

**Table No. 5.8 - State and Population Group-Wise Classification of
Small Borrowal Accounts of Scheduled Commercial Banks
According to Occupation
March 1996 (Part 1 of 8)**

NORTHERN REGION

STATE : HARYANA

(Amount in Rupees Lakh)

OCCUPATION		RURAL		SEMI-URBAN		URBAN/ METROPOLITAN		ALL-INDIA	
		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		2,35,163	147,13	81,123	54,69	35,776	22,30	3,52,062	224,12
1. Direct Finance		2,33,298	145,82	79,776	53,90	33,990	21,54	3,47,064	221,26
2. Indirect Finance		1,865	1,32	1,347	78	1,786	76	4,998	2,86
II. INDUSTRY		24,712	17,00	10,354	12,28	11,648	15,85	46,714	45,13
1. Food Manufacturing & Processing		39	8	56	8	106	17	201	33
2. Other Industries		24,673	16,92	10,298	12,20	11,542	15,68	46,513	44,80
III. TRANSPORT OPERATORS		20,315	13,22	5,229	3,30	2,960	2,68	28,504	19,20
IV. PROFESSIONAL AND OTHER SERVICES		6,155	4,26	6,909	4,30	9,779	7,43	22,843	15,99
V. PERSONAL LOANS		34,470	36,52	32,772	29,16	41,840	43,81	1,09,082	109,48
1. Loans for Purchase of Consumer Durables		1,506	1,41	989	98	2,142	2,41	4,637	4,79
2. Loans for Housing		1,422	2,77	2,296	2,75	1,500	2,61	5,218	8,13
3. Rest of the Personal Loans		31,542	32,34	29,487	25,42	38,198	38,79	99,227	96,55
VI. TRADE		71,900	49,28	37,223	29,10	37,659	30,65	1,46,782	109,03
1. Wholesale Trade		1,873	1,78	613	1,05	402	53	2,888	3,37
2. Retail Trade		70,027	47,50	36,610	28,05	37,257	30,11	1,43,894	105,66
VII. ALL OTHERS		21,053	17,14	22,420	18,19	40,135	54,40	83,608	89,73
TOTAL BANK CREDIT		4,13,768	284,56	1,96,030	151,02	1,79,797	177,10	7,89,595	612,68
OF WHICH: 1. Artisans & Village Industries		20,787	11,86	4,320	3,73	2,361	1,83	27,468	17,43
2. Other Small Scale Industries		3,707	4,76	4,878	6,57	7,304	11,21	15,889	22,54

STATE : HIMACHAL PRADESH

OCCUPATION		RURAL		SEMI-URBAN		URBAN/ METROPOLITAN		ALL-INDIA	
		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		86,225	48,45	6,409	3,60	-	-	92,634	52,04
1. Direct Finance		85,297	47,63	6,015	3,38	-	-	91,312	51,01
2. Indirect Finance		928	82	394	22	-	-	1,322	1,03
II. INDUSTRY		15,484	11,00	1,817	2,13	-	-	17,301	13,14
1. Food Manufacturing & Processing		226	14	24	2	-	-	250	16
2. Other Industries		15,258	10,86	1,793	2,11	-	-	17,051	12,97
III. TRANSPORT OPERATORS		1,274	1,86	256	37	-	-	1,530	2,23
IV. PROFESSIONAL AND OTHER SERVICES		6,291	4,03	1,628	1,27	-	-	7,919	5,30
V. PERSONAL LOANS		32,382	35,97	10,341	12,37	-	-	42,723	48,35

1. Loans for Purchase of Consumer Durables	1,345	1,39	931	92	-	-	2,276	2,32
2. Loans for Housing	1,781	2,65	668	1,33	-	-	2,449	3,97
3. Rest of the Personal Loans	29,256	31,93	8,742	10,12	-	-	37,998	42,06
VI. TRADE	28,647	30,20	5,151	5,05	-	-	33,798	35,25
1. Wholesale Trade	275	24	37	4	-	-	312	27
2. Retail Trade	28,372	29,96	5,114	5,02	-	-	33,486	34,98
VII. ALL OTHERS	22,727	19,40	5,827	7,77	-	-	28,554	27,16
TOTAL BANK CREDIT	1,93,030	150,90	31,429	32,57	-	-	2,24,459	183,47
OF WHICH: 1. Artisans & Village Industries	11,746	7,15	866	78	-	-	12,612	7,94
2. Other Small Scale Industries	3,315	3,29	861	1,16	-	-	4,176	4,45

STATE : JAMMU & KASHMIR

OCCUPATION	RURAL		SEMI-URBAN		URBAN/ METROPOLITAN		ALL-INDIA	
	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	63,920	29,43	10,457	5,42	5,117	3,10	79,494	37,95
1. Direct Finance	63,309	29,08	10,432	5,42	4,814	2,81	78,555	37,30
2. Indirect Finance	611	35	25	1	303	29	939	64
II. INDUSTRY	23,192	10,41	4,066	2,22	6,459	8,92	33,717	21,55
1. Food Manufacturing & Processing	148	10	3	-	66	19	217	30
2. Other Industries	23,044	10,31	4,063	2,22	6,393	8,73	33,500	21,25
III. TRANSPORT OPERATORS	4,803	3,38	573	34	787	93	6,163	4,65
IV. PROFESSIONAL AND OTHER SERVICES	4,794	4,94	1,426	1,85	25,937	41,89	32,157	48,68
V. PERSONAL LOANS	13,757	12,88	3,924	3,98	43,719	54,38	61,400	71,24
1. Loans for Purchase of Consumer Durables	692	48	410	31	18,685	29,42	19,787	30,20
2. Loans for Housing	689	1,52	89	23	1,069	2,63	1,847	4,38
3. Rest of the Personal Loans	12,376	10,89	3,425	3,44	23,965	22,32	39,766	36,65
VI. TRADE	27,294	20,72	5,814	5,22	8,749	12,24	41,857	38,17
1. Wholesale Trade	619	34	129	5	354	54	1,102	93
2. Retail Trade	26,675	20,37	5,685	5,17	8,395	11,70	40,755	37,25
VII. ALL OTHERS	11,981	7,22	2,978	3,14	38,150	57,92	53,109	68,28
TOTAL BANK CREDIT	1,49,741	88,98	29,238	22,17	1,28,918	179,37	3,07,897	290,52
OF WHICH: 1. Artisans & Village Industries	19,556	6,75	2,517	92	2,810	2,55	24,883	10,22
2. Other Small Scale Industries	3,081	3,39	1,514	1,24	3,459	6,04	8,054	10,67

STATE : PUNJAB

OCCUPATION	RURAL		SEMI-URBAN		URBAN/ METROPOLITAN		ALL-INDIA	
	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	2,86,546	243,28	1,47,077	139,40	34,786	39,06	4,68,409	421,74
1. Direct Finance	2,83,897	240,30	1,45,352	136,18	34,003	37,91	4,63,252	414,39
2. Indirect Finance	2,649	2,98	1,725	3,22	783	1,15	5,157	7,34
II. INDUSTRY	29,991	20,44	15,507	17,18	19,463	31,11	64,961	68,73
1. Food Manufacturing & Processing	282	19	90	14	156	26	528	59

2. Other Industries	29,709	20,25	15,417	17,04	19,307	30,85	64,433	68,14
III. TRANSPORT OPERATORS	17,144	12,50	8,004	5,28	3,385	2,63	28,533	20,40
IV. PROFESSIONAL AND OTHER SERVICES	8,995	7,17	8,117	7,06	9,724	10,31	26,836	24,54
V. PERSONAL LOANS	43,144	47,58	46,157	49,32	70,954	73,68	1,60,255	170,58
1. Loans for Purchase of Consumer Durables	1,211	1,41	2,169	2,41	2,926	2,81	6,306	6,63
2. Loans for Housing	1,610	3,43	3,663	4,64	3,967	6,83	9,240	14,90
3. Rest of the Personal Loans	40,323	42,74	40,325	42,27	64,061	64,04	1,44,709	149,05
VI. TRADE	71,325	53,27	52,571	42,02	40,890	39,72	1,64,786	135,02
1. Wholesale Trade	1,794	3,11	976	1,17	943	1,26	3,713	5,54
2. Retail Trade	69,531	50,16	51,595	40,85	39,947	38,46	1,61,073	129,47
VII. ALL OTHERS	30,972	35,15	38,752	53,43	67,778	102,11	1,37,502	190,70
TOTAL BANK CREDIT	4,88,117	419,39	3,16,185	313,69	2,46,980	298,63	10,51,282	1031,70
OF WHICH: 1. Artisans & Village Industries	20,225	12,18	6,685	6,24	2,016	1,98	28,926	20,40
2. Other Small Scale Industries	8,354	7,06	8,089	10,19	14,841	23,76	31,284	41,01