

**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**

EASTERN REGION

STATE : BIHAR

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	14,41,031	3957,61	4,97,690	1620,47	1,24,820	1033,49	20,63,541	6611,56
1. Direct Finance	14,06,764	3881,11	4,88,527	1594,09	1,22,364	1021,15	20,17,655	6496,35
2. Indirect Finance	34,267	76,50	9,163	26,37	2,456	12,34	45,886	115,21
II. INDUSTRY	65,829	114,31	22,421	64,10	10,684	63,03	98,934	241,43
III. TRANSPORT OPERATORS	21,220	55,70	6,756	25,56	6,947	44,75	34,923	126,00
IV. PROFESSIONAL AND OTHER SERVICES	44,832	101,64	17,252	58,02	12,183	66,73	74,267	226,39
V. PERSONAL LOANS	2,05,470	734,65	1,67,000	912,90	2,30,357	1405,72	6,02,827	3053,26
1. Loans for Housing	20,982	101,40	10,595	70,14	17,126	154,93	48,703	326,47
2. Loans for Purchase of Consumer Durables	6,801	22,83	7,284	38,35	18,249	108,11	32,334	169,30
3. Rest of the Personal Loans	1,77,687	610,42	1,49,121	804,41	1,94,982	1142,67	5,21,790	2557,50
VI. TRADE	3,72,674	885,68	1,32,927	479,28	55,737	312,88	5,61,338	1677,85
1. Wholesale Trade	17,461	78,36	6,884	42,38	3,471	28,76	27,816	149,49
2. Retail Trade	3,55,213	807,33	1,26,043	436,90	52,266	284,12	5,33,522	1528,35
VII. FINANCE	5,928	16,30	1,642	7,00	479	1,60	8,049	24,90
VIII. ALL OTHERS	88,326	247,24	28,553	96,30	21,296	102,99	1,38,175	446,53
TOTAL BANK CREDIT	22,45,310	6113,12	8,74,241	3263,63	4,62,503	3031,18	35,82,054	12407,93

STATE : JHARKHAND

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	3,95,442	623,63	74,564	161,59	12,024	36,94	4,82,030	822,16
1. Direct Finance	3,85,340	604,15	72,301	154,94	11,677	34,86	4,69,318	793,95
2. Indirect Finance	10,102	19,48	2,263	6,65	347	2,09	12,712	28,21
II. INDUSTRY	18,421	40,04	6,057	41,50	6,816	34,76	31,294	116,30
III. TRANSPORT OPERATORS	5,206	34,24	2,247	16,35	3,227	21,95	10,680	72,55
IV. PROFESSIONAL AND OTHER SERVICES	25,121	68,63	6,822	28,98	8,927	60,56	40,870	158,18
V. PERSONAL LOANS	1,21,155	595,75	1,22,229	787,08	1,46,054	807,61	3,89,438	2190,44
1. Loans for Housing	6,258	41,97	5,756	46,50	10,074	91,14	22,088	179,61
2. Loans for Purchase of Consumer Durables	6,218	22,16	8,420	50,63	9,517	64,22	24,155	137,02
3. Rest of the Personal Loans	1,08,679	531,62	1,08,053	689,95	1,26,463	652,25	3,43,195	1873,82
VI. TRADE	1,14,718	344,30	35,610	174,41	19,665	128,02	1,69,993	646,73
1. Wholesale Trade	8,191	33,82	4,110	16,80	2,399	10,77	14,700	61,39
2. Retail Trade	1,06,527	310,48	31,500	157,62	17,266	117,25	1,55,293	585,35
VII. FINANCE	3,139	5,15	591	2,81	66	51	3,796	8,47
VIII. ALL OTHERS	15,976	45,63	7,421	29,41	14,203	79,76	37,600	154,80
TOTAL BANK CREDIT	6,99,178	1757,37	2,55,541	1242,14	2,10,982	1170,13	11,65,701	4169,63

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

EASTERN REGION

STATE : ORISSA

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	9,01,336	2117,05	1,96,748	568,11	48,951	213,99	11,47,035	2899,16
1. Direct Finance	8,73,357	2037,72	1,91,393	545,32	46,498	198,33	11,11,248	2781,38
2. Indirect Finance	27,979	79,33	5,355	22,79	2,453	15,66	35,787	117,78
II. INDUSTRY	47,244	126,24	10,817	51,28	9,127	67,77	67,188	245,29
III. TRANSPORT OPERATORS	9,856	57,50	4,347	29,16	4,770	34,26	18,973	120,93
IV. PROFESSIONAL AND OTHER SERVICES	75,212	169,14	14,837	57,02	16,825	106,47	1,06,874	332,64
V. PERSONAL LOANS	2,71,452	1374,54	2,27,177	1478,70	3,08,508	1760,39	8,07,137	4613,63
1. Loans for Housing	59,857	458,90	53,218	441,08	81,255	688,80	1,94,330	1588,78
2. Loans for Purchase of Consumer Durables	10,350	29,99	8,208	28,77	9,785	39,06	28,343	97,82
3. Rest of the Personal Loans	2,01,245	885,65	1,65,751	1008,85	2,17,468	1032,53	5,84,464	2927,03
VI. TRADE	2,78,165	756,80	68,383	294,30	42,530	240,73	3,89,078	1291,83
1. Wholesale Trade	14,807	54,43	3,931	22,20	2,988	21,97	21,726	98,60
2. Retail Trade	2,63,358	702,38	64,452	272,10	39,542	218,76	3,67,352	1193,23
VII. FINANCE	39,872	125,19	4,048	19,23	1,008	5,94	44,928	150,36
VIII. ALL OTHERS	1,34,824	324,47	46,024	144,45	30,860	161,76	2,11,708	630,69
TOTAL BANK CREDIT	17,57,961	5050,94	5,72,381	2642,26	4,62,579	2591,32	27,92,921	10284,51

STATE : SIKKIM

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	4,164	14,61	392	2,85	-	-	4,556	17,46
1. Direct Finance	4,117	14,40	391	2,85	-	-	4,508	17,26
2. Indirect Finance	47	21	1	-	-	-	48	21
II. INDUSTRY	195	88	149	1,28	-	-	344	2,16
III. TRANSPORT OPERATORS	15	16	48	47	-	-	63	62
IV. PROFESSIONAL AND OTHER SERVICES	299	2,31	1,074	8,57	-	-	1,373	10,88
V. PERSONAL LOANS	8,765	55,63	7,168	45,37	-	-	15,933	101,00
1. Loans for Housing	989	9,55	895	10,43	-	-	1,884	19,97
2. Loans for Purchase of Consumer Durables	2,335	6,67	646	1,55	-	-	2,981	8,23
3. Rest of the Personal Loans	5,441	39,41	5,627	33,39	-	-	11,068	72,80
VI. TRADE	921	5,01	251	1,81	-	-	1,172	6,82
1. Wholesale Trade	30	10	15	27	-	-	45	37
2. Retail Trade	891	4,91	236	1,54	-	-	1,127	6,45
VII. FINANCE	47	12	2	-	-	-	49	12
VIII. ALL OTHERS	255	45	781	2,33	-	-	1,036	2,78
TOTAL BANK CREDIT	14,661	79,16	9,865	62,68	-	-	24,526	141,84

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MARCH 2009**

EASTERN REGION

STATE : WEST BENGAL

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	8,82,570	1911,20	1,83,584	482,04	82,758	317,53	11,48,912	2710,77
1. Direct Finance	8,55,829	1827,84	1,77,626	457,51	75,790	285,76	11,09,245	2571,12
2. Indirect Finance	26,741	83,35	5,958	24,53	6,968	31,77	39,667	139,65
II. INDUSTRY	2,01,939	279,00	44,153	118,88	72,448	564,72	3,18,540	962,60
III. TRANSPORT OPERATORS	12,381	25,50	2,989	10,90	9,228	63,61	24,598	100,01
IV. PROFESSIONAL AND OTHER SERVICES	74,854	162,90	21,950	65,20	33,384	219,97	1,30,188	448,07
V. PERSONAL LOANS	2,74,070	1250,64	1,35,388	691,37	6,58,892	3216,83	10,68,350	5158,85
1. Loans for Housing	34,803	277,75	20,504	163,02	81,586	668,12	1,36,893	1108,89
2. Loans for Purchase of Consumer Durables	50,097	271,74	17,956	90,48	28,137	139,73	96,190	501,95
3. Rest of the Personal Loans	1,89,170	701,15	96,928	437,87	5,49,169	2408,98	8,35,267	3548,00
VI. TRADE	3,04,697	839,81	84,140	290,92	86,967	533,05	4,75,804	1663,78
1. Wholesale Trade	23,019	119,75	8,267	38,72	13,962	115,09	45,248	273,56
2. Retail Trade	2,81,678	720,06	75,873	252,20	73,005	417,95	4,30,556	1390,22
VII. FINANCE	38,824	86,00	6,306	13,61	3,212	18,47	48,342	118,09
VIII. ALL OTHERS	66,877	157,59	21,423	61,67	86,837	662,56	1,75,137	881,82
TOTAL BANK CREDIT	18,56,212	4712,65	4,99,933	1734,59	10,33,726	5596,74	33,89,871	12043,99

ANDAMAN & NICOBAR ISLANDS

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	1,174	4,39	438	1,57	-	-	1,612	5,96
1. Direct Finance	1,143	4,27	406	1,44	-	-	1,549	5,71
2. Indirect Finance	31	13	32	12	-	-	63	25
II. INDUSTRY	192	1,00	171	1,28	-	-	363	2,28
III. TRANSPORT OPERATORS	111	87	155	1,46	-	-	266	2,34
IV. PROFESSIONAL AND OTHER SERVICES	331	1,62	240	1,64	-	-	571	3,27
V. PERSONAL LOANS	3,860	19,94	9,701	64,06	-	-	13,561	84,00
1. Loans for Housing	159	1,21	162	1,45	-	-	321	2,66
2. Loans for Purchase of Consumer Durables	71	27	204	1,21	-	-	275	1,47
3. Rest of the Personal Loans	3,630	18,46	9,335	61,41	-	-	12,965	79,87
VI. TRADE	846	7,57	1,153	15,53	-	-	1,999	23,10
1. Wholesale Trade	11	10	9	7	-	-	20	16
2. Retail Trade	835	7,47	1,144	15,47	-	-	1,979	22,94
VII. FINANCE	-	-	5	-	-	-	5	-
VIII. ALL OTHERS	25	16	967	4,62	-	-	992	4,77
TOTAL BANK CREDIT	6,539	35,55	12,830	90,18	-	-	19,369	125,72