

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2005**

**NORTH-EASTERN REGION  
STATE : TRIPURA**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>69,602</b>	<b>88,91</b>	<b>69,81</b>	<b>19,335</b>	<b>32,08</b>	<b>25,76</b>
1. Direct Finance	68,369	86,70	68,45	19,160	31,29	25,01
2. Indirect Finance	1,233	2,21	1,35	175	79	76
<b>II. INDUSTRY</b>	<b>19,251</b>	<b>35,90</b>	<b>28,90</b>	<b>6,135</b>	<b>21,11</b>	<b>19,32</b>
1. Mining & Quarrying	26	1,42	1,30	7	30	26
2. Food Manufacturing & Processing	1,728	2,42	1,31	181	2,33	2,10
(a) Rice Mills, Flour & Dal Mills	1,629	1,78	83	157	1,53	1,49
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	73	2	3	1	–	–
(d) Tea Processing	1	3	2	1	5	5
(e) Processing of Fruits & Vegetables	1	4	2	4	30	20
(f) Others	24	55	41	18	45	36
3. Beverage & Tobacco	1	4	1	–	–	–
4. Textiles	123	1,64	1,26	12	34	24
(a) Cotton Textiles	17	54	38	1	2	2
(b) Jute & Other Natural Fibre Textiles	–	–	–	–	–	–
(c) Handloom Textiles & Khadi	80	29	14	1	2	2
(d) Other Textiles & Textile Products	26	82	74	10	30	19
5. Paper, Paper Products & Printing	5	15	6	4	11	9
6. Leather & Leather Products	3	18	15	–	–	–
7. Rubber & Plastic Products	3	15	8	4	16	14
8. Chemicals & Chemical Products	2	5	3	3	11	7
(a) Heavy Industrial Chemicals	–	–	–	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	–	–	–	–	–	–
(d) Non-Edible Oils	–	–	–	1	3	2
(e) Other Chemicals & Chemical Products	2	5	3	2	8	4
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	–	–	–
10. Manufacture of Cement & Cement Products	13	98	97	3	21	13
11. Basic Metals & Metal Products	8	22	15	11	59	45
(a) Iron & Steel	–	–	–	–	–	–
(b) Non-Ferrous Metals	–	–	–	1	18	13
(c) Metal Products	8	22	15	10	41	32
12. Engineering	5	15	15	7	56	55
(a) Heavy Engineering	–	–	–	–	–	–
(b) Light Engineering	1	3	3	5	48	46
(c) Electrical Machinery & Goods	4	12	12	–	–	–
(d) Electronic Machinery & Goods	–	–	–	2	9	9
13. Vehicles, Vehicle Parts & Transport Equipments	3	8	6	–	–	–
14. Other Industries	16,994	19,62	16,23	5,635	10,37	9,55
15. Electricity, Gas & Water	1	3	1	1	6	6
(a) Electricity Generation & Transmission	–	–	–	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	1	3	1	1	6	6
16. Construction	336	8,78	7,11	267	5,97	5,70
<b>III. TRANSPORT OPERATORS</b>	<b>3,043</b>	<b>18,63</b>	<b>15,93</b>	<b>1,296</b>	<b>6,57</b>	<b>5,18</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>3,436</b>	<b>10,77</b>	<b>5,68</b>	<b>1,759</b>	<b>3,90</b>	<b>3,44</b>
<b>V. PERSONAL LOANS</b>	<b>22,847</b>	<b>145,74</b>	<b>112,26</b>	<b>11,316</b>	<b>74,73</b>	<b>59,71</b>
1. Loans for Purchase of Consumer Durables	11,402	81,75	57,86	3,605	25,28	18,18
2. Loans for Housing	1,435	25,80	23,58	905	17,96	16,19
3. Rest of the Personal Loans	10,010	38,19	30,83	6,806	31,49	25,35
<b>VI. TRADE</b>	<b>48,751</b>	<b>57,48</b>	<b>52,14</b>	<b>22,427</b>	<b>47,81</b>	<b>42,82</b>
1. Wholesale Trade	431	94	81	277	4,26	3,95
2. Retail Trade	48,320	56,55	51,33	22,150	43,55	38,87
<b>VII. FINANCE</b>	<b>19</b>	<b>31</b>	<b>38</b>	<b>3</b>	<b>8</b>	<b>8</b>
<b>VIII. ALL OTHERS</b>	<b>3,864</b>	<b>11,38</b>	<b>9,51</b>	<b>1,068</b>	<b>4,35</b>	<b>4,01</b>
<b>TOTAL BANK CREDIT</b>	<b>1,70,813</b>	<b>369,13</b>	<b>294,61</b>	<b>63,339</b>	<b>190,63</b>	<b>160,33</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	16,744	19,70	15,90	5,044	8,87	8,03
2. Other Small Scale Industries	1,833	5,11	4,11	790	4,41	3,99

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NORTH-EASTERN REGION

STATE : TRIPURA

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>777</b>	<b>7,01</b>	<b>6,38</b>	–	–	–
1. Direct Finance	752	3,68	3,37	–	–	–
2. Indirect Finance	25	3,33	3,01	–	–	–
<b>II. INDUSTRY</b>	<b>1,122</b>	<b>49,20</b>	<b>43,44</b>	–	–	–
1. Mining & Quarrying	3	29	7	–	–	–
2. Food Manufacturing & Processing	49	3,94	3,51	–	–	–
(a) Rice Mills, Flour & Dal Mills	21	14	10	–	–	–
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	2	3	3	–	–	–
(d) Tea Processing	1	5	4	–	–	–
(e) Processing of Fruits & Vegetables	1	4	2	–	–	–
(f) Others	24	3,67	3,31	–	–	–
3. Beverage & Tobacco	–	–	–	–	–	–
4. Textiles	31	74	53	–	–	–
(a) Cotton Textiles	16	44	32	–	–	–
(b) Jute & Other Natural Fibre Textiles	–	–	–	–	–	–
(c) Handloom Textiles & Khadi	2	13	7	–	–	–
(d) Other Textiles & Textile Products	13	18	15	–	–	–
5. Paper, Paper Products & Printing	24	4,36	4,31	–	–	–
6. Leather & Leather Products	1	1	1	–	–	–
7. Rubber & Plastic Products	9	44	30	–	–	–
8. Chemicals & Chemical Products	7	51	39	–	–	–
(a) Heavy Industrial Chemicals	–	–	–	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	2	4	4	–	–	–
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	5	47	35	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	4	9,64	8,19	–	–	–
10. Manufacture of Cement & Cement Products	7	46	44	–	–	–
11. Basic Metals & Metal Products	20	1,74	1,54	–	–	–
(a) Iron & Steel	2	18	17	–	–	–
(b) Non-Ferrous Metals	–	–	–	–	–	–
(c) Metal Products	18	1,56	1,38	–	–	–
12. Engineering	18	4,25	4,10	–	–	–
(a) Heavy Engineering	1	6	6	–	–	–
(b) Light Engineering	11	3,60	3,45	–	–	–
(c) Electrical Machinery & Goods	5	29	30	–	–	–
(d) Electronic Machinery & Goods	1	30	30	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	12	30	27	–	–	–
14. Other Industries	650	12,17	11,03	–	–	–
15. Electricity, Gas & Water	–	–	–	–	–	–
(a) Electricity Generation & Transmission	–	–	–	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	–	–	–
16. Construction	287	10,36	8,75	–	–	–
<b>III. TRANSPORT OPERATORS</b>	<b>837</b>	<b>16,72</b>	<b>13,88</b>	–	–	–
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>461</b>	<b>11,92</b>	<b>10,37</b>	–	–	–
<b>V. PERSONAL LOANS</b>	<b>16,695</b>	<b>169,00</b>	<b>138,87</b>	–	–	–
1. Loans for Purchase of Consumer Durables	2,919	18,00	11,40	–	–	–
2. Loans for Housing	2,508	60,69	54,35	–	–	–
3. Rest of the Personal Loans	11,268	90,30	73,12	–	–	–
<b>VI. TRADE</b>	<b>3,070</b>	<b>99,17</b>	<b>86,57</b>	–	–	–
1. Wholesale Trade	185	28,01	24,98	–	–	–
2. Retail Trade	2,885	71,16	61,59	–	–	–
<b>VII. FINANCE</b>	–	–	–	–	–	–
<b>VIII. ALL OTHERS</b>	<b>1,908</b>	<b>16,81</b>	<b>15,54</b>	–	–	–
<b>TOTAL BANK CREDIT</b>	<b>24,870</b>	<b>369,83</b>	<b>315,05</b>	–	–	–
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	416	4,74	4,27	–	–	–
2. Other Small Scale Industries	349	19,46	17,97	–	–	–