

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

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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

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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