Table No. 5.8 - State and Population Group - Wise Classification of Small Borrowal Accounts of Scheduled Commercial Banks According to Occupation - March 1997 (Part 1 of 8)

NORTHERN REGION
STATE : HARYANA

(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	**2,24,150**	**158,07**	**79,988**	**57,50**	**29,055**	**19,59**	**3,33,193**	**235,16**
1. Direct Finance	2,22,603	157,16	78,923	56,73	28,362	18,86	3,29,888	232,75
2. Indirect Finance	1,547	90	1,065	77	693	73	3,305	2,41
II. INDUSTRY	**22,020**	**15,16**	**11,572**	**10,63**	**15,585**	**20,02**	**49,177**	**45,81**
1. Food Manufacturing & Processing	38	3	80	12	211	26	329	40
2. Other Industries	21,982	15,13	11,492	10,51	15,374	19,76	48,848	45,41
III. TRANSPORT OPERATORS	**18,919**	**13,18**	**4,292**	**2,76**	**2,531**	**2,36**	**25,742**	**18,30**
IV. PROFESSIONAL AND OTHER SERVICES	**6,040**	**4,25**	**5,886**	**3,74**	**7,688**	**5,35**	**19,614**	**13,34**
V. PERSONAL LOANS	**46,831**	**40,98**	**36,445**	**33,07**	**56,300**	**54,52**	**1,39,576**	**128,57**
1. Loans for Purchase of Consumer Durables	2,070	1,71	1,306	1,39	2,150	2,10	5,526	5,20
2. Loans for Housing	1,562	2,05	1,596	1,51	4,590	4,87	7,748	8,43
3. Rest of the Personal Loans	43,199	37,22	33,543	30,17	49,560	47,55	1,26,302	114,94
VI. TRADE	**66,114**	**50,94**	**35,371**	**30,08**	**35,760**	**29,31**	**1,37,245**	**110,33**
1. Wholesale Trade	3,909	4,23	542	38	1,287	1,22	5,738	5,84
2. Retail Trade	62,205	46,71	34,829	29,70	34,473	28,09	1,31,507	104,49
VII. ALL OTHERS	**17,741**	**15,84**	**15,984**	**15,11**	**29,850**	**37,54**	**63,575**	**68,49**
TOTAL BANK CREDIT	**4,01,815**	**298,41**	**1,89,538**	**152,90**	**1,76,769**	**168,69**	**7,68,122**	**620,00**
OF WHICH: 1. Artisans & Village Industries	18,750	11,73	5,328	4,14	2,431	1,48	26,509	17,36
2. Other Small Scale Industries	2,936	3,05	5,474	5,65	8,681	13,62	17,091	22,33

STATE : HIMACHAL PRADESH

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	**90,281**	**59,82**	**6,791**	**4,75**	**-**	**-**	**97,072**	**64,57**
1. Direct Finance	89,172	58,89	6,720	4,66	-	-	95,892	63,55
2. Indirect Finance	1,109	93	71	9	-	-	1,180	1,02
II. INDUSTRY	**14,454**	**11,44**	**1,548**	**1,62**	**-**	**-**	**16,002**	**13,07**
1. Food Manufacturing & Processing	227	20	30	4	-	-	257	24
2. Other Industries	14,227	11,25	1,518	1,58	-	-	15,745	12,83
III. TRANSPORT OPERATORS	**2,026**	**2,18**	**395**	**30**	**-**	**-**	**2,421**	**2,48**
IV. PROFESSIONAL AND OTHER SERVICES	**5,827**	**4,49**	**1,627**	**1,20**	**-**	**-**	**7,454**	**5,69**
V. PERSONAL LOANS	**38,654**	**35,67**	**13,320**	**14,44**	**-**	**-**	**51,974**	**50,11**
1. Loans for Purchase of Consumer Durables	1,827	1,57	1,283	1,35	-	-	3,110	2,93
2. Loans for Housing	2,443	2,90	359	27	-	-	2,802	3,17
3. Rest of the Personal Loans	34,384	31,19	11,678	12,82	-	-	46,062	44,01
VI. TRADE	**30,872**	**27,37**	**7,258**	**5,85**	**-**	**-**	**38,130**	**33,22**

1. Wholesale Trade	1,029	64	389	80	-	-	1,418	1,44
2. Retail Trade	29,843	26,73	6,869	5,05	-	-	36,712	31,78
VII. ALL OTHERS	**15,367**	**14,54**	**6,680**	**7,59**	**-**	**-**	**22,047**	**22,13**
TOTAL BANK CREDIT	**1,97,481**	**155,52**	**37,619**	**35,75**	**-**	**-**	**2,35,100**	**191,27**
OF WHICH: 1. Artisans & Village Industries	11,068	7,60	807	79	-	-	11,875	8,39
2. Other Small Scale Industries	2,947	3,21	690	78	-	-	3,637	3,99

STATE : JAMMU & KASHMIR

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	**60,187**	**31,84**	**10,318**	**5,59**	**3,318**	**2,37**	**73,823**	**39,81**
1. Direct Finance	59,585	31,53	10,269	5,54	3,175	2,27	73,029	39,34
2. Indirect Finance	602	31	49	5	143	10	794	47
II. INDUSTRY	**22,678**	**10,55**	**4,602**	**2,50**	**7,611**	**8,00**	**34,891**	**21,05**
1. Food Manufacturing & Processing	144	17	6	-	40	4	190	21
2. Other Industries	22,534	10,39	4,596	2,50	7,571	7,96	34,701	20,84
III. TRANSPORT OPERATORS	**6,398**	**4,74**	**542**	**31**	**667**	**57**	**7,607**	**5,63**
IV. PROFESSIONAL AND OTHER SERVICES	**3,592**	**3,45**	**1,517**	**1,62**	**6,091**	**3,92**	**11,200**	**8,99**
V. PERSONAL LOANS	**18,456**	**17,48**	**5,209**	**4,82**	**17,951**	**17,52**	**41,616**	**39,82**
1. Loans for Purchase of Consumer Durables	930	61	527	41	1,980	1,54	3,437	2,56
2. Loans for Housing	1,955	2,66	115	19	798	1,13	2,868	3,97
3. Rest of the Personal Loans	15,571	14,21	4,567	4,23	15,173	14,85	35,311	33,28
VI. TRADE	**29,272**	**24,77**	**6,034**	**5,47**	**10,497**	**11,81**	**45,803**	**42,04**
1. Wholesale Trade	1,397	95	130	5	1,288	76	2,815	1,77
2. Retail Trade	27,875	23,81	5,904	5,42	9,209	11,04	42,988	40,27
VII. ALL OTHERS	**8,198**	**5,81**	**2,838**	**2,20**	**6,606**	**6,17**	**17,642**	**14,18**
TOTAL BANK CREDIT	**1,48,781**	**98,64**	**31,060**	**22,51**	**52,741**	**50,36**	**2,32,582**	**171,50**
OF WHICH: 1. Artisans & Village Industries	19,306	7,26	2,740	1,04	3,510	2,94	25,556	11,25
2. Other Small Scale Industries	2,647	2,63	1,809	1,38	2,625	2,90	7,081	6,91

STATE : PUNJAB

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	**2,96,103**	**248,45**	**1,35,784**	**117,63**	**34,393**	**42,08**	**4,66,280**	**408,15**
1. Direct Finance	2,93,204	245,91	1,32,711	113,64	31,203	35,96	4,57,118	395,51
2. Indirect Finance	2,899	2,54	3,073	3,99	3,190	6,12	9,162	12,64
II. INDUSTRY	**27,594**	**20,36**	**13,581**	**12,23**	**23,735**	**29,09**	**64,910**	**61,68**
1. Food Manufacturing & Processing	71	5	95	7	185	20	351	32
2. Other Industries	27,523	20,31	13,486	12,16	23,550	28,89	64,559	61,36
III. TRANSPORT OPERATORS	**15,119**	**11,03**	**7,327**	**5,44**	**3,126**	**2,78**	**25,572**	**19,24**
IV. PROFESSIONAL AND OTHER SERVICES	**5,751**	**4,21**	**7,489**	**6,58**	**10,382**	**8,11**	**23,622**	**18,90**
V. PERSONAL LOANS	**54,061**	**53,46**	**63,252**	**60,92**	**81,806**	**76,52**	**1,99,119**	**190,90**
1. Loans for Purchase of Consumer Durables	1,574	1,27	5,166	6,78	3,289	3,15	10,029	11,20
2. Loans for Housing	3,133	3,86	5,381	4,96	7,254	7,18	15,768	15,99
3. Rest of the Personal Loans	49,354	48,33	52,705	49,18	71,263	66,19	1,73,322	163,71
VI. TRADE	**69,161**	**51,71**	**48,499**	**39,24**	**37,558**	**34,25**	**1,55,218**	**125,20**

1. Wholesale Trade	3,376	3,86	1,296	1,59	2,766	2,71	7,438	8,15
2. Retail Trade	65,785	47,86	47,203	37,65	34,792	31,55	1,47,780	117,05
VII. ALL OTHERS	**34,289**	**32,18**	**41,875**	**50,65**	**56,647**	**62,77**	**1,32,811**	**145,59**
TOTAL BANK CREDIT	**5,02,078**	**421,40**	**3,17,807**	**292,68**	**2,47,647**	**255,59**	**10,67,532**	**969,67**
OF WHICH: 1. Artisans & Village Industries	17,643	11,46	5,399	3,82	1,919	1,81	24,961	17,09
2. Other Small Scale Industries	8,340	7,63	7,272	7,40	17,109	21,62	32,721	36,65

See Notes on Tables.