

**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**

**NORTHERN REGION  
STATE : HARYANA**

(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
<b>I. AGRICULTURE</b>	<b>3,39,269</b>	<b>2410,04</b>	<b>1,79,040</b>	<b>1417,25</b>	<b>68,339</b>	<b>544,71</b>	<b>5,86,648</b>	<b>4372,00</b>
1. Direct Finance	3,36,636	2390,94	1,78,016	1409,05	67,097	537,66	5,81,749	4337,66
2. Indirect Finance	2,633	19,10	1,024	8,20	1,242	7,04	4,899	34,34
<b>II. INDUSTRY</b>	<b>4,171</b>	<b>15,87</b>	<b>4,398</b>	<b>22,91</b>	<b>18,974</b>	<b>100,23</b>	<b>27,543</b>	<b>139,01</b>
<b>III. TRANSPORT OPERATORS</b>	<b>691</b>	<b>2,19</b>	<b>790</b>	<b>4,17</b>	<b>1,713</b>	<b>10,22</b>	<b>3,194</b>	<b>16,59</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>5,307</b>	<b>14,47</b>	<b>4,154</b>	<b>16,10</b>	<b>12,322</b>	<b>64,14</b>	<b>21,783</b>	<b>94,71</b>
<b>V. PERSONAL LOANS</b>	<b>61,915</b>	<b>330,10</b>	<b>77,672</b>	<b>426,42</b>	<b>2,14,942</b>	<b>1384,14</b>	<b>3,54,529</b>	<b>2140,65</b>
1. Loans for Purchase of Consumer Durables	4,377	23,00	4,024	18,75	8,099	40,45	16,500	82,20
2. Loans for Housing	9,793	84,73	9,086	86,42	36,461	355,96	55,340	527,12
3. Rest of the Personal Loans	47,745	222,37	64,562	321,24	1,70,382	987,72	2,82,689	1531,34
<b>VI. TRADE</b>	<b>37,659</b>	<b>102,01</b>	<b>36,052</b>	<b>128,75</b>	<b>46,263</b>	<b>203,62</b>	<b>1,19,974</b>	<b>434,38</b>
1. Wholesale Trade	967	8,45	509	2,54	1,538	8,63	3,014	19,63
2. Retail Trade	36,692	93,56	35,543	126,21	44,725	194,99	1,16,960	414,75
<b>VII. FINANCE</b>	<b>727</b>	<b>3,12</b>	<b>307</b>	<b>1,61</b>	<b>265</b>	<b>1,15</b>	<b>1,299</b>	<b>5,88</b>
<b>VIII. ALL OTHERS</b>	<b>13,836</b>	<b>68,98</b>	<b>14,801</b>	<b>69,21</b>	<b>54,371</b>	<b>535,83</b>	<b>83,008</b>	<b>674,01</b>
<b>TOTAL BANK CREDIT</b>	<b>4,63,575</b>	<b>2946,79</b>	<b>3,17,214</b>	<b>2086,42</b>	<b>4,17,189</b>	<b>2844,03</b>	<b>11,97,978</b>	<b>7877,24</b>

**STATE : HIMACHAL PRADESH**

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
<b>I. AGRICULTURE</b>	<b>1,63,165</b>	<b>608,18</b>	<b>12,029</b>	<b>48,03</b>	<b>847</b>	<b>5,63</b>	<b>1,76,041</b>	<b>661,84</b>
1. Direct Finance	1,61,632	600,24	11,913	47,30	825	5,39	1,74,370	652,94
2. Indirect Finance	1,533	7,94	116	73	22	24	1,671	8,91
<b>II. INDUSTRY</b>	<b>8,410</b>	<b>40,07</b>	<b>2,075</b>	<b>13,55</b>	<b>295</b>	<b>2,21</b>	<b>10,780</b>	<b>55,84</b>
<b>III. TRANSPORT OPERATORS</b>	<b>2,189</b>	<b>16,80</b>	<b>666</b>	<b>3,75</b>	<b>106</b>	<b>1,02</b>	<b>2,961</b>	<b>21,57</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>7,144</b>	<b>32,41</b>	<b>2,263</b>	<b>11,86</b>	<b>665</b>	<b>3,77</b>	<b>10,072</b>	<b>48,04</b>
<b>V. PERSONAL LOANS</b>	<b>90,338</b>	<b>471,35</b>	<b>25,698</b>	<b>150,87</b>	<b>11,546</b>	<b>71,36</b>	<b>1,27,582</b>	<b>693,58</b>
1. Loans for Purchase of Consumer Durables	2,822	11,36	1,062	4,68	373	1,30	4,257	17,34
2. Loans for Housing	17,116	144,52	4,479	40,59	1,216	12,49	22,811	197,60
3. Rest of the Personal Loans	70,400	315,47	20,157	105,60	9,957	57,57	1,00,514	478,64
<b>VI. TRADE</b>	<b>39,026</b>	<b>213,13</b>	<b>8,401</b>	<b>49,11</b>	<b>2,194</b>	<b>12,31</b>	<b>49,621</b>	<b>274,55</b>
1. Wholesale Trade	636	4,33	308	2,02	35	34	979	6,69
2. Retail Trade	38,390	208,80	8,093	47,09	2,159	11,97	48,642	267,86
<b>VII. FINANCE</b>	<b>597</b>	<b>2,64</b>	<b>52</b>	<b>16</b>	<b>20</b>	<b>5</b>	<b>669</b>	<b>2,85</b>
<b>VIII. ALL OTHERS</b>	<b>21,452</b>	<b>82,40</b>	<b>5,648</b>	<b>23,75</b>	<b>2,456</b>	<b>10,69</b>	<b>29,556</b>	<b>116,85</b>
<b>TOTAL BANK CREDIT</b>	<b>3,32,321</b>	<b>1466,98</b>	<b>56,832</b>	<b>301,09</b>	<b>18,129</b>	<b>107,05</b>	<b>4,07,282</b>	<b>1875,12</b>

See Notes on Tables.

**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**

**NORTHERN REGION  
STATE : JAMMU & KASHMIR**

(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>36,279</b>	<b>130,95</b>	<b>13,561</b>	<b>61,63</b>	<b>1,310</b>	<b>4,86</b>	<b>51,150</b>	<b>197,43</b>
1. Direct Finance	35,544	126,95	13,230	59,61	1,271	4,61	50,045	191,17
2. Indirect Finance	735	4,00	331	2,02	39	25	1,105	6,26
<b>II. INDUSTRY</b>	<b>10,380</b>	<b>46,09</b>	<b>5,557</b>	<b>30,59</b>	<b>8,734</b>	<b>59,64</b>	<b>24,671</b>	<b>136,32</b>
<b>III. TRANSPORT OPERATORS</b>	<b>3,252</b>	<b>25,15</b>	<b>2,031</b>	<b>16,65</b>	<b>2,087</b>	<b>21,79</b>	<b>7,370</b>	<b>63,59</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>1,437</b>	<b>8,69</b>	<b>930</b>	<b>7,23</b>	<b>3,106</b>	<b>21,88</b>	<b>5,473</b>	<b>37,80</b>
<b>V. PERSONAL LOANS</b>	<b>1,30,232</b>	<b>728,17</b>	<b>80,040</b>	<b>450,55</b>	<b>1,38,204</b>	<b>855,13</b>	<b>3,48,476</b>	<b>2033,84</b>
1. Loans for Purchase of Consumer Durables	9,706	40,27	6,009	27,86	14,427	63,39	30,142	131,52
2. Loans for Housing	5,503	58,62	2,909	30,36	6,549	67,96	14,961	156,94
3. Rest of the Personal Loans	1,15,023	629,27	71,122	392,33	1,17,228	723,78	3,03,373	1745,38
<b>VI. TRADE</b>	<b>34,802</b>	<b>225,63</b>	<b>19,912</b>	<b>143,20</b>	<b>22,636</b>	<b>234,45</b>	<b>77,350</b>	<b>603,29</b>
1. Wholesale Trade	842	5,93	578	5,71	797	7,03	2,217	18,67
2. Retail Trade	33,960	219,71	19,334	137,49	21,839	227,42	75,133	584,62
<b>VII. FINANCE</b>	<b>197</b>	<b>78</b>	<b>74</b>	<b>25</b>	<b>94</b>	<b>1,01</b>	<b>365</b>	<b>2,04</b>
<b>VIII. ALL OTHERS</b>	<b>16,202</b>	<b>64,65</b>	<b>5,320</b>	<b>28,03</b>	<b>13,742</b>	<b>60,24</b>	<b>35,264</b>	<b>152,92</b>
<b>TOTAL BANK CREDIT</b>	<b>2,32,781</b>	<b>1230,11</b>	<b>1,27,425</b>	<b>738,14</b>	<b>1,89,913</b>	<b>1258,99</b>	<b>5,50,119</b>	<b>3227,24</b>

**STATE : PUNJAB**

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>3,95,458</b>	<b>2879,95</b>	<b>2,26,216</b>	<b>1825,73</b>	<b>55,891</b>	<b>473,72</b>	<b>6,77,565</b>	<b>5179,40</b>
1. Direct Finance	3,93,096	2867,50	2,24,050	1811,93	53,995	465,99	6,71,141	5145,42
2. Indirect Finance	2,362	12,45	2,166	13,80	1,896	7,73	6,424	33,98
<b>II. INDUSTRY</b>	<b>11,741</b>	<b>35,90</b>	<b>15,489</b>	<b>60,63</b>	<b>31,028</b>	<b>186,51</b>	<b>58,258</b>	<b>283,04</b>
<b>III. TRANSPORT OPERATORS</b>	<b>1,983</b>	<b>6,16</b>	<b>1,272</b>	<b>4,33</b>	<b>2,268</b>	<b>13,75</b>	<b>5,523</b>	<b>24,24</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>8,653</b>	<b>45,05</b>	<b>17,807</b>	<b>78,29</b>	<b>29,114</b>	<b>148,13</b>	<b>55,574</b>	<b>271,48</b>
<b>V. PERSONAL LOANS</b>	<b>83,949</b>	<b>423,36</b>	<b>1,28,573</b>	<b>723,24</b>	<b>2,08,410</b>	<b>1242,63</b>	<b>4,20,932</b>	<b>2389,23</b>
1. Loans for Purchase of Consumer Durables	4,126	20,70	5,176	22,68	9,013	44,37	18,315	87,75
2. Loans for Housing	16,059	135,24	20,600	192,67	31,263	296,98	67,922	624,89
3. Rest of the Personal Loans	63,764	267,43	1,02,797	507,88	1,68,134	901,28	3,34,695	1676,59
<b>VI. TRADE</b>	<b>36,397</b>	<b>121,96</b>	<b>33,048</b>	<b>151,02</b>	<b>28,458</b>	<b>159,17</b>	<b>97,903</b>	<b>432,15</b>
1. Wholesale Trade	1,531	15,86	1,159	7,88	2,812	17,58	5,502	41,31
2. Retail Trade	34,866	106,10	31,889	143,15	25,646	141,59	92,401	390,84
<b>VII. FINANCE</b>	<b>700</b>	<b>2,79</b>	<b>441</b>	<b>2,31</b>	<b>482</b>	<b>2,86</b>	<b>1,623</b>	<b>7,96</b>
<b>VIII. ALL OTHERS</b>	<b>27,328</b>	<b>151,98</b>	<b>39,009</b>	<b>195,30</b>	<b>80,441</b>	<b>283,89</b>	<b>1,46,778</b>	<b>631,16</b>
<b>TOTAL BANK CREDIT</b>	<b>5,66,209</b>	<b>3667,15</b>	<b>4,61,855</b>	<b>3040,85</b>	<b>4,36,092</b>	<b>2510,67</b>	<b>14,64,156</b>	<b>9218,66</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**

**NORTHERN REGION  
STATE : RAJASTHAN**

(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
<b>I. AGRICULTURE</b>	<b>10,12,314</b>	<b>5008,62</b>	<b>4,83,894</b>	<b>2666,58</b>	<b>66,259</b>	<b>403,30</b>	<b>15,62,467</b>	<b>8078,51</b>
1. Direct Finance	9,93,258	4876,98	4,72,567	2595,61	64,998	396,20	15,30,823	7868,79
2. Indirect Finance	19,056	131,64	11,327	70,97	1,261	7,10	31,644	209,72
<b>II. INDUSTRY</b>	<b>32,171</b>	<b>61,29</b>	<b>21,737</b>	<b>66,58</b>	<b>25,591</b>	<b>115,94</b>	<b>79,499</b>	<b>243,81</b>
<b>III. TRANSPORT OPERATORS</b>	<b>4,211</b>	<b>13,35</b>	<b>3,587</b>	<b>14,68</b>	<b>12,369</b>	<b>90,40</b>	<b>20,167</b>	<b>118,44</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>20,706</b>	<b>56,06</b>	<b>18,842</b>	<b>66,79</b>	<b>42,713</b>	<b>198,28</b>	<b>82,261</b>	<b>321,12</b>
<b>V. PERSONAL LOANS</b>	<b>1,57,242</b>	<b>789,73</b>	<b>2,22,239</b>	<b>1182,45</b>	<b>3,77,177</b>	<b>1997,02</b>	<b>7,56,658</b>	<b>3969,20</b>
1. Loans for Purchase of Consumer Durables	8,705	37,04	11,392	47,32	23,458	135,99	43,555	220,36
2. Loans for Housing	17,558	146,29	19,619	185,21	37,868	369,19	75,045	700,68
3. Rest of the Personal Loans	1,30,979	606,40	1,91,228	949,92	3,15,851	1491,84	6,38,058	3048,15
<b>VI. TRADE</b>	<b>99,447</b>	<b>272,87</b>	<b>97,030</b>	<b>324,41</b>	<b>60,854</b>	<b>250,02</b>	<b>2,57,331</b>	<b>847,31</b>
1. Wholesale Trade	2,900	9,49	968	7,50	4,909	29,58	8,777	46,57
2. Retail Trade	96,547	263,39	96,062	316,92	55,945	220,44	2,48,554	800,74
<b>VII. FINANCE</b>	<b>3,438</b>	<b>8,03</b>	<b>1,341</b>	<b>3,99</b>	<b>661</b>	<b>2,86</b>	<b>5,440</b>	<b>14,88</b>
<b>VIII. ALL OTHERS</b>	<b>48,020</b>	<b>179,49</b>	<b>22,502</b>	<b>85,86</b>	<b>75,273</b>	<b>298,95</b>	<b>1,45,795</b>	<b>564,30</b>
<b>TOTAL BANK CREDIT</b>	<b>13,77,549</b>	<b>6389,45</b>	<b>8,71,172</b>	<b>4411,34</b>	<b>6,60,897</b>	<b>3356,77</b>	<b>29,09,618</b>	<b>14157,56</b>

**CHANDIGARH**

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
<b>I. AGRICULTURE</b>	<b>473</b>	<b>1,92</b>	<b>2</b>	<b>–</b>	<b>3,537</b>	<b>17,63</b>	<b>4,012</b>	<b>19,55</b>
1. Direct Finance	462	1,87	1	–	3,258	15,49	3,721	17,36
2. Indirect Finance	11	5	1	–	279	2,14	291	2,19
<b>II. INDUSTRY</b>	<b>99</b>	<b>49</b>	<b>12</b>	<b>3</b>	<b>17,637</b>	<b>185,77</b>	<b>17,748</b>	<b>186,29</b>
<b>III. TRANSPORT OPERATORS</b>	<b>16</b>	<b>9</b>	<b>–</b>	<b>–</b>	<b>1,807</b>	<b>6,15</b>	<b>1,823</b>	<b>6,24</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>533</b>	<b>2,41</b>	<b>–</b>	<b>–</b>	<b>9,083</b>	<b>42,16</b>	<b>9,616</b>	<b>44,57</b>
<b>V. PERSONAL LOANS</b>	<b>2,104</b>	<b>11,94</b>	<b>89</b>	<b>54</b>	<b>64,174</b>	<b>396,10</b>	<b>66,367</b>	<b>408,58</b>
1. Loans for Purchase of Consumer Durables	23	6	–	–	1,532	11,43	1,555	11,49
2. Loans for Housing	325	2,97	22	17	5,864	55,22	6,211	58,36
3. Rest of the Personal Loans	1,756	8,91	67	37	56,778	329,45	58,601	338,73
<b>VI. TRADE</b>	<b>405</b>	<b>1,46</b>	<b>11</b>	<b>4</b>	<b>3,889</b>	<b>21,49</b>	<b>4,305</b>	<b>23,00</b>
1. Wholesale Trade	1	–	–	–	1,498	8,06	1,499	8,07
2. Retail Trade	404	1,46	11	4	2,391	13,43	2,806	14,93
<b>VII. FINANCE</b>	<b>8</b>	<b>2</b>	<b>–</b>	<b>–</b>	<b>34</b>	<b>15</b>	<b>42</b>	<b>16</b>
<b>VIII. ALL OTHERS</b>	<b>589</b>	<b>3,96</b>	<b>54</b>	<b>39</b>	<b>17,770</b>	<b>59,08</b>	<b>18,413</b>	<b>63,44</b>
<b>TOTAL BANK CREDIT</b>	<b>4,227</b>	<b>22,29</b>	<b>168</b>	<b>1,00</b>	<b>1,17,931</b>	<b>728,53</b>	<b>1,22,326</b>	<b>751,82</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**

**NORTHERN REGION  
STATE : DELHI**

(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
<b>I. AGRICULTURE</b>	<b>1,530</b>	<b>7,30</b>	<b>296</b>	<b>1,31</b>	<b>15,537</b>	<b>81,69</b>	<b>17,363</b>	<b>90,30</b>
1. Direct Finance	1,414	7,04	282	1,27	15,113	80,56	16,809	88,87
2. Indirect Finance	116	27	14	4	424	1,13	554	1,43
<b>II. INDUSTRY</b>	<b>209</b>	<b>1,12</b>	<b>88</b>	<b>6,10</b>	<b>3,44,564</b>	<b>1130,90</b>	<b>3,44,861</b>	<b>1138,11</b>
<b>III. TRANSPORT OPERATORS</b>	<b>31</b>	<b>27</b>	<b>12</b>	<b>11</b>	<b>1,930</b>	<b>12,12</b>	<b>1,973</b>	<b>12,51</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>420</b>	<b>1,87</b>	<b>302</b>	<b>1,67</b>	<b>48,982</b>	<b>285,99</b>	<b>49,704</b>	<b>289,54</b>
<b>V. PERSONAL LOANS</b>	<b>7,883</b>	<b>47,12</b>	<b>3,685</b>	<b>22,25</b>	<b>11,70,450</b>	<b>4644,62</b>	<b>11,82,018</b>	<b>4713,99</b>
1. Loans for Purchase of Consumer Durables	102	51	60	19	12,398	77,84	12,560	78,54
2. Loans for Housing	367	2,94	172	1,30	19,740	173,99	20,279	178,23
3. Rest of the Personal Loans	7,414	43,67	3,453	20,76	11,38,312	4392,79	11,49,179	4457,22
<b>VI. TRADE</b>	<b>709</b>	<b>2,87</b>	<b>316</b>	<b>5,64</b>	<b>21,279</b>	<b>148,54</b>	<b>22,304</b>	<b>157,05</b>
1. Wholesale Trade	57	54	4	1,37	8,391	66,28	8,452	68,18
2. Retail Trade	652	2,33	312	4,27	12,888	82,26	13,852	88,86
<b>VII. FINANCE</b>	<b>8</b>	<b>5</b>	<b>-</b>	<b>-</b>	<b>892</b>	<b>3,96</b>	<b>900</b>	<b>4,01</b>
<b>VIII. ALL OTHERS</b>	<b>784</b>	<b>4,46</b>	<b>914</b>	<b>6,08</b>	<b>1,72,913</b>	<b>790,14</b>	<b>1,74,611</b>	<b>800,68</b>
<b>TOTAL BANK CREDIT</b>	<b>11,574</b>	<b>65,06</b>	<b>5,613</b>	<b>43,17</b>	<b>17,76,547</b>	<b>7097,96</b>	<b>17,93,734</b>	<b>7206,19</b>

**NORTH-EASTERN REGION  
STATE : ARUNACHAL PRADESH**

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
<b>I. AGRICULTURE</b>	<b>6,432</b>	<b>15,38</b>	<b>4,289</b>	<b>14,22</b>	<b>-</b>	<b>-</b>	<b>10,721</b>	<b>29,60</b>
1. Direct Finance	6,186	14,49	4,266	14,07	-	-	10,452	28,56
2. Indirect Finance	246	90	23	15	-	-	269	1,04
<b>II. INDUSTRY</b>	<b>643</b>	<b>2,98</b>	<b>580</b>	<b>4,75</b>	<b>-</b>	<b>-</b>	<b>1,223</b>	<b>7,73</b>
<b>III. TRANSPORT OPERATORS</b>	<b>179</b>	<b>1,72</b>	<b>230</b>	<b>3,15</b>	<b>-</b>	<b>-</b>	<b>409</b>	<b>4,86</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>192</b>	<b>1,37</b>	<b>568</b>	<b>4,55</b>	<b>-</b>	<b>-</b>	<b>760</b>	<b>5,92</b>
<b>V. PERSONAL LOANS</b>	<b>11,605</b>	<b>62,28</b>	<b>17,034</b>	<b>125,37</b>	<b>-</b>	<b>-</b>	<b>28,639</b>	<b>187,65</b>
1. Loans for Purchase of Consumer Durables	584	1,12	371	3,30	-	-	955	4,42
2. Loans for Housing	114	56	1,133	8,68	-	-	1,247	9,24
3. Rest of the Personal Loans	10,907	60,60	15,530	113,39	-	-	26,437	173,98
<b>VI. TRADE</b>	<b>1,309</b>	<b>9,89</b>	<b>1,467</b>	<b>18,11</b>	<b>-</b>	<b>-</b>	<b>2,776</b>	<b>28,00</b>
1. Wholesale Trade	3	2	5	2	-	-	8	3
2. Retail Trade	1,306	9,88	1,462	18,10	-	-	2,768	27,97
<b>VII. FINANCE</b>	<b>22</b>	<b>8</b>	<b>79</b>	<b>35</b>	<b>-</b>	<b>-</b>	<b>101</b>	<b>43</b>
<b>VIII. ALL OTHERS</b>	<b>979</b>	<b>4,53</b>	<b>1,389</b>	<b>11,18</b>	<b>-</b>	<b>-</b>	<b>2,368</b>	<b>15,71</b>
<b>TOTAL BANK CREDIT</b>	<b>21,361</b>	<b>98,22</b>	<b>25,636</b>	<b>181,68</b>	<b>-</b>	<b>-</b>	<b>46,997</b>	<b>279,90</b>