

**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 2008**

**EASTERN REGION
STATE : BIHAR**

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	1	2	3	4	5	6	7	8
I. AGRICULTURE	11,45,341	2893,75	3,96,762	1131,57	76,476	266,03	16,18,579	4291,36
1. Direct Finance	11,11,181	2811,98	3,88,105	1103,69	74,926	258,76	15,74,212	4174,44
2. Indirect Finance	34,160	81,77	8,657	27,88	1,550	7,27	44,367	116,92
II. INDUSTRY	68,154	128,68	25,910	87,87	28,980	182,46	1,23,044	399,01
III. TRANSPORT OPERATORS	15,098	39,37	4,508	19,97	5,170	36,31	24,776	95,64
IV. PROFESSIONAL AND OTHER SERVICES	25,226	57,18	13,255	39,97	7,793	41,77	46,274	138,92
V. PERSONAL LOANS	1,85,622	691,34	1,67,815	932,60	2,15,377	1343,73	5,68,814	2967,67
1. Loans for Purchase of Consumer Durables	6,592	26,88	4,503	19,04	6,178	34,65	17,273	80,57
2. Loans for Housing	19,962	117,38	11,618	77,31	18,233	165,49	49,813	360,18
3. Rest of the Personal Loans	1,59,068	547,08	1,51,694	836,26	1,90,966	1143,58	5,01,728	2526,92
VI. TRADE	2,48,709	584,22	1,08,277	389,20	54,944	302,89	4,11,930	1276,30
1. Wholesale Trade	9,666	30,35	3,922	26,23	2,821	17,51	16,409	74,10
2. Retail Trade	2,39,043	553,87	1,04,355	362,96	52,123	285,38	3,95,521	1202,20
VII. FINANCE	673	2,34	596	1,76	2,631	5,32	3,900	9,42
VIII. ALL OTHERS	1,46,713	340,11	50,959	153,89	44,547	213,77	2,42,219	707,77
TOTAL BANK CREDIT	18,35,536	4737,00	7,68,082	2756,83	4,35,918	2392,27	30,39,536	9886,09

STATE : JHARKHAND

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	1	2	3	4	5	6	7	8
I. AGRICULTURE	4,90,202	736,91	83,477	176,46	8,805	24,56	5,82,484	937,93
1. Direct Finance	4,76,291	713,16	81,372	169,23	8,579	23,18	5,66,242	905,58
2. Indirect Finance	13,911	23,75	2,105	7,23	226	1,38	16,242	32,36
II. INDUSTRY	23,288	55,68	9,616	52,84	7,639	101,51	40,543	210,02
III. TRANSPORT OPERATORS	6,936	31,71	2,557	15,58	2,882	21,86	12,375	69,15
IV. PROFESSIONAL AND OTHER SERVICES	20,942	46,29	6,962	30,38	7,730	49,04	35,634	125,71
V. PERSONAL LOANS	96,232	462,34	1,01,836	657,71	1,13,288	668,75	3,11,356	1788,81
1. Loans for Purchase of Consumer Durables	4,775	17,85	2,482	9,08	3,691	17,56	10,948	44,49
2. Loans for Housing	5,899	36,51	4,907	36,73	7,974	65,35	18,780	138,58
3. Rest of the Personal Loans	85,558	407,99	94,447	611,91	1,01,623	585,84	2,81,628	1605,73
VI. TRADE	1,17,762	333,43	37,568	195,36	21,576	178,79	1,76,906	707,58
1. Wholesale Trade	3,143	12,16	1,601	18,53	977	11,05	5,721	41,74
2. Retail Trade	1,14,619	321,27	35,967	176,83	20,599	167,75	1,71,185	665,85
VII. FINANCE	710	1,80	423	2,18	57	28	1,190	4,27
VIII. ALL OTHERS	67,368	191,30	30,581	123,82	32,295	181,98	1,30,244	497,10
TOTAL BANK CREDIT	8,23,440	1859,46	2,73,020	1254,33	1,94,272	1226,78	12,90,732	4340,58

**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 2008**

**EASTERN REGION
STATE : ORISSA**

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	1	2	3	4	5	6	7	8
I. AGRICULTURE	10,15,890	2131,98	2,07,695	537,29	52,113	215,34	12,75,698	2884,60
1. Direct Finance	9,92,751	2074,99	2,02,835	514,46	47,487	183,20	12,43,073	2772,65
2. Indirect Finance	23,139	56,98	4,860	22,83	4,626	32,14	32,625	111,95
II. INDUSTRY	59,189	154,98	19,107	86,40	20,052	85,62	98,348	327,00
III. TRANSPORT OPERATORS	11,480	59,66	3,837	26,59	4,644	30,63	19,961	116,88
IV. PROFESSIONAL AND OTHER SERVICES	74,027	162,65	13,827	51,61	16,205	73,13	1,04,059	287,39
V. PERSONAL LOANS	2,61,046	1319,96	2,14,767	1427,32	2,71,095	1811,13	7,46,908	4558,40
1. Loans for Purchase of Consumer Durables	8,153	23,37	5,980	33,31	11,238	94,73	25,371	151,41
2. Loans for Housing	62,000	493,30	50,677	454,97	88,073	764,83	2,00,750	1713,09
3. Rest of the Personal Loans	1,90,893	803,29	1,58,110	939,04	1,71,784	951,57	5,20,787	2693,90
VI. TRADE	2,64,474	679,27	65,944	259,24	34,906	212,05	3,65,324	1150,57
1. Wholesale Trade	8,686	37,43	1,996	12,36	1,454	8,26	12,136	58,05
2. Retail Trade	2,55,788	641,84	63,948	246,88	33,452	203,79	3,53,188	1092,51
VII. FINANCE	5,278	18,73	1,650	5,93	1,168	8,03	8,096	32,69
VIII. ALL OTHERS	1,81,857	437,76	55,745	275,07	77,221	458,29	3,14,823	1171,12
TOTAL BANK CREDIT	18,73,241	4964,98	5,82,572	2669,45	4,77,404	2894,21	29,33,217	10528,64

STATE : SIKKIM

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	1	2	3	4	5	6	7	8
I. AGRICULTURE	6,448	19,76	382	1,15	-	-	6,830	20,91
1. Direct Finance	6,244	19,22	379	1,14	-	-	6,623	20,36
2. Indirect Finance	204	54	3	(..)	-	-	207	54
II. INDUSTRY	292	1,88	227	1,23	-	-	519	3,12
III. TRANSPORT OPERATORS	19	19	147	1,01	-	-	166	1,20
IV. PROFESSIONAL AND OTHER SERVICES	153	1,03	1,025	10,49	-	-	1,178	11,52
V. PERSONAL LOANS	8,735	53,85	8,740	54,86	-	-	17,475	108,71
1. Loans for Purchase of Consumer Durables	2,576	9,13	1,446	3,84	-	-	4,022	12,96
2. Loans for Housing	893	10,14	1,007	12,05	-	-	1,900	22,19
3. Rest of the Personal Loans	5,266	34,58	6,287	38,97	-	-	11,553	73,55
VI. TRADE	928	4,89	307	1,59	-	-	1,235	6,48
1. Wholesale Trade	2	2	14	23	-	-	16	25
2. Retail Trade	926	4,87	293	1,36	-	-	1,219	6,23
VII. FINANCE	-	-	2	-	-	-	2	-
VIII. ALL OTHERS	278	1,26	1,750	10,07	-	-	2,028	11,34
TOTAL BANK CREDIT	16,853	82,87	12,580	80,41	-	-	29,433	163,28

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MARCH 2008**

**EASTERN REGION
STATE : WEST BENGAL**

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	1	2	3	4	5	6	7	8
I. AGRICULTURE	9,49,964	1834,81	1,92,772	456,72	89,485	296,17	12,32,221	2587,70
1. Direct Finance	9,25,215	1763,80	1,87,597	439,09	82,224	259,02	11,95,036	2461,92
2. Indirect Finance	24,749	71,01	5,175	17,63	7,261	37,15	37,185	125,78
II. INDUSTRY	2,20,601	279,21	45,679	119,09	69,137	758,11	3,35,417	1156,40
III. TRANSPORT OPERATORS	14,022	24,52	2,618	9,53	5,717	43,58	22,357	77,63
IV. PROFESSIONAL AND OTHER SERVICES	50,409	95,31	14,133	32,89	41,841	179,58	1,06,383	307,78
V. PERSONAL LOANS	2,76,845	1225,19	1,27,983	617,80	5,27,108	3021,72	9,31,936	4864,71
1. Loans for Purchase of Consumer Durables	50,116	270,75	17,247	74,64	35,639	338,08	1,03,002	683,48
2. Loans for Housing	33,183	273,01	17,433	156,16	69,343	599,60	1,19,959	1028,77
3. Rest of the Personal Loans	1,93,546	681,43	93,303	387,00	4,22,126	2084,03	7,08,975	3152,47
VI. TRADE	3,02,641	757,45	89,032	282,23	81,697	1446,67	4,73,370	2486,36
1. Wholesale Trade	10,634	61,75	4,317	22,81	5,872	1046,92	20,823	1131,48
2. Retail Trade	2,92,007	695,71	84,715	259,42	75,825	399,75	4,52,547	1354,88
VII. FINANCE	4,505	11,24	3,072	7,80	1,414	44,29	8,991	63,32
VIII. ALL OTHERS	1,34,470	325,70	35,791	117,71	1,80,726	843,66	3,50,987	1287,07
TOTAL BANK CREDIT	19,53,457	4553,43	5,11,080	1643,77	9,97,125	6633,78	34,61,662	12830,98

ANDAMAN & NICOBAR ISLANDS

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	1	2	3	4	5	6	7	8
I. AGRICULTURE	847	3,00	185	75	–	–	1,032	3,75
1. Direct Finance	820	2,88	145	58	–	–	965	3,46
2. Indirect Finance	27	12	40	17	–	–	67	29
II. INDUSTRY	228	1,34	130	92	–	–	358	2,26
III. TRANSPORT OPERATORS	93	74	115	1,10	–	–	208	1,84
IV. PROFESSIONAL AND OTHER SERVICES	207	84	172	1,33	–	–	379	2,17
V. PERSONAL LOANS	3,355	15,48	7,053	42,45	–	–	10,408	57,92
1. Loans for Purchase of Consumer Durables	21	5	143	67	–	–	164	72
2. Loans for Housing	125	1,32	110	1,26	–	–	235	2,58
3. Rest of the Personal Loans	3,209	14,11	6,800	40,52	–	–	10,009	54,63
VI. TRADE	743	5,82	836	11,73	–	–	1,579	17,56
1. Wholesale Trade	–	–	7	53	–	–	7	53
2. Retail Trade	743	5,82	829	11,21	–	–	1,572	17,03
VII. FINANCE	–	–	3	–	–	–	3	–
VIII. ALL OTHERS	213	1,29	1,808	14,50	–	–	2,021	15,79
TOTAL BANK CREDIT	5,686	28,51	10,302	72,78	–	–	15,988	101,30