

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

EASTERN REGION
STATE: BIHAR

(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	8,15,419	1535,01	2,23,670	533,43	29,944	104,54	10,69,033	2172,98
1. Direct Finance	7,53,037	1433,35	2,11,947	510,62	29,365	100,96	9,94,349	2044,93
2. Indirect Finance	62,382	101,66	11,723	22,81	579	3,58	74,684	128,05
II. INDUSTRY	1,37,159	175,64	32,248	82,27	9,684	45,52	1,79,091	303,43
III. TRANSPORT OPERATORS	34,605	59,89	9,682	24,44	4,433	24,62	48,720	108,95
IV. PROFESSIONAL AND OTHER SERVICES	28,963	52,40	10,550	28,49	5,720	25,32	45,233	106,21
V. PERSONAL LOANS	2,42,552	688,27	1,70,733	778,41	1,71,400	898,86	5,84,685	2365,55
1. Loans for Purchase of Consumer Durables	6,599	19,99	6,445	22,23	6,136	26,27	19,180	68,48
2. Loans for Housing	15,043	87,02	9,233	83,66	14,469	152,56	38,745	323,25
3. Rest of the Personal Loans	2,20,910	581,26	1,55,055	672,53	1,50,795	720,03	5,26,760	1973,82
VI. TRADE	3,79,545	684,57	1,17,630	358,30	36,681	177,92	5,33,856	1220,80
1. Wholesale Trade	15,382	28,75	3,040	9,68	1,078	7,89	19,500	46,32
2. Retail Trade	3,64,163	655,83	1,14,590	348,62	35,603	170,03	5,14,356	1174,47
VII. FINANCE	2,033	4,39	984	2,72	238	1,11	3,255	8,22
VIII. ALL OTHERS	73,019	168,50	28,349	106,17	31,284	141,64	1,32,652	416,30
TOTAL BANK CREDIT	17,13,295	3368,67	5,93,846	1914,24	2,89,384	1419,54	25,96,525	6702,44
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,05,212	107,82	22,726	46,23	3,207	9,44	1,31,145	163,48
2. Other Small Scale Industries	18,130	38,09	4,838	21,45	3,660	23,22	26,628	82,77

STATE: JHARKHAND

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	3,61,957	431,11	60,134	106,19	2,751	8,17	4,24,842	545,47
1. Direct Finance	3,49,087	415,01	59,165	103,63	2,665	7,68	4,10,917	526,32
2. Indirect Finance	12,870	16,10	969	2,56	86	50	13,925	19,16
II. INDUSTRY	27,790	49,12	8,050	33,11	3,222	23,19	39,062	105,42
III. TRANSPORT OPERATORS	7,283	29,84	3,942	28,68	2,121	14,51	13,346	73,04
IV. PROFESSIONAL AND OTHER SERVICES	16,468	28,04	4,912	16,08	3,358	17,52	24,738	61,63
V. PERSONAL LOANS	1,19,801	461,26	1,00,978	481,89	98,735	514,65	3,19,514	1457,80
1. Loans for Purchase of Consumer Durables	5,152	13,41	3,183	11,08	8,966	33,24	17,301	57,72
2. Loans for Housing	4,368	36,90	4,940	41,10	7,236	70,61	16,544	148,60
3. Rest of the Personal Loans	1,10,281	410,95	92,855	429,71	82,533	410,80	2,85,669	1251,47
VI. TRADE	93,946	219,80	38,348	161,52	14,961	97,27	1,47,255	478,59
1. Wholesale Trade	3,327	7,81	1,365	8,19	1,240	13,71	5,932	29,70
2. Retail Trade	90,619	211,99	36,983	153,33	13,721	83,56	1,41,323	448,89
VII. FINANCE	972	2,47	109	62	84	57	1,165	3,65
VIII. ALL OTHERS	57,372	126,50	18,984	65,01	16,194	65,60	92,550	257,12
TOTAL BANK CREDIT	6,85,589	1348,14	2,35,457	893,10	1,41,426	741,48	10,62,472	2982,72
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	18,966	27,65	4,104	14,28	330	2,00	23,400	43,94
2. Other Small Scale Industries	4,984	10,87	2,188	10,66	1,890	14,59	9,062	36,12

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

EASTERN REGION
STATE: ORISSA

(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	7,46,411	1061,12	1,29,401	242,08	14,483	41,93	8,90,295	1345,13
1. Direct Finance	7,13,580	1015,17	1,25,646	235,42	13,707	38,53	8,52,933	1289,12
2. Indirect Finance	32,831	45,95	3,755	6,66	776	3,40	37,362	56,01
II. INDUSTRY	1,25,563	409,94	42,461	340,17	37,625	408,30	2,05,649	1158,42
III. TRANSPORT OPERATORS	14,282	54,06	5,810	28,94	3,725	21,56	23,817	104,56
IV. PROFESSIONAL AND OTHER SERVICES	65,345	99,03	10,548	27,77	6,814	38,59	82,707	165,39
V. PERSONAL LOANS	2,96,855	1142,74	1,79,124	1046,44	1,79,820	1174,31	6,55,799	3363,49
1. Loans for Purchase of Consumer Durables	10,874	31,24	5,030	17,18	9,762	32,07	25,666	80,49
2. Loans for Housing	59,294	535,41	42,410	430,32	60,071	620,45	1,61,775	1586,18
3. Rest of the Personal Loans	2,26,687	576,08	1,31,684	598,94	1,09,987	521,79	4,68,358	1696,82
VI. TRADE	3,29,044	564,84	71,976	202,99	24,892	119,52	4,25,912	887,35
1. Wholesale Trade	7,001	14,41	1,113	3,96	2,496	14,00	10,610	32,38
2. Retail Trade	3,22,043	550,43	70,863	199,03	22,396	105,52	4,15,302	854,98
VII. FINANCE	2,280	8,64	1,250	6,09	3,057	20,05	6,587	34,78
VIII. ALL OTHERS	98,416	193,62	34,555	113,09	35,043	173,13	1,68,014	479,85
TOTAL BANK CREDIT	16,78,196	3533,99	4,75,125	2007,56	3,05,459	1997,40	24,58,780	7538,95
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	73,745	98,21	11,145	31,64	1,073	4,57	85,963	134,42
2. Other Small Scale Industries	20,759	40,92	3,511	11,21	2,842	20,15	27,112	72,28

STATE: SIKKIM

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	5,647	10,08	433	1,04	-	-	6,080	11,12
1. Direct Finance	5,632	10,06	432	1,04	-	-	6,064	11,10
2. Indirect Finance	15	2	1	(.)	-	-	16	2
II. INDUSTRY	251	1,15	166	80	-	-	417	1,95
III. TRANSPORT OPERATORS	66	73	252	2,70	-	-	318	3,43
IV. PROFESSIONAL AND OTHER SERVICES	94	43	843	7,31	-	-	937	7,74
V. PERSONAL LOANS	6,555	36,41	8,028	46,80	-	-	14,583	83,20
1. Loans for Purchase of Consumer Durables	1,234	5,63	1,457	4,25	-	-	2,691	9,88
2. Loans for Housing	827	7,76	1,278	12,82	-	-	2,105	20,58
3. Rest of the Personal Loans	4,494	23,03	5,293	29,72	-	-	9,787	52,75
VI. TRADE	951	4,78	303	2,30	-	-	1,254	7,08
1. Wholesale Trade	2	(.)	3	1	-	-	5	2
2. Retail Trade	949	4,77	300	2,29	-	-	1,249	7,06
VII. FINANCE	71	14	-	-	-	-	71	14
VIII. ALL OTHERS	134	46	397	2,10	-	-	531	2,56
TOTAL BANK CREDIT	13,769	54,17	10,422	63,04	-	-	24,191	117,21
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	128	67	81	41	-	-	209	1,08
2. Other Small Scale Industries	26	11	12	14	-	-	38	26

(.) Indicates negligible.

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

EASTERN REGION

STATE: WEST BENGAL

(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	7,04,790	835,55	1,37,824	229,55	88,128	186,74	9,30,742	1251,84
1. Direct Finance	6,82,777	796,06	1,35,477	223,18	85,298	169,37	9,03,552	1188,61
2. Indirect Finance	22,013	39,49	2,347	6,36	2,830	17,37	27,190	63,23
II. INDUSTRY	3,78,725	342,00	71,450	101,29	77,390	275,10	5,27,565	718,38
III. TRANSPORT OPERATORS	27,624	30,90	6,524	13,65	7,165	41,03	41,313	85,57
IV. PROFESSIONAL AND OTHER SERVICES	46,609	58,45	12,748	28,20	16,479	70,06	75,836	156,71
V. PERSONAL LOANS	3,81,472	1184,22	1,75,174	658,63	5,22,072	2425,45	10,78,718	4268,29
1. Loans for Purchase of Consumer Durables	55,986	240,28	20,266	63,78	39,947	199,82	1,16,199	503,88
2. Loans for Housing	27,080	235,28	20,728	186,88	65,005	596,12	1,12,813	1018,29
3. Rest of the Personal Loans	2,98,406	708,66	1,34,180	407,96	4,17,120	1629,51	8,49,706	2746,13
VI. TRADE	3,60,739	512,01	1,00,089	215,68	62,377	255,97	5,23,205	983,66
1. Wholesale Trade	9,747	17,93	2,324	8,29	7,072	27,06	19,143	53,28
2. Retail Trade	3,50,992	494,09	97,765	207,39	55,305	228,91	5,04,062	930,39
VII. FINANCE	1,690	2,62	327	82	2,089	6,77	4,106	10,22
VIII. ALL OTHERS	1,11,802	236,53	37,331	123,07	1,33,768	582,33	2,82,901	941,93
TOTAL BANK CREDIT	20,13,451	3202,28	5,41,467	1370,88	9,09,468	3843,45	34,64,386	8416,61
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	3,08,645	262,08	56,388	70,35	13,337	32,60	3,78,370	365,02
2. Other Small Scale Industries	49,055	42,77	9,544	15,62	10,568	51,73	69,167	110,12

ANDAMAN & NICOBAR ISLANDS

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	765	1,68	265	87	-	-	1,030	2,54
1. Direct Finance	757	1,64	264	86	-	-	1,021	2,50
2. Indirect Finance	8	3	1	(.)	-	-	9	4
II. INDUSTRY	280	1,50	154	1,29	-	-	434	2,79
III. TRANSPORT OPERATORS	238	1,55	338	2,59	-	-	576	4,14
IV. PROFESSIONAL AND OTHER SERVICES	155	73	201	1,12	-	-	356	1,85
V. PERSONAL LOANS	2,586	9,52	5,449	24,07	-	-	8,035	33,58
1. Loans for Purchase of Consumer Durables	8	2	199	71	-	-	207	73
2. Loans for Housing	137	1,39	102	1,21	-	-	239	2,60
3. Rest of the Personal Loans	2,441	8,11	5,148	22,15	-	-	7,589	30,26
VI. TRADE	1,019	6,43	714	5,28	-	-	1,733	11,71
1. Wholesale Trade	32	12	16	15	-	-	48	28
2. Retail Trade	987	6,31	698	5,13	-	-	1,685	11,43
VII. FINANCE	-	-	6	3	-	-	6	3
VIII. ALL OTHERS	571	1,50	1,436	6,12	-	-	2,007	7,62
TOTAL BANK CREDIT	5,614	22,90	8,563	41,37	-	-	14,177	64,27
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	221	1,14	45	36	-	-	266	1,50
2. Other Small Scale Industries	20	10	58	44	-	-	78	54

(.) Indicates negligible.