

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