

**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**

**NORTH-EASTERN REGION**  
**STATE : ASSAM**

(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
<b>I. AGRICULTURE</b>	<b>2,17,238</b>	<b>449,54</b>	<b>74,427</b>	<b>170,25</b>	<b>10,051</b>	<b>36,20</b>	<b>3,01,716</b>	<b>655,99</b>
1. Direct Finance	2,13,839	439,08	73,062	165,15	9,886	35,07	2,96,787	639,30
2. Indirect Finance	3,399	10,46	1,365	5,10	165	1,13	4,929	16,70
<b>II. INDUSTRY</b>	<b>28,131</b>	<b>127,79</b>	<b>15,942</b>	<b>99,74</b>	<b>7,419</b>	<b>61,68</b>	<b>51,492</b>	<b>289,21</b>
<b>III. TRANSPORT OPERATORS</b>	<b>7,136</b>	<b>24,34</b>	<b>3,430</b>	<b>19,02</b>	<b>4,803</b>	<b>35,87</b>	<b>15,369</b>	<b>79,24</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>13,995</b>	<b>36,19</b>	<b>8,228</b>	<b>34,80</b>	<b>3,634</b>	<b>19,83</b>	<b>25,857</b>	<b>90,82</b>
<b>V. PERSONAL LOANS</b>	<b>1,57,738</b>	<b>764,74</b>	<b>1,72,917</b>	<b>1046,72</b>	<b>1,44,654</b>	<b>844,67</b>	<b>4,75,309</b>	<b>2656,13</b>
1. Loans for Purchase of Consumer Durables	15,074	72,23	12,303	51,50	8,091	49,85	35,468	173,57
2. Loans for Housing	15,339	143,23	10,824	108,20	6,124	57,10	32,287	308,53
3. Rest of the Personal Loans	1,27,325	549,28	1,49,790	887,02	1,30,439	737,73	4,07,554	2174,03
<b>VI. TRADE</b>	<b>59,908</b>	<b>199,51</b>	<b>29,902</b>	<b>153,17</b>	<b>18,754</b>	<b>120,27</b>	<b>1,08,564</b>	<b>472,94</b>
1. Wholesale Trade	2,276	19,63	896	9,96	2,423	16,86	5,595	46,46
2. Retail Trade	57,632	179,88	29,006	143,20	16,331	103,41	1,02,969	426,49
<b>VII. FINANCE</b>	<b>1,426</b>	<b>3,00</b>	<b>70</b>	<b>40</b>	<b>33</b>	<b>23</b>	<b>1,529</b>	<b>3,63</b>
<b>VIII. ALL OTHERS</b>	<b>37,145</b>	<b>95,41</b>	<b>18,510</b>	<b>73,08</b>	<b>12,776</b>	<b>129,85</b>	<b>68,431</b>	<b>298,33</b>
<b>TOTAL BANK CREDIT</b>	<b>5,22,717</b>	<b>1700,52</b>	<b>3,23,426</b>	<b>1597,18</b>	<b>2,02,124</b>	<b>1248,60</b>	<b>10,48,267</b>	<b>4546,29</b>
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	18,366	74,00	8,195	41,05	1,039	7,48	27,600	122,54
2. Other Small Scale Industries	5,274	23,45	2,688	16,00	2,303	16,10	10,265	55,54

**STATE : MANIPUR**

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
<b>I. AGRICULTURE</b>	<b>12,698</b>	<b>36,30</b>	<b>4,168</b>	<b>11,72</b>	<b>3,954</b>	<b>12,23</b>	<b>20,820</b>	<b>60,25</b>
1. Direct Finance	12,597	36,05	4,019	10,99	3,726	11,51	20,342	58,54
2. Indirect Finance	101	26	149	73	228	72	478	1,71
<b>II. INDUSTRY</b>	<b>2,838</b>	<b>10,52</b>	<b>1,877</b>	<b>8,02</b>	<b>2,564</b>	<b>21,09</b>	<b>7,279</b>	<b>39,63</b>
<b>III. TRANSPORT OPERATORS</b>	<b>383</b>	<b>1,02</b>	<b>398</b>	<b>3,00</b>	<b>275</b>	<b>2,34</b>	<b>1,056</b>	<b>6,36</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>277</b>	<b>1,25</b>	<b>214</b>	<b>1,47</b>	<b>470</b>	<b>3,00</b>	<b>961</b>	<b>5,71</b>
<b>V. PERSONAL LOANS</b>	<b>6,241</b>	<b>39,72</b>	<b>5,860</b>	<b>39,57</b>	<b>13,030</b>	<b>90,53</b>	<b>25,131</b>	<b>169,82</b>
1. Loans for Purchase of Consumer Durables	398	1,34	333	1,49	920	4,34	1,651	7,17
2. Loans for Housing	319	3,80	460	5,26	785	9,07	1,564	18,13
3. Rest of the Personal Loans	5,524	34,58	5,067	32,82	11,325	77,12	21,916	144,51
<b>VI. TRADE</b>	<b>1,747</b>	<b>3,51</b>	<b>955</b>	<b>4,26</b>	<b>2,069</b>	<b>9,80</b>	<b>4,771</b>	<b>17,58</b>
1. Wholesale Trade	4	3	–	–	364	2,97	368	3,00
2. Retail Trade	1,743	3,49	955	4,26	1,705	6,83	4,403	14,58
<b>VII. FINANCE</b>	<b>190</b>	<b>29</b>	<b>359</b>	<b>47</b>	<b>–</b>	<b>–</b>	<b>549</b>	<b>76</b>
<b>VIII. ALL OTHERS</b>	<b>109</b>	<b>46</b>	<b>200</b>	<b>63</b>	<b>828</b>	<b>5,47</b>	<b>1,137</b>	<b>6,56</b>
<b>TOTAL BANK CREDIT</b>	<b>24,483</b>	<b>93,06</b>	<b>14,031</b>	<b>69,14</b>	<b>23,190</b>	<b>144,46</b>	<b>61,704</b>	<b>306,67</b>
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	2,059	2,94	1,049	2,90	634	2,37	3,742	8,22
2. Other Small Scale Industries	72	33	209	1,01	454	2,88	735	4,22

**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**

**NORTH-EASTERN REGION  
STATE : MEGHALAYA**

(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
<b>I. AGRICULTURE</b>	<b>38,394</b>	<b>60,47</b>	<b>7,111</b>	<b>12,09</b>	<b>707</b>	<b>1,83</b>	<b>46,212</b>	<b>74,39</b>
1. Direct Finance	37,848	59,58	6,991	11,86	697	1,80	45,536	73,24
2. Indirect Finance	546	89	120	23	10	3	676	1,15
<b>II. INDUSTRY</b>	<b>3,074</b>	<b>13,18</b>	<b>1,244</b>	<b>6,98</b>	<b>1,428</b>	<b>14,09</b>	<b>5,746</b>	<b>34,25</b>
<b>III. TRANSPORT OPERATORS</b>	<b>571</b>	<b>4,40</b>	<b>265</b>	<b>1,97</b>	<b>513</b>	<b>4,70</b>	<b>1,349</b>	<b>11,06</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>445</b>	<b>2,15</b>	<b>228</b>	<b>1,65</b>	<b>876</b>	<b>4,82</b>	<b>1,549</b>	<b>8,61</b>
<b>V. PERSONAL LOANS</b>	<b>16,511</b>	<b>87,92</b>	<b>9,485</b>	<b>61,84</b>	<b>20,722</b>	<b>137,69</b>	<b>46,718</b>	<b>287,45</b>
1. Loans for Purchase of Consumer Durables	716	2,11	192	59	861	3,41	1,769	6,11
2. Loans for Housing	307	3,11	491	4,60	629	6,34	1,427	14,05
3. Rest of the Personal Loans	15,488	82,70	8,802	56,65	19,232	127,94	43,522	267,29
<b>VI. TRADE</b>	<b>4,745</b>	<b>16,12</b>	<b>1,665</b>	<b>7,35</b>	<b>2,794</b>	<b>16,22</b>	<b>9,204</b>	<b>39,69</b>
1. Wholesale Trade	142	25	20	7	542	3,51	704	3,83
2. Retail Trade	4,603	15,86	1,645	7,29	2,252	12,71	8,500	35,86
<b>VII. FINANCE</b>	<b>28</b>	<b>5</b>	<b>7</b>	<b>1</b>	<b>6</b>	<b>3</b>	<b>41</b>	<b>9</b>
<b>VIII. ALL OTHERS</b>	<b>808</b>	<b>1,45</b>	<b>128</b>	<b>35</b>	<b>1,851</b>	<b>6,74</b>	<b>2,787</b>	<b>8,53</b>
<b>TOTAL BANK CREDIT</b>	<b>64,576</b>	<b>185,72</b>	<b>20,133</b>	<b>92,23</b>	<b>28,897</b>	<b>186,11</b>	<b>1,13,606</b>	<b>464,06</b>
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	2,511	9,49	522	2,38	56	38	3,089	12,25
2. Other Small Scale Industries	302	1,22	62	33	209	1,25	573	2,81

**STATE : MIZORAM**

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
<b>I. AGRICULTURE</b>	<b>7,999</b>	<b>24,00</b>	<b>4,419</b>	<b>13,09</b>	<b>2,440</b>	<b>7,81</b>	<b>14,858</b>	<b>44,89</b>
1. Direct Finance	7,456	22,10	4,345	12,84	2,377	7,58	14,178	42,52
2. Indirect Finance	543	1,90	74	24	63	23	680	2,38
<b>II. INDUSTRY</b>	<b>696</b>	<b>4,41</b>	<b>428</b>	<b>3,09</b>	<b>666</b>	<b>6,76</b>	<b>1,790</b>	<b>14,27</b>
<b>III. TRANSPORT OPERATORS</b>	<b>105</b>	<b>47</b>	<b>83</b>	<b>66</b>	<b>212</b>	<b>1,29</b>	<b>400</b>	<b>2,42</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>57</b>	<b>20</b>	<b>215</b>	<b>80</b>	<b>177</b>	<b>1,10</b>	<b>449</b>	<b>2,09</b>
<b>V. PERSONAL LOANS</b>	<b>4,957</b>	<b>27,49</b>	<b>5,107</b>	<b>31,92</b>	<b>6,660</b>	<b>40,04</b>	<b>16,724</b>	<b>99,46</b>
1. Loans for Purchase of Consumer Durables	1,306	4,18	877	2,63	295	1,10	2,478	7,90
2. Loans for Housing	713	7,80	1,276	14,11	936	11,95	2,925	33,85
3. Rest of the Personal Loans	2,938	15,52	2,954	15,19	5,429	26,99	11,321	57,70
<b>VI. TRADE</b>	<b>1,095</b>	<b>3,63</b>	<b>599</b>	<b>4,34</b>	<b>604</b>	<b>3,86</b>	<b>2,298</b>	<b>11,83</b>
1. Wholesale Trade	8	2	82	24	112	12	202	38
2. Retail Trade	1,087	3,61	517	4,09	492	3,74	2,096	11,45
<b>VII. FINANCE</b>	<b>4</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>2</b>	<b>-</b>	<b>7</b>	<b>1</b>
<b>VIII. ALL OTHERS</b>	<b>216</b>	<b>50</b>	<b>157</b>	<b>45</b>	<b>374</b>	<b>1,99</b>	<b>747</b>	<b>2,94</b>
<b>TOTAL BANK CREDIT</b>	<b>15,129</b>	<b>60,71</b>	<b>11,009</b>	<b>54,35</b>	<b>11,135</b>	<b>62,85</b>	<b>37,273</b>	<b>177,92</b>
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	547	3,27	352	2,51	546	5,97	1,445	11,75
2. Other Small Scale Industries	42	31	20	11	64	38	126	80

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MARCH 2007**

**NORTH-EASTERN REGION  
STATE : NAGALAND**

(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
<b>I. AGRICULTURE</b>	<b>8,428</b>	<b>19,48</b>	<b>11,529</b>	<b>30,07</b>	–	–	<b>19,957</b>	<b>49,55</b>
1. Direct Finance	8,342	19,21	11,423	29,59	–	–	19,765	48,81
2. Indirect Finance	86	27	106	48	–	–	192	75
<b>II. INDUSTRY</b>	<b>1,424</b>	<b>16,71</b>	<b>2,744</b>	<b>31,06</b>	–	–	<b>4,168</b>	<b>47,77</b>
<b>III. TRANSPORT OPERATORS</b>	<b>32</b>	<b>27</b>	<b>596</b>	<b>5,14</b>	–	–	<b>628</b>	<b>5,41</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>52</b>	<b>41</b>	<b>860</b>	<b>6,88</b>	–	–	<b>912</b>	<b>7,29</b>
<b>V. PERSONAL LOANS</b>	<b>8,375</b>	<b>43,51</b>	<b>28,710</b>	<b>174,34</b>	–	–	<b>37,085</b>	<b>217,85</b>
1. Loans for Purchase of Consumer Durables	367	1,25	1,941	6,97	–	–	2,308	8,22
2. Loans for Housing	46	46	318	2,81	–	–	364	3,27
3. Rest of the Personal Loans	7,962	41,79	26,451	164,56	–	–	34,413	206,35
<b>VI. TRADE</b>	<b>517</b>	<b>4,32</b>	<b>2,559</b>	<b>18,24</b>	–	–	<b>3,076</b>	<b>22,56</b>
1. Wholesale Trade	32	33	130	1,29	–	–	162	1,62
2. Retail Trade	485	3,99	2,429	16,95	–	–	2,914	20,94
<b>VII. FINANCE</b>	<b>1</b>	–	<b>10</b>	<b>4</b>	–	–	<b>11</b>	<b>5</b>
<b>VIII. ALL OTHERS</b>	<b>276</b>	<b>1,13</b>	<b>965</b>	<b>4,18</b>	–	–	<b>1,241</b>	<b>5,31</b>
<b>TOTAL BANK CREDIT</b>	<b>19,105</b>	<b>85,83</b>	<b>47,973</b>	<b>269,96</b>	–	–	<b>67,078</b>	<b>355,80</b>
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	1,308	15,62	2,101	25,02	–	–	3,409	40,64
2. Other Small Scale Industries	101	98	322	3,31	–	–	423	4,29

**STATE : TRIPURA**

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
<b>I. AGRICULTURE</b>	<b>55,751</b>	<b>70,27</b>	<b>35,654</b>	<b>64,95</b>	<b>1,315</b>	<b>4,00</b>	<b>92,720</b>	<b>139,22</b>
1. Direct Finance	55,609	69,93	35,408	63,95	1,291	3,91	92,308	137,79
2. Indirect Finance	142	34	246	1,00	24	9	412	1,43
<b>II. INDUSTRY</b>	<b>13,120</b>	<b>15,46</b>	<b>5,119</b>	<b>13,22</b>	<b>1,440</b>	<b>12,35</b>	<b>19,679</b>	<b>41,02</b>
<b>III. TRANSPORT OPERATORS</b>	<b>2,763</b>	<b>6,47</b>	<b>1,576</b>	<b>7,82</b>	<b>659</b>	<b>4,16</b>	<b>4,998</b>	<b>18,45</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>3,741</b>	<b>5,66</b>	<b>2,363</b>	<b>4,65</b>	<b>461</b>	<b>2,15</b>	<b>6,565</b>	<b>12,45</b>
<b>V. PERSONAL LOANS</b>	<b>26,219</b>	<b>127,47</b>	<b>19,248</b>	<b>95,53</b>	<b>23,743</b>	<b>143,17</b>	<b>69,210</b>	<b>366,17</b>
1. Loans for Purchase of Consumer Durables	9,858	49,56	5,372	26,55	4,463	33,70	19,693	109,81
2. Loans for Housing	3,655	47,91	2,377	26,51	2,356	25,18	8,388	99,61
3. Rest of the Personal Loans	12,706	29,99	11,499	42,46	16,924	84,30	41,129	156,75
<b>VI. TRADE</b>	<b>34,593</b>	<b>42,39</b>	<b>17,761</b>	<b>38,75</b>	<b>4,374</b>	<b>24,91</b>	<b>56,728</b>	<b>106,04</b>
1. Wholesale Trade	373	29	819	1,26	736	5,40	1,928	6,96
2. Retail Trade	34,220	42,10	16,942	37,49	3,638	19,51	54,800	99,09
<b>VII. FINANCE</b>	<b>81</b>	<b>8</b>	<b>3</b>	–	<b>1</b>	–	<b>85</b>	<b>8</b>
<b>VIII. ALL OTHERS</b>	<b>4,379</b>	<b>5,53</b>	<b>1,643</b>	<b>4,90</b>	<b>4,261</b>	<b>42,85</b>	<b>10,283</b>	<b>53,27</b>
<b>TOTAL BANK CREDIT</b>	<b>1,40,647</b>	<b>273,32</b>	<b>83,367</b>	<b>229,82</b>	<b>36,254</b>	<b>233,58</b>	<b>2,60,268</b>	<b>736,72</b>
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	11,892	12,30	4,200	8,27	135	92	16,227	21,49
2. Other Small Scale Industries	1,017	1,37	540	1,91	139	87	1,696	4,15