

**Table No. 5.8 - State and Population Group-Wise Classification of
Small Borrowal Accounts of Scheduled Commercial Banks
According to Occupation
March 1996 (Part 6 of 8)**

**CENTRAL REGION
STATE : UTTAR PRADESH**

(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	22,21,891	1232,04	6,58,258	377,99	1,44,762	84,40	30,24,911	1694,44
1. Direct Finance	21,98,334	1217,95	6,49,454	370,77	1,41,433	80,55	29,89,221	1669,28
2. Indirect Finance	23,557	14,09	8,804	7,22	3,329	3,84	35,690	25,15
II. INDUSTRY	3,34,721	222,80	1,01,422	91,45	90,993	105,98	5,27,136	420,23
1. Food Manufacturing & Processing	3,513	2,21	867	87	840	93	5,220	4,02
2. Other Industries	3,31,208	220,58	1,00,555	90,58	90,153	105,05	5,21,916	416,21
III. TRANSPORT OPERATORS	97,351	53,61	33,236	19,50	21,257	14,49	1,51,844	87,60
IV. PROFESSIONAL AND OTHER SERVICES	1,70,564	92,94	60,440	38,42	60,213	46,96	2,91,217	178,32
V. PERSONAL LOANS	1,98,498	170,76	1,36,456	129,68	2,53,022	253,93	5,87,976	554,38
1. Loans for Purchase of Consumer Durables	10,389	10,57	7,547	9,02	16,972	17,03	34,908	36,62
2. Loans for Housing	6,853	11,57	5,013	9,68	11,152	20,05	23,018	41,30
3. Rest of the Personal Loans	1,81,256	148,62	1,23,896	110,98	2,24,898	216,85	5,30,050	476,45
VI. TRADE	7,84,678	463,27	2,99,698	207,90	2,21,259	185,29	13,05,635	856,47
1. Wholesale Trade	21,121	16,05	8,106	7,56	7,871	8,53	37,098	32,14
2. Retail Trade	7,63,557	447,23	2,91,592	200,34	2,13,388	176,77	12,68,537	824,34
VII. ALL OTHERS	1,45,928	108,94	97,991	88,90	1,76,892	209,91	4,20,811	407,75
TOTAL BANK CREDIT	39,53,631	2344,37	13,87,501	953,85	9,68,398	900,97	63,09,530	4199,19
OF WHICH: 1. Artisans & Village Industries	2,37,911	148,86	52,355	39,37	34,618	28,51	3,24,884	216,75
2. Other Small Scale Industries	85,482	65,75	42,902	45,33	48,481	64,68	1,76,865	175,75

**WESTERN REGION
STATE : GOA**

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	11,682	6,93	2,615	1,92	-	-	14,297	8,85
1. Direct Finance	11,561	6,89	2,355	1,51	-	-	13,916	8,40
2. Indirect Finance	121	3	260	42	-	-	381	45
II. INDUSTRY	1,068	1,08	841	71	-	-	1,909	1,79
1. Food Manufacturing &								

Processing	33	3	39	3	-	-	72	6
2. Other Industries	1,035	1,05	802	68	-	-	1,837	1,73
III. TRANSPORT OPERATORS	1,113	1,60	426	49	-	-	1,539	2,09
IV. PROFESSIONAL AND OTHER SERVICES	5,222	2,80	2,001	1,18	-	-	7,223	3,98
V. PERSONAL LOANS	14,852	13,77	16,106	16,94	-	-	30,958	30,71
1. Loans for Purchase of Consumer Durables	1,173	1,14	1,339	1,18	-	-	2,512	2,32
2. Loans for Housing	823	69	374	24	-	-	1,197	93
3. Rest of the Personal Loans	12,856	11,95	14,393	15,52	-	-	27,249	27,47
VI. TRADE	4,761	3,32	2,515	1,88	-	-	7,276	5,20
1. Wholesale Trade	274	12	50	4	-	-	324	16
2. Retail Trade	4,487	3,20	2,465	1,84	-	-	6,952	5,04
VII. ALL OTHERS	6,279	5,17	8,225	12,44	-	-	14,504	17,61
TOTAL BANK CREDIT	44,977	34,66	32,729	35,57	-	-	77,706	70,23
OF WHICH: 1. Artisans & Village Industries	445	30	103	8	-	-	548	39
2. Other Small Scale Industries	511	70	702	60	-	-	1,213	1,30

WESTERN REGION
STATE : GUJARAT

(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	5,33,997	357,18	2,31,550	171,04	38,533	37,83	8,04,080	566,05
1. Direct Finance	5,31,237	355,00	2,30,196	169,87	36,307	36,43	7,97,740	561,30
2. Indirect Finance	2,760	2,17	1,354	1,17	2,226	1,40	6,340	4,75
II. INDUSTRY	41,647	19,30	29,716	20,27	17,889	20,59	89,252	60,15
1. Food Manufacturing & Processing	173	17	35	5	112	9	320	30
2. Other Industries	41,474	19,13	29,681	20,22	17,777	20,50	88,932	59,85
III. TRANSPORT OPERATORS	9,234	7,17	5,637	5,09	4,789	5,73	19,660	17,99
IV. PROFESSIONAL AND OTHER SERVICES	35,712	17,32	31,247	15,69	27,337	18,88	94,296	51,89
V. PERSONAL LOANS	57,332	55,49	69,763	73,25	1,51,660	164,05	2,78,755	292,78
1. Loans for Purchase of Consumer Durables	4,124	3,72	5,265	5,17	6,904	6,47	16,293	15,37
2. Loans for Housing	2,780	3,26	4,745	6,39	5,040	9,51	12,565	19,16
3. Rest of the Personal Loans	50,428	48,51	59,753	61,69	1,39,716	148,06	2,49,897	258,25
VI. TRADE	91,061	50,45	58,931	40,57	36,937	33,19	1,86,929	124,21
1. Wholesale Trade	6,239	5,95	3,118	3,19	1,998	1,96	11,355	11,11
2. Retail Trade	84,822	44,49	55,813	37,38	34,939	31,23	1,75,574	113,10
VII. ALL OTHERS	30,741	31,95	29,328	27,34	68,499	87,19	1,28,568	146,48
TOTAL BANK CREDIT	7,99,724	538,84	4,56,172	353,25	3,45,644	367,45	16,01,540	1259,54
OF WHICH: 1. Artisans & Village Industries	34,068	14,24	17,443	10,50	6,343	4,71	57,854	29,45
2. Other Small Scale Industries	6,799	4,58	10,787	8,72	9,825	12,94	27,411	26,24

STATE : MAHARASHTRA

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	9,28,538	582,87	4,74,318	350,76	99,963	93,37	15,02,819	1027,00
1. Direct Finance	9,16,770	575,85	4,73,130	348,54	98,202	90,93	14,88,102	1015,32
2. Indirect Finance	11,768	7,02	1,188	2,21	1,761	2,44	14,717	11,67
II. INDUSTRY	37,634	29,82	35,220	32,78	27,670	45,15	1,00,524	107,75
1. Food Manufacturing & Processing	479	35	405	54	275	40	1,159	1,29
2. Other Industries	37,155	29,47	34,815	32,23	27,395	44,75	99,365	106,45
III. TRANSPORT OPERATORS	13,167	10,94	9,500	8,96	10,517	13,55	33,184	33,44
IV. PROFESSIONAL AND OTHER SERVICES	1,05,173	52,51	61,276	39,40	58,866	51,31	2,25,315	143,21
V. PERSONAL LOANS	1,18,293	105,68	1,32,723	131,74	7,68,483	873,66	10,19,499	1111,08
1. Loans for Purchase of Consumer Durables	5,897	6,74	10,465	10,44	31,338	47,91	47,700	65,09
2. Loans for Housing	2,992	5,52	3,343	7,12	17,103	31,52	23,438	44,16
3. Rest of the Personal Loans	1,09,404	93,42	1,18,915	114,18	7,20,042	794,23	9,48,361	1001,83
VI. TRADE	2,45,082	150,00	1,67,193	129,69	1,21,123	102,31	5,33,398	382,00
1. Wholesale Trade	6,210	5,06	4,956	5,93	4,003	6,91	15,169	17,90
2. Retail Trade	2,38,872	144,94	1,62,237	123,76	1,17,120	95,40	5,18,229	364,09
VII. ALL OTHERS	61,239	50,25	57,290	53,63	1,48,498	196,22	2,67,027	300,10
TOTAL BANK CREDIT	15,09,126	982,06	9,37,520	746,95	12,35,120	1375,56	36,81,766	3104,57
OF WHICH: 1. Artisans & Village Industries	20,539	11,49	14,443	10,48	5,668	6,89	40,650	28,86
2. Other Small Scale Industries	15,224	16,98	19,069	20,46	18,831	32,05	53,124	69,49