

**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 2007**

**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	3,27,129	2110,97	1,73,648	1245,23	56,740	398,03	5,57,517	3754,24
1. Direct Finance	3,23,335	2088,99	1,71,237	1226,62	56,220	394,67	5,50,792	3710,29
2. Indirect Finance	3,794	21,98	2,411	18,61	520	3,36	6,725	43,95
II. INDUSTRY	7,948	20,86	7,455	40,23	15,792	114,40	31,195	175,49
III. TRANSPORT OPERATORS	1,445	4,76	545	3,06	3,981	33,21	5,971	41,04
IV. PROFESSIONAL AND OTHER SERVICES	3,783	12,02	3,265	12,46	12,637	60,71	19,685	85,20
V. PERSONAL LOANS	63,462	341,61	90,030	451,61	2,27,542	1331,07	3,81,034	2124,29
1. Loans for Purchase of Consumer Durables	4,483	20,57	4,551	22,73	9,980	69,88	19,014	113,18
2. Loans for Housing	11,019	97,73	11,093	109,37	34,847	344,20	56,959	551,31
3. Rest of the Personal Loans	47,960	223,30	74,386	319,50	1,82,715	916,99	3,05,061	1459,80
VI. TRADE	36,013	93,63	34,196	133,67	50,623	273,77	1,20,832	501,07
1. Wholesale Trade	1,054	9,76	1,305	12,80	7,530	95,11	9,889	117,67
2. Retail Trade	34,959	83,87	32,891	120,88	43,093	178,66	1,10,943	383,40
VII. FINANCE	612	2,43	148	49	293	1,46	1,053	4,37
VIII. ALL OTHERS	12,479	48,74	9,855	44,54	28,348	180,21	50,682	273,49
TOTAL BANK CREDIT	4,52,871	2635,01	3,19,142	1931,30	3,95,956	2392,86	11,67,969	6959,17
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	5,598	10,34	2,548	8,65	798	3,69	8,944	22,67
2. Other Small Scale Industries	1,693	7,62	2,710	13,95	7,645	46,80	12,048	68,38

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	1,65,200	544,16	14,690	60,40	540	3,28	1,80,430	607,84
1. Direct Finance	1,61,545	532,62	14,439	57,93	523	3,09	1,76,507	593,64
2. Indirect Finance	3,655	11,54	251	2,47	17	18	3,923	14,20
II. INDUSTRY	10,289	46,71	1,829	11,18	253	2,11	12,371	60,00
III. TRANSPORT OPERATORS	2,445	19,74	733	4,56	170	1,54	3,348	25,84
IV. PROFESSIONAL AND OTHER SERVICES	6,504	27,04	2,322	11,56	609	3,57	9,435	42,17
V. PERSONAL LOANS	87,837	449,07	23,825	132,45	13,116	75,88	1,24,778	657,40
1. Loans for Purchase of Consumer Durables	9,836	57,00	2,576	17,79	2,026	13,98	14,438	88,77
2. Loans for Housing	16,972	132,11	3,551	31,22	1,232	12,20	21,755	175,53
3. Rest of the Personal Loans	61,029	259,96	17,698	83,44	9,858	49,69	88,585	393,10
VI. TRADE	37,912	192,41	7,256	42,98	2,268	12,64	47,436	248,03
1. Wholesale Trade	477	3,06	97	1,08	45	61	619	4,75
2. Retail Trade	37,435	189,35	7,159	41,89	2,223	12,04	46,817	243,28
VII. FINANCE	341	1,29	47	19	27	11	415	1,60
VIII. ALL OTHERS	13,549	45,16	2,844	12,08	1,307	5,21	17,700	62,45
TOTAL BANK CREDIT	3,24,077	1325,57	53,546	275,40	18,290	104,35	3,95,913	1705,33
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	4,424	15,75	828	4,21	24	19	5,276	20,15
2. Other Small Scale Industries	3,416	18,90	645	4,68	109	86	4,170	24,44

See Notes on Tables

**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 2007**

NORTHERN REGION

STATE : JAMMU & KASHMIR

(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	32,815	110,08	11,832	50,19	1,578	6,90	46,225	167,17
1. Direct Finance	31,994	106,66	11,509	48,70	1,556	6,74	45,059	162,10
2. Indirect Finance	821	3,42	323	1,48	22	16	1,166	5,06
II. INDUSTRY	8,567	40,72	4,537	24,89	7,347	50,52	20,451	116,13
III. TRANSPORT OPERATORS	2,693	18,85	1,480	11,84	1,939	17,08	6,112	47,77
IV. PROFESSIONAL AND OTHER SERVICES	961	5,56	810	5,85	2,751	17,81	4,522	29,22
V. PERSONAL LOANS	1,14,456	615,75	65,898	362,74	1,13,714	686,70	2,94,068	1665,19
1. Loans for Purchase of Consumer Durables	8,015	33,24	4,692	21,26	11,139	49,46	23,846	103,96
2. Loans for Housing	4,550	49,46	2,566	26,90	5,448	57,15	12,564	133,51
3. Rest of the Personal Loans	1,01,891	533,05	58,640	314,57	97,127	580,09	2,57,658	1427,72
VI. TRADE	29,383	182,64	17,264	120,54	18,624	179,20	65,271	482,38
1. Wholesale Trade	796	5,08	430	4,39	966	7,98	2,192	17,45
2. Retail Trade	28,587	177,56	16,834	116,15	17,658	171,22	63,079	464,93
VII. FINANCE	170	1,04	29	17	202	1,26	401	2,47
VIII. ALL OTHERS	8,620	39,24	3,664	19,49	5,126	39,11	17,410	97,83
TOTAL BANK CREDIT	1,97,665	1013,87	1,05,514	595,70	1,51,281	998,59	4,54,460	2608,16
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	6,027	24,50	2,491	10,24	2,727	13,31	11,245	48,05
2. Other Small Scale Industries	977	5,63	863	6,03	2,740	21,88	4,580	33,53

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	3,78,023	2527,32	3,31,238	3317,14	46,705	374,27	7,55,966	6218,73
1. Direct Finance	3,75,386	2513,87	3,27,975	3288,93	46,092	369,11	7,49,453	6171,91
2. Indirect Finance	2,637	13,44	3,263	28,21	613	5,16	6,513	46,82
II. INDUSTRY	13,033	38,67	10,244	56,36	21,615	151,13	44,892	246,15
III. TRANSPORT OPERATORS	2,192	6,06	1,025	3,54	4,280	35,76	7,497	45,36
IV. PROFESSIONAL AND OTHER SERVICES	5,745	29,64	11,705	51,33	46,678	137,48	64,128	218,44
V. PERSONAL LOANS	85,050	447,16	1,36,758	758,11	2,66,924	1414,56	4,88,732	2619,84
1. Loans for Purchase of Consumer Durables	7,875	54,48	8,849	62,90	14,508	94,83	31,232	212,21
2. Loans for Housing	17,323	138,96	23,768	214,30	36,206	335,07	77,297	688,32
3. Rest of the Personal Loans	59,852	253,73	1,04,141	480,91	2,16,210	984,67	3,80,203	1719,31
VI. TRADE	35,857	116,40	34,204	156,14	31,539	170,71	1,01,600	443,25
1. Wholesale Trade	1,212	11,88	864	8,82	4,786	31,79	6,862	52,49
2. Retail Trade	34,645	104,52	33,340	147,32	26,753	138,92	94,738	390,76
VII. FINANCE	282	1,25	212	1,30	387	1,72	881	4,26
VIII. ALL OTHERS	37,141	214,53	38,333	239,71	61,519	310,18	1,36,993	764,41
TOTAL BANK CREDIT	5,57,323	3381,03	5,63,719	4583,62	4,79,647	2595,81	16,00,689	10560,45
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	6,004	12,94	1,927	7,99	672	3,99	8,603	24,92
2. Other Small Scale Industries	3,763	12,12	5,132	27,82	12,116	80,71	21,011	120,65

**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 2007**

**NORTHERN REGION
STATE : RAJASTHAN**

(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	9,42,534	4125,34	4,41,398	2218,75	50,517	309,17	14,34,449	6653,26
1. Direct Finance	9,26,096	4060,57	4,36,825	2194,95	49,591	302,94	14,12,512	6558,46
2. Indirect Finance	16,438	64,77	4,573	23,80	926	6,23	21,937	94,80
II. INDUSTRY	37,207	71,16	25,699	78,39	20,032	125,07	82,938	274,62
III. TRANSPORT OPERATORS	2,943	9,20	2,494	9,35	18,507	156,25	23,944	174,80
IV. PROFESSIONAL AND OTHER SERVICES	20,703	57,73	18,239	64,19	61,161	175,58	1,00,103	297,51
V. PERSONAL LOANS	1,60,158	739,50	2,22,969	1089,08	4,35,767	2063,51	8,18,894	3892,09
1. Loans for Purchase of Consumer Durables	8,816	36,21	9,163	35,77	13,781	78,72	31,760	150,71
2. Loans for Housing	19,094	150,94	20,981	199,44	38,980	379,45	79,055	729,82
3. Rest of the Personal Loans	1,32,248	552,35	1,92,825	853,87	3,83,006	1605,34	7,08,079	3011,55
VI. TRADE	96,030	251,70	92,390	309,53	66,156	283,90	2,54,576	845,12
1. Wholesale Trade	3,153	10,94	2,458	12,88	10,349	62,33	15,960	86,14
2. Retail Trade	92,877	240,76	89,932	296,65	55,807	221,57	2,38,616	758,97
VII. FINANCE	2,062	4,53	499	1,63	328	1,17	2,889	7,33
VIII. ALL OTHERS	36,359	128,33	21,736	70,01	39,387	185,45	97,482	383,80
TOTAL BANK CREDIT	12,97,996	5387,48	8,25,424	3840,93	6,91,855	3300,09	28,15,275	12528,51
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	24,748	39,70	11,591	27,13	2,508	8,02	38,847	74,84
2. Other Small Scale Industries	10,040	24,83	10,236	36,07	8,815	48,25	29,091	109,16

CHANDIGARH

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	926	3,28	113	58	3,191	17,00	4,230	20,86
1. Direct Finance	922	3,27	113	58	2,920	14,71	3,955	18,56
2. Indirect Finance	4	–	–	–	271	2,29	275	2,30
II. INDUSTRY	254	96	6	3	13,424	156,38	13,684	157,37
III. TRANSPORT OPERATORS	20	10	–	–	2,865	19,02	2,885	19,12
IV. PROFESSIONAL AND OTHER SERVICES	346	2,01	–	–	20,421	65,00	20,767	67,00
V. PERSONAL LOANS	2,304	12,10	72	42	93,362	437,22	95,738	449,74
1. Loans for Purchase of Consumer Durables	25	11	–	–	3,314	23,34	3,339	23,44
2. Loans for Housing	761	5,34	71	41	8,898	76,91	9,730	82,67
3. Rest of the Personal Loans	1,518	6,65	1	1	81,150	336,97	82,669	343,63
VI. TRADE	356	1,39	9	1	6,896	39,14	7,261	40,55
1. Wholesale Trade	–	–	–	–	2,264	16,50	2,264	16,50
2. Retail Trade	356	1,39	9	1	4,632	22,65	4,997	24,05
VII. FINANCE	8	2	–	–	143	68	151	70
VIII. ALL OTHERS	197	1,20	–	–	7,878	35,78	8,075	36,98
TOTAL BANK CREDIT	4,411	21,05	200	1,04	1,48,180	770,23	1,52,791	792,32
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	4	2	–	–	25	11	29	13
2. Other Small Scale Industries	49	31	5	2	9,642	126,05	9,696	126,39

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 2007

NORTHERN REGION
STATE : DELHI

(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	1,495	6,66	271	1,23	3,461	20,96	5,227	28,85
1. Direct Finance	1,437	6,47	255	1,18	2,951	19,33	4,643	26,99
2. Indirect Finance	58	19	16	5	510	1,63	584	1,86
II. INDUSTRY	305	1,53	101	69	32,910	304,85	33,316	307,08
III. TRANSPORT OPERATORS	45	33	22	16	3,422	26,47	3,489	26,95
IV. PROFESSIONAL AND OTHER SERVICES	523	2,06	412	2,41	79,042	285,03	79,977	289,50
V. PERSONAL LOANS	8,778	51,79	4,423	24,09	14,33,539	5542,12	14,46,740	5617,99
1. Loans for Purchase of Consumer Durables	218	1,48	143	88	39,149	340,82	39,510	343,17
2. Loans for Housing	720	6,07	174	1,57	31,404	309,96	32,298	317,60
3. Rest of the Personal Loans	7,840	44,24	4,106	21,64	13,62,986	4891,33	13,74,932	4957,21
VI. TRADE	706	3,14	339	2,16	84,115	345,39	85,160	350,69
1. Wholesale Trade	62	73	18	19	55,698	229,17	55,778	230,08
2. Retail Trade	644	2,41	321	1,98	28,417	116,22	29,382	120,61
VII. FINANCE	3	4	-	-	765	5,05	768	5,10
VIII. ALL OTHERS	886	4,62	432	2,52	1,28,272	683,19	1,29,590	690,33
TOTAL BANK CREDIT	12,741	70,16	6,000	33,26	17,65,526	7213,05	17,84,267	7316,47
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	176	73	21	13	273	1,75	470	2,61
2. Other Small Scale Industries	47	25	32	26	8,031	69,84	8,110	70,34

NORTH-EASTERN REGION
STATE : ARUNACHAL 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	6,223	13,73	3,739	11,38	-	-	9,962	25,11
1. Direct Finance	6,119	13,43	3,686	11,03	-	-	9,805	24,46
2. Indirect Finance	104	30	53	35	-	-	157	64
II. INDUSTRY	493	2,65	2,165	16,53	-	-	2,658	19,18
III. TRANSPORT OPERATORS	181	1,46	242	2,21	-	-	423	3,67
IV. PROFESSIONAL AND OTHER SERVICES	307	1,67	320	2,46	-	-	627	4,13
V. PERSONAL LOANS	10,067	49,44	12,941	85,96	-	-	23,008	135,41
1. Loans for Purchase of Consumer Durables	350	99	705	5,35	-	-	1,055	6,34
2. Loans for Housing	78	64	156	1,54	-	-	234	2,18
3. Rest of the Personal Loans	9,639	47,82	12,080	79,07	-	-	21,719	126,89
VI. TRADE	1,488	10,99	1,293	9,70	-	-	2,781	20,69
1. Wholesale Trade	1	-	8	5	-	-	9	5
2. Retail Trade	1,487	10,98	1,285	9,65	-	-	2,772	20,63
VII. FINANCE	24	12	19	3	-	-	43	15
VIII. ALL OTHERS	1,172	3,07	1,470	15,28	-	-	2,642	18,35
TOTAL BANK CREDIT	19,955	83,13	22,189	143,56	-	-	42,144	226,69
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	385	1,94	322	2,64	-	-	707	4,58
2. Other Small Scale Industries	50	25	101	87	-	-	151	1,12