

**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
<b>I. AGRICULTURE</b>	<b>1,54,095</b>	<b>233,81</b>	<b>33,058</b>	<b>77,38</b>	<b>4,744</b>	<b>18,20</b>	<b>1,91,897</b>	<b>329,39</b>
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
<b>II. INDUSTRY</b>	<b>22,680</b>	<b>37,03</b>	<b>5,432</b>	<b>17,54</b>	<b>3,191</b>	<b>15,08</b>	<b>31,303</b>	<b>69,66</b>
<b>III. TRANSPORT OPERATORS</b>	<b>1,693</b>	<b>5,17</b>	<b>1,132</b>	<b>4,69</b>	<b>1,051</b>	<b>5,48</b>	<b>3,876</b>	<b>15,33</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>6,567</b>	<b>15,31</b>	<b>3,323</b>	<b>11,51</b>	<b>3,605</b>	<b>17,51</b>	<b>13,495</b>	<b>44,33</b>
<b>V. PERSONAL LOANS</b>	<b>77,738</b>	<b>250,52</b>	<b>49,713</b>	<b>196,38</b>	<b>66,631</b>	<b>323,59</b>	<b>1,94,082</b>	<b>770,49</b>
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
<b>VI. TRADE</b>	<b>42,396</b>	<b>87,08</b>	<b>17,636</b>	<b>58,70</b>	<b>11,965</b>	<b>51,60</b>	<b>71,997</b>	<b>197,38</b>
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
<b>VII. FINANCE</b>	<b>572</b>	<b>81</b>	<b>574</b>	<b>1,19</b>	<b>64</b>	<b>15</b>	<b>1,210</b>	<b>2,15</b>
<b>VIII. ALL OTHERS</b>	<b>30,559</b>	<b>73,62</b>	<b>13,658</b>	<b>45,65</b>	<b>13,147</b>	<b>64,27</b>	<b>57,364</b>	<b>183,54</b>
<b>TOTAL BANK CREDIT</b>	<b>3,36,300</b>	<b>703,34</b>	<b>1,24,526</b>	<b>413,04</b>	<b>1,04,398</b>	<b>495,88</b>	<b>5,65,224</b>	<b>1612,27</b>
<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
<b>I. AGRICULTURE</b>	<b>4,83,235</b>	<b>1415,97</b>	<b>2,24,718</b>	<b>854,96</b>	<b>39,146</b>	<b>181,76</b>	<b>7,47,099</b>	<b>2452,69</b>
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
<b>II. INDUSTRY</b>	<b>56,475</b>	<b>98,24</b>	<b>28,273</b>	<b>82,61</b>	<b>26,254</b>	<b>116,58</b>	<b>1,11,002</b>	<b>297,43</b>
<b>III. TRANSPORT OPERATORS</b>	<b>4,080</b>	<b>12,16</b>	<b>3,281</b>	<b>16,12</b>	<b>5,249</b>	<b>26,88</b>	<b>12,610</b>	<b>55,16</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>17,089</b>	<b>36,60</b>	<b>14,872</b>	<b>51,11</b>	<b>15,768</b>	<b>70,43</b>	<b>47,729</b>	<b>158,14</b>
<b>V. PERSONAL LOANS</b>	<b>1,82,629</b>	<b>602,11</b>	<b>2,00,148</b>	<b>867,41</b>	<b>2,73,675</b>	<b>1291,99</b>	<b>6,56,452</b>	<b>2761,51</b>
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
<b>VI. TRADE</b>	<b>1,06,869</b>	<b>229,38</b>	<b>77,107</b>	<b>283,11</b>	<b>73,728</b>	<b>428,90</b>	<b>2,57,704</b>	<b>941,39</b>
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
<b>VII. FINANCE</b>	<b>956</b>	<b>2,24</b>	<b>685</b>	<b>1,78</b>	<b>629</b>	<b>2,38</b>	<b>2,270</b>	<b>6,40</b>
<b>VIII. ALL OTHERS</b>	<b>77,688</b>	<b>264,09</b>	<b>60,368</b>	<b>226,10</b>	<b>58,021</b>	<b>267,62</b>	<b>1,96,077</b>	<b>757,81</b>
<b>TOTAL BANK CREDIT</b>	<b>9,29,021</b>	<b>2660,80</b>	<b>6,09,452</b>	<b>2383,21</b>	<b>4,92,470</b>	<b>2386,52</b>	<b>20,30,943</b>	<b>7430,53</b>
<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

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**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
<b>I. AGRICULTURE</b>	<b>25,66,638</b>	<b>5362,33</b>	<b>6,49,295</b>	<b>1925,15</b>	<b>80,065</b>	<b>274,88</b>	<b>32,95,998</b>	<b>7562,36</b>
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
<b>II. INDUSTRY</b>	<b>1,79,866</b>	<b>304,44</b>	<b>46,234</b>	<b>142,23</b>	<b>51,628</b>	<b>220,76</b>	<b>2,77,728</b>	<b>667,43</b>
<b>III. TRANSPORT OPERATORS</b>	<b>28,075</b>	<b>66,63</b>	<b>8,682</b>	<b>30,75</b>	<b>9,446</b>	<b>50,11</b>	<b>46,203</b>	<b>147,48</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>77,775</b>	<b>111,32</b>	<b>25,218</b>	<b>72,36</b>	<b>37,125</b>	<b>147,60</b>	<b>1,40,118</b>	<b>331,29</b>
<b>V. PERSONAL LOANS</b>	<b>3,73,575</b>	<b>1101,54</b>	<b>2,40,245</b>	<b>886,98</b>	<b>7,98,133</b>	<b>2694,07</b>	<b>14,11,953</b>	<b>4682,59</b>
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
<b>VI. TRADE</b>	<b>3,43,999</b>	<b>653,70</b>	<b>1,40,209</b>	<b>419,11</b>	<b>1,45,636</b>	<b>587,32</b>	<b>6,29,844</b>	<b>1660,13</b>
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
<b>VII. FINANCE</b>	<b>4,925</b>	<b>7,57</b>	<b>1,066</b>	<b>2,79</b>	<b>942</b>	<b>4,08</b>	<b>6,933</b>	<b>14,44</b>
<b>VIII. ALL OTHERS</b>	<b>3,18,618</b>	<b>746,96</b>	<b>1,57,860</b>	<b>554,43</b>	<b>1,88,411</b>	<b>869,97</b>	<b>6,64,889</b>	<b>2171,35</b>
<b>TOTAL BANK CREDIT</b>	<b>38,93,471</b>	<b>8354,49</b>	<b>12,68,809</b>	<b>4033,79</b>	<b>13,11,386</b>	<b>4848,79</b>	<b>64,73,666</b>	<b>17237,07</b>
<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
<b>I. AGRICULTURE</b>	<b>1,07,839</b>	<b>240,41</b>	<b>44,069</b>	<b>176,20</b>	<b>2,165</b>	<b>7,36</b>	<b>1,54,073</b>	<b>423,98</b>
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
<b>II. INDUSTRY</b>	<b>11,080</b>	<b>29,10</b>	<b>3,716</b>	<b>18,70</b>	<b>1,399</b>	<b>9,19</b>	<b>16,195</b>	<b>56,98</b>
<b>III. TRANSPORT OPERATORS</b>	<b>3,031</b>	<b>16,11</b>	<b>1,776</b>	<b>11,00</b>	<b>1,102</b>	<b>6,45</b>	<b>5,909</b>	<b>33,56</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>3,158</b>	<b>9,65</b>	<b>3,644</b>	<b>14,88</b>	<b>2,085</b>	<b>9,56</b>	<b>8,887</b>	<b>34,09</b>
<b>V. PERSONAL LOANS</b>	<b>59,154</b>	<b>174,20</b>	<b>53,879</b>	<b>214,00</b>	<b>48,027</b>	<b>211,66</b>	<b>1,61,060</b>	<b>599,86</b>
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
<b>VI. TRADE</b>	<b>26,433</b>	<b>77,87</b>	<b>16,867</b>	<b>73,14</b>	<b>7,525</b>	<b>37,64</b>	<b>50,825</b>	<b>188,65</b>
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
<b>VII. FINANCE</b>	<b>494</b>	<b>1,06</b>	<b>209</b>	<b>45</b>	<b>147</b>	<b>45</b>	<b>850</b>	<b>1,97</b>
<b>VIII. ALL OTHERS</b>	<b>28,678</b>	<b>70,12</b>	<b>12,104</b>	<b>46,89</b>	<b>10,177</b>	<b>52,14</b>	<b>50,959</b>	<b>169,15</b>
<b>TOTAL BANK CREDIT</b>	<b>2,39,867</b>	<b>618,52</b>	<b>1,36,264</b>	<b>555,26</b>	<b>72,627</b>	<b>334,45</b>	<b>4,48,758</b>	<b>1508,23</b>
<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