,05	86	9,258	37,27	25,33	1
-	-	-	1,327	22,91	20,30	1,711	71,33	59,25	25,444	652,65	598,46	2
30	1,35	1,02	10,650	35,74	27,24	5,458	77,31	64,05	1,46,635	966,96	734,90	3
1	11	8	10,372	48,08	34,47	2,360	29,97	23,53	54,859	628,98	495,93	VI
-	-	-	342	2,83	2,10	323	7,19	6,48	2,560	126,51	108,58	1
1	11	8	10,030	45,25	32,38	2,037	22,78	17,06	52,299	502,48	387,35	2
-	-	-	10	13	7	8	62	61	916	8,59	6,19	VII
-	-	-	3,401	7,64	5,80	1,794	18,04	16,10	52,863	448,37	353,61	VIII
34	12,21	7,05	59,463	264,27	191,24	16,935	420,83	306,75	4,87,747	5664,71	4188,63	TOTAL
-	-	-	2,857	8,81	6,15	164	3,51	3,09	9,269	102,00	71,52	1
-	-	-	78	1,33	1,01	56	13,63	9,45	3,612	272,82	197,66	2

TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	1,582	22,26	19,04	7,000	66,75	50,08
1. Direct Finance	1,575	22,09	18,93	6,244	60,97	45,76
2. Indirect Finance	7	17	11	756	5,79	4,32
II. INDUSTRY	1,144	215,38	168,28	3,587	1074,33	793,06
1. Mining & Quarrying	35	72,43	62,01	109	218,02	148,03
2. Food Manufacturing & Processing	31	6,05	3,28	248	30,28	17,45
(a) Rice Mills, Flour & Dal Mills	5	2,21	1,47	17	46	43
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	–	–	–	1	8	–
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	3	1,14	26	12	88	80
(f) Others	23	2,70	1,55	218	28,86	16,23
3. Beverage & Tobacco	12	1,33	63	77	22,46	17,56
4. Textiles	26	2,01	1,45	240	4,00	2,97
(a) Cotton Textiles	1	1	1	5	1,65	1,00
(b) Jute & Other Natural Fibre Textiles	1	–	–	174	95	72
(c) Handloom Textiles & Khadi	1	3	3	8	5	4
(d) Other Textiles & Textile Products	23	1,97	1,42	53	1,35	1,21
5. Paper, Paper Products & Printing	39	3,30	2,44	113	26,48	13,79
6. Leather & Leather Products	4	35	27	18	94	86
7. Rubber & Plastic Products	45	12,21	10,25	57	9,14	8,40
8. Chemicals & Chemical Products	23	9,57	7,65	162	246,32	215,18
(a) Heavy Industrial Chemicals	3	38	36	20	9,24	8,78
(b) Fertilisers	2	3,56	2,57	13	150,24	150,35
(c) Drugs & Pharmaceuticals	5	76	71	34	65,55	37,89
(d) Non-Edible Oils	–	–	–	1	20	–
(e) Other Chemicals & Chemical Products	13	4,87	4,00	94	21,09	18,16
9. Petroleum, Coal Products & Nuclear Fuels	1	6	7	8	51,13	24,74
10. Manufacture of Cement & Cement Products	17	1,19	84	23	8,28	6,84
11. Basic Metals & Metal Products	74	58,78	46,74	359	185,31	160,65
(a) Iron & Steel	27	49,81	39,30	73	116,25	101,27
(b) Non-Ferrous Metals	7	4,99	4,91	18	20,71	16,69
(c) Metal Products	40	3,99	2,53	268	48,35	42,69
12. Engineering	134	25,06	19,82	264	57,12	37,83
(a) Heavy Engineering	4	56	29	27	4,85	4,04
(b) Light Engineering	57	18,15	14,46	74	15,18	13,47
(c) Electrical Machinery & Goods	65	2,74	2,23	96	11,08	7,15
(d) Electronic Machinery & Goods	8	3,61	2,84	67	26,01	13,16
13. Vehicles, Vehicle Parts & Transport Equipments	11	8,66	1,47	149	21,25	19,09
14. Other Industries	540	8,51	6,66	1,233	41,34	28,47
15. Electricity, Gas & Water	4	27	29	15	21,98	2,43
(a) Electricity Generation & Transmission	–	–	–	5	21,13	2,08
(b) Non-Conventional Energy	–	–	–	3	7	3
(c) Gas, Steam & Water Supply	4	27	29	7	78	33
16. Construction	148	5,60	4,42	512	130,29	88,78
III. TRANSPORT OPERATORS	468	16,63	11,31	2,325	68,80	54,04
IV. PROFESSIONAL AND OTHER SERVICES	606	83,24	80,20	5,794	175,23	143,68
V. PERSONAL LOANS	14,308	217,49	174,67	45,557	489,26	412,21
1. Loans for Purchase of Consumer Durables	201	1,37	92	3,713	18,51	14,30
2. Loans for Housing	2,684	100,29	84,92	6,682	173,73	154,33
3. Rest of the Personal Loans	11,423	115,82	88,82	35,162	297,02	243,58
VI. TRADE	1,076	42,34	33,43	6,890	173,87	129,10
1. Wholesale Trade	159	23,63	19,00	487	46,63	32,82
2. Retail Trade	917	18,71	14,43	6,403	127,25	96,28
VII. FINANCE	22	19	15	110	11,45	8,64
VIII. ALL OTHERS	2,525	74,96	57,44	11,052	98,56	79,83
TOTAL BANK CREDIT	21,731	672,48	544,51	82,315	2158,27	1670,63
<i>OF WHICH</i> : 1. Artisans and Village & Tiny Industries	690	31,21	21,45	288	5,84	4,13
2. Other Small Scale Industries	127	16,11	15,27	1,512	177,77	109,98

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

GOA

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
2	55	9	-	-	-	659	8,77	2,61	9,243	98,33	71,82	I
-	-	-	-	-	-	542	7,34	1,38	8,361	90,39	66,08	1
2	55	9	-	-	-	117	1,43	1,22	882	7,94	5,75	2
29	8,64	5,06	2	13	12	328	296,74	224,08	5,090	1595,22	1190,59	II
-	-	-	-	-	-	5	16,86	11,59	149	307,31	221,63	1
-	-	-	-	-	-	10	1,57	1,42	289	37,89	22,16	2
-	-	-	-	-	-	-	-	-	22	2,66	1,90	2(a)
-	-	-	-	-	-	-	-	-	-	-	-	2(b)
-	-	-	-	-	-	1	2	2	2	10	2	2(c)
-	-	-	-	-	-	-	-	-	-	-	-	2(d)
-	-	-	-	-	-	1	6	4	16	2,08	1,10	2(e)
-	-	-	-	-	-	8	1,49	1,36	249	33,05	19,14	2(f)
-	-	-	-	-	-	3	47	36	92	24,26	18,55	3
-	-	-	-	-	-	10	21,64	21,64	276	27,64	26,06	4
-	-	-	-	-	-	3	18,56	18,69	9	20,22	19,70	4(a)
-	-	-	-	-	-	-	-	-	175	95	72	4(b)
-	-	-	-	-	-	-	-	-	9	7	7	4(c)
-	-	-	-	-	-	7	3,08	2,95	83	6,40	5,57	4(d)
26	6,39	4,23	1	9	8	11	54	43	190	36,80	20,97	5
-	-	-	-	-	-	-	-	-	22	1,29	1,13	6
-	-	-	-	-	-	2	65	36	104	22,00	19,00	7
2	2,05	83	-	-	-	18	22,87	17,83	205	280,81	241,49	8
-	-	-	-	-	-	3	28	16	26	9,89	9,30	8(a)
-	-	-	-	-	-	3	17,40	14,43	18	171,20	167,35	8(b)
-	-	-	-	-	-	5	-	-	44	66,31	38,60	8(c)
-	-	-	-	-	-	-	-	-	1	20	-	8(d)
2	2,05	83	-	-	-	7	5,19	3,24	116	33,20	26,24	8(e)
-	-	-	-	-	-	-	-	-	9	51,19	24,81	9
-	-	-	-	-	-	1	-	-	41	9,47	7,68	10
-	-	-	-	-	-	20	103,75	86,19	453	347,83	293,59	11
-	-	-	-	-	-	12	39,70	36,40	112	205,75	176,97	11(a)
-	-	-	-	-	-	4	63,83	49,57	29	89,53	71,18	11(b)
-	-	-	-	-	-	4	22	22	312	52,56	45,44	11(c)
-	-	-	-	-	-	33	45,62	30,37	431	127,81	88,02	12
-	-	-	-	-	-	5	12,38	4,02	36	17,79	8,35	12(a)
-	-	-	-	-	-	9	3,63	1,86	140	36,96	29,80	12(b)
-	-	-	-	-	-	17	26,40	24,49	178	40,22	33,87	12(c)
-	-	-	-	-	-	2	3,21	-	77	32,84	16,00	12(d)
-	-	-	-	-	-	11	11,25	3,33	171	41,16	23,88	13
1	20	-	-	-	-	77	47,84	30,35	1,851	97,89	65,48	14
-	-	-	1	4	4	3	26	21	23	22,54	2,96	15
-	-	-	1	4	4	2	20	16	8	21,37	2,27	15(a)
-	-	-	-	-	-	-	-	-	3	7	3	15(b)
-	-	-	-	-	-	1	6	5	12	1,11	66	15(c)
-	-	-	-	-	-	124	23,44	20,00	784	159,33	113,19	16
1	13	13	-	-	-	103	107,90	77,68	2,897	193,47	143,15	III
6	16	16	-	-	-	437	117,53	67,69	6,843	376,17	291,73	IV
203	5,68	5,68	-	-	-	15,407	243,83	203,95	75,475	956,26	796,50	V
-	-	-	-	-	-	187	1,40	1,01	4,101	21,29	16,23	1
-	-	-	-	-	-	1,121	59,15	51,98	10,487	333,17	291,23	2
203	5,68	5,68	-	-	-	14,099	183,28	150,96	60,887	601,79	489,04	3
16	58	51	-	-	-	510	31,88	19,71	8,492	248,67	182,74	VI
4	23	16	-	-	-	49	7,05	4,33	699	77,54	56,31	1
12	35	35	-	-	-	461	24,83	15,38	7,793	171,13	126,44	2
-	-	-	-	-	-	4	2	3	136	11,66	8,81	VII
-	-	-	-	-	-	4,438	44,94	39,20	18,015	218,46	176,47	VIII
257	15,74	11,63	2	13	12	21,886	851,62	634,94	1,26,191	3698,24	2861,83	TOTAL
-	-	-	1	9	8	14	1,62	77	993	38,76	26,43	1
2	1,50	83	-	-	-	90	8,63	6,16	1,731	204,01	132,24	2

TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

WESTERN REGION (Contd.)

STATE:

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	3,35,567	1900,18	1623,81	3,39,300	2691,68	2412,29
1. Direct Finance	3,31,701	1385,46	1193,05	3,29,619	1492,40	1386,78
2. Indirect Finance	3,866	514,73	430,76	9,681	1199,28	1025,51
II. INDUSTRY	31,590	7200,44	5173,52	48,932	15729,04	12248,97
1. Mining & Quarrying	126	570,57	363,70	376	175,84	161,34
2. Food Manufacturing & Processing	727	252,14	193,61	2,316	752,04	519,71
(a) Rice Mills, Flour & Dal Mills	202	33,30	26,03	697	85,28	67,83
(b) Sugar	7	67	61	5	1,78	1,70
(c) Edible Oils & Vanaspati	124	118,37	109,63	271	264,87	217,46
(d) Tea Processing	3	8,32	3,24	21	7,17	4,89
(e) Processing of Fruits & Vegetables	16	5,98	2,67	53	14,98	12,25
(f) Others	375	85,49	51,44	1,269	377,95	215,58
3. Beverage & Tobacco	42	6,28	5,04	306	77,47	34,98
4. Textiles	1,864	1083,46	732,86	8,043	2509,94	2025,05
(a) Cotton Textiles	809	799,27	531,24	1,876	1233,46	948,13
(b) Jute & Other Natural Fibre Textiles	16	1,27	1,05	253	25,07	24,04
(c) Handloom Textiles & Khadi	167	17,34	13,62	633	32,77	29,80
(d) Other Textiles & Textile Products	872	265,59	186,95	5,281	1218,64	1023,09
5. Paper, Paper Products & Printing	314	193,20	115,62	1,259	396,53	322,05
6. Leather & Leather Products	104	5,57	4,45	264	18,18	10,53
7. Rubber & Plastic Products	355	163,25	119,52	1,656	290,12	233,46
8. Chemicals & Chemical Products	1,246	1368,88	969,82	4,677	3225,94	2463,95
(a) Heavy Industrial Chemicals	227	406,67	305,61	887	588,51	504,81
(b) Fertilisers	15	223,18	207,44	191	686,82	531,65
(c) Drugs & Pharmaceuticals	215	228,00	167,41	831	672,02	548,33
(d) Non-Edible Oils	18	31,89	23,51	37	27,15	21,20
(e) Other Chemicals & Chemical Products	771	479,14	265,85	2,731	1251,44	857,95
9. Petroleum, Coal Products & Nuclear Fuels	51	195,70	177,16	128	505,38	428,16
10. Manufacture of Cement & Cement Products	148	42,86	40,77	411	396,51	360,09
11. Basic Metals & Metal Products	1,222	681,34	499,94	3,481	1295,41	1031,72
(a) Iron & Steel	330	524,68	419,38	945	703,65	548,56
(b) Non-Ferrous Metals	136	67,18	29,31	250	118,02	95,59
(c) Metal Products	756	89,48	51,26	2,286	473,74	387,56
12. Engineering	2,059	603,26	412,60	3,942	1036,61	761,31
(a) Heavy Engineering	371	87,81	66,90	576	219,14	159,50
(b) Light Engineering	817	262,85	157,83	1,807	241,78	190,04
(c) Electrical Machinery & Goods	320	208,63	168,59	1,079	423,88	290,50
(d) Electronic Machinery & Goods	551	43,97	19,29	480	151,82	121,26
13. Vehicles, Vehicle Parts & Transport Equipments	640	80,28	47,06	1,073	363,97	198,83
14. Other Industries	21,403	1327,00	1060,62	19,148	740,91	547,17
15. Electricity, Gas & Water	36	143,86	105,41	238	2717,21	2094,97
(a) Electricity Generation & Transmission	19	125,94	90,38	135	2423,84	1828,27
(b) Non-Conventional Energy	3	4,69	5,06	66	101,86	100,08
(c) Gas, Steam & Water Supply	14	13,23	9,97	37	191,51	166,61
16. Construction	1,253	482,80	325,35	1,614	1226,97	1055,65
III. TRANSPORT OPERATORS	3,838	37,51	24,49	12,658	219,96	181,04
IV. PROFESSIONAL AND OTHER SERVICES	22,649	250,60	153,02	54,186	1034,48	838,16
V. PERSONAL LOANS	1,86,888	1890,87	1557,36	3,61,975	3780,11	3093,04
1. Loans for Purchase of Consumer Durables	5,995	25,64	18,88	22,363	90,94	70,60
2. Loans for Housing	45,417	941,18	820,09	73,518	1467,66	1366,80
3. Rest of the Personal Loans	1,35,476	924,05	718,39	2,66,094	2221,51	1655,64
VI. TRADE	30,933	1144,22	804,80	1,04,459	3019,91	2313,99
1. Wholesale Trade	3,428	923,03	656,05	6,855	1602,77	1261,95
2. Retail Trade	27,505	221,18	148,75	97,604	1417,14	1052,04
VII. FINANCE	802	161,68	109,99	1,502	588,98	332,06
VIII. ALL OTHERS	83,724	1341,88	944,19	75,393	1417,80	922,98
TOTAL BANK CREDIT	6,95,991	13927,38	10391,18	9,98,405	28481,96	22342,53
OF WHICH : 1. Artisans and Village & Tiny Industries	8,495	118,04	87,09	10,694	67,97	56,06
2. Other Small Scale Industries	12,957	720,87	491,50	23,803	2314,89	1777,25

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

GUJARAT

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
3	8	8	1,76,812	468,54	407,99	1,779	112,71	92,44	8,53,461	5173,19	4536,61	I
–	–	–	1,75,384	464,65	405,16	1,586	80,46	64,10	8,38,290	3422,97	3049,08	1
3	8	8	1,428	3,88	2,83	193	32,26	28,34	15,171	1750,22	1487,53	2
833	507,95	297,54	15,177	42,45	31,16	2,788	14705,28	8759,68	99,320	38185,16	26510,87	II
1	6,23	5,83	25	1,52	1,07	23	69,16	45,40	551	823,34	577,35	1
–	–	–	146	2,25	1,47	117	398,63	271,38	3,306	1405,05	986,17	2
–	–	–	62	18	9	12	2,80	1,75	973	121,56	95,69	2(a)
–	–	–	–	–	–	1	94	–	13	3,39	2,31	2(b)
–	–	–	39	11	6	29	101,02	78,05	463	484,38	405,21	2(c)
–	–	–	–	–	–	1	45	38	25	15,94	8,52	2(d)
–	–	–	–	–	–	3	54	50	72	21,50	15,41	2(e)
–	–	–	45	1,96	1,32	71	292,87	190,69	1,760	758,28	459,03	2(f)
–	–	–	19	1,31	63	5	1,06	83	372	86,12	41,49	3
9	56,42	54,39	432	1,12	68	512	1389,75	935,72	10,860	5040,69	3748,69	4
8	13,42	11,41	9	13	9	158	1238,64	835,77	2,860	3284,92	2326,64	4(a)
–	–	–	60	42	27	1	8	8	330	26,84	25,43	4(b)
–	–	–	334	49	26	16	4,54	4,50	1,150	55,14	48,18	4(c)
1	43,00	42,98	29	8	6	337	146,49	95,37	6,520	1673,80	1348,45	4(d)
3	18,37	18,37	27	41	33	99	358,55	217,88	1,702	967,05	674,25	5
–	–	–	41	9	6	17	2,14	62	426	25,99	15,66	6
2	15,00	12,25	11	40	35	114	144,42	117,79	2,138	613,19	483,36	7
28	151,69	105,30	9	71	65	464	1532,08	1064,60	6,424	6279,30	4604,32	8
5	13,01	6,44	4	38	32	97	303,21	191,34	1,220	1311,78	1008,52	8(a)
2	50,00	24,07	–	–	–	14	161,45	123,85	222	1121,45	887,02	8(b)
9	52,76	46,06	–	–	–	136	305,73	212,24	1,191	1258,51	974,04	8(c)
–	–	–	–	–	–	–	–	–	55	59,04	44,71	8(d)
12	35,92	28,72	5	33	33	217	761,70	537,17	3,736	2528,51	1690,02	8(e)
–	–	–	1	5	5	49	2806,51	2141,63	229	3507,64	2747,00	9
–	–	–	18	52	39	27	151,31	151,97	604	591,20	553,21	10
13	160,23	27,62	896	2,05	1,39	315	2093,41	1348,63	5,927	4232,45	2909,30	11
3	104,14	11,11	2	7	3	131	1551,73	1055,51	1,411	2884,28	2034,59	11(a)
3	54,43	16,33	–	–	–	59	420,64	223,60	448	660,27	364,83	11(b)
7	1,66	18	894	1,98	1,36	125	121,04	69,52	4,068	687,90	509,88	11(c)
15	42,09	37,25	180	1,60	1,11	513	1431,76	801,84	6,709	3115,32	2014,10	12
2	2,04	2,04	3	26	17	168	330,91	210,65	1,120	640,16	439,26	12(a)
5	28,39	26,20	47	65	44	168	103,10	30,20	2,844	636,77	404,71	12(b)
6	6,65	4,00	16	41	33	116	411,90	108,90	1,537	1051,47	572,33	12(c)
2	5,00	5,00	114	27	17	61	585,86	452,08	1,208	786,92	597,80	12(d)
–	–	–	67	97	78	43	49,02	28,70	1,823	494,24	275,36	13
759	33,92	27,79	12,105	19,98	15,03	253	149,25	64,84	53,668	2271,05	1715,45	14
1	15,00	–	2	6	6	88	3769,80	1310,62	365	6645,93	3511,06	15
1	15,00	–	2	6	6	84	3753,31	1297,59	241	6318,15	3216,31	15(a)
–	–	–	–	–	–	1	4,20	4,06	70	110,75	109,21	15(b)
–	–	–	–	–	–	3	12,29	8,97	54	217,03	185,55	15(c)
2	9,00	8,75	1,198	9,42	7,11	149	358,41	257,23	4,216	2086,60	1654,09	16
172	14,75	13,63	2,272	14,21	9,07	1,277	32,00	29,06	20,217	318,43	257,29	III
124	17,11	16,42	8,007	27,68	19,78	4,414	664,14	515,16	89,380	1994,02	1542,55	IV
12,971	403,53	286,30	46,066	166,98	126,55	66,578	2247,16	1775,92	6,74,478	8488,64	6839,17	V
994	8,73	8,74	8,839	26,31	17,16	309	6,94	5,17	38,500	158,56	120,55	1
618	43,04	36,87	2,220	32,35	24,01	17,477	888,73	778,81	1,39,250	3372,96	3026,58	2
11,359	351,75	240,69	35,007	108,32	85,38	48,792	1351,48	991,94	4,96,728	4957,11	3692,04	3
90	30,45	20,69	21,470	60,17	43,90	3,351	786,29	484,31	1,60,303	5041,04	3667,70	VI
28	15,93	9,18	1,380	6,52	4,96	944	535,36	346,57	12,635	3083,61	2278,71	1
62	14,52	11,51	20,090	53,65	38,94	2,407	250,93	137,74	1,47,668	1957,43	1388,98	2
9	20,24	20,20	197	2,11	1,49	236	332,47	245,42	2,746	1105,48	709,16	VII
1,450	64,33	46,65	5,677	18,80	13,94	6,182	595,80	380,98	1,72,426	3438,61	2308,74	VIII
15,652	1058,43	701,51	2,75,678	800,94	653,87	86,605	19475,86	12282,98	20,72,331	63744,57	46372,08	TOTAL
–	–	–	10,054	14,92	10,88	42	2,24	1,98	29,285	203,16	156,02	1
7	9,96	6,04	2,054	5,95	4,49	454	138,95	115,16	39,275	3190,63	2394,44	2

TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

WESTERN REGION (Contd.)

STATE:

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	2,62,542	2071,08	1659,54	4,70,341	7964,46	6300,46
1. Direct Finance	2,59,333	1103,34	907,04	4,47,711	2858,45	2553,83
2. Indirect Finance	3,209	967,73	752,50	22,630	5106,01	3746,63
II. INDUSTRY	53,959	30093,43	17091,54	92,608	51281,59	37826,26
1. Mining & Quarrying	195	6941,47	2262,97	712	1453,39	985,27
2. Food Manufacturing & Processing	2,086	599,47	409,21	5,960	2796,80	1996,11
(a) Rice Mills, Flour & Dal Mills	481	130,49	97,87	1,816	205,52	151,26
(b) Sugar	13	13,00	10,48	100	514,72	458,27
(c) Edible Oils & Vanaspati	203	176,79	124,29	397	298,04	225,30
(d) Tea Processing	4	93	94	29	297,36	139,62
(e) Processing of Fruits & Vegetables	52	43,72	29,93	225	77,57	59,67
(f) Others	1,333	234,53	145,70	3,393	1403,59	961,99
3. Beverage & Tobacco	27	16,04	10,46	349	300,72	201,41
4. Textiles	3,279	3400,26	2338,11	9,147	6412,61	4713,08
(a) Cotton Textiles	2,065	1619,53	1028,06	3,082	2431,45	1860,52
(b) Jute & Other Natural Fibre Textiles	58	8,45	4,41	155	55,57	48,72
(c) Handloom Textiles & Khadi	44	190,76	184,90	432	43,64	29,98
(d) Other Textiles & Textile Products	1,112	1581,52	1120,74	5,478	3881,95	2773,86
5. Paper, Paper Products & Printing	1,171	334,92	257,46	3,218	1049,26	825,70
6. Leather & Leather Products	468	16,48	12,81	1,104	108,77	84,09
7. Rubber & Plastic Products	1,347	559,21	381,24	3,526	1450,41	1138,06
8. Chemicals & Chemical Products	1,223	3087,84	1491,57	7,822	5834,02	4246,98
(a) Heavy Industrial Chemicals	171	575,00	371,43	985	1740,30	1207,07
(b) Fertilisers	39	769,41	250,98	106	148,85	103,63
(c) Drugs & Pharmaceuticals	380	731,55	450,94	2,095	1667,60	1215,19
(d) Non-Edible Oils	36	46,61	16,29	63	168,46	136,75
(e) Other Chemicals & Chemical Products	597	965,27	401,92	4,573	2108,82	1584,35
9. Petroleum, Coal Products & Nuclear Fuels	291	549,62	378,84	347	2098,66	1216,96
10. Manufacture of Cement & Cement Products	241	43,89	27,63	530	795,60	738,89
11. Basic Metals & Metal Products	11,760	3318,37	2132,51	8,762	5082,84	3860,15
(a) Iron & Steel	529	2328,46	1661,99	1,979	3037,23	2352,40
(b) Non-Ferrous Metals	72	196,73	168,82	407	617,37	456,39
(c) Metal Products	11,159	793,18	301,70	6,376	1428,24	1051,37
12. Engineering	2,185	2070,79	1092,16	10,038	5394,63	3922,01
(a) Heavy Engineering	147	71,01	37,65	1,554	987,30	749,49
(b) Light Engineering	1,052	501,18	289,76	4,175	1684,54	1216,83
(c) Electrical Machinery & Goods	745	966,70	331,15	2,753	1609,80	1037,15
(d) Electronic Machinery & Goods	241	531,90	433,61	1,556	1113,00	918,53
13. Vehicles, Vehicle Parts & Transport Equipments	577	853,38	593,76	2,720	2107,74	1447,68
14. Other Industries	27,046	6875,97	4608,29	32,823	9737,58	7134,75
15. Electricity, Gas & Water	88	556,91	483,39	271	1691,55	1322,04
(a) Electricity Generation & Transmission	46	527,59	460,13	79	1345,87	1101,02
(b) Non-Conventional Energy	10	20,00	18,79	40	74,41	62,88
(c) Gas, Steam & Water Supply	32	9,32	4,47	152	271,27	158,14
16. Construction	1,975	868,82	611,13	5,279	4967,01	3993,08
III. TRANSPORT OPERATORS	6,646	660,87	535,25	27,619	3066,81	2373,07
IV. PROFESSIONAL AND OTHER SERVICES	19,473	2472,45	1220,34	80,488	4772,68	3958,24
V. PERSONAL LOANS	3,65,218	4671,50	3869,22	8,40,722	11126,79	9571,13
1. Loans for Purchase of Consumer Durables	7,268	40,96	28,18	79,714	307,60	244,87
2. Loans for Housing	92,489	2775,67	2418,02	1,61,732	5839,58	5373,30
3. Rest of the Personal Loans	2,65,461	1854,88	1423,02	5,99,276	4979,61	3952,96
VI. TRADE	89,099	4578,14	2574,47	2,22,311	26942,75	21261,38
1. Wholesale Trade	28,607	3811,41	1992,52	20,735	23745,22	18831,30
2. Retail Trade	60,492	766,72	581,95	2,01,576	3197,53	2430,08
VII. FINANCE	770	7985,11	7431,80	4,770	13660,23	11603,74
VIII. ALL OTHERS	1,11,496	2025,47	1576,18	2,65,088	4639,04	3408,79
TOTAL BANK CREDIT	9,09,203	54558,06	35958,34	20,03,947	123454,36	96303,07
OF WHICH : 1. Artisans and Village & Tiny Industries	8,048	175,25	134,21	11,506	146,82	120,50
2. Other Small Scale Industries	9,940	2527,75	1846,07	37,969	5619,96	4225,25

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

MAHARASHTRA

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
428	797,37	425,25	1,83,430	417,16	355,07	33,595	1509,91	1274,59	9,50,336	12759,97	10014,91	I
240	658,28	360,88	1,79,665	396,09	337,79	31,775	1166,31	979,57	9,18,724	6182,47	5139,10	1
188	139,09	64,37	3,765	21,07	17,29	1,820	343,60	295,02	31,612	6577,50	4875,81	2
17,560	16698,45	11674,44	8,814	48,21	39,48	22,716	33178,94	23327,86	1,95,657	131300,62	89959,57	II
11	237,35	121,85	22	80	56	223	1367,71	877,40	1,163	10000,71	4248,04	1
125	345,23	267,31	181	5,40	3,65	1,007	1232,64	833,53	9,359	4979,54	3509,81	2
2	56	44	82	2,86	1,96	116	25,08	17,44	2,497	364,51	268,97	2(a)
-	-	-	1	4	4	37	265,81	122,20	151	793,57	591,00	2(b)
11	51,04	30,64	9	10	7	290	201,71	163,89	910	727,68	544,20	2(c)
4	14,84	9,80	-	-	-	13	157,15	135,01	50	470,28	285,38	2(d)
2	16,10	16,10	18	72	48	91	111,22	61,59	388	249,34	167,76	2(e)
106	262,69	210,33	71	1,69	1,10	460	471,67	333,39	5,363	2374,16	1652,50	2(f)
57	265,54	233,51	8	51	49	48	62,81	48,82	489	645,62	494,70	3
432	1507,52	955,02	18	97	93	3,034	2366,74	1909,73	15,910	13688,10	9916,87	4
282	425,58	273,67	13	76	71	1,000	1210,88	1048,72	6,442	5688,20	4211,69	4(a)
2	3,55	3,44	5	21	22	17	2,47	1,87	237	70,25	58,65	4(b)
3	46,98	47,07	-	-	-	7	13,94	13,78	486	295,33	275,73	4(c)
145	1031,40	630,85	-	-	-	2,010	1139,45	845,35	8,745	7634,31	5370,80	4(d)
72	328,43	232,22	21	63	62	642	921,95	768,78	5,124	2635,19	2084,79	5
9	18,81	15,03	11	10	5	143	54,00	52,08	1,735	198,16	164,06	6
46	118,59	94,69	5	10	8	486	510,18	379,04	5,410	2638,48	1993,10	7
953	4319,73	3035,63	15	36	26	1,663	4381,16	3020,49	11,676	17623,12	11794,94	8
130	522,68	251,81	-	-	-	256	1053,71	719,65	1,542	3891,69	2549,96	8(a)
19	684,24	430,63	-	-	-	55	588,22	330,34	219	2190,71	1115,58	8(b)
209	1093,83	872,06	10	25	20	362	981,48	779,49	3,056	4474,71	3317,88	8(c)
11	137,09	59,03	-	-	-	8	1,61	1,48	118	353,77	213,56	8(d)
584	1881,89	1422,10	5	11	7	982	1756,14	1189,53	6,741	6712,23	4597,96	8(e)
23	1010,49	620,21	-	-	-	64	275,18	172,37	725	3933,94	2388,37	9
22	554,32	272,62	9	28	23	728	643,34	488,57	1,530	2037,43	1527,93	10
266	1484,70	923,22	21	94	38	1,133	5301,37	3966,24	21,942	15188,21	10882,49	11
96	447,94	263,13	-	-	-	459	4130,78	3120,95	3,063	9944,41	7398,46	11(a)
60	764,65	508,97	-	-	-	107	367,26	343,22	646	1946,01	1477,40	11(b)
110	272,11	151,12	21	94	38	567	803,33	502,07	18,233	3297,79	2006,63	11(c)
622	1951,21	1333,52	35	71	54	2,366	4116,15	1948,53	15,246	13533,49	8296,76	12
201	622,57	502,34	2	6	3	554	1137,75	450,52	2,458	2818,69	1740,03	12(a)
206	727,98	524,63	8	33	21	941	964,75	371,61	6,382	3878,78	2403,04	12(b)
154	291,93	134,06	6	13	13	473	995,71	457,74	4,131	3864,27	1960,22	12(c)
61	308,72	172,50	19	19	18	398	1017,94	668,65	2,275	2971,75	2193,47	12(d)
173	606,15	423,16	68	87	62	601	1945,87	1566,01	4,139	5514,01	4031,23	13
14,510	2939,66	2372,30	7,963	24,06	20,10	8,036	5249,85	4201,31	90,378	24827,13	18336,76	14
40	443,46	304,87	9	38	35	123	1989,83	849,85	531	4682,13	2960,49	15
21	315,25	220,38	9	38	35	79	1917,73	793,41	234	4106,82	2575,29	15(a)
1	15,00	5,00	-	-	-	20	44,44	36,21	71	153,86	122,89	15(b)
18	113,21	79,49	-	-	-	24	27,65	20,23	226	421,45	262,32	15(c)
199	567,29	469,29	428	12,10	10,62	2,419	2760,15	2245,13	10,300	9175,36	7329,23	16
2,320	1093,76	997,45	2,803	19,34	13,99	7,015	650,63	475,78	46,403	5491,41	4395,55	III
4,813	2198,43	1674,07	14,887	38,33	28,86	20,057	5003,40	3903,34	1,39,718	14485,28	10784,83	IV
4,32,831	5675,12	3771,14	68,170	256,76	212,48	27,31,802	23552,47	11866,94	44,38,743	45282,65	29290,90	V
2,385	21,18	21,32	16,749	50,08	40,90	72,510	252,91	163,57	1,78,626	672,72	498,85	1
18,019	2133,62	2036,22	4,587	70,59	61,01	1,58,263	7479,53	6723,19	4,35,090	18298,99	16611,73	2
4,12,427	3520,31	1713,59	46,834	136,10	110,57	25,01,029	15820,04	4980,17	38,25,027	26310,94	12180,31	3
2,873	2408,61	1674,33	37,057	110,86	88,73	31,650	4376,26	3257,77	3,82,990	38416,63	28856,68	VI
1,598	1269,36	794,11	1,133	9,88	8,29	3,992	2563,24	1985,90	56,065	31399,11	23612,11	1
1,275	1139,26	880,22	35,924	100,98	80,44	27,658	1813,03	1271,87	3,26,925	7017,51	5244,56	2
372	7589,58	6242,23	761	2,23	1,39	1,112	8239,00	5928,10	7,785	37476,15	31207,26	VII
3,737	239,47	152,32	12,027	36,50	31,12	53,084	3016,92	2073,19	4,45,432	9957,41	7241,59	VIII
4,64,934	36700,79	26611,22	3,27,949	929,38	771,11	29,01,031	79527,53	52107,56	66,07,064	295170,12	211751,29	TOTAL
435	16,73	11,33	3,891	13,61	10,64	3,408	35,22	26,61	27,288	387,62	303,30	1
231	651,66	563,74	3,946	14,52	11,64	5,609	1113,39	858,47	57,695	9927,27	7505,16	2

TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

WESTERN REGION (Contd.)

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	357	16,10	12,72	956	7,33	7,41
1. Direct Finance	353	53	36	949	1,56	1,64
2. Indirect Finance	4	15,57	12,36	7	5,77	5,77
II. INDUSTRY	90	58,82	30,11	523	195,35	189,93
1. Mining & Quarrying	–	–	–	1	3	2
2. Food Manufacturing & Processing	1	4	3	8	29	31
(a) Rice Mills, Flour & Dal Mills	–	–	–	3	–	–
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	–	–	–	–	–	–
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	–	–	–	–	–	–
(f) Others	1	4	3	5	29	31
3. Beverage & Tobacco	–	–	–	–	–	–
4. Textiles	6	41,40	18,74	48	134,26	134,62
(a) Cotton Textiles	4	30,56	12,33	12	12,80	10,07
(b) Jute & Other Natural Fibre Textiles	–	–	–	–	–	–
(c) Handloom Textiles & Khadi	–	–	–	–	–	–
(d) Other Textiles & Textile Products	2	10,84	6,41	36	121,46	124,55
5. Paper, Paper Products & Printing	–	–	–	35	6,14	4,58
6. Leather & Leather Products	–	–	–	2	9	8
7. Rubber & Plastic Products	1	1,50	1,00	124	21,44	18,98
8. Chemicals & Chemical Products	5	68	43	11	4,02	2,78
(a) Heavy Industrial Chemicals	1	40	23	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	1	10	9	–	–	–
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	3	18	10	11	4,02	2,78
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	–	–	–
10. Manufacture of Cement & Cement Products	–	–	–	7	32	15
11. Basic Metals & Metal Products	5	9,44	4,79	23	10,42	10,74
(a) Iron & Steel	1	45	4	9	3,87	3,86
(b) Non-Ferrous Metals	–	–	–	5	4,94	5,24
(c) Metal Products	4	8,99	4,75	9	1,61	1,64
12. Engineering	7	5,46	4,86	31	11,38	11,03
(a) Heavy Engineering	–	–	–	2	81	68
(b) Light Engineering	4	1,00	63	11	2,38	2,45
(c) Electrical Machinery & Goods	3	4,46	4,24	8	1,34	1,05
(d) Electronic Machinery & Goods	–	–	–	10	6,86	6,86
13. Vehicles, Vehicle Parts & Transport Equipments	–	–	–	20	17	17
14. Other Industries	65	30	27	211	6,77	6,44
15. Electricity, Gas & Water	–	–	–	1	3	3
(a) Electricity Generation & Transmission	–	–	–	–	–	–
(b) Non-Conventional Energy	–	–	–	1	3	3
(c) Gas, Steam & Water Supply	–	–	–	–	–	–
16. Construction	–	–	–	1	–	–
III. TRANSPORT OPERATORS	25	28	19	47	44	44
IV. PROFESSIONAL AND OTHER SERVICES	5	19	13	221	6,77	6,12
V. PERSONAL LOANS	1,026	10,47	7,90	996	8,09	7,32
1. Loans for Purchase of Consumer Durables	5	7	6	153	39	28
2. Loans for Housing	295	6,11	5,50	161	3,17	3,26
3. Rest of the Personal Loans	726	4,29	2,34	682	4,53	3,78
VI. TRADE	126	7,96	4,39	548	4,05	2,68
1. Wholesale Trade	5	7,62	4,13	1	5	4
2. Retail Trade	121	35	25	547	4,00	2,63
VII. FINANCE	1	3	4	1	1,60	68
VIII. ALL OTHERS	190	27,11	19,84	292	6,22	5,46
TOTAL BANK CREDIT	1,820	120,97	75,31	3,584	229,85	220,04
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	66	34	29	190	1,90	1,67
2. Other Small Scale Industries	1	1,50	1,00	163	30,25	24,77

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

DADRA & NAGAR HAVELI

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	
7	8	9	10	11	12	13	14	15	16	17	18	
-	-	-	-	-	-	2	1	1	1,315	23,44	20,14	I
-	-	-	-	-	-	1	1	1	1,303	2,10	2,01	1
-	-	-	-	-	-	1	-	-	12	21,34	18,13	2
3	2,05	1,05	-	-	-	88	173,41	93,25	704	429,64	314,35	II
-	-	-	-	-	-	3	12	5	4	15	7	1
-	-	-	-	-	-	2	3,39	-	11	3,72	34	2
-	-	-	-	-	-	-	-	-	3	-	-	2(a)
-	-	-	-	-	-	2	3,39	-	2	3,39	-	2(b)
-	-	-	-	-	-	-	-	-	-	-	-	2(c)
-	-	-	-	-	-	-	-	-	-	-	-	2(d)
-	-	-	-	-	-	-	-	-	-	-	-	2(e)
-	-	-	-	-	-	-	-	-	6	32	33	2(f)
-	-	-	-	-	-	-	-	-	-	-	-	3
2	1,05	1,05	-	-	-	5	26,04	18,93	61	202,75	173,35	4
-	-	-	-	-	-	2	14,00	13,64	18	57,36	36,04	4(a)
-	-	-	-	-	-	-	-	-	-	-	-	4(b)
-	-	-	-	-	-	-	-	-	-	-	-	4(c)
2	1,05	1,05	-	-	-	3	12,04	5,29	43	145,39	137,31	4(d)
-	-	-	-	-	-	2	8,00	8,00	37	14,14	12,59	5
-	-	-	-	-	-	-	-	-	2	9	8	6
-	-	-	-	-	-	3	25	24	128	23,19	20,22	7
1	1,00	-	-	-	-	38	73,38	46,97	55	79,08	50,17	8
-	-	-	-	-	-	-	-	-	1	40	23	8(a)
-	-	-	-	-	-	-	-	-	-	-	-	8(b)
-	-	-	-	-	-	2	60	4	3	70	13	8(c)
-	-	-	-	-	-	-	-	-	-	-	-	8(d)
1	1,00	-	-	-	-	36	72,78	46,92	51	77,98	49,80	8(e)
-	-	-	-	-	-	2	8,00	3,00	2	8,00	3,00	9
-	-	-	-	-	-	-	-	-	7	32	15	10
-	-	-	-	-	-	1	15	2	29	20,01	15,55	11
-	-	-	-	-	-	-	-	-	10	4,32	3,89	11(a)
-	-	-	-	-	-	1	15	2	6	5,09	5,26	11(b)
-	-	-	-	-	-	-	-	-	13	10,60	6,39	11(c)
-	-	-	-	-	-	20	52,80	15,08	58	69,64	30,97	12
-	-	-	-	-	-	1	11,00	11,00	3	11,81	11,68	12(a)
-	-	-	-	-	-	10	2,27	7	25	5,64	3,14	12(b)
-	-	-	-	-	-	8	39,52	4,00	19	45,32	9,29	12(c)
-	-	-	-	-	-	1	1	1	11	6,86	6,86	12(d)
-	-	-	-	-	-	-	-	-	20	17	17	13
-	-	-	-	-	-	11	1,27	97	287	8,35	7,67	14
-	-	-	-	-	-	-	-	-	1	3	3	15
-	-	-	-	-	-	-	-	-	-	-	-	15(a)
-	-	-	-	-	-	-	-	-	1	3	3	15(b)
-	-	-	-	-	-	-	-	-	-	-	-	15(c)
-	-	-	-	-	-	1	-	-	2	1	1	16
-	-	-	-	-	-	3	4	4	75	76	67	III
-	-	-	-	-	-	18	83	83	244	7,79	7,07	IV
-	-	-	-	-	-	428	64	47	2,450	19,20	15,69	V
-	-	-	-	-	-	1	-	-	159	46	35	1
-	-	-	-	-	-	1	5	5	457	9,34	8,81	2
-	-	-	-	-	-	426	58	41	1,834	9,40	6,53	3
-	-	-	-	-	-	50	1,14	91	724	13,15	7,97	VI
-	-	-	-	-	-	10	56	42	16	8,22	4,60	1
-	-	-	-	-	-	40	58	49	708	4,93	3,38	2
-	-	-	-	-	-	1	25	-	3	1,88	71	VII
-	-	-	-	-	-	95	74	66	577	34,07	25,96	VIII
3	2,05	1,05	-	-	-	685	177,06	96,16	6,092	529,94	392,57	TOTAL
-	-	-	-	-	-	-	-	-	256	2,24	1,96	1
-	-	-	-	-	-	15	3,43	1,57	179	35,18	27,34	2

TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

WESTERN REGION (Concl.d.)

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	172	1,73	1,51	74	7,78	4,78
1. Direct Finance	172	1,73	1,51	62	30	27
2. Indirect Finance	–	–	–	12	7,48	4,51
II. INDUSTRY	204	42,69	21,87	431	267,73	186,43
1. Mining & Quarrying	1	3	2	2	14	3
2. Food Manufacturing & Processing	2	6	6	12	15,20	15,07
(a) Rice Mills, Flour & Dal Mills	–	–	–	1	78	77
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	1	3	3	2	11,90	11,82
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	–	–	–	5	1,93	1,93
(f) Others	1	3	3	4	60	55
3. Beverage & Tobacco	1	3	2	2	13	12
4. Textiles	6	4,90	2,54	53	54,59	38,06
(a) Cotton Textiles	1	2,24	1,13	28	22,84	18,37
(b) Jute & Other Natural Fibre Textiles	–	–	–	–	–	–
(c) Handloom Textiles & Khadi	–	–	–	–	–	–
(d) Other Textiles & Textile Products	5	2,66	1,42	25	31,75	19,68
5. Paper, Paper Products & Printing	10	3,41	3,05	26	5,25	3,93
6. Leather & Leather Products	–	–	–	3	13	10
7. Rubber & Plastic Products	23	6,29	3,69	183	78,43	52,88
8. Chemicals & Chemical Products	7	1,22	70	29	74,25	41,60
(a) Heavy Industrial Chemicals	1	5	3	10	54,25	21,92
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	5	1,07	57	1	18,45	18,45
(d) Non-Edible Oils	–	–	–	1	6	6
(e) Other Chemicals & Chemical Products	1	10	10	17	1,49	1,17
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	3	80	80
10. Manufacture of Cement & Cement Products	–	–	–	–	–	–
11. Basic Metals & Metal Products	5	39	28	23	8,71	7,97
(a) Iron & Steel	–	–	–	8	4,73	4,46
(b) Non-Ferrous Metals	–	–	–	10	2,17	1,90
(c) Metal Products	5	39	28	5	1,81	1,61
12. Engineering	7	25,06	10,40	26	4,61	3,44
(a) Heavy Engineering	–	–	–	2	13	10
(b) Light Engineering	2	–	–	14	2,96	2,65
(c) Electrical Machinery & Goods	5	25,06	10,39	3	1,12	45
(d) Electronic Machinery & Goods	–	–	–	7	41	24
13. Vehicles, Vehicle Parts & Transport Equipments	1	30	21	6	5,83	3,78
14. Other Industries	135	98	87	60	19,49	18,56
15. Electricity, Gas & Water	–	–	–	1	5	–
(a) Electricity Generation & Transmission	–	–	–	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	1	5	–
16. Construction	6	3	3	2	12	10
III. TRANSPORT OPERATORS	204	1,06	83	32	67	46
IV. PROFESSIONAL AND OTHER SERVICES	204	3,50	2,65	61	6,11	3,49
V. PERSONAL LOANS	2,395	12,03	10,29	949	10,42	7,79
1. Loans for Purchase of Consumer Durables	91	27	23	71	23	14
2. Loans for Housing	697	3,49	3,08	168	3,24	2,99
3. Rest of the Personal Loans	1,607	8,27	6,98	710	6,95	4,66
VI. TRADE	246	3,03	2,14	168	3,46	3,00
1. Wholesale Trade	19	1,54	1,15	15	2,12	1,97
2. Retail Trade	227	1,50	99	153	1,34	1,03
VII. FINANCE	5	12	11	–	–	–
VIII. ALL OTHERS	303	6,19	4,56	39	6,20	3,43
TOTAL BANK CREDIT	3,733	70,36	43,96	1,754	302,36	209,38
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	161	5,93	4,51	30	13	10
2. Other Small Scale Industries	16	5,13	1,96	270	91,55	75,35

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

DAMAN & DIU

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	
7	8	9	10	11	12	13	14	15	16	17	18	
-	-	-	-	-	-	1	7	7	247	9,58	6,36	I
-	-	-	-	-	-	1	7	7	235	2,10	1,85	1
-	-	-	-	-	-	-	-	-	12	7,48	4,51	2
4	75,50	33,76	-	-	-	32	38,50	29,90	671	424,41	271,95	II
-	-	-	-	-	-	-	-	-	3	17	5	1
-	-	-	-	-	-	-	-	-	14	15,26	15,13	2
-	-	-	-	-	-	-	-	-	1	78	77	2(a)
-	-	-	-	-	-	-	-	-	-	-	-	2(b)
-	-	-	-	-	-	-	-	-	3	11,93	11,85	2(c)
-	-	-	-	-	-	-	-	-	-	-	-	2(d)
-	-	-	-	-	-	-	-	-	5	1,93	1,93	2(e)
-	-	-	-	-	-	-	-	-	5	63	58	2(f)
-	-	-	-	-	-	1	1,00	-	4	1,15	14	3
1	5,00	2,82	-	-	-	3	6,92	6,58	63	71,41	50,00	4
-	-	-	-	-	-	-	-	-	29	25,08	19,50	4(a)
-	-	-	-	-	-	-	-	-	-	-	-	4(b)
-	-	-	-	-	-	-	-	-	-	-	-	4(c)
1	5,00	2,82	-	-	-	3	6,92	6,58	34	46,33	30,51	4(d)
-	-	-	-	-	-	-	-	-	36	8,66	6,98	5
-	-	-	-	-	-	1	81	43	4	94	53	6
-	-	-	-	-	-	6	10,70	8,23	212	95,42	64,80	7
-	-	-	-	-	-	11	3,12	2,25	47	78,59	44,55	8
-	-	-	-	-	-	-	-	-	11	54,30	21,95	8(a)
-	-	-	-	-	-	-	-	-	-	-	-	8(b)
-	-	-	-	-	-	2	-	-	8	19,52	19,01	8(c)
-	-	-	-	-	-	1	75	54	2	81	60	8(d)
-	-	-	-	-	-	8	2,37	1,71	26	3,96	2,98	8(e)
-	-	-	-	-	-	3	2,88	2,50	6	3,68	3,30	9
-	-	-	-	-	-	-	-	-	-	-	-	10
2	42,00	22,05	-	-	-	-	-	-	30	51,09	30,31	11
-	-	-	-	-	-	-	-	-	8	4,73	4,46	11(a)
2	42,00	22,05	-	-	-	-	-	-	12	44,17	23,96	11(b)
-	-	-	-	-	-	-	-	-	10	2,20	1,89	11(c)
-	-	-	-	-	-	3	2,98	-	36	32,65	13,84	12
-	-	-	-	-	-	-	-	-	2	13	10	12(a)
-	-	-	-	-	-	2	2,97	-	18	5,93	2,65	12(b)
-	-	-	-	-	-	1	1	-	9	26,19	10,85	12(c)
-	-	-	-	-	-	-	-	-	7	41	24	12(d)
-	-	-	-	-	-	-	-	-	7	6,13	3,99	13
-	-	-	-	-	-	2	9	9	197	20,56	19,52	14
-	-	-	-	-	-	2	10,00	9,80	3	10,05	9,80	15
-	-	-	-	-	-	-	-	-	-	-	-	15(a)
-	-	-	-	-	-	2	10,00	9,80	2	10,00	9,80	15(b)
-	-	-	-	-	-	-	-	-	1	5	-	15(c)
1	28,50	8,89	-	-	-	-	-	-	9	28,65	9,02	16
-	-	-	-	-	-	5	3	3	241	1,76	1,32	III
-	-	-	-	-	-	13	58	57	278	10,19	6,71	IV
-	-	-	-	-	-	587	16,20	14,05	3,931	38,66	32,13	V
-	-	-	-	-	-	21	6	4	183	55	42	1
-	-	-	-	-	-	2	8	8	867	6,81	6,14	2
-	-	-	-	-	-	564	16,07	13,93	2,881	31,29	25,57	3
-	-	-	-	-	-	13	17	16	427	6,66	5,30	VI
-	-	-	-	-	-	5	5	4	39	3,70	3,15	1
-	-	-	-	-	-	8	12	12	388	2,96	2,15	2
-	-	-	-	-	-	1	9	-	6	21	11	VII
-	-	-	-	-	-	12	8	8	354	12,46	8,07	VIII
4	75,50	33,76	-	-	-	664	55,71	44,85	6,155	503,94	331,96	TOTAL
-	-	-	-	-	-	-	-	-	191	6,06	4,61	1
-	-	-	-	-	-	10	3,17	1,77	296	99,85	79,08	2

TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

SOUTHERN REGION

STATE:

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	9,86,675	3133,40	2541,89	15,99,038	6664,48	5971,85
1. Direct Finance	9,76,703	2821,08	2285,79	15,77,110	4972,55	4526,38
2. Indirect Finance	9,972	312,32	256,10	21,928	1691,93	1445,47
II. INDUSTRY	43,755	8799,10	5578,91	45,074	9304,63	7210,53
1. Mining & Quarrying	468	262,95	218,37	519	124,99	99,66
2. Food Manufacturing & Processing	5,407	1420,46	675,90	5,186	1105,10	832,56
(a) Rice Mills, Flour & Dal Mills	3,029	587,87	282,87	2,267	406,68	264,47
(b) Sugar	24	374,82	87,88	58	353,07	322,81
(c) Edible Oils & Vanaspati	540	180,24	128,75	172	63,06	56,58
(d) Tea Processing	4	85	80	14	2,10	1,98
(e) Processing of Fruits & Vegetables	21	4,62	3,92	30	3,51	3,50
(f) Others	1,789	272,06	171,68	2,645	276,68	183,22
3. Beverage & Tobacco	192	61,49	48,75	269	500,24	358,65
4. Textiles	2,821	709,34	465,72	2,930	716,98	618,35
(a) Cotton Textiles	448	401,11	237,23	824	400,69	326,37
(b) Jute & Other Natural Fibre Textiles	509	48,87	34,78	56	15,17	12,13
(c) Handloom Textiles & Khadi	877	10,27	8,33	681	109,88	111,07
(d) Other Textiles & Textile Products	987	249,09	185,38	1,369	191,24	168,78
5. Paper, Paper Products & Printing	696	164,73	120,47	971	265,33	220,49
6. Leather & Leather Products	411	27,73	17,96	478	21,97	21,19
7. Rubber & Plastic Products	511	146,25	107,27	986	129,67	103,16
8. Chemicals & Chemical Products	1,666	1391,00	903,76	1,259	824,53	559,48
(a) Heavy Industrial Chemicals	114	220,37	172,80	185	258,80	118,76
(b) Fertilisers	31	114,59	75,45	73	82,04	64,63
(c) Drugs & Pharmaceuticals	740	876,67	530,55	393	337,70	263,43
(d) Non-Edible Oils	23	6,72	6,14	24	6,44	5,79
(e) Other Chemicals & Chemical Products	758	172,65	118,81	584	139,54	106,87
9. Petroleum, Coal Products & Nuclear Fuels	30	87,83	65,11	36	17,65	16,18
10. Manufacture of Cement & Cement Products	563	713,65	269,81	280	215,96	191,94
11. Basic Metals & Metal Products	878	835,80	651,26	1,387	724,70	604,91
(a) Iron & Steel	229	582,09	471,62	274	525,27	451,46
(b) Non-Ferrous Metals	44	49,98	28,20	60	69,34	45,15
(c) Metal Products	605	203,73	151,43	1,053	130,09	108,30
12. Engineering	1,929	1010,48	836,21	4,122	433,51	322,74
(a) Heavy Engineering	159	111,31	85,68	274	129,98	84,63
(b) Light Engineering	749	514,65	442,32	2,864	126,81	101,16
(c) Electrical Machinery & Goods	680	332,64	268,21	473	100,70	75,52
(d) Electronic Machinery & Goods	341	51,88	40,00	511	76,02	61,43
13. Vehicles, Vehicle Parts & Transport Equipments	697	61,26	30,59	1,027	60,69	54,55
14. Other Industries	23,436	465,82	298,17	20,231	592,93	525,39
15. Electricity, Gas & Water	197	954,37	478,85	208	2141,20	1555,94
(a) Electricity Generation & Transmission	122	938,72	465,17	116	1963,71	1427,72
(b) Non-Conventional Energy	16	11,08	11,04	15	53,62	48,96
(c) Gas, Steam & Water Supply	59	4,57	2,64	77	123,88	79,26
16. Construction	3,853	485,94	390,71	5,185	1429,19	1125,33
III. TRANSPORT OPERATORS	10,354	268,58	179,61	19,755	743,84	493,76
IV. PROFESSIONAL AND OTHER SERVICES	17,118	503,84	393,02	81,185	1696,66	1439,02
V. PERSONAL LOANS	8,42,424	6727,16	5659,56	8,07,981	7307,44	6217,87
1. Loans for Purchase of Consumer Durables	7,309	37,72	28,32	43,851	153,12	115,63
2. Loans for Housing	1,03,401	2873,10	2505,58	1,34,245	3279,38	2917,51
3. Rest of the Personal Loans	7,31,714	3816,34	3125,66	6,29,885	3874,93	3184,73
VI. TRADE	99,393	1463,62	1060,28	1,65,931	2873,72	2348,49
1. Wholesale Trade	8,599	685,67	470,46	10,593	1565,13	1285,82
2. Retail Trade	90,794	777,95	589,83	1,55,338	1308,59	1062,67
VII. FINANCE	2,520	218,56	147,15	4,058	480,37	364,82
VIII. ALL OTHERS	2,64,471	2503,57	1882,56	6,16,261	4167,40	3491,87
TOTAL BANK CREDIT	22,66,710	23617,84	17443,00	33,39,283	33238,54	27538,20
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	15,272	355,54	262,01	7,200	48,37	39,92
2. Other Small Scale Industries	10,071	935,27	702,47	18,392	1184,63	905,74

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

ANDHRA PRADESH

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
16	1,67	1,61	10,31,668	1861,11	1699,97	66,046	663,00	565,01	36,83,443	12323,66	10780,33	I
5	1,36	1,35	10,14,316	1814,83	1659,87	63,017	490,32	436,42	36,31,151	10100,14	8909,81	1
11	31	26	17,352	46,27	40,10	3,029	172,68	128,58	52,292	2223,53	1870,52	2
737	454,71	325,20	38,391	109,85	91,32	6,130	6619,84	4663,56	1,34,087	25288,13	17869,52	II
2	9	9	31	1,56	1,26	182	190,35	176,06	1,202	579,94	495,44	1
8	30,94	12,53	526	9,63	7,84	778	616,95	416,83	11,905	3183,08	1945,66	2
-	-	-	413	7,46	6,17	353	101,50	68,21	6,062	1103,51	621,72	2(a)
-	-	-	-	-	-	40	140,07	97,67	122	867,96	508,37	2(b)
1	99	10	19	13	5	59	51,69	38,37	791	296,12	223,85	2(c)
-	-	-	-	-	-	2	31	-	20	3,26	2,77	2(d)
-	-	-	1	5	-	13	13,37	11,80	65	21,55	19,22	2(e)
7	29,94	12,43	93	1,99	1,62	311	310,00	200,77	4,845	890,67	569,72	2(f)
2	6	6	10	49	37	74	320,03	177,15	547	882,31	584,98	3
14	46	36	2,050	5,76	4,60	582	409,55	293,55	8,397	1842,10	1382,58	4
12	41	31	104	1,50	1,17	412	324,42	239,85	1,800	1128,12	804,92	4(a)
-	-	-	499	50	48	19	25,95	10,68	1,083	90,48	58,06	4(b)
-	-	-	1,330	2,98	2,37	3	4	4	2,891	123,17	121,81	4(c)
2	5	5	117	79	59	148	59,15	42,98	2,623	500,33	397,79	4(d)
10	12,32	9,43	61	16	13	215	128,23	100,91	1,953	570,77	451,42	5
-	-	-	74	9	6	599	9,45	8,18	1,562	59,24	47,40	6
3	3,36	3,08	11	45	41	106	29,34	16,77	1,617	309,07	230,69	7
67	159,00	118,91	18	57	55	410	1294,00	940,66	3,420	3669,09	2523,36	8
10	61,05	47,51	4	21	19	123	432,69	274,71	436	973,12	613,97	8(a)
-	-	-	-	-	-	32	372,84	259,23	136	569,48	399,31	8(b)
20	90,00	63,98	7	26	27	125	300,72	266,45	1,285	1605,35	1124,69	8(c)
-	-	-	-	-	-	2	10,12	8,68	49	23,28	20,62	8(d)
37	7,94	7,42	7	10	8	128	177,63	131,58	1,514	497,87	364,77	8(e)
2	9,87	4,86	-	-	-	12	12,33	4,89	80	127,68	91,04	9
1	2,50	2,71	17	73	69	89	438,21	328,29	950	1371,05	793,44	10
24	22,65	17,86	50	21	19	324	540,83	395,83	2,663	2124,19	1670,05	11
5	8,52	8,51	-	-	-	130	258,94	150,77	638	1374,81	1082,37	11(a)
1	30	-	-	-	-	46	26,91	17,48	151	146,53	90,83	11(b)
18	13,83	9,35	50	21	19	148	254,99	227,57	1,874	602,84	496,86	11(c)
91	107,64	71,56	18	22	14	396	540,75	163,35	6,556	2092,60	1393,99	12
36	1,43	1,07	3	9	6	94	64,34	20,69	566	307,15	192,13	12(a)
12	99,31	65,71	4	5	2	124	141,27	90,78	3,753	882,09	699,99	12(b)
36	6,64	4,52	10	7	5	89	98,62	28,10	1,288	538,66	376,40	12(c)
7	26	26	1	1	1	89	236,53	23,77	949	364,70	125,47	12(d)
5	47	53	143	99	82	130	189,08	191,03	2,002	312,49	277,53	13
406	18,82	12,55	33,089	57,65	47,07	1,156	177,37	121,83	78,318	1312,59	1005,02	14
5	22,50	14,80	9	31	27	67	795,37	596,28	486	3913,76	2646,15	15
2	13,00	12,71	8	26	22	48	680,45	484,13	296	3596,14	2389,95	15(a)
-	-	-	-	-	-	1	1,00	21	32	65,69	60,21	15(b)
3	9,50	2,09	1	5	5	18	113,93	111,95	158	251,93	195,99	15(c)
97	64,04	55,87	2,284	31,02	26,92	1,010	927,99	731,96	12,429	2938,18	2330,78	16
306	68,66	42,20	6,100	24,72	18,73	2,825	290,97	272,39	39,340	1396,75	1006,70	III
295	83,83	64,47	47,093	109,29	84,19	7,846	1100,99	914,29	1,53,537	3494,62	2894,99	IV
21,391	573,60	466,83	3,53,675	1077,70	893,29	1,32,281	2993,30	2453,96	21,57,752	18679,19	15691,50	V
4,516	42,74	41,69	80,314	241,16	183,55	28,271	95,52	63,79	1,64,261	570,27	432,98	1
2,292	198,65	194,55	16,719	180,13	156,64	23,340	1555,08	1344,36	2,79,997	8086,34	7118,63	2
14,583	332,21	230,59	2,56,642	656,40	553,10	80,670	1342,70	1045,81	17,13,494	10022,58	8139,89	3
260	57,94	21,58	1,26,590	223,35	173,36	16,569	1307,07	1140,30	4,08,743	5925,69	4744,02	VI
55	39,00	7,68	3,317	17,13	14,24	2,680	447,47	372,55	25,244	2754,39	2150,75	1
205	18,94	13,91	1,23,273	206,22	159,12	13,889	859,60	767,75	3,83,499	3171,30	2593,27	2
21	28,76	27,34	5,657	13,15	10,20	1,026	174,03	150,66	13,282	914,86	700,18	VII
504	18,60	12,00	2,84,092	539,31	452,59	42,673	761,86	605,63	12,08,001	7990,74	6444,65	VIII
23,530	1287,76	961,24	18,93,266	3958,47	3423,64	2,75,396	13911,04	10765,80	77,98,185	76013,65	60131,88	TOTAL
129	5,43	3,65	29,355	49,87	40,72	393	9,36	7,65	52,349	468,57	353,94	1
9	5,08	3,14	4,682	14,22	11,40	1,589	267,97	197,18	34,743	2407,17	1819,92	2

TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

SOUTHERN REGION (Contd.)

STATE:

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	3,20,363	2629,29	2233,50	7,82,266	5777,23	4975,02
1. Direct Finance	3,13,342	1966,33	1735,04	7,70,493	3780,12	3400,69
2. Indirect Finance	7,021	662,96	498,46	11,773	1997,11	1574,32
II. INDUSTRY	26,528	7588,07	4469,54	65,905	13724,23	10473,68
1. Mining & Quarrying	431	513,47	317,83	484	142,02	125,26
2. Food Manufacturing & Processing	1,670	295,51	243,96	4,316	1007,81	810,07
(a) Rice Mills, Flour & Dal Mills	619	66,30	48,56	1,243	110,27	93,53
(b) Sugar	16	51,27	49,64	49	148,42	134,14
(c) Edible Oils & Vanaspati	183	41,29	33,10	360	66,40	55,15
(d) Tea Processing	13	7,43	5,28	19	3,16	3,00
(e) Processing of Fruits & Vegetables	26	3,92	2,55	94	42,01	35,39
(f) Others	813	125,30	104,83	2,551	637,55	488,85
3. Beverage & Tobacco	94	98,59	75,37	267	374,28	326,18
4. Textiles	2,020	641,80	356,30	2,851	1087,02	850,16
(a) Cotton Textiles	273	122,98	60,76	510	287,31	221,35
(b) Jute & Other Natural Fibre Textiles	100	73	62	56	6,86	6,59
(c) Handloom Textiles & Khadi	346	87,13	13,52	316	8,10	7,73
(d) Other Textiles & Textile Products	1,301	430,95	281,39	1,969	784,75	614,49
5. Paper, Paper Products & Printing	709	384,88	74,25	1,311	241,10	167,96
6. Leather & Leather Products	338	46,39	29,75	447	63,27	53,90
7. Rubber & Plastic Products	456	124,29	82,30	1,059	303,34	216,33
8. Chemicals & Chemical Products	704	437,24	207,96	1,625	502,54	369,67
(a) Heavy Industrial Chemicals	44	22,92	9,83	149	103,90	44,52
(b) Fertilisers	10	4,75	3,87	16	16,26	11,04
(c) Drugs & Pharmaceuticals	251	300,01	130,07	340	212,53	203,20
(d) Non-Edible Oils	7	1,64	1,43	31	7,74	5,23
(e) Other Chemicals & Chemical Products	392	107,91	62,76	1,089	162,11	105,68
9. Petroleum, Coal Products & Nuclear Fuels	16	37,34	21,56	62	154,61	117,34
10. Manufacture of Cement & Cement Products	221	50,82	48,38	307	45,84	41,74
11. Basic Metals & Metal Products	1,199	501,67	362,88	2,200	732,55	571,26
(a) Iron & Steel	214	263,42	204,64	378	410,54	320,43
(b) Non-Ferrous Metals	65	67,09	15,29	104	69,69	55,86
(c) Metal Products	920	171,15	142,94	1,718	252,32	194,97
12. Engineering	2,452	2136,27	933,61	4,088	2475,32	1890,03
(a) Heavy Engineering	193	128,31	93,69	638	388,62	229,87
(b) Light Engineering	1,148	366,93	234,40	1,878	772,26	561,47
(c) Electrical Machinery & Goods	583	1266,74	283,09	999	761,94	610,83
(d) Electronic Machinery & Goods	528	374,30	322,43	573	552,50	487,85
13. Vehicles, Vehicle Parts & Transport Equipments	505	115,48	62,04	1,170	290,73	134,52
14. Other Industries	13,542	593,89	392,44	35,869	793,39	605,61
15. Electricity, Gas & Water	101	1001,32	860,40	223	2624,43	2241,23
(a) Electricity Generation & Transmission	47	931,74	791,48	118	2610,11	2228,71
(b) Non-Conventional Energy	36	2,46	2,01	34	5,50	5,31
(c) Gas, Steam & Water Supply	18	67,12	66,91	71	8,83	7,20
16. Construction	2,070	609,11	400,52	9,626	2885,97	1952,42
III. TRANSPORT OPERATORS	8,220	308,11	265,54	25,583	415,32	327,63
IV. PROFESSIONAL AND OTHER SERVICES	15,384	613,42	419,78	92,172	2178,02	1700,62
V. PERSONAL LOANS	3,81,110	4276,72	3451,13	8,32,785	8686,03	7490,67
1. Loans for Purchase of Consumer Durables	12,522	50,71	35,27	56,064	194,79	154,01
2. Loans for Housing	74,414	2476,71	2061,00	1,53,023	4667,02	4156,92
3. Rest of the Personal Loans	2,94,174	1749,29	1354,85	6,23,698	3824,21	3179,75
VI. TRADE	70,940	1276,27	937,23	1,84,871	2588,50	2078,32
1. Wholesale Trade	5,303	718,17	533,35	8,901	978,78	722,61
2. Retail Trade	65,637	558,11	403,88	1,75,970	1609,72	1355,71
VII. FINANCE	624	92,09	68,92	2,083	1838,64	1680,90
VIII. ALL OTHERS	84,213	2501,14	1768,50	2,60,628	2312,57	1930,64
TOTAL BANK CREDIT	9,07,382	19285,11	13614,13	22,46,293	37520,53	30657,49
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	4,469	50,33	42,08	10,694	98,19	84,54
2. Other Small Scale Industries	12,078	1051,04	739,46	30,491	1425,10	1097,82

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

KARNATAKA

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
39	1,63	1,14	5,64,746	1786,24	1647,44	57,600	940,45	880,91	17,25,014	11134,85	9738,01	I
5	75	45	5,54,790	1739,09	1607,16	54,280	649,96	601,94	16,92,910	8136,25	7345,29	1
34	88	69	9,956	47,15	40,28	3,320	290,49	278,96	32,104	2998,60	2392,71	2
3,910	2151,09	1565,72	29,351	159,46	131,26	7,826	7360,10	4825,68	1,33,520	30982,94	21465,88	II
2	16,68	16,68	41	2,87	2,23	73	21,82	19,43	1,031	696,87	481,43	1
54	116,64	65,16	740	15,13	12,10	1,005	629,67	424,38	7,785	2064,77	1555,66	2
4	2,17	1,79	292	4,12	3,40	278	51,16	41,05	2,436	234,03	188,33	2(a)
-	-	-	-	-	-	25	224,03	109,28	90	423,72	293,07	2(b)
1	-	-	46	6,27	4,89	89	33,92	31,63	679	147,88	124,78	2(c)
-	-	-	-	-	-	5	7,60	7,53	37	18,19	15,81	2(d)
1	1,15	1,15	7	43	40	42	66,34	29,13	170	113,84	68,62	2(e)
48	113,32	62,22	395	4,31	3,40	566	246,63	205,76	4,373	1127,11	865,06	2(f)
21	55,57	26,62	24	1,10	1,03	111	477,63	197,36	517	1007,17	626,57	3
168	327,93	285,94	242	3,04	2,48	724	180,15	144,75	6,005	2239,93	1639,62	4
128	94,81	93,53	58	55	43	155	29,72	25,28	1,124	535,36	401,35	4(a)
2	1,00	87	17	20	13	47	3,55	3,49	222	12,35	11,70	4(b)
4	22,13	21,30	60	40	41	15	2,92	2,92	741	120,69	45,88	4(c)
34	209,99	170,24	107	1,89	1,51	507	143,96	113,06	3,918	1571,54	1180,69	4(d)
3	90	68	36	1,31	1,08	284	113,20	51,10	2,343	741,39	295,07	5
-	-	-	52	30	26	49	13,23	11,26	886	123,19	95,18	6
10	22,56	15,15	17	1,43	1,30	165	25,76	19,04	1,707	477,37	334,11	7
140	237,74	161,82	51	1,37	1,24	343	253,14	179,22	2,863	1432,03	919,92	8
27	35,37	35,07	1	5	5	43	33,54	31,63	264	195,77	121,10	8(a)
-	-	-	-	-	-	7	42,81	19,06	33	63,82	33,97	8(b)
18	122,90	63,36	33	22	19	88	49,42	38,10	730	685,08	434,92	8(c)
2	15,58	3,86	4	38	38	4	24	15	48	25,58	11,05	8(d)
93	63,89	59,54	13	73	63	201	127,14	90,27	1,788	461,78	318,88	8(e)
-	-	-	-	-	-	13	248,85	53,57	91	440,80	192,47	9
5	33,75	31,62	21	73	51	59	35,33	22,67	613	166,48	144,93	10
23	77,60	65,40	39	2,36	1,80	338	2091,07	1378,68	3,799	3405,25	2380,02	11
2	4,23	4,11	3	11	9	99	2053,33	1350,84	696	2731,63	1880,12	11(a)
1	14	8	3	48	52	24	13,89	7,68	197	151,28	79,42	11(b)
20	73,24	61,22	33	1,77	1,19	215	23,86	20,15	2,906	522,34	420,48	11(c)
448	906,06	667,56	420	2,61	1,87	1,007	1643,29	999,34	8,415	7163,54	4492,42	12
181	229,36	140,16	7	40	30	172	477,42	294,55	1,191	1224,10	758,57	12(a)
49	268,23	198,48	29	46	35	482	293,79	151,09	3,586	1701,67	1145,79	12(b)
153	194,95	146,13	302	1,32	91	203	294,45	99,10	2,240	2519,40	1140,07	12(c)
65	213,52	182,79	82	42	31	150	577,63	454,60	1,398	1718,37	1447,99	12(d)
52	176,54	93,53	404	1,73	1,20	113	68,62	34,47	2,244	653,09	325,77	13
2,943	39,88	32,45	24,730	74,11	58,93	2,093	341,23	272,30	79,177	1842,51	1361,73	14
11	64,79	48,50	12	39	29	50	207,34	185,77	397	3898,28	3336,18	15
6	35,20	23,47	-	-	-	21	117,52	112,27	192	3694,58	3155,93	15(a)
5	29,59	25,03	8	26	18	4	2,01	1,58	87	39,82	34,12	15(b)
-	-	-	4	13	10	25	87,80	71,91	118	163,88	146,13	15(c)
30	74,44	54,59	2,522	50,97	44,93	1,399	1009,77	832,34	15,647	4630,26	3284,80	16
39	45,52	23,02	5,432	60,47	43,41	4,232	79,31	60,27	43,506	908,72	719,87	III
822	594,68	459,58	38,270	138,51	114,19	11,349	1358,81	1149,94	1,57,997	4883,44	3844,11	IV
14,13,462	6129,42	2246,46	1,82,175	609,03	514,96	2,05,908	4649,73	3822,76	30,15,440	24350,92	17525,97	V
4,362	43,55	43,53	18,391	51,03	40,62	19,052	84,06	71,81	1,10,391	424,15	345,25	1
7,690	751,57	578,94	13,191	199,84	175,17	31,147	2913,70	2397,47	2,79,465	11008,84	9369,49	2
14,01,410	5334,31	1623,99	1,50,593	358,15	299,17	1,55,709	1651,98	1353,47	26,25,584	12917,94	7811,24	3
269	207,78	130,95	1,00,602	319,14	267,88	23,468	1268,66	948,37	3,80,150	5660,35	4362,74	VI
101	27,21	18,13	3,821	27,22	23,68	2,725	609,77	400,81	20,851	2361,15	1698,57	1
168	180,57	112,82	96,781	291,92	244,19	20,743	658,89	547,56	3,59,299	3299,20	2664,17	2
33	1,51	1,40	909	4,32	3,41	325	475,49	373,79	3,974	2412,05	2128,42	VII
1,844	94,54	77,55	1,17,131	244,08	204,22	51,210	1078,71	857,67	5,15,026	6231,03	4838,58	VIII
14,20,418	9226,17	4505,81	10,38,616	3321,25	2926,77	3,61,918	17211,25	12919,38	59,74,627	86564,31	64623,58	TOTAL
498	16,38	11,68	20,173	61,45	48,90	412	5,70	4,72	36,246	232,06	191,92	1
33	29,26	20,27	4,758	24,04	18,33	3,280	339,29	266,93	50,640	2868,72	2142,81	2

TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

SOUTHERN REGION (Contd.)

STATE:

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	3,70,567	1222,73	1141,43	5,07,406	1992,84	1691,64
1. Direct Finance	3,68,902	1202,17	1122,61	5,01,676	1483,15	1261,29
2. Indirect Finance	1,665	20,56	18,82	5,730	509,69	430,35
II. INDUSTRY	76,491	4017,82	2314,03	49,328	3165,49	2453,60
1. Mining & Quarrying	230	45,25	20,44	98	27,96	24,13
2. Food Manufacturing & Processing	6,660	1066,71	462,23	2,709	870,46	536,31
(a) Rice Mills, Flour & Dal Mills	879	48,49	38,21	612	20,27	18,25
(b) Sugar	9	69,50	69,85	2	26	26
(c) Edible Oils & Vanaspati	350	32,80	22,59	284	25,67	21,33
(d) Tea Processing	69	52,86	32,51	59	85,40	47,88
(e) Processing of Fruits & Vegetables	34	7,05	6,31	33	9,79	9,13
(f) Others	5,319	856,03	292,76	1,719	729,07	439,46
3. Beverage & Tobacco	56	44,04	42,05	63	12,95	10,89
4. Textiles	4,534	497,64	301,13	2,218	255,63	194,18
(a) Cotton Textiles	607	76,02	61,24	527	87,16	54,42
(b) Jute & Other Natural Fibre Textiles	1,104	14,91	9,63	64	11,97	7,70
(c) Handloom Textiles & Khadi	310	36,09	32,62	198	33,79	22,07
(d) Other Textiles & Textile Products	2,513	370,62	197,64	1,429	122,71	110,00
5. Paper, Paper Products & Printing	2,562	239,16	128,49	1,648	150,71	109,41
6. Leather & Leather Products	232	6,02	5,26	293	5,75	5,54
7. Rubber & Plastic Products	4,243	306,37	280,19	1,450	193,34	153,99
8. Chemicals & Chemical Products	1,915	280,80	199,09	886	153,28	128,58
(a) Heavy Industrial Chemicals	22	11,25	10,95	46	20,30	16,73
(b) Fertilisers	20	98,35	97,29	16	60,41	45,63
(c) Drugs & Pharmaceuticals	810	13,72	11,47	270	25,87	24,20
(d) Non-Edible Oils	8	65	60	16	6,35	4,97
(e) Other Chemicals & Chemical Products	1,055	156,82	78,80	538	40,35	37,04
9. Petroleum, Coal Products & Nuclear Fuels	16	1,75	1,49	12	54,68	52,51
10. Manufacture of Cement & Cement Products	530	8,10	6,53	319	8,75	6,84
11. Basic Metals & Metal Products	1,806	78,01	73,90	1,003	60,14	48,85
(a) Iron & Steel	69	34,90	34,60	75	21,24	17,83
(b) Non-Ferrous Metals	22	3,66	3,13	26	12,58	8,28
(c) Metal Products	1,715	39,45	36,17	902	26,33	22,73
12. Engineering	4,323	814,06	254,18	1,914	142,92	131,10
(a) Heavy Engineering	26	2,94	3,18	69	4,86	4,46
(b) Light Engineering	1,333	92,04	78,19	1,060	41,80	37,85
(c) Electrical Machinery & Goods	2,116	682,53	137,43	417	16,26	13,59
(d) Electronic Machinery & Goods	848	36,55	35,39	368	80,01	75,19
13. Vehicles, Vehicle Parts & Transport Equipments	3,268	51,30	46,73	699	121,12	91,40
14. Other Industries	43,763	288,10	218,00	32,385	355,88	297,99
15. Electricity, Gas & Water	204	104,93	102,51	80	410,51	378,11
(a) Electricity Generation & Transmission	172	50,87	48,73	46	406,85	374,67
(b) Non-Conventional Energy	14	2,87	2,81	7	1,13	1,04
(c) Gas, Steam & Water Supply	18	51,19	50,97	27	2,53	2,40
16. Construction	2,149	185,59	171,81	3,551	341,41	283,78
III. TRANSPORT OPERATORS	7,657	135,96	97,24	14,807	152,59	120,71
IV. PROFESSIONAL AND OTHER SERVICES	5,973	422,84	371,92	61,161	874,97	711,74
V. PERSONAL LOANS	5,10,300	5098,67	4172,80	3,43,711	3533,99	3062,32
1. Loans for Purchase of Consumer Durables	21,168	132,75	103,57	21,423	75,28	55,98
2. Loans for Housing	1,06,777	2505,11	2144,33	92,695	1892,62	1698,59
3. Rest of the Personal Loans	3,82,355	2460,81	1924,91	2,29,593	1566,09	1307,75
VI. TRADE	66,939	1604,80	1310,10	1,06,632	2139,26	1837,54
1. Wholesale Trade	4,929	890,12	713,93	4,860	992,63	923,33
2. Retail Trade	62,010	714,68	596,17	1,01,772	1146,63	914,21
VII. FINANCE	143	208,67	228,96	1,097	59,68	50,65
VIII. ALL OTHERS	61,597	1127,39	765,00	1,30,955	888,79	710,51
TOTAL BANK CREDIT	10,99,667	13838,88	10401,49	12,15,097	12807,61	10638,71
<i>OF WHICH</i> : 1. Artisans and Village & Tiny Industries	28,161	195,67	150,35	9,458	58,14	50,50
2. Other Small Scale Industries	8,991	630,11	386,72	28,449	773,76	560,36

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

KERALA

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
1	15	15	5,71,425	824.79	772.68	1,29,211	841.21	754.65	15,78,610	4881.72	4360.55	I
1	15	15	5,68,748	820.36	768.92	1,20,058	535.63	485.47	15,59,385	4041.45	3638.44	1
-	-	-	2,677	4.43	3.76	9,153	305.58	269.17	19,225	840.27	722.11	2
29	31.80	23.82	25,022	103.43	86.05	23,544	2313.74	1696.78	1,74,414	9632.28	6574.27	II
-	-	-	18	83	63	67	9.01	6.60	413	83.05	51.79	1
13	22.04	17.94	574	5.81	4.53	2,075	475.35	339.99	12,031	2440.38	1361.00	2
-	-	-	196	1.43	1.11	330	64.06	56.26	2,017	134.25	113.83	2(a)
-	-	-	-	-	-	3	15	16	14	69.91	70.27	2(b)
-	-	-	81	1.82	1.44	333	50.11	31.12	1,048	110.39	76.49	2(c)
8	32	14	-	-	-	30	92.05	77.51	166	230.62	158.04	2(d)
-	-	-	2	7	6	24	3.96	3.70	93	20.86	19.19	2(e)
5	21.73	17.80	295	2.50	1.92	1,355	265.02	171.24	8,693	1874.35	923.18	2(f)
-	-	-	7	25	21	37	26.62	24.42	163	83.87	77.56	3
2	7	7	250	90	72	1,032	100.97	75.75	8,036	855.20	571.85	4
2	7	7	1	4	2	95	60.46	45.48	1,232	223.75	161.22	4(a)
-	-	-	3	4	3	111	9.87	4.60	1,282	36.79	21.96	4(b)
-	-	-	49	17	15	64	2.85	2.33	621	72.89	57.16	4(c)
-	-	-	197	65	52	762	27.79	23.35	4,901	521.77	331.50	4(d)
-	-	-	62	1.70	1.35	515	87.49	68.97	4,787	479.05	308.21	5
1	5	5	12	16	15	182	8.16	8.65	720	20.13	19.66	6
-	-	-	102	1.24	89	880	301.28	166.34	6,675	802.23	601.41	7
4	1	-	31	98	89	885	162.74	98.17	3,721	597.82	426.73	8
-	-	-	1	5	3	20	22.46	20.50	89	54.07	48.20	8(a)
-	-	-	-	-	-	14	2.86	2.67	50	161.62	145.59	8(b)
-	-	-	15	40	37	477	20.99	19.92	1,572	60.98	55.96	8(c)
-	-	-	-	-	-	4	1.24	1.12	28	8.25	6.68	8(d)
4	1	-	15	53	49	370	115.19	53.97	1,982	312.90	170.31	8(e)
-	-	-	-	-	-	9	1.10	49	37	57.53	54.50	9
-	-	-	41	61	50	204	15.49	11.10	1,094	32.94	24.96	10
2	22	18	70	94	76	379	59.06	50.26	3,260	198.38	173.95	11
-	-	-	4	21	17	50	25.33	24.16	198	81.67	76.75	11(a)
-	-	-	-	-	-	5	25	23	53	16.49	11.65	11(b)
2	22	18	66	74	60	324	33.48	25.87	3,009	100.22	85.55	11(c)
5	8.53	5.04	154	1.02	86	739	123.40	52.02	7,135	1089.93	443.19	12
-	-	-	3	13	12	20	7.48	86	118	15.41	8.62	12(a)
4	8.50	5.01	20	31	25	343	15.63	8.71	2,760	158.28	130.00	12(b)
-	-	-	97	28	22	208	60.58	31.28	2,838	759.65	182.53	12(c)
1	3	3	34	29	26	168	39.71	11.17	1,419	156.59	122.04	12(d)
-	-	-	23	45	27	196	10.94	8.13	4,186	183.81	146.53	13
2	88	55	22,564	57.30	49.20	10,610	280.82	232.24	1,09,324	982.99	797.98	14
-	-	-	4	26	23	35	52.86	42.40	323	568.55	523.25	15
-	-	-	-	-	-	13	35.91	25.63	231	493.64	449.02	15(a)
-	-	-	-	-	-	3	28	28	24	4.28	4.13	15(b)
-	-	-	4	26	23	19	16.66	16.50	68	70.64	70.10	15(c)
-	-	-	1,110	30.97	24.86	5,699	598.45	511.25	12,509	1156.41	991.70	16
-	-	-	1,178	13.43	9.13	7,312	175.50	118.36	30,954	477.48	345.45	III
35	41.19	19.13	26,866	75.30	63.52	24,822	884.87	746.36	1,18,857	2299.17	1912.68	IV
4,418	166.19	162.25	49,130	256.63	220.61	4,13,411	4075.04	3386.42	13,20,970	13130.51	11004.41	V
1,669	13.30	13.33	3,845	10.01	9.01	5,587	23.00	18.54	53,692	254.35	200.43	1
858	110.38	109.95	9,945	127.16	109.56	60,543	1799.67	1496.68	2,70,818	6434.95	5559.10	2
1,891	42.50	38.98	35,340	119.45	102.04	3,47,281	2252.36	1871.20	9,96,460	6441.21	5244.87	3
48	5.06	4.83	95,956	288.18	263.54	42,295	1745.23	1428.50	3,11,870	5782.54	4844.52	VI
6	73	73	3,319	19.98	17.21	5,120	814.25	644.72	18,234	2717.72	2299.92	1
42	4.33	4.10	92,637	268.20	246.33	37,175	930.98	783.79	2,93,636	3064.82	2544.60	2
-	-	-	41	1.89	1.16	2,292	118.06	89.88	3,573	388.30	370.64	VII
350	15.44	9.60	12,826	46.91	40.32	3,50,413	1904.32	1598.60	5,56,141	3982.85	3124.03	VIII
4,881	259.82	219.78	7,82,444	1610.56	1457.02	9,93,300	12057.97	9819.54	40,95,389	40574.85	32536.54	TOTAL
-	-	-	18,716	42.49	36.23	3,140	24.95	20.22	59,475	321.25	257.29	1
-	-	-	4,411	21.36	17.90	10,959	482.98	355.74	52,810	1908.22	1320.71	2

TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

SOUTHERN REGION (Contd.)

STATE:

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	3,81,313	1934,57	1487,29	18,11,426	6815,71	5744,18
1. Direct Finance	3,80,221	1520,34	1235,50	17,67,808	4710,60	4144,66
2. Indirect Finance	1,092	414,23	251,79	43,618	2105,11	1599,53
II. INDUSTRY	59,012	12025,07	8088,20	87,138	18444,22	14272,60
1. Mining & Quarrying	288	487,57	330,30	604	429,33	343,98
2. Food Manufacturing & Processing	3,073	976,30	681,21	4,705	1620,94	1303,90
(a) Rice Mills, Flour & Dal Mills	623	74,62	59,49	1,830	136,69	119,12
(b) Sugar	58	448,38	280,25	83	713,81	525,84
(c) Edible Oils & Vanaspati	349	90,41	60,38	395	80,14	65,58
(d) Tea Processing	91	22,57	20,58	274	95,52	62,06
(e) Processing of Fruits & Vegetables	25	23,11	11,49	65	171,26	169,61
(f) Others	1,927	317,21	249,02	2,058	423,53	361,69
3. Beverage & Tobacco	57	72,79	66,17	225	152,31	113,19
4. Textiles	15,913	3467,08	2337,38	14,972	5327,94	4072,68
(a) Cotton Textiles	10,641	1887,06	1336,44	5,436	3153,23	2322,75
(b) Jute & Other Natural Fibre Textiles	77	5,89	5,30	274	9,62	8,88
(c) Handloom Textiles & Khadi	286	34,83	31,19	1,797	212,48	188,74
(d) Other Textiles & Textile Products	4,909	1539,29	964,45	7,465	1952,62	1552,32
5. Paper, Paper Products & Printing	1,184	390,85	285,10	3,694	506,05	405,86
6. Leather & Leather Products	1,440	712,34	407,48	2,792	781,51	645,36
7. Rubber & Plastic Products	749	392,04	268,46	1,782	344,71	213,77
8. Chemicals & Chemical Products	1,910	2401,20	1552,29	3,246	2187,88	1683,29
(a) Heavy Industrial Chemicals	87	1621,20	915,33	288	156,60	113,59
(b) Fertilisers	37	277,21	264,37	76	764,85	694,19
(c) Drugs & Pharmaceuticals	223	230,21	194,28	699	943,38	617,02
(d) Non-Edible Oils	23	3,10	2,36	33	17,26	7,09
(e) Other Chemicals & Chemical Products	1,540	269,48	175,95	2,150	305,80	251,40
9. Petroleum, Coal Products & Nuclear Fuels	17	22,44	8,37	136	274,65	230,63
10. Manufacture of Cement & Cement Products	218	162,62	132,10	537	345,09	256,05
11. Basic Metals & Metal Products	1,640	326,16	232,23	3,940	1244,57	1079,44
(a) Iron & Steel	258	163,56	98,43	746	632,19	553,39
(b) Non-Ferrous Metals	30	15,87	14,30	194	214,04	209,02
(c) Metal Products	1,352	146,74	119,50	3,000	398,34	317,04
12. Engineering	9,145	681,13	445,88	6,846	1359,18	1018,78
(a) Heavy Engineering	227	94,52	73,08	952	240,85	164,02
(b) Light Engineering	7,932	300,56	179,72	3,541	411,57	330,29
(c) Electrical Machinery & Goods	531	201,53	137,74	1,398	462,47	346,32
(d) Electronic Machinery & Goods	455	84,52	55,35	955	244,29	178,15
13. Vehicles, Vehicle Parts & Transport Equipments	562	560,87	294,22	2,091	1100,28	688,97
14. Other Industries	20,381	577,44	433,66	34,629	892,94	722,76
15. Electricity, Gas & Water	103	559,92	443,68	276	768,97	571,13
(a) Electricity Generation & Transmission	45	377,84	295,47	85	426,33	298,61
(b) Non-Conventional Energy	15	22,09	18,44	54	84,28	51,19
(c) Gas, Steam & Water Supply	43	159,99	129,78	137	258,36	221,33
16. Construction	2,332	234,30	169,67	6,663	1107,88	922,82
III. TRANSPORT OPERATORS	2,131	118,35	95,03	11,681	385,66	322,69
IV. PROFESSIONAL AND OTHER SERVICES	9,967	429,33	333,34	1,04,399	2945,40	2549,56
V. PERSONAL LOANS	5,55,450	4677,10	3918,11	11,43,914	9794,23	8392,91
1. Loans for Purchase of Consumer Durables	17,998	93,67	66,07	51,266	178,84	135,30
2. Loans for Housing	75,698	2098,13	1835,19	1,61,507	5041,33	4451,47
3. Rest of the Personal Loans	4,61,754	2485,30	2016,86	9,31,141	4574,06	3806,14
VI. TRADE	34,370	1233,50	720,13	1,68,456	4516,62	3948,29
1. Wholesale Trade	3,421	677,35	367,38	12,549	2452,77	2167,57
2. Retail Trade	30,949	556,15	352,75	1,55,907	2063,84	1780,72
VII. FINANCE	506	1192,89	1058,87	4,787	1979,88	1554,24
VIII. ALL OTHERS	93,437	1496,24	1050,52	4,25,819	3279,06	2609,66
TOTAL BANK CREDIT	11,36,186	23107,04	16751,51	37,57,620	48160,79	39394,13
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	13,299	540,34	424,82	13,065	391,49	331,96
2. Other Small Scale Industries	12,671	1742,19	1198,59	40,607	4081,57	3221,95

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

TAMIL NADU

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
131	277.76	64.30	2,21,248	333.59	257.24	3,94,146	1771.41	1512.26	28,08,264	11133.04	9065.27	I
74	272.14	58.19	1,94,420	292.76	222.46	3,67,821	1170.23	1060.38	27,10,344	7966.07	6721.20	1
57	5.62	6.11	26,828	40.83	34.78	26,325	601.18	451.87	97,920	3166.97	2344.08	2
48,886	7115.58	4426.77	27,488	48.90	35.56	40,880	13967.01	9733.36	2,63,404	51600.77	36556.49	II
13	134.78	77.15	2	9	5	354	294.44	259.48	1,261	1346.22	1010.95	1
43	76.12	59.26	58	1.07	97	4,447	1269.21	918.03	12,326	3943.65	2963.38	2
3	16.48	5.82	57	31	28	1,297	161.09	126.16	3,810	389.18	310.87	2(a)
7	23.33	21.52	-	-	-	59	558.83	346.14	207	1744.35	1173.75	2(b)
1	20	11	-	-	-	1,045	137.91	119.38	1,790	308.66	245.44	2(c)
3	17.16	17.16	-	-	-	45	45.17	38.06	413	180.42	137.86	2(d)
-	-	-	-	-	-	43	27.19	21.33	133	221.56	202.43	2(e)
29	18.95	14.65	1	76	69	1,958	339.02	266.97	5,973	1099.48	893.02	2(f)
33	181.20	90.72	6	30	21	98	146.66	133.29	419	553.26	403.57	3
208	592.87	393.61	62	96	62	11,906	4267.53	2630.91	43,061	13656.37	9435.19	4
105	297.31	174.49	51	68	44	5,478	2880.96	1971.10	21,711	8219.23	5805.21	4(a)
-	-	-	-	-	-	135	19.29	16.65	486	34.80	30.82	4(b)
1	25	25	6	15	7	1,140	35.37	25.34	3,230	283.08	245.60	4(c)
102	295.31	218.87	5	13	10	5,153	1331.92	617.82	17,634	5119.27	3353.56	4(d)
21	45.84	33.61	4	10	7	1,806	341.04	275.77	6,709	1283.89	1000.41	5
26	39.94	33.28	1	-	-	1,235	238.74	182.12	5,494	1772.54	1268.24	6
18	258.96	123.99	3	14	9	708	296.21	181.96	3,260	1292.05	788.26	7
294	1477.85	853.92	5	26	20	2,101	1144.98	812.09	7,556	7212.17	4901.79	8
33	371.47	226.61	-	-	-	179	351.66	279.78	587	2500.92	1535.30	8(a)
8	30.12	27.14	-	-	-	58	214.41	134.38	179	1286.59	1120.08	8(b)
33	500.91	211.30	-	-	-	206	282.80	185.95	1,161	1957.30	1208.55	8(c)
15	89.94	43.65	-	-	-	21	4.92	3.88	92	115.21	56.98	8(d)
205	485.41	345.21	5	26	20	1,637	291.20	208.11	5,537	1352.15	980.88	8(e)
14	59.64	27.30	4	12	8	45	15.72	12.99	216	372.57	279.38	9
20	195.56	188.81	2	23	21	187	682.92	574.48	964	1386.41	1151.65	10
75	473.64	304.34	103	46	47	1,094	830.24	685.21	6,852	2875.08	2301.69	11
39	70.56	41.30	-	-	-	439	648.27	523.36	1,482	1514.58	1216.47	11(a)
11	323.48	246.41	-	-	-	65	30.32	27.00	300	583.70	496.73	11(b)
25	79.60	16.63	103	46	47	590	151.66	134.85	5,070	776.80	588.49	11(c)
453	1445.66	861.06	-	-	-	2,256	1000.32	486.70	18,700	4486.29	2812.42	12
274	312.12	159.95	-	-	-	390	436.64	147.81	1,843	1084.14	544.86	12(a)
32	408.86	260.98	-	-	-	1,314	259.63	137.57	12,819	1380.63	908.56	12(b)
114	303.39	240.79	-	-	-	303	186.62	124.02	2,346	1154.01	848.87	12(c)
33	421.28	199.34	-	-	-	249	117.43	77.29	1,692	867.51	510.13	12(d)
226	877.50	721.10	6	13	13	977	856.80	693.16	3,862	3395.58	2397.58	13
47,406	1037.66	480.13	26,931	40.36	29,24	11,065	582.06	473.23	1,40,412	3130.46	2139.02	14
9	71.96	47.97	1	6	6	132	1098.87	717.01	521	2499.76	1779.84	15
6	39.04	34.68	1	6	6	60	982.24	626.74	197	1825.50	1255.55	15(a)
-	-	-	-	-	-	27	96.92	72.40	96	203.28	142.03	15(b)
3	32.91	13.29	-	-	-	45	19.72	17.87	228	470.97	382.27	15(c)
27	146.41	130.52	300	4.61	3.18	2,469	901.27	696.92	11,791	2394.47	1923.11	16
530	113.38	94.22	1,340	5.99	4.71	6,669	292.21	243.12	22,351	915.59	759.76	III
1,076	1649.26	1339.60	42,023	73.83	52.07	21,545	1976.64	1618.12	1,79,010	7074.46	5892.70	IV
54,09,481	19113.82	4408.46	65,322	183.80	142.51	4,44,724	6561.43	5429.42	76,18,891	40330.38	22291.41	V
5,384	99.05	99.28	17,169	51.58	36.47	85,891	226.57	186.75	1,77,708	649.71	523.87	1
10,945	707.57	644.30	2,460	23.20	17.93	55,318	3026.92	2558.65	3,05,928	10897.16	9507.54	2
53,93,152	18307.20	3664.88	45,693	109.01	88.11	3,03,515	3307.93	2684.02	71,35,255	28783.50	12260.00	3
278	535.26	172.56	60,196	86.17	61.85	44,037	2637.31	2104.11	3,07,337	9008.85	7006.94	VI
109	360.81	93.06	10,904	17.96	11.38	8,258	1222.76	986.45	35,241	4731.66	3625.84	1
169	174.45	79.50	49,292	68.21	50.47	35,779	1414.54	1117.66	2,72,096	4277.20	3381.10	2
141	1603.49	1153.69	1,600	5.63	4.44	2,005	2896.32	2539.96	9,039	7678.21	6311.19	VII
3,122	161.10	110.09	64,020	126.70	102.41	1,18,887	2249.18	1877.83	7,05,285	7312.29	5750.51	VIII
54,63,645	30569.65	11769.68	4,83,237	864.61	660.78	10,72,893	32351.51	25058.18	119,13,581	135053.60	93634.28	TOTAL
642	23.33	15.13	15,337	23.85	17.55	2,472	38.23	32.15	44,815	1017.24	821.61	1
35	37.67	31.21	11,774	18.62	13.28	15,832	1651.07	1294.94	80,919	7531.12	5759.97	2

TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

SOUTHERN REGION (Contd.)

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	–	–	–	464	77	73
1. Direct Finance	–	–	–	438	74	70
2. Indirect Finance	–	–	–	26	3	3
II. INDUSTRY	–	–	–	69	52	49
1. Mining & Quarrying	–	–	–	–	–	–
2. Food Manufacturing & Processing	–	–	–	4	3	3
(a) Rice Mills, Flour & Dal Mills	–	–	–	–	–	–
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	–	–	–	2	3	3
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	–	–	–	–	–	–
(f) Others	–	–	–	2	–	–
3. Beverage & Tobacco	–	–	–	–	–	–
4. Textiles	–	–	–	–	–	–
(a) Cotton Textiles	–	–	–	–	–	–
(b) Jute & Other Natural Fibre Textiles	–	–	–	–	–	–
(c) Handloom Textiles & Khadi	–	–	–	–	–	–
(d) Other Textiles & Textile Products	–	–	–	–	–	–
5. Paper, Paper Products & Printing	–	–	–	1	10	10
6. Leather & Leather Products	–	–	–	–	–	–
7. Rubber & Plastic Products	–	–	–	–	–	–
8. Chemicals & Chemical Products	–	–	–	–	–	–
(a) Heavy Industrial Chemicals	–	–	–	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	–	–	–	–	–	–
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	–	–	–	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	–	–	–
10. Manufacture of Cement & Cement Products	–	–	–	–	–	–
11. Basic Metals & Metal Products	–	–	–	–	–	–
(a) Iron & Steel	–	–	–	–	–	–
(b) Non-Ferrous Metals	–	–	–	–	–	–
(c) Metal Products	–	–	–	–	–	–
12. Engineering	–	–	–	1	6	4
(a) Heavy Engineering	–	–	–	–	–	–
(b) Light Engineering	–	–	–	1	6	4
(c) Electrical Machinery & Goods	–	–	–	–	–	–
(d) Electronic Machinery & Goods	–	–	–	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	–	–	–	–	–	–
14. Other Industries	–	–	–	61	29	28
15. Electricity, Gas & Water	–	–	–	–	–	–
(a) Electricity Generation & Transmission	–	–	–	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	–	–	–
16. Construction	–	–	–	2	5	5
III. TRANSPORT OPERATORS	–	–	–	67	30	28
IV. PROFESSIONAL AND OTHER SERVICES	–	–	–	40	15	15
V. PERSONAL LOANS	4	14	10	1,323	5,38	5,17
1. Loans for Purchase of Consumer Durables	–	–	–	16	24	22
2. Loans for Housing	2	8	7	32	94	90
3. Rest of the Personal Loans	2	6	3	1,275	4,20	4,05
VI. TRADE	–	–	–	240	1,07	1,00
1. Wholesale Trade	–	–	–	1	–	–
2. Retail Trade	–	–	–	239	1,07	1,00
VII. FINANCE	–	–	–	–	–	–
VIII. ALL OTHERS	–	–	–	284	91	80
TOTAL BANK CREDIT	4	14	10	2,487	9,10	8,62
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	–	–	–	30	18	18
2. Other Small Scale Industries	–	–	–	37	29	27

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

LAKSHADWEEP

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
-	-	-	-	-	-	-	-	-	464	77	73	I
-	-	-	-	-	-	-	-	-	438	74	70	1
-	-	-	-	-	-	-	-	-	26	3	3	2
-	-	-	1	4	4	2	15	14	72	71	67	II
-	-	-	-	-	-	1	12	12	1	12	12	1
-	-	-	-	-	-	-	-	-	4	3	3	2
-	-	-	-	-	-	-	-	-	-	-	-	2(a)
-	-	-	-	-	-	-	-	-	-	-	-	2(b)
-	-	-	-	-	-	-	-	-	2	3	3	2(c)
-	-	-	-	-	-	-	-	-	-	-	-	2(d)
-	-	-	-	-	-	-	-	-	-	-	-	2(e)
-	-	-	-	-	-	-	-	-	2	-	-	2(f)
-	-	-	-	-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	-	-	-	-	4
-	-	-	-	-	-	-	-	-	-	-	-	4(a)
-	-	-	-	-	-	-	-	-	-	-	-	4(b)
-	-	-	-	-	-	-	-	-	-	-	-	4(c)
-	-	-	-	-	-	-	-	-	-	-	-	4(d)
-	-	-	1	4	4	-	-	-	2	14	14	5
-	-	-	-	-	-	-	-	-	-	-	-	6
-	-	-	-	-	-	-	-	-	-	-	-	7
-	-	-	-	-	-	-	-	-	-	-	-	8
-	-	-	-	-	-	-	-	-	-	-	-	8(a)
-	-	-	-	-	-	-	-	-	-	-	-	8(b)
-	-	-	-	-	-	-	-	-	-	-	-	8(c)
-	-	-	-	-	-	-	-	-	-	-	-	8(d)
-	-	-	-	-	-	-	-	-	-	-	-	8(e)
-	-	-	-	-	-	-	-	-	-	-	-	9
-	-	-	-	-	-	-	-	-	-	-	-	10
-	-	-	-	-	-	-	-	-	-	-	-	11
-	-	-	-	-	-	-	-	-	-	-	-	11(a)
-	-	-	-	-	-	-	-	-	-	-	-	11(b)
-	-	-	-	-	-	-	-	-	-	-	-	11(c)
-	-	-	-	-	-	-	-	-	1	6	4	12
-	-	-	-	-	-	-	-	-	-	-	-	12(a)
-	-	-	-	-	-	-	-	-	1	6	4	12(b)
-	-	-	-	-	-	-	-	-	-	-	-	12(c)
-	-	-	-	-	-	-	-	-	-	-	-	12(d)
-	-	-	-	-	-	-	-	-	-	-	-	13
-	-	-	-	-	-	-	-	-	61	29	28	14
-	-	-	-	-	-	-	-	-	-	-	-	15
-	-	-	-	-	-	-	-	-	-	-	-	15(a)
-	-	-	-	-	-	-	-	-	-	-	-	15(b)
-	-	-	-	-	-	-	-	-	-	-	-	15(c)
-	-	-	-	-	-	1	3	2	3	8	7	16
-	-	-	-	-	-	-	-	-	67	30	28	III
-	-	-	-	-	-	1	3	3	41	18	18	IV
-	-	-	1	3	2	3	31	30	1,331	5,86	5,60	V
-	-	-	-	-	-	-	-	-	16	24	22	1
-	-	-	-	-	-	3	31	30	37	1,33	1,28	2
-	-	-	1	3	2	-	-	-	1,278	4,29	4,11	3
-	-	-	-	-	-	-	-	-	240	1,07	1,00	VI
-	-	-	-	-	-	-	-	-	1	-	-	1
-	-	-	-	-	-	-	-	-	239	1,07	1,00	2
-	-	-	-	-	-	-	-	-	-	-	-	VII
-	-	-	-	-	-	1	40	19	285	1,31	99	VIII
-	-	-	2	7	6	7	89	66	2,500	10,20	9,45	TOTAL
-	-	-	-	-	-	-	-	-	30	18	18	1
-	-	-	-	-	-	-	-	-	37	29	27	2

TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING
SOUTHERN REGION (Concl.d.)

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	6,607	31,07	28,59	19,030	70,19	61,77
1. Direct Finance	6,599	27,24	25,11	18,870	67,91	60,21
2. Indirect Finance	8	3,83	3,48	160	2,28	1,56
II. INDUSTRY	791	77,58	62,26	1,285	172,36	145,68
1. Mining & Quarrying	5	90	94	3	56	19
2. Food Manufacturing & Processing	26	3,50	2,58	91	15,94	12,78
(a) Rice Mills, Flour & Dal Mills	17	2,78	1,92	45	1,11	98
(b) Sugar	1	40	41	1	3	1
(c) Edible Oils & Vanaspati	–	–	–	3	1,75	1,95
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	–	–	–	1	4	4
(f) Others	8	32	25	41	13,02	9,80
3. Beverage & Tobacco	–	–	–	20	4,98	4,57
4. Textiles	30	78	70	56	24,24	19,96
(a) Cotton Textiles	5	6	4	17	15,95	14,03
(b) Jute & Other Natural Fibre Textiles	–	–	–	–	–	–
(c) Handloom Textiles & Khadi	2	1	1	–	–	–
(d) Other Textiles & Textile Products	23	71	65	39	8,28	5,93
5. Paper, Paper Products & Printing	139	4,69	4,11	109	13,82	13,86
6. Leather & Leather Products	4	72	45	20	16,00	13,14
7. Rubber & Plastic Products	19	5,37	1,48	81	8,95	7,51
8. Chemicals & Chemical Products	37	1,99	1,74	72	27,05	20,02
(a) Heavy Industrial Chemicals	3	17	13	7	3,83	3,68
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	4	24	15	19	10,30	5,87
(d) Non-Edible Oils	–	–	–	1	9	–
(e) Other Chemicals & Chemical Products	30	1,58	1,46	45	12,84	10,47
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	–	–	–
10. Manufacture of Cement & Cement Products	3	2,60	2,60	4	51	31
11. Basic Metals & Metal Products	36	3,51	3,12	66	6,73	6,72
(a) Iron & Steel	2	10	6	14	4,53	4,71
(b) Non-Ferrous Metals	2	24	23	1	17	17
(c) Metal Products	32	3,18	2,83	51	2,02	1,83
12. Engineering	106	6,92	4,06	52	5,02	3,81
(a) Heavy Engineering	–	–	–	5	35	12
(b) Light Engineering	81	5,20	2,63	22	1,41	91
(c) Electrical Machinery & Goods	18	1,34	1,12	12	2,51	2,25
(d) Electronic Machinery & Goods	7	38	31	13	75	53
13. Vehicles, Vehicle Parts & Transport Equipments	1	2	1	23	1,68	1,43
14. Other Industries	289	34,66	35,85	481	33,67	29,90
15. Electricity, Gas & Water	1	25	11	7	1,28	95
(a) Electricity Generation & Transmission	–	–	–	4	83	61
(b) Non-Conventional Energy	–	–	–	1	16	6
(c) Gas, Steam & Water Supply	1	25	11	2	29	29
16. Construction	95	11,68	4,52	200	11,93	10,51
III. TRANSPORT OPERATORS	63	95	67	314	3,33	2,76
IV. PROFESSIONAL AND OTHER SERVICES	273	23,80	18,24	2,306	49,35	38,29
V. PERSONAL LOANS	11,283	97,59	83,71	29,410	195,82	171,66
1. Loans for Purchase of Consumer Durables	326	1,63	1,14	629	2,40	2,03
2. Loans for Housing	1,870	42,21	37,29	2,644	61,73	56,05
3. Rest of the Personal Loans	9,087	53,75	45,27	26,137	131,69	113,57
VI. TRADE	1,373	19,28	11,82	5,668	98,85	85,55
1. Wholesale Trade	16	2,08	1,99	140	16,96	14,96
2. Retail Trade	1,357	17,20	9,83	5,528	81,89	70,59
VII. FINANCE	5	23	5	50	97	83
VIII. ALL OTHERS	1,710	33,85	28,45	6,713	52,01	39,36
TOTAL BANK CREDIT	22,105	284,35	233,80	64,776	642,88	545,89
<i>OF WHICH</i> : 1. Artisans and Village & Tiny Industries	153	3,17	2,17	236	7,58	4,81
2. Other Small Scale Industries	221	20,33	15,52	373	54,83	47,00

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

PONDICHERRY

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
-	-	-	-	-	-	2,557	6,41	5,87	28,194	107,67	96,23	I
-	-	-	-	-	-	2,521	6,24	5,73	27,990	101,39	91,06	1
-	-	-	-	-	-	36	17	13	204	6,28	5,17	2
-	-	-	-	-	-	765	155,42	109,32	2,841	405,36	317,26	II
-	-	-	-	-	-	4	1,03	1,02	12	2,49	2,15	1
-	-	-	-	-	-	99	4,86	4,69	216	24,30	20,04	2
-	-	-	-	-	-	6	1,69	1,68	68	5,58	4,57	2(a)
-	-	-	-	-	-	-	-	-	2	43	42	2(b)
-	-	-	-	-	-	4	70	66	7	2,45	2,60	2(c)
-	-	-	-	-	-	-	-	-	-	-	-	2(d)
-	-	-	-	-	-	-	-	-	1	4	4	2(e)
-	-	-	-	-	-	89	2,47	2,35	138	15,81	12,41	2(f)
-	-	-	-	-	-	2	6	6	22	5,04	4,63	3
-	-	-	-	-	-	24	2,46	1,87	110	27,48	22,53	4
-	-	-	-	-	-	4	1,59	1,14	26	17,60	15,22	4(a)
-	-	-	-	-	-	1	-	-	1	-	-	4(b)
-	-	-	-	-	-	1	5	1	3	6	2	4(c)
-	-	-	-	-	-	18	82	71	80	9,82	7,29	4(d)
-	-	-	-	-	-	64	16,77	15,73	312	35,28	33,70	5
-	-	-	-	-	-	13	4,88	4,60	37	21,60	18,19	6
-	-	-	-	-	-	30	2,89	2,24	130	17,20	11,23	7
-	-	-	-	-	-	260	34,32	22,80	369	63,36	44,55	8
-	-	-	-	-	-	6	14,44	9,21	16	18,44	13,02	8(a)
-	-	-	-	-	-	-	-	-	-	-	-	8(b)
-	-	-	-	-	-	2	13	13	25	10,67	6,15	8(c)
-	-	-	-	-	-	2	74	48	3	83	48	8(d)
-	-	-	-	-	-	250	19,01	12,98	325	33,43	24,91	8(e)
-	-	-	-	-	-	-	-	-	-	-	-	9
-	-	-	-	-	-	3	9	5	10	3,20	2,97	10
-	-	-	-	-	-	27	19,13	15,90	129	29,38	25,74	11
-	-	-	-	-	-	12	15,79	12,67	28	20,42	17,44	11(a)
-	-	-	-	-	-	3	59	59	6	99	99	11(b)
-	-	-	-	-	-	12	2,76	2,65	95	7,96	7,31	11(c)
-	-	-	-	-	-	34	53,57	26,95	192	65,51	34,82	12
-	-	-	-	-	-	2	1,37	49	7	1,72	61	12(a)
-	-	-	-	-	-	9	34,09	18,70	112	40,71	22,24	12(b)
-	-	-	-	-	-	17	10,94	5,51	47	14,79	8,88	12(c)
-	-	-	-	-	-	6	7,17	2,25	26	8,30	3,09	12(d)
-	-	-	-	-	-	3	9	9	27	1,79	1,52	13
-	-	-	-	-	-	109	7,81	7,41	879	76,13	73,16	14
-	-	-	-	-	-	4	18	12	12	1,70	1,18	15
-	-	-	-	-	-	2	11	5	6	93	66	15(a)
-	-	-	-	-	-	-	-	-	1	16	6	15(b)
-	-	-	-	-	-	2	7	7	5	61	47	15(c)
-	-	-	-	-	-	89	7,28	5,80	384	30,89	20,83	16
-	-	-	-	-	-	88	2,10	1,68	465	6,39	5,11	III
-	-	-	-	-	-	411	29,32	23,71	2,990	102,47	80,25	IV
-	-	-	-	-	-	6,174	79,44	66,47	46,867	372,85	321,84	V
-	-	-	-	-	-	782	2,68	2,58	1,737	6,71	5,76	1
-	-	-	-	-	-	665	34,68	27,88	5,179	138,63	121,22	2
-	-	-	-	-	-	4,727	42,08	36,01	39,951	227,51	194,86	3
-	-	-	-	-	-	600	34,84	30,18	7,641	152,97	127,55	VI
-	-	-	-	-	-	119	10,42	8,45	275	29,46	25,40	1
-	-	-	-	-	-	481	24,42	21,73	7,366	123,51	102,15	2
-	-	-	-	-	-	12	31	17	67	1,51	1,05	VII
-	-	-	-	-	-	4,222	31,76	29,50	12,645	117,62	97,30	VIII
-	-	-	-	-	-	14,829	339,61	266,90	1,01,710	1266,84	1046,59	TOTAL
-	-	-	-	-	-	57	54	46	446	11,28	7,43	1
-	-	-	-	-	-	401	26,37	22,65	995	101,53	85,17	2

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

**NORTHERN REGION
STATE : HARYANA**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	3,04,106	2381,33	2029,61	1,31,959	1640,85	1370,21
1. Direct Finance	2,99,509	2256,02	1939,96	1,27,309	1208,72	1046,25
2. Indirect Finance	4,597	125,31	89,65	4,650	432,13	323,95
II. INDUSTRY	11,477	1392,10	981,86	11,530	2283,79	1283,65
1. Mining & Quarrying	147	9,14	7,11	289	21,73	16,44
2. Food Manufacturing & Processing	767	283,30	170,22	1,164	662,23	450,82
(a) Rice Mills, Flour & Dal Mills	383	251,97	146,37	676	454,02	295,24
(b) Sugar	3	10	10	7	9,02	8,22
(c) Edible Oils & Vanaspati	64	9,17	7,93	102	30,47	13,40
(d) Tea Processing	5	2,33	46	–	–	–
(e) Processing of Fruits & Vegetables	17	1,53	1,35	8	76	75
(f) Others	295	18,19	14,00	371	167,95	133,20
3. Beverage & Tobacco	35	7,13	6,56	29	5,11	4,57
4. Textiles	446	148,20	97,59	710	366,60	215,74
(a) Cotton Textiles	105	24,73	20,98	206	201,22	118,91
(b) Jute & Other Natural Fibre Textiles	10	62	53	16	83	65
(c) Handloom Textiles & Khadi	79	2,33	72	101	10,26	5,96
(d) Other Textiles & Textile Products	252	120,51	75,36	387	154,29	90,23
5. Paper, Paper Products & Printing	150	34,80	25,90	172	51,63	40,89
6. Leather & Leather Products	63	7,80	5,97	82	11,71	11,50
7. Rubber & Plastic Products	188	35,32	27,17	221	26,37	21,89
8. Chemicals & Chemical Products	164	56,39	33,54	276	30,07	23,29
(a) Heavy Industrial Chemicals	28	6,62	6,81	41	5,17	4,04
(b) Fertilisers	3	13,31	22	4	30	26
(c) Drugs & Pharmaceuticals	31	8,01	6,74	63	11,04	8,01
(d) Non-Edible Oils	2	30	28	6	1,84	1,12
(e) Other Chemicals & Chemical Products	100	28,16	19,50	162	11,73	9,86
9. Petroleum, Coal Products & Nuclear Fuels	41	32,16	30,40	34	3,33	3,33
10. Manufacture of Cement & Cement Products	39	2,41	2,04	79	3,44	3,05
11. Basic Metals & Metal Products	274	188,76	170,97	888	93,49	75,83
(a) Iron & Steel	44	83,03	78,95	129	34,35	30,38
(b) Non-Ferrous Metals	5	1,82	1,55	53	18,73	11,04
(c) Metal Products	225	103,92	90,46	706	40,41	34,40
12. Engineering	429	191,79	130,88	1,176	251,00	107,30
(a) Heavy Engineering	48	56,53	47,78	165	23,03	18,21
(b) Light Engineering	218	65,93	39,98	523	25,14	18,20
(c) Electrical Machinery & Goods	122	43,59	21,63	432	199,38	67,88
(d) Electronic Machinery & Goods	41	25,75	21,49	56	3,46	3,01
13. Vehicles, Vehicle Parts & Transport Equipments	151	182,31	89,43	139	343,94	89,93
14. Other Industries	7,939	128,70	102,51	5,310	287,37	128,66
15. Electricity, Gas & Water	21	17,29	16,94	20	1,29	1,06
(a) Electricity Generation & Transmission	12	15,06	15,03	12	55	37
(b) Non-Conventional Energy	2	1,73	1,42	2	28	24
(c) Gas, Steam & Water Supply	7	50	50	6	46	45
16. Construction	623	66,61	64,63	941	124,48	89,37
III. TRANSPORT OPERATORS	2,783	32,43	23,21	1,294	64,21	34,79
IV. PROFESSIONAL AND OTHER SERVICES	3,766	89,20	75,54	5,097	250,28	226,72
V. PERSONAL LOANS	89,297	760,08	602,26	1,16,856	1132,35	926,83
1. Loans for Purchase of Consumer Durables	5,707	27,32	19,41	4,909	22,63	16,70
2. Loans for Housing	9,329	224,99	194,67	20,086	448,59	401,21
3. Rest of the Personal Loans	74,261	507,77	388,17	91,861	661,12	508,92
VI. TRADE	35,305	221,73	157,02	37,660	593,52	475,99
1. Wholesale Trade	1,034	47,52	16,35	1,225	81,61	60,27
2. Retail Trade	34,271	174,21	140,68	36,435	511,90	415,72
VII. FINANCE	452	82,00	42,37	301	22,31	19,81
VIII. ALL OTHERS	14,205	168,68	114,27	23,545	356,72	281,77
TOTAL BANK CREDIT	4,61,391	5127,54	4026,14	3,28,242	6344,03	4619,77
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	6,045	43,11	29,57	2,490	79,75	58,65
2. Other Small Scale Industries	3,499	281,43	227,18	5,040	647,05	483,95

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

NORTHERN REGION
STATE : HARYANA

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	43,627	642,80	552,45	–	–	–
1. Direct Finance	42,093	490,02	427,34	–	–	–
2. Indirect Finance	1,534	152,78	125,12	–	–	–
II. INDUSTRY	23,073	6910,67	4978,94	–	–	–
1. Mining & Quarrying	65	12,30	7,03	–	–	–
2. Food Manufacturing & Processing	951	577,63	407,84	–	–	–
(a) Rice Mills, Flour & Dal Mills	437	442,08	301,22	–	–	–
(b) Sugar	3	5,62	4,38	–	–	–
(c) Edible Oils & Vanaspati	88	34,06	25,47	–	–	–
(d) Tea Processing	6	35	25	–	–	–
(e) Processing of Fruits & Vegetables	25	3,54	3,24	–	–	–
(f) Others	392	91,98	73,29	–	–	–
3. Beverage & Tobacco	59	88,32	85,30	–	–	–
4. Textiles	4,914	1168,58	808,85	–	–	–
(a) Cotton Textiles	1,013	279,86	197,23	–	–	–
(b) Jute & Other Natural Fibre Textiles	85	12,17	10,36	–	–	–
(c) Handloom Textiles & Khadi	1,428	150,96	131,67	–	–	–
(d) Other Textiles & Textile Products	2,388	725,59	469,60	–	–	–
5. Paper, Paper Products & Printing	576	213,20	172,58	–	–	–
6. Leather & Leather Products	150	82,93	73,59	–	–	–
7. Rubber & Plastic Products	945	223,79	150,71	–	–	–
8. Chemicals & Chemical Products	953	383,86	308,32	–	–	–
(a) Heavy Industrial Chemicals	104	40,18	35,62	–	–	–
(b) Fertilisers	5	1,63	1,18	–	–	–
(c) Drugs & Pharmaceuticals	175	34,67	26,18	–	–	–
(d) Non-Edible Oils	19	8,43	6,42	–	–	–
(e) Other Chemicals & Chemical Products	650	298,96	238,92	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	34	10,85	9,98	–	–	–
10. Manufacture of Cement & Cement Products	78	6,21	5,37	–	–	–
11. Basic Metals & Metal Products	2,430	959,73	677,75	–	–	–
(a) Iron & Steel	522	704,36	489,04	–	–	–
(b) Non-Ferrous Metals	100	20,45	17,21	–	–	–
(c) Metal Products	1,808	234,91	171,50	–	–	–
12. Engineering	2,632	702,62	448,70	–	–	–
(a) Heavy Engineering	338	217,11	137,40	–	–	–
(b) Light Engineering	1,685	333,65	216,57	–	–	–
(c) Electrical Machinery & Goods	471	104,24	60,56	–	–	–
(d) Electronic Machinery & Goods	138	47,62	34,16	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	729	775,58	296,08	–	–	–
14. Other Industries	7,528	313,95	254,34	–	–	–
15. Electricity, Gas & Water	46	900,34	847,85	–	–	–
(a) Electricity Generation & Transmission	36	898,47	846,11	–	–	–
(b) Non-Conventional Energy	1	5	3	–	–	–
(c) Gas, Steam & Water Supply	9	1,81	1,72	–	–	–
16. Construction	983	490,81	424,64	–	–	–
III. TRANSPORT OPERATORS	1,789	28,88	22,83	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	7,068	360,88	282,05	–	–	–
V. PERSONAL LOANS	1,70,061	2480,10	2061,18	–	–	–
1. Loans for Purchase of Consumer Durables	9,052	47,09	36,06	–	–	–
2. Loans for Housing	35,581	1203,59	1071,43	–	–	–
3. Rest of the Personal Loans	1,25,428	1229,42	953,68	–	–	–
VI. TRADE	35,027	1228,24	882,58	–	–	–
1. Wholesale Trade	3,438	456,13	313,41	–	–	–
2. Retail Trade	31,589	772,11	569,17	–	–	–
VII. FINANCE	336	258,01	241,87	–	–	–
VIII. ALL OTHERS	29,399	696,56	579,54	–	–	–
TOTAL BANK CREDIT	3,10,380	12606,14	9601,44	–	–	–
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	1,222	32,33	26,69	–	–	–
2. Other Small Scale Industries	14,945	1671,97	1219,61	–	–	–

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

NORTHERN REGION
STATE : HIMACHAL PRADESH

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	1,25,405	492,91	366,30	10,227	90,56	67,50
1. Direct Finance	1,23,473	446,09	324,57	9,918	58,41	39,65
2. Indirect Finance	1,932	46,81	41,74	309	32,15	27,85
II. INDUSTRY	11,561	1038,37	922,37	3,040	1256,69	850,47
1. Mining & Quarrying	86	6,48	5,26	33	2,48	2,06
2. Food Manufacturing & Processing	814	32,14	25,99	178	19,48	17,42
(a) Rice Mills, Flour & Dal Mills	272	12,97	9,33	35	2,09	1,63
(b) Sugar	3	20	15	1	10	9
(c) Edible Oils & Vanaspati	42	6,58	6,73	8	1,10	50
(d) Tea Processing	2	5	1	4	17	8
(e) Processing of Fruits & Vegetables	15	4,07	3,63	10	2,17	2,02
(f) Others	480	8,27	6,13	120	13,84	13,10
3. Beverage & Tobacco	27	6,42	5,89	9	1,09	99
4. Textiles	504	103,26	74,46	203	32,11	17,29
(a) Cotton Textiles	63	82,41	56,41	10	8,71	5,29
(b) Jute & Other Natural Fibre Textiles	30	1,78	1,76	6	9	8
(c) Handloom Textiles & Khadi	203	4,13	3,07	117	1,23	1,05
(d) Other Textiles & Textile Products	208	14,93	13,21	70	22,07	10,86
5. Paper, Paper Products & Printing	144	15,53	12,35	82	12,04	10,76
6. Leather & Leather Products	39	1,25	76	21	21	15
7. Rubber & Plastic Products	276	39,69	30,90	55	7,91	7,50
8. Chemicals & Chemical Products	128	49,96	43,68	76	16,56	15,42
(a) Heavy Industrial Chemicals	22	9,92	9,55	7	2,54	1,71
(b) Fertilisers	1	30	20	2	32	19
(c) Drugs & Pharmaceuticals	20	19,38	17,96	15	8,65	8,58
(d) Non-Edible Oils	2	24	21	2	49	48
(e) Other Chemicals & Chemical Products	83	20,11	15,75	50	4,56	4,47
9. Petroleum, Coal Products & Nuclear Fuels	12	1,69	1,66	4	17	15
10. Manufacture of Cement & Cement Products	49	2,03	1,69	20	2,24	1,02
11. Basic Metals & Metal Products	388	76,62	72,68	119	15,93	13,53
(a) Iron & Steel	34	46,30	45,12	12	6,03	5,53
(b) Non-Ferrous Metals	5	70	36	2	15	13
(c) Metal Products	349	29,62	27,20	105	9,75	7,88
12. Engineering	455	113,87	98,98	140	81,71	18,92
(a) Heavy Engineering	37	45,73	42,18	14	4,99	2,22
(b) Light Engineering	240	7,71	6,83	65	3,87	2,51
(c) Electrical Machinery & Goods	106	41,84	37,55	27	1,42	1,03
(d) Electronic Machinery & Goods	72	18,58	12,42	34	71,43	13,15
13. Vehicles, Vehicle Parts & Transport Equipments	126	19,96	10,37	31	12,05	8,24
14. Other Industries	7,988	52,59	42,09	1,694	44,17	40,01
15. Electricity, Gas & Water	58	390,49	371,64	15	398,85	380,78
(a) Electricity Generation & Transmission	51	389,78	371,02	12	398,71	380,64
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	7	71	62	3	14	15
16. Construction	467	126,38	123,98	360	609,69	316,23
III. TRANSPORT OPERATORS	6,200	127,73	94,23	1,750	118,32	72,17
IV. PROFESSIONAL AND OTHER SERVICES	7,304	158,92	141,74	2,527	505,34	496,22
V. PERSONAL LOANS	92,566	726,25	597,80	40,204	483,90	401,70
1. Loans for Purchase of Consumer Durables	5,335	20,94	15,17	2,036	9,22	6,67
2. Loans for Housing	15,640	293,66	263,25	8,007	230,09	204,66
3. Rest of the Personal Loans	71,591	411,65	319,38	30,161	244,59	190,37
VI. TRADE	38,112	339,20	265,19	10,464	206,42	158,82
1. Wholesale Trade	977	27,52	22,74	526	32,01	26,88
2. Retail Trade	37,135	311,68	242,46	9,938	174,41	131,94
VII. FINANCE	796	5,21	4,16	101	73,82	63,12
VIII. ALL OTHERS	19,797	155,35	119,17	7,507	146,75	62,97
TOTAL BANK CREDIT	3,01,741	3043,92	2510,95	75,820	2881,81	2172,97
OF WHICH : 1. Artisans and Village & Tiny Industries	6,318	66,97	51,76	1,003	17,59	14,13
2. Other Small Scale Industries	3,258	144,22	119,59	1,177	49,20	42,05

Note : There are no Urban and Metropolitan Centres in Himachal Pradesh

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

NORTHERN REGION
STATE : JAMMU & KASHMIR

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	34,025	204,18	163,62	5,251	65,38	48,69
1. Direct Finance	33,236	194,47	156,51	5,000	57,32	41,73
2. Indirect Finance	789	9,71	7,11	251	8,06	6,96
II. INDUSTRY	9,277	464,83	372,79	2,431	253,65	184,09
1. Mining & Quarrying	26	1,58	1,00	13	9,77	3,56
2. Food Manufacturing & Processing	481	19,62	14,42	135	27,30	23,72
(a) Rice Mills, Flour & Dal Mills	103	11,37	8,45	59	11,25	9,93
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	76	2,26	1,57	17	6,01	5,29
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	19	79	56	10	5,41	4,96
(f) Others	283	5,21	3,84	49	4,63	3,54
3. Beverage & Tobacco	7	2,33	2,37	6	3,57	3,93
4. Textiles	189	7,18	3,61	141	97,09	67,54
(a) Cotton Textiles	10	4,03	97	33	92,20	64,25
(b) Jute & Other Natural Fibre Textiles	2	5	1	1	4	4
(c) Handloom Textiles & Khadi	104	69	60	33	21	18
(d) Other Textiles & Textile Products	73	2,43	2,03	74	4,64	3,07
5. Paper, Paper Products & Printing	20	77	56	30	4,04	3,17
6. Leather & Leather Products	24	21	17	19	96	92
7. Rubber & Plastic Products	26	1,70	1,37	38	7,05	5,96
8. Chemicals & Chemical Products	38	2,69	2,52	45	23,43	20,46
(a) Heavy Industrial Chemicals	–	–	–	3	73	57
(b) Fertilisers	–	–	–	2	60	55
(c) Drugs & Pharmaceuticals	24	1,28	1,25	3	1,15	1,15
(d) Non-Edible Oils	1	5	2	1	20	19
(e) Other Chemicals & Chemical Products	13	1,36	1,25	36	20,75	17,99
9. Petroleum, Coal Products & Nuclear Fuels	2	36	27	–	–	–
10. Manufacture of Cement & Cement Products	21	1,89	1,56	29	9,25	4,41
11. Basic Metals & Metal Products	86	2,46	2,03	80	11,85	9,68
(a) Iron & Steel	1	5	5	18	6,97	5,63
(b) Non-Ferrous Metals	–	–	–	2	37	14
(c) Metal Products	85	2,41	1,98	60	4,52	3,92
12. Engineering	269	79,67	78,75	77	6,07	5,21
(a) Heavy Engineering	11	69	69	7	1,05	86
(b) Light Engineering	115	2,23	1,61	30	61	48
(c) Electrical Machinery & Goods	129	76,64	76,36	31	4,17	3,63
(d) Electronic Machinery & Goods	14	11	8	9	24	24
13. Vehicles, Vehicle Parts & Transport Equipments	213	2,62	1,87	21	5,75	56
14. Other Industries	7,253	47,81	36,15	1,533	30,64	22,30
15. Electricity, Gas & Water	14	275,51	211,16	9	1,74	91
(a) Electricity Generation & Transmission	14	275,51	211,16	–	–	–
(b) Non-Conventional Energy	–	–	–	8	1,20	65
(c) Gas, Steam & Water Supply	–	–	–	1	54	26
16. Construction	608	18,45	14,99	255	15,15	11,75
III. TRANSPORT OPERATORS	7,064	162,86	113,73	2,245	85,25	60,78
IV. PROFESSIONAL AND OTHER SERVICES	1,358	44,00	32,20	651	24,08	18,17
V. PERSONAL LOANS	1,00,354	553,85	430,85	24,357	195,18	157,72
1. Loans for Purchase of Consumer Durables	5,754	26,50	20,11	1,791	9,57	7,47
2. Loans for Housing	6,116	93,60	79,58	3,227	67,97	57,97
3. Rest of the Personal Loans	88,484	433,75	331,16	19,339	117,64	92,28
VI. TRADE	28,930	266,34	202,72	8,605	183,45	146,52
1. Wholesale Trade	1,132	27,40	21,22	372	21,86	18,09
2. Retail Trade	27,798	238,95	181,49	8,233	161,59	128,44
VII. FINANCE	106	500,75	332,73	23	2,90	2,54
VIII. ALL OTHERS	15,739	114,43	88,60	4,886	44,95	29,22
TOTAL BANK CREDIT	1,96,853	2311,25	1737,22	48,449	854,84	647,72
OF WHICH : 1. Artisans and Village & Tiny Industries	5,672	36,76	27,63	1,156	10,32	7,61
2. Other Small Scale Industries	1,069	28,10	22,21	575	113,29	80,78

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

NORTHERN REGION
STATE : JAMMU & KASHMIR

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	1,319	81,77	66,42	–	–	–
1. Direct Finance	900	42,82	31,67	–	–	–
2. Indirect Finance	419	38,95	34,75	–	–	–
II. INDUSTRY	9,011	470,27	366,43	–	–	–
1. Mining & Quarrying	36	20,84	1,93	–	–	–
2. Food Manufacturing & Processing	460	130,37	102,66	–	–	–
(a) Rice Mills, Flour & Dal Mills	137	43,76	33,54	–	–	–
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	32	4,06	3,06	–	–	–
(d) Tea Processing	1	9	1	–	–	–
(e) Processing of Fruits & Vegetables	11	9,84	9,22	–	–	–
(f) Others	279	72,63	56,84	–	–	–
3. Beverage & Tobacco	20	2,97	2,51	–	–	–
4. Textiles	873	40,98	31,57	–	–	–
(a) Cotton Textiles	33	4,62	2,75	–	–	–
(b) Jute & Other Natural Fibre Textiles	4	2,48	2,04	–	–	–
(c) Handloom Textiles & Khadi	169	4,89	3,05	–	–	–
(d) Other Textiles & Textile Products	667	28,99	23,73	–	–	–
5. Paper, Paper Products & Printing	132	8,02	7,03	–	–	–
6. Leather & Leather Products	196	3,50	3,00	–	–	–
7. Rubber & Plastic Products	74	6,29	5,70	–	–	–
8. Chemicals & Chemical Products	109	16,73	14,15	–	–	–
(a) Heavy Industrial Chemicals	14	2,19	2,07	–	–	–
(b) Fertilisers	1	90	89	–	–	–
(c) Drugs & Pharmaceuticals	26	2,43	1,77	–	–	–
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	68	11,20	9,41	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	5	41	27	–	–	–
10. Manufacture of Cement & Cement Products	33	54,17	49,95	–	–	–
11. Basic Metals & Metal Products	159	28,68	20,42	–	–	–
(a) Iron & Steel	28	12,05	10,99	–	–	–
(b) Non-Ferrous Metals	7	1,59	1,22	–	–	–
(c) Metal Products	124	15,05	8,21	–	–	–
12. Engineering	347	26,12	23,25	–	–	–
(a) Heavy Engineering	20	1,79	1,37	–	–	–
(b) Light Engineering	137	5,59	5,06	–	–	–
(c) Electrical Machinery & Goods	120	15,63	14,23	–	–	–
(d) Electronic Machinery & Goods	70	3,11	2,60	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	35	3,12	1,36	–	–	–
14. Other Industries	6,057	77,35	60,79	–	–	–
15. Electricity, Gas & Water	16	79	64	–	–	–
(a) Electricity Generation & Transmission	5	17	19	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	11	62	46	–	–	–
16. Construction	459	49,92	41,18	–	–	–
III. TRANSPORT OPERATORS	3,319	124,17	92,97	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	2,043	1509,32	1689,64	–	–	–
V. PERSONAL LOANS	87,633	859,49	682,29	–	–	–
1. Loans for Purchase of Consumer Durables	7,482	41,42	31,58	–	–	–
2. Loans for Housing	9,231	253,03	220,03	–	–	–
3. Rest of the Personal Loans	70,920	565,04	430,68	–	–	–
VI. TRADE	16,292	843,58	735,14	–	–	–
1. Wholesale Trade	1,977	556,59	508,19	–	–	–
2. Retail Trade	14,315	286,99	226,95	–	–	–
VII. FINANCE	237	12,17	7,92	–	–	–
VIII. ALL OTHERS	11,504	148,97	113,46	–	–	–
TOTAL BANK CREDIT	1,31,358	4049,74	3754,26	–	–	–
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	3,500	28,40	20,88	–	–	–
2. Other Small Scale Industries	2,311	181,38	137,92	–	–	–

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

**NORTHERN REGION
STATE : PUNJAB**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	3,86,744	3384,79	2869,36	1,94,500	2255,84	1849,01
1. Direct Finance	3,81,541	3267,65	2775,49	1,88,537	1967,20	1623,65
2. Indirect Finance	5,203	117,13	93,87	5,963	288,64	225,36
II. INDUSTRY	21,613	666,13	525,88	21,630	2093,04	1556,03
1. Mining & Quarrying	253	11,67	10,09	116	42,95	32,49
2. Food Manufacturing & Processing	1,747	171,69	130,38	4,011	885,77	602,48
(a) Rice Mills, Flour & Dal Mills	780	117,18	81,45	2,592	673,88	442,89
(b) Sugar	3	18,14	17,16	10	33,32	25,10
(c) Edible Oils & Vanaspati	37	6,69	6,29	197	68,80	55,32
(d) Tea Processing	2	18	13	24	1,61	1,25
(e) Processing of Fruits & Vegetables	10	3,77	3,12	21	4,31	3,30
(f) Others	915	25,73	22,22	1,167	103,85	74,63
3. Beverage & Tobacco	32	15,03	10,49	30	12,34	6,96
4. Textiles	1,621	136,93	111,50	1,540	205,71	193,56
(a) Cotton Textiles	109	46,38	39,39	277	150,86	151,88
(b) Jute & Other Natural Fibre Textiles	107	37	27	31	2,59	1,78
(c) Handloom Textiles & Khadi	1,011	13,30	9,97	916	15,62	12,63
(d) Other Textiles & Textile Products	394	76,88	61,87	316	36,64	27,27
5. Paper, Paper Products & Printing	101	18,21	16,88	290	71,91	53,73
6. Leather & Leather Products	137	2,22	1,58	123	3,11	2,21
7. Rubber & Plastic Products	85	7,89	6,76	399	44,70	34,84
8. Chemicals & Chemical Products	160	16,04	14,02	338	46,72	42,03
(a) Heavy Industrial Chemicals	7	65	48	37	4,37	3,79
(b) Fertilisers	14	5,44	5,28	21	2,81	2,31
(c) Drugs & Pharmaceuticals	15	66	53	77	13,63	12,86
(d) Non-Edible Oils	6	48	46	11	2,39	2,23
(e) Other Chemicals & Chemical Products	118	8,81	7,27	192	23,53	20,83
9. Petroleum, Coal Products & Nuclear Fuels	20	88	74	19	4,99	3,69
10. Manufacture of Cement & Cement Products	65	1,74	1,26	150	7,99	6,44
11. Basic Metals & Metal Products	335	25,17	22,19	1,675	290,77	216,58
(a) Iron & Steel	45	10,58	9,57	717	222,36	159,62
(b) Non-Ferrous Metals	7	1,22	1,23	28	2,17	1,80
(c) Metal Products	283	13,37	11,38	930	66,23	55,16
12. Engineering	677	38,67	29,03	1,778	169,09	136,04
(a) Heavy Engineering	65	3,54	2,53	339	43,51	33,08
(b) Light Engineering	372	11,62	9,25	1,031	44,75	35,17
(c) Electrical Machinery & Goods	122	3,12	1,84	318	47,63	37,70
(d) Electronic Machinery & Goods	118	20,39	15,41	90	33,21	30,08
13. Vehicles, Vehicle Parts & Transport Equipments	368	36,85	27,65	645	80,53	48,14
14. Other Industries	15,407	92,98	71,31	8,856	152,18	111,23
15. Electricity, Gas & Water	16	20,84	20,58	29	2,45	1,84
(a) Electricity Generation & Transmission	13	20,75	20,49	11	59	44
(b) Non-Conventional Energy	1	3	2	1	7	7
(c) Gas, Steam & Water Supply	2	7	7	17	1,80	1,33
16. Construction	589	69,31	51,43	1,631	71,84	63,79
III. TRANSPORT OPERATORS	5,237	37,10	29,21	2,904	27,28	19,56
IV. PROFESSIONAL AND OTHER SERVICES	6,560	110,81	90,67	8,364	400,49	272,99
V. PERSONAL LOANS	1,31,122	1134,81	948,81	1,74,805	1932,54	1600,90
1. Loans for Purchase of Consumer Durables	8,555	35,22	25,96	6,790	37,81	28,20
2. Loans for Housing	22,430	376,93	335,06	34,268	758,60	679,64
3. Rest of the Personal Loans	1,00,137	722,66	587,79	1,33,747	1136,14	893,06
VI. TRADE	44,466	4020,10	2636,59	49,562	964,97	748,18
1. Wholesale Trade	1,440	3742,60	2413,18	3,934	266,74	209,24
2. Retail Trade	43,026	277,50	223,42	45,628	698,23	538,93
VII. FINANCE	633	22,37	20,74	648	65,58	52,53
VIII. ALL OTHERS	22,532	203,56	159,96	31,049	620,33	486,42
TOTAL BANK CREDIT	6,18,907	9579,65	7281,23	4,83,462	8360,08	6585,62
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	10,730	62,65	45,70	3,940	169,85	119,50
2. Other Small Scale Industries	6,794	233,20	169,90	11,238	909,91	645,25

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

**NORTHERN REGION
STATE : PUNJAB**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	34,667	841,43	691,06	2,548	219,52	183,11
1. Direct Finance	32,729	452,03	377,34	2,150	42,19	33,59
2. Indirect Finance	1,938	389,40	313,72	398	177,33	149,52
II. INDUSTRY	19,889	3234,28	2378,23	20,514	6060,12	4285,39
1. Mining & Quarrying	64	31,53	19,18	45	10,24	8,42
2. Food Manufacturing & Processing	1,141	569,05	385,54	542	139,43	92,19
(a) Rice Mills, Flour & Dal Mills	557	435,93	274,30	198	18,27	13,55
(b) Sugar	4	22,75	22,68	2	23,00	18,13
(c) Edible Oils & Vanaspati	80	47,47	38,63	23	18,47	15,81
(d) Tea Processing	4	53	14	–	–	–
(e) Processing of Fruits & Vegetables	11	8,02	7,83	9	3,83	1,69
(f) Others	485	54,35	41,95	310	75,86	43,01
3. Beverage & Tobacco	46	25,81	20,75	17	8,32	7,52
4. Textiles	2,413	597,01	468,13	8,105	3459,89	2409,01
(a) Cotton Textiles	417	315,76	253,67	895	1627,73	1129,07
(b) Jute & Other Natural Fibre Textiles	69	7,35	5,65	13	7,16	6,46
(c) Handloom Textiles & Khadi	168	8,72	8,15	477	57,85	48,39
(d) Other Textiles & Textile Products	1,759	265,18	200,66	6,720	1767,15	1225,08
5. Paper, Paper Products & Printing	654	214,07	175,34	435	84,79	75,21
6. Leather & Leather Products	369	91,12	72,58	80	26,36	14,61
7. Rubber & Plastic Products	1,000	97,87	74,59	461	244,52	196,60
8. Chemicals & Chemical Products	665	183,85	120,65	282	63,42	50,32
(a) Heavy Industrial Chemicals	48	48,08	24,14	40	7,96	6,86
(b) Fertilisers	15	61,12	37,00	2	25	17
(c) Drugs & Pharmaceuticals	141	22,73	19,24	43	4,04	3,41
(d) Non-Edible Oils	12	2,52	2,43	9	1,04	87
(e) Other Chemicals & Chemical Products	449	49,41	37,84	188	50,13	39,00
9. Petroleum, Coal Products & Nuclear Fuels	49	5,62	4,79	34	15,69	15,18
10. Manufacture of Cement & Cement Products	107	11,42	6,51	23	1,28	1,06
11. Basic Metals & Metal Products	2,846	506,19	411,96	1,149	441,37	341,28
(a) Iron & Steel	616	244,74	214,98	458	316,86	252,47
(b) Non-Ferrous Metals	257	33,98	23,37	24	5,51	4,50
(c) Metal Products	1,973	227,47	173,61	667	119,01	84,31
12. Engineering	2,990	268,20	170,32	1,578	365,69	199,91
(a) Heavy Engineering	315	79,45	47,81	275	61,07	46,66
(b) Light Engineering	1,626	97,31	68,11	999	198,78	99,81
(c) Electrical Machinery & Goods	491	71,55	38,38	242	75,70	24,41
(d) Electronic Machinery & Goods	558	19,90	16,02	62	30,14	29,02
13. Vehicles, Vehicle Parts & Transport Equipments	396	93,37	63,79	4,009	747,11	529,20
14. Other Industries	5,972	279,16	211,70	3,192	394,80	292,36
15. Electricity, Gas & Water	24	113,13	53,48	6	1,41	73
(a) Electricity Generation & Transmission	5	100,27	50,56	2	57	29
(b) Non-Conventional Energy	3	35	29	–	–	–
(c) Gas, Steam & Water Supply	16	12,51	2,63	4	84	45
16. Construction	1,153	146,89	118,90	556	55,81	51,80
III. TRANSPORT OPERATORS	2,495	33,16	25,70	495	13,40	10,97
IV. PROFESSIONAL AND OTHER SERVICES	7,285	283,57	217,20	2,091	219,46	204,10
V. PERSONAL LOANS	1,92,892	2893,86	2375,19	70,682	1580,67	1313,72
1. Loans for Purchase of Consumer Durables	6,584	43,10	32,40	2,202	24,92	21,38
2. Loans for Housing	40,763	1272,39	1130,09	16,898	712,41	636,10
3. Rest of the Personal Loans	1,45,545	1578,38	1212,70	51,582	843,34	656,24
VI. TRADE	34,560	1283,68	1021,15	7,542	818,22	628,64
1. Wholesale Trade	4,187	418,08	326,36	2,426	391,88	321,93
2. Retail Trade	30,373	865,60	694,79	5,116	426,34	306,71
VII. FINANCE	469	38,17	29,49	84	40,77	24,50
VIII. ALL OTHERS	31,255	664,12	532,08	10,792	524,97	378,44
TOTAL BANK CREDIT	3,23,512	9272,28	7270,10	1,14,748	9477,13	7028,86
OF WHICH : 1. Artisans and Village & Tiny Industries	1,211	24,93	20,85	511	35,44	28,09
2. Other Small Scale Industries	12,166	1224,93	897,55	13,602	1722,73	1227,16

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

**NORTHERN REGION
STATE : RAJASTHAN**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	7,04,736	3185,47	2825,83	2,70,869	1712,07	1424,54
1. Direct Finance	6,84,288	3072,50	2729,25	2,63,384	1479,53	1295,38
2. Indirect Finance	20,448	112,97	96,58	7,485	232,54	129,15
II. INDUSTRY	51,287	687,08	529,64	29,628	1111,47	744,64
1. Mining & Quarrying	325	43,93	28,18	512	58,72	48,47
2. Food Manufacturing & Processing	1,100	23,27	20,73	975	58,69	50,13
(a) Rice Mills, Flour & Dal Mills	647	7,28	6,86	327	23,81	20,11
(b) Sugar	2	6	6	–	–	–
(c) Edible Oils & Vanaspati	122	6,99	6,47	231	17,73	15,50
(d) Tea Processing	1	80	80	8	46	27
(e) Processing of Fruits & Vegetables	2	60	20	4	29	19
(f) Others	326	7,55	6,35	405	16,41	14,06
3. Beverage & Tobacco	13	31,16	30,98	25	1,93	1,79
4. Textiles	972	148,51	120,18	1,667	399,93	217,86
(a) Cotton Textiles	201	79,28	66,53	981	142,94	130,11
(b) Jute & Other Natural Fibre Textiles	97	43	39	54	34	28
(c) Handloom Textiles & Khadi	93	51	38	125	88,59	3,65
(d) Other Textiles & Textile Products	581	68,30	52,89	507	168,06	83,83
5. Paper, Paper Products & Printing	61	7,47	7,14	169	4,41	3,62
6. Leather & Leather Products	767	3,59	3,21	843	1,38	1,19
7. Rubber & Plastic Products	65	7,45	3,94	114	36,41	20,35
8. Chemicals & Chemical Products	263	138,54	107,82	270	159,61	108,16
(a) Heavy Industrial Chemicals	26	3,84	3,43	24	7,98	3,42
(b) Fertilisers	9	32,73	26,59	7	134,47	89,79
(c) Drugs & Pharmaceuticals	36	16,28	14,05	30	2,37	1,91
(d) Non-Edible Oils	2	8	6	4	76	73
(e) Other Chemicals & Chemical Products	190	85,61	63,68	205	14,04	12,32
9. Petroleum, Coal Products & Nuclear Fuels	3	29	30	4	31	10
10. Manufacture of Cement & Cement Products	191	22,54	15,05	207	87,39	54,47
11. Basic Metals & Metal Products	283	47,60	25,79	394	44,30	40,61
(a) Iron & Steel	60	14,72	11,01	63	19,87	19,03
(b) Non-Ferrous Metals	3	20,21	2,41	8	96	80
(c) Metal Products	220	12,68	12,38	323	23,47	20,78
12. Engineering	408	40,70	25,75	352	21,97	14,42
(a) Heavy Engineering	19	3,13	2,54	31	5,07	1,94
(b) Light Engineering	193	7,74	5,93	143	3,85	2,91
(c) Electrical Machinery & Goods	139	8,64	6,36	119	11,48	8,04
(d) Electronic Machinery & Goods	57	21,18	10,92	59	1,58	1,53
13. Vehicles, Vehicle Parts & Transport Equipments	133	6,38	6,19	149	28,84	18,62
14. Other Industries	46,171	155,50	125,52	23,135	176,91	138,89
15. Electricity, Gas & Water	38	1,17	1,03	25	1,41	95
(a) Electricity Generation & Transmission	11	40	34	5	24	17
(b) Non-Conventional Energy	13	32	24	1	3	1
(c) Gas, Steam & Water Supply	14	45	45	19	1,14	78
16. Construction	494	8,97	7,82	787	29,25	25,02
III. TRANSPORT OPERATORS	5,270	35,28	26,08	6,783	44,57	34,96
IV. PROFESSIONAL AND OTHER SERVICES	19,629	79,81	62,27	14,720	231,60	118,30
V. PERSONAL LOANS	1,75,773	991,31	823,65	2,01,645	1472,04	1224,76
1. Loans for Purchase of Consumer Durables	12,782	45,49	33,99	12,653	46,34	35,80
2. Loans for Housing	18,357	236,61	212,54	27,969	464,92	419,94
3. Rest of the Personal Loans	1,44,634	709,21	577,12	1,61,023	960,79	769,03
VI. TRADE	1,12,784	648,63	468,69	90,043	650,76	515,99
1. Wholesale Trade	4,624	296,87	187,62	5,376	117,16	90,77
2. Retail Trade	1,08,160	351,75	281,07	84,667	533,60	425,23
VII. FINANCE	1,602	56,86	54,97	758	17,18	13,42
VIII. ALL OTHERS	45,934	223,48	181,03	54,395	433,80	357,58
TOTAL BANK CREDIT	11,17,015	5907,93	4972,16	6,68,841	5673,49	4434,19
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	39,973	103,77	80,53	15,550	80,06	63,96
2. Other Small Scale Industries	7,630	115,95	100,56	8,138	281,80	219,64

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

**NORTHERN REGION
STATE : RAJASTHAN**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	28,433	619,75	530,44	1,959	760,84	697,47
1. Direct Finance	26,491	317,67	271,87	1,542	52,25	47,67
2. Indirect Finance	1,942	302,08	258,57	417	708,60	649,81
II. INDUSTRY	17,889	3604,70	2507,23	7,083	4063,42	3247,74
1. Mining & Quarrying	725	276,50	195,98	106	13,59	9,80
2. Food Manufacturing & Processing	1,121	201,72	152,53	400	127,97	102,03
(a) Rice Mills, Flour & Dal Mills	316	97,39	73,07	81	14,35	11,34
(b) Sugar	4	4,09	3,98	–	–	–
(c) Edible Oils & Vanaspati	166	42,42	31,18	61	40,77	26,27
(d) Tea Processing	2	23	20	5	1,31	1,32
(e) Processing of Fruits & Vegetables	7	58	53	4	1,32	1,27
(f) Others	626	57,01	43,58	249	70,21	61,82
3. Beverage & Tobacco	57	11,85	8,68	28	34,57	17,73
4. Textiles	2,164	1131,16	756,43	711	403,35	262,90
(a) Cotton Textiles	1,009	430,65	359,72	80	34,32	24,32
(b) Jute & Other Natural Fibre Textiles	8	26	20	1	37	25
(c) Handloom Textiles & Khadi	63	1,83	1,67	33	9,44	5,92
(d) Other Textiles & Textile Products	1,084	698,41	394,84	597	359,22	232,40
5. Paper, Paper Products & Printing	459	29,98	25,41	301	45,43	37,71
6. Leather & Leather Products	349	7,04	6,37	83	21,63	17,98
7. Rubber & Plastic Products	411	157,37	53,43	245	82,12	66,27
8. Chemicals & Chemical Products	768	520,06	354,00	262	83,41	42,22
(a) Heavy Industrial Chemicals	110	20,26	12,08	36	8,98	7,19
(b) Fertilisers	36	290,26	218,83	1	4,00	1,57
(c) Drugs & Pharmaceuticals	148	20,76	14,46	40	8,88	8,07
(d) Non-Edible Oils	5	41	38	2	60	33
(e) Other Chemicals & Chemical Products	469	188,38	108,24	183	60,96	25,05
9. Petroleum, Coal Products & Nuclear Fuels	21	4,17	3,84	15	1,67	1,36
10. Manufacture of Cement & Cement Products	210	209,77	183,63	53	27,94	24,70
11. Basic Metals & Metal Products	851	212,97	168,84	592	164,39	117,15
(a) Iron & Steel	252	86,83	64,82	269	98,77	68,84
(b) Non-Ferrous Metals	62	70,28	60,78	38	19,84	9,89
(c) Metal Products	537	55,86	43,24	285	45,78	38,42
12. Engineering	910	282,42	143,53	806	410,10	269,45
(a) Heavy Engineering	91	41,35	16,02	61	153,59	115,32
(b) Light Engineering	393	122,94	74,41	276	15,02	12,59
(c) Electrical Machinery & Goods	317	104,06	45,24	417	181,76	116,65
(d) Electronic Machinery & Goods	109	14,07	7,86	52	59,73	24,90
13. Vehicles, Vehicle Parts & Transport Equipments	212	30,88	15,39	94	33,19	31,70
14. Other Industries	7,629	415,30	341,51	2,241	439,91	358,38
15. Electricity, Gas & Water	24	4,68	3,99	53	1298,69	1095,89
(a) Electricity Generation & Transmission	9	2,03	1,83	50	1296,19	1095,81
(b) Non-Conventional Energy	–	–	–	1	2,40	–
(c) Gas, Steam & Water Supply	15	2,65	2,15	2	10	7
16. Construction	1,978	108,83	93,67	1,093	875,47	792,49
III. TRANSPORT OPERATORS	4,003	48,87	35,26	1,614	285,22	211,47
IV. PROFESSIONAL AND OTHER SERVICES	11,231	241,87	198,13	3,654	491,30	404,08
V. PERSONAL LOANS	2,06,561	2895,48	2394,09	1,11,971	2074,05	1740,88
1. Loans for Purchase of Consumer Durables	7,354	32,37	23,32	4,781	26,79	17,61
2. Loans for Housing	45,082	1342,83	1182,14	30,037	1047,59	951,19
3. Rest of the Personal Loans	1,54,125	1520,27	1188,63	77,153	999,67	772,08
VI. TRADE	39,093	1000,53	778,53	9,410	1132,17	951,14
1. Wholesale Trade	4,813	314,63	252,33	1,496	743,59	672,03
2. Retail Trade	34,280	685,90	526,20	7,914	388,58	279,11
VII. FINANCE	247	17,43	12,73	142	228,61	150,70
VIII. ALL OTHERS	41,649	662,09	533,59	25,536	721,05	599,79
TOTAL BANK CREDIT	3,49,106	9090,73	6990,00	1,61,369	9756,65	8003,28
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	2,153	23,38	18,49	576	14,98	12,74
2. Other Small Scale Industries	8,108	704,63	539,42	3,304	759,88	519,45

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

**NORTHERN REGION
STATE : CHANDIGARH**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	746	46,55	19,54	183	34,92	34,18
1. Direct Finance	712	45,93	18,96	167	31,21	30,60
2. Indirect Finance	34	62	58	16	3,70	3,59
II. INDUSTRY	126	175,75	75,39	146	96,55	90,00
1. Mining & Quarrying	3	35	35	1	3	3
2. Food Manufacturing & Processing	18	9,14	5,44	15	7,20	5,36
(a) Rice Mills, Flour & Dal Mills	6	12	7	11	1,76	98
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	–	–	–	1	1,70	1,76
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	–	–	–	–	–	–
(f) Others	12	9,02	5,37	3	3,74	2,62
3. Beverage & Tobacco	4	12,00	9,02	6	49	44
4. Textiles	4	6,18	4,19	16	13,15	13,01
(a) Cotton Textiles	–	–	–	3	64	66
(b) Jute & Other Natural Fibre Textiles	–	–	–	–	–	–
(c) Handloom Textiles & Khadi	–	–	–	–	–	–
(d) Other Textiles & Textile Products	4	6,18	4,19	13	12,51	12,36
5. Paper, Paper Products & Printing	10	7,01	6,08	14	2,18	1,96
6. Leather & Leather Products	–	–	–	–	–	–
7. Rubber & Plastic Products	3	34	30	1	5	2
8. Chemicals & Chemical Products	4	1,48	1,47	10	5,11	5,03
(a) Heavy Industrial Chemicals	–	–	–	3	4,03	4,06
(b) Fertilisers	–	–	–	2	32	32
(c) Drugs & Pharmaceuticals	–	–	–	–	–	–
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	4	1,48	1,47	5	76	65
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	–	–	–
10. Manufacture of Cement & Cement Products	–	–	–	2	16	16
11. Basic Metals & Metal Products	9	33,77	44	13	27,62	27,59
(a) Iron & Steel	4	33,52	19	8	26,12	26,10
(b) Non-Ferrous Metals	–	–	–	–	–	–
(c) Metal Products	5	25	25	5	1,50	1,50
12. Engineering	25	97,44	40,17	26	26,62	22,91
(a) Heavy Engineering	3	71,85	14,08	3	14	12
(b) Light Engineering	12	2,37	2,35	8	41	32
(c) Electrical Machinery & Goods	2	3	3	11	9,62	9,87
(d) Electronic Machinery & Goods	8	23,19	23,72	4	16,45	12,60
13. Vehicles, Vehicle Parts & Transport Equipments	4	6,69	6,69	16	12,82	12,63
14. Other Industries	40	1,24	1,19	24	1,06	79
15. Electricity, Gas & Water	–	–	–	–	–	–
(a) Electricity Generation & Transmission	–	–	–	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	–	–	–
16. Construction	2	12	3	2	5	5
III. TRANSPORT OPERATORS	19	47	35	40	76	66
IV. PROFESSIONAL AND OTHER SERVICES	114	3,49	3,12	51	12,88	12,77
V. PERSONAL LOANS	2,110	40,54	30,16	3,065	45,79	37,28
1. Loans for Purchase of Consumer Durables	70	35	23	214	1,75	1,60
2. Loans for Housing	201	6,13	5,78	581	19,71	17,78
3. Rest of the Personal Loans	1,839	34,05	24,15	2,270	24,33	17,91
VI. TRADE	278	7,16	5,03	337	13,29	10,52
1. Wholesale Trade	11	48	48	39	2,81	2,08
2. Retail Trade	267	6,68	4,55	298	10,48	8,44
VII. FINANCE	4	9	5	3	1,76	1,76
VIII. ALL OTHERS	346	12,62	6,86	215	8,28	6,43
TOTAL BANK CREDIT	3,743	286,67	140,49	4,040	214,22	193,61
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	12	9	8	2	4	3
2. Other Small Scale Industries	71	8,11	5,93	90	21,10	18,65

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

NORTHERN REGION
STATE : CHANDIGARH

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	5,742	1423,99	1126,80	–	–	–
1. Direct Finance	5,167	241,20	157,34	–	–	–
2. Indirect Finance	575	1182,78	969,46	–	–	–
II. INDUSTRY	6,446	3847,95	2723,00	–	–	–
1. Mining & Quarrying	8	53	35	–	–	–
2. Food Manufacturing & Processing	290	816,18	537,90	–	–	–
(a) Rice Mills, Flour & Dal Mills	73	52,22	35,57	–	–	–
(b) Sugar	37	116,61	92,04	–	–	–
(c) Edible Oils & Vanaspati	29	20,60	17,48	–	–	–
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	17	19,23	16,56	–	–	–
(f) Others	134	607,52	376,25	–	–	–
3. Beverage & Tobacco	19	30,96	21,63	–	–	–
4. Textiles	504	422,83	334,51	–	–	–
(a) Cotton Textiles	255	282,54	212,30	–	–	–
(b) Jute & Other Natural Fibre Textiles	5	1,98	1,84	–	–	–
(c) Handloom Textiles & Khadi	2	27	22	–	–	–
(d) Other Textiles & Textile Products	242	138,04	120,14	–	–	–
5. Paper, Paper Products & Printing	174	56,46	43,97	–	–	–
6. Leather & Leather Products	23	10,01	7,91	–	–	–
7. Rubber & Plastic Products	115	71,97	40,59	–	–	–
8. Chemicals & Chemical Products	381	438,07	246,79	–	–	–
(a) Heavy Industrial Chemicals	30	14,50	11,31	–	–	–
(b) Fertilisers	7	2,55	1,79	–	–	–
(c) Drugs & Pharmaceuticals	184	303,03	155,77	–	–	–
(d) Non-Edible Oils	2	3,70	2,72	–	–	–
(e) Other Chemicals & Chemical Products	158	114,29	75,20	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	6	1,96	1,44	–	–	–
10. Manufacture of Cement & Cement Products	16	1,22	91	–	–	–
11. Basic Metals & Metal Products	521	340,67	283,82	–	–	–
(a) Iron & Steel	131	254,34	227,43	–	–	–
(b) Non-Ferrous Metals	24	6,54	6,44	–	–	–
(c) Metal Products	366	79,79	49,95	–	–	–
12. Engineering	576	536,89	442,23	–	–	–
(a) Heavy Engineering	82	218,19	178,18	–	–	–
(b) Light Engineering	227	31,23	17,03	–	–	–
(c) Electrical Machinery & Goods	198	137,25	127,55	–	–	–
(d) Electronic Machinery & Goods	69	150,21	119,47	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	185	95,90	64,92	–	–	–
14. Other Industries	3,430	687,02	425,19	–	–	–
15. Electricity, Gas & Water	8	164,33	146,14	–	–	–
(a) Electricity Generation & Transmission	6	164,15	145,97	–	–	–
(b) Non-Conventional Energy	1	8	8	–	–	–
(c) Gas, Steam & Water Supply	1	10	9	–	–	–
16. Construction	190	172,95	124,69	–	–	–
III. TRANSPORT OPERATORS	622	59,51	57,46	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	2,502	355,31	288,66	–	–	–
V. PERSONAL LOANS	75,579	1976,27	1650,78	–	–	–
1. Loans for Purchase of Consumer Durables	3,281	18,95	14,90	–	–	–
2. Loans for Housing	16,333	1157,66	1034,93	–	–	–
3. Rest of the Personal Loans	55,965	799,66	600,95	–	–	–
VI. TRADE	3,893	7934,43	3910,90	–	–	–
1. Wholesale Trade	633	7444,75	3627,85	–	–	–
2. Retail Trade	3,260	489,68	283,04	–	–	–
VII. FINANCE	110	734,43	710,06	–	–	–
VIII. ALL OTHERS	7,597	392,60	318,88	–	–	–
TOTAL BANK CREDIT	1,02,491	16724,48	10786,53	–	–	–
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	140	11,09	8,73	–	–	–
2. Other Small Scale Industries	4,311	287,31	218,09	–	–	–

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

**NORTHERN REGION
STATE : DELHI**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	1,174	149,08	114,74	197	1,97	1,60
1. Direct Finance	1,054	15,76	14,16	180	1,48	1,21
2. Indirect Finance	120	133,32	100,58	17	49	38
II. INDUSTRY	629	566,77	419,51	216	574,29	539,39
1. Mining & Quarrying	1	39	4	1	6,50	6,54
2. Food Manufacturing & Processing	30	80,67	59,76	9	79	60
(a) Rice Mills, Flour & Dal Mills	12	29,99	27,93	6	59	40
(b) Sugar	1	4	4	–	–	–
(c) Edible Oils & Vanaspati	5	40,51	21,75	–	–	–
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	–	–	–	–	–	–
(f) Others	12	10,14	10,05	3	20	20
3. Beverage & Tobacco	1	3	2	–	–	–
4. Textiles	109	94,55	66,15	20	25,19	23,98
(a) Cotton Textiles	16	37,79	26,52	2	11,25	10,64
(b) Jute & Other Natural Fibre Textiles	3	17	11	–	–	–
(c) Handloom Textiles & Khadi	4	11	8	–	–	–
(d) Other Textiles & Textile Products	86	56,49	39,44	18	13,95	13,34
5. Paper, Paper Products & Printing	35	7,09	2,81	11	89	83
6. Leather & Leather Products	11	18	15	–	–	–
7. Rubber & Plastic Products	33	12,91	10,99	16	7,77	7,77
8. Chemicals & Chemical Products	39	41,96	33,57	23	52,57	50,27
(a) Heavy Industrial Chemicals	5	3,45	3,22	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	3	13,61	13,12	21	39,67	39,57
(d) Non-Edible Oils	3	14,66	11,35	–	–	–
(e) Other Chemicals & Chemical Products	28	10,24	5,88	2	12,90	10,70
9. Petroleum, Coal Products & Nuclear Fuels	1	5,00	56	–	–	–
10. Manufacture of Cement & Cement Products	1	–	–	3	2,82	2,81
11. Basic Metals & Metal Products	13	2,07	1,87	11	335,35	329,55
(a) Iron & Steel	–	–	–	7	330,35	329,49
(b) Non-Ferrous Metals	2	63	60	–	–	–
(c) Metal Products	11	1,43	1,28	4	5,00	6
12. Engineering	68	200,55	140,98	12	26,24	1,66
(a) Heavy Engineering	8	67	59	1	16,00	–
(b) Light Engineering	25	81,29	55,17	2	11	5
(c) Electrical Machinery & Goods	18	3,92	3,21	5	5,97	1,24
(d) Electronic Machinery & Goods	17	114,68	82,01	4	4,15	37
13. Vehicles, Vehicle Parts & Transport Equipments	15	34,63	33,50	1	1	1
14. Other Industries	234	52,89	40,99	98	1,80	1,61
15. Electricity, Gas & Water	3	30,17	24,93	1	12,62	12,62
(a) Electricity Generation & Transmission	2	30,05	24,81	1	12,62	12,62
(b) Non-Conventional Energy	1	12	12	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	–	–	–
16. Construction	35	3,68	3,19	10	101,76	101,15
III. TRANSPORT OPERATORS	155	3,61	2,68	51	1,53	1,18
IV. PROFESSIONAL AND OTHER SERVICES	618	31,71	28,75	142	6,11	3,20
V. PERSONAL LOANS	10,688	99,76	83,53	5,209	42,91	34,61
1. Loans for Purchase of Consumer Durables	252	1,35	95	68	45	32
2. Loans for Housing	757	20,89	19,13	216	8,19	6,98
3. Rest of the Personal Loans	9,679	77,52	63,45	4,925	34,28	27,31
VI. TRADE	1,102	36,75	27,45	409	14,57	5,79
1. Wholesale Trade	81	21,78	14,88	48	7,94	1,18
2. Retail Trade	1,021	14,97	12,57	361	6,63	4,60
VII. FINANCE	86	2,48	84	6	1,23	1,14
VIII. ALL OTHERS	2,734	100,87	72,52	400	5,81	4,40
TOTAL BANK CREDIT	17,186	991,04	750,02	6,630	648,43	591,30
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	187	12,64	10,66	62	54	36
2. Other Small Scale Industries	160	91,59	61,35	66	11,96	2,55

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

NORTHERN REGION
STATE : DELHI

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	-	-	-	11,625	6030,56	4838,46
1. Direct Finance	-	-	-	7,388	629,15	564,53
2. Indirect Finance	-	-	-	4,237	5401,41	4273,93
II. INDUSTRY	-	-	-	64,924	64834,09	50380,41
1. Mining & Quarrying	-	-	-	231	3292,34	2800,15
2. Food Manufacturing & Processing	-	-	-	1,294	3397,39	2281,76
(a) Rice Mills, Flour & Dal Mills	-	-	-	397	1622,13	1138,69
(b) Sugar	-	-	-	48	560,71	343,82
(c) Edible Oils & Vanaspati	-	-	-	229	115,92	100,91
(d) Tea Processing	-	-	-	12	18,92	15,83
(e) Processing of Fruits & Vegetables	-	-	-	34	43,62	36,48
(f) Others	-	-	-	574	1036,09	646,03
3. Beverage & Tobacco	-	-	-	233	1585,08	1481,44
4. Textiles	-	-	-	8,108	4919,47	3760,35
(a) Cotton Textiles	-	-	-	2,780	1277,31	1036,73
(b) Jute & Other Natural Fibre Textiles	-	-	-	67	40,04	27,30
(c) Handloom Textiles & Khadi	-	-	-	132	28,67	21,98
(d) Other Textiles & Textile Products	-	-	-	5,129	3573,44	2674,34
5. Paper, Paper Products & Printing	-	-	-	2,540	1839,27	1354,11
6. Leather & Leather Products	-	-	-	1,198	694,24	495,28
7. Rubber & Plastic Products	-	-	-	2,871	1204,19	929,19
8. Chemicals & Chemical Products	-	-	-	2,114	4930,84	3540,60
(a) Heavy Industrial Chemicals	-	-	-	314	901,14	778,90
(b) Fertilisers	-	-	-	90	1605,87	1279,15
(c) Drugs & Pharmaceuticals	-	-	-	481	1010,38	722,69
(d) Non-Edible Oils	-	-	-	36	37,60	22,02
(e) Other Chemicals & Chemical Products	-	-	-	1,193	1375,85	737,84
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	91	2631,71	2338,84
10. Manufacture of Cement & Cement Products	-	-	-	204	440,45	304,49
11. Basic Metals & Metal Products	-	-	-	3,942	5581,15	3827,09
(a) Iron & Steel	-	-	-	806	4130,30	2853,85
(b) Non-Ferrous Metals	-	-	-	383	315,22	212,96
(c) Metal Products	-	-	-	2,753	1135,63	760,28
12. Engineering	-	-	-	6,530	6754,68	4607,72
(a) Heavy Engineering	-	-	-	619	1017,81	779,46
(b) Light Engineering	-	-	-	2,047	1537,08	1016,31
(c) Electrical Machinery & Goods	-	-	-	2,251	2101,02	1203,20
(d) Electronic Machinery & Goods	-	-	-	1,613	2098,77	1608,75
13. Vehicles, Vehicle Parts & Transport Equipments	-	-	-	1,622	4152,12	3331,93
14. Other Industries	-	-	-	30,191	3534,17	2928,10
15. Electricity, Gas & Water	-	-	-	238	7289,72	6293,82
(a) Electricity Generation & Transmission	-	-	-	159	7162,69	6212,54
(b) Non-Conventional Energy	-	-	-	17	45,22	37,72
(c) Gas, Steam & Water Supply	-	-	-	62	81,81	43,57
16. Construction	-	-	-	3,517	12587,27	10105,54
III. TRANSPORT OPERATORS	-	-	-	5,853	926,13	745,21
IV. PROFESSIONAL AND OTHER SERVICES	-	-	-	25,581	7088,02	5185,12
V. PERSONAL LOANS	-	-	-	10,06,372	18356,56	13972,52
1. Loans for Purchase of Consumer Durables	-	-	-	40,701	226,84	178,66
2. Loans for Housing	-	-	-	99,799	8169,98	7099,59
3. Rest of the Personal Loans	-	-	-	8,65,872	9959,74	6694,26
VI. TRADE	-	-	-	34,804	14612,52	12491,21
1. Wholesale Trade	-	-	-	10,620	11876,87	10338,32
2. Retail Trade	-	-	-	24,184	2735,65	2152,89
VII. FINANCE	-	-	-	2,507	13868,41	12226,74
VIII. ALL OTHERS	-	-	-	1,38,594	6186,20	4866,88
TOTAL BANK CREDIT	-	-	-	12,90,260	131902,49	104706,55
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	-	-	-	1,803	67,88	55,77
2. Other Small Scale Industries	-	-	-	14,886	3812,70	2813,02

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

NORTH-EASTERN REGION
STATE : ARUNACHAL PRADESH

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	8,187	20,27	18,42	2,521	10,41	8,37
1. Direct Finance	8,052	17,45	15,71	2,488	10,32	8,29
2. Indirect Finance	135	2,82	2,72	33	9	7
II. INDUSTRY	1,024	33,83	28,26	460	17,32	12,62
1. Mining & Quarrying	2	11	10	2	18	17
2. Food Manufacturing & Processing	90	2,28	1,94	55	1,87	1,75
(a) Rice Mills, Flour & Dal Mills	34	49	47	49	53	41
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	1	3	1	–	–	–
(d) Tea Processing	2	78	69	1	1,20	1,23
(e) Processing of Fruits & Vegetables	1	6	3	–	–	–
(f) Others	52	93	73	5	14	11
3. Beverage & Tobacco	3	1,01	88	1	97	84
4. Textiles	133	1,93	1,32	57	2,12	1,72
(a) Cotton Textiles	–	–	–	5	1,27	94
(b) Jute & Other Natural Fibre Textiles	–	–	–	1	–	–
(c) Handloom Textiles & Khadi	64	51	50	41	13	8
(d) Other Textiles & Textile Products	69	1,42	83	10	71	70
5. Paper, Paper Products & Printing	11	4,12	3,07	6	32	31
6. Leather & Leather Products	–	–	–	–	–	–
7. Rubber & Plastic Products	9	2,42	2,00	6	50	35
8. Chemicals & Chemical Products	13	1,17	95	2	14	14
(a) Heavy Industrial Chemicals	4	37	34	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	5	58	39	–	–	–
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	4	22	21	2	14	14
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	1	11	1
10. Manufacture of Cement & Cement Products	–	–	–	3	3,04	1,25
11. Basic Metals & Metal Products	20	1,55	99	24	2,23	1,63
(a) Iron & Steel	2	55	32	1	20	18
(b) Non-Ferrous Metals	2	37	8	–	–	–
(c) Metal Products	16	63	59	23	2,03	1,44
12. Engineering	8	1,90	1,02	11	99	79
(a) Heavy Engineering	1	3	2	1	9	1
(b) Light Engineering	3	1,64	91	6	27	18
(c) Electrical Machinery & Goods	3	21	6	4	62	61
(d) Electronic Machinery & Goods	1	2	2	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	3	8,47	7,85	20	16	17
14. Other Industries	689	7,33	6,88	251	2,16	1,32
15. Electricity, Gas & Water	4	23	18	1	3	3
(a) Electricity Generation & Transmission	1	6	6	–	–	–
(b) Non-Conventional Energy	1	5	1	1	3	3
(c) Gas, Steam & Water Supply	2	12	10	–	–	–
16. Construction	39	1,30	1,09	20	2,52	2,13
III. TRANSPORT OPERATORS	237	4,36	3,73	221	4,65	3,64
IV. PROFESSIONAL AND OTHER SERVICES	238	6,77	6,13	415	24,43	19,70
V. PERSONAL LOANS	6,688	64,31	53,59	5,234	50,27	40,23
1. Loans for Purchase of Consumer Durables	771	2,36	2,19	130	90	68
2. Loans for Housing	449	19,51	17,16	597	10,55	9,35
3. Rest of the Personal Loans	5,468	42,44	34,25	4,507	38,82	30,21
VI. TRADE	1,653	26,46	23,78	1,132	19,76	16,19
1. Wholesale Trade	414	13,76	12,49	85	4,34	3,48
2. Retail Trade	1,239	12,70	11,29	1,047	15,43	12,71
VII. FINANCE	9	2,05	2,04	3	5	5
VIII. ALL OTHERS	2,792	21,77	17,28	1,708	19,67	14,82
TOTAL BANK CREDIT	20,828	179,82	153,24	11,694	146,56	115,63
OF WHICH : 1. Artisans and Village & Tiny Industries	464	3,78	3,18	182	2,93	2,10
2. Other Small Scale Industries	350	9,72	7,61	206	3,57	2,65

Note : There are no Urban and Metropolitan Centres in Arunachal Pradesh.

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

NORTH-EASTERN REGION
STATE : ASSAM

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	1,10,639	253,67	203,42	27,294	114,70	101,37
1. Direct Finance	1,06,912	223,80	177,16	26,658	87,73	78,06
2. Indirect Finance	3,727	29,87	26,26	636	26,97	23,31
II. INDUSTRY	28,832	503,58	331,21	12,558	419,52	350,14
1. Mining & Quarrying	11	95	67	19	16,34	10,09
2. Food Manufacturing & Processing	823	76,76	64,35	470	108,12	69,28
(a) Rice Mills, Flour & Dal Mills	352	7,65	6,26	183	13,85	11,65
(b) Sugar	2	76	76	–	–	–
(c) Edible Oils & Vanaspati	41	36	30	27	1,51	93
(d) Tea Processing	69	62,43	52,50	83	75,48	43,26
(e) Processing of Fruits & Vegetables	6	29	18	2	98	98
(f) Others	353	5,26	4,35	175	16,30	12,46
3. Beverage & Tobacco	9	51	50	13	1,20	1,01
4. Textiles	2,563	38,06	28,78	924	15,43	12,81
(a) Cotton Textiles	745	14,48	10,34	330	6,13	4,82
(b) Jute & Other Natural Fibre Textiles	149	49	49	53	1,01	87
(c) Handloom Textiles & Khadi	1,246	3,04	2,56	239	1,59	1,11
(d) Other Textiles & Textile Products	423	20,05	15,39	302	6,70	6,02
5. Paper, Paper Products & Printing	98	5,78	5,37	111	3,83	3,09
6. Leather & Leather Products	18	78	75	12	36	27
7. Rubber & Plastic Products	34	9,11	4,49	22	1,18	1,02
8. Chemicals & Chemical Products	81	36,37	24,32	72	2,17	1,81
(a) Heavy Industrial Chemicals	10	11,31	5,42	1	20	8
(b) Fertilisers	–	–	–	1	3	1
(c) Drugs & Pharmaceuticals	52	21,43	15,66	34	28	27
(d) Non-Edible Oils	–	–	–	1	26	21
(e) Other Chemicals & Chemical Products	19	3,63	3,25	35	1,40	1,25
9. Petroleum, Coal Products & Nuclear Fuels	7	103,82	18,07	12	108,84	108,68
10. Manufacture of Cement & Cement Products	101	2,96	2,21	39	1,37	1,14
11. Basic Metals & Metal Products	98	16,39	15,46	119	6,22	4,81
(a) Iron & Steel	6	4,49	4,19	9	1,03	78
(b) Non-Ferrous Metals	3	1,28	1,47	2	35	18
(c) Metal Products	89	10,62	9,81	108	4,83	3,84
12. Engineering	212	37,83	33,99	120	6,62	6,23
(a) Heavy Engineering	17	18,89	16,79	7	3,51	3,40
(b) Light Engineering	146	2,21	2,02	48	1,63	1,50
(c) Electrical Machinery & Goods	32	16,39	14,85	35	1,07	96
(d) Electronic Machinery & Goods	17	35	33	30	41	38
13. Vehicles, Vehicle Parts & Transport Equipments	179	3,79	3,13	86	1,13	94
14. Other Industries	23,922	109,08	94,12	9,234	73,45	65,10
15. Electricity, Gas & Water	22	50,85	25,79	18	35,81	32,23
(a) Electricity Generation & Transmission	14	50,58	25,58	8	38	29
(b) Non-Conventional Energy	–	–	–	1	3	2
(c) Gas, Steam & Water Supply	8	27	21	9	35,40	31,92
16. Construction	654	10,56	9,22	1,287	37,46	31,61
III. TRANSPORT OPERATORS	8,769	59,54	48,73	3,303	50,28	38,03
IV. PROFESSIONAL AND OTHER SERVICES	14,529	55,40	45,47	8,377	63,88	53,56
V. PERSONAL LOANS	1,31,580	716,95	585,52	97,952	691,98	577,73
1. Loans for Purchase of Consumer Durables	9,729	38,70	28,05	8,238	34,92	25,75
2. Loans for Housing	15,845	208,03	184,52	11,152	197,92	178,17
3. Rest of the Personal Loans	1,06,006	470,22	372,96	78,562	459,14	373,81
VI. TRADE	61,278	248,07	213,48	27,552	289,44	246,41
1. Wholesale Trade	1,878	37,26	33,60	1,534	72,75	60,79
2. Retail Trade	59,400	210,81	179,88	26,018	216,70	185,62
VII. FINANCE	443	1,87	1,62	135	2,22	1,75
VIII. ALL OTHERS	43,748	211,19	180,17	35,228	237,80	195,24
TOTAL BANK CREDIT	3,99,818	2050,27	1609,63	2,12,399	1869,82	1564,23
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	18,812	65,85	54,46	6,989	52,80	45,78
2. Other Small Scale Industries	6,597	105,02	84,21	3,201	63,07	48,68

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

NORTH-EASTERN REGION
STATE : ASSAM

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	6,490	302,88	220,94	–	–	–
1. Direct Finance	5,757	153,38	140,22	–	–	–
2. Indirect Finance	733	149,50	80,73	–	–	–
II. INDUSTRY	4,030	763,34	626,42	–	–	–
1. Mining & Quarrying	18	66,92	40,65	–	–	–
2. Food Manufacturing & Processing	293	252,11	223,40	–	–	–
(a) Rice Mills, Flour & Dal Mills	68	9,42	6,95	–	–	–
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	9	1,01	48	–	–	–
(d) Tea Processing	106	235,65	212,50	–	–	–
(e) Processing of Fruits & Vegetables	9	2,11	87	–	–	–
(f) Others	101	3,91	2,60	–	–	–
3. Beverage & Tobacco	23	14,42	12,82	–	–	–
4. Textiles	218	20,22	19,88	–	–	–
(a) Cotton Textiles	75	7,95	8,20	–	–	–
(b) Jute & Other Natural Fibre Textiles	11	94	89	–	–	–
(c) Handloom Textiles & Khadi	59	1,63	1,54	–	–	–
(d) Other Textiles & Textile Products	73	9,69	9,25	–	–	–
5. Paper, Paper Products & Printing	178	12,65	10,06	–	–	–
6. Leather & Leather Products	9	18	11	–	–	–
7. Rubber & Plastic Products	42	6,28	5,03	–	–	–
8. Chemicals & Chemical Products	66	11,59	9,67	–	–	–
(a) Heavy Industrial Chemicals	2	2,10	1,62	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	17	1,08	81	–	–	–
(d) Non-Edible Oils	2	15	15	–	–	–
(e) Other Chemicals & Chemical Products	45	8,26	7,10	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	15	108,84	61,55	–	–	–
10. Manufacture of Cement & Cement Products	33	16,20	12,31	–	–	–
11. Basic Metals & Metal Products	133	48,56	41,53	–	–	–
(a) Iron & Steel	31	37,41	31,76	–	–	–
(b) Non-Ferrous Metals	1	6	6	–	–	–
(c) Metal Products	101	11,09	9,71	–	–	–
12. Engineering	100	19,55	13,99	–	–	–
(a) Heavy Engineering	13	6,14	3,56	–	–	–
(b) Light Engineering	31	2,13	1,17	–	–	–
(c) Electrical Machinery & Goods	39	10,09	8,55	–	–	–
(d) Electronic Machinery & Goods	17	1,20	71	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	46	2,88	2,20	–	–	–
14. Other Industries	2,511	115,07	111,42	–	–	–
15. Electricity, Gas & Water	12	32,08	31,45	–	–	–
(a) Electricity Generation & Transmission	3	30,07	30,07	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	9	2,01	1,38	–	–	–
16. Construction	333	35,80	30,35	–	–	–
III. TRANSPORT OPERATORS	3,076	39,61	32,22	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	5,287	113,82	88,76	–	–	–
V. PERSONAL LOANS	88,064	771,74	634,67	–	–	–
1. Loans for Purchase of Consumer Durables	8,630	37,83	27,53	–	–	–
2. Loans for Housing	10,307	235,14	211,76	–	–	–
3. Rest of the Personal Loans	69,127	498,77	395,38	–	–	–
VI. TRADE	11,941	252,46	206,48	–	–	–
1. Wholesale Trade	1,029	83,71	63,53	–	–	–
2. Retail Trade	10,912	168,75	142,95	–	–	–
VII. FINANCE	118	9,55	8,17	–	–	–
VIII. ALL OTHERS	17,811	234,84	188,46	–	–	–
TOTAL BANK CREDIT	1,36,817	2488,24	2006,13	–	–	–
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	955	11,97	10,69	–	–	–
2. Other Small Scale Industries	1,924	94,72	77,14	–	–	–

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

NORTH-EASTERN REGION
STATE : MANIPUR

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	5,368	9,86	8,98	1,335	3,83	3,70
1. Direct Finance	5,349	9,68	8,79	1,279	3,74	3,62
2. Indirect Finance	19	18	18	56	9	8
II. INDUSTRY	2,162	9,86	9,55	913	4,81	4,72
1. Mining & Quarrying	1	5	5	2	6	5
2. Food Manufacturing & Processing	11	3,82	3,77	11	33	31
(a) Rice Mills, Flour & Dal Mills	7	1,31	1,26	3	7	5
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	1	3	3	1	–	–
(d) Tea Processing	1	2,45	2,44	–	–	–
(e) Processing of Fruits & Vegetables	–	–	–	–	–	–
(f) Others	2	3	3	7	26	26
3. Beverage & Tobacco	–	–	–	–	–	–
4. Textiles	31	17	17	–	–	–
(a) Cotton Textiles	4	2	3	–	–	–
(b) Jute & Other Natural Fibre Textiles	3	3	3	–	–	–
(c) Handloom Textiles & Khadi	2	–	–	–	–	–
(d) Other Textiles & Textile Products	22	11	12	–	–	–
5. Paper, Paper Products & Printing	5	15	13	–	–	–
6. Leather & Leather Products	–	–	–	–	–	–
7. Rubber & Plastic Products	–	–	–	1	5	7
8. Chemicals & Chemical Products	–	–	–	–	–	–
(a) Heavy Industrial Chemicals	–	–	–	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	–	–	–	–	–	–
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	–	–	–	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	–	–	–
10. Manufacture of Cement & Cement Products	–	–	–	–	–	–
11. Basic Metals & Metal Products	1	4	4	1	7	3
(a) Iron & Steel	–	–	–	1	7	3
(b) Non-Ferrous Metals	–	–	–	–	–	–
(c) Metal Products	1	4	4	–	–	–
12. Engineering	2	1	1	4	7	7
(a) Heavy Engineering	–	–	–	–	–	–
(b) Light Engineering	2	1	1	1	5	5
(c) Electrical Machinery & Goods	–	–	–	1	1	1
(d) Electronic Machinery & Goods	–	–	–	2	1	1
13. Vehicles, Vehicle Parts & Transport Equipments	1	12	14	–	–	–
14. Other Industries	2,107	5,38	5,16	865	3,78	3,78
15. Electricity, Gas & Water	1	4	5	–	–	–
(a) Electricity Generation & Transmission	–	–	–	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	1	4	5	–	–	–
16. Construction	2	7	4	29	45	41
III. TRANSPORT OPERATORS	307	1,00	76	106	88	71
IV. PROFESSIONAL AND OTHER SERVICES	376	3,75	3,97	65	67	58
V. PERSONAL LOANS	3,465	18,71	16,05	2,925	29,73	24,87
1. Loans for Purchase of Consumer Durables	570	2,70	2,30	147	59	41
2. Loans for Housing	142	3,67	3,51	451	14,67	13,38
3. Rest of the Personal Loans	2,753	12,34	10,23	2,327	14,48	11,08
VI. TRADE	1,942	5,13	4,59	807	6,47	5,87
1. Wholesale Trade	25	28	27	16	40	35
2. Retail Trade	1,917	4,85	4,32	791	6,08	5,52
VII. FINANCE	–	–	–	–	–	–
VIII. ALL OTHERS	450	2,55	2,31	739	3,34	3,21
TOTAL BANK CREDIT	14,070	50,86	46,20	6,890	49,73	43,66
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	1,747	3,01	2,84	840	3,54	3,55
2. Other Small Scale Industries	332	3,82	3,75	33	55	55

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

NORTH-EASTERN REGION
STATE : MANIPUR

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	2,125	12,66	11,46	–	–	–
1. Direct Finance	1,971	5,98	5,56	–	–	–
2. Indirect Finance	154	6,67	5,91	–	–	–
II. INDUSTRY	1,355	14,56	13,05	–	–	–
1. Mining & Quarrying	1	2	2	–	–	–
2. Food Manufacturing & Processing	63	1,52	1,43	–	–	–
(a) Rice Mills, Flour & Dal Mills	27	33	31	–	–	–
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	2	4	4	–	–	–
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	3	40	38	–	–	–
(f) Others	31	75	71	–	–	–
3. Beverage & Tobacco	1	14	14	–	–	–
4. Textiles	129	94	98	–	–	–
(a) Cotton Textiles	4	2	2	–	–	–
(b) Jute & Other Natural Fibre Textiles	–	–	–	–	–	–
(c) Handloom Textiles & Khadi	9	40	40	–	–	–
(d) Other Textiles & Textile Products	116	51	56	–	–	–
5. Paper, Paper Products & Printing	18	1,55	86	–	–	–
6. Leather & Leather Products	5	3	4	–	–	–
7. Rubber & Plastic Products	9	26	22	–	–	–
8. Chemicals & Chemical Products	1	3	1	–	–	–
(a) Heavy Industrial Chemicals	–	–	–	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	–	–	–	–	–	–
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	1	3	1	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	–	–	–
10. Manufacture of Cement & Cement Products	2	57	42	–	–	–
11. Basic Metals & Metal Products	32	85	82	–	–	–
(a) Iron & Steel	3	27	24	–	–	–
(b) Non-Ferrous Metals	–	–	–	–	–	–
(c) Metal Products	29	59	57	–	–	–
12. Engineering	13	91	87	–	–	–
(a) Heavy Engineering	1	50	44	–	–	–
(b) Light Engineering	2	1	1	–	–	–
(c) Electrical Machinery & Goods	10	40	42	–	–	–
(d) Electronic Machinery & Goods	–	–	–	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	–	–	–	–	–	–
14. Other Industries	1,058	6,76	6,33	–	–	–
15. Electricity, Gas & Water	–	–	–	–	–	–
(a) Electricity Generation & Transmission	–	–	–	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	–	–	–
16. Construction	23	97	93	–	–	–
III. TRANSPORT OPERATORS	306	2,73	2,16	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	201	5,03	4,40	–	–	–
V. PERSONAL LOANS	10,398	102,30	86,73	–	–	–
1. Loans for Purchase of Consumer Durables	1,028	4,65	3,62	–	–	–
2. Loans for Housing	1,312	33,80	30,32	–	–	–
3. Rest of the Personal Loans	8,058	63,85	52,79	–	–	–
VI. TRADE	1,564	19,28	17,49	–	–	–
1. Wholesale Trade	57	4,74	4,30	–	–	–
2. Retail Trade	1,507	14,55	13,19	–	–	–
VII. FINANCE	17	16	10	–	–	–
VIII. ALL OTHERS	1,691	17,83	15,61	–	–	–
TOTAL BANK CREDIT	17,657	174,56	151,00	–	–	–
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	917	4,21	3,94	–	–	–
2. Other Small Scale Industries	322	4,57	4,29	–	–	–

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

NORTH-EASTERN REGION
STATE : MEGHALAYA

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	21,195	23,39	21,58	636	4,90	4,20
1. Direct Finance	20,445	21,32	19,50	581	3,51	2,97
2. Indirect Finance	750	2,07	2,08	55	1,40	1,22
II. INDUSTRY	3,084	152,33	126,99	721	5,54	4,66
1. Mining & Quarrying	11	4,05	3,29	1	8	6
2. Food Manufacturing & Processing	65	1,40	1,00	130	1,68	1,33
(a) Rice Mills, Flour & Dal Mills	6	4	2	8	1,25	1,09
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	1	3	3	–	–	–
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	4	15	8	–	–	–
(f) Others	54	1,18	88	122	42	24
3. Beverage & Tobacco	–	–	–	1	2	3
4. Textiles	9	44	42	27	16	15
(a) Cotton Textiles	–	–	–	17	2	1
(b) Jute & Other Natural Fibre Textiles	–	–	–	–	–	–
(c) Handloom Textiles & Khadi	3	1	1	1	1	1
(d) Other Textiles & Textile Products	6	43	41	9	13	13
5. Paper, Paper Products & Printing	2	–	–	7	22	16
6. Leather & Leather Products	2	1	1	2	5	4
7. Rubber & Plastic Products	–	–	–	–	–	–
8. Chemicals & Chemical Products	4	92	72	1	3	3
(a) Heavy Industrial Chemicals	–	–	–	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	1	30	19	–	–	–
(d) Non-Edible Oils	–	–	–	1	3	3
(e) Other Chemicals & Chemical Products	3	62	54	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	3	3,44	2,87	–	–	–
10. Manufacture of Cement & Cement Products	3	2	2	1	3	3
11. Basic Metals & Metal Products	29	27,35	17,81	–	–	–
(a) Iron & Steel	8	22,58	14,30	–	–	–
(b) Non-Ferrous Metals	–	–	–	–	–	–
(c) Metal Products	21	4,77	3,51	–	–	–
12. Engineering	4	50,03	50,03	1	1	1
(a) Heavy Engineering	–	–	–	–	–	–
(b) Light Engineering	2	50,00	50,00	–	–	–
(c) Electrical Machinery & Goods	1	2	2	–	–	–
(d) Electronic Machinery & Goods	1	1	–	1	1	1
13. Vehicles, Vehicle Parts & Transport Equipments	6	6	5	2	14	12
14. Other Industries	2,803	33,96	20,29	522	2,79	2,39
15. Electricity, Gas & Water	1	30,00	30,00	–	–	–
(a) Electricity Generation & Transmission	1	30,00	30,00	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	–	–	–
16. Construction	142	64	48	26	32	29
III. TRANSPORT OPERATORS	795	10,46	7,57	291	6,02	3,98
IV. PROFESSIONAL AND OTHER SERVICES	209	1,50	1,19	129	2,06	1,68
V. PERSONAL LOANS	11,106	154,57	142,98	5,343	48,08	40,34
1. Loans for Purchase of Consumer Durables	686	1,72	1,37	368	1,32	92
2. Loans for Housing	1,652	84,46	84,15	457	13,76	12,65
3. Rest of the Personal Loans	8,768	68,38	57,47	4,518	33,00	26,77
VI. TRADE	3,320	11,83	10,24	1,327	12,26	10,18
1. Wholesale Trade	113	52	44	50	1,33	1,05
2. Retail Trade	3,207	11,31	9,79	1,277	10,94	9,13
VII. FINANCE	3	3	3	3	18	16
VIII. ALL OTHERS	5,507	28,00	24,61	1,223	16,36	9,71
TOTAL BANK CREDIT	45,219	382,12	335,20	9,673	95,41	74,91
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	2,724	13,58	11,48	488	3,29	2,80
2. Other Small Scale Industries	168	1,61	1,21	71	1,03	79

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

NORTH-EASTERN REGION
STATE : MEGHALAYA

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	989	59,27	56,42	–	–	–
1. Direct Finance	849	7,32	6,68	–	–	–
2. Indirect Finance	140	51,95	49,74	–	–	–
II. INDUSTRY	297	532,59	505,93	–	–	–
1. Mining & Quarrying	17	4,52	3,51	–	–	–
2. Food Manufacturing & Processing	8	17	11	–	–	–
(a) Rice Mills, Flour & Dal Mills	3	2	2	–	–	–
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	–	–	–	–	–	–
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	–	–	–	–	–	–
(f) Others	5	15	9	–	–	–
3. Beverage & Tobacco	1	9	9	–	–	–
4. Textiles	12	60	79	–	–	–
(a) Cotton Textiles	9	60	79	–	–	–
(b) Jute & Other Natural Fibre Textiles	–	–	–	–	–	–
(c) Handloom Textiles & Khadi	3	–	–	–	–	–
(d) Other Textiles & Textile Products	–	–	–	–	–	–
5. Paper, Paper Products & Printing	16	30	28	–	–	–
6. Leather & Leather Products	1	1	1	–	–	–
7. Rubber & Plastic Products	–	–	–	–	–	–
8. Chemicals & Chemical Products	2	3	3	–	–	–
(a) Heavy Industrial Chemicals	–	–	–	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	1	–	–	–	–	–
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	1	3	3	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	5	75	75	–	–	–
10. Manufacture of Cement & Cement Products	2	15,00	7,02	–	–	–
11. Basic Metals & Metal Products	2	1	1	–	–	–
(a) Iron & Steel	–	–	–	–	–	–
(b) Non-Ferrous Metals	–	–	–	–	–	–
(c) Metal Products	2	1	1	–	–	–
12. Engineering	4	19	10	–	–	–
(a) Heavy Engineering	–	–	–	–	–	–
(b) Light Engineering	–	–	–	–	–	–
(c) Electrical Machinery & Goods	4	19	10	–	–	–
(d) Electronic Machinery & Goods	–	–	–	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	5	1,01	66	–	–	–
14. Other Industries	160	1,75	1,54	–	–	–
15. Electricity, Gas & Water	11	502,11	485,36	–	–	–
(a) Electricity Generation & Transmission	9	502,03	485,30	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	2	8	6	–	–	–
16. Construction	51	6,05	5,69	–	–	–
III. TRANSPORT OPERATORS	386	6,66	5,38	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	679	11,14	10,14	–	–	–
V. PERSONAL LOANS	12,648	122,29	103,77	–	–	–
1. Loans for Purchase of Consumer Durables	1,013	4,62	3,58	–	–	–
2. Loans for Housing	1,484	33,15	31,47	–	–	–
3. Rest of the Personal Loans	10,151	84,52	68,71	–	–	–
VI. TRADE	3,109	39,46	32,59	–	–	–
1. Wholesale Trade	201	15,03	11,77	–	–	–
2. Retail Trade	2,908	24,43	20,82	–	–	–
VII. FINANCE	3	20	20	–	–	–
VIII. ALL OTHERS	7,251	90,05	49,10	–	–	–
TOTAL BANK CREDIT	25,362	861,66	763,52	–	–	–
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	42	56	53	–	–	–
2. Other Small Scale Industries	148	3,43	2,75	–	–	–

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

NORTH-EASTERN REGION
STATE : MIZORAM

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	6,185	11,54	9,98	1,708	3,61	3,17
1. Direct Finance	6,016	11,08	9,55	1,528	3,38	3,00
2. Indirect Finance	169	46	43	180	23	17
II. INDUSTRY	2,112	6,66	5,78	1,051	4,75	4,27
1. Mining & Quarrying	–	–	–	–	–	–
2. Food Manufacturing & Processing	3	2	1	–	–	–
(a) Rice Mills, Flour & Dal Mills	–	–	–	–	–	–
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	–	–	–	–	–	–
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	–	–	–	–	–	–
(f) Others	3	2	1	–	–	–
3. Beverage & Tobacco	–	–	–	–	–	–
4. Textiles	3	6	3	5	11	9
(a) Cotton Textiles	–	–	–	–	–	–
(b) Jute & Other Natural Fibre Textiles	–	–	–	–	–	–
(c) Handloom Textiles & Khadi	2	3	2	5	11	9
(d) Other Textiles & Textile Products	1	3	1	–	–	–
5. Paper, Paper Products & Printing	–	–	–	–	–	–
6. Leather & Leather Products	–	–	–	1	1	–
7. Rubber & Plastic Products	–	–	–	–	–	–
8. Chemicals & Chemical Products	–	–	–	–	–	–
(a) Heavy Industrial Chemicals	–	–	–	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	–	–	–	–	–	–
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	–	–	–	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	–	–	–
10. Manufacture of Cement & Cement Products	–	–	–	–	–	–
11. Basic Metals & Metal Products	–	–	–	–	–	–
(a) Iron & Steel	–	–	–	–	–	–
(b) Non-Ferrous Metals	–	–	–	–	–	–
(c) Metal Products	–	–	–	–	–	–
12. Engineering	1	1	1	–	–	–
(a) Heavy Engineering	–	–	–	–	–	–
(b) Light Engineering	–	–	–	–	–	–
(c) Electrical Machinery & Goods	1	1	1	–	–	–
(d) Electronic Machinery & Goods	–	–	–	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	–	–	–	–	–	–
14. Other Industries	2,069	5,42	4,82	1,005	3,40	3,04
15. Electricity, Gas & Water	–	–	–	–	–	–
(a) Electricity Generation & Transmission	–	–	–	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	–	–	–
16. Construction	36	1,16	91	40	1,24	1,14
III. TRANSPORT OPERATORS	342	36,99	35,39	221	3,36	2,52
IV. PROFESSIONAL AND OTHER SERVICES	92	56	42	38	55	38
V. PERSONAL LOANS	4,360	36,85	31,81	2,943	26,58	22,97
1. Loans for Purchase of Consumer Durables	2,099	6,23	4,85	1,381	4,26	3,37
2. Loans for Housing	820	21,04	19,31	848	18,29	16,29
3. Rest of the Personal Loans	1,441	9,57	7,65	714	4,03	3,31
VI. TRADE	3,392	8,33	6,54	1,191	5,31	4,34
1. Wholesale Trade	70	20	14	4	4	4
2. Retail Trade	3,322	8,13	6,40	1,187	5,27	4,30
VII. FINANCE	10	31	23	–	–	–
VIII. ALL OTHERS	1,045	8,02	6,68	717	4,77	4,48
TOTAL BANK CREDIT	17,538	109,27	96,84	7,869	48,92	42,13
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	1,677	4,49	4,01	800	3,21	2,90
2. Other Small Scale Industries	390	75	64	207	25	19

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

NORTH-EASTERN REGION
STATE : MIZORAM

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	885	6,78	6,69	–	–	–
1. Direct Finance	882	6,71	6,65	–	–	–
2. Indirect Finance	3	7	4	–	–	–
II. INDUSTRY	1,124	8,44	7,33	–	–	–
1. Mining & Quarrying	1	9	1	–	–	–
2. Food Manufacturing & Processing	8	46	30	–	–	–
(a) Rice Mills, Flour & Dal Mills	–	–	–	–	–	–
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	–	–	–	–	–	–
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	–	–	–	–	–	–
(f) Others	8	46	30	–	–	–
3. Beverage & Tobacco	–	–	–	–	–	–
4. Textiles	1	1	1	–	–	–
(a) Cotton Textiles	1	1	1	–	–	–
(b) Jute & Other Natural Fibre Textiles	–	–	–	–	–	–
(c) Handloom Textiles & Khadi	–	–	–	–	–	–
(d) Other Textiles & Textile Products	–	–	–	–	–	–
5. Paper, Paper Products & Printing	7	32	28	–	–	–
6. Leather & Leather Products	–	–	–	–	–	–
7. Rubber & Plastic Products	1	3	1	–	–	–
8. Chemicals & Chemical Products	2	2	2	–	–	–
(a) Heavy Industrial Chemicals	–	–	–	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	1	1	1	–	–	–
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	1	1	1	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	–	–	–
10. Manufacture of Cement & Cement Products	1	25	23	–	–	–
11. Basic Metals & Metal Products	–	–	–	–	–	–
(a) Iron & Steel	–	–	–	–	–	–
(b) Non-Ferrous Metals	–	–	–	–	–	–
(c) Metal Products	–	–	–	–	–	–
12. Engineering	5	23	8	–	–	–
(a) Heavy Engineering	–	–	–	–	–	–
(b) Light Engineering	–	–	–	–	–	–
(c) Electrical Machinery & Goods	5	23	8	–	–	–
(d) Electronic Machinery & Goods	–	–	–	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	–	–	–	–	–	–
14. Other Industries	1,047	5,25	4,78	–	–	–
15. Electricity, Gas & Water	–	–	–	–	–	–
(a) Electricity Generation & Transmission	–	–	–	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	–	–	–
16. Construction	51	1,78	1,62	–	–	–
III. TRANSPORT OPERATORS	126	4,61	3,12	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	40	88	79	–	–	–
V. PERSONAL LOANS	6,391	107,95	97,77	–	–	–
1. Loans for Purchase of Consumer Durables	690	3,57	3,09	–	–	–
2. Loans for Housing	2,342	73,80	69,69	–	–	–
3. Rest of the Personal Loans	3,359	30,58	24,99	–	–	–
VI. TRADE	1,339	14,59	12,26	–	–	–
1. Wholesale Trade	42	4,39	3,39	–	–	–
2. Retail Trade	1,297	10,20	8,87	–	–	–
VII. FINANCE	3	8	7	–	–	–
VIII. ALL OTHERS	669	21,70	16,86	–	–	–
TOTAL BANK CREDIT	10,577	165,04	144,90	–	–	–
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	655	4,18	3,61	–	–	–
2. Other Small Scale Industries	393	1,42	1,33	–	–	–

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

**NORTH-EASTERN REGION
STATE : NAGALAND**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	2,807	6,67	5,82	3,975	15,73	14,70
1. Direct Finance	2,755	6,59	5,75	3,356	12,98	12,12
2. Indirect Finance	52	7	7	619	2,75	2,58
II. INDUSTRY	643	5,97	5,76	1,288	50,66	32,77
1. Mining & Quarrying	6	29	30	8	55	35
2. Food Manufacturing & Processing	16	19	20	47	3,08	2,80
(a) Rice Mills, Flour & Dal Mills	–	–	–	25	1,74	1,60
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	–	–	–	2	5	5
(d) Tea Processing	1	11	12	3	27	20
(e) Processing of Fruits & Vegetables	–	–	–	–	–	–
(f) Others	15	8	8	17	1,02	95
3. Beverage & Tobacco	–	–	–	–	–	–
4. Textiles	24	18	18	48	76	77
(a) Cotton Textiles	–	–	–	–	–	–
(b) Jute & Other Natural Fibre Textiles	–	–	–	–	–	–
(c) Handloom Textiles & Khadi	9	8	8	13	33	32
(d) Other Textiles & Textile Products	15	10	10	35	44	45
5. Paper, Paper Products & Printing	1	1	1	5	35	11
6. Leather & Leather Products	1	1	1	2	1	1
7. Rubber & Plastic Products	1	–	–	6	24	17
8. Chemicals & Chemical Products	2	1	1	–	–	–
(a) Heavy Industrial Chemicals	–	–	–	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	1	–	–	–	–	–
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	1	1	1	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	–	–	–
10. Manufacture of Cement & Cement Products	1	4	4	4	34	21
11. Basic Metals & Metal Products	1	3	2	15	47	42
(a) Iron & Steel	1	3	2	2	8	8
(b) Non-Ferrous Metals	–	–	–	–	–	–
(c) Metal Products	–	–	–	13	39	34
12. Engineering	3	6	3	17	33	22
(a) Heavy Engineering	1	3	–	1	20	12
(b) Light Engineering	1	2	2	5	2	1
(c) Electrical Machinery & Goods	–	–	–	8	9	8
(d) Electronic Machinery & Goods	1	1	1	3	2	1
13. Vehicles, Vehicle Parts & Transport Equipments	2	4	3	6	28	23
14. Other Industries	556	4,73	4,53	1,054	17,39	16,82
15. Electricity, Gas & Water	–	–	–	2	10	9
(a) Electricity Generation & Transmission	–	–	–	2	10	9
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	–	–	–
16. Construction	29	39	38	74	26,78	10,56
III. TRANSPORT OPERATORS	34	77	66	444	5,58	4,25
IV. PROFESSIONAL AND OTHER SERVICES	76	1,14	92	405	14,96	11,00
V. PERSONAL LOANS	2,964	18,31	14,12	10,178	81,94	67,09
1. Loans for Purchase of Consumer Durables	68	11	11	2,176	8,12	5,03
2. Loans for Housing	93	2,23	2,02	448	10,99	10,04
3. Rest of the Personal Loans	2,803	15,97	11,99	7,554	62,82	52,02
VI. TRADE	172	1,47	1,36	1,175	20,91	18,27
1. Wholesale Trade	19	30	30	74	4,27	3,71
2. Retail Trade	153	1,17	1,06	1,101	16,64	14,56
VII. FINANCE	3	2	2	12	50	5
VIII. ALL OTHERS	2,693	11,84	9,37	3,687	26,34	23,56
TOTAL BANK CREDIT	9,392	46,18	38,04	21,164	216,63	171,71
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	547	4,69	4,49	981	12,27	11,96
2. Other Small Scale Industries	10	30	32	147	4,84	4,64

Note : There are no Urban and Metropolitan Centres in Nagaland.

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

NORTH-EASTERN REGION
STATE : TRIPURA

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	64,742	78,60	59,04	17,814	24,54	19,22
1. Direct Finance	64,392	77,33	58,34	17,665	23,96	18,71
2. Indirect Finance	350	1,28	70	149	58	51
II. INDUSTRY	18,472	21,79	18,38	5,391	14,04	11,60
1. Mining & Quarrying	12	84	83	3	9	8
2. Food Manufacturing & Processing	1,491	1,29	90	169	1,74	1,54
(a) Rice Mills, Flour & Dal Mills	1,477	94	68	153	1,26	1,22
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	–	–	–	–	–	–
(d) Tea Processing	1	10	–	1	3	3
(e) Processing of Fruits & Vegetables	–	–	–	2	6	4
(f) Others	13	25	22	13	39	25
3. Beverage & Tobacco	1	4	4	–	–	–
4. Textiles	97	62	54	11	36	26
(a) Cotton Textiles	–	–	–	2	4	4
(b) Jute & Other Natural Fibre Textiles	–	–	–	1	3	2
(c) Handloom Textiles & Khadi	40	6	6	–	–	–
(d) Other Textiles & Textile Products	57	56	49	8	29	20
5. Paper, Paper Products & Printing	7	15	11	3	5	1
6. Leather & Leather Products	–	–	–	–	–	–
7. Rubber & Plastic Products	–	–	–	3	13	12
8. Chemicals & Chemical Products	1	3	1	4	8	7
(a) Heavy Industrial Chemicals	–	–	–	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	–	–	–	1	2	2
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	1	3	1	3	6	5
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	–	–	–
10. Manufacture of Cement & Cement Products	13	74	70	3	18	16
11. Basic Metals & Metal Products	3	4	3	7	32	18
(a) Iron & Steel	–	–	–	–	–	–
(b) Non-Ferrous Metals	–	–	–	–	–	–
(c) Metal Products	3	4	3	7	32	18
12. Engineering	4	6	6	6	16	15
(a) Heavy Engineering	–	–	–	–	–	–
(b) Light Engineering	2	2	2	1	6	4
(c) Electrical Machinery & Goods	2	4	4	–	–	–
(d) Electronic Machinery & Goods	–	–	–	5	10	11
13. Vehicles, Vehicle Parts & Transport Equipments	13	7	8	1	–	–
14. Other Industries	16,739	16,61	13,92	5,131	9,37	7,98
15. Electricity, Gas & Water	–	–	–	1	6	6
(a) Electricity Generation & Transmission	–	–	–	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	1	6	6
16. Construction	91	1,31	1,15	49	1,48	1,01
III. TRANSPORT OPERATORS	2,925	11,68	9,04	1,195	6,36	5,19
IV. PROFESSIONAL AND OTHER SERVICES	5,145	10,92	5,95	2,527	5,08	4,47
V. PERSONAL LOANS	21,909	112,42	83,00	8,658	49,67	38,13
1. Loans for Purchase of Consumer Durables	10,972	71,16	49,83	3,342	20,22	13,58
2. Loans for Housing	798	11,01	9,62	583	10,70	8,98
3. Rest of the Personal Loans	10,139	30,26	23,55	4,733	18,76	15,57
VI. TRADE	50,917	55,95	47,79	21,485	34,59	30,53
1. Wholesale Trade	474	1,06	70	303	3,14	2,64
2. Retail Trade	50,443	54,89	47,09	21,182	31,46	27,89
VII. FINANCE	53	5	4	4	2	2
VIII. ALL OTHERS	5,981	17,54	14,47	6,597	22,74	18,37
TOTAL BANK CREDIT	1,70,144	308,96	237,71	63,671	157,03	127,53
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	16,213	15,32	12,93	4,840	7,37	6,36
2. Other Small Scale Industries	1,740	3,59	3,04	435	4,03	3,32

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

NORTH-EASTERN REGION
STATE : TRIPURA

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	743	6,09	5,22	–	–	–
1. Direct Finance	701	3,43	3,22	–	–	–
2. Indirect Finance	42	2,66	2,00	–	–	–
II. INDUSTRY	899	25,68	22,03	–	–	–
1. Mining & Quarrying	2	9	8	–	–	–
2. Food Manufacturing & Processing	49	3,71	3,13	–	–	–
(a) Rice Mills, Flour & Dal Mills	20	12	11	–	–	–
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	2	3	3	–	–	–
(d) Tea Processing	5	94	90	–	–	–
(e) Processing of Fruits & Vegetables	1	5	6	–	–	–
(f) Others	21	2,57	2,03	–	–	–
3. Beverage & Tobacco	–	–	–	–	–	–
4. Textiles	29	50	42	–	–	–
(a) Cotton Textiles	15	40	35	–	–	–
(b) Jute & Other Natural Fibre Textiles	–	–	–	–	–	–
(c) Handloom Textiles & Khadi	–	–	–	–	–	–
(d) Other Textiles & Textile Products	14	10	7	–	–	–
5. Paper, Paper Products & Printing	23	4,16	4,15	–	–	–
6. Leather & Leather Products	2	1	1	–	–	–
7. Rubber & Plastic Products	12	45	37	–	–	–
8. Chemicals & Chemical Products	3	21	11	–	–	–
(a) Heavy Industrial Chemicals	–	–	–	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	–	–	–	–	–	–
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	3	21	11	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	–	–	–
10. Manufacture of Cement & Cement Products	10	56	48	–	–	–
11. Basic Metals & Metal Products	11	56	27	–	–	–
(a) Iron & Steel	1	16	13	–	–	–
(b) Non-Ferrous Metals	–	–	–	–	–	–
(c) Metal Products	10	41	14	–	–	–
12. Engineering	15	89	81	–	–	–
(a) Heavy Engineering	1	6	4	–	–	–
(b) Light Engineering	6	27	22	–	–	–
(c) Electrical Machinery & Goods	6	24	23	–	–	–
(d) Electronic Machinery & Goods	2	32	31	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	4	18	14	–	–	–
14. Other Industries	652	9,22	8,39	–	–	–
15. Electricity, Gas & Water	–	–	–	–	–	–
(a) Electricity Generation & Transmission	–	–	–	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	–	–	–
16. Construction	87	5,14	3,68	–	–	–
III. TRANSPORT OPERATORS	870	15,57	12,97	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	670	11,05	9,37	–	–	–
V. PERSONAL LOANS	14,687	122,12	98,88	–	–	–
1. Loans for Purchase of Consumer Durables	2,782	15,71	11,34	–	–	–
2. Loans for Housing	1,878	41,07	36,02	–	–	–
3. Rest of the Personal Loans	10,027	65,34	51,53	–	–	–
VI. TRADE	2,571	58,07	49,06	–	–	–
1. Wholesale Trade	210	17,75	14,83	–	–	–
2. Retail Trade	2,361	40,32	34,24	–	–	–
VII. FINANCE	2	4	4	–	–	–
VIII. ALL OTHERS	3,243	32,02	28,27	–	–	–
TOTAL BANK CREDIT	23,685	270,64	225,84	–	–	–
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	370	2,10	1,80	–	–	–
2. Other Small Scale Industries	378	14,66	13,55	–	–	–

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

**EASTERN REGION
STATE : BIHAR**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	5,95,582	1433,73	1172,30	1,58,758	640,11	541,89
1. Direct Finance	5,44,589	1296,87	1067,93	1,49,727	545,45	455,54
2. Indirect Finance	50,993	136,87	104,37	9,031	94,65	86,35
II. INDUSTRY	1,28,777	635,64	480,96	33,013	326,52	256,75
1. Mining & Quarrying	67	3,57	2,86	28	2,21	1,81
2. Food Manufacturing & Processing	9,836	114,48	89,49	2,878	116,62	88,88
(a) Rice Mills, Flour & Dal Mills	7,087	35,56	30,41	2,001	36,15	28,26
(b) Sugar	8	48,01	38,32	10	61,16	44,67
(c) Edible Oils & Vanaspati	696	17,87	10,83	174	3,59	2,79
(d) Tea Processing	5	84	38	4	1,43	1,36
(e) Processing of Fruits & Vegetables	4	31	25	3	20	16
(f) Others	2,036	11,89	9,29	686	14,09	11,65
3. Beverage & Tobacco	9	67	47	12	90	76
4. Textiles	896	35,03	28,69	505	7,35	6,31
(a) Cotton Textiles	185	9,95	8,07	32	99	71
(b) Jute & Other Natural Fibre Textiles	21	7,76	5,73	6	3	3
(c) Handloom Textiles & Khadi	209	82	48	65	2,00	1,93
(d) Other Textiles & Textile Products	481	16,49	14,41	402	4,33	3,63
5. Paper, Paper Products & Printing	88	18,93	20,80	151	8,37	6,13
6. Leather & Leather Products	685	17,08	5,70	288	1,27	1,06
7. Rubber & Plastic Products	108	14,69	7,26	117	5,39	4,30
8. Chemicals & Chemical Products	288	24,86	17,20	197	26,26	16,21
(a) Heavy Industrial Chemicals	18	3,53	3,08	21	15,48	9,01
(b) Fertilisers	8	1,82	90	5	1,94	72
(c) Drugs & Pharmaceuticals	142	11,01	6,92	37	3,79	2,41
(d) Non-Edible Oils	4	1,02	89	6	81	62
(e) Other Chemicals & Chemical Products	116	7,48	5,42	128	4,24	3,46
9. Petroleum, Coal Products & Nuclear Fuels	12	2,31	2,03	9	3,17	3,12
10. Manufacture of Cement & Cement Products	132	3,89	2,20	123	4,22	4,00
11. Basic Metals & Metal Products	214	92,23	58,32	175	22,83	20,57
(a) Iron & Steel	20	72,03	40,53	28	17,54	16,51
(b) Non-Ferrous Metals	4	6,97	7,03	5	81	28
(c) Metal Products	190	13,24	10,76	142	4,48	3,78
12. Engineering	1,184	38,79	29,58	576	10,05	7,21
(a) Heavy Engineering	19	4,97	3,55	12	90	57
(b) Light Engineering	527	13,60	9,76	240	7,01	4,68
(c) Electrical Machinery & Goods	398	11,99	10,71	253	1,59	1,46
(d) Electronic Machinery & Goods	240	8,22	5,55	71	55	50
13. Vehicles, Vehicle Parts & Transport Equipments	1,603	9,55	8,06	326	4,88	2,58
14. Other Industries	1,11,584	203,27	155,67	26,827	92,80	77,77
15. Electricity, Gas & Water	14	1,20	1,09	16	1,17	1,01
(a) Electricity Generation & Transmission	7	79	75	4	28	17
(b) Non-Conventional Energy	2	6	6	3	9	7
(c) Gas, Steam & Water Supply	5	36	28	9	80	77
16. Construction	2,057	55,08	51,53	785	19,04	15,03
III. TRANSPORT OPERATORS	35,190	109,11	81,26	9,613	52,72	40,04
IV. PROFESSIONAL AND OTHER SERVICES	35,004	108,55	86,83	13,818	73,47	59,63
V. PERSONAL LOANS	2,51,572	1211,96	968,11	1,52,695	1043,87	847,56
1. Loans for Purchase of Consumer Durables	9,839	30,08	23,52	9,093	40,87	30,39
2. Loans for Housing	21,239	366,80	323,83	13,951	261,31	240,22
3. Rest of the Personal Loans	2,20,494	815,07	620,77	1,29,651	741,69	576,94
VI. TRADE	3,40,582	833,50	663,28	97,415	511,47	424,97
1. Wholesale Trade	13,754	66,45	50,60	7,156	90,48	72,98
2. Retail Trade	3,26,828	767,06	612,68	90,259	420,98	351,99
VII. FINANCE	2,331	27,89	25,38	856	12,38	7,41
VIII. ALL OTHERS	1,12,929	418,08	335,61	71,317	419,29	336,06
TOTAL BANK CREDIT	15,01,967	4778,46	3813,74	5,37,485	3079,82	2514,30
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	1,00,615	153,27	109,45	23,372	106,74	83,81
2. Other Small Scale Industries	13,997	168,76	130,38	4,605	54,83	47,65

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2004**

**EASTERN REGION
STATE : BIHAR**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	23,676	238,99	212,19	–	–	–
1. Direct Finance	21,915	195,81	174,20	–	–	–
2. Indirect Finance	1,761	43,18	37,98	–	–	–
II. INDUSTRY	9,435	829,99	499,52	–	–	–
1. Mining & Quarrying	32	9,72	7,44	–	–	–
2. Food Manufacturing & Processing	949	323,73	87,10	–	–	–
(a) Rice Mills, Flour & Dal Mills	546	22,48	15,33	–	–	–
(b) Sugar	4	266,55	42,90	–	–	–
(c) Edible Oils & Vanaspati	69	8,93	7,68	–	–	–
(d) Tea Processing	1	8	8	–	–	–
(e) Processing of Fruits & Vegetables	9	2,64	1,42	–	–	–
(f) Others	320	23,05	19,69	–	–	–
3. Beverage & Tobacco	21	7,75	6,73	–	–	–
4. Textiles	493	28,18	20,63	–	–	–
(a) Cotton Textiles	124	7,60	6,63	–	–	–
(b) Jute & Other Natural Fibre Textiles	12	38	21	–	–	–
(c) Handloom Textiles & Khadi	45	1,09	97	–	–	–
(d) Other Textiles & Textile Products	312	19,10	12,82	–	–	–
5. Paper, Paper Products & Printing	282	23,45	17,79	–	–	–
6. Leather & Leather Products	232	3,27	2,64	–	–	–
7. Rubber & Plastic Products	171	34,14	24,69	–	–	–
8. Chemicals & Chemical Products	381	27,16	22,18	–	–	–
(a) Heavy Industrial Chemicals	15	2,54	2,00	–	–	–
(b) Fertilisers	4	1,28	1,12	–	–	–
(c) Drugs & Pharmaceuticals	152	9,26	8,74	–	–	–
(d) Non-Edible Oils	4	1,24	1,00	–	–	–
(e) Other Chemicals & Chemical Products	206	12,84	9,33	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	12	2,41	2,08	–	–	–
10. Manufacture of Cement & Cement Products	99	11,99	11,93	–	–	–
11. Basic Metals & Metal Products	295	173,79	138,95	–	–	–
(a) Iron & Steel	88	140,20	110,95	–	–	–
(b) Non-Ferrous Metals	9	2,28	1,39	–	–	–
(c) Metal Products	198	31,31	26,61	–	–	–
12. Engineering	662	51,56	43,36	–	–	–
(a) Heavy Engineering	21	11,27	10,98	–	–	–
(b) Light Engineering	200	10,61	9,28	–	–	–
(c) Electrical Machinery & Goods	142	23,66	17,63	–	–	–
(d) Electronic Machinery & Goods	299	6,03	5,47	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	294	18,38	16,30	–	–	–
14. Other Industries	4,834	77,69	65,75	–	–	–
15. Electricity, Gas & Water	16	2,44	1,82	–	–	–
(a) Electricity Generation & Transmission	5	48	43	–	–	–
(b) Non-Conventional Energy	3	15	7	–	–	–
(c) Gas, Steam & Water Supply	8	1,81	1,32	–	–	–
16. Construction	662	34,33	30,11	–	–	–
III. TRANSPORT OPERATORS	6,036	51,42	41,72	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	8,135	157,11	115,11	–	–	–
V. PERSONAL LOANS	1,66,722	1629,85	1378,46	–	–	–
1. Loans for Purchase of Consumer Durables	7,497	35,60	27,88	–	–	–
2. Loans for Housing	26,621	648,22	598,30	–	–	–
3. Rest of the Personal Loans	1,32,604	946,03	752,28	–	–	–
VI. TRADE	35,065	753,45	661,01	–	–	–
1. Wholesale Trade	3,234	162,36	137,81	–	–	–
2. Retail Trade	31,831	591,09	523,20	–	–	–
VII. FINANCE	278	28,39	13,99	–	–	–
VIII. ALL OTHERS	49,478	507,84	417,05	–	–	–
TOTAL BANK CREDIT	2,98,825	4197,03	3339,04	–	–	–
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	2,546	11,15	10,10	–	–	–
2. Other Small Scale Industries	3,591	211,45	168,21	–	–	–

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

EASTERN REGION

STATE : JHARKHAND

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	2,25,802	415,91	305,51	43,178	130,22	110,53
1. Direct Finance	2,04,515	358,33	260,12	40,922	117,13	100,85
2. Indirect Finance	21,287	57,58	45,39	2,256	13,09	9,67
II. INDUSTRY	33,245	590,04	265,16	10,240	387,29	299,16
1. Mining & Quarrying	62	10,93	9,97	87	24,55	9,36
2. Food Manufacturing & Processing	2,032	15,47	10,41	450	10,64	8,60
(a) Rice Mills, Flour & Dal Mills	1,273	8,75	4,65	245	4,50	3,63
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	43	1,03	89	19	1,22	91
(d) Tea Processing	3	9	7	1	10	5
(e) Processing of Fruits & Vegetables	–	–	–	2	10	8
(f) Others	713	5,60	4,79	183	4,72	3,93
3. Beverage & Tobacco	5	8,20	4,37	2	1,70	1,04
4. Textiles	395	42,24	32,20	247	4,40	3,92
(a) Cotton Textiles	38	39,48	29,93	52	2,41	2,23
(b) Jute & Other Natural Fibre Textiles	8	1	1	3	6	5
(c) Handloom Textiles & Khadi	186	50	29	61	23	21
(d) Other Textiles & Textile Products	163	2,26	1,98	131	1,70	1,43
5. Paper, Paper Products & Printing	71	2,28	1,99	73	2,38	1,80
6. Leather & Leather Products	133	36	32	35	74	66
7. Rubber & Plastic Products	160	9,48	4,81	47	2,29	2,05
8. Chemicals & Chemical Products	90	12,60	7,95	164	7,49	5,48
(a) Heavy Industrial Chemicals	3	3,13	1,96	32	3,83	3,12
(b) Fertilisers	2	6	4	1	5	5
(c) Drugs & Pharmaceuticals	22	4,18	3,74	10	31	21
(d) Non-Edible Oils	1	5	5	1	12	11
(e) Other Chemicals & Chemical Products	62	5,20	2,16	120	3,18	2,00
9. Petroleum, Coal Products & Nuclear Fuels	11	2,48	2,47	24	3,81	2,73
10. Manufacture of Cement & Cement Products	91	8,97	6,19	99	5,40	3,95
11. Basic Metals & Metal Products	185	284,52	35,66	352	136,24	110,66
(a) Iron & Steel	16	267,04	23,78	96	103,79	89,00
(b) Non-Ferrous Metals	5	5,34	2,67	5	4,15	2,94
(c) Metal Products	164	12,15	9,22	251	28,30	18,73
12. Engineering	367	31,28	26,42	297	39,75	26,19
(a) Heavy Engineering	9	12,29	10,40	18	8,96	1,77
(b) Light Engineering	120	11,45	10,26	72	6,09	4,98
(c) Electrical Machinery & Goods	99	4,75	3,66	133	23,76	18,61
(d) Electronic Machinery & Goods	139	2,78	2,10	74	95	83
13. Vehicles, Vehicle Parts & Transport Equipments	525	83,05	61,55	277	24,35	19,45
14. Other Industries	26,103	59,41	45,40	6,744	68,53	50,53
15. Electricity, Gas & Water	8	2,00	1,47	9	43	35
(a) Electricity Generation & Transmission	5	16	15	6	25	22
(b) Non-Conventional Energy	1	1,77	1,24	1	3	2
(c) Gas, Steam & Water Supply	2	8	8	2	15	11
16. Construction	3,007	16,76	13,98	1,333	54,59	52,40
III. TRANSPORT OPERATORS	9,170	69,96	49,71	3,193	42,23	30,87
IV. PROFESSIONAL AND OTHER SERVICES	14,310	45,09	33,02	5,736	50,71	41,19
V. PERSONAL LOANS	1,39,377	656,12	513,25	90,200	616,11	502,28
1. Loans for Purchase of Consumer Durables	16,176	47,52	34,97	6,428	28,90	21,52
2. Loans for Housing	8,371	108,64	94,35	8,116	123,98	112,10
3. Rest of the Personal Loans	1,14,830	499,97	383,94	75,656	463,23	368,65
VI. TRADE	68,768	233,59	183,40	26,800	273,48	232,28
1. Wholesale Trade	4,719	28,61	23,98	1,925	57,19	45,96
2. Retail Trade	64,049	204,98	159,42	24,875	216,28	186,32
VII. FINANCE	992	2,55	1,66	250	5,32	3,87
VIII. ALL OTHERS	93,501	333,75	251,00	37,234	231,00	185,19
TOTAL BANK CREDIT	5,85,165	2347,02	1602,71	2,16,831	1736,37	1405,35
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	22,320	43,48	31,70	5,367	57,78	46,25
2. Other Small Scale Industries	3,607	75,46	56,76	1,473	65,60	51,00

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

EASTERN REGION

STATE : JHARKHAND

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	5,441	109,45	98,63	–	–	–
1. Direct Finance	4,535	92,15	82,98	–	–	–
2. Indirect Finance	906	17,31	15,64	–	–	–
II. INDUSTRY	6,423	1816,02	1549,40	–	–	–
1. Mining & Quarrying	92	20,50	16,42	–	–	–
2. Food Manufacturing & Processing	422	21,62	15,53	–	–	–
(a) Rice Mills, Flour & Dal Mills	157	6,24	4,07	–	–	–
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	31	5,26	2,83	–	–	–
(d) Tea Processing	1	10	10	–	–	–
(e) Processing of Fruits & Vegetables	13	1,53	1,47	–	–	–
(f) Others	220	8,50	7,05	–	–	–
3. Beverage & Tobacco	7	1,02	77	–	–	–
4. Textiles	245	9,67	9,26	–	–	–
(a) Cotton Textiles	8	41	36	–	–	–
(b) Jute & Other Natural Fibre Textiles	1	25	25	–	–	–
(c) Handloom Textiles & Khadi	57	2,72	2,78	–	–	–
(d) Other Textiles & Textile Products	179	6,29	5,86	–	–	–
5. Paper, Paper Products & Printing	147	8,31	4,63	–	–	–
6. Leather & Leather Products	43	73	35	–	–	–
7. Rubber & Plastic Products	135	14,59	12,30	–	–	–
8. Chemicals & Chemical Products	276	33,14	28,37	–	–	–
(a) Heavy Industrial Chemicals	22	6,94	6,08	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	74	7,29	5,93	–	–	–
(d) Non-Edible Oils	5	2,86	1,61	–	–	–
(e) Other Chemicals & Chemical Products	175	16,05	14,74	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	80	26,30	18,01	–	–	–
10. Manufacture of Cement & Cement Products	55	240,30	246,17	–	–	–
11. Basic Metals & Metal Products	802	305,50	237,08	–	–	–
(a) Iron & Steel	170	151,27	110,07	–	–	–
(b) Non-Ferrous Metals	32	12,81	9,56	–	–	–
(c) Metal Products	600	141,42	117,45	–	–	–
12. Engineering	567	484,72	419,23	–	–	–
(a) Heavy Engineering	35	368,78	356,77	–	–	–
(b) Light Engineering	221	89,22	47,26	–	–	–
(c) Electrical Machinery & Goods	207	24,13	13,05	–	–	–
(d) Electronic Machinery & Goods	104	2,60	2,14	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	461	476,78	405,46	–	–	–
14. Other Industries	1,961	76,83	65,38	–	–	–
15. Electricity, Gas & Water	37	18,34	9,81	–	–	–
(a) Electricity Generation & Transmission	9	13,08	5,56	–	–	–
(b) Non-Conventional Energy	3	13	10	–	–	–
(c) Gas, Steam & Water Supply	25	5,13	4,14	–	–	–
16. Construction	1,093	77,67	60,65	–	–	–
III. TRANSPORT OPERATORS	2,403	40,41	30,64	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	4,780	109,54	86,46	–	–	–
V. PERSONAL LOANS	1,22,662	1168,67	941,47	–	–	–
1. Loans for Purchase of Consumer Durables	29,024	108,39	69,89	–	–	–
2. Loans for Housing	14,058	374,09	324,99	–	–	–
3. Rest of the Personal Loans	79,580	686,18	546,59	–	–	–
VI. TRADE	12,942	587,14	455,00	–	–	–
1. Wholesale Trade	1,454	222,73	192,03	–	–	–
2. Retail Trade	11,488	364,41	262,97	–	–	–
VII. FINANCE	354	19,57	12,53	–	–	–
VIII. ALL OTHERS	21,389	344,48	277,42	–	–	–
TOTAL BANK CREDIT	1,76,394	4195,28	3451,55	–	–	–
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	413	7,80	5,18	–	–	–
2. Other Small Scale Industries	2,928	253,38	205,89	–	–	–

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

**EASTERN REGION
STATE : ORISSA**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	5,89,846	1224,76	932,14	94,528	367,91	281,00
1. Direct Finance	5,63,463	1151,39	875,76	90,148	342,19	259,15
2. Indirect Finance	26,383	73,37	56,38	4,380	25,72	21,84
II. INDUSTRY	1,15,308	1194,34	923,06	31,264	1275,05	995,92
1. Mining & Quarrying	94	5,24	4,29	129	41,50	28,35
2. Food Manufacturing & Processing	4,576	76,75	58,66	1,419	125,63	100,74
(a) Rice Mills, Flour & Dal Mills	2,080	50,22	43,56	749	78,52	65,54
(b) Sugar	1	6,00	12	15	17,52	10,77
(c) Edible Oils & Vanaspati	108	1,62	97	16	10,47	8,52
(d) Tea Processing	2	7	7	–	–	–
(e) Processing of Fruits & Vegetables	30	1,70	1,05	8	62	31
(f) Others	2,355	17,13	12,89	631	18,50	15,61
3. Beverage & Tobacco	17	1,64	1,70	25	4,46	3,72
4. Textiles	2,857	13,42	11,43	594	14,52	13,53
(a) Cotton Textiles	809	2,24	1,99	40	2,50	2,22
(b) Jute & Other Natural Fibre Textiles	45	79	41	10	2,00	1,94
(c) Handloom Textiles & Khadi	1,562	4,59	3,82	333	1,39	1,19
(d) Other Textiles & Textile Products	441	5,80	5,20	211	8,63	8,18
5. Paper, Paper Products & Printing	198	46,42	45,28	118	34,81	31,68
6. Leather & Leather Products	64	46	37	31	57	48
7. Rubber & Plastic Products	32	7,97	7,83	70	19,44	13,19
8. Chemicals & Chemical Products	140	5,11	4,41	158	67,65	65,45
(a) Heavy Industrial Chemicals	4	77	48	41	19,53	19,15
(b) Fertilisers	–	–	–	2	40,00	39,37
(c) Drugs & Pharmaceuticals	62	2,08	2,03	37	1,06	73
(d) Non-Edible Oils	1	10	1	3	88	83
(e) Other Chemicals & Chemical Products	73	2,17	1,89	75	6,18	5,37
9. Petroleum, Coal Products & Nuclear Fuels	4	32	27	17	25,55	23,83
10. Manufacture of Cement & Cement Products	558	46,62	45,49	289	118,11	67,50
11. Basic Metals & Metal Products	266	363,84	242,65	297	441,32	358,87
(a) Iron & Steel	43	192,03	182,14	63	293,51	229,81
(b) Non-Ferrous Metals	5	109,32	23,93	20	128,72	112,41
(c) Metal Products	218	62,49	36,59	214	19,09	16,65
12. Engineering	458	144,02	61,97	345	64,83	30,79
(a) Heavy Engineering	12	88,71	48,50	28	46,38	17,77
(b) Light Engineering	87	2,74	1,44	95	12,24	8,90
(c) Electrical Machinery & Goods	89	8,44	7,98	102	4,86	3,03
(d) Electronic Machinery & Goods	270	44,13	4,05	120	1,35	1,08
13. Vehicles, Vehicle Parts & Transport Equipments	686	6,85	5,93	112	8,35	8,03
14. Other Industries	86,567	172,98	131,45	14,007	67,73	54,40
15. Electricity, Gas & Water	28	16,36	15,26	10	44,45	11,93
(a) Electricity Generation & Transmission	21	15,89	15,09	7	44,28	11,81
(b) Non-Conventional Energy	3	13	11	–	–	–
(c) Gas, Steam & Water Supply	4	35	5	3	18	13
16. Construction	18,763	286,35	286,07	13,643	196,14	183,43
III. TRANSPORT OPERATORS	16,945	176,90	131,08	6,388	86,19	65,48
IV. PROFESSIONAL AND OTHER SERVICES	71,304	312,00	285,72	12,302	93,11	74,52
V. PERSONAL LOANS	3,07,779	1590,70	1325,25	1,72,910	1430,67	1239,72
1. Loans for Purchase of Consumer Durables	16,202	46,26	34,72	6,713	26,16	21,29
2. Loans for Housing	56,545	720,56	633,03	43,116	633,03	575,28
3. Rest of the Personal Loans	2,35,032	823,89	657,50	1,23,081	771,48	643,15
VI. TRADE	2,92,822	724,72	545,41	57,483	471,61	379,58
1. Wholesale Trade	8,602	78,81	50,20	3,312	101,17	84,89
2. Retail Trade	2,84,220	645,91	495,21	54,171	370,44	294,69
VII. FINANCE	1,083	4,80	4,11	446	15,37	10,25
VIII. ALL OTHERS	1,95,339	675,89	504,62	78,761	487,23	389,57
TOTAL BANK CREDIT	15,90,426	5904,11	4651,40	4,54,082	4227,13	3436,04
OF WHICH : 1. Artisans and Village & Tiny Industries	76,595	158,10	122,66	11,282	99,08	80,49
2. Other Small Scale Industries	10,660	78,04	63,02	3,231	105,76	86,69

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

**EASTERN REGION
STATE : ORISSA**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	15,362	311,79	222,17	–	–	–
1. Direct Finance	13,545	232,99	149,04	–	–	–
2. Indirect Finance	1,817	78,80	73,13	–	–	–
II. INDUSTRY	24,247	2141,13	1781,66	–	–	–
1. Mining & Quarrying	114	26,02	20,50	–	–	–
2. Food Manufacturing & Processing	586	103,93	88,60	–	–	–
(a) Rice Mills, Flour & Dal Mills	215	48,81	43,88	–	–	–
(b) Sugar	1	2	2	–	–	–
(c) Edible Oils & Vanaspati	30	4,99	4,18	–	–	–
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	10	1,97	1,81	–	–	–
(f) Others	330	48,15	38,71	–	–	–
3. Beverage & Tobacco	18	12,77	12,17	–	–	–
4. Textiles	265	8,08	6,51	–	–	–
(a) Cotton Textiles	37	1,94	1,55	–	–	–
(b) Jute & Other Natural Fibre Textiles	3	1,50	77	–	–	–
(c) Handloom Textiles & Khadi	48	67	33	–	–	–
(d) Other Textiles & Textile Products	177	3,97	3,86	–	–	–
5. Paper, Paper Products & Printing	291	23,35	13,14	–	–	–
6. Leather & Leather Products	34	1,56	1,47	–	–	–
7. Rubber & Plastic Products	88	7,78	6,42	–	–	–
8. Chemicals & Chemical Products	249	614,10	475,81	–	–	–
(a) Heavy Industrial Chemicals	14	197,53	194,77	–	–	–
(b) Fertilisers	10	367,71	265,75	–	–	–
(c) Drugs & Pharmaceuticals	80	3,74	3,52	–	–	–
(d) Non-Edible Oils	3	24	23	–	–	–
(e) Other Chemicals & Chemical Products	142	44,88	11,53	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	20	79,95	79,85	–	–	–
10. Manufacture of Cement & Cement Products	96	39,95	33,56	–	–	–
11. Basic Metals & Metal Products	547	442,92	375,68	–	–	–
(a) Iron & Steel	164	390,18	326,83	–	–	–
(b) Non-Ferrous Metals	13	3,22	2,71	–	–	–
(c) Metal Products	370	49,51	46,14	–	–	–
12. Engineering	486	96,49	84,57	–	–	–
(a) Heavy Engineering	40	44,82	34,38	–	–	–
(b) Light Engineering	248	5,39	4,79	–	–	–
(c) Electrical Machinery & Goods	126	40,32	39,57	–	–	–
(d) Electronic Machinery & Goods	72	5,96	5,82	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	157	3,25	2,86	–	–	–
14. Other Industries	4,698	159,72	148,27	–	–	–
15. Electricity, Gas & Water	23	127,71	115,56	–	–	–
(a) Electricity Generation & Transmission	6	126,15	114,29	–	–	–
(b) Non-Conventional Energy	3	9	8	–	–	–
(c) Gas, Steam & Water Supply	14	1,47	1,18	–	–	–
16. Construction	16,575	393,56	316,69	–	–	–
III. TRANSPORT OPERATORS	4,372	58,72	45,53	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	7,604	207,64	180,44	–	–	–
V. PERSONAL LOANS	1,77,367	2260,45	1916,71	–	–	–
1. Loans for Purchase of Consumer Durables	6,579	33,47	26,93	–	–	–
2. Loans for Housing	63,683	1296,26	1109,25	–	–	–
3. Rest of the Personal Loans	1,07,105	930,72	780,53	–	–	–
VI. TRADE	24,048	613,36	483,79	–	–	–
1. Wholesale Trade	2,672	223,06	160,79	–	–	–
2. Retail Trade	21,376	390,30	323,00	–	–	–
VII. FINANCE	452	19,65	16,16	–	–	–
VIII. ALL OTHERS	45,233	656,89	542,20	–	–	–
TOTAL BANK CREDIT	2,98,685	6269,63	5188,65	–	–	–
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	1,108	27,86	26,32	–	–	–
2. Other Small Scale Industries	3,705	249,87	206,62	–	–	–

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

EASTERN REGION
STATE : SIKKIM

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	4,832	11,73	8,17	506	7,69	6,81
1. Direct Finance	4,757	11,27	7,82	478	6,85	6,05
2. Indirect Finance	75	46	35	28	84	76
II. INDUSTRY	366	34,44	33,44	239	20,51	16,70
1. Mining & Quarrying	–	–	–	–	–	–
2. Food Manufacturing & Processing	5	24	23	13	2,25	2,02
(a) Rice Mills, Flour & Dal Mills	–	–	–	5	22	22
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	1	2	–	–	–	–
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	–	–	–	–	–	–
(f) Others	4	22	23	8	2,03	1,80
3. Beverage & Tobacco	–	–	–	1	2,00	55
4. Textiles	9	2	1	1	2	1
(a) Cotton Textiles	–	–	–	–	–	–
(b) Jute & Other Natural Fibre Textiles	–	–	–	–	–	–
(c) Handloom Textiles & Khadi	8	2	1	–	–	–
(d) Other Textiles & Textile Products	1	–	–	1	2	1
5. Paper, Paper Products & Printing	1	2	2	4	29	22
6. Leather & Leather Products	–	–	–	–	–	–
7. Rubber & Plastic Products	1	2	3	–	–	–
8. Chemicals & Chemical Products	–	–	–	4	1,37	1,38
(a) Heavy Industrial Chemicals	–	–	–	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	–	–	–	3	1,33	1,34
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	–	–	–	1	4	4
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	–	–	–
10. Manufacture of Cement & Cement Products	–	–	–	2	10	9
11. Basic Metals & Metal Products	–	–	–	1	4	6
(a) Iron & Steel	–	–	–	–	–	–
(b) Non-Ferrous Metals	–	–	–	–	–	–
(c) Metal Products	–	–	–	1	4	6
12. Engineering	11	5	5	6	6,20	5,45
(a) Heavy Engineering	–	–	–	–	–	–
(b) Light Engineering	3	4	4	5	6,19	5,44
(c) Electrical Machinery & Goods	4	1	–	–	–	–
(d) Electronic Machinery & Goods	4	1	1	1	1	1
13. Vehicles, Vehicle Parts & Transport Equipments	78	47	22	–	–	–
14. Other Industries	200	2,86	2,32	104	2,92	2,16
15. Electricity, Gas & Water	–	–	–	1	3,20	3,21
(a) Electricity Generation & Transmission	–	–	–	1	3,20	3,21
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	–	–	–
16. Construction	61	30,75	30,57	102	2,13	1,55
III. TRANSPORT OPERATORS	134	3,24	2,42	248	5,33	4,10
IV. PROFESSIONAL AND OTHER SERVICES	153	2,29	1,95	267	8,20	6,96
V. PERSONAL LOANS	6,257	73,99	60,23	7,739	103,13	87,02
1. Loans for Purchase of Consumer Durables	679	3,24	2,67	347	1,06	96
2. Loans for Housing	1,171	27,85	23,52	2,087	57,30	49,46
3. Rest of the Personal Loans	4,407	42,91	34,04	5,305	44,78	36,60
VI. TRADE	799	10,09	7,76	349	13,93	10,53
1. Wholesale Trade	110	1,04	54	27	2,15	1,67
2. Retail Trade	689	9,05	7,22	322	11,78	8,86
VII. FINANCE	6	14	15	1	3	1
VIII. ALL OTHERS	1,643	10,70	8,50	1,100	12,08	10,34
TOTAL BANK CREDIT	14,190	146,63	122,63	10,449	170,91	142,48
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	140	89	68	86	1,53	1,19
2. Other Small Scale Industries	14	26	26	20	3,24	2,64

Note : There are no Urban and Metropolitan Centres in Sikkim.

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

EASTERN REGION

STATE : WEST BENGAL

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	5,75,994	1092,94	919,75	1,11,095	375,43	325,04
1. Direct Finance	5,60,433	983,53	827,77	1,07,338	326,24	285,31
2. Indirect Finance	15,561	109,40	91,97	3,757	49,19	39,73
II. INDUSTRY	3,69,954	1422,00	1135,46	78,178	1042,48	680,25
1. Mining & Quarrying	54	14,62	12,38	97	11,43	10,02
2. Food Manufacturing & Processing	41,660	132,90	108,59	7,853	155,33	113,20
(a) Rice Mills, Flour & Dal Mills	37,657	53,36	44,44	6,646	36,59	31,12
(b) Sugar	3	21	22	–	–	–
(c) Edible Oils & Vanaspati	218	7,65	6,30	134	7,73	6,39
(d) Tea Processing	44	47,21	39,23	60	80,71	50,06
(e) Processing of Fruits & Vegetables	11	2,17	87	17	1,30	98
(f) Others	3,727	22,30	17,53	996	29,01	24,64
3. Beverage & Tobacco	28	7,96	4,09	42	5,93	5,20
4. Textiles	2,720	230,65	183,97	1,929	45,13	26,53
(a) Cotton Textiles	180	55,69	54,78	199	2,50	2,08
(b) Jute & Other Natural Fibre Textiles	220	4,85	4,29	84	26,63	11,67
(c) Handloom Textiles & Khadi	902	3,60	3,13	370	2,52	2,10
(d) Other Textiles & Textile Products	1,418	166,50	121,77	1,276	13,48	10,69
5. Paper, Paper Products & Printing	476	17,31	11,07	248	10,54	7,94
6. Leather & Leather Products	160	1,16	94	129	1,83	1,57
7. Rubber & Plastic Products	151	26,48	21,92	122	8,23	7,30
8. Chemicals & Chemical Products	173	13,74	12,05	171	71,92	55,02
(a) Heavy Industrial Chemicals	4	95	77	12	16,50	3,56
(b) Fertilisers	3	1,05	92	3	14	13
(c) Drugs & Pharmaceuticals	42	3,21	2,74	56	2,05	1,54
(d) Non-Edible Oils	3	24	21	4	19	18
(e) Other Chemicals & Chemical Products	121	8,28	7,41	96	53,04	49,62
9. Petroleum, Coal Products & Nuclear Fuels	21	4,95	1,16	24	96,41	66,19
10. Manufacture of Cement & Cement Products	142	5,50	4,70	122	10,46	8,67
11. Basic Metals & Metal Products	589	107,88	83,14	177	334,62	144,91
(a) Iron & Steel	57	70,99	53,48	43	47,90	41,52
(b) Non-Ferrous Metals	16	17,72	14,11	12	4,82	3,73
(c) Metal Products	516	19,18	15,55	122	281,91	99,66
12. Engineering	643	39,02	34,30	512	57,37	43,19
(a) Heavy Engineering	32	8,10	6,42	37	10,04	9,57
(b) Light Engineering	230	9,21	7,61	298	7,55	5,39
(c) Electrical Machinery & Goods	174	20,38	19,59	85	29,82	25,75
(d) Electronic Machinery & Goods	207	1,33	68	92	9,95	2,48
13. Vehicles, Vehicle Parts & Transport Equipments	824	9,63	8,83	148	7,93	7,61
14. Other Industries	3,21,040	385,28	305,75	64,812	160,10	128,59
15. Electricity, Gas & Water	19	1,90	1,31	28	6,40	4,16
(a) Electricity Generation & Transmission	11	58	53	19	5,59	3,36
(b) Non-Conventional Energy	2	7	5	1	3	3
(c) Gas, Steam & Water Supply	6	1,26	72	8	78	76
16. Construction	1,254	423,03	341,29	1,764	58,86	50,16
III. TRANSPORT OPERATORS	29,293	68,87	51,93	7,515	57,12	42,55
IV. PROFESSIONAL AND OTHER SERVICES	44,714	160,36	124,92	13,250	102,45	84,68
V. PERSONAL LOANS	4,00,062	1841,40	1478,82	1,77,100	1318,93	1095,57
1. Loans for Purchase of Consumer Durables	61,575	331,05	242,91	21,371	88,02	63,99
2. Loans for Housing	32,936	483,49	425,86	28,224	551,66	487,32
3. Rest of the Personal Loans	3,05,551	1026,86	810,05	1,27,505	679,25	544,26
VI. TRADE	3,28,223	1005,30	770,50	89,750	629,07	519,12
1. Wholesale Trade	11,307	135,92	81,57	4,874	169,35	135,52
2. Retail Trade	3,16,916	869,38	688,93	84,876	459,72	383,60
VII. FINANCE	2,032	7,54	5,65	319	5,37	4,05
VIII. ALL OTHERS	1,76,595	597,64	475,04	79,408	574,83	422,37
TOTAL BANK CREDIT	19,26,867	6196,04	4962,06	5,56,615	4105,68	3173,63
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	3,01,944	351,80	279,51	60,876	161,81	134,46
2. Other Small Scale Industries	47,629	158,41	129,12	9,859	102,09	82,06

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

EASTERN REGION

STATE : WEST BENGAL

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	33,453	251,04	222,23	45,742	3077,63	2365,48
1. Direct Finance	32,255	214,27	192,45	42,521	785,12	587,16
2. Indirect Finance	1,198	36,77	29,78	3,221	2292,52	1778,32
II. INDUSTRY	25,838	3319,65	2099,58	64,396	27151,47	19739,23
1. Mining & Quarrying	80	12,98	11,09	159	634,25	316,18
2. Food Manufacturing & Processing	3,598	221,62	170,18	15,533	3663,56	2799,60
(a) Rice Mills, Flour & Dal Mills	1,820	51,86	41,87	111	143,00	119,80
(b) Sugar	1	5	3	56	902,84	550,85
(c) Edible Oils & Vanaspati	111	33,39	26,01	94	83,13	72,54
(d) Tea Processing	123	96,53	68,49	787	2130,47	1693,08
(e) Processing of Fruits & Vegetables	33	7,63	5,75	14	9,02	8,11
(f) Others	1,510	32,17	28,04	14,471	395,10	355,22
3. Beverage & Tobacco	38	10,41	8,35	53	97,65	50,38
4. Textiles	1,236	68,90	58,02	9,828	2188,26	1401,73
(a) Cotton Textiles	184	21,90	16,29	435	412,77	354,35
(b) Jute & Other Natural Fibre Textiles	41	5,03	4,38	1,334	791,89	441,12
(c) Handloom Textiles & Khadi	302	2,16	2,03	112	42,56	3,76
(d) Other Textiles & Textile Products	709	39,81	35,31	7,947	941,03	602,49
5. Paper, Paper Products & Printing	288	22,73	16,47	1,209	484,45	396,92
6. Leather & Leather Products	113	7,31	6,62	1,577	737,21	552,53
7. Rubber & Plastic Products	326	57,88	40,83	783	588,56	350,16
8. Chemicals & Chemical Products	334	650,78	453,56	9,940	2037,02	1491,49
(a) Heavy Industrial Chemicals	35	478,91	323,35	181	852,30	526,39
(b) Fertilisers	5	51,71	51,71	34	387,57	382,85
(c) Drugs & Pharmaceuticals	77	11,70	9,16	262	163,81	95,68
(d) Non-Edible Oils	4	68	51	16	9,65	6,38
(e) Other Chemicals & Chemical Products	213	107,77	68,84	9,447	623,69	480,19
9. Petroleum, Coal Products & Nuclear Fuels	69	562,98	346,06	136	684,15	550,41
10. Manufacture of Cement & Cement Products	91	13,05	9,81	102	458,21	413,35
11. Basic Metals & Metal Products	924	375,08	301,73	6,565	5488,85	3899,03
(a) Iron & Steel	341	252,04	206,85	854	3411,88	2234,82
(b) Non-Ferrous Metals	27	35,23	28,50	169	852,75	635,87
(c) Metal Products	556	87,81	66,39	5,542	1224,22	1028,35
12. Engineering	1,634	481,66	223,51	3,148	3181,63	2125,83
(a) Heavy Engineering	381	250,86	49,33	417	708,09	357,02
(b) Light Engineering	764	62,03	50,86	1,127	522,29	364,59
(c) Electrical Machinery & Goods	356	164,23	119,78	999	1848,50	1311,33
(d) Electronic Machinery & Goods	133	4,56	3,53	605	102,74	92,90
13. Vehicles, Vehicle Parts & Transport Equipments	413	540,39	246,46	366	358,19	222,81
14. Other Industries	15,209	185,40	133,71	10,969	2096,07	1665,19
15. Electricity, Gas & Water	23	15,77	10,58	144	2156,83	1918,65
(a) Electricity Generation & Transmission	15	15,27	10,19	116	2113,84	1899,69
(b) Non-Conventional Energy	-	-	-	7	95	85
(c) Gas, Steam & Water Supply	8	50	39	21	42,04	18,11
16. Construction	1,462	92,71	62,59	3,884	2296,56	1584,99
III. TRANSPORT OPERATORS	5,088	70,16	57,41	4,974	619,91	385,81
IV. PROFESSIONAL AND OTHER SERVICES	14,856	180,26	145,61	10,637	2326,74	1942,79
V. PERSONAL LOANS	1,99,866	1750,17	1451,07	3,75,127	6048,86	4661,70
1. Loans for Purchase of Consumer Durables	10,900	44,06	33,00	37,519	156,48	116,21
2. Loans for Housing	39,407	793,36	702,96	69,628	2466,68	2126,94
3. Rest of the Personal Loans	1,49,559	912,75	715,11	2,67,980	3425,70	2418,56
VI. TRADE	47,350	821,93	677,38	25,346	4962,23	3868,02
1. Wholesale Trade	4,445	272,25	224,24	8,812	3588,82	2777,45
2. Retail Trade	42,905	549,68	453,14	16,534	1373,41	1090,57
VII. FINANCE	370	14,59	12,09	2,044	3189,62	2641,84
VIII. ALL OTHERS	50,242	546,44	458,93	1,02,538	3913,63	2808,58
TOTAL BANK CREDIT	3,77,063	6954,24	5124,30	6,30,804	51290,09	38413,46
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	11,885	53,18	42,69	2,164	60,38	54,42
2. Other Small Scale Industries	7,784	359,98	291,11	7,732	1647,25	1351,97

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

EASTERN REGION

ANDAMAN & NICOBAR ISLANDS

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	698	28,47	25,77	277	18,03	17,73
1. Direct Finance	380	3,57	3,20	230	4,92	4,87
2. Indirect Finance	318	24,90	22,56	47	13,11	12,86
II. INDUSTRY	375	42,41	37,70	310	11,33	8,73
1. Mining & Quarrying	1	5	5	10	57	38
2. Food Manufacturing & Processing	5	11,17	10,89	19	52	47
(a) Rice Mills, Flour & Dal Mills	–	–	–	7	11	8
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	1	10,80	10,77	1	4	2
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	–	–	–	1	3	2
(f) Others	4	37	11	10	34	35
3. Beverage & Tobacco	–	–	–	5	79	57
4. Textiles	9	64	52	7	24	17
(a) Cotton Textiles	3	13	12	2	20	13
(b) Jute & Other Natural Fibre Textiles	–	–	–	–	–	–
(c) Handloom Textiles & Khadi	1	2	2	–	–	–
(d) Other Textiles & Textile Products	5	49	39	5	4	3
5. Paper, Paper Products & Printing	5	2,45	1,99	1	6	1
6. Leather & Leather Products	1	8	4	1	3	2
7. Rubber & Plastic Products	2	11	11	1	4	4
8. Chemicals & Chemical Products	2	54	54	6	35	38
(a) Heavy Industrial Chemicals	–	–	–	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	1	1	1	–	–	–
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	1	53	53	6	35	38
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	2	9	8
10. Manufacture of Cement & Cement Products	2	2,00	1,04	2	16	8
11. Basic Metals & Metal Products	5	5,10	5,03	37	28	21
(a) Iron & Steel	2	4,96	4,94	–	–	–
(b) Non-Ferrous Metals	–	–	–	–	–	–
(c) Metal Products	3	14	9	37	28	21
12. Engineering	11	4,40	2,45	6	21	10
(a) Heavy Engineering	5	74	44	1	3	3
(b) Light Engineering	3	2,14	48	2	6	2
(c) Electrical Machinery & Goods	2	1,53	1,52	2	2	2
(d) Electronic Machinery & Goods	1	–	–	1	10	3
13. Vehicles, Vehicle Parts & Transport Equipments	3	1,34	1,32	5	16	17
14. Other Industries	296	12,12	11,58	169	3,02	2,66
15. Electricity, Gas & Water	–	–	–	–	–	–
(a) Electricity Generation & Transmission	–	–	–	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	–	–	–
16. Construction	33	2,42	2,15	39	4,81	3,42
III. TRANSPORT OPERATORS	153	2,86	1,99	485	10,29	8,70
IV. PROFESSIONAL AND OTHER SERVICES	108	1,98	1,76	334	8,01	6,52
V. PERSONAL LOANS	2,125	19,80	16,81	4,542	45,84	38,91
1. Loans for Purchase of Consumer Durables	250	75	65	194	1,59	86
2. Loans for Housing	216	7,82	6,68	395	18,52	16,09
3. Rest of the Personal Loans	1,659	11,23	9,48	3,953	25,73	21,96
VI. TRADE	658	10,12	8,86	1,109	44,12	39,32
1. Wholesale Trade	22	2,77	2,64	124	14,96	11,83
2. Retail Trade	636	7,35	6,22	985	29,16	27,49
VII. FINANCE	1	–	–	11	10,26	10,20
VIII. ALL OTHERS	2,048	17,22	14,31	1,644	16,22	14,25
TOTAL BANK CREDIT	6,166	122,86	107,20	8,712	164,10	144,36
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	234	1,76	1,38	101	2,66	2,01
2. Other Small Scale Industries	62	3,24	2,38	107	2,23	1,79

Note : There are no Urban and Metropolitan Centres in Andaman & Nicobar Islands.

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

CENTRAL REGION

STATE : CHHATTISGARH

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	1,59,099	496,47	401,86	36,389	231,62	178,07
1. Direct Finance	1,52,039	451,40	361,62	34,239	217,78	167,75
2. Indirect Finance	7,060	45,07	40,24	2,150	13,84	10,33
II. INDUSTRY	23,259	723,29	680,68	6,645	532,02	379,15
1. Mining & Quarrying	59	3,37	2,75	123	68,62	32,90
2. Food Manufacturing & Processing	667	26,41	17,35	665	70,21	53,02
(a) Rice Mills, Flour & Dal Mills	493	18,73	14,65	495	51,57	35,25
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	13	6,37	1,65	17	13,96	14,05
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	–	–	–	–	–	–
(f) Others	161	1,31	1,05	153	4,69	3,73
3. Beverage & Tobacco	10	44	39	7	2,07	1,94
4. Textiles	258	2,11	1,86	92	2,41	1,94
(a) Cotton Textiles	13	78	73	9	25	17
(b) Jute & Other Natural Fibre Textiles	9	3	2	2	1,20	1,02
(c) Handloom Textiles & Khadi	23	4	3	7	42	37
(d) Other Textiles & Textile Products	213	1,26	1,08	74	54	38
5. Paper, Paper Products & Printing	31	30,76	30,62	67	3,42	2,44
6. Leather & Leather Products	374	92	68	18	23	19
7. Rubber & Plastic Products	24	1,28	1,21	20	1,46	90
8. Chemicals & Chemical Products	50	1,79	1,59	119	4,86	3,14
(a) Heavy Industrial Chemicals	–	–	–	4	95	83
(b) Fertilisers	1	20	14	–	–	–
(c) Drugs & Pharmaceuticals	9	7	2	80	1,13	85
(d) Non-Edible Oils	–	–	–	2	58	1
(e) Other Chemicals & Chemical Products	40	1,51	1,43	33	2,20	1,44
9. Petroleum, Coal Products & Nuclear Fuels	1	4	–	13	27,46	25,45
10. Manufacture of Cement & Cement Products	25	83	72	44	2,53	1,41
11. Basic Metals & Metal Products	144	168,19	148,63	138	289,16	205,30
(a) Iron & Steel	35	99,37	86,06	40	212,19	129,66
(b) Non-Ferrous Metals	2	8	7	2	13	11
(c) Metal Products	107	68,75	62,51	96	76,85	75,53
12. Engineering	158	10,47	10,15	111	4,83	3,75
(a) Heavy Engineering	12	9,39	9,30	10	52	42
(b) Light Engineering	51	65	53	66	3,55	2,88
(c) Electrical Machinery & Goods	62	32	25	20	52	23
(d) Electronic Machinery & Goods	33	11	7	15	24	22
13. Vehicles, Vehicle Parts & Transport Equipments	94	57	40	45	75	63
14. Other Industries	21,151	48,17	36,77	4,864	29,85	23,72
15. Electricity, Gas & Water	2	425,09	425,22	11	13,21	13,06
(a) Electricity Generation & Transmission	2	425,09	425,22	6	12,47	12,36
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	5	75	70
16. Construction	211	2,85	2,34	308	10,94	9,36
III. TRANSPORT OPERATORS	1,879	13,90	9,62	1,295	11,80	8,82
IV. PROFESSIONAL AND OTHER SERVICES	6,713	24,75	19,67	3,584	29,40	23,78
V. PERSONAL LOANS	80,297	404,81	319,55	53,658	396,43	315,19
1. Loans for Purchase of Consumer Durables	7,145	23,20	15,37	5,665	21,87	16,53
2. Loans for Housing	4,214	60,91	54,62	4,359	103,02	91,68
3. Rest of the Personal Loans	68,938	320,70	249,57	43,634	271,53	206,99
VI. TRADE	42,816	136,62	109,54	18,830	234,81	213,32
1. Wholesale Trade	1,560	8,09	6,46	632	34,97	25,50
2. Retail Trade	41,256	128,53	103,07	18,198	199,84	187,82
VII. FINANCE	573	1,08	82	590	7,74	2,72
VIII. ALL OTHERS	30,869	118,91	88,22	14,136	130,23	90,79
TOTAL BANK CREDIT	3,45,505	1919,82	1629,97	1,35,127	1574,06	1211,84
OF WHICH : 1. Artisans and Village & Tiny Industries	14,571	39,54	29,40	3,787	58,57	43,34
2. Other Small Scale Industries	6,844	35,95	28,58	1,378	60,40	46,50

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

CENTRAL REGION

STATE : CHHATTISGARH

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	8,951	231,54	200,75	–	–	–
1. Direct Finance	8,498	216,23	188,84	–	–	–
2. Indirect Finance	453	15,31	11,90	–	–	–
II. INDUSTRY	5,789	1598,11	956,88	–	–	–
1. Mining & Quarrying	148	25,20	22,06	–	–	–
2. Food Manufacturing & Processing	706	122,76	101,81	–	–	–
(a) Rice Mills, Flour & Dal Mills	359	53,23	37,34	–	–	–
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	38	46,36	45,68	–	–	–
(d) Tea Processing	2	1,04	82	–	–	–
(e) Processing of Fruits & Vegetables	5	94	83	–	–	–
(f) Others	302	21,19	17,14	–	–	–
3. Beverage & Tobacco	34	12,85	10,70	–	–	–
4. Textiles	125	13,13	12,36	–	–	–
(a) Cotton Textiles	7	8,04	8,03	–	–	–
(b) Jute & Other Natural Fibre Textiles	12	1,05	95	–	–	–
(c) Handloom Textiles & Khadi	6	4	4	–	–	–
(d) Other Textiles & Textile Products	100	3,99	3,34	–	–	–
5. Paper, Paper Products & Printing	144	12,24	9,48	–	–	–
6. Leather & Leather Products	32	25	23	–	–	–
7. Rubber & Plastic Products	125	40,17	30,57	–	–	–
8. Chemicals & Chemical Products	370	52,56	38,99	–	–	–
(a) Heavy Industrial Chemicals	36	9,62	7,99	–	–	–
(b) Fertilisers	10	17,66	13,72	–	–	–
(c) Drugs & Pharmaceuticals	83	3,01	2,75	–	–	–
(d) Non-Edible Oils	16	6,34	2,64	–	–	–
(e) Other Chemicals & Chemical Products	225	15,92	11,89	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	28	8,84	4,44	–	–	–
10. Manufacture of Cement & Cement Products	59	21,68	8,35	–	–	–
11. Basic Metals & Metal Products	1,113	867,65	547,59	–	–	–
(a) Iron & Steel	387	716,64	417,24	–	–	–
(b) Non-Ferrous Metals	16	18,07	16,84	–	–	–
(c) Metal Products	710	132,94	113,51	–	–	–
12. Engineering	371	35,17	24,82	–	–	–
(a) Heavy Engineering	29	4,13	3,60	–	–	–
(b) Light Engineering	179	11,26	8,21	–	–	–
(c) Electrical Machinery & Goods	116	18,18	12,39	–	–	–
(d) Electronic Machinery & Goods	47	1,60	61	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	102	3,31	2,73	–	–	–
14. Other Industries	2,082	78,57	60,42	–	–	–
15. Electricity, Gas & Water	21	40,31	35,46	–	–	–
(a) Electricity Generation & Transmission	8	37,89	34,28	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	13	2,43	1,18	–	–	–
16. Construction	329	263,41	46,89	–	–	–
III. TRANSPORT OPERATORS	1,267	22,65	17,67	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	4,483	432,57	404,22	–	–	–
V. PERSONAL LOANS	79,892	1016,47	826,47	–	–	–
1. Loans for Purchase of Consumer Durables	3,187	16,22	12,38	–	–	–
2. Loans for Housing	14,085	415,81	365,40	–	–	–
3. Rest of the Personal Loans	62,620	584,44	448,69	–	–	–
VI. TRADE	14,798	1605,58	1004,52	–	–	–
1. Wholesale Trade	1,976	1224,00	735,38	–	–	–
2. Retail Trade	12,822	381,58	269,15	–	–	–
VII. FINANCE	119	14,96	8,85	–	–	–
VIII. ALL OTHERS	14,362	370,76	299,14	–	–	–
TOTAL BANK CREDIT	1,29,661	5292,65	3718,49	–	–	–
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	726	12,68	10,62	–	–	–
2. Other Small Scale Industries	3,033	245,50	183,59	–	–	–

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

CENTRAL REGION

STATE : MADHYA PRADESH

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	5,21,512	3051,56	2457,44	2,48,975	2021,44	1631,21
1. Direct Finance	5,02,889	2812,93	2290,20	2,41,261	1808,56	1457,80
2. Indirect Finance	18,623	238,63	167,23	7,714	212,87	173,41
II. INDUSTRY	58,116	505,13	383,23	31,777	1490,71	1156,45
1. Mining & Quarrying	248	21,43	11,74	161	14,56	9,89
2. Food Manufacturing & Processing	2,097	77,30	48,82	2,384	216,51	155,79
(a) Rice Mills, Flour & Dal Mills	608	11,93	7,75	762	45,31	32,78
(b) Sugar	3	60	62	10	8,51	8,32
(c) Edible Oils & Vanaspati	208	30,90	24,92	541	66,67	43,45
(d) Tea Processing	3	13	12	–	–	–
(e) Processing of Fruits & Vegetables	1	2	2	7	1,53	90
(f) Others	1,274	33,72	15,38	1,064	94,49	70,35
3. Beverage & Tobacco	20	27,24	22,86	36	12,94	12,46
4. Textiles	679	33,45	23,99	881	330,17	250,65
(a) Cotton Textiles	95	24,09	15,27	272	165,34	139,61
(b) Jute & Other Natural Fibre Textiles	31	43	30	34	1,65	1,18
(c) Handloom Textiles & Khadi	170	2,30	1,58	178	2,47	2,15
(d) Other Textiles & Textile Products	383	6,63	6,84	397	160,71	107,72
5. Paper, Paper Products & Printing	135	6,82	6,27	325	30,65	25,79
6. Leather & Leather Products	193	87	76	211	1,36	88
7. Rubber & Plastic Products	86	32,49	13,93	188	83,87	74,72
8. Chemicals & Chemical Products	165	38,33	36,00	245	48,08	37,77
(a) Heavy Industrial Chemicals	3	16	7	23	8,64	7,00
(b) Fertilisers	11	8,65	8,28	19	19,71	18,17
(c) Drugs & Pharmaceuticals	29	84	69	38	6,05	1,90
(d) Non-Edible Oils	4	31	31	10	1,26	1,00
(e) Other Chemicals & Chemical Products	118	28,38	26,66	155	12,42	9,69
9. Petroleum, Coal Products & Nuclear Fuels	10	1,57	89	24	6,82	4,01
10. Manufacture of Cement & Cement Products	213	5,12	4,48	224	174,34	142,39
11. Basic Metals & Metal Products	173	29,28	26,12	357	175,15	160,52
(a) Iron & Steel	13	16,58	15,59	47	147,19	141,64
(b) Non-Ferrous Metals	10	1,48	1,28	17	16,04	11,63
(c) Metal Products	150	11,22	9,25	293	11,92	7,25
12. Engineering	448	12,96	7,09	740	94,27	50,39
(a) Heavy Engineering	20	1,01	58	71	43,63	30,72
(b) Light Engineering	180	2,58	1,81	242	8,74	3,89
(c) Electrical Machinery & Goods	124	4,53	3,32	302	31,42	7,61
(d) Electronic Machinery & Goods	124	4,85	1,38	125	10,48	8,17
13. Vehicles, Vehicle Parts & Transport Equipments	306	3,04	2,01	488	13,92	12,61
14. Other Industries	50,549	138,59	106,10	24,248	243,37	183,87
15. Electricity, Gas & Water	17	34,70	34,50	63	6,79	6,23
(a) Electricity Generation & Transmission	15	34,64	34,45	35	5,03	4,78
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	2	6	5	28	1,76	1,45
16. Construction	2,777	41,94	37,65	1,202	37,91	28,47
III. TRANSPORT OPERATORS	4,514	33,69	23,08	4,235	60,91	42,47
IV. PROFESSIONAL AND OTHER SERVICES	17,451	64,89	49,43	15,686	128,53	101,05
V. PERSONAL LOANS	1,89,326	1013,65	791,01	2,14,713	1623,16	1295,74
1. Loans for Purchase of Consumer Durables	29,619	123,04	88,66	21,387	83,21	57,77
2. Loans for Housing	14,071	177,66	154,86	23,908	431,56	374,52
3. Rest of the Personal Loans	1,45,636	712,95	547,49	1,69,418	1108,38	863,46
VI. TRADE	1,08,389	423,47	334,23	82,797	777,47	604,37
1. Wholesale Trade	6,162	94,43	81,58	7,428	204,55	163,48
2. Retail Trade	1,02,227	329,04	252,65	75,369	572,92	440,89
VII. FINANCE	987	44,83	35,78	915	23,18	18,69
VIII. ALL OTHERS	78,365	405,54	316,34	62,133	462,11	352,75
TOTAL BANK CREDIT	9,78,660	5542,78	4390,54	6,61,231	6587,51	5202,72
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	36,086	79,27	57,49	15,488	91,03	71,08
2. Other Small Scale Industries	15,164	98,00	73,14	9,649	243,55	169,00

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

CENTRAL REGION

STATE : MADHYA PRADESH

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	44,362	820,70	623,70	6,329	836,57	699,97
1. Direct Finance	41,705	644,52	471,71	3,276	184,76	139,38
2. Indirect Finance	2,657	176,18	151,99	3,053	651,81	560,59
II. INDUSTRY	14,991	2246,58	1295,24	20,986	3751,83	2749,91
1. Mining & Quarrying	164	15,52	13,02	86	41,24	34,91
2. Food Manufacturing & Processing	1,345	238,16	174,92	1,092	781,83	547,53
(a) Rice Mills, Flour & Dal Mills	475	46,01	32,15	265	60,68	44,82
(b) Sugar	1	3	2	8	26,46	9,81
(c) Edible Oils & Vanaspati	177	137,53	102,90	391	483,82	325,17
(d) Tea Processing	6	2,86	60	1	13	6
(e) Processing of Fruits & Vegetables	14	1,76	1,37	3	7,78	7,72
(f) Others	672	49,97	37,87	424	202,95	159,95
3. Beverage & Tobacco	53	34,26	17,73	56	36,57	20,71
4. Textiles	1,371	264,50	160,24	1,102	606,61	524,10
(a) Cotton Textiles	297	101,18	70,92	409	397,40	377,92
(b) Jute & Other Natural Fibre Textiles	17	20	18	59	9,96	8,94
(c) Handloom Textiles & Khadi	334	6,22	3,96	209	7,80	2,10
(d) Other Textiles & Textile Products	723	156,90	85,19	425	191,45	135,14
5. Paper, Paper Products & Printing	487	23,59	18,78	560	219,72	156,74
6. Leather & Leather Products	207	117,44	93,34	201	34,63	16,92
7. Rubber & Plastic Products	323	116,12	69,70	412	222,04	128,82
8. Chemicals & Chemical Products	488	81,39	57,17	6,379	379,09	255,77
(a) Heavy Industrial Chemicals	25	29,15	24,92	61	31,78	26,47
(b) Fertilisers	6	82	50	24	27,73	19,02
(c) Drugs & Pharmaceuticals	115	15,19	6,20	466	167,92	129,01
(d) Non-Edible Oils	9	1,22	1,04	6	67,63	19,16
(e) Other Chemicals & Chemical Products	333	35,01	24,52	5,822	84,02	62,12
9. Petroleum, Coal Products & Nuclear Fuels	34	31,89	1,66	27	15,85	10,62
10. Manufacture of Cement & Cement Products	106	53,97	52,43	58	17,70	14,28
11. Basic Metals & Metal Products	606	88,60	46,62	2,852	512,45	417,10
(a) Iron & Steel	92	56,45	32,43	285	382,23	307,14
(b) Non-Ferrous Metals	32	3,94	2,84	33	27,56	21,19
(c) Metal Products	482	28,21	11,35	2,534	102,66	88,77
12. Engineering	819	632,86	372,21	1,565	333,91	240,47
(a) Heavy Engineering	61	20,26	13,77	81	41,63	28,99
(b) Light Engineering	252	19,70	11,35	308	76,73	65,76
(c) Electrical Machinery & Goods	368	592,07	346,36	978	201,70	133,84
(d) Electronic Machinery & Goods	138	84	74	198	13,85	11,88
13. Vehicles, Vehicle Parts & Transport Equipments	294	337,57	58,48	261	107,34	78,14
14. Other Industries	7,913	93,75	74,90	5,035	240,19	176,17
15. Electricity, Gas & Water	33	32,06	14,52	42	55,97	22,13
(a) Electricity Generation & Transmission	14	30,85	13,70	18	53,77	20,78
(b) Non-Conventional Energy	12	41	34	15	83	69
(c) Gas, Steam & Water Supply	7	80	49	9	1,37	66
16. Construction	748	84,89	69,53	1,258	146,68	105,49
III. TRANSPORT OPERATORS	4,090	47,89	36,97	2,635	58,40	46,27
IV. PROFESSIONAL AND OTHER SERVICES	10,869	186,11	149,61	8,334	372,08	320,77
V. PERSONAL LOANS	1,81,103	1892,40	1538,49	1,53,791	2449,97	2046,19
1. Loans for Purchase of Consumer Durables	15,706	63,56	43,91	7,745	39,40	29,33
2. Loans for Housing	34,007	858,23	769,08	40,505	1237,49	1113,22
3. Rest of the Personal Loans	1,31,390	970,61	725,50	1,05,541	1173,07	903,64
VI. TRADE	47,817	882,50	575,04	36,768	1694,45	1259,39
1. Wholesale Trade	4,233	230,99	156,80	17,537	1048,12	774,61
2. Retail Trade	43,584	651,51	418,23	19,231	646,33	484,78
VII. FINANCE	522	48,01	42,34	621	180,56	116,04
VIII. ALL OTHERS	35,139	406,26	311,06	27,267	966,88	668,55
TOTAL BANK CREDIT	3,38,893	6530,43	4572,45	2,56,731	10310,73	7907,09
OF WHICH : 1. Artisans and Village & Tiny Industries	3,460	22,67	19,30	1,032	14,20	11,46
2. Other Small Scale Industries	6,756	455,60	284,74	6,819	602,21	442,06

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

CENTRAL REGION

STATE : UTTAR PRADESH

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	26,01,782	7843,76	6293,89	6,70,948	3388,44	2724,21
1. Direct Finance	25,42,799	7617,56	6122,12	6,60,633	3262,40	2619,50
2. Indirect Finance	58,983	226,20	171,77	10,315	126,03	104,70
II. INDUSTRY	1,86,435	2511,96	1911,96	52,489	2834,01	2009,57
1. Mining & Quarrying	231	75,80	8,87	184	14,45	11,89
2. Food Manufacturing & Processing	10,421	676,68	488,74	4,251	1327,33	984,37
(a) Rice Mills, Flour & Dal Mills	6,984	114,08	96,10	2,321	191,69	123,53
(b) Sugar	69	488,95	347,07	146	959,17	718,06
(c) Edible Oils & Vanaspati	905	9,80	8,29	369	10,86	9,11
(d) Tea Processing	1	2	2	4	51	48
(e) Processing of Fruits & Vegetables	20	65	53	13	1,30	95
(f) Others	2,442	63,19	36,74	1,398	163,80	132,26
3. Beverage & Tobacco	24	43,60	30,07	67	13,11	11,12
4. Textiles	8,427	208,10	163,64	4,651	535,94	384,64
(a) Cotton Textiles	962	36,14	33,67	645	119,00	102,72
(b) Jute & Other Natural Fibre Textiles	674	1,80	1,37	22	7,47	3,31
(c) Handloom Textiles & Khadi	2,403	13,35	9,30	1,913	25,76	20,22
(d) Other Textiles & Textile Products	4,388	156,80	119,30	2,071	383,70	258,39
5. Paper, Paper Products & Printing	247	45,91	43,75	405	70,82	51,31
6. Leather & Leather Products	501	11,16	6,31	190	4,33	2,20
7. Rubber & Plastic Products	188	17,42	15,09	189	20,37	15,22
8. Chemicals & Chemical Products	1,309	150,48	91,18	460	138,57	61,36
(a) Heavy Industrial Chemicals	17	57,88	33,39	34	50,04	26,64
(b) Fertilisers	7	20,74	21,58	16	17,52	4,70
(c) Drugs & Pharmaceuticals	133	24,44	6,73	88	5,86	4,61
(d) Non-Edible Oils	8	6,70	6,45	5	65	37
(e) Other Chemicals & Chemical Products	1,144	40,72	23,03	317	64,50	25,03
9. Petroleum, Coal Products & Nuclear Fuels	73	9,12	7,98	24	4,96	4,68
10. Manufacture of Cement & Cement Products	632	18,99	15,60	149	5,50	4,69
11. Basic Metals & Metal Products	708	146,05	123,97	1,517	266,59	153,68
(a) Iron & Steel	130	67,37	51,68	99	87,01	70,33
(b) Non-Ferrous Metals	23	14,58	13,23	21	155,25	62,80
(c) Metal Products	555	64,10	59,06	1,397	24,32	20,55
12. Engineering	1,519	374,46	305,78	1,051	49,91	40,74
(a) Heavy Engineering	83	8,87	7,47	92	12,15	11,60
(b) Light Engineering	734	52,85	46,87	540	19,69	15,22
(c) Electrical Machinery & Goods	481	60,38	37,65	280	14,03	11,35
(d) Electronic Machinery & Goods	221	252,36	213,79	139	4,04	2,57
13. Vehicles, Vehicle Parts & Transport Equipments	927	63,67	50,50	609	52,38	24,98
14. Other Industries	1,58,553	478,71	375,93	37,163	283,79	219,67
15. Electricity, Gas & Water	43	56,96	56,80	42	2,13	1,67
(a) Electricity Generation & Transmission	30	56,53	56,42	23	1,09	83
(b) Non-Conventional Energy	-	-	-	2	18	11
(c) Gas, Steam & Water Supply	13	43	38	17	87	72
16. Construction	2,632	134,85	127,74	1,537	43,85	37,34
III. TRANSPORT OPERATORS	29,279	133,38	95,70	9,393	70,59	54,30
IV. PROFESSIONAL AND OTHER SERVICES	78,556	556,33	429,91	26,109	188,20	150,65
V. PERSONAL LOANS	3,91,341	2063,48	1644,15	2,60,897	1881,98	1514,34
1. Loans for Purchase of Consumer Durables	33,612	126,23	92,97	18,420	70,59	53,38
2. Loans for Housing	29,369	448,43	400,12	29,493	498,74	453,09
3. Rest of the Personal Loans	3,28,360	1488,82	1151,06	2,12,984	1312,65	1007,88
VI. TRADE	3,48,677	1172,78	893,15	1,47,268	1051,62	852,31
1. Wholesale Trade	16,939	107,60	84,43	7,176	182,55	146,71
2. Retail Trade	3,31,738	1065,18	808,71	1,40,092	869,07	705,59
VII. FINANCE	5,135	20,88	14,48	1,228	39,32	20,09
VIII. ALL OTHERS	3,21,289	1168,37	909,98	1,61,661	1173,33	926,26
TOTAL BANK CREDIT	39,62,494	15470,95	12193,22	13,29,993	10627,49	8251,72
OF WHICH : 1. Artisans and Village & Tiny Industries	1,28,665	320,12	239,46	27,435	233,67	184,26
2. Other Small Scale Industries	37,621	457,90	366,37	14,315	671,80	479,09

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

CENTRAL REGION

STATE : UTTAR PRADESH

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	92,453	1209,16	1005,26	4,460	364,99	294,65
1. Direct Finance	88,565	975,30	803,85	2,816	51,94	46,00
2. Indirect Finance	3,888	233,86	201,41	1,644	313,05	248,65
II. INDUSTRY	60,556	8668,99	6096,14	13,299	3361,45	2199,92
1. Mining & Quarrying	371	49,88	32,48	281	46,26	40,02
2. Food Manufacturing & Processing	3,272	1224,45	812,69	1,486	432,09	343,95
(a) Rice Mills, Flour & Dal Mills	1,350	212,83	139,33	716	69,44	54,17
(b) Sugar	102	605,01	402,37	26	195,60	172,73
(c) Edible Oils & Vanaspati	347	134,53	110,03	109	72,18	47,30
(d) Tea Processing	6	55	47	27	17,51	14,06
(e) Processing of Fruits & Vegetables	39	10,01	8,82	4	75	59
(f) Others	1,428	261,53	151,67	604	76,61	55,10
3. Beverage & Tobacco	116	144,87	103,52	44	47,57	38,62
4. Textiles	5,875	751,53	544,73	1,168	113,57	85,40
(a) Cotton Textiles	701	299,08	172,22	176	26,18	22,80
(b) Jute & Other Natural Fibre Textiles	114	6,16	4,46	27	2,01	1,55
(c) Handloom Textiles & Khadi	1,980	33,73	30,78	70	13,41	4,27
(d) Other Textiles & Textile Products	3,080	412,57	337,27	895	71,97	56,78
5. Paper, Paper Products & Printing	1,835	335,16	279,32	438	98,72	71,34
6. Leather & Leather Products	1,736	270,49	208,19	818	221,86	175,62
7. Rubber & Plastic Products	1,236	713,22	561,73	765	90,49	69,35
8. Chemicals & Chemical Products	1,364	368,87	219,48	682	175,24	151,04
(a) Heavy Industrial Chemicals	168	83,71	42,55	73	13,28	11,08
(b) Fertilisers	37	36,06	26,15	26	19,86	19,23
(c) Drugs & Pharmaceuticals	296	40,95	23,46	129	19,45	16,14
(d) Non-Edible Oils	23	16,70	16,96	5	3,98	4,15
(e) Other Chemicals & Chemical Products	840	191,45	110,36	449	118,67	100,45
9. Petroleum, Coal Products & Nuclear Fuels	80	28,83	20,62	20	2,46	2,06
10. Manufacture of Cement & Cement Products	196	23,33	19,71	54	27,49	21,24
11. Basic Metals & Metal Products	7,010	1634,50	1162,04	592	205,97	149,85
(a) Iron & Steel	649	972,51	643,92	171	110,32	99,62
(b) Non-Ferrous Metals	891	211,75	156,28	10	13,04	16,11
(c) Metal Products	5,470	450,24	361,83	411	82,61	34,12
12. Engineering	3,495	977,70	552,48	942	531,58	293,11
(a) Heavy Engineering	466	143,02	75,27	110	123,83	34,28
(b) Light Engineering	1,513	152,58	64,38	337	86,70	35,27
(c) Electrical Machinery & Goods	1,112	232,15	147,77	244	264,10	182,07
(d) Electronic Machinery & Goods	404	449,95	265,06	251	56,94	41,49
13. Vehicles, Vehicle Parts & Transport Equipments	761	1218,86	835,68	441	621,36	158,67
14. Other Industries	30,232	584,07	465,58	4,079	124,96	103,08
15. Electricity, Gas & Water	171	25,03	20,30	38	245,71	225,98
(a) Electricity Generation & Transmission	126	21,93	17,71	17	240,79	221,97
(b) Non-Conventional Energy	5	25	24	2	10	6
(c) Gas, Steam & Water Supply	40	2,84	2,35	19	4,82	3,95
16. Construction	2,806	318,19	257,58	1,451	376,12	270,61
III. TRANSPORT OPERATORS	7,504	79,13	62,33	3,015	33,50	27,00
IV. PROFESSIONAL AND OTHER SERVICES	32,549	1273,44	969,94	10,700	346,98	291,35
V. PERSONAL LOANS	7,17,413	7792,18	5716,42	2,17,071	3122,90	2531,16
1. Loans for Purchase of Consumer Durables	22,772	117,43	86,25	6,904	37,39	28,07
2. Loans for Housing	97,987	3235,47	2925,56	47,679	1590,05	1401,77
3. Rest of the Personal Loans	5,96,654	4439,28	2704,62	1,62,488	1495,45	1101,32
VI. TRADE	1,40,782	2616,49	1912,38	26,970	1438,12	1265,10
1. Wholesale Trade	9,062	618,60	493,09	3,253	831,61	783,46
2. Retail Trade	1,31,720	1997,89	1419,29	23,717	606,51	481,64
VII. FINANCE	980	298,52	246,16	605	277,92	216,05
VIII. ALL OTHERS	1,45,512	1942,15	1555,65	55,817	820,45	618,49
TOTAL BANK CREDIT	11,97,749	23880,06	17564,27	3,31,937	9766,31	7443,72
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	14,855	121,89	102,05	1,480	26,51	23,35
2. Other Small Scale Industries	27,582	1892,02	1486,38	5,469	659,89	498,31

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

CENTRAL REGION

STATE : UTTARANCHAL

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	1,10,253	385,34	305,51	46,280	321,93	258,80
1. Direct Finance	1,07,396	369,61	294,17	45,415	295,82	242,80
2. Indirect Finance	2,857	15,72	11,34	865	26,11	16,00
II. INDUSTRY	11,622	255,41	199,32	4,816	515,21	396,69
1. Mining & Quarrying	8	80	69	19	6,58	6,01
2. Food Manufacturing & Processing	689	65,59	45,55	521	210,02	144,33
(a) Rice Mills, Flour & Dal Mills	365	28,88	15,06	332	98,95	70,74
(b) Sugar	5	29,33	25,92	13	85,58	55,41
(c) Edible Oils & Vanaspati	4	58	57	18	6,13	4,84
(d) Tea Processing	1	5	5	–	–	–
(e) Processing of Fruits & Vegetables	11	82	73	10	2,78	2,22
(f) Others	303	5,93	3,22	148	16,58	11,12
3. Beverage & Tobacco	3	8	8	5	1,38	1,35
4. Textiles	354	20,45	16,42	220	16,72	15,86
(a) Cotton Textiles	13	19	8	22	44	44
(b) Jute & Other Natural Fibre Textiles	4	1	1	2	10	8
(c) Handloom Textiles & Khadi	135	59	60	75	32	29
(d) Other Textiles & Textile Products	202	19,66	15,73	121	15,85	15,05
5. Paper, Paper Products & Printing	226	18,93	14,95	216	45,37	40,13
6. Leather & Leather Products	12	16	13	42	5,16	3,66
7. Rubber & Plastic Products	20	8,33	3,47	74	6,03	5,23
8. Chemicals & Chemical Products	49	7,14	6,04	114	20,16	18,39
(a) Heavy Industrial Chemicals	6	36	27	7	7,44	7,89
(b) Fertilisers	–	–	–	2	27	28
(c) Drugs & Pharmaceuticals	9	23	15	27	2,43	2,20
(d) Non-Edible Oils	–	–	–	5	3,76	2,78
(e) Other Chemicals & Chemical Products	34	6,56	5,62	73	6,27	5,23
9. Petroleum, Coal Products & Nuclear Fuels	1	3	2	3	11	9
10. Manufacture of Cement & Cement Products	14	51	46	11	70	63
11. Basic Metals & Metal Products	89	7,05	6,82	101	17,52	12,74
(a) Iron & Steel	4	5,86	5,74	23	15,12	11,06
(b) Non-Ferrous Metals	1	5	5	1	5	–
(c) Metal Products	84	1,14	1,03	77	2,34	1,69
12. Engineering	156	10,68	4,25	301	23,53	17,73
(a) Heavy Engineering	3	14	11	5	62	46
(b) Light Engineering	78	72	63	123	4,70	4,04
(c) Electrical Machinery & Goods	48	9,42	3,28	47	14,33	9,48
(d) Electronic Machinery & Goods	27	40	23	126	3,89	3,75
13. Vehicles, Vehicle Parts & Transport Equipments	45	7,06	6,02	51	1,62	1,76
14. Other Industries	7,729	34,48	24,01	2,693	88,30	80,22
15. Electricity, Gas & Water	2	10	6	10	62,23	40,48
(a) Electricity Generation & Transmission	–	–	–	2	60,01	38,27
(b) Non-Conventional Energy	–	–	–	1	3	3
(c) Gas, Steam & Water Supply	2	10	6	7	2,19	2,18
16. Construction	2,225	74,02	70,35	435	9,78	8,10
III. TRANSPORT OPERATORS	4,803	85,16	52,64	2,763	52,63	38,31
IV. PROFESSIONAL AND OTHER SERVICES	3,441	32,73	25,37	4,086	65,13	52,11
V. PERSONAL LOANS	63,190	381,67	309,37	60,610	551,36	446,15
1. Loans for Purchase of Consumer Durables	3,015	11,25	7,57	3,988	16,44	10,83
2. Loans for Housing	5,943	122,60	112,05	8,913	201,35	181,06
3. Rest of the Personal Loans	54,232	247,83	189,74	47,709	333,57	254,26
VI. TRADE	27,237	174,67	130,43	18,689	245,82	195,46
1. Wholesale Trade	867	18,62	15,58	1,138	39,69	32,58
2. Retail Trade	26,370	156,06	114,85	17,551	206,13	162,88
VII. FINANCE	505	2,40	1,78	245	3,93	3,22
VIII. ALL OTHERS	28,943	111,64	84,20	12,773	155,68	121,15
TOTAL BANK CREDIT	2,49,994	1429,02	1108,61	1,50,262	1911,68	1511,88
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	6,804	33,03	22,96	2,122	62,25	43,34
2. Other Small Scale Industries	1,175	41,03	31,54	1,341	156,64	111,58

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

CENTRAL REGION

STATE : UTTARANCHAL

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	3,334	67,64	57,79	–	–	–
1. Direct Finance	3,137	65,15	55,54	–	–	–
2. Indirect Finance	197	2,49	2,25	–	–	–
II. INDUSTRY	2,353	1023,28	489,71	–	–	–
1. Mining & Quarrying	100	739,34	290,57	–	–	–
2. Food Manufacturing & Processing	152	32,98	29,69	–	–	–
(a) Rice Mills, Flour & Dal Mills	51	2,38	1,50	–	–	–
(b) Sugar	5	23,87	23,92	–	–	–
(c) Edible Oils & Vanaspati	7	1,00	30	–	–	–
(d) Tea Processing	2	22	19	–	–	–
(e) Processing of Fruits & Vegetables	4	2,16	1,44	–	–	–
(f) Others	83	3,35	2,34	–	–	–
3. Beverage & Tobacco	4	87	63	–	–	–
4. Textiles	120	13,57	11,25	–	–	–
(a) Cotton Textiles	17	3,26	2,98	–	–	–
(b) Jute & Other Natural Fibre Textiles	–	–	–	–	–	–
(c) Handloom Textiles & Khadi	12	6	4	–	–	–
(d) Other Textiles & Textile Products	91	10,25	8,24	–	–	–
5. Paper, Paper Products & Printing	58	3,14	2,68	–	–	–
6. Leather & Leather Products	21	80	60	–	–	–
7. Rubber & Plastic Products	24	3,18	3,04	–	–	–
8. Chemicals & Chemical Products	104	65,87	36,46	–	–	–
(a) Heavy Industrial Chemicals	9	9,72	2,97	–	–	–
(b) Fertilisers	2	55	31	–	–	–
(c) Drugs & Pharmaceuticals	35	4,59	3,88	–	–	–
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	58	51,00	29,30	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	7	6,31	88	–	–	–
10. Manufacture of Cement & Cement Products	12	1,02	1,05	–	–	–
11. Basic Metals & Metal Products	90	20,38	18,57	–	–	–
(a) Iron & Steel	23	18,46	16,99	–	–	–
(b) Non-Ferrous Metals	–	–	–	–	–	–
(c) Metal Products	67	1,92	1,57	–	–	–
12. Engineering	239	70,71	35,92	–	–	–
(a) Heavy Engineering	5	1,57	1,36	–	–	–
(b) Light Engineering	114	25,19	10,54	–	–	–
(c) Electrical Machinery & Goods	100	39,29	23,13	–	–	–
(d) Electronic Machinery & Goods	20	4,66	90	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	49	1,09	1,00	–	–	–
14. Other Industries	1,051	33,36	29,40	–	–	–
15. Electricity, Gas & Water	7	2,69	2,62	–	–	–
(a) Electricity Generation & Transmission	5	2,22	2,17	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	2	47	45	–	–	–
16. Construction	315	27,97	25,36	–	–	–
III. TRANSPORT OPERATORS	1,375	19,84	14,87	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	2,646	97,58	83,11	–	–	–
V. PERSONAL LOANS	57,537	723,86	603,18	–	–	–
1. Loans for Purchase of Consumer Durables	2,255	9,58	6,92	–	–	–
2. Loans for Housing	10,588	328,70	305,36	–	–	–
3. Rest of the Personal Loans	44,694	385,57	290,90	–	–	–
VI. TRADE	8,933	208,49	170,04	–	–	–
1. Wholesale Trade	555	68,20	60,42	–	–	–
2. Retail Trade	8,378	140,28	109,62	–	–	–
VII. FINANCE	166	2,26	1,19	–	–	–
VIII. ALL OTHERS	11,147	181,06	148,26	–	–	–
TOTAL BANK CREDIT	87,491	2324,00	1568,14	–	–	–
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	343	6,72	5,23	–	–	–
2. Other Small Scale Industries	1,096	75,15	54,54	–	–	–

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

WESTERN REGION
STATE : GOA

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	6,206	35,27	28,27	3,037	63,06	43,56
1. Direct Finance	5,890	32,90	26,83	2,471	57,49	39,25
2. Indirect Finance	316	2,37	1,44	566	5,57	4,30
II. INDUSTRY	1,691	231,73	206,22	3,399	1363,49	984,37
1. Mining & Quarrying	35	3,56	2,54	114	303,75	219,09
2. Food Manufacturing & Processing	91	6,09	3,19	198	31,81	18,96
(a) Rice Mills, Flour & Dal Mills	6	3	2	16	2,63	1,88
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	–	–	–	2	10	2
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	8	1,72	85	8	36	25
(f) Others	77	4,33	2,33	172	28,72	16,81
3. Beverage & Tobacco	29	13,79	9,69	63	10,47	8,86
4. Textiles	18	1,66	1,14	258	25,99	24,92
(a) Cotton Textiles	2	1,39	92	7	18,83	18,78
(b) Jute & Other Natural Fibre Textiles	1	–	–	174	95	72
(c) Handloom Textiles & Khadi	2	–	–	7	7	7
(d) Other Textiles & Textile Products	13	27	22	70	6,13	5,35
5. Paper, Paper Products & Printing	73	9,31	6,73	117	27,50	14,24
6. Leather & Leather Products	1	–	–	21	1,28	1,12
7. Rubber & Plastic Products	9	1,18	1,00	95	20,82	18,00
8. Chemicals & Chemical Products	44	115,84	114,08	161	164,97	127,40
(a) Heavy Industrial Chemicals	4	2,66	3,40	22	7,23	5,90
(b) Fertilisers	4	105,15	104,03	14	66,05	63,32
(c) Drugs & Pharmaceuticals	4	15	13	40	66,16	38,47
(d) Non-Edible Oils	–	–	–	1	20	–
(e) Other Chemicals & Chemical Products	32	7,87	6,53	84	25,33	19,71
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	9	51,19	24,81
10. Manufacture of Cement & Cement Products	7	11	9	34	9,36	7,59
11. Basic Metals & Metal Products	88	18,41	16,06	365	329,42	277,52
(a) Iron & Steel	23	11,64	11,06	89	194,11	165,91
(b) Non-Ferrous Metals	6	2,46	2,07	23	87,07	69,11
(c) Metal Products	59	4,31	2,94	253	48,25	42,50
12. Engineering	152	31,11	28,87	279	96,70	59,15
(a) Heavy Engineering	6	34	26	30	17,45	8,08
(b) Light Engineering	59	58	49	81	36,38	29,31
(c) Electrical Machinery & Goods	69	23,45	22,76	109	16,78	11,12
(d) Electronic Machinery & Goods	18	6,74	5,36	59	26,09	10,64
13. Vehicles, Vehicle Parts & Transport Equipments	48	1,71	99	123	39,44	22,89
14. Other Industries	840	14,04	10,62	1,011	83,85	54,86
15. Electricity, Gas & Water	3	10	10	20	22,44	2,87
(a) Electricity Generation & Transmission	1	4	4	7	21,33	2,24
(b) Non-Conventional Energy	–	–	–	3	7	3
(c) Gas, Steam & Water Supply	2	6	6	10	1,05	61
16. Construction	253	14,84	11,10	531	144,50	102,09
III. TRANSPORT OPERATORS	1,552	31,08	22,43	1,345	162,39	120,72
IV. PROFESSIONAL AND OTHER SERVICES	2,873	90,61	81,25	3,970	285,56	210,49
V. PERSONAL LOANS	23,735	213,13	178,55	51,740	743,12	617,96
1. Loans for Purchase of Consumer Durables	1,343	5,64	4,34	2,758	15,64	11,89
2. Loans for Housing	2,623	63,63	55,19	7,864	269,54	236,04
3. Rest of the Personal Loans	19,769	143,86	119,01	41,118	457,93	370,03
VI. TRADE	3,358	39,57	30,22	5,134	209,10	152,52
1. Wholesale Trade	172	7,09	4,44	527	70,45	51,86
2. Retail Trade	3,186	32,48	25,78	4,607	138,65	100,66
VII. FINANCE	46	1,09	82	90	10,57	7,98
VIII. ALL OTHERS	6,247	54,17	43,19	11,768	164,28	133,28
TOTAL BANK CREDIT	45,708	696,66	590,95	80,483	3001,58	2270,87
OF WHICH : 1. Artisans and Village & Tiny Industries	446	8,34	5,37	547	30,42	21,07
2. Other Small Scale Industries	685	25,52	19,76	1,046	178,50	112,48

Note : There are no Urban and Metropolitan Centres in Goa.

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

WESTERN REGION
STATE : GUJARAT

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	5,42,712	2165,12	1950,43	2,84,231	1491,14	1305,07
1. Direct Finance	5,34,297	1891,98	1717,39	2,80,231	1178,50	1033,48
2. Indirect Finance	8,415	273,14	233,03	4,000	312,64	271,59
II. INDUSTRY	29,491	2951,98	2304,57	25,910	3759,18	2490,75
1. Mining & Quarrying	122	290,82	197,94	125	112,61	29,99
2. Food Manufacturing & Processing	978	169,12	112,06	1,024	350,59	215,76
(a) Rice Mills, Flour & Dal Mills	487	24,23	18,03	308	51,57	41,36
(b) Sugar	3	1,46	1,43	5	1,62	66
(c) Edible Oils & Vanaspati	94	78,19	53,08	174	45,84	28,75
(d) Tea Processing	2	80	77	3	80	70
(e) Processing of Fruits & Vegetables	11	1,43	92	17	6,42	4,35
(f) Others	381	63,02	37,84	517	244,34	139,95
3. Beverage & Tobacco	152	14,68	10,25	125	16,73	7,58
4. Textiles	1,063	256,06	221,57	1,223	909,97	596,13
(a) Cotton Textiles	212	111,32	101,13	475	846,25	557,29
(b) Jute & Other Natural Fibre Textiles	43	54	40	12	22	7
(c) Handloom Textiles & Khadi	445	6,65	6,43	276	14,45	13,71
(d) Other Textiles & Textile Products	363	137,54	113,62	460	49,05	25,06
5. Paper, Paper Products & Printing	168	53,50	46,38	481	312,23	204,73
6. Leather & Leather Products	163	10,33	4,34	107	5,19	4,61
7. Rubber & Plastic Products	205	33,80	29,22	435	120,78	83,58
8. Chemicals & Chemical Products	811	777,88	584,70	1,492	651,19	451,65
(a) Heavy Industrial Chemicals	86	176,83	121,27	459	192,48	162,37
(b) Fertilisers	135	266,88	228,80	14	44,71	34,81
(c) Drugs & Pharmaceuticals	109	147,55	138,61	209	72,82	57,40
(d) Non-Edible Oils	11	6,52	3,72	19	16,89	12,52
(e) Other Chemicals & Chemical Products	470	180,11	92,30	791	324,30	184,54
9. Petroleum, Coal Products & Nuclear Fuels	22	112,68	96,03	23	24,06	15,29
10. Manufacture of Cement & Cement Products	158	89,20	62,10	243	120,56	118,02
11. Basic Metals & Metal Products	1,019	292,50	239,91	1,033	193,49	123,84
(a) Iron & Steel	98	217,11	187,30	346	128,30	78,74
(b) Non-Ferrous Metals	24	49,93	30,26	35	13,68	11,33
(c) Metal Products	897	25,46	22,35	652	51,51	33,78
12. Engineering	567	215,96	154,87	1,126	342,88	183,11
(a) Heavy Engineering	40	14,41	9,58	127	81,10	27,00
(b) Light Engineering	164	12,45	9,10	429	151,87	68,62
(c) Electrical Machinery & Goods	195	185,31	133,20	254	68,94	47,32
(d) Electronic Machinery & Goods	168	3,80	2,98	316	40,98	40,18
13. Vehicles, Vehicle Parts & Transport Equipments	384	29,42	7,71	435	65,10	43,44
14. Other Industries	21,619	141,54	124,84	17,144	320,95	229,95
15. Electricity, Gas & Water	19	250,47	214,91	18	97,85	76,74
(a) Electricity Generation & Transmission	13	192,33	155,16	7	96,68	76,08
(b) Non-Conventional Energy	-	-	-	1	6	6
(c) Gas, Steam & Water Supply	6	58,14	59,75	10	1,10	60
16. Construction	2,041	214,04	197,74	876	115,00	106,32
III. TRANSPORT OPERATORS	7,979	54,03	42,63	5,994	55,77	44,70
IV. PROFESSIONAL AND OTHER SERVICES	21,095	122,67	103,80	22,880	227,80	186,23
V. PERSONAL LOANS	1,29,252	875,56	723,87	1,55,413	1372,04	1136,60
1. Loans for Purchase of Consumer Durables	11,368	39,37	30,58	10,635	40,32	30,96
2. Loans for Housing	16,168	285,53	261,28	32,830	563,14	510,73
3. Rest of the Personal Loans	1,01,716	550,66	432,00	1,11,948	768,59	594,91
VI. TRADE	62,366	318,34	229,28	50,252	483,31	348,41
1. Wholesale Trade	2,430	99,06	59,54	2,545	152,95	97,18
2. Retail Trade	59,936	219,27	169,74	47,707	330,37	251,23
VII. FINANCE	431	10,97	6,54	826	99,62	48,94
VIII. ALL OTHERS	50,089	482,47	346,75	45,858	678,49	403,54
TOTAL BANK CREDIT	8,43,415	6981,14	5707,86	5,91,364	8167,35	5964,24
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	15,744	44,26	36,63	9,918	113,79	83,78
2. Other Small Scale Industries	7,777	316,32	246,77	9,179	621,84	449,19

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

WESTERN REGION
STATE : GUJARAT

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	22,610	677,76	600,75	3,908	839,17	680,36
1. Direct Finance	21,447	258,83	220,42	2,315	93,66	77,79
2. Indirect Finance	1,163	418,94	380,34	1,593	745,51	602,56
II. INDUSTRY	13,588	7531,73	5612,88	30,331	23942,27	16102,68
1. Mining & Quarrying	152	86,21	55,93	152	333,70	293,48
2. Food Manufacturing & Processing	512	114,14	83,92	792	771,20	574,41
(a) Rice Mills, Flour & Dal Mills	89	17,49	11,43	89	28,27	24,88
(b) Sugar	–	–	–	5	32	23
(c) Edible Oils & Vanaspati	85	33,16	23,55	110	327,19	299,82
(d) Tea Processing	9	1,55	1,33	11	12,80	5,71
(e) Processing of Fruits & Vegetables	15	5,00	4,05	29	8,65	6,10
(f) Others	314	56,94	43,57	548	393,98	237,68
3. Beverage & Tobacco	43	19,82	12,13	52	34,89	11,53
4. Textiles	509	121,82	94,78	8,065	3752,84	2836,22
(a) Cotton Textiles	93	66,70	46,23	2,080	2260,64	1621,99
(b) Jute & Other Natural Fibre Textiles	55	97	69	220	25,11	24,27
(c) Handloom Textiles & Khadi	53	96	84	376	33,08	27,20
(d) Other Textiles & Textile Products	308	53,19	47,02	5,389	1434,02	1162,76
5. Paper, Paper Products & Printing	207	29,07	24,79	846	572,25	398,35
6. Leather & Leather Products	60	2,49	1,56	96	7,98	5,14
7. Rubber & Plastic Products	397	45,20	33,51	1,101	413,42	337,06
8. Chemicals & Chemical Products	582	850,46	599,59	3,539	3999,76	2968,38
(a) Heavy Industrial Chemicals	108	139,42	104,00	567	803,05	620,88
(b) Fertilisers	13	235,93	152,57	60	573,94	470,83
(c) Drugs & Pharmaceuticals	135	63,72	31,49	738	974,43	746,54
(d) Non-Edible Oils	10	12,87	10,71	15	22,77	17,77
(e) Other Chemicals & Chemical Products	316	398,54	300,82	2,159	1625,57	1112,36
9. Petroleum, Coal Products & Nuclear Fuels	45	3009,77	2360,10	139	361,12	275,58
10. Manufacture of Cement & Cement Products	109	309,04	303,89	94	72,41	69,20
11. Basic Metals & Metal Products	1,853	891,61	563,85	2,022	2854,85	1981,70
(a) Iron & Steel	317	178,49	134,29	650	2360,38	1634,26
(b) Non-Ferrous Metals	196	461,49	243,46	193	135,17	79,78
(c) Metal Products	1,340	251,63	186,09	1,179	359,29	267,67
12. Engineering	2,021	761,22	583,01	2,995	1795,26	1093,11
(a) Heavy Engineering	459	117,92	87,66	494	426,73	315,02
(b) Light Engineering	970	49,75	30,55	1,281	422,71	296,43
(c) Electrical Machinery & Goods	251	19,90	11,28	837	777,32	380,54
(d) Electronic Machinery & Goods	341	573,65	453,51	383	168,49	101,13
13. Vehicles, Vehicle Parts & Transport Equipments	558	120,95	37,09	446	278,77	187,12
14. Other Industries	5,952	417,06	211,79	8,953	1391,50	1148,89
15. Electricity, Gas & Water	47	335,91	269,60	281	5961,71	2949,81
(a) Electricity Generation & Transmission	22	217,11	166,93	199	5812,03	2818,14
(b) Non-Conventional Energy	8	4,96	4,39	61	105,72	104,75
(c) Gas, Steam & Water Supply	17	113,84	98,27	21	43,95	26,92
16. Construction	541	416,96	377,34	758	1340,61	972,68
III. TRANSPORT OPERATORS	2,372	53,74	38,95	3,872	154,89	131,02
IV. PROFESSIONAL AND OTHER SERVICES	13,749	263,13	222,41	31,656	1380,43	1030,11
V. PERSONAL LOANS	1,34,405	1617,78	1321,61	2,55,408	4623,26	3657,10
1. Loans for Purchase of Consumer Durables	6,169	25,84	19,47	10,328	53,04	39,53
2. Loans for Housing	31,115	715,64	640,72	59,137	1808,65	1613,85
3. Rest of the Personal Loans	97,121	876,30	661,42	1,85,943	2761,56	2003,71
VI. TRADE	20,886	959,85	668,45	26,799	3279,54	2421,56
1. Wholesale Trade	1,587	650,43	457,95	6,073	2181,17	1664,05
2. Retail Trade	19,299	309,42	210,51	20,726	1098,37	757,52
VII. FINANCE	488	92,47	42,85	1,001	602,42	610,83
VIII. ALL OTHERS	26,460	509,23	342,32	50,019	1768,42	1216,12
TOTAL BANK CREDIT	2,34,558	11705,69	8850,21	4,02,994	36890,39	25849,77
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	1,769	16,06	12,00	1,854	29,05	23,61
2. Other Small Scale Industries	5,817	475,77	343,85	16,502	1776,71	1354,64

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

WESTERN REGION

STATE : MAHARASHTRA

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	5,92,162	2699,15	2384,42	2,87,352	1489,34	1282,24
1. Direct Finance	5,77,725	2256,45	1992,06	2,80,096	1300,24	1118,68
2. Indirect Finance	14,437	442,70	392,36	7,256	189,10	163,55
II. INDUSTRY	29,794	1987,98	1564,69	26,716	5310,78	3731,01
1. Mining & Quarrying	161	21,60	19,98	194	646,92	268,24
2. Food Manufacturing & Processing	2,688	324,64	252,50	2,448	348,25	299,21
(a) Rice Mills, Flour & Dal Mills	1,028	38,84	29,27	689	56,52	45,53
(b) Sugar	31	123,45	108,57	41	144,93	129,50
(c) Edible Oils & Vanaspati	111	36,48	26,60	171	68,60	59,50
(d) Tea Processing	1	7	7	3	60	42
(e) Processing of Fruits & Vegetables	108	24,66	12,34	41	9,56	7,11
(f) Others	1,409	101,13	75,65	1,503	68,04	57,14
3. Beverage & Tobacco	68	23,46	12,41	102	58,02	29,47
4. Textiles	516	116,97	66,34	700	172,06	96,23
(a) Cotton Textiles	160	36,76	29,63	235	70,63	56,80
(b) Jute & Other Natural Fibre Textiles	13	81	80	18	1,43	1,09
(c) Handloom Textiles & Khadi	80	20	16	74	31	27
(d) Other Textiles & Textile Products	263	79,20	35,75	373	99,68	38,08
5. Paper, Paper Products & Printing	388	39,11	32,33	624	150,18	114,88
6. Leather & Leather Products	286	4,23	3,49	374	5,10	4,23
7. Rubber & Plastic Products	273	36,58	27,39	380	122,22	109,86
8. Chemicals & Chemical Products	735	203,75	155,21	862	309,71	204,73
(a) Heavy Industrial Chemicals	75	41,03	23,10	76	61,61	34,18
(b) Fertilisers	13	1,78	1,75	7	2,56	2,33
(c) Drugs & Pharmaceuticals	139	25,50	19,29	225	51,37	34,13
(d) Non-Edible Oils	10	62	49	28	4,81	3,42
(e) Other Chemicals & Chemical Products	498	134,83	110,58	526	189,37	130,68
9. Petroleum, Coal Products & Nuclear Fuels	21	6,42	5,98	24	18,33	11,98
10. Manufacture of Cement & Cement Products	164	55,11	56,71	198	161,90	127,68
11. Basic Metals & Metal Products	832	300,33	226,15	892	2117,16	1560,33
(a) Iron & Steel	110	191,35	152,70	191	2055,84	1511,85
(b) Non-Ferrous Metals	34	69,08	45,04	33	13,06	10,39
(c) Metal Products	688	39,90	28,41	668	48,25	38,08
12. Engineering	986	188,63	135,35	1,387	250,80	69,19
(a) Heavy Engineering	105	17,64	14,08	155	31,24	22,92
(b) Light Engineering	367	35,52	21,29	759	23,90	19,11
(c) Electrical Machinery & Goods	232	101,18	70,93	287	183,77	16,77
(d) Electronic Machinery & Goods	282	34,30	29,05	186	11,89	10,39
13. Vehicles, Vehicle Parts & Transport Equipments	773	89,87	69,59	622	20,61	15,21
14. Other Industries	20,547	164,62	144,88	15,922	178,22	147,30
15. Electricity, Gas & Water	30	275,47	253,58	69	616,36	552,25
(a) Electricity Generation & Transmission	15	273,22	251,61	23	611,63	548,14
(b) Non-Conventional Energy	3	17	13	5	26	21
(c) Gas, Steam & Water Supply	12	2,09	1,84	41	4,47	3,90
16. Construction	1,326	137,19	102,79	1,918	134,92	120,19
III. TRANSPORT OPERATORS	12,091	116,72	93,28	10,613	105,49	80,53
IV. PROFESSIONAL AND OTHER SERVICES	35,031	208,82	170,58	30,454	372,82	288,82
V. PERSONAL LOANS	2,75,905	1567,55	1338,27	2,99,977	2518,68	2130,77
1. Loans for Purchase of Consumer Durables	36,807	108,38	87,38	27,355	96,33	76,68
2. Loans for Housing	28,637	531,86	484,29	54,164	1188,66	1066,39
3. Rest of the Personal Loans	2,10,461	927,30	766,59	2,18,458	1233,69	987,70
VI. TRADE	1,25,659	2504,52	2327,12	1,02,654	826,18	665,54
1. Wholesale Trade	4,493	2003,02	1909,96	4,029	151,45	122,37
2. Retail Trade	1,21,166	501,50	417,16	98,625	674,73	543,17
VII. FINANCE	1,522	19,00	15,16	1,123	49,63	31,05
VIII. ALL OTHERS	1,19,050	509,88	393,56	1,17,983	661,59	522,82
TOTAL BANK CREDIT	11,91,214	9613,62	8287,08	8,76,872	11334,50	8732,77
OF WHICH : 1. Artisans and Village & Tiny Industries	11,185	79,74	63,09	10,154	153,10	119,07
2. Other Small Scale Industries	11,176	279,87	221,36	8,533	301,77	239,42

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

WESTERN REGION

STATE : MAHARASHTRA

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	56,783	1064,89	936,86	14,039	7506,59	5411,40
1. Direct Finance	52,968	754,89	672,57	7,935	1870,88	1355,79
2. Indirect Finance	3,815	310,00	264,29	6,104	5635,70	4055,61
II. INDUSTRY	31,613	8652,80	5938,28	1,07,534	115349,06	78725,60
1. Mining & Quarrying	158	33,57	25,34	650	9298,62	3934,48
2. Food Manufacturing & Processing	2,028	968,58	616,67	2,195	3338,08	2341,43
(a) Rice Mills, Flour & Dal Mills	574	163,39	118,76	206	105,75	75,42
(b) Sugar	54	350,51	214,04	25	174,68	138,88
(c) Edible Oils & Vanaspati	205	114,74	86,91	423	507,86	371,18
(d) Tea Processing	10	13,09	9,01	36	456,52	275,88
(e) Processing of Fruits & Vegetables	125	21,48	15,08	114	193,64	133,22
(f) Others	1,060	305,36	172,87	1,391	1899,64	1346,84
3. Beverage & Tobacco	103	82,70	61,67	216	481,44	391,15
4. Textiles	4,641	750,08	571,41	10,053	12648,99	9182,89
(a) Cotton Textiles	2,990	439,29	365,89	3,057	5141,52	3759,38
(b) Jute & Other Natural Fibre Textiles	94	22,08	20,87	112	45,93	35,90
(c) Handloom Textiles & Khadi	150	7,14	6,67	182	287,68	268,63
(d) Other Textiles & Textile Products	1,407	281,57	177,98	6,702	7173,86	5118,99
5. Paper, Paper Products & Printing	1,212	235,68	196,81	2,900	2210,22	1740,77
6. Leather & Leather Products	356	13,87	12,14	719	174,96	144,19
7. Rubber & Plastic Products	1,301	265,02	211,74	3,456	2214,66	1644,11
8. Chemicals & Chemical Products	1,848	1054,78	658,31	8,231	16054,87	10776,68
(a) Heavy Industrial Chemicals	170	263,54	193,64	1,221	3525,51	2299,05
(b) Fertilisers	46	254,45	64,29	153	1931,92	1047,20
(c) Drugs & Pharmaceuticals	480	183,13	155,10	2,212	4214,71	3109,36
(d) Non-Edible Oils	20	4,41	3,67	60	343,94	205,97
(e) Other Chemicals & Chemical Products	1,132	349,24	241,61	4,585	6038,80	4115,10
9. Petroleum, Coal Products & Nuclear Fuels	90	29,51	26,68	590	3879,68	2343,73
10. Manufacture of Cement & Cement Products	219	99,64	58,98	949	1720,78	1284,55
11. Basic Metals & Metal Products	3,085	1667,48	1395,71	17,133	11103,25	7700,30
(a) Iron & Steel	642	1144,66	965,98	2,120	6552,56	4767,92
(b) Non-Ferrous Metals	96	45,66	37,69	483	1818,20	1384,27
(c) Metal Products	2,347	477,16	392,04	14,530	2732,48	1548,11
12. Engineering	3,464	1873,93	894,46	9,409	11220,13	7197,75
(a) Heavy Engineering	689	599,31	168,97	1,509	2170,50	1534,06
(b) Light Engineering	1,415	436,14	276,46	3,841	3383,21	2086,18
(c) Electrical Machinery & Goods	890	514,16	251,62	2,722	3065,16	1620,89
(d) Electronic Machinery & Goods	470	324,31	197,41	1,337	2601,25	1956,62
13. Vehicles, Vehicle Parts & Transport Equipments	899	493,27	379,43	1,845	4910,27	3567,01
14. Other Industries	9,917	394,29	307,41	43,992	24090,00	17737,18
15. Electricity, Gas & Water	90	32,79	25,18	342	3757,50	2129,48
(a) Electricity Generation & Transmission	25	14,15	13,65	171	3207,82	1761,89
(b) Non-Conventional Energy	20	6,20	3,55	43	147,24	119,00
(c) Gas, Steam & Water Supply	45	12,44	7,98	128	402,44	248,60
16. Construction	2,202	657,61	496,33	4,854	8245,63	6609,92
III. TRANSPORT OPERATORS	11,056	138,27	108,15	12,643	5130,93	4113,58
IV. PROFESSIONAL AND OTHER SERVICES	31,777	877,85	653,83	42,456	13025,78	9671,60
V. PERSONAL LOANS	3,24,272	4358,31	3726,26	35,38,589	36838,11	22095,60
1. Loans for Purchase of Consumer Durables	20,415	85,86	67,21	94,049	382,15	267,58
2. Loans for Housing	84,145	2463,98	2208,87	2,68,144	14114,49	12852,19
3. Rest of the Personal Loans	2,19,712	1808,47	1450,18	31,76,396	22341,48	8975,84
VI. TRADE	75,875	1494,20	1154,98	78,802	33591,72	24709,04
1. Wholesale Trade	5,369	461,38	341,49	42,174	28783,26	21238,29
2. Retail Trade	70,506	1032,82	813,49	36,628	4808,46	3470,74
VII. FINANCE	1,270	225,32	157,93	3,870	37182,19	31003,12
VIII. ALL OTHERS	77,356	1043,50	857,83	1,31,043	7742,45	5467,39
TOTAL BANK CREDIT	6,10,002	17855,14	13534,11	39,28,976	256366,85	181197,33
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	3,922	67,04	54,77	2,027	87,73	66,37
2. Other Small Scale Industries	14,499	1332,18	1020,01	23,487	8013,45	6024,37

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

WESTERN REGION

DADRA & NAGAR HAVELI

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	704	4,50	4,55	611	18,94	15,59
1. Direct Finance	700	1,36	1,43	603	74	58
2. Indirect Finance	4	3,13	3,12	8	18,21	15,01
II. INDUSTRY	233	137,87	130,56	471	291,77	183,78
1. Mining & Quarrying	–	–	–	4	15	7
2. Food Manufacturing & Processing	8	25	26	3	3,47	8
(a) Rice Mills, Flour & Dal Mills	3	–	–	–	–	–
(b) Sugar	–	–	–	2	3,39	–
(c) Edible Oils & Vanaspati	–	–	–	–	–	–
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	–	–	–	–	–	–
(f) Others	5	24	25	1	8	8
3. Beverage & Tobacco	–	–	–	–	–	–
4. Textiles	34	97,04	96,91	27	105,71	76,44
(a) Cotton Textiles	9	12,29	9,82	9	45,07	26,22
(b) Jute & Other Natural Fibre Textiles	–	–	–	–	–	–
(c) Handloom Textiles & Khadi	–	–	–	–	–	–
(d) Other Textiles & Textile Products	25	84,75	87,09	18	60,64	50,22
5. Paper, Paper Products & Printing	33	5,89	4,33	4	8,25	8,26
6. Leather & Leather Products	2	9	8	–	–	–
7. Rubber & Plastic Products	20	4,65	3,02	108	18,54	17,20
8. Chemicals & Chemical Products	11	5,25	2,78	44	73,83	47,38
(a) Heavy Industrial Chemicals	1	40	23	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	1	10	9	2	60	4
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	9	4,75	2,46	42	73,23	47,34
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	2	8,00	3,00
10. Manufacture of Cement & Cement Products	7	32	15	–	–	–
11. Basic Metals & Metal Products	11	8,56	8,42	18	11,45	7,12
(a) Iron & Steel	6	3,79	3,36	4	53	53
(b) Non-Ferrous Metals	4	4,71	5,01	2	38	25
(c) Metal Products	1	5	5	12	10,55	6,34
12. Engineering	23	9,46	8,58	35	60,17	22,39
(a) Heavy Engineering	2	81	68	1	11,00	11,00
(b) Light Engineering	12	2,88	2,63	13	2,77	51
(c) Electrical Machinery & Goods	9	5,77	5,26	10	39,55	4,02
(d) Electronic Machinery & Goods	–	–	–	11	6,86	6,86
13. Vehicles, Vehicle Parts & Transport Equipments	20	17	17	–	–	–
14. Other Industries	63	6,17	5,84	224	2,18	1,84
15. Electricity, Gas & Water	1	3	3	–	–	–
(a) Electricity Generation & Transmission	–	–	–	–	–	–
(b) Non-Conventional Energy	1	3	3	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	–	–	–
16. Construction	–	–	–	2	1	1
III. TRANSPORT OPERATORS	26	35	35	49	41	32
IV. PROFESSIONAL AND OTHER SERVICES	123	6,52	5,91	121	1,28	1,16
V. PERSONAL LOANS	684	10,41	8,34	1,766	8,79	7,35
1. Loans for Purchase of Consumer Durables	2	4	4	157	42	32
2. Loans for Housing	198	5,76	5,43	259	3,58	3,38
3. Rest of the Personal Loans	484	4,61	2,88	1,350	4,79	3,65
VI. TRADE	350	5,84	4,65	374	7,31	3,32
1. Wholesale Trade	1	2,67	2,67	15	5,56	1,93
2. Retail Trade	349	3,17	1,99	359	1,75	1,39
VII. FINANCE	1	3	4	2	1,85	68
VIII. ALL OTHERS	128	6,15	3,68	449	27,91	22,28
TOTAL BANK CREDIT	2,249	171,67	158,09	3,843	358,27	234,48
OF WHICH : 1. Artisans and Village & Tiny Industries	45	1,35	1,05	211	89	91
2. Other Small Scale Industries	124	20,42	14,56	55	14,76	12,78

Note : There are no Urban and Metropolitan Centres in Dadra & Nagar Haveli.

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

**WESTERN REGION
DAMAN & DIU**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	33	23	17	214	9,35	6,19
1. Direct Finance	33	23	17	202	1,87	1,68
2. Indirect Finance	–	–	–	12	7,48	4,51
II. INDUSTRY	2	2	2	669	424,39	271,93
1. Mining & Quarrying	–	–	–	3	17	5
2. Food Manufacturing & Processing	–	–	–	14	15,26	15,13
(a) Rice Mills, Flour & Dal Mills	–	–	–	1	78	77
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	–	–	–	3	11,93	11,85
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	–	–	–	5	1,93	1,93
(f) Others	–	–	–	5	63	58
3. Beverage & Tobacco	–	–	–	4	1,15	14
4. Textiles	–	–	–	63	71,41	50,00
(a) Cotton Textiles	–	–	–	29	25,08	19,50
(b) Jute & Other Natural Fibre Textiles	–	–	–	–	–	–
(c) Handloom Textiles & Khadi	–	–	–	–	–	–
(d) Other Textiles & Textile Products	–	–	–	34	46,33	30,51
5. Paper, Paper Products & Printing	–	–	–	36	8,66	6,98
6. Leather & Leather Products	–	–	–	4	94	53
7. Rubber & Plastic Products	–	–	–	212	95,42	64,80
8. Chemicals & Chemical Products	–	–	–	47	78,59	44,55
(a) Heavy Industrial Chemicals	–	–	–	11	54,30	21,95
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	–	–	–	8	19,52	19,01
(d) Non-Edible Oils	–	–	–	2	81	60
(e) Other Chemicals & Chemical Products	–	–	–	26	3,96	2,98
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	6	3,68	3,30
10. Manufacture of Cement & Cement Products	–	–	–	–	–	–
11. Basic Metals & Metal Products	–	–	–	30	51,09	30,31
(a) Iron & Steel	–	–	–	8	4,73	4,46
(b) Non-Ferrous Metals	–	–	–	12	44,17	23,96
(c) Metal Products	–	–	–	10	2,20	1,89
12. Engineering	–	–	–	36	32,65	13,84
(a) Heavy Engineering	–	–	–	2	13	10
(b) Light Engineering	–	–	–	18	5,93	2,65
(c) Electrical Machinery & Goods	–	–	–	9	26,19	10,85
(d) Electronic Machinery & Goods	–	–	–	7	41	24
13. Vehicles, Vehicle Parts & Transport Equipments	–	–	–	7	6,13	3,99
14. Other Industries	2	2	2	195	20,54	19,50
15. Electricity, Gas & Water	–	–	–	3	10,05	9,80
(a) Electricity Generation & Transmission	–	–	–	–	–	–
(b) Non-Conventional Energy	–	–	–	2	10,00	9,80
(c) Gas, Steam & Water Supply	–	–	–	1	5	–
16. Construction	–	–	–	9	28,65	9,02
III. TRANSPORT OPERATORS	2	2	1	239	1,74	1,31
IV. PROFESSIONAL AND OTHER SERVICES	2	6	1	276	10,13	6,70
V. PERSONAL LOANS	132	1,37	98	3,799	37,29	31,16
1. Loans for Purchase of Consumer Durables	3	1	–	180	55	42
2. Loans for Housing	2	2	1	865	6,80	6,13
3. Rest of the Personal Loans	127	1,35	96	2,754	29,95	24,61
VI. TRADE	38	32	15	389	6,35	5,15
1. Wholesale Trade	–	–	–	39	3,70	3,15
2. Retail Trade	38	32	15	350	2,64	1,99
VII. FINANCE	–	–	–	6	21	11
VIII. ALL OTHERS	22	3	2	332	12,43	8,05
TOTAL BANK CREDIT	231	2,04	1,36	5,924	501,89	330,60
OF WHICH : 1. Artisans and Village & Tiny Industries	–	–	–	191	6,06	4,61
2. Other Small Scale Industries	2	2	2	294	99,83	79,06

Note : There are no Urban and Metropolitan Centres in Daman & Diu.

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

SOUTHERN REGION
STATE : ANDHRA PRADESH

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	24,32,984	5920,27	5362,17	10,50,363	3140,29	2615,86
1. Direct Finance	24,03,102	5279,47	4814,51	10,37,545	2960,15	2478,98
2. Indirect Finance	29,882	640,80	547,66	12,818	180,14	136,87
II. INDUSTRY	51,918	3106,05	2381,15	38,450	3499,99	2063,59
1. Mining & Quarrying	307	60,11	45,82	428	66,88	43,68
2. Food Manufacturing & Processing	2,731	503,96	387,93	5,130	1154,85	507,21
(a) Rice Mills, Flour & Dal Mills	1,443	191,99	125,56	2,957	579,43	261,53
(b) Sugar	27	215,14	190,37	23	391,71	123,22
(c) Edible Oils & Vanaspati	92	27,56	24,00	298	38,58	31,56
(d) Tea Processing	3	1,69	1,63	11	37	28
(e) Processing of Fruits & Vegetables	3	22	20	16	2,30	2,09
(f) Others	1,163	67,36	46,17	1,825	142,46	88,52
3. Beverage & Tobacco	57	18,92	16,65	134	52,69	37,92
4. Textiles	3,275	168,26	145,69	2,881	187,94	116,17
(a) Cotton Textiles	401	128,93	116,93	365	108,20	60,53
(b) Jute & Other Natural Fibre Textiles	943	2,03	1,90	45	24,26	12,61
(c) Handloom Textiles & Khadi	1,387	3,12	2,60	1,382	13,91	11,00
(d) Other Textiles & Textile Products	544	34,17	24,26	1,089	41,58	32,03
5. Paper, Paper Products & Printing	293	42,42	36,03	352	87,79	61,83
6. Leather & Leather Products	375	13,79	13,33	203	3,58	3,22
7. Rubber & Plastic Products	462	33,70	27,14	273	72,20	51,94
8. Chemicals & Chemical Products	357	301,10	198,81	690	392,17	204,82
(a) Heavy Industrial Chemicals	16	16,46	10,52	82	195,62	74,42
(b) Fertilisers	30	42,45	38,69	22	13,44	7,64
(c) Drugs & Pharmaceuticals	143	177,45	105,32	156	54,14	36,91
(d) Non-Edible Oils	11	1,40	80	21	5,15	4,68
(e) Other Chemicals & Chemical Products	157	63,35	43,49	409	123,82	81,18
9. Petroleum, Coal Products & Nuclear Fuels	8	2,70	2,67	15	10,26	4,48
10. Manufacture of Cement & Cement Products	190	100,33	97,52	293	313,90	231,89
11. Basic Metals & Metal Products	273	258,27	216,55	702	233,73	160,13
(a) Iron & Steel	71	193,94	165,23	55	109,84	55,24
(b) Non-Ferrous Metals	20	18,78	15,49	26	16,10	7,81
(c) Metal Products	182	45,55	35,83	621	107,79	97,08
12. Engineering	394	181,16	96,68	1,030	304,63	235,75
(a) Heavy Engineering	42	34,96	20,20	105	66,12	65,67
(b) Light Engineering	137	86,48	39,27	369	99,64	79,44
(c) Electrical Machinery & Goods	134	48,99	33,34	367	113,19	73,29
(d) Electronic Machinery & Goods	81	10,73	3,86	189	25,69	17,36
13. Vehicles, Vehicle Parts & Transport Equipments	429	20,57	13,88	741	17,76	14,49
14. Other Industries	39,995	420,52	282,01	22,167	173,64	134,39
15. Electricity, Gas & Water	84	796,88	632,31	120	303,21	150,26
(a) Electricity Generation & Transmission	39	744,42	614,82	78	296,79	145,76
(b) Non-Conventional Energy	4	15,91	15,62	6	3,35	2,37
(c) Gas, Steam & Water Supply	41	36,55	1,87	36	3,07	2,13
16. Construction	2,688	183,34	168,15	3,291	124,73	105,39
III. TRANSPORT OPERATORS	12,984	74,58	58,27	11,458	84,22	65,02
IV. PROFESSIONAL AND OTHER SERVICES	65,654	347,40	284,03	45,121	377,23	311,38
V. PERSONAL LOANS	6,00,429	2698,28	2289,19	6,39,894	3861,63	3268,02
1. Loans for Purchase of Consumer Durables	52,348	154,92	120,44	41,360	122,74	93,50
2. Loans for Housing	35,924	771,45	683,96	70,667	1399,94	1224,25
3. Rest of the Personal Loans	5,12,157	1771,91	1484,78	5,27,867	2338,95	1950,27
VI. TRADE	1,94,544	1355,35	1154,87	1,22,986	1028,15	818,16
1. Wholesale Trade	5,540	905,98	803,72	11,071	340,93	282,47
2. Retail Trade	1,89,004	449,37	351,15	1,11,915	687,22	535,69
VII. FINANCE	7,400	158,01	129,84	2,340	55,46	22,08
VIII. ALL OTHERS	4,84,423	1808,29	1468,91	3,93,720	1812,94	1469,83
TOTAL BANK CREDIT	38,50,336	15468,24	13128,44	23,04,332	13859,92	10633,94
OF WHICH : 1. Artisans and Village & Tiny Industries	31,790	119,28	94,95	15,510	294,49	213,19
2. Other Small Scale Industries	9,934	296,86	234,10	8,790	517,18	361,85

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

SOUTHERN REGION
STATE : ANDHRA PRADESH

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	1,96,016	1977,62	1661,92	4,080	1285,48	1140,39
1. Direct Finance	1,87,868	1499,61	1298,73	2,636	360,91	317,58
2. Indirect Finance	8,148	478,01	363,18	1,444	924,57	822,80
II. INDUSTRY	27,961	6117,26	4494,61	15,758	12564,83	8930,17
1. Mining & Quarrying	333	105,79	78,87	134	347,16	327,06
2. Food Manufacturing & Processing	3,490	933,65	654,85	554	590,62	395,68
(a) Rice Mills, Flour & Dal Mills	1,571	302,40	209,59	91	29,69	25,05
(b) Sugar	42	160,10	134,61	30	101,01	60,17
(c) Edible Oils & Vanaspati	296	90,17	50,02	105	139,81	118,27
(d) Tea Processing	1	3	3	5	1,18	84
(e) Processing of Fruits & Vegetables	31	12,40	12,25	15	6,63	4,68
(f) Others	1,549	368,55	248,37	308	312,29	186,66
3. Beverage & Tobacco	290	736,68	471,18	66	74,02	59,23
4. Textiles	1,656	579,61	446,85	585	906,28	673,87
(a) Cotton Textiles	849	427,01	335,00	185	463,97	292,46
(b) Jute & Other Natural Fibre Textiles	57	35,75	18,49	38	28,44	25,06
(c) Handloom Textiles & Khadi	104	3,36	3,08	18	102,78	105,12
(d) Other Textiles & Textile Products	646	113,49	90,28	344	311,09	251,23
5. Paper, Paper Products & Printing	678	143,93	108,78	630	296,63	244,78
6. Leather & Leather Products	903	15,60	11,85	81	26,27	19,00
7. Rubber & Plastic Products	447	56,68	45,80	435	146,49	105,81
8. Chemicals & Chemical Products	749	921,90	590,89	1,624	2053,92	1528,83
(a) Heavy Industrial Chemicals	115	331,83	192,75	223	429,21	336,28
(b) Fertilisers	45	345,86	212,96	39	167,73	140,03
(c) Drugs & Pharmaceuticals	251	127,92	99,72	735	1245,85	882,75
(d) Non-Edible Oils	9	11,85	10,32	8	4,88	4,82
(e) Other Chemicals & Chemical Products	329	104,43	75,14	619	206,26	164,96
9. Petroleum, Coal Products & Nuclear Fuels	22	2,96	1,79	35	111,76	82,10
10. Manufacture of Cement & Cement Products	322	79,83	38,78	145	876,99	425,25
11. Basic Metals & Metal Products	666	697,30	610,26	1,022	934,89	683,11
(a) Iron & Steel	196	446,61	367,15	316	624,43	494,75
(b) Non-Ferrous Metals	23	18,98	18,07	82	92,68	49,46
(c) Metal Products	447	231,71	225,04	624	217,78	138,91
12. Engineering	1,577	488,61	373,17	3,555	1118,19	688,39
(a) Heavy Engineering	180	100,48	32,61	239	105,59	73,65
(b) Light Engineering	624	266,60	266,77	2,623	429,36	314,51
(c) Electrical Machinery & Goods	424	81,89	45,18	363	294,59	224,58
(d) Electronic Machinery & Goods	349	39,63	28,61	330	288,65	75,64
13. Vehicles, Vehicle Parts & Transport Equipments	642	210,65	214,21	190	63,51	34,95
14. Other Industries	12,043	220,42	182,11	4,113	498,00	406,51
15. Electricity, Gas & Water	91	232,53	161,85	191	2581,14	1701,73
(a) Electricity Generation & Transmission	35	203,49	135,38	144	2351,44	1493,98
(b) Non-Conventional Energy	6	22,45	20,34	16	23,99	21,88
(c) Gas, Steam & Water Supply	50	6,59	6,13	31	205,71	185,87
16. Construction	4,052	691,12	503,36	2,398	1938,98	1553,89
III. TRANSPORT OPERATORS	11,283	377,17	349,97	3,615	860,78	533,42
IV. PROFESSIONAL AND OTHER SERVICES	31,681	888,23	709,37	11,081	1881,76	1590,20
V. PERSONAL LOANS	5,81,700	6074,19	5081,75	3,35,729	6045,09	5052,54
1. Loans for Purchase of Consumer Durables	32,278	131,39	101,87	38,275	161,22	117,16
2. Loans for Housing	1,08,582	2763,67	2424,43	64,824	3151,28	2785,99
3. Rest of the Personal Loans	4,40,840	3179,12	2555,45	2,32,630	2732,60	2149,39
VI. TRADE	71,989	1842,75	1341,36	19,224	1699,44	1429,63
1. Wholesale Trade	6,006	906,38	574,08	2,627	601,10	490,47
2. Retail Trade	65,983	936,38	767,28	16,597	1098,34	939,16
VII. FINANCE	3,007	135,47	103,17	535	565,93	445,09
VIII. ALL OTHERS	2,48,718	2414,76	1965,62	81,140	1954,74	1540,28
TOTAL BANK CREDIT	11,72,355	19827,45	15707,77	4,71,162	26858,04	20661,73
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	4,448	31,69	25,81	601	23,11	19,99
2. Other Small Scale Industries	11,652	1013,04	773,44	4,367	580,10	450,53

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

**SOUTHERN REGION
STATE : KARNATAKA**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	11,60,366	4792,72	4336,01	4,73,388	2978,93	2675,31
1. Direct Finance	11,43,041	4316,34	3934,84	4,66,048	2703,28	2483,21
2. Indirect Finance	17,325	476,38	401,18	7,340	275,66	192,11
II. INDUSTRY	41,394	5457,98	2835,87	38,523	1802,30	1361,64
1. Mining & Quarrying	142	94,29	67,75	197	27,05	23,40
2. Food Manufacturing & Processing	2,194	381,97	276,94	2,673	402,03	351,71
(a) Rice Mills, Flour & Dal Mills	957	36,25	27,81	814	51,70	46,24
(b) Sugar	12	57,52	49,72	13	51,42	36,70
(c) Edible Oils & Vanaspati	139	5,68	5,01	301	50,13	36,91
(d) Tea Processing	15	4,04	1,94	3	9	11
(e) Processing of Fruits & Vegetables	23	2,40	1,31	22	2,21	1,88
(f) Others	1,048	276,07	191,15	1,520	246,48	229,88
3. Beverage & Tobacco	90	7,47	7,33	91	14,23	11,42
4. Textiles	1,315	573,54	304,01	1,704	48,85	37,90
(a) Cotton Textiles	222	104,70	44,10	329	9,40	7,40
(b) Jute & Other Natural Fibre Textiles	99	79	66	97	2,47	2,09
(c) Handloom Textiles & Khadi	144	83,14	10,01	394	2,04	1,84
(d) Other Textiles & Textile Products	850	384,91	249,24	884	34,94	26,57
5. Paper, Paper Products & Printing	305	365,48	46,85	356	101,81	46,48
6. Leather & Leather Products	70	21,56	17,77	129	6,27	6,95
7. Rubber & Plastic Products	225	61,95	45,60	236	20,41	15,09
8. Chemicals & Chemical Products	414	308,38	133,64	288	25,04	20,34
(a) Heavy Industrial Chemicals	21	19,07	6,83	19	2,72	2,58
(b) Fertilisers	5	35	31	1	10	9
(c) Drugs & Pharmaceuticals	174	226,67	77,11	101	6,67	5,80
(d) Non-Edible Oils	8	65	41	16	2,58	2,39
(e) Other Chemicals & Chemical Products	206	61,64	48,97	151	12,97	9,47
9. Petroleum, Coal Products & Nuclear Fuels	16	67,05	26,98	8	99	1,02
10. Manufacture of Cement & Cement Products	92	29,13	27,74	161	26,65	25,20
11. Basic Metals & Metal Products	363	325,17	221,60	377	126,87	97,35
(a) Iron & Steel	78	193,72	161,70	37	83,03	61,66
(b) Non-Ferrous Metals	23	63,49	13,10	23	4,06	2,66
(c) Metal Products	262	67,96	46,80	317	39,77	33,04
12. Engineering	1,274	1563,72	414,01	1,289	233,65	138,74
(a) Heavy Engineering	92	56,01	28,62	96	25,95	23,61
(b) Light Engineering	451	248,06	137,29	583	76,73	49,92
(c) Electrical Machinery & Goods	299	1093,10	130,21	495	114,68	52,17
(d) Electronic Machinery & Goods	432	166,55	117,89	115	16,29	13,05
13. Vehicles, Vehicle Parts & Transport Equipments	514	86,24	43,41	710	27,88	18,17
14. Other Industries	30,377	485,65	332,39	25,849	207,73	139,41
15. Electricity, Gas & Water	63	574,02	451,78	74	129,35	124,43
(a) Electricity Generation & Transmission	21	571,45	449,68	19	125,29	121,24
(b) Non-Conventional Energy	29	1,78	1,48	20	1,24	1,03
(c) Gas, Steam & Water Supply	13	80	62	35	2,82	2,17
16. Construction	3,940	512,35	418,07	4,381	403,49	304,01
III. TRANSPORT OPERATORS	13,536	244,62	197,31	11,019	159,36	119,37
IV. PROFESSIONAL AND OTHER SERVICES	66,293	592,15	407,68	42,082	397,57	324,62
V. PERSONAL LOANS	3,93,228	2825,96	2358,06	4,13,901	2880,79	2420,17
1. Loans for Purchase of Consumer Durables	22,783	69,26	53,91	27,244	86,76	69,81
2. Loans for Housing	44,093	1380,82	1169,77	57,290	1266,77	1094,55
3. Rest of the Personal Loans	3,26,352	1375,88	1134,38	3,29,367	1527,26	1255,81
VI. TRADE	1,81,237	1034,01	811,98	1,14,922	922,18	733,21
1. Wholesale Trade	5,464	378,79	312,13	6,730	274,17	189,85
2. Retail Trade	1,75,773	655,22	499,85	1,08,192	648,01	543,35
VII. FINANCE	1,528	104,38	76,53	618	61,48	36,05
VIII. ALL OTHERS	1,74,300	2127,93	1503,24	1,22,289	777,38	653,51
TOTAL BANK CREDIT	20,31,882	17179,74	12526,69	12,16,742	9979,99	8323,87
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	20,516	72,94	59,53	11,820	85,01	73,55
2. Other Small Scale Industries	11,904	662,38	436,03	16,459	410,59	313,12

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

**SOUTHERN REGION
STATE : KARNATAKA**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	84,509	1160,25	999,75	6,751	2202,96	1726,93
1. Direct Finance	79,427	775,78	688,70	4,394	340,86	238,55
2. Indirect Finance	5,082	384,47	311,06	2,357	1862,10	1488,38
II. INDUSTRY	23,394	5279,49	3532,92	30,209	18443,17	13735,44
1. Mining & Quarrying	226	205,29	169,69	466	370,24	220,59
2. Food Manufacturing & Processing	1,989	631,27	443,33	929	649,50	483,69
(a) Rice Mills, Flour & Dal Mills	571	110,79	89,34	94	35,29	24,94
(b) Sugar	30	269,60	163,01	35	45,17	43,64
(c) Edible Oils & Vanaspati	204	65,27	58,22	35	26,80	24,64
(d) Tea Processing	1	3,20	3,20	18	10,86	10,56
(e) Processing of Fruits & Vegetables	29	33,85	12,68	96	75,39	52,75
(f) Others	1,154	148,55	116,87	651	456,00	327,15
3. Beverage & Tobacco	104	82,69	65,61	232	902,78	542,21
4. Textiles	1,072	120,80	93,17	1,914	1496,74	1204,54
(a) Cotton Textiles	257	82,70	60,82	316	338,56	289,03
(b) Jute & Other Natural Fibre Textiles	6	7	6	20	9,02	8,89
(c) Handloom Textiles & Khadi	158	4,46	3,99	45	31,05	30,03
(d) Other Textiles & Textile Products	651	33,57	28,29	1,533	1118,12	876,59
5. Paper, Paper Products & Printing	637	67,89	48,94	1,045	206,20	152,80
6. Leather & Leather Products	313	5,11	4,56	374	90,25	65,90
7. Rubber & Plastic Products	514	192,03	111,82	732	202,98	161,61
8. Chemicals & Chemical Products	679	141,87	95,31	1,482	956,74	670,63
(a) Heavy Industrial Chemicals	57	46,60	42,19	167	127,37	69,51
(b) Fertilisers	10	6,82	5,80	17	56,55	27,76
(c) Drugs & Pharmaceuticals	137	10,25	6,71	318	441,49	345,29
(d) Non-Edible Oils	11	4,27	3,18	13	18,08	5,07
(e) Other Chemicals & Chemical Products	464	73,93	37,43	967	313,25	223,01
9. Petroleum, Coal Products & Nuclear Fuels	21	250,80	54,74	46	121,96	109,74
10. Manufacture of Cement & Cement Products	216	32,76	29,91	144	77,95	62,08
11. Basic Metals & Metal Products	1,198	2197,69	1439,82	1,861	755,52	621,24
(a) Iron & Steel	271	2129,95	1381,49	310	324,92	275,26
(b) Non-Ferrous Metals	59	8,90	8,06	92	74,83	55,61
(c) Metal Products	868	58,85	50,27	1,459	355,77	290,38
12. Engineering	1,349	194,13	127,11	4,503	5172,04	3812,56
(a) Heavy Engineering	169	47,46	33,79	834	1094,69	672,55
(b) Light Engineering	675	44,19	32,52	1,877	1332,69	926,07
(c) Electrical Machinery & Goods	341	76,40	47,17	1,105	1235,22	910,51
(d) Electronic Machinery & Goods	164	26,09	13,63	687	1509,44	1303,43
13. Vehicles, Vehicle Parts & Transport Equipments	412	112,26	90,17	608	426,72	174,01
14. Other Industries	10,975	274,51	190,63	11,976	874,61	699,30
15. Electricity, Gas & Water	66	172,44	165,99	194	3022,47	2593,98
(a) Electricity Generation & Transmission	30	165,30	159,39	122	2832,54	2425,62
(b) Non-Conventional Energy	17	5,50	5,03	21	31,30	26,58
(c) Gas, Steam & Water Supply	19	1,64	1,56	51	158,63	141,78
16. Construction	3,623	597,96	402,15	3,703	3116,47	2160,57
III. TRANSPORT OPERATORS	11,025	256,72	199,75	7,926	248,02	203,44
IV. PROFESSIONAL AND OTHER SERVICES	31,771	710,74	532,32	17,851	3182,98	2579,49
V. PERSONAL LOANS	3,80,416	3981,22	3375,47	18,27,895	14662,95	9372,26
1. Loans for Purchase of Consumer Durables	23,971	87,98	69,79	36,393	180,15	151,74
2. Loans for Housing	73,838	2152,09	1867,41	1,04,244	6209,15	5237,75
3. Rest of the Personal Loans	2,82,607	1741,15	1438,27	16,87,258	8273,65	3982,77
VI. TRADE	61,275	1223,61	983,19	22,716	2480,55	1834,36
1. Wholesale Trade	4,655	368,09	279,60	4,002	1340,10	916,98
2. Retail Trade	56,620	855,52	703,58	18,714	1140,44	917,38
VII. FINANCE	894	102,06	75,94	934	2144,14	1939,91
VIII. ALL OTHERS	1,18,360	1044,33	847,71	1,00,077	2281,39	1834,12
TOTAL BANK CREDIT	7,11,644	13758,41	10547,06	20,14,359	45646,16	33225,95
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	2,458	26,10	22,42	1,452	48,01	36,42
2. Other Small Scale Industries	11,972	701,84	563,58	10,305	1093,90	830,08

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

**SOUTHERN REGION
STATE : KERALA**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	2,33,156	554,55	497,61	12,53,466	3090,80	2793,13
1. Direct Finance	2,31,145	519,83	466,74	12,39,875	2912,88	2648,76
2. Indirect Finance	2,011	34,73	30,87	13,591	177,93	144,37
II. INDUSTRY	16,031	383,00	329,67	1,26,881	3454,37	2328,28
1. Mining & Quarrying	31	2,16	1,81	272	54,17	29,00
2. Food Manufacturing & Processing	1,193	69,16	60,07	8,181	428,93	338,13
(a) Rice Mills, Flour & Dal Mills	308	11,72	9,67	1,369	84,47	69,78
(b) Sugar	1	3	3	7	44	40
(c) Edible Oils & Vanaspati	99	6,19	3,25	830	52,59	39,20
(d) Tea Processing	12	3,43	3,39	66	113,38	96,68
(e) Processing of Fruits & Vegetables	1	3	2	62	7,65	6,29
(f) Others	772	47,77	43,70	5,847	170,41	125,77
3. Beverage & Tobacco	12	46	44	110	40,34	37,28
4. Textiles	449	11,03	9,07	5,594	211,48	172,28
(a) Cotton Textiles	39	3,20	2,35	733	69,92	66,71
(b) Jute & Other Natural Fibre Textiles	9	12	9	1,143	17,93	12,52
(c) Handloom Textiles & Khadi	28	64	54	503	38,70	25,93
(d) Other Textiles & Textile Products	373	7,07	6,08	3,215	84,93	67,12
5. Paper, Paper Products & Printing	268	26,12	23,44	2,200	228,45	182,32
6. Leather & Leather Products	93	58	48	445	12,48	12,88
7. Rubber & Plastic Products	218	9,72	7,60	5,695	256,01	207,79
8. Chemicals & Chemical Products	158	23,01	21,73	2,532	248,00	175,61
(a) Heavy Industrial Chemicals	6	17,74	17,60	33	9,01	8,34
(b) Fertilisers	1	4	4	36	80,26	82,06
(c) Drugs & Pharmaceuticals	67	1,83	1,74	1,142	36,48	32,31
(d) Non-Edible Oils	3	18	8	18	2,64	1,82
(e) Other Chemicals & Chemical Products	81	3,22	2,26	1,303	119,62	51,09
9. Petroleum, Coal Products & Nuclear Fuels	7	96	93	18	1,40	1,26
10. Manufacture of Cement & Cement Products	94	3,56	2,63	772	23,57	17,94
11. Basic Metals & Metal Products	226	13,36	12,50	1,994	94,78	84,84
(a) Iron & Steel	18	3,88	4,24	119	43,29	38,73
(b) Non-Ferrous Metals	3	10	9	21	1,72	1,45
(c) Metal Products	205	9,37	8,17	1,854	49,77	44,66
12. Engineering	340	21,71	17,33	4,615	694,46	113,52
(a) Heavy Engineering	9	36	34	79	12,58	5,79
(b) Light Engineering	154	11,67	7,82	1,957	41,37	28,67
(c) Electrical Machinery & Goods	98	3,29	2,93	1,948	608,64	67,72
(d) Electronic Machinery & Goods	79	6,39	6,25	631	31,88	11,34
13. Vehicles, Vehicle Parts & Transport Equipments	179	1,39	1,12	2,528	25,98	19,91
14. Other Industries	11,691	97,87	82,56	83,404	568,35	459,47
15. Electricity, Gas & Water	18	12,50	12,82	71	28,74	26,53
(a) Electricity Generation & Transmission	9	11,84	12,18	17	24,21	22,30
(b) Non-Conventional Energy	2	23	24	15	1,69	1,68
(c) Gas, Steam & Water Supply	7	42	40	39	2,84	2,56
16. Construction	1,054	89,42	75,15	8,450	537,21	449,52
III. TRANSPORT OPERATORS	2,895	31,22	22,34	23,705	307,68	210,81
IV. PROFESSIONAL AND OTHER SERVICES	14,719	163,39	126,29	83,389	848,38	677,42
V. PERSONAL LOANS	1,01,924	779,75	657,30	8,77,458	8242,12	6893,96
1. Loans for Purchase of Consumer Durables	4,176	15,58	12,16	33,747	164,52	128,52
2. Loans for Housing	19,205	389,85	335,14	1,80,628	4038,39	3465,24
3. Rest of the Personal Loans	78,543	374,32	310,00	6,63,083	4039,21	3300,20
VI. TRADE	38,385	262,98	234,67	2,32,730	2964,28	2466,02
1. Wholesale Trade	786	74,61	71,83	11,611	1157,15	919,49
2. Retail Trade	37,599	188,37	162,84	2,21,119	1807,13	1546,53
VII. FINANCE	674	8,85	6,23	2,333	44,23	34,48
VIII. ALL OTHERS	41,874	211,11	177,50	4,00,481	1985,92	1663,34
TOTAL BANK CREDIT	4,49,658	2394,85	2051,62	30,00,443	20937,78	17067,44
OF WHICH : 1. Artisans and Village & Tiny Industries	7,624	31,14	24,41	47,932	262,94	211,49
2. Other Small Scale Industries	4,506	92,63	75,08	36,588	787,02	646,24

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2004**

**SOUTHERN REGION
STATE : KERALA**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	91,988	1236,36	1069,81	–	–	–
1. Direct Finance	88,365	608,75	522,94	–	–	–
2. Indirect Finance	3,623	627,61	546,87	–	–	–
II. INDUSTRY	31,502	5794,92	3916,32	–	–	–
1. Mining & Quarrying	110	26,73	20,99	–	–	–
2. Food Manufacturing & Processing	2,657	1942,29	962,81	–	–	–
(a) Rice Mills, Flour & Dal Mills	340	38,06	34,37	–	–	–
(b) Sugar	6	69,44	69,84	–	–	–
(c) Edible Oils & Vanaspati	119	51,62	34,04	–	–	–
(d) Tea Processing	88	113,81	57,98	–	–	–
(e) Processing of Fruits & Vegetables	30	13,19	12,88	–	–	–
(f) Others	2,074	1656,17	753,71	–	–	–
3. Beverage & Tobacco	41	43,07	39,84	–	–	–
4. Textiles	1,993	632,69	390,50	–	–	–
(a) Cotton Textiles	460	150,63	92,16	–	–	–
(b) Jute & Other Natural Fibre Textiles	130	18,73	9,35	–	–	–
(c) Handloom Textiles & Khadi	90	33,55	30,69	–	–	–
(d) Other Textiles & Textile Products	1,313	429,78	258,30	–	–	–
5. Paper, Paper Products & Printing	2,319	224,49	102,45	–	–	–
6. Leather & Leather Products	182	7,08	6,30	–	–	–
7. Rubber & Plastic Products	762	536,50	386,02	–	–	–
8. Chemicals & Chemical Products	1,031	326,80	229,40	–	–	–
(a) Heavy Industrial Chemicals	50	27,32	22,26	–	–	–
(b) Fertilisers	13	81,32	63,49	–	–	–
(c) Drugs & Pharmaceuticals	363	22,68	21,91	–	–	–
(d) Non-Edible Oils	7	5,43	4,78	–	–	–
(e) Other Chemicals & Chemical Products	598	190,05	116,96	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	12	55,17	52,30	–	–	–
10. Manufacture of Cement & Cement Products	228	5,81	4,38	–	–	–
11. Basic Metals & Metal Products	1,040	90,24	76,61	–	–	–
(a) Iron & Steel	61	34,51	33,78	–	–	–
(b) Non-Ferrous Metals	29	14,67	10,11	–	–	–
(c) Metal Products	950	41,07	32,72	–	–	–
12. Engineering	2,180	373,75	312,34	–	–	–
(a) Heavy Engineering	30	2,47	2,49	–	–	–
(b) Light Engineering	649	105,25	93,52	–	–	–
(c) Electrical Machinery & Goods	792	147,71	111,88	–	–	–
(d) Electronic Machinery & Goods	709	118,33	104,45	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	1,479	156,45	125,50	–	–	–
14. Other Industries	14,229	316,77	255,95	–	–	–
15. Electricity, Gas & Water	234	527,31	483,90	–	–	–
(a) Electricity Generation & Transmission	205	457,59	414,54	–	–	–
(b) Non-Conventional Energy	7	2,36	2,22	–	–	–
(c) Gas, Steam & Water Supply	22	67,37	67,14	–	–	–
16. Construction	3,005	529,78	467,03	–	–	–
III. TRANSPORT OPERATORS	4,354	138,58	112,29	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	20,749	1287,39	1108,97	–	–	–
V. PERSONAL LOANS	3,41,588	4108,64	3453,14	–	–	–
1. Loans for Purchase of Consumer Durables	15,769	74,24	59,75	–	–	–
2. Loans for Housing	70,985	2006,72	1758,72	–	–	–
3. Rest of the Personal Loans	2,54,834	2027,68	1634,67	–	–	–
VI. TRADE	40,755	2555,28	2143,84	–	–	–
1. Wholesale Trade	5,837	1485,96	1308,61	–	–	–
2. Retail Trade	34,918	1069,32	835,23	–	–	–
VII. FINANCE	566	335,21	329,92	–	–	–
VIII. ALL OTHERS	1,13,786	1785,83	1283,18	–	–	–
TOTAL BANK CREDIT	6,45,288	17242,21	13417,48	–	–	–
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	3,919	27,17	21,38	–	–	–
2. Other Small Scale Industries	11,716	1028,56	599,39	–	–	–

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

**SOUTHERN REGION
STATE : TAMIL NADU**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	16,38,606	3751,12	3263,84	9,51,633	2856,85	2445,76
1. Direct Finance	15,86,453	3496,41	3070,86	9,23,284	2703,18	2319,62
2. Indirect Finance	52,153	254,71	192,97	28,349	153,67	126,15
II. INDUSTRY	48,251	2119,03	1692,17	60,028	5707,58	4069,63
1. Mining & Quarrying	126	109,51	102,84	322	39,89	32,54
2. Food Manufacturing & Processing	2,572	331,36	264,40	3,601	747,58	501,93
(a) Rice Mills, Flour & Dal Mills	987	54,50	47,94	1,461	121,01	100,61
(b) Sugar	18	176,35	130,35	23	329,50	170,05
(c) Edible Oils & Vanaspati	391	14,70	12,34	435	57,85	50,31
(d) Tea Processing	103	11,98	11,96	270	101,00	69,64
(e) Processing of Fruits & Vegetables	7	1,02	99	55	14,52	10,95
(f) Others	1,066	72,81	60,82	1,357	123,71	100,36
3. Beverage & Tobacco	47	4,40	4,08	102	18,99	17,88
4. Textiles	8,690	641,08	503,39	8,815	2234,75	1616,22
(a) Cotton Textiles	6,045	479,62	367,99	4,398	1770,16	1242,67
(b) Jute & Other Natural Fibre Textiles	154	2,04	1,75	216	4,73	4,03
(c) Handloom Textiles & Khadi	1,051	9,07	7,52	1,412	78,56	59,80
(d) Other Textiles & Textile Products	1,440	150,34	126,13	2,789	381,31	309,71
5. Paper, Paper Products & Printing	302	40,70	36,86	1,922	256,75	200,04
6. Leather & Leather Products	180	30,88	21,36	1,035	189,16	142,06
7. Rubber & Plastic Products	258	24,87	20,60	578	81,45	68,27
8. Chemicals & Chemical Products	576	104,61	89,45	1,818	306,43	226,24
(a) Heavy Industrial Chemicals	25	2,55	1,90	87	23,04	17,05
(b) Fertilisers	13	2,13	1,34	15	14,48	14,28
(c) Drugs & Pharmaceuticals	104	79,62	70,93	151	13,23	9,81
(d) Non-Edible Oils	4	1,08	53	43	4,16	3,52
(e) Other Chemicals & Chemical Products	430	19,24	14,75	1,522	251,53	181,58
9. Petroleum, Coal Products & Nuclear Fuels	37	24,40	23,77	31	4,94	4,72
10. Manufacture of Cement & Cement Products	173	7,86	5,86	230	32,14	16,22
11. Basic Metals & Metal Products	436	71,75	64,66	1,166	222,03	174,57
(a) Iron & Steel	50	56,60	51,64	274	108,76	75,71
(b) Non-Ferrous Metals	15	2,18	1,57	41	33,61	31,57
(c) Metal Products	371	12,98	11,46	851	79,66	67,29
12. Engineering	1,051	86,83	63,33	6,538	186,49	102,01
(a) Heavy Engineering	70	13,76	12,54	154	40,88	32,16
(b) Light Engineering	678	12,32	11,02	5,845	106,90	37,42
(c) Electrical Machinery & Goods	128	40,04	25,17	340	33,22	27,64
(d) Electronic Machinery & Goods	175	20,72	14,60	199	5,50	4,79
13. Vehicles, Vehicle Parts & Transport Equipments	436	265,19	190,12	690	154,99	78,44
14. Other Industries	30,873	136,60	110,50	29,036	227,80	186,31
15. Electricity, Gas & Water	79	85,99	56,61	124	683,41	416,38
(a) Electricity Generation & Transmission	23	73,65	47,69	48	652,92	390,98
(b) Non-Conventional Energy	11	7,57	5,61	34	27,08	22,56
(c) Gas, Steam & Water Supply	45	4,78	3,31	42	3,41	2,84
16. Construction	2,415	152,99	134,34	4,020	320,80	285,80
III. TRANSPORT OPERATORS	5,044	59,78	47,91	7,219	147,45	109,59
IV. PROFESSIONAL AND OTHER SERVICES	68,480	433,80	302,61	53,597	597,53	485,49
V. PERSONAL LOANS	4,54,242	2903,27	2443,12	6,15,792	4217,70	3580,75
1. Loans for Purchase of Consumer Durables	28,591	90,66	67,11	31,029	120,25	93,70
2. Loans for Housing	52,791	1218,38	1047,84	71,807	1668,89	1462,90
3. Rest of the Personal Loans	3,72,860	1594,23	1328,17	5,12,956	2428,57	2024,15
VI. TRADE	1,08,805	454,07	353,07	1,08,030	1149,35	914,87
1. Wholesale Trade	7,728	69,51	56,34	8,588	325,08	256,90
2. Retail Trade	1,01,077	384,56	296,72	99,442	824,27	657,98
VII. FINANCE	3,203	26,50	19,93	2,219	125,29	115,20
VIII. ALL OTHERS	2,34,833	870,31	639,24	1,98,260	1304,87	1061,28
TOTAL BANK CREDIT	25,61,464	10617,88	8761,88	19,96,778	16106,63	12782,56
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	12,822	131,15	107,54	19,953	527,42	418,69
2. Other Small Scale Industries	19,776	383,03	311,13	17,456	1328,99	1066,60

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

**SOUTHERN REGION
STATE : TAMIL NADU**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	2,13,746	1556,04	1232,26	4,279	2969,03	2123,41
1. Direct Finance	1,98,379	1081,86	901,37	2,228	684,62	429,34
2. Indirect Finance	15,367	474,18	330,89	2,051	2284,41	1694,07
II. INDUSTRY	67,221	14490,79	10383,28	87,904	29283,37	20411,42
1. Mining & Quarrying	380	135,56	92,46	433	1061,25	783,10
2. Food Manufacturing & Processing	4,134	1019,24	807,80	2,019	1845,46	1389,25
(a) Rice Mills, Flour & Dal Mills	990	120,06	99,54	372	93,61	62,78
(b) Sugar	70	328,16	217,51	96	910,35	655,84
(c) Edible Oils & Vanaspati	902	97,85	88,07	62	138,26	94,72
(d) Tea Processing	23	19,20	14,33	17	48,24	41,93
(e) Processing of Fruits & Vegetables	27	17,03	13,97	44	188,99	176,53
(f) Others	2,122	436,94	374,38	1,428	466,02	357,46
3. Beverage & Tobacco	110	65,18	34,08	160	464,69	347,52
4. Textiles	22,225	8476,92	5808,45	3,331	2303,62	1507,14
(a) Cotton Textiles	10,699	5067,97	3658,56	569	901,48	536,01
(b) Jute & Other Natural Fibre Textiles	99	25,66	23,35	17	2,37	1,69
(c) Handloom Textiles & Khadi	722	145,83	130,48	45	49,61	47,80
(d) Other Textiles & Textile Products	10,705	3237,46	1996,07	2,700	1350,16	921,65
5. Paper, Paper Products & Printing	2,294	288,50	236,54	2,191	697,94	526,97
6. Leather & Leather Products	1,102	146,28	112,30	3,177	1406,22	992,53
7. Rubber & Plastic Products	1,205	249,22	145,96	1,219	936,51	553,44
8. Chemicals & Chemical Products	2,353	400,91	292,78	2,809	6400,22	4293,33
(a) Heavy Industrial Chemicals	160	85,31	54,61	315	2390,02	1461,74
(b) Fertilisers	45	85,49	78,20	106	1184,49	1026,26
(c) Drugs & Pharmaceuticals	463	42,66	38,83	443	1821,79	1088,99
(d) Non-Edible Oils	23	5,29	4,19	22	104,69	48,74
(e) Other Chemicals & Chemical Products	1,662	182,16	116,96	1,923	899,22	667,60
9. Petroleum, Coal Products & Nuclear Fuels	42	24,31	22,93	106	318,92	227,95
10. Manufacture of Cement & Cement Products	276	196,76	171,67	285	1149,65	957,90
11. Basic Metals & Metal Products	2,470	1274,72	1108,20	2,780	1306,59	954,26
(a) Iron & Steel	598	892,21	772,08	560	457,02	317,05
(b) Non-Ferrous Metals	98	118,97	119,85	146	428,94	343,73
(c) Metal Products	1,774	263,54	216,27	2,074	420,63	293,47
12. Engineering	6,289	873,17	479,58	4,822	3339,80	2167,51
(a) Heavy Engineering	862	420,10	169,04	757	609,40	331,12
(b) Light Engineering	4,175	206,29	143,48	2,121	1055,12	716,64
(c) Electrical Machinery & Goods	849	186,66	130,82	1,029	894,10	665,24
(d) Electronic Machinery & Goods	403	60,13	36,23	915	781,17	454,50
13. Vehicles, Vehicle Parts & Transport Equipments	1,095	248,63	194,57	1,641	2726,77	1934,44
14. Other Industries	20,105	456,94	356,00	60,398	2309,12	1486,21
15. Electricity, Gas & Water	110	278,98	216,93	208	1451,39	1089,92
(a) Electricity Generation & Transmission	32	144,97	97,19	94	953,97	719,69
(b) Non-Conventional Energy	23	29,99	25,71	28	138,65	88,15
(c) Gas, Steam & Water Supply	55	104,02	94,04	86	358,76	282,08
16. Construction	3,031	355,47	303,04	2,325	1565,21	1199,94
III. TRANSPORT OPERATORS	6,710	157,70	124,13	3,378	550,67	478,13
IV. PROFESSIONAL AND OTHER SERVICES	38,280	1296,12	1032,25	18,653	4747,01	4072,35
V. PERSONAL LOANS	6,07,295	5270,26	4429,50	59,41,562	27939,14	11838,05
1. Loans for Purchase of Consumer Durables	27,905	120,41	89,05	90,183	318,41	274,01
2. Loans for Housing	84,509	2256,44	1965,10	96,821	5753,45	5031,70
3. Rest of the Personal Loans	4,94,881	2893,41	2375,35	57,54,558	21867,29	6532,34
VI. TRADE	65,929	2598,64	2013,80	24,573	4806,80	3725,21
1. Wholesale Trade	13,725	1163,47	834,80	5,200	3173,60	2477,80
2. Retail Trade	52,204	1435,17	1179,00	19,373	1633,20	1247,41
VII. FINANCE	1,619	147,23	106,80	1,998	7379,19	6069,27
VIII. ALL OTHERS	1,72,016	2138,13	1645,74	1,00,176	2998,97	2404,25
TOTAL BANK CREDIT	11,72,816	27654,90	20967,76	61,82,523	80674,18	51122,08
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	7,965	108,29	92,40	4,075	250,38	202,97
2. Other Small Scale Industries	29,152	3373,15	2551,21	14,535	2445,95	1831,03

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

**SOUTHERN REGION
LAKSHADWEEP**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	464	77	73	–	–	–
1. Direct Finance	438	74	70	–	–	–
2. Indirect Finance	26	3	3	–	–	–
II. INDUSTRY	72	71	67	–	–	–
1. Mining & Quarrying	1	12	12	–	–	–
2. Food Manufacturing & Processing	4	3	3	–	–	–
(a) Rice Mills, Flour & Dal Mills	–	–	–	–	–	–
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	2	3	3	–	–	–
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	–	–	–	–	–	–
(f) Others	2	–	–	–	–	–
3. Beverage & Tobacco	–	–	–	–	–	–
4. Textiles	–	–	–	–	–	–
(a) Cotton Textiles	–	–	–	–	–	–
(b) Jute & Other Natural Fibre Textiles	–	–	–	–	–	–
(c) Handloom Textiles & Khadi	–	–	–	–	–	–
(d) Other Textiles & Textile Products	–	–	–	–	–	–
5. Paper, Paper Products & Printing	2	14	14	–	–	–
6. Leather & Leather Products	–	–	–	–	–	–
7. Rubber & Plastic Products	–	–	–	–	–	–
8. Chemicals & Chemical Products	–	–	–	–	–	–
(a) Heavy Industrial Chemicals	–	–	–	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	–	–	–	–	–	–
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	–	–	–	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	–	–	–
10. Manufacture of Cement & Cement Products	–	–	–	–	–	–
11. Basic Metals & Metal Products	–	–	–	–	–	–
(a) Iron & Steel	–	–	–	–	–	–
(b) Non-Ferrous Metals	–	–	–	–	–	–
(c) Metal Products	–	–	–	–	–	–
12. Engineering	1	6	4	–	–	–
(a) Heavy Engineering	–	–	–	–	–	–
(b) Light Engineering	1	6	4	–	–	–
(c) Electrical Machinery & Goods	–	–	–	–	–	–
(d) Electronic Machinery & Goods	–	–	–	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	–	–	–	–	–	–
14. Other Industries	61	29	28	–	–	–
15. Electricity, Gas & Water	–	–	–	–	–	–
(a) Electricity Generation & Transmission	–	–	–	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	–	–	–
16. Construction	3	8	7	–	–	–
III. TRANSPORT OPERATORS	67	30	28	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	41	18	18	–	–	–
V. PERSONAL LOANS	1,331	5,86	5,60	–	–	–
1. Loans for Purchase of Consumer Durables	16	24	22	–	–	–
2. Loans for Housing	37	1,33	1,28	–	–	–
3. Rest of the Personal Loans	1,278	4,29	4,11	–	–	–
VI. TRADE	240	1,07	1,00	–	–	–
1. Wholesale Trade	1	–	–	–	–	–
2. Retail Trade	239	1,07	1,00	–	–	–
VII. FINANCE	–	–	–	–	–	–
VIII. ALL OTHERS	285	1,31	99	–	–	–
TOTAL BANK CREDIT	2,500	10,20	9,45	–	–	–
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	30	18	18	–	–	–
2. Other Small Scale Industries	37	29	27	–	–	–

Note : There are no Urban and Metropolitan Centres in Lakshadweep.

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

**SOUTHERN REGION
PONDICHERRY**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	15,955	39,13	35,59	5,448	14,28	12,74
1. Direct Finance	15,951	38,94	35,44	5,411	14,08	12,55
2. Indirect Finance	4	19	15	37	19	19
II. INDUSTRY	338	77,59	71,46	464	41,99	29,01
1. Mining & Quarrying	4	86	91	–	–	–
2. Food Manufacturing & Processing	8	40	34	41	4,33	2,31
(a) Rice Mills, Flour & Dal Mills	4	8	2	29	1,21	43
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	–	–	–	2	10	10
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	–	–	–	–	–	–
(f) Others	4	32	32	10	3,03	1,79
3. Beverage & Tobacco	10	1,10	77	2	6	6
4. Textiles	5	93	57	32	2,35	1,77
(a) Cotton Textiles	1	3	3	7	1,85	1,32
(b) Jute & Other Natural Fibre Textiles	–	–	–	–	–	–
(c) Handloom Textiles & Khadi	–	–	–	–	–	–
(d) Other Textiles & Textile Products	4	90	53	25	49	45
5. Paper, Paper Products & Printing	3	43	33	34	92	92
6. Leather & Leather Products	4	11,31	9,05	–	–	–
7. Rubber & Plastic Products	20	70	57	12	4,62	83
8. Chemicals & Chemical Products	11	1,60	1,30	25	1,27	88
(a) Heavy Industrial Chemicals	1	5	4	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	–	–	–	–	–	–
(d) Non-Edible Oils	1	64	44	–	–	–
(e) Other Chemicals & Chemical Products	9	92	82	25	1,27	88
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	–	–	–
10. Manufacture of Cement & Cement Products	1	–	–	3	2,71	2,63
11. Basic Metals & Metal Products	29	14,77	11,98	7	68	66
(a) Iron & Steel	5	12,78	10,07	3	16	14
(b) Non-Ferrous Metals	–	–	–	1	21	21
(c) Metal Products	24	2,00	1,91	3	32	32
12. Engineering	4	57	33	9	53	48
(a) Heavy Engineering	–	–	–	–	–	–
(b) Light Engineering	2	34	30	3	6	5
(c) Electrical Machinery & Goods	2	23	3	4	35	32
(d) Electronic Machinery & Goods	–	–	–	2	11	11
13. Vehicles, Vehicle Parts & Transport Equipments	–	–	–	2	2	1
14. Other Industries	204	44,40	44,88	191	10,64	11,77
15. Electricity, Gas & Water	–	–	–	2	12	8
(a) Electricity Generation & Transmission	–	–	–	1	6	2
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	1	6	6
16. Construction	35	52	42	104	13,72	6,58
III. TRANSPORT OPERATORS	30	63	43	97	1,66	1,25
IV. PROFESSIONAL AND OTHER SERVICES	758	13,29	12,39	733	7,72	6,24
V. PERSONAL LOANS	10,699	34,99	30,43	10,376	72,88	65,60
1. Loans for Purchase of Consumer Durables	304	72	61	191	1,13	98
2. Loans for Housing	661	9,58	8,66	1,440	26,35	23,55
3. Rest of the Personal Loans	9,734	24,70	21,15	8,745	45,40	41,07
VI. TRADE	1,635	13,30	11,90	1,426	29,21	22,17
1. Wholesale Trade	17	5,91	5,89	75	6,85	6,44
2. Retail Trade	1,618	7,39	6,01	1,351	22,36	15,73
VII. FINANCE	30	8	5	20	87	60
VIII. ALL OTHERS	1,425	5,71	4,68	3,340	14,39	13,28
TOTAL BANK CREDIT	30,870	184,72	166,94	21,904	182,97	150,87
<i>OF WHICH</i> : 1. Artisans and Village & Tiny Industries	61	2,11	1,39	153	5,18	3,02
2. Other Small Scale Industries	56	21,79	17,85	81	3,18	2,56

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

**SOUTHERN REGION
PONDICHERRY**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	6,791	54,26	47,90	–	–	–
1. Direct Finance	6,628	48,36	43,07	–	–	–
2. Indirect Finance	163	5,90	4,82	–	–	–
II. INDUSTRY	2,039	285,78	216,78	–	–	–
1. Mining & Quarrying	8	1,63	1,24	–	–	–
2. Food Manufacturing & Processing	167	19,57	17,39	–	–	–
(a) Rice Mills, Flour & Dal Mills	35	4,30	4,12	–	–	–
(b) Sugar	2	43	42	–	–	–
(c) Edible Oils & Vanaspati	5	2,35	2,50	–	–	–
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	1	4	4	–	–	–
(f) Others	124	12,46	10,30	–	–	–
3. Beverage & Tobacco	10	3,88	3,80	–	–	–
4. Textiles	73	24,20	20,19	–	–	–
(a) Cotton Textiles	18	15,71	13,87	–	–	–
(b) Jute & Other Natural Fibre Textiles	1	–	–	–	–	–
(c) Handloom Textiles & Khadi	3	6	2	–	–	–
(d) Other Textiles & Textile Products	51	8,42	6,30	–	–	–
5. Paper, Paper Products & Printing	275	33,93	32,45	–	–	–
6. Leather & Leather Products	33	10,29	9,14	–	–	–
7. Rubber & Plastic Products	98	11,89	9,83	–	–	–
8. Chemicals & Chemical Products	333	60,48	42,37	–	–	–
(a) Heavy Industrial Chemicals	15	18,39	12,97	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	25	10,67	6,15	–	–	–
(d) Non-Edible Oils	2	19	4	–	–	–
(e) Other Chemicals & Chemical Products	291	31,24	23,21	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	–	–	–
10. Manufacture of Cement & Cement Products	6	49	33	–	–	–
11. Basic Metals & Metal Products	93	13,92	13,10	–	–	–
(a) Iron & Steel	20	7,48	7,23	–	–	–
(b) Non-Ferrous Metals	5	79	79	–	–	–
(c) Metal Products	68	5,65	5,08	–	–	–
12. Engineering	179	64,41	34,00	–	–	–
(a) Heavy Engineering	7	1,72	61	–	–	–
(b) Light Engineering	107	40,30	21,89	–	–	–
(c) Electrical Machinery & Goods	41	14,21	8,53	–	–	–
(d) Electronic Machinery & Goods	24	8,18	2,97	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	25	1,77	1,51	–	–	–
14. Other Industries	484	21,09	16,50	–	–	–
15. Electricity, Gas & Water	10	1,58	1,10	–	–	–
(a) Electricity Generation & Transmission	5	87	63	–	–	–
(b) Non-Conventional Energy	1	16	6	–	–	–
(c) Gas, Steam & Water Supply	4	55	41	–	–	–
16. Construction	245	16,65	13,82	–	–	–
III. TRANSPORT OPERATORS	338	4,10	3,44	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	1,499	81,46	61,62	–	–	–
V. PERSONAL LOANS	25,792	264,98	225,82	–	–	–
1. Loans for Purchase of Consumer Durables	1,242	4,86	4,17	–	–	–
2. Loans for Housing	3,078	102,70	89,01	–	–	–
3. Rest of the Personal Loans	21,472	157,42	132,64	–	–	–
VI. TRADE	4,580	110,47	93,48	–	–	–
1. Wholesale Trade	183	16,70	13,07	–	–	–
2. Retail Trade	4,397	93,77	80,40	–	–	–
VII. FINANCE	17	56	40	–	–	–
VIII. ALL OTHERS	7,880	97,53	79,35	–	–	–
TOTAL BANK CREDIT	48,936	899,15	728,78	–	–	–
<i>OF WHICH</i> : 1. Artisans and Village & Tiny Industries	232	4,00	3,03	–	–	–
2. Other Small Scale Industries	858	76,56	64,76	–	–	–

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 2004

NORTHERN REGION
STATE : HARYANA

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		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	2,85,978	1433,09	1,20,095	751,38	34,434	163,05	4,40,507	2347,52
1. Direct Finance	2,82,314	1421,17	1,17,942	732,69	33,714	159,15	4,33,970	2313,01
2. Indirect Finance	3,664	11,91	2,153	18,68	720	3,91	6,537	34,50
II. INDUSTRY	8,880	25,54	6,624	38,48	10,547	91,72	26,051	155,74
III. TRANSPORT OPERATORS	2,571	5,80	1,140	6,49	1,546	8,98	5,257	21,27
IV. PROFESSIONAL AND OTHER SERVICES	3,460	7,57	3,877	14,07	5,384	21,92	12,721	43,56
V. PERSONAL LOANS	82,907	333,51	1,05,296	481,65	1,38,021	669,88	3,26,224	1485,03
1. Loans for Purchase of Consumer Durables	5,656	17,87	4,856	15,22	8,989	34,54	19,501	67,63
2. Loans for Housing	7,109	54,43	13,796	131,65	18,690	180,79	39,595	366,87
3. Rest of the Personal Loans	70,142	261,21	86,644	334,78	1,10,342	454,55	2,67,128	1050,54
VI. TRADE	34,367	71,59	33,768	132,04	28,277	126,60	96,412	330,23
1. Wholesale Trade	850	2,22	492	3,66	1,516	9,68	2,858	15,56
2. Retail Trade	33,517	69,37	33,276	128,38	26,761	116,92	93,554	314,67
VII. FINANCE	363	90	133	53	197	1,14	693	2,56
VIII. ALL OTHERS	13,502	54,12	21,849	109,35	25,903	146,00	61,254	309,46
TOTAL BANK CREDIT	4,32,028	1932,11	2,92,782	1533,97	2,44,309	1229,29	9,69,119	4695,38
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	5,728	12,19	1,989	8,18	893	4,64	8,610	25,02
2. Other Small Scale Industries	2,050	8,75	3,085	20,68	7,185	72,68	12,320	102,11

STATE : HIMACHAL PRADESH

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		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	1,23,320	273,53	9,406	23,98	–	–	1,32,726	297,50
1. Direct Finance	1,21,666	269,68	9,154	23,09	–	–	1,30,820	292,76
2. Indirect Finance	1,654	3,85	252	89	–	–	1,906	4,74
II. INDUSTRY	9,397	30,84	2,021	11,31	–	–	11,418	42,15
III. TRANSPORT OPERATORS	3,618	27,90	1,203	8,23	–	–	4,821	36,12
IV. PROFESSIONAL AND OTHER SERVICES	6,719	23,33	2,109	9,00	–	–	8,828	32,33
V. PERSONAL LOANS	84,604	336,60	33,984	160,90	–	–	1,18,588	497,50
1. Loans for Purchase of Consumer Durables	5,290	14,01	2,006	5,94	–	–	7,296	19,96
2. Loans for Housing	11,143	95,28	4,232	41,30	–	–	15,375	136,58
3. Rest of the Personal Loans	68,171	227,30	27,746	113,67	–	–	95,917	340,97
VI. TRADE	35,570	146,51	8,881	50,62	–	–	44,451	197,13
1. Wholesale Trade	679	2,62	237	1,67	–	–	916	4,29
2. Retail Trade	34,891	143,89	8,644	48,95	–	–	43,535	192,84
VII. FINANCE	761	2,45	74	34	–	–	835	2,79
VIII. ALL OTHERS	19,029	63,35	7,093	26,09	–	–	26,122	89,44
TOTAL BANK CREDIT	2,83,018	904,49	64,771	290,48	–	–	3,47,789	1194,97
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	5,783	14,87	827	3,94	–	–	6,610	18,81
2. Other Small Scale Industries	2,383	11,85	830	5,30	–	–	3,213	17,15

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 2004

NORTHERN REGION
STATE : JAMMU & KASHMIR

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		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	31,599	79,28	4,667	12,56	766	4,57	37,032	96,41
1. Direct Finance	30,940	77,41	4,495	12,00	626	4,02	36,061	93,43
2. Indirect Finance	659	1,88	172	56	140	55	971	2,98
II. INDUSTRY	8,291	32,85	1,530	6,43	7,017	36,82	16,838	76,10
III. TRANSPORT OPERATORS	3,413	16,57	351	3,17	1,221	11,68	4,985	31,42
IV. PROFESSIONAL AND OTHER SERVICES	898	4,14	337	1,33	1,242	7,42	2,477	12,89
V. PERSONAL LOANS	97,960	360,69	22,189	92,71	78,511	378,08	1,98,660	831,49
1. Loans for Purchase of Consumer Durables	5,749	19,92	1,774	7,12	7,373	29,21	14,896	56,25
2. Loans for Housing	4,937	42,16	1,819	14,76	4,792	54,87	11,548	111,79
3. Rest of the Personal Loans	87,274	298,61	18,596	70,83	66,346	294,01	1,72,216	663,45
VI. TRADE	27,576	146,45	6,335	37,75	12,171	87,20	46,082	271,40
1. Wholesale Trade	892	6,46	39	47	446	4,09	1,377	11,02
2. Retail Trade	26,684	139,99	6,296	37,28	11,725	83,11	44,705	260,38
VII. FINANCE	100	46	18	12	197	1,15	315	1,73
VIII. ALL OTHERS	15,375	56,40	4,655	16,26	10,722	57,47	30,752	130,14
TOTAL BANK CREDIT	1,85,212	696,85	40,082	170,33	1,11,847	584,40	3,37,141	1451,57
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	5,556	19,42	1,087	3,31	3,386	15,37	10,029	38,10
2. Other Small Scale Industries	789	2,85	228	1,64	1,416	7,57	2,433	12,06

STATE : PUNJAB

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		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	3,54,934	1907,04	1,72,246	1056,83	28,816	177,98	5,55,996	3141,85
1. Direct Finance	3,50,872	1886,04	1,68,800	1030,98	27,637	171,19	5,47,309	3088,20
2. Indirect Finance	4,062	21,01	3,446	25,85	1,179	6,80	8,687	53,65
II. INDUSTRY	18,259	46,91	12,418	66,96	18,605	122,44	49,282	236,31
III. TRANSPORT OPERATORS	4,748	13,88	2,589	9,77	2,526	14,19	9,863	37,85
IV. PROFESSIONAL AND OTHER SERVICES	5,612	16,37	5,761	20,69	6,566	27,67	17,939	64,73
V. PERSONAL LOANS	1,18,620	529,77	1,50,829	742,61	1,99,741	1028,59	4,69,190	2300,96
1. Loans for Purchase of Consumer Durables	8,492	24,50	6,584	22,23	8,123	31,50	23,199	78,23
2. Loans for Housing	17,254	146,60	22,648	222,44	28,389	284,28	68,291	653,32
3. Rest of the Personal Loans	92,874	358,67	1,21,597	497,94	1,63,229	712,80	3,77,700	1569,41
VI. TRADE	42,264	121,40	40,873	201,67	30,367	152,70	1,13,504	475,76
1. Wholesale Trade	1,042	4,86	1,736	11,96	2,735	14,11	5,513	30,92
2. Retail Trade	41,222	116,54	39,137	189,71	27,632	138,59	1,07,991	444,84
VII. FINANCE	518	1,85	402	1,19	317	1,75	1,237	4,78
VIII. ALL OTHERS	21,441	92,33	27,099	168,86	35,558	202,59	84,098	463,78
TOTAL BANK CREDIT	5,66,396	2729,56	4,12,217	2268,58	3,22,496	1727,90	13,01,109	6726,04
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	10,278	19,01	2,723	11,77	1,221	7,02	14,222	37,81
2. Other Small Scale Industries	5,249	19,20	6,965	40,19	11,779	83,06	23,993	142,44

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 2004

**NORTHERN REGION
STATE : RAJASTHAN**

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		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	6,82,430	2176,98	2,59,819	1037,02	23,368	121,72	9,65,617	3335,72
1. Direct Finance	6,62,605	2122,25	2,53,460	1016,52	22,270	116,46	9,38,335	3255,22
2. Indirect Finance	19,825	54,73	6,359	20,51	1,098	5,26	27,282	80,49
II. INDUSTRY	49,130	91,33	25,418	85,17	12,487	70,27	87,035	246,76
III. TRANSPORT OPERATORS	4,773	13,92	6,388	22,04	4,634	26,72	15,795	62,67
IV. PROFESSIONAL AND OTHER SERVICES	19,351	39,42	13,628	38,49	11,937	48,91	44,916	126,82
V. PERSONAL LOANS	1,67,112	572,58	1,86,290	716,21	2,48,717	1239,01	6,02,119	2527,81
1. Loans for Purchase of Consumer Durables	12,738	32,78	12,560	33,35	11,967	35,52	37,265	101,66
2. Loans for Housing	16,025	134,18	21,280	191,91	36,699	400,34	74,004	726,43
3. Rest of the Personal Loans	1,38,349	405,62	1,52,450	490,96	2,00,051	803,15	4,90,850	1699,73
VI. TRADE	1,11,574	252,81	84,942	273,09	37,706	183,98	2,34,222	709,88
1. Wholesale Trade	4,410	11,84	4,067	16,18	2,772	18,19	11,249	46,21
2. Retail Trade	1,07,164	240,97	80,875	256,91	34,934	165,79	2,22,973	663,67
VII. FINANCE	1,551	3,05	663	1,66	188	69	2,402	5,41
VIII. ALL OTHERS	44,935	125,71	51,179	184,57	61,945	343,30	1,58,059	653,59
TOTAL BANK CREDIT	10,80,856	3275,80	6,28,327	2358,25	4,00,982	2034,60	21,10,165	7668,66
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	39,604	66,34	15,034	36,13	2,370	7,02	57,008	109,49
2. Other Small Scale Industries	6,610	16,08	6,002	28,16	5,585	32,50	18,197	76,74

CHANDIGARH

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		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	684	1,93	99	20	1,333	4,09	2,116	6,22
1. Direct Finance	657	1,83	98	19	1,185	3,28	1,940	5,31
2. Indirect Finance	27	10	1	(..)	148	81	176	92
II. INDUSTRY	49	30	28	18	4,022	44,79	4,099	45,28
III. TRANSPORT OPERATORS	12	8	25	20	507	2,22	544	2,50
IV. PROFESSIONAL AND OTHER SERVICES	67	28	24	14	1,658	6,99	1,749	7,40
V. PERSONAL LOANS	1,288	5,14	2,537	11,37	53,431	262,01	57,256	278,52
1. Loans for Purchase of Consumer Durables	69	21	192	98	3,191	12,36	3,452	13,55
2. Loans for Housing	107	95	317	2,34	5,946	54,57	6,370	57,86
3. Rest of the Personal Loans	1,112	3,98	2,028	8,06	44,294	195,08	47,434	207,11
VI. TRADE	230	83	232	1,21	2,152	12,75	2,614	14,79
1. Wholesale Trade	6	2	27	8	169	1,25	202	1,35
2. Retail Trade	224	81	205	1,13	1,983	11,50	2,412	13,44
VII. FINANCE	1	(..)	2	3	49	19	52	22
VIII. ALL OTHERS	105	32	158	46	6,527	40,04	6,790	40,82
TOTAL BANK CREDIT	2,436	8,88	3,105	13,79	69,679	373,09	75,220	395,75
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	10	4	1	1	63	35	74	39
2. Other Small Scale Industries	36	25	25	16	3,337	40,31	3,398	40,73

(..) 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 2004

NORTHERN REGION
STATE : DELHI

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		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	791	3,42	169	66	8,437	28,09	9,397	32,16
1. Direct Finance	731	3,18	155	56	6,790	22,38	7,676	26,11
2. Indirect Finance	60	24	14	10	1,647	5,71	1,721	6,05
II. INDUSTRY	306	1,57	114	78	38,335	109,00	38,755	111,34
III. TRANSPORT OPERATORS	98	73	32	37	3,735	31,98	3,865	33,08
IV. PROFESSIONAL AND OTHER SERVICES	561	2,25	101	41	11,143	55,84	11,805	58,50
V. PERSONAL LOANS	9,716	47,71	4,902	22,77	7,93,242	2624,28	8,07,860	2694,75
1. Loans for Purchase of Consumer Durables	251	93	68	32	39,916	153,80	40,235	155,05
2. Loans for Housing	450	3,51	103	1,02	26,619	227,62	27,172	232,15
3. Rest of the Personal Loans	9,015	43,27	4,731	21,42	7,26,707	2242,86	7,40,453	2307,55
VI. TRADE	942	3,68	347	2,22	16,099	99,89	17,388	105,79
1. Wholesale Trade	30	18	32	42	2,558	13,17	2,620	13,77
2. Retail Trade	912	3,50	315	1,80	13,541	86,72	14,768	92,03
VII. FINANCE	82	17	5	3	1,370	16,93	1,457	17,13
VIII. ALL OTHERS	2,542	9,84	373	2,11	1,16,484	831,87	1,19,399	843,82
TOTAL BANK CREDIT	15,038	69,36	6,043	29,36	9,88,845	3797,87	10,09,926	3896,59
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	128	64	57	20	1,307	3,52	1,492	4,35
2. Other Small Scale Industries	83	61	39	39	5,361	32,74	5,483	33,73

NORTH-EASTERN REGION
STATE : ARUNACHAL PRADESH

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		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	7,972	9,93	2,403	6,17	–	–	10,375	16,10
1. Direct Finance	7,856	9,75	2,371	6,11	–	–	10,227	15,86
2. Indirect Finance	116	18	32	6	–	–	148	24
II. INDUSTRY	876	3,96	371	1,67	–	–	1,247	5,63
III. TRANSPORT OPERATORS	167	1,25	138	1,33	–	–	305	2,58
IV. PROFESSIONAL AND OTHER SERVICES	183	1,13	242	1,41	–	–	425	2,54
V. PERSONAL LOANS	5,721	18,90	4,588	21,73	–	–	10,309	40,64
1. Loans for Purchase of Consumer Durables	752	1,71	121	52	–	–	873	2,23
2. Loans for Housing	41	33	424	2,92	–	–	465	3,25
3. Rest of the Personal Loans	4,928	16,86	4,043	18,29	–	–	8,971	35,15
VI. TRADE	1,491	8,52	951	4,59	–	–	2,442	13,11
1. Wholesale Trade	370	2,62	27	11	–	–	397	2,73
2. Retail Trade	1,121	5,90	924	4,48	–	–	2,045	10,37
VII. FINANCE	3	1	2	2	–	–	5	3
VIII. ALL OTHERS	2,698	9,37	1,641	7,53	–	–	4,339	16,90
TOTAL BANK CREDIT	19,111	53,07	10,336	44,46	–	–	29,447	97,53
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	440	1,90	169	64	–	–	609	2,54
2. Other Small Scale Industries	300	1,59	178	88	–	–	478	2,46

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 2004

NORTH-EASTERN REGION
STATE : ASSAM

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		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	1,09,437	154,72	26,280	49,67	4,115	11,15	1,39,832	215,55
1. Direct Finance	1,05,976	149,35	26,078	48,74	3,983	10,54	1,36,037	208,63
2. Indirect Finance	3,461	5,37	202	94	132	61	3,795	6,92
II. INDUSTRY	27,772	73,79	11,296	53,85	2,942	17,22	42,010	144,86
III. TRANSPORT OPERATORS	7,975	24,25	2,442	12,98	2,709	16,56	13,126	53,80
IV. PROFESSIONAL AND OTHER SERVICES	14,296	30,53	7,925	25,96	4,785	18,92	27,006	75,41
V. PERSONAL LOANS	1,27,031	426,88	91,273	367,09	80,535	362,46	2,98,839	1156,44
1. Loans for Purchase of Consumer Durables	9,696	27,37	8,101	23,31	8,525	25,00	26,322	75,68
2. Loans for Housing	13,340	84,32	7,915	61,19	6,687	56,23	27,942	201,75
3. Rest of the Personal Loans	1,03,995	315,19	75,257	282,59	65,323	281,23	2,44,575	879,01
VI. TRADE	60,422	144,33	25,231	98,52	10,475	52,53	96,128	295,38
1. Wholesale Trade	1,718	5,75	872	4,90	527	3,48	3,117	14,12
2. Retail Trade	58,704	138,59	24,359	93,62	9,948	49,06	93,011	281,26
VII. FINANCE	432	76	122	49	98	43	652	1,68
VIII. ALL OTHERS	43,115	121,78	34,646	140,75	16,948	74,43	94,709	336,96
TOTAL BANK CREDIT	3,90,480	977,06	1,99,215	749,31	1,22,607	553,70	7,12,302	2280,07
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	18,654	46,99	6,767	29,64	896	4,88	26,317	81,52
2. Other Small Scale Industries	6,227	16,68	2,854	14,09	1,540	9,96	10,621	40,74

STATE : MANIPUR

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		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	5,305	7,45	1,317	3,22	1,965	4,06	8,587	14,72
1. Direct Finance	5,291	7,44	1,262	3,16	1,909	3,76	8,462	14,36
2. Indirect Finance	14	(..)	55	5	56	30	125	37
II. INDUSTRY	2,127	4,64	887	3,75	1,255	5,61	4,269	13,99
III. TRANSPORT OPERATORS	293	38	94	38	275	1,17	662	1,93
IV. PROFESSIONAL AND OTHER SERVICES	366	1,86	55	25	168	1,05	589	3,16
V. PERSONAL LOANS	3,309	10,90	2,554	10,66	9,119	45,55	14,982	67,10
1. Loans for Purchase of Consumer Durables	569	2,29	147	41	1,025	3,55	1,741	6,25
2. Loans for Housing	60	54	167	1,74	609	6,45	836	8,72
3. Rest of the Personal Loans	2,680	8,07	2,240	8,52	7,485	35,55	12,405	52,14
VI. TRADE	1,927	3,86	770	3,42	1,451	5,72	4,148	13,00
1. Wholesale Trade	24	14	10	5	31	22	65	41
2. Retail Trade	1,903	3,72	760	3,37	1,420	5,50	4,083	12,59
VII. FINANCE	-	-	-	-	13	2	13	2
VIII. ALL OTHERS	447	1,31	737	2,95	1,659	11,37	2,843	15,63
TOTAL BANK CREDIT	13,774	30,39	6,414	24,62	15,905	74,54	36,093	129,56
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,738	2,50	834	3,36	907	3,45	3,479	9,31
2. Other Small Scale Industries	314	1,94	27	21	278	1,64	619	3,79

(..) 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 2004

NORTH-EASTERN REGION
STATE : MEGHALAYA

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		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	21,130	18,21	533	72	707	1,28	22,370	20,21
1. Direct Finance	20,387	17,75	509	69	644	99	21,540	19,43
2. Indirect Finance	743	46	24	3	63	29	830	78
II. INDUSTRY	2,996	7,57	679	2,27	202	1,11	3,877	10,95
III. TRANSPORT OPERATORS	661	4,25	189	1,38	296	2,99	1,146	8,62
IV. PROFESSIONAL AND OTHER SERVICES	192	77	106	74	613	2,48	911	3,99
V. PERSONAL LOANS	8,677	30,75	4,771	21,18	11,330	56,26	24,778	108,19
1. Loans for Purchase of Consumer Durables	684	1,30	365	89	988	2,60	2,037	4,78
2. Loans for Housing	168	1,86	171	1,88	1,015	10,85	1,354	14,59
3. Rest of the Personal Loans	7,825	27,59	4,235	18,41	9,327	42,81	21,387	88,82
VI. TRADE	3,274	7,97	1,212	4,75	2,866	9,92	7,352	22,64
1. Wholesale Trade	109	29	31	26	105	48	245	1,03
2. Retail Trade	3,165	7,69	1,181	4,48	2,761	9,44	7,107	21,61
VII. FINANCE	2	(..)	1	2	1	(..)	4	3
VIII. ALL OTHERS	5,402	13,91	1,188	5,80	6,962	18,95	13,552	38,66
TOTAL BANK CREDIT	42,334	83,43	8,679	36,86	22,977	93,00	73,990	213,29
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	2,691	6,68	474	1,65	37	25	3,202	8,58
2. Other Small Scale Industries	147	47	58	32	125	73	330	1,52

STATE : MIZORAM

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		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	6,076	6,65	1,700	2,96	740	2,21	8,516	11,82
1. Direct Finance	5,912	6,49	1,520	2,79	739	2,21	8,171	11,49
2. Indirect Finance	164	16	180	17	1	(..)	345	32
II. INDUSTRY	2,070	4,47	1,014	3,10	1,055	4,68	4,139	12,25
III. TRANSPORT OPERATORS	259	1,23	171	1,28	41	46	471	2,96
IV. PROFESSIONAL AND OTHER SERVICES	85	22	34	29	34	28	153	78
V. PERSONAL LOANS	3,935	17,15	2,693	15,61	4,215	22,17	10,843	54,94
1. Loans for Purchase of Consumer Durables	2,098	4,82	1,379	3,32	682	2,70	4,159	10,85
2. Loans for Housing	504	8,01	625	9,67	636	8,70	1,765	26,39
3. Rest of the Personal Loans	1,333	4,32	689	2,61	2,897	10,77	4,919	17,70
VI. TRADE	3,371	5,77	1,168	3,69	1,253	4,93	5,792	14,38
1. Wholesale Trade	68	11	4	4	10	9	82	25
2. Retail Trade	3,303	5,65	1,164	3,65	1,243	4,83	5,710	14,13
VII. FINANCE	-	-	-	-	2	2	2	2
VIII. ALL OTHERS	1,037	3,08	711	4,14	548	2,44	2,296	9,66
TOTAL BANK CREDIT	16,833	38,56	7,491	31,07	7,888	37,19	32,212	106,82
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,675	3,88	798	2,86	651	3,34	3,124	10,07
2. Other Small Scale Industries	388	54	207	19	391	1,26	986	1,99

(..) 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 2004

NORTH-EASTERN REGION
STATE : NAGALAND

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		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	2,798	5,48	3,782	8,05	–	–	6,580	13,53
1. Direct Finance	2,746	5,41	3,193	6,47	–	–	5,939	11,87
2. Indirect Finance	52	7	589	1,58	–	–	641	1,65
II. INDUSTRY	619	4,82	1,115	10,73	–	–	1,734	15,54
III. TRANSPORT OPERATORS	21	21	384	2,35	–	–	405	2,56
IV. PROFESSIONAL AND OTHER SERVICES	50	25	329	1,74	–	–	379	1,99
V. PERSONAL LOANS	2,722	7,83	9,433	34,75	–	–	12,155	42,58
1. Loans for Purchase of Consumer Durables	68	11	2,174	4,97	–	–	2,242	5,07
2. Loans for Housing	52	51	254	2,08	–	–	306	2,59
3. Rest of the Personal Loans	2,602	7,21	7,005	27,70	–	–	9,607	34,91
VI. TRADE	164	1,02	1,013	6,78	–	–	1,177	7,80
1. Wholesale Trade	17	12	32	27	–	–	49	39
2. Retail Trade	147	90	981	6,51	–	–	1,128	7,41
VII. FINANCE	3	2	11	5	–	–	14	8
VIII. ALL OTHERS	2,658	7,28	3,625	13,73	–	–	6,283	21,01
TOTAL BANK CREDIT	9,035	26,91	19,692	78,18	–	–	28,727	105,09
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	540	4,29	939	9,13	–	–	1,479	13,42
2. Other Small Scale Industries	4	3	97	1,04	–	–	101	1,06

STATE : TRIPURA

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		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	64,701	58,09	17,774	18,23	705	1,87	83,180	78,20
1. Direct Finance	64,367	57,68	17,631	17,90	678	1,76	82,676	77,35
2. Indirect Finance	334	41	143	33	27	11	504	85
II. INDUSTRY	18,364	13,68	5,300	6,71	674	2,68	24,338	23,07
III. TRANSPORT OPERATORS	2,820	6,64	1,138	3,62	750	4,95	4,708	15,21
IV. PROFESSIONAL AND OTHER SERVICES	5,132	5,48	2,498	3,22	574	2,52	8,204	11,22
V. PERSONAL LOANS	21,653	75,98	8,330	28,72	13,409	54,70	43,392	159,40
1. Loans for Purchase of Consumer Durables	10,967	49,72	3,341	13,58	2,779	11,26	17,087	74,55
2. Loans for Housing	673	6,11	412	3,97	1,190	11,96	2,275	22,04
3. Rest of the Personal Loans	10,013	20,16	4,577	11,18	9,440	31,48	24,030	62,81
VI. TRADE	50,849	45,49	21,368	24,90	2,117	10,51	74,334	80,90
1. Wholesale Trade	470	57	281	82	93	59	844	1,98
2. Retail Trade	50,379	44,92	21,087	24,08	2,024	9,92	73,490	78,92
VII. FINANCE	53	4	4	2	1	1	58	7
VIII. ALL OTHERS	5,961	12,97	6,567	15,80	3,085	16,86	15,613	45,62
TOTAL BANK CREDIT	1,69,533	218,37	62,979	101,23	21,315	94,09	2,53,827	413,69
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	16,187	11,77	4,820	5,62	353	85	21,360	18,24
2. Other Small Scale Industries	1,702	1,05	398	65	269	1,47	2,369	3,17

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 2004

EASTERN REGION
STATE : BIHAR

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		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	5,87,824	972,04	1,53,843	343,26	19,918	70,04	7,61,585	1385,34
1. Direct Finance	5,37,775	898,44	1,45,409	325,69	18,440	64,03	7,01,624	1288,17
2. Indirect Finance	50,049	73,60	8,434	17,56	1,478	6,01	59,961	97,17
II. INDUSTRY	1,26,984	158,74	31,460	76,06	7,324	35,25	1,65,768	270,05
III. TRANSPORT OPERATORS	33,957	51,50	8,926	20,15	5,426	21,27	48,309	92,93
IV. PROFESSIONAL AND OTHER SERVICES	34,545	56,92	13,324	36,50	6,913	33,40	54,782	126,82
V. PERSONAL LOANS	2,39,865	576,75	1,42,987	554,23	1,46,552	687,69	5,29,404	1818,68
1. Loans for Purchase of Consumer Durables	9,787	22,37	9,047	29,48	7,368	25,17	26,202	77,02
2. Loans for Housing	14,725	73,31	9,288	80,37	15,208	151,43	39,221	305,11
3. Rest of the Personal Loans	2,15,353	481,07	1,24,652	444,39	1,23,976	511,09	4,63,981	1436,55
VI. TRADE	3,37,753	535,95	93,758	249,36	30,325	142,48	4,61,836	927,79
1. Wholesale Trade	13,296	24,93	6,210	21,37	1,954	12,01	21,460	58,32
2. Retail Trade	3,24,457	511,02	87,548	227,99	28,371	130,46	4,40,376	869,47
VII. FINANCE	2,248	4,18	816	2,33	172	86	3,236	7,37
VIII. ALL OTHERS	1,12,054	273,99	69,991	232,51	47,487	196,14	2,29,532	702,63
TOTAL BANK CREDIT	14,75,230	2630,08	5,15,105	1514,39	2,64,117	1187,12	22,54,452	5331,59
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,00,414	99,75	22,832	44,14	2,498	8,39	1,25,744	152,28
2. Other Small Scale Industries	13,104	29,81	4,195	15,33	2,477	15,57	19,776	60,71

STATE : JHARKHAND

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		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	2,23,158	235,30	42,101	74,70	2,797	9,08	2,68,056	319,08
1. Direct Finance	2,02,117	211,03	39,940	69,35	1,955	5,65	2,44,012	286,03
2. Indirect Finance	21,041	24,27	2,161	5,36	842	3,42	24,044	33,05
II. INDUSTRY	32,453	45,89	8,871	30,30	4,225	25,47	45,549	101,66
III. TRANSPORT OPERATORS	7,948	20,04	2,550	13,83	1,975	13,19	12,473	47,06
IV. PROFESSIONAL AND OTHER SERVICES	14,018	25,25	5,391	20,56	4,103	19,11	23,512	64,92
V. PERSONAL LOANS	1,34,469	371,01	84,810	345,19	1,09,812	487,94	3,29,091	1204,14
1. Loans for Purchase of Consumer Durables	16,141	34,27	6,380	20,22	28,872	66,78	51,393	121,27
2. Loans for Housing	6,888	37,36	6,275	45,12	7,531	66,86	20,694	149,34
3. Rest of the Personal Loans	1,11,440	299,38	72,155	279,85	73,409	354,29	2,57,004	933,53
VI. TRADE	67,645	130,52	24,559	98,25	10,171	62,04	1,02,375	290,81
1. Wholesale Trade	4,470	9,93	1,439	8,17	745	5,98	6,654	24,09
2. Retail Trade	63,175	120,58	23,120	90,08	9,426	56,06	95,721	266,72
VII. FINANCE	976	1,14	210	87	216	89	1,402	2,90
VIII. ALL OTHERS	92,843	193,31	36,362	124,39	20,093	93,63	1,49,298	411,33
TOTAL BANK CREDIT	5,73,510	1022,45	2,04,854	708,10	1,53,392	711,34	9,31,756	2441,89
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	22,235	26,73	5,002	14,15	345	2,05	27,582	42,93
2. Other Small Scale Industries	3,236	5,89	1,095	4,98	1,904	13,31	6,235	24,17

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 2004

EASTERN REGION
STATE : ORISSA

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		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	5,80,607	719,21	91,229	156,81	11,649	40,09	6,83,485	916,11
1. Direct Finance	5,54,592	681,49	87,030	147,96	9,961	27,58	6,51,583	857,03
2. Indirect Finance	26,015	37,72	4,199	8,85	1,688	12,51	31,902	59,09
II. INDUSTRY	1,12,592	326,76	28,790	190,86	20,809	230,35	1,62,191	747,97
III. TRANSPORT OPERATORS	13,578	47,90	5,025	23,07	3,774	22,64	22,377	93,61
IV. PROFESSIONAL AND OTHER SERVICES	70,571	101,42	11,766	34,16	6,168	35,13	88,505	170,71
V. PERSONAL LOANS	2,96,699	1001,24	1,62,290	926,98	1,56,984	1075,32	6,15,973	3003,54
1. Loans for Purchase of Consumer Durables	16,158	33,83	6,666	20,23	6,528	25,78	29,352	79,84
2. Loans for Housing	52,366	464,86	37,902	395,79	52,757	552,54	1,43,025	1413,19
3. Rest of the Personal Loans	2,28,175	502,55	1,17,722	510,96	97,699	497,00	4,43,596	1510,50
VI. TRADE	2,90,404	430,28	53,729	145,57	19,693	97,73	3,63,826	673,58
1. Wholesale Trade	8,233	16,54	2,463	9,51	1,320	8,46	12,016	34,51
2. Retail Trade	2,82,171	413,74	51,266	136,06	18,373	89,27	3,51,810	639,08
VII. FINANCE	1,019	2,32	310	1,34	341	1,27	1,670	4,93
VIII. ALL OTHERS	1,93,870	375,15	77,190	240,81	43,381	247,46	3,14,441	863,41
TOTAL BANK CREDIT	15,59,340	3004,28	4,30,329	1719,59	2,62,799	1750,00	22,52,468	6473,87
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	76,135	94,50	10,748	26,68	902	3,98	87,785	125,17
2. Other Small Scale Industries	10,167	18,17	2,809	8,53	2,623	20,50	15,599	47,19

STATE : SIKKIM

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		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	4,798	7,15	413	59	–	–	5,211	7,74
1. Direct Finance	4,724	7,01	387	47	–	–	5,111	7,48
2. Indirect Finance	74	14	26	12	–	–	100	26
II. INDUSTRY	297	1,05	188	1,11	–	–	485	2,16
III. TRANSPORT OPERATORS	65	55	165	2,17	–	–	230	2,72
IV. PROFESSIONAL AND OTHER SERVICES	125	65	211	92	–	–	336	1,57
V. PERSONAL LOANS	5,237	26,35	6,146	30,87	–	–	11,383	57,22
1. Loans for Purchase of Consumer Durables	672	2,51	346	94	–	–	1,018	3,46
2. Loans for Housing	596	5,36	855	8,52	–	–	1,451	13,88
3. Rest of the Personal Loans	3,969	18,48	4,945	21,40	–	–	8,914	39,88
VI. TRADE	693	3,31	233	1,39	–	–	926	4,70
1. Wholesale Trade	109	52	9	5	–	–	118	57
2. Retail Trade	584	2,79	224	1,34	–	–	808	4,13
VII. FINANCE	4	3	–	–	–	–	4	3
VIII. ALL OTHERS	1,602	5,25	1,049	5,10	–	–	2,651	10,35
TOTAL BANK CREDIT	12,821	44,35	8,405	42,15	–	–	21,226	86,49
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	132	44	72	33	–	–	204	77
2. Other Small Scale Industries	10	3	6	5	–	–	16	8

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 2004

EASTERN REGION

STATE : WEST BENGAL

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		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	5,71,653	590,60	1,07,580	146,81	74,227	159,91	7,53,460	897,32
1. Direct Finance	5,56,906	562,91	1,04,123	140,09	71,011	140,27	7,32,040	843,27
2. Indirect Finance	14,747	27,69	3,457	6,72	3,216	19,64	21,420	54,05
II. INDUSTRY	3,67,226	313,75	75,050	96,93	71,757	244,61	5,14,033	655,29
III. TRANSPORT OPERATORS	28,495	29,53	6,513	15,15	6,897	39,74	41,905	84,42
IV. PROFESSIONAL AND OTHER SERVICES	44,174	51,80	12,330	29,72	19,359	68,33	75,863	149,85
V. PERSONAL LOANS	3,86,665	1079,47	1,60,200	557,18	4,77,773	2112,02	10,24,638	3748,67
1. Loans for Purchase of Consumer Durables	61,502	240,84	21,309	62,70	47,701	130,26	1,30,512	433,80
2. Loans for Housing	26,230	211,07	18,564	158,66	64,710	546,81	1,09,504	916,55
3. Rest of the Personal Loans	2,98,933	627,56	1,20,327	335,81	3,65,362	1434,95	7,84,622	2398,32
VI. TRADE	3,23,630	410,04	83,512	172,98	57,345	227,15	4,64,487	810,17
1. Wholesale Trade	10,625	20,44	3,171	15,62	7,485	31,37	21,281	67,43
2. Retail Trade	3,13,005	389,60	80,341	157,36	49,860	195,78	4,43,206	742,74
VII. FINANCE	1,927	1,94	226	65	1,599	4,01	3,752	6,60
VIII. ALL OTHERS	1,74,947	334,62	77,133	212,13	1,40,274	627,36	3,92,354	1174,11
TOTAL BANK CREDIT	18,98,717	2811,76	5,22,544	1231,55	8,49,231	3483,14	32,70,492	7526,45
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	3,01,465	246,32	60,094	68,14	13,296	31,40	3,74,855	345,85
2. Other Small Scale Industries	46,617	39,64	9,193	14,38	9,270	43,52	65,080	97,54

ANDAMAN & NICOBAR ISLANDS

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		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	321	87	106	51	-	-	427	1,38
1. Direct Finance	319	86	101	48	-	-	420	1,35
2. Indirect Finance	2	(..)	5	3	-	-	7	4
II. INDUSTRY	292	1,71	195	1,22	-	-	487	2,93
III. TRANSPORT OPERATORS	116	83	383	3,45	-	-	499	4,27
IV. PROFESSIONAL AND OTHER SERVICES	85	26	224	1,61	-	-	309	1,87
V. PERSONAL LOANS	1,808	5,67	3,959	15,30	-	-	5,767	20,97
1. Loans for Purchase of Consumer Durables	248	62	192	83	-	-	440	1,45
2. Loans for Housing	89	1,06	80	95	-	-	169	2,01
3. Rest of the Personal Loans	1,471	3,99	3,687	13,53	-	-	5,158	17,51
VI. TRADE	578	3,48	654	5,31	-	-	1,232	8,79
1. Wholesale Trade	7	6	23	22	-	-	30	28
2. Retail Trade	571	3,42	631	5,09	-	-	1,202	8,52
VII. FINANCE	1	(..)	8	5	-	-	9	6
VIII. ALL OTHERS	1,955	6,68	1,546	4,65	-	-	3,501	11,33
TOTAL BANK CREDIT	5,156	19,50	7,075	32,11	-	-	12,231	51,61
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	232	1,35	75	49	-	-	307	1,85
2. Other Small Scale Industries	43	23	77	38	-	-	120	61

(..) 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 2004

CENTRAL REGION
STATE : CHHATTISGARH

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		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	1,54,095	233,81	33,058	77,38	4,744	18,20	1,91,897	329,39
1. Direct Finance	1,47,127	223,44	30,988	73,28	4,372	16,55	1,82,487	313,26
2. Indirect Finance	6,968	10,38	2,070	4,11	372	1,65	9,410	16,13
II. INDUSTRY	22,680	37,03	5,432	17,54	3,191	15,08	31,303	69,66
III. TRANSPORT OPERATORS	1,693	5,17	1,132	4,69	1,051	5,48	3,876	15,33
IV. PROFESSIONAL AND OTHER SERVICES	6,567	15,31	3,323	11,51	3,605	17,51	13,495	44,33
V. PERSONAL LOANS	77,738	250,52	49,713	196,38	66,631	323,59	1,94,082	770,49
1. Loans for Purchase of Consumer Durables	7,129	15,01	5,640	15,95	3,095	9,86	15,864	40,83
2. Loans for Housing	3,304	24,38	2,615	29,56	7,168	79,32	13,087	133,25
3. Rest of the Personal Loans	67,305	211,13	41,458	150,87	56,368	234,41	1,65,131	596,41
VI. TRADE	42,396	87,08	17,636	58,70	11,965	51,60	71,997	197,38
1. Wholesale Trade	1,503	2,93	336	2,03	1,027	4,78	2,866	9,74
2. Retail Trade	40,893	84,15	17,300	56,67	10,938	46,82	69,131	187,64
VII. FINANCE	572	81	574	1,19	64	15	1,210	2,15
VIII. ALL OTHERS	30,559	73,62	13,658	45,65	13,147	64,27	57,364	183,54
TOTAL BANK CREDIT	3,36,300	703,34	1,24,526	413,04	1,04,398	495,88	5,65,224	1612,27
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	14,449	20,74	3,296	8,10	586	2,21	18,331	31,0
2. Other Small Scale Industries	6,587	11,51	1,004	3,75	1,670	7,87	9,261	23,13

STATE : MADHYA PRADESH

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		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	4,83,235	1415,97	2,24,718	854,96	39,146	181,76	7,47,099	2452,69
1. Direct Finance	4,67,422	1375,77	2,19,050	831,74	36,226	168,73	7,22,698	2376,24
2. Indirect Finance	15,813	40,20	5,668	23,22	2,920	13,03	24,401	76,45
II. INDUSTRY	56,475	98,24	28,273	82,61	26,254	116,58	1,11,002	297,43
III. TRANSPORT OPERATORS	4,080	12,16	3,281	16,12	5,249	26,88	12,610	55,16
IV. PROFESSIONAL AND OTHER SERVICES	17,089	36,60	14,872	51,11	15,768	70,43	47,729	158,14
V. PERSONAL LOANS	1,82,629	602,11	2,00,148	867,41	2,73,675	1291,99	6,56,452	2761,51
1. Loans for Purchase of Consumer Durables	29,538	86,81	21,311	55,80	23,180	66,34	74,029	208,95
2. Loans for Housing	12,000	83,33	17,835	170,93	38,564	398,83	68,399	653,09
3. Rest of the Personal Loans	1,41,091	431,97	1,61,002	640,69	2,11,931	826,82	5,14,024	1899,48
VI. TRADE	1,06,869	229,38	77,107	283,11	73,728	428,90	2,57,704	941,39
1. Wholesale Trade	5,629	16,37	5,608	36,23	18,156	192,32	29,393	244,93
2. Retail Trade	1,01,240	213,01	71,499	246,88	55,572	236,57	2,28,311	696,46
VII. FINANCE	956	2,24	685	1,78	629	2,38	2,270	6,40
VIII. ALL OTHERS	77,688	264,09	60,368	226,10	58,021	267,62	1,96,077	757,81
TOTAL BANK CREDIT	9,29,021	2660,80	6,09,452	2383,21	4,92,470	2386,52	20,30,943	7430,53
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	35,914	49,58	14,988	38,85	4,160	15,64	55,062	104,06
2. Other Small Scale Industries	14,577	34,81	8,564	26,38	9,155	42,57	32,296	103,75

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 2004

CENTRAL REGION

STATE : UTTAR PRADESH

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		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	25,66,638	5362,33	6,49,295	1925,15	80,065	274,88	32,95,998	7562,36
1. Direct Finance	25,08,750	5257,75	6,39,758	1902,31	75,714	257,02	32,24,222	7417,09
2. Indirect Finance	57,888	104,58	9,537	22,83	4,351	17,86	71,776	145,28
II. INDUSTRY	1,79,866	304,44	46,234	142,23	51,628	220,76	2,77,728	667,43
III. TRANSPORT OPERATORS	28,075	66,63	8,682	30,75	9,446	50,11	46,203	147,48
IV. PROFESSIONAL AND OTHER SERVICES	77,775	111,32	25,218	72,36	37,125	147,60	1,40,118	331,29
V. PERSONAL LOANS	3,73,575	1101,54	2,40,245	886,98	7,98,133	2694,07	14,11,953	4682,59
1. Loans for Purchase of Consumer Durables	33,479	89,98	18,333	51,30	29,009	96,58	80,821	237,86
2. Loans for Housing	23,595	170,90	22,480	189,73	68,909	685,17	1,14,984	1045,80
3. Rest of the Personal Loans	3,16,501	840,66	1,99,432	645,94	7,00,215	1912,32	12,16,148	3398,93
VI. TRADE	3,43,999	653,70	1,40,209	419,11	1,45,636	587,32	6,29,844	1660,13
1. Wholesale Trade	16,277	36,61	5,782	21,22	6,221	39,55	28,280	97,39
2. Retail Trade	3,27,722	617,09	1,34,427	397,88	1,39,415	547,76	6,01,564	1562,74
VII. FINANCE	4,925	7,57	1,066	2,79	942	4,08	6,933	14,44
VIII. ALL OTHERS	3,18,618	746,96	1,57,860	554,43	1,88,411	869,97	6,64,889	2171,35
TOTAL BANK CREDIT	38,93,471	8354,49	12,68,809	4033,79	13,11,386	4848,79	64,73,666	17237,07
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,27,494	179,57	26,197	69,91	15,208	50,51	1,68,899	299,98
2. Other Small Scale Industries	34,012	73,55	11,216	37,55	22,709	115,62	67,937	226,72

STATE : UTTARANCHAL

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		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	1,07,839	240,41	44,069	176,20	2,165	7,36	1,54,073	423,98
1. Direct Finance	1,05,052	235,60	43,338	173,35	1,982	6,77	1,50,372	415,72
2. Indirect Finance	2,787	4,81	731	2,85	183	60	3,701	8,26
II. INDUSTRY	11,080	29,10	3,716	18,70	1,399	9,19	16,195	56,98
III. TRANSPORT OPERATORS	3,031	16,11	1,776	11,00	1,102	6,45	5,909	33,56
IV. PROFESSIONAL AND OTHER SERVICES	3,158	9,65	3,644	14,88	2,085	9,56	8,887	34,09
V. PERSONAL LOANS	59,154	174,20	53,879	214,00	48,027	211,66	1,61,060	599,86
1. Loans for Purchase of Consumer Durables	2,988	6,98	3,927	9,62	2,235	6,40	9,150	22,99
2. Loans for Housing	4,032	29,03	5,827	55,75	5,884	56,35	15,743	141,13
3. Rest of the Personal Loans	52,134	138,20	44,125	148,64	39,908	148,91	1,36,167	435,74
VI. TRADE	26,433	77,87	16,867	73,14	7,525	37,64	50,825	188,65
1. Wholesale Trade	741	3,38	709	3,77	282	1,75	1,732	8,90
2. Retail Trade	25,692	74,48	16,158	69,37	7,243	35,89	49,093	179,74
VII. FINANCE	494	1,06	209	45	147	45	850	1,97
VIII. ALL OTHERS	28,678	70,12	12,104	46,89	10,177	52,14	50,959	169,15
TOTAL BANK CREDIT	2,39,867	618,52	1,36,264	555,26	72,627	334,45	4,48,758	1508,23
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	6,694	16,38	1,842	8,49	286	1,34	8,822	26,21
2. Other Small Scale Industries	991	4,33	865	5,35	742	5,36	2,598	15,04

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 2004

WESTERN REGION
STATE : GOA

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		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	5,867	14,18	2,018	6,95	–	–	7,885	21,13
1. Direct Finance	5,561	12,97	1,488	4,82	–	–	7,049	17,79
2. Indirect Finance	306	1,21	530	2,13	–	–	836	3,34
II. INDUSTRY	1,093	5,35	1,436	8,73	–	–	2,529	14,08
III. TRANSPORT OPERATORS	1,119	5,08	812	4,45	–	–	1,931	9,53
IV. PROFESSIONAL AND OTHER SERVICES	2,495	7,91	3,034	12,84	–	–	5,529	20,75
V. PERSONAL LOANS	20,797	80,40	40,308	173,02	–	–	61,105	253,42
1. Loans for Purchase of Consumer Durables	1,328	3,98	2,690	10,13	–	–	4,018	14,11
2. Loans for Housing	1,473	10,79	3,290	29,09	–	–	4,763	39,88
3. Rest of the Personal Loans	17,996	65,63	34,328	133,80	–	–	52,324	199,43
VI. TRADE	2,981	11,35	3,577	23,26	–	–	6,558	34,61
1. Wholesale Trade	102	63	190	1,53	–	–	292	2,16
2. Retail Trade	2,879	10,72	3,387	21,72	–	–	6,266	32,45
VII. FINANCE	21	11	30	19	–	–	51	29
VIII. ALL OTHERS	6,027	18,13	11,039	34,38	–	–	17,066	52,51
TOTAL BANK CREDIT	40,400	142,50	62,254	263,82	–	–	1,02,654	406,32
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	370	1,94	299	2,00	–	–	669	3,94
2. Other Small Scale Industries	502	2,34	446	3,14	–	–	948	5,48

STATE : GUJARAT

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		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	5,27,913	1348,51	2,76,187	788,02	21,013	80,97	8,25,113	2217,50
1. Direct Finance	5,20,055	1327,72	2,72,820	774,61	19,168	73,92	8,12,043	2176,25
2. Indirect Finance	7,858	20,79	3,367	13,41	1,845	7,04	13,070	41,24
II. INDUSTRY	26,467	49,29	19,847	59,75	21,551	102,15	67,865	211,20
III. TRANSPORT OPERATORS	7,435	26,24	5,654	20,56	5,368	28,32	18,457	75,12
IV. PROFESSIONAL AND OTHER SERVICES	20,541	45,81	21,752	59,02	38,505	90,81	80,798	195,64
V. PERSONAL LOANS	1,17,919	385,67	1,38,409	574,14	2,96,695	1355,13	5,53,023	2314,93
1. Loans for Purchase of Consumer Durables	11,289	28,63	10,595	29,87	16,279	50,90	38,163	109,40
2. Loans for Housing	11,000	85,78	24,480	213,03	50,910	443,00	86,390	741,82
3. Rest of the Personal Loans	95,630	271,25	1,03,334	331,24	2,29,506	861,23	4,28,470	1463,71
VI. TRADE	61,065	107,67	47,416	123,44	36,861	133,14	1,45,342	364,25
1. Wholesale Trade	2,093	4,94	1,749	8,51	3,284	13,32	7,126	26,77
2. Retail Trade	58,972	102,73	45,667	114,93	33,577	119,83	1,38,216	337,48
VII. FINANCE	359	82	593	1,65	567	2,38	1,519	4,85
VIII. ALL OTHERS	48,703	123,25	43,035	135,22	68,123	294,34	1,59,861	552,81
TOTAL BANK CREDIT	8,10,402	2087,25	5,52,893	1761,79	4,88,683	2087,25	18,51,978	5936,30
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	15,507	20,84	9,204	18,16	3,151	8,88	27,862	47,88
2. Other Small Scale Industries	6,230	17,21	6,648	26,01	12,706	64,57	25,584	107,80

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 2004

WESTERN REGION

STATE : MAHARASHTRA

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		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	5,72,281	1357,52	2,76,987	806,46	57,856	206,26	9,07,124	2370,25
1. Direct Finance	5,59,283	1320,16	2,70,930	781,99	51,072	172,74	8,81,285	2274,89
2. Indirect Finance	12,998	37,36	6,057	24,48	6,784	33,52	25,839	95,36
II. INDUSTRY	25,105	73,54	20,745	88,48	78,429	280,54	1,24,279	442,56
III. TRANSPORT OPERATORS	10,476	49,77	9,517	47,12	18,372	87,62	38,365	184,50
IV. PROFESSIONAL AND OTHER SERVICES	33,556	80,13	27,579	95,55	53,104	242,70	1,14,239	418,37
V. PERSONAL LOANS	2,57,323	772,12	2,67,281	1075,71	34,96,188	6585,50	40,20,792	8433,33
1. Loans for Purchase of Consumer Durables	36,688	84,22	27,206	72,85	1,13,379	297,28	1,77,273	454,35
2. Loans for Housing	19,015	165,05	33,406	348,03	1,67,810	1865,01	2,20,231	2378,09
3. Rest of the Personal Loans	2,01,620	522,86	2,06,669	654,84	32,14,999	4423,21	36,23,288	5600,90
VI. TRADE	1,22,098	311,91	95,842	321,36	1,21,454	439,51	3,39,394	1072,78
1. Wholesale Trade	3,946	11,86	2,681	14,75	32,335	56,95	38,962	83,56
2. Retail Trade	1,18,152	300,05	93,161	306,60	89,119	382,56	3,00,432	989,22
VII. FINANCE	1,187	3,14	651	2,33	1,724	6,39	3,562	11,86
VIII. ALL OTHERS	1,17,715	286,60	1,15,873	361,54	1,86,995	989,21	4,20,583	1637,35
TOTAL BANK CREDIT	11,39,741	2934,74	8,14,475	2798,55	40,14,122	8837,72	59,68,338	14571,00
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	10,634	25,52	9,193	32,52	4,243	16,31	24,070	74,35
2. Other Small Scale Industries	9,583	33,31	6,786	31,33	18,864	111,30	35,233	175,94

DADRA & NAGAR HAVELI

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		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	682	92	604	58	–	–	1,286	1,50
1. Direct Finance	682	92	603	58	–	–	1,285	1,50
2. Indirect Finance	–	–	1	(..)	–	–	1	(..)
II. INDUSTRY	82	33	229	93	–	–	311	1,26
III. TRANSPORT OPERATORS	21	18	48	29	–	–	69	47
IV. PROFESSIONAL AND OTHER SERVICES	108	38	111	32	–	–	219	70
V. PERSONAL LOANS	438	2,36	1,709	5,44	–	–	2,147	7,80
1. Loans for Purchase of Consumer Durables	–	–	156	29	–	–	156	29
2. Loans for Housing	49	72	230	2,34	–	–	279	3,06
3. Rest of the Personal Loans	389	1,64	1,323	2,82	–	–	1,712	4,45
VI. TRADE	326	1,05	350	1,01	–	–	676	2,06
1. Wholesale Trade	–	–	5	4	–	–	5	4
2. Retail Trade	326	1,05	345	96	–	–	671	2,01
VII. FINANCE	–	–	–	–	–	–	–	–
VIII. ALL OTHERS	108	32	433	1,15	–	–	541	1,47
TOTAL BANK CREDIT	1,765	5,55	3,484	9,72	–	–	5,249	15,26
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	38	8	209	78	–	–	247	86
2. Other Small Scale Industries	43	25	6	6	–	–	49	31

(..) 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 2004

**WESTERN REGION
DAMAN & DIU**

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		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	32	14	179	36	–	–	211	50
1. Direct Finance	32	14	172	33	–	–	204	47
2. Indirect Finance	–	–	7	2	–	–	7	2
II. INDUSTRY	2	2	209	1,04	–	–	211	1,06
III. TRANSPORT OPERATORS	2	(..)	215	73	–	–	217	74
IV. PROFESSIONAL AND OTHER SERVICES	–	–	205	1,12	–	–	205	1,12
V. PERSONAL LOANS	120	38	3,154	10,38	–	–	3,274	10,76
1. Loans for Purchase of Consumer Durables	3	(..)	180	42	–	–	183	42
2. Loans for Housing	2	(..)	782	3,31	–	–	784	3,32
3. Rest of the Personal Loans	115	37	2,192	6,65	–	–	2,307	7,02
VI. TRADE	38	15	358	1,58	–	–	396	1,73
1. Wholesale Trade	–	–	23	20	–	–	23	20
2. Retail Trade	38	15	335	1,39	–	–	373	1,54
VII. FINANCE	–	–	2	3	–	–	2	3
VIII. ALL OTHERS	22	2	260	1,03	–	–	282	1,05
TOTAL BANK CREDIT	216	72	4,582	16,27	–	–	4,798	16,99
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	–	–	147	74	–	–	147	74
2. Other Small Scale Industries	2	2	32	21	–	–	34	23

(..) indicates negligible

**SOUTHERN REGION
STATE : ANDHRA PRADESH**

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		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	24,15,086	4100,39	10,36,319	1986,18	1,79,998	481,18	36,31,403	6567,75
1. Direct Finance	23,86,733	4048,94	10,24,844	1949,50	1,72,431	442,71	35,84,008	6441,14
2. Indirect Finance	28,353	51,45	11,475	36,68	7,567	38,47	47,395	126,61
II. INDUSTRY	47,798	87,47	30,646	109,89	25,823	116,00	1,04,267	313,36
III. TRANSPORT OPERATORS	12,507	42,73	10,815	38,57	12,881	59,39	36,203	140,69
IV. PROFESSIONAL AND OTHER SERVICES	64,625	110,58	42,955	103,66	34,522	125,38	1,42,102	339,62
V. PERSONAL LOANS	5,74,372	1402,45	6,02,321	1967,03	7,71,092	3427,12	19,47,785	6796,60
1. Loans for Purchase of Consumer Durables	52,306	119,30	41,263	90,44	70,022	201,38	1,63,591	411,12
2. Loans for Housing	24,097	200,77	49,959	421,71	91,442	775,00	1,65,498	1397,48
3. Rest of the Personal Loans	4,97,969	1082,38	5,11,099	1454,88	6,09,628	2450,74	16,18,696	4988,00
VI. TRADE	1,92,999	288,31	1,17,164	291,30	77,608	271,11	3,87,771	850,72
1. Wholesale Trade	5,029	10,76	8,808	28,26	3,819	25,03	17,656	64,06
2. Retail Trade	1,87,970	277,55	1,08,356	263,04	73,789	246,08	3,70,115	786,66
VII. FINANCE	7,293	13,81	2,086	5,22	2,708	11,04	12,087	30,08
VIII. ALL OTHERS	4,78,636	836,89	3,88,270	951,86	3,15,793	1176,11	11,82,699	2964,86
TOTAL BANK CREDIT	37,93,316	6882,63	22,30,576	5453,71	14,20,425	5667,34	74,44,317	18003,68
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	31,317	46,93	13,831	37,21	4,590	12,17	49,738	96,31
2. Other Small Scale Industries	8,792	21,24	6,843	30,23	10,605	59,22	26,240	110,69

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 2004

SOUTHERN REGION
STATE : KARNATAKA

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		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	11,27,885	2788,41	4,47,210	1495,04	76,902	301,48	16,51,997	4584,93
1. Direct Finance	11,12,544	2750,30	4,41,981	1472,85	72,937	285,73	16,27,462	4508,88
2. Indirect Finance	15,341	38,11	5,229	22,20	3,965	15,75	24,535	76,05
II. INDUSTRY	35,277	98,55	30,597	116,01	29,365	144,85	95,239	359,41
III. TRANSPORT OPERATORS	11,507	55,42	9,193	49,39	16,675	86,07	37,375	190,87
IV. PROFESSIONAL AND OTHER SERVICES	64,875	137,58	39,854	126,34	40,172	171,31	1,44,901	435,23
V. PERSONAL LOANS	3,63,518	1084,83	3,84,876	1407,04	20,51,510	4409,69	27,99,904	6901,56
1. Loans for Purchase of Consumer Durables	22,604	49,58	27,093	66,05	59,803	204,03	1,09,500	319,66
2. Loans for Housing	25,231	225,87	37,808	365,02	83,879	760,25	1,46,918	1351,13
3. Rest of the Personal Loans	3,15,683	809,38	3,19,975	975,97	19,07,828	3445,42	25,43,486	5230,77
VI. TRADE	1,79,108	414,72	1,09,507	366,72	70,093	296,87	3,58,708	1078,31
1. Wholesale Trade	4,789	13,53	5,092	23,18	3,699	24,57	13,580	61,29
2. Retail Trade	1,74,319	401,19	1,04,415	343,54	66,394	272,30	3,45,128	1017,03
VII. FINANCE	1,404	3,74	456	1,90	996	4,57	2,856	10,21
VIII. ALL OTHERS	1,71,125	305,74	1,19,410	324,02	2,05,958	899,02	4,96,493	1528,78
TOTAL BANK CREDIT	19,54,699	4888,99	11,41,103	3886,45	24,91,671	6313,86	55,87,473	15089,30
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	20,182	43,77	11,316	34,68	2,827	10,40	34,325	88,85
2. Other Small Scale Industries	9,976	36,36	14,701	59,90	15,334	92,63	40,011	188,89

STATE : KERALA

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		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	2,30,953	393,21	12,43,983	2229,49	81,989	150,65	15,56,925	2773,34
1. Direct Finance	2,29,171	390,64	12,31,171	2204,00	78,715	144,66	15,39,057	2739,30
2. Indirect Finance	1,782	2,56	12,812	25,50	3,274	5,98	17,868	34,04
II. INDUSTRY	13,890	43,69	1,09,328	369,19	23,440	77,85	1,46,658	490,72
III. TRANSPORT OPERATORS	2,506	11,90	20,911	98,90	3,053	13,88	26,470	124,69
IV. PROFESSIONAL AND OTHER SERVICES	14,113	31,39	78,824	190,45	17,627	75,55	1,10,564	297,39
V. PERSONAL LOANS	92,172	318,77	7,73,630	3038,52	2,88,567	1289,52	11,54,369	4646,81
1. Loans for Purchase of Consumer Durables	4,092	9,27	32,674	90,93	15,442	49,36	52,208	149,56
2. Loans for Housing	13,785	132,18	1,21,926	1168,19	41,840	403,44	1,77,551	1703,81
3. Rest of the Personal Loans	74,295	177,31	6,19,030	1779,40	2,31,285	836,72	9,24,610	2793,43
VI. TRADE	36,917	90,76	2,16,402	644,32	33,062	110,09	2,86,381	845,17
1. Wholesale Trade	496	1,29	7,916	24,21	3,228	10,85	11,640	36,34
2. Retail Trade	36,421	89,47	2,08,486	620,12	29,834	99,24	2,74,741	808,83
VII. FINANCE	613	1,85	2,014	7,28	341	1,60	2,968	10,73
VIII. ALL OTHERS	41,007	86,84	3,92,447	913,72	1,07,994	397,21	5,41,448	1397,78
TOTAL BANK CREDIT	4,32,171	978,39	28,37,539	7491,88	5,56,073	2116,35	38,25,783	10586,63
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	7,480	18,68	46,465	118,96	3,693	10,17	57,638	147,81
2. Other Small Scale Industries	3,771	15,59	31,233	124,47	9,202	35,53	44,206	175,59

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 2004

**SOUTHERN REGION
STATE : TAMIL NADU**

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		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	16,25,592	2664,02	9,37,021	1770,44	2,02,250	444,96	27,64,863	4879,43
1. Direct Finance	15,74,624	2580,60	9,09,391	1714,54	1,87,278	412,88	26,71,293	4708,02
2. Indirect Finance	50,968	83,43	27,630	55,90	14,972	32,08	93,570	171,41
II. INDUSTRY	41,946	101,14	43,412	153,00	86,698	507,67	1,72,056	761,80
III. TRANSPORT OPERATORS	4,285	16,93	5,617	23,14	7,582	46,31	17,484	86,38
IV. PROFESSIONAL AND OTHER SERVICES	66,569	111,29	49,705	124,12	44,655	148,58	1,60,929	383,98
V. PERSONAL LOANS	4,18,114	1111,88	5,69,406	1791,78	63,71,890	7036,45	73,59,410	9940,11
1. Loans for Purchase of Consumer Durables	28,278	58,33	30,546	78,05	1,16,308	276,06	1,75,132	412,44
2. Loans for Housing	32,691	258,83	45,095	386,46	86,450	746,84	1,64,236	1392,14
3. Rest of the Personal Loans	3,57,145	794,72	4,93,765	1327,27	61,69,132	6013,54	70,20,042	8135,53
VI. TRADE	1,06,040	194,89	98,600	247,36	68,257	251,69	2,72,897	693,94
1. Wholesale Trade	7,089	12,79	6,054	17,16	10,313	37,57	23,456	67,53
2. Retail Trade	98,951	182,10	92,546	230,19	57,944	214,12	2,49,441	626,41
VII. FINANCE	3,037	7,52	1,848	5,93	1,790	7,78	6,675	21,24
VIII. ALL OTHERS	2,31,926	424,32	1,93,270	508,79	2,55,752	1013,79	6,80,948	1946,90
TOTAL BANK CREDIT	24,97,509	4632,00	18,98,879	4624,55	70,38,874	9457,23	114,35,262	18713,78
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	11,790	26,52	16,685	49,34	9,140	24,70	37,615	100,56
2. Other Small Scale Industries	17,537	45,94	12,190	52,15	27,717	128,96	57,444	227,06

LAKSHADWEEP

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		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	463	72	-	-	-	-	463	72
1. Direct Finance	437	69	-	-	-	-	437	69
2. Indirect Finance	26	3	-	-	-	-	26	3
II. INDUSTRY	65	31	-	-	-	-	65	31
III. TRANSPORT OPERATORS	66	25	-	-	-	-	66	25
IV. PROFESSIONAL AND OTHER SERVICES	38	8	-	-	-	-	38	8
V. PERSONAL LOANS	1,293	3,93	-	-	-	-	1,293	3,93
1. Loans for Purchase of Consumer Durables	10	(..)	-	-	-	-	10	(..)
2. Loans for Housing	17	19	-	-	-	-	17	19
3. Rest of the Personal Loans	1,266	3,74	-	-	-	-	1,266	3,74
VI. TRADE	240	1,00	-	-	-	-	240	1,00
1. Wholesale Trade	1	(..)	-	-	-	-	1	(..)
2. Retail Trade	239	1,00	-	-	-	-	239	1,00
VII. FINANCE	-	-	-	-	-	-	-	-
VIII. ALL OTHERS	279	48	-	-	-	-	279	48
TOTAL BANK CREDIT	2,444	6,78	-	-	-	-	2,444	6,78
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	30	18	-	-	-	-	30	18
2. Other Small Scale Industries	35	13	-	-	-	-	35	13

(..) 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 2004

**SOUTHERN REGION
PONDICHERRY**

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		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	15,843	24,08	5,408	11,37	5,927	18,53	27,178	53,99
1. Direct Finance	15,842	24,08	5,373	11,31	5,784	18,22	26,999	53,62
2. Indirect Finance	1	(..)	35	6	143	31	179	37
II. INDUSTRY	172	70	284	1,08	1,116	5,30	1,572	7,07
III. TRANSPORT OPERATORS	24	11	73	49	294	1,19	391	1,79
IV. PROFESSIONAL AND OTHER SERVICES	659	1,22	669	1,67	1,182	4,26	2,510	7,14
V. PERSONAL LOANS	10,440	21,08	9,659	35,43	22,715	92,30	42,814	148,81
1. Loans for Purchase of Consumer Durables	302	54	186	76	1,208	3,03	1,696	4,33
2. Loans for Housing	546	4,41	1,056	8,58	1,456	15,73	3,058	28,72
3. Rest of the Personal Loans	9,592	16,14	8,417	26,08	20,051	73,54	38,060	115,76
VI. TRADE	1,567	3,48	1,157	3,24	3,818	10,49	6,542	17,21
1. Wholesale Trade	13	3	3	3	48	61	64	67
2. Retail Trade	1,554	3,45	1,154	3,21	3,770	9,88	6,478	16,54
VII. FINANCE	30	5	6	5	8	4	44	14
VIII. ALL OTHERS	1,396	3,10	3,256	6,97	7,556	32,54	12,208	42,61
TOTAL BANK CREDIT	30,131	53,83	20,512	60,29	42,616	164,65	93,259	278,77
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	49	14	130	41	201	46	380	1,01
2. Other Small Scale Industries	43	19	65	21	499	2,01	607	2,41

(..) indicates negligible

TABLE NO. 5.9

(On Next Page)

TABLE NO. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

NORTHERN REGION

STATE : HARYANA

OCCUPATION	AMBALA		BHIWANI		FARIDABAD		FATEHABAD	
	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	20,236	197,30,37	43,441	248,26,82	26,788	179,85,66	24,917	202,58,11
1. Direct Finance	19,192	146,76,32	42,738	243,09,71	26,353	155,85,48	24,308	186,05,38
2. Indirect Finance	1,044	50,54,05	703	5,17,11	435	24,00,18	609	16,52,73
II. INDUSTRY	2,977	322,02,19	2,482	79,75,00	7,231	2360,76,36	726	26,39,60
1. Mining & Quarrying	17	1,42,24	24	1,71,41	14	3,48,95	12	65,67
2. Manufacturing & Processing	2,851	191,60,36	2,365	75,62,11	7,057	1364,89,03	642	23,60,94
3. Electricity, Gas & Water	2	4,24	4	14,32	20	767,54,56	–	–
4. Construction	107	128,95,35	89	2,27,16	140	224,83,82	72	2,12,99
III. TRANSPORT OPERATORS	467	14,86,95	577	3,82,21	547	6,85,68	84	81,12
IV. PROFESSIONAL AND OTHER SERVICES	1,403	18,91,07	728	8,63,83	1,734	50,21,20	385	6,70,98
V. PERSONAL LOANS	30,682	336,98,66	19,705	110,06,00	42,832	447,29,45	6,956	48,10,85
1. Loans for Purchase of Consumer Durables	1,168	4,25,08	1,806	5,48,37	5,416	22,73,86	369	1,01,64
2. Loans for Housing	6,252	181,04,72	2,671	42,62,47	5,976	214,68,77	1,037	17,04,23
3. Rest of the Personal Loans	23,262	151,68,86	15,228	61,95,16	31,440	209,86,82	5,550	30,04,98
VI. TRADE	7,030	138,43,41	7,153	41,06,68	9,180	138,71,49	3,320	26,40,80
1. Wholesale Trade	1,012	41,67,99	249	4,23,15	639	54,45,25	50	5,45,30
2. Retail Trade	6,018	96,75,42	6,904	36,83,53	8,541	84,26,24	3,270	20,95,50
VII. FINANCE	30	91,58	21	3,02,37	44	37,74,23	2	94
VIII. ALL OTHERS	5,412	72,23,00	2,292	14,30,05	8,477	149,86,32	1,953	16,48,27
TOTAL BANK CREDIT	68,237	1101,67,23	76,399	508,92,96	96,833	3371,30,39	38,343	327,50,67
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	491	3,72,77	1,486	6,84,19	906	10,63,49	192	3,41,46
2. Other Small Scale Industries	1,769	94,85,66	615	24,11,74	3,677	316,55,00	352	12,83,13

OCCUPATION	GURGAON		HISAR		JHAJJAR		JIND	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	9	10	11	12	13	14	15	16
I. AGRICULTURE	25,415	214,84,90	32,055	234,29,39	19,373	129,73,66	30,852	253,96,71
1. Direct Finance	24,798	198,16,51	31,095	221,86,55	19,284	129,29,79	30,404	234,97,71
2. Indirect Finance	617	16,68,39	960	12,42,84	89	43,87	448	18,99,00
II. INDUSTRY	4,080	1234,45,30	1,717	636,19,47	646	145,93,38	1,041	65,05,74
1. Mining & Quarrying	113	4,50,07	24	1,10,92	10	39,20	4	7,38
2. Manufacturing & Processing	3,566	1092,75,19	1,622	552,43,84	612	132,08,95	1,007	61,01,81
3. Electricity, Gas & Water	9	16,20,32	3	77,98,63	8	31,93	3	7,27
4. Construction	392	120,99,72	68	4,66,08	16	13,13,30	27	3,89,28
III. TRANSPORT OPERATORS	623	7,49,91	270	2,90,71	156	1,13,81	136	54,65
IV. PROFESSIONAL AND OTHER SERVICES	1,354	231,81,77	712	17,96,72	222	7,51,94	566	12,43,44
V. PERSONAL LOANS	39,529	502,38,48	24,055	203,71,46	9,850	68,78,33	9,283	67,26,89
1. Loans for Purchase of Consumer Durables	2,526	9,45,76	1,188	4,36,69	601	2,45,63	293	1,21,84
2. Loans for Housing	6,303	285,41,74	4,067	88,19,13	1,834	28,98,38	1,548	29,19,83
3. Rest of the Personal Loans	30,700	207,50,98	18,800	111,15,64	7,415	37,34,32	7,442	36,85,22
VI. TRADE	6,963	162,19,25	6,016	122,05,63	3,186	16,68,68	6,103	42,86,69
1. Wholesale Trade	367	33,70,35	255	60,23,51	44	1,51,21	138	10,41,59
2. Retail Trade	6,596	128,48,90	5,761	61,82,12	3,142	15,17,47	5,965	32,45,10
VII. FINANCE	250	184,08,69	110	12,08,68	10	12,15	107	77,29
VIII. ALL OTHERS	8,056	219,03,02	2,516	31,00,13	1,156	10,93,06	1,797	17,76,35
TOTAL BANK CREDIT	86,270	2756,31,32	67,451	1260,22,19	34,599	380,85,01	49,885	460,67,76
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,073	9,28,63	317	10,02,82	194	1,17,72	264	4,09,49
2. Other Small Scale Industries	1,175	148,22,52	946	65,10,37	317	16,14,64	499	37,34,38

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

(Amount in Rupees Thousand)

KAITHAL		KARNAL		KURUKSHETRA		MAHENDRAGARH		PANCHKULA		PANIPAT		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
17	18	19	20	21	22	23	24	25	26	27	28	
31,471	270,28,36	32,987	406,65,02	23,444	220,69,05	19,508	86,79,92	6,795	233,68,67	17,701	192,67,71	I
30,027	233,86,04	32,211	335,01,47	22,721	195,22,80	19,217	85,02,76	6,486	54,46,84	17,229	182,65,47	1
1,444	36,42,32	776	71,63,55	723	25,46,25	291	1,77,16	309	179,21,83	472	10,02,24	2
1,282	72,26,69	2,215	552,05,60	1,384	100,48,88	1,401	14,88,74	1,341	193,02,17	5,328	645,51,65	II
116	3,37,14	11	95,52	16	1,40,02	7	37,77	11	50,39	4	30,81	1
1,072	65,47,75	2,016	544,10,53	1,138	96,74,09	1,320	13,54,19	1,241	187,40,57	5,261	641,97,97	2
2	7,74	1	2,32	–	–	1	22,01	5	26,81	1	9,45	3
92	3,34,06	187	6,97,23	230	2,34,77	73	74,77	84	4,84,40	62	3,13,42	4
195	31,69	90	1,57,62	649	1,71,91	144	29,79	282	26,13,12	127	91,84	III
662	6,73,82	1,306	21,99,80	491	6,84,20	504	3,05,28	782	60,63,51	551	45,67,37	IV
9,191	68,00,55	26,779	281,81,97	14,425	143,91,20	10,240	48,74,82	20,717	231,75,94	17,099	239,00,52	V
403	1,24,01	604	1,58,43	544	1,44,75	558	1,77,52	549	1,70,28	378	1,25,57	1
1,772	30,61,87	5,456	130,55,59	3,353	75,56,44	764	9,03,36	4,701	109,86,99	3,038	97,02,86	2
7,016	36,14,67	20,719	149,67,95	10,528	66,90,01	8,918	37,93,94	15,467	120,18,67	13,683	140,72,09	3
6,129	36,30,24	6,419	110,91,47	4,222	52,48,89	3,727	15,64,46	2,660	130,13,20	6,561	170,60,99	VI
215	4,39,34	356	27,87,67	82	3,51,44	53	1,42,17	162	8,58,72	662	65,94,01	1
5,914	31,90,90	6,063	83,03,80	4,140	48,97,45	3,674	14,22,29	2,498	121,54,48	5,899	104,66,98	2
32	21,10	116	11,44,15	55	33,32,67	7	5,56	60	14,52,36	16	39,09	VII
1,408	14,67,48	3,832	53,10,50	2,275	28,56,12	1,517	9,98,97	3,373	44,95,54	2,347	85,06,36	VIII
50,370	468,79,93	73,744	1439,56,13	46,945	588,02,92	37,048	179,47,54	36,010	934,84,51	49,730	1379,85,53	TOTAL
309	3,49,05	166	5,99,44	213	8,57,46	802	1,56,37	182	2,72,87	338	19,60,51	1
594	48,26,88	1,391	307,24,24	703	74,51,88	142	1,49,43	724	77,10,62	3,983	429,72,57	2

STATE : HIMACHAL PRADESH

REWARI		ROHTAK		SIRSA		SONIPAT		YAMUNANAGAR		BILASPUR		
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	Item No.
29	30	31	32	33	34	35	36	37	38	1	2	
20,502	99,79,49	20,686	139,86,80	32,086	263,88,37	18,704	171,05,14	32,731	206,02,85	7,655	21,65,76	I
20,400	95,76,47	20,386	137,10,71	31,434	251,08,09	18,437	144,31,48	32,191	182,95,78	7,526	20,85,26	1
102	4,03,02	300	2,76,09	652	12,80,28	267	26,73,66	540	23,07,07	129	80,50	2
1,501	153,47,01	1,900	118,80,58	1,284	39,61,32	2,070	261,14,25	5,474	222,61,80	583	6,86,75	II
20	5,58,56	45	1,47,01	7	23,26	17	93,29	29	2,07,79	2	2,25	1
1,233	143,65,71	1,825	114,92,02	1,228	36,51,88	1,679	242,88,13	5,210	188,14,02	556	6,20,94	2
2	12,88	3	94,95	4	35,64	9	87,10	10	54,59	–	–	3
246	4,09,86	27	1,46,60	45	2,50,54	365	16,45,73	225	31,85,40	25	63,56	4
352	75,75	307	3,54,51	192	2,30,41	262	2,08,17	406	2,72,28	691	13,44,35	III
670	13,61,39	1,321	42,85,42	698	6,61,95	767	10,17,04	1,075	11,90,98	661	8,68,94	IV
13,491	87,10,02	28,253	263,39,20	10,867	93,25,03	16,361	111,29,44	25,899	237,37,47	6,097	37,67,48	V
343	1,69,12	549	2,11,40	760	3,18,50	732	2,25,47	881	2,92,94	373	1,08,69	1
1,218	24,94,61	5,712	118,00,37	1,811	33,21,93	2,116	41,74,91	5,367	109,53,50	1,728	18,13,24	2
11,930	60,46,29	21,992	143,27,43	8,296	56,84,60	13,513	67,29,06	19,651	124,91,03	3,996	18,45,55	3
4,281	35,40,69	6,503	87,07,13	5,428	46,65,63	5,590	44,10,89	7,521	97,82,96	3,530	25,67,97	VI
153	7,43,54	322	26,84,89	222	6,76,47	413	10,78,21	303	14,77,85	38	1,80,63	1
4,128	27,97,15	6,181	60,22,24	5,206	39,89,16	5,177	33,32,68	7,218	83,05,11	3,492	23,87,34	2
51	61,12	80	2,77,46	20	29,13	40	74,67	38	91,27	68	2,20,46	VII
2,319	11,35,63	4,656	51,67,28	6,410	47,47,81	2,425	29,30,37	4,928	67,82,06	1,223	8,35,18	VIII
43,167	402,11,10	63,706	709,98,38	56,985	500,09,65	46,219	629,89,97	78,072	847,21,67	20,508	124,56,89	TOTAL
639	4,62,66	666	4,89,45	568	3,82,87	483	2,86,79	468	7,52,86	257	2,36,85	1
374	29,21,70	825	43,61,51	476	16,33,30	843	67,60,24	4,079	120,44,69	222	1,93,80	2

TABLE NO. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

NORTHERN REGION

STATE : HIMACHAL PRADESH (Contd.)

OCCUPATION	CHAMBA		HAMIRPUR		KANGRA		KINNAUR	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	3	4	5	6	7	8	9	10
I. AGRICULTURE	6,172	11,77,34	13,271	33,50,05	27,302	72,79,38	2,172	31,74,15
1. Direct Finance	5,868	10,40,98	13,183	32,67,09	26,912	66,96,93	2,081	6,40,46
2. Indirect Finance	304	1,36,36	88	82,96	390	5,82,45	91	25,33,69
II. INDUSTRY	1,201	255,54,65	1,140	30,95,33	2,597	253,55,14	235	50,77,81
1. Mining & Quarrying	4	43,18	2	9,97	32	2,36,40	1	1,08
2. Manufacturing & Processing	1,124	3,58,80	1,030	28,20,91	2,432	37,94,91	228	65,35
3. Electricity, Gas & Water	31	250,96,71	–	–	11	200,85,36	1	49,98,17
4. Construction	42	55,96	108	2,64,45	122	12,38,47	5	13,21
III. TRANSPORT OPERATORS	619	8,52,69	472	6,90,42	1,346	17,75,05	70	1,06,06
IV. PROFESSIONAL AND OTHER SERVICES	247	4,81,75	683	4,34,73	1,878	15,96,13	136	45,09
V. PERSONAL LOANS	7,269	37,92,95	7,807	60,05,79	29,843	195,26,16	1,154	8,74,84
1. Loans for Purchase of Consumer Durables	215	46,58	120	40,67	1,264	3,78,85	25	2,17
2. Loans for Housing	511	8,71,93	1,591	27,64,04	4,544	86,46,14	130	3,13,05
3. Rest of the Personal Loans	6,543	28,74,44	6,096	32,01,08	24,035	105,01,17	999	5,59,62
VI. TRADE	3,268	15,05,04	3,754	31,72,33	9,204	76,96,86	664	3,35,47
1. Wholesale Trade	339	2,44,86	27	2,17,25	263	8,46,40	1	2,49
2. Retail Trade	2,929	12,60,18	3,727	29,55,08	8,941	68,50,46	663	3,32,98
VII. FINANCE	39	19,45	51	90,59	190	1,37,00	6	3,28
VIII. ALL OTHERS	2,382	9,52,06	1,254	9,72,61	7,356	46,56,29	349	2,02,93
TOTAL BANK CREDIT	21,197	343,35,93	28,432	178,11,85	79,716	680,22,01	4,786	98,19,63
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	944	2,44,56	384	2,37,63	1,352	10,01,41	124	24,85
2. Other Small Scale Industries	121	1,02,80	478	4,77,86	743	22,77,68	84	37,47

OCCUPATION	KULU		LAHUL & SPITI		MANDI		SIMLA	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	11	12	13	14	15	16	17	18
I. AGRICULTURE	9,795	35,74,31	506	89,43	18,557	36,03,99	17,237	88,10,90
1. Direct Finance	9,610	33,01,69	506	89,43	18,024	34,38,13	16,988	64,04,42
2. Indirect Finance	185	2,72,62	–	–	533	1,65,86	249	24,06,48
II. INDUSTRY	1,488	85,62,26	346	70,38	2,592	27,36,64	1,018	616,96,59
1. Mining & Quarrying	9	42,93	1	4,94	12	53,73	7	39,55
2. Manufacturing & Processing	1,404	13,38,68	342	58,64	2,458	20,91,56	889	35,17,00
3. Electricity, Gas & Water	8	69,06,67	–	–	9	76,99	12	174,65,71
4. Construction	67	2,73,98	3	6,80	113	5,14,36	110	406,74,33
III. TRANSPORT OPERATORS	1,241	16,40,79	33	40,02	1,519	20,39,43	982	66,32,25
IV. PROFESSIONAL AND OTHER SERVICES	996	7,07,10	21	9,37	2,306	17,22,52	1,120	76,32,69
V. PERSONAL LOANS	7,478	72,21,69	510	2,88,02	19,266	119,12,60	23,565	232,95,18
1. Loans for Purchase of Consumer Durables	539	1,21,20	8	1,46	1,408	3,87,15	1,437	4,40,47
2. Loans for Housing	1,677	40,71,19	70	1,15,86	2,770	48,40,92	4,260	116,78,85
3. Rest of the Personal Loans	5,262	30,29,30	432	1,70,70	15,088	66,84,53	17,868	111,75,86
VI. TRADE	3,584	33,94,18	346	1,54,40	7,870	63,54,90	6,169	79,91,29
1. Wholesale Trade	175	3,65,30	–	–	203	7,08,37	175	9,78,77
2. Retail Trade	3,409	30,28,88	346	1,54,40	7,667	56,46,53	5,994	70,12,52
VII. FINANCE	113	1,42,85	–	–	207	86,98	80	59,71,67
VIII. ALL OTHERS	1,769	9,80,88	212	73,18	3,182	12,45,76	4,150	34,92,77
TOTAL BANK CREDIT	26,464	262,24,06	1,974	7,24,80	55,499	297,02,82	54,321	1255,23,34
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	826	5,14,61	289	50,49	1,530	6,57,07	352	2,46,95
2. Other Small Scale Industries	373	6,69,84	8	3,05	712	8,86,20	419	15,36,76

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

STATE : JAMMU & KASHMIR

(Amount in Rupees Thousand)

SIRMAUR		SOLAN		UNA		ANANTNAG		BADGAM		BARAMULLA		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
19	20	21	22	23	24	1	2	3	4	5	6	
8,908	19,86,62	11,634	50,68,22	12,423	31,00,35	2,645	19,79,91	2,229	13,76,06	4,455	52,98,55	I
8,800	19,23,29	11,534	44,69,91	12,359	30,64,13	2,462	18,50,80	2,173	12,31,65	4,243	50,75,32	1
108	63,33	100	5,98,31	64	36,22	183	1,29,11	56	1,44,41	212	2,23,23	2
774	65,73,73	1,321	347,12,99	1,306	31,61,68	2,219	214,68,27	2,240	29,89,76	1,381	11,48,25	II
27	1,52,18	10	68,98	12	77,19	2	26,98	4	1,97,95	2	12,04	1
679	62,41,16	1,222	335,01,28	1,218	28,78,31	2,144	86,80,25	2,037	18,90,87	1,293	8,38,91	2
–	–	1	6,13,00	–	–	1	124,99,98	2	4,11	–	–	3
149	1,80,39	88	5,29,73	76	2,06,18	72	2,61,06	197	8,96,83	86	2,97,30	4
68	2,23,67	405	6,29,84	423	6,65,06	1,250	26,32,45	1,077	16,33,67	717	14,09,85	III
301	3,74,68	1,040	495,69,80	442	3,53,06	234	7,75,60	83	2,41,62	74	1,22,46	IV
7,861	56,98,04	14,825	123,37,35	7,095	52,29,04	15,557	66,36,91	11,169	66,99,78	17,145	74,31,80	V
424	1,30,96	1,230	4,01,58	328	1,24,11	1,316	3,83,60	1,147	5,68,24	638	2,68,67	1
1,539	26,82,24	3,205	65,71,94	1,622	24,21,41	1,677	16,25,66	1,019	19,65,22	809	13,66,71	2
5,898	28,84,84	10,390	53,63,83	5,145	26,83,52	12,564	46,27,65	9,003	41,66,32	15,698	57,96,42	3
3,295	26,53,50	4,093	41,43,55	2,799	24,31,99	4,958	74,16,88	2,535	37,62,45	5,079	48,02,92	VI
95	3,21,51	111	7,53,23	76	3,43,27	306	11,61,28	244	9,01,96	238	2,61,64	1
3,200	23,31,99	3,982	33,90,32	2,723	20,88,72	4,652	62,55,60	2,291	28,60,49	4,841	45,41,28	2
10	16,60	87	17,97	46	21,04	21	332,27,34	2	1,35,32	12	7,07	VII
1,365	9,00,62	2,682	29,53,04	1,380	9,48,72	2,229	11,02,86	873	5,92,32	4,468	17,03,94	VIII
22,663	184,27,46	36,087	1094,32,76	25,914	159,10,94	29,113	752,40,22	20,208	174,30,98	33,331	219,24,84	TOTAL
385	13,64,33	361	13,49,33	517	6,60,83	1,257	5,11,10	1,399	4,77,38	985	3,79,67	1
136	22,17,22	615	62,51,00	524	15,09,94	378	2,36,87	109	5,92,93	98	2,14,54	2

DODA		JAMMU		KARGIL		KATHUA		KUPWARA		LADAKH		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
1,958	9,16,38	10,841	64,17,64	58	7,84	5,133	24,93,58	1,273	4,25,98	215	83,65	I
1,945	9,11,71	10,333	44,75,63	58	7,84	5,072	21,19,93	1,215	4,17,91	207	77,16	1
13	4,67	508	19,42,01	–	–	61	3,73,65	58	8,07	8	6,49	2
255	2,83,10	2,931	285,98,92	253	1,31,82	965	87,86,25	251	1,34,96	444	2,58,24	II
–	–	31	3,05,21	1	4,31	5	31,12	1	3,14	–	–	1
179	1,12,58	2,569	264,35,26	247	1,21,95	830	85,75,09	237	76,29	437	2,34,12	2
–	–	20	1,34,32	–	–	5	29,30	–	–	–	–	3
76	1,70,52	311	17,24,13	5	5,56	125	1,50,74	13	55,53	7	24,12	4
236	4,87,48	2,794	62,53,21	113	2,18,63	454	11,48,17	340	4,74,34	391	8,52,43	III
69	90,94	1,279	50,17,18	151	34,50	263	1,98,26	13	18,16	101	2,55,25	IV
7,173	30,87,30	59,772	480,65,69	664	4,35,57	8,670	45,09,25	4,914	16,11,94	1,169	8,65,59	V
97	27,62	2,574	10,53,44	27	11,28	223	77,91	218	63,48	23	6,36	1
362	6,02,23	7,928	173,86,65	16	37,63	693	11,46,08	248	3,15,40	39	89,26	2
6,714	24,57,45	49,270	296,25,60	621	3,86,66	7,754	32,85,26	4,448	12,33,06	1,107	7,69,97	3
2,335	13,97,73	11,035	186,45,59	918	8,78,05	3,221	19,92,04	2,054	13,59,44	871	6,57,78	VI
9	15,67	897	60,62,68	41	4,37,58	105	92,73	8	39,71	97	1,27,25	1
2,326	13,82,06	10,138	125,82,91	877	4,40,47	3,116	18,99,31	2,046	13,19,73	774	5,30,53	2
14	3,11	68	3,72,73	–	–	18	9,00	7	2,81	–	–	VII
1,342	12,68,31	8,376	89,59,98	56	3,03,23	1,749	11,37,07	661	2,90,32	260	3,29,51	VIII
13,382	75,34,35	97,096	1223,30,94	2,213	20,09,64	20,473	202,73,62	9,513	43,17,95	3,451	33,02,45	TOTAL
133	72,36	555	10,64,57	227	61,34	369	4,71,27	221	45,53	407	85,22	1
28	21,23	1,346	159,16,86	20	60,61	253	29,09,97	6	23,25	16	1,21,09	2

TABLE NO. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

NORTHERN REGION

STATE : JAMMU & KASHMIR (Contd.)

OCCUPATION	POONCH		PULWAMA		RAJOURI		SRINAGAR	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	19	20	21	22	23	24	25	26
I. AGRICULTURE	1,250	1,73,21	2,639	29,15,19	2,710	5,14,68	1,837	44,56,41
1. Direct Finance	1,180	1,67,33	2,550	27,80,77	2,707	5,10,42	1,663	25,67,70
2. Indirect Finance	70	5,88	89	1,34,42	3	4,26	174	18,88,71
II. INDUSTRY	196	97,76	714	6,95,36	140	87,10,84	8,274	181,50,44
1. Mining & Quarrying	–	–	4	11,29	–	–	25	56,83
2. Manufacturing & Processing	120	61,53	681	5,52,14	109	72,39	7,994	153,50,98
3. Electricity, Gas & Water	1	4,22	–	–	1	85,71,43	8	25,14
4. Construction	75	32,01	29	1,31,93	30	67,02	247	27,17,49
III. TRANSPORT OPERATORS	179	4,16,19	1,013	26,31,47	239	5,34,78	2,320	66,26,68
IV. PROFESSIONAL AND OTHER SERVICES	43	24,40	128	3,95,81	60	55,68	1,352	1662,47,67
V. PERSONAL LOANS	4,818	20,14,94	9,297	37,60,88	6,733	27,36,41	54,138	333,95,29
1. Loans for Purchase of Consumer Durables	32	3,91	1,359	4,06,64	122	64,83	6,580	27,50,33
2. Loans for Housing	146	1,99,93	318	5,43,88	425	3,00,11	4,176	87,46,69
3. Rest of the Personal Loans	4,640	18,11,10	7,620	28,10,36	6,186	23,71,47	43,382	218,98,27
VI. TRADE	1,192	6,22,51	2,980	36,09,83	1,416	6,68,28	11,143	597,31,90
1. Wholesale Trade	1	1,53	156	1,70,97	23	9,70	1,307	453,55,85
2. Retail Trade	1,191	6,20,98	2,824	34,38,86	1,393	6,58,58	9,836	143,76,05
VII. FINANCE	1	39	18	11,11	1	3,00	181	4,29,26
VIII. ALL OTHERS	390	1,41,32	1,488	7,21,99	718	4,17,71	5,790	43,18,49
TOTAL BANK CREDIT	8,069	34,90,72	18,277	147,41,64	12,017	136,41,38	85,035	2933,56,14
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	91	32,68	474	1,97,27	83	35,82	3,912	20,06,35
2. Other Small Scale Industries	14	9,69	47	65,96	8	9,42	1,507	36,11,95

STATE : PUNJAB

OCCUPATION	UDHAMPUR		AMRITSAR		BATHINDA		FARIDKOT	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	27	28	1	2	3	4	5	6
I. AGRICULTURE	3,352	8,13,44	69,511	596,13,92	38,845	274,98,04	16,571	144,50,01
1. Direct Finance	3,328	7,96,53	68,139	527,98,27	38,229	258,76,48	15,953	122,42,06
2. Indirect Finance	24	16,91	1,372	68,15,65	616	16,21,56	618	22,07,95
II. INDUSTRY	456	8,75,75	7,924	831,82,04	4,193	114,49,94	986	43,74,28
1. Mining & Quarrying	–	–	92	3,09,20	8	2,49,89	5	15,62
2. Manufacturing & Processing	406	6,14,76	7,474	810,32,25	3,732	101,12,67	890	40,70,58
3. Electricity, Gas & Water	1	2,86	5	22,85	5	62,87	1	3,72
4. Construction	49	2,58,13	353	18,17,74	448	10,24,51	90	2,84,36
III. TRANSPORT OPERATORS	1,505	14,28,64	1,642	9,25,28	356	2,27,36	528	4,17,56
IV. PROFESSIONAL AND OTHER SERVICES	202	5,23,01	2,829	67,07,78	982	29,94,37	587	19,01,82
V. PERSONAL LOANS	11,125	58,34,80	70,335	750,89,45	25,358	218,44,60	9,109	82,57,14
1. Loans for Purchase of Consumer Durables	671	2,29,87	2,923	13,64,45	813	6,10,69	492	1,59,22
2. Loans for Housing	718	14,32,35	11,842	334,08,97	6,883	110,10,28	2,286	36,61,72
3. Rest of the Personal Loans	9,736	41,72,58	55,570	403,16,03	17,662	102,23,63	6,331	44,36,20
VI. TRADE	4,090	28,91,83	15,747	302,44,87	6,819	123,91,45	2,837	33,66,96
1. Wholesale Trade	49	1,11,25	1,449	103,51,20	516	52,58,90	193	7,53,51
2. Retail Trade	4,041	27,80,58	14,298	198,93,67	6,303	71,32,55	2,644	26,13,45
VII. FINANCE	23	1,17,73	225	5,36,63	90	13,83,18	15	88,57
VIII. ALL OTHERS	3,729	18,40,70	12,648	208,87,75	3,897	54,86,65	1,409	16,96,43
TOTAL BANK CREDIT	24,482	143,25,90	1,80,861	2771,87,72	80,540	832,75,59	32,042	345,52,77
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	215	1,71,70	624	8,52,46	1,115	12,59,66	186	3,08,43
2. Other Small Scale Industries	125	2,97,38	5,113	380,82,56	1,519	47,04,30	430	27,63,96

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

(Amount in Rupees Thousand)

FATEHGARH SAHIB		FEROZPUR		GURDASPUR		HOSHIARPUR		JALANDHAR		KAPURTHALA		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
15,879	134,47,70	47,840	454,80,17	42,649	307,49,48	35,994	256,08,59	35,228	382,25,48	15,010	154,88,42	I
15,664	129,94,37	46,816	412,85,83	42,079	295,44,02	35,521	250,66,36	34,062	346,38,25	14,539	143,41,72	1
215	4,53,33	1,024	41,94,34	570	12,05,46	473	5,42,23	1,166	35,87,23	471	11,46,70	2
1,726	196,43,26	1,965	158,86,59	4,133	342,34,49	6,192	312,16,04	9,782	737,21,01	1,895	132,38,62	II
31	11,26,57	3	64,60	40	5,95,36	8	75,09	79	4,61,29	10	1,68,66	1
1,619	182,15,34	1,710	150,22,29	3,883	328,65,07	6,056	306,76,86	9,235	708,73,02	1,837	127,72,55	2
5	30,34	4	13,81	12	55,36	4	16,89	10	51,74	5	72,00	3
71	2,71,01	248	7,85,89	198	7,18,70	124	4,47,20	458	23,34,96	43	2,25,41	4
146	1,31,57	660	4,48,95	1,538	6,89,25	392	4,09,26	1,272	14,87,76	194	2,10,24	III
508	22,12,77	1,022	21,47,51	1,303	16,82,46	1,098	17,16,11	3,952	101,82,39	899	23,88,76	IV
10,680	98,53,76	20,987	171,05,69	37,333	305,72,84	29,672	254,72,53	75,968	1006,31,86	19,534	181,27,57	V
995	3,39,10	1,092	4,17,82	1,490	5,04,22	969	2,91,65	3,121	13,31,29	845	2,53,82	1
3,220	46,06,41	3,689	66,04,33	5,096	103,72,12	4,556	97,60,51	12,147	413,76,76	3,164	64,62,97	2
6,465	49,08,25	16,206	100,83,54	30,747	196,96,50	24,147	154,20,37	60,700	579,23,81	15,525	114,10,78	3
3,409	62,21,66	7,853	106,45,64	12,863	137,31,32	7,656	72,77,40	15,440	343,53,73	4,544	62,91,00	VI
521	33,18,87	419	33,54,97	839	29,10,89	331	10,98,16	1,824	146,31,99	166	14,65,33	1
2,888	29,02,79	7,434	72,90,67	12,024	108,20,43	7,325	61,79,24	13,616	197,21,74	4,378	48,25,67	2
89	1,56,86	34	1,42,30	87	8,30,99	55	17,23,55	305	5,99,47	78	19,65,34	VII
1,468	16,89,25	5,884	63,60,67	5,846	62,61,13	3,565	35,97,23	11,911	198,08,22	2,901	40,90,74	VIII
33,905	533,56,83	86,245	982,17,52	1,05,752	1187,51,96	84,624	970,20,71	1,53,858	2790,09,92	45,055	618,00,69	TOTAL
229	2,40,60	315	10,95,85	989	15,42,74	3,982	9,78,13	962	24,82,19	258	9,78,13	1
532	29,12,10	855	112,12,29	1,996	106,41,64	1,433	49,79,36	5,909	392,34,66	927	53,91,13	2

LUDHIANA		MANSA		MOGA		MUKTSAR		NAWANSHAHR		PATIALA		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
19	20	21	22	23	24	25	26	27	28	29	30	
43,409	586,42,11	25,216	172,52,70	27,144	229,72,70	23,034	188,03,84	13,496	119,18,16	59,176	787,47,61	I
42,316	408,08,78	24,774	156,47,58	25,582	210,39,77	22,374	169,21,55	13,187	114,22,24	57,875	524,32,42	1
1,093	178,33,33	442	16,05,12	1,562	19,32,93	660	18,82,29	309	4,95,92	1,301	263,15,19	2
23,887	4456,00,21	2,368	35,12,97	1,643	66,54,99	1,709	63,83,41	1,181	15,17,25	4,578	617,26,08	II
117	11,77,34	4	45,09	10	62,66	2	6,03	11	66,79	43	24,46,40	1
22,909	4377,53,74	2,267	30,92,35	1,541	62,42,92	1,641	61,70,28	1,135	12,58,88	4,035	439,62,29	2
10	84,58	1	4,00	1	3,78	-	-	-	-	11	72,28,33	3
851	65,84,55	96	3,71,53	91	3,45,63	66	2,07,10	35	1,91,58	489	80,89,06	4
860	14,01,52	375	77,29	829	5,45,16	449	3,47,90	340	2,31,21	471	4,64,37	III
3,828	222,26,62	442	6,92,86	714	23,75,20	483	14,90,36	627	8,42,13	2,076	70,55,92	IV
1,00,882	1584,23,37	5,631	46,20,13	12,881	117,40,09	9,255	69,37,30	10,163	89,07,40	67,092	722,82,35	V
3,974	30,28,56	119	28,82	504	2,74,77	288	75,24	803	1,68,89	3,221	11,32,76	1
22,970	744,78,54	1,513	23,80,83	3,000	56,13,75	1,857	28,95,64	1,572	32,47,00	17,240	375,24,71	2
73,938	809,16,27	3,999	22,10,48	9,377	58,51,57	7,110	39,66,42	7,788	54,91,51	46,631	336,24,88	3
14,022	3097,35,28	3,540	25,28,55	4,226	47,13,56	4,399	32,27,68	3,024	38,65,36	11,097	332,95,05	VI
2,952	2722,19,40	99	2,21,04	173	10,78,13	96	4,44,23	111	7,55,74	1,172	47,95,32	1
11,070	375,15,88	3,441	23,07,51	4,053	36,35,43	4,303	27,83,45	2,913	31,09,62	9,925	284,99,73	2
304	28,23,56	17	1,98,17	37	90,72	10	17,80	69	38,24	264	17,46,01	VII
17,811	473,72,30	1,133	9,94,37	2,130	24,13,77	1,174	28,56,43	1,482	18,54,67	11,008	144,06,99	VIII
2,05,003	10462,24,97	38,722	298,77,04	49,604	515,06,19	40,513	400,64,72	30,382	291,74,42	1,55,762	2697,24,38	TOTAL
1,230	43,74,39	1,124	2,88,93	190	1,22,15	428	7,29,52	409	2,86,08	804	14,55,11	1
15,186	1314,02,64	1,054	25,13,38	764	47,65,32	969	37,35,89	482	3,89,25	2,286	152,27,03	2

TABLE NO. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

NORTHERN REGION	STATE : PUNJB (Contd.)				STATE : RAJASTHAN			
	RUPNAGAR		SANGRUR		AJMER		ALWAR	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	31	32	33	34	1	2	3	4
I. AGRICULTURE	24,815	196,03,74	84,642	607,51,25	37,055	149,77,40	89,907	493,08,35
1. Direct Finance	24,559	169,86,33	83,288	569,60,96	35,922	112,14,05	87,801	401,45,71
2. Indirect Finance	256	26,17,41	1,354	37,90,29	1,133	37,63,35	2,106	91,62,64
II. INDUSTRY	3,041	227,61,72	6,443	394,49,49	5,591	275,30,11	4,463	424,61,34
1. Mining & Quarrying	5	24,93	10	1,22,58	147	13,10,32	36	2,85,73
2. Manufacturing & Processing	2,879	187,31,55	6,321	384,27,29	5,293	257,64,95	4,296	418,62,12
3. Electricity, Gas & Water	1	11,93	–	–	6	11,67	16	40,01
4. Construction	156	39,93,31	112	8,99,62	145	4,43,17	115	2,73,48
III. TRANSPORT OPERATORS	474	3,13,23	605	2,16,04	733	11,64,14	524	2,56,76
IV. PROFESSIONAL AND OTHER SERVICES	1,423	91,40,37	1,527	27,39,46	2,992	21,62,85	1,822	30,85,31
V. PERSONAL LOANS	35,111	303,27,56	29,510	236,68,68	49,471	656,87,13	27,098	185,45,67
1. Loans for Purchase of Consumer Durables	1,379	3,92,19	1,103	4,21,06	1,618	4,87,19	1,259	3,77,36
2. Loans for Housing	5,248	126,55,49	8,076	120,28,34	11,877	321,35,82	3,511	72,23,51
3. Rest of the Personal Loans	28,484	172,79,88	20,331	112,19,28	35,976	330,64,12	22,328	109,44,80
VI. TRADE	6,928	91,22,88	11,726	124,43,20	12,348	108,82,55	8,024	78,70,88
1. Wholesale Trade	253	16,73,35	873	27,39,61	816	34,08,87	501	17,28,10
2. Retail Trade	6,675	74,49,53	10,853	97,03,59	11,532	74,73,68	7,523	61,42,78
VII. FINANCE	76	2,72,45	79	1,12,32	85	1,16,89	591	52,84,01
VIII. ALL OTHERS	7,855	106,72,81	3,506	52,40,58	10,247	87,63,01	8,094	42,90,42
TOTAL BANK CREDIT	79,723	1022,14,76	1,38,038	1446,21,02	1,18,522	1312,84,08	1,40,523	1311,02,74
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,018	15,33,75	2,529	28,86,23	1,815	9,85,92	2,450	8,55,47
2. Other Small Scale Industries	1,398	45,26,99	2,947	115,03,98	2,632	95,44,97	1,152	73,18,63

OCCUPATION	BANSWARA		BARAN		BARMER		BHARATPUR	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	5	6	7	8	9	10	11	12
	I. AGRICULTURE	20,483	44,54,22	28,724	151,90,40	29,955	95,43,75	78,819	420,03,76
1. Direct Finance	20,250	42,48,61	28,568	149,10,91	28,775	90,40,59	77,963	415,33,73
2. Indirect Finance	233	2,05,61	156	2,79,49	1,180	5,03,16	856	4,70,03
II. INDUSTRY	2,618	49,25,88	474	3,26,26	5,520	37,65,97	1,497	53,63,69
1. Mining & Quarrying	25	1,14,80	1	6,46	3	7,37	23	1,77,36
2. Manufacturing & Processing	2,511	45,68,36	372	1,33,70	5,507	36,49,46	1,259	42,78,91
3. Electricity, Gas & Water	–	–	–	–	1	10,21	–	–
4. Construction	82	2,42,72	101	1,86,10	9	98,93	215	9,07,42
III. TRANSPORT OPERATORS	250	2,26,08	250	67,75	75	1,05,93	1,349	1,82,74
IV. PROFESSIONAL AND OTHER SERVICES	1,195	17,58,43	269	1,55,00	776	3,14,79	847	4,58,35
V. PERSONAL LOANS	9,916	65,23,35	7,134	46,84,29	13,723	60,81,99	20,652	112,96,89
1. Loans for Purchase of Consumer Durables	446	1,27,67	644	2,40,16	316	89,83	922	2,63,12
2. Loans for Housing	1,807	27,82,33	744	9,13,94	850	12,02,66	1,747	29,90,05
3. Rest of the Personal Loans	7,663	36,13,35	5,746	35,30,19	12,557	47,89,50	17,983	80,43,72
VI. TRADE	7,513	33,60,17	4,309	18,97,31	5,453	22,37,49	6,491	39,30,16
1. Wholesale Trade	50	2,25,90	324	3,20,36	134	4,82,43	312	7,99,42
2. Retail Trade	7,463	31,34,27	3,985	15,76,95	5,319	17,55,06	6,179	31,30,74
VII. FINANCE	49	7,45	4	5	20	2,57,87	6	14,27
VIII. ALL OTHERS	1,052	7,06,64	1,056	10,14,39	3,313	21,59,47	4,340	23,76,95
TOTAL BANK CREDIT	43,076	219,62,22	42,220	233,35,45	58,835	244,67,26	1,14,001	656,26,81
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,871	4,48,06	203	54,27	3,798	7,44,62	445	1,81,18
2. Other Small Scale Industries	447	5,89,34	90	49,05	621	21,96,77	504	27,38,30

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

(Amount in Rupees Thousand)

BHILWARA		BIKANER		BUNDI		CHITTAURGARH		CHURU		DAUSA		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
13	14	15	16	17	18	19	20	21	22	23	24	
40,169	150,04,80	29,772	151,33,81	28,300	113,86,54	35,841	108,51,62	30,418	135,00,83	23,798	92,56,83	I
39,459	118,24,42	28,212	144,67,96	28,204	110,88,98	34,705	102,66,22	29,712	133,05,33	23,671	90,43,48	1
710	31,80,38	1,560	6,65,85	96	2,97,56	1,136	5,85,40	706	1,95,50	127	2,13,35	2
6,224	702,22,21	3,414	110,02,08	1,266	25,06,30	3,416	73,33,09	2,410	14,47,13	1,234	8,87,20	II
119	6,95,50	57	2,82,49	34	2,24,71	45	2,24,39	12	61,30	20	1,33,50	1
5,971	690,42,64	3,234	99,97,57	1,228	22,72,15	3,344	70,01,65	2,360	12,04,74	1,187	6,28,21	2
12	53,63	13	1,87,45	–	–	2	6,21	4	16,45	1	2,51	3
122	4,30,44	110	5,34,57	4	9,44	25	1,00,84	34	1,64,64	26	1,22,98	4
359	4,32,49	1,259	7,84,01	181	1,57,50	210	2,80,99	354	2,38,34	227	1,11,30	III
2,356	15,50,97	1,561	21,95,77	796	2,49,84	2,626	7,88,76	1,322	5,64,22	784	4,03,89	IV
23,614	168,59,86	31,927	230,60,32	7,909	48,05,43	16,720	100,14,31	19,173	86,98,63	8,370	45,49,30	V
1,572	4,31,93	1,581	4,77,85	643	2,50,43	1,181	3,69,03	524	1,87,54	641	2,26,00	1
4,679	90,17,34	4,581	89,63,24	943	13,98,26	2,636	43,62,74	4,472	37,26,83	1,044	14,74,19	2
17,363	74,10,59	25,765	136,19,23	6,323	31,56,74	12,903	52,82,54	14,177	47,84,26	6,685	28,49,11	3
12,252	105,80,57	10,262	86,23,20	5,191	23,99,83	11,308	45,65,82	11,161	39,69,29	3,855	21,53,81	VI
702	39,47,50	876	25,59,98	54	3,39,61	509	4,31,72	1,002	5,26,88	78	2,98,91	1
11,550	66,33,07	9,386	60,63,22	5,137	20,60,22	10,799	41,34,10	10,159	34,42,41	3,777	18,54,90	2
64	3,61,58	52	4,11,42	2	10,96	117	41,85	134	2,07,33	77	25,28	VII
7,308	57,87,02	7,258	47,81,76	2,049	9,94,69	4,949	25,85,74	3,930	12,59,36	1,771	11,19,08	VIII
92,346	1207,99,50	85,505	659,92,37	45,694	225,11,09	75,187	364,62,18	68,902	298,85,13	40,116	185,06,69	TOTAL
2,056	10,64,53	1,088	6,21,91	765	1,68,54	2,399	8,46,87	1,826	5,87,76	854	2,92,87	1
3,222	75,77,39	1,435	68,73,17	376	19,23,87	840	19,24,66	383	5,47,17	241	3,58,94	2

DHOLPUR		DUNGARPUR		GANGANAGAR		HANUMANGARH		JAIPUR		JAISALMER		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
25	26	27	28	29	30	31	32	33	34	35	36	
23,322	118,26,14	13,743	29,39,14	58,585	492,93,44	41,873	325,58,24	40,067	854,00,03	9,017	28,59,85	I
23,076	117,48,88	13,428	28,39,90	56,520	463,14,57	41,425	318,38,64	38,788	194,54,31	8,824	28,06,61	1
246	77,26	315	99,24	2,065	29,78,87	448	7,19,60	1,279	659,45,72	193	53,24	2
533	5,73,02	2,124	16,12,90	2,190	68,09,71	1,620	28,47,01	10,703	3271,00,90	538	3,67,37	II
3	58,07	1	4,68	2	1,93	6	9,38,04	112	10,26,52	18	87,47	1
527	5,04,79	2,115	15,91,94	1,995	59,70,14	1,592	18,43,11	9,380	1371,15,03	500	2,26,10	2
–	–	–	–	1	74	–	–	56	1095,95,90	7	24,72	3
3	10,16	8	16,28	192	8,36,90	22	65,86	1,155	793,63,45	13	29,08	4
447	80,76	360	2,24,71	265	1,18,57	77	95,59	1,997	213,16,33	158	95,71	III
161	66,36	953	3,96,00	1,131	19,71,53	431	3,59,51	5,947	426,29,25	278	5,82,25	IV
5,919	28,52,81	8,956	54,87,13	26,277	203,15,63	13,609	73,90,73	1,33,639	1853,87,58	5,120	22,44,02	V
272	61,99	316	78,21	1,256	3,06,51	984	2,13,96	6,928	23,31,95	151	39,75	1
669	9,54,25	1,979	29,33,37	3,551	73,09,43	2,191	26,07,78	33,150	984,63,93	411	4,88,16	2
4,978	18,36,57	6,661	24,75,55	21,470	126,99,69	10,434	45,68,99	93,561	845,91,70	4,558	17,16,11	3
2,499	8,88,00	6,099	21,68,92	9,946	95,61,20	6,317	37,17,55	16,644	1129,36,21	2,001	6,85,63	VI
11	59,19	313	2,27,26	923	19,60,74	192	5,83,62	1,706	822,61,14	182	69,40	1
2,488	8,28,81	5,786	19,41,66	9,023	76,00,46	6,125	31,33,93	14,938	306,75,07	1,819	6,16,23	2
8	15,34	56	28,50	52	1,21,08	55	25,47	267	151,06,26	31	9,42	VII
1,182	6,18,02	1,748	7,52,31	5,368	55,48,41	5,259	34,81,03	30,454	627,01,84	1,708	6,30,33	VIII
34,071	169,20,45	34,039	136,09,61	1,03,814	937,39,57	69,241	504,75,13	2,39,718	8525,78,40	18,851	74,74,58	TOTAL
256	95,39	1,838	3,48,98	552	3,46,06	437	1,78,86	3,388	19,60,25	424	1,50,06	1
225	2,47,66	245	2,55,39	809	15,04,47	413	9,65,18	3,852	528,82,66	75	1,27,04	2

TABLE NO. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

NORTHERN REGION

STATE : RAJASTHAN (Contd.)

OCCUPATION	JALOR		JHALAWAR		JHUNJHUNUN		JODHPUR	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	37	38	39	40	41	42	43	44
I. AGRICULTURE	24,710	86,46,98	21,735	80,74,83	40,275	112,15,39	27,111	143,34,55
1. Direct Finance	24,191	85,11,66	21,052	78,84,25	36,388	98,06,99	26,425	124,04,42
2. Indirect Finance	519	1,35,32	683	1,90,58	3,887	14,08,40	686	19,30,13
II. INDUSTRY	3,301	5,74,63	890	46,62,88	5,889	43,75,59	6,718	405,19,67
1. Mining & Quarrying	1	3,95	9	5,25,65	2	4,10,89	123	19,39,57
2. Manufacturing & Processing	3,289	5,60,54	876	41,10,15	5,764	36,82,10	5,952	362,09,28
3. Electricity, Gas & Water	–	–	2	15,17	1	3,77	4	8,58
4. Construction	11	10,14	3	11,91	122	2,78,83	639	23,62,24
III. TRANSPORT OPERATORS	272	1,03,87	133	44,84	441	2,24,05	1,331	11,57,87
IV. PROFESSIONAL AND OTHER SERVICES	828	1,86,44	656	1,22,63	673	5,87,60	4,996	63,78,33
V. PERSONAL LOANS	6,183	31,01,73	9,216	43,52,78	21,034	89,87,40	52,156	567,20,34
1. Loans for Purchase of Consumer Durables	631	1,59,01	1,130	3,83,88	1,088	2,88,87	1,120	4,47,42
2. Loans for Housing	743	7,89,00	626	10,53,63	1,186	19,71,70	9,345	251,16,85
3. Rest of the Personal Loans	4,809	21,53,72	7,460	29,15,27	18,760	67,26,83	41,691	311,56,07
VI. TRADE	5,410	14,02,83	5,283	16,34,75	9,566	37,63,20	12,070	208,01,28
1. Wholesale Trade	608	1,43,20	414	1,97,13	514	5,17,27	1,555	93,14,10
2. Retail Trade	4,802	12,59,63	4,869	14,37,62	9,052	32,45,93	10,515	114,87,18
VII. FINANCE	20	21,34	8	22,08	132	68,53	40	1,41,64
VIII. ALL OTHERS	3,570	16,33,06	1,354	7,26,48	4,205	26,29,96	11,221	154,77,48
TOTAL BANK CREDIT	44,294	156,70,88	39,275	196,41,27	82,215	318,51,72	1,15,643	1555,31,16
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	2,339	3,74,42	412	1,17,27	5,471	6,65,81	2,520	11,84,63
2. Other Small Scale Industries	313	74,19	330	1,87,14	209	3,62,40	2,368	153,20,18

OCCUPATION	KARAULI		KOTA		NAGOUR		PALI	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	45	46	47	48	49	50	51	52
I. AGRICULTURE	18,563	64,34,43	20,554	221,27,37	34,805	121,20,49	18,342	67,23,18
1. Direct Finance	16,890	59,78,00	19,759	151,20,43	34,207	113,93,51	17,682	61,36,96
2. Indirect Finance	1,673	4,56,43	795	70,06,94	598	7,26,98	660	5,86,22
II. INDUSTRY	1,202	34,60,44	2,549	594,79,90	4,334	32,65,45	5,063	58,69,01
1. Mining & Quarrying	4	15,07	144	53,64,82	40	1,94,76	14	90,57
2. Manufacturing & Processing	1,189	34,15,58	2,165	523,11,39	4,247	29,15,25	4,872	50,87,97
3. Electricity, Gas & Water	–	–	–	–	2	3,53	1	8,45
4. Construction	9	29,79	240	18,03,69	45	1,51,91	176	6,82,02
III. TRANSPORT OPERATORS	1,790	4,05,24	311	2,49,30	191	1,70,59	614	3,91,79
IV. PROFESSIONAL AND OTHER SERVICES	727	4,66,56	1,342	16,77,37	2,383	13,03,03	2,431	7,95,33
V. PERSONAL LOANS	8,010	31,29,09	38,386	396,33,12	17,779	89,89,08	20,017	113,97,33
1. Loans for Purchase of Consumer Durables	975	2,37,21	2,104	7,32,75	2,015	5,49,73	1,316	2,85,76
2. Loans for Housing	476	8,46,58	7,334	194,12,02	2,387	27,69,47	3,555	42,88,26
3. Rest of the Personal Loans	6,559	20,45,30	28,948	194,88,35	13,377	56,69,88	15,146	68,23,31
VI. TRADE	3,522	13,93,36	7,922	164,91,33	9,873	35,73,88	8,827	35,27,64
1. Wholesale Trade	141	82,84	665	33,40,34	161	2,72,09	1,061	10,01,02
2. Retail Trade	3,381	13,10,52	7,257	131,50,99	9,712	33,01,79	7,766	25,26,62
VII. FINANCE	3	32,03	42	75,70	15	1,34,29	29	29,49
VIII. ALL OTHERS	1,099	6,48,80	7,483	90,87,52	5,912	46,73,70	6,227	33,01,13
TOTAL BANK CREDIT	34,916	159,69,95	78,589	1488,21,61	75,292	342,30,51	61,550	320,34,90
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	977	2,18,68	389	2,46,22	3,263	5,75,62	3,310	7,21,79
2. Other Small Scale Industries	162	2,58,20	1,218	53,03,05	574	10,28,80	545	18,82,03

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

(Amount in Rupees Thousand)

RAJSAMAND		SAWAI MADHOPUR		SIKAR		SIROHI		TONK		UDAIPUR		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
53	54	55	56	57	58	59	60	61	62	63	64	
10,683	30,11,22	20,755	96,90,09	50,481	175,07,37	11,116	33,86,57	23,932	100,02,52	23,087	190,63,24	I
10,167	26,00,07	20,388	92,71,36	47,258	165,94,28	10,890	32,73,29	23,493	97,27,13	21,612	96,21,52	1
516	4,11,15	367	4,18,73	3,223	9,13,09	226	1,13,28	439	2,75,39	1,475	94,41,72	2
3,213	52,38,76	1,460	9,15,51	4,549	19,02,06	2,683	45,61,36	3,224	21,32,37	4,977	488,84,70	II
149	15,67,77	2	11,55	7	48,69	16	1,19,51	13	63,04	480	122,46,61	1
2,920	31,42,83	1,443	8,64,64	4,405	17,58,70	2,615	43,04,88	3,173	19,65,56	4,146	346,11,35	2
1	3,28	-	-	-	-	-	-	-	-	10	1,92,71	3
143	5,24,88	15	39,32	137	94,67	52	1,36,97	38	1,03,77	341	18,34,03	4
333	3,87,40	693	2,27,77	631	2,49,52	620	4,55,66	597	1,18,48	638	6,50,00	III
1,539	5,28,17	818	2,55,92	1,037	5,54,47	1,785	5,12,63	1,451	5,35,29	2,321	46,81,88	IV
8,548	53,51,58	8,209	57,02,94	20,677	112,08,91	9,958	60,87,82	9,431	40,09,71	37,119	451,80,98	V
589	1,44,15	1,328	2,68,21	816	2,47,91	422	1,01,08	1,619	3,21,46	1,163	3,43,76	1
1,235	22,33,60	1,436	23,04,26	1,678	30,05,88	1,741	26,38,44	832	13,09,25	8,029	198,94,23	2
6,724	29,73,83	5,445	31,30,47	18,183	79,55,12	7,795	33,48,30	6,980	23,79,00	27,927	249,42,99	3
6,685	23,22,36	6,063	26,46,76	8,073	43,50,75	5,669	23,46,03	7,894	31,58,27	12,800	115,95,06	VI
78	1,68,99	94	2,33,78	597	8,50,30	126	2,33,02	753	4,78,09	857	32,11,89	1
6,607	21,53,37	5,969	24,12,98	7,476	35,00,45	5,543	21,13,01	7,141	26,80,18	11,943	83,83,17	2
33	1,77,72	10	10,46	598	1,53,58	47	40,82	32	9,59	70	2,20,43	VII
2,557	16,89,00	1,650	10,62,00	6,823	28,81,45	3,070	17,42,38	2,713	10,45,45	8,544	110,29,84	VIII
33,591	187,06,21	39,658	205,11,45	92,869	388,08,11	34,948	191,33,27	49,274	210,11,68	89,556	1413,06,13	TOTAL
1,890	7,78,49	1,057	3,01,02	3,735	4,53,23	1,818	8,18,96	2,576	5,75,85	2,030	6,08,35	1
661	21,36,92	293	2,84,88	380	9,15,30	408	6,97,91	465	5,61,11	1,692	112,70,14	2

CHANDIGARH		STATE : DELHI		NORTH-EASTERN REGION				STATE : ARUNACHAL PRADESH				Item No.
CHANDIGARH		DELHI		CHUNGLANG		DIBANG VALLEY		EAST KAMENG		EAST SIANG		
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
1	2	1	2	1	2	3	4	5	6	7	8	
6,671	1180,52,25	12,996	4954,79,84	471	69,33	90	2,24,32	12	9,04	1,925	4,43,48	I
6,046	206,89,29	8,622	579,90,27	422	68,03	90	2,24,32	12	9,04	1,831	4,21,24	1
625	973,62,96	4,374	4,374,89,57	49	1,30	-	-	-	-	94	22,24	2
6,718	2888,39,07	65,769	51339,30,75	120	15,40,15	30	1,59,61	12	7,89	304	1,32,38	II
12	73,51	233	2806,72,96	-	-	1	7,93	-	-	-	-	1
6,504	2616,73,83	61,732	31991,33,14	117	15,31,93	21	1,13,28	7	3,88	300	1,24,23	2
8	146,14,41	242	6331,37,19	-	-	1	7,77	-	-	-	-	3
194	124,77,32	3,562	10209,87,46	3	8,22	7	30,63	5	4,01	4	8,15	4
681	58,46,65	6,059	749,07,91	23	29,07	16	45,17	6	5,99	63	90,83	III
2,667	304,55,32	26,341	5217,07,20	16	2,11,91	14	1,17,08	3	3,88	37	75,08	IV
80,754	1718,21,61	10,22,269	14090,66,19	736	14,20,21	397	11,32,52	206	1,16,12	2,309	8,83,54	V
3,565	16,71,95	41,021	179,92,90	14	5,27	13	34,71	2	3,21	696	1,54,72	1
17,115	1058,48,86	1,00,772	7125,70,39	84	5,23,57	227	8,09,95	2	1,22	171	84,27	2
60,074	643,00,80	8,80,476	6785,02,90	638	8,91,37	157	2,87,86	202	1,11,69	1,442	6,44,55	3
4,508	3926,44,86	36,315	12524,44,54	45	8,58,54	41	1,96,53	14	9,60	890	7,20,11	VI
683	3630,41,19	10,749	10354,38,80	9	8,11,93	7	35,95	-	-	180	3,49,46	1
3,825	296,03,67	25,566	2170,05,74	36	46,61	34	1,60,58	14	9,60	710	3,70,65	2
117	711,86,58	2,599	12228,71,08	4	96,13	1	20	-	-	-	-	VII
8,158	332,16,71	1,41,728	4943,79,74	221	1,11,28	33	45,69	132	57,71	926	6,13,95	VIII
1,10,274	11120,63,05	13,14,076	106047,87,25	1,636	43,36,62	622	19,21,12	385	2,10,23	6,454	29,59,37	TOTAL
154	8,83,58	2,052	66,78,65	89	67,35	5	17,45	6	3,81	143	61,48	1
4,472	242,67,19	15,112	2876,92,45	10	2,56,89	13	83,02	-	-	128	48,10	2

TABLE NO. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

NORTH-EASTERN REGION

STATE : ARUNACHAL PRADESH (Contd.)

OCCUPATION	KURUNG KUMEY		LOHIT		LOWER DIBANG VALLEY		LOWER SUBANSIRI	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	9	10	11	12	13	14	15	16
I. AGRICULTURE	2	1,74,53	755	2,46,95	69	31,16	1,053	2,13,89
1. Direct Finance	–	–	755	2,46,95	69	31,16	1,036	1,34,52
2. Indirect Finance	2	1,74,53	–	–	–	–	17	79,37
II. INDUSTRY	18	11,96	84	6,03,22	15	7,49	168	1,77,97
1. Mining & Quarrying	–	–	1	2,21	–	–	–	–
2. Manufacturing & Processing	18	11,96	79	5,90,00	10	4,21	165	1,66,88
3. Electricity, Gas & Water	–	–	–	–	–	–	–	–
4. Construction	–	–	4	11,01	5	3,28	3	11,09
III. TRANSPORT OPERATORS	–	–	8	22,91	23	13,84	28	65,76
IV. PROFESSIONAL AND OTHER SERVICES	–	–	12	20,78	11	5,45	13	13,10
V. PERSONAL LOANS	65	15,92	737	4,37,96	242	91,80	459	2,84,82
1. Loans for Purchase of Consumer Durables	–	–	8	3,35	1	13	1	1,37
2. Loans for Housing	–	–	16	60,47	3	10,56	18	50,79
3. Rest of the Personal Loans	65	15,92	713	3,74,14	238	81,11	440	2,32,66
VI. TRADE	–	–	74	1,03,83	25	11,51	254	1,74,65
1. Wholesale Trade	–	–	10	30,22	–	–	2	9,68
2. Retail Trade	–	–	64	73,61	25	11,51	252	1,64,97
VII. FINANCE	–	–	1	2,78	–	–	2	4,85
VIII. ALL OTHERS	176	70,19	261	3,99,54	166	56,97	415	1,62,83
TOTAL BANK CREDIT	261	2,72,60	1,932	18,37,97	551	2,18,22	2,392	10,97,87
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	18	11,96	30	14,22	8	2,46	69	54,72
2. Other Small Scale Industries	–	–	24	1,31,88	–	–	78	84,98

OCCUPATION	PAPUMPARE		TAWANG		TIRAP		UPPER SIANG	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	17	18	19	20	21	22	23	24
I. AGRICULTURE	1,135	4,88,19	121	38,95	350	66,77	33	69,28
1. Direct Finance	1,129	4,86,43	121	38,95	350	66,77	33	69,28
2. Indirect Finance	6	1,76	–	–	–	–	–	–
II. INDUSTRY	196	6,24,68	63	2,66,29	71	21,99	15	9,40
1. Mining & Quarrying	1	6,02	–	–	–	–	–	–
2. Manufacturing & Processing	190	4,54,58	59	2,51,87	68	11,46	14	2,91
3. Electricity, Gas & Water	–	–	1	1,25	–	–	1	6,49
4. Construction	5	1,64,08	3	13,17	3	10,53	–	–
III. TRANSPORT OPERATORS	163	2,45,69	21	26,55	1	3,02	2	82
IV. PROFESSIONAL AND OTHER SERVICES	381	17,76,85	11	70,23	25	20,03	4	3,74
V. PERSONAL LOANS	3,093	20,55,86	332	2,80,02	549	2,54,76	146	92,09
1. Loans for Purchase of Consumer Durables	116	50,90	15	10,58	5	3,40	1	12
2. Loans for Housing	281	2,96,95	23	84,14	17	31,25	1	1,52
3. Rest of the Personal Loans	2,696	17,08,01	294	1,85,30	527	2,20,11	144	90,45
VI. TRADE	614	7,73,10	52	1,06,66	13	5,78	13	13,46
1. Wholesale Trade	196	1,50,13	9	46,61	3	54	–	–
2. Retail Trade	418	6,22,97	43	60,05	10	5,24	13	13,46
VII. FINANCE	1	1,51	1	1,02,39	–	–	1	50
VIII. ALL OTHERS	895	8,70,70	54	44,24	135	49,34	110	3,19,46
TOTAL BANK CREDIT	6,478	68,36,58	655	9,35,33	1,144	4,21,69	324	5,08,75
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	63	1,64,04	44	20,19	41	6,93	10	2,70
2. Other Small Scale Industries	72	97,74	6	97,10	–	–	4	21

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

STATE : ASSAM

(Amount in Rupees Thousand)

UPPER SUBANSIRI		WEST KAMENG		WEST SIANG		BARPETA		BONGAIGAON		CACHAR		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
25	26	27	28	29	30	1	2	3	4	5	6	
2,114	2,53,73	300	45,61	2,278	3,03,78	10,336	18,16,98	3,600	9,02,79	3,327	15,03,28	I
2,114	2,53,73	300	45,61	2,278	3,03,78	10,192	15,87,32	3,460	7,71,07	3,240	10,59,06	1
—	—	—	—	—	—	144	2,29,66	140	1,31,72	87	4,44,22	2
195	2,41,55	32	1,83,75	161	1,00,24	2,735	13,65,09	2,008	49,09,63	1,890	45,21,50	II
1	10,86	—	—	—	—	5	12,77	—	—	9	58,41	1
183	1,84,02	28	1,77,87	157	89,60	2,681	12,34,80	1,966	22,67,31	1,691	32,93,36	2
2	4,89	—	—	—	—	12	45,94	1	24,99,99	3	8,12	3
9	41,78	4	5,88	4	10,64	37	71,58	41	1,42,33	187	11,61,61	4
54	99,19	10	25,34	40	63,44	1,166	5,28,73	517	3,41,89	1,249	12,43,66	III
71	1,23,55	26	22,92	29	1,19,16	1,515	5,15,47	803	3,05,64	1,679	12,16,80	IV
768	10,69,13	709	4,10,39	1,174	8,37,01	16,331	69,68,58	11,547	52,70,18	17,798	116,15,86	V
12	17,41	—	—	17	1,34	528	1,37,08	1,261	4,02,32	1,394	4,01,67	1
138	4,65,02	10	49,06	55	1,81,62	3,598	24,20,00	732	11,44,12	1,749	40,36,52	2
618	5,86,70	699	3,61,33	1,102	6,54,05	12,205	44,11,50	9,554	37,23,74	14,655	71,77,67	3
315	6,01,21	65	1,01,06	370	3,21,13	8,136	32,42,99	3,406	14,58,00	5,475	58,06,18	VI
27	68,27	4	2,64	52	91,82	381	5,38,71	45	2,32,76	247	17,48,22	1
288	5,32,94	61	98,42	318	2,29,31	7,755	27,04,28	3,361	12,25,24	5,228	40,57,96	2
—	—	1	45	—	—	58	32,57	12	2,19	10	17,71	VII
398	1,33,98	315	1,61,34	263	1,12,98	3,833	11,96,14	3,302	15,73,26	4,750	30,51,60	VIII
3,915	25,22,34	1,458	9,50,86	4,315	18,57,74	44,110	156,66,55	25,195	147,63,58	36,178	289,76,59	TOTAL
51	61,91	19	8,03	50	31,06	1,751	5,52,04	1,430	5,14,31	1,088	5,77,07	1
120	77,82	6	1,10,70	95	37,50	763	5,54,30	466	2,69,85	411	10,09,18	2

DARRANG		DHEMAJI		DHUBRI		DIBRUGARH		GOALPARA		GOLAGHAT		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
7	8	9	10	11	12	13	14	15	16	17	18	
8,428	19,52,40	2,895	3,26,28	5,234	7,18,41	5,072	32,00,04	5,229	9,59,93	6,629	13,22,98	I
8,246	16,09,42	2,726	3,13,04	5,188	6,98,62	4,981	29,02,28	4,808	7,57,73	6,407	12,94,37	1
182	3,42,98	169	13,24	46	19,79	91	2,97,76	421	2,02,20	222	28,61	2
2,839	28,63,08	522	2,08,39	1,829	10,50,59	1,917	223,00,42	1,848	10,52,60	877	112,09,34	II
—	—	—	—	—	—	3	8,95,89	—	—	1	40,98	1
2,377	25,38,20	509	1,89,14	1,704	9,17,89	1,811	149,45,99	1,795	9,11,82	823	110,72,26	2
—	—	1	1,27	1	5,26	8	61,86,92	1	3,15	—	—	3
462	3,24,88	12	17,98	124	1,27,44	95	2,71,62	52	1,37,63	53	96,10	4
584	3,12,55	118	66,37	408	2,53,13	807	12,73,12	655	4,75,22	349	3,75,64	III
1,387	2,95,67	272	89,27	934	2,96,50	1,514	13,18,33	857	3,10,91	913	5,43,35	IV
11,553	48,90,22	1,971	10,64,34	8,857	35,85,14	17,148	107,93,99	6,884	36,35,84	10,889	49,14,48	V
523	1,44,98	385	88,22	422	98,54	1,715	5,10,58	695	1,43,71	869	2,47,65	1
2,394	20,09,33	264	4,79,58	1,705	13,40,73	1,370	26,74,12	650	10,95,69	794	11,60,58	2
8,636	27,35,91	1,322	4,96,54	6,730	21,45,87	14,063	76,09,29	5,539	23,96,44	9,226	35,06,25	3
5,074	17,51,69	1,316	5,16,27	4,873	14,97,92	4,182	43,13,97	3,123	12,75,19	2,453	11,13,77	VI
245	1,24,59	27	30,46	71	89,41	207	8,69,73	60	1,87,97	62	1,15,89	1
4,829	16,27,10	1,289	4,85,81	4,802	14,08,51	3,975	34,44,24	3,063	10,87,22	2,391	9,97,88	2
19	3,86	1	3	14	1,73	35	65,77	68	16,86	1	4,15	VII
4,162	14,95,62	1,692	5,10,17	3,855	10,26,47	5,331	42,07,17	4,534	21,12,84	2,474	11,02,44	VIII
34,046	135,65,09	8,787	27,81,12	26,004	84,29,89	36,006	474,72,81	23,198	98,39,39	24,585	205,86,15	TOTAL
1,348	5,78,31	371	1,11,11	680	2,72,46	966	8,58,42	1,214	3,14,96	550	3,12,51	1
887	6,49,83	86	53,04	794	5,20,65	566	25,51,79	450	2,52,51	230	2,57,84	2

TABLE NO. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

NORTH-EASTERN REGION

STATE : ASSAM (Contd.)

OCCUPATION	HAILAKANDI		JORHAT		KAKROJHAR		KAMRUP	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	19	20	21	22	23	24	25	26
I. AGRICULTURE	2,015	7,35,28	8,344	28,50,52	5,064	7,21,01	11,953	190,84,47
1. Direct Finance	1,968	4,71,38	8,102	16,47,65	4,753	5,71,37	10,919	119,36,09
2. Indirect Finance	47	2,63,90	242	12,02,87	311	1,49,64	1,034	71,48,38
II. INDUSTRY	569	2,73,96	1,364	87,70,01	2,790	20,09,31	6,233	372,58,42
1. Mining & Quarrying	–	–	–	–	–	–	12	39,76,41
2. Manufacturing & Processing	554	2,52,66	1,305	85,31,15	2,781	19,41,38	5,923	314,19,77
3. Electricity, Gas & Water	–	–	1	58,88	–	–	8	75,22
4. Construction	15	21,30	58	1,79,98	9	67,93	290	17,87,02
III. TRANSPORT OPERATORS	207	1,67,36	622	6,77,31	864	2,40,57	1,036	13,12,45
IV. PROFESSIONAL AND OTHER SERVICES	261	1,01,86	1,745	6,19,99	1,840	4,90,94	1,948	47,53,81
V. PERSONAL LOANS	3,269	18,84,64	17,778	99,24,81	8,001	38,08,72	21,168	264,39,63
1. Loans for Purchase of Consumer Durables	583	1,96,73	2,294	7,16,59	185	30,34	1,379	4,88,33
2. Loans for Housing	155	5,76,60	1,714	32,06,92	734	13,60,59	4,353	133,86,13
3. Rest of the Personal Loans	2,531	11,11,31	13,770	60,01,30	7,082	24,17,79	15,436	125,65,17
VI. TRADE	1,747	6,84,24	4,197	28,85,57	3,495	12,57,08	7,771	129,41,13
1. Wholesale Trade	18	1,27,54	125	7,34,58	65	1,67,87	798	44,40,21
2. Retail Trade	1,729	5,56,70	4,072	21,50,99	3,430	10,89,21	6,973	85,00,92
VII. FINANCE	–	–	6	35,93	3	1,59	48	1,21,89
VIII. ALL OTHERS	597	5,72,39	5,217	22,47,89	2,950	16,11,86	5,074	120,42,96
TOTAL BANK CREDIT	8,665	44,19,73	39,273	280,12,03	25,007	101,41,08	55,231	1139,54,76
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	496	1,11,40	674	4,33,59	1,840	8,89,95	3,860	12,63,06
2. Other Small Scale Industries	36	1,10,61	491	13,11,99	527	2,18,46	1,189	45,34,97

OCCUPATION	KAMRUP METROPOLITAN		KARBI ANGLONG		KARIMGANJ		LAKHIMPUR	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	27	28	29	30	31	32	33	34
I. AGRICULTURE	1,538	21,16,35	6,272	7,71,74	1,838	3,57,96	7,762	13,57,73
1. Direct Finance	1,477	18,01,28	6,208	7,32,84	1,816	3,14,23	7,617	11,66,68
2. Indirect Finance	61	3,15,07	64	38,90	22	43,73	145	1,91,05
II. INDUSTRY	1,846	54,97,71	957	2,08,32	1,513	7,56,20	1,500	109,27,38
1. Mining & Quarrying	8	84,92	–	–	5	35,76	1	22,66
2. Manufacturing & Processing	1,697	44,61,37	952	1,91,19	1,377	5,31,97	1,376	107,73,77
3. Electricity, Gas & Water	1	3,07	–	–	–	–	5	28,96
4. Construction	140	9,48,35	5	17,13	131	1,88,47	118	1,01,99
III. TRANSPORT OPERATORS	1,773	12,62,42	164	94,86	400	4,89,72	258	2,01,65
IV. PROFESSIONAL AND OTHER SERVICES	2,677	33,04,43	182	50,54	418	2,36,91	1,177	7,43,71
V. PERSONAL LOANS	56,783	281,78,57	7,721	35,01,91	5,771	30,00,06	6,191	46,74,21
1. Loans for Purchase of Consumer Durables	6,079	17,00,69	391	1,35,63	347	1,32,92	1,031	4,32,72
2. Loans for Housing	5,546	55,14,27	556	4,89,69	583	8,39,70	623	21,84,73
3. Rest of the Personal Loans	45,158	209,63,61	6,774	28,76,59	4,841	20,27,44	4,537	20,56,76
VI. TRADE	6,200	56,33,43	1,042	3,73,04	2,885	24,03,40	4,208	23,86,07
1. Wholesale Trade	452	8,56,64	24	67,69	270	8,26,94	160	5,26,68
2. Retail Trade	5,748	47,76,79	1,018	3,05,35	2,615	15,76,46	4,048	18,59,39
VII. FINANCE	84	6,68,64	18	8,91	4	18	6	5,90
VIII. ALL OTHERS	12,892	64,66,04	2,451	11,25,18	2,346	19,46,13	3,008	14,44,98
TOTAL BANK CREDIT	83,793	531,27,59	18,807	61,34,50	15,175	91,90,56	24,110	217,41,63
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	500	3,62,32	671	1,24,87	879	2,73,78	911	4,47,98
2. Other Small Scale Industries	898	13,78,38	214	40,18	449	1,71,15	224	39,60,21

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

(Amount in Rupees Thousand)

MORIGAON		NAGAON		NALBARI		NORTH CACHAR HILLS		SIBSAGAR		SONITPUR		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
35	36	37	38	39	40	41	42	43	44	45	46	
5,417	10,39,73	9,659	21,93,17	9,545	14,93,92	737	1,29,84	6,147	15,99,22	14,302	31,87,75	I
5,371	10,15,69	9,412	19,00,42	9,271	13,75,37	736	1,25,79	6,035	15,35,86	13,495	25,78,54	1
46	24,04	247	2,92,75	274	1,18,55	1	4,05	112	63,36	807	6,09,21	2
509	5,28,96	1,515	19,41,09	4,321	12,30,46	118	4,92,15	1,665	18,29,57	2,847	39,42,20	II
–	–	1	3,77	–	–	–	–	–	–	2	7,63	1
466	4,12,60	1,398	13,79,27	4,243	11,64,13	111	4,80,38	1,592	16,57,02	2,783	35,74,80	2
–	–	3	4,33	2	6,75	–	–	1	3,13	2	11,78	3
43	1,16,36	113	5,53,72	76	59,58	7	11,77	72	1,69,42	60	3,47,99	4
90	54,42	551	4,49,08	1,237	3,57,87	212	1,50,32	545	5,89,63	955	5,78,02	III
487	1,18,48	937	5,98,47	2,504	7,65,85	47	26,56	891	6,30,42	2,403	8,09,97	IV
7,114	35,15,04	19,217	96,54,79	13,567	63,41,52	1,791	7,88,41	12,816	80,98,14	21,750	105,72,65	V
910	2,90,99	1,741	5,29,21	348	1,14,45	26	10,09	936	4,43,13	1,730	4,90,90	1
587	8,19,39	2,041	30,96,16	2,467	25,00,83	40	93,18	897	18,95,57	2,628	32,22,71	2
5,617	24,04,66	15,435	60,29,42	10,752	37,26,24	1,725	6,85,14	10,983	57,59,44	17,392	68,59,04	3
2,179	7,06,68	5,604	37,50,92	6,429	18,32,53	317	1,49,36	3,179	21,28,50	8,720	35,11,71	VI
52	47,16	240	7,11,26	141	1,28,45	23	33,08	231	4,91,38	346	5,16,20	1
2,127	6,59,52	5,364	30,39,66	6,288	17,04,08	294	1,16,28	2,948	16,37,12	8,374	29,95,51	2
–	–	34	62,27	55	4,96	–	–	9	24,84	173	43,47	VII
2,395	7,30,08	5,954	21,96,41	5,433	26,94,79	1,166	4,89,36	4,578	17,46,37	6,184	25,96,48	VIII
18,191	66,93,39	43,471	208,46,20	43,091	147,21,90	4,388	22,26,00	29,830	166,46,69	57,334	252,42,25	TOTAL
248	1,94,01	928	5,23,87	3,353	7,60,92	105	40,16	794	3,14,74	1,674	6,17,00	1
200	91,57	372	5,87,43	430	1,52,81	3	2,89	728	4,25,23	759	7,28,09	2

STATE : MANIPUR

TINSUKIA		BISHENPUR		CHANDEL		CHURACHANDPUR		IMPHAL		SENAPATI		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
47	48	1	2	3	4	5	6	7	8	9	10	
3,080	22,31,99	1,169	2,29,97	733	1,03,89	280	80,80	3,874	15,75,86	1,380	2,32,78	I
2,899	13,77,43	1,156	2,28,92	733	1,03,89	277	69,84	3,716	9,75,53	1,366	2,31,97	1
181	8,54,56	13	1,05	–	–	3	10,96	158	6,00,33	14	81	2
1,208	56,30,38	878	2,91,09	185	67,79	220	1,61,61	2,224	15,97,13	162	51,57	II
1	2,11	–	–	–	–	–	–	4	12,61	–	–	1
1,131	54,27,76	878	2,91,09	185	67,79	201	1,47,29	2,186	14,62,85	161	50,06	2
2	4,61	–	–	–	–	–	–	–	–	–	–	3
74	1,95,90	–	–	–	–	19	14,32	34	1,21,67	1	1,51	4
381	4,01,92	54	5,08	3	57	39	31,97	402	2,82,59	8	9,01	III
802	6,34,54	181	1,21,67	9	31,86	17	9,25	336	5,78,19	33	13,97	IV
11,681	66,71,29	318	1,54,93	703	2,84,51	809	6,29,70	13,175	107,13,34	874	4,52,75	V
825	2,45,49	41	10,33	–	–	19	6,19	1,509	5,62,11	54	16,77	1
1,124	18,98,37	22	48,64	27	88,49	101	3,11,29	1,633	39,68,98	34	85,21	2
9,732	45,27,43	255	95,96	676	1,96,02	689	3,12,22	10,033	61,82,25	786	3,50,77	3
4,760	50,17,23	335	1,16,91	105	23,36	172	1,27,20	2,339	20,69,42	280	1,15,11	VI
151	21,78,37	–	–	–	–	3	3,03	68	4,48,96	8	4,21	1
4,609	28,38,86	335	1,16,91	105	23,36	169	1,24,17	2,271	16,20,46	272	1,10,90	2
38	30,62	–	–	–	–	–	–	17	10,19	–	–	VII
2,609	22,00,60	151	1,31,21	178	30,77	203	1,11,53	2,129	17,57,64	185	67,67	VIII
24,559	228,18,57	3,086	10,50,86	1,916	5,42,75	1,740	11,52,06	24,496	185,84,36	2,922	9,42,86	TOTAL
425	6,44,00	614	1,09,83	119	52,91	185	1,32,00	1,701	5,45,14	147	34,79	1
549	11,69,57	262	1,81,10	2	2,08	13	12,68	379	5,17,55	14	15,27	2

TABLE NO. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

OCCUPATION	STATE : MANIPUR (Contd.)						STATE : MEGHALAYA	
	TAMENGLONG		THOUBAL		UKHRUL		EAST GARO HILLS	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	11	12	13	14	15	16	1	2
I. AGRICULTURE	78	14,97	1,229	1,64,47	85	11,49	573	67,87
1. Direct Finance	78	14,97	1,188	1,60,56	85	11,49	570	66,32
2. Indirect Finance	—	—	41	3,91	—	—	3	1,55
II. INDUSTRY	129	65,69	503	2,38,14	129	2,58,98	306	51,86,18
1. Mining & Quarrying	—	—	—	—	—	—	—	—
2. Manufacturing & Processing	129	65,69	502	2,33,58	129	2,58,98	288	51,75,20
3. Electricity, Gas & Water	—	—	1	4,56	—	—	—	—
4. Construction	—	—	—	—	—	—	18	10,98
III. TRANSPORT OPERATORS	1	33	211	33,55	1	33	114	1,30,24
IV. PROFESSIONAL AND OTHER SERVICES	42	25,73	22	1,12,04	2	2,13	46	34,59
V. PERSONAL LOANS	62	21,53	554	4,27,75	293	79,63	2,596	10,64,82
1. Loans for Purchase of Consumer Durables	13	3,46	106	32,83	3	84	46	4,12
2. Loans for Housing	10	5,43	73	2,10,24	5	3,12	95	2,37,36
3. Rest of the Personal Loans	39	12,64	375	1,84,68	285	75,67	2,455	8,23,34
VI. TRADE	255	82,88	723	2,41,33	104	18,31	248	1,52,81
1. Wholesale Trade	16	10,04	3	25,55	—	—	12	9,50
2. Retail Trade	239	72,84	720	2,15,78	104	18,31	236	1,43,31
VII. FINANCE	—	—	—	—	—	—	1	2,38
VIII. ALL OTHERS	4	1,32	21	9,40	9	2,99	901	2,76,10
TOTAL BANK CREDIT	571	2,12,45	3,263	12,26,68	623	3,73,86	4,785	69,14,99
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	125	63,02	485	81,09	128	14,73	268	1,49,57
2. Other Small Scale Industries	4	2,67	13	1,26,99	—	—	6	13,01

OCCUPATION	EAST KHASI HILLS		JAINTIA HILLS		RI BHOI		SOUTH GARO HILLS	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	3	4	5	6	7	8	9	10
I. AGRICULTURE	10,584	66,37,76	2,629	2,66,70	2,499	2,96,96	187	1,44,70
1. Direct Finance	10,323	16,37,26	2,400	2,52,13	2,498	2,96,19	186	27,13
2. Indirect Finance	261	50,00,50	229	14,57	1	77	1	1,17,57
II. INDUSTRY	1,238	509,73,62	577	14,90,81	195	25,11,39	139	95,48
1. Mining & Quarrying	21	3,70,77	3	25,14	3	2,87,41	—	—
2. Manufacturing & Processing	1,147	14,75,27	569	14,53,79	185	22,22,10	134	90,45
3. Electricity, Gas & Water	11	485,36,30	—	—	—	—	—	—
4. Construction	59	5,91,28	5	11,88	7	1,88	5	5,03
III. TRANSPORT OPERATORS	636	8,33,79	178	2,51,53	125	86,69	64	77,48
IV. PROFESSIONAL AND OTHER SERVICES	733	10,52,44	17	34,11	32	29,41	33	19,55
V. PERSONAL LOANS	16,817	132,92,45	898	8,14,02	2,292	26,69,14	213	2,11,65
1. Loans for Purchase of Consumer Durables	1,376	4,46,23	66	15,26	56	8,94	6	5,44
2. Loans for Housing	1,810	39,56,06	41	87,11	298	15,55,47	8	26,24
3. Rest of the Personal Loans	13,631	88,90,16	791	7,11,65	1,938	11,04,73	199	1,79,97
VI. TRADE	4,486	39,40,10	708	1,92,56	269	1,41,16	192	1,62,27
1. Wholesale Trade	214	11,91,06	60	16,28	5	1,80	1	25
2. Retail Trade	4,272	27,49,04	648	1,76,28	264	1,39,36	191	1,62,02
VII. FINANCE	6	33,49	—	—	—	—	—	—
VIII. ALL OTHERS	8,558	54,69,90	481	4,68,61	477	2,20,16	157	2,65,94
TOTAL BANK CREDIT	43,058	822,33,55	5,488	35,18,34	5,889	59,54,91	985	9,77,07
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	871	2,81,32	539	1,33,17	111	4,56,51	128	45,10
2. Other Small Scale Industries	245	3,85,08	26	31,83	57	23,08	2	1,64

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

STATE : MIZORAM

(Amount in Rupees Thousand)

WEST GARO HILLS		WEST KHASI HILLS		AIZAWL		CHAMPHAI		KOLASIB		LAWNGTLAI		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
11	12	13	14	1	2	3	4	5	6	7	8	
837	3,26,10	5,511	4,79,80	2,482	11,53,25	1,264	1,29,12	1,145	1,32,86	394	77,31	I
806	1,82,82	5,092	4,52,88	2,394	11,18,15	1,262	1,24,45	1,143	1,30,29	394	77,31	1
31	1,43,28	419	26,92	88	35,10	2	4,67	2	2,57	-	-	2
989	3,89,72	658	31,11,12	1,656	9,63,49	362	99,87	500	69,50	85	97,80	II
1	83	1	2,42	1	1,15	-	-	-	-	-	-	1
867	3,66,17	652	1,06,54	1,596	7,77,52	361	99,83	494	55,52	85	97,80	2
-	-	1	30,00,00	-	-	-	-	-	-	-	-	3
121	22,72	4	2,16	59	1,84,82	1	4	6	13,98	-	-	4
250	2,44,37	105	69,80	236	4,40,20	20	40,83	46	62,48	17	17,06	III
123	1,20,75	33	10,16	59	1,08,67	12	3,70	1	18	3	2,64	IV
5,433	102,58,91	848	3,97,66	8,249	117,78,11	532	3,06,93	1,174	3,28,14	220	2,94,95	V
172	38,29	345	68,42	1,356	5,02,42	243	87,17	819	1,39,56	25	8,91	1
1,315	69,10,07	26	54,79	2,846	83,07,23	86	1,42,28	45	61,67	169	2,68,63	2
3,946	33,10,55	477	2,74,45	4,047	29,68,46	203	77,48	310	1,26,91	26	17,41	3
646	4,73,16	1,207	2,38,65	2,445	15,21,47	500	1,12,22	589	79,71	51	31,78	VI
31	78,18	41	29,35	55	3,45,28	55	5,44	-	-	-	-	1
615	3,94,98	1,166	2,09,30	2,390	11,76,19	445	1,06,78	589	79,71	51	31,78	2
2	2,11	-	-	13	30,79	-	-	-	-	-	-	VII
2,893	13,86,76	514	2,54,98	1,003	21,51,65	59	35,28	107	28,14	21	8,24	VIII
11,173	132,01,88	8,876	45,62,17	16,143	181,47,63	2,749	7,27,95	3,562	7,01,01	791	5,29,78	TOTAL
704	3,09,06	633	1,05,53	1,083	5,27,17	245	84,69	315	40,02	80	94,29	1
33	18,51	18	2,96	487	1,57,68	116	15,14	178	15,42	2	1,59	2

STATE : NAGALAND

LUNGLEI		MAMIT		SAIHA		SERCHHIP		DIMAPUR		KOHIMA		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
9	10	11	12	13	14	15	16	1	2	3	4	
1,427	1,69,02	665	70,73	647	1,79,61	754	72,35	2,236	8,52,52	634	4,31,59	I
1,248	1,54,00	665	70,73	647	1,79,61	673	65,83	1,696	7,04,66	605	3,35,29	1
179	15,02	-	-	-	-	81	6,52	540	1,47,86	29	96,30	2
656	1,87,11	249	41,66	250	1,27,14	529	1,52,33	365	9,74,54	287	13,07,56	II
-	-	-	-	-	-	-	-	4	9,58	8	48,48	1
626	1,07,59	247	36,61	248	1,18,90	502	77,16	325	4,54,30	250	6,97,09	2
-	-	-	-	-	-	-	-	2	8,92	-	-	3
30	79,52	2	5,05	2	8,24	27	75,17	34	5,01,74	29	5,61,99	4
196	2,41,12	126	32,31,73	10	16,37	38	53,23	325	1,81,21	115	2,55,75	III
90	41,98	3	77	-	-	2	60	166	90,98	158	9,68,49	IV
2,003	17,00,40	488	2,60,91	225	2,93,71	803	2,91,58	4,741	23,60,46	4,649	41,91,13	V
1,136	2,85,29	230	38,34	26	4,57	335	64,04	375	92,45	1,518	3,65,96	1
549	12,13,47	74	1,35,37	145	2,50,17	96	1,51,12	115	1,86,13	342	8,73,18	2
318	2,01,64	184	87,20	54	38,97	372	76,42	4,251	20,81,88	2,789	29,51,99	3
938	3,56,55	656	1,13,21	174	27,82	569	71,68	401	6,84,79	627	10,75,54	VI
5	4,92	1	1,92	-	-	-	-	40	1,72,97	36	2,15,53	1
933	3,51,63	655	1,11,29	174	27,82	569	71,68	361	5,11,82	591	8,60,01	2
-	-	-	-	-	-	-	-	13	5,66	-	-	VII
555	2,92,76	147	30,76	207	1,23,26	332	1,31,93	626	9,75,02	882	7,03,34	VIII
5,865	29,88,94	2,334	37,49,77	1,513	7,67,91	3,027	7,73,70	8,873	61,25,18	7,352	89,33,40	TOTAL
590	1,00,64	221	32,94	244	1,18,48	354	53,62	223	1,76,27	192	4,11,41	1
31	1,67	26	3,67	4	42	146	20,45	53	1,82,55	42	2,21,11	2

TABLE NO. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

NORTH-EASTERN REGION

STATE : NAGALAND (Contd.)

OCCUPATION	MOKOKCHUNG		MON		PHEK		TUENSANG	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	5	6	7	8	9	10	11	12
I. AGRICULTURE	1,083	1,80,04	28	9,58	327	62,35	1,204	2,47,24
1. Direct Finance	1,083	1,80,04	28	9,58	326	61,94	1,105	2,27,35
2. Indirect Finance	—	—	—	—	1	41	99	19,89
II. INDUSTRY	272	2,99,72	101	4,42,67	236	1,81,26	197	96,41
1. Mining & Quarrying	—	—	—	—	—	—	—	—
2. Manufacturing & Processing	271	2,99,52	98	4,40,12	233	1,80,02	169	82,82
3. Electricity, Gas & Water	—	—	—	—	—	—	—	—
4. Construction	1	20	3	2,55	3	1,24	28	13,59
III. TRANSPORT OPERATORS	16	13,89	1	5,02	5	11,46	4	6,93
IV. PROFESSIONAL AND OTHER SERVICES	30	17,29	1	1,92	7	7,76	102	85,86
V. PERSONAL LOANS	1,007	5,10,63	253	1,06,11	376	1,46,36	753	2,99,05
1. Loans for Purchase of Consumer Durables	4	86	1	40	—	—	5	3,36
2. Loans for Housing	41	48,05	2	21	4	8,77	13	25,51
3. Rest of the Personal Loans	962	4,61,72	250	1,05,50	372	1,37,59	735	2,70,18
VI. TRADE	118	69,71	19	10,46	39	28,35	49	35,51
1. Wholesale Trade	1	1,25	—	—	15	10,98	1	48
2. Retail Trade	117	68,46	19	10,46	24	17,37	48	35,03
VII. FINANCE	—	—	—	—	2	2,22	—	—
VIII. ALL OTHERS	621	3,37,68	1,046	4,18,88	688	2,39,46	1,209	3,02,35
TOTAL BANK CREDIT	3,147	14,28,96	1,449	9,94,64	1,680	6,79,22	3,518	10,73,35
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	234	2,38,65	96	1,05,74	203	1,63,39	165	80,25
2. Other Small Scale Industries	19	28,95	—	—	—	—	4	2,57

STATE : TRIPURA

OCCUPATION	WOKHA		ZUNHEBOTO		DHALAI		NORTH TRIPURA	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	13	14	15	16	1	2	3	4
I. AGRICULTURE	499	1,18,99	771	1,49,81	11,807	11,30,07	18,222	16,20,68
1. Direct Finance	498	1,18,61	770	1,49,70	11,633	11,08,44	18,186	15,82,50
2. Indirect Finance	1	38	1	11	174	21,63	36	38,18
II. INDUSTRY	165	2,18,67	308	3,32,59	1,896	1,74,26	5,233	6,34,75
1. Mining & Quarrying	2	7,15	—	—	—	—	3	8,31
2. Manufacturing & Processing	162	2,10,82	304	3,20,03	1,890	1,66,27	5,193	5,36,93
3. Electricity, Gas & Water	—	—	—	—	—	—	1	6,00
4. Construction	1	70	4	12,56	6	7,99	36	83,51
III. TRANSPORT OPERATORS	4	9,12	8	7,56	408	1,13,97	1,533	2,52,00
IV. PROFESSIONAL AND OTHER SERVICES	11	9,86	6	10,58	589	1,14,82	2,217	2,90,86
V. PERSONAL LOANS	769	2,77,86	594	2,29,39	2,863	11,83,84	6,290	27,42,96
1. Loans for Purchase of Consumer Durables	293	42,34	48	8,44	1,357	5,79,75	2,755	12,96,18
2. Loans for Housing	13	39,40	11	24,75	138	2,02,18	328	4,60,36
3. Rest of the Personal Loans	463	1,96,12	535	1,96,20	1,368	4,01,91	3,207	9,86,42
VI. TRADE	75	51,01	19	7,81	9,672	9,43,40	18,736	17,90,20
1. Wholesale Trade	—	—	—	—	267	29,39	352	1,43,73
2. Retail Trade	75	51,01	19	7,81	9,405	9,14,01	18,384	16,46,47
VII. FINANCE	—	—	—	—	—	—	32	1,86
VIII. ALL OTHERS	577	1,24,53	731	1,91,95	1,275	3,11,01	4,497	12,67,18
TOTAL BANK CREDIT	2,100	8,10,04	2,437	9,29,69	28,510	39,71,37	56,760	86,00,49
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	125	1,57,14	290	3,12,10	1,843	1,34,22	4,953	4,38,87
2. Other Small Scale Industries	39	60,83	—	—	43	29,50	222	50,42

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

EASTERN REGION

STATE : BIHAR

(Amount in Rupees Thousand)

SOUTH TRIPURA		WEST TRIPURA		ARARIA		ARWAL		AURANGABAD		BANKA		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
5	6	7	8	1	2	3	4	5	6	7	8	
25,636	25,34,44	27,634	30,62,82	19,216	53,86,09	5,539	6,11,58	20,599	53,34,62	13,694	26,32,65	I
25,463	24,93,83	27,476	28,42,41	17,461	49,84,17	5,033	5,37,41	18,754	49,23,45	12,770	23,96,63	1
173	40,61	158	2,20,41	1,755	4,01,92	506	74,17	1,845	4,11,17	924	2,36,02	2
7,744	9,83,66	9,889	34,08,37	4,106	85,20,18	1,686	1,36,79	7,226	46,05,75	2,195	12,37,90	II
12	83,16	2	7,51	–	–	–	–	8	65,91	1	9,98	1
7,709	8,67,04	9,725	29,41,70	4,039	79,70,74	1,686	1,36,79	7,145	43,33,96	2,150	11,36,39	2
–	–	–	–	5	40,01	–	–	3	21,02	3	8,01	3
23	33,46	162	4,59,16	62	5,09,43	–	–	70	1,84,86	41	83,52	4
704	3,53,19	2,345	20,01,19	1,466	2,19,41	347	71,92	922	3,94,18	435	1,67,59	III
1,820	3,25,72	3,716	12,47,55	1,137	5,42,41	149	40,37	1,194	5,69,24	1,105	3,79,59	IV
8,807	32,25,14	27,294	148,48,61	8,067	67,07,38	2,588	5,18,73	10,462	41,76,04	6,829	24,43,61	V
3,894	17,13,77	9,090	38,85,11	388	1,32,99	137	39,97	177	66,42	519	1,50,25	1
333	4,65,64	2,460	43,33,38	1,602	39,85,07	41	21,19	429	8,50,36	459	7,21,74	2
4,580	10,45,73	15,744	66,30,12	6,077	25,89,32	2,410	4,57,57	9,856	32,59,26	5,851	15,71,62	3
15,221	19,93,59	31,344	80,10,49	7,778	22,43,06	4,791	6,53,53	14,111	44,75,47	7,772	20,72,39	VI
60	94,84	308	15,48,35	316	2,97,57	214	37,80	400	4,24,84	426	1,32,81	1
15,161	18,98,75	31,036	64,62,14	7,462	19,45,49	4,577	6,15,73	13,711	40,50,63	7,346	19,39,58	2
1	55	26	7,55	71	1,75,85	1	14	144	64,61	–	–	VII
2,564	6,47,15	7,485	38,85,92	5,141	22,09,66	1,055	2,23,84	5,482	16,63,92	3,212	13,44,60	VIII
62,497	100,63,44	1,09,733	364,72,50	46,982	260,04,04	16,156	22,56,90	60,140	212,83,83	35,242	102,78,33	TOTAL
6,090	5,46,37	8,537	9,90,37	3,114	9,39,10	1,499	84,53	5,629	6,51,74	1,199	3,67,87	1
1,248	3,25,38	1,040	15,85,09	382	13,86,05	92	24,11	1,197	19,82,37	512	3,18,72	2

BEGUSARAI		BHAGALPUR		BHOJPUR		BUXAR		DARBHANGA		GAYA		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
9	10	11	12	13	14	15	16	17	18	19	20	
24,798	61,20,66	20,220	57,63,87	29,328	58,23,23	24,678	51,08,20	14,999	44,06,37	35,939	63,09,64	I
24,243	58,66,56	18,424	50,48,86	26,766	54,71,93	24,333	48,69,16	13,870	37,23,32	32,095	50,10,69	1
555	2,54,10	1,796	7,15,01	2,562	3,51,30	345	2,39,04	1,129	6,83,05	3,844	12,98,95	2
2,041	24,79,16	2,749	20,99,94	10,021	22,37,03	9,437	18,90,22	3,776	12,85,45	10,657	19,10,41	II
4	19,43	1	12,24	1	92	1	7,00	7	25,99	9	51,26	1
1,967	23,67,34	2,574	16,19,10	9,984	21,98,58	9,429	18,75,06	3,719	11,41,30	10,459	16,76,53	2
3	18,72	–	–	1	1,82	–	–	1	4,63	1	4,49	3
67	73,67	174	4,68,60	35	35,71	7	8,16	49	1,13,53	188	1,78,13	4
1,207	4,52,06	758	4,11,84	2,455	7,45,25	2,338	3,20,46	1,602	4,37,86	4,267	8,64,48	III
2,329	6,08,77	1,844	5,05,41	1,160	7,32,02	406	2,02,52	3,492	8,94,21	1,668	8,89,56	IV
12,546	74,76,27	22,209	130,43,87	26,160	107,38,23	10,329	38,28,05	24,233	140,72,62	25,504	133,04,72	V
507	2,07,83	1,243	3,69,08	211	65,92	231	63,27	728	2,29,44	1,263	3,49,49	1
1,327	22,52,34	2,823	41,63,16	2,393	38,65,86	589	7,47,78	3,001	63,76,84	3,226	53,58,99	2
10,712	50,16,10	18,143	85,11,63	23,556	68,06,45	9,509	30,17,00	20,504	74,66,34	21,015	75,96,24	3
12,468	49,34,93	13,018	60,62,41	23,266	41,77,44	18,790	23,89,20	16,874	47,30,27	21,404	67,20,01	VI
795	8,22,59	931	8,07,39	2,924	7,03,75	528	2,17,66	910	5,47,51	620	14,87,51	1
11,673	41,12,34	12,087	52,55,02	20,342	34,73,69	18,262	21,71,54	15,964	41,82,76	20,784	52,32,50	2
6	3,02	41	20,82	140	1,94,78	7	3,18	66	23,51	227	9,96,41	VII
9,102	45,93,44	13,713	64,71,46	6,324	25,39,43	5,743	17,90,19	5,540	25,76,22	12,348	42,11,47	VIII
64,497	266,68,31	74,552	343,79,62	98,854	271,87,41	71,728	155,32,02	70,582	284,26,51	1,12,014	352,06,70	TOTAL
1,059	8,04,00	1,685	4,07,88	8,047	7,13,77	8,566	5,97,53	2,870	4,24,43	8,666	8,13,11	1
388	3,90,25	508	9,96,56	1,643	7,18,62	253	8,18,05	531	4,04,66	811	6,26,41	2

TABLE NO. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

EASTERN REGION

STATE : BIHAR (Contd.)

OCCUPATION	GOPALGANJ		JAMUI		JEHANABAD		KAIMUR	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	21	22	23	24	25	26	27	28
I. AGRICULTURE	16,118	44,80,60	12,783	24,58,11	10,273	13,88,60	23,139	62,47,86
1. Direct Finance	14,902	40,66,48	12,250	23,43,02	9,155	12,21,40	21,262	60,39,42
2. Indirect Finance	1,216	4,14,12	533	1,15,09	1,118	1,67,20	1,877	2,08,44
II. INDUSTRY	5,425	76,33,01	1,876	3,71,96	2,029	3,70,76	9,833	17,20,24
1. Mining & Quarrying	7	24,15	–	–	1	3,84	–	–
2. Manufacturing & Processing	5,277	72,44,22	1,855	3,43,66	2,023	3,63,84	9,827	17,17,95
3. Electricity, Gas & Water	2	25,54	–	–	–	–	–	–
4. Construction	139	3,39,10	21	28,30	5	3,08	6	2,29
III. TRANSPORT OPERATORS	403	2,52,47	580	2,12,42	553	2,92,27	957	2,09,21
IV. PROFESSIONAL AND OTHER SERVICES	3,025	21,64,58	1,144	3,04,22	235	93,29	303	69,91
V. PERSONAL LOANS	16,268	209,52,02	6,317	25,53,48	4,319	20,18,71	6,875	25,01,08
1. Loans for Purchase of Consumer Durables	312	1,39,64	303	73,62	197	51,46	224	55,52
2. Loans for Housing	4,867	139,20,96	507	4,80,59	240	4,53,92	512	4,25,50
3. Rest of the Personal Loans	11,089	68,91,42	5,507	19,99,27	3,882	15,13,33	6,139	20,20,06
VI. TRADE	9,870	31,39,87	9,403	17,42,17	4,009	13,45,78	12,153	20,65,36
1. Wholesale Trade	178	5,29,27	153	81,53	213	1,41,66	285	1,23,07
2. Retail Trade	9,692	26,10,60	9,250	16,60,64	3,796	12,04,12	11,868	19,42,29
VII. FINANCE	91	2,60,84	12	16,33	38	9,96	36	5,63
VIII. ALL OTHERS	4,921	26,84,84	4,022	10,43,13	2,624	9,78,12	4,670	15,68,59
TOTAL BANK CREDIT	56,121	415,68,23	36,137	87,01,82	24,080	64,97,49	57,966	143,87,88
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	4,363	5,91,82	1,485	2,43,63	1,724	1,89,50	9,278	8,60,09
2. Other Small Scale Industries	448	28,04,44	180	47,83	192	75,36	369	6,43,48

OCCUPATION	KATIHAR		KHAGARIA		KISHANGANJ		LAKHISARAI	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	29	30	31	32	33	34	35	36
I. AGRICULTURE	29,735	85,66,60	16,490	39,93,16	15,006	28,06,46	8,547	19,00,26
1. Direct Finance	28,784	80,42,74	15,472	36,87,02	14,355	26,96,88	8,065	17,73,06
2. Indirect Finance	951	5,23,86	1,018	3,06,14	651	1,09,58	482	1,27,20
II. INDUSTRY	3,683	29,88,15	2,061	6,88,28	2,612	5,21,11	1,355	4,79,89
1. Mining & Quarrying	1	22,35	–	–	–	–	–	–
2. Manufacturing & Processing	3,519	26,90,67	2,056	6,84,72	2,576	4,65,54	1,347	4,63,23
3. Electricity, Gas & Water	2	26,92	1	2,52	1	2,51	–	–
4. Construction	161	2,48,21	4	1,04	35	53,06	8	16,66
III. TRANSPORT OPERATORS	819	3,36,72	1,125	1,56,99	458	1,08,11	607	1,16,11
IV. PROFESSIONAL AND OTHER SERVICES	1,858	6,05,24	437	1,83,08	1,033	2,12,52	610	1,64,65
V. PERSONAL LOANS	11,748	78,36,54	4,227	20,85,79	6,046	25,90,61	3,684	12,42,51
1. Loans for Purchase of Consumer Durables	431	1,54,06	562	1,88,05	411	1,16,00	138	71,48
2. Loans for Housing	1,454	32,86,45	209	3,39,03	1,004	7,18,00	196	1,66,54
3. Rest of the Personal Loans	9,863	43,96,03	3,456	15,58,71	4,631	17,56,61	3,350	10,04,49
VI. TRADE	12,314	47,76,71	6,696	21,65,63	9,035	20,20,69	5,018	14,71,44
1. Wholesale Trade	220	5,21,84	192	2,30,75	469	4,10,55	305	2,33,57
2. Retail Trade	12,094	42,54,87	6,504	19,34,88	8,566	16,10,14	4,713	12,37,87
VII. FINANCE	18	37,02	1	32	1	59	2	87
VIII. ALL OTHERS	7,063	34,76,58	3,885	14,91,00	1,859	4,80,29	1,536	5,40,03
TOTAL BANK CREDIT	67,238	286,23,56	34,922	107,64,25	36,050	87,40,38	21,359	59,15,76
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,767	5,36,10	1,470	3,14,35	2,293	3,48,29	787	2,74,98
2. Other Small Scale Industries	698	9,55,72	262	2,30,66	171	33,57	423	1,16,02

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

(Amount in Rupees Thousand)

MADHEPURA		MADHUBANI		MUNGER		MUZAFFARPUR		NALANDA		NAWADA		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
37	38	39	40	41	42	43	44	45	46	47	48	
8,801	31,54,19	25,850	54,14,64	11,367	22,41,29	24,135	73,66,71	37,031	52,26,08	21,617	23,40,47	I
8,372	29,22,47	23,869	47,47,78	10,816	20,60,43	22,299	64,58,26	35,124	46,49,37	19,827	21,27,37	1
429	2,31,72	1,981	6,66,86	551	1,80,86	1,836	9,08,45	1,907	5,76,71	1,790	2,13,10	2
2,765	7,63,45	4,609	13,05,39	1,997	8,51,77	6,222	31,46,53	6,464	17,22,26	5,498	6,13,67	II
1	24,94	7	16,18	2	3,78	8	27,93	2	7,43	1	2,06	1
2,727	7,01,97	4,562	12,38,34	1,958	7,36,70	6,012	28,57,39	6,439	16,50,43	5,472	5,84,87	2
–	–	–	–	2	13,56	2	23,59	2	5,36	–	–	3
37	36,54	40	50,87	35	97,73	200	2,37,62	21	59,04	25	26,74	4
615	1,71,67	2,135	3,35,63	1,050	3,29,31	2,324	5,04,43	3,370	4,53,06	2,488	2,60,66	III
1,126	2,66,27	3,617	5,91,65	782	2,70,07	2,117	13,90,36	765	4,44,92	389	1,34,75	IV
4,751	21,02,66	20,874	89,14,24	10,588	47,28,45	38,803	198,22,63	16,067	64,69,59	5,496	26,30,61	V
184	55,20	508	1,30,06	537	1,75,15	2,148	5,96,64	1,839	3,04,16	220	45,33	1
244	4,00,89	3,396	27,14,59	784	14,78,42	4,542	69,63,61	1,074	22,71,88	474	10,61,84	2
4,323	16,46,57	16,970	60,69,59	9,267	30,74,88	32,113	122,62,38	13,154	38,93,55	4,802	15,23,44	3
7,606	23,01,72	8,818	26,23,97	9,717	30,54,21	26,604	101,81,35	13,014	38,75,21	11,828	16,40,17	VI
266	1,62,79	966	4,53,09	294	4,47,91	837	17,02,42	244	6,94,79	68	1,08,50	1
7,340	21,38,93	7,852	21,70,88	9,423	26,06,30	25,767	84,78,93	12,770	31,80,42	11,760	15,31,67	2
45	37,48	171	1,04,90	82	15,22	299	78,25	48	51,81	68	15,57	VII
3,105	13,06,93	7,024	20,49,04	3,188	11,44,72	13,148	54,62,55	3,331	18,23,18	1,765	8,54,18	VIII
28,814	101,04,37	73,098	213,39,46	38,771	126,35,04	1,13,652	479,52,81	80,090	200,66,11	49,149	84,90,08	TOTAL
1,813	4,88,39	3,006	5,74,21	971	2,00,86	4,301	6,74,65	5,403	5,68,46	4,211	2,51,93	1
158	43,99	1,242	5,03,09	311	2,47,37	993	13,03,03	717	8,06,44	755	2,41,18	2

PASCHIMI CHAMPARAN		PATNA		PURBI CHAMPARAN		PURNIA		ROHTAS		SAHARSA		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
49	50	51	52	53	54	55	56	57	58	59	60	
42,943	116,92,29	27,006	150,59,19	35,487	90,12,18	20,575	58,01,58	39,412	98,77,31	8,147	24,93,12	I
39,062	93,36,34	25,548	127,93,29	31,078	80,18,59	19,171	53,11,15	34,522	89,36,52	7,105	22,09,53	1
3,881	23,55,95	1,458	22,65,90	4,409	9,93,59	1,404	4,90,43	4,890	9,40,79	1,042	2,83,59	2
1,778	43,05,15	5,883	382,32,88	2,577	30,71,70	4,112	103,40,24	14,441	35,27,25	2,318	33,75,99	II
1	1,32	17	2,06,33	4	10,02	4	4,73,84	15	58,94	4	23,66	1
1,726	42,10,62	5,527	334,70,28	2,434	29,43,47	4,019	97,42,08	14,412	34,33,57	2,271	32,64,89	2
–	–	9	1,26,92	1	36,89	2	7,46	–	–	3	15,47	3
51	93,21	330	44,29,35	138	81,32	87	1,16,86	14	34,74	40	71,97	4
1,747	3,62,32	3,224	37,07,99	1,579	5,92,52	961	5,04,39	1,918	4,38,69	259	1,03,92	III
1,352	5,21,33	4,911	80,49,41	1,286	5,14,32	1,204	7,13,20	1,545	4,42,86	1,169	3,84,84	IV
15,933	67,00,09	88,062	743,68,59	22,278	87,64,77	15,312	125,54,83	19,673	82,94,28	10,516	58,10,96	V
482	1,65,52	3,468	14,31,38	955	2,40,49	512	1,47,16	475	1,30,29	870	1,83,77	1
869	15,46,94	12,259	294,30,90	1,508	16,57,00	2,845	71,37,64	1,345	22,13,41	832	18,07,67	2
14,582	49,87,63	72,335	435,06,31	19,815	68,67,28	11,955	52,70,03	17,853	59,50,58	8,814	38,19,52	3
12,134	44,65,01	15,428	444,07,87	15,960	57,05,37	11,052	43,41,74	27,180	54,41,00	7,652	20,13,36	VI
1,268	6,36,94	1,629	84,65,23	1,024	8,39,43	625	7,56,29	2,100	5,78,35	338	2,64,77	1
10,866	38,28,07	13,799	359,42,64	14,936	48,65,94	10,427	35,85,45	25,080	48,62,65	7,314	17,48,59	2
202	46,64	501	20,97,10	97	42,82	210	60,32	120	7,07	72	11,63	VII
6,438	18,69,79	23,015	238,04,11	9,942	36,77,24	8,287	46,24,10	6,209	28,72,10	4,840	28,97,28	VIII
82,527	299,62,62	1,68,030	2097,27,14	89,206	313,80,92	61,713	389,40,40	1,10,498	309,00,56	34,973	170,91,10	TOTAL
777	5,07,66	1,768	10,70,23	1,836	4,92,76	2,542	6,38,11	12,720	12,95,17	1,459	3,64,06	1
315	2,53,07	2,101	99,11,75	206	2,62,96	522	34,56,33	1,033	16,18,08	602	12,36,06	2

TABLE NO. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

EASTERN REGION

STATE : BIHAR (Contd.)

OCCUPATION	SAMASTIPUR		SARAN		SHEIKHPURA		SHEOHAR	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	61	62	63	64	65	66	67	68
I. AGRICULTURE	25,668	76,64,94	33,637	69,69,49	8,275	14,17,87	2,329	4,42,31
1. Direct Finance	24,068	64,92,23	30,377	58,56,65	8,188	13,64,04	1,860	3,20,83
2. Indirect Finance	1,600	11,72,71	3,260	11,12,84	87	53,83	469	1,21,48
II. INDUSTRY	4,937	23,75,02	7,352	16,65,73	789	1,49,59	863	1,74,85
1. Mining & Quarrying	4	20,69	6	20,38	1	2,85	–	–
2. Manufacturing & Processing	4,631	22,62,10	6,585	14,75,57	744	1,38,40	862	1,74,73
3. Electricity, Gas & Water	–	–	–	–	–	–	–	–
4. Construction	302	92,23	761	1,69,78	44	8,34	1	12
III. TRANSPORT OPERATORS	1,309	5,06,60	2,294	9,94,30	673	64,43	238	38,81
IV. PROFESSIONAL AND OTHER SERVICES	3,990	10,30,22	5,027	7,94,06	298	35,59	73	14,79
V. PERSONAL LOANS	25,307	106,05,37	18,263	86,18,75	2,257	6,92,28	1,322	4,45,66
1. Loans for Purchase of Consumer Durables	1,679	8,77,04	664	2,11,38	78	20,81	347	1,33,24
2. Loans for Housing	1,418	20,88,14	1,700	23,93,22	52	87,42	108	99,92
3. Rest of the Personal Loans	22,210	76,40,19	15,899	60,14,15	2,127	5,84,05	867	2,12,50
VI. TRADE	17,841	65,73,18	21,458	49,91,36	3,525	6,48,00	1,552	2,66,68
1. Wholesale Trade	1,013	8,40,82	505	5,46,99	40	22,63	58	16,59
2. Retail Trade	16,828	57,32,36	20,953	44,44,37	3,485	6,25,37	1,494	2,50,09
VII. FINANCE	17	22,87	476	1,50,62	2	34	4	3,12
VIII. ALL OTHERS	8,268	34,50,30	10,955	40,69,99	1,479	3,57,09	528	1,03,68
TOTAL BANK CREDIT	87,337	322,28,50	99,462	282,54,30	17,298	33,65,19	6,909	14,89,90
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	3,475	7,07,28	4,905	7,22,25	639	1,15,85	425	69,66
2. Other Small Scale Industries	616	4,64,99	1,007	4,70,24	42	14,46	42	15,28

OCCUPATION	SITAMARHI		SIWAN		SUPAUL		VAISHALI	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	69	70	71	72	73	74	75	76
I. AGRICULTURE	13,695	31,12,64	19,016	60,71,61	15,174	34,71,68	16,750	44,70,25
1. Direct Finance	11,943	27,53,68	16,377	39,27,10	13,696	31,06,31	14,935	36,73,62
2. Indirect Finance	1,752	3,58,96	2,639	21,44,51	1,478	3,65,37	1,815	7,96,63
II. INDUSTRY	4,389	32,74,13	5,497	17,08,55	2,919	5,54,90	3,047	13,87,34
1. Mining & Quarrying	3	8,18	–	–	–	–	6	59,74
2. Manufacturing & Processing	4,291	21,23,43	5,376	12,27,67	2,891	5,30,33	2,977	12,55,85
3. Electricity, Gas & Water	–	–	1	61	–	–	1	6,00
4. Construction	95	11,42,52	120	4,80,27	28	24,57	63	65,75
III. TRANSPORT OPERATORS	1,678	2,47,57	436	2,88,56	363	53,72	879	5,74,17
IV. PROFESSIONAL AND OTHER SERVICES	1,046	3,30,92	1,363	4,01,97	750	2,50,33	1,018	4,13,17
V. PERSONAL LOANS	10,056	53,29,67	15,307	60,93,87	6,708	23,10,33	15,005	60,64,96
1. Loans for Purchase of Consumer Durables	747	1,54,33	774	2,53,87	848	1,66,09	1,112	2,32,39
2. Loans for Housing	1,050	15,31,16	875	12,09,35	345	4,45,32	1,212	15,61,54
3. Rest of the Personal Loans	8,259	36,44,18	13,658	46,30,65	5,515	16,98,92	12,681	42,71,03
VI. TRADE	14,808	40,14,10	13,493	43,30,24	9,002	26,00,38	15,620	42,64,73
1. Wholesale Trade	635	4,30,54	981	6,89,82	354	2,47,54	820	4,82,51
2. Retail Trade	14,173	35,83,56	12,512	36,40,42	8,648	23,52,84	14,800	37,82,22
VII. FINANCE	12	4,89	72	51,55	22	50,50	43	11,18
VIII. ALL OTHERS	8,162	24,74,40	5,522	26,23,11	2,843	6,92,24	7,435	28,29,01
TOTAL BANK CREDIT	53,846	187,88,32	60,706	215,69,46	37,781	99,84,08	59,797	200,14,81
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	3,024	8,91,12	3,405	5,13,30	2,233	3,81,86	2,119	6,45,50
2. Other Small Scale Industries	570	4,51,71	1,180	4,29,41	472	98,12	249	2,23,06

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

STATE : JHARKHAND

(Amount in Rupees Thousand)

BOKARO		CHATRA		DEOGHAR		DHANBAD		DUMKA		GARHWA		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	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	9	10	11	12	
7,341	23,59,83	9,916	12,53,94	24,401	45,76,25	7,233	34,81,82	27,350	25,76,70	18,230	25,72,11	I
6,783	19,39,60	8,970	11,03,91	22,324	32,52,65	6,237	31,10,63	25,393	24,21,54	17,849	24,85,96	1
558	4,20,23	946	1,50,03	2,077	13,23,60	996	3,71,19	1,957	1,55,16	381	86,15	2
2,611	356,04,57	912	1,54,77	4,113	19,89,16	2,456	118,41,15	2,113	5,35,78	1,402	7,84,46	II
3	33,70	—	—	3	15,68	56	11,47,09	—	—	1	—	1
2,126	312,01,10	894	1,12,33	3,791	14,40,90	1,981	97,07,40	1,911	3,16,09	1,299	6,64,20	2
1	3,49	7	21,31	2	1,26,34	12	2,15,05	1	10,34	—	—	3
481	43,66,28	11	21,13	317	4,06,24	407	7,71,61	201	2,09,35	102	1,20,26	4
903	9,24,42	214	2,45,84	1,322	5,01,27	843	10,11,23	379	2,54,84	340	1,60,87	III
2,277	10,32,61	614	76,13	903	4,98,36	2,252	17,33,70	274	2,24,52	244	81,38	IV
38,025	209,14,70	7,106	18,23,84	12,307	69,78,36	39,190	254,61,91	7,069	36,70,13	2,971	14,63,58	V
3,491	9,77,10	1,094	1,56,45	914	3,65,32	2,951	12,48,89	322	70,97	23	8,86	1
3,472	53,98,21	266	1,87,83	1,528	26,01,09	4,093	76,12,61	937	9,56,24	108	2,54,87	2
31,062	145,39,39	5,746	14,79,56	9,865	40,11,95	32,146	166,00,41	5,810	26,42,92	2,840	11,99,85	3
6,439	172,41,27	2,092	5,30,23	7,024	30,56,08	6,270	82,19,65	3,949	13,34,87	4,596	17,96,87	VI
759	112,61,24	148	65,86	207	7,58,30	647	23,94,56	107	1,17,44	117	1,43,55	1
5,680	59,80,03	1,944	4,64,37	6,817	22,97,78	5,623	58,25,09	3,842	12,17,43	4,479	16,53,32	2
54	18,78	70	13,61	105	85,73	220	4,91,28	117	9,05	6	6,00	VII
14,816	67,65,16	4,172	9,81,27	9,926	39,69,68	11,282	78,34,69	10,874	27,77,29	546	1,70,40	VIII
72,466	848,61,34	25,096	50,79,63	60,101	216,54,89	69,746	600,75,43	52,125	113,83,18	28,335	70,35,67	TOTAL
916	2,79,18	620	67,45	3,369	8,95,19	693	3,84,67	1,692	2,04,74	769	3,82,14	1
632	24,74,96	86	8,46	196	1,27,64	655	38,19,75	34	38,80	256	1,14,54	2

GIRIDIH		GODDA		GUMLA		HAZARIBAG		JAMTARA		KODERMA		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
13	14	15	16	17	18	19	20	21	22	23	24	
12,042	27,20,67	12,961	14,48,01	9,176	14,26,00	21,374	40,00,52	7,694	7,14,95	3,737	8,34,91	I
10,933	24,03,83	11,888	13,30,11	7,459	11,73,95	20,462	35,75,52	6,596	6,23,18	3,079	6,84,78	1
1,109	3,16,84	1,073	1,17,90	1,717	2,52,05	912	4,25,00	1,098	91,77	658	1,50,13	2
4,693	48,66,14	3,662	10,15,36	1,748	2,71,02	2,893	41,73,26	1,474	2,70,53	794	7,85,30	II
6	18,02	—	—	1	2,34	18	1,43,35	—	—	9	68,86	1
4,634	46,94,44	2,252	4,44,37	1,702	2,27,02	2,782	39,18,82	1,443	2,50,40	718	5,96,85	2
1	3,69	1	3,06	—	—	—	—	—	—	—	—	3
52	1,49,99	1,409	5,67,93	45	41,66	93	1,11,09	31	20,13	67	1,19,59	4
745	3,94,84	768	2,38,60	606	3,49,09	1,174	13,70,50	495	70,30	230	2,92,02	III
2,366	6,94,02	611	1,41,05	479	1,58,42	2,341	16,28,79	277	57,82	382	1,80,13	IV
18,362	79,92,59	5,275	21,67,31	10,403	31,15,87	31,868	149,98,53	3,969	11,11,94	5,733	25,11,97	V
2,308	5,78,74	277	53,88	1,524	2,39,77	4,211	11,13,90	125	29,41	769	1,87,45	1
1,279	14,74,05	260	2,84,43	1,035	5,48,20	2,788	36,27,03	162	1,26,36	507	6,70,30	2
14,775	59,39,80	4,738	18,29,00	7,844	23,27,90	24,869	102,57,60	3,682	9,56,17	4,457	16,54,22	3
5,846	22,21,37	3,619	14,06,34	4,133	20,48,93	5,777	45,63,79	1,416	2,13,39	1,623	9,53,13	VI
655	6,20,56	391	1,87,37	235	1,44,41	380	7,31,97	39	15,37	140	1,60,73	1
5,191	16,00,81	3,228	12,18,97	3,898	19,04,52	5,397	38,31,82	1,377	1,98,02	1,483	7,92,40	2
9	18,59	1	29	40	41,83	223	1,66,57	1	2,07	7	54	VII
8,426	31,75,20	14,057	36,86,16	5,581	12,22,53	11,249	50,45,30	9,380	17,61,03	2,230	7,89,47	VIII
52,489	220,83,42	40,954	101,03,12	32,166	86,33,69	76,899	359,47,26	24,706	42,02,03	14,736	63,47,47	TOTAL
3,430	9,58,43	2,042	3,76,00	1,399	1,12,99	1,612	6,52,15	1,400	2,26,93	430	2,75,18	1
638	10,22,18	110	26,71	81	56,85	686	11,86,40	13	8,87	126	2,86,05	2

TABLE NO. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

EASTERN REGION

STATE : JHARKHAND (Contd.)

OCCUPATION	LATEHAR		LOHARDAGGA		PAKUR		PALAMAU	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	25	26	27	28	29	30	31	32
I. AGRICULTURE	7,043	7,51,98	5,542	8,18,85	11,345	9,41,14	21,052	33,76,11
1. Direct Finance	6,256	6,98,59	5,252	7,24,24	9,502	7,65,92	19,510	31,20,63
2. Indirect Finance	787	53,39	290	94,61	1,843	1,75,22	1,542	2,55,48
II. INDUSTRY	216	75,76	925	2,29,05	1,915	4,22,11	1,327	9,49,97
1. Mining & Quarrying	1	7,68	13	41,62	5	19,90	5	22,24
2. Manufacturing & Processing	209	63,38	908	1,64,71	1,851	3,84,52	1,189	6,23,81
3. Electricity, Gas & Water	–	–	–	–	–	–	2	8,48
4. Construction	6	4,70	4	22,72	59	17,69	131	2,95,44
III. TRANSPORT OPERATORS	43	30,34	98	1,40,03	624	1,37,16	500	4,28,42
IV. PROFESSIONAL AND OTHER SERVICES	90	50,83	250	69,38	169	62,17	648	2,45,15
V. PERSONAL LOANS	2,046	7,12,18	4,225	15,59,12	3,596	12,26,47	9,651	45,67,27
1. Loans for Purchase of Consumer Durables	46	21,12	727	1,44,72	105	22,85	108	64,20
2. Loans for Housing	43	47,08	231	4,04,99	121	1,32,04	284	6,04,42
3. Rest of the Personal Loans	1,957	6,43,98	3,267	10,09,41	3,370	10,71,58	9,259	38,98,65
VI. TRADE	2,253	6,83,69	2,470	7,07,02	2,768	8,17,33	8,493	45,15,83
1. Wholesale Trade	45	46,03	845	1,49,47	70	1,86,08	198	3,88,65
2. Retail Trade	2,208	6,37,66	1,625	5,57,55	2,698	6,31,25	8,295	41,27,18
VII. FINANCE	4	5,36	7	14,69	109	31,32	16	58,47
VIII. ALL OTHERS	1,516	1,82,32	1,592	4,45,51	4,169	7,41,73	1,501	6,31,09
TOTAL BANK CREDIT	13,211	24,92,46	15,109	39,83,65	24,695	43,79,43	43,188	147,72,31
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	153	43,04	477	54,25	1,321	2,76,90	657	3,03,46
2. Other Small Scale Industries	8	14,77	49	57,71	57	8,71	197	2,28,65

OCCUPATION	PASCHIMI SINGHBHUM		PURBI SINGHBHUM		RANCHI		SAHEBGANJ	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	33	34	35	36	37	38	39	40
I. AGRICULTURE	16,222	30,42,33	11,063	22,45,67	25,927	109,21,14	14,772	14,03,29
1. Direct Finance	14,233	24,89,62	9,777	16,32,52	23,709	95,71,71	13,760	12,86,41
2. Indirect Finance	1,989	5,52,71	1,286	6,13,15	2,218	13,49,43	1,012	1,16,88
II. INDUSTRY	4,172	219,04,02	4,189	879,57,25	5,386	338,73,74	2,907	36,67,53
1. Mining & Quarrying	18	12,07,00	28	3,03,48	46	4,47,83	28	95,61
2. Manufacturing & Processing	3,451	204,24,20	3,858	852,58,80	4,777	300,78,81	2,404	33,60,41
3. Electricity, Gas & Water	2	3,16	11	2,09,84	13	5,52,14	1	5,10
4. Construction	701	2,69,66	292	21,85,13	550	27,94,96	474	2,06,41
III. TRANSPORT OPERATORS	969	7,25,05	1,668	14,86,32	2,604	22,84,78	241	75,99
IV. PROFESSIONAL AND OTHER SERVICES	3,155	9,53,68	3,295	35,30,21	3,779	45,46,78	420	1,01,50
V. PERSONAL LOANS	18,302	108,46,29	70,367	344,36,77	56,571	482,87,33	5,203	18,53,85
1. Loans for Purchase of Consumer Durables	1,742	3,70,63	26,215	56,14,53	4,529	13,29,21	147	40,31
2. Loans for Housing	1,944	40,42,76	3,309	47,75,15	7,898	191,26,71	280	2,69,85
3. Rest of the Personal Loans	14,616	64,32,90	40,843	240,47,09	44,144	278,31,41	4,776	15,43,69
VI. TRADE	12,192	50,21,65	10,499	112,76,39	13,377	192,28,88	3,674	12,31,37
1. Wholesale Trade	650	11,91,02	1,016	29,43,13	1,280	44,88,99	169	2,02,41
2. Retail Trade	11,542	38,30,63	9,483	83,33,26	12,097	147,39,89	3,505	10,28,96
VII. FINANCE	83	28,51	394	3,48,28	117	4,52,08	13	12,50
VIII. ALL OTHERS	6,699	40,79,50	11,257	84,58,20	16,369	170,21,24	6,482	16,23,52
TOTAL BANK CREDIT	61,794	466,01,03	1,12,732	1497,39,09	1,24,130	1366,15,97	33,712	99,69,55
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,888	3,95,70	1,665	14,48,12	1,615	6,23,06	1,952	3,53,00
2. Other Small Scale Industries	980	43,37,58	1,247	124,57,42	1,595	49,93,63	362	95,23

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

STATE : ORISSA

(Amount in Rupees Thousand)

ANGUL		BALANGIR		BALESHWAR		BARGARH		BHADRAK		BOUDH		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	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	9	10	11	12	
23,406	76,81,99	15,489	23,56,41	38,841	91,78,74	28,293	66,37,14	18,913	31,60,86	7,575	11,75,68	I
22,119	69,46,76	14,700	21,26,00	36,442	80,85,59	27,694	64,06,89	18,031	29,38,94	7,321	11,20,55	1
1,287	7,35,23	789	2,30,41	2,399	10,93,15	599	2,30,25	882	2,21,92	254	55,13	2
3,026	80,38,63	6,462	41,88,92	8,532	330,45,73	4,216	83,99,37	2,754	27,51,62	1,123	4,00,95	II
11	96,10	8	1,06,82	10	44,66	5	50,60	11	32,23	-	-	1
1,862	56,23,84	5,062	21,49,16	5,019	264,28,44	3,652	75,20,40	2,222	20,35,57	1,048	3,64,45	2
3	10,65	-	-	4	11,55,13	1	1,42	13	16,32	-	-	3
1,150	23,08,04	1,392	19,32,94	3,499	54,17,50	558	8,26,95	508	6,67,50	75	36,50	4
1,393	17,46,93	836	5,16,44	900	6,42,42	417	2,27,90	516	4,11,65	75	94,46	III
1,954	7,98,03	1,171	4,02,13	7,110	15,32,04	1,418	4,34,12	2,757	10,31,69	204	71,16	IV
27,032	248,20,85	14,952	92,44,10	28,410	190,26,16	11,880	69,26,64	13,662	86,11,04	3,800	9,10,61	V
1,862	7,22,29	805	1,20,22	1,174	3,78,23	571	1,10,10	529	1,92,26	20	5,92	1
9,839	157,68,64	2,214	29,67,70	7,425	105,52,09	1,334	21,40,09	4,291	52,09,47	162	1,83,40	2
15,331	83,29,92	11,933	61,56,18	19,811	80,95,84	9,975	46,76,45	8,842	32,09,31	3,618	7,21,29	3
8,642	59,15,13	10,522	23,23,21	19,959	71,45,57	8,802	28,02,07	12,011	39,62,79	2,478	6,59,10	VI
503	13,53,15	615	2,28,00	1,065	12,73,60	184	6,28,07	434	5,65,71	24	25,31	1
8,139	45,61,98	9,907	20,95,21	18,894	58,71,97	8,618	21,74,00	11,577	33,97,08	2,454	6,33,79	2
91	26,63	16	4,83	69	30,63	124	65,91	13	28,43	2	1,21	VII
7,073	98,51,90	13,578	37,23,19	15,511	69,19,93	14,540	38,59,61	9,769	24,76,35	3,790	7,19,40	VIII
72,617	588,80,09	63,026	227,59,23	1,19,332	775,21,22	69,690	293,52,76	60,395	224,34,43	19,047	40,32,57	TOTAL
1,225	11,57,70	4,286	7,67,81	3,420	9,98,11	2,774	14,61,17	1,307	4,86,64	861	2,12,50	1
332	11,07,55	152	2,90,78	729	30,46,30	220	19,56,91	625	6,37,63	27	12,89	2

CUTTACK		DEOGARH		DHENKANAL		GAJAPATI		GANJAM		JAGATSingHPUR		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
13	14	15	16	17	18	19	20	21	22	23	24	
41,151	98,37,08	3,689	7,24,80	36,244	49,65,62	7,406	11,64,41	59,763	111,34,44	22,266	48,25,91	I
39,566	86,39,91	3,622	6,81,43	35,026	47,16,59	7,062	11,00,84	56,867	103,93,74	21,850	46,98,59	1
1,585	11,97,17	67	43,37	1,218	2,49,03	344	63,57	2,896	7,40,70	416	1,27,32	2
16,605	239,93,46	576	1,33,60	6,598	65,37,12	1,915	4,89,48	10,192	123,69,75	4,249	67,18,93	II
26	1,65,97	-	-	16	73,56	4	7,82	8	47,45	3	3,87,23	1
10,975	161,21,27	566	1,11,00	4,082	31,20,40	1,761	3,16,35	7,223	83,83,61	3,916	58,14,71	2
5	38,75	-	-	1	3,61	-	-	4	11,94	1	8,58	3
5,599	76,67,47	10	22,60	2,499	33,39,55	150	1,65,31	2,957	39,26,75	329	5,08,41	4
2,327	16,75,38	75	42,68	927	12,99,33	119	1,23,02	2,458	20,79,15	700	5,33,12	III
4,374	44,35,31	153	30,16	5,028	12,04,89	618	1,51,24	10,457	40,48,78	1,713	6,36,05	IV
64,546	548,87,08	1,493	5,38,95	18,947	103,72,15	4,418	21,11,14	47,679	259,51,10	17,233	88,63,20	V
2,000	6,38,99	34	4,78	710	2,17,24	117	20,48	1,821	4,28,40	774	2,72,60	1
25,322	328,75,85	110	1,66,67	3,586	44,15,67	437	4,62,02	8,058	120,69,94	4,510	40,82,49	2
37,224	213,72,24	1,349	3,67,50	14,651	57,39,24	3,864	16,28,64	37,800	134,52,76	11,949	45,08,11	3
33,211	181,69,68	2,259	5,55,36	15,295	45,17,81	5,913	11,68,75	23,576	110,10,11	15,468	40,38,71	VI
1,443	52,16,79	228	88,45	411	5,47,43	64	74,61	1,314	27,14,85	486	10,94,74	1
31,768	129,52,89	2,031	4,66,91	14,884	39,70,38	5,849	10,94,14	22,262	82,95,26	14,982	29,43,97	2
262	8,39,13	-	-	84	4,16,97	39	19,64	359	3,49,22	51	15,94	VII
18,884	125,80,34	2,849	13,78,24	7,068	26,18,38	3,641	7,23,72	22,700	82,82,53	7,618	38,91,86	VIII
1,81,360	1264,17,46	11,094	34,03,79	90,191	319,32,27	24,069	59,51,40	1,77,184	752,25,08	69,298	295,23,72	TOTAL
7,640	12,96,85	510	61,21	2,767	7,09,89	1,157	1,61,28	3,547	11,00,88	2,698	4,64,73	1
1,914	45,13,75	8	10,32	480	4,03,35	506	1,18,07	1,637	19,38,09	815	2,44,40	2

TABLE NO. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

EASTERN REGION

STATE : ORISSA (Contd.)

OCCUPATION	JAJPUR		JHARSUGUDA		KALAHANDI		KANDHAMAL	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	25	26	27	28	29	30	31	32
I. AGRICULTURE	27,150	53,70,84	5,599	16,77,45	30,785	53,38,02	13,499	19,05,74
1. Direct Finance	26,880	52,39,06	5,412	14,40,52	29,457	51,20,15	13,130	17,69,41
2. Indirect Finance	270	1,31,78	187	2,36,93	1,328	2,17,87	369	1,36,33
II. INDUSTRY	10,382	335,48,12	2,097	66,72,21	5,905	48,77,58	4,346	10,92,86
1. Mining & Quarrying	33	2,84,39	2	8,39	4	65,60	–	–
2. Manufacturing & Processing	8,964	250,50,77	625	44,01,96	4,859	35,66,63	3,575	4,05,35
3. Electricity, Gas & Water	3	14,61,02	1	3,82	1	10,19	–	–
4. Construction	1,382	67,51,94	1,469	22,58,04	1,041	12,35,16	771	6,87,51
III. TRANSPORT OPERATORS	1,244	8,04,89	255	2,97,67	811	4,05,23	178	3,23,87
IV. PROFESSIONAL AND OTHER SERVICES	4,122	164,58,32	370	2,51,66	1,227	5,23,45	483	2,42,78
V. PERSONAL LOANS	22,443	159,06,04	14,181	115,55,98	15,132	67,10,24	6,422	23,01,71
1. Loans for Purchase of Consumer Durables	767	1,10,07	303	1,65,97	847	1,49,96	282	14,48
2. Loans for Housing	7,531	97,68,42	3,269	46,65,95	1,920	27,17,30	724	7,96,44
3. Rest of the Personal Loans	14,145	60,27,55	10,609	67,24,06	12,365	38,42,98	5,416	14,90,79
VI. TRADE	29,437	62,58,51	3,315	19,02,36	8,209	24,58,83	4,009	11,49,56
1. Wholesale Trade	903	5,89,89	56	2,88,85	508	5,82,85	170	1,39,04
2. Retail Trade	28,534	56,68,62	3,259	16,13,51	7,701	18,75,98	3,839	10,10,52
VII. FINANCE	113	34,96	5	98	24	12,30	2	75
VIII. ALL OTHERS	13,057	59,53,64	4,732	23,15,58	16,652	37,08,40	6,663	12,84,09
TOTAL BANK CREDIT	1,07,948	843,35,32	30,554	246,73,89	78,745	240,34,05	35,602	83,01,36
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	7,196	10,22,57	449	3,54,76	3,779	18,97,42	3,257	3,23,84
2. Other Small Scale Industries	1,251	4,69,47	70	7,04,10	143	4,01,49	14	2,40

OCCUPATION	KENDRAPARA		KEONJHAR		KHURDA		KORAPUT	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	33	34	35	36	37	38	39	40
I. AGRICULTURE	20,192	30,78,66	27,832	45,69,14	21,627	176,33,26	35,187	44,59,55
1. Direct Finance	19,485	29,32,20	26,011	42,17,61	18,866	117,11,16	33,433	41,31,97
2. Indirect Finance	707	1,46,46	1,821	3,51,53	2,761	59,22,10	1,754	3,27,58
II. INDUSTRY	5,411	10,71,14	5,206	82,09,39	12,508	830,98,86	5,683	75,60,68
1. Mining & Quarrying	–	–	51	16,30,13	49	7,12,41	2	8,88
2. Manufacturing & Processing	4,150	5,73,31	4,175	55,01,78	5,077	536,07,80	2,432	29,91,37
3. Electricity, Gas & Water	–	–	–	–	13	114,42,78	–	–
4. Construction	1,261	4,97,83	980	10,77,48	7,369	173,35,87	3,249	45,60,43
III. TRANSPORT OPERATORS	694	2,91,05	1,649	30,71,13	3,197	23,04,87	611	5,89,53
IV. PROFESSIONAL AND OTHER SERVICES	1,414	3,71,07	3,246	10,04,07	9,068	110,29,62	3,084	5,81,50
V. PERSONAL LOANS	15,654	75,87,42	25,404	134,86,33	1,08,702	1102,86,94	21,669	111,63,95
1. Loans for Purchase of Consumer Durables	709	1,05,34	2,992	9,10,17	3,700	14,35,57	680	2,14,17
2. Loans for Housing	5,279	47,73,53	4,656	50,36,59	36,815	680,31,67	4,174	59,60,39
3. Rest of the Personal Loans	9,666	27,08,55	17,756	75,39,57	68,187	408,19,70	16,815	49,89,39
VI. TRADE	18,460	32,71,70	12,325	35,59,72	28,570	260,75,73	16,103	29,73,89
1. Wholesale Trade	553	1,24,13	678	4,53,04	1,191	88,09,71	166	3,25,26
2. Retail Trade	17,907	31,47,57	11,647	31,06,68	27,379	172,66,02	15,937	26,48,63
VII. FINANCE	31	25,24	77	1,36,41	141	6,84,26	48	98,54
VIII. ALL OTHERS	10,104	29,74,66	10,528	36,68,77	23,208	191,31,89	8,306	25,27,30
TOTAL BANK CREDIT	71,960	186,70,94	86,267	377,04,96	2,07,021	2702,45,43	90,691	299,54,94
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	3,584	4,26,79	3,345	4,50,24	2,068	9,82,03	2,123	8,29,83
2. Other Small Scale Industries	407	74,30	406	6,74,64	1,919	54,07,17	170	4,06,52

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

(Amount in Rupees Thousand)

MALKANGIRI		MAYURBHANJ		NAWAPARA		NAWRANGPUR		NAYAGARH		PURI		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
41	42	43	44	45	46	47	48	49	50	51	52	
12,949	12,68,94	39,956	60,00,44	10,508	15,44,55	30,280	38,96,82	21,653	33,20,02	34,406	66,92,30	I
11,241	10,89,66	37,704	54,73,90	10,228	15,00,19	29,651	38,33,04	19,873	30,84,02	32,189	59,74,63	1
1,708	1,79,28	2,252	5,26,54	280	44,36	629	63,78	1,780	2,36,00	2,217	7,17,67	2
1,807	12,60,05	18,665	40,41,42	2,813	8,87,10	551	5,21,20	2,779	47,02,59	7,210	442,58,01	II
2	30,98	14	54,95	2	5,41	–	–	3	13,42	6	71,84	1
1,154	5,21,45	17,267	26,42,49	2,512	5,90,43	448	4,22,42	2,492	43,01,94	4,699	403,87,93	2
–	–	1	4,55	1	34,50	–	–	–	–	1	2,84	3
651	7,07,62	1,383	13,39,43	298	2,56,76	103	98,78	284	3,87,23	2,504	37,95,40	4
59	83,05	2,533	21,09,99	230	1,72,56	47	54,75	580	3,92,82	1,997	12,40,48	III
1,377	1,44,55	10,268	19,83,63	518	1,80,70	943	3,87,31	3,239	5,08,73	8,435	21,30,25	IV
4,071	14,10,79	37,997	161,40,06	4,454	15,37,29	7,089	15,80,61	13,934	62,48,52	29,279	147,12,17	V
94	9,13	3,528	7,13,61	344	72,60	120	16,40	787	1,10,59	1,198	3,22,20	1
393	4,01,51	6,980	67,80,61	473	4,19,54	434	5,18,28	2,575	31,79,71	5,737	63,58,70	2
3,584	10,00,15	27,489	86,45,84	3,637	10,45,15	6,535	10,45,93	10,572	29,58,22	22,344	80,31,27	3
2,616	4,01,90	13,886	42,12,54	6,049	10,68,09	7,411	9,09,62	9,524	23,30,63	24,529	91,49,74	VI
11	40,55	1,197	4,79,09	235	39,82	87	93,49	165	2,73,35	836	7,81,50	1
2,605	3,61,35	12,689	37,33,45	5,814	10,28,27	7,324	8,16,13	9,359	20,57,28	23,693	83,68,24	2
5	6,19	93	93,17	12	7,88	1	49	1	5	243	62,78	VII
3,349	7,78,60	20,834	52,35,77	3,048	10,26,00	5,953	9,45,64	11,173	17,51,68	19,621	157,70,65	VIII
26,233	53,54,07	1,44,232	398,17,02	27,632	64,24,17	52,275	82,96,44	62,883	192,55,04	1,25,720	940,16,38	TOTAL
990	1,91,06	15,554	20,29,51	2,300	4,21,23	214	2,57,50	1,853	3,29,85	3,430	8,62,28	1
82	83,99	833	3,76,85	37	61,94	202	13,73	535	99,28	906	6,95,21	2

STATE : SIKKIM

RAYAGADA		SAMBALPUR		SONEPUR		SUNDARGARH		EAST SIKKIM		NORTH SIKKIM		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
53	54	55	56	57	58	59	60	1	2	3	4	
15,502	21,66,99	16,458	42,57,86	10,404	20,90,45	22,713	54,16,83	1,516	9,15,39	1,064	1,62,02	I
15,299	21,14,08	15,614	39,43,53	10,365	19,25,34	22,018	50,38,70	1,455	8,10,13	1,063	1,61,77	1
203	52,91	844	3,14,33	39	1,65,11	695	3,78,13	61	1,05,26	1	25	2
3,743	71,68,11	5,126	133,43,71	3,972	8,02,31	6,367	398,80,71	450	49,22,76	38	33,76	II
6	47,91	25	3,48,86	1	1,07	35	10,17,73	–	–	–	–	1
2,468	55,97,28	1,950	83,06,87	3,800	5,99,85	3,405	343,96,57	313	14,09,92	32	27,05	2
–	–	2	14,57	–	–	6	54,19	1	3,20,87	–	–	3
1,269	15,22,92	3,149	46,73,41	171	2,01,39	2,921	44,12,22	136	31,91,97	6	6,71	4
374	1,62,08	960	8,10,52	136	67,69	1,407	16,34,53	319	5,51,60	18	63,35	III
2,839	4,84,27	802	7,08,34	565	1,16,77	2,253	21,85,16	367	8,24,15	20	26,43	IV
12,437	56,23,34	18,237	137,93,21	4,099	11,54,46	42,800	347,05,59	10,359	115,83,65	449	2,86,02	V
331	47,64	431	1,48,22	99	6,91	1,865	6,29,00	457	1,38,48	8	2,00	1
1,785	26,50,88	3,744	57,55,18	246	2,62,13	9,321	127,85,95	2,696	60,75,61	27	62,03	2
10,321	29,24,82	14,062	78,89,81	3,754	8,85,42	31,614	212,90,64	7,206	53,69,56	414	2,21,99	3
10,202	18,54,89	7,317	39,80,93	4,287	6,52,29	9,968	63,98,50	696	15,11,31	75	60,15	VI
98	1,44,31	577	8,03,25	36	26,36	348	17,81,65	129	2,13,44	6	6,46	1
10,104	17,10,58	6,740	31,77,68	4,251	6,25,93	9,620	46,16,85	567	12,97,87	69	53,69	2
–	–	35	41,65	–	–	40	48,27	5	15,20	2	80	VII
6,662	13,70,06	8,604	39,03,32	5,540	21,43,62	14,278	121,24,26	1,746	13,89,46	75	38,90	VIII
51,759	188,29,74	57,539	408,39,54	29,003	70,27,59	99,826	1023,93,85	15,458	217,13,52	1,741	6,71,43	TOTAL
2,232	6,46,26	1,058	2,65,08	1,990	2,96,06	1,371	24,81,34	137	1,69,24	11	1,92	1
173	55,76	495	57,63,58	1,190	2,20,69	1,318	58,41,24	31	2,79,74	–	–	2

TABLE NO. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

EASTERN REGION	STATE : SIKKIM (Contd.)				STATE : WEST BENGAL			
	SOUTH SIKKIM		WEST SIKKIM		BANKURA		BARDDHAMAN	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	5	6	7	8	1	2	3	4
I. AGRICULTURE	1,143	1,80,70	1,615	2,39,96	50,322	56,98,48	48,402	163,70,99
1. Direct Finance	1,136	1,79,37	1,581	2,35,63	47,913	50,40,79	47,191	150,28,33
2. Indirect Finance	7	1,33	34	4,33	2,409	6,57,69	1,211	13,42,66
II. INDUSTRY	90	46,76	27	11,24	29,988	65,82,88	36,365	415,49,53
1. Mining & Quarrying	–	–	–	–	17	5,62,68	33	1,74,28
2. Manufacturing & Processing	69	33,46	27	11,24	29,929	59,40,15	35,925	393,46,00
3. Electricity, Gas & Water	–	–	–	–	–	–	9	3,20,07
4. Construction	21	13,30	–	–	42	80,05	398	17,09,18
III. TRANSPORT OPERATORS	35	24,26	10	13,13	2,618	3,33,87	2,724	16,96,65
IV. PROFESSIONAL AND OTHER SERVICES	28	34,00	5	6,09	4,529	5,52,36	6,704	44,77,14
V. PERSONAL LOANS	1,471	16,89,41	1,717	11,66,22	34,225	122,19,60	96,230	518,38,92
1. Loans for Purchase of Consumer Durables	159	36,51	402	1,86,13	4,713	22,01,75	7,251	20,64,57
2. Loans for Housing	284	6,79,46	251	4,80,51	3,168	32,38,85	12,442	192,09,42
3. Rest of the Personal Loans	1,028	9,73,44	1,064	4,99,58	26,344	67,79,00	76,537	305,64,93
VI. TRADE	172	1,43,84	205	1,13,69	20,684	45,53,06	32,104	221,37,89
1. Wholesale Trade	1	30	1	1,00	325	4,49,71	1,340	51,61,01
2. Retail Trade	171	1,43,54	204	1,12,69	20,359	41,03,35	30,764	169,76,88
VII. FINANCE	–	–	–	–	20	14,19	276	3,25,21
VIII. ALL OTHERS	849	4,44,70	73	11,85	13,273	36,18,81	34,633	217,68,99
TOTAL BANK CREDIT	3,788	25,63,67	3,652	15,62,18	1,55,659	335,73,25	2,57,438	1601,65,32
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	53	11,67	25	4,16	23,803	16,21,56	29,133	36,72,20
2. Other Small Scale Industries	3	10,47	–	–	5,327	8,87,06	4,899	64,07,15

OCCUPATION	BIRBHUM		DAKSHIN DINAJPUR		DARJILING		HAORA	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	5	6	7	8	9	10	11	12
	I. AGRICULTURE	43,852	56,65,50	18,194	24,13,69	15,713	54,71,57	14,691	51,25,55
1. Direct Finance	42,690	51,28,33	17,987	23,04,86	15,039	51,16,13	14,055	44,19,41
2. Indirect Finance	1,162	5,37,17	207	1,08,83	674	3,55,44	636	7,06,14
II. INDUSTRY	33,169	68,73,57	14,221	19,75,77	2,400	165,36,06	19,629	710,02,39
1. Mining & Quarrying	74	8,68,32	–	–	6	72,03	22	2,55,79
2. Manufacturing & Processing	32,852	52,60,74	14,171	19,01,50	2,243	159,58,44	19,178	390,37,02
3. Electricity, Gas & Water	9	36,23	–	–	–	–	15	1,87,06
4. Construction	234	7,08,28	50	74,27	151	5,05,59	414	315,22,52
III. TRANSPORT OPERATORS	2,938	8,20,28	1,177	2,98,61	1,425	9,76,23	3,199	11,81,73
IV. PROFESSIONAL AND OTHER SERVICES	2,829	10,74,05	129	43,53	2,558	41,07,26	7,579	28,43,61
V. PERSONAL LOANS	55,445	190,77,59	12,313	56,81,44	33,320	253,60,82	46,062	307,59,60
1. Loans for Purchase of Consumer Durables	15,951	28,86,68	1,954	7,64,18	4,987	16,38,11	2,543	12,42,02
2. Loans for Housing	6,043	81,83,93	1,532	22,25,11	5,607	125,53,56	7,255	133,16,74
3. Rest of the Personal Loans	33,451	80,06,98	8,827	26,92,15	22,726	111,69,15	36,264	162,00,84
VI. TRADE	27,504	84,27,02	16,457	29,46,14	13,933	159,40,36	23,440	152,47,40
1. Wholesale Trade	922	9,60,91	788	7,29,60	842	64,98,59	2,326	63,89,82
2. Retail Trade	26,582	74,66,11	15,669	22,16,54	13,091	94,41,77	21,114	88,57,58
VII. FINANCE	222	36,24	3	1,91	27	70,59	167	3,34,67
VIII. ALL OTHERS	15,227	52,84,56	6,910	16,86,06	10,724	74,09,00	18,037	107,22,66
TOTAL BANK CREDIT	1,81,186	472,58,81	69,404	150,47,15	80,100	758,71,89	1,32,804	1372,17,61
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	29,999	37,26,76	13,122	13,58,33	1,361	11,76,58	11,430	24,78,68
2. Other Small Scale Industries	2,041	11,18,35	992	3,85,78	495	55,76,59	3,079	110,16,39

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

(Amount in Rupees Thousand)

HUGLI		JALPAIGURI		KOCH BIHAR		KOLKATA		MALDAH		MURSHIDABAD		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
13	14	15	16	17	18	19	20	21	22	23	24	
40,862	129,38,43	30,438	68,90,44	36,227	43,78,43	45,742	2365,48,37	40,955	61,03,12	45,189	74,47,05	I
40,088	111,29,48	30,020	66,40,81	35,368	38,73,71	42,521	587,16,32	40,440	57,36,34	43,582	62,58,29	1
774	18,08,95	418	2,49,63	859	5,04,72	3,221	1778,32,05	515	3,66,78	1,607	11,88,76	2
22,781	381,37,49	8,933	80,15,08	16,350	30,35,63	64,396	19739,23,26	27,886	44,62,06	24,647	53,18,07	II
7	70,87	2	8,53	3	17,80	159	316,18,15	3	9,04	5	38,88	1
22,395	368,26,36	8,738	76,14,06	16,205	24,29,97	60,209	15919,41,78	27,646	39,44,71	24,407	46,41,43	2
6	49,83	2	6,70	–	–	144	1918,64,77	–	–	1	4,00	3
373	11,90,43	191	3,85,79	142	5,87,86	3,884	1584,98,56	237	5,08,31	234	6,33,76	4
1,286	6,55,42	2,646	6,76,47	1,570	2,96,84	4,974	385,81,08	2,476	4,66,33	1,842	6,47,52	III
4,986	17,29,64	2,954	9,51,60	1,980	8,10,45	10,637	1942,79,00	2,568	9,76,92	2,846	14,31,57	IV
52,020	297,12,38	32,154	154,91,89	25,677	122,30,45	3,75,127	4661,70,49	27,740	125,93,73	44,717	156,65,56	V
2,495	6,90,85	6,431	24,03,11	8,034	32,25,41	37,519	116,21,07	4,883	31,25,80	4,912	14,54,66	1
9,595	138,36,56	3,316	47,87,65	2,992	47,61,99	69,628	2126,93,67	2,487	38,02,92	3,627	54,61,42	2
39,930	151,84,97	22,407	83,01,13	14,651	42,43,05	2,67,980	2418,55,75	20,370	56,65,01	36,178	87,49,48	3
28,572	140,01,05	18,019	170,42,75	24,966	48,10,19	25,346	3868,01,72	28,913	94,33,46	38,053	93,05,16	VI
1,167	27,48,23	605	17,21,49	285	7,06,28	8,812	2777,44,71	2,867	30,63,50	1,504	15,43,86	1
27,405	112,52,82	17,414	153,21,26	24,681	41,03,91	16,534	1090,57,01	26,046	63,69,96	36,549	77,61,30	2
118	1,18,36	29	39,40	3	1,87	2,044	2641,83,53	436	48,26	62	50,15	VII
22,764	101,03,59	13,686	82,55,46	12,391	35,35,56	1,02,538	2808,58,23	11,619	43,38,36	23,657	59,16,53	VIII
1,73,389	1073,96,36	1,08,859	573,63,09	1,19,164	290,99,42	6,30,804	38413,45,68	1,42,593	384,22,24	1,81,013	457,81,61	TOTAL
16,026	28,39,50	6,949	12,24,53	14,138	12,52,76	2,164	54,42,19	25,266	24,45,19	21,112	25,94,23	1
4,068	24,08,47	731	13,80,67	482	9,06,08	7,732	1351,97,39	1,868	8,23,39	1,965	13,48,87	2

NADIA		NORTH 24 PARGANAS		PASCHIM MEDINIPUR		PURBA MEDINIPUR		PURULIYA		SOUTH 24 PARGANAS		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
25	26	27	28	29	30	31	32	33	34	35	36	
51,999	74,03,03	47,624	114,36,73	1,06,196	315,54,21	47,613	52,29,73	19,355	18,69,91	36,774	69,64,07	I
50,689	67,72,07	45,654	94,56,62	1,03,352	287,60,03	46,464	50,13,43	18,918	16,52,55	34,851	48,83,54	1
1,310	6,30,96	1,970	19,80,11	2,844	27,94,18	1,149	2,16,30	437	2,17,36	1,923	20,80,53	2
40,911	150,54,82	40,812	337,79,53	42,523	915,57,52	31,220	35,50,26	17,631	27,61,29	37,538	350,25,53	II
2	6,25	22	1,29,31	14	63,91	1	6	5	31,63	10	9,82,98	1
40,589	144,86,89	40,121	312,83,43	42,192	886,43,77	31,086	33,38,62	17,573	26,05,22	37,214	318,65,52	2
5	17,29	15	71,48	2	8,78,17	–	–	–	–	5	30,75	3
315	5,44,39	654	22,95,31	315	19,71,67	133	2,11,58	53	1,24,44	309	21,46,28	4
2,720	6,33,46	3,141	17,96,35	1,417	12,61,35	1,136	4,05,03	3,929	4,02,84	3,826	20,86,17	III
4,996	11,01,62	7,373	48,04,88	6,593	28,95,31	4,248	8,37,14	3,182	8,40,90	6,024	51,54,62	IV
41,758	191,25,26	1,10,613	698,84,07	57,976	331,91,44	32,389	125,18,30	19,595	85,41,11	39,910	209,96,01	V
4,600	14,19,15	6,950	20,93,31	4,891	26,18,11	5,346	31,12,64	2,545	12,46,48	3,657	11,39,33	1
5,124	81,32,48	20,049	333,47,67	6,295	121,79,24	2,479	27,24,66	1,633	19,41,79	4,983	87,37,32	2
32,034	95,73,63	83,614	344,43,09	46,790	183,94,09	24,564	66,81,00	15,417	53,52,84	31,270	111,19,36	3
34,850	104,01,05	44,710	266,33,38	20,452	135,13,54	19,409	46,15,25	18,053	31,16,00	37,718	99,16,95	VI
1,342	21,32,32	3,170	56,95,27	1,131	22,17,77	393	5,91,85	172	5,13,64	1,082	20,31,53	1
33,508	82,68,73	41,540	209,38,11	19,321	112,95,77	19,016	40,23,40	17,881	26,02,36	36,636	78,85,42	2
33	32,07	221	4,26,31	372	5,16,09	194	54,34	32	9,48	258	53,80	VII
25,916	71,49,97	35,640	212,61,94	13,256	73,23,44	13,900	35,13,82	5,209	15,43,45	20,811	95,32,33	VIII
2,03,183	609,01,28	2,90,134	1700,23,19	2,48,785	1818,12,90	1,50,109	307,23,87	86,986	190,84,98	1,82,859	897,29,48	TOTAL
29,713	31,32,68	30,524	50,62,80	31,804	34,34,17	25,157	22,53,93	13,458	13,86,73	28,289	31,65,82	1
7,449	11,46,95	5,762	71,67,41	7,926	22,69,71	4,837	5,82,86	4,010	4,69,58	6,910	46,48,47	2

TABLE NO. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

OCCUPATION	EASTERN REGION		STATE : WEST BENGAL				ANDAMAN & NICOBAR ISLANDS		CENTRAL REGION	
			UTTAR DINAJPUR		ANDAMAN		NICOBAR		STATE : CHHATISGARH	
			No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
			37	38	1	2	3	4	1	2
I. AGRICULTURE		26,136	37,40,30	930	42,95,41	45	54,06	12,020	38,30,93	
1. Direct Finance		25,725	33,37,69	566	7,97,65	44	9,28	11,751	37,43,49	
2. Indirect Finance		411	4,02,61	364	34,97,76	1	44,78	269	87,44	
II. INDUSTRY		26,966	63,11,71	651	45,68,40	34	74,52	2,642	11,83,05	
1. Mining & Quarrying		5	55,65	11	42,34	–	–	18	1,47,62	
2. Manufacturing & Processing		26,725	60,48,78	576	40,17,38	26	26,32	2,566	8,74,97	
3. Electricity, Gas & Water		1	3,20	–	–	–	–	1	2,47	
4. Construction		235	2,04,08	64	5,08,68	8	48,20	57	1,57,99	
III. TRANSPORT OPERATORS		1,826	5,53,65	631	10,64,16	7	5,13	335	1,30,03	
IV. PROFESSIONAL AND OTHER SERVICES		742	8,88,27	433	7,98,38	9	29,50	990	2,85,44	
V. PERSONAL LOANS		14,884	76,57,77	6,289	53,70,80	378	2,01,28	14,361	59,97,71	
1. Loans for Purchase of Consumer Durables		1,703	6,63,20	357	1,34,29	87	16,52	3,053	4,30,96	
2. Loans for Housing		1,940	31,73,82	610	22,75,17	1	2,24	1,019	19,94,04	
3. Rest of the Personal Loans		11,241	38,20,75	5,322	29,61,34	290	1,82,52	10,289	35,72,71	
VI. TRADE		17,486	46,59,41	1,740	47,96,30	27	21,12	5,512	21,42,50	
1. Wholesale Trade		365	9,78,20	146	14,46,80	–	–	244	6,39,24	
2. Retail Trade		17,121	36,81,21	1,594	33,49,50	27	21,12	5,268	15,03,26	
VII. FINANCE		248	45,17	12	10,20,45	–	–	9	50,51	
VIII. ALL OTHERS		8,592	26,70,06	3,515	28,13,43	177	42,53	3,869	15,17,63	
TOTAL BANK CREDIT		96,880	265,26,34	14,201	247,27,33	677	4,28,14	39,738	151,37,80	
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries		23,421	28,39,13	318	3,28,24	17	10,04	1,047	4,64,43	
2. Other Small Scale Industries		2,431	16,85,53	164	4,14,06	5	2,82	1,347	4,25,98	

OCCUPATION	BILASPUR		DANTEWADA		DHAMTARI		DURG	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	3	4	5	6	7	8	9	10
	I. AGRICULTURE	14,132	56,72,23	4,650	7,75,12	9,579	37,65,79	22,988	75,20,02
1. Direct Finance	13,724	52,53,66	4,634	7,54,76	9,307	35,93,86	20,327	68,35,98
2. Indirect Finance	408	4,18,57	16	20,36	272	1,71,93	2,661	6,84,04
II. INDUSTRY	2,859	128,36,73	333	28,54,87	1,205	8,55,19	6,092	285,52,91
1. Mining & Quarrying	47	3,15,86	3	26,80,71	–	–	44	7,10,24
2. Manufacturing & Processing	2,745	122,77,90	306	98,95	1,185	8,40,56	5,832	263,00,47
3. Electricity, Gas & Water	2	10,13	–	–	1	1	7	58,97
4. Construction	65	2,32,84	24	75,21	19	14,62	209	14,83,23
III. TRANSPORT OPERATORS	298	3,27,96	213	81,08	83	57,98	872	7,09,67
IV. PROFESSIONAL AND OTHER SERVICES	1,200	17,86,28	332	77,39	635	1,68,73	2,508	37,12,01
V. PERSONAL LOANS	21,429	174,54,02	6,694	19,93,62	4,540	25,90,81	35,767	264,49,43
1. Loans for Purchase of Consumer Durables	867	2,25,33	980	2,45,88	276	45,71	1,556	4,75,99
2. Loans for Housing	3,391	80,62,37	596	2,89,00	496	7,59,31	4,040	95,44,49
3. Rest of the Personal Loans	17,171	91,66,32	5,118	14,58,74	3,768	17,85,79	30,171	164,28,95
VI. TRADE	6,415	55,40,30	2,424	5,32,25	2,895	13,78,20	11,057	146,87,11
1. Wholesale Trade	262	9,67,65	157	27,72	86	2,02,76	887	47,49,92
2. Retail Trade	6,153	45,72,65	2,267	5,04,53	2,809	11,75,44	10,170	99,37,19
VII. FINANCE	113	46,13	5	3,81	530	1,09,22	94	2,01,50
VIII. ALL OTHERS	5,390	39,29,96	2,685	7,04,53	651	2,86,67	8,706	55,35,97
TOTAL BANK CREDIT	51,836	475,93,61	17,336	70,22,67	20,118	92,12,59	88,084	873,68,62
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	843	6,36,29	178	63,76	668	1,55,92	3,601	8,41,76
2. Other Small Scale Industries	1,652	39,69,09	16	8,73	311	5,57,21	1,596	51,66,55

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

(Amount in Rupees Thousand)

JANJGIR-CHAMPA		JASHPUR		KANKER		KAWARDHA		KORBA		KORIYA		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
11	12	13	14	15	16	17	18	19	20	21	22	
11,438	35,12,94	6,719	14,47,91	10,884	17,04,79	7,350	13,02,50	3,802	12,27,23	3,336	11,57,45	I
11,284	34,32,69	6,127	13,83,45	10,685	16,58,08	6,509	12,29,30	3,540	11,68,40	3,183	9,68,29	1
154	80,25	592	64,46	199	46,71	841	73,20	262	58,83	153	1,89,16	2
1,630	15,51,91	1,623	4,05,16	370	2,63,51	711	2,59,30	1,003	61,39,96	1,099	4,61,21	II
2	5,37	5	14,13	-	-	3	13,86	5	35,74	5	13,21	1
1,620	15,35,29	1,581	3,83,90	323	1,68,28	706	2,42,47	952	58,65,10	1,074	3,96,01	2
-	-	-	-	-	-	-	-	1	6,05	-	-	3
8	11,25	37	7,13	47	95,23	2	2,97	45	2,33,07	20	51,99	4
95	52,30	427	1,61,07	20	20,32	41	35,00	219	1,82,25	174	1,72,09	III
707	1,67,41	484	2,22,09	510	1,87,65	279	79,86	786	6,42,09	649	1,92,39	IV
6,517	31,17,12	4,367	14,45,21	4,955	17,16,16	1,864	8,87,05	18,382	92,02,29	12,288	54,48,04	V
174	55,54	183	41,19	906	1,14,22	71	7,98	747	2,88,06	2,134	9,05,59	1
536	6,97,28	116	2,53,37	304	3,69,60	119	2,04,59	591	12,31,90	199	3,20,11	2
5,807	23,64,30	4,068	11,50,65	3,745	12,32,34	1,674	6,74,48	17,044	76,82,33	9,955	42,22,34	3
4,058	15,25,07	2,076	5,00,68	1,990	6,09,03	1,378	4,52,39	2,635	22,76,50	1,410	5,87,95	VI
89	56,81	21	59,38	27	15,99	101	47,19	121	7,97,95	28	16,77	1
3,969	14,68,26	2,055	4,41,30	1,963	5,93,04	1,277	4,05,20	2,514	14,78,55	1,382	5,71,18	2
60	7,79	4	4,34	10	5,03	1	2,41	4	8,72	12	3,91	VII
1,687	6,71,07	3,032	7,97,92	1,231	4,08,36	1,116	3,78,32	2,364	15,28,77	2,979	14,09,10	VIII
26,192	106,05,61	18,732	49,84,38	19,970	49,14,85	12,740	33,96,83	29,195	212,07,81	21,947	94,32,14	TOTAL
681	1,85,81	1,378	2,61,49	194	1,18,33	609	1,15,69	341	1,13,96	602	1,41,19	1
821	2,61,43	127	68,29	69	25,17	84	1,27,89	186	3,46,33	125	65,77	2

STATE : MADHYA PRADESH

MAHASAMUND		RAIGARH		RAIPUR		RAJNANDGAON		SURGUJA		BALAGHAT		
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	Item No.
23	24	25	26	27	28	29	30	31	32	1	2	
15,152	41,72,65	16,192	83,53,08	23,038	210,98,16	17,843	51,71,26	25,316	73,55,56	10,516	30,73,89	I
14,833	39,58,72	15,283	56,33,20	22,605	203,06,46	17,314	49,52,96	23,670	69,47,77	10,155	29,37,41	1
319	2,13,93	909	27,19,88	433	7,91,70	529	2,18,30	1,646	4,07,79	361	1,36,48	2
1,676	7,35,81	2,979	723,39,73	5,240	682,20,05	2,617	28,72,81	3,614	21,38,26	1,355	19,08,35	II
7	34,54	28	1,50,41	110	12,33,73	14	2,24,28	39	1,90,59	14	95,26	1
1,645	6,76,48	2,909	296,11,04	4,987	592,70,98	2,528	24,28,29	3,522	16,96,36	1,291	17,44,10	2
-	-	3	425,30,40	16	47,52,26	1	6,77	2	6,49	-	-	3
24	24,79	39	47,88	127	29,63,08	74	2,13,47	51	2,44,82	50	68,99	4
35	21,65	68	54,91	933	11,61,00	374	1,71,72	254	2,72,74	124	85,78	III
414	4,27,34	631	2,91,50	3,286	355,26,82	670	5,27,84	699	4,72,07	903	4,63,41	IV
4,199	18,14,17	10,404	55,63,72	39,662	475,30,22	10,518	65,15,35	17,900	83,97,32	14,045	60,19,76	V
244	80,88	600	1,89,32	1,643	6,20,51	449	89,86	2,114	6,10,97	2,467	7,49,97	1
403	4,90,59	645	13,48,96	7,635	210,14,60	1,562	25,54,94	1,006	20,34,47	1,253	16,94,23	2
3,552	12,42,70	9,159	40,25,44	30,384	258,95,11	8,507	38,70,55	14,780	57,51,88	10,325	35,75,56	3
3,939	10,61,30	5,366	25,32,66	14,196	925,53,22	5,773	35,80,47	5,320	27,77,82	4,892	20,25,18	VI
217	54,47	58	4,33,43	1,165	667,11,01	604	15,90,45	101	3,62,90	112	1,86,19	1
3,722	10,06,83	5,308	20,99,23	13,031	258,42,21	5,169	19,90,02	5,219	24,14,92	4,780	18,38,99	2
11	4,74	5	4,82	382	7,21,68	39	37,69	3	25,64	22	5,42	VII
1,669	4,67,65	4,482	18,68,71	7,947	235,79,02	4,173	20,35,15	7,386	26,96,76	5,135	16,45,89	VIII
27,095	87,05,31	40,127	910,09,13	94,684	2903,90,17	42,007	209,12,29	60,492	241,36,17	36,992	152,27,68	TOTAL
414	1,61,29	2,163	10,29,72	1,551	24,60,25	1,903	6,68,65	2,911	9,17,31	797	7,98,14	1
870	4,79,61	475	3,52,79	2,691	122,25,80	427	11,65,41	458	6,20,19	277	5,87,43	2

TABLE NO. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

CENTRAL REGION

STATE : MADHYA PRADESH (Contd.)

OCCUPATION	BARWANI		BETUL		BHIND		BHOPAL	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	3	4	5	6	7	8	9	10
I. AGRICULTURE	13,362	64,77,69	12,947	60,82,37	15,060	121,18,83	11,505	249,75,19
1. Direct Finance	12,827	62,09,40	12,649	55,79,90	14,377	104,36,99	10,738	146,91,71
2. Indirect Finance	535	2,68,29	298	5,02,47	683	16,81,84	767	102,83,48
II. INDUSTRY	825	27,81,01	948	9,70,42	829	143,68,97	5,008	742,55,98
1. Mining & Quarrying	7	31,24	2	6,80	11	34,55	49	21,55,65
2. Manufacturing & Processing	806	27,34,14	883	8,95,25	807	142,93,47	4,547	673,49,00
3. Electricity, Gas & Water	–	–	–	–	–	–	28	3,02,46
4. Construction	12	15,63	63	68,37	11	40,95	384	44,48,87
III. TRANSPORT OPERATORS	90	78,84	125	1,06,29	106	1,66,67	1,284	14,27,81
IV. PROFESSIONAL AND OTHER SERVICES	883	2,32,79	1,272	4,91,68	282	1,13,52	3,502	120,41,04
V. PERSONAL LOANS	6,697	34,87,17	13,699	58,84,07	8,703	36,50,81	84,101	994,27,07
1. Loans for Purchase of Consumer Durables	1,019	3,13,70	1,189	2,25,82	1,153	2,38,29	4,646	16,84,55
2. Loans for Housing	915	11,73,67	975	11,99,47	651	8,75,48	21,575	545,98,89
3. Rest of the Personal Loans	4,763	19,99,80	11,535	44,58,78	6,899	25,37,04	57,880	431,43,63
VI. TRADE	3,049	13,76,10	5,270	61,72,53	5,667	22,14,80	10,839	322,97,97
1. Wholesale Trade	175	3,60,06	239	40,84,47	285	5,02,43	1,063	129,01,60
2. Retail Trade	2,874	10,16,04	5,031	20,88,06	5,382	17,12,37	9,776	193,96,37
VII. FINANCE	14	16,88	31	14,07	61	6,59	282	30,33,87
VIII. ALL OTHERS	2,230	11,67,58	3,837	16,39,75	1,237	7,85,93	15,718	281,57,82
TOTAL BANK CREDIT	27,150	156,18,06	38,129	213,61,18	31,945	334,26,12	1,32,239	2756,16,75
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	458	1,09,75	281	1,51,58	331	1,80,22	470	2,99,50
2. Other Small Scale Industries	212	25,04,29	499	4,78,00	325	8,56,34	2,126	164,53,17

OCCUPATION	CHHATARPUR		CHHINDWARA		DAMOH		DATIA	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	11	12	13	14	15	16	17	18
I. AGRICULTURE	29,088	75,62,69	21,447	80,21,85	21,818	88,43,10	15,773	91,48,69
1. Direct Finance	28,728	74,87,47	20,648	77,38,48	21,735	86,23,34	15,357	84,62,29
2. Indirect Finance	360	75,22	799	2,83,37	83	2,19,76	416	6,86,40
II. INDUSTRY	5,612	13,92,59	2,503	30,82,84	952	86,08,23	1,409	4,62,21
1. Mining & Quarrying	13	1,26,10	12	1,00,89	1	2,49	4	22,80
2. Manufacturing & Processing	4,907	11,42,08	2,398	27,11,93	891	85,51,06	1,390	4,15,21
3. Electricity, Gas & Water	–	–	4	10,83	–	–	–	–
4. Construction	692	1,24,41	89	2,59,19	60	54,68	15	24,20
III. TRANSPORT OPERATORS	138	2,00,19	601	5,48,29	176	1,19,29	269	3,57,07
IV. PROFESSIONAL AND OTHER SERVICES	498	2,52,52	1,711	7,22,02	688	3,08,98	300	1,38,46
V. PERSONAL LOANS	11,502	57,85,60	22,465	123,02,54	7,328	36,97,80	5,947	25,14,27
1. Loans for Purchase of Consumer Durables	968	2,11,25	1,677	3,60,18	409	1,04,14	410	1,00,03
2. Loans for Housing	1,395	18,58,71	2,332	41,65,76	768	12,26,53	300	4,59,69
3. Rest of the Personal Loans	9,139	37,15,64	18,456	77,76,60	6,151	23,67,13	5,237	19,54,55
VI. TRADE	5,807	33,13,86	8,314	46,02,68	3,568	17,48,43	2,322	7,67,32
1. Wholesale Trade	601	8,28,42	416	10,58,62	461	4,18,74	103	56,57
2. Retail Trade	5,206	24,85,44	7,898	35,44,06	3,107	13,29,69	2,219	7,10,75
VII. FINANCE	10	29,20	15	14,00	8	6,56	20	7,69
VIII. ALL OTHERS	4,732	19,38,56	7,797	32,56,90	4,719	17,64,93	1,207	4,77,46
TOTAL BANK CREDIT	57,387	204,75,21	64,853	325,51,12	39,257	250,97,32	27,247	138,73,17
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	3,853	8,19,66	1,423	4,14,11	553	1,74,15	1,085	2,17,61
2. Other Small Scale Industries	899	2,25,86	641	13,78,35	140	3,18,58	221	1,78,98

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

(Amount in Rupees Thousand)

DEWAS		DHAR		DINDORI		EAST NIMAR		GUNA		GWALIOR		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
19	20	21	22	23	24	25	26	27	28	29	30	
17,422	168,36,68	35,141	199,50,68	3,616	10,52,80	24,312	112,48,50	38,822	268,98,70	19,965	179,85,74	I
16,247	151,15,38	33,465	152,72,19	3,414	10,37,23	22,291	90,04,64	37,377	261,06,67	18,597	151,37,92	1
1,175	17,21,30	1,676	46,78,49	202	15,57	2,021	22,43,86	1,445	7,92,03	1,368	28,47,82	2
1,562	267,59,88	9,317	237,17,02	832	2,15,12	2,499	69,08,39	1,865	12,83,36	4,820	257,37,46	II
7	29,84	17	84,11	–	–	5	20,45	2	5,32	28	3,39,55	1
1,524	265,88,93	9,275	235,67,87	811	2,00,16	2,340	67,54,57	1,800	11,06,01	4,437	221,77,03	2
1	5,74	3	7,74	–	–	–	–	14	34,49	7	49,40	3
30	1,35,37	22	57,30	21	14,96	154	1,33,37	49	1,37,54	348	31,71,48	4
221	1,91,14	712	7,69,85	9	12,30	315	3,81,79	458	2,34,97	1,166	11,99,87	III
957	10,70,62	1,454	12,94,64	116	64,20	1,705	7,12,01	601	2,83,04	2,558	40,64,85	IV
17,309	80,88,75	16,085	77,12,71	2,179	8,38,20	19,572	118,89,82	11,941	65,28,89	42,844	399,08,39	V
2,814	7,57,88	2,260	6,77,67	285	1,06,25	1,839	6,07,23	1,265	3,34,77	4,090	11,45,11	1
1,708	23,04,12	1,701	20,13,69	117	1,45,61	2,583	36,55,45	1,170	18,02,33	7,705	201,65,33	2
12,787	50,26,75	12,124	50,21,35	1,777	5,86,34	15,150	76,27,14	9,506	43,91,79	31,049	185,97,95	3
6,167	28,91,14	12,796	36,71,78	1,165	2,91,13	6,104	56,16,14	7,349	41,14,91	8,923	118,52,78	VI
592	7,83,83	408	9,23,09	70	36,14	578	19,79,43	826	12,85,40	481	22,01,87	1
5,575	21,07,31	12,388	27,48,69	1,095	2,54,99	5,526	36,36,71	6,523	28,29,51	8,442	96,50,91	2
35	32,71,64	244	67,33	20	1,51	87	2,18,85	20	49,25	75	9,73,90	VII
4,147	20,36,42	4,921	24,96,42	858	2,35,13	6,180	24,49,01	2,496	16,52,16	7,701	73,61,14	VIII
47,820	611,46,27	80,670	596,80,43	8,795	27,10,39	60,774	394,24,51	63,552	410,45,28	88,052	1090,84,13	TOTAL
589	2,35,04	3,971	6,22,14	763	1,45,83	832	1,84,40	1,119	2,95,48	2,208	8,01,73	1
489	38,68,30	4,505	28,57,35	6	37,43	1,102	58,63,43	512	3,65,53	1,436	54,19,72	2

HARDA		HOSHANGABAD		INDORE		JABALPUR		JHABUA		KATNI		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
31	32	33	34	35	36	37	38	39	40	41	42	
11,319	61,55,88	20,930	147,52,55	15,826	626,92,66	19,247	168,95,57	23,736	42,96,84	10,417	54,41,52	I
11,294	60,72,46	20,334	129,03,85	12,600	132,47,56	18,712	141,49,27	22,964	37,67,63	10,239	52,11,42	1
25	83,42	596	18,48,70	3,226	494,45,10	535	27,46,30	772	5,29,21	178	2,30,10	2
635	4,96,10	1,559	43,44,36	18,022	2146,56,84	4,537	402,55,01	6,292	10,39,20	1,018	30,02,92	II
–	–	5	51,05	40	13,54,80	47	4,09,10	8	57,65	53	4,84,50	1
630	4,83,02	1,488	38,07,71	17,035	2049,55,40	4,144	368,50,99	6,207	9,29,21	934	24,11,73	2
–	–	1	11,45	16	19,16,41	10	8,02,10	1	2,92	1	11,45	3
5	13,08	65	4,74,15	931	64,30,23	336	21,92,82	76	49,42	30	95,24	4
10	10,09	295	1,99,81	1,642	34,29,58	1,026	6,82,05	367	1,56,58	198	1,95,12	III
624	2,09,37	740	6,59,91	6,088	208,73,46	3,203	48,20,73	686	1,65,33	415	4,21,26	IV
4,132	22,98,07	18,634	113,17,98	84,295	1160,56,65	53,002	521,51,98	6,834	36,85,58	8,794	42,41,56	V
204	23,02	1,372	2,87,15	4,614	18,37,81	4,561	11,36,82	833	1,93,08	892	3,14,03	1
413	7,58,35	2,423	36,11,87	21,106	614,80,85	11,225	296,57,21	1,013	14,48,84	984	10,62,87	2
3,515	15,16,70	14,839	74,18,96	58,575	527,37,99	37,216	213,57,95	4,988	20,43,66	6,918	28,64,66	3
2,685	23,15,92	5,188	35,42,35	30,479	966,40,66	11,829	150,53,46	4,737	13,96,97	4,465	32,98,41	VI
1,179	16,45,53	103	3,68,19	16,835	655,11,48	858	38,27,72	86	2,21,75	225	8,10,21	1
1,506	6,70,39	5,085	31,74,16	13,644	311,29,18	10,971	112,25,74	4,651	11,75,22	4,240	24,88,20	2
5	8,44	106	82,14	414	86,34,27	266	26,42,16	5	37,68	21	1,61,33	VII
370	2,46,85	6,153	30,47,39	18,174	434,71,28	12,194	95,36,78	2,759	8,45,71	3,766	13,83,68	VIII
19,780	117,40,72	53,605	379,46,49	1,74,940	5664,55,40	1,05,304	1420,37,74	45,416	116,23,89	29,094	181,45,80	TOTAL
470	1,64,07	1,180	6,03,88	1,405	12,89,89	1,346	7,75,41	3,701	4,29,14	248	1,17,22	1
140	2,92,78	209	7,70,87	5,413	290,24,19	1,831	40,65,11	2,375	4,13,51	530	24,64,83	2

TABLE NO. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

CENTRAL REGION

STATE : MADHYA PRADESH (Contd.)

OCCUPATION	MANDLA		MANDSAUR		MORENA		NARSIMHAPUR	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	43	44	45	46	47	48	49	50
I. AGRICULTURE	7,850	28,84,21	19,968	137,81,88	19,750	210,97,00	18,719	96,58,37
1. Direct Finance	7,513	27,07,50	19,349	126,77,97	18,955	133,00,72	18,422	93,03,30
2. Indirect Finance	337	1,76,71	619	11,03,91	795	77,96,28	297	3,55,07
II. INDUSTRY	2,051	9,57,82	1,824	34,39,93	1,248	19,28,75	818	8,90,56
1. Mining & Quarrying	44	1,52,28	2	6,58	2	7,66	1	6,95
2. Manufacturing & Processing	1,978	7,01,93	1,799	34,01,75	1,217	18,49,36	780	8,22,17
3. Electricity, Gas & Water	1	3,01	–	–	–	–	2	5,16
4. Construction	28	1,00,60	23	31,60	29	71,73	35	56,28
III. TRANSPORT OPERATORS	54	57,13	169	1,38,38	356	2,24,99	165	1,14,67
IV. PROFESSIONAL AND OTHER SERVICES	299	1,25,43	687	4,49,57	470	2,29,21	499	2,27,42
V. PERSONAL LOANS	7,422	38,78,85	9,391	60,40,95	12,192	61,95,10	7,315	36,13,42
1. Loans for Purchase of Consumer Durables	1,960	7,35,18	725	1,78,62	1,296	3,57,09	1,611	4,34,47
2. Loans for Housing	737	12,56,98	1,346	22,89,92	866	13,90,98	750	11,79,39
3. Rest of the Personal Loans	4,725	18,86,69	7,320	35,72,41	10,030	44,47,03	4,954	19,99,56
VI. TRADE	4,602	13,69,12	7,372	41,98,03	4,245	42,88,12	4,063	26,88,31
1. Wholesale Trade	37	1,48,90	446	11,78,35	382	20,40,83	270	6,62,29
2. Retail Trade	4,565	12,20,22	6,926	30,19,68	3,863	22,47,29	3,793	20,26,02
VII. FINANCE	47	3,74	140	2,85,52	9	14,17	11	2,94
VIII. ALL OTHERS	1,809	11,94,60	2,062	12,33,69	2,800	31,21,17	2,748	14,27,77
TOTAL BANK CREDIT	24,134	104,70,90	41,613	295,67,95	41,070	370,98,51	34,338	186,23,46
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,643	4,79,40	1,132	2,41,41	501	3,43,36	321	3,73,82
2. Other Small Scale Industries	207	1,64,12	438	3,24,49	456	9,38,58	348	2,76,87

OCCUPATION	NEEMUCH		PANNA		RAISEN		RAJGARH	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	51	52	53	54	55	56	57	58
I. AGRICULTURE	7,766	48,93,88	9,945	46,12,88	23,655	119,24,43	19,414	137,33,42
1. Direct Finance	7,547	46,18,39	9,860	45,93,52	23,099	109,31,74	18,721	131,91,14
2. Indirect Finance	219	2,75,49	85	19,36	556	9,92,69	693	5,42,28
II. INDUSTRY	1,045	7,87,64	935	2,63,27	2,061	155,98,56	1,425	27,18,98
1. Mining & Quarrying	2	5,99	–	–	62	3,29,91	4	13,11
2. Manufacturing & Processing	1,037	7,05,07	827	2,35,99	1,957	152,19,01	1,379	21,67,17
3. Electricity, Gas & Water	1	2,32	1	2,44	1	9,95	–	–
4. Construction	5	74,26	107	24,84	41	39,69	42	5,38,70
III. TRANSPORT OPERATORS	134	1,63,40	30	36,87	135	95,28	185	1,29,45
IV. PROFESSIONAL AND OTHER SERVICES	315	2,49,49	280	1,14,48	606	2,87,70	1,740	5,28,99
V. PERSONAL LOANS	6,244	37,08,69	4,836	17,09,84	13,365	138,45,57	11,444	56,25,75
1. Loans for Purchase of Consumer Durables	437	1,07,12	358	70,43	1,133	2,37,95	2,415	7,64,07
2. Loans for Housing	625	11,02,86	194	2,23,25	832	12,63,10	966	11,31,06
3. Rest of the Personal Loans	5,182	24,98,71	4,284	14,16,16	11,400	123,44,52	8,063	37,30,62
VI. TRADE	3,339	22,58,53	2,086	5,98,78	4,193	21,68,80	3,929	23,02,80
1. Wholesale Trade	118	5,00,37	132	1,19,66	310	3,90,83	466	5,93,75
2. Retail Trade	3,221	17,58,16	1,954	4,79,12	3,883	17,77,97	3,463	17,09,05
VII. FINANCE	2	7,70	4	13,87	72	34,57	22	23,64
VIII. ALL OTHERS	840	6,00,10	2,177	8,56,25	3,296	21,90,70	3,195	16,48,19
TOTAL BANK CREDIT	19,685	126,69,43	20,293	82,06,24	47,383	461,45,61	41,354	267,11,22
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	566	1,13,75	613	1,12,76	1,111	3,33,67	427	1,25,39
2. Other Small Scale Industries	402	3,95,07	64	77,61	727	10,96,80	314	2,91,95

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

(Amount in Rupees Thousand)

RATLAM		REWA		SAGAR		SATNA		SEHORE		SEONI		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
59	60	61	62	63	64	65	66	67	68	69	70	
16,545	131,06,84	18,877	92,97,53	34,361	167,10,08	28,006	131,82,70	17,641	126,52,81	12,689	45,22,81	I
15,480	110,60,52	18,463	86,18,39	34,039	160,39,94	27,157	128,53,27	17,299	119,35,83	11,863	43,25,05	1
1,065	20,46,32	414	6,79,14	322	6,70,14	849	3,29,43	342	7,16,98	826	1,97,76	2
1,948	83,11,09	4,731	122,48,39	1,883	53,36,73	4,641	74,88,83	821	6,64,29	1,405	8,06,40	II
6	61,92	18	71,20	22	1,18,14	26	1,51,39	12	75,26	13	70,12	1
1,855	80,17,64	4,564	108,78,81	1,777	37,46,95	4,566	70,36,03	757	4,69,70	1,353	6,68,67	2
14	38,75	2	3,85,64	1	13,07,53	1	5,41	8	29,77	2	5,00	3
73	1,92,78	147	9,12,74	83	1,64,11	48	2,96,00	44	89,56	37	62,61	4
158	1,41,70	546	6,98,30	372	2,11,69	822	2,26,89	131	1,35,35	270	1,47,57	III
1,438	8,35,40	1,957	9,04,49	1,402	5,79,53	1,579	5,32,15	900	3,37,33	1,253	4,75,51	IV
14,833	95,60,59	16,943	91,47,35	21,030	122,35,85	13,688	89,47,86	12,213	67,52,66	8,884	37,69,76	V
925	3,39,36	2,556	7,32,90	1,390	3,62,08	601	1,97,14	1,396	4,70,52	1,607	3,80,91	1
1,967	36,31,69	2,298	30,04,78	2,920	52,27,06	1,717	21,81,86	1,521	17,65,51	1,139	13,33,60	2
11,941	55,89,54	12,089	54,09,67	16,720	66,46,71	11,370	65,68,86	9,296	45,16,63	6,138	20,55,25	3
6,707	55,21,34	10,793	44,42,64	7,613	50,66,19	7,009	35,59,21	3,782	32,41,66	4,804	18,00,07	VI
749	19,18,29	538	7,28,02	436	10,10,62	362	5,33,97	348	13,05,38	162	2,20,89	1
5,958	36,03,05	10,255	37,14,62	7,177	40,55,57	6,647	30,25,24	3,434	19,36,28	4,642	15,79,18	2
81	2,26,63	73	83,51	52	13,84	73	16,82	52	2,57,03	22	4,80,96	VII
2,482	17,40,22	3,622	24,91,48	6,961	31,59,71	6,904	34,54,76	5,825	29,50,56	2,379	10,03,28	VIII
44,192	394,43,81	57,542	393,13,69	73,674	433,13,62	62,722	374,09,22	41,365	269,91,69	31,706	130,06,36	TOTAL
1,026	2,02,96	2,996	3,10,62	627	3,89,22	2,313	4,36,31	311	2,00,67	1,007	3,55,30	1
520	15,67,13	1,139	12,64,73	862	17,19,27	1,762	10,01,15	265	1,71,08	255	1,31,46	2

SHAHDOL		SHAJAPUR		SHEOPUR		SHIVPURI		SIDHI		TIKAMGARH		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
71	72	73	74	75	76	77	78	79	80	81	82	
11,625	39,30,81	21,429	147,59,65	7,401	50,33,91	18,403	133,10,21	13,094	37,00,63	24,232	42,38,21	I
11,213	35,71,33	20,413	138,85,80	6,753	46,75,29	17,797	130,25,37	12,693	35,71,38	23,568	40,93,56	1
412	3,59,48	1,016	8,73,85	648	3,58,62	606	2,84,84	401	1,29,25	664	1,44,65	2
2,854	20,17,31	2,240	58,91,83	429	2,30,74	2,331	8,59,78	3,992	19,51,22	5,581	9,28,19	II
23	1,50,79	2	4,07	2	6,60	5	34,92	4	23,64	5	17,88	1
2,769	16,00,57	2,198	58,64,93	425	2,07,76	2,320	7,84,09	3,849	11,63,62	4,614	7,49,94	2
1	3,81	2	12,50	2	16,38	–	–	4	92,97	–	–	3
61	2,62,14	38	10,33	–	–	6	40,77	135	6,70,99	962	1,60,37	4
483	3,17,73	102	58,11	4	7,95	80	61,06	256	2,74,32	66	76,55	III
1,108	5,79,24	939	3,88,49	274	1,11,03	584	2,24,47	1,356	4,86,46	282	1,33,39	IV
14,721	68,58,73	11,244	60,93,11	2,766	10,17,68	9,521	39,32,38	14,573	64,15,82	7,292	27,39,27	V
2,269	6,50,70	1,815	5,83,36	497	1,07,68	1,416	2,68,31	4,085	13,14,20	581	1,51,45	1
808	11,80,87	940	11,04,78	155	1,70,45	836	10,96,40	734	7,84,60	236	3,32,07	2
11,644	50,27,16	8,489	44,04,97	2,114	7,39,55	7,269	25,67,67	9,754	43,17,02	6,475	22,55,75	3
4,007	27,37,52	6,007	25,72,28	1,732	4,33,45	6,968	24,72,52	6,458	26,20,04	3,640	13,65,75	VI
255	3,88,45	686	5,81,95	191	41,94	620	5,79,13	477	3,31,78	388	2,06,31	1
3,752	23,49,07	5,321	19,90,33	1,541	3,91,51	6,348	18,93,39	5,981	22,88,26	3,252	11,59,44	2
210	89,47	18	11,48	–	–	38	26,01	42	21,04	11	5,87	VII
7,476	64,92,83	4,975	22,83,66	164	1,71,13	1,436	6,34,01	2,039	11,00,63	3,857	10,43,17	VIII
42,484	230,23,64	46,954	320,58,61	12,770	70,05,89	39,361	215,20,44	41,810	165,70,16	44,961	105,30,40	TOTAL
1,531	4,61,21	1,057	2,66,30	187	72,79	1,755	3,41,21	2,493	3,95,60	4,047	5,16,37	1
802	4,31,41	757	4,10,61	214	56,13	311	1,70,86	1,182	6,04,82	116	1,51,07	2

TABLE NO. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

CENTRAL REGION

STATE : MADHYA PRADESH (Contd.)

OCCUPATION	UJJAIN		UMARIA		VIDISHA		WEST NIMAR	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	83	84	85	86	87	88	89	90
I. AGRICULTURE	29,032	232,69,44	7,176	17,81,71	20,381	167,73,80	20,950	118,61,80
1. Direct Finance	27,625	215,11,55	6,948	17,27,90	20,163	160,10,31	19,443	84,85,97
2. Indirect Finance	1,407	17,57,89	228	53,81	218	7,63,49	1,507	33,75,83
II. INDUSTRY	3,444	143,56,55	1,879	4,39,77	1,585	26,46,17	2,300	114,73,67
1. Mining & Quarrying	14	59,36	6	25,72	55	1,41,41	4	8,22
2. Manufacturing & Processing	3,310	138,86,52	1,611	3,58,24	1,515	23,89,75	2,069	70,80,19
3. Electricity, Gas & Water	–	–	–	–	–	–	26	26,62,40
4. Construction	120	4,10,67	262	55,81	15	1,15,01	201	17,22,86
III. TRANSPORT OPERATORS	891	4,73,77	120	82,75	156	1,81,19	457	2,69,37
IV. PROFESSIONAL AND OTHER SERVICES	2,665	38,55,88	648	2,28,22	604	3,74,09	1,269	4,24,39
V. PERSONAL LOANS	33,076	235,80,69	7,131	29,35,17	7,888	51,62,32	10,813	58,88,52
1. Loans for Purchase of Consumer Durables	3,290	11,47,47	918	2,98,93	513	1,33,47	1,696	5,33,63
2. Loans for Housing	4,990	93,78,95	345	4,34,02	1,315	19,41,03	1,942	24,04,04
3. Rest of the Personal Loans	24,796	130,54,27	5,868	22,02,22	6,060	30,87,82	7,175	29,50,85
VI. TRADE	9,208	84,61,31	1,983	7,46,55	5,060	47,61,79	4,556	24,23,08
1. Wholesale Trade	1,054	26,03,00	71	64,48	709	8,18,03	457	6,87,65
2. Retail Trade	8,154	58,58,31	1,912	6,82,07	4,351	39,43,76	4,099	17,35,43
VII. FINANCE	142	2,15,57	2	81	66	86,61	95	80,68
VIII. ALL OTHERS	8,467	54,25,61	2,997	9,48,11	4,571	25,70,44	3,491	15,31,39
TOTAL BANK CREDIT	86,925	796,38,82	21,936	71,63,09	40,311	325,56,41	43,931	339,52,90
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	767	2,77,15	976	1,73,87	304	2,16,36	1,272	3,64,94
2. Other Small Scale Industries	1,647	37,61,70	471	1,21,63	867	6,78,24	374	26,62,61

STATE : UTTAR PRADESH

OCCUPATION	AGRA		ALIGARH		ALLAHABAD		AMBEDKAR NAGAR	
	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	86,880	329,79,54	90,995	315,23,19	51,871	202,57,47	30,098	77,79,24
1. Direct Finance	83,632	314,95,27	89,885	292,37,33	50,655	173,45,04	29,199	72,00,34
2. Indirect Finance	3,248	14,84,27	1,110	22,85,86	1,216	29,12,43	899	5,78,90
II. INDUSTRY	8,201	343,39,73	6,672	194,20,16	13,386	190,29,02	3,930	26,41,14
1. Mining & Quarrying	14	4,00,50	7	23,27	215	7,54,21	2	8,37
2. Manufacturing & Processing	7,725	305,99,59	6,413	186,34,94	12,951	176,89,65	3,919	26,11,24
3. Electricity, Gas & Water	18	2,40,09	2	9,63	7	1,14,19	–	–
4. Construction	444	30,99,55	250	7,52,32	213	4,70,97	9	21,53
III. TRANSPORT OPERATORS	948	6,38,92	463	5,65,14	1,005	7,44,75	440	1,25,31
IV. PROFESSIONAL AND OTHER SERVICES	4,703	187,45,75	2,712	13,14,72	5,066	69,83,90	2,401	4,16,90
V. PERSONAL LOANS	52,092	573,00,95	33,121	218,79,55	43,223	465,90,03	8,247	32,56,19
1. Loans for Purchase of Consumer Durables	2,329	10,66,34	1,340	4,86,01	2,100	7,55,08	774	2,75,53
2. Loans for Housing	9,293	250,49,65	2,958	70,20,23	7,671	221,82,37	582	8,26,10
3. Rest of the Personal Loans	40,470	311,84,96	28,823	143,73,31	33,452	236,52,58	6,891	21,54,56
VI. TRADE	13,300	168,57,86	10,634	76,04,61	18,967	168,95,18	10,913	30,76,17
1. Wholesale Trade	733	43,42,80	779	26,80,06	1,396	36,41,19	385	1,87,91
2. Retail Trade	12,567	125,15,06	9,855	49,24,55	17,571	132,53,99	10,528	28,88,26
VII. FINANCE	304	3,57,93	71	1,18,60	318	1,48,83	84	90,48
VIII. ALL OTHERS	18,755	210,41,57	11,180	76,10,40	24,250	181,00,46	2,893	11,91,80
TOTAL BANK CREDIT	1,85,183	1822,62,25	1,55,848	900,36,37	1,58,086	1287,49,64	59,006	185,77,23
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	3,230	13,62,87	1,689	6,95,86	8,147	15,77,94	2,100	8,60,95
2. Other Small Scale Industries	3,164	160,41,10	3,376	85,47,33	3,393	40,24,30	1,462	11,20,74

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

(Amount in Rupees Thousand)

AURAIYA		AZAMGARH		BAGHPAT		BAHRAICH		BALLIA		BALRAMPUR		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
9	10	11	12	13	14	15	16	17	18	19	20	
15,954	33,27,80	45,514	113,03,79	30,200	95,23,32	39,701	96,93,34	32,097	84,04,52	36,943	83,97,69	I
15,819	32,89,18	44,410	108,12,37	29,755	93,31,28	36,980	87,02,07	30,678	78,04,04	33,590	80,65,29	1
135	38,62	1,104	4,91,42	445	1,92,04	2,721	9,91,27	1,419	6,00,48	3,353	3,32,40	2
1,013	61,00,01	5,702	52,90,30	794	6,19,48	3,869	33,41,27	2,607	25,99,32	3,370	11,66,32	II
–	–	18	63,74	2	8,20	–	–	–	–	2	8,74	1
970	5,36,09	5,559	39,59,53	768	5,63,62	3,840	32,72,71	2,567	25,56,87	3,360	11,51,18	2
1	54,99,95	–	–	–	–	–	–	–	–	1	2,65	3
42	63,97	125	12,67,03	24	47,66	29	68,56	40	42,45	7	3,75	4
138	73,26	741	4,66,80	71	73,43	660	1,69,29	1,326	4,25,75	187	50,69	III
232	1,38,97	3,992	7,96,58	483	237,64,96	657	1,92,76	4,386	10,32,83	1,629	1,27,29	IV
4,422	19,56,48	21,526	95,51,23	5,039	24,48,15	10,238	58,49,90	12,853	67,70,62	6,344	20,44,66	V
529	87,03	820	2,85,82	184	69,34	1,043	4,16,33	1,086	3,80,72	565	84,92	1
226	3,47,48	3,262	32,57,33	508	6,12,28	1,327	14,52,40	992	17,55,21	901	6,34,14	2
3,667	15,21,97	17,444	60,08,08	4,347	17,66,53	7,868	39,81,17	10,775	46,34,69	4,878	13,25,60	3
3,127	8,05,53	13,159	62,34,79	3,379	15,52,31	7,567	35,58,31	10,258	35,76,54	5,992	19,45,74	VI
22	30,91	1,073	8,62,24	9	33,28	169	4,76,26	801	3,91,79	378	8,06,75	1
3,105	7,74,62	12,086	53,72,55	3,370	15,19,03	7,398	30,82,05	9,457	31,84,75	5,614	11,38,99	2
17	5,98	247	1,30,18	49	29,93	35	3,99	78	22,64	95	28,30	VII
3,943	13,46,17	28,052	57,92,87	3,740	10,22,72	10,252	41,22,46	8,936	54,67,97	7,903	21,83,32	VIII
28,846	137,54,20	1,18,933	395,66,54	43,755	390,34,30	72,979	269,31,32	72,541	283,00,19	62,463	159,44,01	TOTAL
428	1,13,04	1,785	9,25,73	283	1,52,66	3,038	10,61,33	1,689	6,87,94	2,896	1,77,68	1
71	63,54	3,222	25,34,58	313	3,12,54	402	7,67,67	401	8,42,86	149	72,46	2

BANDA		BARA BANKI		BAREILLY		BASTI		BIJNOR		BUDAUN		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
21	22	23	24	25	26	27	28	29	30	31	32	
39,490	110,92,06	80,605	156,00,74	72,762	240,48,63	42,638	108,31,49	81,938	375,82,26	74,317	192,94,91	I
39,032	109,71,26	79,264	142,05,86	71,790	230,47,91	41,253	104,10,36	81,452	373,99,93	72,401	186,84,21	1
458	1,20,80	1,341	13,94,88	972	10,00,72	1,385	4,21,13	486	1,82,33	1,916	6,10,70	2
8,727	45,75,08	3,310	48,54,31	4,522	154,91,60	7,080	105,52,60	2,415	375,60,21	3,974	21,63,91	II
5	20,70	12	56,43	24	1,38,60	4	15,37	6	53,92	8	1,87,05	1
8,663	43,08,94	3,217	47,15,14	4,239	142,74,04	6,959	104,57,83	2,334	373,20,10	3,900	17,28,29	2
–	–	–	–	4	13,57	–	–	2	4,34	1	10,00	3
59	2,45,44	81	82,74	255	10,65,39	117	79,40	73	1,81,85	65	2,38,57	4
783	1,32,61	1,387	2,66,57	1,229	6,05,64	628	2,81,77	454	1,89,77	778	90,73	III
3,297	4,54,51	2,912	4,68,52	2,944	28,80,38	1,141	5,58,52	629	3,72,83	893	2,02,11	IV
6,395	38,02,28	20,250	77,66,02	45,970	800,28,26	11,353	50,65,83	14,062	100,96,45	13,898	91,98,65	V
857	2,66,68	2,228	6,09,36	1,984	6,22,02	104	39,92	335	1,23,09	673	2,12,86	1
753	10,73,24	1,194	16,30,92	13,596	419,96,48	841	10,55,33	1,822	34,05,38	1,759	32,44,90	2
4,785	24,62,36	16,828	55,25,74	30,390	374,09,76	10,408	39,70,58	11,905	65,67,98	11,466	57,40,89	3
13,846	26,42,88	7,478	26,94,89	16,562	127,56,84	10,399	42,41,85	8,734	45,96,22	9,748	34,63,03	VI
1,449	2,78,32	393	4,96,11	481	17,52,02	1,203	5,94,33	291	4,14,02	152	1,84,31	1
12,397	23,64,56	7,085	21,98,78	16,081	110,04,82	9,196	36,47,52	8,443	41,82,20	9,596	32,78,72	2
55	7,51	190	1,27,03	86	1,28,49	45	10,40	103	66,20	41	17,19	VII
3,532	13,29,67	8,946	42,20,22	7,929	64,13,75	6,050	26,04,62	9,798	42,28,45	13,788	59,04,81	VIII
76,125	240,36,60	1,25,078	359,98,30	1,52,004	1423,53,59	79,334	341,47,08	1,18,133	946,92,39	1,17,437	403,35,34	TOTAL
7,427	9,16,99	831	3,89,34	1,875	24,89,77	4,757	8,84,13	1,232	12,29,37	2,572	6,37,21	1
888	3,48,51	1,785	23,78,81	1,792	48,24,42	1,991	7,13,36	727	31,40,16	734	5,76,58	2

TABLE NO. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

CENTRAL REGION

STATE : UTTAR PRADESH (Contd.)

OCCUPATION	BULANSHAHR		CHANDAULI		CHITRAKOOT		DEORIA	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	33	34	35	36	37	38	39	40
I. AGRICULTURE	67,493	209,60,93	23,113	86,85,23	22,177	61,13,23	39,934	101,73,32
1. Direct Finance	65,680	190,25,60	22,828	85,25,30	22,108	60,92,62	38,376	90,51,68
2. Indirect Finance	1,813	19,35,33	285	1,59,93	69	20,61	1,558	11,21,64
II. INDUSTRY	3,219	119,13,50	2,933	20,65,57	5,323	7,02,01	2,695	46,52,99
1. Mining & Quarrying	7	37,40	7	23,25	1	1,96	5	14,51
2. Manufacturing & Processing	3,170	117,58,99	2,921	20,34,89	5,305	6,41,38	2,667	45,70,43
3. Electricity, Gas & Water	3	16,88	–	–	–	–	6	14,24
4. Construction	39	1,00,23	5	7,43	17	58,67	17	53,81
III. TRANSPORT OPERATORS	138	92,85	614	4,31,53	598	1,01,76	1,066	6,29,32
IV. PROFESSIONAL AND OTHER SERVICES	1,292	7,28,48	2,713	4,98,26	1,492	2,45,40	2,463	10,26,38
V. PERSONAL LOANS	18,743	117,81,47	6,623	27,81,25	4,282	20,84,65	14,361	54,50,19
1. Loans for Purchase of Consumer Durables	873	2,73,84	1,002	2,81,85	162	42,59	802	1,92,60
2. Loans for Housing	2,705	43,85,78	538	8,66,34	277	3,45,59	1,830	12,35,09
3. Rest of the Personal Loans	15,165	71,21,85	5,083	16,33,06	3,843	16,96,47	11,729	40,22,50
VI. TRADE	8,510	48,28,04	7,756	21,81,68	6,733	12,37,03	9,896	36,43,67
1. Wholesale Trade	189	5,77,27	231	1,42,45	217	80,23	412	4,43,58
2. Retail Trade	8,321	42,50,77	7,525	20,39,23	6,516	11,56,80	9,484	32,00,09
VII. FINANCE	108	1,14,68	24	11,23	58	16,64	248	68,24
VIII. ALL OTHERS	7,983	40,47,98	2,138	9,00,49	2,733	12,38,90	10,332	45,39,31
TOTAL BANK CREDIT	1,07,486	544,67,93	45,914	175,55,24	43,396	117,39,62	80,995	301,83,42
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,379	6,24,86	1,518	4,28,41	3,480	5,00,29	1,378	7,06,58
2. Other Small Scale Industries	926	27,53,30	1,036	14,39,83	1,622	1,00,71	961	8,91,03

OCCUPATION	ETAH		ETAWAH		FAIZABAD		FARRUKHABAD	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	41	42	43	44	45	46	47	48
I. AGRICULTURE	78,044	168,17,36	23,521	81,06,05	31,487	87,07,22	32,076	100,42,91
1. Direct Finance	76,767	162,62,56	23,311	77,14,99	30,606	80,70,48	31,294	96,62,92
2. Indirect Finance	1,277	5,54,80	210	3,91,06	881	6,36,74	782	3,79,99
II. INDUSTRY	2,705	18,07,58	946	17,79,44	2,184	77,65,26	1,747	36,61,93
1. Mining & Quarrying	5	14,15	3	3,06	7	21,21	9	89,23
2. Manufacturing & Processing	2,629	16,76,28	810	14,36,99	2,129	76,16,93	1,712	35,08,31
3. Electricity, Gas & Water	8	28,70	–	–	2	3,79	–	–
4. Construction	63	88,45	133	3,39,39	46	1,23,33	26	64,39
III. TRANSPORT OPERATORS	2,337	7,04,54	224	1,19,78	1,163	7,98,64	1,052	1,81,19
IV. PROFESSIONAL AND OTHER SERVICES	1,626	4,90,60	510	7,55,43	1,794	8,88,23	2,118	6,91,61
V. PERSONAL LOANS	13,492	60,11,67	7,446	41,20,81	13,912	81,10,13	15,153	66,70,35
1. Loans for Purchase of Consumer Durables	1,202	2,87,68	535	1,98,32	706	2,21,75	2,073	5,87,26
2. Loans for Housing	1,055	16,75,51	675	11,16,29	2,139	32,54,90	1,252	17,82,24
3. Rest of the Personal Loans	11,235	40,48,48	6,236	28,06,20	11,067	46,33,48	11,828	43,00,85
VI. TRADE	9,939	32,11,75	4,161	20,74,05	10,388	74,87,64	6,287	23,82,67
1. Wholesale Trade	392	5,16,92	290	5,18,52	674	9,87,52	269	2,98,82
2. Retail Trade	9,547	26,94,83	3,871	15,55,53	9,714	65,00,12	6,018	20,83,85
VII. FINANCE	51	5,89,36	15	90,34	129	1,64,48	503	1,12,84
VIII. ALL OTHERS	6,437	26,65,12	6,913	28,49,50	6,015	29,85,17	5,984	29,18,91
TOTAL BANK CREDIT	1,14,631	322,97,98	43,736	198,95,40	67,072	369,06,77	64,920	266,62,41
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,858	5,81,65	505	8,34,51	1,118	5,46,78	1,020	2,77,59
2. Other Small Scale Industries	466	5,12,40	133	4,19,09	682	51,47,00	319	25,96,72

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

(Amount in Rupees Thousand)

FATEHPUR		FIROZABAD		GAUTAM BUDDHA NAGAR		GHAZIABAD		GHAZIPUR		GONDA		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
49	50	51	52	53	54	55	56	57	58	59	60	
35,823	86,56,02	35,121	122,18,66	20,523	109,69,41	43,234	224,80,70	39,909	135,47,48	52,278	139,54,42	I
34,201	83,72,14	34,323	118,77,12	19,768	105,44,45	42,103	198,77,32	39,192	130,46,59	49,799	135,12,03	1
1,622	2,83,88	798	3,41,54	755	4,24,96	1,131	26,03,38	717	5,00,89	2,479	4,42,39	2
1,827	29,56,43	4,963	65,10,27	2,346	660,87,09	7,078	2867,55,54	2,503	38,07,48	6,635	71,63,05	II
-	-	2	5,26	9	4,85,78	30	4,30,34	1	3,00	6	63,13	1
1,782	28,88,56	4,909	63,39,32	2,201	586,58,66	6,642	2785,54,24	2,481	37,57,92	6,608	66,10,55	2
-	-	-	-	2	30,23	36	11,89,22	2	8,53	-	-	3
45	67,87	52	1,65,69	134	69,12,42	370	65,81,74	19	38,03	21	4,89,37	4
300	1,22,00	236	2,31,89	252	1,93,72	457	4,22,63	417	2,69,66	1,022	3,07,06	III
989	3,89,78	1,851	7,58,42	1,165	96,65,20	3,080	294,00,00	2,007	7,49,76	2,663	4,16,47	IV
7,412	41,91,20	14,235	72,42,84	2,66,236	814,19,11	59,408	767,22,54	12,600	55,95,56	15,556	67,79,89	V
75	29,21	1,504	4,16,12	707	4,74,91	2,065	9,06,61	1,402	2,79,80	688	1,78,99	1
1,025	14,49,36	903	15,15,17	7,333	507,36,29	12,183	445,87,09	1,286	17,78,85	1,108	19,31,64	2
6,312	27,12,63	11,828	53,11,55	2,58,196	302,07,91	45,160	312,28,84	9,912	35,36,91	13,760	46,69,26	3
6,044	17,29,01	6,808	26,21,22	2,987	65,28,04	14,936	319,53,39	8,800	45,21,36	9,578	32,59,30	VI
259	2,00,02	183	1,60,92	227	22,31,61	1,341	91,19,29	207	7,00,56	356	2,88,20	1
5,785	15,28,99	6,625	24,60,30	2,760	42,96,43	13,595	228,34,10	8,593	38,20,80	9,222	29,71,10	2
125	30,34	79	74,77	27	91,33,87	270	101,47,75	191	59,18	80	1,29,14	VII
9,054	24,59,13	9,768	61,07,80	9,993	138,06,94	19,136	182,29,86	15,511	29,79,85	9,105	35,76,04	VIII
61,574	205,33,91	73,061	357,65,87	3,03,529	1978,03,38	1,47,599	4761,12,41	81,938	315,30,33	96,917	355,85,37	TOTAL
1,077	3,91,20	3,425	5,85,23	256	2,02,77	1,345	12,60,02	801	5,89,40	4,339	5,35,51	1
517	3,90,05	856	41,23,53	1,291	216,95,71	3,180	264,06,36	1,428	22,76,86	691	5,04,28	2

GORAKHPUR		HAMIRPUR		HARDOI		HATHRAS		JALAUN		JAUNPUR		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
61	62	63	64	65	66	67	68	69	70	71	72	
57,988	145,73,86	31,676	113,88,11	82,541	152,94,30	43,154	141,45,02	28,990	80,41,69	69,232	154,41,13	I
56,519	135,61,82	31,169	112,89,10	79,593	146,41,52	42,772	138,67,67	28,759	79,91,32	68,500	149,11,19	1
1,469	10,12,04	507	99,01	2,948	6,52,78	382	2,77,35	231	50,37	732	5,29,94	2
3,813	185,95,01	2,211	6,09,70	4,615	32,41,38	4,066	24,28,50	3,059	13,43,16	11,288	58,51,40	II
6	18,71	5	16,58	1	5,09	-	-	16	36,90	24	88,32	1
3,638	183,12,09	2,196	5,78,46	4,575	31,96,28	3,952	23,30,58	3,035	12,69,29	11,198	56,59,10	2
1	7,07	1	2,95	-	-	2	6,33	2	7,11	-	-	3
168	2,57,14	9	11,71	39	40,01	112	91,59	6	29,86	66	1,03,98	4
2,239	12,48,66	238	67,71	900	3,19,68	123	1,56,77	262	66,04	1,117	5,77,16	III
5,077	29,47,65	611	2,37,45	1,719	6,10,32	1,446	3,89,10	2,365	9,57,53	5,169	9,09,36	IV
48,166	300,65,40	3,322	23,40,94	26,518	91,58,13	11,943	50,99,99	5,661	38,46,05	20,064	110,50,87	V
960	2,36,94	71	23,46	4,398	9,43,13	450	1,31,90	172	62,92	2,595	8,40,35	1
6,948	96,71,51	364	4,38,67	1,815	20,91,41	780	9,89,19	687	9,93,84	1,578	32,31,27	2
40,258	201,56,95	2,887	18,78,81	20,305	61,23,59	10,713	39,78,90	4,802	27,89,29	15,891	69,79,25	3
17,882	137,24,66	5,064	13,60,56	10,956	39,59,98	4,610	24,33,56	10,049	28,80,86	20,429	67,33,71	VI
1,415	31,41,77	11	1,03	888	7,93,89	469	2,41,85	293	1,28,03	757	4,49,40	1
16,467	105,82,89	5,053	13,59,53	10,068	31,66,09	4,141	21,91,71	9,756	27,52,83	19,672	62,84,31	2
149	74,54	1	15	42	1,06,89	42	24,12	13	58,48	30	22,22	VII
18,948	80,44,42	3,033	11,64,92	13,034	33,72,34	5,339	23,19,58	20,521	86,69,16	8,285	33,86,95	VIII
1,54,262	892,74,20	46,156	171,69,54	1,40,325	360,63,02	70,723	269,96,64	70,920	258,62,97	1,35,614	439,72,80	TOTAL
1,328	5,52,01	1,881	4,13,41	3,455	6,25,40	1,371	3,67,84	1,080	3,60,68	7,754	12,54,58	1
1,240	53,62,47	72	10,18	507	20,88,52	995	7,09,29	308	2,95,76	2,703	23,48,62	2

TABLE NO. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

CENTRAL REGION

STATE : UTTAR PRADESH (Contd.)

OCCUPATION	JHANSI		JYOTIBA PHULE NAGAR		KANAUJ		KANPUR DEHAT	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	73	74	75	76	77	78	79	80
I. AGRICULTURE	40,447	128,74,93	52,224	150,33,71	37,355	85,35,48	70,545	154,59,01
1. Direct Finance	39,589	124,34,58	52,065	148,69,44	36,142	82,48,33	69,947	151,59,11
2. Indirect Finance	858	4,40,35	159	1,64,27	1,213	2,87,15	598	2,99,90
II. INDUSTRY	3,739	60,26,24	1,792	36,82,54	1,345	4,01,67	3,485	67,70,66
1. Mining & Quarrying	40	3,24,51	5	10,51	1	20,04	3	5,25
2. Manufacturing & Processing	3,536	51,88,57	1,731	34,98,41	1,319	3,27,85	3,220	19,39,47
3. Electricity, Gas & Water	–	–	15	45,85	–	–	–	–
4. Construction	163	5,13,16	41	1,27,77	25	53,78	262	48,25,94
III. TRANSPORT OPERATORS	890	6,04,58	238	85,65	655	1,13,93	686	1,45,55
IV. PROFESSIONAL AND OTHER SERVICES	3,525	19,85,11	778	3,90,51	1,494	2,10,45	2,703	4,48,52
V. PERSONAL LOANS	21,812	156,60,77	8,562	45,19,54	9,777	39,21,32	8,696	38,17,50
1. Loans for Purchase of Consumer Durables	886	2,32,90	1,464	6,12,21	1,703	4,87,11	773	1,94,61
2. Loans for Housing	2,868	58,24,30	1,430	15,19,71	678	8,09,21	405	4,12,43
3. Rest of the Personal Loans	18,058	96,03,57	5,668	23,87,62	7,396	26,25,00	7,518	32,10,46
VI. TRADE	10,934	69,62,05	8,440	31,04,13	6,004	11,78,33	8,539	17,39,22
1. Wholesale Trade	215	15,61,82	291	3,70,02	478	2,86,41	589	1,34,89
2. Retail Trade	10,719	54,00,23	8,149	27,34,11	5,526	8,91,92	7,950	16,04,33
VII. FINANCE	59	80,51	81	52,10	307	74,74	57	9,42
VIII. ALL OTHERS	11,507	57,38,26	2,912	11,05,49	8,089	36,19,23	7,823	24,09,40
TOTAL BANK CREDIT	92,913	499,32,45	75,027	279,73,67	65,026	180,55,15	1,02,534	307,99,28
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,610	3,55,23	1,134	5,84,04	1,078	1,99,14	2,067	5,33,31
2. Other Small Scale Industries	1,575	33,70,17	423	14,39,62	100	71,03	969	5,56,02

OCCUPATION	KANPUR NAGAR		KAUSHAMBI		KHERI		KUSHI NAGAR	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	81	82	83	84	85	86	87	88
I. AGRICULTURE	15,032	117,63,32	20,564	42,70,51	68,528	251,97,67	60,106	134,35,38
1. Direct Finance	14,344	50,12,55	20,197	42,01,69	67,877	249,02,82	58,861	130,37,31
2. Indirect Finance	688	67,50,77	367	68,82	651	2,94,85	1,245	3,98,07
II. INDUSTRY	7,180	1142,04,18	2,660	4,96,17	2,280	215,18,75	2,571	77,55,71
1. Mining & Quarrying	267	13,82,52	–	–	6	18,96	5	10,65
2. Manufacturing & Processing	6,326	965,88,58	2,648	4,89,20	2,229	213,52,99	2,498	76,81,97
3. Electricity, Gas & Water	19	3,71,59	–	–	–	–	2	5,50
4. Construction	568	158,61,49	12	6,97	45	1,46,80	66	57,59
III. TRANSPORT OPERATORS	1,821	17,02,42	193	80,10	429	1,92,27	285	1,52,75
IV. PROFESSIONAL AND OTHER SERVICES	4,745	108,81,11	1,016	1,30,91	452	1,60,16	2,854	6,02,64
V. PERSONAL LOANS	87,974	924,22,78	2,257	9,81,91	8,212	46,08,93	13,993	49,32,68
1. Loans for Purchase of Consumer Durables	3,387	11,91,93	98	29,04	313	97,11	323	79,43
2. Loans for Housing	14,890	432,66,73	174	2,05,24	955	15,47,75	1,928	8,69,84
3. Rest of the Personal Loans	69,697	479,64,12	1,985	7,47,63	6,944	29,64,07	11,742	39,83,41
VI. TRADE	15,207	345,63,53	3,663	10,49,22	7,624	34,07,14	9,577	35,49,42
1. Wholesale Trade	1,714	125,96,21	72	78,54	286	4,61,93	787	3,57,06
2. Retail Trade	13,493	219,67,32	3,591	9,70,68	7,338	29,45,21	8,790	31,92,36
VII. FINANCE	273	47,14,79	1	1,15	78	24,87	215	50,68
VIII. ALL OTHERS	24,179	309,67,76	1,532	4,98,09	10,027	47,54,73	6,803	15,99,44
TOTAL BANK CREDIT	1,56,411	3012,19,89	31,886	75,08,06	97,630	598,64,52	96,404	320,78,70
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,000	15,87,44	2,236	3,62,15	1,212	7,83,91	1,705	4,36,39
2. Other Small Scale Industries	3,394	370,79,77	338	84,71	419	12,30,14	460	2,97,17

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

(Amount in Rupees Thousand)

LALITPUR		LUCKNOW		MAHARAJGANJ		MAHOBA		MAINPURI		MATHURA		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
89	90	91	92	93	94	95	96	97	98	99	100	
32,078	84,90,61	20,027	262,01,15	53,917	119,12,02	19,461	81,93,36	33,049	91,62,44	70,961	288,43,25	I
31,092	83,29,67	18,630	77,45,80	52,456	115,03,69	18,595	79,17,06	31,367	86,75,10	70,693	280,49,30	1
986	1,60,94	1,397	184,55,35	1,461	4,08,33	866	2,76,30	1,682	4,87,34	268	7,93,95	2
1,073	4,80,54	7,735	1098,87,68	1,723	42,40,58	1,916	8,19,70	2,181	12,85,28	2,750	421,24,95	II
13	75,55	17	26,26,02	7	80,90	–	–	23	1,09,00	15	3,86,22	1
1,051	3,84,11	6,786	734,28,55	1,575	41,17,07	1,894	7,59,22	2,124	11,36,80	2,566	410,67,75	2
–	–	19	222,26,38	–	–	–	–	–	–	3	10,41	3
9	20,88	913	116,06,73	141	42,61	22	60,48	34	39,48	166	6,60,57	4
200	80,40	1,686	12,22,70	485	1,83,91	77	58,35	831	1,86,79	701	6,14,70	III
109	49,87	6,938	189,10,06	1,005	1,84,02	134	65,11	1,945	3,92,59	1,846	39,67,33	IV
4,396	19,10,32	1,44,018	1709,70,47	10,019	36,35,78	3,479	24,87,36	13,156	46,19,73	21,899	151,95,07	V
123	45,65	5,164	20,39,88	253	52,90	371	2,61,35	2,891	7,79,50	661	3,67,96	1
377	4,78,60	34,506	1005,12,81	887	5,34,49	498	5,95,96	417	5,69,48	2,815	57,23,41	2
3,896	13,86,07	1,04,348	684,17,78	8,879	30,48,39	2,610	16,30,05	9,848	32,70,75	18,423	91,03,70	3
4,370	9,75,95	15,619	944,55,95	4,822	13,72,30	1,597	6,47,83	6,125	25,27,60	10,079	59,08,73	VI
290	68,08	1,754	661,21,11	134	1,11,20	7	11,76	498	7,22,23	443	6,92,58	1
4,080	9,07,87	13,865	283,34,84	4,688	12,61,10	1,590	6,36,07	5,627	18,05,37	9,636	52,16,15	2
16	15,46	365	169,51,65	188	27,43	2	5,92	37	13,93	19	47,01	VII
5,391	20,42,94	40,120	352,74,27	7,212	16,93,54	2,916	17,77,76	6,744	28,96,32	9,335	63,26,33	VIII
47,633	140,46,09	2,36,508	4738,73,93	79,371	232,49,58	29,582	140,55,39	64,068	210,84,68	1,17,590	1030,27,37	TOTAL
883	2,50,03	1,180	10,64,86	996	4,23,00	1,835	5,60,30	1,302	5,40,19	1,108	5,22,72	1
144	1,65,41	2,590	136,68,63	316	4,65,84	19	5,61	481	4,63,56	828	39,60,02	2

MAU		MEERUT		MIRZAPUR		MORADABAD		MUZAFFARNAGAR		PILIBHIT		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
101	102	103	104	105	106	107	108	109	110	111	112	
17,318	54,13,94	67,595	235,97,30	38,081	131,13,48	95,698	351,34,83	1,10,525	377,93,47	47,263	207,85,72	I
16,224	48,38,54	66,599	225,60,42	37,005	123,28,33	95,149	317,35,94	1,09,961	373,21,23	46,918	203,53,29	1
1,094	5,75,40	996	10,36,88	1,076	7,85,15	549	33,98,89	564	4,72,24	345	4,32,43	2
1,593	30,80,52	5,916	495,82,15	18,407	63,47,92	9,120	510,61,77	4,642	328,61,11	1,616	52,86,01	II
1	–	11	1,02,99	1	3,06	67	3,04,22	14	47,43	2	56,78	1
1,563	30,03,47	5,716	479,00,56	18,385	63,32,20	8,852	500,35,13	4,554	325,13,77	1,559	51,55,94	2
2	8,16	10	1,30,15	–	–	89	3,43,06	5	13,90	1	1,32	3
27	68,89	179	14,48,45	21	12,66	112	3,79,36	69	2,86,01	54	71,97	4
329	2,18,32	461	4,12,01	451	2,18,23	1,183	5,66,44	586	2,45,35	404	1,53,25	III
2,008	8,37,42	2,814	127,21,87	2,204	8,42,08	2,110	46,70,52	1,612	10,71,67	762	3,16,55	IV
9,463	41,98,42	53,856	595,78,17	8,945	51,22,46	40,554	328,91,92	29,434	206,31,54	6,461	44,20,99	V
489	1,11,11	1,644	7,03,92	1,050	2,54,64	4,976	16,39,38	899	3,66,18	277	1,21,63	1
649	10,39,41	10,238	323,64,41	814	13,94,95	8,106	167,46,16	4,163	79,53,14	1,304	21,41,83	2
8,325	30,47,90	41,974	265,09,84	7,081	34,72,87	27,472	145,06,38	24,372	123,12,22	4,880	21,57,53	3
5,283	36,37,89	15,513	170,52,43	13,040	36,68,90	22,601	160,45,42	13,498	102,01,11	6,230	24,49,22	VI
159	3,54,95	633	28,27,69	679	6,60,45	886	58,59,45	468	12,52,94	249	2,42,29	1
5,124	32,82,94	14,880	142,24,74	12,361	30,08,45	21,715	101,85,97	13,030	89,48,17	5,981	22,06,93	2
183	1,05,79	217	3,94,61	16	13,96,14	119	15,17,27	121	1,93,28	4	4,09	VII
7,386	17,07,89	16,313	129,67,03	13,729	65,84,73	12,442	162,06,53	7,277	75,36,70	4,407	13,80,58	VIII
43,563	192,00,19	1,62,685	1763,05,57	94,873	372,93,94	1,83,827	1580,94,70	1,67,695	1105,34,23	67,147	347,96,41	TOTAL
548	4,00,85	1,206	5,76,86	15,886	17,51,32	4,745	32,42,79	2,320	7,98,50	583	3,42,44	1
795	23,65,66	3,101	146,78,51	1,161	26,57,61	2,308	135,42,19	1,485	62,44,33	829	26,12,41	2

TABLE NO. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

CENTRAL REGION

STATE : UTTAR PRADESH (Contd.)

OCCUPATION	PRATAPGARH		RAI BARELI		RAMPUR		SAHARANPUR	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	113	114	115	116	117	118	119	120
I. AGRICULTURE	42,149	90,28,69	76,110	104,31,67	63,473	229,67,09	88,673	307,94,17
1. Direct Finance	40,332	80,44,94	74,860	99,50,64	62,948	214,11,31	87,347	289,20,80
2. Indirect Finance	1,817	9,83,75	1,250	4,81,03	525	15,55,78	1,326	18,73,37
II. INDUSTRY	3,129	81,60,05	2,147	57,43,58	5,715	70,44,71	7,084	263,25,34
1. Mining & Quarrying	1	7,58	–	–	2	3,39	1	5,36
2. Manufacturing & Processing	3,044	29,78,60	2,091	57,03,82	5,354	66,69,11	6,924	239,00,48
3. Electricity, Gas & Water	1	4,24	–	–	9	27,46	1	–
4. Construction	83	51,69,63	56	39,76	350	3,44,75	158	24,19,50
III. TRANSPORT OPERATORS	792	3,48,74	890	2,36,12	547	1,35,27	422	2,17,06
IV. PROFESSIONAL AND OTHER SERVICES	3,097	7,33,19	1,910	5,56,30	1,364	6,47,36	2,025	23,40,88
V. PERSONAL LOANS	12,474	57,05,22	10,650	51,90,30	10,962	72,60,08	27,663	234,94,58
1. Loans for Purchase of Consumer Durables	628	2,25,91	907	2,34,75	1,637	4,74,60	1,530	3,95,24
2. Loans for Housing	994	16,18,39	1,007	15,20,96	1,978	28,11,23	4,096	104,98,83
3. Rest of the Personal Loans	10,852	38,60,92	8,736	34,34,59	7,347	39,74,25	22,037	126,00,51
VI. TRADE	14,189	45,52,84	9,078	35,92,68	9,972	33,32,50	13,461	98,05,76
1. Wholesale Trade	755	3,73,85	336	4,32,15	457	6,77,69	581	18,36,70
2. Retail Trade	13,434	41,78,99	8,742	31,60,53	9,515	26,54,81	12,880	79,69,06
VII. FINANCE	73	54,31	108	25,36	36	88,94	282	3,70,44
VIII. ALL OTHERS	6,348	30,45,50	6,205	37,72,43	5,521	27,95,95	11,113	63,28,19
TOTAL BANK CREDIT	82,251	316,28,54	1,07,098	295,48,44	97,590	442,71,90	1,50,723	996,76,42
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	2,037	6,80,47	955	3,61,94	2,231	7,39,23	3,472	13,22,63
2. Other Small Scale Industries	750	5,80,85	922	14,49,25	1,236	14,32,28	2,460	82,88,44

OCCUPATION	SANT KABIR NAGAR		SANT RAVIDAS NAGAR		SHAHJAHANPUR		SHRAVASTI	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	121	122	123	124	125	126	127	128
I. AGRICULTURE	21,364	41,28,68	10,369	38,23,32	64,409	260,31,29	20,465	40,46,18
1. Direct Finance	19,493	37,63,18	10,187	36,92,72	63,511	255,58,29	20,155	40,01,61
2. Indirect Finance	1,871	3,65,50	182	1,30,60	898	4,73,00	310	44,57
II. INDUSTRY	4,550	10,79,73	7,205	193,75,77	2,251	108,14,03	2,385	3,88,07
1. Mining & Quarrying	1	20,22	1	61	12	34,05	–	–
2. Manufacturing & Processing	4,534	10,52,49	6,615	192,75,38	2,200	107,32,52	2,382	3,76,47
3. Electricity, Gas & Water	–	–	1	2,22	–	–	1	2,75
4. Construction	15	7,02	588	97,56	39	47,46	2	8,85
III. TRANSPORT OPERATORS	559	1,48,01	333	1,61,15	988	2,39,58	297	54,65
IV. PROFESSIONAL AND OTHER SERVICES	308	2,60,22	1,639	5,09,26	1,013	6,02,31	499	1,01,51
V. PERSONAL LOANS	4,122	18,80,40	5,967	28,12,54	13,950	81,33,26	3,672	10,27,73
1. Loans for Purchase of Consumer Durables	33	7,31	777	1,97,31	925	2,81,30	319	1,10,81
2. Loans for Housing	217	3,04,67	471	6,47,15	2,320	32,79,69	109	87,45
3. Rest of the Personal Loans	3,872	15,68,42	4,719	19,68,08	10,705	45,72,27	3,244	8,29,47
VI. TRADE	3,174	10,69,62	4,699	57,23,39	8,080	41,38,20	4,466	8,41,53
1. Wholesale Trade	308	69,21	320	38,50,83	262	3,65,35	43	13,57
2. Retail Trade	2,866	10,00,41	4,379	18,72,56	7,818	37,72,85	4,423	8,27,96
VII. FINANCE	3	7,07	318	37,77	45	89,63	6	37
VIII. ALL OTHERS	5,591	19,90,88	2,941	21,85,34	3,682	22,64,56	5,450	16,58,57
TOTAL BANK CREDIT	39,671	105,64,61	33,471	346,28,54	94,418	523,12,86	37,240	81,18,61
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	3,674	6,93,64	4,302	33,99,09	1,154	5,37,89	2,019	2,67,00
2. Other Small Scale Industries	755	2,18,36	1,950	146,25,24	819	44,06,44	135	21,79

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

(Amount in Rupees Thousand)

SIDHARTHANAGAR		SITAPUR		SONBHADRA		SULTANPUR		UNNAO		VARANASI		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
129	130	131	132	133	134	135	136	137	138	139	140	
35,174	74,64,53	72,298	153,84,96	26,287	93,90,88	87,556	138,49,66	58,436	96,29,33	21,789	176,61,43	I
33,433	69,54,78	71,831	139,64,99	25,352	92,42,11	86,390	134,00,44	56,919	92,67,75	20,881	158,49,24	1
1,741	5,09,75	467	14,19,97	935	1,48,77	1,166	4,49,22	1,517	3,61,58	908	18,12,19	2
7,428	18,42,73	3,267	101,39,74	2,212	91,43,50	7,661	52,44,42	4,929	153,77,75	13,364	237,22,99	II
–	–	27	2,32,44	29	1,94,42	8	26,41	5	16,33	19	1,23,50	1
7,174	18,02,12	3,116	98,76,92	2,105	85,81,45	7,342	51,00,40	4,889	153,04,17	13,146	225,94,76	2
–	–	1	3,46	1	12,30	2	8,63	1	3,01	10	44,68	3
254	40,61	123	26,92	77	3,55,33	309	1,08,98	34	54,24	189	9,60,05	4
277	1,70,75	463	1,74,00	264	5,97,79	2,054	6,08,50	1,101	6,60,27	1,620	10,01,03	III
719	1,61,67	697	5,52,31	670	3,06,82	5,207	6,95,72	2,086	8,33,11	5,399	58,37,67	IV
6,401	32,18,16	13,611	90,39,49	7,263	49,07,58	16,540	70,41,44	14,233	64,07,81	38,085	338,33,63	V
108	23,51	289	93,48	298	1,11,14	1,782	4,33,48	1,783	3,74,87	3,554	10,43,05	1
343	7,03,86	1,791	26,47,36	428	7,55,62	1,159	16,99,08	1,407	16,52,13	5,940	156,97,61	2
5,950	24,90,79	11,531	62,98,65	6,537	40,40,82	13,599	49,08,88	11,043	43,80,81	28,591	170,92,97	3
5,633	28,66,20	7,494	34,67,89	8,127	28,91,96	16,043	46,06,62	8,907	28,03,50	15,733	268,49,53	VI
251	1,00,82	397	7,72,91	127	2,25,56	602	4,34,36	1,216	7,37,21	1,349	79,13,60	1
5,382	27,65,38	7,097	26,94,98	8,000	26,66,40	15,441	41,72,26	7,691	20,66,29	14,384	189,35,93	2
184	21,06	72	36,00	6	1,66,18	186	1,30,53	214	36,45	54	6,09,18	VII
8,131	23,43,46	8,857	42,76,82	15,011	74,44,72	11,380	35,37,66	10,268	32,27,91	17,428	202,34,59	VIII
63,947	180,88,56	1,06,759	430,71,21	59,840	348,49,43	1,46,627	357,14,55	1,00,174	389,76,13	1,13,472	1297,50,05	TOTAL
5,864	9,05,07	2,298	5,19,96	1,050	4,23,73	4,996	12,53,76	1,714	2,95,84	7,688	23,94,58	1
1,072	5,68,24	350	20,76,54	604	5,76,31	1,753	19,48,53	2,320	15,27,62	4,323	139,56,34	2

STATE : UTTARANCHAL

ALMORA		BAGESHWAR		CHAMOLI		CHAMPAWAT		DEHRA DUN		GARHWAL		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	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	9	10	11	12	
5,927	9,10,37	1,391	2,09,07	3,378	5,29,40	1,878	3,93,17	25,929	98,05,56	7,955	17,69,51	I
5,634	8,13,05	1,300	1,96,98	3,371	5,27,87	1,869	3,70,67	24,716	94,88,91	7,740	17,30,91	1
293	97,32	91	12,09	7	1,53	9	22,50	1,213	3,16,65	215	38,60	2
1,064	8,97,54	724	2,04,74	2,149	43,97,67	387	3,27,97	2,494	398,66,75	1,073	8,63,94	II
1	29,72	–	–	1	67	–	–	21	284,36,33	2	8,88	1
1,006	7,48,71	704	1,75,31	1,195	3,92,18	277	2,64,13	2,114	86,90,72	814	7,77,07	2
–	–	–	–	2	38,27,25	–	–	3	2,12,73	–	–	3
57	1,19,11	20	29,43	951	1,77,57	110	63,84	356	25,26,97	257	77,99	4
642	7,29,25	432	4,26,30	532	7,27,90	419	6,44,45	2,261	26,32,29	560	8,24,71	III
633	3,23,91	191	67,89	495	2,93,72	89	45,88	2,876	68,66,62	913	4,72,14	IV
9,103	42,97,51	3,025	11,28,54	6,200	22,26,93	2,779	13,57,57	63,446	643,67,73	14,171	62,54,87	V
352	70,72	145	25,93	214	38,65	422	1,23,34	2,518	7,58,57	558	1,51,39	1
935	14,14,65	224	2,98,06	653	5,12,57	286	3,87,63	11,057	319,63,17	1,092	16,73,26	2
7,816	28,12,14	2,656	8,04,55	5,333	16,75,71	2,071	8,46,60	49,871	316,45,99	12,521	44,30,22	3
3,249	16,63,48	1,521	5,50,90	2,496	13,71,15	1,564	7,57,00	10,881	163,93,22	4,333	24,09,50	VI
157	1,21,94	15	48,84	67	4,31,81	31	62,07	427	55,35,09	252	3,89,01	1
3,092	15,41,54	1,506	5,02,06	2,429	9,39,34	1,533	6,94,93	10,454	108,58,13	4,081	20,20,49	2
23	28,44	7	35,76	44	10,89	1	4	211	1,22,07	76	1,46,61	VII
4,304	12,58,00	1,036	2,72,52	3,276	8,40,05	1,263	3,78,61	12,406	145,96,90	4,456	15,47,93	VIII
24,945	101,08,50	8,327	28,95,72	18,570	103,97,71	8,380	39,04,69	1,20,504	1546,51,14	33,537	142,89,21	TOTAL
823	5,52,95	661	1,31,17	870	2,79,88	237	97,94	707	4,66,97	566	2,28,58	1
103	1,45,43	26	23,71	31	21,01	29	1,52,95	984	41,65,32	121	1,48,21	2

TABLE NO. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

CENTRAL REGION

STATE : UTTARANCHAL (Contd.)

OCCUPATION	HARIDWAR		NAINITAL		PITHORAGARH		RUDRAPRAYAG	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	13	14	15	16	17	18	19	20
I. AGRICULTURE	34,653	117,62,02	13,334	56,00,62	3,827	6,02,99	2,254	2,95,78
1. Direct Finance	34,111	115,67,15	12,724	51,09,18	3,803	5,97,57	2,229	2,90,08
2. Indirect Finance	542	1,94,87	610	4,91,44	24	5,42	25	5,70
II. INDUSTRY	2,181	168,36,14	1,549	128,64,40	2,203	7,56,41	981	2,62,49
1. Mining & Quarrying	70	5,91,26	21	4,17,96	–	–	–	–
2. Manufacturing & Processing	1,926	155,39,31	1,473	122,79,69	2,098	5,37,18	457	1,63,33
3. Electricity, Gas & Water	7	2,33,50	3	14,90	1	2,30	–	–
4. Construction	178	4,72,07	52	1,51,85	104	2,16,93	524	99,16
III. TRANSPORT OPERATORS	753	5,32,54	1,242	16,69,03	897	10,57,34	194	2,42,57
IV. PROFESSIONAL AND OTHER SERVICES	1,366	32,47,86	1,386	30,18,87	265	1,51,81	203	1,33,69
V. PERSONAL LOANS	28,313	198,15,40	17,321	156,54,31	9,178	36,82,61	3,240	10,33,59
1. Loans for Purchase of Consumer Durables	1,342	3,68,81	1,687	3,91,63	273	1,02,98	108	28,81
2. Loans for Housing	3,705	80,32,50	3,369	79,32,13	719	11,93,44	262	1,49,16
3. Rest of the Personal Loans	23,266	114,14,09	12,265	73,30,55	8,186	23,86,19	2,870	8,55,62
VI. TRADE	6,387	84,27,63	5,349	63,21,27	4,773	23,63,11	1,619	5,37,91
1. Wholesale Trade	332	9,61,06	344	12,12,95	323	3,26,66	37	23,92
2. Retail Trade	6,055	74,66,57	5,005	51,08,32	4,450	20,36,45	1,582	5,13,99
VII. FINANCE	218	1,07,96	14	85,36	15	6,69	6	1,64
VIII. ALL OTHERS	4,215	43,11,21	3,899	39,21,44	4,600	13,40,52	983	2,83,61
TOTAL BANK CREDIT	78,086	650,40,76	44,094	491,35,30	25,758	99,61,48	9,480	27,91,28
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	542	3,97,25	633	9,72,16	1,787	4,13,93	397	1,27,38
2. Other Small Scale Industries	791	48,92,57	540	18,94,81	38	17,10	32	13,55

**WESTERN REGION
STATE : GOA**

OCCUPATION	TEHRI GARHWAL		UDHAM SINGH NAGAR		UTTAR KASHI		NORTH GOA	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	21	22	23	24	25	26	1	2
I. AGRICULTURE	8,465	14,97,25	43,911	277,09,65	6,965	11,24,15	5,518	42,66,45
1. Direct Finance	8,200	14,57,06	43,360	259,87,30	6,891	11,14,76	5,052	39,58,52
2. Indirect Finance	265	40,19	551	17,22,35	74	9,39	466	3,07,93
II. INDUSTRY	1,528	121,26,37	1,792	182,04,54	666	9,62,40	3,364	729,80,29
1. Mining & Quarrying	–	–	10	2,37,09	1	4,48	74	78,26,23
2. Manufacturing & Processing	1,281	58,90,41	1,751	178,65,09	574	8,26,45	2,722	552,59,06
3. Electricity, Gas & Water	–	–	3	24,91	–	–	15	2,68,88
4. Construction	247	62,35,96	28	77,45	91	1,31,47	553	96,26,12
III. TRANSPORT OPERATORS	431	4,93,47	282	2,54,95	296	3,47,51	1,758	104,52,92
IV. PROFESSIONAL AND OTHER SERVICES	456	2,51,65	970	7,70,72	330	4,14,21	4,256	195,84,37
V. PERSONAL LOANS	6,379	24,00,56	13,550	96,81,97	4,632	39,67,55	46,551	509,25,50
1. Loans for Purchase of Consumer Durables	392	83,58	1,145	3,61,64	102	26,63	2,045	8,16,76
2. Loans for Housing	382	3,45,15	2,022	37,63,94	738	21,80,79	6,419	186,19,36
3. Rest of the Personal Loans	5,605	19,71,83	10,383	55,56,39	3,792	17,60,13	38,087	314,89,38
VI. TRADE	3,614	11,30,16	6,715	65,19,14	2,358	11,48,14	5,137	95,12,36
1. Wholesale Trade	131	52,34	361	15,34,96	83	1,57,13	449	22,45,91
2. Retail Trade	3,483	10,77,82	6,354	49,84,18	2,275	9,91,01	4,688	72,66,45
VII. FINANCE	268	58,47	8	3,95	25	10,88	62	5,83,22
VIII. ALL OTHERS	4,684	14,03,76	5,664	46,29,17	2,077	5,76,92	9,770	118,10,58
TOTAL BANK CREDIT	25,825	193,61,69	72,892	677,74,09	17,349	85,51,76	76,416	1801,15,69
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,082	2,02,67	583	30,59,86	381	2,21,17	702	19,08,65
2. Other Small Scale Industries	125	3,83,06	708	77,58,25	84	1,49,84	1,105	99,22,09

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

STATE : GUJARAT

(Amount in Rupees Thousand)

SOUTH GOA		AHMEDABAD		AMRELI		ANAND		BANAS KANTHA		BHARUCH		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
3	4	1	2	3	4	5	6	7	8	9	10	
3,725	29,16,04	16,339	574,90,17	69,237	168,78,89	27,004	158,66,37	35,515	162,63,97	15,473	155,07,45	I
3,309	26,49,26	15,004	133,24,40	68,507	166,57,32	25,896	140,76,10	35,375	148,82,61	15,187	78,59,14	1
416	2,66,78	1,335	441,65,77	730	2,21,57	1,108	17,90,27	140	13,81,36	286	76,48,31	2
1,726	460,78,89	19,599	9145,32,38	2,050	100,30,51	1,503	197,46,86	2,186	16,68,49	2,633	1707,67,47	II
75	143,36,70	92	240,30,17	1	3,47	10	1,38,18	3	69,36	18	12,37,17	1
1,412	300,21,27	18,946	7044,72,93	2,030	25,12,32	1,286	152,13,27	2,151	13,27,31	2,548	1461,77,44	2
8	27,58	140	1262,73,02	1	6,49	3	49,28	-	-	13	117,68,62	3
231	16,93,34	421	597,56,26	18	75,08,23	204	43,46,13	32	2,71,82	54	115,84,24	4
1,139	38,62,40	2,510	44,38,20	449	1,17,13	1,669	7,72,90	464	94,34	976	6,09,02	III
2,587	95,89,08	12,672	619,70,86	1,206	4,00,59	3,048	33,15,97	1,423	8,10,13	2,158	26,16,26	IV
28,924	287,24,92	1,62,665	2237,28,74	8,920	44,72,62	24,764	233,23,83	7,832	53,54,68	17,000	161,61,63	V
2,056	8,06,15	4,725	24,46,62	488	1,15,00	1,838	6,12,61	192	47,18	1,109	2,98,24	1
4,068	105,04,08	35,109	987,47,74	1,433	17,28,72	4,665	98,62,16	1,256	17,48,58	3,447	74,84,61	2
22,800	174,14,69	1,22,831	1225,34,38	6,999	26,28,90	18,261	128,49,06	6,384	35,58,92	12,444	83,78,78	3
3,355	87,62,05	22,237	1868,54,46	5,567	22,85,45	4,330	68,49,32	3,840	17,93,48	8,176	34,43,35	VI
250	33,84,65	3,921	1376,66,66	109	3,44,22	174	31,56,97	86	2,18,98	361	5,24,74	1
3,105	53,77,40	18,316	491,87,80	5,458	19,41,23	4,156	36,92,35	3,754	15,74,50	7,815	29,18,61	2
74	2,97,59	720	536,96,79	42	16,94	136	7,69,67	17	31,00	59	4,53,60	VII
8,245	58,35,95	29,371	964,50,83	4,410	19,86,17	6,630	91,77,48	11,719	48,28,57	3,520	39,32,82	VIII
49,775	1060,66,92	2,66,113	15991,62,43	91,881	361,88,30	69,084	798,22,40	62,996	308,44,66	49,995	2134,91,60	TOTAL
291	7,34,81	2,089	20,89,61	991	2,36,20	360	2,48,20	1,807	3,65,10	886	4,75,04	1
626	33,02,11	9,898	646,05,18	933	6,71,01	605	27,44,06	231	10,08,48	866	42,52,47	2

BHAVNAGAR		DAHOD		DANGS		GANDHINAGAR		JAMNAGAR		JUNAGADH		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
11	12	13	14	15	16	17	18	19	20	21	22	
43,595	180,43,15	24,445	43,87,53	3,955	5,56,40	10,350	394,77,96	1,07,497	331,23,49	85,584	311,61,73	I
43,194	151,72,35	23,494	40,46,59	3,952	5,56,14	10,034	59,46,86	1,07,013	282,14,54	84,908	275,00,57	1
401	28,70,80	951	3,40,94	3	26	316	335,31,10	484	49,08,95	676	36,61,16	2
7,834	173,70,08	2,031	101,21,33	149	3,47,13	1,084	609,08,40	4,146	2500,30,88	3,477	105,98,75	II
22	1,67,50	1	3,50	-	-	6	15,66	31	6,38,85	11	6,70,48	1
6,977	167,35,91	2,007	101,11,77	145	3,06,66	1,010	222,54,66	4,056	2488,61,20	3,421	97,79,22	2
2	13,53	-	-	-	-	11	222,17,48	-	-	3	16,16	3
833	4,53,14	23	6,06	4	40,47	57	164,20,60	59	5,30,83	42	1,32,89	4
527	4,37,53	246	97,32	8	11,28	496	9,82,98	421	12,18,76	931	3,05,26	III
3,215	17,23,30	1,613	6,37,59	249	1,23,99	1,334	17,75,10	3,017	27,64,27	2,803	14,12,74	IV
30,541	167,89,89	9,978	32,62,64	1,613	26,07,66	16,266	171,99,75	25,467	188,03,45	25,116	141,52,74	V
1,663	4,14,08	828	1,65,54	187	1,04,17	685	2,33,04	1,693	4,64,59	1,979	4,34,56	1
5,175	73,08,45	716	9,00,26	467	17,91,22	3,080	106,34,28	3,736	64,56,44	6,053	67,17,84	2
23,703	90,67,36	8,434	21,96,84	959	7,12,27	12,501	63,32,43	20,038	118,82,42	17,084	70,00,34	3
8,408	347,79,14	4,774	8,99,44	916	2,40,74	2,343	19,25,65	8,357	40,82,05	8,331	50,76,52	VI
873	300,88,99	22	34,45	8	63,70	176	2,64,86	581	13,05,72	401	23,17,91	1
7,535	46,90,15	4,752	8,64,99	908	1,77,04	2,167	16,60,79	7,776	27,76,33	7,930	27,58,61	2
101	2,23,26	7	66,37	-	-	36	21,82,14	289	1,12,73	324	1,74,95	VII
8,039	79,65,97	1,789	4,19,65	1,108	2,55,73	3,305	22,80,43	8,644	39,69,56	9,708	63,73,72	VIII
1,02,260	973,32,32	44,883	198,91,87	7,998	41,42,93	35,214	1267,32,41	1,57,838	3141,05,19	1,36,274	692,56,41	TOTAL
1,386	2,94,27	1,794	1,86,87	107	8,84	444	3,61,15	1,639	3,95,48	1,560	3,85,24	1
2,832	66,61,25	161	9,93,30	31	42,60	365	19,15,13	1,456	42,39,17	1,168	44,11,36	2

TABLE NO. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

WESTERN REGION

STATE : GUJARAT (Contd.)

OCCUPATION	KACHCHH		KHEDA		MAHESANA		NARMADA	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	23	24	25	26	27	28	29	30
I. AGRICULTURE	14,749	124,69,85	25,882	128,18,27	24,587	134,69,66	8,002	19,68,54
1. Direct Finance	14,391	111,75,52	25,320	116,99,70	24,053	108,68,06	7,929	17,02,62
2. Indirect Finance	358	12,94,33	562	11,18,57	534	26,01,60	73	2,65,92
II. INDUSTRY	6,236	709,62,61	1,443	146,22,47	1,503	673,32,98	234	96,09
1. Mining & Quarrying	67	18,96,06	11	1,07,37	14	2,84,25	–	–
2. Manufacturing & Processing	6,018	593,55,57	1,341	140,16,55	1,452	669,24,21	229	92,58
3. Electricity, Gas & Water	10	1,68,38	6	49,34	2	6,00	–	–
4. Construction	141	95,42,60	85	4,49,21	35	1,18,52	5	3,51
III. TRANSPORT OPERATORS	952	20,63,10	1,325	8,30,79	988	4,74,68	56	64,71
IV. PROFESSIONAL AND OTHER SERVICES	2,972	26,17,85	2,480	67,52,33	1,863	16,87,35	577	1,29,71
V. PERSONAL LOANS	21,227	217,05,18	21,790	176,52,37	13,796	121,68,12	2,568	10,35,73
1. Loans for Purchase of Consumer Durables	1,471	5,00,47	1,513	4,32,68	351	1,60,91	432	64,56
2. Loans for Housing	5,245	107,38,89	4,032	77,73,20	3,219	59,09,09	241	3,22,02
3. Rest of the Personal Loans	14,511	104,65,82	16,245	94,46,49	10,226	60,98,12	1,895	6,49,15
VI. TRADE	8,647	92,55,07	5,609	51,10,35	3,127	29,03,27	2,396	3,75,89
1. Wholesale Trade	778	54,00,15	268	27,37,57	152	8,05,13	8	10,64
2. Retail Trade	7,869	38,54,92	5,341	23,72,78	2,975	20,98,14	2,388	3,65,25
VII. FINANCE	73	2,01,93	83	20,14,44	34	90,86	4	9,96
VIII. ALL OTHERS	4,889	53,19,60	4,284	30,89,87	2,701	32,94,98	625	2,90,65
TOTAL BANK CREDIT	59,745	1245,95,19	62,896	628,90,89	48,599	1014,21,90	14,462	39,71,28
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	4,068	13,81,23	409	7,83,53	761	4,26,99	190	34,00
2. Other Small Scale Industries	916	47,18,46	504	30,99,25	397	66,38,69	24	21,65

OCCUPATION	NAVSARI		PANCH MAHALS		PATAN		PORBANDAR	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	31	32	33	34	35	36	37	38
I. AGRICULTURE	20,694	62,85,98	26,734	60,38,84	16,689	56,44,02	21,654	100,73,41
1. Direct Finance	20,522	60,06,41	26,518	55,55,77	16,290	47,77,03	21,195	75,53,07
2. Indirect Finance	172	2,79,57	216	4,83,07	399	8,66,99	459	25,20,34
II. INDUSTRY	1,404	64,77,86	2,471	110,22,14	1,243	45,55,24	1,031	98,05,33
1. Mining & Quarrying	14	87,94	29	1,90,19	12	51,67	39	10,96,38
2. Manufacturing & Processing	1,353	61,36,54	2,371	107,38,26	1,176	44,62,74	933	79,10,88
3. Electricity, Gas & Water	1	–	2	5,02	–	–	4	31,41
4. Construction	36	2,53,38	69	88,67	55	40,83	55	7,66,66
III. TRANSPORT OPERATORS	736	5,05,56	722	2,69,95	666	2,11,97	243	4,44,74
IV. PROFESSIONAL AND OTHER SERVICES	4,021	17,62,41	2,151	7,61,13	843	5,47,49	1,559	6,77,57
V. PERSONAL LOANS	18,631	142,86,51	15,430	80,55,89	6,627	36,74,55	9,332	57,19,73
1. Loans for Purchase of Consumer Durables	1,409	4,72,24	1,419	3,07,00	333	1,28,84	1,242	4,00,70
2. Loans for Housing	3,717	58,73,32	1,993	33,92,44	1,308	16,10,55	1,526	20,65,89
3. Rest of the Personal Loans	13,505	79,40,95	12,018	43,56,45	4,986	19,35,16	6,564	32,53,14
VI. TRADE	4,335	34,74,96	4,300	15,43,32	2,421	11,28,78	3,255	16,15,20
1. Wholesale Trade	267	6,07,51	128	2,93,97	153	1,72,35	96	3,01,39
2. Retail Trade	4,068	28,67,45	4,172	12,49,35	2,268	9,56,43	3,159	13,13,81
VII. FINANCE	19	97,26	28	74,72	12	11,02	24	5,99
VIII. ALL OTHERS	2,748	19,72,35	2,983	17,40,18	1,783	6,62,12	2,816	44,56,85
TOTAL BANK CREDIT	52,588	348,62,89	54,819	295,06,17	30,284	164,35,19	39,914	327,98,82
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	524	2,49,73	1,419	8,13,64	854	1,40,82	335	1,00,06
2. Other Small Scale Industries	606	21,00,99	713	38,33,64	229	30,92,22	322	5,72,41

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

(Amount in Rupees Thousand)

RAJKOT		SABAR KANTHA		SURAT		SURENDRANAGAR		VADODARA		VALSAD		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
39	40	41	42	43	44	45	46	47	48	49	50	
89,087	333,45,55	31,879	186,56,48	35,614	196,12,17	55,223	214,62,35	30,387	363,47,63	13,286	67,11,02	I
87,564	302,14,27	31,631	181,97,94	35,063	132,97,51	52,600	206,74,09	29,675	92,54,83	12,975	56,94,86	1
1,523	31,31,28	248	4,58,54	551	63,14,66	2,623	7,88,26	712	270,92,80	311	10,16,16	2
7,397	596,72,89	4,318	62,04,64	8,747	3500,99,68	6,443	140,86,38	6,657	5099,61,55	3,501	600,64,66	II
28	3,59,18	15	78,43	20	1,14,74	4	26,35	86	262,55,62	17	2,11,99	1
7,214	575,21,96	3,019	50,53,03	8,579	3011,14,27	6,420	139,62,44	6,089	2921,58,92	3,417	596,37,34	2
7	4,39,80	-	-	33	446,12,45	-	-	124	1454,42,09	3	6,55	3
148	13,51,95	1,284	10,73,18	115	42,58,22	19	97,59	358	461,04,92	64	2,08,78	4
615	6,16,00	579	1,99,24	1,450	17,91,46	173	72,60	1,819	83,22,58	1,196	7,77,26	III
4,712	111,85,29	3,147	15,70,52	16,771	81,41,63	2,413	9,25,25	9,422	378,63,68	3,711	20,81,73	IV
50,013	471,68,69	15,872	91,39,46	52,187	782,30,82	12,047	66,48,39	84,272	960,87,08	20,524	164,86,70	V
2,921	8,11,46	2,040	5,52,61	1,984	7,79,17	287	66,29	6,199	16,42,42	1,512	3,99,89	1
10,758	198,81,44	3,432	44,16,83	11,616	315,36,55	2,102	29,73,82	20,271	447,15,88	4,653	80,67,95	2
36,334	264,75,79	10,400	41,70,02	38,587	459,15,10	9,658	36,08,28	57,802	497,28,78	14,359	80,18,86	3
9,008	125,54,77	8,414	34,71,12	10,760	421,18,95	5,735	19,28,57	9,862	255,44,79	5,155	75,15,23	VI
712	47,30,73	121	3,89,54	1,857	257,61,63	111	4,16,53	826	81,56,49	446	21,00,59	1
8,296	78,24,04	8,293	30,81,58	8,903	163,57,32	5,624	15,12,04	9,036	173,88,30	4,709	54,14,64	2
185	11,67,88	43	1,87,25	67	14,59,77	127	9,79,75	302	61,93,85	14	6,93,84	VII
13,192	159,14,48	5,938	40,75,77	14,271	225,71,21	4,960	23,15,35	19,443	247,39,77	3,550	27,89,53	VIII
1,74,209	1816,25,55	70,190	435,04,48	1,39,867	5240,25,69	87,121	484,18,64	1,62,164	7450,60,93	50,937	971,19,97	TOTAL
1,268	14,80,82	1,948	6,38,84	684	8,96,85	1,733	2,27,29	805	15,61,11	1,224	18,20,73	1
3,327	242,84,81	897	28,83,84	5,587	505,73,11	3,206	24,97,44	2,860	333,04,91	1,141	102,78,93	2

STATE : MAHARASHTRA

AHMADNAGAR		AKOLA		AMRAVATI		AURANGABAD		BHANDARA		BID		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	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	9	10	11	12	
49,151	286,00,74	27,579	89,70,56	34,238	85,40,16	34,810	189,23,08	12,260	48,98,92	41,035	110,63,00	I
47,819	251,21,34	27,198	77,49,32	33,841	73,76,73	33,926	163,86,09	11,917	45,26,87	40,508	105,27,58	1
1,332	34,79,40	381	12,21,24	397	11,63,43	884	25,36,99	343	3,72,05	527	5,35,42	2
3,714	478,43,06	1,978	46,03,71	1,557	46,42,29	4,662	731,26,67	1,499	39,66,43	1,239	46,11,24	II
19	92,54	8	35,65	13	71,95	14	3,29,80	7	29,07	5	27,69	1
3,352	461,49,98	1,818	43,03,80	1,383	40,18,49	4,340	708,39,80	1,352	36,19,44	1,193	45,03,19	2
7	34,56	-	-	3	18,51	17	1,27,81	-	-	-	-	3
336	15,65,98	152	2,64,26	158	5,33,34	291	18,29,26	140	3,17,92	41	80,36	4
1,399	12,19,98	659	4,97,80	842	3,54,07	2,416	15,65,90	276	2,36,99	495	4,45,21	III
5,050	50,53,32	2,303	23,19,95	2,158	18,41,27	7,279	86,79,54	1,129	6,84,15	2,173	12,03,04	IV
31,631	251,62,92	22,281	157,46,65	28,356	205,99,18	48,459	529,78,10	14,634	76,25,99	16,677	98,64,71	V
2,427	6,44,53	2,075	4,72,25	1,728	4,65,96	3,485	10,60,71	2,436	6,63,83	1,515	3,49,41	1
7,921	144,15,64	4,195	79,31,88	5,008	98,16,25	9,374	264,13,46	1,723	31,61,42	2,602	51,15,04	2
21,283	101,02,75	16,011	73,42,52	21,620	103,16,97	35,600	255,03,93	10,475	38,00,74	12,560	44,00,26	3
12,945	116,69,00	8,404	48,29,32	9,308	62,12,15	21,364	153,63,09	3,859	22,57,98	12,246	49,62,90	VI
434	15,01,51	227	18,85,77	307	18,15,47	942	28,69,47	218	4,28,95	239	12,38,45	1
12,511	101,67,49	8,177	29,43,55	9,001	43,96,68	20,422	124,93,62	3,641	18,29,03	12,007	37,24,45	2
122	2,52,08	147	2,70,85	67	1,95,32	178	12,14,76	67	1,88,51	242	4,03,03	VII
10,695	65,37,19	6,485	30,06,18	10,121	38,71,06	10,122	88,54,85	5,715	18,93,16	5,660	20,47,13	VIII
1,14,707	1263,38,29	69,836	402,45,02	86,647	462,55,50	1,29,290	1807,05,99	39,439	217,52,13	79,767	346,00,26	TOTAL
1,586	15,19,56	567	6,36,04	440	2,07,91	973	8,21,48	469	12,73,74	630	3,40,63	1
991	45,85,57	904	25,91,66	610	20,72,30	1,744	120,87,07	647	12,07,58	407	8,29,46	2

TABLE NO. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

WESTERN REGION

STATE : MAHARASHTRA (Contd.)

OCCUPATION	BRIHAN MUMBAI		BULDHANA		CHANDRAPUR		DHULE	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	13	14	15	16	17	18	19	20
I. AGRICULTURE	6,531	4790,24,47	47,874	118,59,55	21,857	45,19,34	17,826	87,46,73
1. Direct Finance	2,705	1059,79,57	46,754	109,43,85	21,392	40,23,46	17,331	75,54,60
2. Indirect Finance	3,826	3730,44,90	1,120	9,15,70	465	4,95,88	495	11,92,13
II. INDUSTRY	67,724	71647,52,27	958	29,20,56	2,704	173,62,67	1,277	77,01,20
1. Mining & Quarrying	505	3755,55,58	5	17,26	12	1,84,40	6	30,00
2. Manufacturing & Processing	63,476	59846,90,22	890	26,78,44	2,520	165,06,97	1,062	59,20,00
3. Electricity, Gas & Water	217	1971,91,35	2	5,52	6	18,84	3	5,38
4. Construction	3,526	6073,15,12	61	2,19,34	166	6,52,46	206	17,45,82
III. TRANSPORT OPERATORS	7,042	3999,89,85	600	4,20,57	1,146	10,26,05	965	16,17,05
IV. PROFESSIONAL AND OTHER SERVICES	26,897	8857,60,85	1,550	9,69,97	3,866	26,60,10	2,710	19,23,58
V. PERSONAL LOANS	32,32,644	17515,27,09	19,871	108,90,71	31,667	180,27,58	14,445	133,41,15
1. Loans for Purchase of Consumer Durables	57,666	157,31,22	1,743	4,12,87	3,626	9,41,23	1,088	2,55,72
2. Loans for Housing	1,99,612	9998,28,72	3,121	47,59,74	4,128	73,78,37	3,895	82,06,29
3. Rest of the Personal Loans	9,75,366	7359,67,15	15,007	57,18,10	23,913	97,07,98	9,462	48,79,14
VI. TRADE	56,680	23231,93,76	7,176	37,48,60	9,837	63,65,93	7,521	54,12,89
1. Wholesale Trade	39,465	20311,33,17	209	9,09,33	548	11,91,32	258	9,45,47
2. Retail Trade	17,215	2920,60,59	6,967	28,39,27	9,289	51,74,61	7,263	44,67,42
VII. FINANCE	3,002	30742,04,40	15	48,91	144	3,56,28	128	6,44,33
VIII. ALL OTHERS	89,721	4486,42,47	10,668	36,76,66	9,801	33,72,18	7,352	35,74,59
TOTAL BANK CREDIT	34,90,241	165270,95,16	88,712	345,35,53	81,022	536,90,13	52,224	429,61,52
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,052	47,52,46	457	5,94,66	736	6,30,34	296	2,23,06
2. Other Small Scale Industries	15,671	5362,89,20	255	14,59,95	1,264	13,36,47	582	28,97,28

OCCUPATION	GADCHIROLI		GONDIA		HINGOLI		JALGAON	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	21	22	23	24	25	26	27	28
I. AGRICULTURE	7,916	14,23,33	12,003	24,33,48	20,065	38,32,68	36,492	220,78,80
1. Direct Finance	7,793	13,19,85	11,674	22,41,40	19,952	37,31,38	35,677	197,02,61
2. Indirect Finance	123	1,03,48	329	1,92,08	113	1,01,30	815	23,76,19
II. INDUSTRY	876	15,38,71	1,933	33,48,99	392	7,06,14	3,450	300,09,60
1. Mining & Quarrying	8	53,17	3	6,72	–	–	17	1,51,36
2. Manufacturing & Processing	832	13,92,39	1,871	30,07,91	359	6,76,95	3,186	278,23,02
3. Electricity, Gas & Water	–	–	–	–	–	–	2	11,72
4. Construction	36	93,15	59	3,34,36	33	29,19	245	20,23,50
III. TRANSPORT OPERATORS	157	1,48,90	219	1,02,58	244	1,04,41	1,432	8,51,20
IV. PROFESSIONAL AND OTHER SERVICES	1,143	3,51,19	1,323	7,60,62	650	4,34,95	5,386	30,15,27
V. PERSONAL LOANS	9,897	45,61,03	11,479	41,65,01	4,733	21,13,68	32,523	247,21,45
1. Loans for Purchase of Consumer Durables	1,341	3,77,41	1,346	3,31,42	702	1,59,17	2,939	6,97,72
2. Loans for Housing	1,086	19,10,58	795	12,68,79	624	8,73,52	6,905	129,59,55
3. Rest of the Personal Loans	7,470	22,73,04	9,338	25,64,80	3,407	10,80,99	22,679	110,64,18
VI. TRADE	3,785	15,65,01	5,750	24,18,11	4,743	15,21,80	17,085	117,19,15
1. Wholesale Trade	244	2,24,56	209	5,71,45	69	66,88	439	20,46,65
2. Retail Trade	3,541	13,40,45	5,541	18,46,66	4,674	14,54,92	16,646	96,72,50
VII. FINANCE	37	28,67	168	62,90	7	80	62	4,13,43
VIII. ALL OTHERS	3,072	9,81,65	3,692	8,01,96	2,900	8,32,53	18,395	96,94,39
TOTAL BANK CREDIT	26,883	105,98,49	36,567	140,93,65	33,734	95,46,99	1,14,825	1025,03,29
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	258	6,34,05	593	1,19,32	154	35,71	1,138	8,97,54
2. Other Small Scale Industries	460	4,47,42	1,128	27,24,60	115	66,71	1,366	140,87,65

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

(Amount in Rupees Thousand)

JALNA		KOLHAPUR		LATUR		NAGPUR		NANDED		NANDURBAR		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
29	30	31	32	33	34	35	36	37	38	39	40	
45,057	144,01,19	31,092	260,43,32	25,907	88,67,88	20,567	164,43,78	55,408	110,41,26	11,358	40,69,60	I
44,280	107,69,27	28,963	188,15,45	25,601	75,94,16	18,781	98,55,14	54,647	101,48,05	11,129	39,12,77	1
777	36,31,92	2,129	72,27,87	306	12,73,72	1,786	65,88,64	761	8,93,21	229	1,56,83	2
1,580	53,04,12	6,556	647,35,42	1,647	94,25,57	19,187	1618,21,52	2,515	43,81,73	531	7,21,99	II
10	2,93,84	37	4,27,07	7	1,33,83	108	165,60,02	5	17,45	–	–	1
1,438	45,75,15	6,138	530,18,33	1,564	89,95,26	18,422	1309,82,17	2,402	39,28,70	492	5,10,92	2
2	3,71	14	4,98,69	3	8,55	29	26,73,18	1	9,24	–	–	3
130	4,31,42	367	107,91,33	73	2,87,93	628	116,06,15	107	4,26,34	39	2,11,07	4
850	5,84,51	1,983	20,10,10	841	5,60,46	1,793	33,62,78	1,108	6,53,43	180	1,09,31	III
2,300	8,38,73	5,224	61,74,02	2,400	20,87,36	8,265	228,31,65	3,958	20,52,50	1,178	4,06,88	IV
12,431	63,59,41	58,118	449,17,00	17,736	128,07,00	1,04,208	1102,21,71	25,813	162,30,94	6,924	38,27,87	V
2,221	5,15,90	5,359	13,22,58	2,995	7,77,05	6,218	18,98,35	3,808	8,68,84	846	1,94,16	1
1,396	23,09,17	10,052	229,78,93	3,396	65,76,97	18,248	560,60,39	4,325	78,14,29	1,077	16,56,90	2
8,814	35,34,34	42,707	206,15,49	11,345	54,52,98	79,742	522,62,97	17,680	75,47,81	5,001	19,76,81	3
9,884	42,31,59	11,201	161,22,24	11,340	76,09,84	13,264	390,88,23	14,822	87,28,18	3,736	13,64,44	VI
278	4,97,56	1,026	48,67,53	716	17,28,21	1,296	168,35,74	629	24,82,05	185	2,30,86	1
9,606	37,34,03	10,175	112,54,71	10,624	58,81,63	11,968	222,52,49	14,193	62,46,13	3,551	11,33,58	2
153	62,09	183	6,47,46	34	2,10,37	264	68,60,05	40	35,78	12	3,76,06	VII
4,406	17,73,39	19,873	88,01,39	6,098	25,87,65	22,758	176,21,88	9,604	37,55,78	2,278	9,03,71	VIII
76,661	335,55,03	1,34,230	1694,50,95	66,003	441,56,13	1,90,306	3782,51,60	1,13,268	468,79,60	26,197	117,79,86	TOTAL
564	2,42,91	1,173	13,00,95	779	3,77,30	648	12,02,80	1,128	3,75,24	191	1,18,07	1
593	18,13,34	3,050	125,37,57	531	38,58,45	3,294	243,95,23	620	15,15,15	225	1,73,97	2

NASIK		OSMANABAD		PARBHANI		PUNE		RAIGAD		RATNAGIRI		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
41	42	43	44	45	46	47	48	49	50	51	52	
46,374	504,06,54	17,666	52,76,30	46,170	102,90,63	50,393	982,32,20	9,376	77,52,35	10,972	60,69,78	I
45,137	455,39,57	17,586	51,56,21	45,747	96,86,85	48,368	569,95,65	8,023	66,24,97	8,622	55,42,13	1
1,237	48,66,97	80	1,20,09	423	6,03,78	2,025	412,36,55	1,353	11,27,38	2,350	5,27,65	2
5,304	565,43,22	1,034	20,86,93	864	11,81,38	26,767	6421,93,33	3,287	2311,07,89	3,463	911,11,13	II
23	3,28,94	5	17,58	3	28,62	104	18,25,46	24	255,17,81	29	1,25,94	1
5,027	536,94,41	955	18,46,28	826	10,35,28	25,450	5800,88,88	3,037	2017,47,98	3,157	111,20,43	2
20	4,17,53	–	–	–	–	111	159,60,12	21	17,53,61	22	757,62,12	3
234	21,02,34	74	2,23,07	35	1,17,48	1,102	443,18,87	205	20,88,49	255	41,02,64	4
1,232	10,97,61	372	3,68,74	238	1,78,65	6,109	105,66,25	1,801	15,67,60	2,177	12,09,78	III
5,165	102,48,86	1,868	7,70,60	1,594	6,52,97	12,983	750,50,77	3,291	56,55,73	3,076	25,77,80	IV
49,255	672,95,54	11,083	55,22,77	12,876	89,40,80	2,56,796	3953,25,00	38,041	293,78,67	26,550	163,03,40	V
3,364	10,38,49	1,259	3,14,96	1,729	4,71,88	37,016	114,79,78	3,944	10,36,92	2,842	6,79,87	1
14,906	419,71,65	1,067	20,15,28	2,351	47,11,75	57,783	2532,43,24	5,162	120,83,99	3,747	72,92,88	2
30,985	242,85,40	8,757	31,92,53	8,796	37,57,17	1,61,997	1306,01,98	28,935	162,57,76	19,961	83,30,65	3
15,223	160,13,73	7,879	31,96,46	9,857	46,36,11	24,132	785,46,92	7,510	126,10,44	6,183	47,00,41	VI
560	34,15,27	97	5,91,60	141	7,87,82	2,008	286,49,37	595	83,17,34	380	9,03,99	1
14,663	125,98,46	7,782	26,04,86	9,716	38,48,29	22,124	498,97,55	6,915	42,93,10	5,803	37,96,42	2
181	6,94,58	18	4,92	31	14,92	972	236,00,07	224	6,12,20	33	33,02	VII
13,511	127,65,07	2,486	9,74,55	6,027	23,36,70	47,352	1075,11,22	12,036	55,25,97	11,335	40,30,65	VIII
1,36,245	2150,65,15	42,406	182,01,27	77,657	282,32,16	4,25,504	14310,25,76	75,566	2942,10,85	63,789	1260,35,97	TOTAL
1,215	14,51,31	437	2,39,26	420	1,94,47	1,646	26,10,96	914	8,39,10	1,611	7,31,37	1
2,505	174,61,37	335	1,85,80	251	3,82,31	6,751	486,66,37	750	40,53,48	852	17,60,93	2

TABLE NO. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

WESTERN REGION

STATE : MAHARASHTRA (Contd.)

OCCUPATION	SANGLI		SATARA		SINDHUDURG		SOLAPUR	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	53	54	55	56	57	58	59	60
I. AGRICULTURE	26,197	240,66,98	28,194	149,55,36	4,937	33,56,19	43,961	311,55,06
1. Direct Finance	24,688	199,95,72	27,387	131,51,17	4,311	30,37,96	41,798	294,24,27
2. Indirect Finance	1,509	40,71,26	807	18,04,19	626	3,18,23	2,163	17,30,79
II. INDUSTRY	3,772	338,19,68	3,764	264,12,38	2,400	32,80,47	4,771	228,56,77
1. Mining & Quarrying	35	3,05,81	43	4,03,27	19	87,43	20	80,74
2. Manufacturing & Processing	3,607	301,03,34	3,539	191,82,49	2,295	28,15,93	4,504	205,04,00
3. Electricity, Gas & Water	5	7,31,52	5	2,27,47	1	3,42	4	17,14
4. Construction	125	26,79,01	177	65,99,15	85	3,73,69	243	22,54,89
III. TRANSPORT OPERATORS	1,572	20,58,66	1,341	11,15,22	1,238	8,23,41	1,368	9,11,90
IV. PROFESSIONAL AND OTHER SERVICES	3,220	38,65,50	3,437	33,14,60	1,991	11,82,79	4,135	31,83,96
V. PERSONAL LOANS	39,020	218,90,68	40,484	224,57,64	14,370	92,64,69	47,760	330,34,54
1. Loans for Purchase of Consumer Durables	3,152	10,81,31	2,748	7,80,37	1,911	4,37,55	3,769	13,64,07
2. Loans for Housing	4,511	77,74,68	5,672	96,56,59	2,189	44,04,13	7,519	149,70,07
3. Rest of the Personal Loans	31,357	130,34,69	32,064	120,20,68	10,270	44,23,01	36,472	167,00,40
VI. TRADE	6,340	67,78,83	11,193	69,78,10	4,521	27,77,15	9,694	86,16,06
1. Wholesale Trade	456	18,30,66	245	8,09,83	277	5,43,32	720	22,59,99
2. Retail Trade	5,884	49,48,17	10,948	61,68,27	4,244	22,33,83	8,974	63,56,07
VII. FINANCE	157	1,37,45	120	2,78,85	43	42,68	232	3,94,80
VIII. ALL OTHERS	12,671	65,64,81	14,773	51,86,22	6,307	23,34,52	17,054	88,84,26
TOTAL BANK CREDIT	92,949	991,82,59	1,03,306	806,98,37	35,807	230,61,90	1,28,975	1090,37,35
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	513	3,57,81	1,519	12,59,51	1,303	6,29,80	831	5,38,17
2. Other Small Scale Industries	1,498	45,52,43	1,454	39,88,40	565	9,43,11	1,882	41,45,26

OCCUPATION	THANE		WARDHA		WASHIM		YAVATMAL	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	61	62	63	64	65	66	67	68
I. AGRICULTURE	13,861	300,29,00	22,092	64,25,42	20,438	43,79,61	50,679	133,13,68
1. Direct Finance	12,804	78,58,47	21,659	58,13,26	20,367	43,00,60	50,339	125,03,50
2. Indirect Finance	1,057	221,70,53	433	6,12,16	71	79,01	340	8,10,18
II. INDUSTRY	9,212	2353,73,15	1,079	320,06,93	2,343	5,89,86	1,618	38,70,45
1. Mining & Quarrying	38	8,33,01	13	11,20,51	2	6,10	16	1,05,86
2. Manufacturing & Processing	8,568	2075,86,75	960	306,21,25	2,306	5,39,61	1,342	31,52,39
3. Electricity, Gas & Water	32	5,50,96	4	18,47	-	-	-	-
4. Construction	574	264,02,43	102	2,46,70	35	44,15	260	6,12,20
III. TRANSPORT OPERATORS	2,785	29,28,48	454	2,97,02	318	1,09,30	751	4,61,04
IV. PROFESSIONAL AND OTHER SERVICES	7,550	179,67,94	1,322	22,60,93	939	2,52,21	2,205	14,49,87
V. PERSONAL LOANS	1,09,260	1354,21,50	19,589	122,21,98	6,566	23,15,08	22,566	140,28,72
1. Loans for Purchase of Consumer Durables	5,666	18,45,62	2,281	4,63,32	1,848	3,75,02	1,533	3,75,85
2. Loans for Housing	32,800	862,59,91	3,342	67,85,29	565	8,15,66	3,993	77,52,41
3. Rest of the Personal Loans	70,794	473,15,97	13,966	49,73,37	4,153	11,24,40	17,040	59,00,46
VI. TRADE	18,181	2538,87,58	3,748	28,19,52	4,332	10,46,17	9,247	46,75,97
1. Wholesale Trade	2,196	2380,66,66	192	5,51,93	17	18,51	243	9,94,77
2. Retail Trade	15,985	158,20,92	3,556	22,67,59	4,315	10,27,66	9,004	36,81,20
VII. FINANCE	413	79,76,03	134	2,97,84	61	35,61	94	1,26,82
VIII. ALL OTHERS	23,074	283,74,16	7,118	24,18,55	3,770	8,97,59	8,502	31,24,92
TOTAL BANK CREDIT	1,84,336	7119,57,84	55,536	587,48,19	38,767	96,25,43	95,662	410,51,47
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,934	36,51,91	251	10,66,52	386	1,26,57	476	3,29,10
2. Other Small Scale Industries	3,679	328,78,92	411	28,26,74	1,702	3,46,92	603	13,47,53

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

DADRA & NAGAR HAVELI		DAMAN & DIU				SOUTHERN REGION		STATE : ANDHRA PRADESH				(Amount in Rupees Thousand)	
DADRA & NAGAR HAVELI		DAMAN		DIU		ADILABAD		ANANTAPUR		CHITTOOR		Item No.	
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	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	1	2	3	4	1	2	3	4	5	6		
1,315	20,14,13	176	5,20,17	71	1,16,04	1,17,894	157,91,26	2,55,499	535,89,69	2,17,165	475,32,05	I	
1,303	2,00,81	171	71,68	64	1,13,79	1,15,661	143,10,04	2,54,210	520,12,76	2,13,417	459,18,31	1	
12	18,13,32	5	4,48,49	7	2,25	2,233	14,81,22	1,289	15,76,93	3,748	16,13,74	2	
704	314,34,92	630	271,53,57	41	41,63	3,049	81,48,63	13,733	168,13,63	6,290	238,69,15	II	
4	7,32	2	5,39	1	-	8	5,95,29	140	7,63,37	84	8,83,91	1	
697	314,24,54	616	252,66,03	40	41,63	2,654	71,93,03	12,930	150,63,59	5,460	167,91,31	2	
1	2,50	3	9,80,45	-	-	4	19,69	2	5,28	14	23,98,86	3	
2	56	9	9,01,70	-	-	383	3,40,62	661	9,81,39	732	37,95,07	4	
75	66,82	224	1,10,94	17	21,06	1,446	7,12,54	834	15,67,25	1,132	17,12,02	III	
244	7,07,01	203	5,28,52	75	1,42,84	3,741	10,10,08	6,558	66,00,30	4,773	58,97,62	IV	
2,450	15,68,90	3,350	28,98,76	581	3,14,68	66,888	236,65,83	88,083	389,07,02	1,21,253	582,17,83	V	
159	35,10	129	25,50	54	16,49	3,332	6,88,55	7,730	19,79,65	6,365	16,85,37	1	
457	8,80,87	834	5,81,00	33	33,08	2,010	41,27,52	8,162	155,40,47	11,916	209,51,38	2	
1,834	6,52,93	2,387	22,92,26	494	2,65,11	61,546	188,49,76	72,191	213,86,90	1,02,972	355,81,08	3	
724	7,97,47	316	3,99,17	111	1,30,72	17,707	77,16,86	25,422	95,79,47	16,778	91,82,75	VI	
16	4,59,89	35	2,37,26	4	77,86	832	36,37,15	590	16,41,21	842	16,65,88	1	
708	3,37,58	281	1,61,91	107	52,86	16,875	40,79,71	24,832	79,38,26	15,936	75,16,87	2	
3	71,48	6	11,12	-	-	775	1,32,97	510	23,65,38	1,703	8,17,03	VII	
577	25,95,94	157	6,63,82	197	1,43,03	27,408	92,88,82	90,996	195,72,98	60,091	206,05,35	VIII	
6,092	392,56,67	5,062	322,86,07	1,093	9,10,00	2,38,908	664,66,99	4,81,635	1489,95,72	4,29,185	1678,33,80	TOTAL	
256	1,95,63	173	4,57,68	18	3,23	1,036	2,52,83	9,683	27,74,06	3,353	14,38,22	1	
179	27,33,89	284	78,71,30	12	37,17	433	29,60,87	1,560	22,00,92	882	28,85,09	2	

CUDDAPAH		EAST GODAVARI		GUNTUR		HYDERABAD		KARIMNAGAR		KHAMMAM		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
7	8	9	10	11	12	13	14	15	16	17	18	
1,34,536	316,65,61	1,74,235	600,85,09	3,22,894	904,85,41	5,013	1527,33,77	1,63,834	339,55,98	1,07,424	209,26,45	I
1,33,328	306,49,26	1,71,290	559,35,01	3,19,305	771,64,19	3,292	374,97,90	1,60,316	301,39,66	1,06,659	202,88,51	1
1,208	10,16,35	2,945	41,50,08	3,589	133,21,22	1,721	1152,35,87	3,518	38,16,32	765	6,37,94	2
5,311	52,73,84	6,131	901,59,24	6,060	876,05,54	16,869	10466,39,32	4,916	66,14,68	2,983	67,42,26	II
28	4,81,87	51	6,54,99	65	7,65,81	216	346,38,21	6	23,46	80	10,32,20	1
4,846	33,28,21	5,261	567,78,16	5,196	809,27,60	13,910	6258,66,37	4,695	57,42,67	2,730	30,15,17	2
2	5,79	15	117,48,76	66	37,84,25	227	2209,32,21	2	5,01	3	10,96	3
435	14,57,97	804	209,77,33	733	21,27,88	2,516	1652,02,53	213	8,43,54	170	26,83,93	4
979	5,89,44	2,134	15,91,08	1,778	11,31,78	4,058	538,82,35	2,357	11,22,83	1,804	7,25,93	III
6,681	20,40,73	9,572	98,84,58	8,622	118,17,26	11,589	1734,48,04	5,980	22,76,20	3,632	32,49,99	IV
77,644	327,40,13	1,24,361	814,03,67	1,12,469	722,03,34	3,53,626	5467,00,17	70,712	356,90,97	56,745	212,27,04	V
5,412	16,25,02	5,474	10,68,17	5,427	12,06,87	38,354	117,44,53	1,924	4,64,50	5,921	8,31,56	1
6,275	109,58,52	21,272	379,16,76	15,595	315,80,76	69,424	2989,54,62	5,045	96,73,75	4,066	51,95,27	2
65,957	201,56,59	97,615	424,18,74	91,447	394,15,71	2,45,848	2360,01,02	63,743	255,52,72	46,758	152,00,21	3
17,469	56,35,90	24,860	174,30,25	21,939	282,34,72	19,773	1484,49,42	21,819	80,10,57	10,638	43,40,40	VI
721	6,68,28	1,094	31,14,45	4,511	163,38,63	2,788	515,13,41	1,242	19,47,59	554	6,19,62	1
16,748	49,67,62	23,766	143,15,80	17,428	118,96,09	16,985	969,36,01	20,577	60,62,98	10,084	37,20,78	2
171	24,79,15	629	4,53,35	326	8,77,45	562	557,95,95	658	4,16,31	1,012	4,18,30	VII
53,010	134,03,38	1,00,962	572,70,88	79,860	381,50,45	84,808	1981,26,83	30,241	122,92,08	38,469	97,90,70	VIII
2,95,801	938,28,18	4,42,884	3182,78,14	5,53,948	3305,05,95	4,96,298	23757,75,85	3,00,517	1003,79,62	2,22,707	674,21,07	TOTAL
3,421	7,47,89	1,657	49,61,03	1,674	25,22,56	649	32,81,36	1,976	10,08,79	669	2,00,80	1
781	14,49,02	2,678	113,92,44	1,991	227,38,75	4,710	513,05,91	1,917	35,01,08	1,566	21,77,74	2

TABLE NO. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

SOUTHERN REGION

STATE : ANDHRA PRADESH (Contd.)

OCCUPATION	KRISHNA		KURNOOL		MAHBUBNAGAR		MEDAK	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	19	20	21	22	23	24	25	26
I. AGRICULTURE	2,27,986	724,83,86	1,68,652	409,33,96	1,74,732	344,85,16	1,45,384	265,56,61
1. Direct Finance	2,26,175	624,57,82	1,66,976	381,23,91	1,72,907	319,60,81	1,44,156	253,67,42
2. Indirect Finance	1,811	100,26,04	1,676	28,10,05	1,825	25,24,35	1,228	11,89,19
II. INDUSTRY	6,290	585,15,37	4,902	136,32,19	5,822	103,76,65	4,623	498,63,00
1. Mining & Quarrying	36	8,97,86	76	4,26,21	30	1,11,18	51	14,24,29
2. Manufacturing & Processing	5,582	393,34,66	4,278	118,00,52	5,442	98,27,16	4,219	406,36,27
3. Electricity, Gas & Water	27	120,14,94	9	1,70,20	1	1,78	10	66,46,66
4. Construction	645	62,67,91	539	12,35,26	349	4,36,53	343	11,55,78
III. TRANSPORT OPERATORS	2,641	42,17,18	1,608	9,44,89	1,860	9,75,05	1,369	11,02,91
IV. PROFESSIONAL AND OTHER SERVICES	8,369	144,03,42	9,764	40,52,93	5,384	16,40,48	3,322	24,36,93
V. PERSONAL LOANS	1,28,508	925,67,10	77,245	371,83,52	60,319	263,61,59	55,075	335,95,28
1. Loans for Purchase of Consumer Durables	3,521	9,48,18	4,662	12,66,25	10,134	21,04,45	8,427	26,02,53
2. Loans for Housing	24,565	431,63,19	6,911	136,84,60	4,847	85,02,05	4,338	115,65,36
3. Rest of the Personal Loans	1,00,422	484,55,73	65,672	222,32,67	45,338	157,55,09	42,310	194,27,39
VI. TRADE	17,531	237,90,62	22,655	100,78,82	23,425	79,12,50	10,113	740,54,83
1. Wholesale Trade	1,618	87,63,47	1,034	24,78,20	1,170	25,34,55	1,113	713,04,64
2. Retail Trade	15,913	150,27,15	21,621	76,00,62	22,255	53,77,95	9,000	27,50,19
VII. FINANCE	320	17,31,43	630	1,96,94	124	36,40	59	57,75
VIII. ALL OTHERS	87,597	423,00,89	61,458	196,24,20	41,901	113,76,97	24,217	87,02,63
TOTAL BANK CREDIT	4,79,242	3100,09,87	3,46,914	1266,47,45	3,13,567	931,64,80	2,44,162	1963,69,94
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,696	19,40,85	2,419	9,83,67	3,350	10,39,13	2,389	13,32,37
2. Other Small Scale Industries	2,684	118,91,39	1,258	36,07,40	1,174	15,31,89	800	25,40,61

OCCUPATION	NALGONDA		NELLORE		NIZAMABAD		PRAKASAM	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	27	28	29	30	31	32	33	34
I. AGRICULTURE	1,45,210	342,64,31	1,71,838	524,90,48	1,38,050	308,74,26	2,37,424	543,47,60
1. Direct Finance	1,43,742	326,30,25	1,70,245	491,72,16	1,34,340	295,21,55	2,33,827	526,02,94
2. Indirect Finance	1,468	16,34,06	1,593	33,18,32	3,710	13,52,71	3,597	17,44,66
II. INDUSTRY	6,349	406,49,87	4,917	460,56,85	2,412	104,47,52	4,910	105,03,52
1. Mining & Quarrying	24	2,94,32	21	7,63,65	6	2,45,32	47	4,64,45
2. Manufacturing & Processing	6,025	392,96,25	4,325	416,03,14	2,169	92,25,48	4,610	92,59,85
3. Electricity, Gas & Water	11	4,53,74	5	31,40	21	43,95	5	39,08
4. Construction	289	6,05,56	566	36,58,66	216	9,32,77	248	7,40,14
III. TRANSPORT OPERATORS	1,943	6,79,28	1,411	81,11,24	1,626	9,44,44	704	6,40,25
IV. PROFESSIONAL AND OTHER SERVICES	5,107	23,27,06	5,095	57,73,42	3,884	25,19,77	6,132	26,24,11
V. PERSONAL LOANS	51,583	239,69,98	97,528	539,70,00	45,276	268,65,10	1,00,606	438,53,37
1. Loans for Purchase of Consumer Durables	5,725	10,41,83	8,204	24,25,68	2,691	6,42,06	2,992	8,44,00
2. Loans for Housing	4,350	75,40,33	10,845	221,37,24	4,281	86,20,96	8,490	134,50,15
3. Rest of the Personal Loans	41,508	153,87,82	78,479	294,07,08	38,304	176,02,08	89,124	295,59,22
VI. TRADE	16,878	89,76,57	14,177	80,67,25	13,130	68,63,04	14,634	138,82,90
1. Wholesale Trade	694	47,89,78	375	20,10,28	562	21,90,08	716	79,78,77
2. Retail Trade	16,184	41,86,79	13,802	60,56,97	12,568	46,72,96	13,918	59,04,13
VII. FINANCE	290	2,21,28	182	2,59,33	28	5,91	232	76,26
VIII. ALL OTHERS	34,019	115,43,87	67,456	194,93,56	27,080	129,53,74	65,154	183,47,77
TOTAL BANK CREDIT	2,61,379	1226,32,22	3,62,604	1942,22,13	2,31,486	914,73,78	4,29,796	1442,75,78
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	2,491	9,97,53	1,349	9,02,67	421	2,47,33	1,748	17,93,85
2. Other Small Scale Industries	1,544	115,13,85	1,164	50,37,83	694	47,95,28	1,313	14,10,76

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

(Amount in Rupees Thousand)

RANGAREDDY		SRIKAKULAM		VISHAKHAPATNAM		VIZIANAGARAM		WARANGAL		WEST GODAVARI		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
35	36	37	38	39	40	41	42	43	44	45	46	
72,928	347,19,74	1,27,084	188,14,82	1,06,565	379,41,00	94,686	143,82,89	1,51,783	359,13,28	2,22,627	830,59,81	I
72,029	293,44,71	1,23,964	175,84,46	1,05,494	342,36,00	93,685	132,90,13	1,48,151	319,88,14	2,17,982	787,85,04	1
899	53,75,03	3,120	12,30,36	1,071	37,05,00	1,001	10,92,76	3,632	39,25,14	4,645	42,74,77	2
5,004	669,85,62	6,210	67,33,78	5,659	1272,93,46	3,667	30,07,58	3,849	98,11,20	4,131	412,09,44	II
93	7,79,98	23	2,87,23	63	34,96,68	5	11,52	23	3,50,57	26	1,51,14	1
4,531	608,65,44	5,991	60,10,36	4,440	1109,82,87	3,539	19,69,87	3,677	82,01,02	3,460	359,96,86	2
20	28,36,94	4	32,20	15	5,22,75	–	–	12	61,71	11	28,48,39	3
360	25,03,26	192	4,03,99	1,141	122,91,16	123	10,26,19	137	11,97,90	634	22,13,05	4
1,272	8,13,14	1,177	5,61,59	3,030	166,04,64	747	3,51,11	1,716	8,94,85	1,714	7,93,81	III
4,078	90,72,95	9,238	19,79,12	11,466	154,65,32	7,153	23,43,42	6,158	34,54,41	7,239	51,80,73	IV
70,944	634,33,15	49,691	182,37,13	1,33,160	1170,31,61	50,253	198,11,06	71,514	423,84,60	94,269	591,30,34	V
2,734	7,32,89	3,246	7,05,66	13,735	48,18,49	7,269	14,85,31	6,779	13,29,55	4,203	10,56,63	1
10,645	297,08,38	5,151	75,73,93	22,412	573,98,72	5,498	80,99,31	7,668	159,05,25	16,231	296,14,72	2
57,565	329,91,88	41,294	99,57,54	97,013	548,14,40	37,486	102,26,44	57,067	251,49,80	73,835	284,58,99	3
15,037	128,91,28	18,704	60,08,84	20,673	329,41,58	15,246	39,76,68	14,778	87,38,97	15,357	176,37,75	VI
585	61,34,38	507	8,41,71	1,482	174,75,61	212	10,44,65	772	25,99,52	1,230	37,82,82	1
14,452	67,56,90	18,197	51,67,13	19,191	154,65,97	15,034	29,32,03	14,006	61,39,45	14,127	138,54,93	2
2,628	16,21,26	408	1,41,97	492	7,99,62	100	1,67,27	960	3,63,59	483	5,82,84	VII
26,213	210,67,83	25,749	70,18,34	63,830	425,26,20	24,089	77,28,00	36,353	177,66,24	57,040	255,12,82	VIII
1,98,104	2106,04,97	2,38,261	594,95,59	3,44,875	3906,03,43	1,95,941	517,68,01	2,87,111	1193,27,14	4,02,860	2331,07,54	TOTAL
879	25,55,84	3,906	17,67,46	1,917	10,28,52	2,926	6,95,63	1,670	9,82,27	1,070	19,39,78	1
2,315	165,00,73	1,484	15,21,35	736	62,45,40	446	6,10,08	1,334	45,84,77	1,279	95,88,74	2

STATE : KARNATAKA

BAGALKOTE		BANGALORE RURAL		BANGALORE URBAN		BELGAUM		BELLARY		BIDAR		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	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	9	10	11	12	
60,552	352,51,38	66,196	485,50,98	18,813	1891,50,17	1,39,844	620,93,64	77,927	487,70,97	41,668	94,28,52	I
59,960	342,52,68	64,682	285,46,29	15,870	328,56,25	1,37,843	588,68,64	76,083	401,76,69	41,418	91,62,60	1
592	9,98,70	1,514	200,04,69	2,943	1562,93,92	2,001	32,25,00	1,844	85,94,28	250	2,65,92	2
3,490	127,10,43	6,270	2292,29,10	33,024	13839,41,23	8,141	343,59,05	9,544	1847,16,39	1,687	23,20,07	II
14	53,00	75	62,69,85	491	223,57,78	42	2,17,24	76	151,14,94	2	11,46	1
3,267	59,82,02	5,472	1410,37,72	28,451	8843,82,70	7,427	211,21,73	8,328	1651,73,23	1,573	20,05,44	2
10	70,64	26	535,61,57	202	2602,02,71	9	11,22,11	21	23,22,78	1	1,92	3
199	66,04,77	697	283,59,96	3,880	2169,98,04	663	118,97,97	1,119	21,05,44	111	3,01,25	4
1,039	8,91,37	497	65,10,06	8,421	208,36,77	2,169	25,56,27	1,130	12,92,80	1,297	6,92,55	III
3,994	71,67,88	3,214	208,04,43	20,079	2608,53,51	13,789	81,67,98	7,121	35,84,85	3,556	13,85,41	IV
26,031	162,67,52	41,115	909,30,45	18,71,926	9784,59,32	1,02,068	593,47,98	43,138	223,99,34	22,439	101,23,45	V
665	2,22,67	1,194	5,13,56	39,177	157,72,62	7,710	19,40,36	4,029	8,09,03	970	1,95,74	1
3,549	73,97,63	14,306	697,33,21	1,10,402	5406,15,57	12,937	277,19,51	5,760	99,14,79	2,763	37,32,81	2
21,817	86,47,22	25,615	206,83,68	17,22,347	4220,71,13	81,421	296,88,11	33,349	116,75,52	18,706	61,94,90	3
8,980	39,69,35	9,445	146,28,54	27,424	1875,10,71	21,112	143,27,47	18,625	111,27,74	8,721	41,32,60	VI
215	2,90,24	592	79,41,06	4,244	933,73,31	989	33,98,53	566	38,53,60	241	14,19,50	1
8,765	36,79,11	8,853	66,87,48	23,180	941,37,40	20,123	109,28,94	18,059	72,74,14	8,480	27,13,10	2
51	47,09	243	69,93,88	955	1940,60,23	281	5,58,68	409	2,07,52	10	15,87	VII
14,989	52,97,43	7,562	1154,88,82	1,09,666	1941,82,65	47,556	156,92,14	19,712	117,91,63	6,278	24,21,90	VIII
1,19,126	816,02,45	1,34,542	5331,36,26	20,90,308	34089,94,59	3,34,960	1971,03,21	1,77,606	2838,91,24	85,656	305,20,37	TOTAL
2,064	5,41,57	776	7,89,54	1,936	41,14,50	2,815	11,40,11	3,290	8,48,33	510	1,22,74	1
920	12,71,40	3,418	390,42,69	11,673	876,08,56	3,190	61,33,09	4,037	88,19,60	401	10,58,80	2

TABLE NO. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

SOUTHERN REGION

STATE : KARNATAKA (Contd.)

OCCUPATION	BIJAPUR		CHAMARAJANAGAR		CHIKMAGALUR		CHITRADURGA	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	13	14	15	16	17	18	19	20
I. AGRICULTURE	62,425	355,92,72	30,446	81,70,65	61,267	591,81,43	56,658	204,75,48
1. Direct Finance	61,311	331,56,11	29,248	77,10,57	60,102	581,93,79	55,242	181,17,45
2. Indirect Finance	1,114	24,36,61	1,198	4,60,08	1,165	9,87,64	1,416	23,58,03
II. INDUSTRY	2,607	134,29,22	934	5,88,30	2,148	206,49,82	1,962	53,33,70
1. Mining & Quarrying	15	1,34,39	3	1,01,21	1	9,74	2	35,62
2. Manufacturing & Processing	2,438	77,64,62	925	4,39,67	1,924	196,55,81	1,579	41,13,98
3. Electricity, Gas & Water	2	3,27	–	–	4	19,55	4	10,97
4. Construction	152	55,26,94	6	47,42	219	9,64,72	377	11,73,13
III. TRANSPORT OPERATORS	1,003	9,51,88	142	99,28	904	8,01,15	893	10,59,46
IV. PROFESSIONAL AND OTHER SERVICES	4,789	32,95,16	967	3,01,20	4,197	14,98,03	5,846	18,71,96
V. PERSONAL LOANS	30,363	189,02,72	14,168	53,17,58	29,100	165,44,15	28,511	123,45,86
1. Loans for Purchase of Consumer Durables	1,510	4,75,32	281	69,48	1,753	4,29,89	3,609	7,50,03
2. Loans for Housing	4,139	78,18,66	1,112	18,52,89	3,622	76,08,24	2,644	49,78,53
3. Rest of the Personal Loans	24,714	106,08,74	12,775	33,95,21	23,725	85,06,02	22,258	66,17,30
VI. TRADE	11,382	56,11,81	7,043	32,00,62	14,168	84,17,80	12,656	56,46,05
1. Wholesale Trade	191	17,65,12	49	7,30,63	744	31,60,49	679	24,27,79
2. Retail Trade	11,191	38,46,69	6,994	24,69,99	13,424	52,57,31	11,977	32,18,26
VII. FINANCE	62	28,32	67	65,90	61	4,41,89	110	56,50
VIII. ALL OTHERS	13,089	46,94,05	4,615	7,71,58	9,646	44,03,76	10,402	30,54,57
TOTAL BANK CREDIT	1,25,720	825,05,88	58,382	185,15,11	1,21,491	1119,38,03	1,17,038	498,43,58
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,537	5,77,08	372	1,28,80	868	2,20,77	628	2,10,76
2. Other Small Scale Industries	670	9,51,26	504	2,33,55	801	8,04,53	678	19,84,95

OCCUPATION	DAKSHIN KANNAD		DAVANGERE		DHARWAD		GADAG	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	21	22	23	24	25	26	27	28
I. AGRICULTURE	46,438	278,28,51	71,716	326,16,33	44,281	253,51,67	35,141	122,42,88
1. Direct Finance	45,769	225,35,75	70,744	286,96,17	43,553	190,64,01	34,964	120,73,35
2. Indirect Finance	669	52,92,76	972	39,20,16	728	62,87,66	177	1,69,53
II. INDUSTRY	6,114	600,81,00	2,674	79,36,05	4,758	391,12,54	1,808	16,97,50
1. Mining & Quarrying	39	6,32,57	22	62,68	45	10,75,06	1	9,53
2. Manufacturing & Processing	4,955	367,33,09	2,455	71,11,58	3,671	240,16,66	1,753	15,00,82
3. Electricity, Gas & Water	22	63,93,73	4	11,76	11	29,88,67	2	12,41
4. Construction	1,098	163,21,61	193	7,50,03	1,031	110,32,15	52	1,74,74
III. TRANSPORT OPERATORS	5,507	90,67,27	714	6,69,93	2,950	101,83,68	412	7,69,36
IV. PROFESSIONAL AND OTHER SERVICES	10,412	155,81,14	4,921	24,80,95	8,265	104,74,14	3,121	17,69,09
V. PERSONAL LOANS	93,304	890,04,77	37,056	220,49,20	77,558	611,42,49	19,563	89,29,08
1. Loans for Purchase of Consumer Durables	3,316	9,74,83	3,103	9,36,08	8,404	25,09,75	1,921	4,54,00
2. Loans for Housing	19,773	515,92,05	5,390	107,46,58	14,327	334,99,19	2,335	41,30,34
3. Rest of the Personal Loans	70,215	364,37,89	28,563	103,66,54	54,827	251,33,55	15,307	43,44,74
VI. TRADE	19,144	268,51,00	12,278	97,57,09	11,569	200,96,68	6,255	36,14,20
1. Wholesale Trade	905	74,19,76	871	51,05,60	666	48,15,30	353	14,11,44
2. Retail Trade	18,239	194,31,24	11,407	46,51,49	10,903	152,81,38	5,902	22,02,76
VII. FINANCE	256	11,51,78	98	57,27	272	29,40,74	27	84,90
VIII. ALL OTHERS	27,100	179,53,19	11,275	42,50,81	25,293	143,56,90	8,588	19,17,77
TOTAL BANK CREDIT	2,08,275	2475,18,66	1,40,732	798,17,63	1,74,946	1836,58,84	74,915	310,24,78
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,237	9,51,02	813	5,09,90	584	4,27,82	916	2,96,54
2. Other Small Scale Industries	2,694	160,57,89	1,314	12,61,10	1,964	71,97,28	557	9,29,63

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

(Amount in Rupees Thousand)

GULBARGA		HASSAN		HAVERI		KODAGU		KOLAR		KOPPAL		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
29	30	31	32	33	34	35	36	37	38	39	40	
1,40,330	382,60,76	89,093	428,53,19	57,417	188,93,58	38,751	415,45,16	97,246	279,82,95	46,226	231,29,67	I
1,38,826	353,45,73	87,679	420,94,04	56,858	173,80,80	38,404	410,58,21	95,117	264,09,62	45,575	216,61,38	1
1,504	29,15,03	1,414	7,59,15	559	15,12,78	347	4,86,95	2,129	15,73,33	651	14,68,29	2
3,303	84,36,65	2,424	70,46,50	1,378	15,11,88	1,074	44,37,96	4,078	64,18,09	3,819	27,93,13	II
35	2,67,70	24	2,34,01	-	-	7	97,47	6	6,28,14	7	20,85	1
2,911	72,83,22	1,935	39,11,84	1,163	7,71,02	861	29,38,98	3,673	45,01,70	3,655	21,90,21	2
4	47,15	2	11,27	7	21,74	4	4,85,01	2	7,87	-	-	3
353	8,38,58	463	28,89,38	208	7,19,12	202	9,16,50	397	12,80,38	157	5,82,07	4
2,130	12,48,12	1,101	8,34,81	660	6,21,13	852	10,49,61	744	5,29,81	400	2,12,29	III
6,733	25,74,84	4,138	25,16,04	3,151	15,08,13	2,435	21,33,54	5,176	16,73,73	2,991	20,03,59	IV
52,694	253,17,21	48,898	235,79,14	26,531	102,07,92	23,387	151,01,58	38,575	216,29,06	17,904	88,02,97	V
2,171	4,95,50	1,863	4,01,93	1,586	4,21,46	1,262	3,64,17	4,267	10,51,46	960	1,73,45	1
5,877	107,12,30	4,978	96,69,87	2,665	40,74,20	2,808	58,87,70	4,599	75,65,20	2,714	49,01,11	2
44,646	141,09,41	42,057	135,07,34	22,280	57,12,26	19,317	88,49,71	29,709	130,12,40	14,230	37,28,41	3
18,787	109,19,31	13,005	84,92,43	7,907	46,95,15	7,150	47,08,82	10,664	61,67,15	10,797	46,27,29	VI
965	24,06,10	760	30,30,51	299	20,74,46	543	8,99,67	1,146	23,63,28	1,288	14,04,47	1
17,822	85,13,21	12,245	54,61,92	7,608	26,20,69	6,607	38,09,15	9,518	38,03,87	9,509	32,22,82	2
64	1,46,39	30	13,16,79	5	14,31	26	46,32	151	1,37,73	17	1,93	VII
20,028	115,05,90	16,337	39,86,45	12,969	27,60,47	5,685	49,49,74	10,374	55,32,62	7,889	26,15,88	VIII
2,44,069	984,09,18	1,75,026	906,25,35	1,10,018	402,12,57	79,360	739,72,73	1,67,008	700,71,14	90,043	441,86,75	TOTAL
952	3,94,09	551	4,26,78	657	2,43,08	346	2,72,34	512	3,14,92	1,965	4,33,06	1
1,277	27,72,06	1,176	12,72,55	420	3,28,39	297	3,80,76	2,655	21,78,63	969	9,14,09	2

MANDYA		MYSORE		RAICHUR		SHIMOGA		TUMKUR		UDIPI		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
41	42	43	44	45	46	47	48	49	50	51	52	
69,866	176,64,37	74,011	277,59,50	66,435	341,93,17	92,639	424,74,14	87,343	230,94,88	28,040	126,84,18	I
68,330	170,61,34	72,476	235,28,02	65,458	322,82,66	90,554	322,91,34	85,789	222,20,60	27,204	119,85,77	1
1,536	6,03,03	1,535	42,31,48	977	19,10,51	2,085	101,82,80	1,554	8,74,28	836	6,98,41	2
2,427	86,00,81	4,479	495,63,13	4,663	112,37,24	6,065	96,24,05	4,759	113,07,46	4,975	194,50,32	II
5	30,04	39	4,04,54	8	49,20	25	1,00,36	8	42,72	28	1,19,49	1
2,153	65,12,25	3,603	446,03,97	4,067	47,41,31	5,275	59,90,37	4,411	85,25,27	4,027	150,36,07	2
1	2,14,99	12	2,22,57	13	55,35,74	10	36,34	6	23,09	9	2,63,68	3
268	18,43,53	825	43,32,05	575	9,10,99	755	34,96,98	334	27,16,38	911	40,31,08	4
668	11,46,94	1,774	12,39,84	625	3,31,81	1,666	23,03,01	700	6,54,00	3,383	39,60,09	III
2,295	13,30,12	6,769	121,34,62	4,228	19,60,96	6,982	60,46,25	4,358	26,30,46	7,721	56,61,89	IV
36,908	162,55,12	1,14,939	844,60,37	34,751	172,01,32	50,169	317,12,32	48,116	256,78,14	51,353	421,77,01	V
1,285	2,87,54	4,867	15,34,51	4,099	9,08,30	3,373	8,40,14	3,641	10,13,85	1,702	4,82,01	1
3,758	67,52,62	15,285	428,62,19	3,503	54,70,02	7,523	147,31,41	7,019	122,79,60	11,620	226,10,86	2
31,865	92,14,96	94,787	400,63,67	27,149	108,23,00	39,273	161,40,77	37,456	123,84,69	38,031	190,84,14	3
10,063	53,07,42	22,679	176,36,21	15,342	79,44,11	17,189	139,14,15	21,138	111,54,50	14,484	110,49,48	VI
135	15,97,73	1,134	35,50,26	734	14,02,88	911	49,04,05	456	54,21,22	461	23,78,20	1
9,928	37,09,69	21,545	140,85,95	14,608	65,41,23	16,278	90,10,10	20,682	57,33,28	14,023	86,71,28	2
32	2,21,38	255	4,61,96	109	49,26	85	65,98	22	40,64	147	30,95,50	VII
11,217	28,58,16	39,448	180,25,71	9,905	57,18,13	18,848	108,68,71	16,486	59,48,68	16,431	86,60,67	VIII
1,33,476	533,84,32	2,64,354	2112,81,34	1,36,058	786,36,00	1,93,643	1170,08,61	1,82,922	805,08,76	1,26,534	1067,39,14	TOTAL
878	5,74,07	460	8,10,47	2,270	6,03,66	3,128	8,56,43	2,581	11,05,74	1,079	5,48,63	1
1,085	15,75,43	2,136	141,14,35	943	18,70,28	1,828	26,49,41	1,070	21,86,78	2,275	90,32,86	2

TABLE NO. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

OCCUPATION	UTTAR KANNAD		ALAPUZHA		ERNAKULAM		IDUKKI	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	53	54	1	2	3	4	5	6
I. AGRICULTURE	24,245	85,60,01	78,561	199,87,99	82,884	527,20,85	54,639	221,31,05
1. Direct Finance	23,851	77,99,54	78,154	176,74,57	79,946	426,26,46	54,029	216,26,35
2. Indirect Finance	394	7,60,47	407	23,13,42	2,938	100,94,39	610	5,04,70
II. INDUSTRY	4,915	100,56,03	19,651	347,93,90	32,264	2489,51,49	2,518	43,76,94
1. Mining & Quarrying	11	63,66	15	1,05,56	64	15,94,29	5	32,91
2. Manufacturing & Processing	4,493	83,00,92	18,785	304,57,96	29,470	1994,99,89	2,356	29,96,11
3. Electricity, Gas & Water	9	26,79	7	7,04,38	41	78,41,37	1	7,02
4. Construction	402	16,64,66	844	35,26,00	2,689	400,15,94	156	13,40,90
III. TRANSPORT OPERATORS	1,725	14,73,41	2,309	17,64,88	3,795	116,07,82	422	3,79,26
IV. PROFESSIONAL AND OTHER SERVICES	6,749	30,01,22	7,012	64,65,93	14,070	482,36,82	2,049	27,61,11
V. PERSONAL LOANS	34,875	187,11,18	95,455	606,16,49	2,07,372	1866,52,82	35,609	189,59,95
1. Loans for Purchase of Consumer Durables	1,673	4,97,23	4,407	13,48,57	7,019	22,60,36	1,383	3,80,66
2. Loans for Housing	4,057	80,91,64	15,561	270,32,91	44,292	933,88,16	5,731	94,67,83
3. Rest of the Personal Loans	29,145	101,22,31	75,487	322,35,01	1,56,061	910,04,30	28,495	91,11,46
VI. TRADE	22,143	107,66,50	18,542	305,09,29	27,592	952,58,72	7,923	100,36,16
1. Wholesale Trade	714	13,12,22	963	158,66,84	3,488	373,41,65	268	28,34,02
2. Retail Trade	21,429	94,54,28	17,579	146,42,45	24,104	579,17,07	7,655	72,02,14
VII. FINANCE	129	5,33,21	120	2,16,28	647	229,04,86	21	93,40
VIII. ALL OTHERS	13,638	41,49,88	66,830	177,25,91	82,132	862,61,17	18,679	82,11,16
TOTAL BANK CREDIT	1,08,419	572,51,44	2,88,480	1720,80,67	4,50,756	7525,94,55	1,21,860	669,49,03
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	2,521	17,28,95	6,667	20,67,60	3,958	31,17,55	832	4,95,91
2. Other Small Scale Industries	1,688	16,51,05	5,443	123,09,37	9,989	362,69,31	1,011	15,44,86

OCCUPATION	KANNUR		KASARAGOD		KOLLAM		KOTTAYAM	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	7	8	9	10	11	12	13	14
I. AGRICULTURE	1,37,349	276,98,25	1,15,727	209,81,29	65,762	205,59,74	84,054	317,85,98
1. Direct Finance	1,35,944	265,51,25	1,15,630	208,99,93	64,654	200,96,13	83,282	287,81,87
2. Indirect Finance	1,405	11,47,00	97	81,36	1,108	4,63,61	772	30,04,11
II. INDUSTRY	9,453	222,73,40	4,307	64,79,30	9,319	548,79,60	13,394	350,17,45
1. Mining & Quarrying	32	1,62,05	11	84,71	28	2,53,82	30	1,00,18
2. Manufacturing & Processing	8,631	185,57,63	3,882	33,27,28	8,771	508,37,04	12,581	309,43,16
3. Electricity, Gas & Water	8	35,93	1	4,00,70	3	76,86	3	13,43
4. Construction	782	35,17,79	413	26,66,61	517	37,11,88	780	39,60,68
III. TRANSPORT OPERATORS	2,968	18,21,79	1,736	13,47,96	1,875	16,88,18	2,288	20,55,79
IV. PROFESSIONAL AND OTHER SERVICES	9,699	81,63,92	4,830	24,01,53	5,049	77,96,06	6,538	95,94,74
V. PERSONAL LOANS	58,802	510,18,47	26,080	192,46,25	86,171	688,56,49	1,07,545	883,72,88
1. Loans for Purchase of Consumer Durables	2,151	8,00,03	1,296	3,92,68	3,598	18,62,32	4,424	21,05,52
2. Loans for Housing	16,967	278,19,94	7,324	106,58,63	16,432	340,18,63	19,827	401,88,42
3. Rest of the Personal Loans	39,684	223,98,50	17,460	81,94,94	66,141	329,75,54	83,294	460,78,94
VI. TRADE	30,966	203,77,76	24,931	95,81,04	16,060	294,02,06	18,709	368,56,02
1. Wholesale Trade	650	38,50,48	206	9,16,71	661	104,19,18	1,979	188,15,01
2. Retail Trade	30,316	165,27,28	24,725	86,64,33	15,399	189,82,88	16,730	180,41,01
VII. FINANCE	173	4,44,91	28	76,46	198	7,12,91	422	2,48,51
VIII. ALL OTHERS	29,608	135,16,43	13,442	41,91,88	56,504	264,22,34	32,973	220,86,26
TOTAL BANK CREDIT	2,79,018	1453,14,93	1,91,081	643,05,71	2,40,938	2103,17,38	2,65,923	2260,17,63
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	4,820	21,83,18	2,521	7,26,41	3,702	11,79,30	3,888	21,87,30
2. Other Small Scale Industries	2,177	75,42,04	977	21,99,73	2,530	199,40,22	2,889	118,71,49

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

(Amount in Rupees Thousand)

KOZHIKODE		MALAPPURAM		PALAKKAD		PATHANAMTHITTA		THIRUVANANTHAPURAM		THRISSUR		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
15	16	17	18	19	20	21	22	23	24	25	26	
2,25,130	362,60,25	2,11,208	328,28,64	1,41,147	296,90,64	48,222	131,51,96	1,12,424	737,28,15	93,862	250,61,56	I
2,24,078	351,01,70	2,10,565	326,24,05	1,39,555	276,24,14	47,562	122,81,20	1,06,730	268,30,96	91,889	222,12,94	1
1,052	11,58,55	643	2,04,59	1,592	20,66,50	660	8,70,76	5,694	468,97,19	1,973	28,48,62	2
19,102	387,83,08	14,535	110,25,02	10,591	256,31,26	5,045	103,00,66	14,685	1205,10,37	17,012	336,71,51	II
24	1,46,66	9	28,37	79	9,08,69	27	3,79,69	60	11,97,72	26	1,45,84	1
18,033	327,19,69	13,893	77,76,27	9,757	217,42,81	4,478	46,52,67	12,532	611,64,83	15,737	263,97,93	2
5	43,30	4	40,75	12	67,62	4	28,42	210	428,86,09	21	1,68,78	3
1,040	58,73,43	629	31,79,63	743	29,12,14	536	52,39,88	1,883	152,61,73	1,228	69,58,96	4
2,819	30,85,50	2,264	15,28,84	2,118	15,96,85	1,854	14,04,07	2,899	31,59,69	2,875	27,26,79	III
15,725	123,49,25	11,277	52,75,74	9,829	96,25,85	3,887	36,49,24	11,754	594,96,83	13,215	138,46,43	IV
95,289	667,97,69	80,142	1287,18,74	93,648	573,08,07	69,302	573,19,27	2,28,802	1910,13,01	1,17,168	960,67,67	V
7,013	18,47,16	2,414	9,90,38	3,721	10,78,75	1,843	11,96,26	7,763	41,95,16	4,764	12,77,92	1
19,634	338,49,95	22,317	708,89,63	18,979	302,34,68	11,389	245,98,94	41,140	980,30,19	27,826	511,76,42	2
68,642	311,00,58	55,411	568,38,73	70,948	259,94,64	56,070	315,24,07	1,79,899	887,87,66	84,578	436,13,33	3
38,575	351,47,41	29,087	171,65,03	27,522	161,83,83	9,736	242,44,56	27,526	1155,93,68	22,728	379,93,12	VI
3,498	107,07,14	1,397	30,32,39	1,127	33,25,33	335	138,95,55	1,364	907,89,74	1,754	167,25,69	1
35,077	244,40,27	27,690	141,32,64	26,395	128,58,50	9,401	103,49,01	26,162	248,03,94	20,974	212,67,43	2
123	11,18,70	52	54,57	570	4,34,21	129	1,28,76	384	94,94,20	648	10,37,89	VII
32,397	168,30,08	21,613	90,65,79	38,576	148,64,62	31,489	139,89,26	75,068	412,08,97	50,164	340,92,89	VIII
4,29,160	2103,71,96	3,70,178	2056,62,37	3,24,001	1553,35,33	1,69,664	1241,87,78	4,73,542	6142,04,90	3,17,672	2444,97,86	TOTAL
9,214	23,54,86	8,726	23,71,71	3,103	19,51,83	1,313	8,90,16	4,057	13,48,38	5,333	44,94,20	1
6,382	98,37,62	4,121	32,86,06	4,738	65,31,08	1,614	19,15,22	3,310	57,29,88	7,021	121,92,59	2

STATE : TAMIL NADU

WAYANAD		CHENNAI		COIMBATORE		CUDDALORE		DHARMAPURI		DINDIGUL		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
27	28	1	2	3	4	5	6	7	8	9	10	
1,27,641	294,68,76	4,279	2123,41,42	1,29,398	825,21,76	1,23,396	311,37,57	67,629	171,52,17	1,11,013	228,23,26	I
1,27,367	289,12,85	2,228	429,34,46	1,25,989	607,32,95	1,21,414	279,00,94	67,255	161,17,82	1,06,791	215,18,17	1
274	5,55,91	2,051	1694,06,96	3,409	217,88,81	1,982	32,36,63	374	10,34,35	4,222	13,05,09	2
2,538	107,33,34	87,904	20411,41,53	36,949	6978,44,19	2,088	68,04,51	1,760	193,50,06	2,529	562,14,42	II
3	38,95	433	783,10,31	108	27,07,79	12	52,15	68	9,00,78	13	8,03,45	1
2,263	96,79,60	84,938	17338,44,96	35,977	6752,34,86	1,750	57,07,51	1,414	167,75,27	2,237	538,47,70	2
3	10,28	208	1089,92,32	56	62,89,07	4	22,51	13	1,00,63	4	16,78	3
269	10,04,51	2,325	1199,93,94	808	136,12,47	322	10,22,34	265	15,73,38	275	15,46,49	4
732	3,77,19	3,378	478,12,92	1,721	30,35,70	418	5,91,71	152	2,41,81	537	6,62,96	III
3,923	16,04,54	18,653	4072,34,92	10,298	491,94,29	8,684	36,71,48	3,339	61,14,63	3,641	27,55,02	IV
19,585	94,93,08	59,41,562	11838,04,56	2,50,603	1746,99,74	79,052	1270,34,74	27,014	133,00,64	43,524	252,46,86	V
1,896	3,07,35	90,183	274,01,20	9,069	31,65,23	2,711	6,89,36	813	2,71,88	2,219	7,36,78	1
3,399	45,56,03	96,821	5031,69,86	30,039	773,03,95	20,441	620,33,80	2,330	53,83,32	4,902	107,88,94	2
14,290	46,29,70	57,54,558	6532,33,50	2,11,495	942,30,56	55,900	643,11,58	23,871	76,45,44	36,403	137,21,14	3
11,973	61,03,57	24,573	3725,20,51	20,128	727,86,90	12,662	57,69,61	7,193	52,95,26	8,922	109,05,37	VI
544	14,72,29	5,200	2477,79,89	3,778	338,27,31	732	11,72,40	326	15,01,86	519	29,89,67	1
11,429	46,31,28	19,373	1247,40,62	16,350	389,59,59	11,930	45,97,21	6,867	37,93,40	8,403	79,15,70	2
58	97,91	1,998	6069,27,16	687	70,26,75	334	3,03,70	316	1,93,53	228	1,47,38	VII
6,666	39,35,83	1,00,176	2404,25,17	60,316	833,38,35	16,699	80,27,62	15,385	43,65,71	17,124	71,27,37	VIII
1,73,116	618,14,22	61,82,523	51122,08,19	5,10,100	11704,47,68	2,43,333	1833,40,94	1,22,788	660,13,81	1,87,518	1258,82,64	TOTAL
1,341	3,60,99	4,075	202,97,01	2,835	77,65,77	601	5,55,73	392	12,22,06	641	11,16,70	1
608	9,01,97	14,535	1831,02,51	15,978	2131,04,84	595	15,28,37	777	58,12,92	929	63,45,42	2

TABLE NO. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

SOUTHERN REGION

STATE : TAMIL NADU (Contd.)

OCCUPATION	ERODE		KANCHEEPURAM		KANYAKUMARI		KARUR	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	11	12	13	14	15	16	17	18
I. AGRICULTURE	1,66,857	545,61,44	51,249	137,93,45	1,31,288	244,52,46	45,649	132,37,03
1. Direct Finance	1,60,433	484,32,28	50,334	130,78,45	1,26,018	232,69,60	44,016	111,52,39
2. Indirect Finance	6,424	61,29,16	915	7,15,00	5,270	11,82,86	1,633	20,84,64
II. INDUSTRY	8,851	906,30,36	4,864	705,22,37	6,550	79,90,94	4,064	374,51,96
1. Mining & Quarrying	35	3,42,25	12	64,16	18	93,41	12	95,99,33
2. Manufacturing & Processing	8,289	817,69,85	4,525	589,00,70	6,197	65,43,10	3,887	249,36,55
3. Electricity, Gas & Water	33	20,87,11	17	78,28	4	16,14	5	10,51,39
4. Construction	494	64,31,15	310	114,79,23	331	13,38,29	160	18,64,69
III. TRANSPORT OPERATORS	666	17,06,37	482	3,95,85	510	5,78,30	221	5,65,89
IV. PROFESSIONAL AND OTHER SERVICES	5,882	115,36,80	5,173	49,71,93	6,196	44,91,23	2,071	18,71,79
V. PERSONAL LOANS	67,549	439,83,87	72,800	459,26,83	59,207	321,98,73	20,351	143,19,63
1. Loans for Purchase of Consumer Durables	2,945	9,18,22	2,654	9,52,08	2,164	8,74,98	1,285	3,82,52
2. Loans for Housing	8,924	204,36,55	11,320	229,55,61	6,099	101,69,47	2,989	62,97,99
3. Rest of the Personal Loans	55,680	226,29,10	58,826	220,19,14	50,944	211,54,28	16,077	76,39,12
VI. TRADE	10,563	193,90,43	9,523	91,51,68	12,099	97,29,76	2,806	34,59,60
1. Wholesale Trade	814	51,14,89	692	19,78,48	409	10,98,86	212	14,46,34
2. Retail Trade	9,749	142,75,54	8,831	71,73,20	11,690	86,30,90	2,594	20,13,26
VII. FINANCE	93	6,54,29	248	2,81,77	122	2,72,20	129	2,08,17
VIII. ALL OTHERS	22,273	132,05,68	21,278	103,37,82	22,298	106,50,97	18,021	91,64,07
TOTAL BANK CREDIT	2,82,734	2356,69,24	1,65,617	1553,81,70	2,38,270	903,64,59	93,312	802,78,14
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,608	65,44,68	981	16,29,28	2,551	9,52,62	945	25,62,56
2. Other Small Scale Industries	3,498	253,33,34	1,580	24,65,74	1,094	32,20,38	1,091	88,34,73

OCCUPATION	KRISHNAGIRI		MADURAI		NAGAPATTINAM		NAMAKKAL	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	19	20	21	22	23	24	25	26
I. AGRICULTURE	72,780	133,62,29	1,16,441	400,73,40	82,809	140,24,63	70,348	266,11,39
1. Direct Finance	72,177	131,35,07	1,06,899	369,76,88	82,050	138,32,98	69,790	255,19,75
2. Indirect Finance	603	2,27,22	9,542	30,96,52	759	1,91,65	558	10,91,64
II. INDUSTRY	2,363	9,22,74	6,813	970,48,59	2,025	65,85,50	4,399	249,47,38
1. Mining & Quarrying	–	–	43	16,68,52	5	19,16	15	1,47,66
2. Manufacturing & Processing	2,351	9,15,22	6,242	854,33,24	1,866	13,28,37	3,836	223,31,82
3. Electricity, Gas & Water	–	–	25	65,67,35	5	45,91,70	47	3,73,75
4. Construction	12	7,52	503	33,79,48	149	6,46,27	501	20,94,15
III. TRANSPORT OPERATORS	202	87,98	914	13,79,96	332	3,45,52	1,458	58,48,81
IV. PROFESSIONAL AND OTHER SERVICES	3,730	6,71,97	7,605	153,45,79	3,199	15,44,09	2,743	75,61,72
V. PERSONAL LOANS	34,445	102,63,34	1,10,285	797,29,76	27,923	132,63,77	26,930	195,17,17
1. Loans for Purchase of Consumer Durables	2,886	6,12,25	4,523	12,62,04	1,720	4,04,18	869	3,01,53
2. Loans for Housing	1,665	14,30,97	16,403	369,04,97	3,674	52,18,75	3,439	70,58,40
3. Rest of the Personal Loans	29,894	82,20,12	89,359	415,62,75	22,529	76,40,84	22,622	121,57,24
VI. TRADE	9,956	15,74,82	16,835	443,70,83	7,394	43,88,06	4,324	51,75,00
1. Wholesale Trade	142	73,33	4,987	191,01,81	169	7,76,72	320	16,39,89
2. Retail Trade	9,814	15,01,49	11,848	252,69,02	7,225	36,11,34	4,004	35,35,11
VII. FINANCE	609	1,81,60	155	14,33,21	280	3,77,21	186	1,94,84
VIII. ALL OTHERS	13,092	32,79,07	35,143	275,85,08	18,437	39,53,51	9,102	70,02,07
TOTAL BANK CREDIT	1,37,177	303,43,81	2,94,191	3069,66,62	1,42,399	444,82,29	1,19,490	968,58,38
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	212	80,78	788	22,28,46	573	2,69,18	1,467	55,03,56
2. Other Small Scale Industries	1,772	5,87,14	3,348	152,84,15	364	2,67,73	1,271	58,38,22

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

(Amount in Rupees Thousand)

NILGIRIS		PERAMBALUR		PUDUKKOTTAI		RAMANATHAPURAM		SALEM		SIVAGANGA		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
27	28	29	30	31	32	33	34	35	36	37	38	
33,277	93,65,85	92,024	150,55,12	85,877	156,58,22	74,863	116,48,03	98,024	288,71,63	95,380	153,65,71	I
32,446	90,96,96	91,364	147,93,84	78,708	138,38,04	69,848	107,37,28	96,836	259,78,39	83,074	137,24,24	1
831	2,68,89	660	2,61,28	7,169	18,20,18	5,015	9,10,75	1,188	28,93,24	12,306	16,41,47	2
1,733	111,50,34	1,210	18,89,23	1,215	50,83,70	10,517	32,85,76	7,445	1349,86,03	3,692	59,32,64	II
7	62,58	15	40,88	1	42	21	92,85	159	31,43,44	–	–	1
1,592	104,63,99	1,091	14,69,47	1,009	44,30,25	10,310	27,34,60	6,588	1240,37,94	3,404	48,48,34	2
–	–	–	–	10	92,05	2	34,42	15	10,88,35	2	2,51	3
134	6,23,77	104	3,78,88	195	5,60,98	184	4,23,89	683	67,16,30	286	10,81,79	4
404	2,45,61	150	1,27,39	289	3,13,83	229	96,10	1,422	30,97,87	272	2,76,99	III
2,986	22,06,19	1,488	9,73,54	2,044	13,33,36	7,592	14,22,60	3,601	90,21,86	10,168	26,89,26	IV
33,583	152,86,06	20,526	57,35,44	23,263	112,11,10	28,022	86,20,19	77,827	518,28,80	30,465	145,84,21	V
2,611	7,34,54	1,124	1,89,00	615	1,35,29	1,903	4,29,60	2,773	8,69,56	3,193	8,10,98	1
2,283	50,09,47	1,639	12,78,16	2,990	44,23,71	1,491	22,49,67	9,257	197,41,64	3,823	60,15,96	2
28,689	95,42,05	17,763	42,68,28	19,658	66,52,10	24,628	59,40,92	65,797	312,17,60	23,449	77,57,27	3
5,375	55,81,48	2,908	10,19,63	4,011	26,94,76	5,957	23,44,48	9,831	227,81,43	13,720	38,00,64	VI
668	13,61,37	102	1,83,10	76	3,09,90	951	3,85,58	1,619	119,52,58	661	9,19,27	1
4,707	42,20,11	2,806	8,36,53	3,935	23,84,86	5,006	19,58,90	8,212	108,28,85	13,059	28,81,37	2
53	1,71,98	14	18,30	24	55,96	18	13,36	246	6,61,89	61	3,07,82	VII
9,607	50,76,41	9,991	22,44,40	10,657	37,52,61	21,213	42,11,20	25,869	188,94,76	14,203	48,38,78	VIII
87,018	490,83,92	1,28,311	270,63,05	1,27,380	401,03,54	1,48,411	316,41,72	2,24,265	2701,44,27	1,67,961	477,96,05	TOTAL
269	10,37,70	508	1,81,03	400	8,09,97	4,978	7,11,90	1,300	39,09,36	1,324	6,62,61	1
320	26,98,88	276	11,23,73	394	7,38,58	5,240	9,72,28	2,513	186,14,78	512	16,32,61	2

THANJAVUR		THENI		THIRUVALLUR		THIRUVARUR		TIRUCHIRAPALLI		TIRUNELVALI		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
39	40	41	42	43	44	45	46	47	48	49	50	
1,61,359	337,03,97	73,530	191,42,63	60,585	191,22,62	71,617	114,65,56	99,534	260,70,07	1,73,330	280,88,38	I
1,57,898	317,63,79	71,858	185,74,99	59,148	176,16,86	69,155	109,82,74	95,694	243,64,86	1,65,791	257,75,85	1
3,461	19,40,18	1,672	5,67,64	1,437	15,05,76	2,462	4,82,82	3,840	17,05,21	7,539	23,12,53	2
2,876	269,66,22	1,476	43,85,99	6,316	338,68,43	850	14,43,31	12,384	384,30,17	11,534	260,87,49	II
12	1,28,03	2	8,28	11	3,32,05	–	–	37	2,88,31	78	9,22,86	1
2,299	167,99,57	1,400	41,39,16	5,987	317,43,32	707	10,07,89	11,832	323,78,09	11,077	234,49,26	2
7	81,52,15	–	–	12	3,47,44	1	33	8	63,96	4	1,13,38	3
558	18,86,47	74	2,38,55	306	14,45,62	142	4,35,09	507	56,99,81	375	16,01,99	4
988	11,83,26	1,007	2,74,50	390	3,91,41	158	1,89,22	1,005	11,48,62	1,179	13,13,51	III
5,677	75,26,83	2,003	10,72,99	7,291	81,56,62	1,517	6,91,82	5,812	99,09,12	15,474	73,95,41	IV
69,246	365,77,38	20,982	83,68,50	72,458	420,48,84	27,173	103,21,29	1,12,740	837,52,38	84,718	376,22,91	V
2,211	6,06,15	2,379	2,14,05	2,698	6,85,18	774	1,83,25	8,789	37,64,91	9,904	21,38,78	1
8,397	143,22,55	1,663	25,92,28	9,069	209,57,19	2,374	35,50,09	16,132	400,30,36	8,847	132,40,51	2
58,638	216,48,68	16,940	55,62,17	60,691	204,06,47	24,025	65,87,95	87,819	399,57,11	65,967	222,43,62	3
9,595	147,13,78	4,550	47,50,54	9,587	64,53,48	4,532	33,87,76	9,644	137,20,79	19,753	125,14,71	VI
405	20,26,89	252	21,34,96	477	14,44,47	130	7,15,71	893	39,91,05	2,578	38,68,96	1
9,190	126,86,89	4,298	26,15,58	9,110	50,09,01	4,402	26,72,05	8,751	97,29,74	17,175	86,45,75	2
213	6,80,02	202	84,60,98	143	5,61,21	47	57,94	158	4,34,37	811	4,47,01	VII
23,955	142,54,79	9,061	45,39,08	18,991	103,01,83	8,716	27,90,51	47,006	204,35,86	42,692	130,10,89	VIII
2,73,909	1356,06,25	1,12,811	509,95,21	1,75,761	1209,04,44	1,14,610	303,47,41	2,88,283	1939,01,38	3,49,491	1264,80,31	TOTAL
496	3,28,98	463	2,65,64	927	24,49,38	277	1,05,33	1,207	30,00,47	2,354	13,97,92	1
764	17,82,26	470	17,28,71	3,511	112,69,98	293	5,25,69	3,040	65,84,67	6,210	51,04,31	2

TABLE NO. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

SOUTHERN REGION

STATE : TAMIL NADU (Contd.)

OCCUPATION	TIRUVANNAMALAI		TOOTHUKUDI		VELLORE	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	51	52	53	54	55	56
I. AGRICULTURE	1,05,767	198,25,40	93,040	225,87,43	1,07,222	246,97,53
1. Direct Finance	1,04,977	193,59,70	90,921	198,16,69	1,04,461	235,38,74
2. Indirect Finance	790	4,65,70	2,119	27,70,74	2,761	11,58,79
II. INDUSTRY	2,744	50,89,94	9,507	250,66,98	5,823	321,83,65
1. Mining & Quarrying	10	54,84	78	6,13,56	22	2,42,84
2. Manufacturing & Processing	2,509	46,43,81	9,088	230,68,20	4,942	292,14,08
3. Electricity, Gas & Water	4	17,26	12	47,67	8	69,34
4. Construction	221	3,74,03	329	13,37,55	851	26,57,39
III. TRANSPORT OPERATORS	377	4,28,65	1,439	16,13,90	671	10,22,76
IV. PROFESSIONAL AND OTHER SERVICES	3,936	15,24,14	10,083	55,98,04	5,809	62,80,72
V. PERSONAL LOANS	30,972	113,24,81	48,602	242,03,97	94,474	447,87,39
1. Loans for Purchase of Consumer Durables	681	1,21,97	2,890	6,49,32	3,756	10,89,47
2. Loans for Housing	3,130	44,30,31	5,968	95,89,54	11,339	181,77,16
3. Rest of the Personal Loans	27,161	67,72,53	39,744	139,65,11	79,379	255,20,76
VI. TRADE	7,308	36,61,55	12,165	109,29,50	15,838	125,63,57
1. Wholesale Trade	266	4,24,71	3,383	55,09,30	1,639	33,75,74
2. Retail Trade	7,042	32,36,84	8,782	54,20,20	14,199	91,87,83
VII. FINANCE	233	1,63,06	108	1,77,56	565	2,69,50
VIII. ALL OTHERS	11,821	38,31,19	24,640	141,50,26	28,778	103,16,54
TOTAL BANK CREDIT	1,63,158	458,48,74	1,99,584	1043,27,64	2,59,180	1321,21,66
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,039	8,28,37	5,409	13,67,22	1,352	51,64,60
2. Other Small Scale Industries	846	8,78,22	1,906	71,79,34	2,011	122,74,56

LAKSHADWEEP

OCCUPATION	VILLUPURAM		VIRUDHUNAGAR		LAKSHADWEEP	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	57	58	59	60	1	2
I. AGRICULTURE	1,43,454	257,51,14	66,245	140,15,66	464	73,38
1. Direct Finance	1,42,203	249,64,43	60,568	125,90,49	438	70,15
2. Indirect Finance	1,251	7,86,71	5,677	14,25,17	26	3,23
II. INDUSTRY	2,116	440,36,22	10,807	983,08,72	72	67,06
1. Mining & Quarrying	6	50,89	28	4,04,21	1	11,50
2. Manufacturing & Processing	1,880	51,08,04	10,607	971,53,26	68	48,22
3. Electricity, Gas & Water	6	377,45,45	9	23,11	–	–
4. Construction	224	11,31,84	163	7,28,14	3	7,34
III. TRANSPORT OPERATORS	328	3,04,80	1,052	6,94,12	67	27,62
IV. PROFESSIONAL AND OTHER SERVICES	5,570	16,51,36	6,745	48,50,02	41	17,95
V. PERSONAL LOANS	38,933	146,42,93	43,662	249,35,15	1,331	5,59,91
1. Loans for Purchase of Consumer Durables	2,335	4,95,53	5,031	12,96,97	16	21,62
2. Loans for Housing	3,022	50,33,44	5,458	109,59,38	37	1,27,52
3. Rest of the Personal Loans	33,576	91,13,96	33,173	126,78,80	1,278	4,10,77
VI. TRADE	8,955	48,89,92	16,630	103,68,42	240	1,00,31
1. Wholesale Trade	270	9,89,58	2,371	44,89,28	1	30
2. Retail Trade	8,685	39,00,34	14,059	58,79,14	239	1,00,01
VII. FINANCE	629	2,84,31	129	1,52,31	–	–
VIII. ALL OTHERS	10,634	32,19,85	18,107	107,19,43	285	98,50
TOTAL BANK CREDIT	2,10,619	947,80,53	1,63,377	1640,43,83	2,500	9,44,73
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,084	3,77,66	3,759	88,34,17	30	17,74
2. Other Small Scale Industries	429	19,32,86	5,352	292,29,71	37	26,63

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

PONDICHERRY

(Amount in Rupees Thousand)

KARAIKAL		MAHE		PONDICHERRY		YANAM		Item No.
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	
8,838	14,79,39	1,504	3,28,72	17,472	77,38,46	380	76,11	I
8,802	14,66,22	1,503	3,28,00	17,306	72,42,81	379	68,82	1
36	13,17	1	72	166	4,95,65	1	7,29	2
229	33,38,18	121	2,20,91	2,418	277,81,19	73	3,85,33	II
–	–	–	–	12	2,15,03	–	–	1
150	30,57,26	90	1,02,51	2,120	257,64,51	73	3,85,33	2
1	2,19	1	6,03	10	1,09,86	–	–	3
78	2,78,73	30	1,12,37	276	16,91,79	–	–	4
53	77,89	40	41,72	367	3,88,83	5	2,72	III
606	5,50,14	316	52,29	2,035	74,09,69	33	12,91	IV
9,589	53,04,43	1,312	7,83,42	34,781	255,32,64	1,185	5,63,62	V
306	91,97	69	45,65	1,360	4,38,24	2	18	1
1,060	16,37,83	219	3,00,32	3,707	98,81,63	193	3,02,64	2
8,223	35,74,63	1,024	4,37,45	29,714	152,12,77	990	2,60,80	3
1,349	14,95,47	147	5,25,89	6,079	106,16,81	66	1,16,50	VI
35	2,03,84	31	3,59,38	202	19,19,31	7	57,59	1
1,314	12,91,63	116	1,66,51	5,877	86,97,50	59	58,91	2
18	57,00	1	1,16	48	47,27	–	–	VII
2,967	8,01,94	1,171	5,06,82	8,368	82,03,52	139	2,17,59	VIII
23,649	131,04,44	4,612	24,60,93	71,568	877,18,41	1,881	13,74,78	TOTAL
45	1,03,94	50	12,06	333	5,91,24	18	36,23	1
34	1,95,15	19	9,09	913	82,59,56	29	52,85	2

NOTES ON TABLES

Table No. 1.1

Classification of bank offices according to population groups for the year 1969 is based on 1961 census. For the years 1996 to 2004, it is based on 1991 census. As such, the population group-wise classification of bank offices is not strictly comparable for all the years. The number of bank offices excludes the administrative offices. Population per office and per capita deposits and credit are based on estimated mid-year population figures supplied by the Office of the Registrar General, Government of India.

Deposits and credit of scheduled commercial banks in India are as per returns under Section 42(2) of the Reserve Bank of India Act, 1934 and relate to the last Friday of the reference period. Deposits are net of inter-bank deposits and credit is exclusive of dues from banks and bills rediscounted under the New Bill Market Scheme. Aggregate deposits for the years 1999 to 2003; include the proceeds of Resurgent India Bonds amounting to Rs. 17,945 crore. For the years 2001 to 2004, the proceeds of India Millennium Deposits amounting to Rs. 25,662 crore are included in aggregate deposits. The ratio of bank deposits to National Income for the years 1996 to 2004 is based on the new series of National Income with 1993-94 as the base year. For the year 1969, the base year is 1970-71.

Advances to Priority Sectors consist of the advances to (1) agriculture and allied activities, (2) small-scale industries including loans for setting up industrial estates, (3) small road and water transport operators, (4) small business, (5) professional and self-employed persons, (6) retail trade, (7) state sponsored organisations for scheduled castes/scheduled tribes, (8) education, (9) housing, (10) Self Help Groups (SHGs) / Non-Governmental Organisations (NGOs), (11) consumption loans granted under the consumption credit scheme, (12) net funds provided to sponsored Regional Rural Banks, (13) advances to software industry units having credit limit up to Rs. 1 crore, (14) advances to food and agro-based processing sector which do not satisfy Small Scale Industry norms, (15) Credit offered to weaker sections under different schemes and (16) investment in venture capital. With effect from July 1993, the Priority Sector Advances in respect of Foreign Banks operating in India include export credit provided by them. Scheduled commercial banks' advances to Priority Sectors and the related ratios are exclusive of Regional Rural Banks. Due to change in the definition of the Priority Sectors from time to time, the data are not strictly comparable for the entire time span. Investments for the purpose of calculation of Investment-Deposit ratio pertain to investments in Government and Other Approved Securities.

For working out Cash-Deposit ratio, Cash includes cash in hand and balances with Reserve Bank of India.

Table No. 1.2

Figures relate to the banked centres served by scheduled commercial banks only. Classification of Population Groups is based on 1991 census.

Table Nos. 1.13 to 1.15, 4.1 to 4.6 and 5.1 to 5.3

Data on outstanding credit of scheduled commercial banks in these tables relate to accounts, each with credit limit of over Rs. 2 Lakh. For Table Nos. 4.1 to 4.3, 4.6 and 5.3 the data are exclusive of Inland & Foreign Bills purchased and discounted. For Table No. 5.2, the total amount includes figures for Foreign Governments/Banks.

Table Nos. 1.16 and 1.17 and 5.8

Data relate to accounts with credit limits of Rs. 2 lakh and less. Data on gender-wise classification of outstanding credit of small borrowal accounts in Table No. 1.16 is based on the data reported by 60,682 branches under BSR-1B return.

Table Nos. 1.21 to 1.24 and 3.4

For Table Nos. 1.21 to 1.24 and 3.4, 'Individuals' include Hindu Undivided Families. In the case of joint accounts under Individuals, the gender of the first account holder is considered for classifying the account under Male / Female category. The category 'Others' includes Government Sector, Corporate Sector (Non-Financial & Financial excluding Banks) and Other Institutions.

Table No. 1.27

Data on residual maturity of term deposits have been collected from computerised branches of scheduled commercial banks, except regional rural banks. This table is based on the data reported by 24,431 branches.

Table No. 1.28

Data on interest rate range-wise distribution of term deposits have not been uniformly reported by all the branches, which have submitted BSR-2 return. This table is compiled on the basis of data reported by 57,654 branches.

Table No. 1.29

Data on size of deposits for term deposits have not been uniformly reported by all the branches, which have submitted BSR-2 return. This table is compiled on the basis of data reported by 54,184 branches.

Tables on credit based on Place of Sanction

Table Nos. 1.3, 1.5, 1.16, 1.17, 2.1, 2.2, 2.3 & 2.4 are based on place of sanction of credit.

Tables on credit based on Place of Utilisation

Table Nos. 1.10, 1.11, 4.8, 4.9, 4.10, 5.5, 5.6, 5.7, 5.9 are based on place of utilisation of credit.

Tables on credit based on Place of Sanction as well as utilisation

Table Nos. 1.6 to 1.8 present the data on credit according to both the place of sanction and the place of utilisation.

Tables on maturity pattern of term deposit

Table Nos. 1.24 to 1.26 and 3.4 & 3.5 present the data on term deposits according to original maturity. Table No. 1.27 gives percentage distribution of term deposits as per the residual maturity.

APPENDIX

INFORMATION ON OTHER PUBLICATIONS OF THE BANK ON BANKING STATISTICS

1. Statistical Tables Relating to Banks in India

In addition to the explanation provided in the Introduction to this Volume, in respect of the basic difference underlying the two separate publications namely 'Statistical Tables Relating to Banks in India' and this Volume, a brief note on the contents of the publication is given below with a view to facilitate the readers.

The book on '*Statistical Tables Relating to Banks in India*' presents comprehensive data in regard to various aspects in Indian banking, based on data collected through various statutory returns and other statistical returns. The source of data include fortnightly 'Form-A' returns submitted by the Scheduled Commercial Banks under Section 42 (2) of the Reserve Bank of India Act, 1934 as on last reporting Friday of every month; 'Form-X' returns under Section 27 of the Banking Regulation Act, 1949 as on the last Friday of every month; the liabilities and assets of Scheduled Commercial Banks in India based on their published annual accounts for the reference period; returns on advances to priority sectors as on last reporting Friday of March, other returns collected by various departments of the Bank as well as summary information based on various Basic Statistical Returns. The book contains tables on Offices, Business, Liabilities & Assets, Deposits, Advances, Priority Sector Advances, NPAs, Investments, Earnings & Expenses, Employees, etc.

2. Report on Trend and Progress of Banking in India

This annual publication is brought out by the Reserve Bank of India in terms of Section 36 (2) of the Banking Regulation Act, 1949. The Report for the year 2003-2004 contains eight chapters.

The first chapter Overview, sets out in a nutshell the banking developments and policy perspectives during 2003-04 and 2004-05. The other chapters are Policy Developments in Commercial Banking, Developments in Commercial Banking, Developments in Co-operative Banking, Financial Institutions, Non-Banking Financial Companies, Financial Stability and the final eighth chapter is Perspectives.

3. Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks

This publication presents data on deposits and credit of scheduled commercial banks based on BSR-7 Quarterly Returns received from their head offices giving branch-wise figures of aggregate deposits and gross bank credit as on the last Friday of the quarter/ as on last day of March.

4. Information on other BSR Surveys

Articles based on data collected through the two annual surveys viz. Survey of Ownership of deposits (BSR-4) and Survey of Investments of scheduled commercial banks (BSR-5), and also the quinquennial Survey on Debits to deposit accounts (BSR-6) are published regularly in the RBI Bulletin.

5. Banking Statistics: Basic Statistical Returns 1 & 2, Volume 1 to 31: 1972 to 2002

This publication on CD-ROM, presents the data in PDF format, published in BSR Volumes 1 to 31, collected through Basic Statistical Returns 1 &2.

6. Branch Banking Statistics

This publication, brought out biennially based on latest updated Master Office File (MOF), provides summary information on branch banking of commercial bank offices in India.

7. Directory of Commercial Bank Offices in India

This publication is brought out biennially on CD-ROM as well as through web. It gives locational details of branch/offices of all commercial banks in India and is based on latest updated Master Office File (MOF).