

**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**

**CENTRAL REGION**

**STATE : CHHATTISGARH**

(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>2,37,957</b>	<b>646,48</b>	<b>88,302</b>	<b>333,23</b>	<b>17,796</b>	<b>102,99</b>	<b>3,44,055</b>	<b>1082,71</b>
1. Direct Finance	2,35,170	638,65	86,995	327,50	17,229	100,80	3,39,394	1066,95
2. Indirect Finance	2,787	7,83	1,307	5,73	567	2,20	4,661	15,76
<b>II. INDUSTRY</b>	<b>12,797</b>	<b>31,64</b>	<b>4,828</b>	<b>21,73</b>	<b>2,477</b>	<b>15,29</b>	<b>20,102</b>	<b>68,65</b>
<b>III. TRANSPORT OPERATORS</b>	<b>856</b>	<b>3,38</b>	<b>490</b>	<b>1,68</b>	<b>1,440</b>	<b>4,25</b>	<b>2,786</b>	<b>9,31</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>11,159</b>	<b>26,42</b>	<b>4,845</b>	<b>17,74</b>	<b>4,636</b>	<b>25,22</b>	<b>20,640</b>	<b>69,38</b>
<b>V. PERSONAL LOANS</b>	<b>91,186</b>	<b>449,83</b>	<b>78,239</b>	<b>457,63</b>	<b>1,01,224</b>	<b>532,47</b>	<b>2,70,649</b>	<b>1439,94</b>
1. Loans for Housing	5,909	36,35	5,640	39,71	8,736	74,53	20,285	150,59
2. Loans for Purchase of Consumer Durables	3,696	12,34	2,590	8,03	2,995	12,49	9,281	32,87
3. Rest of the Personal Loans	81,581	401,14	70,009	409,89	89,493	445,45	2,41,083	1256,49
<b>VI. TRADE</b>	<b>59,414</b>	<b>161,89</b>	<b>27,828</b>	<b>103,65</b>	<b>13,840</b>	<b>63,42</b>	<b>1,01,082</b>	<b>328,95</b>
1. Wholesale Trade	4,200	17,90	1,418	6,52	291	1,62	5,909	26,05
2. Retail Trade	55,214	143,99	26,410	97,13	13,549	61,79	95,173	302,91
<b>VII. FINANCE</b>	<b>2,216</b>	<b>3,56</b>	<b>122</b>	<b>24</b>	<b>155</b>	<b>45</b>	<b>2,493</b>	<b>4,25</b>
<b>VIII. ALL OTHERS</b>	<b>17,802</b>	<b>48,18</b>	<b>5,060</b>	<b>15,15</b>	<b>31,659</b>	<b>409,36</b>	<b>54,521</b>	<b>472,69</b>
<b>TOTAL BANK CREDIT</b>	<b>4,33,387</b>	<b>1371,38</b>	<b>2,09,714</b>	<b>951,05</b>	<b>1,73,227</b>	<b>1153,46</b>	<b>8,16,328</b>	<b>3475,89</b>

**STATE : MADHYA PRADESH**

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>8,22,674</b>	<b>4506,10</b>	<b>5,19,891</b>	<b>3221,28</b>	<b>1,35,964</b>	<b>909,46</b>	<b>14,78,529</b>	<b>8636,83</b>
1. Direct Finance	8,13,883	4461,27	5,14,780	3185,15	1,34,154	897,90	14,62,817	8544,32
2. Indirect Finance	8,791	44,83	5,111	36,12	1,810	11,55	15,712	92,51
<b>II. INDUSTRY</b>	<b>25,968</b>	<b>75,84</b>	<b>18,848</b>	<b>90,78</b>	<b>31,863</b>	<b>236,93</b>	<b>76,679</b>	<b>403,55</b>
<b>III. TRANSPORT OPERATORS</b>	<b>2,944</b>	<b>17,22</b>	<b>1,691</b>	<b>8,29</b>	<b>5,483</b>	<b>35,92</b>	<b>10,118</b>	<b>61,43</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>32,450</b>	<b>88,13</b>	<b>17,870</b>	<b>63,46</b>	<b>25,419</b>	<b>139,76</b>	<b>75,739</b>	<b>291,35</b>
<b>V. PERSONAL LOANS</b>	<b>1,94,501</b>	<b>895,78</b>	<b>2,42,447</b>	<b>1342,87</b>	<b>4,52,485</b>	<b>2208,02</b>	<b>8,89,433</b>	<b>4446,66</b>
1. Loans for Housing	17,406	108,26	22,427	166,86	42,085	387,68	81,918	662,80
2. Loans for Purchase of Consumer Durables	17,177	69,69	17,389	64,14	19,331	90,43	53,897	224,26
3. Rest of the Personal Loans	1,59,918	717,82	2,02,631	1111,87	3,91,069	1729,91	7,53,618	3559,61
<b>VI. TRADE</b>	<b>1,01,379</b>	<b>355,85</b>	<b>95,215</b>	<b>412,39</b>	<b>97,069</b>	<b>476,34</b>	<b>2,93,663</b>	<b>1244,58</b>
1. Wholesale Trade	9,534	71,04	5,187	37,93	6,391	39,37	21,112	148,35
2. Retail Trade	91,845	284,81	90,028	374,46	90,678	436,96	2,72,551	1096,23
<b>VII. FINANCE</b>	<b>48,915</b>	<b>117,51</b>	<b>15,004</b>	<b>24,30</b>	<b>7,304</b>	<b>24,25</b>	<b>71,223</b>	<b>166,06</b>
<b>VIII. ALL OTHERS</b>	<b>33,027</b>	<b>134,87</b>	<b>22,643</b>	<b>83,81</b>	<b>31,229</b>	<b>144,76</b>	<b>86,899</b>	<b>363,43</b>
<b>TOTAL BANK CREDIT</b>	<b>12,61,858</b>	<b>6191,30</b>	<b>9,33,609</b>	<b>5247,18</b>	<b>7,86,816</b>	<b>4175,42</b>	<b>29,82,283</b>	<b>15613,90</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**

**CENTRAL REGION**

**STATE : UTTAR PRADESH**

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	1	2	3	4	5	6	7	8
<b>I. AGRICULTURE</b>	<b>39,78,039</b>	<b>13488,61</b>	<b>12,50,621</b>	<b>5253,03</b>	<b>2,18,478</b>	<b>1027,98</b>	<b>54,47,138</b>	<b>19769,62</b>
1. Direct Finance	39,48,728	13388,00	12,41,280	5207,64	2,11,309	987,40	54,01,317	19583,05
2. Indirect Finance	29,311	100,60	9,341	45,39	7,169	40,58	45,821	186,58
<b>II. INDUSTRY</b>	<b>60,708</b>	<b>194,30</b>	<b>49,096</b>	<b>288,76</b>	<b>72,377</b>	<b>494,79</b>	<b>1,82,181</b>	<b>977,85</b>
<b>III. TRANSPORT OPERATORS</b>	<b>14,244</b>	<b>69,69</b>	<b>4,707</b>	<b>27,29</b>	<b>9,705</b>	<b>70,26</b>	<b>28,656</b>	<b>167,24</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>74,762</b>	<b>233,47</b>	<b>27,972</b>	<b>125,36</b>	<b>52,802</b>	<b>273,68</b>	<b>1,55,536</b>	<b>632,51</b>
<b>V. PERSONAL LOANS</b>	<b>3,08,606</b>	<b>1487,02</b>	<b>2,27,897</b>	<b>1242,82</b>	<b>7,00,584</b>	<b>3961,28</b>	<b>12,37,087</b>	<b>6691,12</b>
1. Loans for Housing	37,211	272,70	29,776	271,72	97,734	968,64	1,64,721	1513,07
2. Loans for Purchase of Consumer Durables	33,992	162,25	19,472	87,67	55,311	288,97	1,08,775	538,89
3. Rest of the Personal Loans	2,37,403	1052,07	1,78,649	883,43	5,47,539	2703,66	9,63,591	4639,16
<b>VI. TRADE</b>	<b>3,44,534</b>	<b>1221,95</b>	<b>1,85,205</b>	<b>812,67</b>	<b>2,18,866</b>	<b>1120,14</b>	<b>7,48,605</b>	<b>3154,76</b>
1. Wholesale Trade	31,547	230,64	9,350	80,17	14,695	101,54	55,592	412,34
2. Retail Trade	3,12,987	991,31	1,75,855	732,50	2,04,171	1018,61	6,93,013	2742,42
<b>VII. FINANCE</b>	<b>14,488</b>	<b>27,58</b>	<b>2,958</b>	<b>7,30</b>	<b>2,236</b>	<b>10,72</b>	<b>19,682</b>	<b>45,60</b>
<b>VIII. ALL OTHERS</b>	<b>1,49,809</b>	<b>427,75</b>	<b>64,016</b>	<b>249,04</b>	<b>85,602</b>	<b>405,07</b>	<b>2,99,427</b>	<b>1081,86</b>
<b>TOTAL BANK CREDIT</b>	<b>49,45,190</b>	<b>17150,38</b>	<b>18,12,472</b>	<b>8006,27</b>	<b>13,60,650</b>	<b>7363,92</b>	<b>81,18,312</b>	<b>32520,57</b>

**STATE : UTTARAKHAND**

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	1	2	3	4	5	6	7	8
<b>I. AGRICULTURE</b>	<b>1,66,347</b>	<b>627,75</b>	<b>70,416</b>	<b>443,93</b>	<b>3,454</b>	<b>17,60</b>	<b>2,40,217</b>	<b>1089,29</b>
1. Direct Finance	1,63,467	620,21	69,320	439,03	3,262	16,70	2,36,049	1075,93
2. Indirect Finance	2,880	7,54	1,096	4,91	192	90	4,168	13,36
<b>II. INDUSTRY</b>	<b>8,158</b>	<b>38,02</b>	<b>5,158</b>	<b>33,18</b>	<b>2,077</b>	<b>15,42</b>	<b>15,393</b>	<b>86,62</b>
<b>III. TRANSPORT OPERATORS</b>	<b>2,333</b>	<b>15,72</b>	<b>877</b>	<b>7,49</b>	<b>1,031</b>	<b>7,33</b>	<b>4,241</b>	<b>30,54</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>7,200</b>	<b>36,43</b>	<b>4,641</b>	<b>23,40</b>	<b>4,401</b>	<b>23,14</b>	<b>16,242</b>	<b>82,97</b>
<b>V. PERSONAL LOANS</b>	<b>1,05,286</b>	<b>477,18</b>	<b>62,065</b>	<b>359,20</b>	<b>68,869</b>	<b>347,81</b>	<b>2,36,220</b>	<b>1184,19</b>
1. Loans for Housing	23,138	94,60	8,431	65,69	6,892	64,99	38,461	225,28
2. Loans for Purchase of Consumer Durables	3,174	11,94	4,851	28,20	4,212	17,29	12,237	57,44
3. Rest of the Personal Loans	78,974	370,64	48,783	265,31	57,765	265,52	1,85,522	901,47
<b>VI. TRADE</b>	<b>34,834</b>	<b>172,79</b>	<b>19,581</b>	<b>110,16</b>	<b>10,151</b>	<b>65,48</b>	<b>64,566</b>	<b>348,43</b>
1. Wholesale Trade	1,369	9,93	428	3,23	540	3,33	2,337	16,49
2. Retail Trade	33,465	162,86	19,153	106,93	9,611	62,15	62,229	331,94
<b>VII. FINANCE</b>	<b>999</b>	<b>2,30</b>	<b>20</b>	<b>11</b>	<b>50</b>	<b>44</b>	<b>1,069</b>	<b>2,86</b>
<b>VIII. ALL OTHERS</b>	<b>8,430</b>	<b>32,07</b>	<b>6,295</b>	<b>24,45</b>	<b>5,975</b>	<b>26,06</b>	<b>20,700</b>	<b>82,58</b>
<b>TOTAL BANK CREDIT</b>	<b>3,33,587</b>	<b>1402,28</b>	<b>1,69,053</b>	<b>1001,93</b>	<b>96,008</b>	<b>503,28</b>	<b>5,98,648</b>	<b>2907,48</b>