

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 2006

EASTERN REGION
STATE: BIHAR

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	9,04,247	1891,90	2,94,705	704,26	57,211	188,93	12,56,163	2785,09
1. Direct Finance	8,31,723	1763,51	2,78,871	670,44	55,482	180,74	11,66,076	2614,68
2. Indirect Finance	72,524	128,39	15,834	33,82	1,729	8,19	90,087	170,40
II. INDUSTRY	1,03,439	152,95	31,110	78,79	12,690	65,39	1,47,239	297,14
III. TRANSPORT OPERATORS	28,592	51,95	7,433	21,12	5,764	34,56	41,789	107,64
IV. PROFESSIONAL AND OTHER SERVICES	20,097	44,46	11,299	33,92	8,463	37,16	39,859	115,54
V. PERSONAL LOANS	2,11,575	698,98	1,63,678	801,19	2,21,532	1241,44	5,96,785	2741,60
1. Loans for Purchase of Consumer Durables	6,839	25,86	4,990	21,03	9,045	47,50	20,874	94,39
2. Loans for Housing	17,135	88,20	8,920	70,28	18,424	190,54	44,479	349,02
3. Rest of the Personal Loans	1,87,601	584,92	1,49,768	709,88	1,94,063	1003,40	5,31,432	2298,19
VI. TRADE	3,40,412	680,05	1,24,761	373,12	51,713	260,69	5,16,886	1313,87
1. Wholesale Trade	14,829	34,11	3,160	12,22	2,069	13,70	20,058	60,03
2. Retail Trade	3,25,583	645,95	1,21,601	360,91	49,644	246,99	4,96,828	1253,84
VII. FINANCE	2,129	4,29	740	2,21	423	1,70	3,292	8,20
VIII. ALL OTHERS	69,744	200,00	30,967	102,14	45,847	219,73	1,46,558	521,86
TOTAL BANK CREDIT	16,80,235	3724,58	6,64,693	2116,75	4,03,643	2049,60	27,48,571	7890,94
OF WHICH: 1. Artisans and Village & Tiny Industries	82,182	97,24	21,679	43,22	3,956	13,01	1,07,817	153,47
2. Other Small Scale Industries	10,289	28,29	4,227	14,98	4,505	28,81	19,021	72,08

STATE: JHARKHAND

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	4,03,396	509,95	65,776	115,07	7,982	21,88	4,77,154	646,90
1. Direct Finance	3,87,526	490,32	64,004	110,31	7,831	21,11	4,59,361	621,74
2. Indirect Finance	15,870	19,63	1,772	4,77	151	77	17,793	25,17
II. INDUSTRY	29,363	63,83	9,918	52,11	8,876	72,00	48,157	187,94
III. TRANSPORT OPERATORS	4,858	25,19	3,207	23,41	3,775	27,15	11,840	75,75
IV. PROFESSIONAL AND OTHER SERVICES	17,485	33,01	5,874	18,27	4,250	22,19	27,609	73,47
V. PERSONAL LOANS	1,42,572	560,11	1,13,408	582,78	1,31,423	671,71	3,87,403	1814,60
1. Loans for Purchase of Consumer Durables	17,410	37,73	7,093	23,10	7,421	30,83	31,924	91,66
2. Loans for Housing	4,208	29,34	3,626	33,25	8,305	74,15	16,139	136,74
3. Rest of the Personal Loans	1,20,954	493,04	1,02,689	526,43	1,15,697	566,72	3,39,340	1586,19
VI. TRADE	96,176	242,66	36,922	177,42	22,399	147,95	1,55,497	568,03
1. Wholesale Trade	4,524	9,39	1,876	17,77	3,093	29,77	9,493	56,93
2. Retail Trade	91,652	233,27	35,046	159,65	19,306	118,18	1,46,004	511,10
VII. FINANCE	1,275	2,58	146	60	216	1,40	1,637	4,58
VIII. ALL OTHERS	50,400	123,19	19,547	79,83	23,688	125,78	93,635	328,80
TOTAL BANK CREDIT	7,45,525	1560,52	2,54,798	1049,50	2,02,609	1090,06	12,02,932	3700,08
OF WHICH: 1. Artisans and Village & Tiny Industries	17,963	27,58	3,384	13,22	1,124	4,40	22,471	45,19
2. Other Small Scale Industries	4,212	10,41	1,923	8,41	2,383	15,29	8,518	34,11

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 2006

EASTERN REGION
STATE: ORISSA

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	8,45,095	1404,27	1,45,125	306,09	24,809	74,55	10,15,029	1784,90
1. Direct Finance	8,07,288	1343,61	1,42,196	298,07	24,171	70,93	9,73,655	1712,62
2. Indirect Finance	37,807	60,66	2,929	8,01	638	3,61	41,374	72,29
II. INDUSTRY	1,19,038	410,43	40,464	309,70	40,756	412,20	2,00,258	1132,33
III. TRANSPORT OPERATORS	15,932	59,38	4,662	26,92	5,157	32,85	25,751	119,15
IV. PROFESSIONAL AND OTHER SERVICES	58,953	101,37	11,089	33,88	7,100	36,48	77,142	171,73
V. PERSONAL LOANS	3,06,018	1299,28	1,91,939	1101,14	2,39,266	1430,36	7,37,223	3830,78
1. Loans for Purchase of Consumer Durables	10,495	36,10	7,441	38,46	9,372	62,23	27,308	136,79
2. Loans for Housing	62,121	523,40	38,923	363,77	66,577	648,18	1,67,621	1535,34
3. Rest of the Personal Loans	2,33,402	739,78	1,45,575	698,91	1,63,317	719,95	5,42,294	2158,65
VI. TRADE	3,11,206	639,65	68,446	220,16	28,059	139,84	4,07,711	999,64
1. Wholesale Trade	9,943	22,80	2,100	8,43	1,217	8,16	13,260	39,38
2. Retail Trade	3,01,263	616,85	66,346	211,73	26,842	131,68	3,94,451	960,26
VII. FINANCE	2,964	9,54	977	4,16	2,161	14,12	6,102	27,82
VIII. ALL OTHERS	1,09,580	269,54	50,316	229,16	63,908	483,60	2,23,804	982,30
TOTAL BANK CREDIT	17,68,786	4193,46	5,13,018	2231,21	4,11,216	2623,99	26,93,020	9048,66
OF WHICH: 1. Artisans and Village & Tiny Industries	69,621	107,02	9,363	25,95	1,276	6,14	80,260	139,11
2. Other Small Scale Industries	18,806	44,46	2,419	10,11	2,729	14,37	23,954	68,94

STATE: SIKKIM

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	6,008	13,18	480	1,14	-	-	6,488	14,33
1. Direct Finance	6,001	13,17	478	1,13	-	-	6,479	14,30
2. Indirect Finance	7	2	2	1	-	-	9	3
II. INDUSTRY	280	1,77	224	1,84	-	-	504	3,61
III. TRANSPORT OPERATORS	49	57	236	2,18	-	-	285	2,75
IV. PROFESSIONAL AND OTHER SERVICES	108	53	1,491	14,74	-	-	1,599	15,27
V. PERSONAL LOANS	7,417	45,29	8,385	54,31	-	-	15,802	99,60
1. Loans for Purchase of Consumer Durables	1,391	6,98	1,739	7,42	-	-	3,130	14,40
2. Loans for Housing	877	9,55	1,210	14,64	-	-	2,087	24,19
3. Rest of the Personal Loans	5,149	28,76	5,436	32,25	-	-	10,585	61,01
VI. TRADE	1,020	5,50	276	1,59	-	-	1,296	7,09
1. Wholesale Trade	1	-	53	25	-	-	54	25
2. Retail Trade	1,019	5,50	223	1,34	-	-	1,242	6,84
VII. FINANCE	11	2	-	-	-	-	11	2
VIII. ALL OTHERS	133	34	1,200	7,23	-	-	1,333	7,57
TOTAL BANK CREDIT	15,026	67,20	12,292	83,03	-	-	27,318	150,23
OF WHICH: 1. Artisans and Village & Tiny Industries	157	1,11	57	30	-	-	214	1,41
2. Other Small Scale Industries	45	22	124	1,12	-	-	169	1,34

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EASTERN REGION
STATE: WEST BENGAL

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	8,19,275	1215,31	1,90,918	702,24	74,731	186,84	10,84,924	2104,39
1. Direct Finance	8,02,189	1170,90	1,87,884	690,96	73,181	177,25	10,63,254	2039,12
2. Indirect Finance	17,086	44,41	3,034	11,28	1,550	9,59	21,670	65,27
II. INDUSTRY	3,26,690	335,01	64,696	119,45	98,178	596,94	4,89,564	1051,40
III. TRANSPORT OPERATORS	18,364	24,91	4,729	10,60	7,800	52,08	30,893	87,59
IV. PROFESSIONAL AND OTHER SERVICES	39,710	60,27	9,837	21,48	15,044	61,66	64,591	143,41
V. PERSONAL LOANS	3,56,798	1279,26	1,54,586	631,23	5,98,136	2831,63	11,09,520	4742,12
1. Loans for Purchase of Consumer Durables	53,475	249,29	20,767	81,14	28,386	187,29	1,02,628	517,71
2. Loans for Housing	31,059	262,47	17,218	150,70	77,144	709,79	1,25,421	1122,96
3. Rest of the Personal Loans	2,72,264	767,51	1,16,601	399,39	4,92,606	1934,55	8,81,471	3101,45
VI. TRADE	3,48,882	663,01	98,928	261,66	91,120	433,08	5,38,930	1357,75
1. Wholesale Trade	14,620	54,12	3,015	19,71	11,765	86,59	29,400	160,42
2. Retail Trade	3,34,262	608,89	95,913	241,96	79,355	346,49	5,09,530	1197,33
VII. FINANCE	1,275	2,61	802	2,17	507	3,54	2,584	8,33
VIII. ALL OTHERS	74,919	171,56	27,291	148,25	1,32,472	792,50	2,34,682	1112,31
TOTAL BANK CREDIT	19,85,913	3751,94	5,51,787	1897,10	10,17,988	4958,28	35,55,688	10607,31
OF WHICH: 1. Artisans and Village & Tiny Industries	2,69,278	248,06	48,306	69,76	15,145	35,22	3,32,729	353,04
2. Other Small Scale Industries	42,388	47,22	8,854	14,25	16,524	93,84	67,766	155,31

ANDAMAN & NICOBAR ISLANDS

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	821	2,37	293	1,20	-	-	1,114	3,56
1. Direct Finance	788	2,28	276	1,12	-	-	1,064	3,40
2. Indirect Finance	33	8	17	8	-	-	50	16
II. INDUSTRY	352	1,93	242	1,96	-	-	594	3,89
III. TRANSPORT OPERATORS	256	1,65	351	2,43	-	-	607	4,07
IV. PROFESSIONAL AND OTHER SERVICES	95	55	194	1,08	-	-	289	1,63
V. PERSONAL LOANS	3,156	13,27	6,177	28,68	-	-	9,333	41,94
1. Loans for Purchase of Consumer Durables	46	17	262	2,68	-	-	308	2,85
2. Loans for Housing	137	1,46	110	1,30	-	-	247	2,77
3. Rest of the Personal Loans	2,973	11,64	5,805	24,70	-	-	8,778	36,33
VI. TRADE	971	6,56	770	5,90	-	-	1,741	12,46
1. Wholesale Trade	-	-	30	45	-	-	30	45
2. Retail Trade	971	6,56	740	5,45	-	-	1,711	12,01
VII. FINANCE	-	-	6	3	-	-	6	3
VIII. ALL OTHERS	509	1,60	2,515	25,22	-	-	3,024	26,83
TOTAL BANK CREDIT	6,160	27,93	10,548	66,49	-	-	16,708	94,42
OF WHICH: 1. Artisans and Village & Tiny Industries	202	1,15	63	42	-	-	265	1,57
2. Other Small Scale Industries	97	48	48	43	-	-	145	91