

TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

NORTHERN REGION
STATE : HARYANA

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	2,36,812	788,93	666,51	91,419	407,14	342,08
1. Direct Finance	2,34,882	755,81	647,87	89,196	360,54	306,75
2. Indirect Finance	1,930	33,12	18,65	2,223	46,60	35,33
II. INDUSTRY	22,699	868,09	606,13	15,594	761,65	640,09
1. Mining & Quarrying	134	11,02	10,19	40	6,71	6,39
2. Food Manufacturing & Processing	1,042	90,93	73,56	1,298	178,24	145,05
(a) Rice Mills, Flour & Dal Mills	535	63,45	48,21	812	134,48	107,88
(b) Sugar	2	6	3	1	1,00	1,05
(c) Edible Oils & Vanaspati	205	16,92	16,03	117	18,69	16,16
(d) Tea Processing	—	—	—	1	1	1
(e) Processing of Fruits & Vegetables	82	39	41	15	1,01	91
(f) Others	218	10,11	8,87	352	23,05	19,05
3. Beverage & Tobacco	15	122,34	38,47	10	17,85	17,73
4. Textiles	313	44,62	43,53	433	64,92	53,60
(a) Cotton Textiles	88	11,48	8,91	213	45,64	37,88
(b) Jute Textiles	4	4	1	11	29	13
(c) Handloom Textiles & Khadi	63	1,46	1,24	28	1,10	86
(d) Other Textiles	158	31,64	33,37	181	17,88	14,73
5. Paper, Paper Products & Printing	131	18,47	16,29	171	7,67	6,54
6. Leather & Leather Products	29	28	24	52	83	61
7. Rubber & Rubber Products	87	32,74	18,96	124	6,37	5,03
8. Chemicals & Chemical Products	282	42,53	44,46	404	117,85	90,24
(a) Heavy Industrial Chemicals	11	2,21	1,69	33	8,35	8,33
(b) Fertilisers	6	85	91	4	1,34	38
(c) Drugs & Pharmaceuticals	49	20,94	25,44	83	9,58	8,23
(d) Non-Edible Oils	6	6	6	28	4,02	4,22
(e) Other Chemicals & Chemical Products	210	18,48	16,36	256	94,55	69,08
9. Petroleum, Coal Products & Nuclear Fuels	7	2,42	2,13	62	2,18	1,43
10. Manufacture of Cement & Cement Products	26	1,84	2,10	33	1,97	2,35
11. Basic Metals & Metal Products	374	78,49	59,76	1,198	105,92	90,82
(a) Iron & Steel	98	36,92	32,46	253	66,80	57,85
(b) Non-Ferrous Metals	12	18,95	11,39	178	7,22	6,97
(c) Other Metal Products	264	22,63	15,91	767	31,90	26,00
12. Engineering	449	208,73	114,49	954	105,08	100,55
(a) Heavy Engineering	68	73,30	50,08	97	9,28	8,04
(b) Light Engineering	250	94,38	39,43	653	38,47	32,86
(c) Electrical Machinery & Goods	83	16,99	9,84	125	5,20	6,15
(d) Electronic Machinery & Goods	48	24,06	15,15	79	52,13	53,50
13. Vehicles, Vehicle Parts & Transport Equipments	206	132,64	110,31	193	21,58	13,92
14. Other Industries	19,568	63,78	54,91	10,506	95,25	77,30
15. Electricity, Gas & Water	20	1,34	1,05	55	27,46	27,12
(a) Electricity Generation & Transmission	19	1,30	1,00	50	27,29	26,96
(b) Non-Conventional Energy	—	—	—	1	10	10
(c) Gas, Steam & Water Supply	1	5	5	4	7	7
16. Construction	16	15,92	15,68	61	1,79	1,40
III. TRANSPORT OPERATORS	17,426	58,56	40,06	4,919	25,31	18,91
IV. PROFESSIONAL AND OTHER SERVICES	5,858	32,25	17,97	5,836	83,36	57,73
V. PERSONAL LOANS	53,009	179,29	154,72	50,262	196,12	166,37
1. Loans for Purchase of Consumer Durables	4,003	11,27	10,05	1,911	5,53	5,00
2. Loans for Housing	3,670	30,99	27,58	6,171	62,39	56,74
3. Rest of the Personal Loans	45,336	137,03	117,10	42,180	128,20	104,63
VI. TRADE	65,527	181,60	163,87	46,349	190,55	155,07
1. Wholesale Trade	3,281	77,96	77,01	2,041	36,73	27,12
2. Retail Trade	62,246	103,63	86,87	44,308	153,82	127,95
VII. FINANCE	22	15,00	13,41	27	71	57
VIII. ALL OTHERS	16,050	87,75	64,90	16,011	44,36	41,79
TOTAL BANK CREDIT	4,17,403	2211,46	1727,59	2,30,417	1709,19	1422,60
OF WHICH: 1. Artisans & Village Industries	15,732	17,70	14,95	4,188	13,91	11,61
2. Other Small Scale Industries	4,787	133,16	105,94	8,572	263,14	220,59

TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

NORTHERN REGION
STATE : HARYANA

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	33,638	240,95	201,42	—	—	—
1. Direct Finance	32,140	198,54	165,87	—	—	—
2. Indirect Finance	1,498	42,41	35,54	—	—	—
II. INDUSTRY	30,072	2968,85	2502,52	—	—	—
1. Mining & Quarrying	94	30,40	24,06	—	—	—
2. Food Manufacturing & Processing	1,221	387,91	337,45	—	—	—
(a) Rice Mills, Flour & Dal Mills	692	272,43	234,94	—	—	—
(b) Sugar	7	69,14	65,86	—	—	—
(c) Edible Oils & Vanaspati	156	23,71	17,88	—	—	—
(d) Tea Processing	3	13	12	—	—	—
(e) Processing of Fruits & Vegetables	12	2,90	2,19	—	—	—
(f) Others	351	19,60	16,47	—	—	—
3. Beverage & Tobacco	27	5,86	5,52	—	—	—
4. Textiles	5,176	575,98	452,11	—	—	—
(a) Cotton Textiles	1,323	187,93	148,46	—	—	—
(b) Jute Textiles	35	5,53	5,43	—	—	—
(c) Handloom Textiles & Khadi	1,748	124,61	96,96	—	—	—
(d) Other Textiles	2,070	257,91	201,26	—	—	—
5. Paper, Paper Products & Printing	452	100,54	93,96	—	—	—
6. Leather & Leather Products	134	64,26	46,34	—	—	—
7. Rubber & Rubber Products	474	62,74	57,44	—	—	—
8. Chemicals & Chemical Products	1,061	265,78	244,31	—	—	—
(a) Heavy Industrial Chemicals	58	9,26	8,09	—	—	—
(b) Fertilisers	7	90	18	—	—	—
(c) Drugs & Pharmaceuticals	244	87,32	84,99	—	—	—
(d) Non-Edible Oils	59	4,01	3,32	—	—	—
(e) Other Chemicals & Chemical Products	693	164,29	147,73	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	117	13,02	12,57	—	—	—
10. Manufacture of Cement & Cement Products	70	10,87	10,14	—	—	—
11. Basic Metals & Metal Products	1,962	522,43	470,85	—	—	—
(a) Iron & Steel	873	453,28	413,32	—	—	—
(b) Non-Ferrous Metals	86	8,20	6,60	—	—	—
(c) Other Metal Products	1,003	60,95	50,93	—	—	—
12. Engineering	2,441	417,52	321,20	—	—	—
(a) Heavy Engineering	331	64,47	45,90	—	—	—
(b) Light Engineering	1,419	281,15	217,85	—	—	—
(c) Electrical Machinery & Goods	499	59,81	47,25	—	—	—
(d) Electronic Machinery & Goods	192	12,10	10,19	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	744	148,24	119,21	—	—	—
14. Other Industries	15,963	331,77	281,11	—	—	—
15. Electricity, Gas & Water	101	7,99	5,49	—	—	—
(a) Electricity Generation & Transmission	88	7,32	4,81	—	—	—
(b) Non-Conventional Energy	8	18	22	—	—	—
(c) Gas, Steam & Water Supply	5	49	46	—	—	—
16. Construction	35	23,55	20,76	—	—	—
III. TRANSPORT OPERATORS	4,452	46,08	34,24	—	—	—
IV. PROFESSIONAL AND OTHER SERVICES	8,403	60,00	43,64	—	—	—
V. PERSONAL LOANS	93,696	413,00	346,47	—	—	—
1. Loans for Purchase of Consumer Durables	4,123	11,32	10,06	—	—	—
2. Loans for Housing	13,356	133,93	115,58	—	—	—
3. Rest of the Personal Loans	76,217	267,75	220,84	—	—	—
VI. TRADE	43,562	370,03	307,15	—	—	—
1. Wholesale Trade	2,773	166,81	142,28	—	—	—
2. Retail Trade	40,789	203,22	164,87	—	—	—
VII. FINANCE	186	43,79	29,91	—	—	—
VIII. ALL OTHERS	28,600	168,60	151,33	—	—	—
TOTAL BANK CREDIT	2,42,609	4311,30	3616,66	—	—	—
OF WHICH: 1. Artisans & Village Industries	3,187	17,05	13,56	—	—	—
2. Other Small Scale Industries	19,876	890,30	724,45	—	—	—

TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

NORTHERN REGION

STATE : HIMACHAL PRADESH

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	85,306	126,80	100,98	8,310	20,65	18,18
1. Direct Finance	84,343	117,69	97,17	7,675	17,85	15,69
2. Indirect Finance	963	9,10	3,81	635	2,80	2,49
II. INDUSTRY	17,998	310,68	272,83	3,635	184,19	154,53
1. Mining & Quarrying	81	2,26	2,07	32	1,38	1,16
2. Food Manufacturing & Processing	548	20,86	17,31	168	14,24	12,25
(a) Rice Mills, Flour & Dal Mills	217	8,57	7,36	48	2,31	1,40
(b) Sugar	—	—	—	—	—	1
(c) Edible Oils & Vanaspati	41	3,15	2,87	15	2,58	1,83
(d) Tea Processing	—	—	—	2	13	1
(e) Processing of Fruits & Vegetables	15	6,47	4,79	4	14	15
(f) Others	275	2,67	2,29	98	9,09	8,86
3. Beverage & Tobacco	11	7,01	6,72	9	56	31
4. Textiles	262	40,28	34,68	199	33,66	27,04
(a) Cotton Textiles	41	12,15	12,66	20	17,30	12,04
(b) Jute Textiles	2	5	4	6	40	38
(c) Handloom Textiles & Khadi	68	63	51	57	5,01	4,93
(d) Other Textiles	151	27,44	21,46	116	10,95	9,69
5. Paper, Paper Products & Printing	133	5,37	5,68	118	7,55	7,40
6. Leather & Leather Products	36	47	42	14	14	17
7. Rubber & Rubber Products	73	3,15	2,83	23	64	46
8. Chemicals & Chemical Products	272	32,61	31,78	61	2,51	2,52
(a) Heavy Industrial Chemicals	17	1,35	1,31	5	8	13
(b) Fertilisers	7	1,42	1,46	1	1	—
(c) Drugs & Pharmaceuticals	43	2,16	2,71	21	77	73
(d) Non-Edible Oils	6	19	31	4	6	7
(e) Other Chemicals & Chemical Products	199	27,49	25,99	30	1,59	1,59
9. Petroleum, Coal Products & Nuclear Fuels	7	18	15	4	23	25
10. Manufacture of Cement & Cement Products	40	8,08	7,54	52	1,21	1,15
11. Basic Metals & Metal Products	469	49,56	38,66	163	5,01	4,26
(a) Iron & Steel	155	27,07	23,61	46	2,56	2,20
(b) Non-Ferrous Metals	8	1,02	98	5	9	6
(c) Other Metal Products	306	21,47	14,07	112	2,36	2,01
12. Engineering	355	65,80	57,94	119	12,55	11,88
(a) Heavy Engineering	33	10,93	9,61	1	2	1
(b) Light Engineering	126	20,91	17,86	28	6,41	6,46
(c) Electrical Machinery & Goods	58	12,83	11,55	26	53	48
(d) Electronic Machinery & Goods	138	21,13	18,92	64	5,59	4,94
13. Vehicles, Vehicle Parts & Transport Equipments	129	14,72	14,13	46	49	42
14. Other Industries	15,494	50,61	43,23	2,575	17,21	14,94
15. Electricity, Gas & Water	43	1,69	1,65	18	85,95	69,65
(a) Electricity Generation & Transmission	18	1,27	1,19	16	85,80	69,55
(b) Non-Conventional Energy	2	5	5	1	15	10
(c) Gas, Steam & Water Supply	23	38	41	1	—	—
16. Construction	45	8,03	8,02	34	84	68
III. TRANSPORT OPERATORS	7,060	122,06	85,30	2,244	51,38	37,69
IV. PROFESSIONAL AND OTHER SERVICES	6,264	16,60	12,96	1,817	13,78	10,41
V. PERSONAL LOANS	53,651	147,74	127,09	18,124	73,01	63,25
1. Loans for Purchase of Consumer Durables	6,977	12,22	11,25	2,643	3,78	3,32
2. Loans for Housing	4,792	36,99	29,55	2,340	28,46	23,58
3. Rest of the Personal Loans	41,882	98,53	86,29	13,141	40,77	36,35
VI. TRADE	36,268	136,68	115,28	11,556	84,53	62,41
1. Wholesale Trade	877	26,58	24,55	605	12,86	6,66
2. Retail Trade	35,391	110,10	90,73	10,951	71,68	55,75
VII. FINANCE	28	29	20	34	6,96	3,64
VIII. ALL OTHERS	14,606	40,14	34,08	5,938	23,46	21,27
TOTAL BANK CREDIT	2,21,181	901,00	748,73	51,658	457,96	371,38
OF WHICH: 1. Artisans & Village Industries	10,950	15,51	13,86	1,269	4,44	3,47
2. Other Small Scale Industries	5,133	114,49	102,40	1,500	40,67	32,33

Note : There are no Urban and Metropolitan centres in Himachal Pradesh.

TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

NORTHERN REGION
STATE : JAMMU & KASHMIR

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	65,955	63,63	55,08	11,256	23,64	20,20
1. Direct Finance	65,370	62,16	53,71	11,209	23,19	19,71
2. Indirect Finance	585	1,47	1,37	47	45	49
II. INDUSTRY	22,886	65,27	56,81	6,276	113,91	87,81
1. Mining & Quarrying	13	52	23	6	26	27
2. Food Manufacturing & Processing	594	18,77	14,69	225	16,79	16,97
(a) Rice Mills, Flour & Dal Mills	135	7,47	6,67	69	9,62	8,54
(b) Sugar	2	2	2	1	—	—
(c) Edible Oils & Vanaspati	173	8,10	5,54	75	4,14	4,72
(d) Tea Processing	—	—	—	1	1	1
(e) Processing of Fruits & Vegetables	—	—	—	5	8	10
(f) Others	284	3,17	2,47	74	2,94	3,60
3. Beverage & Tobacco	—	—	—	13	4,27	4,13
4. Textiles	188	1,43	1,28	221	39,99	26,25
(a) Cotton Textiles	18	7	3	12	36,62	23,11
(b) Jute Textiles	3	7	6	1	1	—
(c) Handloom Textiles & Khadi	11	7	4	7	9	7
(d) Other Textiles	156	1,23	1,16	201	3,26	3,06
5. Paper, Paper Products & Printing	47	80	87	39	1,64	2,05
6. Leather & Leather Products	14	59	61	18	22	21
7. Rubber & Rubber Products	5	7	9	14	57	59
8. Chemicals & Chemical Products	41	2,25	2,30	77	21,98	11,34
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	7	96	1,04	19	54	53
(d) Non-Edible Oils	1	1	2	1	1	1
(e) Other Chemicals & Chemical Products	33	1,28	1,25	57	21,42	10,79
9. Petroleum, Coal Products & Nuclear Fuels	4	3	2	4	3	—
10. Manufacture of Cement & Cement Products	42	1,96	1,82	23	1,86	1,78
11. Basic Metals & Metal Products	152	1,77	1,70	207	9,56	9,23
(a) Iron & Steel	14	31	34	41	4,72	4,03
(b) Non-Ferrous Metals	3	7	7	3	5	4
(c) Other Metal Products	135	1,39	1,30	163	4,80	5,16
12. Engineering	146	11,68	11,32	88	1,61	1,59
(a) Heavy Engineering	2	3	3	10	6	7
(b) Light Engineering	63	9,41	8,58	18	19	24
(c) Electrical Machinery & Goods	57	1,73	1,57	33	1,08	1,04
(d) Electronic Machinery & Goods	24	51	1,14	27	28	24
13. Vehicles, Vehicle Parts & Transport Equipments	19	27	21	26	31	19
14. Other Industries	21,544	23,13	19,50	5,255	13,99	12,46
15. Electricity, Gas & Water	—	—	—	3	3	3
(a) Electricity Generation & Transmission	—	—	—	2	2	3
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	1	1	—
16. Construction	77	2,02	2,17	57	79	73
III. TRANSPORT OPERATORS	7,815	52,48	39,67	1,961	28,75	21,56
IV. PROFESSIONAL AND OTHER SERVICES	3,983	10,17	9,01	1,287	4,50	4,75
V. PERSONAL LOANS	23,461	60,71	55,91	8,163	36,39	31,87
1. Loans for Purchase of Consumer Durables	1,284	2,26	1,78	716	1,91	1,58
2. Loans for Housing	2,611	19,77	17,88	1,262	15,47	13,41
3. Rest of the Personal Loans	19,566	38,68	36,25	6,185	19,01	16,88
VI. TRADE	36,243	72,97	62,36	10,919	46,39	40,05
1. Wholesale Trade	2,176	3,08	2,68	294	3,60	2,99
2. Retail Trade	34,067	69,89	59,68	10,625	42,78	37,06
VII. FINANCE	11	31	26	29	81	83
VIII. ALL OTHERS	7,282	13,00	12,45	2,528	6,31	5,72
TOTAL BANK CREDIT	1,67,636	338,54	291,54	42,419	260,69	212,79
OF WHICH: 1. Artisans & Village Industries	18,188	10,62	9,39	3,139	2,43	2,29
2. Other Small Scale Industries	3,335	33,89	28,94	2,461	36,48	34,94

TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

NORTHERN REGION
STATE : JAMMU & KASHMIR

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	3,195	51,64	50,18	—	—	—
1. Direct Finance	3,113	25,30	26,75	—	—	—
2. Indirect Finance	82	26,34	23,43	—	—	—
II. INDUSTRY	11,559	201,84	191,42	—	—	—
1. Mining & Quarrying	28	2,85	4,21	—	—	—
2. Food Manufacturing & Processing	413	28,27	20,97	—	—	—
(a) Rice Mills, Flour & Dal Mills	115	12,55	9,91	—	—	—
(b) Sugar	1	1	1	—	—	—
(c) Edible Oils & Vanaspati	60	3,47	2,99	—	—	—
(d) Tea Processing	2	4	7	—	—	—
(e) Processing of Fruits & Vegetables	25	40	34	—	—	—
(f) Others	210	11,80	7,66	—	—	—
3. Beverage & Tobacco	53	8,01	6,22	—	—	—
4. Textiles	1,453	29,95	29,58	—	—	—
(a) Cotton Textiles	35	3,22	2,84	—	—	—
(b) Jute Textiles	4	17	20	—	—	—
(c) Handloom Textiles & Khadi	100	93	93	—	—	—
(d) Other Textiles	1,314	25,63	25,62	—	—	—
5. Paper, Paper Products & Printing	215	6,20	5,55	—	—	—
6. Leather & Leather Products	267	3,99	3,76	—	—	—
7. Rubber & Rubber Products	19	1,28	1,04	—	—	—
8. Chemicals & Chemical Products	227	13,92	16,39	—	—	—
(a) Heavy Industrial Chemicals	11	83	1,06	—	—	—
(b) Fertilisers	1	4	19	—	—	—
(c) Drugs & Pharmaceuticals	75	3,27	3,50	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	140	9,78	11,65	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	188	3,45	3,11	—	—	—
10. Manufacture of Cement & Cement Products	42	5,87	4,56	—	—	—
11. Basic Metals & Metal Products	323	24,22	30,55	—	—	—
(a) Iron & Steel	61	14,36	21,73	—	—	—
(b) Non-Ferrous Metals	7	22	22	—	—	—
(c) Other Metal Products	255	9,65	8,59	—	—	—
12. Engineering	336	8,33	7,12	—	—	—
(a) Heavy Engineering	8	44	30	—	—	—
(b) Light Engineering	62	2,02	1,54	—	—	—
(c) Electrical Machinery & Goods	184	4,86	4,24	—	—	—
(d) Electronic Machinery & Goods	82	1,02	1,04	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	116	6,71	5,66	—	—	—
14. Other Industries	7,717	49,44	43,19	—	—	—
15. Electricity, Gas & Water	23	1,01	87	—	—	—
(a) Electricity Generation & Transmission	17	87	77	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	6	14	10	—	—	—
16. Construction	139	8,34	8,63	—	—	—
III. TRANSPORT OPERATORS	3,240	68,20	54,62	—	—	—
IV. PROFESSIONAL AND OTHER SERVICES	7,278	995,91	985,85	—	—	—
V. PERSONAL LOANS	24,894	114,02	100,03	—	—	—
1. Loans for Purchase of Consumer Durables	3,571	8,15	6,48	—	—	—
2. Loans for Housing	3,798	44,78	39,01	—	—	—
3. Rest of the Personal Loans	17,525	61,09	54,55	—	—	—
VI. TRADE	16,149	155,96	141,25	—	—	—
1. Wholesale Trade	2,183	59,89	54,40	—	—	—
2. Retail Trade	13,966	96,07	86,85	—	—	—
VII. FINANCE	89	7,84	6,92	—	—	—
VIII. ALL OTHERS	5,543	36,52	31,95	—	—	—
TOTAL BANK CREDIT	71,947	1631,95	1562,21	—	—	—
OF WHICH: 1. Artisans & Village Industries	3,723	10,33	10,48	—	—	—
2. Other Small Scale Industries	4,293	89,51	81,26	—	—	—

TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

NORTHERN REGION
STATE : PUNJAB

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	3,28,572	1170,00	943,12	1,43,161	682,04	552,15
1. Direct Finance	3,22,819	1057,52	883,98	1,39,226	561,05	472,77
2. Indirect Finance	5,753	112,49	59,15	3,935	121,00	79,38
II. INDUSTRY	34,887	537,62	435,25	26,715	1092,53	909,90
1. Mining & Quarrying	170	2,33	1,97	37	3,56	2,24
2. Food Manufacturing & Processing	766	93,00	64,69	1,854	266,03	205,60
(a) Rice Mills, Flour & Dal Mills	512	50,43	36,35	1,025	185,78	140,72
(b) Sugar	4	12,11	2,70	16	11,43	11,33
(c) Edible Oils & Vanaspati	42	2,54	2,13	489	36,35	25,53
(d) Tea Processing	3	13,49	13,29	3	17	15
(e) Processing of Fruits & Vegetables	5	29	30	8	82	58
(f) Others	200	14,14	9,92	313	31,48	27,28
3. Beverage & Tobacco	21	5,22	5,14	39	2,29	1,63
4. Textiles	460	84,53	73,94	782	183,18	149,63
(a) Cotton Textiles	117	58,22	51,61	288	137,95	105,71
(b) Jute Textiles	1	—	—	8	99	5
(c) Handloom Textiles & Khadi	53	61	56	64	3,47	3,11
(d) Other Textiles	289	25,69	21,77	422	40,76	40,77
5. Paper, Paper Products & Printing	117	8,92	8,19	389	20,24	18,02
6. Leather & Leather Products	58	75	61	85	1,71	1,55
7. Rubber & Rubber Products	87	2,43	1,81	203	12,86	6,99
8. Chemicals & Chemical Products	297	102,37	75,62	625	80,20	68,74
(a) Heavy Industrial Chemicals	15	8,69	6,91	24	20,39	17,92
(b) Fertilisers	59	7,98	8,38	22	17,23	15,29
(c) Drugs & Pharmaceuticals	53	64,66	49,98	67	12,14	11,72
(d) Non-Edible Oils	7	1,30	97	32	2,65	2,36
(e) Other Chemicals & Chemical Products	163	19,73	9,37	480	27,80	21,44
9. Petroleum, Coal Products & Nuclear Fuels	17	31	29	81	2,64	2,19
10. Manufacture of Cement & Cement Products	32	19,80	16,33	50	2,27	1,76
11. Basic Metals & Metal Products	624	25,88	26,86	2,333	242,53	211,70
(a) Iron & Steel	127	10,30	8,80	1,494	197,48	173,17
(b) Non-Ferrous Metals	7	14	6	20	49	36
(c) Other Metal Products	490	15,44	18,00	819	44,56	38,17
12. Engineering	886	61,45	54,86	1,534	99,14	84,54
(a) Heavy Engineering	52	11,15	7,51	200	10,15	8,36
(b) Light Engineering	593	13,58	11,93	864	38,86	35,02
(c) Electrical Machinery & Goods	136	8,85	9,39	296	37,92	26,51
(d) Electronic Machinery & Goods	105	27,87	26,04	174	12,21	14,66
13. Vehicles, Vehicle Parts & Transport Equipments	493	43,02	28,57	697	62,77	56,57
14. Other Industries	30,770	85,27	74,42	17,879	105,64	92,34
15. Electricity, Gas & Water	56	1,65	1,31	84	4,85	4,36
(a) Electricity Generation & Transmission	46	1,55	1,21	58	2,50	2,11
(b) Non-Conventional Energy	2	5	5	2	20	20
(c) Gas, Steam & Water Supply	8	5	5	24	2,14	2,05
16. Construction	33	68	65	43	2,61	2,04
III. TRANSPORT OPERATORS	16,522	64,84	49,48	7,969	53,80	38,09
IV. PROFESSIONAL AND OTHER SERVICES	7,425	89,67	57,92	7,891	61,97	48,10
V. PERSONAL LOANS	78,212	333,28	285,04	84,158	379,52	320,33
1. Loans for Purchase of Consumer Durables	4,811	8,08	6,91	6,474	12,13	10,39
2. Loans for Housing	12,839	127,34	101,75	16,599	157,54	126,17
3. Rest of the Personal Loans	60,562	197,86	176,37	61,085	209,85	183,77
VI. TRADE	70,305	1172,05	1147,83	55,633	356,80	298,37
1. Wholesale Trade	4,797	1038,61	1037,52	4,864	120,66	100,95
2. Retail Trade	65,508	133,43	110,30	50,769	236,14	197,42
VII. FINANCE	40	2,37	1,73	98	5,16	3,24
VIII. ALL OTHERS	28,970	118,55	104,37	39,938	194,93	175,66
TOTAL BANK CREDIT	5,64,933	3488,37	3024,74	3,65,563	2826,75	2345,84
OF WHICH: 1. Artisans & Village Industries	17,587	21,75	18,07	5,844	25,18	21,20
2. Other Small Scale Industries	12,222	120,72	104,06	14,188	329,58	258,58

TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

NORTHERN REGION
STATE : PUNJAB

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	33,317	288,29	247,61	3,876	47,04	41,76
1. Direct Finance	30,962	206,71	176,59	3,701	39,53	35,32
2. Indirect Finance	2,355	81,58	71,02	175	7,51	6,45
II. INDUSTRY	28,853	1730,62	1462,76	22,807	2566,35	2079,02
1. Mining & Quarrying	26	1,45	75	18	90	81
2. Food Manufacturing & Processing	1,355	422,89	319,92	427	83,36	83,64
(a) Rice Mills, Flour & Dal Mills	835	280,66	228,22	62	28,97	32,72
(b) Sugar	17	10,57	10,47	5	16,38	22,42
(c) Edible Oils & Vanaspati	139	48,33	39,30	18	17,80	12,90
(d) Tea Processing	10	40	27	—	—	—
(e) Processing of Fruits & Vegetables	13	2,01	2,37	6	19	7
(f) Others	341	80,92	39,29	336	20,02	15,53
3. Beverage & Tobacco	69	25,37	22,48	13	1,62	70
4. Textiles	2,758	425,65	410,38	7,039	1365,19	1070,03
(a) Cotton Textiles	710	209,09	217,51	852	519,75	364,32
(b) Jute Textiles	22	26,36	25,72	7	84	68
(c) Handloom Textiles & Khadi	57	4,61	4,52	132	3,75	3,62
(d) Other Textiles	1,969	185,59	162,63	6,048	840,84	701,41
5. Paper, Paper Products & Printing	689	63,43	57,61	309	44,57	39,41
6. Leather & Leather Products	220	14,03	11,10	30	47	48
7. Rubber & Rubber Products	914	65,24	54,98	192	77,55	68,93
8. Chemicals & Chemical Products	943	59,44	52,49	450	79,55	60,93
(a) Heavy Industrial Chemicals	62	3,06	2,01	27	7,84	7,90
(b) Fertilisers	39	20,03	18,77	16	2,42	2,58
(c) Drugs & Pharmaceuticals	178	16,85	15,62	59	2,16	1,85
(d) Non-Edible Oils	11	1,09	99	9	92	84
(e) Other Chemicals & Chemical Products	653	18,40	15,11	339	66,21	47,75
9. Petroleum, Coal Products & Nuclear Fuels	67	3,36	2,79	62	18,94	17,03
10. Manufacture of Cement & Cement Products	29	84	68	4	49	52
11. Basic Metals & Metal Products	5,363	282,27	240,14	1,406	204,97	172,56
(a) Iron & Steel	1,541	78,55	71,89	786	155,50	129,20
(b) Non-Ferrous Metals	109	11,61	10,35	23	3,73	3,42
(c) Other Metal Products	3,713	192,11	157,89	597	45,74	39,94
12. Engineering	2,337	95,03	76,06	1,901	194,45	155,49
(a) Heavy Engineering	157	12,07	8,36	325	19,56	18,58
(b) Light Engineering	1,581	45,63	39,72	1,385	106,36	74,49
(c) Electrical Machinery & Goods	433	29,88	24,85	145	60,32	58,37
(d) Electronic Machinery & Goods	166	7,45	3,13	46	8,22	4,06
13. Vehicles, Vehicle Parts & Transport Equipments	482	26,50	19,71	3,140	365,47	297,38
14. Other Industries	13,415	229,58	186,02	7,768	123,95	106,95
15. Electricity, Gas & Water	93	10,87	3,30	29	1,45	1,18
(a) Electricity Generation & Transmission	81	10,41	2,84	25	1,33	1,06
(b) Non-Conventional Energy	4	4	8	—	—	—
(c) Gas, Steam & Water Supply	8	42	38	4	12	11
16. Construction	93	4,66	4,35	19	3,43	2,97
III. TRANSPORT OPERATORS	4,075	68,02	46,97	367	7,89	6,26
IV. PROFESSIONAL AND OTHER SERVICES	8,119	72,21	55,84	2,187	64,19	57,53
V. PERSONAL LOANS	94,401	428,24	364,42	23,900	143,21	132,88
1. Loans for Purchase of Consumer Durables	7,306	15,83	13,89	1,726	5,85	5,03
2. Loans for Housing	17,291	157,62	138,09	4,369	50,89	46,58
3. Rest of the Personal Loans	69,804	254,78	212,44	17,805	86,47	81,27
VI. TRADE	39,187	468,69	349,72	9,432	192,95	151,37
1. Wholesale Trade	5,254	198,26	162,41	4,231	124,50	91,61
2. Retail Trade	33,933	270,43	187,30	5,201	68,44	59,77
VII. FINANCE	224	26,77	22,40	30	2,92	2,82
VIII. ALL OTHERS	35,721	278,49	256,04	10,819	213,27	195,65
TOTAL BANK CREDIT	2,43,897	3361,34	2805,77	73,418	3237,81	2667,29
OF WHICH: 1. Artisans & Village Industries	2,571	15,24	13,14	603	19,63	16,80
2. Other Small Scale Industries	18,573	672,23	541,98	16,304	1057,10	844,04

TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

NORTHERN REGION
STATE : RAJASTHAN

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	6,42,256	1330,25	1110,41	2,29,216	468,74	406,19
1. Direct Finance	6,34,036	1256,23	1055,48	2,25,414	430,66	373,52
2. Indirect Finance	8,220	74,02	54,94	3,802	38,09	32,66
II. INDUSTRY	82,576	507,81	432,93	51,261	549,13	464,09
1. Mining & Quarrying	743	17,86	13,80	437	27,09	24,62
2. Food Manufacturing & Processing	1,306	36,35	31,70	1,410	37,39	30,83
(a) Rice Mills, Flour & Dal Mills	392	1,95	1,63	297	9,64	8,69
(b) Sugar	12	18,58	16,69	2	1	1
(c) Edible Oils & Vanaspati	485	6,14	5,08	364	21,51	16,43
(d) Tea Processing	1	4	4	1	1	1
(e) Processing of Fruits & Vegetables	12	44	35	17	10	9
(f) Others	404	9,20	7,92	729	6,12	5,60
3. Beverage & Tobacco	9	7,18	4,33	35	82	70
4. Textiles	374	158,64	130,78	1,848	188,31	150,00
(a) Cotton Textiles	93	39,56	25,14	1,347	51,80	42,40
(b) Jute Textiles	2	2	1	3	4	2
(c) Handloom Textiles & Khadi	59	52	47	95	2,10	1,54
(d) Other Textiles	220	118,55	105,15	403	134,37	106,04
5. Paper, Paper Products & Printing	78	17,37	13,47	187	2,48	2,51
6. Leather & Leather Products	176	79	77	147	96	79
7. Rubber & Rubber Products	23	1,79	1,60	51	16,49	15,87
8. Chemicals & Chemical Products	179	32,22	30,15	307	64,30	61,25
(a) Heavy Industrial Chemicals	7	45	61	33	22,34	21,46
(b) Fertilisers	4	11	11	2	11,50	9,09
(c) Drugs & Pharmaceuticals	17	2,82	3,82	37	2,97	2,36
(d) Non-Edible Oils	11	9	9	6	6,62	7,50
(e) Other Chemicals & Chemical Products	140	28,74	25,53	229	20,88	20,84
9. Petroleum, Coal Products & Nuclear Fuels	16	23	22	22	4,03	3,47
10. Manufacture of Cement & Cement Products	209	23,33	20,83	266	44,23	33,39
11. Basic Metals & Metal Products	272	37,16	35,75	415	24,95	22,15
(a) Iron & Steel	56	27,82	26,11	112	11,93	11,00
(b) Non-Ferrous Metals	7	1,92	2,00	15	6,69	6,14
(c) Other Metal Products	209	7,43	7,63	288	6,32	5,01
12. Engineering	288	45,61	41,66	740	14,80	11,64
(a) Heavy Engineering	61	9,00	8,30	83	1,12	90
(b) Light Engineering	148	8,91	7,93	142	3,03	2,69
(c) Electrical Machinery & Goods	43	2,34	1,00	164	3,73	2,92
(d) Electronic Machinery & Goods	36	25,37	24,43	351	6,92	5,14
13. Vehicles, Vehicle Parts & Transport Equipments	111	5,36	4,69	185	3,45	2,58
14. Other Industries	78,677	118,93	98,76	45,101	115,17	101,45
15. Electricity, Gas & Water	31	3,29	3,04	23	1,29	47
(a) Electricity Generation & Transmission	26	3,01	2,77	22	1,29	46
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	5	28	27	1	—	—
16. Construction	84	1,66	1,38	87	3,37	2,36
III. TRANSPORT OPERATORS	21,539	63,81	48,76	8,837	48,73	36,48
IV. PROFESSIONAL AND OTHER SERVICES	24,746	38,44	29,62	22,763	43,68	37,31
V. PERSONAL LOANS	1,32,333	306,51	274,65	1,17,158	318,82	285,03
1. Loans for Purchase of Consumer Durables	4,913	8,95	7,34	6,489	12,51	10,26
2. Loans for Housing	13,910	46,08	39,62	15,117	73,81	64,97
3. Rest of the Personal Loans	1,13,510	251,49	227,68	95,552	232,50	209,80
VI. TRADE	1,33,986	402,88	363,15	1,10,900	317,94	262,54
1. Wholesale Trade	5,304	204,09	198,05	8,727	82,21	63,88
2. Retail Trade	1,28,682	198,78	165,10	1,02,173	235,74	198,66
VII. FINANCE	114	12,56	12,42	65	7,19	6,05
VIII. ALL OTHERS	37,980	70,57	66,72	39,510	83,95	75,81
TOTAL BANK CREDIT	10,75,530	2732,83	2338,66	5,79,710	1838,19	1573,49
OF WHICH: 1. Artisans & Village Industries	62,529	58,04	50,52	26,110	29,50	25,90
2. Other Small Scale Industries	14,864	76,43	69,42	19,538	158,56	136,05

TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

NORTHERN REGION
STATE : RAJASTHAN

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	34,434	180,98	153,50	8,048	132,58	103,49
1. Direct Finance	30,922	144,43	122,39	7,722	47,57	40,18
2. Indirect Finance	3,512	36,54	31,12	326	85,01	63,30
ii. INDUSTRY	29,978	1675,49	1372,19	13,141	1533,60	1266,27
1. Mining & Quarrying	603	94,43	61,43	69	47,34	37,84
2. Food Manufacturing & Processing	920	73,95	59,71	334	77,14	64,15
(a) Rice Mills, Flour & Dal Mills	244	21,03	18,80	96	8,00	6,52
(b) Sugar	6	1,62	98	2	10,02	4,31
(c) Edible Oils & Vanaspati	206	31,60	25,23	88	39,37	36,23
(d) Tea Processing	—	—	—	4	41	27
(e) Processing of Fruits & Vegetables	16	48	33	1	2	2
(f) Others	448	19,21	14,36	143	19,32	16,80
3. Beverage & Tobacco	66	8,46	7,01	14	6,04	5,70
4. Textiles	2,005	517,05	444,67	1,047	205,89	161,77
(a) Cotton Textiles	665	142,62	126,59	162	14,70	15,27
(b) Jute Textiles	13	9	7	8	83	55
(c) Handloom Textiles & Khadi	33	86	71	21	7,18	3,49
(d) Other Textiles	1,294	373,49	317,30	856	183,18	142,45
5. Paper, Paper Products & Printing	453	72,70	63,18	238	29,64	24,11
6. Leather & Leather Products	102	1,43	1,24	52	15,53	11,89
7. Rubber & Rubber Products	120	89,39	75,85	55	7,27	6,97
8. Chemicals & Chemical Products	894	174,54	143,47	556	62,45	50,42
(a) Heavy Industrial Chemicals	91	16,62	10,20	50	3,00	2,32
(b) Fertilisers	39	64,27	50,40	5	1,08	1,22
(c) Drugs & Pharmaceuticals	140	30,07	20,05	165	7,56	5,78
(d) Non-Edible Oils	9	67	62	7	87	92
(e) Other Chemicals & Chemical Products	615	62,91	62,19	329	49,94	40,18
9. Petroleum, Coal Products & Nuclear Fuels	41	2,75	3,05	68	4,69	3,52
10. Manufacture of Cement & Cement Products	228	35,85	28,47	53	8,58	7,28
11. Basic Metals & Metal Products	859	124,29	93,08	713	132,55	106,57
(a) Iron & Steel	306	41,22	35,55	364	86,69	76,18
(b) Non-Ferrous Metals	97	33,01	17,98	63	9,23	7,82
(c) Other Metal Products	456	50,06	39,55	286	36,63	22,57
12. Engineering	1,145	200,61	150,51	656	295,85	240,62
(a) Heavy Engineering	313	29,48	24,96	51	66,15	50,24
(b) Light Engineering	313	43,57	34,64	193	26,79	22,57
(c) Electrical Machinery & Goods	227	18,05	14,96	307	156,59	126,63
(d) Electronic Machinery & Goods	292	109,51	75,94	105	46,32	41,18
13. Vehicles, Vehicle Parts & Transport Equipments	170	13,68	11,53	113	9,60	7,56
14. Other Industries	22,164	253,44	219,21	9,017	462,76	380,39
15. Electricity, Gas & Water	37	3,38	2,66	61	155,35	146,67
(a) Electricity Generation & Transmission	28	2,16	1,70	55	155,27	146,60
(b) Non-Conventional Energy	1	1	1	1	1	—
(c) Gas, Steam & Water Supply	8	1,21	95	5	8	6
16. Construction	171	9,54	7,14	95	12,91	10,80
III. TRANSPORT OPERATORS	6,099	59,77	48,41	1,605	88,74	78,28
IV. PROFESSIONAL AND OTHER SERVICES	14,815	98,59	84,64	4,045	102,90	90,19
V. PERSONAL LOANS	1,13,799	416,58	363,28	68,724	290,46	238,96
1. Loans for Purchase of Consumer Durables	8,776	17,85	14,67	5,408	9,86	8,62
2. Loans for Housing	14,946	140,09	124,05	11,577	105,94	95,94
3. Rest of the Personal Loans	90,077	258,64	224,56	51,739	174,66	134,40
VI. TRADE	51,554	409,42	337,12	12,128	472,22	422,00
1. Wholesale Trade	4,848	182,15	151,71	1,963	396,74	363,67
2. Retail Trade	46,706	227,27	185,41	10,165	75,47	58,34
VII. FINANCE	245	13,07	10,83	132	126,42	117,08
VIII. ALL OTHERS	27,496	147,01	130,19	15,549	204,42	179,61
TOTAL BANK CREDIT	2,78,420	3000,90	2500,16	1,23,372	2951,34	2495,88
OF WHICH: 1. Artisans & Village Industries	5,024	11,89	10,87	2,077	4,83	4,34
2. Other Small Scale Industries	17,904	412,61	340,72	5,404	410,95	326,31

TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

**NORTHERN REGION
STATE : CHANDIGARH**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	577	7,90	7,53	235	5,22	4,28
1. Direct Finance	572	1,63	1,27	230	2,57	1,99
2. Indirect Finance	5	6,27	6,26	5	2,65	2,29
II. INDUSTRY	234	151,36	141,03	259	61,39	47,89
1. Mining & Quarrying	5	13	13	—	—	—
2. Food Manufacturing & Processing	37	7,23	7,64	21	36,30	28,71
(a) Rice Mills, Flour & Dal Mills	10	7,04	7,42	2	29	17
(b) Sugar	—	—	—	12	31,78	25,92
(c) Edible Oils & Vanaspati	—	—	—	1	4,00	2,35
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	27	20	22	6	23	27
3. Beverage & Tobacco	2	1,05	1,02	—	—	—
4. Textiles	—	—	—	12	9,39	4,98
(a) Cotton Textiles	—	—	—	7	9,10	4,75
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles	—	—	—	5	29	23
5. Paper, Paper Products & Printing	4	89	1,41	12	98	78
6. Leather & Leather Products	1	—	—	—	—	—
7. Rubber & Rubber Products	1	8	8	9	2,12	1,20
8. Chemicals & Chemical Products	20	42,43	33,41	15	2,43	1,66
(a) Heavy Industrial Chemicals	2	35	34	—	—	—
(b) Fertilisers	4	83	3	—	—	—
(c) Drugs & Pharmaceuticals	6	39,90	31,66	9	2,17	1,53
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	8	1,35	1,38	6	26	13
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	8	54	68	—	—	—
11. Basic Metals & Metal Products	12	22	34	26	3,13	2,44
(a) Iron & Steel	—	—	—	10	2,04	1,58
(b) Non-Ferrous Metals	—	—	—	1	—	—
(c) Other Metal Products	12	22	34	15	1,08	86
12. Engineering	45	88,68	87,51	21	2,49	3,26
(a) Heavy Engineering	1	1	1	11	47	40
(b) Light Engineering	9	1,45	1,47	4	1,49	2,33
(c) Electrical Machinery & Goods	22	60,70	60,38	6	53	53
(d) Electronic Machinery & Goods	13	26,52	25,66	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	4	6	4	—	—	—
14. Other Industries	95	10,05	8,77	134	2,21	2,36
15. Electricity, Gas & Water	—	—	—	6	2,24	2,38
(a) Electricity Generation & Transmission	—	—	—	6	2,24	2,38
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	—	—	—	3	11	12
III. TRANSPORT OPERATORS	57	55	41	53	97	77
IV. PROFESSIONAL AND OTHER SERVICES	132	1,04	94	83	1,36	1,12
V. PERSONAL LOANS	1,204	5,21	4,46	1,853	9,48	8,11
1. Loans for Purchase of Consumer Durables	126	38	30	318	1,03	85
2. Loans for Housing	189	1,55	1,27	503	3,95	3,14
3. Rest of the Personal Loans	889	3,29	2,90	1,032	4,50	4,12
VI. TRADE	517	5,40	4,97	529	26,46	25,69
1. Wholesale Trade	35	3,64	3,48	21	21,24	21,31
2. Retail Trade	482	1,76	1,48	508	5,23	4,38
VII. FINANCE	1	13	13	8	70	58
VIII. ALL OTHERS	153	2,00	1,71	675	3,32	3,46
TOTAL BANK CREDIT	2,875	173,58	161,18	3,695	108,89	91,91
OF WHICH: 1. Artisans & Village Industries	37	15	14	1	5	5
2. Other Small Scale Industries	118	3,02	3,49	162	5,01	4,50

TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

NORTHERN REGION
STATE : CHANDIGARH

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	1,809	204,99	162,63	—	—	—
1. Direct Finance	1,566	100,07	93,48	—	—	—
2. Indirect Finance	243	104,92	69,15	—	—	—
II. INDUSTRY	4,672	1172,32	973,06	—	—	—
1. Mining & Quarrying	14	1,66	1,20	—	—	—
2. Food Manufacturing & Processing	198	146,12	124,84	—	—	—
(a) Rice Mills, Flour & Dal Mills	50	12,25	8,17	—	—	—
(b) Sugar	21	95,25	84,39	—	—	—
(c) Edible Oils & Vanaspati	26	13,09	8,62	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	8	1,06	86	—	—	—
(f) Others	93	24,48	22,80	—	—	—
3. Beverage & Tobacco	12	4,96	5,00	—	—	—
4. Textiles	203	140,12	112,19	—	—	—
(a) Cotton Textiles	70	50,47	42,44	—	—	—
(b) Jute Textiles	1	4	2	—	—	—
(c) Handloom Textiles & Khadi	9	12	8	—	—	—
(d) Other Textiles	123	89,49	69,65	—	—	—
5. Paper, Paper Products & Printing	238	40,27	34,14	—	—	—
6. Leather & Leather Products	29	20,66	16,27	—	—	—
7. Rubber & Rubber Products	68	5,04	5,69	—	—	—
8. Chemicals & Chemical Products	431	127,99	106,56	—	—	—
(a) Heavy Industrial Chemicals	44	19,47	14,63	—	—	—
(b) Fertilisers	23	17,35	17,10	—	—	—
(c) Drugs & Pharmaceuticals	204	73,88	58,53	—	—	—
(d) Non-Edible Oils	3	3,57	3,55	—	—	—
(e) Other Chemicals & Chemical Products	157	13,72	12,75	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	5	13	11	—	—	—
10. Manufacture of Cement & Cement Products	30	3,86	3,60	—	—	—
11. Basic Metals & Metal Products	927	198,59	163,40	—	—	—
(a) Iron & Steel	421	135,64	119,55	—	—	—
(b) Non-Ferrous Metals	14	4,15	2,53	—	—	—
(c) Other Metal Products	492	58,80	41,32	—	—	—
12. Engineering	646	258,03	215,90	—	—	—
(a) Heavy Engineering	115	23,10	19,41	—	—	—
(b) Light Engineering	285	43,85	45,75	—	—	—
(c) Electrical Machinery & Goods	140	29,76	18,71	—	—	—
(d) Electronic Machinery & Goods	106	161,32	132,04	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	194	81,85	57,59	—	—	—
14. Other Industries	1,556	116,53	103,70	—	—	—
15. Electricity, Gas & Water	17	10,59	7,59	—	—	—
(a) Electricity Generation & Transmission	13	9,80	7,46	—	—	—
(b) Non-Conventional Energy	4	79	13	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	104	15,93	15,27	—	—	—
III. TRANSPORT OPERATORS	772	10,64	10,71	—	—	—
IV. PROFESSIONAL AND OTHER SERVICES	1,800	64,92	58,89	—	—	—
V. PERSONAL LOANS	35,970	211,39	162,04	—	—	—
1. Loans for Purchase of Consumer Durables	3,440	12,54	10,30	—	—	—
2. Loans for Housing	3,413	62,97	50,94	—	—	—
3. Rest of the Personal Loans	29,117	135,88	100,80	—	—	—
VI. TRADE	5,397	892,31	861,66	—	—	—
1. Wholesale Trade	640	793,20	774,68	—	—	—
2. Retail Trade	4,757	99,12	86,98	—	—	—
VII. FINANCE	58	96,80	87,99	—	—	—
VIII. ALL OTHERS	10,510	198,41	198,48	—	—	—
TOTAL BANK CREDIT	60,988	2851,79	2515,46	—	—	—
OF WHICH: 1. Artisans & Village Industries	89	69	75	—	—	—
2. Other Small Scale Industries	2,218	129,84	114,53	—	—	—

TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

NORTHERN REGION
STATE : DELHI

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	2,064	12,31	12,10	403	2,97	1,46
1. Direct Finance	1,556	6,33	5,46	400	2,95	1,46
2. Indirect Finance	508	5,97	6,64	3	2	1
II. INDUSTRY	732	87,16	78,19	444	116,77	104,99
1. Mining & Quarrying	5	98	1,19	—	—	—
2. Food Manufacturing & Processing	20	1,35	1,49	13	5,77	5,26
(a) Rice Mills, Flour & Dal Mills	11	1,22	1,41	7	1,11	80
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	1	1	—	1	10	11
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	2	2	1	—	—	—
(f) Others	6	11	7	5	4,57	4,36
3. Beverage & Tobacco	1	15	5	—	—	—
4. Textiles	64	3,88	3,47	58	59,18	49,65
(a) Cotton Textiles	5	84	84	14	27,11	22,96
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	2	5	5	1	2	—
(d) Other Textiles	57	2,99	2,58	43	32,05	26,68
5. Paper, Paper Products & Printing	19	3,18	3,31	12	27	28
6. Leather & Leather Products	9	2,60	2,47	5	22	26
7. Rubber & Rubber Products	10	6,73	5,07	9	97	1,40
8. Chemicals & Chemical Products	48	18,07	15,14	28	15,34	15,15
(a) Heavy Industrial Chemicals	1	7,18	6,08	2	15	15
(b) Fertilisers	2	5,69	5,30	—	—	—
(c) Drugs & Pharmaceuticals	7	2,09	1,37	3	2,30	2,30
(d) Non-Edible Oils	9	1,29	1,17	—	—	—
(e) Other Chemicals & Chemical Products	29	1,81	1,22	23	12,90	12,70
9. Petroleum, Coal Products & Nuclear Fuels	1	1	1	9	1,96	2,16
10. Manufacture of Cement & Cement Products	1	35	33	—	—	—
11. Basic Metals & Metal Products	60	8,60	4,27	40	5,83	5,42
(a) Iron & Steel	25	7,77	3,42	25	4,37	4,01
(b) Non-Ferrous Metals	1	—	—	—	—	—
(c) Other Metal Products	34	82	85	15	1,46	1,41
12. Engineering	111	15,97	15,53	73	20,24	18,91
(a) Heavy Engineering	45	1,59	1,53	4	3,00	3,02
(b) Light Engineering	13	21	23	6	8	7
(c) Electrical Machinery & Goods	17	1,25	89	28	11,17	11,11
(d) Electronic Machinery & Goods	36	12,92	12,88	35	6,00	4,70
13. Vehicles, Vehicle Parts & Transport Equipments	49	71	58	7	12	13
14. Other Industries	281	8,88	8,58	184	3,30	2,99
15. Electricity, Gas & Water	38	1,48	1,09	4	22	8
(a) Electricity Generation & Transmission	38	1,48	1,09	3	21	8
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	1	1	—
16. Construction	15	14,23	15,60	2	3,36	3,31
III. TRANSPORT OPERATORS	538	5,54	4,00	118	1,76	1,37
IV. PROFESSIONAL AND OTHER SERVICES	213	1,52	1,21	143	1,05	45
V. PERSONAL LOANS	9,098	41,51	28,23	1,861	8,08	6,48
1. Loans for Purchase of Consumer Durables	156	45	38	21	5	5
2. Loans for Housing	341	3,10	2,46	96	72	67
3. Rest of the Personal Loans	8,601	37,97	25,39	1,744	7,31	5,77
VI. TRADE	2,836	94,55	92,96	1,023	3,67	3,94
1. Wholesale Trade	199	89,91	89,00	40	2,27	2,65
2. Retail Trade	2,637	4,64	3,96	983	1,40	1,29
VII. FINANCE	6	4,49	3,05	3	1,12	1,12
VIII. ALL OTHERS	1,867	8,33	7,19	1,418	2,57	2,51
TOTAL BANK CREDIT	17,354	255,41	226,94	5,413	137,98	122,32
OF WHICH: 1. Artisans & Village Industries	42	93	92	38	10	10
2. Other Small Scale Industries	325	14,98	14,79	201	33,37	29,04

TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

NORTHERN REGION

STATE : DELHI

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	—	—	—	10,312	323,37	288,65
1. Direct Finance	—	—	—	8,021	152,05	131,13
2. Indirect Finance	—	—	—	2,291	171,32	157,53
II. INDUSTRY	—	—	—	57,322	21233,90	16973,77
1. Mining & Quarrying	—	—	—	152	204,19	168,48
2. Food Manufacturing & Processing	—	—	—	963	1209,04	989,68
(a) Rice Mills, Flour & Dal Mills	—	—	—	237	393,80	317,08
(b) Sugar	—	—	—	71	316,49	276,54
(c) Edible Oils & Vanaspati	—	—	—	86	60,89	54,24
(d) Tea Processing	—	—	—	25	5,38	5,11
(e) Processing of Fruits & Vegetables	—	—	—	40	43,48	42,29
(f) Others	—	—	—	504	389,00	294,42
3. Beverage & Tobacco	—	—	—	144	171,37	152,20
4. Textiles	—	—	—	6,625	2563,83	2060,07
(a) Cotton Textiles	—	—	—	1,070	456,17	392,39
(b) Jute Textiles	—	—	—	40	2,81	1,66
(c) Handloom Textiles & Khadi	—	—	—	130	5,77	4,98
(d) Other Textiles	—	—	—	5,385	2099,08	1661,05
5. Paper, Paper Products & Printing	—	—	—	2,711	450,98	388,78
6. Leather & Leather Products	—	—	—	746	420,33	317,69
7. Rubber & Rubber Products	—	—	—	797	399,75	295,87
8. Chemicals & Chemical Products	—	—	—	4,011	2625,20	1961,44
(a) Heavy Industrial Chemicals	—	—	—	467	132,49	112,26
(b) Fertilisers	—	—	—	137	955,29	625,23
(c) Drugs & Pharmaceuticals	—	—	—	786	771,04	627,78
(d) Non-Edible Oils	—	—	—	50	21,50	10,68
(e) Other Chemicals & Chemical Products	—	—	—	2,571	744,87	585,49
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	265	138,86	109,70
10. Manufacture of Cement & Cement Products	—	—	—	252	246,75	190,30
11. Basic Metals & Metal Products	—	—	—	4,028	3582,64	2950,39
(a) Iron & Steel	—	—	—	1,431	3061,23	2581,26
(b) Non-Ferrous Metals	—	—	—	466	118,79	81,95
(c) Other Metal Products	—	—	—	2,131	402,62	287,17
12. Engineering	—	—	—	6,523	3571,99	2891,25
(a) Heavy Engineering	—	—	—	594	524,37	395,67
(b) Light Engineering	—	—	—	2,070	991,08	751,75
(c) Electrical Machinery & Goods	—	—	—	2,296	521,89	413,34
(d) Electronic Machinery & Goods	—	—	—	1,563	1534,65	1330,48
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	1,495	982,54	680,28
14. Other Industries	—	—	—	26,528	2812,95	2273,40
15. Electricity, Gas & Water	—	—	—	1,133	1002,13	843,34
(a) Electricity Generation & Transmission	—	—	—	991	925,95	770,08
(b) Non-Conventional Energy	—	—	—	30	1,72	1,35
(c) Gas, Steam & Water Supply	—	—	—	112	74,46	71,91
16. Construction	—	—	—	949	851,35	700,89
III. TRANSPORT OPERATORS	—	—	—	8,531	267,27	199,39
IV. PROFESSIONAL AND OTHER SERVICES	—	—	—	17,034	1067,01	857,90
V. PERSONAL LOANS	—	—	—	4,56,651	3114,40	2576,71
1. Loans for Purchase of Consumer Durables	—	—	—	14,829	34,11	28,04
2. Loans for Housing	—	—	—	26,499	429,98	375,03
3. Rest of the Personal Loans	—	—	—	4,15,323	2650,31	2173,64
VI. TRADE	—	—	—	55,419	6751,88	5423,34
1. Wholesale Trade	—	—	—	15,906	5952,57	4819,03
2. Retail Trade	—	—	—	39,513	799,31	604,31
VII. FINANCE	—	—	—	1,391	1377,17	1192,48
VIII. ALL OTHERS	—	—	—	1,13,086	3688,51	3467,16
TOTAL BANK CREDIT	—	—	—	7,19,746	37823,50	30979,39
OF WHICH: 1. Artisans & Village Industries	—	—	—	1,519	18,37	18,24
2. Other Small Scale Industries	—	—	—	22,593	2563,17	2071,59

TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

NORTH-EASTERN REGION

STATE : ARUNACHAL PRADESH

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	22,210	13,94	12,84	17	3	3
1. Direct Finance	22,126	13,20	12,19	17	3	3
2. Indirect Finance	84	73	65	—	—	—
II. INDUSTRY	2,724	23,70	22,37	9	5	4
1. Mining & Quarrying	4	8	4	—	—	—
2. Food Manufacturing & Processing	81	9,78	9,57	—	—	—
(a) Rice Mills, Flour & Dal Mills	11	21	24	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	2	1	1	—	—	—
(d) Tea Processing	5	5,19	5,53	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	63	4,36	3,79	—	—	—
3. Beverage & Tobacco	2	41	42	—	—	—
4. Textiles	37	25	23	—	—	—
(a) Cotton Textiles	3	3	2	—	—	—
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	7	3	4	—	—	—
(d) Other Textiles	27	19	18	—	—	—
5. Paper, Paper Products & Printing	13	12	11	—	—	—
6. Leather & Leather Products	10	8	7	—	—	—
7. Rubber & Rubber Products	2	1	1	—	—	—
8. Chemicals & Chemical Products	22	55	42	1	—	—
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	2	6	2	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	20	49	41	1	—	—
9. Petroleum, Coal Products & Nuclear Fuels	2	1	1	—	—	—
10. Manufacture of Cement & Cement Products	3	2	2	—	—	—
11. Basic Metals & Metal Products	18	18	18	—	—	—
(a) Iron & Steel	2	6	5	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Other Metal Products	16	13	12	—	—	—
12. Engineering	28	3,66	2,93	—	—	—
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	14	3,49	2,79	—	—	—
(c) Electrical Machinery & Goods	3	3	4	—	—	—
(d) Electronic Machinery & Goods	11	13	10	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	28	30	23	—	—	—
14. Other Industries	2,464	7,51	7,38	7	4	3
15. Electricity, Gas & Water	4	6	5	—	—	—
(a) Electricity Generation & Transmission	3	2	2	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	1	4	3	—	—	—
16. Construction	6	68	70	1	1	1
III. TRANSPORT OPERATORS	1,488	11,10	8,42	2	4	4
IV. PROFESSIONAL AND OTHER SERVICES	799	2,06	1,76	—	—	—
V. PERSONAL LOANS	6,690	14,36	13,14	112	19	18
1. Loans for Purchase of Consumer Durables	651	1,19	1,09	—	—	—
2. Loans for Housing	122	1,73	1,59	—	—	—
3. Rest of the Personal Loans	5,917	11,44	10,46	112	19	18
VI. TRADE	2,921	10,55	8,98	26	15	14
1. Wholesale Trade	60	1,37	1,19	—	—	—
2. Retail Trade	2,861	9,18	7,79	26	15	14
VII. FINANCE	—	—	—	—	—	—
VIII. ALL OTHERS	1,519	2,28	2,17	—	—	—
TOTAL BANK CREDIT	38,351	77,98	69,68	166	45	43
OF WHICH: 1. Artisans & Village Industries	683	60	52	1	1	1
2. Other Small Scale Industries	1,725	3,73	3,53	7	3	3

Note : There are no Urban and Metropolitan centres in Arunachal Pradesh

TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

NORTH-EASTERN REGION
STATE : ASSAM

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	2,00,032	180,29	185,39	45,538	66,14	60,19
1. Direct Finance	1,98,935	170,86	177,00	44,703	59,49	54,19
2. Indirect Finance	1,097	9,43	8,39	835	6,65	6,00
II. INDUSTRY	62,705	259,80	233,24	30,366	274,83	234,52
1. Mining & Quarrying	245	10,85	10,79	25	5,08	5,09
2. Food Manufacturing & Processing	2,181	70,74	46,51	1,518	135,43	101,51
(a) Rice Mills, Flour & Dal Mills	393	4,67	4,85	280	9,71	7,08
(b) Sugar	5	1,23	1,17	2	93	1,36
(c) Edible Oils & Vanaspati	80	99	83	72	3,01	2,85
(d) Tea Processing	60	56,43	32,94	92	114,91	83,53
(e) Processing of Fruits & Vegetables	20	15	16	25	49	50
(f) Others	1,623	7,27	6,57	1,047	6,37	6,19
3. Beverage & Tobacco	9	39	34	31	53	53
4. Textiles	1,716	15,70	15,66	1,274	9,84	10,02
(a) Cotton Textiles	281	3,77	3,84	159	1,41	1,44
(b) Jute Textiles	40	67	72	21	50	32
(c) Handloom Textiles & Khadi	495	3,60	3,84	536	4,12	4,68
(d) Other Textiles	900	7,67	7,27	558	3,80	3,58
5. Paper, Paper Products & Printing	166	4,06	4,06	284	5,00	4,44
6. Leather & Leather Products	44	31	30	65	53	61
7. Rubber & Rubber Products	10	21	18	30	50	48
8. Chemicals & Chemical Products	130	12,21	6,04	208	4,86	5,16
(a) Heavy Industrial Chemicals	7	1,42	36	7	36	40
(b) Fertilisers	3	2	2	3	7	45
(c) Drugs & Pharmaceuticals	18	32	43	31	71	65
(d) Non-Edible Oils	11	13	11	9	36	21
(e) Other Chemicals & Chemical Products	91	10,32	5,12	158	3,36	3,45
9. Petroleum, Coal Products & Nuclear Fuels	19	49	50	64	1,44	1,68
10. Manufacture of Cement & Cement Products	326	2,19	2,21	215	2,35	2,15
11. Basic Metals & Metal Products	406	8,48	8,49	471	8,26	8,34
(a) Iron & Steel	26	4,81	4,82	58	4,57	4,58
(b) Non-Ferrous Metals	10	48	35	10	10	16
(c) Other Metal Products	370	3,20	3,32	403	3,59	3,61
12. Engineering	241	13,11	12,18	273	4,28	4,25
(a) Heavy Engineering	49	3,17	2,55	27	74	70
(b) Light Engineering	66	87	80	74	1,40	1,40
(c) Electrical Machinery & Goods	42	7,67	7,27	83	1,21	1,24
(d) Electronic Machinery & Goods	84	1,39	1,56	89	94	91
13. Vehicles, Vehicle Parts & Transport Equipments	132	8,20	8,14	142	2,52	2,27
14. Other Industries	56,703	107,84	112,84	25,432	87,61	81,09
15. Electricity, Gas & Water	175	1,37	1,30	36	52	52
(a) Electricity Generation & Transmission	158	1,22	1,15	25	30	31
(b) Non-Conventional Energy	9	7	7	—	—	—
(c) Gas, Steam & Water Supply	8	9	8	11	22	22
16. Construction	202	3,66	3,71	298	6,08	6,37
II. TRANSPORT OPERATORS	15,500	56,13	55,88	6,606	45,89	39,81
IV. PROFESSIONAL AND OTHER SERVICES	24,557	33,48	31,45	13,175	21,95	21,08
V. PERSONAL LOANS	53,369	114,98	109,05	45,374	128,67	120,49
1. Loans for Purchase of Consumer Durables	4,284	6,67	6,08	5,420	8,43	6,87
2. Loans for Housing	4,052	29,19	27,06	4,537	41,21	37,48
3. Rest of the Personal Loans	45,033	79,13	75,91	35,417	79,03	76,13
VI. TRADE	1,44,723	196,91	201,22	58,192	168,95	162,62
1. Wholesale Trade	1,869	9,47	9,20	2,924	40,47	38,97
2. Retail Trade	1,42,854	187,43	192,02	55,268	128,48	123,65
VII. FINANCE	231	3,87	3,34	105	5,97	5,80
VIII. ALL OTHERS	26,191	51,76	47,77	19,075	37,23	38,06
TOTAL BANK CREDIT	5,27,308	897,22	867,34	2,18,431	749,63	682,56
OF WHICH: 1. Artisans & Village Industries	26,295	27,80	30,26	12,366	13,11	13,91
2. Other Small Scale Industries	29,023	61,83	65,81	14,303	68,12	67,47

**TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1998**

NORTHERN REGION
STATE : ASSAM

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	22,591	64,70	61,51	—	—	—
1. Direct Finance	21,943	30,75	27,55	—	—	—
2. Indirect Finance	648	33,95	33,95	—	—	—
II. INDUSTRY	50,920	291,35	266,99	—	—	—
1. Mining & Quarrying	38	2,64	1,40	—	—	—
2. Food Manufacturing & Processing	458	43,42	39,73	—	—	—
(a) Rice Mills, Flour & Dal Mills	96	8,29	7,03	—	—	—
(b) Sugar	3	5	6	—	—	—
(c) Edible Oils & Vanaspati	33	3,46	3,99	—	—	—
(d) Tea Processing	76	23,50	20,47	—	—	—
(e) Processing of Fruits & Vegetables	3	5	6	—	—	—
(f) Others	247	8,07	8,12	—	—	—
3. Beverage & Tobacco	23	46	41	—	—	—
4. Textiles	385	21,05	18,59	—	—	—
(a) Cotton Textiles	42	4,85	5,09	—	—	—
(b) Jute Textiles	14	34	28	—	—	—
(c) Handloom Textiles & Khadi	60	79	67	—	—	—
(d) Other Textiles	269	15,07	12,54	—	—	—
5. Paper, Paper Products & Printing	288	6,95	7,39	—	—	—
6. Leather & Leather Products	18	15	17	—	—	—
7. Rubber & Rubber Products	38	1,64	1,82	—	—	—
8. Chemicals & Chemical Products	362	18,34	16,37	—	—	—
(a) Heavy Industrial Chemicals	28	32	31	—	—	—
(b) Fertilisers	56	5,04	2,66	—	—	—
(c) Drugs & Pharmaceuticals	47	4,41	4,63	—	—	—
(d) Non-Edible Oils	9	14	13	—	—	—
(e) Other Chemicals & Chemical Products	222	8,43	8,63	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	32	16,51	16,53	—	—	—
10. Manufacture of Cement & Cement Products	73	10,85	11,22	—	—	—
11. Basic Metals & Metal Products	430	25,81	24,18	—	—	—
(a) Iron & Steel	59	18,42	16,69	—	—	—
(b) Non-Ferrous Metals	1	9	9	—	—	—
(c) Other Metal Products	370	7,30	7,40	—	—	—
12. Engineering	169	20,65	13,15	—	—	—
(a) Heavy Engineering	8	11,15	3,14	—	—	—
(b) Light Engineering	53	1,05	78	—	—	—
(c) Electrical Machinery & Goods	68	2,20	2,21	—	—	—
(d) Electronic Machinery & Goods	40	6,25	7,01	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	108	6,01	6,43	—	—	—
14. Other Industries	48,298	110,69	102,17	—	—	—
15. Electricity, Gas & Water	31	92	95	—	—	—
(a) Electricity Generation & Transmission	26	87	88	—	—	—
(b) Non-Conventional Energy	1	1	2	—	—	—
(c) Gas, Steam & Water Supply	4	5	5	—	—	—
16. Construction	169	5,26	6,47	—	—	—
III. TRANSPORT OPERATORS	11,585	45,17	38,33	—	—	—
IV. PROFESSIONAL AND OTHER SERVICES	18,429	46,43	43,44	—	—	—
V. PERSONAL LOANS	38,468	111,18	102,98	—	—	—
1. Loans for Purchase of Consumer Durables	5,348	7,92	6,19	—	—	—
2. Loans for Housing	3,631	34,74	31,36	—	—	—
3. Rest of the Personal Loans	29,489	68,52	65,43	—	—	—
VI. TRADE	26,741	145,47	133,56	—	—	—
1. Wholesale Trade	1,246	46,91	43,64	—	—	—
2. Retail Trade	25,495	98,56	89,92	—	—	—
VII. FINANCE	240	11,90	8,15	—	—	—
VIII. ALL OTHERS	50,495	96,22	102,41	—	—	—
TOTAL BANK CREDIT	2,19,469	812,41	757,37	—	—	—
OF WHICH: 1. Artisans & Village Industries	25,355	24,15	23,78	—	—	—
2. Other Small Scale Industries	20,840	103,16	106,10	—	—	—

TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

NORTH-EASTERN REGION
STATE : MANIPUR

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	11,985	13,30	13,23	4,436	5,75	6,49
1. Direct Finance	11,595	12,00	12,72	4,419	5,62	6,35
2. Indirect Finance	390	1,30	52	17	12	14
II. INDUSTRY	9,110	15,98	17,85	8,206	20,76	22,10
1. Mining & Quarrying	39	27	26	2	2	2
2. Food Manufacturing & Processing	137	89	91	159	98	1,08
(a) Rice Mills, Flour & Dal Mills	52	56	56	15	7	9
(b) Sugar	2	1	1	—	—	—
(c) Edible Oils & Vanaspati	1	—	—	5	7	9
(d) Tea Processing	—	—	—	1	—	—
(e) Processing of Fruits & Vegetables	6	3	3	5	6	9
(f) Others	76	28	30	133	77	81
3. Beverage & Tobacco	1	1	1	2	2	2
4. Textiles	373	1,88	2,04	441	2,74	2,95
(a) Cotton Textiles	60	31	34	42	48	51
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	111	62	70	109	65	70
(d) Other Textiles	202	95	1,01	290	1,61	1,74
5. Paper, Paper Products & Printing	19	17	19	29	27	29
6. Leather & Leather Products	2	2	2	16	11	12
7. Rubber & Rubber Products	1	—	—	4	5	6
8. Chemicals & Chemical Products	5	4	4	17	16	16
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	4	4	4	7	5	5
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	1	—	—	10	11	11
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	2	2	2
10. Manufacture of Cement & Cement Products	4	2	2	4	5	2
11. Basic Metals & Metal Products	44	33	31	74	1,41	1,18
(a) Iron & Steel	9	6	7	10	1,04	77
(b) Non-Ferrous Metals	1	9	5	2	1	1
(c) Other Metal Products	34	18	19	62	36	40
12. Engineering	78	51	55	44	38	43
(a) Heavy Engineering	2	2	2	9	7	8
(b) Light Engineering	40	23	26	2	1	1
(c) Electrical Machinery & Goods	8	6	6	14	7	7
(d) Electronic Machinery & Goods	28	20	22	19	23	28
13. Vehicles, Vehicle Parts & Transport Equipments	3	3	5	28	47	28
14. Other Industries	8,349	11,41	13,02	7,017	10,97	12,21
15. Electricity, Gas & Water	21	14	15	25	39	42
(a) Electricity Generation & Transmission	16	12	13	22	37	40
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	5	2	3	3	2	2
16. Construction	34	28	28	342	2,73	2,82
III. TRANSPORT OPERATORS	563	1,90	1,76	652	2,59	2,50
IV. PROFESSIONAL AND OTHER SERVICES	719	1,52	1,59	411	91	1,02
V. PERSONAL LOANS	1,949	5,75	5,80	1,644	11,09	10,16
1. Loans for Purchase of Consumer Durables	146	8	14	78	27	22
2. Loans for Housing	184	1,54	1,49	233	2,32	1,94
3. Rest of the Personal Loans	1,619	4,12	4,16	1,333	8,50	8,00
VI. TRADE	7,743	16,78	17,76	4,087	16,36	17,12
1. Wholesale Trade	68	97	79	19	5,07	4,23
2. Retail Trade	7,675	15,81	16,98	4,068	11,29	12,88
VII. FINANCE	45	28	30	1	1	1
VIII. ALL OTHERS	1,367	1,28	1,58	763	1,66	1,54
TOTAL BANK CREDIT	33,481	56,80	59,87	20,200	59,12	60,94
OF WHICH: 1. Artisans & Village Industries	5,884	6,40	7,35	3,314	5,96	6,53
2. Other Small Scale Industries	2,070	5,98	6,76	3,083	7,92	8,65

TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

NORTH-EASTERN REGION
STATE : MANIPUR

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	1,553	2,64	2,91	—	—	—
1. Direct Finance	1,542	2,53	2,81	—	—	—
2. Indirect Finance	11	11	10	—	—	—
II. INDUSTRY	3,240	11,89	13,64	—	—	—
1. Mining & Quarrying	1	2	2	—	—	—
2. Food Manufacturing & Processing	108	1,42	1,38	—	—	—
(a) Rice Mills, Flour & Dal Mills	13	9	10	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	1	45	49	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	3	10	11	—	—	—
(f) Others	91	79	68	—	—	—
3. Beverage & Tobacco	—	—	—	—	—	—
4. Textiles	349	1,98	2,23	—	—	—
(a) Cotton Textiles	71	47	54	—	—	—
(b) Jute Textiles	1	—	1	—	—	—
(c) Handloom Textiles & Khadi	72	42	48	—	—	—
(d) Other Textiles	205	1,10	1,21	—	—	—
5. Paper, Paper Products & Printing	19	17	22	—	—	—
6. Leather & Leather Products	15	9	9	—	—	—
7. Rubber & Rubber Products	6	15	20	—	—	—
8. Chemicals & Chemical Products	14	74	92	—	—	—
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	1	60	76	—	—	—
(d) Non-Edible Oils	2	2	2	—	—	—
(e) Other Chemicals & Chemical Products	11	13	14	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	3	2	3	—	—	—
10. Manufacture of Cement & Cement Products	13	6	6	—	—	—
11. Basic Metals & Metal Products	57	63	72	—	—	—
(a) Iron & Steel	5	6	6	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Other Metal Products	52	57	66	—	—	—
12. Engineering	36	51	52	—	—	—
(a) Heavy Engineering	4	2	2	—	—	—
(b) Light Engineering	8	6	6	—	—	—
(c) Electrical Machinery & Goods	12	30	31	—	—	—
(d) Electronic Machinery & Goods	12	13	13	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	54	51	52	—	—	—
14. Other Industries	2,503	5,24	6,16	—	—	—
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	62	35	56	—	—	—
III. TRANSPORT OPERATORS	290	2,81	3,14	—	—	—
IV. PROFESSIONAL AND OTHER SERVICES	419	1,79	1,91	—	—	—
V. PERSONAL LOANS	4,232	9,56	9,37	—	—	—
1. Loans for Purchase of Consumer Durables	463	46	50	—	—	—
2. Loans for Housing	148	1,75	1,70	—	—	—
3. Rest of the Personal Loans	3,621	7,35	7,17	—	—	—
VI. TRADE	3,726	9,18	9,60	—	—	—
1. Wholesale Trade	40	1,07	92	—	—	—
2. Retail Trade	3,686	8,11	8,67	—	—	—
VII. FINANCE	37	1,74	1,76	—	—	—
VIII. ALL OTHERS	450	1,64	1,72	—	—	—
TOTAL BANK CREDIT	13,947	41,25	44,05	—	—	—
OF WHICH: 1. Artisans & Village Industries	1,041	1,85	1,94	—	—	—
2. Other Small Scale Industries	1,796	6,72	7,89	—	—	—

TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

NORTH-EASTERN REGION

STATE : MEGHALAYA

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	36,396	24,12	24,65	1,475	2,81	2,53
1. Direct Finance	35,860	23,58	24,14	1,470	1,48	1,40
2. Indirect Finance	536	54	50	5	1,34	1,13
II. INDUSTRY	5,120	47,32	7,99	1,154	9,47	8,07
1. Mining & Quarrying	8	14	15	6	2,63	1,39
2. Food Manufacturing & Processing	161	39,89	94	34	70	59
(a) Rice Mills, Flour & Dal Mills	17	22	20	3	26	24
(b) Sugar	1	—	—	—	—	—
(c) Edible Oils & Vanaspati	3	35	27	1	—	—
(d) Tea Processing	3	38,83	—	—	—	—
(e) Processing of Fruits & Vegetables	7	4	4	—	—	—
(f) Others	130	45	43	30	44	34
3. Beverage & Tobacco	1	1	1	—	—	—
4. Textiles	69	61	64	40	26	24
(a) Cotton Textiles	1	1	1	3	1	1
(b) Jute Textiles	5	12	15	—	—	—
(c) Handloom Textiles & Khadi	45	28	28	3	4	3
(d) Other Textiles	18	20	20	34	22	20
5. Paper, Paper Products & Printing	7	12	12	21	45	48
6. Leather & Leather Products	2	2	2	5	4	2
7. Rubber & Rubber Products	—	—	—	2	4	1
8. Chemicals & Chemical Products	4	14	11	7	12	16
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	1	1	1	1	1	1
(d) Non-Edible Oils	1	2	—	1	3	6
(e) Other Chemicals & Chemical Products	2	11	10	5	9	9
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	1	—	—
10. Manufacture of Cement & Cement Products	3	9	10	5	27	39
11. Basic Metals & Metal Products	17	20	15	17	14	14
(a) Iron & Steel	1	6	1	3	2	1
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Other Metal Products	16	14	14	14	12	13
12. Engineering	18	24	22	12	90	89
(a) Heavy Engineering	1	3	2	—	—	—
(b) Light Engineering	8	15	14	1	2	1
(c) Electrical Machinery & Goods	8	6	5	3	2	2
(d) Electronic Machinery & Goods	1	—	1	8	87	86
13. Vehicles, Vehicle Parts & Transport Equipments	14	17	16	14	37	34
14. Other Industries	4,744	5,20	4,96	973	3,03	3,06
15. Electricity, Gas & Water	6	5	6	—	—	—
(a) Electricity Generation & Transmission	5	4	5	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	1	1	1	—	—	—
16. Construction	66	45	35	17	51	33
III. TRANSPORT OPERATORS	645	11,03	7,75	505	5,72	4,77
IV. PROFESSIONAL AND OTHER SERVICES	243	76	65	132	1,38	1,24
V. PERSONAL LOANS	5,083	11,20	10,14	2,813	15,34	13,83
1. Loans for Purchase of Consumer Durables	404	85	72	311	61	48
2. Loans for Housing	113	1,28	1,15	349	3,82	3,56
3. Rest of the Personal Loans	4,566	9,07	8,27	2,153	10,91	9,80
VI. TRADE	6,711	10,42	10,36	2,172	16,77	14,95
1. Wholesale Trade	391	65	55	88	5,94	5,81
2. Retail Trade	6,320	9,78	9,81	2,084	10,83	9,14
VII. FINANCE	5	4	4	4	3	4
VIII. ALL OTHERS	1,568	1,68	1,56	864	1,84	1,66
TOTAL BANK CREDIT	55,771	106,58	63,13	9,119	53,36	47,08
OF WHICH: 1. Artisans & Village Industries	1,999	2,30	2,27	249	42	36
2. Other Small Scale Industries	2,373	3,54	3,36	731	3,58	3,53

TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

NORTH-EASTERN REGION

STATE : MEGHALAYA

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	878	1,24	1,32	—	—	—
1. Direct Finance	839	1,09	1,13	—	—	—
2. Indirect Finance	39	15	19	—	—	—
II. INDUSTRY	873	8,23	7,54	—	—	—
1. Mining & Quarrying	1	5	4	—	—	—
2. Food Manufacturing & Processing	11	37	58	—	—	—
(a) Rice Mills, Flour & Dal Mills	2	33	54	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	9	4	4	—	—	—
3. Beverage & Tobacco	—	—	—	—	—	—
4. Textiles	4	4	3	—	—	—
(a) Cotton Textiles	—	—	—	—	—	—
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles	4	4	3	—	—	—
5. Paper, Paper Products & Printing	7	9	8	—	—	—
6. Leather & Leather Products	1	2	—	—	—	—
7. Rubber & Rubber Products	1	3	3	—	—	—
8. Chemicals & Chemical Products	2	16	11	—	—	—
(a) Heavy Industrial Chemicals	1	1	1	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	1	15	10	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	5	35	23	—	—	—
11. Basic Metals & Metal Products	17	23	24	—	—	—
(a) Iron & Steel	2	2	2	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Other Metal Products	15	21	22	—	—	—
12. Engineering	6	13	10	—	—	—
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	1	3	2	—	—	—
(c) Electrical Machinery & Goods	2	6	4	—	—	—
(d) Electronic Machinery & Goods	3	5	4	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	5	6	6	—	—	—
14. Other Industries	765	3,41	2,99	—	—	—
15. Electricity, Gas & Water	2	6	6	—	—	—
(a) Electricity Generation & Transmission	1	2	1	—	—	—
(b) Non-Conventional Energy	1	4	5	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	46	3,23	2,99	—	—	—
III. TRANSPORT OPERATORS	188	2,85	2,25	—	—	—
IV. PROFESSIONAL AND OTHER SERVICES	595	2,14	1,91	—	—	—
V. PERSONAL LOANS	7,102	17,66	17,20	—	—	—
1. Loans for Purchase of Consumer Durables	1,315	2,67	2,32	—	—	—
2. Loans for Housing	555	2,88	2,70	—	—	—
3. Rest of the Personal Loans	5,232	12,12	12,18	—	—	—
VI. TRADE	3,017	15,77	14,04	—	—	—
1. Wholesale Trade	144	5,21	4,81	—	—	—
2. Retail Trade	2,873	10,56	9,23	—	—	—
VII. FINANCE	34	62	53	—	—	—
VIII. ALL OTHERS	1,808	8,24	8,15	—	—	—
TOTAL BANK CREDIT	14,495	56,75	52,93	—	—	—
OF WHICH: 1. Artisans & Village Industries	130	26	29	—	—	—
2. Other Small Scale Industries	560	2,52	2,13	—	—	—

TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

NORTH-EASTERN REGION

STATE : MIZORAM

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	6,404	4,72	4,60	1,454	2,11	2,28
1. Direct Finance	6,361	4,49	4,47	1,403	1,35	1,60
2. Indirect Finance	43	23	13	51	76	67
II. INDUSTRY	1,895	3,08	3,27	710	1,85	2,10
1. Mining & Quarrying	—	—	—	—	—	—
2. Food Manufacturing & Processing	112	35	44	21	5	6
(a) Rice Mills, Flour & Dal Mills	24	11	13	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	1	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	1	—	—	—	—	—
(f) Others	87	24	30	20	4	6
3. Beverage & Tobacco	—	—	—	1	1	1
4. Textiles	12	10	9	18	13	15
(a) Cotton Textiles	1	1	1	—	—	—
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	7	6	5	9	8	8
(d) Other Textiles	4	2	4	9	5	7
5. Paper, Paper Products & Printing	1	1	1	6	17	16
6. Leather & Leather Products	1	1	1	1	1	1
7. Rubber & Rubber Products	—	—	—	—	—	—
8. Chemicals & Chemical Products	3	2	2	3	3	3
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	3	2	2	3	3	3
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	1	1	1
10. Manufacture of Cement & Cement Products	—	—	—	1	1	1
11. Basic Metals & Metal Products	5	26	18	5	4	5
(a) Iron & Steel	1	18	12	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Other Metal Products	4	8	6	5	4	5
12. Engineering	28	22	18	3	3	3
(a) Heavy Engineering	1	4	3	—	—	—
(b) Light Engineering	20	12	10	—	—	—
(c) Electrical Machinery & Goods	5	4	4	3	3	3
(d) Electronic Machinery & Goods	2	1	1	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	13	16	23	33	16	16
14. Other Industries	1,720	1,96	2,11	617	1,21	1,44
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	—	—	—	—	—	—
III. TRANSPORT OPERATORS	160	3,15	2,74	81	1,32	98
IV. PROFESSIONAL AND OTHER SERVICES	331	70	85	24	19	17
V. PERSONAL LOANS	782	2,60	2,28	589	2,54	2,60
1. Loans for Purchase of Consumer Durables	126	35	31	82	16	19
2. Loans for Housing	85	1,00	79	73	68	59
3. Rest of the Personal Loans	571	1,25	1,18	434	1,70	1,82
VI. TRADE	2,831	4,68	4,53	914	3,05	2,96
1. Wholesale Trade	12	14	13	113	29	30
2. Retail Trade	2,819	4,53	4,40	801	2,76	2,65
VII. FINANCE	—	—	—	—	—	—
VIII. ALL OTHERS	66	18	20	61	4	6
TOTAL BANK CREDIT	12,469	19,11	18,47	3,833	11,10	11,15
OF WHICH: 1. Artisans & Village Industries	827	70	66	445	98	1,07
2. Other Small Scale Industries	860	1,68	1,95	138	69	86

**TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1998**

**NORTH-EASTERN REGION
STATE : MIZORAM**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	981	1,97	1,93	—	—	—
1. Direct Finance	978	1,67	1,70	—	—	—
2. Indirect Finance	3	30	24	—	—	—
II. INDUSTRY	893	3,33	3,37	—	—	—
1. Mining & Quarrying	—	—	—	—	—	—
2. Food Manufacturing & Processing	42	7	7	—	—	—
(a) Rice Mills, Flour & Dal Mills	2	3	3	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	40	4	4	—	—	—
3. Beverage & Tobacco	—	—	—	—	—	—
4. Textiles	8	7	7	—	—	—
(a) Cotton Textiles	8	7	7	—	—	—
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles	—	—	—	—	—	—
5. Paper, Paper Products & Printing	4	3	3	—	—	—
6. Leather & Leather Products	—	—	—	—	—	—
7. Rubber & Rubber Products	1	1	—	—	—	—
8. Chemicals & Chemical Products	3	15	13	—	—	—
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	3	15	13	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	—	—	—
11. Basic Metals & Metal Products	1	1	1	—	—	—
(a) Iron & Steel	—	—	—	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Other Metal Products	1	1	1	—	—	—
12. Engineering	1	2	2	—	—	—
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	—	—	—	—	—	—
(c) Electrical Machinery & Goods	—	—	—	—	—	—
(d) Electronic Machinery & Goods	1	2	2	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	2	9	4	—	—	—
14. Other Industries	830	2,87	2,99	—	—	—
15. Electricity, Gas & Water	1	2	2	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	1	2	2	—	—	—
16. Construction	—	—	—	—	—	—
III. TRANSPORT OPERATORS	182	3,74	3,13	—	—	—
IV. PROFESSIONAL AND OTHER SERVICES	134	51	50	—	—	—
V. PERSONAL LOANS	1,815	7,47	6,81	—	—	—
1. Loans for Purchase of Consumer Durables	240	77	74	—	—	—
2. Loans for Housing	151	2,98	2,53	—	—	—
3. Rest of the Personal Loans	1,424	3,72	3,54	—	—	—
VI. TRADE	1,264	9,06	8,26	—	—	—
1. Wholesale Trade	37	1,37	1,16	—	—	—
2. Retail Trade	1,227	7,69	7,10	—	—	—
VII. FINANCE	5	31	31	—	—	—
VIII. ALL OTHERS	32	4,50	26	—	—	—
TOTAL BANK CREDIT	5,306	30,88	24,58	—	—	—
OF WHICH: 1. Artisans & Village Industries	413	1,02	1,02	—	—	—
2. Other Small Scale Industries	405	79	88	—	—	—

TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

NORTH-EASTERN REGION
STATE : NAGALAND

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	9,530	9,42	8,77	12,113	12,61	14,22
1. Direct Finance	9,476	8,43	8,52	12,099	12,57	14,15
2. Indirect Finance	54	99	25	14	4	7
II. INDUSTRY	1,424	5,32	6,14	2,112	32,86	29,58
1. Mining & Quarrying	1	18	14	12	13	12
2. Food Manufacturing & Processing	157	1,09	1,07	132	5,52	2,58
(a) Rice Mills, Flour & Dal Mills	70	38	41	49	1,93	1,72
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	4	4	4	1	1	1
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	4	3	3
(f) Others	83	67	62	78	3,55	82
3. Beverage & Tobacco	—	—	—	2	11	9
4. Textiles	69	29	31	80	68	67
(a) Cotton Textiles	7	2	2	19	23	20
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	1	1	1	10	7	8
(d) Other Textiles	61	26	28	51	38	39
5. Paper, Paper Products & Printing	18	21	18	13	14	15
6. Leather & Leather Products	1	1	1	11	11	13
7. Rubber & Rubber Products	—	—	—	3	4	3
8. Chemicals & Chemical Products	2	1	1	18	10,69	9,61
(a) Heavy Industrial Chemicals	—	—	—	1	27	16
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	4	10	11
(d) Non-Edible Oils	—	—	—	2	1	1
(e) Other Chemicals & Chemical Products	2	1	1	11	10,30	9,34
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	1	1	1
10. Manufacture of Cement & Cement Products	—	—	—	3	9	8
11. Basic Metals & Metal Products	87	57	57	33	80	84
(a) Iron & Steel	—	—	—	5	17	14
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Other Metal Products	87	57	57	28	64	70
12. Engineering	3	2	2	43	1,18	1,11
(a) Heavy Engineering	—	—	—	2	2	2
(b) Light Engineering	—	—	—	11	14	13
(c) Electrical Machinery & Goods	1	1	1	6	48	60
(d) Electronic Machinery & Goods	2	1	1	24	53	36
13. Vehicles, Vehicle Parts & Transport Equipments	2	30	1	31	38	35
14. Other Industries	1,082	2,62	3,79	1,704	10,46	11,71
15. Electricity, Gas & Water	2	3	4	10	32	32
(a) Electricity Generation & Transmission	2	3	4	4	27	28
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	6	5	3
16. Construction	—	—	—	16	2,21	1,78
III. TRANSPORT OPERATORS	172	1,69	1,31	526	4,62	4,32
IV. PROFESSIONAL AND OTHER SERVICES	239	64	65	461	4,35	4,23
V. PERSONAL LOANS	2,607	3,90	3,39	6,332	14,52	13,88
1. Loans for Purchase of Consumer Durables	12	2	1	1,383	1,54	1,56
2. Loans for Housing	51	57	53	141	1,45	1,23
3. Rest of the Personal Loans	2,544	3,31	2,85	4,808	11,53	11,09
VI. TRADE	3,053	5,51	5,20	3,952	16,80	16,00
1. Wholesale Trade	75	1,25	87	107	1,15	89
2. Retail Trade	2,978	4,25	4,33	3,845	15,65	15,11
VII. FINANCE	1	1	—	—	—	—
VIII. ALL OTHERS	328	27	22	3,516	9,26	9,99
TOTAL BANK CREDIT	17,354	26,75	25,69	29,012	95,03	92,23
OF WHICH: 1. Artisans & Village Industries	593	83	84	298	64	69
2. Other Small Scale Industries	606	2,01	2,73	1,399	9,07	9,65

Note : There are no Urban and Metropolitan centres in Nagaland.

TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

NORTH-EASTERN REGION
STATE : TRIPURA

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	98,172	44,48	43,38	26,404	18,38	17,66
1. Direct Finance	97,946	43,02	42,54	26,332	17,34	17,26
2. Indirect Finance	226	1,46	84	72	1,04	40
II. INDUSTRY	31,465	17,19	19,03	11,757	21,37	22,84
1. Mining & Quarrying	1	1	—	5	9	7
2. Food Manufacturing & Processing	574	94	97	101	54	62
(a) Rice Mills, Flour & Dal Mills	18	11	11	18	14	15
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	1	—	—	1	2	1
(d) Tea Processing	3	58	63	3	10	11
(e) Processing of Fruits & Vegetables	—	—	—	1	1	2
(f) Others	552	25	23	78	28	34
3. Beverage & Tobacco	—	—	—	—	—	—
4. Textiles	34	16	16	48	4,20	4,33
(a) Cotton Textiles	8	3	3	9	4	3
(b) Jute Textiles	—	—	—	3	3,93	4,07
(c) Handloom Textiles & Khadi	6	2	3	6	2	2
(d) Other Textiles	20	11	11	30	21	21
5. Paper, Paper Products & Printing	9	6	6	17	14	12
6. Leather & Leather Products	—	—	—	3	2	2
7. Rubber & Rubber Products	3	2	2	6	9	11
8. Chemicals & Chemical Products	2	8	7	17	28	39
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	1	2	2
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	2	8	7	16	27	38
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	11	9	9
10. Manufacture of Cement & Cement Products	4	2	1	22	63	59
11. Basic Metals & Metal Products	12	7	7	41	1,37	1,51
(a) Iron & Steel	1	—	—	11	45	57
(b) Non-Ferrous Metals	—	—	—	1	3	3
(c) Other Metal Products	11	7	7	29	89	92
12. Engineering	20	11	11	21	25	25
(a) Heavy Engineering	6	5	5	1	2	2
(b) Light Engineering	2	1	—	3	2	3
(c) Electrical Machinery & Goods	4	2	3	5	13	14
(d) Electronic Machinery & Goods	8	3	3	12	7	7
13. Vehicles, Vehicle Parts & Transport Equipments	8	7	6	26	22	19
14. Other Industries	30,704	14,77	16,52	11,297	12,58	13,55
15. Electricity, Gas & Water	50	35	33	36	26	25
(a) Electricity Generation & Transmission	43	31	28	35	25	24
(b) Non-Conventional Energy	2	1	1	1	1	1
(c) Gas, Steam & Water Supply	5	4	3	—	—	—
16. Construction	44	52	66	106	62	72
III. TRANSPORT OPERATORS	3,213	4,68	4,69	1,662	8,41	7,60
IV. PROFESSIONAL AND OTHER SERVICES	6,581	3,59	4,48	1,736	1,98	2,20
V. PERSONAL LOANS	8,617	11,44	9,72	5,949	12,90	11,10
1. Loans for Purchase of Consumer Durables	573	65	48	300	35	35
2. Loans for Housing	428	2,27	1,88	383	3,68	3,25
3. Rest of the Personal Loans	7,616	8,52	7,37	5,266	8,87	7,51
VI. TRADE	72,580	41,16	52,75	25,412	29,75	27,98
1. Wholesale Trade	930	71	65	155	6,92	3,78
2. Retail Trade	71,650	40,45	52,10	25,257	22,83	24,20
VII. FINANCE	15	8	7	80	48	42
VIII. ALL OTHERS	3,444	1,96	1,72	1,796	11,38	11,15
TOTAL BANK CREDIT	2,24,087	124,60	135,85	74,796	104,66	100,94
OF WHICH: 1. Artisans & Village Industries	16,607	7,09	8,38	5,206	3,44	3,98
2. Other Small Scale Industries	9,153	5,03	5,56	3,346	7,11	7,87

TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

NORTH-EASTERN REGION
STATE : TRIPURA

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	3,286	6,20	6,13	—	—	—
1. Direct Finance	3,213	5,53	5,28	—	—	—
2. Indirect Finance	73	67	85	—	—	—
II. INDUSTRY	3,328	9,75	11,32	—	—	—
1. Mining & Quarrying	—	—	—	—	—	—
2. Food Manufacturing & Processing	42	1,42	92	—	—	—
(a) Rice Mills, Flour & Dal Mills	10	1,09	62	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	2	1	1	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	30	32	29	—	—	—
3. Beverage & Tobacco	2	2	2	—	—	—
4. Textiles	46	1,08	2,08	—	—	—
(a) Cotton Textiles	—	—	—	—	—	—
(b) Jute Textiles	4	84	1,80	—	—	—
(c) Handloom Textiles & Khadi	7	8	8	—	—	—
(d) Other Textiles	35	16	20	—	—	—
5. Paper, Paper Products & Printing	22	17	28	—	—	—
6. Leather & Leather Products	5	4	3	—	—	—
7. Rubber & Rubber Products	8	15	14	—	—	—
8. Chemicals & Chemical Products	30	53	96	—	—	—
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	3	2	3	—	—	—
(d) Non-Edible Oils	1	2	—	—	—	—
(e) Other Chemicals & Chemical Products	26	48	92	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	1	—	—	—	—	—
10. Manufacture of Cement & Cement Products	14	5	5	—	—	—
11. Basic Metals & Metal Products	42	67	73	—	—	—
(a) Iron & Steel	1	—	—	—	—	—
(b) Non-Ferrous Metals	1	2	1	—	—	—
(c) Other Metal Products	40	65	72	—	—	—
12. Engineering	30	44	54	—	—	—
(a) Heavy Engineering	2	2	2	—	—	—
(b) Light Engineering	1	1	1	—	—	—
(c) Electrical Machinery & Goods	15	24	34	—	—	—
(d) Electronic Machinery & Goods	12	18	17	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	11	60	44	—	—	—
14. Other Industries	3,010	3,78	4,37	—	—	—
15. Electricity, Gas & Water	14	9	9	—	—	—
(a) Electricity Generation & Transmission	14	9	9	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	51	72	68	—	—	—
III. TRANSPORT OPERATORS	645	4,73	4,99	—	—	—
IV. PROFESSIONAL AND OTHER SERVICES	975	1,28	1,50	—	—	—
V. PERSONAL LOANS	6,521	14,59	13,35	—	—	—
1. Loans for Purchase of Consumer Durables	775	77	56	—	—	—
2. Loans for Housing	478	4,63	3,71	—	—	—
3. Rest of the Personal Loans	5,268	9,19	9,08	—	—	—
VI. TRADE	5,888	18,06	17,69	—	—	—
1. Wholesale Trade	198	4,71	4,26	—	—	—
2. Retail Trade	5,690	13,35	13,43	—	—	—
VII. FINANCE	66	5,70	5,73	—	—	—
VIII. ALL OTHERS	2,730	4,03	4,92	—	—	—
TOTAL BANK CREDIT	23,439	64,35	65,63	—	—	—
OF WHICH: 1. Artisans & Village Industries	615	76	82	—	—	—
2. Other Small Scale Industries	2,453	6,23	6,83	—	—	—

**TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1998**

EASTERN REGION
STATE : BIHAR

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	12,45,066	991,91	894,98	3,68,958	450,43	411,08
1. Direct Finance	12,34,390	946,33	855,76	3,63,540	367,17	335,91
2. Indirect Finance	10,676	45,58	39,22	5,418	83,27	75,18
II. INDUSTRY	3,02,728	840,46	710,54	97,165	516,08	473,14
1. Mining & Quarrying	375	24,75	4,97	334	36,75	33,15
2. Food Manufacturing & Processing	8,607	103,68	82,32	4,869	40,81	38,50
(a) Rice Mills, Flour & Dal Mills	3,490	21,52	22,10	1,586	18,81	17,58
(b) Sugar	27	54,96	35,93	41	6,10	5,40
(c) Edible Oils & Vanaspati	1,386	17,65	14,69	670	6,15	6,38
(d) Tea Processing	1	—	—	2	1	1
(e) Processing of Fruits & Vegetables	45	51	66	15	13	13
(f) Others	3,658	9,04	8,93	2,555	9,61	9,00
3. Beverage & Tobacco	134	1,93	1,85	98	16,57	12,68
4. Textiles	1,574	13,95	13,79	1,202	16,70	10,80
(a) Cotton Textiles	114	5,62	5,56	146	1,34	1,40
(b) Jute Textiles	27	48	19	23	2,68	1,25
(c) Handloom Textiles & Khadi	108	58	53	71	2,09	2,03
(d) Other Textiles	1,325	7,27	7,51	962	10,59	6,12
5. Paper, Paper Products & Printing	253	10,56	9,60	491	8,04	7,11
6. Leather & Leather Products	362	1,67	1,88	330	4,17	4,03
7. Rubber & Rubber Products	44	1,66	1,49	79	2,48	2,47
8. Chemicals & Chemical Products	356	9,35	7,47	571	16,01	15,46
(a) Heavy Industrial Chemicals	17	3,10	1,81	32	1,85	1,58
(b) Fertilisers	4	1,51	1,51	12	1,01	98
(c) Drugs & Pharmaceuticals	48	2,23	1,66	77	2,19	2,31
(d) Non-Edible Oils	46	43	36	24	47	59
(e) Other Chemicals & Chemical Products	241	2,09	2,12	426	10,48	9,99
9. Petroleum, Coal Products & Nuclear Fuels	89	1,65	1,60	214	10,09	8,77
10. Manufacture of Cement & Cement Products	166	6,37	5,82	146	10,63	9,76
11. Basic Metals & Metal Products	1,066	71,87	51,88	1,328	50,52	48,25
(a) Iron & Steel	53	61,79	42,27	212	25,96	24,25
(b) Non-Ferrous Metals	11	74	51	40	76	94
(c) Other Metal Products	1,002	9,35	9,10	1,076	23,80	23,06
12. Engineering	653	228,15	206,19	727	85,86	78,34
(a) Heavy Engineering	122	176,92	160,67	115	2,92	2,94
(b) Light Engineering	317	44,31	38,35	243	71,90	64,35
(c) Electrical Machinery & Goods	110	2,25	1,94	188	9,38	9,07
(d) Electronic Machinery & Goods	104	4,67	5,23	181	1,67	1,97
13. Vehicles, Vehicle Parts & Transport Equipments	812	84,34	65,99	667	40,59	33,00
14. Other Industries	2,88,103	276,24	250,46	85,908	167,62	162,54
15. Electricity, Gas & Water	46	28	26	74	3,77	3,32
(a) Electricity Generation & Transmission	32	19	17	59	2,79	2,81
(b) Non-Conventional Energy	2	1	1	3	2	2
(c) Gas, Steam & Water Supply	12	9	8	12	97	50
16. Construction	88	4,00	4,98	127	5,48	4,96
III. TRANSPORT OPERATORS	1,17,726	183,13	153,61	44,743	114,20	93,66
IV. PROFESSIONAL AND OTHER SERVICES	1,21,400	115,20	94,28	41,988	182,40	151,43
V. PERSONAL LOANS	2,51,172	399,67	333,59	1,66,503	373,95	320,94
1. Loans for Purchase of Consumer Durables	12,819	19,29	15,74	12,523	24,98	21,17
2. Loans for Housing	12,201	68,41	57,32	14,370	96,52	83,85
3. Rest of the Personal Loans	2,26,152	311,97	260,53	1,39,610	252,45	215,92
VI. TRADE	8,09,736	638,03	595,68	2,55,306	447,77	412,07
1. Wholesale Trade	31,765	51,48	47,07	14,282	94,37	83,58
2. Retail Trade	7,77,971	586,55	548,60	2,41,024	353,39	328,49
VII. FINANCE	86	4,89	4,43	161	5,65	4,64
VIII. ALL OTHERS	1,25,849	110,61	92,43	49,225	86,28	69,21
TOTAL BANK CREDIT	29,73,763	3283,90	2879,54	10,24,049	2176,78	1936,17
OF WHICH: 1. Artisans & Village Industries	2,21,075	126,83	115,77	49,115	41,92	40,27
2. Other Small Scale Industries	65,224	154,20	145,60	33,839	225,85	212,82

**TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1998**

EASTERN REGION
STATE : BIHAR

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	47,586	95,83	88,53	—	—	—
1. Direct Finance	46,373	78,64	74,03	—	—	—
2. Indirect Finance	1,213	17,19	14,50	—	—	—
II. INDUSTRY	36,039	1493,38	1272,87	—	—	—
1. Mining & Quarrying	264	51,18	39,91	—	—	—
2. Food Manufacturing & Processing	1,362	63,03	53,36	—	—	—
(a) Rice Mills, Flour & Dal Mills	438	17,92	12,20	—	—	—
(b) Sugar	9	22,45	18,37	—	—	—
(c) Edible Oils & Vanaspati	228	6,49	7,02	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	28	2,50	1,84	—	—	—
(f) Others	659	13,66	13,92	—	—	—
3. Beverage & Tobacco	54	4,69	4,55	—	—	—
4. Textiles	1,336	33,49	32,77	—	—	—
(a) Cotton Textiles	133	7,36	6,74	—	—	—
(b) Jute Textiles	32	1,47	1,55	—	—	—
(c) Handloom Textiles & Khadi	68	2,48	2,62	—	—	—
(d) Other Textiles	1,103	22,19	21,86	—	—	—
5. Paper, Paper Products & Printing	656	22,01	21,07	—	—	—
6. Leather & Leather Products	211	3,47	3,50	—	—	—
7. Rubber & Rubber Products	87	15,34	6,54	—	—	—
8. Chemicals & Chemical Products	893	95,12	77,19	—	—	—
(a) Heavy Industrial Chemicals	38	13,37	14,32	—	—	—
(b) Fertilisers	29	24,78	24,18	—	—	—
(c) Drugs & Pharmaceuticals	261	12,18	11,97	—	—	—
(d) Non-Edible Oils	16	67	61	—	—	—
(e) Other Chemicals & Chemical Products	549	44,12	26,12	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	292	24,77	24,38	—	—	—
10. Manufacture of Cement & Cement Products	86	64,88	65,54	—	—	—
11. Basic Metals & Metal Products	1,589	516,27	461,73	—	—	—
(a) Iron & Steel	406	452,05	410,55	—	—	—
(b) Non-Ferrous Metals	49	8,06	6,28	—	—	—
(c) Other Metal Products	1,134	56,16	44,89	—	—	—
12. Engineering	1,080	291,44	225,00	—	—	—
(a) Heavy Engineering	93	242,44	178,79	—	—	—
(b) Light Engineering	373	10,18	9,70	—	—	—
(c) Electrical Machinery & Goods	351	29,98	28,53	—	—	—
(d) Electronic Machinery & Goods	263	8,84	7,98	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	647	140,84	116,37	—	—	—
14. Other Industries	27,150	125,18	122,93	—	—	—
15. Electricity, Gas & Water	42	11,77	1,73	—	—	—
(a) Electricity Generation & Transmission	29	11,48	1,44	—	—	—
(b) Non-Conventional Energy	4	7	9	—	—	—
(c) Gas, Steam & Water Supply	9	22	20	—	—	—
16. Construction	290	29,91	16,27	—	—	—
III. TRANSPORT OPERATORS	20,040	91,47	79,86	—	—	—
IV. PROFESSIONAL AND OTHER SERVICES	16,455	111,31	92,87	—	—	—
V. PERSONAL LOANS	1,79,911	542,73	493,15	—	—	—
1. Loans for Purchase of Consumer Durables	22,637	43,89	39,11	—	—	—
2. Loans for Housing	23,319	179,41	163,43	—	—	—
3. Rest of the Personal Loans	1,33,955	319,43	290,61	—	—	—
VI. TRADE	82,591	409,73	374,99	—	—	—
1. Wholesale Trade	6,212	126,76	108,33	—	—	—
2. Retail Trade	76,379	282,97	266,66	—	—	—
VII. FINANCE	128	38,04	37,66	—	—	—
VIII. ALL OTHERS	53,339	173,70	157,70	—	—	—
TOTAL BANK CREDIT	4,36,089	2956,19	2597,63	—	—	—
OF WHICH: 1. Artisans & Village Industries	9,393	19,98	20,30	—	—	—
2. Other Small Scale Industries	19,780	231,62	212,04	—	—	—

TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

EASTERN REGION
STATE : ORISSA

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	7,40,987	587,45	535,49	1,53,998	186,21	167,50
1. Direct Finance	7,36,320	552,68	508,40	1,53,132	169,35	153,16
2. Indirect Finance	4,667	34,78	27,08	866	16,87	14,34
II. INDUSTRY	1,55,812	232,21	221,07	36,078	470,43	395,34
1. Mining & Quarrying	133	4,40	3,21	118	7,16	3,99
2. Food Manufacturing & Processing	2,762	29,71	27,92	1,257	68,42	60,69
(a) Rice Mills, Flour & Dal Mills	665	12,89	10,83	408	32,44	25,88
(b) Sugar	14	5,40	5,47	11	18,04	18,25
(c) Edible Oils & Vanaspati	96	1,76	1,69	87	10,07	9,17
(d) Tea Processing	1	1	1	1	—	1
(e) Processing of Fruits & Vegetables	58	4,94	4,79	26	26	28
(f) Others	1,928	4,72	5,12	724	7,60	7,11
3. Beverage & Tobacco	57	94	68	41	3,06	3,26
4. Textiles	1,039	12,33	11,99	516	36,53	35,31
(a) Cotton Textiles	134	2,57	2,53	139	26,94	26,91
(b) Jute Textiles	54	1,82	95	18	2,38	1,62
(c) Handloom Textiles & Khadi	176	1,08	1,09	66	69	71
(d) Other Textiles	675	6,87	7,42	293	6,52	6,07
5. Paper, Paper Products & Printing	148	8,66	8,76	200	33,56	31,37
6. Leather & Leather Products	47	21	26	44	25	27
7. Rubber & Rubber Products	21	42	8	45	2,27	2,14
8. Chemicals & Chemical Products	158	8,95	8,73	258	19,20	19,33
(a) Heavy Industrial Chemicals	4	2,76	2,86	18	1,12	98
(b) Fertilisers	3	4,05	3,82	6	1,73	2,38
(c) Drugs & Pharmaceuticals	22	29	27	48	1,14	1,14
(d) Non-Edible Oils	7	43	40	5	1,09	1,22
(e) Other Chemicals & Chemical Products	122	1,41	1,38	181	14,12	13,61
9. Petroleum, Coal Products & Nuclear Fuels	47	27	36	43	74	71
10. Manufacture of Cement & Cement Products	354	1,94	2,14	162	32,52	30,44
11. Basic Metals & Metal Products	571	30,45	30,69	547	156,90	117,72
(a) Iron & Steel	28	8,12	8,55	74	131,94	93,89
(b) Non-Ferrous Metals	23	17,21	17,17	35	13,55	13,40
(c) Other Metal Products	520	5,12	4,97	438	11,41	10,43
12. Engineering	216	13,36	13,86	247	14,13	9,83
(a) Heavy Engineering	31	1,61	65	33	53	46
(b) Light Engineering	53	9,21	10,63	50	3,53	2,79
(c) Electrical Machinery & Goods	61	1,93	1,90	108	9,21	5,77
(d) Electronic Machinery & Goods	71	62	67	56	86	81
13. Vehicles, Vehicle Parts & Transport Equipments	130	1,37	1,36	208	16,07	11,47
14. Other Industries	1,50,003	108,11	100,41	32,268	70,12	66,48
15. Electricity, Gas & Water	50	7,13	7,00	13	94	36
(a) Electricity Generation & Transmission	46	7,05	6,97	10	91	33
(b) Non-Conventional Energy	1	1	1	—	—	—
(c) Gas, Steam & Water Supply	3	7	3	3	3	3
16. Construction	76	3,96	3,62	111	8,57	1,97
III. TRANSPORT OPERATORS	35,108	105,97	90,70	9,659	49,14	40,05
IV. PROFESSIONAL AND OTHER SERVICES	80,334	62,68	59,84	17,758	22,47	22,30
V. PERSONAL LOANS	1,93,483	258,70	235,87	1,00,169	206,80	187,40
1. Loans for Purchase of Consumer Durables	14,573	17,03	14,06	12,106	17,93	15,78
2. Loans for Housing	9,114	48,22	43,94	9,484	64,15	56,84
3. Rest of the Personal Loans	1,69,796	193,45	177,88	78,579	124,72	114,78
VI. TRADE	4,22,112	325,02	300,40	98,737	203,51	186,31
1. Wholesale Trade	8,952	18,78	16,81	3,999	49,80	43,71
2. Retail Trade	4,13,160	306,24	283,59	94,738	153,71	142,60
VII. FINANCE	74	7,34	7,22	83	4,31	4,98
VIII. ALL OTHERS	1,50,895	112,27	99,89	43,059	62,61	56,51
TOTAL BANK CREDIT	17,78,805	1691,64	1550,48	4,59,541	1205,49	1060,39
OF WHICH: 1. Artisans & Village Industries	1,05,796	62,31	58,36	15,084	16,07	15,32
2. Other Small Scale Industries	40,209	64,56	61,88	15,910	100,53	94,03

**TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1998**

**EASTERN REGION
STATE : ORISSA**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	21,615	223,74	190,36	—	—	—
1. Direct Finance	21,127	58,52	55,10	—	—	—
2. Indirect Finance	488	165,22	135,26	—	—	—
II. INDUSTRY	15,159	798,75	699,39	—	—	—
1. Mining & Quarrying	178	22,35	14,63	—	—	—
2. Food Manufacturing & Processing	812	100,05	71,80	—	—	—
(a) Rice Mills, Flour & Dal Mills	198	22,80	16,50	—	—	—
(b) Sugar	2	43,88	26,74	—	—	—
(c) Edible Oils & Vanaspati	32	15,49	12,08	—	—	—
(d) Tea Processing	4	8	9	—	—	—
(e) Processing of Fruits & Vegetables	19	2,21	1,38	—	—	—
(f) Others	557	15,59	15,01	—	—	—
3. Beverage & Tobacco	40	2,64	2,88	—	—	—
4. Textiles	451	28,10	28,28	—	—	—
(a) Cotton Textiles	63	12,88	12,97	—	—	—
(b) Jute Textiles	29	21	31	—	—	—
(c) Handloom Textiles & Khadi	12	5,91	5,40	—	—	—
(d) Other Textiles	347	9,10	9,61	—	—	—
5. Paper, Paper Products & Printing	455	50,41	49,99	—	—	—
6. Leather & Leather Products	73	2,41	3,14	—	—	—
7. Rubber & Rubber Products	74	14,38	14,27	—	—	—
8. Chemicals & Chemical Products	537	74,27	68,05	—	—	—
(a) Heavy Industrial Chemicals	76	11,79	11,95	—	—	—
(b) Fertilisers	10	23,55	15,75	—	—	—
(c) Drugs & Pharmaceuticals	138	11,86	11,27	—	—	—
(d) Non-Edible Oils	4	94	93	—	—	—
(e) Other Chemicals & Chemical Products	309	26,13	28,16	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	63	3,18	2,62	—	—	—
10. Manufacture of Cement & Cement Products	175	84,28	69,93	—	—	—
11. Basic Metals & Metal Products	924	215,99	194,92	—	—	—
(a) Iron & Steel	252	132,53	123,45	—	—	—
(b) Non-Ferrous Metals	55	45,49	36,29	—	—	—
(c) Other Metal Products	617	37,97	35,18	—	—	—
12. Engineering	556	58,04	48,29	—	—	—
(a) Heavy Engineering	46	8,73	7,62	—	—	—
(b) Light Engineering	155	20,90	16,47	—	—	—
(c) Electrical Machinery & Goods	206	23,44	18,76	—	—	—
(d) Electronic Machinery & Goods	149	4,96	5,43	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	116	3,12	3,29	—	—	—
14. Other Industries	10,486	97,70	94,06	—	—	—
15. Electricity, Gas & Water	32	26,75	19,75	—	—	—
(a) Electricity Generation & Transmission	24	26,27	19,25	—	—	—
(b) Non-Conventional Energy	3	25	26	—	—	—
(c) Gas, Steam & Water Supply	5	23	24	—	—	—
16. Construction	187	15,11	13,48	—	—	—
III. TRANSPORT OPERATORS	5,235	43,24	42,01	—	—	—
IV. PROFESSIONAL AND OTHER SERVICES	9,787	59,50	60,77	—	—	—
V. PERSONAL LOANS	91,715	347,52	314,92	—	—	—
1. Loans for Purchase of Consumer Durables	10,861	18,78	15,92	—	—	—
2. Loans for Housing	11,051	117,97	104,09	—	—	—
3. Rest of the Personal Loans	69,803	210,77	194,91	—	—	—
VI. TRADE	28,503	201,04	176,76	—	—	—
1. Wholesale Trade	2,241	78,20	66,54	—	—	—
2. Retail Trade	26,262	122,84	110,22	—	—	—
VII. FINANCE	139	24,80	15,61	—	—	—
VIII. ALL OTHERS	37,317	198,23	191,39	—	—	—
TOTAL BANK CREDIT	2,09,470	1896,81	1691,21	—	—	—
OF WHICH: 1. Artisans & Village Industries	2,367	5,95	5,80	—	—	—
2. Other Small Scale Industries	8,801	209,97	187,56	—	—	—

TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

EASTERN REGION
STATE : SIKKIM

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	9,253	7,64	6,55	1,690	3,76	1,96
1. Direct Finance	9,250	7,23	6,54	1,690	3,76	1,96
2. Indirect Finance	3	40	1	—	—	—
II. INDUSTRY	510	2,98	2,70	214	11,87	11,23
1. Mining & Quarrying	—	—	—	2	5	7
2. Food Manufacturing & Processing	5	2,10	2,05	12	2,47	2,92
(a) Rice Mills, Flour & Dal Mills	—	—	—	1	1	2
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	2	2,09	2,04	1	2,00	2,55
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	3	1	1	10	46	36
3. Beverage & Tobacco	1	1	1	2	1,35	1,15
4. Textiles	10	9	9	2	5	6
(a) Cotton Textiles	—	—	—	—	—	—
(b) Jute Textiles	1	—	—	—	—	—
(c) Handloom Textiles & Khadi	2	6	6	—	—	—
(d) Other Textiles	7	3	3	2	5	6
5. Paper, Paper Products & Printing	2	1	1	14	19	12
6. Leather & Leather Products	—	—	—	1	14	33
7. Rubber & Rubber Products	1	4	2	4	61	1,31
8. Chemicals & Chemical Products	—	—	—	6	17	34
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	1	1	1
(c) Drugs & Pharmaceuticals	—	—	—	2	10	27
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	—	—	—	3	6	7
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	—	—	—
11. Basic Metals & Metal Products	7	12	5	4	34	47
(a) Iron & Steel	—	—	—	1	19	20
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Other Metal Products	7	12	5	3	15	27
12. Engineering	4	9	5	8	3,80	2,16
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	3	4	1	5	3,60	2,00
(c) Electrical Machinery & Goods	—	—	—	1	2	1
(d) Electronic Machinery & Goods	1	5	5	2	18	16
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	9	99	1,14
14. Other Industries	479	49	40	142	1,43	91
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	1	1	1	8	28	24
III. TRANSPORT OPERATORS	164	2,04	1,57	117	1,74	1,41
IV. PROFESSIONAL AND OTHER SERVICES	21	5	4	77	1,59	1,18
V. PERSONAL LOANS	2,251	5,63	4,91	1,192	7,63	6,49
1. Loans for Purchase of Consumer Durables	122	17	14	83	17	19
2. Loans for Housing	215	1,10	97	30	37	34
3. Rest of the Personal Loans	1,914	4,36	3,79	1,079	7,09	5,95
VI. TRADE	1,761	5,91	4,78	1,537	5,92	4,88
1. Wholesale Trade	16	6	6	14	1,28	29
2. Retail Trade	1,745	5,84	4,73	1,523	4,64	4,60
VII. FINANCE	—	—	—	1	1,25	—
VIII. ALL OTHERS	124	19	19	112	2,62	2,50
TOTAL BANK CREDIT	14,084	24,44	20,73	4,940	36,38	29,65
OF WHICH: 1. Artisans & Village Industries	320	28	24	31	4	4
2. Other Small Scale Industries	141	2,46	2,32	106	2,58	3,27

Note : There are no Urban and Metropolitan centres in Sikkim.

**TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1998**

**EASTERN REGION
STATE : WEST BENGAL**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	8,53,923	609,92	549,63	2,07,084	202,40	189,41
1. Direct Finance	8,47,026	539,29	500,52	2,05,640	177,91	167,74
2. Indirect Finance	6,897	70,63	49,11	1,444	24,49	21,67
II. INDUSTRY	6,06,332	995,94	877,45	1,59,902	529,28	476,60
1. Mining & Quarrying	173	3,38	3,69	88	1,40	1,64
2. Food Manufacturing & Processing	5,904	185,83	125,25	3,337	102,94	78,95
(a) Rice Mills, Flour & Dal Mills	862	11,92	11,05	458	21,42	18,18
(b) Sugar	7	10,32	6,39	18	36	35
(c) Edible Oils & Vanaspati	365	7,43	6,55	277	6,72	7,45
(d) Tea Processing	108	145,91	91,25	80	52,13	35,57
(e) Processing of Fruits & Vegetables	20	1,84	1,58	39	3,56	3,68
(f) Others	4,542	8,40	8,43	2,465	18,75	13,73
3. Beverage & Tobacco	141	1,56	1,31	77	5,02	3,93
4. Textiles	1,936	40,72	32,51	1,867	38,91	27,52
(a) Cotton Textiles	164	12,49	8,04	168	9,99	5,30
(b) Jute Textiles	86	8,09	6,15	132	5,71	2,96
(c) Handloom Textiles & Khadi	302	1,64	1,61	226	1,62	1,72
(d) Other Textiles	1,384	18,49	16,72	1,341	21,60	17,54
5. Paper, Paper Products & Printing	370	20,47	24,10	430	5,61	6,47
6. Leather & Leather Products	236	4,87	4,30	302	1,70	1,93
7. Rubber & Rubber Products	109	1,59	1,51	158	3,46	3,29
8. Chemicals & Chemical Products	570	62,36	56,39	731	52,19	46,58
(a) Heavy Industrial Chemicals	34	3,48	3,81	24	52	51
(b) Fertilisers	13	1,80	1,90	10	37	37
(c) Drugs & Pharmaceuticals	51	11,50	11,31	128	4,20	3,86
(d) Non-Edible Oils	7	43	51	12	68	52
(e) Other Chemicals & Chemical Products	465	45,16	38,87	557	46,42	41,32
9. Petroleum, Coal Products & Nuclear Fuels	169	1,84	1,82	127	79,56	79,60
10. Manufacture of Cement & Cement Products	189	6,77	6,37	142	3,57	2,98
11. Basic Metals & Metal Products	753	142,41	96,60	769	34,14	30,60
(a) Iron & Steel	125	66,48	60,34	104	23,99	20,34
(b) Non-Ferrous Metals	35	36,67	19,42	30	3,05	2,60
(c) Other Metal Products	593	39,25	16,84	635	7,10	7,66
12. Engineering	1,004	135,56	158,04	798	32,07	29,69
(a) Heavy Engineering	66	84,20	113,62	80	6,18	6,53
(b) Light Engineering	357	13,17	10,48	232	5,85	5,85
(c) Electrical Machinery & Goods	422	36,50	32,27	282	17,25	14,92
(d) Electronic Machinery & Goods	159	1,70	1,66	204	2,79	2,38
13. Vehicles, Vehicle Parts & Transport Equipments	335	31,03	32,14	240	4,59	4,73
14. Other Industries	5,93,820	344,43	321,73	1,50,319	148,82	146,12
15. Electricity, Gas & Water	402	5,81	4,93	125	7,28	4,68
(a) Electricity Generation & Transmission	265	3,05	2,59	70	3,81	2,52
(b) Non-Conventional Energy	98	2,52	2,12	19	10	8
(c) Gas, Steam & Water Supply	39	23	22	36	3,38	2,07
16. Construction	221	7,32	6,76	392	8,04	7,89
III. TRANSPORT OPERATORS	60,804	76,87	67,00	23,575	65,85	56,07
IV. PROFESSIONAL AND OTHER SERVICES	72,398	56,81	53,25	26,009	41,51	40,49
V. PERSONAL LOANS	2,11,365	363,61	322,56	1,07,205	324,14	291,56
1. Loans for Purchase of Consumer Durables	16,313	27,61	22,29	7,628	11,73	9,72
2. Loans for Housing	19,008	109,36	96,51	16,173	153,97	139,13
3. Rest of the Personal Loans	1,76,044	226,64	203,77	83,404	158,44	142,72
VI. TRADE	5,41,144	458,51	434,04	1,86,656	288,68	263,36
1. Wholesale Trade	10,843	55,81	51,67	5,564	57,56	48,36
2. Retail Trade	5,30,301	402,70	382,37	1,81,092	231,12	214,99
VII. FINANCE	624	9,50	8,27	320	6,20	5,47
VIII. ALL OTHERS	1,14,748	143,13	131,75	41,421	86,21	85,10
TOTAL BANK CREDIT	24,61,338	2714,30	2443,95	7,52,172	1544,28	1408,05
OF WHICH: 1. Artisans & Village Industries	4,34,526	215,18	200,11	86,630	56,03	55,73
2. Other Small Scale Industries	1,39,331	183,13	175,97	60,984	165,49	159,72

**TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1998**

**EASTERN REGION
STATE : WEST BENGAL**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	46,116	72,54	65,11	4,379	158,96	126,12
1. Direct Finance	44,751	60,52	54,62	3,197	92,45	73,22
2. Indirect Finance	1,365	12,02	10,49	1,182	66,51	52,90
II. INDUSTRY	64,715	1303,56	1195,40	36,652	12336,07	9416,33
1. Mining & Quarrying	72	28,77	26,16	192	892,45	798,21
2. Food Manufacturing & Processing	1,424	113,38	93,61	1,113	1116,61	776,20
(a) Rice Mills, Flour & Dal Mills	231	17,99	15,76	84	23,60	24,61
(b) Sugar	8	39,85	39,75	15	26,16	18,75
(c) Edible Oils & Vanaspati	103	13,90	8,11	127	64,81	43,04
(d) Tea Processing	53	23,10	13,84	406	850,83	579,78
(e) Processing of Fruits & Vegetables	27	34	42	22	1,36	1,45
(f) Others	1,002	18,20	15,73	459	149,84	108,59
3. Beverage & Tobacco	43	5,08	5,07	120	465,53	333,70
4. Textiles	1,289	160,81	99,80	1,868	1455,12	1069,58
(a) Cotton Textiles	83	3,89	2,16	296	254,12	193,09
(b) Jute Textiles	118	135,06	76,02	248	316,43	219,89
(c) Handloom Textiles & Khadi	80	55	50	16	4,77	4,78
(d) Other Textiles	1,008	21,32	21,12	1,308	879,80	651,83
5. Paper, Paper Products & Printing	492	18,36	24,21	1,568	377,43	347,95
6. Leather & Leather Products	253	2,49	2,50	1,318	519,16	284,63
7. Rubber & Rubber Products	193	27,97	26,50	430	224,87	214,30
8. Chemicals & Chemical Products	796	78,80	58,80	2,338	938,75	760,33
(a) Heavy Industrial Chemicals	31	19,35	9,39	277	261,34	213,80
(b) Fertilisers	8	56	21	54	131,63	117,39
(c) Drugs & Pharmaceuticals	108	5,35	5,95	417	143,35	110,50
(d) Non-Edible Oils	14	1,86	1,72	30	3,62	2,55
(e) Other Chemicals & Chemical Products	635	51,68	41,53	1,560	398,80	316,09
9. Petroleum, Coal Products & Nuclear Fuels	79	91,39	92,09	218	298,31	237,77
10. Manufacture of Cement & Cement Products	114	6,08	5,33	102	131,13	90,41
11. Basic Metals & Metal Products	1,849	182,97	195,91	2,448	2341,38	1717,55
(a) Iron & Steel	496	108,63	131,20	838	1453,17	1132,91
(b) Non-Ferrous Metals	57	12,64	13,31	251	381,94	227,53
(c) Other Metal Products	1,296	61,71	51,40	1,359	506,26	357,10
12. Engineering	1,964	360,57	369,68	3,755	1823,39	1388,59
(a) Heavy Engineering	237	191,55	184,81	402	455,94	373,21
(b) Light Engineering	939	36,28	32,85	1,415	433,16	312,53
(c) Electrical Machinery & Goods	533	70,46	61,99	1,348	799,44	602,26
(d) Electronic Machinery & Goods	255	62,27	90,03	590	134,85	100,59
13. Vehicles, Vehicle Parts & Transport Equipments	265	34,74	27,71	502	126,18	119,52
14. Other Industries	55,349	163,95	147,77	19,454	840,28	661,55
15. Electricity, Gas & Water	56	11,73	4,84	252	599,30	462,75
(a) Electricity Generation & Transmission	43	11,31	4,56	220	549,11	417,47
(b) Non-Conventional Energy	2	3	1	4	13	13
(c) Gas, Steam & Water Supply	11	39	27	28	50,07	45,15
16. Construction	477	16,48	15,43	974	186,19	153,29
III. TRANSPORT OPERATORS	11,513	49,75	42,43	9,274	149,73	131,24
IV. PROFESSIONAL AND OTHER SERVICES	14,255	51,24	46,81	10,160	353,55	299,07
V. PERSONAL LOANS	1,17,113	365,31	330,20	5,23,245	1709,11	1274,98
1. Loans for Purchase of Consumer Durables	6,100	9,93	8,37	5,211	12,28	11,33
2. Loans for Housing	21,911	164,27	149,91	40,925	466,17	420,47
3. Rest of the Personal Loans	89,102	191,11	171,92	4,77,109	1230,66	843,18
VI. TRADE	79,424	271,38	248,11	50,998	1477,44	1138,13
1. Wholesale Trade	5,220	95,19	85,39	6,009	1093,47	813,45
2. Retail Trade	74,204	176,18	162,72	44,989	383,97	324,67
VII. FINANCE	159	9,43	7,44	951	749,58	613,03
VIII. ALL OTHERS	55,392	132,30	123,19	89,464	1267,32	1225,75
TOTAL BANK CREDIT	3,88,687	2255,50	2058,69	7,25,123	18201,77	14224,64
OF WHICH: 1. Artisans & Village Industries	21,208	19,14	20,11	2,605	8,68	7,86
2. Other Small Scale Industries	34,234	251,94	236,71	20,949	994,71	833,59

TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

EASTERN REGION

ANDAMAN & NICOBAR ISLANDS

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	3,271	2,18	1,88	433	1,68	1,07
1. Direct Finance	3,270	2,18	1,88	433	1,68	1,07
2. Indirect Finance	1	1	—	—	—	—
II. INDUSTRY	462	5,55	4,72	644	5,12	4,76
1. Mining & Quarrying	—	—	—	2	3	2
2. Food Manufacturing & Processing	29	1,42	1,26	26	18	23
(a) Rice Mills, Flour & Dal Mills	15	10	8	4	2	2
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	3	3	3
(d) Tea Processing	4	1,27	1,16	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	10	5	2	19	12	18
3. Beverage & Tobacco	2	1	1	22	28	26
4. Textiles	6	3,07	2,71	9	16	16
(a) Cotton Textiles	—	—	—	2	8	8
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles	6	3,07	2,71	7	8	7
5. Paper, Paper Products & Printing	5	2	2	8	8	8
6. Leather & Leather Products	—	—	—	5	6	6
7. Rubber & Rubber Products	—	—	—	2	1	1
8. Chemicals & Chemical Products	1	—	—	6	12	10
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	1	—	—	6	12	10
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	3	1	1	1	—	—
11. Basic Metals & Metal Products	2	1	1	4	10	12
(a) Iron & Steel	—	—	—	2	3	2
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Other Metal Products	2	1	1	2	8	10
12. Engineering	5	3	3	12	26	26
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	1	—	—	2	3	2
(c) Electrical Machinery & Goods	—	—	—	6	20	20
(d) Electronic Machinery & Goods	4	3	3	4	3	3
13. Vehicles, Vehicle Parts & Transport Equipments	1	1	1	13	80	65
14. Other Industries	405	94	66	520	2,74	2,56
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	3	2	1	14	28	26
III. TRANSPORT OPERATORS	61	44	29	132	2,36	1,93
IV. PROFESSIONAL AND OTHER SERVICES	168	27	22	403	1,86	1,63
V. PERSONAL LOANS	1,647	2,78	2,36	1,249	4,00	3,13
1. Loans for Purchase of Consumer Durables	106	19	13	181	32	25
2. Loans for Housing	88	30	24	67	63	53
3. Rest of the Personal Loans	1,453	2,29	1,98	1,001	3,06	2,35
VI. TRADE	2,656	3,11	2,78	2,195	10,30	9,93
1. Wholesale Trade	63	15	12	54	74	72
2. Retail Trade	2,593	2,96	2,65	2,141	9,56	9,21
VII. FINANCE	—	—	—	3	2	2
VIII. ALL OTHERS	783	1,66	1,65	756	2,08	2,09
TOTAL BANK CREDIT	9,048	15,99	13,89	5,815	27,43	24,56
OF WHICH: 1. Artisans & Village Industries	102	19	15	139	34	27
2. Other Small Scale Industries	321	64	52	220	1,42	1,40

Note : There are no Urban and Metropolitan centres in Andaman & Nicobar Islands.

TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

CENTRAL REGION
STATE : MADHYA PRADESH

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	8,15,428	1528,97	1292,45	3,23,937	818,53	694,41
1. Direct Finance	8,04,052	1480,26	1258,99	3,18,668	763,39	647,77
2. Indirect Finance	11,376	48,70	33,46	5,269	55,14	46,64
II. INDUSTRY	1,25,381	1164,69	984,28	63,183	1000,27	806,22
1. Mining & Quarrying	146	5,06	3,69	435	43,18	35,48
2. Food Manufacturing & Processing	2,484	137,45	107,16	3,083	230,37	176,05
(a) Rice Mills, Flour & Dal Mills	1,077	20,86	17,09	1,288	54,16	44,00
(b) Sugar	11	12,80	11,90	16	7,47	5,65
(c) Edible Oils & Vanaspati	344	83,63	65,59	491	144,65	110,19
(d) Tea Processing	4	2	2	9	7	6
(e) Processing of Fruits & Vegetables	11	8	6	22	1,41	87
(f) Others	1,037	20,07	12,51	1,257	22,61	15,28
3. Beverage & Tobacco	20	14,04	14,11	78	8,91	7,51
4. Textiles	602	260,35	200,72	1,151	181,81	138,93
(a) Cotton Textiles	131	190,80	138,44	228	57,38	44,79
(b) Jute Textiles	16	3,98	86	33	35	26
(c) Handloom Textiles & Khadi	28	27	30	22	35	42
(d) Other Textiles	427	65,30	61,12	868	123,74	93,46
5. Paper, Paper Products & Printing	246	41,69	37,42	751	28,16	21,37
6. Leather & Leather Products	90	55	45	308	32,55	24,26
7. Rubber & Rubber Products	45	1,77	1,32	138	8,17	7,24
8. Chemicals & Chemical Products	231	61,28	54,19	603	88,53	87,10
(a) Heavy Industrial Chemicals	12	11,77	12,56	42	7,00	6,48
(b) Fertilisers	9	26,33	21,55	18	97	1,33
(c) Drugs & Pharmaceuticals	23	29	22	79	2,84	2,37
(d) Non-Edible Oils	4	7	3	21	79	74
(e) Other Chemicals & Chemical Products	183	22,82	19,82	443	76,93	76,19
9. Petroleum, Coal Products & Nuclear Fuels	42	85,04	83,41	60	3,25	1,64
10. Manufacture of Cement & Cement Products	147	46,12	41,74	230	33,40	29,03
11. Basic Metals & Metal Products	661	250,85	221,11	1,064	138,01	113,57
(a) Iron & Steel	98	107,53	85,35	191	49,74	39,85
(b) Non-Ferrous Metals	52	55,92	51,93	37	17,69	14,40
(c) Other Metal Products	511	87,40	83,83	836	70,58	59,31
12. Engineering	644	38,55	32,57	1,071	49,40	32,00
(a) Heavy Engineering	140	6,09	5,54	123	9,42	9,31
(b) Light Engineering	201	2,46	2,16	481	10,17	9,29
(c) Electrical Machinery & Goods	183	17,97	13,93	261	27,07	11,15
(d) Electronic Machinery & Goods	120	12,03	10,94	206	2,74	2,24
13. Vehicles, Vehicle Parts & Transport Equipments	322	52,92	35,62	342	19,92	14,66
14. Other Industries	1,19,556	120,98	104,37	53,473	122,53	107,33
15. Electricity, Gas & Water	32	39,01	38,05	72	3,91	2,82
(a) Electricity Generation & Transmission	24	38,99	38,02	55	3,36	2,44
(b) Non-Conventional Energy	2	1	1	2	2	1
(c) Gas, Steam & Water Supply	6	2	3	15	53	37
16. Construction	113	9,02	8,35	324	8,17	7,23
III. TRANSPORT OPERATORS	27,238	107,54	82,55	19,079	123,24	96,18
IV. PROFESSIONAL AND OTHER SERVICES	54,213	120,22	111,66	31,714	75,53	65,78
V. PERSONAL LOANS	1,27,295	308,34	272,24	1,31,067	394,60	345,05
1. Loans for Purchase of Consumer Durables	9,352	16,50	13,41	16,277	24,98	20,67
2. Loans for Housing	6,859	37,88	35,50	13,031	82,23	75,51
3. Rest of the Personal Loans	1,11,084	253,95	223,33	1,01,759	287,39	248,87
VI. TRADE	2,97,106	414,08	356,76	1,62,133	500,98	410,56
1. Wholesale Trade	10,113	43,18	35,74	10,886	127,23	96,57
2. Retail Trade	2,86,993	370,90	321,03	1,51,247	373,74	313,99
VII. FINANCE	31	33	30	108	8,99	5,28
VIII. ALL OTHERS	34,189	69,43	55,80	30,268	127,31	110,05
TOTAL BANK CREDIT	14,80,881	3713,59	3156,04	7,61,489	3049,44	2533,52
OF WHICH: 1. Artisans & Village Industries	91,917	67,42	56,99	26,356	33,17	28,59
2. Other Small Scale Industries	25,240	96,02	80,72	27,368	270,47	223,67

TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

CENTRAL REGION
STATE : MADHYA PRADESH

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	51,119	250,34	181,56	20,788	326,03	297,01
1. Direct Finance	49,144	164,63	137,18	18,319	101,58	92,71
2. Indirect Finance	1,975	85,70	44,38	2,469	224,45	204,31
II. INDUSTRY	39,912	2154,40	1825,97	29,957	1960,00	1709,62
1. Mining & Quarrying	280	22,04	20,65	45	48,69	47,89
2. Food Manufacturing & Processing	2,884	247,70	185,87	970	398,59	312,06
(a) Rice Mills, Flour & Dal Mills	615	45,35	35,83	269	38,99	23,21
(b) Sugar	7	16,20	4,19	22	9,93	9,33
(c) Edible Oils & Vanaspati	195	153,20	120,97	167	308,26	248,64
(d) Tea Processing	10	38	35	5	1,22	56
(e) Processing of Fruits & Vegetables	32	6,40	4,28	14	2,89	2,58
(f) Others	2,025	26,16	20,26	493	37,31	27,73
3. Beverage & Tobacco	101	46,49	37,90	78	25,35	25,39
4. Textiles	1,853	237,95	212,70	1,287	251,89	226,50
(a) Cotton Textiles	719	78,84	59,84	205	154,29	142,33
(b) Jute Textiles	22	2,69	2,41	11	46	37
(c) Handloom Textiles & Khadi	40	1,38	1,61	14	1,41	3,41
(d) Other Textiles	1,072	155,04	148,85	1,057	95,73	80,39
5. Paper, Paper Products & Printing	753	18,88	16,15	810	75,80	64,96
6. Leather & Leather Products	184	8,60	7,77	128	28,68	28,56
7. Rubber & Rubber Products	111	21,36	17,51	116	35,78	35,67
8. Chemicals & Chemical Products	1,133	125,73	108,75	1,040	202,35	178,61
(a) Heavy Industrial Chemicals	70	30,16	23,54	62	17,60	14,63
(b) Fertilisers	11	67	35	21	12,15	14,68
(c) Drugs & Pharmaceuticals	173	17,88	14,30	309	104,55	85,48
(d) Non-Edible Oils	16	72	56	11	5,28	5,19
(e) Other Chemicals & Chemical Products	863	76,29	69,99	637	62,78	58,64
9. Petroleum, Coal Products & Nuclear Fuels	96	9,27	5,37	55	15,12	13,86
10. Manufacture of Cement & Cement Products	166	50,16	44,31	68	13,60	13,42
11. Basic Metals & Metal Products	2,189	626,38	548,28	1,203	332,29	302,90
(a) Iron & Steel	706	527,27	465,02	358	256,92	233,32
(b) Non-Ferrous Metals	106	18,40	12,29	30	7,46	12,89
(c) Other Metal Products	1,377	80,71	70,97	815	67,92	56,69
12. Engineering	1,201	281,31	247,96	1,256	155,60	135,85
(a) Heavy Engineering	112	38,08	26,73	139	29,05	24,03
(b) Light Engineering	449	43,76	44,34	389	16,79	16,74
(c) Electrical Machinery & Goods	426	160,91	148,56	462	90,68	78,42
(d) Electronic Machinery & Goods	214	38,56	28,32	266	19,08	16,66
13. Vehicles, Vehicle Parts & Transport Equipments	319	47,93	43,53	244	29,27	22,91
14. Other Industries	28,033	284,55	242,72	22,258	280,87	238,90
15. Electricity, Gas & Water	152	89,85	54,67	54	32,48	23,64
(a) Electricity Generation & Transmission	124	80,45	50,54	31	31,29	22,75
(b) Non-Conventional Energy	5	26	22	9	40	23
(c) Gas, Steam & Water Supply	23	9,14	3,91	14	78	66
16. Construction	457	36,21	31,83	345	33,63	38,49
III. TRANSPORT OPERATORS	11,062	81,12	66,90	3,819	128,34	119,15
IV. PROFESSIONAL AND OTHER SERVICES	22,048	125,18	105,93	18,076	120,52	108,05
V. PERSONAL LOANS	1,31,323	494,12	424,38	84,344	383,72	337,68
1. Loans for Purchase of Consumer Durables	14,343	31,31	26,35	7,163	15,49	13,23
2. Loans for Housing	15,245	141,61	127,40	12,929	135,71	121,50
3. Rest of the Personal Loans	1,01,735	321,20	270,63	64,252	232,51	202,95
VI. TRADE	86,337	556,10	450,36	33,069	647,55	525,40
1. Wholesale Trade	5,152	236,65	183,17	3,702	472,55	379,82
2. Retail Trade	81,185	319,45	267,19	29,367	175,00	145,58
VII. FINANCE	99	26,65	22,74	128	79,81	69,66
VIII. ALL OTHERS	42,664	517,75	411,51	22,201	275,53	251,56
TOTAL BANK CREDIT	3,84,564	4205,64	3489,35	2,12,382	3921,50	3418,12
OF WHICH: 1. Artisans & Village Industries	6,090	13,10	12,17	1,931	8,32	7,82
2. Other Small Scale Industries	22,183	551,39	458,82	17,658	520,00	411,21

TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

CENTRAL REGION
STATE : UTTAR PRADESH

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	21,44,191	3156,17	2455,60	6,18,962	1298,40	926,63
1. Direct Finance	21,12,514	2868,02	2284,94	6,11,225	1129,22	867,70
2. Indirect Finance	31,677	288,15	170,66	7,737	169,18	58,92
II. INDUSTRY	3,42,485	1757,41	1482,49	1,23,149	2352,12	1998,72
1. Mining & Quarrying	414	246,68	243,98	433	40,56	37,25
2. Food Manufacturing & Processing	10,825	348,78	265,01	5,717	880,27	693,03
(a) Rice Mills, Flour & Dal Mills	3,655	77,14	51,32	1,868	139,00	104,22
(b) Sugar	133	216,44	167,18	230	646,95	513,40
(c) Edible Oils & Vanaspati	2,095	22,20	19,75	885	23,24	19,42
(d) Tea Processing	5	3	2	10	59	21
(e) Processing of Fruits & Vegetables	42	3,17	68	53	9,04	8,93
(f) Others	4,895	29,81	26,05	2,671	61,46	46,85
3. Beverage & Tobacco	75	6,79	5,15	295	14,98	12,15
4. Textiles	2,498	118,14	102,76	3,688	365,43	308,59
(a) Cotton Textiles	306	29,01	27,25	883	72,66	73,60
(b) Jute Textiles	27	18	15	42	1,58	1,21
(c) Handloom Textiles & Khadi	337	4,91	4,08	675	23,41	22,89
(d) Other Textiles	1,828	84,05	71,28	2,088	267,77	210,88
5. Paper, Paper Products & Printing	435	40,39	38,73	968	111,42	112,72
6. Leather & Leather Products	380	27,29	23,24	200	7,65	7,47
7. Rubber & Rubber Products	109	11,29	8,11	164	45,19	41,15
8. Chemicals & Chemical Products	842	101,95	78,05	1,578	160,87	141,77
(a) Heavy Industrial Chemicals	35	25,58	21,01	324	32,57	23,96
(b) Fertilisers	25	31,03	22,99	65	4,65	2,88
(c) Drugs & Pharmaceuticals	113	15,92	13,33	180	64,08	68,08
(d) Non-Edible Oils	129	1,80	1,80	125	6,02	3,98
(e) Other Chemicals & Chemical Products	540	27,61	18,92	884	53,55	42,86
9. Petroleum, Coal Products & Nuclear Fuels	114	1,83	2,09	92	4,46	3,39
10. Manufacture of Cement & Cement Products	249	5,08	3,31	184	14,91	27,02
11. Basic Metals & Metal Products	1,026	133,12	94,26	1,332	156,55	155,50
(a) Iron & Steel	240	35,15	26,46	377	82,33	86,17
(b) Non-Ferrous Metals	44	48,31	25,26	64	13,71	7,73
(c) Other Metal Products	742	49,66	42,54	891	60,51	61,59
12. Engineering	1,198	207,19	164,97	1,554	249,93	213,31
(a) Heavy Engineering	343	66,39	58,69	215	37,14	26,55
(b) Light Engineering	441	13,56	10,15	764	29,37	23,76
(c) Electrical Machinery & Goods	242	44,91	34,42	361	78,42	60,82
(d) Electronic Machinery & Goods	172	82,33	61,70	214	105,01	102,17
13. Vehicles, Vehicle Parts & Transport Equipments	749	35,44	26,15	483	35,84	27,07
14. Other Industries	3,23,241	466,24	420,35	1,04,779	236,51	200,35
15. Electricity, Gas & Water	153	2,19	1,73	1,269	18,67	11,61
(a) Electricity Generation & Transmission	126	1,72	1,39	1,253	18,35	11,37
(b) Non-Conventional Energy	15	14	14	10	15	15
(c) Gas, Steam & Water Supply	12	33	20	6	17	8
16. Construction	177	5,01	4,61	413	8,87	6,36
III. TRANSPORT OPERATORS	1,05,625	267,02	197,51	37,751	142,26	106,71
IV. PROFESSIONAL AND OTHER SERVICES	1,45,289	151,84	129,79	47,066	86,62	72,63
V. PERSONAL LOANS	2,88,197	593,15	513,40	2,13,393	630,63	536,27
1. Loans for Purchase of Consumer Durables	14,929	24,48	20,05	12,025	21,03	18,32
2. Loans for Housing	17,605	103,76	91,35	18,175	132,38	106,08
3. Rest of the Personal Loans	2,55,663	464,91	402,01	1,83,193	477,22	411,88
VI. TRADE	7,49,201	995,15	824,23	2,99,428	853,15	704,62
1. Wholesale Trade	30,421	115,11	92,68	13,326	270,02	229,87
2. Retail Trade	7,18,780	880,04	731,55	2,86,102	583,13	474,76
VII. FINANCE	135	3,02	2,16	188	23,06	18,71
VIII. ALL OTHERS	1,13,482	369,59	290,49	82,127	314,40	224,99
TOTAL BANK CREDIT	38,88,605	7293,36	5895,66	14,22,064	5700,62	4589,28
OF WHICH: 1. Artisans & Village Industries	2,19,402	223,59	193,93	57,568	71,41	63,82
2. Other Small Scale Industries	84,850	373,97	303,84	45,711	605,50	482,55

TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

CENTRAL REGION
STATE : UTTAR PRADESH

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	1,27,708	429,71	338,46	8,933	79,38	46,40
1. Direct Finance	1,24,504	353,24	287,36	8,156	39,26	32,28
2. Indirect Finance	3,204	76,48	51,11	777	40,11	14,13
II. INDUSTRY	1,04,812	3802,18	3204,51	23,568	1406,83	1258,86
1. Mining & Quarrying	370	21,73	15,85	285	31,86	27,14
2. Food Manufacturing & Processing	3,605	647,22	516,51	1,000	191,45	163,78
(a) Rice Mills, Flour & Dal Mills	1,008	112,42	80,45	239	25,31	20,91
(b) Sugar	223	346,68	274,48	20	127,48	115,21
(c) Edible Oils & Vanaspati	455	70,72	58,41	60	13,33	8,42
(d) Tea Processing	20	45	53	7	1,56	1,68
(e) Processing of Fruits & Vegetables	76	2,38	1,91	23	2,88	3,75
(f) Others	1,823	114,57	100,73	651	20,89	13,82
3. Beverage & Tobacco	146	104,02	69,01	29	5,12	3,14
4. Textiles	4,530	521,31	436,95	982	264,47	270,72
(a) Cotton Textiles	885	85,43	82,05	223	74,74	77,70
(b) Jute Textiles	26	1,00	86	12	4,20	1,43
(c) Handloom Textiles & Khadi	497	34,61	33,12	54	3,09	2,34
(d) Other Textiles	3,122	400,29	320,92	693	182,44	189,25
5. Paper, Paper Products & Printing	2,350	193,80	173,38	490	34,82	32,22
6. Leather & Leather Products	1,380	104,20	78,12	605	147,78	125,59
7. Rubber & Rubber Products	630	103,22	89,96	141	7,85	6,40
8. Chemicals & Chemical Products	2,399	306,02	255,10	1,041	143,18	122,92
(a) Heavy Industrial Chemicals	167	66,26	59,63	54	7,94	7,40
(b) Fertilisers	91	32,83	26,31	32	57,12	42,22
(c) Drugs & Pharmaceuticals	437	37,79	19,92	278	21,89	19,49
(d) Non-Edible Oils	98	14,14	10,40	14	1,27	1,23
(e) Other Chemicals & Chemical Products	1,606	154,99	138,82	663	54,96	52,57
9. Petroleum, Coal Products & Nuclear Fuels	217	25,60	17,73	41	3,36	2,64
10. Manufacture of Cement & Cement Products	208	12,13	11,95	43	21,76	23,01
11. Basic Metals & Metal Products	6,247	503,52	418,91	614	143,66	134,00
(a) Iron & Steel	1,142	234,16	188,31	227	103,99	90,29
(b) Non-Ferrous Metals	353	25,37	19,43	9	48	77
(c) Other Metal Products	4,752	243,99	211,17	378	39,19	42,95
12. Engineering	3,841	682,36	616,98	744	186,76	138,94
(a) Heavy Engineering	792	311,91	308,48	105	19,72	10,67
(b) Light Engineering	1,381	79,20	67,02	235	12,71	11,24
(c) Electrical Machinery & Goods	1,142	140,37	126,78	277	65,36	34,02
(d) Electronic Machinery & Goods	526	150,87	114,71	127	88,98	83,01
13. Vehicles, Vehicle Parts & Transport Equipments	878	72,54	49,32	311	49,93	44,23
14. Other Industries	75,705	410,38	363,44	17,011	112,53	109,72
15. Electricity, Gas & Water	2,002	52,49	45,21	51	24,25	25,09
(a) Electricity Generation & Transmission	1,968	50,53	43,74	41	23,62	24,15
(b) Non-Conventional Energy	6	55	44	1	11	11
(c) Gas, Steam & Water Supply	28	1,41	1,03	9	51	83
16. Construction	304	41,62	46,09	180	38,06	29,32
III. TRANSPORT OPERATORS	23,107	146,42	116,47	4,678	65,30	52,59
IV. PROFESSIONAL AND OTHER SERVICES	33,868	164,13	134,15	8,713	68,47	56,54
V. PERSONAL LOANS	2,73,773	1065,67	914,00	1,18,383	516,54	432,27
1. Loans for Purchase of Consumer Durables	16,426	37,84	32,81	6,269	15,13	12,73
2. Loans for Housing	33,044	357,02	304,45	14,004	213,98	173,82
3. Rest of the Personal Loans	2,24,303	670,82	576,74	98,110	287,42	245,72
VI. TRADE	1,97,424	1054,18	882,25	49,269	465,87	404,05
1. Wholesale Trade	12,366	372,10	306,47	5,481	275,61	246,17
2. Retail Trade	1,85,058	682,08	575,77	43,788	190,26	157,89
VII. FINANCE	393	71,86	59,41	201	102,55	86,89
VIII. ALL OTHERS	1,10,786	586,15	495,76	45,436	766,01	668,88
TOTAL BANK CREDIT	8,71,871	7320,31	6145,01	2,59,181	3470,94	3006,48
OF WHICH: 1. Artisans & Village Industries	26,671	57,55	49,67	3,468	11,58	10,97
2. Other Small Scale Industries	54,969	1301,45	1125,63	14,676	278,65	234,15

TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

WESTERN REGION

STATE : GOA

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	8,916	29,30	25,63	2,328	27,22	23,38
1. Direct Finance	8,632	26,11	22,92	2,253	25,96	22,42
2. Indirect Finance	284	3,19	2,70	75	1,26	96
II. INDUSTRY	2,540	140,59	104,01	4,082	569,43	457,08
1. Mining & Quarrying	110	9,45	4,82	189	200,60	157,29
2. Food Manufacturing & Processing	188	42,81	15,91	229	18,80	11,96
(a) Rice Mills, Flour & Dal Mills	15	78	72	18	29	23
(b) Sugar	1	2	2	—	—	—
(c) Edible Oils & Vanaspati	7	10	14	2	2	2
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	13	54	42	12	1,66	34
(f) Others	152	41,37	14,61	197	16,84	11,37
3. Beverage & Tobacco	90	1,46	1,05	159	11,64	8,24
4. Textiles	33	36	32	116	23,57	13,67
(a) Cotton Textiles	—	—	—	4	11,11	3,39
(b) Jute Textiles	—	—	—	1	3	1
(c) Handloom Textiles & Khadi	2	2	—	2	5	4
(d) Other Textiles	31	34	31	109	12,39	10,23
5. Paper, Paper Products & Printing	82	1,36	1,18	144	5,15	3,81
6. Leather & Leather Products	10	6,16	6,65	17	23	21
7. Rubber & Rubber Products	17	2,08	1,97	61	3,80	3,40
8. Chemicals & Chemical Products	57	32,88	37,56	306	110,83	86,09
(a) Heavy Industrial Chemicals	2	16	10	16	95	1,33
(b) Fertilisers	1	10,80	16,21	8	41,87	23,45
(c) Drugs & Pharmaceuticals	8	1,18	86	72	41,44	37,80
(d) Non-Edible Oils	—	—	—	4	8	5
(e) Other Chemicals & Chemical Products	46	20,75	20,40	206	26,49	23,45
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	16	18,06	17,61
10. Manufacture of Cement & Cement Products	19	2,88	2,85	51	2,86	2,33
11. Basic Metals & Metal Products	154	9,03	5,54	265	44,27	45,32
(a) Iron & Steel	36	4,57	2,38	46	34,59	37,00
(b) Non-Ferrous Metals	5	1,15	47	11	2,67	2,21
(c) Other Metal Products	113	3,31	2,68	208	7,01	6,10
12. Engineering	114	16,82	12,23	281	53,65	37,78
(a) Heavy Engineering	16	4,22	2,84	23	20,58	12,06
(b) Light Engineering	40	3,43	3,34	90	15,10	12,94
(c) Electrical Machinery & Goods	26	5,50	4,13	95	5,34	3,08
(d) Electronic Machinery & Goods	32	3,68	1,92	73	12,63	9,69
13. Vehicles, Vehicle Parts & Transport Equipments	48	62	39	92	19,55	21,95
14. Other Industries	1,449	9,85	9,26	1,623	31,56	23,48
15. Electricity, Gas & Water	5	13	14	15	2,45	1,89
(a) Electricity Generation & Transmission	1	4	5	8	1,39	1,28
(b) Non-Conventional Energy	—	—	—	1	1	1
(c) Gas, Steam & Water Supply	4	9	9	6	1,05	61
16. Construction	164	4,69	4,14	518	22,40	22,06
III. TRANSPORT OPERATORS	3,001	43,71	31,59	2,345	59,14	44,49
IV. PROFESSIONAL AND OTHER SERVICES	4,305	15,18	11,02	2,876	106,51	74,65
V. PERSONAL LOANS	19,546	69,56	61,66	27,170	155,24	133,84
1. Loans for Purchase of Consumer Durables	1,160	3,49	2,43	1,561	5,71	4,52
2. Loans for Housing	1,575	11,26	9,90	2,645	33,87	29,89
3. Rest of the Personal Loans	16,811	54,81	49,32	22,964	115,67	99,43
VI. TRADE	4,481	14,72	12,05	4,422	133,67	96,48
1. Wholesale Trade	254	2,57	1,99	371	37,74	26,08
2. Retail Trade	4,227	12,14	10,06	4,051	95,93	70,40
VII. FINANCE	9	1,21	93	60	55,88	52,51
VIII. ALL OTHERS	5,543	14,59	12,19	8,503	62,68	59,25
TOTAL BANK CREDIT	48,341	328,85	259,08	51,786	1169,79	941,69
OF WHICH: 1. Artisans & Village Industries	389	1,66	1,24	331	2,86	2,42
2. Other Small Scale Industries	1,247	29,60	21,47	1,883	117,76	96,56

Note : There are no Urban and Metropolitan centres in Goa.

**TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1998**

WESTERN REGION
STATE : GUJARAT

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	5,74,183	1203,69	1031,70	2,49,846	652,10	532,95
1. Direct Finance	5,68,031	1101,16	943,22	2,46,839	566,07	463,09
2. Indirect Finance	6,152	102,52	88,49	3,007	86,03	69,86
II. INDUSTRY	45,470	2442,71	1606,75	44,248	2142,72	1685,79
1. Mining & Quarrying	213	45,76	33,63	383	16,76	13,27
2. Food Manufacturing & Processing	1,016	32,74	26,48	974	212,40	130,72
(a) Rice Mills, Flour & Dal Mills	102	9,14	7,89	167	24,03	18,89
(b) Sugar	10	89	1,24	22	7,37	3,10
(c) Edible Oils & Vanaspati	155	12,29	8,59	180	56,50	40,86
(d) Tea Processing	4	2	1	9	1,40	1,17
(e) Processing of Fruits & Vegetables	5	15	14	18	6,38	3,17
(f) Others	740	10,26	8,60	578	116,70	63,53
3. Beverage & Tobacco	172	5,00	3,80	214	11,70	8,88
4. Textiles	830	179,16	139,52	1,346	252,81	190,72
(a) Cotton Textiles	264	115,81	94,65	699	103,84	74,82
(b) Jute Textiles	5	22	8	7	58	41
(c) Handloom Textiles & Khadi	21	34	26	49	6,52	5,87
(d) Other Textiles	540	62,79	44,53	591	141,86	109,62
5. Paper, Paper Products & Printing	290	76,00	56,19	469	89,11	75,98
6. Leather & Leather Products	16	75	63	48	3,44	3,47
7. Rubber & Rubber Products	94	10,57	7,85	153	10,14	8,12
8. Chemicals & Chemical Products	1,058	602,76	430,36	1,927	757,53	617,77
(a) Heavy Industrial Chemicals	108	153,85	97,63	309	163,98	131,13
(b) Fertilisers	14	140,34	97,45	26	101,52	82,24
(c) Drugs & Pharmaceuticals	127	62,56	41,79	283	114,75	92,11
(d) Non-Edible Oils	16	1,15	1,16	52	37,72	26,93
(e) Other Chemicals & Chemical Products	793	244,85	192,34	1,257	339,56	285,37
9. Petroleum, Coal Products & Nuclear Fuels	98	742,58	297,68	64	12,19	11,67
10. Manufacture of Cement & Cement Products	136	94,24	93,06	221	28,46	26,70
11. Basic Metals & Metal Products	565	169,85	147,28	946	145,10	128,11
(a) Iron & Steel	139	43,23	40,60	332	78,88	68,89
(b) Non-Ferrous Metals	72	21,73	14,36	78	20,03	16,20
(c) Other Metal Products	354	104,89	92,33	536	46,19	43,03
12. Engineering	696	92,53	76,00	1,285	223,68	164,16
(a) Heavy Engineering	131	16,58	11,57	311	118,17	71,53
(b) Light Engineering	324	18,92	11,99	477	29,50	24,60
(c) Electrical Machinery & Goods	140	28,17	27,97	270	41,08	35,19
(d) Electronic Machinery & Goods	101	28,86	24,47	227	34,94	32,84
13. Vehicles, Vehicle Parts & Transport Equipments	525	21,62	12,17	469	104,18	85,36
14. Other Industries	39,570	167,61	148,27	35,503	258,83	208,65
15. Electricity, Gas & Water	23	173,80	119,96	39	4,83	2,70
(a) Electricity Generation & Transmission	16	173,74	119,91	16	1,79	26
(b) Non-Conventional Energy	1	1	—	1	5	4
(c) Gas, Steam & Water Supply	6	5	5	22	3,00	2,40
16. Construction	168	27,75	13,87	207	11,56	9,49
III. TRANSPORT OPERATORS	18,796	127,65	91,99	12,386	95,62	69,39
IV. PROFESSIONAL AND OTHER SERVICES	33,589	62,94	49,27	29,340	107,71	84,79
V. PERSONAL LOANS	86,785	255,84	217,82	1,10,051	387,36	314,11
1. Loans for Purchase of Consumer Durables	6,125	11,93	9,98	6,717	11,51	9,04
2. Loans for Housing	8,729	65,01	52,28	17,184	148,82	121,25
3. Rest of the Personal Loans	71,931	178,90	155,56	86,150	227,03	183,82
VI. TRADE	97,182	171,62	141,86	63,473	277,26	220,22
1. Wholesale Trade	7,732	47,32	40,59	9,640	110,01	79,28
2. Retail Trade	89,450	124,30	101,27	53,833	167,25	140,94
VII. FINANCE	76	6,14	5,10	315	36,12	25,77
VIII. ALL OTHERS	31,615	170,89	162,44	37,524	233,59	189,31
TOTAL BANK CREDIT	8,87,696	4441,48	3306,94	5,47,183	3932,48	3122,34
OF WHICH: 1. Artisans & Village Industries	30,240	38,88	31,64	18,383	29,73	25,25
2. Other Small Scale Industries	10,403	280,86	239,51	17,093	687,39	551,87

**TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1998**

WESTERN REGION
STATE : GUJARAT

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	22,671	176,64	144,24	10,796	230,66	191,72
1. Direct Finance	22,216	144,53	124,27	8,045	80,79	71,14
2. Indirect Finance	455	32,11	19,98	2,751	149,88	120,57
II. INDUSTRY	21,940	1815,04	1342,31	37,575	8640,64	6760,17
1. Mining & Quarrying	131	12,87	9,65	196	28,30	25,31
2. Food Manufacturing & Processing	567	117,63	75,74	500	350,30	298,63
(a) Rice Mills, Flour & Dal Mills	54	5,76	3,34	68	14,35	11,15
(b) Sugar	5	71	53	6	14	12
(c) Edible Oils & Vanaspati	94	56,93	28,79	90	211,94	179,83
(d) Tea Processing	—	—	—	18	2,39	95
(e) Processing of Fruits & Vegetables	10	1,54	1,38	34	27,27	24,37
(f) Others	404	52,68	41,70	284	94,20	82,20
3. Beverage & Tobacco	43	4,84	4,77	49	20,29	7,31
4. Textiles	321	139,37	114,78	8,797	2769,87	2058,53
(a) Cotton Textiles	82	19,62	17,03	1,367	1648,83	1215,30
(b) Jute Textiles	14	58	17	26	1,73	1,63
(c) Handloom Textiles & Khadi	10	41	39	89	17,10	14,41
(d) Other Textiles	215	118,76	97,19	7,315	1102,21	827,19
5. Paper, Paper Products & Printing	276	22,98	17,22	877	126,79	102,03
6. Leather & Leather Products	25	1,85	55	99	5,29	5,31
7. Rubber & Rubber Products	63	4,36	3,55	215	22,36	15,97
8. Chemicals & Chemical Products	1,252	261,99	195,73	3,908	2238,52	1729,90
(a) Heavy Industrial Chemicals	150	61,93	51,37	648	280,49	198,14
(b) Fertilisers	24	91,60	50,11	59	198,61	129,34
(c) Drugs & Pharmaceuticals	243	34,16	28,27	706	787,01	638,34
(d) Non-Edible Oils	9	1,07	44	44	58,92	57,51
(e) Other Chemicals & Chemical Products	826	73,23	65,55	2,451	913,49	706,56
9. Petroleum, Coal Products & Nuclear Fuels	67	63,90	56,61	213	77,46	57,82
10. Manufacture of Cement & Cement Products	98	96,28	87,54	120	91,35	92,99
11. Basic Metals & Metal Products	1,844	276,11	212,20	2,353	705,80	638,29
(a) Iron & Steel	595	165,15	115,32	951	413,04	393,62
(b) Non-Ferrous Metals	422	58,51	55,96	174	71,77	64,00
(c) Other Metal Products	827	52,45	40,92	1,228	220,99	180,67
12. Engineering	1,868	263,83	187,26	3,346	864,34	682,33
(a) Heavy Engineering	934	132,55	79,27	772	256,79	208,10
(b) Light Engineering	693	76,33	64,80	1,320	217,34	166,17
(c) Electrical Machinery & Goods	120	32,84	28,58	704	251,94	218,55
(d) Electronic Machinery & Goods	121	22,11	14,61	550	138,27	89,50
13. Vehicles, Vehicle Parts & Transport Equipments	228	37,31	29,76	385	129,97	100,18
14. Other Industries	14,977	457,10	303,75	15,785	549,17	415,62
15. Electricity, Gas & Water	43	43,12	33,05	194	523,83	429,76
(a) Electricity Generation & Transmission	16	36,07	28,19	143	506,44	414,94
(b) Non-Conventional Energy	1	2	3	16	6,71	4,89
(c) Gas, Steam & Water Supply	26	7,03	4,83	35	10,69	9,94
16. Construction	137	11,49	10,14	538	137,02	100,19
III. TRANSPORT OPERATORS	4,731	40,96	30,66	7,978	94,08	75,25
IV. PROFESSIONAL AND OTHER SERVICES	14,193	101,09	83,04	16,699	273,73	226,79
V. PERSONAL LOANS	91,014	332,68	283,59	1,75,229	885,07	669,28
1. Loans for Purchase of Consumer Durables	4,866	9,47	7,63	4,830	13,68	10,45
2. Loans for Housing	15,183	133,89	115,90	29,296	303,29	254,97
3. Rest of the Personal Loans	70,965	189,31	160,07	1,41,103	568,10	403,86
VI. TRADE	22,942	303,53	248,79	22,700	1080,88	750,25
1. Wholesale Trade	1,945	202,60	170,61	4,195	860,53	579,13
2. Retail Trade	20,997	100,93	78,18	18,505	220,35	171,11
VII. FINANCE	328	31,53	21,97	702	743,48	600,73
VIII. ALL OTHERS	23,918	228,21	173,70	61,804	758,70	675,97
TOTAL BANK CREDIT	2,01,737	3029,67	2328,31	3,33,483	12707,27	9950,16
OF WHICH: 1. Artisans & Village Industries	4,016	11,15	8,97	2,307	16,82	13,95
2. Other Small Scale Industries	12,535	491,47	320,43	20,232	1717,98	1299,29

**TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1998**

**WESTERN REGION
STATE : MAHARASHTRA**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	8,96,880	1565,49	1413,88	4,52,391	888,76	800,29
1. Direct Finance	8,86,787	1398,73	1276,97	4,46,306	788,88	725,54
2. Indirect Finance	10,093	166,76	136,91	6,085	99,89	74,75
II. INDUSTRY	48,022	1310,47	1104,71	44,453	1099,82	967,94
1. Mining & Quarrying	266	7,30	6,86	283	17,54	15,14
2. Food Manufacturing & Processing	2,044	99,22	85,15	2,065	153,91	127,72
(a) Rice Mills, Flour & Dal Mills	590	12,38	9,89	523	27,30	26,50
(b) Sugar	24	26,95	23,34	22	45,41	41,38
(c) Edible Oils & Vanaspati	222	15,39	13,68	324	32,56	20,11
(d) Tea Processing	1	2	1	3	19	3
(e) Processing of Fruits & Vegetables	128	3,73	3,29	64	5,35	5,25
(f) Others	1,079	40,76	34,94	1,129	43,10	34,46
3. Beverage & Tobacco	56	1,18	95	74	6,23	5,85
4. Textiles	631	159,17	145,80	851	172,95	171,52
(a) Cotton Textiles	292	99,46	91,54	331	126,43	108,90
(b) Jute Textiles	5	7	8	12	35	20
(c) Handloom Textiles & Khadi	35	31	32	41	4,45	2,89
(d) Other Textiles	299	59,33	53,87	467	41,71	59,54
5. Paper, Paper Products & Printing	538	71,02	68,57	924	64,54	58,86
6. Leather & Leather Products	145	3,86	3,31	200	2,23	2,06
7. Rubber & Rubber Products	119	56,40	57,94	171	8,46	7,58
8. Chemicals & Chemical Products	906	257,70	212,52	1,141	146,31	127,83
(a) Heavy Industrial Chemicals	88	33,13	27,50	126	23,84	22,31
(b) Fertilisers	7	3,79	3,06	14	10,88	12,06
(c) Drugs & Pharmaceuticals	155	67,36	54,28	162	28,68	21,42
(d) Non-Edible Oils	28	5,17	6,01	38	3,11	2,87
(e) Other Chemicals & Chemical Products	628	148,24	121,67	801	79,80	69,17
9. Petroleum, Coal Products & Nuclear Fuels	64	40,43	34,94	57	7,31	4,41
10. Manufacture of Cement & Cement Products	131	26,45	20,12	212	15,99	14,53
11. Basic Metals & Metal Products	976	220,70	161,56	1,251	164,05	139,84
(a) Iron & Steel	232	148,78	114,47	185	52,06	46,15
(b) Non-Ferrous Metals	30	12,36	11,46	42	51,69	42,17
(c) Other Metal Products	714	59,55	35,62	1,024	60,30	51,52
12. Engineering	924	165,37	146,67	1,370	117,07	97,51
(a) Heavy Engineering	151	45,13	35,97	210	28,02	25,54
(b) Light Engineering	365	27,33	23,93	584	42,16	29,62
(c) Electrical Machinery & Goods	247	46,47	44,23	345	39,93	37,50
(d) Electronic Machinery & Goods	161	46,43	42,54	231	6,96	4,85
13. Vehicles, Vehicle Parts & Transport Equipments	736	27,01	17,93	699	25,79	18,84
14. Other Industries	39,862	141,85	121,33	33,854	131,22	119,94
15. Electricity, Gas & Water	65	8,71	4,37	91	6,31	5,25
(a) Electricity Generation & Transmission	42	7,46	3,08	59	5,32	4,43
(b) Non-Conventional Energy	1	—	—	6	7	3
(c) Gas, Steam & Water Supply	22	1,25	1,29	26	92	80
16. Construction	559	24,11	16,68	1,210	59,92	51,05
III. TRANSPORT OPERATORS	27,550	207,31	167,23	21,014	177,05	144,07
IV. PROFESSIONAL AND OTHER SERVICES	82,087	144,83	124,15	50,571	185,30	153,49
V. PERSONAL LOANS	1,64,053	410,94	370,42	1,71,938	600,12	526,84
1. Loans for Purchase of Consumer Durables	11,090	21,36	17,63	12,631	24,28	20,30
2. Loans for Housing	14,990	103,28	93,45	20,652	241,81	207,43
3. Rest of the Personal Loans	1,37,973	286,30	259,34	1,38,655	334,03	299,11
VI. TRADE	2,33,365	791,05	742,26	1,56,839	518,10	446,71
1. Wholesale Trade	9,092	403,33	394,37	6,361	98,60	86,61
2. Retail Trade	2,24,273	387,73	347,89	1,50,478	419,50	360,09
VII. FINANCE	87	8,32	6,99	111	45,29	40,28
VIII. ALL OTHERS	49,509	115,20	105,30	54,262	168,32	152,92
TOTAL BANK CREDIT	15,01,553	4553,61	4034,93	9,51,579	3682,78	3232,53
OF WHICH: 1. Artisans & Village Industries	22,314	27,39	24,44	14,976	28,66	26,28
2. Other Small Scale Industries	18,542	255,14	219,28	20,066	314,56	280,89

**TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1998**

**WESTERN REGION
STATE : MAHARASHTRA**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	81,233	426,91	342,33	11,722	1085,21	895,16
1. Direct Finance	79,286	258,04	232,78	9,967	346,44	273,61
2. Indirect Finance	1,947	168,88	109,55	1,755	738,77	621,55
II. INDUSTRY	44,436	3894,94	3198,97	79,908	54869,40	42776,79
1. Mining & Quarrying	179	9,37	8,18	487	478,99	301,14
2. Food Manufacturing & Processing	1,965	322,19	264,06	2,092	1483,75	1090,26
(a) Rice Mills, Flour & Dal Mills	539	69,82	57,41	179	86,17	72,94
(b) Sugar	30	94,57	75,65	26	91,05	53,02
(c) Edible Oils & Vanaspati	309	84,14	64,50	210	430,24	318,25
(d) Tea Processing	19	3,97	2,72	23	83,60	65,30
(e) Processing of Fruits & Vegetables	68	5,27	4,26	139	98,00	61,62
(f) Others	1,000	64,44	59,51	1,515	694,70	519,14
3. Beverage & Tobacco	122	33,76	30,57	288	316,75	290,31
4. Textiles	4,559	435,69	364,35	8,151	7824,19	5436,20
(a) Cotton Textiles	2,963	239,17	188,68	1,845	3013,10	2202,45
(b) Jute Textiles	26	2,01	2,55	49	5,31	5,01
(c) Handloom Textiles & Khadi	144	12,35	9,13	46	23,83	19,88
(d) Other Textiles	1,426	182,15	163,98	6,211	4781,94	3208,86
5. Paper, Paper Products & Printing	1,522	98,44	100,90	3,476	1126,47	929,38
6. Leather & Leather Products	300	15,09	12,82	663	190,12	140,52
7. Rubber & Rubber Products	340	36,13	33,40	794	365,56	312,71
8. Chemicals & Chemical Products	2,760	793,90	661,96	9,975	10362,73	7813,30
(a) Heavy Industrial Chemicals	300	151,96	108,44	1,517	2449,31	1982,98
(b) Fertilisers	29	23,12	19,47	169	690,91	424,26
(c) Drugs & Pharmaceuticals	434	209,55	180,88	2,301	3027,41	2303,73
(d) Non-Edible Oils	66	16,54	13,82	63	121,46	110,31
(e) Other Chemicals & Chemical Products	1,931	392,74	339,35	5,925	4073,64	2992,03
9. Petroleum, Coal Products & Nuclear Fuels	148	62,67	53,86	583	5540,57	4298,04
10. Manufacture of Cement & Cement Products	315	34,54	30,64	322	781,11	685,62
11. Basic Metals & Metal Products	2,943	480,31	396,08	6,530	5950,36	5068,37
(a) Iron & Steel	708	275,91	224,72	2,215	4556,75	3929,55
(b) Non-Ferrous Metals	114	23,06	20,99	528	386,99	310,77
(c) Other Metal Products	2,121	181,35	150,38	3,787	1006,61	828,04
12. Engineering	4,182	814,20	614,43	11,316	7996,10	6016,45
(a) Heavy Engineering	559	259,30	174,69	2,211	3050,89	2135,00
(b) Light Engineering	1,778	216,72	171,29	4,341	1796,62	1406,77
(c) Electrical Machinery & Goods	962	199,92	155,21	2,501	1643,84	1227,08
(d) Electronic Machinery & Goods	883	138,26	113,23	2,263	1504,76	1247,60
13. Vehicles, Vehicle Parts & Transport Equipments	1,061	237,37	175,05	1,679	2124,96	1604,79
14. Other Industries	22,409	361,21	305,17	30,695	7252,36	6101,35
15. Electricity, Gas & Water	167	44,00	34,30	284	762,95	661,86
(a) Electricity Generation & Transmission	82	37,74	28,77	209	604,28	535,37
(b) Non-Conventional Energy	8	50	38	11	6,27	5,24
(c) Gas, Steam & Water Supply	77	5,76	5,16	64	152,41	121,25
16. Construction	1,464	116,06	113,22	2,573	2312,45	2026,49
III. TRANSPORT OPERATORS	22,897	222,69	184,52	23,060	1209,99	1055,81
IV. PROFESSIONAL AND OTHER SERVICES	37,726	280,73	234,83	35,666	2332,94	1978,09
V. PERSONAL LOANS	1,80,328	793,02	698,34	5,68,370	4105,29	3321,83
1. Loans for Purchase of Consumer Durables	14,554	30,48	24,24	14,972	44,63	36,46
2. Loans for Housing	32,035	339,66	306,39	62,513	946,40	875,54
3. Rest of the Personal Loans	1,33,739	422,88	367,71	4,90,885	3114,25	2409,83
VI. TRADE	92,193	676,71	567,99	72,253	13021,26	11282,74
1. Wholesale Trade	6,865	245,91	201,84	23,921	11449,82	10025,17
2. Retail Trade	85,328	430,80	366,15	48,332	1571,44	1257,57
VII. FINANCE	186	56,60	42,77	2,742	6684,98	5243,75
VIII. ALL OTHERS	56,831	321,92	277,59	1,05,629	4485,00	3728,80
TOTAL BANK CREDIT	5,15,830	6673,51	5547,35	8,99,350	87794,07	70282,97
OF WHICH: 1. Artisans & Village Industries	4,511	20,63	18,75	4,741	36,51	31,62
2. Other Small Scale Industries	25,176	988,91	834,14	34,420	5776,88	4210,10

TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

**WESTERN REGION
DADRA & NAGAR HAVELI**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	854	4,12	2,94	418	48	34
1. Direct Finance	852	4,11	2,93	418	48	34
2. Indirect Finance	2	1	1	—	—	—
II. INDUSTRY	447	150,14	122,64	115	18	12
1. Mining & Quarrying	11	10	10	—	—	—
2. Food Manufacturing & Processing	20	5,07	5,08	—	—	—
(a) Rice Mills, Flour & Dal Mills	9	8	6	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	7	4,93	4,97	—	—	—
(f) Others	4	6	5	—	—	—
3. Beverage & Tobacco	—	—	—	—	—	—
4. Textiles	88	72,39	63,47	—	—	—
(a) Cotton Textiles	11	14,63	12,46	—	—	—
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles	77	57,75	51,01	—	—	—
5. Paper, Paper Products & Printing	27	4,94	3,72	—	—	—
6. Leather & Leather Products	—	—	—	—	—	—
7. Rubber & Rubber Products	1	1	—	—	—	—
8. Chemicals & Chemical Products	79	52,03	36,10	—	—	—
(a) Heavy Industrial Chemicals	7	58	12	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	4	53	15	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	68	50,92	35,83	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	20	3,44	2,91	—	—	—
11. Basic Metals & Metal Products	56	6,64	6,56	—	—	—
(a) Iron & Steel	12	5,34	5,52	—	—	—
(b) Non-Ferrous Metals	6	70	53	—	—	—
(c) Other Metal Products	38	61	51	—	—	—
12. Engineering	30	3,99	3,18	—	—	—
(a) Heavy Engineering	2	1,21	84	—	—	—
(b) Light Engineering	11	19	18	—	—	—
(c) Electrical Machinery & Goods	15	2,56	2,13	—	—	—
(d) Electronic Machinery & Goods	2	4	3	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	1	5	5	—	—	—
14. Other Industries	108	1,42	1,41	115	18	12
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	6	7	6	—	—	—
III. TRANSPORT OPERATORS	211	2,79	2,23	44	10	10
IV. PROFESSIONAL AND OTHER SERVICES	238	1,57	1,33	490	1,20	1,19
V. PERSONAL LOANS	380	2,24	1,58	560	54	52
1. Loans for Purchase of Consumer Durables	1	2	2	58	6	7
2. Loans for Housing	32	47	34	2	4	2
3. Rest of the Personal Loans	347	1,76	1,22	500	44	44
VI. TRADE	711	2,39	2,04	173	18	13
1. Wholesale Trade	363	41	31	21	3	2
2. Retail Trade	348	1,98	1,72	152	15	12
VII. FINANCE	1	25	24	—	—	—
VIII. ALL OTHERS	129	2,03	1,91	225	55	55
TOTAL BANK CREDIT	2,971	165,53	134,91	2,025	3,23	2,97
OF WHICH: 1. Artisans & Village Industries	71	13	10	84	13	9
2. Other Small Scale Industries	209	46,89	29,57	31	5	3

Note : There are no Urban and Metropolitan centres in Dadra & Nagar Haveli.

**TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1998**

**WESTERN REGION
DAMAN & DIU**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	56	21	23	633	2,28	1,85
1. Direct Finance	56	21	23	616	2,25	1,82
2. Indirect Finance	—	—	—	17	3	3
II. INDUSTRY	11	28	23	772	185,36	147,70
1. Mining & Quarrying	—	—	—	7	19	11
2. Food Manufacturing & Processing	—	—	—	30	1,33	1,25
(a) Rice Mills, Flour & Dal Mills	—	—	—	24	48	54
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	1	11	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	1	1	1
(f) Others	—	—	—	4	73	70
3. Beverage & Tobacco	—	—	—	18	51	48
4. Textiles	2	20	14	71	39,34	29,37
(a) Cotton Textiles	—	—	—	7	97	60
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles	2	20	14	64	38,37	28,78
5. Paper, Paper Products & Printing	—	—	—	31	2,03	1,53
6. Leather & Leather Products	—	—	—	2	8	4
7. Rubber & Rubber Products	—	—	—	19	18,40	12,86
8. Chemicals & Chemical Products	2	4	5	188	59,10	49,37
(a) Heavy Industrial Chemicals	—	—	—	6	6,26	4,77
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	3	34	32
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	2	4	5	179	52,50	44,27
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	1	1	1
10. Manufacture of Cement & Cement Products	—	—	—	—	—	—
11. Basic Metals & Metal Products	—	—	—	39	29,24	25,47
(a) Iron & Steel	—	—	—	6	4,04	4,24
(b) Non-Ferrous Metals	—	—	—	9	9,94	7,80
(c) Other Metal Products	—	—	—	24	15,26	13,44
12. Engineering	1	—	—	75	19,17	13,24
(a) Heavy Engineering	—	—	—	7	3,88	1,62
(b) Light Engineering	—	—	—	38	12,93	9,90
(c) Electrical Machinery & Goods	—	—	—	26	1,35	83
(d) Electronic Machinery & Goods	1	—	—	4	1,01	89
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	31	2,59	1,88
14. Other Industries	6	3	3	233	12,90	11,68
15. Electricity, Gas & Water	—	—	—	2	5	1
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	2	5	1
16. Construction	—	—	—	25	43	40
III. TRANSPORT OPERATORS	13	18	16	185	2,17	2,29
IV. PROFESSIONAL AND OTHER SERVICES	8	4	5	1,022	4,61	2,89
V. PERSONAL LOANS	86	33	33	1,304	4,82	3,90
1. Loans for Purchase of Consumer Durables	5	1	1	98	16	15
2. Loans for Housing	2	3	3	155	1,42	1,16
3. Rest of the Personal Loans	79	30	30	1,051	3,25	2,59
VI. TRADE	66	14	19	451	6,07	5,34
1. Wholesale Trade	3	2	9	29	4,04	3,94
2. Retail Trade	63	12	10	422	2,03	1,40
VII. FINANCE	—	—	—	4	2,69	1,18
VIII. ALL OTHERS	4	3	2	322	4,20	3,30
TOTAL BANK CREDIT	244	1,20	1,21	4,693	212,19	168,45
OF WHICH: 1. Artisans & Village Industries	5	3	2	140	3,93	3,27
2. Other Small Scale Industries	4	21	16	294	74,89	58,75

Note : There are no Urban and Metropolitan centres in Daman & Diu.

TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

SOUTHERN REGION
STATE : ANDHRA PRADESH

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	21,14,483	2643,87	2541,87	9,21,441	1333,37	1253,07
1. Direct Finance	20,82,454	2391,01	2313,91	9,06,885	1204,42	1147,67
2. Indirect Finance	32,029	252,86	227,96	14,556	128,96	105,40
II. INDUSTRY	94,120	1129,04	948,40	69,859	1444,43	1202,88
1. Mining & Quarrying	649	20,85	17,37	658	46,84	28,62
2. Food Manufacturing & Processing	3,787	232,14	218,20	4,821	351,89	269,81
(a) Rice Mills, Flour & Dal Mills	1,354	48,03	39,81	2,490	210,20	148,71
(b) Sugar	42	124,93	124,06	43	46,88	44,06
(c) Edible Oils & Vanaspati	297	17,04	15,93	373	57,71	46,67
(d) Tea Processing	6	11	6	3	8	1
(e) Processing of Fruits & Vegetables	351	3,91	3,08	36	3,72	3,44
(f) Others	1,737	38,12	35,27	1,876	33,30	26,92
3. Beverage & Tobacco	92	4,47	2,88	109	5,86	3,88
4. Textiles	898	77,29	65,17	2,073	156,16	144,08
(a) Cotton Textiles	256	34,46	24,59	612	101,52	97,82
(b) Jute Textiles	13	4,07	2,35	24	18,68	13,33
(c) Handloom Textiles & Khadi	212	1,30	1,20	229	3,50	2,64
(d) Other Textiles	417	37,46	37,02	1,208	32,46	30,30
5. Paper, Paper Products & Printing	226	30,96	28,75	600	46,04	39,41
6. Leather & Leather Products	52	68	61	102	1,45	1,24
7. Rubber & Rubber Products	60	2,24	2,17	74	3,38	3,25
8. Chemicals & Chemical Products	564	373,53	257,36	850	119,63	102,08
(a) Heavy Industrial Chemicals	19	7,77	6,62	74	22,00	20,55
(b) Fertilisers	20	34,09	33,14	10	43	40
(c) Drugs & Pharmaceuticals	180	157,29	130,02	147	34,97	31,99
(d) Non-Edible Oils	41	6,84	7,26	47	19,24	20,70
(e) Other Chemicals & Chemical Products	304	167,54	80,32	572	42,99	28,44
9. Petroleum, Coal Products & Nuclear Fuels	14	5,98	6,70	57	4,35	3,05
10. Manufacture of Cement & Cement Products	134	25,58	22,10	201	32,25	28,86
11. Basic Metals & Metal Products	359	107,70	101,82	838	414,68	349,97
(a) Iron & Steel	74	84,92	80,63	170	298,62	274,58
(b) Non-Ferrous Metals	20	13,09	12,92	53	86,81	48,06
(c) Other Metal Products	265	9,69	8,28	615	29,25	27,33
12. Engineering	1,080	90,15	82,27	1,282	72,22	62,49
(a) Heavy Engineering	201	7,59	6,15	142	19,46	17,44
(b) Light Engineering	442	18,36	17,98	504	24,56	21,91
(c) Electrical Machinery & Goods	196	16,32	12,81	374	19,19	15,60
(d) Electronic Machinery & Goods	241	47,88	45,33	262	9,01	7,54
13. Vehicles, Vehicle Parts & Transport Equipments	373	15,97	14,54	545	13,34	11,03
14. Other Industries	85,693	118,39	113,83	57,397	147,15	133,76
15. Electricity, Gas & Water	67	15,34	7,51	53	20,93	13,87
(a) Electricity Generation & Transmission	60	15,31	7,49	31	20,44	13,53
(b) Non-Conventional Energy	—	—	—	4	7	3
(c) Gas, Steam & Water Supply	7	3	3	18	42	31
16. Construction	72	7,76	7,11	199	8,25	7,50
III. TRANSPORT OPERATORS	21,387	77,41	63,60	23,723	107,73	83,86
IV. PROFESSIONAL AND OTHER SERVICES	74,014	96,08	82,87	48,449	128,29	105,65
V. PERSONAL LOANS	3,79,693	709,64	648,68	3,79,326	881,79	795,81
1. Loans for Purchase of Consumer Durables	17,684	22,99	19,37	23,319	36,41	30,06
2. Loans for Housing	20,175	178,33	163,10	24,776	204,16	188,97
3. Rest of the Personal Loans	3,41,834	508,32	466,21	3,31,231	641,22	576,77
VI. TRADE	2,84,531	554,83	526,58	1,97,760	632,69	528,66
1. Wholesale Trade	12,957	261,55	265,30	10,390	204,30	157,88
2. Retail Trade	2,71,574	293,28	261,28	1,87,370	428,39	370,77
VII. FINANCE	148	21,26	18,70	256	21,34	15,33
VIII. ALL OTHERS	3,09,157	380,98	359,94	1,90,774	323,88	291,00
TOTAL BANK CREDIT	32,77,533	5613,10	5190,64	18,31,588	4873,51	4276,26
OF WHICH: 1. Artisans & Village Industries	51,399	45,72	43,39	26,127	43,56	38,02
2. Other Small Scale Industries	26,866	179,43	158,84	28,858	475,82	381,80

TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

SOUTHERN REGION
STATE : ANDHRA PRADESH

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	1,72,499	470,42	440,38	5,119	414,37	358,04
1. Direct Finance	1,67,436	402,58	382,72	3,744	207,35	197,27
2. Indirect Finance	5,063	67,84	57,66	1,375	207,01	160,78
II. INDUSTRY	42,808	2785,71	2295,28	22,624	5643,34	4650,87
1. Mining & Quarrying	417	30,04	27,21	140	52,98	45,66
2. Food Manufacturing & Processing	2,730	396,07	321,79	784	335,87	263,13
(a) Rice Mills, Flour & Dal Mills	1,138	101,26	81,21	128	15,29	10,02
(b) Sugar	29	44,65	48,86	42	91,38	83,89
(c) Edible Oils & Vanaspati	272	117,09	85,43	127	126,71	68,23
(d) Tea Processing	6	14	5	13	85	79
(e) Processing of Fruits & Vegetables	25	4,06	3,77	13	6,28	6,22
(f) Others	1,260	128,87	102,47	461	95,35	93,98
3. Beverage & Tobacco	366	242,68	252,72	66	50,64	32,59
4. Textiles	1,567	224,05	178,18	845	502,54	407,97
(a) Cotton Textiles	914	182,94	144,27	266	193,24	138,58
(b) Jute Textiles	24	13,08	10,61	15	2,69	2,49
(c) Handloom Textiles & Khadi	120	1,86	1,62	16	2,02	1,73
(d) Other Textiles	509	26,17	21,69	548	304,58	265,17
5. Paper, Paper Products & Printing	971	92,18	96,27	1,002	210,95	188,02
6. Leather & Leather Products	192	10,15	8,29	190	38,82	36,69
7. Rubber & Rubber Products	181	13,45	10,95	173	56,91	46,16
8. Chemicals & Chemical Products	1,121	236,35	190,51	1,926	1248,12	1099,07
(a) Heavy Industrial Chemicals	100	22,82	18,15	129	59,73	55,95
(b) Fertilisers	54	63,94	44,40	60	172,56	145,25
(c) Drugs & Pharmaceuticals	242	69,38	59,02	860	735,65	650,12
(d) Non-Edible Oils	43	12,79	12,99	20	11,95	8,15
(e) Other Chemicals & Chemical Products	682	67,41	55,95	857	268,23	239,59
9. Petroleum, Coal Products & Nuclear Fuels	84	11,55	4,49	47	40,12	34,96
10. Manufacture of Cement & Cement Products	240	23,48	15,79	288	263,70	230,57
11. Basic Metals & Metal Products	1,078	536,57	453,35	1,312	624,24	533,17
(a) Iron & Steel	287	428,15	355,65	481	456,46	384,25
(b) Non-Ferrous Metals	62	9,15	7,46	86	31,52	27,35
(c) Other Metal Products	729	99,27	90,24	745	136,26	121,57
12. Engineering	1,828	478,38	286,90	2,037	836,03	688,41
(a) Heavy Engineering	170	65,89	52,77	214	136,44	115,08
(b) Light Engineering	810	66,01	44,32	758	239,57	212,28
(c) Electrical Machinery & Goods	449	318,42	169,02	458	293,21	210,62
(d) Electronic Machinery & Goods	399	28,05	20,79	607	166,81	150,44
13. Vehicles, Vehicle Parts & Transport Equipments	376	201,95	207,72	344	21,93	13,45
14. Other Industries	30,979	222,85	181,80	12,726	402,63	379,99
15. Electricity, Gas & Water	52	13,73	9,13	140	784,99	498,70
(a) Electricity Generation & Transmission	34	3,07	2,61	106	764,73	479,84
(b) Non-Conventional Energy	5	9,08	5,00	19	18,67	17,65
(c) Gas, Steam & Water Supply	13	1,58	1,52	15	1,60	1,21
16. Construction	626	52,24	50,17	604	172,85	152,32
III. TRANSPORT OPERATORS	19,015	124,06	96,33	8,817	68,24	59,02
IV. PROFESSIONAL AND OTHER SERVICES	38,233	230,66	194,76	14,325	351,92	308,59
V. PERSONAL LOANS	3,23,981	1123,93	1014,08	1,79,721	957,14	851,46
1. Loans for Purchase of Consumer Durables	40,019	65,32	57,22	19,715	62,78	57,29
2. Loans for Housing	36,252	408,06	372,96	26,318	366,58	324,74
3. Rest of the Personal Loans	2,47,710	650,55	583,90	1,33,688	527,78	469,43
VI. TRADE	1,02,641	901,50	737,03	37,536	568,22	484,91
1. Wholesale Trade	7,545	445,97	347,68	4,791	247,61	206,02
2. Retail Trade	95,096	455,53	389,35	32,745	320,62	278,89
VII. FINANCE	460	77,32	56,83	683	304,72	240,03
VIII. ALL OTHERS	1,43,674	439,87	403,06	51,229	1624,30	1528,23
TOTAL BANK CREDIT	8,43,311	6153,46	5237,76	3,20,054	9932,24	8481,16
OF WHICH: 1. Artisans & Village Industries	8,122	30,09	26,71	1,581	8,76	9,08
2. Other Small Scale Industries	22,155	626,44	560,37	12,262	572,36	482,68

TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

SOUTHERN REGION
STATE : KARNATAKA

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	11,76,934	2062,35	1934,98	4,77,984	1127,96	1041,88
1. Direct Finance	11,56,551	1951,57	1844,05	4,69,045	1063,88	992,94
2. Indirect Finance	20,383	110,78	90,93	8,939	64,08	48,94
II. INDUSTRY	66,140	680,90	569,82	58,635	842,13	733,87
1. Mining & Quarrying	373	28,50	27,05	491	28,78	25,80
2. Food Manufacturing & Processing	2,652	111,54	98,39	2,699	267,47	214,23
(a) Rice Mills, Flour & Dal Mills	742	15,44	12,38	628	25,39	22,26
(b) Sugar	22	26,93	31,53	50	32,82	31,35
(c) Edible Oils & Vanaspati	172	3,49	3,15	321	27,09	22,37
(d) Tea Processing	6	88	94	7	4,66	4,27
(e) Processing of Fruits & Vegetables	54	13,75	7,12	40	1,67	1,29
(f) Others	1,656	51,05	43,27	1,653	175,83	132,68
3. Beverage & Tobacco	134	11,84	9,93	238	11,24	8,58
4. Textiles	1,072	89,44	72,32	2,164	55,35	52,59
(a) Cotton Textiles	169	26,64	23,31	252	15,04	16,42
(b) Jute Textiles	25	27	28	24	44	40
(c) Handloom Textiles & Khadi	103	74	69	114	1,74	1,56
(d) Other Textiles	775	61,79	48,03	1,774	38,14	34,20
5. Paper, Paper Products & Printing	302	6,08	4,88	609	29,19	26,25
6. Leather & Leather Products	77	3,33	2,30	158	5,65	5,45
7. Rubber & Rubber Products	77	4,91	3,70	116	7,03	5,74
8. Chemicals & Chemical Products	376	38,07	30,42	659	53,90	47,20
(a) Heavy Industrial Chemicals	28	2,49	2,28	54	11,23	10,24
(b) Fertilisers	5	1,25	1,26	14	63	60
(c) Drugs & Pharmaceuticals	74	5,01	4,54	129	9,95	9,87
(d) Non-Edible Oils	19	41	32	25	3,31	3,24
(e) Other Chemicals & Chemical Products	250	28,91	22,02	437	28,78	23,26
9. Petroleum, Coal Products & Nuclear Fuels	39	26,78	27,79	45	6,90	9,00
10. Manufacture of Cement & Cement Products	73	17,75	4,41	168	17,26	17,18
11. Basic Metals & Metal Products	429	62,55	41,76	800	61,87	54,29
(a) Iron & Steel	112	52,15	33,22	128	37,84	32,78
(b) Non-Ferrous Metals	15	62	37	28	3,00	2,05
(c) Other Metal Products	302	9,78	8,17	644	21,03	19,45
12. Engineering	800	94,45	86,13	1,342	96,26	89,53
(a) Heavy Engineering	301	40,35	34,06	203	41,64	43,88
(b) Light Engineering	202	36,42	35,82	486	29,82	25,60
(c) Electrical Machinery & Goods	174	8,62	8,28	385	11,96	10,62
(d) Electronic Machinery & Goods	123	9,06	7,96	268	12,85	9,43
13. Vehicles, Vehicle Parts & Transport Equipments	811	26,32	18,77	818	37,18	31,55
14. Other Industries	58,628	144,34	129,09	47,526	144,06	128,81
15. Electricity, Gas & Water	41	8,97	7,54	355	6,78	5,56
(a) Electricity Generation & Transmission	26	8,15	6,81	38	2,94	2,18
(b) Non-Conventional Energy	5	9	10	26	20	15
(c) Gas, Steam & Water Supply	10	73	63	291	3,63	3,22
16. Construction	256	6,03	5,35	447	13,20	12,12
III. TRANSPORT OPERATORS	22,479	192,11	150,76	20,222	189,37	141,71
IV. PROFESSIONAL AND OTHER SERVICES	79,735	114,04	101,89	54,325	183,85	164,73
V. PERSONAL LOANS	2,84,513	515,15	469,40	2,72,254	742,52	670,51
1. Loans for Purchase of Consumer Durables	15,662	25,28	21,47	19,763	38,68	33,83
2. Loans for Housing	14,631	102,04	92,52	20,742	202,16	181,77
3. Rest of the Personal Loans	2,54,220	387,83	355,40	2,31,749	501,68	454,92
VI. TRADE	2,30,614	429,09	390,38	1,46,982	523,97	459,14
1. Wholesale Trade	9,028	97,71	92,97	8,355	150,38	127,22
2. Retail Trade	2,21,586	331,37	297,41	1,38,627	373,59	331,91
VII. FINANCE	110	4,63	2,45	394	68,44	47,41
VIII. ALL OTHERS	1,62,882	220,46	205,79	1,16,048	239,60	227,65
TOTAL BANK CREDIT	20,23,407	4218,72	3825,46	11,46,844	3917,85	3486,90
OF WHICH: 1. Artisans & Village Industries	37,222	40,70	36,80	18,723	46,66	40,86
2. Other Small Scale Industries	21,300	142,41	121,15	25,479	304,07	260,62

TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

SOUTHERN REGION
STATE : KARNATAKA

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	81,868	295,93	264,76	9,478	455,62	392,03
1. Direct Finance	80,672	243,96	227,33	8,598	98,73	90,01
2. Indirect Finance	1,196	51,96	37,43	880	356,90	302,02
II. INDUSTRY	33,375	1447,90	1177,66	35,033	8598,74	6759,87
1. Mining & Quarrying	320	32,78	27,89	580	197,29	176,53
2. Food Manufacturing & Processing	1,811	232,70	181,26	780	260,39	205,15
(a) Rice Mills, Flour & Dal Mills	470	43,06	36,24	51	16,83	13,67
(b) Sugar	19	63,35	50,61	50	45,73	28,58
(c) Edible Oils & Vanaspati	182	16,00	14,06	20	13,35	11,26
(d) Tea Processing	8	28	24	9	20,62	9,00
(e) Processing of Fruits & Vegetables	32	1,09	1,29	83	32,79	28,84
(f) Others	1,100	108,93	78,83	567	131,08	113,81
3. Beverage & Tobacco	135	73,34	73,36	214	165,90	133,96
4. Textiles	989	70,83	62,81	2,446	1033,52	745,61
(a) Cotton Textiles	244	42,65	39,18	243	244,40	183,71
(b) Jute Textiles	6	4	2	13	6,16	6,00
(c) Handloom Textiles & Khadi	34	98	87	53	15,05	13,63
(d) Other Textiles	705	27,17	22,75	2,137	767,92	542,27
5. Paper, Paper Products & Printing	737	46,65	29,34	1,281	119,34	83,98
6. Leather & Leather Products	140	2,29	2,21	324	108,77	81,14
7. Rubber & Rubber Products	247	73,44	46,73	274	24,00	19,60
8. Chemicals & Chemical Products	883	114,69	88,25	2,161	571,28	419,98
(a) Heavy Industrial Chemicals	64	4,02	3,62	178	72,43	43,39
(b) Fertilisers	21	12,66	12,16	52	83,05	70,22
(c) Drugs & Pharmaceuticals	175	36,06	20,33	443	202,41	141,69
(d) Non-Edible Oils	27	7,83	4,57	12	2,67	1,32
(e) Other Chemicals & Chemical Products	596	54,13	47,57	1,476	210,71	163,35
9. Petroleum, Coal Products & Nuclear Fuels	55	12,18	8,99	87	14,56	13,13
10. Manufacture of Cement & Cement Products	245	29,50	23,58	180	61,93	51,90
11. Basic Metals & Metal Products	1,513	178,82	141,42	2,749	827,12	653,85
(a) Iron & Steel	454	119,72	97,19	800	546,04	428,45
(b) Non-Ferrous Metals	56	25,33	14,26	138	44,29	36,83
(c) Other Metal Products	1,003	33,77	29,98	1,811	236,79	188,57
12. Engineering	1,381	109,55	79,39	5,853	3623,57	2917,30
(a) Heavy Engineering	198	33,98	23,14	608	914,96	701,24
(b) Light Engineering	573	46,90	34,01	2,361	1084,64	901,51
(c) Electrical Machinery & Goods	358	19,45	15,90	1,426	508,33	414,45
(d) Electronic Machinery & Goods	252	9,22	6,34	1,458	1115,63	900,10
13. Vehicles, Vehicle Parts & Transport Equipments	636	121,01	116,54	787	336,41	186,34
14. Other Industries	23,540	276,51	228,46	16,281	764,66	670,60
15. Electricity, Gas & Water	67	28,29	26,97	132	284,47	224,59
(a) Electricity Generation & Transmission	47	27,69	26,49	70	280,98	222,24
(b) Non-Conventional Energy	9	24	23	22	2,17	1,34
(c) Gas, Steam & Water Supply	11	36	25	40	1,32	1,02
16. Construction	676	45,33	40,44	904	205,54	176,19
III. TRANSPORT OPERATORS	14,653	148,36	117,14	12,048	170,58	141,37
IV. PROFESSIONAL AND OTHER SERVICES	29,898	291,48	253,39	19,819	807,32	641,27
V. PERSONAL LOANS	2,12,260	824,71	728,89	2,74,278	1300,24	1114,55
1. Loans for Purchase of Consumer Durables	19,868	40,16	32,74	28,143	62,64	51,32
2. Loans for Housing	24,491	329,62	291,91	18,992	293,75	262,36
3. Rest of the Personal Loans	1,67,901	454,94	404,25	2,27,143	943,85	800,87
VI. TRADE	68,434	490,05	402,07	31,673	1114,37	926,96
1. Wholesale Trade	5,181	166,83	127,56	3,470	399,97	301,57
2. Retail Trade	63,253	323,22	274,52	28,203	714,39	625,38
VII. FINANCE	319	118,68	100,26	657	938,55	777,25
VIII. ALL OTHERS	84,191	316,27	286,37	1,20,504	1188,54	1020,69
TOTAL BANK CREDIT	5,24,998	3933,38	3330,56	5,03,490	14573,96	11774,00
OF WHICH: 1. Artisans & Village Industries	5,531	22,86	21,41	2,265	21,53	20,03
2. Other Small Scale Industries	15,955	363,81	304,90	17,041	1089,72	886,06

TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

SOUTHERN REGION
STATE : KERALA

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	1,93,160	243,41	229,65	9,83,716	1290,15	1221,58
1. Direct Finance	1,91,018	230,19	220,72	9,73,838	1235,83	1174,73
2. Indirect Finance	2,142	13,22	8,93	9,878	54,32	46,86
II. INDUSTRY	22,833	225,70	199,51	1,38,570	1617,70	1330,88
1. Mining & Quarrying	108	2,74	2,33	464	21,63	16,93
2. Food Manufacturing & Processing	1,074	56,81	48,75	6,736	263,24	197,69
(a) Rice Mills, Flour & Dal Mills	199	3,33	2,70	1,123	34,72	31,36
(b) Sugar	1	2	2	8	1,55	1,58
(c) Edible Oils & Vanaspati	200	3,34	3,13	802	24,60	18,87
(d) Tea Processing	6	5,17	5,40	37	9,96	11,44
(e) Processing of Fruits & Vegetables	7	12	7	175	4,46	3,53
(f) Others	661	44,82	37,43	4,591	187,95	130,92
3. Beverage & Tobacco	33	2,63	2,63	343	16,89	15,29
4. Textiles	537	9,98	8,67	2,913	139,23	113,95
(a) Cotton Textiles	35	95	93	364	63,83	56,29
(b) Jute Textiles	4	4	3	21	52	50
(c) Handloom Textiles & Khadi	92	1,06	86	127	7,33	6,31
(d) Other Textiles	406	7,92	6,85	2,401	67,55	50,85
5. Paper, Paper Products & Printing	116	2,44	2,33	1,276	98,71	83,85
6. Leather & Leather Products	28	24	23	260	4,10	3,37
7. Rubber & Rubber Products	150	25,09	21,52	1,463	141,51	101,18
8. Chemicals & Chemical Products	271	16,81	15,90	2,388	164,83	140,95
(a) Heavy Industrial Chemicals	10	5,18	5,19	69	16,86	13,99
(b) Fertilisers	3	5	3	37	52,64	39,81
(c) Drugs & Pharmaceuticals	51	87	83	475	29,28	27,07
(d) Non-Edible Oils	8	12	11	27	60	60
(e) Other Chemicals & Chemical Products	199	10,60	9,75	1,780	65,45	59,48
9. Petroleum, Coal Products & Nuclear Fuels	8	6	5	85	3,26	2,30
10. Manufacture of Cement & Cement Products	96	2,10	1,21	570	12,17	8,87
11. Basic Metals & Metal Products	200	6,22	6,71	1,597	63,88	59,71
(a) Iron & Steel	31	4,73	5,43	224	35,91	34,50
(b) Non-Ferrous Metals	—	—	—	58	1,36	1,25
(c) Other Metal Products	169	1,49	1,28	1,315	26,61	23,96
12. Engineering	286	24,13	27,02	2,077	214,36	173,71
(a) Heavy Engineering	18	30	27	101	6,40	4,99
(b) Light Engineering	106	6,63	6,74	877	21,43	17,65
(c) Electrical Machinery & Goods	92	3,38	3,13	498	135,06	114,79
(d) Electronic Machinery & Goods	70	13,82	16,87	601	51,47	36,27
13. Vehicles, Vehicle Parts & Transport Equipments	180	9,89	4,42	1,075	20,41	15,54
14. Other Industries	19,524	58,09	50,32	1,15,799	377,68	330,98
15. Electricity, Gas & Water	6	72	48	65	5,38	3,81
(a) Electricity Generation & Transmission	4	18	16	29	3,92	2,76
(b) Non-Conventional Energy	1	53	30	10	62	48
(c) Gas, Steam & Water Supply	1	2	2	26	85	57
16. Construction	216	7,76	6,94	1,459	70,42	62,76
III. TRANSPORT OPERATORS	8,610	93,30	69,58	47,666	471,28	358,59
IV. PROFESSIONAL AND OTHER SERVICES	21,114	40,52	35,53	1,26,405	297,75	256,76
V. PERSONAL LOANS	92,851	241,19	218,65	6,59,479	1881,86	1718,43
1. Loans for Purchase of Consumer Durables	9,877	15,29	12,88	59,338	108,19	95,37
2. Loans for Housing	8,069	75,68	68,61	58,221	515,85	466,21
3. Rest of the Personal Loans	74,905	150,22	137,16	5,41,920	1,257,83	1,156,84
VI. TRADE	67,951	202,82	180,32	3,50,756	1420,47	1172,94
1. Wholesale Trade	774	69,06	64,64	10,379	449,52	339,58
2. Retail Trade	67,177	133,76	115,68	3,40,377	970,95	833,37
VII. FINANCE	29	1,66	57	237	61,11	55,23
VIII. ALL OTHERS	46,000	71,18	60,79	4,03,691	660,81	583,15
TOTAL BANK CREDIT	4,52,548	1119,78	994,60	27,10,520	7701,11	6697,57
OF WHICH: 1. Artisans & Village Industries	9,308	10,41	9,47	46,968	68,29	60,06
2. Other Small Scale Industries	10,011	64,71	56,48	72,339	635,07	529,19

TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

SOUTHERN REGION
STATE : KERALA

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	60,048	267,72	257,06	—	—	—
1. Direct Finance	58,752	185,19	179,83	—	—	—
2. Indirect Finance	1,296	82,53	77,23	—	—	—
II. INDUSTRY	30,414	2261,15	1892,82	—	—	—
1. Mining & Quarrying	70	28,61	27,08	—	—	—
2. Food Manufacturing & Processing	1,679	760,82	595,88	—	—	—
(a) Rice Mills, Flour & Dal Mills	173	18,82	16,68	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	134	32,30	26,55	—	—	—
(d) Tea Processing	89	113,13	75,04	—	—	—
(e) Processing of Fruits & Vegetables	29	2,81	2,67	—	—	—
(f) Others	1,254	593,77	474,94	—	—	—
3. Beverage & Tobacco	65	9,69	9,41	—	—	—
4. Textiles	1,164	194,30	174,33	—	—	—
(a) Cotton Textiles	87	66,15	62,41	—	—	—
(b) Jute Textiles	8	1,06	96	—	—	—
(c) Handloom Textiles & Khadi	20	2,48	2,42	—	—	—
(d) Other Textiles	1,049	124,61	108,55	—	—	—
5. Paper, Paper Products & Printing	704	74,56	67,43	—	—	—
6. Leather & Leather Products	101	5,24	4,73	—	—	—
7. Rubber & Rubber Products	487	104,22	74,85	—	—	—
8. Chemicals & Chemical Products	1,026	260,90	218,13	—	—	—
(a) Heavy Industrial Chemicals	57	34,56	32,69	—	—	—
(b) Fertilisers	25	130,89	84,76	—	—	—
(c) Drugs & Pharmaceuticals	175	16,76	15,11	—	—	—
(d) Non-Edible Oils	12	10,08	10,87	—	—	—
(e) Other Chemicals & Chemical Products	757	68,61	74,70	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	41	12,39	10,20	—	—	—
10. Manufacture of Cement & Cement Products	78	16,56	8,80	—	—	—
11. Basic Metals & Metal Products	658	79,18	76,99	—	—	—
(a) Iron & Steel	135	27,93	29,33	—	—	—
(b) Non-Ferrous Metals	53	20,24	19,56	—	—	—
(c) Other Metal Products	470	31,02	28,10	—	—	—
12. Engineering	1,043	369,28	324,62	—	—	—
(a) Heavy Engineering	69	32,89	24,18	—	—	—
(b) Light Engineering	322	34,85	34,86	—	—	—
(c) Electrical Machinery & Goods	302	205,87	169,81	—	—	—
(d) Electronic Machinery & Goods	350	95,67	95,78	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	344	29,28	26,34	—	—	—
14. Other Industries	22,140	215,27	183,00	—	—	—
15. Electricity, Gas & Water	49	7,62	6,98	—	—	—
(a) Electricity Generation & Transmission	37	6,75	6,10	—	—	—
(b) Non-Conventional Energy	3	56	59	—	—	—
(c) Gas, Steam & Water Supply	9	30	29	—	—	—
16. Construction	765	93,23	84,03	—	—	—
III. TRANSPORT OPERATORS	8,987	101,37	80,32	—	—	—
IV. PROFESSIONAL AND OTHER SERVICES	22,302	244,21	199,99	—	—	—
V. PERSONAL LOANS	2,14,123	923,43	834,09	—	—	—
1. Loans for Purchase of Consumer Durables	28,371	61,38	54,70	—	—	—
2. Loans for Housing	26,558	305,37	282,03	—	—	—
3. Rest of the Personal Loans	1,59,194	556,69	497,36	—	—	—
VI. TRADE	52,407	1110,83	900,00	—	—	—
1. Wholesale Trade	5,248	624,72	492,86	—	—	—
2. Retail Trade	47,159	486,11	407,14	—	—	—
VII. FINANCE	343	97,12	74,04	—	—	—
VIII. ALL OTHERS	87,074	489,37	431,38	—	—	—
TOTAL BANK CREDIT	4,75,698	5495,20	4669,70	—	—	—
OF WHICH: 1. Artisans & Village Industries	5,049	16,15	16,06	—	—	—
2. Other Small Scale Industries	18,014	617,19	532,45	—	—	—

TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

**SOUTHERN REGION
STATE : TAMIL NADU**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	17,02,381	2143,70	1989,36	9,13,739	1497,51	1386,97
1. Direct Finance	16,80,130	2031,26	1901,11	9,07,122	1390,88	1297,30
2. Indirect Finance	22,251	112,44	88,26	6,617	106,63	89,67
II. INDUSTRY	75,351	1412,59	1168,16	96,610	2591,37	2270,00
1. Mining & Quarrying	339	85,39	84,28	214	17,33	14,98
2. Food Manufacturing & Processing	1,833	121,59	102,26	2,926	217,42	167,78
(a) Rice Mills, Flour & Dal Mills	644	25,30	19,03	681	27,78	21,83
(b) Sugar	24	38,06	35,68	77	87,23	59,89
(c) Edible Oils & Vanaspati	280	15,57	12,74	305	25,38	20,62
(d) Tea Processing	39	6,14	5,79	277	33,10	29,39
(e) Processing of Fruits & Vegetables	14	73	72	28	2,76	2,10
(f) Others	832	35,79	28,31	1,558	41,18	33,94
3. Beverage & Tobacco	196	8,58	4,65	171	22,06	21,98
4. Textiles	3,995	373,23	284,57	7,541	1152,44	982,91
(a) Cotton Textiles	2,234	250,66	192,63	4,108	701,73	609,42
(b) Jute Textiles	8	36	34	18	99	95
(c) Handloom Textiles & Khadi	357	18,23	14,83	379	33,31	27,40
(d) Other Textiles	1,396	103,98	76,78	3,036	416,41	345,15
5. Paper, Paper Products & Printing	659	40,18	39,00	2,366	187,35	158,00
6. Leather & Leather Products	250	57,72	53,85	589	63,74	66,28
7. Rubber & Rubber Products	114	84,04	74,58	247	16,87	10,74
8. Chemicals & Chemical Products	896	138,63	104,52	2,570	450,61	431,96
(a) Heavy Industrial Chemicals	38	15,58	16,08	119	38,87	29,84
(b) Fertilisers	21	26,01	24,75	28	28,72	24,92
(c) Drugs & Pharmaceuticals	125	5,54	4,79	178	10,34	11,00
(d) Non-Edible Oils	28	1,37	87	68	5,42	4,27
(e) Other Chemicals & Chemical Products	684	90,12	58,03	2,177	367,26	361,93
9. Petroleum, Coal Products & Nuclear Fuels	45	66,47	59,75	47	2,37	2,26
10. Manufacture of Cement & Cement Products	123	32,76	18,83	166	7,85	6,46
11. Basic Metals & Metal Products	837	90,79	76,23	1,533	105,35	95,48
(a) Iron & Steel	217	54,90	49,03	279	48,49	42,58
(b) Non-Ferrous Metals	12	2,07	2,03	50	10,69	10,97
(c) Other Metal Products	608	33,82	25,17	1,204	46,17	41,93
12. Engineering	990	57,94	54,05	1,679	86,20	68,38
(a) Heavy Engineering	133	6,17	5,78	307	14,85	10,37
(b) Light Engineering	482	21,87	19,72	718	29,12	23,68
(c) Electrical Machinery & Goods	221	18,94	17,54	357	27,30	22,52
(d) Electronic Machinery & Goods	154	10,97	11,02	297	14,93	11,81
13. Vehicles, Vehicle Parts & Transport Equipments	317	46,65	28,63	584	31,64	28,85
14. Other Industries	64,489	184,77	160,63	75,329	200,04	187,06
15. Electricity, Gas & Water	62	14,73	11,84	73	10,64	9,81
(a) Electricity Generation & Transmission	22	5,83	3,90	53	8,76	8,26
(b) Non-Conventional Energy	12	6,20	5,94	1	15	15
(c) Gas, Steam & Water Supply	28	2,70	2,00	19	1,73	1,40
16. Construction	206	9,13	10,49	575	19,45	17,07
III. TRANSPORT OPERATORS	16,716	99,38	77,28	16,728	182,44	137,26
IV. PROFESSIONAL AND OTHER SERVICES	73,505	165,60	134,20	52,522	203,44	179,81
V. PERSONAL LOANS	2,49,994	547,57	511,03	3,12,077	880,69	795,80
1. Loans for Purchase of Consumer Durables	23,324	28,70	25,61	35,620	59,42	49,30
2. Loans for Housing	19,768	136,62	123,07	27,133	221,87	197,74
3. Rest of the Personal Loans	2,06,902	382,25	362,35	2,49,324	599,40	548,76
VI. TRADE	1,63,707	319,42	284,23	1,49,426	669,25	583,55
1. Wholesale Trade	7,828	130,49	120,11	9,438	146,09	115,95
2. Retail Trade	1,55,879	188,93	164,12	1,39,988	523,17	467,60
VII. FINANCE	241	197,30	164,72	453	58,77	38,08
VIII. ALL OTHERS	2,70,862	285,52	263,75	2,08,532	400,28	364,35
TOTAL BANK CREDIT	25,52,757	5171,09	4592,74	17,50,087	6483,75	5755,82
OF WHICH: 1. Artisans & Village Industries	19,469	29,28	26,08	17,149	37,67	35,75
2. Other Small Scale Industries	33,445	343,96	296,69	49,764	1019,55	879,39

TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

SOUTHERN REGION
STATE : TAMIL NADU

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	2,07,442	636,02	579,04	45,853	482,82	426,33
1. Direct Finance	1,97,974	544,07	503,56	44,238	247,35	218,38
2. Indirect Finance	9,468	91,94	75,48	1,615	235,47	207,95
II. INDUSTRY	87,834	6671,50	5236,39	39,827	11194,53	8972,47
1. Mining & Quarrying	377	46,86	38,37	488	262,09	229,28
2. Food Manufacturing & Processing	2,464	422,79	328,73	872	570,42	427,67
(a) Rice Mills, Flour & Dal Mills	516	37,14	27,87	149	31,66	23,02
(b) Sugar	69	212,54	154,97	56	233,76	165,87
(c) Edible Oils & Vanaspati	387	32,99	20,87	85	66,44	50,21
(d) Tea Processing	20	7,53	5,56	28	21,66	10,46
(e) Processing of Fruits & Vegetables	46	10,11	6,42	38	6,00	2,34
(f) Others	1,426	122,47	113,04	516	210,90	175,77
3. Beverage & Tobacco	161	39,75	32,48	145	184,33	149,55
4. Textiles	16,906	4127,36	3139,74	2,141	854,69	725,67
(a) Cotton Textiles	6,615	2693,47	1967,50	364	262,01	220,90
(b) Jute Textiles	40	1,84	1,48	25	3,34	4,37
(c) Handloom Textiles & Khadi	885	48,59	39,06	67	14,80	11,60
(d) Other Textiles	9,366	1383,45	1131,70	1,685	574,54	488,80
5. Paper, Paper Products & Printing	1,712	253,12	216,70	1,805	337,04	246,79
6. Leather & Leather Products	436	65,42	61,26	1,962	937,17	781,02
7. Rubber & Rubber Products	323	27,67	35,76	339	432,69	326,68
8. Chemicals & Chemical Products	2,205	255,31	212,79	2,619	1620,39	1295,18
(a) Heavy Industrial Chemicals	170	23,04	17,50	303	305,47	247,48
(b) Fertilisers	53	28,03	26,75	129	587,32	483,71
(c) Drugs & Pharmaceuticals	288	70,75	66,68	495	232,99	182,08
(d) Non-Edible Oils	32	2,00	1,69	19	15,42	13,71
(e) Other Chemicals & Chemical Products	1,662	131,49	100,17	1,673	479,18	368,19
9. Petroleum, Coal Products & Nuclear Fuels	134	41,64	25,58	227	319,38	232,67
10. Manufacture of Cement & Cement Products	149	41,18	36,30	122	381,16	336,92
11. Basic Metals & Metal Products	2,693	336,49	300,87	2,372	607,42	520,52
(a) Iron & Steel	1,143	251,22	229,48	786	343,22	302,05
(b) Non-Ferrous Metals	111	11,72	7,75	164	43,26	37,26
(c) Other Metal Products	1,439	73,55	63,64	1,422	220,94	181,21
12. Engineering	3,930	509,24	390,89	4,013	1542,50	1269,91
(a) Heavy Engineering	853	223,26	168,72	505	430,02	348,57
(b) Light Engineering	1,648	140,70	117,17	1,762	372,79	326,43
(c) Electrical Machinery & Goods	904	124,49	86,81	880	401,07	294,88
(d) Electronic Machinery & Goods	525	20,80	18,20	866	338,62	300,03
13. Vehicles, Vehicle Parts & Transport Equipments	683	99,14	71,10	1,071	1551,36	1100,36
14. Other Industries	54,594	322,50	272,93	20,735	1157,03	989,54
15. Electricity, Gas & Water	168	29,19	25,19	138	152,51	103,31
(a) Electricity Generation & Transmission	61	7,88	5,49	94	89,16	55,18
(b) Non-Conventional Energy	19	16,08	14,61	20	59,74	44,36
(c) Gas, Steam & Water Supply	88	5,23	5,09	24	3,61	3,78
16. Construction	899	53,86	47,69	778	284,35	237,39
III. TRANSPORT OPERATORS	10,677	140,60	113,78	4,098	158,20	135,51
IV. PROFESSIONAL AND OTHER SERVICES	38,282	380,03	319,79	28,730	1120,70	1074,31
V. PERSONAL LOANS	2,96,840	975,22	869,63	4,50,634	2794,71	2383,58
1. Loans for Purchase of Consumer Durables	44,020	72,14	62,60	30,688	52,66	45,01
2. Loans for Housing	25,206	269,20	241,59	21,963	349,50	319,87
3. Rest of the Personal Loans	2,27,614	633,88	565,44	3,97,983	2392,54	2018,70
VI. TRADE	74,518	998,39	824,78	33,734	2904,03	2600,70
1. Wholesale Trade	8,994	438,53	344,28	6,054	1744,27	1480,29
2. Retail Trade	65,524	559,87	480,50	27,680	1159,76	1120,41
VII. FINANCE	985	142,74	111,54	2,184	2381,43	1966,86
VIII. ALL OTHERS	1,23,563	475,68	414,63	62,861	745,16	658,18
TOTAL BANK CREDIT	8,40,141	10420,19	8469,57	6,67,921	21781,59	18217,95
OF WHICH: 1. Artisans & Village Industries	6,542	32,10	29,22	1,121	11,14	10,32
2. Other Small Scale Industries	43,681	1862,47	1555,21	22,221	1416,51	1264,18

TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

**SOUTHERN REGION
LAKSHADWEEP**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	586	49	53	—	—	—
1. Direct Finance	586	49	53	—	—	—
2. Indirect Finance	—	—	—	—	—	—
II. INDUSTRY	73	35	33	—	—	—
1. Mining & Quarrying	—	—	—	—	—	—
2. Food Manufacturing & Processing	3	1	1	—	—	—
(a) Rice Mills, Flour & Dal Mills	1	—	—	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	2	1	—	—	—	—
3. Beverage & Tobacco	1	1	—	—	—	—
4. Textiles	—	—	—	—	—	—
(a) Cotton Textiles	—	—	—	—	—	—
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles	—	—	—	—	—	—
5. Paper, Paper Products & Printing	—	—	—	—	—	—
6. Leather & Leather Products	—	—	—	—	—	—
7. Rubber & Rubber Products	—	—	—	—	—	—
8. Chemicals & Chemical Products	—	—	—	—	—	—
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	—	—	—	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	—	—	—
11. Basic Metals & Metal Products	3	12	16	—	—	—
(a) Iron & Steel	1	9	9	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Other Metal Products	2	3	7	—	—	—
12. Engineering	2	1	1	—	—	—
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	1	—	—	—	—	—
(c) Electrical Machinery & Goods	1	1	—	—	—	—
(d) Electronic Machinery & Goods	—	—	—	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	3	1	1	—	—	—
14. Other Industries	61	18	15	—	—	—
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	—	—	—	—	—	—
III. TRANSPORT OPERATORS	102	84	90	—	—	—
IV. PROFESSIONAL AND OTHER SERVICES	69	22	21	—	—	—
V. PERSONAL LOANS	720	1,14	1,05	—	—	—
1. Loans for Purchase of Consumer Durables	13	1	1	—	—	—
2. Loans for Housing	32	24	23	—	—	—
3. Rest of the Personal Loans	675	90	81	—	—	—
VI. TRADE	176	76	65	—	—	—
1. Wholesale Trade	—	—	—	—	—	—
2. Retail Trade	176	76	65	—	—	—
VII. FINANCE	—	—	—	—	—	—
VIII. ALL OTHERS	96	6	6	—	—	—
TOTAL BANK CREDIT	1,822	3,86	3,74	—	—	—
OF WHICH: 1. Artisans & Village Industries	9	2	2	—	—	—
2. Other Small Scale Industries	54	11	14	—	—	—

Note : There are no Urban and Metropolitan centres in Lakshadweep.

TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

**SOUTHERN REGION
PONDICHERRY**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	25,314	31,76	31,87	8,690	26,31	26,88
1. Direct Finance	25,313	31,25	31,36	8,674	24,54	25,09
2. Indirect Finance	1	51	51	16	1,77	1,79
II. INDUSTRY	345	36,68	20,40	877	50,84	48,51
1. Mining & Quarrying	1	8	8	3	12	13
2. Food Manufacturing & Processing	6	51	54	25	53	46
(a) Rice Mills, Flour & Dal Mills	2	12	12	7	17	12
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	8	25	24
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	4	39	42	10	12	10
3. Beverage & Tobacco	—	—	—	2	1	1
4. Textiles	6	49	42	11	1,84	1,97
(a) Cotton Textiles	1	—	—	3	1,78	1,93
(b) Jute Textiles	1	30	33	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles	4	18	8	8	5	4
5. Paper, Paper Products & Printing	7	1,35	1,42	27	2,50	1,61
6. Leather & Leather Products	—	—	—	—	—	—
7. Rubber & Rubber Products	—	—	—	3	5	6
8. Chemicals & Chemical Products	12	32	27	22	97	1,09
(a) Heavy Industrial Chemicals	3	9	9	1	3	—
(b) Fertilisers	—	—	—	1	—	2
(c) Drugs & Pharmaceuticals	1	4	4	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	8	18	13	20	94	1,07
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	4	14	36
11. Basic Metals & Metal Products	7	11	8	9	19	19
(a) Iron & Steel	—	—	—	2	1	—
(b) Non-Ferrous Metals	1	6	4	2	1	—
(c) Other Metal Products	6	5	4	5	18	19
12. Engineering	8	29,28	13,43	15	8,05	6,76
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	2	2	1	5	6,54	6,29
(c) Electrical Machinery & Goods	5	29,21	13,41	5	1,48	46
(d) Electronic Machinery & Goods	1	6	1	5	3	2
13. Vehicles, Vehicle Parts & Transport Equipments	1	4	3	6	84	81
14. Other Industries	291	4,39	4,04	738	35,27	34,86
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	6	11	8	12	33	21
III. TRANSPORT OPERATORS	63	80	62	411	2,37	1,80
IV. PROFESSIONAL AND OTHER SERVICES	195	53	42	661	3,36	3,06
V. PERSONAL LOANS	2,029	7,04	6,75	6,316	17,72	15,27
1. Loans for Purchase of Consumer Durables	474	52	37	941	1,48	1,37
2. Loans for Housing	234	1,43	1,36	480	4,34	3,64
3. Rest of the Personal Loans	1,321	5,09	5,03	4,895	11,90	10,26
VI. TRADE	723	7,66	6,89	2,793	11,13	9,05
1. Wholesale Trade	174	1,05	67	211	2,92	2,49
2. Retail Trade	549	6,62	6,22	2,582	8,21	6,56
VII. FINANCE	1	—	—	1	1	—
VIII. ALL OTHERS	1,283	1,89	1,21	2,293	4,54	3,92
TOTAL BANK CREDIT	29,953	86,37	68,17	22,042	116,28	108,49
OF WHICH: 1. Artisans & Village Industries	49	8	9	103	11	8
2. Other Small Scale Industries	187	1,34	1,22	642	6,18	4,42

**TABLE No. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1998**

**SOUTHERN REGION
PONDICHERRY**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	11,342	64,35	57,84	—	—	—
1. Direct Finance	11,336	63,27	56,74	—	—	—
2. Indirect Finance	6	1,07	1,10	—	—	—
II. INDUSTRY	1,598	143,89	124,94	—	—	—
1. Mining & Quarrying	2	3	4	—	—	—
2. Food Manufacturing & Processing	66	3,68	2,86	—	—	—
(a) Rice Mills, Flour & Dal Mills	16	1,51	1,05	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	16	1,29	1,11	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	34	88	70	—	—	—
3. Beverage & Tobacco	2	11	11	—	—	—
4. Textiles	62	40,31	40,43	—	—	—
(a) Cotton Textiles	25	31,15	32,70	—	—	—
(b) Jute Textiles	1	2	2	—	—	—
(c) Handloom Textiles & Khadi	7	12	11	—	—	—
(d) Other Textiles	29	9,03	7,60	—	—	—
5. Paper, Paper Products & Printing	96	12,24	12,40	—	—	—
6. Leather & Leather Products	29	2,04	1,61	—	—	—
7. Rubber & Rubber Products	25	2,04	1,75	—	—	—
8. Chemicals & Chemical Products	177	43,55	34,30	—	—	—
(a) Heavy Industrial Chemicals	14	14,95	14,57	—	—	—
(b) Fertilisers	2	11	12	—	—	—
(c) Drugs & Pharmaceuticals	12	7,00	4,52	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	149	21,50	15,09	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	2	15	14	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	—	—	—
11. Basic Metals & Metal Products	81	7,64	5,08	—	—	—
(a) Iron & Steel	17	4,16	1,91	—	—	—
(b) Non-Ferrous Metals	2	28	20	—	—	—
(c) Other Metal Products	62	3,21	2,97	—	—	—
12. Engineering	202	20,04	17,78	—	—	—
(a) Heavy Engineering	12	3,01	2,23	—	—	—
(b) Light Engineering	29	3,44	3,21	—	—	—
(c) Electrical Machinery & Goods	28	2,62	2,49	—	—	—
(d) Electronic Machinery & Goods	133	10,97	9,85	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	24	69	56	—	—	—
14. Other Industries	794	9,65	6,30	—	—	—
15. Electricity, Gas & Water	5	40	35	—	—	—
(a) Electricity Generation & Transmission	1	2	1	—	—	—
(b) Non-Conventional Energy	1	20	31	—	—	—
(c) Gas, Steam & Water Supply	3	18	2	—	—	—
16. Construction	31	1,30	1,24	—	—	—
III. TRANSPORT OPERATORS	632	4,02	3,54	—	—	—
IV. PROFESSIONAL AND OTHER SERVICES	1,280	11,01	9,34	—	—	—
V. PERSONAL LOANS	11,623	35,77	31,77	—	—	—
1. Loans for Purchase of Consumer Durables	1,496	2,24	1,90	—	—	—
2. Loans for Housing	879	11,15	8,54	—	—	—
3. Rest of the Personal Loans	9,248	22,38	21,33	—	—	—
VI. TRADE	5,186	47,37	40,28	—	—	—
1. Wholesale Trade	191	12,14	7,74	—	—	—
2. Retail Trade	4,995	35,23	32,54	—	—	—
VII. FINANCE	6	6,87	7,17	—	—	—
VIII. ALL OTHERS	3,925	20,65	19,14	—	—	—
TOTAL BANK CREDIT	35,592	333,93	294,03	—	—	—
OF WHICH: 1. Artisans & Village Industries	267	1,06	99	—	—	—
2. Other Small Scale Industries	815	47,31	40,93	—	—	—