

**Table No. 5.8 - State and Population Group - Wise Classification of
Small Borrowal Accounts of Scheduled Commercial Banks
According to Occupation - March 1997 (Part 6 of 8)**

**CENTRAL REGION
STATE : UTTAR PRADESH**

(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	21,22,595	1321,12	6,19,963	407,15	1,32,472	88,26	28,75,030	1816,53
1. Direct Finance	20,97,578	1304,43	6,14,343	402,66	1,28,949	83,96	28,40,870	1791,05
2. Indirect Finance	25,017	16,69	5,620	4,49	3,523	4,29	34,160	25,47
II. INDUSTRY	3,23,297	223,82	1,03,272	89,01	1,01,330	103,16	5,27,899	415,99
1. Food Manufacturing & Processing	3,443	2,79	1,110	91	919	1,08	5,472	4,77
2. Other Industries	3,19,854	221,03	1,02,162	88,11	1,00,411	102,09	5,22,427	411,22
III. TRANSPORT OPERATORS	93,962	58,14	29,488	20,13	18,152	16,30	1,41,602	94,57
IV. PROFESSIONAL AND OTHER SERVICES	1,47,536	87,73	49,622	32,85	43,614	35,64	2,40,772	156,22
V. PERSONAL LOANS	2,52,547	215,29	1,79,122	152,35	3,15,039	301,06	7,46,708	668,71
1. Loans for Purchase of Consumer Durables	10,619	10,17	8,673	8,14	21,000	20,44	40,292	38,75
2. Loans for Housing	9,280	13,14	12,186	13,08	21,203	27,68	42,669	53,90
3. Rest of the Personal Loans	2,32,648	191,98	1,58,263	131,13	2,72,836	252,95	6,63,747	576,05
VI. TRADE	7,45,042	478,87	2,87,174	209,81	2,23,098	193,52	12,55,314	882,20
1. Wholesale Trade	23,180	16,09	8,740	8,41	9,682	9,20	41,602	33,70
2. Retail Trade	7,21,862	462,78	2,78,434	201,40	2,13,416	184,32	12,13,712	848,50
VII. ALL OTHERS	1,30,935	103,53	93,335	83,23	1,57,491	185,89	3,81,761	372,65
TOTAL BANK CREDIT	38,15,914	2488,49	13,61,976	994,54	9,91,196	923,83	61,69,086	4406,86
OF WHICH: 1. Artisans & Village Industries	2,31,388	154,19	51,193	38,54	37,248	29,36	3,19,829	222,08
2. Other Small Scale Industries	78,418	58,73	43,748	42,70	53,333	58,96	1,75,499	160,40

**WESTERN REGION
STATE : GOA**

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	9,826	5,95	2,087	1,21	-	-	11,913	7,16
1. Direct Finance	9,820	5,94	2,080	1,21	-	-	11,900	7,15
2. Indirect Finance	6	-	7	-	-	-	13	1
II. INDUSTRY	1,541	1,17	710	58	-	-	2,251	1,75
1. Food Manufacturing & Processing	128	8	39	4	-	-	167	11
2. Other Industries	1,413	1,09	671	54	-	-	2,084	1,64
III. TRANSPORT OPERATORS	1,212	1,17	543	49	-	-	1,755	1,66
IV. PROFESSIONAL AND OTHER SERVICES	4,259	2,56	1,636	1,14	-	-	5,895	3,70
V. PERSONAL LOANS	16,896	15,04	17,498	18,90	-	-	34,394	33,94
1. Loans for Purchase of Consumer Durables	1,039	1,06	1,176	1,29	-	-	2,215	2,35
2. Loans for Housing	747	54	311	23	-	-	1,058	77
3. Rest of the Personal Loans	15,110	13,44	16,011	17,38	-	-	31,121	30,82

VI. TRADE	4,073	3,36	2,651	1,91	-	-	6,724	5,27
1. Wholesale Trade	240	11	25	1	-	-	265	12
2. Retail Trade	3,833	3,25	2,626	1,90	-	-	6,459	5,15
VII. ALL OTHERS	5,644	4,95	9,843	10,23	-	-	15,487	15,19
TOTAL BANK CREDIT	43,451	34,21	34,968	34,46	-	-	78,419	68,67
OF WHICH: 1. Artisans & Village Industries	483	43	143	11	-	-	626	54
2. Other Small Scale Industries	966	67	516	43	-	-	1,482	1,10

STATE : GUJARAT

(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	5,32,839	379,31	2,37,435	176,49	36,029	31,63	8,06,303	587,43
1. Direct Finance	5,29,986	377,28	2,36,117	175,69	30,746	29,15	7,96,849	582,12
2. Indirect Finance	2,853	2,03	1,318	79	5,283	2,48	9,454	5,31
II. INDUSTRY	37,155	20,42	31,684	22,88	21,367	23,17	90,206	66,47
1. Food Manufacturing & Processing	422	20	156	11	159	11	737	42
2. Other Industries	36,733	20,22	31,528	22,77	21,208	23,07	89,469	66,05
III. TRANSPORT OPERATORS	11,084	8,05	7,461	5,93	7,241	6,86	25,786	20,83
IV. PROFESSIONAL AND OTHER SERVICES	32,597	18,15	26,405	16,74	27,800	19,77	86,802	54,66
V. PERSONAL LOANS	75,171	67,32	92,759	86,40	1,74,243	172,12	3,42,173	325,84
1. Loans for Purchase of Consumer Durables	4,784	4,18	6,624	5,54	7,716	7,73	19,124	17,45
2. Loans for Housing	3,177	3,61	7,060	8,96	11,868	15,05	22,105	27,63
3. Rest of the Personal Loans	67,210	59,53	79,075	71,90	1,54,659	149,33	3,00,944	280,76
VI. TRADE	94,327	57,97	58,731	42,10	35,896	30,05	1,88,954	130,13
1. Wholesale Trade	8,348	7,82	6,358	5,15	2,620	1,80	17,326	14,77
2. Retail Trade	85,979	50,15	52,373	36,96	33,276	28,25	1,71,628	115,36
VII. ALL OTHERS	33,803	31,40	42,543	35,82	80,390	92,85	1,56,736	160,08
TOTAL BANK CREDIT	8,16,976	582,63	4,97,018	386,36	3,82,966	376,45	16,96,960	1345,44
OF WHICH: 1. Artisans & Village Industries	28,519	14,51	17,808	11,17	6,358	5,19	52,685	30,87
2. Other Small Scale Industries	7,772	5,30	11,407	10,19	11,771	14,48	30,950	29,97

STATE : MAHARASHTRA

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	8,97,671	615,59	4,68,778	358,00	95,749	79,66	14,62,198	1053,25
1. Direct Finance	8,89,888	608,90	4,65,149	353,97	93,189	77,46	14,48,226	1040,32
2. Indirect Finance	7,783	6,69	3,629	4,03	2,560	2,20	13,972	12,92
II. INDUSTRY	36,984	27,33	36,420	32,34	31,398	46,76	1,04,802	106,43
1. Food Manufacturing & Processing	439	32	485	53	730	1,35	1,654	2,20
2. Other Industries	36,545	27,01	35,935	31,82	30,668	45,41	1,03,148	104,23
III. TRANSPORT OPERATORS	18,259	15,17	12,129	10,66	14,836	15,54	45,224	41,37
IV. PROFESSIONAL AND OTHER SERVICES	90,826	54,77	52,366	37,77	55,510	45,78	1,98,702	138,32
V. PERSONAL LOANS	1,40,618	119,73	1,61,169	145,82	6,53,813	594,14	9,55,600	859,68
1. Loans for Purchase of Consumer Durables	8,990	7,85	12,338	11,52	23,479	24,50	44,807	43,87
2. Loans for Housing	4,770	6,34	6,940	7,29	26,141	34,12	37,851	47,75
3. Rest of the Personal Loans	1,26,858	105,53	1,41,891	127,01	6,04,193	535,52	8,72,942	768,06

VI. TRADE	2,48,002	161,51	1,62,811	121,34	1,35,942	111,58	5,46,755	394,43
1. Wholesale Trade	10,718	8,59	3,561	4,12	5,968	11,29	20,247	24,01
2. Retail Trade	2,37,284	152,92	1,59,250	117,22	1,29,974	100,29	5,26,508	370,42
VII. ALL OTHERS	49,905	41,49	47,733	44,76	1,64,559	173,53	2,62,197	259,78
TOTAL BANK CREDIT	14,82,265	1035,57	9,41,406	750,69	11,51,807	1067,00	35,75,478	2853,27
OF WHICH: 1. Artisans & Village Industries	19,552	11,99	16,037	11,61	4,993	4,63	40,582	28,23
2. Other Small Scale Industries	14,863	12,80	17,886	18,69	22,152	29,62	54,901	61,11