

**TABLE NO. 5.8 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SMALL BORROWAL ACCOUNTS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2009**

**NORTH-EASTERN REGION**

**STATE : ASSAM**

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	1	2	3	4	5	6	7	8
<b>I. AGRICULTURE</b>	<b>2,34,977</b>	<b>636,82</b>	<b>88,326</b>	<b>295,57</b>	<b>15,076</b>	<b>63,85</b>	<b>3,38,379</b>	<b>996,24</b>
1. Direct Finance	2,32,561	626,24	86,355	284,32	14,653	61,63	3,33,569	972,19
2. Indirect Finance	2,416	10,58	1,971	11,25	423	2,22	4,810	24,05
<b>II. INDUSTRY</b>	<b>22,485</b>	<b>107,87</b>	<b>12,803</b>	<b>76,17</b>	<b>4,284</b>	<b>29,69</b>	<b>39,572</b>	<b>213,73</b>
<b>III. TRANSPORT OPERATORS</b>	<b>7,347</b>	<b>32,43</b>	<b>4,122</b>	<b>29,28</b>	<b>4,583</b>	<b>36,54</b>	<b>16,052</b>	<b>98,26</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>15,162</b>	<b>47,34</b>	<b>7,849</b>	<b>35,47</b>	<b>6,239</b>	<b>47,01</b>	<b>29,250</b>	<b>129,81</b>
<b>V. PERSONAL LOANS</b>	<b>1,45,406</b>	<b>846,54</b>	<b>2,04,941</b>	<b>1509,88</b>	<b>1,61,711</b>	<b>1042,87</b>	<b>5,12,058</b>	<b>3399,29</b>
1. Loans for Housing	16,322	146,80	13,327	122,40	7,626	65,67	37,275	334,87
2. Loans for Purchase of Consumer Durables	14,555	70,83	14,355	54,72	11,343	50,28	40,253	175,84
3. Rest of the Personal Loans	1,14,529	628,91	1,77,259	1332,75	1,42,742	926,92	4,34,530	2888,58
<b>VI. TRADE</b>	<b>58,305</b>	<b>220,15</b>	<b>28,124</b>	<b>147,50</b>	<b>12,634</b>	<b>86,28</b>	<b>99,063</b>	<b>453,92</b>
1. Wholesale Trade	2,700	18,50	994	8,74	718	5,12	4,412	32,36
2. Retail Trade	55,605	201,65	27,130	138,76	11,916	81,15	94,651	421,56
<b>VII. FINANCE</b>	<b>21,598</b>	<b>60,11</b>	<b>3,969</b>	<b>12,21</b>	<b>317</b>	<b>1,12</b>	<b>25,884</b>	<b>73,44</b>
<b>VIII. ALL OTHERS</b>	<b>37,524</b>	<b>114,88</b>	<b>19,528</b>	<b>75,90</b>	<b>11,780</b>	<b>64,16</b>	<b>68,832</b>	<b>254,94</b>
<b>TOTAL BANK CREDIT</b>	<b>5,42,804</b>	<b>2066,15</b>	<b>3,69,662</b>	<b>2181,96</b>	<b>2,16,624</b>	<b>1371,52</b>	<b>11,29,090</b>	<b>5619,63</b>

**STATE : MANIPUR**

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	1	2	3	4	5	6	7	8
<b>I. AGRICULTURE</b>	<b>8,784</b>	<b>47,76</b>	<b>5,248</b>	<b>28,89</b>	<b>3,468</b>	<b>17,38</b>	<b>17,500</b>	<b>94,04</b>
1. Direct Finance	8,725	47,60	5,178	28,45	3,423	16,96	17,326	93,01
2. Indirect Finance	59	16	70	45	45	42	174	1,03
<b>II. INDUSTRY</b>	<b>309</b>	<b>1,56</b>	<b>1,045</b>	<b>4,66</b>	<b>846</b>	<b>7,07</b>	<b>2,200</b>	<b>13,28</b>
<b>III. TRANSPORT OPERATORS</b>	<b>256</b>	<b>2,69</b>	<b>484</b>	<b>4,72</b>	<b>340</b>	<b>2,99</b>	<b>1,080</b>	<b>10,40</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>141</b>	<b>1,06</b>	<b>369</b>	<b>2,57</b>	<b>354</b>	<b>2,44</b>	<b>864</b>	<b>6,07</b>
<b>V. PERSONAL LOANS</b>	<b>8,112</b>	<b>54,76</b>	<b>6,556</b>	<b>47,57</b>	<b>16,247</b>	<b>114,48</b>	<b>30,915</b>	<b>216,81</b>
1. Loans for Housing	866	8,96	829	7,09	2,044	18,36	3,739	34,41
2. Loans for Purchase of Consumer Durables	426	1,15	229	87	618	2,21	1,273	4,23
3. Rest of the Personal Loans	6,820	44,65	5,498	39,61	13,585	93,91	25,903	178,17
<b>VI. TRADE</b>	<b>749</b>	<b>2,54</b>	<b>937</b>	<b>4,91</b>	<b>1,146</b>	<b>5,26</b>	<b>2,832</b>	<b>12,72</b>
1. Wholesale Trade	3	(..)	1	2	5	3	9	6
2. Retail Trade	746	2,54	936	4,90	1,141	5,23	2,823	12,66
<b>VII. FINANCE</b>	<b>1,088</b>	<b>2,13</b>	<b>393</b>	<b>65</b>	<b>237</b>	<b>55</b>	<b>1,718</b>	<b>3,33</b>
<b>VIII. ALL OTHERS</b>	<b>108</b>	<b>46</b>	<b>97</b>	<b>26</b>	<b>1,493</b>	<b>18,14</b>	<b>1,698</b>	<b>18,87</b>
<b>TOTAL BANK CREDIT</b>	<b>19,547</b>	<b>112,97</b>	<b>15,129</b>	<b>94,23</b>	<b>24,131</b>	<b>168,32</b>	<b>58,807</b>	<b>375,52</b>

**TABLE NO. 5.8 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SMALL BORROWAL ACCOUNTS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2009**

**NORTH-EASTERN REGION  
STATE : MEGHALAYA**

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	1	2	3	4	5	6	7	8
<b>I. AGRICULTURE</b>	<b>25,697</b>	<b>61,28</b>	<b>3,221</b>	<b>9,23</b>	<b>1,055</b>	<b>3,31</b>	<b>29,973</b>	<b>73,82</b>
1. Direct Finance	25,384	60,03	2,990	8,76	1,021	3,18	29,395	71,96
2. Indirect Finance	313	1,26	231	47	34	13	578	1,86
<b>II. INDUSTRY</b>	<b>1,775</b>	<b>9,87</b>	<b>607</b>	<b>2,62</b>	<b>371</b>	<b>2,87</b>	<b>2,753</b>	<b>15,36</b>
<b>III. TRANSPORT OPERATORS</b>	<b>408</b>	<b>3,34</b>	<b>207</b>	<b>1,67</b>	<b>469</b>	<b>3,91</b>	<b>1,084</b>	<b>8,92</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>622</b>	<b>3,99</b>	<b>174</b>	<b>1,21</b>	<b>541</b>	<b>3,78</b>	<b>1,337</b>	<b>8,98</b>
<b>V. PERSONAL LOANS</b>	<b>17,714</b>	<b>104,71</b>	<b>11,454</b>	<b>82,31</b>	<b>24,130</b>	<b>173,66</b>	<b>53,298</b>	<b>360,68</b>
1. Loans for Housing	585	5,61	535	5,46	1,602	14,54	2,722	25,61
2. Loans for Purchase of Consumer Durables	898	2,62	312	94	1,456	7,58	2,666	11,15
3. Rest of the Personal Loans	16,231	96,48	10,607	75,91	21,072	151,53	47,910	323,92
<b>VI. TRADE</b>	<b>3,521</b>	<b>17,05</b>	<b>1,235</b>	<b>7,57</b>	<b>2,404</b>	<b>18,28</b>	<b>7,160</b>	<b>42,90</b>
1. Wholesale Trade	63	10	7	3	67	45	137	59
2. Retail Trade	3,458	16,94	1,228	7,54	2,337	17,83	7,023	42,31
<b>VII. FINANCE</b>	<b>343</b>	<b>94</b>	<b>33</b>	<b>5</b>	<b>3</b>	<b>4</b>	<b>379</b>	<b>1,03</b>
<b>VIII. ALL OTHERS</b>	<b>475</b>	<b>1,78</b>	<b>94</b>	<b>35</b>	<b>917</b>	<b>6,41</b>	<b>1,486</b>	<b>8,53</b>
<b>TOTAL BANK CREDIT</b>	<b>50,555</b>	<b>202,95</b>	<b>17,025</b>	<b>105,01</b>	<b>29,890</b>	<b>212,25</b>	<b>97,470</b>	<b>520,21</b>

**STATE : MIZORAM**

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	1	2	3	4	5	6	7	8
<b>I. AGRICULTURE</b>	<b>7,024</b>	<b>27,85</b>	<b>2,619</b>	<b>12,75</b>	<b>3,336</b>	<b>19,80</b>	<b>12,979</b>	<b>60,40</b>
1. Direct Finance	7,009	27,82	2,593	12,66	3,281	19,64	12,883	60,11
2. Indirect Finance	15	3	26	9	55	16	96	28
<b>II. INDUSTRY</b>	<b>353</b>	<b>2,62</b>	<b>436</b>	<b>3,81</b>	<b>1,346</b>	<b>11,95</b>	<b>2,135</b>	<b>18,38</b>
<b>III. TRANSPORT OPERATORS</b>	<b>39</b>	<b>31</b>	<b>28</b>	<b>18</b>	<b>40</b>	<b>33</b>	<b>107</b>	<b>82</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>109</b>	<b>72</b>	<b>89</b>	<b>98</b>	<b>1,127</b>	<b>8,01</b>	<b>1,325</b>	<b>9,71</b>
<b>V. PERSONAL LOANS</b>	<b>5,866</b>	<b>36,09</b>	<b>6,896</b>	<b>45,56</b>	<b>11,103</b>	<b>72,38</b>	<b>23,865</b>	<b>154,03</b>
1. Loans for Housing	763	9,76	1,155	11,75	757	9,26	2,675	30,77
2. Loans for Purchase of Consumer Durables	1,363	5,90	1,331	5,03	1,089	5,26	3,783	16,19
3. Rest of the Personal Loans	3,740	20,44	4,410	28,77	9,257	57,86	17,407	107,07
<b>VI. TRADE</b>	<b>413</b>	<b>2,72</b>	<b>515</b>	<b>4,84</b>	<b>881</b>	<b>7,29</b>	<b>1,809</b>	<b>14,85</b>
1. Wholesale Trade	36	10	–	–	33	26	69	36
2. Retail Trade	377	2,62	515	4,84	848	7,03	1,740	14,49
<b>VII. FINANCE</b>	<b>459</b>	<b>2,36</b>	<b>206</b>	<b>97</b>	<b>24</b>	<b>13</b>	<b>689</b>	<b>3,46</b>
<b>VIII. ALL OTHERS</b>	<b>129</b>	<b>36</b>	<b>149</b>	<b>1,41</b>	<b>580</b>	<b>6,02</b>	<b>858</b>	<b>7,79</b>
<b>TOTAL BANK CREDIT</b>	<b>14,392</b>	<b>73,03</b>	<b>10,938</b>	<b>70,48</b>	<b>18,437</b>	<b>125,91</b>	<b>43,767</b>	<b>269,42</b>

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SMALL BORROWAL ACCOUNTS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2009**

**NORTH-EASTERN REGION  
STATE : NAGALAND**

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	1	2	3	4	5	6	7	8
<b>I. AGRICULTURE</b>	<b>7,827</b>	<b>24,46</b>	<b>12,679</b>	<b>44,22</b>	–	–	<b>20,506</b>	<b>68,67</b>
1. Direct Finance	7,533	23,06	12,523	43,27	–	–	20,056	66,33
2. Indirect Finance	294	1,40	156	94	–	–	450	2,35
<b>II. INDUSTRY</b>	<b>985</b>	<b>12,49</b>	<b>3,016</b>	<b>31,36</b>	–	–	<b>4,001</b>	<b>43,85</b>
<b>III. TRANSPORT OPERATORS</b>	<b>27</b>	<b>26</b>	<b>997</b>	<b>8,98</b>	–	–	<b>1,024</b>	<b>9,24</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>118</b>	<b>1,19</b>	<b>998</b>	<b>8,05</b>	–	–	<b>1,116</b>	<b>9,25</b>
<b>V. PERSONAL LOANS</b>	<b>11,138</b>	<b>72,00</b>	<b>37,595</b>	<b>269,74</b>	–	–	<b>48,733</b>	<b>341,74</b>
1. Loans for Housing	151	87	613	4,72	–	–	764	5,59
2. Loans for Purchase of Consumer Durables	464	1,58	2,438	8,12	–	–	2,902	9,71
3. Rest of the Personal Loans	10,523	69,55	34,544	256,90	–	–	45,067	326,45
<b>VI. TRADE</b>	<b>571</b>	<b>5,41</b>	<b>2,577</b>	<b>21,53</b>	–	–	<b>3,148</b>	<b>26,94</b>
1. Wholesale Trade	59	74	71	1,18	–	–	130	1,92
2. Retail Trade	512	4,68	2,506	20,35	–	–	3,018	25,02
<b>VII. FINANCE</b>	<b>7</b>	<b>5</b>	<b>45</b>	<b>47</b>	–	–	<b>52</b>	<b>52</b>
<b>VIII. ALL OTHERS</b>	<b>64</b>	<b>39</b>	<b>695</b>	<b>4,94</b>	–	–	<b>759</b>	<b>5,33</b>
<b>TOTAL BANK CREDIT</b>	<b>20,737</b>	<b>116,26</b>	<b>58,602</b>	<b>389,28</b>	–	–	<b>79,339</b>	<b>505,55</b>

**STATE : TRIPURA**

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	1	2	3	4	5	6	7	8
<b>I. AGRICULTURE</b>	<b>66,912</b>	<b>82,88</b>	<b>36,264</b>	<b>70,02</b>	<b>3,450</b>	<b>14,57</b>	<b>1,06,626</b>	<b>167,48</b>
1. Direct Finance	66,667	81,86	35,678	68,79	3,223	11,62	1,05,568	162,27
2. Indirect Finance	245	1,02	586	1,24	227	2,95	1,058	5,21
<b>II. INDUSTRY</b>	<b>12,951</b>	<b>16,61</b>	<b>4,426</b>	<b>9,80</b>	<b>721</b>	<b>5,59</b>	<b>18,098</b>	<b>32,00</b>
<b>III. TRANSPORT OPERATORS</b>	<b>2,156</b>	<b>6,69</b>	<b>3,151</b>	<b>13,19</b>	<b>854</b>	<b>6,83</b>	<b>6,161</b>	<b>26,71</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>4,117</b>	<b>6,55</b>	<b>2,424</b>	<b>6,51</b>	<b>1,178</b>	<b>6,80</b>	<b>7,719</b>	<b>19,86</b>
<b>V. PERSONAL LOANS</b>	<b>31,844</b>	<b>166,67</b>	<b>23,138</b>	<b>138,40</b>	<b>25,523</b>	<b>160,66</b>	<b>80,505</b>	<b>465,73</b>
1. Loans for Housing	6,112	70,67	4,598	54,93	3,663	39,73	14,373	165,33
2. Loans for Purchase of Consumer Durables	12,246	63,33	5,634	30,73	6,579	31,36	24,459	125,43
3. Rest of the Personal Loans	13,486	32,67	12,906	52,73	15,281	89,56	41,673	174,97
<b>VI. TRADE</b>	<b>28,952</b>	<b>42,00</b>	<b>14,479</b>	<b>38,00</b>	<b>3,152</b>	<b>20,44</b>	<b>46,583</b>	<b>100,44</b>
1. Wholesale Trade	834	1,48	37	10	98	1,18	969	2,75
2. Retail Trade	28,118	40,52	14,442	37,90	3,054	19,26	45,614	97,68
<b>VII. FINANCE</b>	<b>4,537</b>	<b>10,31</b>	<b>1,827</b>	<b>2,83</b>	<b>592</b>	<b>4,34</b>	<b>6,956</b>	<b>17,48</b>
<b>VIII. ALL OTHERS</b>	<b>7,009</b>	<b>22,75</b>	<b>1,370</b>	<b>4,17</b>	<b>2,793</b>	<b>9,68</b>	<b>11,172</b>	<b>36,60</b>
<b>TOTAL BANK CREDIT</b>	<b>1,58,478</b>	<b>354,47</b>	<b>87,079</b>	<b>282,91</b>	<b>38,263</b>	<b>228,91</b>	<b>2,83,820</b>	<b>866,30</b>