

**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**

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	34,83,717	10154,25	11,52,216	4058,87	1,76,791	674,74	48,12,724	14887,87
1. Direct Finance	34,36,301	10030,00	11,35,443	3998,44	1,72,830	655,43	47,44,574	14683,88
2. Indirect Finance	47,416	124,25	16,773	60,43	3,961	19,31	68,150	203,99
II. INDUSTRY	1,19,289	287,69	63,581	332,02	1,40,386	1159,58	3,23,256	1779,28
III. TRANSPORT OPERATORS	15,364	56,40	5,119	24,25	12,503	94,02	32,986	174,68
IV. PROFESSIONAL AND OTHER SERVICES	58,187	134,06	21,291	73,67	71,974	232,96	1,51,452	440,68
V. PERSONAL LOANS	3,01,334	1232,14	2,18,553	976,09	7,38,602	3573,55	12,58,489	5781,78
1. Loans for Purchase of Consumer Durables	34,493	146,41	17,897	80,50	40,805	232,09	93,195	459,00
2. Loans for Housing	33,921	233,58	20,721	175,67	77,080	780,79	1,31,722	1190,04
3. Rest of the Personal Loans	2,32,920	852,15	1,79,935	719,92	6,20,717	2560,68	10,33,572	4132,74
VI. TRADE	3,20,394	1088,56	1,86,249	787,67	2,42,190	1158,94	7,48,833	3035,17
1. Wholesale Trade	28,858	265,56	16,656	178,16	34,903	234,57	80,417	678,29
2. Retail Trade	2,91,536	823,00	1,69,593	609,51	2,07,287	924,37	6,68,416	2356,88
VII. FINANCE	3,137	7,96	720	2,02	1,369	7,67	5,226	17,64
VIII. ALL OTHERS	1,61,067	412,91	49,788	171,15	1,06,180	561,20	3,17,035	1145,25
TOTAL BANK CREDIT	44,62,489	13373,96	16,97,517	6425,73	14,89,995	7462,66	76,50,001	27262,35
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	77,775	148,28	18,987	62,36	12,370	40,27	1,09,132	250,91
2. Other Small Scale Industries	25,939	80,61	10,267	45,72	22,862	126,63	59,068	252,97

STATE : UTTARAKHAND

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	1,48,176	455,62	60,401	305,95	1,710	7,34	2,10,287	768,91
1. Direct Finance	1,46,137	450,89	59,432	301,30	1,683	7,19	2,07,252	759,39
2. Indirect Finance	2,039	4,72	969	4,65	27	15	3,035	9,53
II. INDUSTRY	12,378	47,57	5,986	34,76	3,174	21,05	21,538	103,39
III. TRANSPORT OPERATORS	2,505	13,66	906	5,99	1,186	8,18	4,597	27,83
IV. PROFESSIONAL AND OTHER SERVICES	5,132	21,41	4,702	20,51	2,945	13,88	12,779	55,80
V. PERSONAL LOANS	98,900	388,65	59,422	285,77	75,501	329,30	2,33,823	1003,72
1. Loans for Purchase of Consumer Durables	2,971	10,75	2,598	12,27	2,369	13,36	7,938	36,38
2. Loans for Housing	15,707	77,55	7,124	59,90	6,136	60,28	28,967	197,74
3. Rest of the Personal Loans	80,222	300,34	49,700	213,60	66,996	255,66	1,96,918	769,61
VI. TRADE	33,150	141,32	18,979	99,15	12,300	84,96	64,429	325,43
1. Wholesale Trade	681	3,06	1,101	9,71	530	4,56	2,312	17,34
2. Retail Trade	32,469	138,26	17,878	89,43	11,770	80,40	62,117	308,09
VII. FINANCE	122	30	69	59	30	23	221	1,13
VIII. ALL OTHERS	7,522	21,76	4,054	17,25	4,681	31,43	16,257	70,44
TOTAL BANK CREDIT	3,07,885	1090,29	1,54,519	769,98	1,01,527	496,38	5,63,931	2356,65
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	6,616	26,60	1,573	8,39	256	1,64	8,445	36,64
2. Other Small Scale Industries	1,875	9,22	2,144	11,27	1,651	10,41	5,670	30,90