

**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**

CENTRAL REGION

STATE: CHHATTISGARH

(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
<b>I. AGRICULTURE</b>	<b>1,87,488</b>	<b>305,66</b>	<b>42,289</b>	<b>104,61</b>	<b>6,020</b>	<b>22,96</b>	<b>2,35,797</b>	<b>433,23</b>
1. Direct Finance	1,81,582	295,94	41,338	102,70	5,933	22,50	2,28,853	421,13
2. Indirect Finance	5,906	9,72	951	1,91	87	47	6,944	12,10
<b>II. INDUSTRY</b>	<b>25,217</b>	<b>39,66</b>	<b>4,884</b>	<b>16,49</b>	<b>3,271</b>	<b>19,00</b>	<b>33,372</b>	<b>75,16</b>
<b>III. TRANSPORT OPERATORS</b>	<b>1,606</b>	<b>5,31</b>	<b>1,131</b>	<b>3,30</b>	<b>2,103</b>	<b>7,32</b>	<b>4,840</b>	<b>15,92</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>6,632</b>	<b>14,62</b>	<b>2,174</b>	<b>6,78</b>	<b>2,761</b>	<b>12,36</b>	<b>11,567</b>	<b>33,76</b>
<b>V. PERSONAL LOANS</b>	<b>90,647</b>	<b>337,82</b>	<b>61,181</b>	<b>271,85</b>	<b>77,188</b>	<b>373,33</b>	<b>2,29,016</b>	<b>983,00</b>
1. Loans for Purchase of Consumer Durables	5,628	14,09	4,078	12,55	5,195	17,99	14,901	44,63
2. Loans for Housing	4,451	29,80	3,315	33,29	7,573	80,56	15,339	143,64
3. Rest of the Personal Loans	80,568	293,93	53,788	226,01	64,420	274,78	1,98,776	794,72
<b>VI. TRADE</b>	<b>54,240</b>	<b>118,26</b>	<b>20,784</b>	<b>71,48</b>	<b>13,859</b>	<b>61,30</b>	<b>88,883</b>	<b>251,04</b>
1. Wholesale Trade	1,122	2,88	194	1,10	390	2,67	1,706	6,64
2. Retail Trade	53,118	115,38	20,590	70,39	13,469	58,64	87,177	244,40
<b>VII. FINANCE</b>	<b>379</b>	<b>65</b>	<b>573</b>	<b>1,18</b>	<b>88</b>	<b>38</b>	<b>1,040</b>	<b>2,21</b>
<b>VIII. ALL OTHERS</b>	<b>16,062</b>	<b>35,98</b>	<b>5,473</b>	<b>16,95</b>	<b>10,223</b>	<b>55,01</b>	<b>31,758</b>	<b>107,94</b>
<b>TOTAL BANK CREDIT</b>	<b>3,82,271</b>	<b>857,96</b>	<b>1,38,489</b>	<b>492,64</b>	<b>1,15,513</b>	<b>551,67</b>	<b>6,36,273</b>	<b>1902,27</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	14,593	21,61	2,524	8,02	559	2,49	17,676	32,12
2. Other Small Scale Industries	7,754	12,41	1,558	4,78	1,683	10,50	10,995	27,69

STATE: MADHYA 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
<b>I. AGRICULTURE</b>	<b>6,11,387</b>	<b>2194,25</b>	<b>2,87,731</b>	<b>1292,78</b>	<b>49,361</b>	<b>247,75</b>	<b>9,48,479</b>	<b>3734,78</b>
1. Direct Finance	5,95,963	2149,45	2,82,687	1270,67	48,343	242,84	9,26,993	3662,97
2. Indirect Finance	15,424	44,80	5,044	22,11	1,018	4,90	21,486	71,81
<b>II. INDUSTRY</b>	<b>47,127</b>	<b>97,25</b>	<b>30,161</b>	<b>104,03</b>	<b>69,482</b>	<b>163,49</b>	<b>1,46,770</b>	<b>364,77</b>
<b>III. TRANSPORT OPERATORS</b>	<b>5,469</b>	<b>19,01</b>	<b>3,627</b>	<b>19,25</b>	<b>5,272</b>	<b>26,80</b>	<b>14,368</b>	<b>65,07</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>15,423</b>	<b>35,72</b>	<b>10,947</b>	<b>38,27</b>	<b>13,765</b>	<b>62,04</b>	<b>40,135</b>	<b>136,03</b>
<b>V. PERSONAL LOANS</b>	<b>1,75,011</b>	<b>645,46</b>	<b>2,15,149</b>	<b>929,81</b>	<b>3,32,320</b>	<b>1533,35</b>	<b>7,22,480</b>	<b>3108,61</b>
1. Loans for Purchase of Consumer Durables	22,112	63,79	18,408	46,67	35,257	113,29	75,777	223,75
2. Loans for Housing	13,814	98,10	19,001	183,05	42,957	420,42	75,772	701,57
3. Rest of the Personal Loans	1,39,085	483,56	1,77,740	700,08	2,54,106	999,64	5,70,931	2183,29
<b>VI. TRADE</b>	<b>1,16,999</b>	<b>291,83</b>	<b>86,946</b>	<b>325,85</b>	<b>2,22,015</b>	<b>436,28</b>	<b>4,25,960</b>	<b>1053,97</b>
1. Wholesale Trade	6,255	18,97	4,780	21,38	1,54,498	141,95	1,65,533	182,30
2. Retail Trade	1,10,744	272,86	82,166	304,47	67,517	294,33	2,60,427	871,67
<b>VII. FINANCE</b>	<b>2,086</b>	<b>5,91</b>	<b>1,067</b>	<b>4,39</b>	<b>1,206</b>	<b>6,37</b>	<b>4,359</b>	<b>16,67</b>
<b>VIII. ALL OTHERS</b>	<b>68,157</b>	<b>267,90</b>	<b>51,321</b>	<b>290,00</b>	<b>64,049</b>	<b>317,54</b>	<b>1,83,527</b>	<b>875,43</b>
<b>TOTAL BANK CREDIT</b>	<b>10,41,659</b>	<b>3557,33</b>	<b>6,86,949</b>	<b>3004,38</b>	<b>7,57,470</b>	<b>2793,63</b>	<b>24,86,078</b>	<b>9355,34</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	31,086	53,44	13,407	36,43	4,857	19,66	49,350	109,54
2. Other Small Scale Industries	10,329	26,81	10,682	38,36	15,879	53,24	36,890	118,41

**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**

**CENTRAL REGION**

**STATE: UTTAR PRADESH**

(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
<b>I. AGRICULTURE</b>	<b>32,23,927</b>	<b>7267,61</b>	<b>8,44,302</b>	<b>2536,44</b>	<b>1,04,814</b>	<b>360,30</b>	<b>41,73,043</b>	<b>10164,35</b>
1. Direct Finance	31,68,858	7150,61	8,33,077	2502,94	1,01,827	345,93	41,03,762	9999,48
2. Indirect Finance	55,069	117,00	11,225	33,50	2,987	14,37	69,281	164,87
<b>II. INDUSTRY</b>	<b>1,75,693</b>	<b>327,49</b>	<b>46,037</b>	<b>169,87</b>	<b>57,787</b>	<b>264,77</b>	<b>2,79,517</b>	<b>762,13</b>
<b>III. TRANSPORT OPERATORS</b>	<b>31,307</b>	<b>128,46</b>	<b>8,747</b>	<b>35,79</b>	<b>11,758</b>	<b>61,66</b>	<b>51,812</b>	<b>225,91</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>76,436</b>	<b>128,69</b>	<b>25,773</b>	<b>75,20</b>	<b>39,652</b>	<b>173,95</b>	<b>1,41,861</b>	<b>377,84</b>
<b>V. PERSONAL LOANS</b>	<b>3,67,053</b>	<b>1262,89</b>	<b>2,55,717</b>	<b>1084,49</b>	<b>8,58,021</b>	<b>3137,89</b>	<b>14,80,791</b>	<b>5485,26</b>
1. Loans for Purchase of Consumer Durables	27,105	86,85	14,301	46,35	55,165	196,38	96,571	329,58
2. Loans for Housing	28,429	212,20	24,673	233,56	74,563	782,94	1,27,665	1228,70
3. Rest of the Personal Loans	3,11,519	963,83	2,16,743	804,58	7,28,293	2158,57	12,56,555	3926,99
<b>VI. TRADE</b>	<b>3,80,609</b>	<b>878,18</b>	<b>1,80,832</b>	<b>613,67</b>	<b>1,66,185</b>	<b>699,45</b>	<b>7,27,626</b>	<b>2191,30</b>
1. Wholesale Trade	20,737	76,55	5,204	24,93	4,789	32,06	30,730	133,54
2. Retail Trade	3,59,872	801,63	1,75,628	588,74	1,61,396	667,39	6,96,896	2057,76
<b>VII. FINANCE</b>	<b>4,217</b>	<b>8,66</b>	<b>1,324</b>	<b>3,82</b>	<b>2,239</b>	<b>10,39</b>	<b>7,780</b>	<b>22,87</b>
<b>VIII. ALL OTHERS</b>	<b>2,36,995</b>	<b>516,46</b>	<b>77,340</b>	<b>270,12</b>	<b>1,57,807</b>	<b>772,62</b>	<b>4,72,142</b>	<b>1559,19</b>
<b>TOTAL BANK CREDIT</b>	<b>44,96,237</b>	<b>10518,43</b>	<b>14,40,072</b>	<b>4789,39</b>	<b>13,98,263</b>	<b>5481,03</b>	<b>73,34,572</b>	<b>20788,85</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,27,082	195,72	25,714	72,88	17,199	57,20	1,69,995	325,79
2. Other Small Scale Industries	30,445	74,49	12,269	50,28	25,376	132,69	68,090	257,46

**STATE: UTTARANCHAL**

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
<b>I. AGRICULTURE</b>	<b>1,24,981</b>	<b>305,56</b>	<b>51,338</b>	<b>218,40</b>	<b>2,634</b>	<b>8,94</b>	<b>1,78,953</b>	<b>532,89</b>
1. Direct Finance	1,22,395	301,10	50,283	213,93	2,509	8,66	1,75,187	523,70
2. Indirect Finance	2,586	4,45	1,055	4,47	125	28	3,766	9,20
<b>II. INDUSTRY</b>	<b>10,961</b>	<b>32,82</b>	<b>3,503</b>	<b>17,90</b>	<b>1,799</b>	<b>10,14</b>	<b>16,263</b>	<b>60,86</b>
<b>III. TRANSPORT OPERATORS</b>	<b>2,829</b>	<b>13,63</b>	<b>1,353</b>	<b>8,52</b>	<b>1,104</b>	<b>6,68</b>	<b>5,286</b>	<b>28,83</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>4,283</b>	<b>14,31</b>	<b>3,549</b>	<b>13,69</b>	<b>2,759</b>	<b>11,36</b>	<b>10,591</b>	<b>39,36</b>
<b>V. PERSONAL LOANS</b>	<b>76,462</b>	<b>249,98</b>	<b>62,559</b>	<b>267,90</b>	<b>61,743</b>	<b>285,45</b>	<b>2,00,764</b>	<b>803,33</b>
1. Loans for Purchase of Consumer Durables	3,028	8,55	3,282	8,47	8,260	27,77	14,570	44,79
2. Loans for Housing	6,213	38,65	6,655	64,79	6,937	70,32	19,805	173,76
3. Rest of the Personal Loans	67,221	202,78	52,622	194,64	46,546	187,35	1,66,389	584,77
<b>VI. TRADE</b>	<b>32,514</b>	<b>109,51</b>	<b>18,694</b>	<b>85,61</b>	<b>8,745</b>	<b>46,51</b>	<b>59,953</b>	<b>241,63</b>
1. Wholesale Trade	400	2,23	293	2,07	267	3,32	960	7,62
2. Retail Trade	32,114	107,28	18,401	83,54	8,478	43,19	58,993	234,01
<b>VII. FINANCE</b>	<b>221</b>	<b>63</b>	<b>65</b>	<b>42</b>	<b>60</b>	<b>22</b>	<b>346</b>	<b>1,27</b>
<b>VIII. ALL OTHERS</b>	<b>8,119</b>	<b>21,52</b>	<b>4,641</b>	<b>21,59</b>	<b>8,700</b>	<b>54,59</b>	<b>21,460</b>	<b>97,70</b>
<b>TOTAL BANK CREDIT</b>	<b>2,60,370</b>	<b>747,96</b>	<b>1,45,702</b>	<b>634,02</b>	<b>87,544</b>	<b>423,89</b>	<b>4,93,616</b>	<b>1805,87</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	6,086	17,88	1,750	8,14	267	1,51	8,103	27,53
2. Other Small Scale Industries	1,279	5,64	983	5,56	1,075	6,38	3,337	17,58