

**Table No. 4.5-State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks March 1997**

| REGION/STATE/<br>UNION TERRITORY | (Amount in Rupees Lakh) |                 |                       |                    |                 |                       |
|----------------------------------|-------------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
|                                  | RURAL                   |                 |                       | SEMI-URBAN         |                 |                       |
|                                  | No. of<br>Accounts      | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                  | 1                       | 2               | 3                     | 4                  | 5               | 6                     |
| <b>NORTHERN REGION</b>           | <b>26,35,936</b>        | <b>8160,48</b>  | <b>7046,61</b>        | <b>13,76,381</b>   | <b>6495,48</b>  | <b>5430,36</b>        |
| Haryana                          | 4,67,720                | 1859,51         | 1573,12               | 2,41,641           | 1430,71         | 1213,58               |
| Himachal Pradesh                 | 2,28,297                | 760,60          | 632,83                | 51,110             | 412,22          | 328,99                |
| Jammu & Kashmir                  | 1,61,637                | 262,73          | 227,39                | 40,049             | 196,22          | 171,78                |
| Punjab                           | 6,18,087                | 2868,49         | 2562,92               | 4,15,032           | 2570,43         | 2161,36               |
| Rajasthan                        | 11,41,724               | 2141,54         | 1800,70               | 6,18,737           | 1727,43         | 1415,43               |
| Chandigarh                       | 2,916                   | 117,02          | 113,54                | 4,148              | 106,84          | 89,85                 |
| Delhi                            | 15,555                  | 150,59          | 136,11                | 5,664              | 51,63           | 49,37                 |
| <b>NORTH-EASTERN REGION</b>      | <b>9,63,938</b>         | <b>1364,63</b>  | <b>1194,54</b>        | <b>3,86,677</b>    | <b>994,92</b>   | <b>923,18</b>         |
| Arunachal Pradesh                | 30,864                  | 76,94           | 70,78                 | 194                | 2 9             | 24                    |
| Assam                            | 5,97,723                | 931,78          | 832,60                | 2,38,828           | 727,72          | 663,61                |
| Manipur                          | 34,886                  | 55,60           | 57,24                 | 18,600             | 38,31           | 40,74                 |
| Meghalaya                        | 56,795                  | 133,18          | 55,57                 | 8,166              | 25,40           | 21,40                 |
| Mizoram                          | 12,127                  | 14,45           | 14,02                 | 4,719              | 21,75           | 18,24                 |
| Nagaland                         | 18,938                  | 34,41           | 35,17                 | 30,838             | 118,97          | 116,76                |
| Tripura                          | 2,12,605                | 118,28          | 129,16                | 85,332             | 62,48           | 62,19                 |
| <b>EASTERN REGION</b>            | <b>70,99,178</b>        | <b>6874,83</b>  | <b>6117,93</b>        | <b>23,88,567</b>   | <b>4275,70</b>  | <b>3825,97</b>        |
| Bihar                            | 29,34,844               | 2815,15         | 2567,14               | 11,19,134          | 1681,83         | 1487,82               |
| Orissa                           | 17,32,201               | 1367,54         | 1253,59               | 4,62,132           | 1042,28         | 937,29                |
| Sikkim                           | 15,015                  | 21,83           | 18,88                 | 4,723              | 30,50           | 24,52                 |
| West Bengal                      | 24,09,006               | 2655,79         | 2265,87               | 7,96,230           | 1499,55         | 1357,68               |
| Andaman & Nicobar Islands        | 8,112                   | 14,52           | 12,45                 | 6,348              | 21,55           | 18,65                 |
| <b>CENTRAL REGION</b>            | <b>56,52,738</b>        | <b>9426,71</b>  | <b>7295,41</b>        | <b>23,55,080</b>   | <b>9046,75</b>  | <b>6688,60</b>        |
| Madhya Pradesh                   | 16,42,457               | 2863,38         | 2371,08               | 8,45,933           | 3142,59         | 2461,79               |
| Uttar Pradesh                    | 40,10,281               | 6563,33         | 4924,34               | 15,09,147          | 5904,16         | 4226,81               |
| <b>WESTERN REGION</b>            | <b>25,65,657</b>        | <b>7287,07</b>  | <b>6288,49</b>        | <b>16,85,504</b>   | <b>7709,20</b>  | <b>6147,75</b>        |
| Goa                              | 52,671                  | 238,70          | 194,45                | 52,019             | 967,96          | 781,45                |
| Gujarat                          | 9,04,133                | 3069,34         | 2640,05               | 5,73,829           | 3595,27         | 2688,02               |
| Maharashtra                      | 16,05,541               | 3885,37         | 3380,08               | 10,53,596          | 3033,73         | 2585,16               |
| Dadra & Nagar Haveli             | 3,039                   | 92,50           | 73,00                 | 1,604              | 1,47            | 1,15                  |
| Daman & Diu                      | 273                     | 1,17            | 9 2                   | 4,456              | 110,77          | 91,97                 |
| <b>SOUTHERN REGION</b>           | <b>83,62,724</b>        | <b>13653,32</b> | <b>12315,88</b>       | <b>76,46,580</b>   | <b>20010,89</b> | <b>17586,16</b>       |
| Andhra Pradesh                   | 33,56,631               | 4843,00         | 4337,22               | 19,80,355          | 4556,58         | 3993,87               |
| Karnataka                        | 20,82,861               | 3409,04         | 3104,09               | 12,27,607          | 3274,11         | 2866,95               |
| Kerala                           | 4,30,352                | 886,85          | 790,32                | 26,28,926          | 6587,95         | 5717,74               |

|                  |                   |                 |                 |                   |                 |                 |
|------------------|-------------------|-----------------|-----------------|-------------------|-----------------|-----------------|
| Tamil Nadu       | 24,58,988         | 4435,26         | 4008,79         | 17,89,652         | 5484,04         | 4910,40         |
| Lakshadweep      | 1,661             | 3,16            | 3,02            | -                 | -               | -               |
| Pondicherry      | 32,231            | 76,02           | 72,44           | 20,040            | 108,21          | 97,19           |
| <b>ALL-INDIA</b> | <b>272,80,171</b> | <b>46767,03</b> | <b>40258,88</b> | <b>158,38,789</b> | <b>48532,93</b> | <b>40602,02</b> |

| REGION/STATE/<br>UNION TERRITORY | URBAN              |                 |                       | METROPOLITAN       |                 |                       |
|----------------------------------|--------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
|                                  | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                  | 7                  | 8               | 9                     | 10                 | 11              | 12                    |
| <b>NORTHERN REGION</b>           | <b>9,71,037</b>    | <b>12452,65</b> | <b>10478,64</b>       | <b>10,13,184</b>   | <b>37296,70</b> | <b>29856,81</b>       |
| Haryana                          | 2,47,090           | 3396,62         | 2859,97               | -                  | -               | -                     |
| Himachal Pradesh                 | -                  | -               | -                     | -                  | -               | -                     |
| Jammu & Kashmir                  | 76,272             | 850,99          | 801,94                | -                  | -               | -                     |
| Punjab                           | 2,82,724           | 3063,29         | 2578,27               | 82,610             | 2780,16         | 2341,31               |
| Rajasthan                        | 2,93,448           | 2594,44         | 2145,14               | 1,24,852           | 2257,13         | 1887,67               |
| Chandigarh                       | 71,503             | 2547,31         | 2093,32               | -                  | -               | -                     |
| Delhi                            | -                  | -               | -                     | 8,05,722           | 32259,40        | 25627,83              |
| <b>NORTH-EASTERN REGION</b>      | <b>2,52,149</b>    | <b>886,58</b>   | <b>823,68</b>         | <b>-</b>           | <b>-</b>        | <b>-</b>              |
| Arunachal Pradesh                | -                  | -               | -                     | -                  | -               | -                     |
| Assam                            | 1,81,056           | 669,53          | 621,75                | -                  | -               | -                     |
| Manipur                          | 19,337             | 60,46           | 54,71                 | -                  | -               | -                     |
| Meghalaya                        | 17,574             | 56,80           | 51,25                 | -                  | -               | -                     |
| Mizoram                          | 5,458              | 10,50           | 9,39                  | -                  | -               | -                     |
| Nagaland                         | -                  | -               | -                     | -                  | -               | -                     |
| Tripura                          | 28,724             | 89,29           | 86,59                 | -                  | -               | -                     |
| <b>EASTERN REGION</b>            | <b>11,42,921</b>   | <b>5932,87</b>  | <b>5341,26</b>        | <b>7,16,701</b>    | <b>16371,45</b> | <b>12235,42</b>       |
| Bihar                            | 5,14,746           | 2630,80         | 2311,16               | -                  | -               | -                     |
| Orissa                           | 2,06,533           | 1455,73         | 1316,93               | -                  | -               | -                     |
| Sikkim                           | -                  | -               | -                     | -                  | -               | -                     |
| West Bengal                      | 4,21,642           | 1846,35         | 1713,17               | 7,16,701           | 16371,45        | 12235,42              |
| Andaman & Nicobar Islands        | -                  | -               | -                     | -                  | -               | -                     |
| <b>CENTRAL REGION</b>            | <b>13,54,062</b>   | <b>10710,02</b> | <b>8339,37</b>        | <b>4,74,260</b>    | <b>6484,01</b>  | <b>5318,82</b>        |
| Madhya Pradesh                   | 3,94,307           | 4008,02         | 3010,21               | 2,27,048           | 3293,48         | 2715,89               |
| Uttar Pradesh                    | 9,59,755           | 6702,00         | 5329,16               | 2,47,212           | 3190,54         | 2602,93               |
| <b>WESTERN REGION</b>            | <b>7,75,918</b>    | <b>8100,55</b>  | <b>6501,14</b>        | <b>12,99,633</b>   | <b>93333,61</b> | <b>71189,78</b>       |
| Goa                              | -                  | -               | -                     | -                  | -               | -                     |
| Gujarat                          | 2,08,375           | 2462,23         | 1887,19               | 3,09,211           | 11011,50        | 8370,44               |
| Maharashtra                      | 5,67,543           | 5638,31         | 4613,95               | 9,90,422           | 82322,11        | 62819,34              |
| Dadra & Nagar Haveli             | -                  | -               | -                     | -                  | -               | -                     |
| Daman & Diu                      | -                  | -               | -                     | -                  | -               | -                     |
| <b>SOUTHERN REGION</b>           | <b>29,58,033</b>   | <b>24075,23</b> | <b>20311,94</b>       | <b>15,41,059</b>   | <b>39673,03</b> | <b>33115,55</b>       |
| Andhra Pradesh                   | 9,57,569           | 5718,67         | 4866,61               | 3,28,966           | 8722,93         | 7374,35               |
| Karnataka                        | 5,82,920           | 3507,84         | 3030,11               | 5,35,855           | 13021,92        | 10350,69              |
| Kerala                           | 4,77,267           | 4914,99         | 4078,48               | -                  | -               | -                     |

|                  |                  |                 |                 |                  |                  |                  |
|------------------|------------------|-----------------|-----------------|------------------|------------------|------------------|
| Tamil Nadu       | 9,01,117         | 9617,39         | 8060,42         | 6,76,238         | 17928,18         | 15390,51         |
| Lakshadweep      | -                | -               | -               | -                | -                | -                |
| Pondicherry      | 39,160           | 316,34          | 276,33          | -                | -                | -                |
| <b>ALL-INDIA</b> | <b>74,54,120</b> | <b>62157,91</b> | <b>51796,03</b> | <b>50,44,837</b> | <b>193158,80</b> | <b>151716,38</b> |