

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