

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 2005

NORTHERN REGION
STATE: HARYANA

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	1	2	3	4	5	6	7	8
I. AGRICULTURE	3,18,186	1762,83	1,39,467	921,25	28,828	168,15	4,86,481	2852,23
1. Direct Finance	3,12,755	1742,54	1,37,195	898,82	28,471	165,53	4,78,421	2806,89
2. Indirect Finance	5,431	20,29	2,272	22,43	357	2,62	8,060	45,34
II. INDUSTRY	9,623	26,24	8,049	45,90	8,047	58,48	25,719	130,62
III. TRANSPORT OPERATORS	2,332	5,96	1,060	5,31	1,601	7,90	4,993	19,17
IV. PROFESSIONAL AND OTHER SERVICES	3,577	10,24	3,554	13,98	5,662	23,33	12,793	47,55
V. PERSONAL LOANS	80,371	365,37	1,20,799	606,95	1,46,704	785,84	3,47,874	1758,15
1. Loans for Purchase of Consumer Durables	4,866	16,35	8,186	28,62	9,151	39,06	22,203	84,03
2. Loans for Housing	9,776	78,79	16,895	168,03	22,333	220,53	49,004	467,34
3. Rest of the Personal Loans	65,729	270,23	95,718	410,30	1,15,220	526,25	2,76,667	1206,78
VI. TRADE	36,638	81,69	36,444	147,19	28,465	133,33	1,01,547	362,21
1. Wholesale Trade	788	2,54	381	2,79	688	4,83	1,857	10,15
2. Retail Trade	35,850	79,15	36,063	144,41	27,777	128,51	99,690	352,06
VII. FINANCE	439	1,32	200	81	349	1,59	988	3,71
VIII. ALL OTHERS	11,018	50,94	17,291	86,78	33,028	161,05	61,337	298,77
TOTAL BANK CREDIT	4,62,184	2304,59	3,26,864	1828,17	2,52,684	1339,66	10,41,732	5472,42
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	6,510	12,44	2,000	7,32	874	4,92	9,384	24,67
2. Other Small Scale Industries	1,853	7,82	4,177	27,58	5,379	40,53	11,409	75,93

STATE: HIMACHAL PRADESH

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	1	2	3	4	5	6	7	8
I. AGRICULTURE	1,34,889	345,77	11,026	31,58	-	-	1,45,915	377,35
1. Direct Finance	1,33,395	341,89	10,932	30,84	-	-	1,44,327	372,73
2. Indirect Finance	1,494	3,88	94	74	-	-	1,588	4,62
II. INDUSTRY	9,623	36,27	2,033	11,13	-	-	11,656	47,40
III. TRANSPORT OPERATORS	3,393	26,78	1,040	7,20	-	-	4,433	33,98
IV. PROFESSIONAL AND OTHER SERVICES	5,715	20,06	1,644	7,53	-	-	7,359	27,59
V. PERSONAL LOANS	91,118	395,19	37,057	180,14	-	-	1,28,175	575,33
1. Loans for Purchase of Consumer Durables	5,227	14,94	1,716	5,52	-	-	6,943	20,46
2. Loans for Housing	13,726	119,51	4,962	48,49	-	-	18,688	167,99
3. Rest of the Personal Loans	72,165	260,75	30,379	126,13	-	-	1,02,544	386,88
VI. TRADE	37,975	172,86	9,978	54,85	-	-	47,953	227,70
1. Wholesale Trade	502	2,34	61	49	-	-	563	2,83
2. Retail Trade	37,473	170,52	9,917	54,35	-	-	47,390	224,87
VII. FINANCE	510	1,73	49	34	-	-	559	2,08
VIII. ALL OTHERS	14,163	44,96	5,955	28,79	-	-	20,118	73,74
TOTAL BANK CREDIT	2,97,386	1043,62	68,782	321,55	-	-	3,66,168	1365,18
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	5,440	15,82	771	3,90	-	-	6,211	19,72
2. Other Small Scale Industries	2,750	15,24	1,003	5,52	-	-	3,753	20,76

See Notes on Tables.

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 2005

NORTHERN REGION

STATE: JAMMU & KASHMIR

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	1	2	3	4	5	6	7	8
I. AGRICULTURE	30,600	86,54	4,665	14,82	990	5,39	36,255	106,75
1. Direct Finance	29,886	84,13	4,554	14,54	939	5,13	35,379	103,80
2. Indirect Finance	714	2,41	111	27	51	26	876	2,95
II. INDUSTRY	8,831	39,47	1,624	7,49	8,284	45,83	18,739	92,79
III. TRANSPORT OPERATORS	2,562	22,12	526	4,66	1,168	10,71	4,256	37,49
IV. PROFESSIONAL AND OTHER SERVICES	1,163	5,51	266	1,31	1,645	10,36	3,074	17,17
V. PERSONAL LOANS	1,14,031	466,87	26,615	114,37	85,562	433,62	2,26,208	1014,86
1. Loans for Purchase of Consumer Durables	6,777	24,17	1,917	6,90	8,130	31,79	16,824	62,86
2. Loans for Housing	4,272	47,55	1,046	10,61	4,578	48,50	9,896	106,65
3. Rest of the Personal Loans	1,02,982	395,15	23,652	96,87	72,854	353,33	1,99,488	845,35
VI. TRADE	31,334	179,35	7,874	44,61	12,404	87,72	51,612	311,68
1. Wholesale Trade	554	2,24	39	31	139	1,68	732	4,23
2. Retail Trade	30,780	177,12	7,835	44,30	12,265	86,04	50,880	307,45
VII. FINANCE	145	71	32	16	192	95	369	1,82
VIII. ALL OTHERS	8,110	34,10	1,863	8,55	8,605	59,30	18,578	101,95
TOTAL BANK CREDIT	1,96,776	834,67	43,465	195,97	1,18,850	653,88	3,59,091	1684,52
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	5,817	21,79	1,021	3,03	3,356	15,56	10,194	40,38
2. Other Small Scale Industries	1,047	5,37	335	2,37	2,217	12,03	3,599	19,77

STATE: PUNJAB

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	1	2	3	4	5	6	7	8
I. AGRICULTURE	3,94,846	2298,93	1,96,758	1295,53	31,353	207,06	6,22,957	3801,52
1. Direct Finance	3,90,451	2270,49	1,93,850	1271,66	30,689	202,04	6,14,990	3744,19
2. Indirect Finance	4,395	28,43	2,908	23,87	664	5,02	7,967	57,32
II. INDUSTRY	18,247	51,80	11,686	59,89	18,575	125,39	48,508	237,08
III. TRANSPORT OPERATORS	4,010	10,94	2,353	9,15	2,455	15,31	8,818	35,40
IV. PROFESSIONAL AND OTHER SERVICES	5,622	17,12	5,507	22,40	5,473	26,74	16,602	66,26
V. PERSONAL LOANS	1,22,660	573,34	1,66,573	851,40	2,31,958	1199,09	5,21,191	2623,83
1. Loans for Purchase of Consumer Durables	6,307	16,25	10,976	39,32	19,938	85,93	37,221	141,50
2. Loans for Housing	19,004	167,72	25,376	248,98	32,383	320,14	76,763	736,84
3. Rest of the Personal Loans	97,349	389,37	1,30,221	563,10	1,79,637	793,01	4,07,207	1745,48
VI. TRADE	45,765	136,61	41,927	212,32	28,334	156,38	1,16,026	505,32
1. Wholesale Trade	683	2,71	1,144	8,39	1,596	11,09	3,423	22,19
2. Retail Trade	45,082	133,90	40,783	203,93	26,738	145,29	1,12,603	483,13
VII. FINANCE	480	2,36	450	2,64	349	1,76	1,279	6,75
VIII. ALL OTHERS	18,515	83,59	23,535	113,03	37,601	182,71	79,651	379,33
TOTAL BANK CREDIT	6,10,145	3174,68	4,48,789	2566,36	3,56,098	1914,44	14,15,032	7655,48
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	10,224	20,92	2,827	12,22	1,408	8,36	14,459	41,50
2. Other Small Scale Industries	4,762	17,46	6,700	36,50	11,067	81,03	22,529	134,99

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 2005

NORTHERN REGION
STATE: RAJASTHAN

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	1	2	3	4	5	6	7	8
I. AGRICULTURE	8,34,011	2949,90	3,27,389	1421,85	27,381	158,19	11,88,781	4529,93
1. Direct Finance	8,12,179	2878,70	3,20,573	1398,39	26,787	155,24	11,59,539	4432,33
2. Indirect Finance	21,832	71,20	6,816	23,46	594	2,95	29,242	97,60
II. INDUSTRY	46,483	87,79	25,127	80,78	13,713	82,07	85,323	250,64
III. TRANSPORT OPERATORS	5,433	16,04	4,470	17,03	3,669	21,34	13,572	54,42
IV. PROFESSIONAL AND OTHER SERVICES	22,095	53,30	14,406	43,26	13,582	62,64	50,083	159,20
V. PERSONAL LOANS	1,64,459	631,25	1,99,253	839,11	3,09,200	1560,69	6,72,912	3031,05
1. Loans for Purchase of Consumer Durables	10,549	28,91	12,913	39,36	43,459	184,97	66,921	253,24
2. Loans for Housing	20,891	167,22	24,085	220,40	40,584	426,65	85,560	814,26
3. Rest of the Personal Loans	1,33,019	435,13	1,62,255	579,35	2,25,157	949,07	5,20,431	1963,55
VI. TRADE	1,11,219	263,50	90,078	315,99	48,161	246,83	2,49,458	826,32
1. Wholesale Trade	3,612	10,04	2,472	12,90	2,414	19,18	8,498	42,12
2. Retail Trade	1,07,607	253,46	87,606	303,10	45,747	227,65	2,40,960	784,20
VII. FINANCE	1,683	3,72	775	2,96	348	1,54	2,806	8,23
VIII. ALL OTHERS	55,770	188,87	50,061	200,95	63,182	330,28	1,69,013	720,10
TOTAL BANK CREDIT	12,41,153	4194,37	7,11,559	2921,94	4,79,236	2463,58	24,31,948	9579,88
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	34,398	57,29	14,557	37,07	2,337	7,62	51,292	101,98
2. Other Small Scale Industries	9,320	24,49	7,941	31,62	6,215	37,89	23,476	94,01

CHANDIGARH

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	1	2	3	4	5	6	7	8
I. AGRICULTURE	639	2,13	155	33	1,480	7,81	2,274	10,26
1. Direct Finance	598	1,96	155	33	1,458	7,70	2,211	9,98
2. Indirect Finance	41	18	-	-	22	11	63	28
II. INDUSTRY	63	40	42	26	5,342	57,28	5,447	57,95
III. TRANSPORT OPERATORS	13	8	19	14	601	2,50	633	2,72
IV. PROFESSIONAL AND OTHER SERVICES	74	23	36	19	1,906	9,33	2,016	9,74
V. PERSONAL LOANS	1,438	6,32	3,296	17,81	62,971	330,52	67,705	354,66
1. Loans for Purchase of Consumer Durables	110	35	263	1,17	9,275	44,90	9,648	46,42
2. Loans for Housing	137	1,15	722	6,77	7,379	69,59	8,238	77,51
3. Rest of the Personal Loans	1,191	4,82	2,311	9,87	46,317	216,03	49,819	230,73
VI. TRADE	315	1,14	225	1,02	2,074	13,28	2,614	15,45
1. Wholesale Trade	11	3	23	9	122	83	156	95
2. Retail Trade	304	1,12	202	93	1,952	12,45	2,458	14,50
VII. FINANCE	6	2	-	-	77	41	83	42
VIII. ALL OTHERS	90	24	165	77	26,253	77,04	26,508	78,05
TOTAL BANK CREDIT	2,638	10,56	3,938	20,52	1,00,704	498,17	1,07,280	529,25
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	16	5	4	2	87	38	107	45
2. Other Small Scale Industries	46	35	34	22	3,776	46,07	3,856	46,65

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 2005

NORTHERN REGION

STATE: DELHI

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	1	2	3	4	5	6	7	8
I. AGRICULTURE	1,167	5,32	183	74	3,472	6,85	4,822	12,91
1. Direct Finance	1,153	5,23	163	63	3,362	6,31	4,678	12,17
2. Indirect Finance	14	9	20	11	110	54	144	74
II. INDUSTRY	392	1,81	144	1,04	39,658	199,48	40,194	202,34
III. TRANSPORT OPERATORS	85	78	46	55	3,726	25,37	3,857	26,70
IV. PROFESSIONAL AND OTHER SERVICES	536	2,60	100	38	11,451	71,35	12,087	74,33
V. PERSONAL LOANS	10,367	49,73	5,428	24,55	9,85,218	3685,40	10,01,013	3759,67
1. Loans for Purchase of Consumer Durables	132	71	68	29	65,609	444,65	65,809	445,64
2. Loans for Housing	482	4,13	223	2,28	29,176	250,31	29,881	256,72
3. Rest of the Personal Loans	9,753	44,88	5,137	21,98	8,90,433	2990,44	9,05,323	3057,30
VI. TRADE	1,297	4,97	302	1,66	18,812	118,52	20,411	125,15
1. Wholesale Trade	14	9	3	2	2,555	18,75	2,572	18,87
2. Retail Trade	1,283	4,88	299	1,64	16,257	99,77	17,839	106,29
VII. FINANCE	76	50	-	-	1,273	16,22	1,349	16,71
VIII. ALL OTHERS	1,177	7,88	837	4,49	1,13,363	1027,75	1,15,377	1040,13
TOTAL BANK CREDIT	15,097	73,59	7,040	33,42	11,76,973	5150,93	11,99,110	5257,94
<i>OF WHICH:</i>								
1. Artisans and Village & Tiny Industries	148	56	47	20	415	2,27	610	3,03
2. Other Small Scale Industries	126	67	72	62	6,062	38,60	6,260	39,89