

**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**

**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>2,44,428</b>	<b>555,29</b>	<b>93,122</b>	<b>255,48</b>	<b>12,270</b>	<b>42,99</b>	<b>3,49,820</b>	<b>853,76</b>
1. Direct Finance	2,42,274	547,02	90,607	243,61	11,664	40,04	3,44,545	830,66
2. Indirect Finance	2,154	8,27	2,515	11,87	606	2,95	5,275	23,09
<b>II. INDUSTRY</b>	<b>23,848</b>	<b>109,37</b>	<b>10,945</b>	<b>65,90</b>	<b>3,430</b>	<b>22,12</b>	<b>38,223</b>	<b>197,39</b>
<b>III. TRANSPORT OPERATORS</b>	<b>6,371</b>	<b>24,30</b>	<b>3,206</b>	<b>21,66</b>	<b>5,018</b>	<b>39,42</b>	<b>14,595</b>	<b>85,39</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>13,594</b>	<b>39,76</b>	<b>6,580</b>	<b>26,10</b>	<b>5,259</b>	<b>28,69</b>	<b>25,433</b>	<b>94,55</b>
<b>V. PERSONAL LOANS</b>	<b>1,48,989</b>	<b>808,30</b>	<b>1,87,356</b>	<b>1286,64</b>	<b>1,52,562</b>	<b>970,27</b>	<b>4,88,907</b>	<b>3065,22</b>
1. Loans for Purchase of Consumer Durables	15,087	76,28	11,562	45,82	8,161	37,46	34,810	159,56
2. Loans for Housing	16,466	146,98	13,327	126,76	7,242	66,56	37,035	340,30
3. Rest of the Personal Loans	1,17,436	585,04	1,62,467	1114,06	1,37,159	866,26	4,17,062	2565,36
<b>VI. TRADE</b>	<b>58,519</b>	<b>205,09</b>	<b>27,594</b>	<b>139,84</b>	<b>14,968</b>	<b>93,58</b>	<b>1,01,081</b>	<b>438,51</b>
1. Wholesale Trade	958	3,80	570	2,91	573	3,57	2,101	10,28
2. Retail Trade	57,561	201,29	27,024	136,93	14,395	90,00	98,980	428,23
<b>VII. FINANCE</b>	<b>2,542</b>	<b>10,37</b>	<b>988</b>	<b>4,07</b>	<b>145</b>	<b>36</b>	<b>3,675</b>	<b>14,79</b>
<b>VIII. ALL OTHERS</b>	<b>63,255</b>	<b>189,91</b>	<b>28,099</b>	<b>126,30</b>	<b>18,596</b>	<b>129,05</b>	<b>1,09,950</b>	<b>445,26</b>
<b>TOTAL BANK CREDIT</b>	<b>5,61,546</b>	<b>1942,39</b>	<b>3,57,890</b>	<b>1925,99</b>	<b>2,12,248</b>	<b>1326,48</b>	<b>11,31,684</b>	<b>5194,86</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>12,698</b>	<b>51,62</b>	<b>5,803</b>	<b>26,39</b>	<b>3,853</b>	<b>14,97</b>	<b>22,354</b>	<b>92,98</b>
1. Direct Finance	12,631	51,47	5,721	25,73	3,639	14,38	21,991	91,59
2. Indirect Finance	67	14	82	66	214	59	363	1,39
<b>II. INDUSTRY</b>	<b>1,660</b>	<b>2,97</b>	<b>915</b>	<b>5,25</b>	<b>927</b>	<b>8,33</b>	<b>3,502</b>	<b>16,55</b>
<b>III. TRANSPORT OPERATORS</b>	<b>222</b>	<b>1,71</b>	<b>374</b>	<b>3,91</b>	<b>305</b>	<b>3,05</b>	<b>901</b>	<b>8,67</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>102</b>	<b>65</b>	<b>239</b>	<b>1,66</b>	<b>368</b>	<b>3,07</b>	<b>709</b>	<b>5,38</b>
<b>V. PERSONAL LOANS</b>	<b>7,816</b>	<b>52,12</b>	<b>6,603</b>	<b>43,35</b>	<b>14,640</b>	<b>99,76</b>	<b>29,059</b>	<b>195,23</b>
1. Loans for Purchase of Consumer Durables	368	1,10	225	1,00	259	80	852	2,90
2. Loans for Housing	910	9,85	932	7,70	1,631	18,45	3,473	36,01
3. Rest of the Personal Loans	6,538	41,17	5,446	34,65	12,750	80,50	24,734	156,32
<b>VI. TRADE</b>	<b>973</b>	<b>2,94</b>	<b>830</b>	<b>4,31</b>	<b>814</b>	<b>5,39</b>	<b>2,617</b>	<b>12,64</b>
1. Wholesale Trade	3	–	4	3	12	55	19	59
2. Retail Trade	970	2,94	826	4,27	802	4,83	2,598	12,04
<b>VII. FINANCE</b>	<b>108</b>	<b>17</b>	<b>326</b>	<b>40</b>	<b>198</b>	<b>1,49</b>	<b>632</b>	<b>2,05</b>
<b>VIII. ALL OTHERS</b>	<b>296</b>	<b>78</b>	<b>213</b>	<b>37</b>	<b>2,033</b>	<b>23,81</b>	<b>2,542</b>	<b>24,96</b>
<b>TOTAL BANK CREDIT</b>	<b>23,875</b>	<b>112,96</b>	<b>15,303</b>	<b>85,65</b>	<b>23,138</b>	<b>159,86</b>	<b>62,316</b>	<b>358,47</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 2008**

**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>35,856</b>	<b>70,76</b>	<b>6,986</b>	<b>14,29</b>	<b>905</b>	<b>2,70</b>	<b>43,747</b>	<b>87,74</b>
1. Direct Finance	35,309	69,11	6,810	13,70	895	2,66	43,014	85,47
2. Indirect Finance	547	1,65	176	59	10	4	733	2,28
<b>II. INDUSTRY</b>	<b>2,188</b>	<b>11,24</b>	<b>728</b>	<b>3,01</b>	<b>480</b>	<b>2,66</b>	<b>3,396</b>	<b>16,90</b>
<b>III. TRANSPORT OPERATORS</b>	<b>518</b>	<b>3,42</b>	<b>222</b>	<b>1,67</b>	<b>540</b>	<b>4,50</b>	<b>1,280</b>	<b>9,60</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>590</b>	<b>2,85</b>	<b>237</b>	<b>97</b>	<b>449</b>	<b>2,50</b>	<b>1,276</b>	<b>6,32</b>
<b>V. PERSONAL LOANS</b>	<b>17,838</b>	<b>98,31</b>	<b>11,037</b>	<b>78,02</b>	<b>22,904</b>	<b>159,59</b>	<b>51,779</b>	<b>335,92</b>
1. Loans for Purchase of Consumer Durables	1,030	2,84	430	3,65	572	1,81	2,032	8,30
2. Loans for Housing	443	4,75	504	5,06	1,005	10,71	1,952	20,53
3. Rest of the Personal Loans	16,365	90,72	10,103	69,31	21,327	147,07	47,795	307,09
<b>VI. TRADE</b>	<b>3,979</b>	<b>17,00</b>	<b>1,332</b>	<b>7,77</b>	<b>2,264</b>	<b>14,04</b>	<b>7,575</b>	<b>38,81</b>
1. Wholesale Trade	133	26	6	3	75	67	214	96
2. Retail Trade	3,846	16,74	1,326	7,74	2,189	13,37	7,361	37,85
<b>VII. FINANCE</b>	<b>188</b>	<b>51</b>	<b>34</b>	<b>5</b>	<b>5</b>	<b>3</b>	<b>227</b>	<b>58</b>
<b>VIII. ALL OTHERS</b>	<b>1,070</b>	<b>4,10</b>	<b>260</b>	<b>71</b>	<b>2,013</b>	<b>10,28</b>	<b>3,343</b>	<b>15,09</b>
<b>TOTAL BANK CREDIT</b>	<b>62,227</b>	<b>208,19</b>	<b>20,836</b>	<b>106,49</b>	<b>29,560</b>	<b>196,29</b>	<b>1,12,623</b>	<b>510,97</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>8,989</b>	<b>28,27</b>	<b>5,259</b>	<b>16,57</b>	<b>2,611</b>	<b>11,24</b>	<b>16,859</b>	<b>56,08</b>
1. Direct Finance	8,437	26,32	4,769	15,02	2,531	10,98	15,737	52,32
2. Indirect Finance	552	1,95	490	1,56	80	26	1,122	3,76
<b>II. INDUSTRY</b>	<b>1,096</b>	<b>4,77</b>	<b>627</b>	<b>4,24</b>	<b>960</b>	<b>9,93</b>	<b>2,683</b>	<b>18,94</b>
<b>III. TRANSPORT OPERATORS</b>	<b>122</b>	<b>54</b>	<b>46</b>	<b>30</b>	<b>230</b>	<b>1,20</b>	<b>398</b>	<b>2,04</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>81</b>	<b>38</b>	<b>244</b>	<b>1,07</b>	<b>189</b>	<b>1,03</b>	<b>514</b>	<b>2,48</b>
<b>V. PERSONAL LOANS</b>	<b>5,743</b>	<b>32,77</b>	<b>6,113</b>	<b>37,33</b>	<b>8,244</b>	<b>55,08</b>	<b>20,100</b>	<b>125,18</b>
1. Loans for Purchase of Consumer Durables	1,493	4,71	1,101	3,29	210	74	2,804	8,74
2. Loans for Housing	1,458	17,24	1,551	17,47	1,088	13,16	4,097	47,87
3. Rest of the Personal Loans	2,792	10,82	3,461	16,56	6,946	41,19	13,199	68,57
<b>VI. TRADE</b>	<b>1,227</b>	<b>4,08</b>	<b>783</b>	<b>5,84</b>	<b>790</b>	<b>5,51</b>	<b>2,800</b>	<b>15,43</b>
1. Wholesale Trade	8	2	112	35	141	16	261	53
2. Retail Trade	1,219	4,06	671	5,49	649	5,35	2,539	14,90
<b>VII. FINANCE</b>	<b>6</b>	<b>1</b>	<b>1</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>8</b>	<b>1</b>
<b>VIII. ALL OTHERS</b>	<b>372</b>	<b>89</b>	<b>450</b>	<b>2,09</b>	<b>517</b>	<b>5,37</b>	<b>1,339</b>	<b>8,35</b>
<b>TOTAL BANK CREDIT</b>	<b>17,636</b>	<b>71,70</b>	<b>13,523</b>	<b>67,44</b>	<b>13,542</b>	<b>89,36</b>	<b>44,701</b>	<b>228,51</b>

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MARCH 2008**

**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>	9,572	24,31	14,249	45,55	–	–	23,821	69,86
1. Direct Finance	9,276	23,16	13,983	44,60	–	–	23,259	67,76
2. Indirect Finance	296	1,15	266	94	–	–	562	2,09
<b>II. INDUSTRY</b>	1,310	17,75	2,903	32,70	–	–	4,213	50,44
<b>III. TRANSPORT OPERATORS</b>	30	27	862	8,60	–	–	892	8,87
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	100	90	743	5,79	–	–	843	6,69
<b>V. PERSONAL LOANS</b>	9,958	51,63	33,208	213,69	–	–	43,166	265,31
1. Loans for Purchase of Consumer Durables	374	1,16	2,028	7,31	–	–	2,402	8,46
2. Loans for Housing	42	48	321	2,84	–	–	363	3,32
3. Rest of the Personal Loans	9,542	49,99	30,859	203,54	–	–	40,401	253,53
<b>VI. TRADE</b>	540	4,78	2,307	17,94	–	–	2,847	22,72
1. Wholesale Trade	16	7	10	10	–	–	26	17
2. Retail Trade	524	4,71	2,297	17,84	–	–	2,821	22,55
<b>VII. FINANCE</b>	4	2	13	10	–	–	17	12
<b>VIII. ALL OTHERS</b>	235	1,27	1,328	9,41	–	–	1,563	10,68
<b>TOTAL BANK CREDIT</b>	<b>21,749</b>	<b>100,92</b>	<b>55,613</b>	<b>333,77</b>	<b>–</b>	<b>–</b>	<b>77,362</b>	<b>434,69</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>	66,985	79,28	38,741	75,27	2,370	10,53	1,08,096	165,08
1. Direct Finance	66,628	78,02	38,396	73,94	2,158	7,83	1,07,182	159,78
2. Indirect Finance	357	1,26	345	1,34	212	2,70	914	5,30
<b>II. INDUSTRY</b>	13,226	16,55	5,590	11,41	681	4,94	19,497	32,89
<b>III. TRANSPORT OPERATORS</b>	2,686	7,14	3,088	12,60	668	5,03	6,442	24,77
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	3,762	5,88	2,237	5,22	803	3,08	6,802	14,18
<b>V. PERSONAL LOANS</b>	27,599	138,08	19,660	112,21	21,449	147,68	68,708	397,97
1. Loans for Purchase of Consumer Durables	10,740	53,45	5,286	30,78	4,741	36,26	20,767	120,49
2. Loans for Housing	4,917	56,50	2,872	37,97	3,198	43,03	10,987	137,50
3. Rest of the Personal Loans	11,942	28,13	11,502	43,47	13,510	68,40	36,954	139,99
<b>VI. TRADE</b>	34,830	42,00	18,088	37,62	4,419	28,52	57,337	108,15
1. Wholesale Trade	166	46	746	58	25	18	937	1,22
2. Retail Trade	34,664	41,54	17,342	37,04	4,394	28,34	56,400	106,93
<b>VII. FINANCE</b>	246	67	142	25	440	3,91	828	4,83
<b>VIII. ALL OTHERS</b>	8,244	13,71	2,555	5,71	4,688	44,70	15,487	64,12
<b>TOTAL BANK CREDIT</b>	<b>1,57,578</b>	<b>303,31</b>	<b>90,101</b>	<b>260,31</b>	<b>35,518</b>	<b>248,40</b>	<b>2,83,197</b>	<b>812,01</b>