

**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                   |                    | BASTAR          |                    | STATE : CHHATISGARH |  |
|  | 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                 | 1                   | 2                  | 3               | 4                  | 1                         | 2                  | 1               | 2                  |                     |  |
| <b>I. AGRICULTURE</b>                      | <b>26,136</b>                             | <b>37,40,30</b>    | <b>930</b>          | <b>42,95,41</b>    | <b>45</b>       | <b>54,06</b>       | <b>12,020</b>             | <b>38,30,93</b>    |                 |                    |                     |  |
| 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              |                 |                    |                     |  |
| <b>II. INDUSTRY</b>                        | <b>26,966</b>                             | <b>63,11,71</b>    | <b>651</b>          | <b>45,68,40</b>    | <b>34</b>       | <b>74,52</b>       | <b>2,642</b>              | <b>11,83,05</b>    |                 |                    |                     |  |
| 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            |                 |                    |                     |  |
| <b>III. TRANSPORT OPERATORS</b>            | <b>1,826</b>                              | <b>5,53,65</b>     | <b>631</b>          | <b>10,64,16</b>    | <b>7</b>        | <b>5,13</b>        | <b>335</b>                | <b>1,30,03</b>     |                 |                    |                     |  |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>742</b>                                | <b>8,88,27</b>     | <b>433</b>          | <b>7,98,38</b>     | <b>9</b>        | <b>29,50</b>       | <b>990</b>                | <b>2,85,44</b>     |                 |                    |                     |  |
| <b>V. PERSONAL LOANS</b>                   | <b>14,884</b>                             | <b>76,57,77</b>    | <b>6,289</b>        | <b>53,70,80</b>    | <b>378</b>      | <b>2,01,28</b>     | <b>14,361</b>             | <b>59,97,71</b>    |                 |                    |                     |  |
| 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           |                 |                    |                     |  |
| <b>VI. TRADE</b>                           | <b>17,486</b>                             | <b>46,59,41</b>    | <b>1,740</b>        | <b>47,96,30</b>    | <b>27</b>       | <b>21,12</b>       | <b>5,512</b>              | <b>21,42,50</b>    |                 |                    |                     |  |
| 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           |                 |                    |                     |  |
| <b>VII. FINANCE</b>                        | <b>248</b>                                | <b>45,17</b>       | <b>12</b>           | <b>10,20,45</b>    | <b>—</b>        | <b>—</b>           | <b>9</b>                  | <b>50,51</b>       |                 |                    |                     |  |
| <b>VIII. ALL OTHERS</b>                    | <b>8,592</b>                              | <b>26,70,06</b>    | <b>3,515</b>        | <b>28,13,43</b>    | <b>177</b>      | <b>42,53</b>       | <b>3,869</b>              | <b>15,17,63</b>    |                 |                    |                     |  |
| <b>TOTAL BANK CREDIT</b>                   | <b>96,880</b>                             | <b>265,26,34</b>   | <b>14,201</b>       | <b>247,27,33</b>   | <b>677</b>      | <b>4,28,14</b>     | <b>39,738</b>             | <b>151,37,80</b>   |                 |                    |                     |  |
| OF WHICH:                                  | 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 Outstanding | No. of Accounts | Amount Outstanding | No. of Accounts | Amount Outstanding | No. of Accounts | Amount Outstanding |
|  | 3   | 4                  | 5               | 6                  | 7               | 8                  | 9               | 10                 |
| <b>I. AGRICULTURE</b>                      | <b>14,132</b>                             | <b>56,72,23</b>    | <b>4,650</b>    | <b>7,75,12</b>     | <b>9,579</b>    | <b>37,65,79</b>    | <b>22,988</b>   | <b>75,20,02</b>    |
| 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            |
| <b>II. INDUSTRY</b>                        | <b>2,859</b>                              | <b>128,36,73</b>   | <b>333</b>      | <b>28,54,87</b>    | <b>1,205</b>    | <b>8,55,19</b>     | <b>6,092</b>    | <b>285,52,91</b>   |
| 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           |
| <b>III. TRANSPORT OPERATORS</b>            | <b>298</b>                                | <b>3,27,96</b>     | <b>213</b>      | <b>81,08</b>       | <b>83</b>       | <b>57,98</b>       | <b>872</b>      | <b>7,09,67</b>     |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>1,200</b>                              | <b>17,86,28</b>    | <b>332</b>      | <b>77,39</b>       | <b>635</b>      | <b>1,68,73</b>     | <b>2,508</b>    | <b>37,12,01</b>    |
| <b>V. PERSONAL LOANS</b>                   | <b>21,429</b>                             | <b>174,54,02</b>   | <b>6,694</b>    | <b>19,93,62</b>    | <b>4,540</b>    | <b>25,90,81</b>    | <b>35,767</b>   | <b>264,49,43</b>   |
| 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          |
| <b>VI. TRADE</b>                           | <b>6,415</b>                              | <b>55,40,30</b>    | <b>2,424</b>    | <b>5,32,25</b>     | <b>2,895</b>    | <b>13,78,20</b>    | <b>11,057</b>   | <b>146,87,11</b>   |
| 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           |
| <b>VII. FINANCE</b>                        | <b>113</b>                                | <b>46,13</b>       | <b>5</b>        | <b>3,81</b>        | <b>530</b>      | <b>1,09,22</b>     | <b>94</b>       | <b>2,01,50</b>     |
| <b>VIII. ALL OTHERS</b>                    | <b>5,390</b>                              | <b>39,29,96</b>    | <b>2,685</b>    | <b>7,04,53</b>     | <b>651</b>      | <b>2,86,67</b>     | <b>8,706</b>    | <b>55,35,97</b>    |
| <b>TOTAL BANK CREDIT</b>                   | <b>51,836</b>                             | <b>475,93,61</b>   | <b>17,336</b>   | <b>70,22,67</b>    | <b>20,118</b>   | <b>92,12,59</b>    | <b>88,084</b>   | <b>873,68,62</b>   |
| OF WHICH:                                  | 1. Artisans and Village & Tiny Industries | 843                | 6,36,29         | 178                | 63,76           | 668                | 1,55,92         | 3,601              |
|  | 2. Other Small Scale Industries           | 1,652              | 39,69,09        | 16                 | 8,73            | 311                | 5,57,21         | 1,596              |

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

(Amount in Rupees Thousand)

| JANJGIR-CHAMPA  |                    | JASHPUR         |                    | KANKER          |                    | KAWARDHA        |                    | KORBA           |                    | KORIYA          |                    |          |
|-----------------|--------------------|-----------------|--------------------|-----------------|--------------------|-----------------|--------------------|-----------------|--------------------|-----------------|--------------------|----------|
| No. of Accounts | Amount Outstanding | Item No. |
| 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 | 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        |