

**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**

**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	10,99,577	2491,58	3,74,001	949,39	66,072	223,69	15,39,650	3664,66
1. Direct Finance	10,13,472	2321,27	3,55,287	904,17	64,840	218,24	14,33,599	3443,69
2. Indirect Finance	86,105	170,31	18,714	45,21	1,232	5,45	1,06,051	220,97
II. INDUSTRY	1,01,981	157,27	33,972	93,50	19,979	138,87	1,55,932	389,63
III. TRANSPORT OPERATORS	32,216	61,70	6,545	21,57	6,310	44,97	45,071	128,24
IV. PROFESSIONAL AND OTHER SERVICES	19,085	46,72	11,793	38,69	9,547	44,73	40,425	130,13
V. PERSONAL LOANS	2,12,697	754,98	1,81,804	940,14	2,32,087	1363,01	6,26,588	3058,13
1. Loans for Purchase of Consumer Durables	9,745	40,63	5,513	23,98	9,685	54,59	24,943	119,20
2. Loans for Housing	17,260	96,16	10,095	74,93	16,607	166,22	43,962	337,31
3. Rest of the Personal Loans	1,85,692	618,19	1,66,196	841,23	2,05,795	1142,20	5,57,683	2601,63
VI. TRADE	3,48,892	742,76	1,37,934	440,42	64,407	340,91	5,51,233	1524,09
1. Wholesale Trade	11,445	41,68	3,764	20,83	5,667	47,66	20,876	110,17
2. Retail Trade	3,37,447	701,08	1,34,170	419,59	58,740	293,25	5,30,357	1413,92
VII. FINANCE	940	1,89	458	1,09	263	1,45	1,661	4,44
VIII. ALL OTHERS	77,557	211,19	24,832	78,41	26,520	133,30	1,28,909	422,90
TOTAL BANK CREDIT	18,92,945	4468,08	7,71,339	2563,20	4,25,185	2290,94	30,89,469	9322,22
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	82,311	101,70	21,500	42,91	3,509	12,36	1,07,320	156,97
2. Other Small Scale Industries	8,274	23,83	3,153	11,53	4,803	29,80	16,230	65,17

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	4,29,729	614,24	74,461	141,14	8,471	23,29	5,12,661	778,67
1. Direct Finance	4,13,926	592,55	72,783	136,94	8,031	21,34	4,94,740	750,83
2. Indirect Finance	15,803	21,69	1,678	4,20	440	1,95	17,921	27,84
II. INDUSTRY	26,992	51,66	11,321	63,83	9,581	91,70	47,894	207,19
III. TRANSPORT OPERATORS	5,994	26,71	2,868	17,65	4,904	37,17	13,766	81,52
IV. PROFESSIONAL AND OTHER SERVICES	15,628	35,51	5,166	21,46	8,359	33,55	29,153	90,52
V. PERSONAL LOANS	1,20,947	548,57	1,15,137	657,43	1,21,383	706,16	3,57,467	1912,16
1. Loans for Purchase of Consumer Durables	5,280	19,10	3,358	14,16	8,024	47,17	16,662	80,43
2. Loans for Housing	4,619	30,69	6,054	53,34	7,222	65,69	17,895	149,72
3. Rest of the Personal Loans	1,11,048	498,78	1,05,725	589,93	1,06,137	593,30	3,22,910	1682,01
VI. TRADE	91,155	258,25	36,226	180,23	23,172	164,17	1,50,553	602,65
1. Wholesale Trade	2,822	15,08	2,434	29,58	3,305	29,36	8,561	74,02
2. Retail Trade	88,333	243,17	33,792	150,65	19,867	134,81	1,41,992	528,63
VII. FINANCE	838	2,09	355	2,21	100	61	1,293	4,91
VIII. ALL OTHERS	32,863	68,68	10,976	36,64	18,258	112,40	62,097	217,72
TOTAL BANK CREDIT	7,24,146	1605,72	2,56,510	1120,59	1,94,228	1169,05	11,74,884	3895,36
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	15,966	25,92	3,724	13,19	654	3,67	20,344	42,78
2. Other Small Scale Industries	5,624	11,87	2,068	9,38	2,062	14,71	9,754	35,96

**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**

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	9,44,291	1769,83	1,73,255	400,38	33,200	100,60	11,50,746	2270,81
1. Direct Finance	9,13,599	1712,04	1,69,839	388,99	32,656	98,05	11,16,094	2199,07
2. Indirect Finance	30,692	57,79	3,416	11,39	544	2,55	34,652	71,73
II. INDUSTRY	93,971	327,62	40,558	288,07	41,980	390,37	1,76,509	1006,06
III. TRANSPORT OPERATORS	11,993	53,73	4,638	27,84	5,711	38,94	22,342	120,51
IV. PROFESSIONAL AND OTHER SERVICES	62,652	124,63	11,678	36,13	27,612	78,30	1,01,942	239,05
V. PERSONAL LOANS	2,93,230	1269,96	2,13,617	1285,06	2,44,286	1620,07	7,51,133	4175,09
1. Loans for Purchase of Consumer Durables	11,476	54,23	9,485	53,46	14,895	120,19	35,856	227,88
2. Loans for Housing	55,689	447,08	34,422	334,25	63,590	610,49	1,53,701	1391,82
3. Rest of the Personal Loans	2,26,065	768,65	1,69,710	897,35	1,65,801	889,38	5,61,576	2555,38
VI. TRADE	2,86,402	648,57	67,571	244,50	36,561	183,55	3,90,534	1076,62
1. Wholesale Trade	10,958	32,39	1,820	13,78	4,231	31,92	17,009	78,09
2. Retail Trade	2,75,444	616,18	65,751	230,72	32,330	151,63	3,73,525	998,53
VII. FINANCE	2,132	7,34	820	2,87	1,944	12,38	4,896	22,59
VIII. ALL OTHERS	1,08,903	230,98	41,815	158,01	48,363	341,77	1,99,081	730,77
TOTAL BANK CREDIT	18,03,574	4432,65	5,53,952	2442,86	4,39,657	2765,98	27,97,183	9641,49
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	58,549	104,34	8,194	28,01	2,239	8,80	68,982	141,14
2. Other Small Scale Industries	10,155	30,22	3,305	14,14	3,036	18,04	16,496	62,41

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	6,535	18,07	503	1,39	-	-	7,038	19,46
1. Direct Finance	6,280	17,33	502	1,39	-	-	6,782	18,71
2. Indirect Finance	255	74	1	-	-	-	256	75
II. INDUSTRY	373	2,56	223	1,55	-	-	596	4,11
III. TRANSPORT OPERATORS	33	30	792	9,08	-	-	825	9,39
IV. PROFESSIONAL AND OTHER SERVICES	109	59	1,539	13,88	-	-	1,648	14,47
V. PERSONAL LOANS	8,108	47,19	8,843	54,41	-	-	16,951	101,60
1. Loans for Purchase of Consumer Durables	2,702	12,48	1,649	4,56	-	-	4,351	17,04
2. Loans for Housing	955	9,41	1,517	18,41	-	-	2,472	27,82
3. Rest of the Personal Loans	4,451	25,30	5,677	31,44	-	-	10,128	56,73
VI. TRADE	1,209	6,34	329	1,93	-	-	1,538	8,27
1. Wholesale Trade	1	-	12	20	-	-	13	20
2. Retail Trade	1,208	6,34	317	1,73	-	-	1,525	8,07
VII. FINANCE	7	8	2	-	-	-	9	8
VIII. ALL OTHERS	94	28	445	2,41	-	-	539	2,69
TOTAL BANK CREDIT	16,468	75,41	12,676	84,65	-	-	29,144	160,06
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	178	1,35	50	26	-	-	228	1,61
2. Other Small Scale Industries	58	40	132	97	-	-	190	1,37

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MARCH 2007**

**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	8,87,821	1530,52	1,77,566	365,80	90,369	223,72	11,55,756	2120,04
1. Direct Finance	8,68,998	1482,35	1,73,946	354,73	88,487	214,17	11,31,431	2051,25
2. Indirect Finance	18,823	48,17	3,620	11,07	1,882	9,56	24,325	68,79
II. INDUSTRY	2,69,264	305,75	59,247	134,56	1,33,274	732,50	4,61,785	1172,81
III. TRANSPORT OPERATORS	17,385	26,47	3,161	9,33	8,873	64,71	29,419	100,51
IV. PROFESSIONAL AND OTHER SERVICES	38,394	64,69	9,071	21,47	86,232	227,15	1,33,697	313,31
V. PERSONAL LOANS	3,27,127	1264,80	1,45,102	616,03	6,10,291	3081,56	10,82,520	4962,39
1. Loans for Purchase of Consumer Durables	54,551	269,97	19,432	75,59	48,138	380,30	1,22,121	725,86
2. Loans for Housing	32,464	276,41	17,663	154,22	64,789	579,75	1,14,916	1010,38
3. Rest of the Personal Loans	2,40,112	718,42	1,08,007	386,22	4,97,364	2121,51	8,45,483	3226,15
VI. TRADE	3,24,042	733,44	96,552	286,13	1,25,551	545,61	5,46,145	1565,17
1. Wholesale Trade	15,289	76,63	4,676	37,94	40,217	176,01	60,182	290,57
2. Retail Trade	3,08,753	656,81	91,876	248,19	85,334	369,60	4,85,963	1274,60
VII. FINANCE	1,285	3,71	864	2,26	494	2,72	2,643	8,68
VIII. ALL OTHERS	63,475	133,67	17,123	50,43	1,28,317	611,89	2,08,915	795,99
TOTAL BANK CREDIT	19,28,793	4063,04	5,08,686	1485,99	11,83,401	5489,88	36,20,880	11038,91
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	2,20,129	221,53	41,091	65,59	12,919	32,50	2,74,139	319,62
2. Other Small Scale Industries	36,643	54,01	10,152	19,76	14,611	75,02	61,406	148,78

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	638	1,64	172	61	–	–	810	2,25
1. Direct Finance	633	1,62	154	56	–	–	787	2,18
2. Indirect Finance	5	2	18	5	–	–	23	8
II. INDUSTRY	241	1,42	230	1,59	–	–	471	3,01
III. TRANSPORT OPERATORS	78	55	102	96	–	–	180	1,51
IV. PROFESSIONAL AND OTHER SERVICES	61	40	170	81	–	–	231	1,20
V. PERSONAL LOANS	3,514	15,52	6,764	34,57	–	–	10,278	50,10
1. Loans for Purchase of Consumer Durables	32	15	237	1,47	–	–	269	1,62
2. Loans for Housing	131	1,36	76	91	–	–	207	2,26
3. Rest of the Personal Loans	3,351	14,02	6,451	32,20	–	–	9,802	46,21
VI. TRADE	744	4,52	519	3,77	–	–	1,263	8,30
1. Wholesale Trade	–	–	19	28	–	–	19	28
2. Retail Trade	744	4,52	500	3,49	–	–	1,244	8,02
VII. FINANCE	–	–	4	2	–	–	4	2
VIII. ALL OTHERS	284	78	1,112	5,96	–	–	1,396	6,73
TOTAL BANK CREDIT	5,560	24,84	9,073	48,29	–	–	14,633	73,13
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	137	73	47	28	–	–	184	1,01
2. Other Small Scale Industries	69	52	57	31	–	–	126	83