

**TABLE NO.5.1 - TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | CASH CREDIT        |                 |                            | OVERDRAFT          |                 |                            | DEMAND LOANS       |                 |                            |
|----------------------------------------------------|--------------------|-----------------|----------------------------|--------------------|-----------------|----------------------------|--------------------|-----------------|----------------------------|
|                                                    | No. of<br>Accounts | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts | Credit<br>Limit | Amount<br>Out-<br>standing |
|                                                    | 1                  | 2               | 3                          | 4                  | 5               | 6                          | 7                  | 8               | 9                          |
| <b>I. AGRICULTURE</b>                              | <b>62,901</b>      | <b>1465.41</b>  | <b>1090.77</b>             | <b>15,246</b>      | <b>423.67</b>   | <b>309.41</b>              | <b>69,948</b>      | <b>678.80</b>   | <b>620.94</b>              |
| 1. Direct Finance                                  | 61,307             | 966.41          | 804.45                     | 14,808             | 386.20          | 285.25                     | 68,959             | 598.72          | 562.89                     |
| 2. Indirect Finance                                | 1,594              | 499.00          | 286.32                     | 438                | 37.47           | 24.16                      | 989                | 80.08           | 58.06                      |
| <b>II. INDUSTRY</b>                                | <b>3,39,492</b>    | <b>63385.00</b> | <b>51278.70</b>            | <b>63,110</b>      | <b>9609.83</b>  | <b>7503.81</b>             | <b>48,818</b>      | <b>12546.33</b> | <b>9734.75</b>             |
| 1. Mining & Quarrying                              | 4,452              | 1214.83         | 902.43                     | 1,026              | 103.90          | 87.89                      | 1,018              | 97.43           | 80.85                      |
| 2. Food Manufacturing and Processing               | 29,590             | 5676.69         | 4516.77                    | 3,803              | 566.13          | 411.28                     | 4,872              | 720.18          | 611.36                     |
| (a) Rice Mills, Flour and Dal Mills                | 13,034             | 1127.59         | 900.82                     | 1,234              | 85.95           | 60.91                      | 1,669              | 73.58           | 62.07                      |
| (b) Sugar                                          | 716                | 1482.75         | 1227.51                    | 85                 | 72.63           | 62.79                      | 119                | 183.56          | 173.10                     |
| (c) Edible Oils and Vanaspati                      | 5,858              | 1149.98         | 848.06                     | 712                | 49.76           | 42.16                      | 1,022              | 98.02           | 98.02                      |
| (d) Tea Processing                                 | 767                | 695.18          | 527.36                     | 119                | 151.08          | 87.11                      | 99                 | 174.82          | 131.86                     |
| (e) Processing of Fruits & Vegetables              | 536                | 70.31           | 65.66                      | 99                 | 7.93            | 5.48                       | 296                | 9.69            | 9.81                       |
| (f) Others                                         | 8,679              | 1150.88         | 947.36                     | 1,554              | 198.77          | 152.83                     | 1,667              | 180.52          | 136.50                     |
| 3. Beverage and Tobacco                            | 2,532              | 883.50          | 649.39                     | 527                | 188.20          | 149.72                     | 456                | 187.73          | 162.54                     |
| 4. Textiles                                        | 53,194             | 9070.33         | 7585.59                    | 9,025              | 1311.20         | 1042.10                    | 7,148              | 1872.71         | 1414.02                    |
| (a) Cotton Textiles                                | 16,560             | 4231.76         | 3577.09                    | 2,981              | 518.95          | 425.18                     | 1,817              | 525.65          | 458.56                     |
| (b) Jute Textiles                                  | 637                | 271.34          | 210.50                     | 76                 | 41.72           | 36.18                      | 62                 | 9.90            | 10.00                      |
| (c) Handloom Textiles & Khadi                      | 4,147              | 281.37          | 217.36                     | 467                | 28.04           | 27.49                      | 514                | 40.71           | 22.46                      |
| (d) Other Textiles                                 | 31,850             | 4285.87         | 3580.64                    | 5,501              | 722.49          | 553.26                     | 4,755              | 1296.44         | 923.00                     |
| 5. Paper, Paper Products and Printing              | 16,791             | 1933.30         | 1598.10                    | 3,010              | 304.58          | 252.88                     | 2,129              | 248.21          | 226.69                     |
| 6. Leather and Leather Products                    | 4,594              | 438.07          | 389.80                     | 963                | 115.79          | 103.08                     | 793                | 59.72           | 46.30                      |
| 7. Rubber and Rubber Products                      | 5,992              | 973.75          | 816.21                     | 886                | 148.11          | 123.49                     | 609                | 178.83          | 165.13                     |
| 8. Chemicals and Chemical Products                 | 36,501             | 9858.22         | 7846.97                    | 5,392              | 1439.04         | 1025.65                    | 3,480              | 2106.39         | 1548.76                    |
| (a) Heavy Industrial Chemicals                     | 3,721              | 1640.79         | 1229.45                    | 557                | 286.59          | 172.06                     | 366                | 473.70          | 365.59                     |
| (b) Fertilizers                                    | 1,233              | 1628.88         | 1296.63                    | 94                 | 68.00           | 36.90                      | 114                | 406.06          | 183.05                     |
| (c) Drugs and Pharmaceuticals                      | 7,529              | 2626.61         | 2056.60                    | 1,509              | 522.88          | 366.85                     | 764                | 526.56          | 463.62                     |
| (d) Non-Edible Oils                                | 760                | 199.36          | 177.30                     | 91                 | 6.84            | 6.26                       | 92                 | 9.69            | 9.40                       |
| (e) Other Chemicals & Chemical Products            | 23,258             | 3762.58         | 3087.00                    | 3,141              | 554.73          | 443.59                     | 2,144              | 690.38          | 527.10                     |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 2,499              | 1465.12         | 1116.37                    | 462                | 265.25          | 194.40                     | 325                | 233.29          | 208.43                     |
| 10. Manufacture of Cement & Cement Products        | 3,338              | 1054.04         | 833.87                     | 437                | 135.73          | 105.49                     | 433                | 544.26          | 243.47                     |
| 11. Basic Metals & Metal Products                  | 38,912             | 9527.49         | 7799.46                    | 5,303              | 729.40          | 589.67                     | 3,902              | 1796.21         | 1379.72                    |
| (a) Iron and Steel                                 | 13,639             | 6726.66         | 5538.00                    | 1,947              | 419.46          | 336.38                     | 1,330              | 1478.99         | 1093.20                    |
| (b) Non-Ferrous Metals                             | 3,029              | 657.44          | 526.54                     | 361                | 74.61           | 56.09                      | 245                | 61.72           | 60.01                      |
| (c) Other Metal Products                           | 22,244             | 2143.39         | 1734.92                    | 2,995              | 235.32          | 197.20                     | 2,327              | 255.50          | 226.52                     |
| 12. Engineering                                    | 44,828             | 11657.87        | 9541.55                    | 8,067              | 1678.72         | 1231.83                    | 4,928              | 2078.20         | 1673.21                    |
| (a) Heavy Engineering                              | 6,668              | 3315.27         | 2557.80                    | 1,124              | 415.71          | 266.25                     | 703                | 672.95          | 488.66                     |
| (b) Light Engineering                              | 19,502             | 2665.98         | 2169.83                    | 3,601              | 482.07          | 386.52                     | 2,148              | 359.00          | 303.67                     |
| (c) Electrical Machinery & Goods                   | 11,696             | 2727.89         | 2300.87                    | 1,960              | 356.59          | 250.57                     | 1,162              | 567.69          | 482.30                     |
| (d) Electronic Machinery & Goods                   | 6,962              | 2948.73         | 2513.06                    | 1,382              | 424.35          | 328.49                     | 915                | 478.56          | 398.58                     |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 9,762              | 2190.82         | 1625.26                    | 1,802              | 492.14          | 375.26                     | 2,047              | 761.85          | 447.39                     |
| 14. Other Industries                               | 72,593             | 5234.10         | 4340.00                    | 13,535             | 745.72          | 609.61                     | 13,817             | 767.08          | 709.24                     |
| 15. Electricity, Gas & Water                       | 6,607              | 1134.90         | 792.65                     | 503                | 248.56          | 176.02                     | 516                | 416.33          | 359.62                     |
| (a) Electricity Generation & Transmission          | 6,222              | 1062.81         | 726.58                     | 363                | 239.47          | 169.94                     | 350                | 352.61          | 301.78                     |
| (b) Non-Conventional Energy                        | 124                | 39.54           | 37.43                      | 23                 | 1.18            | 1.02                       | 37                 | 13.53           | 7.78                       |
| (c) Gas, Steam & Water Supply                      | 261                | 32.54           | 28.64                      | 117                | 7.90            | 5.06                       | 129                | 50.19           | 50.06                      |
| 16. Construction                                   | 7,307              | 1071.98         | 924.27                     | 8,369              | 1137.38         | 1025.44                    | 2,345              | 477.90          | 458.01                     |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>246</b>         | <b>211.94</b>   | <b>191.47</b>              | <b>310</b>         | <b>136.62</b>   | <b>108.38</b>              | <b>137</b>         | <b>71.90</b>    | <b>69.04</b>               |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>30,214</b>      | <b>1994.05</b>  | <b>1577.43</b>             | <b>28,263</b>      | <b>1957.72</b>  | <b>1624.47</b>             | <b>21,669</b>      | <b>1223.22</b>  | <b>949.63</b>              |
| <b>V. PERSONAL LOANS</b>                           | <b>10,294</b>      | <b>228.06</b>   | <b>175.48</b>              | <b>1,17,402</b>    | <b>1755.39</b>  | <b>1250.39</b>             | <b>1,60,721</b>    | <b>1572.07</b>  | <b>1360.67</b>             |
| 1. Loans for Purchase of Consumer Durables         | —                  | —               | —                          | —                  | —               | —                          | —                  | —               | —                          |
| 2. Loans for Housing                               | —                  | —               | —                          | —                  | —               | —                          | —                  | —               | —                          |
| 3. Rest of the Personal Loans                      | 10,294             | 228.06          | 175.48                     | 1,17,402           | 1755.39         | 1250.39                    | 60,721             | 1572.07         | 1360.67                    |
| <b>VI. TRADE</b>                                   | <b>3,07,462</b>    | <b>18182.20</b> | <b>15377.19</b>            | <b>84,047</b>      | <b>2943.17</b>  | <b>2360.01</b>             | <b>33,505</b>      | <b>1957.34</b>  | <b>1834.39</b>             |
| 1. Wholesale Trade                                 | 85,150             | 13552.96        | 11521.92                   | 30,545             | 1910.00         | 1544.93                    | 7,382              | 1554.48         | 1485.81                    |
| 2. Retail Trade                                    | 22,312             | 4629.24         | 3855.27                    | 53,502             | 1033.17         | 815.08                     | 26,123             | 402.86          | 348.59                     |
| <b>VII. FINANCE</b>                                | <b>4,963</b>       | <b>4356.97</b>  | <b>3365.91</b>             | <b>8,069</b>       | <b>1953.08</b>  | <b>1525.37</b>             | <b>2,907</b>       | <b>1463.99</b>  | <b>1301.44</b>             |
| <b>VIII. ALL OTHERS</b>                            | <b>11,294</b>      | <b>6007.90</b>  | <b>4994.59</b>             | <b>6,208</b>       | <b>1865.36</b>  | <b>1450.33</b>             | <b>4,724</b>       | <b>1819.45</b>  | <b>1612.59</b>             |
| <b>TOTAL BANK CREDIT</b>                           | <b>7,66,866</b>    | <b>95831.53</b> | <b>78051.54</b>            | <b>3,22,655</b>    | <b>20644.84</b> | <b>16132.16</b>            | <b>3,42,429</b>    | <b>21333.10</b> | <b>17483.45</b>            |
| OF WHICH :                                         |                    |                 |                            |                    |                 |                            |                    |                 |                            |
| 1. Artisans & Village Industries                   | 7,630              | 184.49          | 154.66                     | 1,180              | 21.07           | 15.37                      | 2,788              | 30.02           | 23.86                      |
| 2. Other Small Scale Industries                    | 2,20,213           | 14522.99        | 12262.64                   | 24,817             | 1406.52         | 1209.59                    | 20,087             | 879.08          | 793.98                     |

See Notes on Tables.

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OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | MEDIUM TERM LOANS  |                 |                            | LONG TERM LOANS    |                 |                            | PACKING CREDIT     |                 |                            |
|----------------------------------------------------|--------------------|-----------------|----------------------------|--------------------|-----------------|----------------------------|--------------------|-----------------|----------------------------|
|                                                    | No. of<br>Accounts | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts | Credit<br>Limit | Amount<br>Out-<br>standing |
|                                                    | 10                 | 11              | 12                         | 13                 | 14              | 15                         | 16                 | 17              | 18                         |
| <b>I. AGRICULTURE</b>                              | <b>2,56,542</b>    | <b>4478,19</b>  | <b>3893,42</b>             | <b>6,42,112</b>    | <b>10300,39</b> | <b>8629,58</b>             | <b>9</b>           | <b>23,15</b>    | <b>7,87</b>                |
| 1. Direct Finance                                  | 2,43,137           | 2434,09         | 2179,93                    | 24,225             | 7779,28         | 6688,88                    | —                  | —               | —                          |
| 2. Indirect Finance                                | 13,405             | 2044,10         | 1713,49                    | 17,887             | 2521,11         | 1940,70                    | 9                  | 23,15           | 7,87                       |
| <b>II. INDUSTRY</b>                                | <b>1,08,465</b>    | <b>7294,14</b>  | <b>6620,03</b>             | <b>2,30,829</b>    | <b>16939,05</b> | <b>15273,12</b>            | <b>15,343</b>      | <b>13945,33</b> | <b>10796,33</b>            |
| 1. Mining & Quarrying                              | 1,367              | 132,90          | 112,39                     | 3,456              | 293,25          | 259,33                     | 499                | 288,23          | 238,02                     |
| 2. Food Manufacturing and Processing               | 11,659             | 607,58          | 566,80                     | 33,715             | 1781,28         | 1589,23                    | 1,619              | 1933,69         | 1529,60                    |
| (a) Rice Mills, Flour and Dal Mills                | 4,431              | 93,47           | 83,12                      | 13,990             | 313,52          | 259,74                     | 329                | 275,72          | 245,25                     |
| (b) Sugar                                          | 106                | 90,02           | 86,53                      | 368                | 219,33          | 198,80                     | 20                 | 43,97           | 28,20                      |
| (c) Edible Oils and Vanaspati                      | 1,698              | 136,14          | 122,41                     | 6,438              | 204,71          | 175,45                     | 271                | 532,17          | 427,81                     |
| (d) Tea Processing                                 | 156                | 74,19           | 69,43                      | 341                | 125,83          | 107,68                     | 40                 | 130,69          | 99,49                      |
| (e) Processing of Fruits & Vegetables              | 405                | 13,96           | 13,58                      | 579                | 48,53           | 43,78                      | 76                 | 53,47           | 33,46                      |
| (f) Others                                         | 4,863              | 199,79          | 191,73                     | 11,999             | 869,36          | 803,78                     | 883                | 897,68          | 695,38                     |
| 3. Beverage and Tobacco                            | 698                | 103,55          | 99,56                      | 1,429              | 187,90          | 185,52                     | 92                 | 230,21          | 130,36                     |
| 4. Textiles                                        | 14,238             | 1095,57         | 971,06                     | 32,033             | 2617,95         | 2322,59                    | 5,356              | 3927,04         | 3059,25                    |
| (a) Cotton Textiles                                | 3,414              | 538,10          | 485,06                     | 7,724              | 1185,39         | 1041,59                    | 811                | 1210,70         | 888,66                     |
| (b) Jute Textiles                                  | 248                | 19,88           | 15,39                      | 407                | 30,10           | 27,73                      | 42                 | 80,46           | 71,02                      |
| (c) Handloom Textiles & Khadi                      | 1,284              | 21,17           | 22,60                      | 2,631              | 49,03           | 39,99                      | 266                | 133,34          | 116,30                     |
| (d) Other Textiles                                 | 9,292              | 516,41          | 448,01                     | 21,271             | 1353,43         | 1213,28                    | 4,237              | 2502,54         | 1983,28                    |
| 5. Paper, Paper Products and Printing              | 5,564              | 251,84          | 224,20                     | 12,276             | 829,61          | 748,22                     | 213                | 125,55          | 77,88                      |
| 6. Leather and Leather Products                    | 1,677              | 83,29           | 74,69                      | 3,665              | 195,12          | 166,28                     | 1,623              | 825,97          | 748,12                     |
| 7. Rubber and Rubber Products                      | 1,196              | 119,57          | 107,51                     | 2,956              | 282,75          | 243,63                     | 183                | 167,19          | 127,39                     |
| 8. Chemicals and Chemical Products                 | 6,200              | 1015,02         | 914,58                     | 14,716             | 2382,56         | 2190,78                    | 1,177              | 1286,94         | 863,41                     |
| (a) Heavy Industrial Chemicals                     | 507                | 229,15          | 205,87                     | 1,121              | 511,40          | 442,57                     | 199                | 209,84          | 122,59                     |
| (b) Fertilizers                                    | 148                | 104,84          | 97,13                      | 291                | 253,29          | 223,79                     | 23                 | 21,05           | 20,00                      |
| (c) Drugs and Pharmaceuticals                      | 909                | 339,77          | 310,99                     | 1,962              | 592,79          | 592,12                     | 374                | 541,37          | 357,55                     |
| (d) Non-Edible Oils                                | 151                | 4,63            | 3,73                       | 442                | 45,01           | 41,60                      | 41                 | 49,73           | 30,28                      |
| (e) Other Chemicals & Chemical Products            | 4,485              | 336,63          | 296,86                     | 10,900             | 980,08          | 890,70                     | 540                | 464,96          | 332,99                     |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 496                | 207,28          | 180,19                     | 1,392              | 148,48          | 137,68                     | 37                 | 337,41          | 328,93                     |
| 10. Manufacture of Cement & Cement Products        | 1,122              | 136,95          | 122,06                     | 2,940              | 369,37          | 357,32                     | 51                 | 55,65           | 42,78                      |
| 11. Basic Metals & Metal Products                  | 8,656              | 720,94          | 681,93                     | 20,912             | 1920,48         | 1759,88                    | 1,079              | 1291,92         | 1018,43                    |
| (a) Iron and Steel                                 | 2,043              | 454,80          | 447,19                     | 5,535              | 1244,00         | 1148,85                    | 328                | 929,49          | 743,16                     |
| (b) Non-Ferrous Metals                             | 463                | 30,26           | 30,05                      | 1,301              | 170,71          | 156,11                     | 155                | 95,60           | 74,10                      |
| (c) Other Metal Products                           | 6,150              | 235,87          | 204,69                     | 14,076             | 505,77          | 454,92                     | 596                | 266,83          | 201,17                     |
| 12. Engineering                                    | 11,224             | 1188,01         | 1086,10                    | 20,883             | 2242,11         | 2047,59                    | 1,048              | 1292,70         | 911,57                     |
| (a) Heavy Engineering                              | 1,726              | 278,23          | 238,99                     | 2,831              | 753,01          | 680,79                     | 264                | 487,80          | 345,09                     |
| (b) Light Engineering                              | 4,709              | 365,13          | 324,31                     | 9,089              | 592,08          | 532,58                     | 378                | 299,88          | 196,43                     |
| (c) Electrical Machinery & Goods                   | 2,523              | 248,59          | 230,10                     | 4,874              | 460,08          | 417,22                     | 197                | 308,32          | 241,82                     |
| (d) Electronic Machinery & Goods                   | 2,266              | 296,06          | 292,70                     | 4,089              | 436,93          | 417,01                     | 209                | 196,71          | 128,23                     |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 5,038              | 357,55          | 303,01                     | 10,072             | 841,16          | 764,20                     | 270                | 334,41          | 201,97                     |
| 14. Other Industries                               | 35,424             | 683,69          | 618,42                     | 64,622             | 1557,06         | 1406,82                    | 1,984              | 1696,00         | 1385,09                    |
| 15. Electricity, Gas & Water                       | 1,080              | 242,84          | 226,21                     | 2,220              | 808,01          | 628,05                     | 68                 | 39,41           | 28,18                      |
| (a) Electricity Generation & Transmission          | 768                | 214,64          | 201,45                     | 1,961              | 778,52          | 601,82                     | 67                 | 39,05           | 27,62                      |
| (b) Non-Conventional Energy                        | 70                 | 16,73           | 16,22                      | 88                 | 13,47           | 12,00                      | 1                  | 37              | 55                         |
| (c) Gas, Steam & Water Supply                      | 242                | 11,47           | 8,54                       | 171                | 16,02           | 14,23                      | —                  | —               | —                          |
| 16. Construction                                   | 2,826              | 347,56          | 331,32                     | 3,542              | 481,98          | 465,99                     | 44                 | 113,02          | 105,36                     |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>81,131</b>      | <b>1427,09</b>  | <b>1192,40</b>             | <b>1,66,775</b>    | <b>2946,44</b>  | <b>2376,69</b>             | <b>16</b>          | <b>24,26</b>    | <b>22,03</b>               |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>36,322</b>      | <b>921,14</b>   | <b>810,60</b>              | <b>69,773</b>      | <b>2310,31</b>  | <b>2004,46</b>             | <b>1,054</b>       | <b>262,98</b>   | <b>230,57</b>              |
| <b>V. PERSONAL LOANS</b>                           | <b>6,21,633</b>    | <b>5113,49</b>  | <b>4519,54</b>             | <b>8,17,064</b>    | <b>10078,91</b> | <b>8861,73</b>             | <b>512</b>         | <b>11,83</b>    | <b>10,09</b>               |
| 1. Loans for Purchase of Consumer Durables         | 16,545             | 143,69          | 126,88                     | 12,393             | 103,53          | 89,96                      | —                  | —               | —                          |
| 2. Loans for Housing                               | —                  | —               | —                          | 54,678             | 7601,82         | 6697,25                    | —                  | —               | —                          |
| 3. Rest of the Personal Loans                      | 6,05,088           | 4969,79         | 4392,66                    | 49,993             | 2373,56         | 2074,53                    | 512                | 11,83           | 10,09                      |
| <b>VI. TRADE</b>                                   | <b>60,622</b>      | <b>1048,03</b>  | <b>951,75</b>              | <b>99,891</b>      | <b>1646,82</b>  | <b>1427,44</b>             | <b>7,033</b>       | <b>4166,05</b>  | <b>3292,06</b>             |
| 1. Wholesale Trade                                 | 8,075              | 511,18          | 470,96                     | 11,917             | 796,66          | 702,45                     | 5,026              | 3323,97         | 2555,85                    |
| 2. Retail Trade                                    | 52,547             | 536,86          | 480,79                     | 87,974             | 850,16          | 724,99                     | 2,007              | 842,08          | 736,21                     |
| <b>VII. FINANCE</b>                                | <b>2,079</b>       | <b>1144,83</b>  | <b>1048,95</b>             | <b>3,497</b>       | <b>1901,40</b>  | <b>1580,81</b>             | <b>17</b>          | <b>42,39</b>    | <b>36,83</b>               |
| <b>VIII. ALL OTHERS</b>                            | <b>17,771</b>      | <b>3735,06</b>  | <b>3526,11</b>             | <b>13,537</b>      | <b>4507,64</b>  | <b>3155,43</b>             | <b>966</b>         | <b>1086,94</b>  | <b>851,74</b>              |
| <b>TOTAL BANK CREDIT</b>                           | <b>11,84,565</b>   | <b>25161,96</b> | <b>22562,81</b>            | <b>20,43,478</b>   | <b>50630,96</b> | <b>43309,27</b>            | <b>24,950</b>      | <b>19562,94</b> | <b>15247,52</b>            |
| OF WHICH :                                         |                    |                 |                            |                    |                 |                            |                    |                 |                            |
| 1. Artisans & Village Industries                   | 10,374             | 75,27           | 64,20                      | 22,623             | 152,99          | 141,33                     | 235                | 14,73           | 14,55                      |
| 2. Other Small Scale Industries                    | 59,148             | 1598,30         | 1383,36                    | 1,26,284           | 3565,26         | 3105,35                    | 7,094              | 2786,91         | 2198,24                    |

**TABLE NO.5.1 - TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | EXPORT TRADE BILLS<br>PURCHASED |                 |                            | EXPORT TRADE BILLS<br>DISCOUNTED |                 |                            | EXPORT TRADE BILLS<br>ADVANCED AGAINST |                 |                            |
|----------------------------------------------------|---------------------------------|-----------------|----------------------------|----------------------------------|-----------------|----------------------------|----------------------------------------|-----------------|----------------------------|
|                                                    | No. of<br>Accounts              | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts               | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts                     | Credit<br>Limit | Amount<br>Out-<br>standing |
|                                                    | 19                              | 20              | 21                         | 22                               | 23              | 24                         | 25                                     | 26              | 27                         |
| <b>I. AGRICULTURE</b>                              | <b>4</b>                        | <b>38</b>       | <b>29</b>                  | <b>1</b>                         | <b>2,20</b>     | <b>2,19</b>                | —                                      | —               | —                          |
| 1. Direct Finance                                  | —                               | —               | —                          | —                                | —               | —                          | —                                      | —               | —                          |
| 2. Indirect Finance                                | 4                               | 38              | 29                         | 1                                | 2,20            | 2,19                       | —                                      | —               | —                          |
| <b>II. INDUSTRY</b>                                | <b>8,167</b>                    | <b>6057,40</b>  | <b>4040,84</b>             | <b>4,015</b>                     | <b>4132,95</b>  | <b>2951,47</b>             | <b>2,103</b>                           | <b>2096,39</b>  | <b>1526,72</b>             |
| 1. Mining & Quarrying                              | 160                             | 81,32           | 59,40                      | 44                               | 31,95           | 26,94                      | 15                                     | 9,87            | 6,66                       |
| 2. Food Manufacturing and Processing               | 441                             | 520,66          | 394,42                     | 193                              | 291,65          | 185,55                     | 86                                     | 69,07           | 43,03                      |
| (a) Rice Mills, Flour and Dal Mills                | 38                              | 60,95           | 52,34                      | 23                               | 80,63           | 49,66                      | 9                                      | 15,71           | 6,24                       |
| (b) Sugar                                          | 13                              | 6,15            | 5,44                       | —                                | —               | —                          | —                                      | —               | —                          |
| (c) Edible Oils and Vanaspati                      | 52                              | 60,74           | 47,01                      | 26                               | 36,78           | 24,72                      | 10                                     | 12,32           | 8,35                       |
| (d) Tea Processing                                 | 35                              | 60,44           | 42,11                      | 25                               | 54,95           | 32,42                      | 1                                      | 19              | 19                         |
| (e) Processing of Fruits & Vegetables              | 19                              | 13,81           | 10,75                      | 16                               | 13,81           | 8,65                       | 26                                     | 15,53           | 6,71                       |
| (f) Others                                         | 284                             | 318,57          | 236,76                     | 103                              | 105,49          | 70,11                      | 40                                     | 25,32           | 21,54                      |
| 3. Beverage and Tobacco                            | 45                              | 59,74           | 32,02                      | 21                               | 38,56           | 30,76                      | 6                                      | 2,40            | 1,81                       |
| 4. Textiles                                        | 3,305                           | 2300,58         | 1465,33                    | 1,578                            | 1423,91         | 1034,83                    | 699                                    | 290,90          | 186,35                     |
| (a) Cotton Textiles                                | 525                             | 738,34          | 468,67                     | 374                              | 508,10          | 374,78                     | 68                                     | 44,20           | 26,80                      |
| (b) Jute Textiles                                  | 22                              | 58,15           | 41,61                      | 14                               | 20,83           | 13,12                      | 4                                      | 31              | 31                         |
| (c) Handloom Textiles & Khadi                      | 80                              | 40,13           | 19,62                      | 32                               | 19,71           | 17,59                      | 9                                      | 36,47           | 25,24                      |
| (d) Other Textiles                                 | 2,678                           | 1463,97         | 935,43                     | 1,158                            | 875,27          | 629,33                     | 618                                    | 209,92          | 134,01                     |
| 5. Paper, Paper Products and Printing              | 69                              | 56,03           | 23,37                      | 57                               | 12,30           | 8,95                       | 13                                     | 8,66            | 2,29                       |
| 6. Leather and Leather Products                    | 832                             | 401,80          | 271,47                     | 408                              | 213,60          | 154,40                     | 66                                     | 26,47           | 13,73                      |
| 7. Rubber and Rubber Products                      | 126                             | 119,78          | 73,13                      | 170                              | 47,00           | 32,69                      | 10                                     | 8,09            | 7,72                       |
| 8. Chemicals and Chemical Products                 | 770                             | 812,62          | 583,70                     | 456                              | 645,78          | 438,46                     | 164                                    | 139,07          | 75,22                      |
| (a) Heavy Industrial Chemicals                     | 151                             | 265,04          | 219,99                     | 77                               | 112,52          | 57,89                      | 37                                     | 46,01           | 27,86                      |
| (b) Fertilizers                                    | 17                              | 31,97           | 28,29                      | 18                               | 18,18           | 17,30                      | 2                                      | 95              | 86                         |
| (c) Drugs and Pharmaceuticals                      | 251                             | 308,96          | 191,68                     | 167                              | 277,55          | 204,57                     | 62                                     | 45,99           | 21,07                      |
| (d) Non-Edible Oils                                | 14                              | 18,01           | 17,46                      | 7                                | 4,44            | 4,44                       | 3                                      | 1,90            | 4                          |
| (e) Other Chemicals & Chemical Products            | 337                             | 188,64          | 126,28                     | 187                              | 233,09          | 154,27                     | 60                                     | 44,22           | 25,40                      |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 31                              | 25,31           | 20,73                      | 20                               | 39,44           | 34,91                      | 9                                      | 3,91            | 3,73                       |
| 10. Manufacture of Cement & Cement Products        | 18                              | 13,24           | 11,38                      | 13                               | 37,24           | 6,51                       | 1                                      | 60              | 60                         |
| 11. Basic Metals & Metal Products                  | 641                             | 348,45          | 220,70                     | 212                              | 392,27          | 276,50                     | 128                                    | 69,85           | 42,66                      |
| (a) Iron and Steel                                 | 154                             | 177,09          | 125,77                     | 78                               | 228,08          | 161,03                     | 33                                     | 36,78           | 29,81                      |
| (b) Non-Ferrous Metals                             | 81                              | 24,52           | 14,29                      | 21                               | 27,06           | 21,11                      | 20                                     | 2,95            | 1,31                       |
| (c) Other Metal Products                           | 406                             | 146,84          | 80,64                      | 113                              | 137,13          | 94,36                      | 75                                     | 30,13           | 11,54                      |
| 12. Engineering                                    | 643                             | 483,10          | 334,42                     | 296                              | 219,21          | 154,33                     | 91                                     | 37,37           | 24,76                      |
| (a) Heavy Engineering                              | 183                             | 225,82          | 150,27                     | 86                               | 72,31           | 48,46                      | 24                                     | 17,81           | 13,44                      |
| (b) Light Engineering                              | 207                             | 80,77           | 59,98                      | 116                              | 72,62           | 50,68                      | 26                                     | 8,36            | 3,07                       |
| (c) Electrical Machinery & Goods                   | 125                             | 63,92           | 33,98                      | 43                               | 36,31           | 26,54                      | 12                                     | 5,69            | 3,74                       |
| (d) Electronic Machinery & Goods                   | 128                             | 112,60          | 90,19                      | 51                               | 37,97           | 28,65                      | 29                                     | 5,50            | 4,51                       |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 201                             | 135,06          | 96,28                      | 129                              | 142,52          | 120,14                     | 42                                     | 37,83           | 35,07                      |
| 14. Other Industries                               | 869                             | 683,98          | 450,64                     | 411                              | 594,32          | 440,55                     | 772                                    | 1392,30         | 1083,10                    |
| 15. Electricity, Gas & Water                       | 5                               | 11,34           | 1,34                       | 4                                | 1,73            | 4,93                       | —                                      | —               | —                          |
| (a) Electricity Generation & Transmission          | 3                               | 10,17           | 1,6                        | 3                                | 1,73            | 1,74                       | —                                      | —               | —                          |
| (b) Non-Conventional Energy                        | 2                               | 1,17            | 1,18                       | 1                                | —               | 3,18                       | —                                      | —               | —                          |
| (c) Gas, Steam & Water Supply                      | —                               | —               | —                          | —                                | —               | —                          | —                                      | —               | —                          |
| 16. Construction                                   | 11                              | 4,37            | 2,51                       | 3                                | 1,47            | 1,00                       | 1                                      | 1               | 1                          |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>2</b>                        | <b>95</b>       | <b>73</b>                  | —                                | —               | —                          | <b>1</b>                               | <b>30</b>       | <b>26</b>                  |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>304</b>                      | <b>141,00</b>   | <b>103,59</b>              | <b>104</b>                       | <b>64,85</b>    | <b>50,80</b>               | <b>63</b>                              | <b>35,48</b>    | <b>28,52</b>               |
| <b>V. PERSONAL LOANS</b>                           | <b>74</b>                       | <b>5,49</b>     | <b>6,05</b>                | <b>36</b>                        | <b>3,20</b>     | <b>2,75</b>                | <b>4</b>                               | <b>78</b>       | <b>30</b>                  |
| 1. Loans for Purchase of Consumer Durables         | —                               | —               | —                          | —                                | —               | —                          | —                                      | —               | —                          |
| 2. Loans for Housing                               | —                               | —               | —                          | —                                | —               | —                          | —                                      | —               | —                          |
| 3. Rest of the Personal Loans                      | 74                              | 5,49            | 6,05                       | 36                               | 3,20            | 2,75                       | 4                                      | 78              | 30                         |
| <b>VI. TRADE</b>                                   | <b>3,388</b>                    | <b>1913,41</b>  | <b>1239,48</b>             | <b>1,349</b>                     | <b>1082,48</b>  | <b>798,10</b>              | <b>620</b>                             | <b>420,76</b>   | <b>319,88</b>              |
| 1. Wholesale Trade                                 | 3,097                           | 1817,39         | 1171,78                    | 1,189                            | 931,13          | 682,23                     | 568                                    | 396,28          | 299,94                     |
| 2. Retail Trade                                    | 291                             | 96,02           | 67,70                      | 160                              | 151,35          | 115,87                     | 52                                     | 24,48           | 19,94                      |
| <b>VII. FINANCE</b>                                | <b>11</b>                       | <b>7,19</b>     | <b>2,73</b>                | <b>14</b>                        | <b>52,49</b>    | <b>46,93</b>               | <b>7</b>                               | <b>4,09</b>     | <b>2,59</b>                |
| <b>VIII. ALL OTHERS</b>                            | <b>737</b>                      | <b>526,93</b>   | <b>394,74</b>              | <b>176</b>                       | <b>182,56</b>   | <b>139,90</b>              | <b>259</b>                             | <b>269,85</b>   | <b>153,78</b>              |
| <b>TOTAL BANK CREDIT</b>                           | <b>12,687</b>                   | <b>8652,76</b>  | <b>5788,45</b>             | <b>5,695</b>                     | <b>5520,73</b>  | <b>3992,15</b>             | <b>3,057</b>                           | <b>2827,65</b>  | <b>2032,05</b>             |
| OF WHICH :                                         |                                 |                 |                            |                                  |                 |                            |                                        |                 |                            |
| 1. Artisans & Village Industries                   | 63                              | 9,50            | 7,93                       | 9                                | 3,08            | 2,79                       | 4                                      | 1,49            | 1,48                       |
| 2. Other Small Scale Industries                    | 3,661                           | 1390,96         | 947,15                     | 1,322                            | 648,28          | 489,75                     | 995                                    | 503,61          | 266,04                     |

**TABLE NO.5.1 - TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | ADVANCES AGAINST EXPORT CASH<br>INCENTIVES AND DUTY DRAWBACK CLAIMS |                 |                            | INLAND (TRADE) BILLS<br>PURCHASED |                 |                            |
|----------------------------------------------------|---------------------------------------------------------------------|-----------------|----------------------------|-----------------------------------|-----------------|----------------------------|
|                                                    | No. of<br>Accounts                                                  | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts                | Credit<br>Limit | Amount<br>Out-<br>standing |
|                                                    | 28                                                                  | 29              | 30                         | 31                                | 32              | 33                         |
| <b>I. AGRICULTURE</b>                              | —                                                                   | —               | —                          | <b>6</b>                          | <b>72</b>       | <b>44</b>                  |
| 1. Direct Finance                                  | —                                                                   | —               | —                          | —                                 | —               | —                          |
| 2. Indirect Finance                                | —                                                                   | —               | —                          | 6                                 | 72              | 44                         |
| <b>II. INDUSTRY</b>                                | <b>264</b>                                                          | <b>111,39</b>   | <b>97,98</b>               | <b>11,488</b>                     | <b>2582,71</b>  | <b>1919,13</b>             |
| 1. Mining & Quarrying                              | 2                                                                   | 27,70           | 27,70                      | 153                               | 70,35           | 41,63                      |
| 2. Food Manufacturing and Processing               | 14                                                                  | 12,51           | 7,51                       | 358                               | 75,68           | 52,42                      |
| (a) Rice Mills, Flour and Dal Mills                | —                                                                   | —               | —                          | 90                                | 11,44           | 5,54                       |
| (b) Sugar                                          | —                                                                   | —               | —                          | 5                                 | 9,05            | 4,63                       |
| (c) Edible Oils and Vanaspati                      | 3                                                                   | 95              | 5                          | 103                               | 17,67           | 13,31                      |
| (d) Tea Processing                                 | —                                                                   | —               | —                          | 25                                | 16,09           | 12,97                      |
| (e) Processing of Fruits & Vegetables              | —                                                                   | —               | —                          | 10                                | 63              | 41                         |
| (f) Others                                         | 11                                                                  | 11,56           | 7,46                       | 125                               | 20,81           | 15,55                      |
| 3. Beverage and Tobacco                            | 1                                                                   | 1               | —                          | 82                                | 50,40           | 32,53                      |
| 4. Textiles                                        | 57                                                                  | 11,75           | 8,10                       | 2,093                             | 519,73          | 376,80                     |
| (a) Cotton Textiles                                | 10                                                                  | 2,04            | 2,11                       | 907                               | 258,93          | 187,81                     |
| (b) Jute Textiles                                  | —                                                                   | —               | —                          | 23                                | 1,95            | 1,27                       |
| (c) Handloom Textiles & Khadi                      | 2                                                                   | 5               | 5                          | 91                                | 21,49           | 14,18                      |
| (d) Other Textiles                                 | 45                                                                  | 9,66            | 5,95                       | 1,072                             | 237,36          | 173,54                     |
| 5. Paper, Paper Products and Printing              | 2                                                                   | 3,10            | 4,53                       | 643                               | 77,03           | 46,18                      |
| 6. Leather and Leather Products                    | 22                                                                  | 4,80            | 4,19                       | 146                               | 13,83           | 9,91                       |
| 7. Rubber and Rubber Products                      | —                                                                   | —               | —                          | 317                               | 110,47          | 79,40                      |
| 8. Chemicals and Chemical Products                 | 34                                                                  | 12,72           | 5,01                       | 1,558                             | 330,66          | 231,48                     |
| (a) Heavy Industrial Chemicals                     | —                                                                   | —               | —                          | 223                               | 83,99           | 61,83                      |
| (b) Fertilizers                                    | —                                                                   | —               | —                          | 48                                | 43,18           | 25,09                      |
| (c) Drugs and Pharmaceuticals                      | 17                                                                  | 1,79            | 1,94                       | 358                               | 69,39           | 45,71                      |
| (d) Non-Edible Oils                                | —                                                                   | —               | —                          | 19                                | 2,41            | 1,47                       |
| (e) Other Chemicals & Chemical Products            | 17                                                                  | 10,93           | 3,07                       | 910                               | 131,69          | 97,38                      |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 2                                                                   | 1               | 1                          | 98                                | 50,13           | 43,47                      |
| 10. Manufacture of Cement & Cement Products        | 7                                                                   | 6               | 4                          | 66                                | 9,09            | 5,78                       |
| 11. Basic Metals & Metal Products                  | 23                                                                  | 18,98           | 22,61                      | 1,662                             | 414,30          | 323,82                     |
| (a) Iron and Steel                                 | 7                                                                   | 12,17           | 22,02                      | 699                               | 212,29          | 168,24                     |
| (b) Non-Ferrous Metals                             | 1                                                                   | 25              | 19                         | 150                               | 87,02           | 67,03                      |
| (c) Other Metal Products                           | 15                                                                  | 6,55            | 40                         | 813                               | 114,98          | 88,55                      |
| 12. Engineering                                    | 44                                                                  | 6,84            | 5,62                       | 2,465                             | 608,64          | 481,35                     |
| (a) Heavy Engineering                              | 35                                                                  | 4,55            | 4,68                       | 395                               | 133,65          | 108,63                     |
| (b) Light Engineering                              | 3                                                                   | 1,41            | 44                         | 996                               | 115,71          | 92,63                      |
| (c) Electrical Machinery & Goods                   | 1                                                                   | —               | —                          | 729                               | 226,43          | 168,94                     |
| (d) Electronic Machinery & Goods                   | 5                                                                   | 87              | 49                         | 345                               | 132,85          | 111,15                     |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 8                                                                   | 28              | 27                         | 459                               | 92,26           | 67,87                      |
| 14. Other Industries                               | 40                                                                  | 12,55           | 12,27                      | 1,179                             | 133,29          | 102,78                     |
| 15. Electricity, Gas & Water                       | —                                                                   | —               | —                          | 62                                | 8,31            | 7,28                       |
| (a) Electricity Generation & Transmission          | —                                                                   | —               | —                          | 46                                | 5,04            | 4,38                       |
| (b) Non-Conventional Energy                        | —                                                                   | —               | —                          | 11                                | 1,18            | 93                         |
| (c) Gas, Steam & Water Supply                      | —                                                                   | —               | —                          | 5                                 | 2,08            | 1,97                       |
| 16. Construction                                   | 8                                                                   | 10              | 10                         | 147                               | 18,53           | 16,42                      |
| <b>III. TRANSPORT OPERATORS</b>                    | —                                                                   | —               | —                          | <b>24</b>                         | <b>13,81</b>    | <b>4,51</b>                |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>15</b>                                                           | <b>59</b>       | <b>46</b>                  | <b>908</b>                        | <b>104,40</b>   | <b>93,13</b>               |
| <b>V. PERSONAL LOANS</b>                           | <b>1</b>                                                            | —               | —                          | <b>272</b>                        | <b>11,03</b>    | <b>8,19</b>                |
| 1. Loans for Purchase of Consumer Durables         | —                                                                   | —               | —                          | —                                 | —               | —                          |
| 2. Loans for Housing                               | —                                                                   | —               | —                          | —                                 | —               | —                          |
| 3. Rest of the Personal Loans                      | 1                                                                   | —               | —                          | 272                               | 11,03           | 8,19                       |
| <b>VI. TRADE</b>                                   | <b>670</b>                                                          | <b>32,20</b>    | <b>26,15</b>               | <b>4,906</b>                      | <b>614,00</b>   | <b>450,93</b>              |
| 1. Wholesale Trade                                 | 650                                                                 | 31,74           | 25,71                      | 3,687                             | 511,84          | 366,85                     |
| 2. Retail Trade                                    | 20                                                                  | 46              | 43                         | 1,219                             | 102,16          | 84,09                      |
| <b>VII. FINANCE</b>                                | <b>4</b>                                                            | <b>20</b>       | <b>20</b>                  | <b>100</b>                        | <b>25,77</b>    | <b>14,61</b>               |
| <b>VIII. ALL OTHERS</b>                            | —                                                                   | —               | —                          | <b>484</b>                        | <b>221,80</b>   | <b>164,73</b>              |
| <b>TOTAL BANK CREDIT</b>                           | <b>954</b>                                                          | <b>144,38</b>   | <b>124,78</b>              | <b>18,188</b>                     | <b>3574,24</b>  | <b>2655,67</b>             |
| OF WHICH :                                         |                                                                     |                 |                            |                                   |                 |                            |
| 1. Artisans & Village Industries                   | 1                                                                   | 3               | 1                          | 35                                | 98              | 79                         |
| 2. Other Small Scale Industries                    | 115                                                                 | 19,63           | 11,52                      | 6,587                             | 544,47          | 406,60                     |

**TABLE NO.5.1 - TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | INLAND (TRADE) BILLS<br>DISCOUNTED |                 |                            | INLAND (OTHER) BILLS<br>PURCHASED |                 |                            |
|----------------------------------------------------|------------------------------------|-----------------|----------------------------|-----------------------------------|-----------------|----------------------------|
|                                                    | No. of<br>Accounts                 | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts                | Credit<br>Limit | Amount<br>Out-<br>standing |
|                                                    | 34                                 | 35              | 36                         | 37                                | 38              | 39                         |
| <b>I. AGRICULTURE</b>                              | <b>3</b>                           | <b>48</b>       | <b>32</b>                  | <b>2</b>                          | <b>12</b>       | <b>1</b>                   |
| 1. Direct Finance                                  | —                                  | —               | —                          | —                                 | —               | —                          |
| 2. Indirect Finance                                | 3                                  | 48              | 32                         | 2                                 | 12              | 1                          |
| <b>II. INDUSTRY</b>                                | <b>9,633</b>                       | <b>5152,89</b>  | <b>3827,53</b>             | <b>7,519</b>                      | <b>1265,88</b>  | <b>813,06</b>              |
| 1. Mining & Quarrying                              | 79                                 | 44,28           | 33,48                      | 88                                | 13,96           | 7,70                       |
| 2. Food Manufacturing and Processing               | 192                                | 101,58          | 69,38                      | 225                               | 53,26           | 37,08                      |
| (a) Rice Mills, Flour and Dal Mills                | 29                                 | 2,98            | 2,71                       | 68                                | 7,10            | 3,50                       |
| (b) Sugar                                          | 11                                 | 20,60           | 17,14                      | 12                                | 4,51            | 3,65                       |
| (c) Edible Oils and Vanaspati                      | 38                                 | 17,69           | 9,96                       | 24                                | 5,40            | 1,43                       |
| (d) Tea Processing                                 | 2                                  | 9,05            | 4,63                       | 20                                | 4,13            | 3,23                       |
| (e) Processing of Fruits & Vegetables              | 6                                  | 2,07            | 1,44                       | 16                                | 53              | 51                         |
| (f) Others                                         | 106                                | 49,18           | 33,50                      | 85                                | 31,59           | 24,76                      |
| 3. Beverage and Tobacco                            | 45                                 | 121,51          | 106,97                     | 57                                | 13,18           | 8,17                       |
| 4. Textiles                                        | 1,628                              | 697,95          | 516,89                     | 1,177                             | 204,62          | 125,85                     |
| (a) Cotton Textiles                                | 428                                | 266,52          | 188,19                     | 465                               | 100,63          | 68,40                      |
| (b) Jute Textiles                                  | 11                                 | 15,24           | 15,14                      | 7                                 | 84              | 75                         |
| (c) Handloom Textiles & Khadi                      | 16                                 | 9,68            | 8,83                       | 47                                | 74              | 51                         |
| (d) Other Textiles                                 | 1,173                              | 406,50          | 304,74                     | 658                               | 102,41          | 56,19                      |
| 5. Paper, Paper Products and Printing              | 520                                | 183,48          | 123,36                     | 382                               | 41,12           | 25,21                      |
| 6. Leather and Leather Products                    | 239                                | 21,46           | 16,80                      | 74                                | 15,93           | 9,45                       |
| 7. Rubber and Rubber Products                      | 229                                | 62,93           | 48,90                      | 207                               | 14,78           | 12,01                      |
| 8. Chemicals and Chemical Products                 | 1,519                              | 793,52          | 569,78                     | 1,153                             | 177,82          | 105,77                     |
| (a) Heavy Industrial Chemicals                     | 210                                | 109,06          | 69,80                      | 160                               | 53,45           | 32,84                      |
| (b) Fertilizers                                    | 37                                 | 51,89           | 40,41                      | 33                                | 7,05            | 3,41                       |
| (c) Drugs and Pharmaceuticals                      | 366                                | 273,23          | 201,68                     | 237                               | 37,55           | 26,41                      |
| (d) Non-Edible Oils                                | 12                                 | 1,86            | 1,49                       | 14                                | 92              | 1,00                       |
| (e) Other Chemicals & Chemical Products            | 894                                | 357,48          | 256,41                     | 709                               | 78,84           | 42,12                      |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 74                                 | 57,67           | 43,08                      | 61                                | 24,90           | 21,79                      |
| 10. Manufacture of Cement & Cement Products        | 80                                 | 25,65           | 15,55                      | 43                                | 16,45           | 10,79                      |
| 11. Basic Metals & Metal Products                  | 1,490                              | 777,69          | 589,65                     | 1,100                             | 245,95          | 155,81                     |
| (a) Iron and Steel                                 | 802                                | 581,28          | 443,16                     | 385                               | 137,86          | 91,35                      |
| (b) Non-Ferrous Metals                             | 166                                | 78,96           | 69,77                      | 105                               | 23,35           | 15,51                      |
| (c) Other Metal Products                           | 522                                | 117,45          | 76,71                      | 610                               | 84,74           | 48,94                      |
| 12. Engineering                                    | 2,150                              | 1539,13         | 1154,30                    | 1,415                             | 243,55          | 158,97                     |
| (a) Heavy Engineering                              | 422                                | 412,87          | 270,71                     | 212                               | 61,63           | 38,50                      |
| (b) Light Engineering                              | 772                                | 239,32          | 171,79                     | 552                               | 39,92           | 27,41                      |
| (c) Electrical Machinery & Goods                   | 602                                | 577,15          | 454,48                     | 411                               | 91,40           | 56,65                      |
| (d) Electronic Machinery & Goods                   | 354                                | 309,80          | 257,33                     | 240                               | 50,60           | 36,41                      |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 372                                | 307,50          | 201,29                     | 292                               | 66,73           | 42,55                      |
| 14. Other Industries                               | 929                                | 315,76          | 252,51                     | 934                               | 107,67          | 67,52                      |
| 15. Electricity, Gas & Water                       | 40                                 | 53,25           | 40,64                      | 56                                | 9,60            | 7,59                       |
| (a) Electricity Generation & Transmission          | 29                                 | 46,29           | 35,77                      | 48                                | 9,16            | 7,16                       |
| (b) Non-Conventional Energy                        | 3                                  | 2,74            | 1,81                       | 1                                 | 1               | 1                          |
| (c) Gas, Steam & Water Supply                      | 8                                  | 4,23            | 3,06                       | 7                                 | 43              | 42                         |
| 16. Construction                                   | 47                                 | 49,54           | 44,95                      | 255                               | 16,37           | 16,79                      |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>5</b>                           | <b>19,09</b>    | <b>11,66</b>               | <b>56</b>                         | <b>43,35</b>    | <b>26,05</b>               |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>198</b>                         | <b>85,63</b>    | <b>72,56</b>               | <b>488</b>                        | <b>37,62</b>    | <b>30,95</b>               |
| <b>V. PERSONAL LOANS</b>                           | <b>80</b>                          | <b>5,57</b>     | <b>3,93</b>                | <b>429</b>                        | <b>10,39</b>    | <b>9,37</b>                |
| 1. Loans for Purchase of Consumer Durables         | —                                  | —               | —                          | —                                 | —               | —                          |
| 2. Loans for Housing                               | —                                  | —               | —                          | —                                 | —               | —                          |
| 3. Rest of the Personal Loans                      | 80                                 | 5,57            | 3,93                       | 429                               | 10,39           | 9,37                       |
| <b>VI. TRADE</b>                                   | <b>3,129</b>                       | <b>951,58</b>   | <b>789,44</b>              | <b>2,587</b>                      | <b>816,94</b>   | <b>760,99</b>              |
| 1. Wholesale Trade                                 | 2,459                              | 832,24          | 692,83                     | 1,597                             | 779,01          | 735,28                     |
| 2. Retail Trade                                    | 670                                | 119,34          | 96,61                      | 990                               | 37,93           | 25,71                      |
| <b>VII. FINANCE</b>                                | <b>40</b>                          | <b>31,84</b>    | <b>30,26</b>               | <b>229</b>                        | <b>34,74</b>    | <b>29,56</b>               |
| <b>VIII. ALL OTHERS</b>                            | <b>308</b>                         | <b>201,60</b>   | <b>150,24</b>              | <b>449</b>                        | <b>307,45</b>   | <b>283,57</b>              |
| <b>TOTAL BANK CREDIT</b>                           | <b>13,396</b>                      | <b>6448,69</b>  | <b>4885,94</b>             | <b>11,759</b>                     | <b>2516,49</b>  | <b>1953,56</b>             |
| OF WHICH :                                         |                                    |                 |                            |                                   |                 |                            |
| 1. Artisans & Village Industries                   | 77                                 | 2,26            | 1,87                       | 63                                | 1,00            | 77                         |
| 2. Other Small Scale Industries                    | 4,586                              | 923,54          | 647,80                     | 5,031                             | 542,72          | 317,55                     |

**TABLE NO.5.1 - TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | INLAND (OTHER) BILLS<br>DISCOUNTED |                 |                            | ADVANCES AGAINST<br>IMPORT BILLS |                 |                            |
|----------------------------------------------------|------------------------------------|-----------------|----------------------------|----------------------------------|-----------------|----------------------------|
|                                                    | No. of<br>Accounts                 | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts               | Credit<br>Limit | Amount<br>Out-<br>standing |
|                                                    | 40                                 | 41              | 42                         | 43                               | 44              | 45                         |
| <b>I. AGRICULTURE</b>                              | <b>2</b>                           | <b>5</b>        | <b>2</b>                   | <b>1</b>                         | <b>1</b>        | <b>1</b>                   |
| 1. Direct Finance                                  | —                                  | —               | —                          | —                                | —               | —                          |
| 2. Indirect Finance                                | 2                                  | 5               | 2                          | 1                                | 1               | 1                          |
| <b>II. INDUSTRY</b>                                | <b>3,697</b>                       | <b>1772,44</b>  | <b>1257,53</b>             | <b>2,175</b>                     | <b>1818,33</b>  | <b>1356,45</b>             |
| 1. Mining & Quarrying                              | 29                                 | 46,50           | 44,30                      | 41                               | 11,70           | 11,27                      |
| 2. Food Manufacturing and Processing               | 81                                 | 54,35           | 47,88                      | 55                               | 73,64           | 35,79                      |
| (a) Rice Mills, Flour and Dal Mills                | 10                                 | 1,89            | 92                         | 12                               | 3,00            | 2,56                       |
| (b) Sugar                                          | 8                                  | 2,46            | 2,16                       | 1                                | 20              | —                          |
| (c) Edible Oils and Vanaspati                      | 16                                 | 7,37            | 4,03                       | 12                               | 18,69           | 12,20                      |
| (d) Tea Processing                                 | 3                                  | 68              | 68                         | 5                                | 10,17           | 6,86                       |
| (e) Processing of Fruits & Vegetables              | 2                                  | 47              | 11                         | 2                                | 3,48            | 86                         |
| (f) Others                                         | 42                                 | 41,48           | 39,98                      | 23                               | 38,11           | 13,31                      |
| 3. Beverage and Tobacco                            | 22                                 | 25,12           | 24,55                      | 12                               | 27,61           | 24,35                      |
| 4. Textiles                                        | 505                                | 169,24          | 132,84                     | 339                              | 253,24          | 193,71                     |
| (a) Cotton Textiles                                | 161                                | 69,04           | 52,12                      | 88                               | 104,52          | 91,36                      |
| (b) Jute Textiles                                  | 9                                  | 4,81            | 4,49                       | 3                                | 49              | 78                         |
| (c) Handloom Textiles & Khadi                      | 6                                  | 70              | 68                         | 3                                | 20              | 21                         |
| (d) Other Textiles                                 | 329                                | 94,69           | 75,55                      | 245                              | 148,02          | 101,37                     |
| 5. Paper, Paper Products and Printing              | 174                                | 35,25           | 23,78                      | 63                               | 52,59           | 43,72                      |
| 6. Leather and Leather Products                    | 36                                 | 5,13            | 3,63                       | 53                               | 24,27           | 28,34                      |
| 7. Rubber and Rubber Products                      | 113                                | 21,41           | 20,13                      | 42                               | 34,74           | 20,80                      |
| 8. Chemicals and Chemical Products                 | 500                                | 202,48          | 146,48                     | 447                              | 290,34          | 223,46                     |
| (a) Heavy Industrial Chemicals                     | 71                                 | 38,76           | 29,30                      | 68                               | 61,47           | 43,08                      |
| (b) Fertilizers                                    | 20                                 | 15,94           | 8,48                       | 13                               | 10,70           | 14,34                      |
| (c) Drugs and Pharmaceuticals                      | 95                                 | 40,93           | 24,30                      | 168                              | 69,91           | 56,03                      |
| (d) Non-Edible Oils                                | 2                                  | 13              | 3                          | 1                                | 4,25            | 3,82                       |
| (e) Other Chemicals & Chemical Products            | 312                                | 106,72          | 84,37                      | 197                              | 144,02          | 106,19                     |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 25                                 | 10,37           | 9,06                       | 22                               | 41,89           | 40,93                      |
| 10. Manufacture of Cement & Cement Products        | 42                                 | 3,69            | 2,81                       | 8                                | 13,56           | 6,55                       |
| 11. Basic Metals & Metal Products                  | 575                                | 175,74          | 136,83                     | 226                              | 210,90          | 180,13                     |
| (a) Iron and Steel                                 | 314                                | 129,90          | 105,09                     | 124                              | 162,70          | 141,17                     |
| (b) Non-Ferrous Metals                             | 61                                 | 26,03           | 19,15                      | 19                               | 9,05            | 8,45                       |
| (c) Other Metal Products                           | 200                                | 19,81           | 12,60                      | 83                               | 39,15           | 30,51                      |
| 12. Engineering                                    | 997                                | 732,52          | 473,63                     | 510                              | 536,68          | 373,94                     |
| (a) Heavy Engineering                              | 247                                | 305,25          | 189,91                     | 116                              | 156,05          | 109,32                     |
| (b) Light Engineering                              | 323                                | 102,04          | 71,18                      | 112                              | 78,70           | 48,99                      |
| (c) Electrical Machinery & Goods                   | 316                                | 239,44          | 143,94                     | 93                               | 161,64          | 110,69                     |
| (d) Electronic Machinery & Goods                   | 111                                | 85,79           | 68,60                      | 189                              | 140,29          | 104,93                     |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 116                                | 108,82          | 78,71                      | 63                               | 60,27           | 16,58                      |
| 14. Other Industries                               | 343                                | 44,07           | 27,77                      | 179                              | 111,02          | 96,54                      |
| 15. Electricity, Gas & Water                       | 82                                 | 110,35          | 62,58                      | 94                               | 37,50           | 36,13                      |
| (a) Electricity Generation & Transmission          | 77                                 | 106,78          | 59,01                      | 86                               | 16,86           | 15,62                      |
| (b) Non-Conventional Energy                        | 3                                  | 3,51            | 3,51                       | 7                                | 20,46           | 20,46                      |
| (c) Gas, Steam & Water Supply                      | 2                                  | 6               | 6                          | 1                                | 18              | 4                          |
| 16. Construction                                   | 57                                 | 27,38           | 22,55                      | 21                               | 38,38           | 24,23                      |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>3</b>                           | <b>2,60</b>     | <b>1,81</b>                | <b>8</b>                         | <b>8,63</b>     | <b>8,63</b>                |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>153</b>                         | <b>62,45</b>    | <b>46,61</b>               | <b>125</b>                       | <b>51,27</b>    | <b>47,55</b>               |
| <b>V. PERSONAL LOANS</b>                           | <b>99</b>                          | <b>4,29</b>     | <b>4,32</b>                | <b>57</b>                        | <b>3,67</b>     | <b>3,37</b>                |
| 1. Loans for Purchase of Consumer Durables         | —                                  | —               | —                          | —                                | —               | —                          |
| 2. Loans for Housing                               | —                                  | —               | —                          | —                                | —               | —                          |
| 3. Rest of the Personal Loans                      | 99                                 | 4,29            | 4,32                       | 57                               | 3,67            | 3,37                       |
| <b>VI. TRADE</b>                                   | <b>986</b>                         | <b>280,11</b>   | <b>244,36</b>              | <b>540</b>                       | <b>256,68</b>   | <b>189,76</b>              |
| 1. Wholesale Trade                                 | 678                                | 233,83          | 206,44                     | 451                              | 226,57          | 168,48                     |
| 2. Retail Trade                                    | 308                                | 46,28           | 37,92                      | 89                               | 30,11           | 21,28                      |
| <b>VII. FINANCE</b>                                | <b>72</b>                          | <b>20,24</b>    | <b>11,88</b>               | <b>15</b>                        | <b>10,62</b>    | <b>8,88</b>                |
| <b>VIII. ALL OTHERS</b>                            | <b>187</b>                         | <b>64,16</b>    | <b>41,98</b>               | <b>97</b>                        | <b>91,90</b>    | <b>82,71</b>               |
| <b>TOTAL BANK CREDIT</b>                           | <b>5,199</b>                       | <b>2206,34</b>  | <b>1608,51</b>             | <b>3,018</b>                     | <b>2241,11</b>  | <b>1697,36</b>             |
| OF WHICH :                                         |                                    |                 |                            |                                  |                 |                            |
| 1. Artisans & Village Industries                   | 23                                 | 12              | 35                         | —                                | —               | —                          |
| 2. Other Small Scale Industries                    | 1,860                              | 296,09          | 206,17                     | 634                              | 155,13          | 134,79                     |

**TABLE NO.5.1 - TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | FOREIGN CURRENCY CHEQUES/<br>TCs/DDs/TTs/MTs PURCHASED |                 |                            | TOTAL              |                  |                            |
|----------------------------------------------------|--------------------------------------------------------|-----------------|----------------------------|--------------------|------------------|----------------------------|
|                                                    | No. of<br>Accounts                                     | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts | Credit<br>Limit  | Amount<br>Out-<br>standing |
|                                                    | 46                                                     | 47              | 48                         | 49                 | 50               | 51                         |
| <b>I. AGRICULTURE</b>                              | —                                                      | —               | —                          | <b>10,46,777</b>   | <b>17373,56</b>  | <b>14555,26</b>            |
| 1. Direct Finance                                  | —                                                      | —               | —                          | 10,12,436          | 12164,70         | 10521,39                   |
| 2. Indirect Finance                                | —                                                      | —               | —                          | 34,341             | 5208,86          | 4033,86                    |
| <b>II. INDUSTRY</b>                                | <b>5,812</b>                                           | <b>851,84</b>   | <b>704,91</b>              | <b>8,60,930</b>    | <b>149561,91</b> | <b>119702,35</b>           |
| 1. Mining & Quarrying                              | 27                                                     | 3,58            | 2,93                       | 12,456             | 2471,75          | 1942,92                    |
| 2. Food Manufacturing and Processing               | 148                                                    | 35,01           | 26,61                      | 87,051             | 12572,96         | 10124,72                   |
| (a) Rice Mills, Flour and Dal Mills                | 63                                                     | 7,73            | 4,33                       | 35,029             | 2161,26          | 1739,74                    |
| (b) Sugar                                          | 3                                                      | 84              | 84                         | 1,467              | 2136,07          | 1810,78                    |
| (c) Edible Oils and Vanaspati                      | 20                                                     | 8,46            | 7,46                       | 16,303             | 2356,84          | 1842,44                    |
| (d) Tea Processing                                 | 11                                                     | 4,19            | 4,18                       | 1,649              | 1511,66          | 1130,19                    |
| (e) Processing of Fruits & Vegetables              | 1                                                      | 1               | 1                          | 2,089              | 254,24           | 201,21                     |
| (f) Others                                         | 50                                                     | 13,80           | 9,80                       | 30,514             | 4152,90          | 3400,36                    |
| 3. Beverage and Tobacco                            | 20                                                     | 53              | 34                         | 6,045              | 2120,16          | 1638,60                    |
| 4. Textiles                                        | 426                                                    | 72,21           | 60,08                      | 1,32,801           | 25838,91         | 20495,39                   |
| (a) Cotton Textiles                                | 148                                                    | 19,99           | 18,35                      | 36,481             | 10322,86         | 8354,72                    |
| (b) Jute Textiles                                  | 3                                                      | 1,99            | 2,34                       | 1,568              | 558,00           | 450,62                     |
| (c) Handloom Textiles & Khadi                      | 15                                                     | 19              | 10                         | 9,610              | 683,02           | 533,19                     |
| (d) Other Textiles                                 | 260                                                    | 50,04           | 39,29                      | 85,142             | 14275,02         | 11156,86                   |
| 5. Paper, Paper Products and Printing              | 121                                                    | 27,45           | 24,55                      | 42,027             | 4190,11          | 3453,91                    |
| 6. Leather and Leather Products                    | 56                                                     | 18,50           | 11,13                      | 15,247             | 2463,74          | 2051,32                    |
| 7. Rubber and Rubber Products                      | 33                                                     | 7,48            | 2,03                       | 13,069             | 2296,88          | 1880,16                    |
| 8. Chemicals and Chemical Products                 | 214                                                    | 51,77           | 40,93                      | 74,281             | 21544,96         | 16810,44                   |
| (a) Heavy Industrial Chemicals                     | 30                                                     | 7,65            | 3,80                       | 7,498              | 4129,40          | 3084,51                    |
| (b) Fertilizers                                    | 8                                                      | 16,01           | 15,84                      | 2,099              | 2678,00          | 2011,50                    |
| (c) Drugs and Pharmaceuticals                      | 60                                                     | 8,17            | 7,86                       | 14,828             | 6283,45          | 4928,98                    |
| (d) Non-Edible Oils                                | 2                                                      | 59              | 59                         | 1,651              | 349,77           | 298,91                     |
| (e) Other Chemicals & Chemical Products            | 114                                                    | 19,35           | 12,84                      | 48,205             | 8104,33          | 6486,53                    |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 70                                                     | 21,07           | 5,82                       | 5,623              | 2931,51          | 2389,53                    |
| 10. Manufacture of Cement & Cement Products        | 11                                                     | 1,84            | 1,78                       | 8,610              | 2417,42          | 1766,78                    |
| 11. Basic Metals & Metal Products                  | 173                                                    | 20,69           | 14,02                      | 84,994             | 18661,26         | 15191,82                   |
| (a) Iron and Steel                                 | 36                                                     | 10,91           | 6,89                       | 27,454             | 12942,47         | 10601,31                   |
| (b) Non-Ferrous Metals                             | 33                                                     | 2,83            | 1,81                       | 6,211              | 1372,35          | 1121,54                    |
| (c) Other Metal Products                           | 104                                                    | 6,95            | 5,32                       | 51,329             | 4346,43          | 3468,98                    |
| 12. Engineering                                    | 630                                                    | 62,69           | 48,16                      | 1,00,219           | 24607,35         | 19701,34                   |
| (a) Heavy Engineering                              | 72                                                     | 13,94           | 8,90                       | 15,108             | 7326,85          | 5520,41                    |
| (b) Light Engineering                              | 421                                                    | 22,77           | 19,98                      | 42,955             | 5525,76          | 4459,49                    |
| (c) Electrical Machinery & Goods                   | 86                                                     | 9,01            | 9,31                       | 24,830             | 6080,17          | 4931,14                    |
| (d) Electronic Machinery & Goods                   | 51                                                     | 16,97           | 9,97                       | 17,326             | 5674,58          | 4790,30                    |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 64                                                     | 8,56            | 7,22                       | 30,737             | 5937,75          | 4383,09                    |
| 14. Other Industries                               | 3,761                                                  | 507,88          | 446,60                     | 2,11,392           | 14586,49         | 12049,49                   |
| 15. Electricity, Gas & Water                       | 6                                                      | 44              | 41                         | 11,343             | 3122,57          | 2371,63                    |
| (a) Electricity Generation & Transmission          | 4                                                      | 32              | 29                         | 10,027             | 2883,45          | 2153,34                    |
| (b) Non-Conventional Energy                        | —                                                      | —               | —                          | 371                | 113,90           | 106,09                     |
| (c) Gas, Steam & Water Supply                      | 2                                                      | 13              | 13                         | 945                | 125,22           | 112,20                     |
| 16. Construction                                   | 52                                                     | 12,12           | 12,28                      | 25,035             | 3798,09          | 3451,20                    |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>11</b>                                              | <b>2,81</b>     | <b>1,57</b>                | <b>2,48,725</b>    | <b>4909,81</b>   | <b>4015,21</b>             |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>608</b>                                             | <b>56,58</b>    | <b>37,56</b>               | <b>1,90,261</b>    | <b>9309,31</b>   | <b>7708,90</b>             |
| <b>V. PERSONAL LOANS</b>                           | <b>471</b>                                             | <b>13,82</b>    | <b>11,65</b>               | <b>17,29,149</b>   | <b>18817,99</b>  | <b>16227,83</b>            |
| 1. Loans for Purchase of Consumer Durables         | —                                                      | —               | —                          | 28,938             | 247,22           | 216,84                     |
| 2. Loans for Housing                               | —                                                      | —               | —                          | 5,54,678           | 7601,82          | 6697,25                    |
| 3. Rest of the Personal Loans                      | 471                                                    | 13,82           | 11,65                      | 11,45,533          | 10968,95         | 9313,75                    |
| <b>VI. TRADE</b>                                   | <b>1,463</b>                                           | <b>87,43</b>    | <b>70,41</b>               | <b>6,12,198</b>    | <b>36399,17</b>  | <b>30132,35</b>            |
| 1. Wholesale Trade                                 | 1,060                                                  | 69,53           | 54,21                      | 1,63,531           | 27478,79         | 22685,67                   |
| 2. Retail Trade                                    | 403                                                    | 17,90           | 16,20                      | 4,48,667           | 8920,39          | 7446,69                    |
| <b>VII. FINANCE</b>                                | <b>20</b>                                              | <b>6,23</b>     | <b>5,72</b>                | <b>22,044</b>      | <b>11056,08</b>  | <b>9012,67</b>             |
| <b>VIII. ALL OTHERS</b>                            | <b>490</b>                                             | <b>125,42</b>   | <b>81,91</b>               | <b>57,687</b>      | <b>21014,02</b>  | <b>17084,36</b>            |
| <b>TOTAL BANK CREDIT</b>                           | <b>8,875</b>                                           | <b>1144,13</b>  | <b>913,72</b>              | <b>47,67,771</b>   | <b>268441,85</b> | <b>218438,93</b>           |
| OF WHICH :                                         |                                                        |                 |                            |                    |                  |                            |
| 1. Artisans & Village Industries                   | 35                                                     | 50              | 44                         | 45,140             | 497,53           | 430,41                     |
| 2. Other Small Scale Industries                    | 4,033                                                  | 209,54          | 185,26                     | 4,86,467           | 29993,03         | 24565,78                   |

**TABLE No.5.2 - ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | CENTRAL GOVERNMENT<br>OWNED UNDERTAKINGS |                 |                            | STATE GOVERNMENT   |                 |                            | STATE GOVERNMENT<br>OWNED UNDERTAKINGS |                 |                            |
|----------------------------------------------------|------------------------------------------|-----------------|----------------------------|--------------------|-----------------|----------------------------|----------------------------------------|-----------------|----------------------------|
|                                                    | No. of<br>Accounts                       | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts                     | Credit<br>Limit | Amount<br>Out-<br>standing |
|                                                    | 1                                        | 2               | 3                          | 4                  | 5               | 6                          | 7                                      | 8               | 9                          |
| <b>I. AGRICULTURE</b>                              | <b>4,240</b>                             | <b>816,86</b>   | <b>762,27</b>              | <b>618</b>         | <b>149,56</b>   | <b>121,73</b>              | <b>1,429</b>                           | <b>838,75</b>   | <b>632,44</b>              |
| 1. Direct Finance                                  | 3,848                                    | 110,64          | 72,73                      | 176                | 19,86           | 29,43                      | 219                                    | 179,33          | 155,31                     |
| 2. Indirect Finance                                | 392                                      | 706,23          | 689,53                     | 442                | 129,70          | 92,30                      | 1,210                                  | 659,42          | 477,14                     |
| <b>II. INDUSTRY</b>                                | <b>3,613</b>                             | <b>9004,61</b>  | <b>7396,08</b>             | <b>455</b>         | <b>616,34</b>   | <b>428,86</b>              | <b>3,147</b>                           | <b>1603,03</b>  | <b>1363,32</b>             |
| 1. Mining & Quarrying                              | 182                                      | 880,06          | 614,27                     | 12                 | 6,85            | 2,52                       | 81                                     | 96,78           | 73,29                      |
| 2. Food Manufacturing and Processing               | 480                                      | 73,88           | 100,90                     | 41                 | 10,99           | 8,82                       | 189                                    | 177,70          | 158,24                     |
| (a) Rice Mills, Flour and Dal Mills                | 212                                      | 29,59           | 69,60                      | 11                 | 10              | 11                         | 37                                     | 1,24            | 83                         |
| (b) Sugar                                          | 10                                       | 15,98           | 4,79                       | 4                  | 7,08            | 7,01                       | 59                                     | 99,41           | 86,05                      |
| (c) Edible Oils and Vanaspati                      | 105                                      | 1,77            | 1,69                       | 5                  | 2               | 2                          | 19                                     | 16,44           | 17,52                      |
| (d) Tea Processing                                 | 5                                        | 13,78           | 13,75                      | —                  | —               | —                          | 7                                      | 4,45            | 4,14                       |
| (e) Processing of Fruits & Vegetables              | 18                                       | 34              | 37                         | 1                  | 1               | —                          | 9                                      | 3,53            | 4,03                       |
| (f) Others                                         | 130                                      | 12,43           | 10,70                      | 20                 | 3,78            | 1,67                       | 58                                     | 52,63           | 45,68                      |
| 3. Beverage and Tobacco                            | 18                                       | 2,27            | 2,27                       | —                  | —               | —                          | 4                                      | 40              | 50                         |
| 4. Textiles                                        | 415                                      | 238,19          | 222,55                     | 54                 | 38,22           | 33,18                      | 303                                    | 153,97          | 122,67                     |
| (a) Cotton Textiles                                | 198                                      | 121,14          | 116,81                     | 26                 | 32,45           | 29,83                      | 107                                    | 82,49           | 70,23                      |
| (b) Jute Textiles                                  | 9                                        | 6,03            | 5,93                       | 1                  | 13              | 4                          | 17                                     | 2,85            | 3,36                       |
| (c) Handloom Textiles & Khadi                      | 25                                       | 16,05           | 12,90                      | 3                  | 56              | 12                         | 54                                     | 35,69           | 22,88                      |
| (d) Other Textiles                                 | 183                                      | 94,97           | 86,92                      | 24                 | 5,09            | 3,19                       | 125                                    | 32,95           | 26,20                      |
| 5. Paper, Paper Products and Printing              | 100                                      | 32,89           | 18,22                      | 18                 | 6,67            | 2,16                       | 64                                     | 59,51           | 50,83                      |
| 6. Leather and Leather Products                    | 27                                       | 4,43            | 4,01                       | 6                  | 2,61            | 2,01                       | 13                                     | 4,91            | 2,72                       |
| 7. Rubber and Rubber Products                      | 27                                       | 33,42           | 42,69                      | 9                  | 11,12           | 8,93                       | 35                                     | 17,62           | 11,99                      |
| 8. Chemicals and Chemical Products                 | 289                                      | 958,19          | 878,96                     | 28                 | 43,45           | 30,32                      | 288                                    | 191,15          | 152,50                     |
| (a) Heavy Industrial Chemicals                     | 20                                       | 102,98          | 63,70                      | 5                  | 7,56            | 5,34                       | 62                                     | 9,58            | 8,10                       |
| (b) Fertilizers                                    | 93                                       | 489,73          | 402,16                     | 6                  | 17,28           | 9,03                       | 56                                     | 134,40          | 101,24                     |
| (c) Drugs and Pharmaceuticals                      | 69                                       | 154,11          | 153,06                     | 5                  | 2,62            | 5,47                       | 110                                    | 10,06           | 12,02                      |
| (d) Non-Edible Oils                                | 7                                        | 21              | 15                         | —                  | —               | —                          | 2                                      | 50              | 28                         |
| (e) Other Chemicals & Chemical Products            | 100                                      | 211,16          | 259,89                     | 12                 | 15,98           | 10,48                      | 58                                     | 36,61           | 30,87                      |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 117                                      | 887,59          | 624,91                     | —                  | —               | —                          | 169                                    | 7,15            | 4,91                       |
| 10. Manufacture of Cement & Cement Products        | 69                                       | 52,09           | 52,16                      | 13                 | 6,03            | 4,71                       | 55                                     | 39,67           | 45,59                      |
| 11. Basic Metals & Metal Products                  | 345                                      | 2888,12         | 2397,91                    | 20                 | 13,76           | 12,14                      | 176                                    | 107,98          | 95,69                      |
| (a) Iron and Steel                                 | 227                                      | 2745,84         | 2282,15                    | 8                  | 10,56           | 9,03                       | 87                                     | 92,06           | 78,68                      |
| (b) Non-Ferrous Metals                             | 25                                       | 38,80           | 18,86                      | 5                  | 38              | 31                         | 2                                      | 46              | 47                         |
| (c) Other Metal Products                           | 93                                       | 103,49          | 96,90                      | 7                  | 2,82            | 2,80                       | 87                                     | 15,47           | 16,54                      |
| 12. Engineering                                    | 562                                      | 2177,62         | 1797,62                    | 41                 | 102,47          | 89,68                      | 426                                    | 381,13          | 336,72                     |
| (a) Heavy Engineering                              | 225                                      | 887,02          | 703,35                     | 4                  | 25,01           | 21,81                      | 101                                    | 23,11           | 20,24                      |
| (b) Light Engineering                              | 161                                      | 417,32          | 342,78                     | 12                 | 54,03           | 48,79                      | 106                                    | 42,84           | 38,99                      |
| (c) Electrical Machinery & Goods                   | 91                                       | 384,60          | 341,19                     | 11                 | 11,80           | 11,68                      | 96                                     | 174,25          | 133,89                     |
| (d) Electronic Machinery & Goods                   | 85                                       | 488,69          | 410,31                     | 14                 | 11,64           | 7,40                       | 123                                    | 140,93          | 143,61                     |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 114                                      | 231,77          | 167,21                     | 38                 | 2,15            | 17                         | 113                                    | 32,71           | 23,62                      |
| 14. Other Industries                               | 758                                      | 307,27          | 278,03                     | 75                 | 28,11           | 17,06                      | 1,085                                  | 142,74          | 125,33                     |
| 15. Electricity, Gas & Water                       | 37                                       | 180,72          | 141,06                     | 83                 | 299,14          | 169,70                     | 118                                    | 162,73          | 138,98                     |
| (a) Electricity Generation & Transmission          | 33                                       | 180,00          | 140,41                     | 82                 | 299,09          | 169,64                     | 117                                    | 162,57          | 138,81                     |
| (b) Non-Conventional Energy                        | 2                                        | 5               | 4                          | —                  | —               | —                          | —                                      | —               | —                          |
| (c) Gas, Steam & Water Supply                      | 2                                        | 67              | 61                         | 1                  | 5               | 5                          | 1                                      | 17              | 17                         |
| 16. Construction                                   | 73                                       | 56,10           | 53,31                      | 17                 | 44,76           | 47,47                      | 28                                     | 26,86           | 19,73                      |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>658</b>                               | <b>36,46</b>    | <b>28,73</b>               | <b>45</b>          | <b>21,12</b>    | <b>12,31</b>               | <b>159</b>                             | <b>244,50</b>   | <b>212,17</b>              |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>487</b>                               | <b>191,74</b>   | <b>82,71</b>               | <b>82</b>          | <b>23,17</b>    | <b>23,07</b>               | <b>108</b>                             | <b>20,06</b>    | <b>13,51</b>               |
| <b>V. PERSONAL LOANS</b>                           | —                                        | —               | —                          | —                  | —               | —                          | —                                      | —               | —                          |
| 1. Loans for Purchase of Consumer Durables         | —                                        | —               | —                          | —                  | —               | —                          | —                                      | —               | —                          |
| 2. Loans for Housing                               | —                                        | —               | —                          | —                  | —               | —                          | —                                      | —               | —                          |
| 3. Rest of the Personal Loans                      | —                                        | —               | —                          | —                  | —               | —                          | —                                      | —               | —                          |
| <b>VI. TRADE</b>                                   | <b>2,884</b>                             | <b>9821,24</b>  | <b>8964,91</b>             | <b>118</b>         | <b>44,74</b>    | <b>20,41</b>               | <b>273</b>                             | <b>1441,02</b>  | <b>894,76</b>              |
| 1. Wholesale Trade                                 | 673                                      | 9740,45         | 8913,54                    | 23                 | 43,20           | 19,48                      | 120                                    | 1420,10         | 881,01                     |
| 2. Retail Trade                                    | 2,211                                    | 80,79           | 51,38                      | 95                 | 1,54            | 94                         | 153                                    | 20,92           | 13,75                      |
| <b>VII. FINANCE</b>                                | <b>2,728</b>                             | <b>1123,97</b>  | <b>804,06</b>              | <b>60</b>          | <b>45,43</b>    | <b>36,33</b>               | <b>352</b>                             | <b>634,10</b>   | <b>505,49</b>              |
| <b>VIII. ALL OTHERS</b>                            | <b>251</b>                               | <b>522,23</b>   | <b>464,77</b>              | <b>90</b>          | <b>181,54</b>   | <b>72,87</b>               | <b>411</b>                             | <b>347,25</b>   | <b>254,23</b>              |
| <b>TOTAL BANK CREDIT</b>                           | <b>14,861</b>                            | <b>21517,10</b> | <b>18503,53</b>            | <b>1,468</b>       | <b>1081,89</b>  | <b>715,59</b>              | <b>5,879</b>                           | <b>5128,71</b>  | <b>3875,93</b>             |
| OF WHICH :                                         | —                                        | —               | —                          | —                  | —               | —                          | 319                                    | 7,39            | 6,48                       |
| 1. Artisans & Village Industries                   | —                                        | —               | —                          | —                  | —               | —                          | —                                      | —               | —                          |
| 2. Other Small Scale Industries                    | 989                                      | 64,08           | 54,07                      | 65                 | 19,28           | 13,70                      | 303                                    | 71,67           | 60,88                      |

**TABLE No.5.2 - ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | QUASI GOVERNMENT BODIES |                |                     | CO-OPERATIVE SECTORS |                |                     | PUBLIC AND PRIVATE LTD. COMPANIES NOT OWNED BUT MANAGED BY GOVT. |                |                     |
|----------------------------------------------------|-------------------------|----------------|---------------------|----------------------|----------------|---------------------|------------------------------------------------------------------|----------------|---------------------|
|                                                    | No. of Accounts         | Credit Limit   | Amount Out-standing | No. of Accounts      | Credit Limit   | Amount Out-standing | No. of Accounts                                                  | Credit Limit   | Amount Out-standing |
|                                                    | 10                      | 11             | 12                  | 13                   | 14             | 15                  | 16                                                               | 17             | 18                  |
| <b>I. AGRICULTURE</b>                              | <b>2,528</b>            | <b>1175.90</b> | <b>759.36</b>       | <b>10,508</b>        | <b>992.15</b>  | <b>816.07</b>       | <b>327</b>                                                       | <b>96.47</b>   | <b>87.46</b>        |
| 1. Direct Finance                                  | 229                     | 104.99         | 87.22               | 2,588                | 182.57         | 130.02              | 263                                                              | 47.18          | 41.25               |
| 2. Indirect Finance                                | 2,299                   | 1070.91        | 672.14              | 7,920                | 809.58         | 686.06              | 64                                                               | 49.29          | 46.21               |
| <b>II. INDUSTRY</b>                                | <b>791</b>              | <b>1267.20</b> | <b>881.25</b>       | <b>935</b>           | <b>481.22</b>  | <b>469.03</b>       | <b>3,902</b>                                                     | <b>2218.93</b> | <b>1875.03</b>      |
| 1. Mining & Quarrying                              | 52                      | 11.80          | 9.81                | 31                   | 62             | 58                  | 82                                                               | 106.66         | 85.75               |
| 2. Food Manufacturing and Processing               | 21                      | 6.57           | 6.44                | 189                  | 112.12         | 93.67               | 298                                                              | 231.03         | 193.33              |
| (a) Rice Mills, Flour and Dal Mills                | 13                      | 1.66           | 1.62                | 42                   | 1.35           | 81                  | 86                                                               | 25.95          | 23.01               |
| (b) Sugar                                          | 2                       | 52             | 40                  | 26                   | 68.28          | 60.05               | 32                                                               | 83.34          | 77.14               |
| (c) Edible Oils and Vanaspati                      | 2                       | 4.11           | 4.31                | 18                   | 21.27          | 17.38               | 75                                                               | 66.01          | 49.63               |
| (d) Tea Processing                                 | —                       | —              | —                   | 2                    | 83             | 67                  | 6                                                                | 1.80           | 1.77                |
| (e) Processing of Fruits & Vegetables              | —                       | —              | —                   | 10                   | 2.84           | 98                  | 9                                                                | 3.76           | 2.20                |
| (f) Others                                         | 4                       | 27             | 12                  | 91                   | 17.56          | 13.79               | 90                                                               | 50.18          | 39.59               |
| 3. Beverage and Tobacco                            | 1                       | 21             | 1                   | 7                    | 5.38           | 4.02                | 59                                                               | 42.67          | 37.94               |
| 4. Textiles                                        | 45                      | 9.06           | 6.25                | 229                  | 254.11         | 265.80              | 749                                                              | 480.46         | 417.82              |
| (a) Cotton Textiles                                | 7                       | 3.07           | 2.19                | 75                   | 219.55         | 238.37              | 398                                                              | 322.34         | 276.31              |
| (b) Jute Textiles                                  | —                       | —              | —                   | —                    | —              | —                   | 13                                                               | 14.26          | 13.08               |
| (c) Handloom Textiles & Khadi                      | 25                      | 3.04           | 2.01                | 91                   | 24.15          | 18.55               | 13                                                               | 2.38           | 2.13                |
| (d) Other Textiles                                 | 13                      | 2.95           | 2.06                | 63                   | 10.41          | 8.88                | 325                                                              | 141.48         | 126.30              |
| 5. Paper, Paper Products and Printing              | 11                      | 18.81          | 20.76               | 43                   | 1.51           | 1.63                | 176                                                              | 41.24          | 38.05               |
| 6. Leather and Leather Products                    | —                       | —              | —                   | 10                   | 4.90           | 4.85                | 82                                                               | 61.47          | 58.33               |
| 7. Rubber and Rubber Products                      | 4                       | 7              | 6                   | 9                    | 81             | 93                  | 138                                                              | 80.68          | 57.74               |
| 8. Chemicals and Chemical Products                 | 16                      | 139.06         | 10.46               | 65                   | 8.33           | 8.27                | 455                                                              | 218.03         | 194.34              |
| (a) Heavy Industrial Chemicals                     | 1                       | 6.00           | 6.00                | 2                    | 2.54           | 2.59                | 98                                                               | 62.76          | 56.55               |
| (b) Fertilizers                                    | 11                      | 129.11         | 2.13                | 5                    | 1.57           | 1.44                | 24                                                               | 58.67          | 56.25               |
| (c) Drugs and Pharmaceuticals                      | —                       | —              | —                   | 6                    | 86             | 92                  | 107                                                              | 26.01          | 21.32               |
| (d) Non-Edible Oils                                | —                       | —              | —                   | 2                    | 36             | 38                  | 10                                                               | 3.49           | 4.12                |
| (e) Other Chemicals & Chemical Products            | 4                       | 3.96           | 2.33                | 50                   | 3.00           | 2.94                | 216                                                              | 67.10          | 56.11               |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 3                       | 7              | 6                   | 7                    | 1.95           | 1.44                | 48                                                               | 40.50          | 33.34               |
| 10. Manufacture of Cement & Cement Products        | —                       | —              | —                   | 2                    | 2              | 1                   | 50                                                               | 19.54          | 19.66               |
| 11. Basic Metals & Metal Products                  | 4                       | 67             | 53                  | 45                   | 41.47          | 42.06               | 471                                                              | 325.52         | 264.76              |
| (a) Iron and Steel                                 | 4                       | 67             | 53                  | 10                   | 40.36          | 40.93               | 271                                                              | 260.83         | 213.89              |
| (b) Non-Ferrous Metals                             | —                       | —              | —                   | 15                   | 50             | 53                  | 47                                                               | 22.94          | 17.48               |
| (c) Other Metal Products                           | —                       | —              | —                   | 20                   | 61             | 60                  | 153                                                              | 41.75          | 33.39               |
| 12. Engineering                                    | 16                      | 52.82          | 52.97               | 74                   | 31.70          | 30.40               | 537                                                              | 370.84         | 294.33              |
| (a) Heavy Engineering                              | 5                       | 1.43           | 1.38                | 30                   | 15.79          | 9.61                | 140                                                              | 120.01         | 89.44               |
| (b) Light Engineering                              | 5                       | 11             | 11                  | 21                   | 2.52           | 2.61                | 122                                                              | 40.45          | 31.83               |
| (c) Electrical Machinery & Goods                   | 1                       | 38.79          | 38.79               | 12                   | 31             | 37                  | 161                                                              | 114.44         | 103.09              |
| (d) Electronic Machinery & Goods                   | 5                       | 12.49          | 12.69               | 11                   | 13.07          | 17.82               | 114                                                              | 95.94          | 69.96               |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 8                       | 179.55         | 193.12              | 12                   | 22             | 20                  | 148                                                              | 44.45          | 28.86               |
| 14. Other Industries                               | 57                      | 29.99          | 18.44               | 165                  | 10.34          | 8.56                | 443                                                              | 115.50         | 105.21              |
| 15. Electricity, Gas & Water                       | 512                     | 755.15         | 505.52              | 16                   | 5.37           | 4.74                | 40                                                               | 17.42          | 20.99               |
| (a) Electricity Generation & Transmission          | 511                     | 754.98         | 505.33              | 10                   | 2.55           | 2.20                | 30                                                               | 13.58          | 13.75               |
| (b) Non-Conventional Energy                        | —                       | —              | —                   | —                    | —              | —                   | 6                                                                | 3.51           | 6.65                |
| (c) Gas, Steam & Water Supply                      | 1                       | 18             | 19                  | 6                    | 2.82           | 2.54                | 4                                                                | 33             | 59                  |
| 16. Construction                                   | 41                      | 63.37          | 56.83               | 31                   | 2.37           | 1.88                | 126                                                              | 22.91          | 24.58               |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>96</b>               | <b>27.30</b>   | <b>22.69</b>        | <b>280</b>           | <b>6.84</b>    | <b>5.27</b>         | <b>102</b>                                                       | <b>14.47</b>   | <b>11.19</b>        |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>230</b>              | <b>76.03</b>   | <b>67.52</b>        | <b>193</b>           | <b>31.60</b>   | <b>31.22</b>        | <b>345</b>                                                       | <b>66.04</b>   | <b>50.83</b>        |
| <b>V. PERSONAL LOANS</b>                           | <b>—</b>                | <b>—</b>       | <b>—</b>            | <b>3,387</b>         | <b>1420.07</b> | <b>1067.38</b>      | <b>—</b>                                                         | <b>—</b>       | <b>—</b>            |
| 1. Loans for Purchase of Consumer Durables         | —                       | —              | —                   | —                    | —              | —                   | —                                                                | —              | —                   |
| 2. Loans for Housing                               | —                       | —              | —                   | 3,387                | 1420.07        | 1067.38             | —                                                                | —              | —                   |
| 3. Rest of the Personal Loans                      | —                       | —              | —                   | —                    | —              | —                   | —                                                                | —              | —                   |
| <b>VI. TRADE</b>                                   | <b>201</b>              | <b>136.37</b>  | <b>132.87</b>       | <b>4,991</b>         | <b>229.18</b>  | <b>174.38</b>       | <b>682</b>                                                       | <b>220.75</b>  | <b>172.61</b>       |
| 1. Wholesale Trade                                 | 94                      | 135.00         | 131.66              | 174                  | 113.41         | 89.85               | 295                                                              | 127.34         | 104.66              |
| 2. Retail Trade                                    | 107                     | 1.37           | 1.21                | 4,817                | 115.77         | 84.53               | 387                                                              | 93.41          | 67.95               |
| <b>VII. FINANCE</b>                                | <b>76</b>               | <b>118.72</b>  | <b>111.14</b>       | <b>836</b>           | <b>312.57</b>  | <b>244.16</b>       | <b>123</b>                                                       | <b>60.28</b>   | <b>50.36</b>        |
| <b>VIII. ALL OTHERS</b>                            | <b>521</b>              | <b>954.12</b>  | <b>768.06</b>       | <b>108</b>           | <b>43.57</b>   | <b>34.10</b>        | <b>281</b>                                                       | <b>225.96</b>  | <b>189.48</b>       |
| <b>TOTAL BANK CREDIT</b>                           | <b>4,443</b>            | <b>3755.64</b> | <b>2742.88</b>      | <b>21,238</b>        | <b>3517.21</b> | <b>2841.61</b>      | <b>5,762</b>                                                     | <b>2902.91</b> | <b>2436.97</b>      |
| OF WHICH :                                         | —                       | —              | —                   | 66                   | 6.01           | 5.02                | —                                                                | —              | —                   |
| 1. Artisans & Village Industries                   | —                       | —              | —                   | —                    | —              | —                   | —                                                                | —              | —                   |
| 2. Other Small Scale Industries                    | 58                      | 19.31          | 12.82               | 430                  | 48.78          | 39.71               | 1,722                                                            | 319.63         | 280.35              |

**TABLE No.5.2 - ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | PUBLIC & PRIVATE LTD.<br>COMPANIES OTHER THAN GOVT.<br>OWNED & OR MANAGED<br>COMPANIES & CORPORATIONS |                  |                       | PARTNERSHIPS, PROPRIETARY<br>CONCERNS, JOINT FAMILIES,<br>ASSOCIATIONS, CLUBS,<br>SOCIETIES, TRUSTS & GROUPS |                 |                       | JOINT SECTOR<br>UNDERTAKINGS |                 |                       |
|----------------------------------------------------|-------------------------------------------------------------------------------------------------------|------------------|-----------------------|--------------------------------------------------------------------------------------------------------------|-----------------|-----------------------|------------------------------|-----------------|-----------------------|
|                                                    | No. of<br>Accounts                                                                                    | Credit<br>Limit  | Amount<br>Outstanding | No. of<br>Accounts                                                                                           | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts           | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 19                                                                                                    | 20               | 21                    | 22                                                                                                           | 23              | 24                    | 25                           | 26              | 27                    |
| <b>I. AGRICULTURE</b>                              | <b>2,657</b>                                                                                          | <b>1486.68</b>   | <b>1193.37</b>        | <b>1,59,836</b>                                                                                              | <b>3065.43</b>  | <b>2607.20</b>        | <b>175</b>                   | <b>13.74</b>    | <b>14.68</b>          |
| 1. Direct Finance                                  | 2,053                                                                                                 | 829.43           | 710.39                | 1,50,275                                                                                                     | 2348.03         | 2004.00               | 163                          | 9.20            | 9.08                  |
| 2. Indirect Finance                                | 604                                                                                                   | 657.25           | 482.98                | 9,561                                                                                                        | 717.40          | 603.20                | 12                           | 4.53            | 5.60                  |
| <b>II. INDUSTRY</b>                                | <b>1,01,340</b>                                                                                       | <b>93753.46</b>  | <b>73431.81</b>       | <b>5,38,928</b>                                                                                              | <b>37463.40</b> | <b>31116.73</b>       | <b>800</b>                   | <b>358.17</b>   | <b>267.65</b>         |
| 1. Mining & Quarrying                              | 1,314                                                                                                 | 848.05           | 695.57                | 7,947                                                                                                        | 460.94          | 408.76                | 38                           | 5.37            | 4.75                  |
| 2. Food Manufacturing and Processing               | 6,186                                                                                                 | 7444.33          | 5942.41               | 53,430                                                                                                       | 4170.96         | 3314.87               | 50                           | 22.31           | 19.64                 |
| (a) Rice Mills, Flour and Dal Mills                | 866                                                                                                   | 486.35           | 376.34                | 23,301                                                                                                       | 1478.26         | 1151.18               | 15                           | 2.91            | 2.74                  |
| (b) Sugar                                          | 556                                                                                                   | 1609.81          | 1358.37               | 570                                                                                                          | 228.13          | 195.51                | 10                           | 6.55            | 6.64                  |
| (c) Edible Oils and Vanaspati                      | 1,316                                                                                                 | 1667.39          | 1323.97               | 9,581                                                                                                        | 523.76          | 379.21                | 5                            | 7.63            | 5.49                  |
| (d) Tea Processing                                 | 970                                                                                                   | 1366.05          | 1002.66               | 549                                                                                                          | 105.77          | 88.40                 | 3                            | 16              | 15                    |
| (e) Processing of Fruits & Vegetables              | 261                                                                                                   | 135.78           | 117.75                | 1,153                                                                                                        | 100.83          | 69.46                 | 1                            | 20              | 19                    |
| (f) Others                                         | 2,217                                                                                                 | 2178.95          | 1763.32               | 18,276                                                                                                       | 1734.21         | 1431.12               | 16                           | 4.85            | 4.43                  |
| 3. Beverage and Tobacco                            | 1,228                                                                                                 | 1603.65          | 1215.57               | 3,447                                                                                                        | 446.37          | 361.96                | 10                           | 32              | 21                    |
| 4. Textiles                                        | 16,083                                                                                                | 16280.78         | 12692.42              | 89,291                                                                                                       | 8031.84         | 6424.81               | 106                          | 36.44           | 29.67                 |
| (a) Cotton Textiles                                | 6,181                                                                                                 | 7425.02          | 5880.49               | 24,184                                                                                                       | 2012.00         | 1651.35               | 30                           | 8.40            | 7.79                  |
| (b) Jute Textiles                                  | 316                                                                                                   | 429.10           | 336.72                | 908                                                                                                          | 103.40          | 89.40                 | —                            | —               | —                     |
| (c) Handloom Textiles & Khadi                      | 193                                                                                                   | 190.72           | 168.03                | 6,265                                                                                                        | 386.90          | 283.69                | 5                            | 4               | 2                     |
| (d) Other Textiles                                 | 9,393                                                                                                 | 8235.94          | 6307.18               | 57,934                                                                                                       | 5529.54         | 4400.38               | 71                           | 28.00           | 21.86                 |
| 5. Paper, Paper Products and Printing              | 4,855                                                                                                 | 2659.37          | 2122.74               | 29,274                                                                                                       | 1249.59         | 1100.72               | 47                           | 24.87           | 16.86                 |
| 6. Leather and Leather Products                    | 1,925                                                                                                 | 1170.02          | 924.57                | 10,089                                                                                                       | 1168.69         | 1010.34               | 5                            | 34              | 39                    |
| 7. Rubber and Rubber Products                      | 2,220                                                                                                 | 1587.41          | 1274.47               | 9,121                                                                                                        | 528.78          | 455.01                | 15                           | 12.68           | 8.16                  |
| 8. Chemicals and Chemical Products                 | 17,849                                                                                                | 15949.70         | 12180.60              | 47,896                                                                                                       | 3724.12         | 3111.15               | 127                          | 135.06          | 88.47                 |
| (a) Heavy Industrial Chemicals                     | 2,973                                                                                                 | 3453.55          | 2564.49               | 3,813                                                                                                        | 392.08          | 314.95                | 44                           | 58.64           | 32.48                 |
| (b) Fertilizers                                    | 718                                                                                                   | 1537.22          | 1176.72               | 1,010                                                                                                        | 248.53          | 219.55                | 18                           | 51.14           | 33.94                 |
| (c) Drugs and Pharmaceuticals                      | 5,009                                                                                                 | 5047.83          | 3834.43               | 8,638                                                                                                        | 1004.02         | 868.17                | 17                           | 6.32            | 4.46                  |
| (d) Non-Edible Oils                                | 302                                                                                                   | 227.94           | 195.94                | 1,047                                                                                                        | 98.26           | 86.48                 | 2                            | 4.90            | 5.05                  |
| (e) Other Chemicals & Chemical Products            | 8,847                                                                                                 | 5683.16          | 4409.03               | 33,388                                                                                                       | 1981.23         | 1622.00               | 46                           | 14.06           | 12.54                 |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 904                                                                                                   | 1727.16          | 1502.95               | 3,600                                                                                                        | 249.15          | 206.94                | 11                           | 7.05            | 4.98                  |
| 10. Manufacture of Cement & Cement Products        | 1,513                                                                                                 | 2055.54          | 1424.89               | 4,783                                                                                                        | 222.10          | 199.33                | 13                           | 1.87            | 1.58                  |
| 11. Basic Metals & Metal Products                  | 12,635                                                                                                | 11645.36         | 9242.92               | 57,824                                                                                                       | 3440.05         | 2955.20               | 120                          | 32.70           | 24.49                 |
| (a) Iron and Steel                                 | 6,607                                                                                                 | 8110.53          | 6486.43               | 17,482                                                                                                       | 1601.96         | 1418.58               | 86                           | 23.28           | 18.01                 |
| (b) Non-Ferrous Metals                             | 1,112                                                                                                 | 976.75           | 797.47                | 3,921                                                                                                        | 314.38          | 272.37                | 12                           | 4.81            | 2.28                  |
| (c) Other Metal Products                           | 4,916                                                                                                 | 2558.08          | 1959.02               | 36,421                                                                                                       | 1523.72         | 1264.26               | 22                           | 4.60            | 4.19                  |
| 12. Engineering                                    | 18,955                                                                                                | 17012.38         | 13312.64              | 65,875                                                                                                       | 4180.06         | 3515.04               | 105                          | 52.82           | 50.56                 |
| (a) Heavy Engineering                              | 4,325                                                                                                 | 5406.74          | 3974.08               | 8,849                                                                                                        | 814.10          | 671.07                | 14                           | 91              | 25                    |
| (b) Light Engineering                              | 5,564                                                                                                 | 3466.61          | 2706.75               | 31,307                                                                                                       | 1407.12         | 1199.67               | 29                           | 22.79           | 22.12                 |
| (c) Electrical Machinery & Goods                   | 4,821                                                                                                 | 4127.67          | 3244.45               | 16,151                                                                                                       | 1148.88         | 984.75                | 28                           | 14.82           | 13.81                 |
| (d) Electronic Machinery & Goods                   | 4,245                                                                                                 | 4011.36          | 3387.35               | 9,568                                                                                                        | 809.97          | 659.55                | 34                           | 14.29           | 14.38                 |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 3,436                                                                                                 | 4429.75          | 3148.24               | 17,412                                                                                                       | 869.45          | 714.86                | 32                           | 10.37           | 8.02                  |
| 14. Other Industries                               | 9,468                                                                                                 | 5770.93          | 4645.73               | 1,15,916                                                                                                     | 7259.77         | 6032.74               | 93                           | 7.99            | 6.99                  |
| 15. Electricity, Gas & Water                       | 764                                                                                                   | 1394.15          | 1151.13               | 8,183                                                                                                        | 276.56          | 218.46                | 9                            | 5.27            | 24                    |
| (a) Electricity Generation & Transmission          | 506                                                                                                   | 1192.92          | 972.28                | 7,526                                                                                                        | 250.76          | 194.09                | 5                            | 5.18            | 15                    |
| (b) Non-Conventional Energy                        | 83                                                                                                    | 100.91           | 90.30                 | 178                                                                                                          | 8.30            | 8.12                  | 2                            | 7               | 7                     |
| (c) Gas, Steam & Water Supply                      | 175                                                                                                   | 100.32           | 88.55                 | 479                                                                                                          | 17.49           | 16.25                 | 2                            | 2               | 3                     |
| 16. Construction                                   | 2,005                                                                                                 | 2174.88          | 1954.98               | 14,840                                                                                                       | 1184.96         | 1086.54               | 19                           | 2.74            | 2.66                  |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>1,709</b>                                                                                          | <b>554.52</b>    | <b>473.33</b>         | <b>61,113</b>                                                                                                | <b>1321.08</b>  | <b>1040.56</b>        | <b>55</b>                    | <b>2.03</b>     | <b>1.71</b>           |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>4,723</b>                                                                                          | <b>2072.50</b>   | <b>1723.52</b>        | <b>1,10,499</b>                                                                                              | <b>5720.00</b>  | <b>4916.66</b>        | <b>125</b>                   | <b>145.42</b>   | <b>15.30</b>          |
| <b>V. PERSONAL LOANS</b>                           | —                                                                                                     | —                | —                     | —                                                                                                            | —               | —                     | —                            | —               | —                     |
| 1. Loans for Purchase of Consumer Durables         | —                                                                                                     | —                | —                     | —                                                                                                            | —               | —                     | —                            | —               | —                     |
| 2. Loans for Housing                               | —                                                                                                     | —                | —                     | —                                                                                                            | —               | —                     | —                            | —               | —                     |
| 3. Rest of the Personal Loans                      | —                                                                                                     | —                | —                     | —                                                                                                            | —               | —                     | —                            | —               | —                     |
| <b>VI. TRADE</b>                                   | <b>11,573</b>                                                                                         | <b>6634.53</b>   | <b>5315.10</b>        | <b>4,08,461</b>                                                                                              | <b>16085.25</b> | <b>12943.13</b>       | <b>205</b>                   | <b>65.49</b>    | <b>28.87</b>          |
| 1. Wholesale Trade                                 | 7,503                                                                                                 | 5370.60          | 4278.44               | 1,34,896                                                                                                     | 10101.28        | 7929.21               | 86                           | 63.26           | 26.89                 |
| 2. Retail Trade                                    | 4,070                                                                                                 | 1263.93          | 1036.66               | 2,73,565                                                                                                     | 5983.97         | 5013.92               | 119                          | 2.24            | 1.99                  |
| <b>VII. FINANCE</b>                                | <b>5,026</b>                                                                                          | <b>7694.97</b>   | <b>6363.38</b>        | <b>7,756</b>                                                                                                 | <b>936.11</b>   | <b>794.72</b>         | <b>23</b>                    | <b>5.07</b>     | <b>2.68</b>           |
| <b>VIII. ALL OTHERS</b>                            | <b>4,024</b>                                                                                          | <b>5289.42</b>   | <b>4491.41</b>        | <b>20,942</b>                                                                                                | <b>8300.34</b>  | <b>7029.36</b>        | <b>49</b>                    | <b>28.89</b>    | <b>19.20</b>          |
| <b>TOTAL BANK CREDIT</b>                           | <b>1,31,052</b>                                                                                       | <b>117486.08</b> | <b>92991.92</b>       | <b>13,07,535</b>                                                                                             | <b>72891.61</b> | <b>60448.36</b>       | <b>1,432</b>                 | <b>618.80</b>   | <b>350.09</b>         |
| OF WHICH :                                         | —                                                                                                     | —                | —                     | —                                                                                                            | —               | —                     | —                            | —               | —                     |
| 1. Artisans & Village Industries                   | —                                                                                                     | —                | —                     | 12,059                                                                                                       | 283.25          | 236.50                | —                            | —               | —                     |
| 2. Other Small Scale Industries                    | 43,997                                                                                                | 10661.62         | 8393.73               | 3,50,302                                                                                                     | 17804.74        | 14792.70              | 258                          | 37.05           | 33.70                 |

**TABLE No.5.2 - ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | INDIVIDUALS - MALE |                 |                            | INDIVIDUALS - FEMALES |                 |                            | TOTAL              |                  |                            |
|----------------------------------------------------|--------------------|-----------------|----------------------------|-----------------------|-----------------|----------------------------|--------------------|------------------|----------------------------|
|                                                    | No. of<br>Accounts | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts    | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts | Credit<br>Limit  | Amount<br>Out-<br>standing |
|                                                    | 28                 | 29              | 30                         | 31                    | 32              | 33                         | 34                 | 35               | 36                         |
| <b>I. AGRICULTURE</b>                              | <b>8,25,073</b>    | <b>8388,52</b>  | <b>7241,19</b>             | <b>39,386</b>         | <b>349,49</b>   | <b>319,49</b>              | <b>10,46,777</b>   | <b>17373,56</b>  | <b>14555,26</b>            |
| 1. Direct Finance                                  | 8,13,678           | 8004,38         | 6974,68                    | 38,944                | 329,07          | 307,29                     | 10,12,436          | 12164,70         | 10521,39                   |
| 2. Indirect Finance                                | 11,395             | 384,14          | 266,52                     | 442                   | 20,42           | 12,20                      | 34,341             | 5208,86          | 4033,86                    |
| <b>II. INDUSTRY</b>                                | <b>1,93,603</b>    | <b>2629,21</b>  | <b>2325,89</b>             | <b>13,416</b>         | <b>166,33</b>   | <b>146,69</b>              | <b>8,60,930</b>    | <b>149561,91</b> | <b>119702,35</b>           |
| 1. Mining & Quarrying                              | 2,540              | 49,91           | 43,27                      | 177                   | 4,73            | 4,35                       | 12,456             | 2471,75          | 1942,92                    |
| 2. Food Manufacturing and Processing               | 24,636             | 304,25          | 268,87                     | 1,531                 | 18,83           | 17,53                      | 87,051             | 12572,96         | 10124,72                   |
| (a) Rice Mills, Flour and Dal Mills                | 9,914              | 128,67          | 108,87                     | 532                   | 5,18            | 4,63                       | 35,029             | 2161,26          | 1739,74                    |
| (b) Sugar                                          | 176                | 11,67           | 9,74                       | 22                    | 5,29            | 5,08                       | 1,467              | 2136,07          | 1810,78                    |
| (c) Edible Oils and Vanaspati                      | 4,987              | 47,04           | 41,97                      | 190                   | 1,40            | 1,26                       | 16,303             | 2356,84          | 1842,44                    |
| (d) Tea Processing                                 | 100                | 17,94           | 17,78                      | 7                     | 88              | 88                         | 1,649              | 1511,66          | 1130,19                    |
| (e) Processing of Fruits & Vegetables              | 518                | 6,07            | 5,42                       | 109                   | 88              | 82                         | 2,089              | 254,24           | 201,21                     |
| (f) Others                                         | 8,941              | 92,85           | 85,08                      | 671                   | 5,20            | 4,87                       | 30,514             | 4152,90          | 3400,36                    |
| 3. Beverage and Tobacco                            | 1,186              | 18,18           | 15,57                      | 85                    | 71              | 56                         | 6,045              | 2120,16          | 1638,60                    |
| 4. Textiles                                        | 21,871             | 276,35          | 244,78                     | 3,655                 | 39,49           | 35,44                      | 1,32,801           | 25838,91         | 20495,39                   |
| (a) Cotton Textiles                                | 4,647              | 83,37           | 70,59                      | 628                   | 13,04           | 10,75                      | 36,481             | 10322,86         | 8354,72                    |
| (b) Jute Textiles                                  | 288                | 2,08            | 1,98                       | 16                    | 13              | 11                         | 1,568              | 558,00           | 450,62                     |
| (c) Handloom Textiles & Khadi                      | 2,657              | 21,76           | 21,05                      | 279                   | 1,75            | 1,82                       | 9,610              | 683,02           | 533,19                     |
| (d) Other Textiles                                 | 14,279             | 169,13          | 151,15                     | 2,732                 | 24,57           | 22,76                      | 85,142             | 14275,02         | 11156,86                   |
| 5. Paper, Paper Products and Printing              | 6,797              | 88,63           | 76,53                      | 642                   | 7,01            | 5,42                       | 42,027             | 4190,11          | 3453,91                    |
| 6. Leather and Leather Products                    | 2,922              | 44,32           | 42,11                      | 168                   | 2,04            | 1,99                       | 15,247             | 2463,74          | 2051,32                    |
| 7. Rubber and Rubber Products                      | 1,396              | 23,36           | 19,32                      | 95                    | 93              | 88                         | 13,069             | 2296,88          | 1880,16                    |
| 8. Chemicals and Chemical Products                 | 6,712              | 166,39          | 144,61                     | 556                   | 11,47           | 10,76                      | 74,281             | 21544,96         | 16810,44                   |
| (a) Heavy Industrial Chemicals                     | 451                | 29,80           | 26,55                      | 29                    | 3,91            | 3,78                       | 7,498              | 4129,40          | 3084,51                    |
| (b) Fertilizers                                    | 144                | 10,14           | 8,81                       | 14                    | 22              | 24                         | 2,099              | 2678,00          | 2011,50                    |
| (c) Drugs and Pharmaceuticals                      | 803                | 29,68           | 27,36                      | 64                    | 1,94            | 1,79                       | 14,828             | 6283,45          | 4928,98                    |
| (d) Non-Edible Oils                                | 259                | 13,81           | 6,24                       | 20                    | 30              | 27                         | 1,651              | 349,77           | 298,91                     |
| (e) Other Chemicals & Chemical Products            | 5,055              | 82,96           | 75,65                      | 429                   | 5,11            | 4,69                       | 48,205             | 8104,33          | 6486,53                    |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 731                | 10,46           | 9,63                       | 33                    | 42              | 36                         | 5,623              | 2931,51          | 2389,53                    |
| 10. Manufacture of Cement & Cement Products        | 2,005              | 18,78           | 17,19                      | 107                   | 1,78            | 1,67                       | 8,610              | 2417,42          | 1766,78                    |
| 11. Basic Metals & Metal Products                  | 12,859             | 155,63          | 147,19                     | 495                   | 10,01           | 8,95                       | 84,994             | 18661,26         | 15191,82                   |
| (a) Iron and Steel                                 | 2,564              | 50,66           | 47,57                      | 108                   | 5,73            | 5,50                       | 27,454             | 12942,47         | 10601,31                   |
| (b) Non-Ferrous Metals                             | 1,030              | 12,23           | 11,37                      | 42                    | 1,11            | 40                         | 6,211              | 1372,35          | 1121,54                    |
| (c) Other Metal Products                           | 9,265              | 92,74           | 88,24                      | 345                   | 3,17            | 3,05                       | 51,329             | 4346,43          | 3468,98                    |
| 12. Engineering                                    | 12,900             | 231,13          | 212,11                     | 728                   | 14,38           | 9,27                       | 1,00,219           | 24607,35         | 19701,34                   |
| (a) Heavy Engineering                              | 1,335              | 30,30           | 27,14                      | 80                    | 2,44            | 2,05                       | 15,108             | 7326,85          | 5520,41                    |
| (b) Light Engineering                              | 5,344              | 68,74           | 63,08                      | 284                   | 3,22            | 2,76                       | 42,955             | 5525,76          | 4459,49                    |
| (c) Electrical Machinery & Goods                   | 3,312              | 61,75           | 56,93                      | 146                   | 2,85            | 2,20                       | 24,830             | 6080,17          | 4931,14                    |
| (d) Electronic Machinery & Goods                   | 2,909              | 70,33           | 64,97                      | 218                   | 5,86            | 2,26                       | 17,326             | 5674,58          | 4790,30                    |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 9,106              | 132,41          | 94,65                      | 318                   | 4,92            | 4,15                       | 30,737             | 5937,75          | 4383,09                    |
| 14. Other Industries                               | 78,848             | 878,10          | 778,05                     | 4,484                 | 35,73           | 33,37                      | 2,11,392           | 14586,49         | 12049,49                   |
| 15. Electricity, Gas & Water                       | 1,511              | 23,42           | 18,35                      | 70                    | 2,63            | 2,46                       | 11,343             | 3122,57          | 2371,63                    |
| (a) Electricity Generation & Transmission          | 1,156              | 19,40           | 14,42                      | 51                    | 2,41            | 2,26                       | 10,027             | 2883,45          | 2153,34                    |
| (b) Non-Conventional Energy                        | 97                 | 1,02            | 86                         | 3                     | 5               | 5                          | 371                | 113,90           | 106,09                     |
| (c) Gas, Steam & Water Supply                      | 258                | 3,00            | 3,07                       | 16                    | 17              | 15                         | 945                | 125,22           | 112,20                     |
| 16. Construction                                   | 7,583              | 207,89          | 193,67                     | 272                   | 11,25           | 9,54                       | 25,035             | 3798,09          | 3451,20                    |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>1,77,309</b>    | <b>2535,58</b>  | <b>2086,44</b>             | <b>7,199</b>          | <b>145,91</b>   | <b>120,82</b>              | <b>2,48,725</b>    | <b>4909,81</b>   | <b>4015,21</b>             |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>66,838</b>      | <b>883,79</b>   | <b>716,89</b>              | <b>6,631</b>          | <b>78,96</b>    | <b>67,66</b>               | <b>1,90,261</b>    | <b>9309,31</b>   | <b>7708,90</b>             |
| <b>V. PERSONAL LOANS</b>                           | <b>15,96,615</b>   | <b>16160,89</b> | <b>14103,20</b>            | <b>1,29,147</b>       | <b>1237,03</b>  | <b>1057,26</b>             | <b>17,29,149</b>   | <b>18817,99</b>  | <b>16227,83</b>            |
| 1. Loans for Purchase of Consumer Durables         | 27,118             | 231,41          | 202,87                     | 1,820                 | 15,81           | 13,97                      | 28,938             | 247,22           | 216,84                     |
| 2. Loans for Housing                               | 5,22,873           | 5867,71         | 5341,96                    | 28,418                | 314,03          | 287,91                     | 5,54,678           | 7601,82          | 6697,25                    |
| 3. Rest of the Personal Loans                      | 10,46,624          | 10061,77        | 8558,37                    | 98,909                | 907,18          | 755,38                     | 11,45,533          | 10968,95         | 9313,75                    |
| <b>VI. TRADE</b>                                   | <b>1,71,756</b>    | <b>1621,87</b>  | <b>1400,35</b>             | <b>11,054</b>         | <b>98,74</b>    | <b>84,95</b>               | <b>6,12,198</b>    | <b>36399,17</b>  | <b>30132,35</b>            |
| 1. Wholesale Trade                                 | 18,583             | 340,66          | 291,76                     | 1,084                 | 23,50           | 19,18                      | 1,63,531           | 27478,79         | 22685,67                   |
| 2. Retail Trade                                    | 1,53,173           | 1281,21         | 1108,59                    | 9,970                 | 75,24           | 65,77                      | 4,48,667           | 8920,39          | 7446,69                    |
| <b>VII. FINANCE</b>                                | <b>4,612</b>       | <b>112,52</b>   | <b>89,88</b>               | <b>452</b>            | <b>12,34</b>    | <b>10,46</b>               | <b>22,044</b>      | <b>11056,08</b>  | <b>9012,67</b>             |
| <b>VIII. ALL OTHERS</b>                            | <b>25,751</b>      | <b>4752,61</b>  | <b>3484,77</b>             | <b>593</b>            | <b>108,93</b>   | <b>93,51</b>               | <b>57,687</b>      | <b>21014,02</b>  | <b>17084,36</b>            |
| <b>TOTAL BANK CREDIT</b>                           | <b>30,61,557</b>   | <b>37085,00</b> | <b>31448,60</b>            | <b>2,07,878</b>       | <b>2197,73</b>  | <b>1900,85</b>             | <b>47,67,771</b>   | <b>268441,85</b> | <b>218438,93</b>           |
| OF WHICH :                                         |                    |                 |                            |                       |                 |                            |                    |                  |                            |
| 1. Artisans & Village Industries                   | 30,332             | 188,15          | 170,56                     | 2,364                 | 12,72           | 11,84                      | 45,140             | 497,53           | 430,41                     |
| 2. Other Small Scale Industries                    | 82,423             | 884,73          | 827,28                     | 5,920                 | 62,16           | 56,87                      | 4,86,467           | 29993,03         | 24565,78                   |

**TABLE No. 5.3 - INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING  
CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | LESS THAN 6%       |                 |                            | 6% AND ABOVE BUT<br>LESS THAN 10% |                 |                            | 10% AND ABOVE BUT<br>LESS THAN 12% |                 |                            |
|----------------------------------------------------|--------------------|-----------------|----------------------------|-----------------------------------|-----------------|----------------------------|------------------------------------|-----------------|----------------------------|
|                                                    | No. of<br>Accounts | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts                | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts                 | Credit<br>Limit | Amount<br>Out-<br>standing |
|                                                    | 1                  | 2               | 3                          | 4                                 | 5               | 6                          | 7                                  | 8               | 9                          |
| <b>I. AGRICULTURE</b>                              | <b>2</b>           | <b>2</b>        | <b>1</b>                   | <b>2,320</b>                      | <b>65,73</b>    | <b>59,34</b>               | <b>13,504</b>                      | <b>417,31</b>   | <b>275,98</b>              |
| 1. Direct Finance                                  | —                  | —               | —                          | 1,368                             | 31,43           | 37,31                      | 10,658                             | 113,46          | 100,19                     |
| 2. Indirect Finance                                | 2                  | 2               | 1                          | 952                               | 34,31           | 22,03                      | 2,846                              | 303,86          | 175,79                     |
| <b>II. INDUSTRY</b>                                | <b>67</b>          | <b>61</b>       | <b>51</b>                  | <b>2,717</b>                      | <b>858,06</b>   | <b>700,50</b>              | <b>10,047</b>                      | <b>839,12</b>   | <b>788,25</b>              |
| 1. Mining & Quarrying                              | —                  | —               | —                          | 86                                | 48,61           | 37,94                      | 205                                | 15,90           | 14,53                      |
| 2. Food Manufacturing and Processing               | —                  | —               | —                          | 189                               | 72,36           | 54,87                      | 1,218                              | 41,94           | 38,48                      |
| (a) Rice Mills, Flour and Dal Mills                | —                  | —               | —                          | 31                                | 62              | 47                         | 487                                | 7,53            | 7,02                       |
| (b) Sugar                                          | —                  | —               | —                          | 5                                 | 2,77            | 1,93                       | 12                                 | 14,70           | 14,05                      |
| (c) Edible Oils and Vanaspati                      | —                  | —               | —                          | 6                                 | 2,70            | 23                         | 242                                | 3,58            | 3,40                       |
| (d) Tea Processing                                 | —                  | —               | —                          | 4                                 | 6,84            | 3,19                       | 17                                 | 2,44            | 2,38                       |
| (e) Processing of Fruits & Vegetables              | —                  | —               | —                          | 32                                | 7,60            | 3,30                       | 25                                 | 53              | 45                         |
| (f) Others                                         | —                  | —               | —                          | 111                               | 51,82           | 45,74                      | 435                                | 13,17           | 11,19                      |
| 3. Beverage and Tobacco                            | —                  | —               | —                          | 7                                 | 2,32            | 2,94                       | 64                                 | 17,99           | 16,23                      |
| 4. Textiles                                        | —                  | —               | —                          | 472                               | 210,47          | 164,68                     | 1,094                              | 70,72           | 61,87                      |
| (a) Cotton Textiles                                | —                  | —               | —                          | 60                                | 32,49           | 28,13                      | 298                                | 40,25           | 30,40                      |
| (b) Jute Textiles                                  | —                  | —               | —                          | 2                                 | 18              | 3                          | 42                                 | 1,33            | 1,14                       |
| (c) Handloom Textiles & Khadi                      | —                  | —               | —                          | 147                               | 31,26           | 21,50                      | 93                                 | 4,84            | 6,13                       |
| (d) Other Textiles                                 | —                  | —               | —                          | 263                               | 146,55          | 115,02                     | 661                                | 24,30           | 24,21                      |
| 5. Paper, Paper Products and Printing              | —                  | —               | —                          | 47                                | 26,60           | 20,39                      | 496                                | 18,66           | 17,01                      |
| 6. Leather and Leather Products                    | —                  | —               | —                          | 205                               | 90,03           | 89,09                      | 161                                | 6,66            | 5,69                       |
| 7. Rubber and Rubber Products                      | —                  | —               | —                          | 15                                | 37,69           | 36,32                      | 128                                | 3,91            | 3,89                       |
| 8. Chemicals and Chemical Products                 | —                  | —               | —                          | 118                               | 88,02           | 76,05                      | 595                                | 48,43           | 46,87                      |
| (a) Heavy Industrial Chemicals                     | —                  | —               | —                          | 25                                | 14,46           | 8,85                       | 79                                 | 10,78           | 10,04                      |
| (b) Fertilizers                                    | —                  | —               | —                          | 1                                 | —               | 17                         | 15                                 | 6,44            | 6,23                       |
| (c) Drugs and Pharmaceuticals                      | —                  | —               | —                          | 44                                | 24,89           | 22,59                      | 117                                | 7,63            | 8,20                       |
| (d) Non-Edible Oils                                | —                  | —               | —                          | 6                                 | 2,74            | 2,39                       | 18                                 | 1,78            | 1,90                       |
| (e) Other Chemicals & Chemical Products            | —                  | —               | —                          | 42                                | 45,93           | 42,05                      | 366                                | 21,80           | 20,50                      |
| 9. Petroleum, Coal Products & Nuclear Fuels        | —                  | —               | —                          | 10                                | 5,91            | 5,90                       | 69                                 | 3,59            | 3,12                       |
| 10. Manufacture of Cement & Cement Products        | —                  | —               | —                          | 9                                 | 11,55           | 11,34                      | 97                                 | 5,12            | 4,18                       |
| 11. Basic Metals & Metal Products                  | —                  | —               | —                          | 109                               | 105,92          | 65,41                      | 946                                | 141,67          | 118,61                     |
| (a) Iron and Steel                                 | —                  | —               | —                          | 32                                | 78,03           | 51,36                      | 242                                | 102,07          | 94,47                      |
| (b) Non-Ferrous Metals                             | —                  | —               | —                          | 20                                | 20,47           | 7,69                       | 45                                 | 4,94            | 3,73                       |
| (c) Other Metal Products                           | —                  | —               | —                          | 57                                | 7,42            | 6,36                       | 659                                | 34,66           | 20,41                      |
| 12. Engineering                                    | —                  | —               | —                          | 119                               | 85,85           | 64,99                      | 739                                | 111,91          | 117,94                     |
| (a) Heavy Engineering                              | —                  | —               | —                          | 33                                | 39,51           | 15,76                      | 110                                | 42,22           | 34,51                      |
| (b) Light Engineering                              | —                  | —               | —                          | 49                                | 25,96           | 24,82                      | 354                                | 32,48           | 28,59                      |
| (c) Electrical Machinery & Goods                   | —                  | —               | —                          | 20                                | 16,40           | 21,95                      | 178                                | 17,62           | 18,44                      |
| (d) Electronic Machinery & Goods                   | —                  | —               | —                          | 17                                | 3,98            | 2,46                       | 97                                 | 19,58           | 36,41                      |
| 13. Vehicles, Vehicle Parts & Transport Equipments | —                  | —               | —                          | 134                               | 9,42            | 8,76                       | 223                                | 190,53          | 203,12                     |
| 14. Other Industries                               | 67                 | 61              | 51                         | 344                               | 31,04           | 27,25                      | 3,423                              | 85,60           | 75,76                      |
| 15. Electricity, Gas & Water                       | —                  | —               | —                          | 840                               | 7,42            | 4,61                       | 336                                | 59,49           | 42,90                      |
| (a) Electricity Generation & Transmission          | —                  | —               | —                          | 837                               | 7,40            | 4,60                       | 267                                | 58,79           | 42,26                      |
| (b) Non-Conventional Energy                        | —                  | —               | —                          | —                                 | —               | —                          | 34                                 | 46              | 43                         |
| (c) Gas, Steam & Water Supply                      | —                  | —               | —                          | 3                                 | 2               | 2                          | 35                                 | 24              | 20                         |
| 16. Construction                                   | —                  | —               | —                          | 13                                | 24,89           | 29,95                      | 253                                | 16,99           | 18,04                      |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>18</b>          | <b>18</b>       | <b>15</b>                  | <b>752</b>                        | <b>6,83</b>     | <b>5,00</b>                | <b>2,096</b>                       | <b>35,30</b>    | <b>25,92</b>               |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>11</b>          | <b>13</b>       | <b>11</b>                  | <b>745</b>                        | <b>61,46</b>    | <b>54,74</b>               | <b>2,654</b>                       | <b>113,19</b>   | <b>100,04</b>              |
| <b>V. PERSONAL LOANS</b>                           | <b>2,53,628</b>    | <b>2677,70</b>  | <b>2404,00</b>             | <b>39,111</b>                     | <b>346,25</b>   | <b>294,65</b>              | <b>1,13,428</b>                    | <b>1565,60</b>  | <b>1480,93</b>             |
| 1. Loans for Purchase of Consumer Durables         | —                  | —               | —                          | —                                 | —               | —                          | —                                  | —               | —                          |
| 2. Loans for Housing                               | 2,53,357           | 2675,52         | 2402,12                    | 23,738                            | 240,32          | 203,31                     | 98,165                             | 1480,50         | 1410,78                    |
| 3. Rest of the Personal Loans                      | 271                | 2,18            | 1,88                       | 15,373                            | 105,93          | 91,34                      | 15,263                             | 85,09           | 70,15                      |
| <b>VI. TRADE</b>                                   | <b>—</b>           | <b>—</b>        | <b>—</b>                   | <b>557</b>                        | <b>134,10</b>   | <b>92,69</b>               | <b>3,764</b>                       | <b>78,48</b>    | <b>63,12</b>               |
| 1. Wholesale Trade                                 | —                  | —               | —                          | 304                               | 125,88          | 88,14                      | 802                                | 40,31           | 32,28                      |
| 2. Retail Trade                                    | —                  | —               | —                          | 253                               | 8,22            | 4,55                       | 2,962                              | 38,17           | 30,83                      |
| <b>VII. FINANCE</b>                                | <b>63</b>          | <b>3,76</b>     | <b>3,77</b>                | <b>529</b>                        | <b>276,12</b>   | <b>224,65</b>              | <b>385</b>                         | <b>26,07</b>    | <b>22,46</b>               |
| <b>VIII. ALL OTHERS</b>                            | <b>2</b>           | <b>4,72</b>     | <b>4,73</b>                | <b>237</b>                        | <b>146,55</b>   | <b>96,22</b>               | <b>570</b>                         | <b>119,32</b>   | <b>102,30</b>              |
| <b>TOTAL LOANS AND ADVANCES</b>                    | <b>2,53,791</b>    | <b>2687,12</b>  | <b>2413,27</b>             | <b>46,968</b>                     | <b>1895,11</b>  | <b>1527,78</b>             | <b>1,46,448</b>                    | <b>3194,38</b>  | <b>2858,99</b>             |
| OF WHICH :                                         |                    |                 |                            |                                   |                 |                            |                                    |                 |                            |
| 1. Artisans & Village Industries                   | 147                | 2,42            | 2,59                       | 40                                | 2,44            | 2,54                       | 672                                | 5,90            | 5,79                       |
| 2. Other Small Scale Industries                    | 4,305              | 745,59          | 511,35                     | 1,586                             | 518,84          | 401,48                     | 4,859                              | 146,92          | 113,74                     |

See Notes on Tables.

**TABLE No. 5.3 - INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING  
CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | 12% AND ABOVE BUT<br>LESS THAN 14% |                 |                            | 14% AND ABOVE BUT<br>LESS THAN 15% |                 |                            | 15% AND ABOVE BUT<br>LESS THAN 16% |                 |                            |
|----------------------------------------------------|------------------------------------|-----------------|----------------------------|------------------------------------|-----------------|----------------------------|------------------------------------|-----------------|----------------------------|
|                                                    | No. of<br>Accounts                 | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts                 | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts                 | Credit<br>Limit | Amount<br>Out-<br>standing |
|                                                    | 10                                 | 11              | 12                         | 13                                 | 14              | 15                         | 16                                 | 17              | 18                         |
| <b>I. AGRICULTURE</b>                              | <b>1,40,492</b>                    | <b>1579,55</b>  | <b>1354,05</b>             | <b>5,11,642</b>                    | <b>5321,52</b>  | <b>4502,98</b>             | <b>2,47,856</b>                    | <b>3355,32</b>  | <b>2686,05</b>             |
| 1. Direct Finance                                  | 1,36,761                           | 1168,87         | 1022,37                    | 500,545                            | 4769,21         | 4126,69                    | 2,42,079                           | 2696,54         | 2226,96                    |
| 2. Indirect Finance                                | 3,731                              | 410,68          | 331,68                     | 11,097                             | 552,31          | 376,30                     | 5,777                              | 658,77          | 459,09                     |
| <b>II. INDUSTRY</b>                                | <b>90,361</b>                      | <b>14774,32</b> | <b>11630,40</b>            | <b>2,48,135</b>                    | <b>3979,45</b>  | <b>3452,57</b>             | <b>1,14,640</b>                    | <b>8542,75</b>  | <b>6799,77</b>             |
| 1. Mining & Quarrying                              | 1,383                              | 248,28          | 206,62                     | 3,305                              | 104,48          | 99,11                      | 1,812                              | 482,57          | 361,26                     |
| 2. Food Manufacturing and Processing               | 10,299                             | 1991,58         | 1570,18                    | 28,915                             | 346,12          | 308,47                     | 13,307                             | 675,61          | 564,40                     |
| (a) Rice Mills, Flour and Dal Mills                | 3,617                              | 305,83          | 262,46                     | 11,546                             | 128,89          | 115,28                     | 5,296                              | 141,07          | 127,27                     |
| (b) Sugar                                          | 86                                 | 44,26           | 31,65                      | 186                                | 6,63            | 5,06                       | 189                                | 74,01           | 55,80                      |
| (c) Edible Oils and Vanaspati                      | 1,927                              | 527,71          | 417,11                     | 6,104                              | 59,89           | 52,10                      | 2,694                              | 89,60           | 68,63                      |
| (d) Tea Processing                                 | 136                                | 161,77          | 126,95                     | 127                                | 7,28            | 7,04                       | 105                                | 88,63           | 56,00                      |
| (e) Processing of Fruits & Vegetables              | 298                                | 47,14           | 34,43                      | 673                                | 15,18           | 15,10                      | 239                                | 24,28           | 26,30                      |
| (f) Others                                         | 4,235                              | 904,87          | 697,59                     | 10,279                             | 128,25          | 113,89                     | 4,784                              | 258,03          | 230,39                     |
| 3. Beverage and Tobacco                            | 588                                | 232,17          | 159,13                     | 1,454                              | 25,47           | 20,05                      | 802                                | 75,79           | 44,49                      |
| 4. Textiles                                        | 14,520                             | 3855,75         | 3016,91                    | 35,756                             | 657,00          | 544,96                     | 16,117                             | 1728,49         | 1473,51                    |
| (a) Cotton Textiles                                | 3,324                              | 1203,64         | 878,58                     | 9,164                              | 280,67          | 228,32                     | 3,584                              | 832,83          | 753,98                     |
| (b) Jute Textiles                                  | 195                                | 89,82           | 80,29                      | 429                                | 28,58           | 25,17                      | 221                                | 81,28           | 76,37                      |
| (c) Handloom Textiles & Khadi                      | 1,101                              | 180,05          | 141,98                     | 3,247                              | 38,74           | 30,34                      | 1,594                              | 47,88           | 40,13                      |
| (d) Other Textiles                                 | 9,900                              | 2382,24         | 1916,06                    | 22,916                             | 309,01          | 261,12                     | 10,718                             | 766,50          | 603,03                     |
| 5. Paper, Paper Products and Printing              | 4,003                              | 230,81          | 163,07                     | 11,870                             | 148,67          | 134,51                     | 5,616                              | 355,23          | 296,66                     |
| 6. Leather and Leather Products                    | 2,298                              | 691,91          | 569,12                     | 3,911                              | 51,16           | 45,42                      | 1,893                              | 125,67          | 100,87                     |
| 7. Rubber and Rubber Products                      | 1,094                              | 180,10          | 145,29                     | 2,817                              | 66,63           | 55,78                      | 1,626                              | 98,08           | 93,16                      |
| 8. Chemicals and Chemical Products                 | 6,015                              | 1462,51         | 1038,15                    | 14,543                             | 369,51          | 334,37                     | 8,645                              | 1078,08         | 767,26                     |
| (a) Heavy Industrial Chemicals                     | 568                                | 270,31          | 172,69                     | 859                                | 53,24           | 50,56                      | 675                                | 248,90          | 145,75                     |
| (b) Fertilizers                                    | 165                                | 55,98           | 54,53                      | 268                                | 21,34           | 20,05                      | 210                                | 147,22          | 120,62                     |
| (c) Drugs and Pharmaceuticals                      | 1,122                              | 545,91          | 384,16                     | 2,679                              | 93,72           | 85,01                      | 1,517                              | 259,45          | 187,16                     |
| (d) Non-Edible Oils                                | 186                                | 49,67           | 27,87                      | 379                                | 8,31            | 8,87                       | 203                                | 26,31           | 25,28                      |
| (e) Other Chemicals & Chemical Products            | 3,974                              | 540,64          | 398,90                     | 10,358                             | 192,90          | 169,88                     | 6,040                              | 396,21          | 288,45                     |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 436                                | 356,12          | 344,68                     | 1,340                              | 30,36           | 25,29                      | 796                                | 253,52          | 206,05                     |
| 10. Manufacture of Cement & Cement Products        | 687                                | 84,49           | 75,47                      | 2,859                              | 81,90           | 76,60                      | 1,335                              | 164,46          | 145,40                     |
| 11. Basic Metals & Metal Products                  | 7,775                              | 1289,15         | 1074,78                    | 22,431                             | 369,92          | 322,28                     | 10,763                             | 867,85          | 670,93                     |
| (a) Iron and Steel                                 | 1,960                              | 868,60          | 735,96                     | 5,614                              | 169,75          | 146,90                     | 2,661                              | 503,88          | 380,42                     |
| (b) Non-Ferrous Metals                             | 742                                | 96,04           | 78,58                      | 1,324                              | 21,59           | 17,14                      | 768                                | 69,28           | 59,21                      |
| (c) Other Metal Products                           | 5,073                              | 324,51          | 260,24                     | 15,493                             | 178,57          | 158,23                     | 7,334                              | 294,68          | 231,29                     |
| 12. Engineering                                    | 8,549                              | 1325,93         | 996,49                     | 24,915                             | 628,43          | 518,60                     | 12,113                             | 1071,02         | 761,09                     |
| (a) Heavy Engineering                              | 1,211                              | 452,99          | 325,24                     | 2,838                              | 172,53          | 147,15                     | 1,675                              | 376,03          | 233,90                     |
| (b) Light Engineering                              | 4,193                              | 310,15          | 243,48                     | 11,550                             | 179,92          | 159,00                     | 5,681                              | 240,34          | 205,33                     |
| (c) Electrical Machinery & Goods                   | 1,961                              | 315,83          | 255,78                     | 5,875                              | 176,57          | 128,52                     | 2,905                              | 310,04          | 232,78                     |
| (d) Electronic Machinery & Goods                   | 1,184                              | 246,96          | 172,00                     | 4,652                              | 99,40           | 83,94                      | 1,852                              | 144,60          | 89,09                      |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 2,656                              | 383,01          | 241,27                     | 8,772                              | 140,84          | 102,88                     | 4,143                              | 289,86          | 217,98                     |
| 14. Other Industries                               | 26,098                             | 2103,54         | 1751,91                    | 77,774                             | 710,02          | 636,72                     | 30,231                             | 683,23          | 582,33                     |
| 15. Electricity, Gas & Water                       | 1,576                              | 71,35           | 48,09                      | 2,538                              | 121,75          | 111,26                     | 2,154                              | 213,74          | 180,98                     |
| (a) Electricity Generation & Transmission          | 1,433                              | 64,79           | 41,37                      | 2,207                              | 114,30          | 104,39                     | 2,003                              | 199,37          | 170,60                     |
| (b) Non-Conventional Energy                        | 37                                 | 4,00            | 4,07                       | 73                                 | 73              | 71                         | 39                                 | 6,73            | 5,98                       |
| (c) Gas, Steam & Water Supply                      | 106                                | 2,55            | 2,64                       | 258                                | 6,72            | 6,16                       | 112                                | 7,64            | 4,40                       |
| 16. Construction                                   | 2,384                              | 267,62          | 229,25                     | 4,935                              | 127,22          | 116,26                     | 3,287                              | 379,55          | 333,40                     |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>29,213</b>                      | <b>393,62</b>   | <b>349,86</b>              | <b>90,401</b>                      | <b>964,45</b>   | <b>809,52</b>              | <b>46,431</b>                      | <b>654,20</b>   | <b>491,09</b>              |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>22,184</b>                      | <b>699,74</b>   | <b>555,03</b>              | <b>72,385</b>                      | <b>944,26</b>   | <b>781,73</b>              | <b>22,842</b>                      | <b>692,37</b>   | <b>573,04</b>              |
| <b>V. PERSONAL LOANS</b>                           | <b>2,82,167</b>                    | <b>2288,38</b>  | <b>1976,00</b>             | <b>2,95,492</b>                    | <b>2534,85</b>  | <b>2236,58</b>             | <b>1,81,543</b>                    | <b>1714,18</b>  | <b>1525,34</b>             |
| 1. Loans for Purchase of Consumer Durables         | 1,839                              | 13,26           | 12,31                      | 3,332                              | 26,08           | 22,53                      | 1,520                              | 12,36           | 11,09                      |
| 2. Loans for Housing                               | 22,099                             | 357,33          | 291,66                     | 60,402                             | 690,42          | 619,77                     | 27,146                             | 426,54          | 375,00                     |
| 3. Rest of the Personal Loans                      | 2,58,229                           | 1917,79         | 1672,03                    | 2,31,758                           | 1818,35         | 1594,27                    | 1,52,877                           | 1275,28         | 1139,26                    |
| <b>VI. TRADE</b>                                   | <b>70,985</b>                      | <b>4026,87</b>  | <b>3094,02</b>             | <b>2,47,185</b>                    | <b>3278,43</b>  | <b>2867,01</b>             | <b>74,573</b>                      | <b>2754,21</b>  | <b>2402,13</b>             |
| 1. Wholesale Trade                                 | 16,483                             | 3010,14         | 2225,55                    | 37,768                             | 1502,86         | 1377,48                    | 18,870                             | 2025,82         | 1788,48                    |
| 2. Retail Trade                                    | 54,502                             | 1016,73         | 868,48                     | 209,417                            | 1775,57         | 1489,53                    | 55,703                             | 728,39          | 613,65                     |
| <b>VII. FINANCE</b>                                | <b>2,795</b>                       | <b>768,02</b>   | <b>628,31</b>              | <b>2,816</b>                       | <b>619,44</b>   | <b>527,72</b>              | <b>2,538</b>                       | <b>820,50</b>   | <b>628,55</b>              |
| <b>VIII. ALL OTHERS</b>                            | <b>4,937</b>                       | <b>2367,92</b>  | <b>1869,27</b>             | <b>3,002</b>                       | <b>566,24</b>   | <b>469,78</b>              | <b>4,650</b>                       | <b>2611,69</b>  | <b>2393,97</b>             |
| <b>TOTAL LOANS AND ADVANCES</b>                    | <b>6,43,134</b>                    | <b>26898,40</b> | <b>21456,95</b>            | <b>14,71,058</b>                   | <b>18208,64</b> | <b>15647,89</b>            | <b>6,95,073</b>                    | <b>21145,22</b> | <b>17499,93</b>            |
| OF WHICH :                                         |                                    |                 |                            |                                    |                 |                            |                                    |                 |                            |
| 1. Artisans & Village Industries                   | 7,509                              | 71,12           | 62,32                      | 22,628                             | 134,18          | 122,66                     | 7,292                              | 50,89           | 47,94                      |
| 2. Other Small Scale Industries                    | 49,648                             | 4532,61         | 3432,19                    | 1,39,989                           | 1671,20         | 1472,14                    | 71,543                             | 2521,87         | 1826,83                    |

**TABLE No. 5.3 - INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING  
CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | 16% AND ABOVE BUT<br>LESS THAN 17% |                 |                            | 17% AND ABOVE BUT<br>LESS THAN 18% |                 |                            | 18% AND ABOVE BUT<br>LESS THAN 20% |                 |                            |
|----------------------------------------------------|------------------------------------|-----------------|----------------------------|------------------------------------|-----------------|----------------------------|------------------------------------|-----------------|----------------------------|
|                                                    | No. of<br>Accounts                 | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts                 | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts                 | Credit<br>Limit | Amount<br>Out-<br>standing |
|                                                    | 19                                 | 20              | 21                         | 22                                 | 23              | 24                         | 25                                 | 26              | 27                         |
| <b>I. AGRICULTURE</b>                              | <b>39,455</b>                      | <b>1296.73</b>  | <b>1147.22</b>             | <b>49,791</b>                      | <b>2520.63</b>  | <b>2100.46</b>             | <b>30,912</b>                      | <b>1786.02</b>  | <b>1560.96</b>             |
| 1. Direct Finance                                  | 37,410                             | 724.57          | 629.83                     | 45,578                             | 1097.99         | 961.24                     | 28,381                             | 1131.51         | 1028.67                    |
| 2. Indirect Finance                                | 2,045                              | 572.16          | 517.38                     | 4,213                              | 1422.64         | 1139.22                    | 2,531                              | 654.51          | 532.28                     |
| <b>II. INDUSTRY</b>                                | <b>65,062</b>                      | <b>9434.89</b>  | <b>7989.26</b>             | <b>91,121</b>                      | <b>18322.34</b> | <b>14967.71</b>            | <b>99,580</b>                      | <b>37510.14</b> | <b>29597.90</b>            |
| 1. Mining & Quarrying                              | 908                                | 280.25          | 190.70                     | 1,478                              | 243.77          | 212.76                     | 1,696                              | 513.36          | 391.92                     |
| 2. Food Manufacturing and Processing               | 6,471                              | 924.94          | 757.63                     | 8,907                              | 1604.00         | 1297.71                    | 9,498                              | 3115.89         | 2477.35                    |
| (a) Rice Mills, Flour and Dal Mills                | 2,850                              | 205.93          | 165.12                     | 4,176                              | 314.00          | 230.62                     | 4,260                              | 555.39          | 411.91                     |
| (b) Sugar                                          | 151                                | 121.38          | 90.36                      | 205                                | 478.49          | 409.47                     | 336                                | 773.14          | 638.90                     |
| (c) Edible Oils and Vanaspati                      | 1,069                              | 168.03          | 126.00                     | 1,547                              | 283.89          | 226.62                     | 1,342                              | 603.39          | 485.86                     |
| (d) Tea Processing                                 | 157                                | 93.45           | 66.64                      | 215                                | 142.24          | 109.33                     | 340                                | 448.06          | 320.73                     |
| (e) Processing of Fruits & Vegetables              | 141                                | 10.80           | 8.47                       | 161                                | 14.94           | 13.95                      | 269                                | 52.67           | 44.76                      |
| (f) Others                                         | 2,103                              | 325.35          | 301.05                     | 2,603                              | 370.44          | 307.73                     | 2,951                              | 683.23          | 575.19                     |
| 3. Beverage and Tobacco                            | 448                                | 171.48          | 125.32                     | 609                                | 194.11          | 132.34                     | 854                                | 417.83          | 334.10                     |
| 4. Textiles                                        | 9,950                              | 1397.00         | 1180.02                    | 11,964                             | 2297.31         | 1877.99                    | 16,023                             | 5510.58         | 4378.11                    |
| (a) Cotton Textiles                                | 2,712                              | 611.80          | 542.79                     | 3,514                              | 1075.56         | 906.43                     | 5,152                              | 2135.27         | 1731.07                    |
| (b) Jute Textiles                                  | 127                                | 46.68           | 34.60                      | 167                                | 50.16           | 36.07                      | 170                                | 120.70          | 88.34                      |
| (c) Handloom Textiles & Khadi                      | 896                                | 31.98           | 25.20                      | 1,188                              | 83.84           | 67.03                      | 606                                | 80.92           | 70.92                      |
| (d) Other Textiles                                 | 6,215                              | 706.54          | 577.43                     | 7,095                              | 1087.75         | 868.46                     | 10,095                             | 3173.69         | 2487.78                    |
| 5. Paper, Paper Products and Printing              | 3,390                              | 292.74          | 270.06                     | 4,497                              | 589.84          | 505.01                     | 5,748                              | 1103.21         | 915.53                     |
| 6. Leather and Leather Products                    | 975                                | 121.02          | 105.45                     | 1,203                              | 112.70          | 115.83                     | 1,485                              | 284.20          | 286.10                     |
| 7. Rubber and Rubber Products                      | 1,084                              | 134.39          | 100.74                     | 1,564                              | 219.80          | 161.04                     | 1,974                              | 594.52          | 520.67                     |
| 8. Chemicals and Chemical Products                 | 6,813                              | 1521.26         | 1255.05                    | 8,813                              | 2607.53         | 2165.65                    | 12,099                             | 6404.07         | 4990.91                    |
| (a) Heavy Industrial Chemicals                     | 724                                | 262.34          | 191.67                     | 902                                | 448.20          | 383.72                     | 1,506                              | 1293.00         | 992.01                     |
| (b) Fertilizers                                    | 251                                | 280.69          | 250.29                     | 298                                | 361.05          | 287.44                     | 389                                | 1028.37         | 727.19                     |
| (c) Drugs and Pharmaceuticals                      | 1,383                              | 425.79          | 333.04                     | 1,641                              | 777.07          | 654.00                     | 2,465                              | 1593.10         | 1273.37                    |
| (d) Non-Edible Oils                                | 171                                | 62.92           | 57.96                      | 191                                | 39.30           | 31.41                      | 215                                | 59.17           | 47.28                      |
| (e) Other Chemicals & Chemical Products            | 4,284                              | 489.52          | 422.09                     | 5,781                              | 981.91          | 809.07                     | 7,524                              | 2430.44         | 1951.06                    |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 515                                | 116.97          | 94.27                      | 711                                | 464.34          | 417.46                     | 771                                | 950.10          | 697.12                     |
| 10. Manufacture of Cement & Cement Products        | 679                                | 169.94          | 135.14                     | 966                                | 346.43          | 262.32                     | 885                                | 1006.25         | 619.93                     |
| 11. Basic Metals & Metal Products                  | 6,991                              | 1009.17         | 943.95                     | 9,756                              | 2593.43         | 2207.58                    | 11,441                             | 5856.26         | 4640.74                    |
| (a) Iron and Steel                                 | 2,323                              | 572.65          | 558.84                     | 3,326                              | 1954.98         | 1662.18                    | 4,714                              | 4505.83         | 3521.05                    |
| (b) Non-Ferrous Metals                             | 462                                | 60.18           | 48.64                      | 697                                | 163.80          | 133.99                     | 841                                | 389.60          | 327.12                     |
| (c) Other Metal Products                           | 4,206                              | 376.35          | 336.48                     | 5,733                              | 474.64          | 411.41                     | 5,886                              | 960.84          | 792.56                     |
| 12. Engineering                                    | 8,106                              | 1690.00         | 1441.01                    | 11,734                             | 3733.63         | 2979.90                    | 13,995                             | 6128.59         | 4890.00                    |
| (a) Heavy Engineering                              | 1,316                              | 428.45          | 425.66                     | 1,885                              | 1256.93         | 1025.84                    | 2,438                              | 1873.65         | 1324.96                    |
| (b) Light Engineering                              | 3,436                              | 473.75          | 408.73                     | 4,921                              | 902.22          | 675.52                     | 5,352                              | 1415.82         | 1170.47                    |
| (c) Electrical Machinery & Goods                   | 2,138                              | 444.33          | 375.71                     | 2,892                              | 635.68          | 519.39                     | 3,624                              | 1453.29         | 1198.61                    |
| (d) Electronic Machinery & Goods                   | 1,216                              | 343.46          | 230.91                     | 2,036                              | 938.80          | 759.15                     | 2,581                              | 1385.82         | 1195.96                    |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 2,135                              | 340.81          | 290.79                     | 3,557                              | 805.37          | 622.61                     | 4,149                              | 1586.71         | 1059.27                    |
| 14. Other Industries                               | 13,468                             | 896.92          | 814.21                     | 22,003                             | 1566.97         | 1346.89                    | 14,406                             | 2387.56         | 1944.08                    |
| 15. Electricity, Gas & Water                       | 1,253                              | 175.14          | 125.10                     | 1,013                              | 625.38          | 374.54                     | 738                                | 811.23          | 671.89                     |
| (a) Electricity Generation & Transmission          | 1,178                              | 172.56          | 122.50                     | 894                                | 610.44          | 362.08                     | 557                                | 773.58          | 638.88                     |
| (b) Non-Conventional Energy                        | 23                                 | 73              | 69                         | 32                                 | 2.39            | 2.41                       | 54                                 | 17.26           | 15.31                      |
| (c) Gas, Steam & Water Supply                      | 52                                 | 1.85            | 1.91                       | 87                                 | 12.55           | 10.05                      | 127                                | 20.39           | 17.70                      |
| 16. Construction                                   | 1,876                              | 192.87          | 159.83                     | 2,346                              | 317.75          | 288.08                     | 3,818                              | 839.78          | 780.19                     |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>10,694</b>                      | <b>339.72</b>   | <b>296.08</b>              | <b>19,673</b>                      | <b>535.00</b>   | <b>432.65</b>              | <b>32,263</b>                      | <b>1188.94</b>  | <b>975.33</b>              |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>10,172</b>                      | <b>582.26</b>   | <b>496.58</b>              | <b>21,445</b>                      | <b>1746.35</b>  | <b>1383.50</b>             | <b>22,133</b>                      | <b>2217.88</b>  | <b>1893.82</b>             |
| <b>V. PERSONAL LOANS</b>                           | <b>59,481</b>                      | <b>858.09</b>   | <b>782.63</b>              | <b>2,92,446</b>                    | <b>3307.20</b>  | <b>2530.35</b>             | <b>1,14,329</b>                    | <b>1820.43</b>  | <b>1543.05</b>             |
| 1. Loans for Purchase of Consumer Durables         | 1,498                              | 10.85           | 9.24                       | 7,056                              | 52.75           | 45.15                      | 8,714                              | 73.35           | 63.26                      |
| 2. Loans for Housing                               | 13,347                             | 270.26          | 247.03                     | 45,364                             | 987.47          | 740.12                     | 7,729                              | 353.88          | 307.27                     |
| 3. Rest of the Personal Loans                      | 44,636                             | 576.98          | 526.35                     | 2,40,026                           | 2266.98         | 1745.07                    | 97,886                             | 1393.21         | 1172.52                    |
| <b>VI. TRADE</b>                                   | <b>38,455</b>                      | <b>2702.52</b>  | <b>2471.18</b>             | <b>57,534</b>                      | <b>9223.39</b>  | <b>7819.32</b>             | <b>47,385</b>                      | <b>3940.13</b>  | <b>3283.62</b>             |
| 1. Wholesale Trade                                 | 12,508                             | 2144.79         | 1966.77                    | 16,258                             | 8267.48         | 7052.73                    | 21,479                             | 2294.66         | 1911.13                    |
| 2. Retail Trade                                    | 25,947                             | 557.73          | 504.42                     | 41,276                             | 955.91          | 766.59                     | 25,906                             | 1645.47         | 1372.49                    |
| <b>VII. FINANCE</b>                                | <b>1,262</b>                       | <b>849.17</b>   | <b>652.38</b>              | <b>2,563</b>                       | <b>1285.11</b>  | <b>991.72</b>              | <b>3,160</b>                       | <b>2339.14</b>  | <b>2000.19</b>             |
| <b>VIII. ALL OTHERS</b>                            | <b>2,977</b>                       | <b>1663.48</b>  | <b>1342.85</b>             | <b>27,442</b>                      | <b>6237.43</b>  | <b>4660.84</b>             | <b>5,434</b>                       | <b>2780.49</b>  | <b>2445.87</b>             |
| <b>TOTAL LOANS AND ADVANCES</b>                    | <b>2,27,558</b>                    | <b>17726.86</b> | <b>15178.18</b>            | <b>5,62,015</b>                    | <b>43177.45</b> | <b>34886.56</b>            | <b>3,55,196</b>                    | <b>53583.17</b> | <b>43300.74</b>            |
| OF WHICH :                                         |                                    |                 |                            |                                    |                 |                            |                                    |                 |                            |
| 1. Artisans & Village Industries                   | 1,935                              | 43.39           | 34.66                      | 2,805                              | 75.87           | 57.20                      | 1,352                              | 80.07           | 67.22                      |
| 2. Other Small Scale Industries                    | 42,786                             | 2564.47         | 2295.85                    | 56,039                             | 4191.32         | 3527.00                    | 65,551                             | 7150.66         | 6028.19                    |

**TABLE No. 5.3 - INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING  
CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | 20% AND ABOVE      |                 |                       | TOTAL              |                  |                       |
|----------------------------------------------------|--------------------|-----------------|-----------------------|--------------------|------------------|-----------------------|
|                                                    | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit  | Amount<br>Outstanding |
|                                                    | 28                 | 29              | 30                    | 31                 | 32               | 33                    |
| <b>I. AGRICULTURE</b>                              | <b>10,784</b>      | <b>1026,78</b>  | <b>864,93</b>         | <b>10,46,758</b>   | <b>17369,61</b>  | <b>14551,98</b>       |
| 1. Direct Finance                                  | 9,656              | 431,13          | 388,13                | 10,12,436          | 12164,70         | 10521,39              |
| 2. Indirect Finance                                | 1,128              | 595,65          | 476,80                | 34,322             | 5204,91          | 4030,59               |
| <b>II. INDUSTRY</b>                                | <b>84,327</b>      | <b>29458,00</b> | <b>25279,87</b>       | <b>8,06,057</b>    | <b>123719,69</b> | <b>101206,74</b>      |
| 1. Mining & Quarrying                              | 945                | 193,32          | 166,07                | 11,818             | 2130,54          | 1680,92               |
| 2. Food Manufacturing and Processing               | 6,454              | 2513,12         | 2155,94               | 85,258             | 11285,54         | 9225,04               |
| (a) Rice Mills, Flour and Dal Mills                | 2,424              | 310,57          | 291,78                | 34,687             | 1969,82          | 1611,92               |
| (b) Sugar                                          | 244                | 576,88          | 529,71                | 1,414              | 2092,26          | 1776,92               |
| (c) Edible Oils and Vanaspati                      | 1,068              | 431,99          | 333,96                | 15,999             | 2170,79          | 1713,92               |
| (d) Tea Processing                                 | 421                | 401,08          | 330,66                | 1,522              | 1351,78          | 1022,92               |
| (e) Processing of Fruits & Vegetables              | 153                | 30,75           | 25,02                 | 1,991              | 203,89           | 171,78                |
| (f) Others                                         | 2,144              | 761,85          | 644,82                | 29,645             | 3496,99          | 2927,58               |
| 3. Beverage and Tobacco                            | 908                | 643,95          | 542,50                | 5,734              | 1781,11          | 1377,09               |
| 4. Textiles                                        | 15,098             | 4167,46         | 3696,57               | 1,20,994           | 19894,79         | 16394,62              |
| (a) Cotton Textiles                                | 5,499              | 1998,03         | 1776,45               | 33,307             | 8210,54          | 6876,13               |
| (b) Jute Textiles                                  | 119                | 34,68           | 28,83                 | 1,472              | 453,40           | 370,82                |
| (c) Handloom Textiles & Khadi                      | 437                | 54,15           | 42,95                 | 9,309              | 553,66           | 446,19                |
| (d) Other Textiles                                 | 9,043              | 2080,60         | 1848,35               | 76,906             | 10677,19         | 8701,47               |
| 5. Paper, Paper Products and Printing              | 4,316              | 927,36          | 805,74                | 39,983             | 3693,10          | 3127,97               |
| 6. Leather and Leather Products                    | 1,184              | 234,60          | 210,69                | 13,315             | 1717,94          | 1528,26               |
| 7. Rubber and Rubber Products                      | 1,520              | 535,07          | 466,47                | 11,822             | 1870,20          | 1583,37               |
| 8. Chemicals and Chemical Products                 | 9,825              | 4508,75         | 3715,84               | 67,466             | 18088,17         | 14390,15              |
| (a) Heavy Industrial Chemicals                     | 1,133              | 750,22          | 582,84                | 6,471              | 3351,46          | 2538,14               |
| (b) Fertilizers                                    | 306                | 581,04          | 390,97                | 1,903              | 2482,12          | 1857,49               |
| (c) Drugs and Pharmaceuticals                      | 2,079              | 1422,42         | 1200,19               | 13,047             | 5149,98          | 4147,73               |
| (d) Non-Edible Oils                                | 208                | 65,06           | 65,62                 | 1,577              | 315,26           | 268,56                |
| (e) Other Chemicals & Chemical Products            | 6,099              | 1690,01         | 1476,22               | 44,468             | 6789,35          | 5578,23               |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 563                | 475,92          | 372,13                | 5,211              | 2656,83          | 2166,01               |
| 10. Manufacture of Cement & Cement Products        | 804                | 425,86          | 374,59                | 8,321              | 2296,00          | 1704,98               |
| 11. Basic Metals & Metal Products                  | 8,552              | 3753,07         | 3184,82               | 78,764             | 15986,43         | 13229,09              |
| (a) Iron and Steel                                 | 3,950              | 2497,61         | 2155,60               | 24,822             | 11253,40         | 9306,78               |
| (b) Non-Ferrous Metals                             | 655                | 264,44          | 226,79                | 5,554              | 1090,34          | 902,90                |
| (c) Other Metal Products                           | 3,947              | 991,01          | 802,43                | 48,388             | 3642,69          | 3019,41               |
| 12. Engineering                                    | 10,708             | 5362,27         | 4721,83               | 90,978             | 20137,61         | 16491,85              |
| (a) Heavy Engineering                              | 1,810              | 1280,65         | 1044,57               | 13,316             | 5922,97          | 4577,58               |
| (b) Light Engineering                              | 3,891              | 1183,50         | 997,41                | 39,427             | 4764,14          | 3913,34               |
| (c) Electrical Machinery & Goods                   | 2,819              | 1299,38         | 1171,71               | 22,412             | 4669,16          | 3922,88               |
| (d) Electronic Machinery & Goods                   | 2,188              | 1598,75         | 1508,15               | 15,823             | 4781,35          | 4078,05               |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 3,222              | 1231,37         | 970,42                | 28,991             | 4977,92          | 3717,10               |
| 14. Other Industries                               | 14,161             | 2218,16         | 1889,52               | 2,01,975           | 10683,65         | 9069,19               |
| 15. Electricity, Gas & Water                       | 546                | 804,56          | 651,36                | 10,994             | 2890,05          | 2210,72               |
| (a) Electricity Generation & Transmission          | 355                | 685,88          | 542,52                | 9,731              | 2687,11          | 2029,20               |
| (b) Non-Conventional Energy                        | 51                 | 52,51           | 45,39                 | 343                | 84,82            | 75,00                 |
| (c) Gas, Steam & Water Supply                      | 140                | 66,17           | 63,45                 | 920                | 118,12           | 106,53                |
| 16. Construction                                   | 5,521              | 1463,15         | 1355,37               | 24,433             | 3629,81          | 3310,38               |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>17,074</b>      | <b>700,02</b>   | <b>574,41</b>         | <b>2,48,615</b>    | <b>4818,26</b>   | <b>3960,00</b>        |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>12,724</b>      | <b>1611,80</b>  | <b>1358,58</b>        | <b>1,87,295</b>    | <b>8669,43</b>   | <b>7197,17</b>        |
| <b>V. PERSONAL LOANS</b>                           | <b>96,001</b>      | <b>1647,07</b>  | <b>1404,37</b>        | <b>17,27,626</b>   | <b>18759,75</b>  | <b>16177,89</b>       |
| 1. Loans for Purchase of Consumer Durables         | 4,979              | 58,59           | 53,26                 | 28,938             | 247,22           | 216,84                |
| 2. Loans for Housing                               | 3,331              | 119,57          | 100,18                | 5,54,678           | 7601,82          | 6697,25               |
| 3. Rest of the Personal Loans                      | 87,691             | 1468,91         | 1250,92               | 11,44,010          | 10910,70         | 9263,80               |
| <b>VI. TRADE</b>                                   | <b>52,122</b>      | <b>3805,47</b>  | <b>3149,76</b>        | <b>5,92,560</b>    | <b>29943,60</b>  | <b>25242,85</b>       |
| 1. Wholesale Trade                                 | 23,623             | 2237,29         | 1839,37               | 1,48,095           | 21649,23         | 18281,92              |
| 2. Retail Trade                                    | 28,499             | 1568,17         | 1310,40               | 4,44,465           | 8294,36          | 6960,93               |
| <b>VII. FINANCE</b>                                | <b>5,421</b>       | <b>3875,34</b>  | <b>3179,56</b>        | <b>21,532</b>      | <b>10862,66</b>  | <b>8859,31</b>        |
| <b>VIII. ALL OTHERS</b>                            | <b>5,249</b>       | <b>2524,51</b>  | <b>2204,97</b>        | <b>54,500</b>      | <b>19022,35</b>  | <b>15590,80</b>       |
| <b>TOTAL LOANS AND ADVANCES</b>                    | <b>2,83,702</b>    | <b>44648,99</b> | <b>38016,45</b>       | <b>46,84,943</b>   | <b>233165,35</b> | <b>192786,75</b>      |
| OF WHICH :                                         |                    |                 |                       |                    |                  |                       |
| 1. Artisans & Village Industries                   | 760                | 31,26           | 27,48                 | 45,140             | 497,53           | 430,41                |
| 2. Other Small Scale Industries                    | 50,161             | 5949,56         | 4957,03               | 4,86,467           | 29993,03         | 24565,78              |

**TABLE No.5.4 - SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | Rs. 25,000 AND LESS |                 |                            | ABOVE Rs. 25,000 AND<br>UPTO Rs. 50,000 |                 |                            | ABOVE Rs. 50,000 AND<br>UPTO Rs. 1 LAKH |                 |                            |
|----------------------------------------------------|---------------------|-----------------|----------------------------|-----------------------------------------|-----------------|----------------------------|-----------------------------------------|-----------------|----------------------------|
|                                                    | No. of<br>Accounts  | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts                      | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts                      | Credit<br>Limit | Amount<br>Out-<br>standing |
|                                                    | 1                   | 2               | 3                          | 4                                       | 5               | 6                          | 7                                       | 8               | 9                          |
| <b>I. AGRICULTURE</b>                              | <b>231,41,796</b>   | <b>15542,83</b> | <b>14253,70</b>            | <b>3,84,898</b>                         | <b>1363,69</b>  | <b>1411,03</b>             | <b>2,64,295</b>                         | <b>2136,68</b>  | <b>1735,65</b>             |
| 1. Direct Finance                                  | 228,56,008          | 15299,41        | 14034,74                   | 3,76,358                                | 1331,96         | 1371,84                    | 2,57,490                                | 2082,21         | 1690,26                    |
| 2. Indirect Finance                                | 2,85,788            | 243,43          | 218,96                     | 8,540                                   | 31,73           | 39,20                      | 6,805                                   | 54,48           | 45,39                      |
| <b>II. INDUSTRY</b>                                | <b>37,62,121</b>    | <b>2717,42</b>  | <b>2557,17</b>             | <b>2,79,578</b>                         | <b>1022,21</b>  | <b>1171,50</b>             | <b>1,55,748</b>                         | <b>1272,33</b>  | <b>1208,55</b>             |
| 1. Mining & Quarrying                              | —                   | —               | —                          | 2,950                                   | 11,20           | 14,04                      | 2,340                                   | 19,36           | 18,76                      |
| 2. Food Manufacturing and Processing               | 35,006              | 31,97           | 28,99                      | 36,654                                  | 131,12          | 148,71                     | 14,474                                  | 118,39          | 112,55                     |
| (a) Rice Mills, Flour and Dal Mills                | —                   | —               | —                          | 14,331                                  | 50,96           | 56,33                      | 5,635                                   | 46,42           | 43,32                      |
| (b) Sugar                                          | —                   | —               | —                          | 224                                     | 82              | 1,16                       | 126                                     | 1,03            | 1,03                       |
| (c) Edible Oils and Vanaspati                      | —                   | —               | —                          | 7,487                                   | 26,97           | 33,14                      | 3,213                                   | 26,62           | 25,01                      |
| (d) Tea Processing                                 | —                   | —               | —                          | 155                                     | 56              | 86                         | 126                                     | 1,03            | 1,03                       |
| (e) Processing of Fruits & Vegetables              | —                   | —               | —                          | 828                                     | 3,00            | 3,39                       | 319                                     | 2,54            | 2,24                       |
| (f) Others                                         | 35,006              | 31,97           | 28,99                      | 13,629                                  | 48,81           | 53,84                      | 5,055                                   | 40,76           | 39,91                      |
| 3. Beverage and Tobacco                            | —                   | —               | —                          | 1,768                                   | 6,43            | 7,94                       | 944                                     | 7,65            | 7,70                       |
| 4. Textiles                                        | —                   | —               | —                          | 38,286                                  | 139,91          | 167,90                     | 20,651                                  | 169,90          | 159,33                     |
| (a) Cotton Textiles                                | —                   | —               | —                          | 7,438                                   | 28,16           | 36,73                      | 5,792                                   | 47,88           | 44,49                      |
| (b) Jute Textiles                                  | —                   | —               | —                          | 478                                     | 1,69            | 2,51                       | 210                                     | 1,72            | 1,66                       |
| (c) Handloom Textiles & Khadi                      | —                   | —               | —                          | 3,796                                   | 13,80           | 14,58                      | 1,773                                   | 14,72           | 13,56                      |
| (d) Other Textiles                                 | —                   | —               | —                          | 26,574                                  | 96,26           | 114,08                     | 12,876                                  | 105,58          | 99,61                      |
| 5. Paper, Paper Products and Printing              | —                   | —               | —                          | 13,137                                  | 48,44           | 55,54                      | 8,745                                   | 71,11           | 67,63                      |
| 6. Leather and Leather Products                    | —                   | —               | —                          | 5,001                                   | 18,06           | 21,50                      | 2,069                                   | 16,69           | 17,63                      |
| 7. Rubber and Rubber Products                      | —                   | —               | —                          | 2,888                                   | 10,79           | 13,86                      | 2,076                                   | 17,08           | 17,60                      |
| 8. Chemicals and Chemical Products                 | —                   | —               | —                          | 14,235                                  | 53,42           | 69,61                      | 11,185                                  | 92,90           | 93,74                      |
| (a) Heavy Industrial Chemicals                     | —                   | —               | —                          | 818                                     | 3,05            | 6,45                       | 768                                     | 6,35            | 6,72                       |
| (b) Fertilizers                                    | —                   | —               | —                          | 245                                     | 92              | 2,04                       | 244                                     | 2,07            | 1,94                       |
| (c) Drugs and Pharmaceuticals                      | —                   | —               | —                          | 2,117                                   | 8,30            | 11,39                      | 2,156                                   | 18,08           | 19,30                      |
| (d) Non-Edible Oils                                | —                   | —               | —                          | 381                                     | 1,42            | 1,56                       | 264                                     | 2,19            | 2,21                       |
| (e) Other Chemicals & Chemical Products            | —                   | —               | —                          | 10,674                                  | 39,73           | 48,18                      | 7,753                                   | 64,20           | 63,57                      |
| 9. Petroleum, Coal Products & Nuclear Fuels        | —                   | —               | —                          | 1,403                                   | 5,22            | 9,58                       | 911                                     | 7,47            | 6,62                       |
| 10. Manufacture of Cement & Cement Products        | —                   | —               | —                          | 3,253                                   | 11,69           | 12,77                      | 1,369                                   | 11,34           | 10,55                      |
| 11. Basic Metals & Metal Products                  | —                   | —               | —                          | 23,468                                  | 86,81           | 110,29                     | 14,678                                  | 120,84          | 119,95                     |
| (a) Iron and Steel                                 | —                   | —               | —                          | 4,959                                   | 18,71           | 29,81                      | 3,782                                   | 31,45           | 32,69                      |
| (b) Non-Ferrous Metals                             | —                   | —               | —                          | 1,480                                   | 5,44            | 6,49                       | 920                                     | 7,49            | 7,48                       |
| (c) Other Metal Products                           | —                   | —               | —                          | 17,029                                  | 62,66           | 73,98                      | 9,976                                   | 81,90           | 79,79                      |
| 12. Engineering                                    | —                   | —               | —                          | 23,998                                  | 90,14           | 107,20                     | 18,515                                  | 152,21          | 146,78                     |
| (a) Heavy Engineering                              | —                   | —               | —                          | 2,186                                   | 8,35            | 11,58                      | 2,282                                   | 18,75           | 17,83                      |
| (b) Light Engineering                              | —                   | —               | —                          | 11,627                                  | 43,72           | 49,05                      | 8,810                                   | 72,20           | 70,42                      |
| (c) Electrical Machinery & Goods                   | —                   | —               | —                          | 6,052                                   | 22,59           | 27,41                      | 4,159                                   | 34,41           | 33,35                      |
| (d) Electronic Machinery & Goods                   | —                   | —               | —                          | 4,133                                   | 15,49           | 19,16                      | 3,264                                   | 26,84           | 25,17                      |
| 13. Vehicles, Vehicle Parts & Transport Equipments | —                   | —               | —                          | 8,884                                   | 32,22           | 35,13                      | 5,597                                   | 45,47           | 43,70                      |
| 14. Other Industries                               | 37,27,115           | 2685,45         | 2528,18                    | 95,975                                  | 347,36          | 361,58                     | 44,354                                  | 357,91          | 330,30                     |
| 15. Electricity, Gas & Water                       | —                   | —               | —                          | 2,554                                   | 9,47            | 12,88                      | 2,968                                   | 23,84           | 16,94                      |
| (a) Electricity Generation & Transmission          | —                   | —               | —                          | 2,178                                   | 8,10            | 8,28                       | 2,705                                   | 21,69           | 14,97                      |
| (b) Non-Conventional Energy                        | —                   | —               | —                          | 94                                      | 35              | 3,53                       | 63                                      | 49              | 49                         |
| (c) Gas, Steam & Water Supply                      | —                   | —               | —                          | 282                                     | 1,02            | 1,07                       | 200                                     | 1,67            | 1,49                       |
| 16. Construction                                   | —                   | —               | —                          | 5,124                                   | 19,93           | 22,95                      | 4,872                                   | 40,19           | 38,78                      |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>8,54,940</b>     | <b>632,86</b>   | <b>562,27</b>              | <b>66,823</b>                           | <b>240,55</b>   | <b>228,74</b>              | <b>44,380</b>                           | <b>345,98</b>   | <b>323,33</b>              |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>22,45,401</b>    | <b>1479,01</b>  | <b>1335,51</b>             | <b>70,212</b>                           | <b>259,67</b>   | <b>269,38</b>              | <b>49,568</b>                           | <b>396,43</b>   | <b>348,26</b>              |
| <b>V. PERSONAL LOANS</b>                           | <b>80,40,509</b>    | <b>8907,81</b>  | <b>7400,84</b>             | <b>7,56,306</b>                         | <b>2660,95</b>  | <b>2365,34</b>             | <b>4,58,775</b>                         | <b>3507,53</b>  | <b>3094,58</b>             |
| 1. Loans for Purchase of Consumer Durables         | 6,72,519            | 772,61          | 664,54                     | 16,656                                  | 55,12           | 50,29                      | 4,840                                   | 37,23           | 32,48                      |
| 2. Loans for Housing                               | 2,65,178            | 453,86          | 416,36                     | 1,21,671                                | 461,57          | 417,98                     | 1,70,829                                | 1361,71         | 1201,96                    |
| 3. Rest of the Personal Loans                      | 71,02,812           | 7681,34         | 6319,95                    | 6,17,979                                | 2144,26         | 1897,07                    | 2,83,106                                | 2108,60         | 1860,13                    |
| <b>VI. TRADE</b>                                   | <b>86,34,232</b>    | <b>5735,03</b>  | <b>5210,19</b>             | <b>2,37,200</b>                         | <b>929,04</b>   | <b>880,68</b>              | <b>1,56,066</b>                         | <b>1288,59</b>  | <b>1115,74</b>             |
| 1. Wholesale Trade                                 | 1,97,936            | 212,61          | 191,59                     | 32,335                                  | 127,90          | 128,79                     | 34,162                                  | 287,24          | 239,32                     |
| 2. Retail Trade                                    | 84,36,296           | 5522,42         | 5018,60                    | 2,04,865                                | 801,14          | 751,90                     | 1,21,904                                | 1001,35         | 876,42                     |
| <b>VII. FINANCE</b>                                | —                   | —               | —                          | <b>3,879</b>                            | <b>14,82</b>    | <b>19,83</b>               | <b>3,749</b>                            | <b>30,13</b>    | <b>24,00</b>               |
| <b>VIII. ALL OTHERS</b>                            | <b>52,25,659</b>    | <b>5122,55</b>  | <b>4933,50</b>             | <b>2,344</b>                            | <b>8,54</b>     | <b>8,44</b>                | <b>1,911</b>                            | <b>15,13</b>    | <b>13,40</b>               |
| <b>TOTAL BANK CREDIT</b>                           | <b>519,04,658</b>   | <b>40137,50</b> | <b>36253,19</b>            | <b>18,01,240</b>                        | <b>6499,47</b>  | <b>6354,94</b>             | <b>11,34,492</b>                        | <b>8992,81</b>  | <b>7863,50</b>             |
| OF WHICH :                                         |                     |                 |                            |                                         |                 |                            |                                         |                 |                            |
| 1. Artisans & Village Industries                   | 22,96,452           | 1189,12         | 1073,24                    | 30,742                                  | 109,34          | 111,26                     | 8,604                                   | 67,72           | 61,83                      |
| 2. Other Small Scale Industries                    | 12,65,587           | 1303,89         | 1256,91                    | 1,50,233                                | 552,67          | 649,17                     | 87,530                                  | 721,55          | 709,12                     |

**TABLE No.5.4 - SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | ABOVE Rs.1LAKH AND<br>UPTO Rs.2LAKH |                 |                            | ABOVE Rs.2LAKH AND<br>UPTO Rs.5LAKH |                 |                            | ABOVE Rs.5LAKH AND<br>UPTO Rs.10LAKH |                 |                            |
|----------------------------------------------------|-------------------------------------|-----------------|----------------------------|-------------------------------------|-----------------|----------------------------|--------------------------------------|-----------------|----------------------------|
|                                                    | No. of<br>Accounts                  | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts                  | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts                   | Credit<br>Limit | Amount<br>Out-<br>standing |
|                                                    | 10                                  | 11              | 12                         | 13                                  | 14              | 15                         | 16                                   | 17              | 18                         |
| <b>I. AGRICULTURE</b>                              | <b>3,32,293</b>                     | <b>4880.82</b>  | <b>4164.60</b>             | <b>46,098</b>                       | <b>1335.36</b>  | <b>1185.03</b>             | <b>7,911</b>                         | <b>582.46</b>   | <b>483.34</b>              |
| 1. Direct Finance                                  | 3,25,245                            | 4773.54         | 4075.16                    | 43,321                              | 1244.64         | 1114.89                    | 5,789                                | 423.68          | 356.83                     |
| 2. Indirect Finance                                | 7,048                               | 107.28          | 89.44                      | 2,777                               | 90.72           | 70.14                      | 2,122                                | 158.78          | 126.51                     |
| <b>II. INDUSTRY</b>                                | <b>1,27,535</b>                     | <b>2071.31</b>  | <b>1874.39</b>             | <b>1,26,708</b>                     | <b>4458.17</b>  | <b>4032.39</b>             | <b>58,045</b>                        | <b>4523.26</b>  | <b>3987.98</b>             |
| 1. Mining & Quarrying                              | 2,508                               | 40.53           | 36.11                      | 2,119                               | 72.18           | 66.15                      | 916                                  | 70.29           | 65.96                      |
| 2. Food Manufacturing and Processing               | 9,157                               | 150.07          | 135.65                     | 10,686                              | 386.46          | 340.08                     | 5,698                                | 450.02          | 377.98                     |
| (a) Rice Mills, Flour and Dal Mills                | 3,795                               | 62.73           | 55.65                      | 4,842                               | 178.60          | 152.79                     | 2,851                                | 228.04          | 183.64                     |
| (b) Sugar                                          | 147                                 | 2.44            | 2.78                       | 199                                 | 7.27            | 6.39                       | 96                                   | 7.50            | 6.77                       |
| (c) Edible Oils and Vanaspati                      | 1,585                               | 26.05           | 22.97                      | 1,588                               | 56.87           | 48.41                      | 718                                  | 56.65           | 45.14                      |
| (d) Tea Processing                                 | 92                                  | 1.51            | 1.41                       | 191                                 | 6.83            | 5.73                       | 138                                  | 11.04           | 9.78                       |
| (e) Processing of Fruits & Vegetables              | 232                                 | 3.70            | 3.22                       | 290                                 | 10.47           | 10.55                      | 143                                  | 10.80           | 10.07                      |
| (f) Others                                         | 3,306                               | 53.64           | 49.62                      | 3,576                               | 126.41          | 116.21                     | 1,752                                | 135.98          | 122.58                     |
| 3. Beverage and Tobacco                            | 747                                 | 12.38           | 10.71                      | 781                                 | 28.22           | 25.23                      | 449                                  | 35.26           | 31.72                      |
| 4. Textiles                                        | 18,960                              | 314.77          | 283.77                     | 21,760                              | 775.22          | 686.08                     | 10,490                               | 830.70          | 736.70                     |
| (a) Cotton Textiles                                | 5,771                               | 96.23           | 83.60                      | 6,648                               | 235.80          | 206.59                     | 3,150                                | 249.49          | 232.29                     |
| (b) Jute Textiles                                  | 199                                 | 3.25            | 3.02                       | 163                                 | 5.65            | 6.71                       | 125                                  | 10.08           | 8.64                       |
| (c) Handloom Textiles & Khadi                      | 1,526                               | 25.07           | 21.12                      | 1,288                               | 45.30           | 35.73                      | 517                                  | 40.80           | 28.88                      |
| (d) Other Textiles                                 | 11,464                              | 190.22          | 176.02                     | 13,661                              | 488.47          | 437.05                     | 6,698                                | 530.33          | 466.89                     |
| 5. Paper, Paper Products and Printing              | 6,018                               | 97.30           | 88.39                      | 6,699                               | 236.38          | 214.00                     | 3,107                                | 238.23          | 211.87                     |
| 6. Leather and Leather Products                    | 1,714                               | 27.56           | 28.91                      | 2,048                               | 73.85           | 73.71                      | 1,283                                | 101.63          | 95.55                      |
| 7. Rubber and Rubber Products                      | 2,388                               | 38.75           | 35.56                      | 2,683                               | 94.38           | 87.69                      | 1,095                                | 85.20           | 77.12                      |
| 8. Chemicals and Chemical Products                 | 11,394                              | 186.62          | 178.74                     | 13,817                              | 493.72          | 453.17                     | 7,491                                | 583.70          | 517.11                     |
| (a) Heavy Industrial Chemicals                     | 980                                 | 16.21           | 16.14                      | 1,422                               | 51.64           | 47.02                      | 910                                  | 71.93           | 62.34                      |
| (b) Fertilizers                                    | 230                                 | 3.83            | 4.88                       | 299                                 | 10.92           | 13.32                      | 171                                  | 13.91           | 15.56                      |
| (c) Drugs and Pharmaceuticals                      | 2,114                               | 34.79           | 36.84                      | 2,600                               | 92.97           | 94.20                      | 1,525                                | 119.99          | 114.13                     |
| (d) Non-Edible Oils                                | 195                                 | 3.12            | 3.23                       | 264                                 | 9.65            | 8.37                       | 181                                  | 14.24           | 14.40                      |
| (e) Other Chemicals & Chemical Products            | 7,875                               | 128.68          | 117.64                     | 9,232                               | 328.54          | 290.26                     | 4,704                                | 363.63          | 310.68                     |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 893                                 | 14.58           | 13.52                      | 907                                 | 32.61           | 29.01                      | 466                                  | 36.20           | 31.11                      |
| 10. Manufacture of Cement & Cement Products        | 1,056                               | 17.21           | 15.89                      | 1,068                               | 37.83           | 34.40                      | 511                                  | 40.45           | 36.18                      |
| 11. Basic Metals & Metal Products                  | 12,879                              | 211.36          | 194.73                     | 14,140                              | 499.33          | 463.09                     | 6,911                                | 538.07          | 480.93                     |
| (a) Iron and Steel                                 | 3,988                               | 65.83           | 60.80                      | 4,898                               | 176.72          | 165.72                     | 2,769                                | 219.37          | 198.67                     |
| (b) Non-Ferrous Metals                             | 924                                 | 15.26           | 13.75                      | 1,093                               | 39.80           | 37.18                      | 605                                  | 46.99           | 38.92                      |
| (c) Other Metal Products                           | 7,967                               | 130.27          | 120.17                     | 8,149                               | 282.80          | 260.20                     | 3,537                                | 271.71          | 243.34                     |
| 12. Engineering                                    | 16,288                              | 264.85          | 242.78                     | 16,908                              | 593.68          | 536.04                     | 7,938                                | 614.96          | 538.32                     |
| (a) Heavy Engineering                              | 2,598                               | 42.20           | 37.61                      | 2,663                               | 93.26           | 83.37                      | 1,401                                | 109.96          | 93.93                      |
| (b) Light Engineering                              | 7,513                               | 121.68          | 108.67                     | 7,304                               | 254.63          | 227.24                     | 3,044                                | 231.91          | 205.51                     |
| (c) Electrical Machinery & Goods                   | 3,782                               | 62.19           | 60.79                      | 4,335                               | 152.99          | 140.01                     | 2,167                                | 169.75          | 147.84                     |
| (d) Electronic Machinery & Goods                   | 2,395                               | 38.77           | 35.71                      | 2,606                               | 92.79           | 85.42                      | 1,326                                | 103.33          | 91.04                      |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 6,204                               | 100.87          | 83.17                      | 5,020                               | 167.40          | 149.06                     | 1,547                                | 117.29          | 103.28                     |
| 14. Other Industries                               | 29,266                              | 470.69          | 417.04                     | 22,337                              | 766.33          | 689.77                     | 7,597                                | 581.57          | 509.78                     |
| 15. Electricity, Gas & Water                       | 3,268                               | 45.91           | 38.90                      | 801                                 | 26.99           | 21.57                      | 435                                  | 33.73           | 26.87                      |
| (a) Electricity Generation & Transmission          | 3,084                               | 42.99           | 36.02                      | 624                                 | 20.88           | 15.87                      | 336                                  | 26.16           | 20.01                      |
| (b) Non-Conventional Energy                        | 60                                  | 1.00            | 1.10                       | 53                                  | 1.73            | 1.69                       | 30                                   | 2.26            | 2.04                       |
| (c) Gas, Steam & Water Supply                      | 124                                 | 1.93            | 1.78                       | 124                                 | 4.39            | 4.01                       | 69                                   | 5.31            | 4.82                       |
| 16. Construction                                   | 4,795                               | 77.85           | 70.52                      | 4,934                               | 173.59          | 163.34                     | 2,111                                | 165.98          | 147.52                     |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>80,380</b>                       | <b>1307.40</b>  | <b>1038.95</b>             | <b>51,013</b>                       | <b>1593.50</b>  | <b>1256.71</b>             | <b>4,132</b>                         | <b>283.31</b>   | <b>228.94</b>              |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>34,086</b>                       | <b>531.54</b>   | <b>434.06</b>              | <b>21,010</b>                       | <b>699.23</b>   | <b>585.40</b>              | <b>6,868</b>                         | <b>520.03</b>   | <b>435.70</b>              |
| <b>V. PERSONAL LOANS</b>                           | <b>3,77,235</b>                     | <b>5467.84</b>  | <b>4928.63</b>             | <b>1,19,238</b>                     | <b>3760.94</b>  | <b>3238.10</b>             | <b>9,768</b>                         | <b>717.64</b>   | <b>611.51</b>              |
| 1. Loans for Purchase of Consumer Durables         | 5,165                               | 78.57           | 66.70                      | 2,104                               | 63.45           | 56.03                      | 173                                  | 12.85           | 11.34                      |
| 2. Loans for Housing                               | 2,29,313                            | 3236.90         | 2999.35                    | 26,788                              | 724.20          | 659.34                     | 3,497                                | 260.34          | 235.84                     |
| 3. Rest of the Personal Loans                      | 1,42,757                            | 2152.36         | 1862.58                    | 90,346                              | 2973.29         | 2522.74                    | 6,098                                | 444.45          | 364.33                     |
| <b>VI. TRADE</b>                                   | <b>98,679</b>                       | <b>1630.97</b>  | <b>1358.81</b>             | <b>73,475</b>                       | <b>2562.77</b>  | <b>2146.77</b>             | <b>23,105</b>                        | <b>1796.32</b>  | <b>1497.03</b>             |
| 1. Wholesale Trade                                 | 32,807                              | 543.34          | 446.57                     | 33,717                              | 1205.00         | 988.95                     | 13,604                               | 1072.49         | 885.47                     |
| 2. Retail Trade                                    | 65,872                              | 1087.63         | 912.24                     | 39,758                              | 1357.77         | 1157.82                    | 9,501                                | 723.83          | 611.56                     |
| <b>VII. FINANCE</b>                                | <b>3,740</b>                        | <b>57.15</b>    | <b>44.26</b>               | <b>3,625</b>                        | <b>128.58</b>   | <b>96.42</b>               | <b>1,532</b>                         | <b>123.42</b>   | <b>99.32</b>               |
| <b>VIII. ALL OTHERS</b>                            | <b>1,788</b>                        | <b>26.38</b>    | <b>22.56</b>               | <b>1,041</b>                        | <b>36.01</b>    | <b>29.38</b>               | <b>13,314</b>                        | <b>1039.16</b>  | <b>900.89</b>              |
| <b>TOTAL BANK CREDIT</b>                           | <b>10,55,736</b>                    | <b>15973.41</b> | <b>13866.26</b>            | <b>4,42,208</b>                     | <b>14574.55</b> | <b>12570.20</b>            | <b>1,24,675</b>                      | <b>9585.60</b>  | <b>8244.71</b>             |
| OF WHICH :                                         |                                     |                 |                            |                                     |                 |                            |                                      |                 |                            |
| 1. Artisans & Village Industries                   | 3,093                               | 49.43           | 43.19                      | 1,560                               | 54.13           | 46.94                      | 542                                  | 42.19           | 35.92                      |
| 2. Other Small Scale Industries                    | 77,914                              | 1279.25         | 1186.85                    | 84,366                              | 2975.59         | 2704.85                    | 38,735                               | 3002.73         | 2663.01                    |

**TABLE No.5.4 - SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | ABOVE Rs. 10 LAKH AND<br>UPTO Rs.25 LAKH |                 |                            | ABOVE Rs.25 LAKH AND<br>UPTO Rs. 50 LAKH |                 |                            | ABOVE Rs. 50 LAKH AND<br>UPTO Rs. 1 CRORE |                 |                            |
|----------------------------------------------------|------------------------------------------|-----------------|----------------------------|------------------------------------------|-----------------|----------------------------|-------------------------------------------|-----------------|----------------------------|
|                                                    | No. of<br>Accounts                       | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts                       | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts                        | Credit<br>Limit | Amount<br>Out-<br>standing |
|                                                    | 19                                       | 20              | 21                         | 22                                       | 23              | 24                         | 25                                        | 26              | 27                         |
| <b>I. AGRICULTURE</b>                              | <b>5,733</b>                             | <b>954,11</b>   | <b>749,17</b>              | <b>3,315</b>                             | <b>1173,92</b>  | <b>781,23</b>              | <b>1,244</b>                              | <b>862,28</b>   | <b>672,39</b>              |
| 1. Direct Finance                                  | 2,354                                    | 385,94          | 337,28                     | 1,049                                    | 375,74          | 304,10                     | 428                                       | 319,13          | 272,65                     |
| 2. Indirect Finance                                | 3,379                                    | 568,17          | 411,89                     | 2,266                                    | 798,17          | 477,14                     | 816                                       | 543,15          | 399,74                     |
| <b>II. INDUSTRY</b>                                | <b>46,746</b>                            | <b>8092,23</b>  | <b>6854,85</b>             | <b>24,959</b>                            | <b>9353,98</b>  | <b>7424,21</b>             | <b>16,697</b>                             | <b>12654,52</b> | <b>10061,16</b>            |
| 1. Mining & Quarrying                              | 656                                      | 112,36          | 93,99                      | 360                                      | 134,85          | 110,23                     | 242                                       | 181,29          | 156,51                     |
| 2. Food Manufacturing and Processing               | 4,556                                    | 798,96          | 620,17                     | 2,131                                    | 795,79          | 607,82                     | 1,498                                     | 1130,00         | 868,73                     |
| (a) Rice Mills, Flour and Dal Mills                | 2,273                                    | 398,11          | 290,09                     | 812                                      | 297,18          | 210,18                     | 321                                       | 233,20          | 163,58                     |
| (b) Sugar                                          | 134                                      | 23,90           | 19,94                      | 86                                       | 34,67           | 28,41                      | 107                                       | 86,47           | 80,37                      |
| (c) Edible Oils and Vanaspati                      | 576                                      | 101,59          | 81,05                      | 352                                      | 136,29          | 102,70                     | 275                                       | 212,06          | 167,82                     |
| (d) Tea Processing                                 | 205                                      | 37,66           | 32,43                      | 160                                      | 59,37           | 53,36                      | 250                                       | 188,88          | 149,14                     |
| (e) Processing of Fruits & Vegetables              | 107                                      | 18,92           | 15,93                      | 64                                       | 24,23           | 18,92                      | 38                                        | 27,09           | 19,22                      |
| (f) Others                                         | 1,261                                    | 218,79          | 180,73                     | 657                                      | 244,05          | 194,25                     | 507                                       | 382,29          | 288,61                     |
| 3. Beverage and Tobacco                            | 390                                      | 72,36           | 76,31                      | 315                                      | 120,40          | 103,72                     | 228                                       | 179,95          | 151,97                     |
| 4. Textiles                                        | 9,298                                    | 1628,34         | 1378,34                    | 5,218                                    | 1979,72         | 1548,72                    | 3,474                                     | 2664,14         | 2030,43                    |
| (a) Cotton Textiles                                | 2,750                                    | 484,91          | 411,70                     | 1,701                                    | 650,79          | 509,90                     | 1,304                                     | 1003,49         | 791,93                     |
| (b) Jute Textiles                                  | 122                                      | 20,95           | 18,36                      | 81                                       | 32,65           | 26,06                      | 67                                        | 52,92           | 45,35                      |
| (c) Handloom Textiles & Khadi                      | 376                                      | 66,74           | 55,49                      | 141                                      | 53,48           | 35,19                      | 100                                       | 74,73           | 55,64                      |
| (d) Other Textiles                                 | 6,050                                    | 1055,74         | 892,78                     | 3,295                                    | 1242,81         | 977,58                     | 2,003                                     | 1532,99         | 1137,50                    |
| 5. Paper, Paper Products and Printing              | 2,231                                    | 371,49          | 325,19                     | 867                                      | 316,24          | 260,64                     | 558                                       | 416,73          | 336,50                     |
| 6. Leather and Leather Products                    | 1,307                                    | 228,65          | 195,10                     | 828                                      | 310,83          | 256,52                     | 534                                       | 390,43          | 300,24                     |
| 7. Rubber and Rubber Products                      | 792                                      | 136,42          | 118,69                     | 426                                      | 160,91          | 133,56                     | 286                                       | 210,61          | 172,01                     |
| 8. Chemicals and Chemical Products                 | 6,300                                    | 1079,22         | 907,15                     | 3,367                                    | 1273,02         | 988,18                     | 2,423                                     | 1827,57         | 1421,72                    |
| (a) Heavy Industrial Chemicals                     | 856                                      | 147,85          | 118,78                     | 526                                      | 199,93          | 146,67                     | 412                                       | 313,82          | 237,29                     |
| (b) Fertilizers                                    | 210                                      | 37,55           | 31,13                      | 151                                      | 57,74           | 50,15                      | 134                                       | 104,72          | 87,03                      |
| (c) Drugs and Pharmaceuticals                      | 1,414                                    | 244,86          | 220,40                     | 879                                      | 332,91          | 277,55                     | 694                                       | 521,07          | 413,45                     |
| (d) Non-Edible Oils                                | 139                                      | 24,26           | 21,00                      | 97                                       | 36,65           | 32,87                      | 71                                        | 51,01           | 41,35                      |
| (e) Other Chemicals & Chemical Products            | 3,681                                    | 624,70          | 515,84                     | 1,714                                    | 645,79          | 480,93                     | 1,112                                     | 836,95          | 642,59                     |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 377                                      | 66,10           | 56,73                      | 185                                      | 70,18           | 57,24                      | 159                                       | 113,83          | 90,25                      |
| 10. Manufacture of Cement & Cement Products        | 431                                      | 73,66           | 64,74                      | 306                                      | 115,25          | 101,56                     | 233                                       | 182,79          | 148,06                     |
| 11. Basic Metals & Metal Products                  | 5,441                                    | 940,54          | 812,54                     | 2,852                                    | 1065,67         | 881,26                     | 1,905                                     | 1436,03         | 1203,62                    |
| (a) Iron and Steel                                 | 2,638                                    | 458,86          | 418,51                     | 1,534                                    | 577,25          | 498,72                     | 1,109                                     | 837,15          | 722,04                     |
| (b) Non-Ferrous Metals                             | 492                                      | 85,49           | 72,71                      | 285                                      | 110,14          | 88,35                      | 169                                       | 128,90          | 105,48                     |
| (c) Other Metal Products                           | 2,311                                    | 396,19          | 321,33                     | 1,033                                    | 378,28          | 294,19                     | 627                                       | 469,98          | 376,10                     |
| 12. Engineering                                    | 6,325                                    | 1098,34         | 918,98                     | 3,588                                    | 1335,82         | 1041,35                    | 2,444                                     | 1864,74         | 1473,82                    |
| (a) Heavy Engineering                              | 1,259                                    | 223,50          | 191,39                     | 856                                      | 325,39          | 253,89                     | 653                                       | 499,79          | 386,69                     |
| (b) Light Engineering                              | 2,120                                    | 363,63          | 300,99                     | 978                                      | 357,66          | 271,71                     | 644                                       | 486,66          | 391,78                     |
| (c) Electrical Machinery & Goods                   | 1,747                                    | 303,00          | 257,95                     | 959                                      | 358,46          | 284,17                     | 614                                       | 470,84          | 367,71                     |
| (d) Electronic Machinery & Goods                   | 1,199                                    | 208,22          | 168,66                     | 795                                      | 294,31          | 231,57                     | 533                                       | 407,46          | 327,63                     |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 1,282                                    | 220,28          | 182,88                     | 790                                      | 288,04          | 212,85                     | 536                                       | 407,80          | 331,97                     |
| 14. Other Industries                               | 5,377                                    | 923,55          | 801,04                     | 2,640                                    | 983,33          | 787,27                     | 1,578                                     | 1204,10         | 980,15                     |
| 15. Electricity, Gas & Water                       | 409                                      | 70,41           | 56,22                      | 393                                      | 144,27          | 89,30                      | 180                                       | 126,92          | 101,07                     |
| (a) Electricity Generation & Transmission          | 320                                      | 55,74           | 42,88                      | 350                                      | 127,30          | 74,83                      | 134                                       | 94,20           | 72,58                      |
| (b) Non-Conventional Energy                        | 19                                       | 3,10            | 2,61                       | 10                                       | 4,15            | 3,83                       | 18                                        | 12,88           | 11,46                      |
| (c) Gas, Steam & Water Supply                      | 70                                       | 11,57           | 10,72                      | 33                                       | 12,83           | 10,64                      | 28                                        | 19,85           | 17,03                      |
| 16. Construction                                   | 1,574                                    | 271,56          | 246,78                     | 693                                      | 259,65          | 243,99                     | 419                                       | 317,60          | 294,11                     |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>1,296</b>                             | <b>207,27</b>   | <b>165,12</b>              | <b>387</b>                               | <b>136,58</b>   | <b>100,48</b>              | <b>136</b>                                | <b>105,93</b>   | <b>85,28</b>               |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>4,043</b>                             | <b>670,31</b>   | <b>568,40</b>              | <b>1,762</b>                             | <b>631,38</b>   | <b>484,57</b>              | <b>1,493</b>                              | <b>1153,51</b>  | <b>959,63</b>              |
| <b>V. PERSONAL LOANS</b>                           | <b>4,646</b>                             | <b>773,54</b>   | <b>608,24</b>              | <b>2,700</b>                             | <b>851,32</b>   | <b>449,24</b>              | <b>238</b>                                | <b>181,36</b>   | <b>143,10</b>              |
| 1. Loans for Purchase of Consumer Durables         | —                                        | —               | —                          | —                                        | —               | —                          | —                                         | —               | —                          |
| 2. Loans for Housing                               | 1,135                                    | 188,77          | 132,60                     | 964                                      | 290,11          | 117,98                     | 238                                       | 181,36          | 143,10                     |
| 3. Rest of the Personal Loans                      | 3,511                                    | 584,77          | 475,65                     | 1,736                                    | 561,22          | 331,26                     | —                                         | —               | —                          |
| <b>VI. TRADE</b>                                   | <b>13,020</b>                            | <b>2216,17</b>  | <b>1770,33</b>             | <b>5,123</b>                             | <b>1906,45</b>  | <b>1400,90</b>             | <b>2,588</b>                              | <b>1966,07</b>  | <b>1476,18</b>             |
| 1. Wholesale Trade                                 | 8,816                                    | 1505,91         | 1193,98                    | 3,723                                    | 1408,41         | 1048,45                    | 1,963                                     | 1505,15         | 1118,89                    |
| 2. Retail Trade                                    | 4,204                                    | 710,26          | 576,35                     | 1,400                                    | 498,04          | 352,45                     | 625                                       | 460,93          | 357,29                     |
| <b>VII. FINANCE</b>                                | <b>1,490</b>                             | <b>271,48</b>   | <b>214,23</b>              | <b>1,214</b>                             | <b>481,10</b>   | <b>381,67</b>              | <b>828</b>                                | <b>666,50</b>   | <b>555,57</b>              |
| <b>VIII. ALL OTHERS</b>                            | <b>24,552</b>                            | <b>3356,62</b>  | <b>2874,40</b>             | <b>7,844</b>                             | <b>2561,29</b>  | <b>1412,77</b>             | <b>2,534</b>                              | <b>1990,89</b>  | <b>1655,40</b>             |
| <b>TOTAL BANK CREDIT</b>                           | <b>1,01,526</b>                          | <b>16541,73</b> | <b>13804,74</b>            | <b>47,304</b>                            | <b>17096,02</b> | <b>12435,08</b>            | <b>25,758</b>                             | <b>19581,05</b> | <b>15608,70</b>            |
| OF WHICH :                                         |                                          |                 |                            |                                          |                 |                            |                                           |                 |                            |
| 1. Artisans & Village Industries                   | 366                                      | 62,74           | 48,86                      | 157                                      | 54,77           | 37,61                      | 76                                        | 57,21           | 44,80                      |
| 2. Other Small Scale Industries                    | 28,032                                   | 4787,01         | 4022,88                    | 11,081                                   | 4049,31         | 3160,94                    | 4,792                                     | 3546,23         | 2722,09                    |

**TABLE No.5.4 - SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | ABOVE Rs. 1 CRORE AND<br>UPTO Rs. 4 CRORE |                 |                            | ABOVE Rs. 4 CRORE AND<br>UPTO Rs. 6 CRORE |                 |                            | ABOVE Rs. 6 CRORE AND<br>UPTO Rs. 10 CRORE |                 |                            |
|----------------------------------------------------|-------------------------------------------|-----------------|----------------------------|-------------------------------------------|-----------------|----------------------------|--------------------------------------------|-----------------|----------------------------|
|                                                    | No. of<br>Accounts                        | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts                        | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts                         | Credit<br>Limit | Amount<br>Out-<br>standing |
|                                                    | 28                                        | 29              | 30                         | 31                                        | 32              | 33                         | 34                                         | 35              | 36                         |
| <b>I. AGRICULTURE</b>                              | <b>769</b>                                | <b>1511,94</b>  | <b>1289,10</b>             | <b>115</b>                                | <b>554,80</b>   | <b>373,05</b>              | <b>51</b>                                  | <b>399,04</b>   | <b>313,29</b>              |
| 1. Direct Finance                                  | 342                                       | 668,89          | 556,72                     | 32                                        | 157,70          | 118,66                     | 17                                         | 123,35          | 122,30                     |
| 2. Indirect Finance                                | 427                                       | 843,05          | 732,38                     | 83                                        | 397,10          | 254,39                     | 34                                         | 275,69          | 190,99                     |
| <b>II. INDUSTRY</b>                                | <b>18,320</b>                             | <b>37890,27</b> | <b>30380,87</b>            | <b>2,909</b>                              | <b>14454,66</b> | <b>11008,04</b>            | <b>2,121</b>                               | <b>16866,85</b> | <b>12891,18</b>            |
| 1. Mining & Quarrying                              | 280                                       | 570,44          | 418,27                     | 30                                        | 151,25          | 106,14                     | 24                                         | 202,14          | 141,03                     |
| 2. Food Manufacturing and Processing               | 1,627                                     | 3401,30         | 2684,60                    | 256                                       | 1282,76         | 981,50                     | 190                                        | 1481,56         | 1124,14                    |
| (a) Rice Mills, Flour and Dal Mills                | 130                                       | 259,89          | 207,05                     | 11                                        | 55,72           | 47,63                      | 15                                         | 116,20          | 94,56                      |
| (b) Sugar                                          | 194                                       | 428,14          | 335,66                     | 52                                        | 260,95          | 207,11                     | 52                                         | 411,61          | 350,69                     |
| (c) Edible Oils and Vanaspati                      | 398                                       | 864,81          | 668,56                     | 59                                        | 290,12          | 228,64                     | 38                                         | 294,42          | 202,69                     |
| (d) Tea Processing                                 | 251                                       | 501,17          | 384,11                     | 40                                        | 201,04          | 148,36                     | 30                                         | 231,40          | 147,56                     |
| (e) Processing of Fruits & Vegetables              | 64                                        | 132,81          | 101,27                     | 3                                         | 14,38           | 10,57                      | 1                                          | 6,30            | 5,85                       |
| (f) Others                                         | 590                                       | 1214,48         | 987,95                     | 91                                        | 460,55          | 339,20                     | 54                                         | 421,62          | 322,80                     |
| 3. Beverage and Tobacco                            | 306                                       | 619,87          | 513,78                     | 49                                        | 241,59          | 184,48                     | 45                                         | 348,89          | 237,05                     |
| 4. Textiles                                        | 3,593                                     | 7358,46         | 5775,61                    | 479                                       | 2351,35         | 1757,99                    | 371                                        | 2902,24         | 2279,94                    |
| (a) Cotton Textiles                                | 1,440                                     | 3008,46         | 2413,65                    | 219                                       | 1079,51         | 831,83                     | 163                                        | 1284,43         | 1046,43                    |
| (b) Jute Textiles                                  | 87                                        | 186,80          | 146,42                     | 19                                        | 91,86           | 74,60                      | 13                                         | 99,17           | 76,41                      |
| (c) Handloom Textiles & Khadi                      | 73                                        | 146,89          | 107,56                     | 7                                         | 36,42           | 20,40                      | 8                                          | 62,36           | 54,92                      |
| (d) Other Textiles                                 | 1,993                                     | 4016,30         | 3107,98                    | 234                                       | 1143,56         | 831,15                     | 187                                        | 1456,28         | 1102,17                    |
| 5. Paper, Paper Products and Printing              | 516                                       | 1061,79         | 860,57                     | 68                                        | 331,00          | 253,24                     | 47                                         | 394,08          | 287,73                     |
| 6. Leather and Leather Products                    | 386                                       | 770,03          | 625,85                     | 44                                        | 223,34          | 178,13                     | 26                                         | 200,68          | 168,12                     |
| 7. Rubber and Rubber Products                      | 322                                       | 643,79          | 542,56                     | 63                                        | 306,46          | 222,29                     | 24                                         | 179,88          | 145,14                     |
| 8. Chemicals and Chemical Products                 | 3,032                                     | 6345,72         | 5086,42                    | 494                                       | 2473,49         | 1792,76                    | 332                                        | 2676,68         | 2048,58                    |
| (a) Heavy Industrial Chemicals                     | 604                                       | 1287,08         | 1024,19                    | 97                                        | 486,17          | 290,48                     | 61                                         | 500,65          | 354,74                     |
| (b) Fertilizers                                    | 251                                       | 569,01          | 461,36                     | 64                                        | 324,67          | 258,44                     | 50                                         | 404,35          | 323,05                     |
| (c) Drugs and Pharmaceuticals                      | 998                                       | 2119,33         | 1689,66                    | 164                                       | 827,88          | 597,23                     | 110                                        | 891,08          | 700,20                     |
| (d) Non-Edible Oils                                | 44                                        | 82,66           | 68,38                      | 8                                         | 38,80           | 28,20                      | 3                                          | 28,00           | 22,14                      |
| (e) Other Chemicals & Chemical Products            | 1,135                                     | 2287,64         | 1842,84                    | 161                                       | 795,96          | 618,41                     | 108                                        | 852,60          | 648,46                     |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 211                                       | 445,24          | 358,81                     | 44                                        | 218,60          | 179,89                     | 26                                         | 204,11          | 155,03                     |
| 10. Manufacture of Cement & Cement Products        | 281                                       | 571,61          | 478,10                     | 48                                        | 242,97          | 193,84                     | 24                                         | 187,17          | 134,07                     |
| 11. Basic Metals & Metal Products                  | 1,971                                     | 3957,91         | 3275,40                    | 314                                       | 1551,87         | 1279,19                    | 251                                        | 2002,18         | 1547,81                    |
| (a) Iron and Steel                                 | 1,230                                     | 2496,16         | 2108,91                    | 223                                       | 1094,82         | 935,48                     | 185                                        | 1474,68         | 1219,90                    |
| (b) Non-Ferrous Metals                             | 181                                       | 381,70          | 300,61                     | 22                                        | 111,30          | 105,06                     | 23                                         | 187,35          | 117,47                     |
| (c) Other Metal Products                           | 560                                       | 1080,05         | 865,87                     | 69                                        | 345,74          | 238,65                     | 43                                         | 340,15          | 210,44                     |
| 12. Engineering                                    | 3,003                                     | 6234,88         | 5048,46                    | 519                                       | 2582,57         | 1932,99                    | 378                                        | 3039,07         | 2338,17                    |
| (a) Heavy Engineering                              | 848                                       | 1792,87         | 1352,90                    | 132                                       | 664,56          | 493,93                     | 114                                        | 920,88          | 655,30                     |
| (b) Light Engineering                              | 687                                       | 1393,06         | 1107,44                    | 94                                        | 472,33          | 356,69                     | 78                                         | 636,06          | 509,68                     |
| (c) Electrical Machinery & Goods                   | 719                                       | 1487,02         | 1242,38                    | 127                                       | 627,46          | 446,61                     | 87                                         | 706,36          | 537,61                     |
| (d) Electronic Machinery & Goods                   | 749                                       | 1561,92         | 1345,74                    | 166                                       | 818,21          | 635,76                     | 99                                         | 775,77          | 635,57                     |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 612                                       | 1307,81         | 968,92                     | 115                                       | 571,48          | 431,12                     | 80                                         | 661,64          | 465,89                     |
| 14. Other Industries                               | 1,645                                     | 3449,37         | 2774,68                    | 269                                       | 1344,90         | 1043,31                    | 209                                        | 1614,08         | 1233,91                    |
| 15. Electricity, Gas & Water                       | 181                                       | 399,48          | 308,95                     | 48                                        | 245,14          | 173,19                     | 46                                         | 373,28          | 251,00                     |
| (a) Electricity Generation & Transmission          | 154                                       | 349,81          | 265,91                     | 42                                        | 215,92          | 145,80                     | 42                                         | 340,66          | 226,32                     |
| (b) Non-Conventional Energy                        | 15                                        | 28,27           | 26,37                      | 5                                         | 23,94           | 22,95                      | 3                                          | 22,62           | 16,87                      |
| (c) Gas, Steam & Water Supply                      | 12                                        | 21,41           | 16,67                      | 1                                         | 5,28            | 4,45                       | 1                                          | 10,00           | 7,82                       |
| 16. Construction                                   | 354                                       | 752,59          | 659,91                     | 69                                        | 335,90          | 298,00                     | 48                                         | 399,17          | 333,56                     |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>139</b>                                | <b>262,05</b>   | <b>226,46</b>              | <b>20</b>                                 | <b>98,98</b>    | <b>74,79</b>               | <b>8</b>                                   | <b>67,25</b>    | <b>54,55</b>               |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>941</b>                                | <b>1882,74</b>  | <b>1569,57</b>             | <b>137</b>                                | <b>673,41</b>   | <b>557,03</b>              | <b>88</b>                                  | <b>694,43</b>   | <b>699,96</b>              |
| <b>V. PERSONAL LOANS</b>                           | <b>187</b>                                | <b>403,96</b>   | <b>346,01</b>              | <b>29</b>                                 | <b>144,96</b>   | <b>124,58</b>              | <b>14</b>                                  | <b>115,85</b>   | <b>103,65</b>              |
| 1. Loans for Purchase of Consumer Durables         | —                                         | —               | —                          | —                                         | —               | —                          | —                                          | —               | —                          |
| 2. Loans for Housing                               | 187                                       | 403,96          | 346,01                     | 29                                        | 144,96          | 124,58                     | 14                                         | 115,85          | 103,65                     |
| 3. Rest of the Personal Loans                      | —                                         | —               | —                          | —                                         | —               | —                          | —                                          | —               | —                          |
| <b>VI. TRADE</b>                                   | <b>2,114</b>                              | <b>4265,53</b>  | <b>3282,30</b>             | <b>378</b>                                | <b>1886,94</b>  | <b>1421,89</b>             | <b>240</b>                                 | <b>1945,29</b>  | <b>1521,40</b>             |
| 1. Wholesale Trade                                 | 1,711                                     | 3470,07         | 2645,76                    | 317                                       | 1579,86         | 1193,27                    | 196                                        | 1584,00         | 1237,62                    |
| 2. Retail Trade                                    | 403                                       | 795,46          | 636,54                     | 61                                        | 307,08          | 228,62                     | 44                                         | 361,29          | 283,78                     |
| <b>VII. FINANCE</b>                                | <b>1,274</b>                              | <b>2830,38</b>  | <b>2364,11</b>             | <b>331</b>                                | <b>1684,44</b>  | <b>1341,30</b>             | <b>227</b>                                 | <b>1849,85</b>  | <b>1452,78</b>             |
| <b>VIII. ALL OTHERS</b>                            | <b>1,743</b>                              | <b>3565,85</b>  | <b>2958,04</b>             | <b>290</b>                                | <b>1444,50</b>  | <b>1136,78</b>             | <b>178</b>                                 | <b>1463,55</b>  | <b>1132,77</b>             |
| <b>TOTAL BANK CREDIT</b>                           | <b>25,487</b>                             | <b>52612,73</b> | <b>42416,47</b>            | <b>4,209</b>                              | <b>20942,68</b> | <b>16037,47</b>            | <b>2,927</b>                               | <b>23402,11</b> | <b>18169,57</b>            |
| OF WHICH :                                         | —                                         | —               | —                          | —                                         | —               | —                          | —                                          | —               | —                          |
| 1. Artisans & Village Industries                   | —                                         | —               | —                          | —                                         | —               | —                          | —                                          | —               | —                          |
| 2. Other Small Scale Industries                    | 3,379                                     | 6539,45         | 4877,12                    | 229                                       | 1090,14         | 797,24                     | 155                                        | 1186,55         | 856,13                     |

**TABLE No.5.4 - SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | ABOVE Rs. 10 CRORE |                 |                            | TOTAL              |                  |                            |
|----------------------------------------------------|--------------------|-----------------|----------------------------|--------------------|------------------|----------------------------|
|                                                    | No. of<br>Accounts | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts | Credit<br>Limit  | Amount<br>Out-<br>standing |
|                                                    | 37                 | 38              | 39                         | 40                 | 41               | 42                         |
| <b>I. AGRICULTURE</b>                              | <b>55</b>          | <b>1618,46</b>  | <b>1397,36</b>             | <b>241,88,573</b>  | <b>32916,39</b>  | <b>28808,96</b>            |
| 1. Direct Finance                                  | 11                 | 277,92          | 200,71                     | 238,68,444         | 27464,11         | 24556,13                   |
| 2. Indirect Finance                                | 44                 | 1340,54         | 1196,65                    | 3,20,129           | 5452,29          | 4252,82                    |
| <b>II. INDUSTRY</b>                                | <b>1,564</b>       | <b>36902,12</b> | <b>28807,22</b>            | <b>46,23,051</b>   | <b>152279,32</b> | <b>122259,52</b>           |
| 1. Mining & Quarrying                              | 31                 | 905,85          | 715,73                     | 12,456             | 2471,75          | 1942,92                    |
| 2. Food Manufacturing and Processing               | 124                | 2446,55         | 2122,80                    | 1,22,057           | 12604,93         | 10153,71                   |
| (a) Rice Mills, Flour and Dal Mills                | 13                 | 234,19          | 234,93                     | 35,029             | 2161,26          | 1739,74                    |
| (b) Sugar                                          | 50                 | 871,25          | 770,47                     | 1,467              | 2136,07          | 1810,78                    |
| (c) Edible Oils and Vanaspati                      | 14                 | 264,40          | 216,31                     | 16,303             | 2356,84          | 1842,44                    |
| (d) Tea Processing                                 | 11                 | 271,18          | 196,42                     | 1,649              | 1511,66          | 1130,19                    |
| (e) Processing of Fruits & Vegetables              | —                  | —               | —                          | 2,089              | 254,24           | 201,21                     |
| (f) Others                                         | 36                 | 805,52          | 704,68                     | 65,520             | 4184,86          | 3429,35                    |
| 3. Beverage and Tobacco                            | 23                 | 447,17          | 287,98                     | 6,045              | 2120,16          | 1638,60                    |
| 4. Textiles                                        | 221                | 4724,15         | 3690,59                    | 1,32,801           | 25838,91         | 20495,39                   |
| (a) Cotton Textiles                                | 105                | 2153,73         | 1745,57                    | 36,481             | 10322,86         | 8354,72                    |
| (b) Jute Textiles                                  | 4                  | 51,25           | 40,86                      | 1,568              | 558,00           | 450,62                     |
| (c) Handloom Textiles & Khadi                      | 5                  | 102,70          | 90,11                      | 9,610              | 683,02           | 533,19                     |
| (d) Other Textiles                                 | 107                | 2416,48         | 1814,04                    | 85,142             | 14275,02         | 11156,86                   |
| 5. Paper, Paper Products and Printing              | 34                 | 607,32          | 492,62                     | 42,027             | 4190,11          | 3453,91                    |
| 6. Leather and Leather Products                    | 7                  | 101,99          | 90,08                      | 15,247             | 2463,74          | 2051,32                    |
| 7. Rubber and Rubber Products                      | 26                 | 412,61          | 314,08                     | 13,069             | 2296,88          | 1880,16                    |
| 8. Chemicals and Chemical Products                 | 211                | 4458,92         | 3253,27                    | 74,281             | 21544,96         | 16810,44                   |
| (a) Heavy Industrial Chemicals                     | 44                 | 1044,72         | 773,69                     | 7,498              | 4129,40          | 3084,51                    |
| (b) Fertilizers                                    | 50                 | 1148,33         | 762,60                     | 2,099              | 2678,00          | 2011,50                    |
| (c) Drugs and Pharmaceuticals                      | 57                 | 1072,20         | 754,63                     | 14,828             | 6283,45          | 4928,98                    |
| (d) Non-Edible Oils                                | 4                  | 57,77           | 55,22                      | 1,651              | 349,77           | 298,91                     |
| (e) Other Chemicals & Chemical Products            | 56                 | 1135,92         | 907,13                     | 48,205             | 8104,33          | 6486,53                    |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 41                 | 1717,37         | 1401,74                    | 5,623              | 2931,51          | 2389,53                    |
| 10. Manufacture of Cement & Cement Products        | 30                 | 925,45          | 536,61                     | 8,610              | 2417,42          | 1766,78                    |
| 11. Basic Metals & Metal Products                  | 184                | 6250,66         | 4823,01                    | 84,994             | 18661,26         | 15191,82                   |
| (a) Iron and Steel                                 | 139                | 5491,45         | 4210,05                    | 27,454             | 12942,47         | 10601,31                   |
| (b) Non-Ferrous Metals                             | 17                 | 252,50          | 228,04                     | 6,211              | 1372,35          | 1121,54                    |
| (c) Other Metal Products                           | 28                 | 506,71          | 384,91                     | 51,329             | 4346,43          | 3468,98                    |
| 12. Engineering                                    | 315                | 6736,11         | 5376,46                    | 1,00,219           | 24607,35         | 19701,34                   |
| (a) Heavy Engineering                              | 116                | 2627,34         | 1941,99                    | 15,108             | 7326,85          | 5520,41                    |
| (b) Light Engineering                              | 56                 | 1092,22         | 860,31                     | 42,955             | 5525,76          | 4459,49                    |
| (c) Electrical Machinery & Goods                   | 82                 | 1685,09         | 1385,30                    | 24,830             | 6080,17          | 4931,14                    |
| (d) Electronic Machinery & Goods                   | 61                 | 1331,47         | 1188,87                    | 17,326             | 5674,58          | 4790,30                    |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 70                 | 2017,44         | 1375,14                    | 30,737             | 5937,75          | 4383,09                    |
| 14. Other Industries                               | 145                | 2543,30         | 2120,66                    | 39,38,507          | 17271,94         | 14577,67                   |
| 15. Electricity, Gas & Water                       | 60                 | 1623,12         | 1274,73                    | 11,343             | 3122,57          | 2371,63                    |
| (a) Electricity Generation & Transmission          | 58                 | 1580,01         | 1229,88                    | 10,027             | 2883,45          | 2153,34                    |
| (b) Non-Conventional Energy                        | 1                  | 13,14           | 13,14                      | 371                | 113,90           | 106,09                     |
| (c) Gas, Steam & Water Supply                      | 1                  | 29,98           | 31,71                      | 945                | 125,22           | 112,20                     |
| 16. Construction                                   | 42                 | 984,09          | 931,73                     | 25,035             | 3798,09          | 3451,20                    |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>11</b>          | <b>261,01</b>   | <b>231,88</b>              | <b>11,03,665</b>   | <b>5542,67</b>   | <b>4577,48</b>             |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>53</b>          | <b>1196,63</b>  | <b>796,94</b>              | <b>24,35,662</b>   | <b>10788,32</b>  | <b>9044,41</b>             |
| <b>V. PERSONAL LOANS</b>                           | <b>13</b>          | <b>232,09</b>   | <b>214,86</b>              | <b>97,69,658</b>   | <b>27725,80</b>  | <b>23628,68</b>            |
| 1. Loans for Purchase of Consumer Durables         | —                  | —               | —                          | 7,01,457           | 1019,83          | 881,38                     |
| 2. Loans for Housing                               | 13                 | 232,09          | 214,86                     | 8,19,856           | 8055,67          | 7113,60                    |
| 3. Rest of the Personal Loans                      | —                  | —               | —                          | 82,48,345          | 18650,29         | 15633,69                   |
| <b>VI. TRADE</b>                                   | <b>210</b>         | <b>14005,01</b> | <b>12260,32</b>            | <b>92,46,430</b>   | <b>42134,20</b>  | <b>35342,54</b>            |
| 1. Wholesale Trade                                 | 180                | 13189,40        | 11558,61                   | 3,61,467           | 27691,39         | 22877,25                   |
| 2. Retail Trade                                    | 30                 | 815,61          | 701,71                     | 88,84,963          | 14442,81         | 12465,29                   |
| <b>VII. FINANCE</b>                                | <b>155</b>         | <b>2918,25</b>  | <b>2419,17</b>             | <b>22,044</b>      | <b>11056,08</b>  | <b>9012,67</b>             |
| <b>VIII. ALL OTHERS</b>                            | <b>148</b>         | <b>5506,11</b>  | <b>4939,52</b>             | <b>52,83,346</b>   | <b>26136,57</b>  | <b>22017,86</b>            |
| <b>TOTAL BANK CREDIT</b>                           | <b>2,209</b>       | <b>62639,69</b> | <b>51067,28</b>            | <b>566,72,429</b>  | <b>308579,35</b> | <b>254692,11</b>           |
| OF WHICH :                                         |                    |                 |                            |                    |                  |                            |
| 1. Artisans & Village Industries                   | —                  | —               | —                          | 23,41,592          | 1686,65          | 1503,64                    |
| 2. Other Small Scale Industries                    | 21                 | 262,56          | 216,39                     | 17,52,054          | 31296,93         | 25822,70                   |

TABLE No. 5.5 - POPULATION GROUP AND BANK GROUP - WISE CLASSIFICATION OF OUTSTANDING

## RURAL

| OCCUPATION                                         | STATE BANK OF INDIA<br>AND ITS ASSOCIATES |                 |                            | NATIONALISED BANKS |                 |                            |
|----------------------------------------------------|-------------------------------------------|-----------------|----------------------------|--------------------|-----------------|----------------------------|
|                                                    | No. of<br>Accounts                        | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts | Credit<br>Limit | Amount<br>Out-<br>standing |
|                                                    | 1                                         | 2               | 3                          | 4                  | 5               | 6                          |
| <b>I. AGRICULTURE</b>                              | <b>30,21,032</b>                          | <b>4096,62</b>  | <b>3532,59</b>             | <b>68,96,455</b>   | <b>8745,07</b>  | <b>7917,49</b>             |
| 1. Direct Finance                                  | 29,95,916                                 | 3659,02         | 3176,61                    | 68,34,475          | 8095,90         | 7367,21                    |
| 2. Indirect Finance                                | 25,116                                    | 437,60          | 355,99                     | 61,980             | 649,17          | 550,27                     |
| <b>II. INDUSTRY</b>                                | <b>4,54,987</b>                           | <b>4154,94</b>  | <b>3534,53</b>             | <b>7,57,351</b>    | <b>6353,10</b>  | <b>5526,89</b>             |
| 1. Mining & Quarrying                              | 1,051                                     | 105,19          | 54,47                      | 2,078              | 80,79           | 70,56                      |
| 2. Food Manufacturing and Processing               | 12,907                                    | 467,97          | 346,16                     | 24,852             | 1013,79         | 888,68                     |
| (a) Rice Mills, Flour and Dal Mills                | 4,012                                     | 90,13           | 68,84                      | 8,329              | 195,26          | 168,03                     |
| (b) Sugar                                          | 69                                        | 115,94          | 90,20                      | 232                | 250,02          | 203,25                     |
| (c) Edible Oils and Vanaspati                      | 1,730                                     | 56,08           | 45,80                      | 4,267              | 103,20          | 96,91                      |
| (d) Tea Processing                                 | 65                                        | 128,21          | 82,72                      | 241                | 159,31          | 143,89                     |
| (e) Processing of Fruits & Vegetables              | 113                                       | 6,62            | 5,86                       | 409                | 17,99           | 20,68                      |
| (f) Others                                         | 6,918                                     | 71,00           | 52,74                      | 11,374             | 288,01          | 255,93                     |
| 3. Beverage and Tobacco                            | 285                                       | 15,39           | 12,90                      | 864                | 79,36           | 54,99                      |
| 4. Textiles                                        | 5,570                                     | 425,02          | 360,63                     | 10,222             | 800,52          | 672,24                     |
| (a) Cotton Textiles                                | 1,612                                     | 188,70          | 157,96                     | 2,714              | 346,49          | 285,81                     |
| (b) Jute Textiles                                  | 149                                       | 19,77           | 15,67                      | 173                | 14,61           | 13,00                      |
| (c) Handloom Textiles & Khadi                      | 630                                       | 13,27           | 12,65                      | 1,299              | 28,54           | 29,12                      |
| (d) Other Textiles                                 | 3,179                                     | 203,28          | 174,36                     | 6,036              | 410,88          | 344,32                     |
| 5. Paper, Paper Products and Printing              | 1,313                                     | 101,35          | 75,97                      | 2,874              | 213,74          | 166,91                     |
| 6. Leather and Leather Products                    | 1,001                                     | 188,55          | 165,28                     | 938                | 59,42           | 56,56                      |
| 7. Rubber and Rubber Products                      | 554                                       | 28,70           | 24,41                      | 764                | 115,22          | 108,42                     |
| 8. Chemicals and Chemical Products                 | 2,547                                     | 666,20          | 634,88                     | 4,843              | 915,04          | 770,03                     |
| (a) Heavy Industrial Chemicals                     | 237                                       | 130,11          | 110,36                     | 493                | 211,50          | 178,01                     |
| (b) Fertilizers                                    | 137                                       | 121,20          | 113,29                     | 180                | 172,14          | 146,49                     |
| (c) Drugs and Pharmaceuticals                      | 395                                       | 99,05           | 85,68                      | 705                | 140,73          | 112,26                     |
| (d) Non-Edible Oils                                | 129                                       | 5,41            | 5,80                       | 176                | 14,55           | 14,42                      |
| (e) Other Chemicals & Chemical Products            | 1,649                                     | 310,43          | 319,75                     | 3,289              | 376,11          | 318,85                     |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 427                                       | 246,23          | 279,33                     | 475                | 74,39           | 69,25                      |
| 10. Manufacture of Cement & Cement Products        | 687                                       | 68,87           | 49,07                      | 1,481              | 98,04           | 93,63                      |
| 11. Basic Metals & Metal Products                  | 3,818                                     | 391,13          | 355,29                     | 6,801              | 663,78          | 561,37                     |
| (a) Iron and Steel                                 | 1,080                                     | 241,73          | 225,85                     | 1,950              | 410,11          | 364,63                     |
| (b) Non-Ferrous Metals                             | 189                                       | 70,63           | 58,05                      | 399                | 42,92           | 31,70                      |
| (c) Other Metal Products                           | 2,549                                     | 78,77           | 71,39                      | 4,452              | 210,75          | 165,04                     |
| 12. Engineering                                    | 3,935                                     | 611,52          | 477,24                     | 5,816              | 743,15          | 640,88                     |
| (a) Heavy Engineering                              | 640                                       | 246,66          | 206,64                     | 838                | 193,09          | 171,95                     |
| (b) Light Engineering                              | 1,795                                     | 138,51          | 98,41                      | 2,628              | 153,32          | 136,03                     |
| (c) Electrical Machinery & Goods                   | 853                                       | 72,91           | 67,08                      | 1,398              | 160,93          | 132,25                     |
| (d) Electronic Machinery & Goods                   | 647                                       | 153,44          | 105,11                     | 952                | 235,81          | 200,65                     |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 1,569                                     | 166,16          | 134,47                     | 3,391              | 354,82          | 317,13                     |
| 14. Other Industries                               | 4,16,552                                  | 568,29          | 500,68                     | 6,88,900           | 921,11          | 861,92                     |
| 15. Electricity, Gas & Water                       | 2,092                                     | 85,88           | 48,43                      | 951                | 142,62          | 126,85                     |
| (a) Electricity Generation & Transmission          | 2,066                                     | 82,99           | 46,06                      | 716                | 127,77          | 113,22                     |
| (b) Non-Conventional Energy                        | 5                                         | 9               | 8                          | 108                | 11,68           | 10,97                      |
| (c) Gas, Steam & Water Supply                      | 21                                        | 2,80            | 2,29                       | 127                | 3,17            | 2,66                       |
| 16. Construction                                   | 679                                       | 18,47           | 15,32                      | 2,101              | 77,32           | 67,47                      |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>73,245</b>                             | <b>365,37</b>   | <b>277,98</b>              | <b>2,00,684</b>    | <b>686,73</b>   | <b>581,26</b>              |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>57,336</b>                             | <b>122,33</b>   | <b>95,32</b>               | <b>6,12,754</b>    | <b>694,50</b>   | <b>621,85</b>              |
| <b>V. PERSONAL LOANS</b>                           | <b>6,78,712</b>                           | <b>1351,97</b>  | <b>1118,09</b>             | <b>8,55,049</b>    | <b>1943,00</b>  | <b>1770,69</b>             |
| 1. Loans for Purchase of Consumer Durables         | 31,093                                    | 46,91           | 38,46                      | 40,598             | 54,85           | 46,90                      |
| 2. Loans for Housing                               | 37,069                                    | 310,18          | 244,87                     | 82,113             | 518,06          | 464,64                     |
| 3. Rest of the Personal Loans                      | 6,10,550                                  | 994,88          | 834,76                     | 7,32,338           | 1370,09         | 1259,15                    |
| <b>VI. TRADE</b>                                   | <b>8,76,111</b>                           | <b>1117,11</b>  | <b>954,82</b>              | <b>18,96,197</b>   | <b>3350,83</b>  | <b>3166,15</b>             |
| 1. Wholesale Trade                                 | 35,011                                    | 302,26          | 265,63                     | 55,110             | 1739,07         | 1706,16                    |
| 2. Retail Trade                                    | 8,41,100                                  | 814,85          | 689,19                     | 18,41,087          | 1611,76         | 1459,99                    |
| <b>VII. FINANCE</b>                                | <b>515</b>                                | <b>28,59</b>    | <b>20,75</b>               | <b>1,433</b>       | <b>120,63</b>   | <b>104,44</b>              |
| <b>VIII. ALL OTHERS</b>                            | <b>1,50,856</b>                           | <b>955,34</b>   | <b>500,57</b>              | <b>9,46,310</b>    | <b>1153,53</b>  | <b>1008,34</b>             |
| <b>TOTAL BANK CREDIT</b>                           | <b>53,12,794</b>                          | <b>12192,25</b> | <b>10034,66</b>            | <b>121,66,233</b>  | <b>23047,39</b> | <b>20697,10</b>            |
| OF WHICH : 1. Artisans & Village Industries        | 2,19,541                                  | 148,57          | 127,50                     | 4,22,251           | 300,57          | 284,65                     |
| 2. Other Small Scale Industries                    | 1,96,686                                  | 1029,72         | 886,37                     | 2,66,559           | 1595,78         | 1437,03                    |

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

**RURAL**

(Amount in Rupees Lakh)

| FOREIGN BANKS   |              |                     | REGIONAL RURAL BANKS |              |                     | OTHER SCHEDULED COMMERCIAL BANKS |              |                     | ALL SCHEDULED COMMERCIAL BANKS |              |                     | Item No. |
|-----------------|--------------|---------------------|----------------------|--------------|---------------------|----------------------------------|--------------|---------------------|--------------------------------|--------------|---------------------|----------|
| No. of Accounts | Credit Limit | Amount Out-standing | No. of Accounts      | Credit Limit | Amount Out-standing | No. of Accounts                  | Credit Limit | Amount Out-standing | No. of Accounts                | Credit Limit | Amount Out-standing |          |
| 7               | 8            | 9                   | 10                   | 11           | 12                  | 13                               | 14           | 15                  | 16                             | 17           | 18                  | 19       |
| 2               | 42           | 42                  | 54,64,376            | 3497,38      | 3036,55             | 2,41,322                         | 455,55       | 403,76              | 156,23,187                     | 16795,03     | 14890,80            | I        |
| 2               | 42           | 42                  | 53,73,398            | 3412,89      | 2967,13             | 2,37,274                         | 409,19       | 362,52              | 154,41,065                     | 15577,41     | 13873,90            | 1        |
| —               | —            | —                   | 90,978               | 84,49        | 69,42               | 4,048                            | 46,36        | 41,23               | 1,82,122                       | 1217,62      | 1016,91             | 2        |
| 409             | 1010,22      | 764,32              | 12,04,884            | 542,94       | 475,32              | 23,834                           | 391,59       | 331,16              | 24,41,465                      | 12452,79     | 10632,22            | II       |
| 1               | 4,20         | 2,42                | 147                  | 1,86         | 1,69                | 90                               | 3,07         | 2,94                | 3,367                          | 195,10       | 132,08              | 1        |
| 15              | 40,51        | 33,65               | 9,290                | 19,74        | 17,20               | 1,069                            | 48,37        | 42,68               | 48,133                         | 1590,38      | 1328,37             | 2        |
| —               | —            | —                   | 759                  | 6,54         | 5,40                | 355                              | 11,17        | 9,21                | 13,455                         | 303,09       | 251,49              | 2(a)     |
| —               | —            | —                   | 17                   | 12           | 12                  | 10                               | 17           | 21                  | 328                            | 366,26       | 293,77              | 2(b)     |
| 4               | 8,00         | 2,00                | 252                  | 2,22         | 2,04                | 317                              | 12,60        | 10,65               | 6,570                          | 182,10       | 157,40              | 2(c)     |
| 4               | 7,41         | 7,27                | —                    | —            | —                   | 14                               | 5,16         | 5,21                | 324                            | 300,09       | 239,09              | 2(d)     |
| —               | —            | —                   | 116                  | 49           | 44                  | 13                               | 36           | 35                  | 651                            | 25,45        | 27,33               | 2(e)     |
| 7               | 25,10        | 24,38               | 8,146                | 10,36        | 9,19                | 360                              | 18,91        | 17,06               | 26,805                         | 413,38       | 359,30              | 2(f)     |
| 2               | 4,57         | 4,01                | 34                   | 20           | 18                  | 121                              | 5,15         | 4,46                | 1,306                          | 104,66       | 76,54               | 3        |
| 80              | 275,48       | 200,61              | 397                  | 1,87         | 1,77                | 866                              | 81,28        | 70,68               | 17,135                         | 1584,18      | 1305,92             | 4        |
| 30              | 190,36       | 132,07              | 74                   | 53           | 55                  | 357                              | 43,44        | 35,63               | 4,787                          | 769,52       | 612,02              | 4(a)     |
| —               | —            | —                   | 1                    | —            | —                   | 17                               | 3,46         | 3,89                | 340                            | 37,84        | 32,56               | 4(b)     |
| —               | —            | —                   | 101                  | 40           | 39                  | 68                               | 98           | 68                  | 2,098                          | 43,19        | 42,84               | 4(c)     |
| 50              | 85,13        | 68,54               | 221                  | 94           | 82                  | 424                              | 33,40        | 30,47               | 9,910                          | 733,62       | 618,50              | 4(d)     |
| 16              | 45,97        | 19,90               | 60                   | 51           | 40                  | 170                              | 16,05        | 14,37               | 4,433                          | 377,62       | 277,54              | 5        |
| 4               | 6,00         | 5,76                | 45                   | 31           | 29                  | 61                               | 4,61         | 3,17                | 2,049                          | 258,90       | 231,06              | 6        |
| 16              | 37,82        | 23,28               | 22                   | 20           | 18                  | 94                               | 3,45         | 3,23                | 1,450                          | 185,39       | 159,52              | 7        |
| 58              | 125,55       | 86,28               | 158                  | 1,19         | 1,06                | 339                              | 44,09        | 40,42               | 7,945                          | 1752,07      | 1532,68             | 8        |
| 3               | 30,15        | 6,94                | 4                    | 2            | 2                   | 17                               | 8,02         | 7,52                | 754                            | 379,81       | 302,85              | 8(a)     |
| —               | —            | —                   | 11                   | 6            | 5                   | 6                                | 55           | 6                   | 334                            | 293,95       | 259,89              | 8(b)     |
| 19              | 47,80        | 33,36               | 26                   | 19           | 16                  | 48                               | 6,21         | 6,08                | 1,193                          | 293,99       | 237,54              | 8(c)     |
| —               | —            | —                   | 27                   | 13           | 13                  | 12                               | 14           | 13                  | 344                            | 20,23        | 20,48               | 8(d)     |
| 36              | 47,60        | 45,98               | 90                   | 78           | 70                  | 256                              | 29,17        | 26,64               | 5,320                          | 764,09       | 711,92              | 8(e)     |
| —               | —            | —                   | 10                   | 8            | 8                   | 15                               | 5,73         | 4,77                | 927                            | 326,44       | 353,43              | 9        |
| 3               | 2,30         | 1,28                | 41                   | 35           | 36                  | 111                              | 13,93        | 13,55               | 2,323                          | 183,49       | 157,88              | 10       |
| 40              | 94,36        | 82,37               | 190                  | 1,59         | 1,67                | 314                              | 37,23        | 29,62               | 11,163                         | 1188,10      | 1030,33             | 11       |
| 10              | 13,94        | 11,12               | 31                   | 15           | 14                  | 111                              | 14,35        | 12,94               | 3,182                          | 680,28       | 614,67              | 11(a)    |
| 16              | 75,98        | 68,61               | 6                    | 2            | 2                   | 19                               | 2,34         | 2,35                | 629                            | 191,89       | 160,74              | 11(b)    |
| 14              | 4,44         | 2,65                | 153                  | 1,42         | 1,51                | 184                              | 20,54        | 14,32               | 7,352                          | 315,92       | 254,92              | 11(c)    |
| 123             | 213,44       | 165,14              | 281                  | 3,31         | 3,15                | 360                              | 27,43        | 23,99               | 10,515                         | 1598,85      | 1310,40             | 12       |
| 50              | 87,29        | 56,55               | 167                  | 2,26         | 2,06                | 52                               | 3,87         | 3,80                | 1,747                          | 533,18       | 441,00              | 12(a)    |
| 39              | 72,13        | 63,74               | 69                   | 79           | 78                  | 110                              | 11,00        | 8,18                | 4,641                          | 375,75       | 307,14              | 12(b)    |
| 15              | 22,33        | 15,27               | 30                   | 16           | 23                  | 110                              | 5,20         | 5,09                | 2,406                          | 261,53       | 219,91              | 12(c)    |
| 19              | 31,69        | 29,58               | 15                   | 9            | 9                   | 88                               | 7,36         | 6,92                | 1,721                          | 428,39       | 342,35              | 12(d)    |
| 28              | 41,14        | 29,50               | 546                  | 7,13         | 6,01                | 292                              | 7,35         | 6,51                | 5,826                          | 576,61       | 493,62              | 13       |
| 19              | 98,82        | 94,09               | 11,93,572            | 503,30       | 439,81              | 19,473                           | 81,45        | 59,78               | 23,18,516                      | 2172,97      | 1956,28             | 14       |
| 3               | 20,00        | 16,00               | 22                   | 19           | 15                  | 44                               | 1,83         | 1,68                | 3,112                          | 250,53       | 193,12              | 15       |
| 3               | 20,00        | 16,00               | 15                   | 10           | 9                   | 14                               | 1,43         | 1,48                | 2,814                          | 232,29       | 176,86              | 15(a)    |
| —               | —            | —                   | 1                    | 2            | 1                   | 4                                | 6            | 6                   | 118                            | 11,85        | 11,12               | 15(b)    |
| —               | —            | —                   | 6                    | 7            | 5                   | 26                               | 34           | 15                  | 180                            | 6,38         | 5,14                | 15(c)    |
| 1               | 4            | 4                   | 69                   | 1,12         | 1,33                | 415                              | 10,57        | 9,30                | 3,265                          | 107,53       | 93,46               | 16       |
| 2               | 15           | 8                   | 2,75,762             | 288,30       | 250,19              | 11,445                           | 115,27       | 84,73               | 5,61,138                       | 1455,83      | 1194,24             | III      |
| 3               | 36           | 16                  | 4,28,125             | 207,73       | 186,45              | 25,833                           | 50,71        | 42,53               | 11,24,051                      | 1075,62      | 946,30              | IV       |
| 162             | 6,46         | 5,45                | 5,55,953             | 531,17       | 452,50              | 1,11,360                         | 203,36       | 181,91              | 22,01,236                      | 4035,95      | 3528,64             | V        |
| —               | —            | —                   | 33,291               | 38,15        | 33,63               | 7,344                            | 8,73         | 6,93                | 1,12,326                       | 148,64       | 125,92              | 1        |
| 20              | 23           | 23                  | 16,375               | 59,73        | 54,75               | 7,171                            | 54,52        | 47,36               | 1,42,748                       | 942,72       | 811,85              | 2        |
| 142             | 6,22         | 5,21                | 5,06,287             | 433,28       | 364,12              | 96,845                           | 140,11       | 127,62              | 19,46,162                      | 2944,58      | 2590,87             | 3        |
| 17              | 26,05        | 20,92               | 21,50,276            | 1086,69      | 987,37              | 63,403                           | 261,11       | 220,86              | 49,86,004                      | 5841,79      | 5350,12             | VI       |
| 15              | 23,94        | 20,47               | 23,408               | 21,82        | 19,26               | 1,775                            | 136,24       | 119,78              | 1,15,319                       | 2223,34      | 2131,31             | 1        |
| 2               | 2,11         | 45                  | 21,26,868            | 1064,87      | 968,11              | 61,628                           | 124,87       | 101,07              | 48,70,685                      | 3618,45      | 3218,81             | 2        |
| 7               | 1,73         | 1,58                | 38                   | 49           | 35                  | 127                              | 11,13        | 10,06               | 2,120                          | 162,57       | 137,18              | VII      |
| 6               | 8,80         | 8,74                | 6,59,102             | 357,52       | 325,40              | 99,533                           | 97,91        | 90,95               | 18,55,807                      | 2573,09      | 1934,01             | VIII     |
| 608             | 1054,18      | 801,66              | 107,38,516           | 6512,22      | 5714,14             | 5,76,857                         | 1586,62      | 1365,95             | 287,95,008                     | 44392,66     | 38613,51            | Total    |
| —               | —            | —                   | 10,16,171            | 417,36       | 363,94              | 10,213                           | 9,88         | 7,99                | 16,68,176                      | 876,38       | 784,08              | 1        |
| 35              | 28,18        | 23,90               | 1,65,888             | 96,33        | 85,44               | 9,322                            | 140,23       | 115,80              | 6,38,490                       | 2890,25      | 2548,53             | 2        |

**TABLE No. 5.5 - POPULATION GROUP AND BANK GROUP - WISE CLASSIFICATION OF OUTSTANDING  
SEMI-URBAN**

| OCCUPATION                                         | STATE BANK OF INDIA<br>AND ITS ASSOCIATES |                 |                            | NATIONALISED BANKS |                 |                            |
|----------------------------------------------------|-------------------------------------------|-----------------|----------------------------|--------------------|-----------------|----------------------------|
|                                                    | No. of<br>Accounts                        | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts | Credit<br>Limit | Amount<br>Out-<br>standing |
|                                                    | 1                                         | 2               | 3                          | 4                  | 5               | 6                          |
| <b>I. AGRICULTURE</b>                              | <b>29,04,458</b>                          | <b>4442,69</b>  | <b>3812,66</b>             | <b>30,84,512</b>   | <b>4164,62</b>  | <b>3776,38</b>             |
| 1. Direct Finance                                  | 28,70,734                                 | 3993,26         | 3463,29                    | 30,51,226          | 3696,04         | 3392,90                    |
| 2. Indirect Finance                                | 33,724                                    | 449,43          | 349,37                     | 33,286             | 468,58          | 383,48                     |
| <b>II. INDUSTRY</b>                                | <b>4,88,114</b>                           | <b>5444,69</b>  | <b>4639,09</b>             | <b>4,47,011</b>    | <b>8543,80</b>  | <b>7187,29</b>             |
| 1. Mining & Quarrying                              | 1,865                                     | 104,37          | 76,17                      | 1,927              | 272,77          | 224,62                     |
| 2. Food Manufacturing and Processing               | 18,435                                    | 1021,04         | 824,39                     | 18,411             | 1643,69         | 1335,29                    |
| (a) Rice Mills, Flour and Dal Mills                | 5,867                                     | 267,15          | 202,92                     | 6,466              | 443,78          | 346,24                     |
| (b) Sugar                                          | 184                                       | 230,99          | 202,08                     | 287                | 496,32          | 456,65                     |
| (c) Edible Oils and Vanaspati                      | 2,457                                     | 244,72          | 192,95                     | 2,736              | 223,59          | 176,75                     |
| (d) Tea Processing                                 | 110                                       | 27,42           | 14,40                      | 369                | 142,79          | 102,10                     |
| (e) Processing of Fruits & Vegetables              | 309                                       | 8,18            | 7,33                       | 269                | 43,81           | 29,41                      |
| (f) Others                                         | 9,508                                     | 242,59          | 204,71                     | 8,284              | 293,40          | 224,16                     |
| 3. Beverage and Tobacco                            | 676                                       | 34,62           | 26,60                      | 1,057              | 95,17           | 76,78                      |
| 4. Textiles                                        | 11,260                                    | 702,60          | 583,03                     | 14,037             | 1478,26         | 1261,80                    |
| (a) Cotton Textiles                                | 4,088                                     | 365,71          | 302,07                     | 4,709              | 670,98          | 601,02                     |
| (b) Jute Textiles                                  | 124                                       | 1,69            | 1,50                       | 214                | 51,03           | 36,97                      |
| (c) Handloom Textiles & Khadi                      | 1,173                                     | 49,69           | 34,90                      | 1,703              | 53,31           | 46,55                      |
| (d) Other Textiles                                 | 5,875                                     | 285,50          | 244,56                     | 7,411              | 702,93          | 577,26                     |
| 5. Paper, Paper Products and Printing              | 3,845                                     | 185,26          | 147,97                     | 5,069              | 301,28          | 265,69                     |
| 6. Leather and Leather Products                    | 1,145                                     | 33,94           | 31,70                      | 1,487              | 48,90           | 47,80                      |
| 7. Rubber and Rubber Products                      | 1,656                                     | 88,81           | 74,85                      | 1,744              | 169,86          | 132,53                     |
| 8. Chemicals and Chemical Products                 | 6,964                                     | 661,14          | 557,48                     | 8,262              | 1037,68         | 859,54                     |
| (a) Heavy Industrial Chemicals                     | 533                                       | 84,90           | 76,75                      | 758                | 217,99          | 178,67                     |
| (b) Fertilizers                                    | 195                                       | 60,64           | 61,74                      | 210                | 142,52          | 102,91                     |
| (c) Drugs and Pharmaceuticals                      | 724                                       | 97,48           | 86,33                      | 1,253              | 130,35          | 117,90                     |
| (d) Non-Edible Oils                                | 195                                       | 54,66           | 51,16                      | 289                | 38,53           | 35,53                      |
| (e) Other Chemicals & Chemical Products            | 5,317                                     | 363,47          | 281,50                     | 5,752              | 508,29          | 424,52                     |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 518                                       | 52,37           | 46,00                      | 578                | 35,11           | 32,27                      |
| 10. Manufacture of Cement & Cement Products        | 1,188                                     | 95,01           | 78,26                      | 1,363              | 178,40          | 141,21                     |
| 11. Basic Metals & Metal Products                  | 6,617                                     | 748,56          | 700,59                     | 9,638              | 1044,84         | 892,37                     |
| (a) Iron and Steel                                 | 1,832                                     | 448,86          | 436,78                     | 3,276              | 751,31          | 637,83                     |
| (b) Non-Ferrous Metals                             | 444                                       | 145,05          | 127,65                     | 581                | 72,31           | 63,12                      |
| (c) Other Metal Products                           | 4,341                                     | 154,66          | 136,16                     | 5,781              | 221,21          | 191,43                     |
| 12. Engineering                                    | 7,067                                     | 594,76          | 507,02                     | 8,833              | 839,52          | 700,75                     |
| (a) Heavy Engineering                              | 1,250                                     | 126,14          | 95,67                      | 1,123              | 159,60          | 128,73                     |
| (b) Light Engineering                              | 3,353                                     | 104,27          | 83,65                      | 3,947              | 263,68          | 223,05                     |
| (c) Electrical Machinery & Goods                   | 1,387                                     | 252,53          | 225,86                     | 2,188              | 262,97          | 200,58                     |
| (d) Electronic Machinery & Goods                   | 1,077                                     | 111,83          | 101,84                     | 1,575              | 153,27          | 148,39                     |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 2,283                                     | 89,55           | 68,69                      | 3,787              | 182,00          | 145,71                     |
| 14. Other Industries                               | 4,21,521                                  | 922,77          | 823,90                     | 3,66,677           | 1032,33         | 917,95                     |
| 15. Electricity, Gas & Water                       | 1,890                                     | 46,18           | 34,25                      | 722                | 59,96           | 42,34                      |
| (a) Electricity Generation & Transmission          | 1,821                                     | 38,56           | 26,26                      | 553                | 51,10           | 35,48                      |
| (b) Non-Conventional Energy                        | 10                                        | 24              | 23                         | 24                 | 34              | 28                         |
| (c) Gas, Steam & Water Supply                      | 59                                        | 7,38            | 7,76                       | 145                | 8,52            | 6,58                       |
| 16. Construction                                   | 1,184                                     | 63,72           | 58,19                      | 3,419              | 124,04          | 110,64                     |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>1,00,083</b>                           | <b>573,09</b>   | <b>438,80</b>              | <b>1,29,863</b>    | <b>618,60</b>   | <b>525,08</b>              |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>84,607</b>                             | <b>295,10</b>   | <b>242,78</b>              | <b>4,62,795</b>    | <b>961,11</b>   | <b>844,03</b>              |
| <b>V. PERSONAL LOANS</b>                           | <b>11,65,348</b>                          | <b>2691,49</b>  | <b>2244,60</b>             | <b>8,44,540</b>    | <b>2558,45</b>  | <b>2321,00</b>             |
| 1. Loans for Purchase of Consumer Durables         | 91,458                                    | 137,39          | 116,23                     | 53,237             | 81,10           | 69,21                      |
| 2. Loans for Housing                               | 83,605                                    | 760,24          | 630,56                     | 1,08,420           | 806,74          | 740,72                     |
| 3. Rest of the Personal Loans                      | 9,90,285                                  | 1793,86         | 1497,81                    | 6,82,883           | 1670,61         | 1511,07                    |
| <b>VI. TRADE</b>                                   | <b>9,74,394</b>                           | <b>2206,43</b>  | <b>1859,65</b>             | <b>11,33,482</b>   | <b>2377,35</b>  | <b>2039,23</b>             |
| 1. Wholesale Trade                                 | 49,756                                    | 648,95          | 536,04                     | 36,992             | 682,27          | 548,78                     |
| 2. Retail Trade                                    | 9,24,638                                  | 1557,48         | 1323,61                    | 10,96,490          | 1695,08         | 1490,45                    |
| <b>VII. FINANCE</b>                                | <b>773</b>                                | <b>97,22</b>    | <b>71,92</b>               | <b>1,854</b>       | <b>308,34</b>   | <b>217,54</b>              |
| <b>VIII. ALL OTHERS</b>                            | <b>2,34,326</b>                           | <b>1068,88</b>  | <b>614,34</b>              | <b>8,21,851</b>    | <b>1327,98</b>  | <b>1219,78</b>             |
| <b>TOTAL BANK CREDIT</b>                           | <b>59,52,103</b>                          | <b>16819,58</b> | <b>13923,84</b>            | <b>69,25,908</b>   | <b>20860,26</b> | <b>18130,33</b>            |
| OF WHICH : 1. Artisans & Village Industries        | 1,87,759                                  | 183,11          | 159,14                     | 1,66,596           | 184,24          | 168,95                     |
| 2. Other Small Scale Industries                    | 2,36,970                                  | 2045,29         | 1732,40                    | 2,26,724           | 2939,68         | 2512,94                    |

## CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996

## SEMI-URBAN

(Amount in Rupees Lakh)

| FOREIGN BANKS   |              |                     | REGIONAL RURAL BANKS |              |                     | OTHER SCHEDULED COMMERCIAL BANKS |              |                     | ALL SCHEDULED COMMERCIAL BANKS |              |                     | Item No. |
|-----------------|--------------|---------------------|----------------------|--------------|---------------------|----------------------------------|--------------|---------------------|--------------------------------|--------------|---------------------|----------|
| No. of Accounts | Credit Limit | Amount Out-standing | No. of Accounts      | Credit Limit | Amount Out-standing | No. of Accounts                  | Credit Limit | Amount Out-standing | No. of Accounts                | Credit Limit | Amount Out-standing |          |
| 7               | 8            | 9                   | 10                   | 11           | 12                  | 13                               | 14           | 15                  | 16                             | 17           | 18                  | 19       |
| —               | —            | —                   | 8,90,969             | 542,34       | 473,80              | 2,20,539                         | 432,83       | 388,84              | 71,00,478                      | 9582,49      | 8451,69             | I        |
| —               | —            | —                   | 8,70,218             | 521,93       | 456,78              | 2,16,535                         | 386,17       | 352,51              | 70,08,713                      | 8597,40      | 7665,48             | 1        |
| —               | —            | —                   | 20,751               | 20,41        | 17,02               | 4,004                            | 46,66        | 36,33               | 91,765                         | 985,09       | 786,20              | 2        |
| 167             | 453,42       | 352,80              | 1,78,986             | 111,25       | 100,04              | 41,336                           | 1024,54      | 825,58              | 11,55,614                      | 15577,70     | 13104,80            | II       |
| 4               | 4,86         | 95                  | 87                   | 2,41         | 2,38                | 278                              | 18,20        | 14,40               | 4,161                          | 402,62       | 318,53              | 1        |
| 33              | 80,80        | 59,55               | 2,354                | 7,75         | 6,98                | 2,795                            | 193,65       | 147,68              | 42,028                         | 2946,93      | 2373,90             | 2        |
| 2               | 98           | 92                  | 172                  | 3,41         | 3,12                | 1,027                            | 51,10        | 38,05               | 13,534                         | 766,43       | 591,25              | 2(a)     |
| 1               | 1,00         | 2                   | 10                   | 15           | 14                  | 13                               | 16,84        | 17,23               | 495                            | 745,29       | 676,12              | 2(b)     |
| —               | —            | —                   | 94                   | 87           | 75                  | 573                              | 29,81        | 24,05               | 5,860                          | 498,98       | 394,50              | 2(c)     |
| 30              | 78,82        | 58,61               | 2                    | 1            | —                   | 12                               | 2,39         | 2,50                | 523                            | 251,43       | 177,61              | 2(d)     |
| —               | —            | —                   | 16                   | 17           | 14                  | 40                               | 3,31         | 2,29                | 634                            | 55,47        | 39,17               | 2(e)     |
| —               | —            | —                   | 2,060                | 3,14         | 2,82                | 1,130                            | 90,19        | 63,56               | 20,982                         | 629,32       | 495,25              | 2(f)     |
| —               | —            | —                   | 27                   | 17           | 13                  | 240                              | 11,35        | 9,38                | 2,000                          | 141,31       | 112,88              | 3        |
| 17              | 47,91        | 39,31               | 335                  | 2,48         | 2,18                | 3,655                            | 319,95       | 255,92              | 29,304                         | 2551,20      | 2142,24             | 4        |
| 10              | 23,46        | 15,06               | 47                   | 63           | 50                  | 1,611                            | 213,42       | 179,19              | 10,465                         | 1274,20      | 1097,84             | 4(a)     |
| —               | —            | —                   | 16                   | 9            | 8                   | 13                               | 6,20         | 5,02                | 367                            | 59,01        | 43,57               | 4(b)     |
| —               | —            | —                   | 60                   | 30           | 28                  | 147                              | 20,83        | 9,26                | 3,083                          | 124,14       | 90,99               | 4(c)     |
| 7               | 24,45        | 24,25               | 212                  | 1,46         | 1,32                | 1,884                            | 79,51        | 62,45               | 15,389                         | 1093,85      | 909,83              | 4(d)     |
| 5               | 25,82        | 24,33               | 68                   | 61           | 57                  | 1,082                            | 55,06        | 47,87               | 10,069                         | 568,03       | 486,43              | 5        |
| —               | —            | —                   | 35                   | 16           | 14                  | 137                              | 4,52         | 4,41                | 2,804                          | 87,51        | 84,05               | 6        |
| 5               | 8,54         | 8,86                | 27                   | 23           | 21                  | 518                              | 58,51        | 44,01               | 3,950                          | 325,95       | 260,46              | 7        |
| 42              | 81,13        | 68,20               | 90                   | 91           | 80                  | 1,219                            | 60,83        | 50,67               | 16,577                         | 1841,68      | 1536,70             | 8        |
| 5               | 8,41         | 6,15                | 2                    | 4            | 4                   | 47                               | 5,65         | 4,96                | 1,345                          | 316,99       | 266,57              | 8(a)     |
| —               | —            | —                   | 5                    | 19           | 14                  | 7                                | 32           | 34                  | 417                            | 203,67       | 165,13              | 8(b)     |
| 13              | 47,96        | 46,39               | 19                   | 15           | 16                  | 204                              | 10,84        | 9,85                | 2,213                          | 286,78       | 260,63              | 8(c)     |
| —               | —            | —                   | 5                    | 3            | 3                   | 64                               | 5,63         | 5,02                | 553                            | 98,85        | 91,75               | 8(d)     |
| 24              | 24,76        | 15,67               | 59                   | 50           | 43                  | 897                              | 38,38        | 30,51               | 12,049                         | 935,40       | 752,63              | 8(e)     |
| —               | —            | —                   | 5                    | 3            | 3                   | 60                               | 2,88         | 2,85                | 1,161                          | 90,39        | 81,15               | 9        |
| —               | —            | —                   | 24                   | 30           | 30                  | 234                              | 5,14         | 4,88                | 2,809                          | 278,85       | 224,65              | 10       |
| 12              | 26,01        | 21,34               | 118                  | 91           | 87                  | 863                              | 36,91        | 32,08               | 17,248                         | 1857,22      | 1647,24             | 11       |
| 5               | 10,58        | 10,58               | 23                   | 23           | 22                  | 282                              | 25,22        | 21,64               | 5,418                          | 1236,19      | 1107,04             | 11(a)    |
| 1               | 1,75         | 72                  | 12                   | 8            | 9                   | 33                               | 45           | 44                  | 1,071                          | 219,65       | 192,01              | 11(b)    |
| 6               | 13,69        | 10,04               | 83                   | 60           | 57                  | 548                              | 11,24        | 9,99                | 10,759                         | 401,39       | 348,19              | 11(c)    |
| 12              | 22,50        | 19,60               | 185                  | 1,74         | 1,36                | 967                              | 30,59        | 26,96               | 17,064                         | 1489,12      | 1255,69             | 12       |
| 2               | 2,25         | 2,91                | 33                   | 57           | 46                  | 139                              | 4,37         | 4,04                | 2,547                          | 292,93       | 231,81              | 12(a)    |
| 7               | 12,46        | 8,89                | 66                   | 54           | 37                  | 295                              | 6,92         | 6,08                | 7,668                          | 387,86       | 322,05              | 12(b)    |
| 1               | 6,77         | 6,77                | 39                   | 33           | 29                  | 267                              | 13,73        | 12,38               | 3,882                          | 536,33       | 445,88              | 12(c)    |
| 2               | 1,03         | 1,03                | 47                   | 30           | 24                  | 266                              | 5,57         | 4,45                | 2,967                          | 272,00       | 255,95              | 12(d)    |
| 8               | 31,77        | 29,65               | 184                  | 2,29         | 2,01                | 795                              | 16,47        | 12,01               | 7,057                          | 322,08       | 258,09              | 13       |
| 18              | 62,36        | 45,92               | 1,75,310             | 89,53        | 80,31               | 26,789                           | 145,18       | 116,81              | 9,90,315                       | 2252,16      | 1984,89             | 14       |
| 8               | 59,30        | 32,69               | 6                    | 7            | 7                   | 49                               | 2,39         | 2,00                | 2,675                          | 167,90       | 111,35              | 15       |
| 8               | 59,30        | 32,69               | 5                    | 5            | 5                   | 33                               | 1,96         | 1,62                | 2,420                          | 150,97       | 96,11               | 15(a)    |
| —               | —            | —                   | 1                    | 2            | 2                   | 2                                | 7            | 7                   | 37                             | 67           | 61                  | 15(b)    |
| —               | —            | —                   | —                    | —            | —                   | 14                               | 36           | 31                  | 218                            | 16,26        | 14,64               | 15(c)    |
| 3               | 2,39         | 2,39                | 131                  | 1,68         | 1,69                | 1,655                            | 62,91        | 53,64               | 6,392                          | 254,74       | 226,56              | 16       |
| —               | —            | —                   | 48,545               | 80,63        | 72,83               | 28,440                           | 342,82       | 261,03              | 3,06,931                       | 1615,14      | 1297,75             | III      |
| 3               | 53           | 53                  | 1,01,851             | 68,35        | 61,90               | 45,209                           | 176,80       | 141,95              | 6,94,465                       | 1501,89      | 1291,19             | IV       |
| 170             | 1,36         | 99                  | 1,79,346             | 225,46       | 199,76              | 3,06,681                         | 664,63       | 603,50              | 24,96,085                      | 6141,39      | 5369,86             | V        |
| 6               | 1            | —                   | 23,279               | 26,83        | 23,31               | 26,146                           | 36,03        | 29,94               | 1,94,126                       | 281,36       | 238,70              | 1        |
| 8               | 19           | 17                  | 9,318                | 62,21        | 58,40               | 18,921                           | 155,18       | 135,93              | 2,20,272                       | 1784,56      | 1565,77             | 2        |
| 156             | 1,17         | 82                  | 1,46,749             | 136,41       | 118,05              | 2,61,614                         | 473,42       | 437,63              | 20,81,687                      | 4075,47      | 3565,39             | 3        |
| 8               | 7,11         | 5,11                | 4,33,549             | 290,92       | 263,78              | 98,937                           | 767,11       | 627,29              | 26,40,370                      | 5648,92      | 4795,05             | VI       |
| 7               | 6,56         | 4,79                | 3,246                | 9,24         | 7,83                | 8,034                            | 344,25       | 272,44              | 98,035                         | 1691,28      | 1369,87             | 1        |
| 1               | 54           | 32                  | 4,30,303             | 281,67       | 255,95              | 90,903                           | 422,86       | 354,85              | 25,42,335                      | 3957,64      | 3425,18             | 2        |
| 2               | 3,07         | 3,07                | 18                   | 94           | 93                  | 652                              | 40,16        | 30,99               | 3,299                          | 449,73       | 324,44              | VII      |
| —               | —            | —                   | 1,60,676             | 115,40       | 105,71              | 2,93,083                         | 343,30       | 315,89              | 15,09,936                      | 2855,56      | 2255,73             | VIII     |
| 350             | 465,48       | 362,50              | 19,93,940            | 1435,29      | 1278,76             | 10,34,877                        | 3792,19      | 3195,08             | 159,07,178                     | 43372,81     | 36890,50            | Total    |
| —               | —            | —                   | 1,43,446             | 67,82        | 59,89               | 8,192                            | 13,86        | 11,83               | 5,05,993                       | 449,03       | 399,80              | 1        |
| 18              | 31,50        | 27,67               | 32,133               | 30,27        | 28,10               | 20,174                           | 403,52       | 329,61              | 5,16,019                       | 5450,26      | 4630,72             | 2        |

**TABLE No. 5.5 - POPULATION GROUP AND BANK GROUP - WISE CLASSIFICATION OF OUTSTANDING**  
**URBAN**

| OCCUPATION                                         | STATE BANK OF INDIA<br>AND ITS ASSOCIATES |                 |                            | NATIONALISED BANKS |                 |                            |
|----------------------------------------------------|-------------------------------------------|-----------------|----------------------------|--------------------|-----------------|----------------------------|
|                                                    | No. of<br>Accounts                        | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts | Credit<br>Limit | Amount<br>Out-<br>standing |
|                                                    | 1                                         | 2               | 3                          | 4                  | 5               | 6                          |
| <b>I. AGRICULTURE</b>                              | <b>4,17,972</b>                           | <b>1057,42</b>  | <b>868,66</b>              | <b>7,63,202</b>    | <b>1883,90</b>  | <b>1657,07</b>             |
| 1. Direct Finance                                  | 4,10,592                                  | 747,60          | 648,61                     | 7,45,694           | 1288,53         | 1216,78                    |
| 2. Indirect Finance                                | 7,380                                     | 309,83          | 220,05                     | 17,508             | 595,38          | 440,29                     |
| <b>II. INDUSTRY</b>                                | <b>2,34,722</b>                           | <b>8209,14</b>  | <b>6998,57</b>             | <b>3,59,375</b>    | <b>15683,93</b> | <b>13074,21</b>            |
| 1. Mining & Quarrying                              | 738                                       | 123,37          | 79,51                      | 1,909              | 214,13          | 188,94                     |
| 2. Food Manufacturing and Processing               | 7,133                                     | 1000,52         | 848,68                     | 13,618             | 1944,39         | 1571,58                    |
| (a) Rice Mills, Flour and Dal Mills                | 2,157                                     | 187,98          | 199,35                     | 3,697              | 520,19          | 420,80                     |
| (b) Sugar                                          | 84                                        | 190,34          | 145,54                     | 283                | 329,13          | 276,27                     |
| (c) Edible Oils and Vanaspati                      | 851                                       | 287,76          | 233,46                     | 1,696              | 303,50          | 227,34                     |
| (d) Tea Processing                                 | 49                                        | 35,49           | 26,72                      | 221                | 114,03          | 97,52                      |
| (e) Processing of Fruits & Vegetables              | 88                                        | 4,46            | 3,19                       | 296                | 32,71           | 29,15                      |
| (f) Others                                         | 3,904                                     | 294,49          | 240,43                     | 7,425              | 644,83          | 520,50                     |
| 3. Beverage and Tobacco                            | 322                                       | 75,19           | 68,07                      | 1,028              | 423,13          | 315,20                     |
| 4. Textiles                                        | 10,432                                    | 1176,29         | 973,71                     | 24,450             | 3414,77         | 2896,75                    |
| (a) Cotton Textiles                                | 3,069                                     | 419,34          | 369,65                     | 7,428              | 1776,78         | 1491,19                    |
| (b) Jute Textiles                                  | 177                                       | 110,62          | 91,38                      | 191                | 66,21           | 50,23                      |
| (c) Handloom Textiles & Khadi                      | 1,363                                     | 157,26          | 104,45                     | 2,092              | 105,43          | 87,89                      |
| (d) Other Textiles                                 | 5,823                                     | 489,07          | 408,22                     | 14,739             | 1466,35         | 1267,44                    |
| 5. Paper, Paper Products and Printing              | 3,163                                     | 209,99          | 165,66                     | 7,887              | 528,03          | 470,23                     |
| 6. Leather and Leather Products                    | 851                                       | 47,07           | 41,11                      | 2,271              | 178,58          | 152,49                     |
| 7. Rubber and Rubber Products                      | 1,187                                     | 141,10          | 99,59                      | 2,415              | 347,43          | 284,50                     |
| 8. Chemicals and Chemical Products                 | 5,903                                     | 836,05          | 707,51                     | 11,103             | 1515,61         | 1243,47                    |
| (a) Heavy Industrial Chemicals                     | 558                                       | 97,69           | 85,22                      | 1,159              | 257,69          | 215,85                     |
| (b) Fertilizers                                    | 246                                       | 220,46          | 178,65                     | 310                | 303,35          | 226,36                     |
| (c) Drugs and Pharmaceuticals                      | 1,341                                     | 202,62          | 174,51                     | 2,017              | 323,32          | 266,32                     |
| (d) Non-Edible Oils                                | 143                                       | 39,06           | 34,06                      | 268                | 38,38           | 25,97                      |
| (e) Other Chemicals & Chemical Products            | 3,615                                     | 276,21          | 235,08                     | 7,349              | 592,87          | 508,96                     |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 734                                       | 86,22           | 68,02                      | 896                | 81,20           | 64,96                      |
| 10. Manufacture of Cement & Cement Products        | 648                                       | 128,07          | 108,17                     | 1,213              | 179,00          | 150,71                     |
| 11. Basic Metals & Metal Products                  | 10,141                                    | 1268,21         | 1015,20                    | 18,186             | 2203,64         | 1865,26                    |
| (a) Iron and Steel                                 | 3,046                                     | 765,09          | 585,52                     | 5,620              | 1449,79         | 1250,53                    |
| (b) Non-Ferrous Metals                             | 735                                       | 71,01           | 52,67                      | 1,373              | 162,51          | 131,48                     |
| (c) Other Metal Products                           | 6,360                                     | 432,10          | 377,01                     | 11,193             | 591,33          | 483,26                     |
| 12. Engineering                                    | 9,297                                     | 1290,46         | 1242,29                    | 17,408             | 2246,09         | 1817,47                    |
| (a) Heavy Engineering                              | 1,686                                     | 322,58          | 327,46                     | 2,226              | 784,79          | 621,54                     |
| (b) Light Engineering                              | 4,225                                     | 324,37          | 270,17                     | 8,122              | 488,78          | 381,71                     |
| (c) Electrical Machinery & Goods                   | 2,228                                     | 372,10          | 362,81                     | 4,531              | 620,42          | 528,97                     |
| (d) Electronic Machinery & Goods                   | 1,158                                     | 271,40          | 281,85                     | 2,529              | 352,09          | 285,26                     |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 1,548                                     | 365,70          | 340,10                     | 4,178              | 395,11          | 319,61                     |
| 14. Other Industries                               | 1,81,179                                  | 1326,87         | 1148,30                    | 2,47,779           | 1540,29         | 1328,99                    |
| 15. Electricity, Gas & Water                       | 385                                       | 65,38           | 31,72                      | 963                | 202,52          | 144,82                     |
| (a) Electricity Generation & Transmission          | 330                                       | 59,69           | 26,24                      | 688                | 185,47          | 128,34                     |
| (b) Non-Conventional Energy                        | 16                                        | 4,09            | 4,10                       | 65                 | 4,04            | 7,25                       |
| (c) Gas, Steam & Water Supply                      | 39                                        | 1,61            | 1,38                       | 210                | 13,01           | 9,24                       |
| 16. Construction                                   | 1,061                                     | 68,67           | 60,93                      | 4,071              | 270,01          | 259,23                     |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>46,099</b>                             | <b>294,64</b>   | <b>239,39</b>              | <b>97,338</b>      | <b>595,52</b>   | <b>534,30</b>              |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>47,792</b>                             | <b>350,25</b>   | <b>271,35</b>              | <b>3,18,141</b>    | <b>1231,90</b>  | <b>1050,02</b>             |
| <b>V. PERSONAL LOANS</b>                           | <b>8,10,447</b>                           | <b>2228,30</b>  | <b>1961,21</b>             | <b>10,38,731</b>   | <b>3546,60</b>  | <b>3184,52</b>             |
| 1. Loans for Purchase of Consumer Durables         | 78,019                                    | 118,33          | 102,09                     | 79,639             | 124,56          | 106,38                     |
| 2. Loans for Housing                               | 84,694                                    | 856,58          | 771,70                     | 1,33,392           | 1232,48         | 1133,62                    |
| 3. Rest of the Personal Loans                      | 6,47,734                                  | 1253,39         | 1087,41                    | 8,25,700           | 2189,56         | 1944,53                    |
| <b>VI. TRADE</b>                                   | <b>3,13,432</b>                           | <b>2823,69</b>  | <b>2078,73</b>             | <b>7,28,761</b>    | <b>3528,36</b>  | <b>2940,03</b>             |
| 1. Wholesale Trade                                 | 19,020                                    | 1978,58         | 1349,47                    | 45,288             | 1676,23         | 1306,10                    |
| 2. Retail Trade                                    | 2,94,412                                  | 845,12          | 729,26                     | 6,83,473           | 1852,12         | 1633,93                    |
| <b>VII. FINANCE</b>                                | <b>591</b>                                | <b>145,56</b>   | <b>105,58</b>              | <b>3,259</b>       | <b>459,06</b>   | <b>373,91</b>              |
| <b>VIII. ALL OTHERS</b>                            | <b>2,13,254</b>                           | <b>1635,47</b>  | <b>1324,45</b>             | <b>7,67,672</b>    | <b>2319,56</b>  | <b>2101,01</b>             |
| <b>TOTAL BANK CREDIT</b>                           | <b>20,84,309</b>                          | <b>16744,48</b> | <b>13847,96</b>            | <b>40,76,479</b>   | <b>29248,83</b> | <b>24915,07</b>            |
| OF WHICH : 1. Artisans & Village Industries        | 47,852                                    | 84,06           | 74,61                      | 66,943             | 125,26          | 112,81                     |
| 2. Other Small Scale Industries                    | 1,35,549                                  | 2516,95         | 2110,50                    | 2,30,746           | 4953,62         | 4268,73                    |

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

**URBAN**

(Amount in Rupees Lakh)

| FOREIGN BANKS   |               |                     | REGIONAL RURAL BANKS |               |                     | OTHER SCHEDULED COMMERCIAL BANKS |                |                     | ALL SCHEDULED COMMERCIAL BANKS |                 |                     | Item No.     |
|-----------------|---------------|---------------------|----------------------|---------------|---------------------|----------------------------------|----------------|---------------------|--------------------------------|-----------------|---------------------|--------------|
| No. of Accounts | Credit Limit  | Amount Out-standing | No. of Accounts      | Credit Limit  | Amount Out-standing | No. of Accounts                  | Credit Limit   | Amount Out-standing | No. of Accounts                | Credit Limit    | Amount Out-standing |              |
| 7               | 8             | 9                   | 10                   | 11            | 12                  | 13                               | 14             | 15                  | 16                             | 17              | 18                  | 19           |
| <b>16</b>       | <b>5,91</b>   | <b>5,09</b>         | <b>81,755</b>        | <b>62,99</b>  | <b>57,88</b>        | <b>26,530</b>                    | <b>162,86</b>  | <b>147,85</b>       | <b>12,89,475</b>               | <b>3173,08</b>  | <b>2736,56</b>      | <b>I</b>     |
| 9               | 2,20          | 1,44                | 77,326               | 51,67         | 46,20               | 24,245                           | 121,91         | 111,03              | 12,57,866                      | 2211,91         | 2024,07             | 1            |
| 7               | 3,71          | 3,65                | 4,429                | 11,32         | 11,68               | 2,285                            | 40,95          | 36,82               | 31,609                         | 961,18          | 712,49              | 2            |
| <b>827</b>      | <b>694,89</b> | <b>509,53</b>       | <b>36,154</b>        | <b>36,97</b>  | <b>33,92</b>        | <b>37,404</b>                    | <b>2725,44</b> | <b>2167,51</b>      | <b>6,68,482</b>                | <b>27350,37</b> | <b>22783,74</b>     | <b>II</b>    |
| 7               | 11,10         | 6,67                | 22                   | 70            | 68                  | 227                              | 41,49          | 32,83               | 2,903                          | 390,80          | 308,62              | 1            |
| 23              | 26,22         | 17,70               | 320                  | 3,02          | 2,23                | 2,225                            | 374,94         | 269,18              | 23,319                         | 3349,10         | 2709,37             | 2            |
| 2               | 5,03          | 5,03                | 35                   | 1,85          | 1,05                | 655                              | 46,35          | 35,21               | 6,546                          | 761,40          | 661,44              | 2(a)         |
| —               | —             | —                   | 2                    | 3             | 3                   | 46                               | 54,63          | 38,72               | 415                            | 574,13          | 460,56              | 2(b)         |
| 1               | 1             | —                   | 14                   | 9             | 10                  | 300                              | 36,57          | 28,69               | 2,862                          | 627,94          | 489,59              | 2(c)         |
| 14              | 10,82         | 5,08                | —                    | —             | —                   | 14                               | 5,79           | 2,84                | 298                            | 166,12          | 132,17              | 2(d)         |
| 1               | 1,00          | 6                   | 2                    | 2             | 6                   | 38                               | 6,72           | 6,79                | 425                            | 44,91           | 39,25               | 2(e)         |
| 5               | 9,37          | 7,53                | 267                  | 1,04          | 1,00                | 1,172                            | 224,87         | 156,92              | 12,773                         | 1174,60         | 926,37              | 2(f)         |
| 12              | 11,87         | 12,02               | 4                    | 3             | 2                   | 149                              | 27,95          | 22,59               | 1,515                          | 538,17          | 417,89              | 3            |
| 93              | 117,13        | 99,45               | 168                  | 1,04          | 1,01                | 8,964                            | 1294,35        | 977,06              | 44,107                         | 6003,57         | 4947,97             | 4            |
| 54              | 79,95         | 62,56               | 21                   | 17            | 14                  | 4,099                            | 765,45         | 601,66              | 14,671                         | 3041,68         | 2525,20             | 4(a)         |
| 1               | 2             | 2                   | 2                    | 1             | 1                   | 35                               | 14,91          | 10,54               | 406                            | 191,77          | 152,17              | 4(b)         |
| —               | —             | —                   | 12                   | 10            | 9                   | 205                              | 5,23           | 4,19                | 3,672                          | 268,02          | 196,63              | 4(c)         |
| 38              | 37,16         | 36,86               | 133                  | 76            | 77                  | 4,625                            | 508,75         | 360,67              | 25,358                         | 2502,10         | 2073,96             | 4(d)         |
| 13              | 10,86         | 8,67                | 59                   | 54            | 56                  | 1,355                            | 91,63          | 84,42               | 12,477                         | 841,06          | 729,53              | 5            |
| 2               | 1,65          | 1,17                | 24                   | 26            | 25                  | 382                              | 17,01          | 13,70               | 3,530                          | 244,57          | 208,71              | 6            |
| 17              | 67,07         | 41,47               | 7                    | 6             | 7                   | 296                              | 21,52          | 19,68               | 3,922                          | 577,17          | 445,31              | 7            |
| 74              | 109,49        | 70,02               | 44                   | 28            | 26                  | 1,431                            | 115,07         | 102,98              | 18,555                         | 2576,50         | 2124,24             | 8            |
| 13              | 24,13         | 16,57               | 1                    | 1             | —                   | 127                              | 20,29          | 18,16               | 1,858                          | 399,81          | 335,81              | 8(a)         |
| 2               | 89            | 88                  | 2                    | 1             | 1                   | 25                               | 93             | 76                  | 585                            | 525,64          | 406,66              | 8(b)         |
| 31              | 56,32         | 28,01               | 7                    | 4             | 3                   | 309                              | 30,17          | 28,84               | 3,705                          | 612,47          | 497,71              | 8(c)         |
| —               | —             | —                   | 2                    | 1             | 1                   | 20                               | 3,78           | 3,44                | 433                            | 81,23           | 63,47               | 8(d)         |
| 28              | 28,15         | 24,56               | 32                   | 22            | 21                  | 950                              | 59,90          | 51,77               | 11,974                         | 957,35          | 820,59              | 8(e)         |
| —               | —             | —                   | 7                    | 7             | 8                   | 75                               | 7,72           | 7,15                | 1,712                          | 175,21          | 140,21              | 9            |
| 2               | 3,05          | 2,90                | 5                    | 4             | 4                   | 209                              | 27,88          | 26,06               | 2,077                          | 338,04          | 287,88              | 10           |
| 70              | 59,61         | 46,57               | 388                  | 1,77          | 1,77                | 1,794                            | 173,00         | 160,28              | 30,579                         | 3706,22         | 3089,08             | 11           |
| 42              | 48,15         | 35,12               | 17                   | 14            | 14                  | 819                              | 122,90         | 115,98              | 9,544                          | 2386,08         | 1987,29             | 11(a)        |
| 3               | 66            | 82                  | 306                  | 1,35          | 1,34                | 121                              | 15,66          | 13,01               | 2,538                          | 251,20          | 199,32              | 11(b)        |
| 25              | 10,80         | 10,64               | 65                   | 28            | 29                  | 854                              | 34,43          | 31,29               | 18,497                         | 1068,95         | 902,48              | 11(c)        |
| 155             | 181,28        | 149,17              | 137                  | 1,09          | 1,06                | 1,991                            | 152,58         | 131,98              | 28,988                         | 3871,49         | 3341,97             | 12           |
| 59              | 54,70         | 44,30               | 5                    | 7             | 7                   | 403                              | 53,25          | 46,17               | 4,379                          | 1215,39         | 1039,54             | 12(a)        |
| 49              | 88,56         | 68,60               | 51                   | 54            | 42                  | 659                              | 35,28          | 29,90               | 13,106                         | 937,54          | 750,79              | 12(b)        |
| 22              | 13,94         | 14,39               | 43                   | 25            | 35                  | 558                              | 46,52          | 39,26               | 7,382                          | 1053,23         | 945,78              | 12(c)        |
| 25              | 24,08         | 21,89               | 38                   | 23            | 22                  | 371                              | 17,53          | 16,64               | 4,121                          | 665,33          | 605,86              | 12(d)        |
| 28              | 59,77         | 35,18               | 123                  | 95            | 83                  | 587                              | 42,95          | 37,57               | 6,464                          | 864,48          | 733,29              | 13           |
| 320             | 29,01         | 16,04               | 34,788               | 26,48         | 24,18               | 16,175                           | 209,65         | 171,23              | 4,80,241                       | 3132,30         | 2688,74             | 14           |
| 4               | 5,00          | 1,13                | 2                    | 1             | 1                   | 86                               | 21,94          | 19,22               | 1,440                          | 294,85          | 196,90              | 15           |
| —               | —             | —                   | 2                    | 1             | 1                   | 46                               | 4,08           | 4,11                | 1,066                          | 249,24          | 158,69              | 15(a)        |
| —               | —             | —                   | —                    | —             | —                   | 13                               | 15,22          | 12,57               | 94                             | 23,34           | 23,91               | 15(b)        |
| 4               | 5,00          | 1,13                | —                    | —             | —                   | 27                               | 2,65           | 2,55                | 280                            | 22,27           | 14,29               | 15(c)        |
| 7               | 1,78          | 1,38                | 56                   | 63            | 89                  | 1,458                            | 105,75         | 91,59               | 6,653                          | 446,84          | 414,02              | 16           |
| <b>1</b>        | <b>70</b>     | <b>27</b>           | <b>11,207</b>        | <b>23,38</b>  | <b>20,87</b>        | <b>15,395</b>                    | <b>196,16</b>  | <b>152,37</b>       | <b>1,70,040</b>                | <b>1110,40</b>  | <b>947,20</b>       | <b>III</b>   |
| <b>43</b>       | <b>2,92</b>   | <b>1,40</b>         | <b>18,938</b>        | <b>20,86</b>  | <b>18,17</b>        | <b>39,041</b>                    | <b>321,77</b>  | <b>271,49</b>       | <b>4,23,955</b>                | <b>1927,70</b>  | <b>1612,43</b>      | <b>IV</b>    |
| <b>4,145</b>    | <b>43,63</b>  | <b>32,44</b>        | <b>53,706</b>        | <b>131,68</b> | <b>116,89</b>       | <b>2,28,564</b>                  | <b>683,88</b>  | <b>615,39</b>       | <b>21,35,593</b>               | <b>6634,09</b>  | <b>5910,45</b>      | <b>V</b>     |
| 10              | 6             | 5                   | 6,191                | 6,98          | 6,36                | 49,112                           | 67,08          | 69,04               | 2,12,971                       | 317,00          | 283,91              | 1            |
| 100             | 3,05          | 2,99                | 9,966                | 74,74         | 66,67               | 16,131                           | 151,47         | 133,19              | 2,44,283                       | 2318,32         | 2108,17             | 2            |
| 4,035           | 40,53         | 29,40               | 37,549               | 49,96         | 43,86               | 1,63,321                         | 465,34         | 413,17              | 16,78,339                      | 3998,77         | 3518,37             | 3            |
| <b>154</b>      | <b>76,55</b>  | <b>49,35</b>        | <b>90,006</b>        | <b>81,52</b>  | <b>72,61</b>        | <b>56,748</b>                    | <b>1065,88</b> | <b>855,18</b>       | <b>11,89,101</b>               | <b>7576,00</b>  | <b>5995,90</b>      | <b>VI</b>    |
| 90              | 74,84         | 47,95               | 1,069                | 4,27          | 3,32                | 11,640                           | 626,19         | 497,76              | 77,107                         | 4360,11         | 3204,59             | 1            |
| 64              | 1,71          | 1,40                | 88,937               | 77,25         | 69,29               | 45,108                           | 439,69         | 357,42              | 11,11,994                      | 3215,89         | 2791,31             | 2            |
| <b>12</b>       | <b>11,42</b>  | <b>11,37</b>        | <b>22</b>            | <b>1,67</b>   | <b>1,20</b>         | <b>1,152</b>                     | <b>114,68</b>  | <b>94,52</b>        | <b>5,036</b>                   | <b>732,39</b>   | <b>586,57</b>       | <b>VII</b>   |
| <b>77</b>       | <b>31,92</b>  | <b>20,71</b>        | <b>27,842</b>        | <b>29,00</b>  | <b>23,77</b>        | <b>1,44,026</b>                  | <b>395,24</b>  | <b>354,51</b>       | <b>11,52,871</b>               | <b>4411,19</b>  | <b>3824,45</b>      | <b>VIII</b>  |
| <b>5,275</b>    | <b>867,95</b> | <b>630,15</b>       | <b>3,19,630</b>      | <b>388,06</b> | <b>345,30</b>       | <b>5,48,860</b>                  | <b>5665,90</b> | <b>4658,83</b>      | <b>70,34,553</b>               | <b>52915,22</b> | <b>44397,31</b>     | <b>Total</b> |
| 4               | 34            | 32                  | 28,233               | 17,94         | 16,00               | 3,959                            | 11,04          | 9,56                | 1,46,991                       | 238,63          | 213,30              | 1            |
| 62              | 40,22         | 34,69               | 5,342                | 9,65          | 8,34                | 19,070                           | 999,27         | 770,66              | 3,90,769                       | 8519,72         | 7192,92             | 2            |

**TABLE No. 5.5 - POPULATION GROUP AND BANK GROUP - WISE CLASSIFICATION OF OUTSTANDING METROPOLITAN**

| OCCUPATION                                         | STATE BANK OF INDIA<br>AND ITS ASSOCIATES |                 |                            | NATIONALISED BANKS |                 |                            |
|----------------------------------------------------|-------------------------------------------|-----------------|----------------------------|--------------------|-----------------|----------------------------|
|                                                    | No. of<br>Accounts                        | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts | Credit<br>Limit | Amount<br>Out-<br>standing |
|                                                    | 1                                         | 2               | 3                          | 4                  | 5               | 6                          |
| <b>I. AGRICULTURE</b>                              | <b>33,788</b>                             | <b>1047,95</b>  | <b>929,99</b>              | <b>1,35,554</b>    | <b>2108,78</b>  | <b>1628,49</b>             |
| 1. Direct Finance                                  | 29,107                                    | 278,32          | 234,93                     | 1,25,953           | 704,64          | 676,22                     |
| 2. Indirect Finance                                | 4,681                                     | 769,63          | 695,07                     | 9,601              | 1404,14         | 952,27                     |
| <b>II. INDUSTRY</b>                                | <b>92,238</b>                             | <b>29686,79</b> | <b>22678,81</b>            | <b>2,31,717</b>    | <b>43584,91</b> | <b>34683,22</b>            |
| 1. Mining & Quarrying                              | 457                                       | 610,38          | 439,48                     | 1,333              | 759,83          | 655,89                     |
| 2. Food Manufacturing and Processing               | 2,295                                     | 1312,58         | 1028,99                    | 5,121              | 2021,00         | 1631,28                    |
| (a) Rice Mills, Flour and Dal Mills                | 341                                       | 109,13          | 60,18                      | 916                | 161,23          | 129,07                     |
| (b) Sugar                                          | 42                                        | 88,71           | 75,33                      | 131                | 272,65          | 237,40                     |
| (c) Edible Oils and Vanaspati                      | 302                                       | 342,13          | 264,09                     | 560                | 462,68          | 356,02                     |
| (d) Tea Processing                                 | 68                                        | 128,16          | 74,79                      | 350                | 401,77          | 306,08                     |
| (e) Processing of Fruits & Vegetables              | 56                                        | 23,51           | 22,73                      | 306                | 103,40          | 71,78                      |
| (f) Others                                         | 1,486                                     | 620,94          | 531,87                     | 2,858              | 619,27          | 530,93                     |
| 3. Beverage and Tobacco                            | 181                                       | 301,88          | 204,55                     | 718                | 439,94          | 357,34                     |
| 4. Textiles                                        | 8,020                                     | 3995,64         | 3100,22                    | 30,391             | 8046,47         | 6302,10                    |
| (a) Cotton Textiles                                | 1,499                                     | 1502,92         | 1221,81                    | 4,134              | 2220,05         | 1762,55                    |
| (b) Jute Textiles                                  | 128                                       | 48,57           | 41,39                      | 288                | 178,39          | 148,12                     |
| (c) Handloom Textiles & Khadi                      | 285                                       | 59,21           | 40,56                      | 443                | 180,03          | 154,42                     |
| (d) Other Textiles                                 | 6,108                                     | 2384,93         | 1796,46                    | 25,526             | 5468,00         | 4237,01                    |
| 5. Paper, Paper Products and Printing              | 3,210                                     | 571,49          | 460,54                     | 10,491             | 1302,56         | 1050,84                    |
| 6. Leather and Leather Products                    | 1,298                                     | 343,83          | 268,55                     | 4,918              | 1301,89         | 1089,99                    |
| 7. Rubber and Rubber Products                      | 779                                       | 323,39          | 260,56                     | 2,575              | 584,17          | 502,21                     |
| 8. Chemicals and Chemical Products                 | 6,937                                     | 4221,27         | 3179,55                    | 20,602             | 7316,62         | 5588,99                    |
| (a) Heavy Industrial Chemicals                     | 713                                       | 852,60          | 610,00                     | 2,307              | 1385,75         | 1053,62                    |
| (b) Fertilizers                                    | 263                                       | 736,42          | 539,25                     | 420                | 732,36          | 501,33                     |
| (c) Drugs and Pharmaceuticals                      | 2,093                                     | 1272,46         | 1023,48                    | 4,544              | 2295,26         | 1773,28                    |
| (d) Non-Edible Oils                                | 69                                        | 20,76           | 14,90                      | 225                | 109,03          | 88,85                      |
| (e) Other Chemicals & Chemical Products            | 3,799                                     | 1339,02         | 991,93                     | 13,106             | 2794,21         | 2171,91                    |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 531                                       | 1196,29         | 977,71                     | 1,061              | 537,02          | 374,03                     |
| 10. Manufacture of Cement & Cement Products        | 356                                       | 854,02          | 507,01                     | 832                | 421,05          | 355,15                     |
| 11. Basic Metals & Metal Products                  | 5,888                                     | 4973,82         | 3852,42                    | 17,758             | 4853,07         | 3894,81                    |
| (a) Iron and Steel                                 | 2,134                                     | 4222,27         | 3238,68                    | 6,082              | 3000,76         | 2493,81                    |
| (b) Non-Ferrous Metals                             | 344                                       | 173,03          | 145,80                     | 1,385              | 376,84          | 289,84                     |
| (c) Other Metal Products                           | 3,410                                     | 578,52          | 467,94                     | 10,291             | 1475,48         | 1111,16                    |
| 12. Engineering                                    | 11,193                                    | 5481,20         | 4210,54                    | 28,123             | 7474,82         | 5907,88                    |
| (a) Heavy Engineering                              | 1,777                                     | 1782,60         | 1214,69                    | 3,878              | 2278,62         | 1716,62                    |
| (b) Light Engineering                              | 4,651                                     | 1260,31         | 970,05                     | 11,509             | 1609,65         | 1364,42                    |
| (c) Electrical Machinery & Goods                   | 2,644                                     | 1112,20         | 851,59                     | 7,379              | 1886,60         | 1508,63                    |
| (d) Electronic Machinery & Goods                   | 2,121                                     | 1326,10         | 1174,21                    | 5,357              | 1699,95         | 1318,22                    |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 3,375                                     | 1441,82         | 944,61                     | 7,046              | 1636,65         | 1197,03                    |
| 14. Other Industries                               | 44,240                                    | 2773,39         | 2314,73                    | 93,461             | 4507,02         | 3663,70                    |
| 15. Electricity, Gas & Water                       | 2,618                                     | 783,17          | 505,20                     | 1,315              | 1141,85         | 944,45                     |
| (a) Electricity Generation & Transmission          | 2,518                                     | 775,59          | 497,74                     | 1,100              | 1098,79         | 903,38                     |
| (b) Non-Conventional Energy                        | 27                                        | 1,33            | 1,06                       | 65                 | 14,30           | 13,87                      |
| (c) Gas, Steam & Water Supply                      | 73                                        | 6,24            | 6,40                       | 150                | 28,75           | 27,20                      |
| 16. Construction                                   | 860                                       | 502,62          | 424,13                     | 5,972              | 1240,95         | 1167,55                    |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>12,586</b>                             | <b>252,56</b>   | <b>219,09</b>              | <b>48,083</b>      | <b>875,26</b>   | <b>740,30</b>              |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>23,280</b>                             | <b>1014,19</b>  | <b>849,67</b>              | <b>1,59,130</b>    | <b>3531,85</b>  | <b>3073,30</b>             |
| <b>V. PERSONAL LOANS</b>                           | <b>4,65,422</b>                           | <b>2033,28</b>  | <b>1720,93</b>             | <b>11,26,089</b>   | <b>5199,25</b>  | <b>4546,18</b>             |
| 1. Loans for Purchase of Consumer Durables         | 30,670                                    | 52,95           | 45,78                      | 82,614             | 91,11           | 75,78                      |
| 2. Loans for Housing                               | 46,507                                    | 752,00          | 613,09                     | 1,52,837           | 1912,48         | 1697,66                    |
| 3. Rest of the Personal Loans                      | 3,88,245                                  | 1228,32         | 1062,05                    | 8,90,638           | 3195,66         | 2772,74                    |
| <b>VI. TRADE</b>                                   | <b>99,937</b>                             | <b>4804,47</b>  | <b>3915,67</b>             | <b>3,00,686</b>    | <b>14353,97</b> | <b>12205,44</b>            |
| 1. Wholesale Trade                                 | 11,326                                    | 4064,36         | 3297,21                    | 46,712             | 12511,14        | 10707,13                   |
| 2. Retail Trade                                    | 88,611                                    | 740,11          | 618,46                     | 2,53,974           | 1842,84         | 1498,31                    |
| <b>VII. FINANCE</b>                                | <b>1,310</b>                              | <b>1526,63</b>  | <b>1184,36</b>             | <b>6,586</b>       | <b>4045,52</b>  | <b>3397,64</b>             |
| <b>VIII. ALL OTHERS</b>                            | <b>1,21,746</b>                           | <b>5923,79</b>  | <b>4925,64</b>             | <b>5,62,597</b>    | <b>6902,60</b>  | <b>6009,06</b>             |
| <b>TOTAL BANK CREDIT</b>                           | <b>8,50,307</b>                           | <b>46289,66</b> | <b>36424,16</b>            | <b>25,70,442</b>   | <b>80602,15</b> | <b>66283,65</b>            |
| OF WHICH : 1. Artisans & Village Industries        | 3,140                                     | 49,49           | 42,82                      | 14,632             | 66,63           | 57,72                      |
| 2. Other Small Scale Industries                    | 55,457                                    | 3181,95         | 2660,64                    | 1,41,657           | 9745,06         | 7596,87                    |

## CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996

## METROPOLITAN

(Amount in Rupees Lakh)

| FOREIGN BANKS   |              |                     | REGIONAL RURAL BANKS |              |                     | OTHER SCHEDULED COMMERCIAL BANKS |              |                     | ALL SCHEDULED COMMERCIAL BANKS |              |                     | Item No. |
|-----------------|--------------|---------------------|----------------------|--------------|---------------------|----------------------------------|--------------|---------------------|--------------------------------|--------------|---------------------|----------|
| No. of Accounts | Credit Limit | Amount Out-standing | No. of Accounts      | Credit Limit | Amount Out-standing | No. of Accounts                  | Credit Limit | Amount Out-standing | No. of Accounts                | Credit Limit | Amount Out-standing |          |
| 7               | 8            | 9                   | 10                   | 11           | 12                  | 13                               | 14           | 15                  | 16                             | 17           | 18                  | 19       |
| 437             | 72,28        | 61,62               | 69                   | 29           | 24                  | 5,585                            | 136,48       | 109,55              | 1,75,433                       | 3365,79      | 2729,90             | I        |
| 394             | 13,04        | 11,89               | 69                   | 29           | 24                  | 5,277                            | 81,09        | 69,40               | 1,60,800                       | 1077,39      | 992,69              | 1        |
| 43              | 59,24        | 49,73               | —                    | —            | —                   | 308                              | 55,39        | 40,15               | 14,633                         | 2288,40      | 1737,22             | 2        |
| 10,517          | 17609,56     | 13324,98            | 314                  | 92           | 71                  | 22,704                           | 6016,28      | 5051,04             | 3,57,490                       | 96898,46     | 75738,76            | II       |
| 26              | 16,28        | 13,95               | —                    | —            | —                   | 209                              | 96,75        | 74,38               | 2,025                          | 1483,25      | 1183,69             | 1        |
| 312             | 1038,47      | 800,52              | 1                    | 15           | 15                  | 848                              | 346,32       | 281,13              | 8,577                          | 4718,53      | 3742,07             | 2        |
| 15              | 38,86        | 23,54               | 1                    | 15           | 15                  | 221                              | 20,97        | 22,63               | 1,494                          | 330,34       | 235,56              | 2(a)     |
| 10              | 18,34        | 17,04               | —                    | —            | —                   | 46                               | 70,69        | 50,56               | 229                            | 450,38       | 380,33              | 2(b)     |
| 40              | 128,14       | 88,03               | —                    | —            | —                   | 109                              | 114,87       | 92,81               | 1,011                          | 1047,82      | 800,95              | 2(c)     |
| 68              | 253,71       | 191,54              | —                    | —            | —                   | 18                               | 10,37        | 8,92                | 504                            | 794,01       | 581,33              | 2(d)     |
| 5               | 58           | 35                  | —                    | —            | —                   | 12                               | 91           | 61                  | 379                            | 128,41       | 95,47               | 2(e)     |
| 174             | 598,84       | 480,02              | —                    | —            | —                   | 442                              | 128,51       | 105,61              | 4,960                          | 1967,56      | 1648,43             | 2(f)     |
| 202             | 507,98       | 390,80              | —                    | —            | —                   | 123                              | 86,22        | 78,59               | 1,224                          | 1336,02      | 1031,28             | 3        |
| 876             | 2595,07      | 1859,76             | —                    | —            | —                   | 2,968                            | 1062,78      | 837,19              | 42,255                         | 15699,96     | 12099,26            | 4        |
| 329             | 1199,31      | 888,47              | —                    | —            | —                   | 596                              | 315,17       | 246,84              | 6,558                          | 5237,46      | 4119,65             | 4(a)     |
| 30              | 32,01        | 24,72               | —                    | —            | —                   | 9                                | 10,41        | 8,09                | 455                            | 269,38       | 222,31              | 4(b)     |
| 10              | 1,32         | 87                  | —                    | —            | —                   | 19                               | 7,12         | 6,88                | 757                            | 247,68       | 202,73              | 4(c)     |
| 507             | 1362,44      | 945,71              | —                    | —            | —                   | 2,344                            | 730,08       | 575,38              | 34,485                         | 9945,45      | 7554,57             | 4(d)     |
| 224             | 379,94       | 337,90              | 1                    | 1            | 1                   | 1,122                            | 149,40       | 111,11              | 15,048                         | 2403,40      | 1960,41             | 5        |
| 138             | 88,60        | 55,34               | —                    | —            | —                   | 510                              | 138,43       | 113,62              | 6,864                          | 1872,76      | 1527,50             | 6        |
| 115             | 237,47       | 195,43              | —                    | —            | —                   | 278                              | 63,34        | 56,67               | 3,747                          | 1208,37      | 1014,88             | 7        |
| 1,587           | 3040,45      | 2169,66             | —                    | —            | —                   | 2,078                            | 796,36       | 678,62              | 31,204                         | 15374,70     | 11616,82            | 8        |
| 281             | 680,13       | 429,55              | —                    | —            | —                   | 240                              | 114,30       | 86,13               | 3,541                          | 3032,79      | 2179,29             | 8(a)     |
| 44              | 106,86       | 65,99               | —                    | —            | —                   | 36                               | 79,09        | 73,26               | 763                            | 1654,74      | 1179,83             | 8(b)     |
| 626             | 1281,07      | 922,77              | —                    | —            | —                   | 454                              | 241,42       | 213,57              | 7,717                          | 5090,22      | 3933,10             | 8(c)     |
| 14              | 17,62        | 17,82               | —                    | —            | —                   | 13                               | 2,06         | 1,64                | 321                            | 149,46       | 123,21              | 8(d)     |
| 622             | 954,77       | 733,53              | —                    | —            | —                   | 1,335                            | 359,49       | 304,02              | 18,862                         | 5447,49      | 4201,39             | 8(e)     |
| 129             | 539,26       | 419,30              | —                    | —            | —                   | 102                              | 66,91        | 43,71               | 1,823                          | 2339,48      | 1814,75             | 9        |
| 91              | 278,62       | 180,37              | 1                    | 15           | 16                  | 121                              | 63,20        | 53,68               | 1,401                          | 1617,04      | 1096,37             | 10       |
| 518             | 1422,08      | 1107,74             | 10                   | 12           | 11                  | 1,830                            | 660,63       | 570,10              | 26,004                         | 11909,72     | 9425,17             | 11       |
| 293             | 969,08       | 766,32              | —                    | —            | —                   | 801                              | 447,82       | 393,50              | 9,310                          | 8639,92      | 6892,31             | 11(a)    |
| 73              | 103,78       | 87,11               | —                    | —            | —                   | 171                              | 55,97        | 46,73               | 1,973                          | 709,62       | 569,47              | 11(b)    |
| 152             | 349,22       | 254,32              | 10                   | 12           | 11                  | 858                              | 156,84       | 129,87              | 14,721                         | 2560,17      | 1963,39             | 11(c)    |
| 1,645           | 3865,23      | 2989,60             | 1                    | 1            | 1                   | 2,690                            | 826,62       | 685,24              | 43,652                         | 17647,89     | 13793,27            | 12       |
| 392             | 1081,73      | 753,91              | —                    | —            | —                   | 388                              | 142,39       | 122,83              | 6,435                          | 5285,36      | 3808,05             | 12(a)    |
| 508             | 754,63       | 581,02              | 1                    | 1            | 1                   | 871                              | 200,01       | 164,02              | 17,540                         | 3824,61      | 3079,52             | 12(b)    |
| 370             | 984,19       | 755,49              | —                    | —            | —                   | 767                              | 246,09       | 203,87              | 11,160                         | 4229,08      | 3319,57             | 12(c)    |
| 375             | 1044,67      | 899,19              | —                    | —            | —                   | 664                              | 238,14       | 194,52              | 8,517                          | 4308,85      | 3586,13             | 12(d)    |
| 375             | 949,37       | 628,88              | —                    | —            | —                   | 594                              | 146,75       | 127,58              | 11,390                         | 4174,58      | 2898,10             | 13       |
| 3,953           | 1716,52      | 1391,83             | 298                  | 45           | 25                  | 7,483                            | 717,13       | 577,26              | 1,49,435                       | 9714,51      | 7947,77             | 14       |
| 86              | 316,36       | 259,71              | —                    | —            | —                   | 97                               | 167,92       | 160,90              | 4,116                          | 2409,29      | 1870,26             | 15       |
| 60              | 286,28       | 235,63              | —                    | —            | —                   | 49                               | 90,28        | 84,93               | 3,727                          | 2250,94      | 1721,68             | 15(a)    |
| 6               | 25,45        | 19,67               | —                    | —            | —                   | 24                               | 36,95        | 35,86               | 122                            | 78,03        | 70,45               | 15(b)    |
| 20              | 4,64         | 4,41                | —                    | —            | —                   | 24                               | 40,68        | 40,12               | 267                            | 80,32        | 78,13               | 15(c)    |
| 240             | 617,86       | 524,18              | 2                    | 3            | 2                   | 1,651                            | 627,52       | 601,28              | 8,725                          | 2988,98      | 2717,16             | 16       |
| 152             | 97,75        | 73,47               | 33                   | 15           | 12                  | 4,702                            | 135,59       | 105,30              | 65,556                         | 1361,31      | 1138,29             | III      |
| 1,132           | 1051,24      | 675,45              | 190                  | 19           | 16                  | 9,459                            | 685,63       | 595,90              | 1,93,191                       | 6283,10      | 5194,49             | IV       |
| 11,84,525       | 3010,62      | 1987,00             | 1,339                | 4,95         | 4,17                | 1,59,369                         | 666,27       | 561,46              | 29,36,744                      | 10914,38     | 8819,73             | V        |
| 14,860          | 52,60        | 51,98               | 152                  | 21           | 20                  | 53,738                           | 75,97        | 59,11               | 1,82,034                       | 272,83       | 232,85              | 1        |
| 4,319           | 219,92       | 210,84              | 269                  | 3,05         | 2,60                | 8,621                            | 122,63       | 103,62              | 2,12,553                       | 3010,08      | 2627,81             | 2        |
| 11,65,346       | 2738,11      | 1724,18             | 918                  | 1,70         | 1,37                | 97,010                           | 467,68       | 398,73              | 25,42,157                      | 7631,47      | 5959,07             | 3        |
| 2,913           | 1194,29      | 886,20              | 503                  | 66           | 49                  | 26,916                           | 2714,11      | 2193,68             | 4,30,955                       | 23067,49     | 19201,48            | VI       |
| 807             | 1084,94      | 805,59              | 2                    | 8            | —                   | 12,159                           | 1756,14      | 1361,54             | 71,006                         | 19416,66     | 16171,48            | 1        |
| 2,106           | 109,35       | 80,60               | 501                  | 57           | 49                  | 14,757                           | 957,97       | 832,14              | 3,59,949                       | 3650,84      | 3030,00             | 2        |
| 668             | 2079,71      | 1679,01             | 1                    | —            | —                   | 3,024                            | 2059,53      | 1703,45             | 11,589                         | 9711,40      | 7964,47             | VII      |
| 25,662          | 2745,04      | 2454,70             | 48                   | 6            | 4                   | 54,679                           | 725,24       | 614,23              | 7,64,732                       | 16296,73     | 14003,67            | VIII     |
| 12,26,006       | 27860,49     | 21142,42            | 2,497                | 7,22         | 5,95                | 2,86,438                         | 13139,13     | 10934,62            | 49,35,690                      | 167898,66    | 134790,79           | Total    |
| 1,018           | 1,79         | 2,10                | 31                   | 4            | 4                   | 1,611                            | 4,65         | 3,79                | 20,432                         | 122,60       | 106,47              | 1        |
| 654             | 602,71       | 472,89              | 71                   | 17           | 16                  | 8,937                            | 906,81       | 719,96              | 2,06,776                       | 14436,70     | 11450,52            | 2        |

**TABLE No. 5.5 - POPULATION GROUP AND BANK GROUP - WISE CLASSIFICATION OF OUTSTANDING**  
**ALL INDIA**

| OCCUPATION                                         | STATE BANK OF INDIA<br>AND ITS ASSOCIATES |                 |                            | NATIONALISED BANKS |                  |                            |
|----------------------------------------------------|-------------------------------------------|-----------------|----------------------------|--------------------|------------------|----------------------------|
|                                                    | No. of<br>Accounts                        | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts | Credit<br>Limit  | Amount<br>Out-<br>standing |
|                                                    | 1                                         | 2               | 3                          | 4                  | 5                | 6                          |
| <b>I. AGRICULTURE</b>                              | <b>63,77,250</b>                          | <b>10644,69</b> | <b>9143,91</b>             | <b>108,79,723</b>  | <b>16902,37</b>  | <b>14979,43</b>            |
| 1. Direct Finance                                  | 63,06,349                                 | 8678,20         | 7523,44                    | 107,57,348         | 13785,11         | 12653,11                   |
| 2. Indirect Finance                                | 70,901                                    | 1966,49         | 1620,47                    | 1,22,375           | 3117,27          | 2326,32                    |
| <b>II. INDUSTRY</b>                                | <b>12,70,061</b>                          | <b>47495,56</b> | <b>37851,01</b>            | <b>17,95,454</b>   | <b>74165,75</b>  | <b>60471,61</b>            |
| 1. Mining & Quarrying                              | 4,111                                     | 943,30          | 649,63                     | 7,247              | 1327,51          | 1140,00                    |
| 2. Food Manufacturing and Processing               | 40,770                                    | 3802,12         | 3048,22                    | 62,002             | 6622,87          | 5426,83                    |
| (a) Rice Mills, Flour and Dal Mills                | 12,377                                    | 654,39          | 531,29                     | 19,408             | 1320,46          | 1064,14                    |
| (b) Sugar                                          | 379                                       | 625,98          | 513,14                     | 933                | 1348,12          | 1173,57                    |
| (c) Edible Oils and Vanaspati                      | 5,340                                     | 930,69          | 736,31                     | 9,259              | 1092,98          | 857,02                     |
| (d) Tea Processing                                 | 292                                       | 319,28          | 198,63                     | 1,181              | 817,90           | 649,58                     |
| (e) Processing of Fruits & Vegetables              | 566                                       | 42,77           | 39,11                      | 1,280              | 197,90           | 151,01                     |
| (f) Others                                         | 21,816                                    | 1229,01         | 1029,75                    | 29,941             | 1845,51          | 1531,51                    |
| 3. Beverage and Tobacco                            | 1,464                                     | 427,07          | 312,13                     | 3,667              | 1037,60          | 804,30                     |
| 4. Textiles                                        | 35,282                                    | 6299,54         | 5017,59                    | 79,100             | 13740,02         | 11132,89                   |
| (a) Cotton Textiles                                | 10,268                                    | 2476,68         | 2051,49                    | 18,985             | 5014,31          | 4140,57                    |
| (b) Jute Textiles                                  | 578                                       | 180,65          | 149,94                     | 866                | 310,25           | 248,31                     |
| (c) Handloom Textiles & Khadi                      | 3,451                                     | 279,44          | 192,57                     | 5,537              | 367,31           | 317,97                     |
| (d) Other Textiles                                 | 20,985                                    | 3362,78         | 2623,60                    | 53,712             | 8048,15          | 6426,03                    |
| 5. Paper, Paper Products and Printing              | 11,531                                    | 1068,09         | 850,13                     | 26,321             | 2345,61          | 1953,66                    |
| 6. Leather and Leather Products                    | 4,295                                     | 613,39          | 506,64                     | 9,614              | 1588,79          | 1346,84                    |
| 7. Rubber and Rubber Products                      | 4,176                                     | 582,00          | 459,41                     | 7,498              | 1216,68          | 1027,66                    |
| 8. Chemicals and Chemical Products                 | 22,351                                    | 6384,66         | 5079,43                    | 44,810             | 10784,95         | 8462,02                    |
| (a) Heavy Industrial Chemicals                     | 2,041                                     | 1165,30         | 882,32                     | 4,717              | 2072,94          | 1626,16                    |
| (b) Fertilizers                                    | 841                                       | 1138,72         | 892,93                     | 1,120              | 1350,37          | 977,09                     |
| (c) Drugs and Pharmaceuticals                      | 4,553                                     | 1671,62         | 1370,00                    | 8,519              | 2889,67          | 2269,77                    |
| (d) Non-Edible Oils                                | 536                                       | 119,89          | 105,93                     | 958                | 200,49           | 164,77                     |
| (e) Other Chemicals & Chemical Products            | 14,380                                    | 2289,13         | 1828,26                    | 29,496             | 4271,49          | 3424,25                    |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 2,210                                     | 1581,11         | 1371,06                    | 3,010              | 727,72           | 540,50                     |
| 10. Manufacture of Cement & Cement Products        | 2,879                                     | 1145,97         | 742,51                     | 4,889              | 876,49           | 740,70                     |
| 11. Basic Metals & Metal Products                  | 26,464                                    | 7381,72         | 5923,50                    | 52,383             | 8765,33          | 7213,82                    |
| (a) Iron and Steel                                 | 8,092                                     | 5677,95         | 4486,83                    | 16,928             | 5611,97          | 4746,80                    |
| (b) Non-Ferrous Metals                             | 1,712                                     | 459,72          | 384,17                     | 3,738              | 654,58           | 516,13                     |
| (c) Other Metal Products                           | 16,660                                    | 1244,05         | 1052,50                    | 31,717             | 2498,78          | 1950,88                    |
| 12. Engineering                                    | 31,492                                    | 7977,95         | 6437,09                    | 60,180             | 11303,58         | 9066,99                    |
| (a) Heavy Engineering                              | 5,353                                     | 2477,99         | 1844,46                    | 8,065              | 3416,10          | 2638,85                    |
| (b) Light Engineering                              | 14,024                                    | 1827,45         | 1422,29                    | 26,206             | 2515,44          | 2105,20                    |
| (c) Electrical Machinery & Goods                   | 7,112                                     | 1809,74         | 1507,33                    | 15,496             | 2930,93          | 2370,43                    |
| (d) Electronic Machinery & Goods                   | 5,003                                     | 1862,77         | 1663,02                    | 10,413             | 2441,12          | 1952,50                    |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 8,775                                     | 2063,23         | 1487,88                    | 18,402             | 2568,58          | 1979,48                    |
| 14. Other Industries                               | 10,63,492                                 | 5591,33         | 4787,62                    | 13,96,817          | 8000,75          | 6772,56                    |
| 15. Electricity, Gas & Water                       | 6,985                                     | 980,61          | 619,60                     | 3,951              | 1546,95          | 1258,45                    |
| (a) Electricity Generation & Transmission          | 6,735                                     | 956,84          | 596,30                     | 3,057              | 1463,13          | 1180,42                    |
| (b) Non-Conventional Energy                        | 58                                        | 5,75            | 5,47                       | 262                | 30,37            | 32,36                      |
| (c) Gas, Steam & Water Supply                      | 192                                       | 18,03           | 17,83                      | 632                | 53,45            | 45,67                      |
| 16. Construction                                   | 3,784                                     | 653,48          | 558,57                     | 15,563             | 1712,32          | 1604,89                    |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>2,32,013</b>                           | <b>1485,65</b>  | <b>1175,26</b>             | <b>4,75,968</b>    | <b>2776,12</b>   | <b>2380,95</b>             |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>2,13,015</b>                           | <b>1781,87</b>  | <b>1459,12</b>             | <b>15,52,820</b>   | <b>6419,36</b>   | <b>5589,20</b>             |
| <b>V. PERSONAL LOANS</b>                           | <b>31,19,929</b>                          | <b>8305,04</b>  | <b>7044,82</b>             | <b>38,64,409</b>   | <b>13247,30</b>  | <b>11822,40</b>            |
| 1. Loans for Purchase of Consumer Durables         | 2,31,240                                  | 355,58          | 302,56                     | 2,56,088           | 351,61           | 298,27                     |
| 2. Loans for Housing                               | 2,51,875                                  | 2679,00         | 2260,23                    | 4,76,762           | 4469,76          | 4036,64                    |
| 3. Rest of the Personal Loans                      | 26,36,814                                 | 5270,45         | 4482,04                    | 31,31,559          | 8425,92          | 7487,49                    |
| <b>VI. TRADE</b>                                   | <b>22,63,874</b>                          | <b>10951,70</b> | <b>8808,86</b>             | <b>40,59,126</b>   | <b>23610,51</b>  | <b>20350,85</b>            |
| 1. Wholesale Trade                                 | 1,15,113                                  | 6994,15         | 5448,35                    | 1,84,102           | 16608,72         | 14268,17                   |
| 2. Retail Trade                                    | 21,48,761                                 | 3957,55         | 3360,51                    | 38,75,024          | 7001,80          | 6082,68                    |
| <b>VII. FINANCE</b>                                | <b>3,189</b>                              | <b>1798,00</b>  | <b>1382,61</b>             | <b>13,132</b>      | <b>4933,55</b>   | <b>4093,53</b>             |
| <b>VIII. ALL OTHERS</b>                            | <b>7,20,182</b>                           | <b>9583,48</b>  | <b>7365,01</b>             | <b>30,98,430</b>   | <b>11703,67</b>  | <b>10338,20</b>            |
| <b>TOTAL BANK CREDIT</b>                           | <b>141,99,513</b>                         | <b>92045,98</b> | <b>74230,62</b>            | <b>257,39,062</b>  | <b>153758,63</b> | <b>130026,15</b>           |
| OF WHICH : 1. Artisans & Village Industries        | 4,58,292                                  | 465,23          | 404,07                     | 6,70,422           | 676,70           | 624,12                     |
| 2. Other Small Scale Industries                    | 6,24,662                                  | 8773,91         | 7389,90                    | 8,65,686           | 19234,15         | 15815,58                   |

## CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996

ALL INDIA

(Amount in Rupees Lakh)

| FOREIGN BANKS   |              |                    | REGIONAL RURAL BANKS |              |                    | OTHER SCHEDULED COMMERCIAL BANKS |              |                    | ALL SCHEDULED COMMERCIAL BANKS |              |                    | Item No. |
|-----------------|--------------|--------------------|----------------------|--------------|--------------------|----------------------------------|--------------|--------------------|--------------------------------|--------------|--------------------|----------|
| No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts      | Credit Limit | Amount Outstanding | No. of Accounts                  | Credit Limit | Amount Outstanding | No. of Accounts                | Credit Limit | Amount Outstanding |          |
| 7               | 8            | 9                  | 10                   | 11           | 12                 | 13                               | 14           | 15                 | 16                             | 17           | 18                 | 19       |
| 455             | 78,61        | 67,12              | 64,37,169            | 4103,00      | 3568,48            | 4,93,976                         | 1187,72      | 1050,00            | 241,88,573                     | 32916,39     | 28808,96           | I        |
| 405             | 15,66        | 13,75              | 63,21,011            | 3986,78      | 3470,36            | 4,83,331                         | 998,36       | 895,47             | 238,68,444                     | 27464,11     | 24556,13           | 1        |
| 50              | 62,95        | 53,38              | 1,16,158             | 116,22       | 98,12              | 10,645                           | 189,36       | 154,53             | 3,20,129                       | 5452,29      | 4252,82            | 2        |
| 11,920          | 19768,09     | 14951,63           | 14,20,338            | 692,08       | 609,99             | 1,25,278                         | 10157,85     | 8375,29            | 46,23,051                      | 152279,32    | 122259,52          | II       |
| 38              | 36,45        | 23,99              | 256                  | 4,97         | 4,75               | 804                              | 159,52       | 124,55             | 12,456                         | 2471,75      | 1942,92            | 1        |
| 383             | 1186,00      | 911,42             | 11,965               | 30,66        | 26,56              | 6,937                            | 963,28       | 740,67             | 1,22,057                       | 12604,93     | 10153,71           | 2        |
| 19              | 44,86        | 29,48              | 967                  | 11,95        | 9,72               | 2,258                            | 129,60       | 105,10             | 35,029                         | 2161,26      | 1739,74            | 2(a)     |
| 11              | 19,34        | 17,06              | 29                   | 30           | 29                 | 115                              | 142,33       | 106,72             | 1,467                          | 2136,07      | 1810,78            | 2(b)     |
| 45              | 136,15       | 90,03              | 360                  | 3,18         | 2,89               | 1,299                            | 193,85       | 156,19             | 16,303                         | 2356,84      | 1842,44            | 2(c)     |
| 116             | 350,76       | 262,50             | 2                    | 1            | —                  | 58                               | 23,71        | 19,48              | 1,649                          | 1511,66      | 1130,19            | 2(d)     |
| 6               | 1,58         | 42                 | 134                  | 68           | 64                 | 103                              | 11,30        | 10,04              | 2,089                          | 254,24       | 201,21             | 2(e)     |
| 186             | 633,31       | 511,93             | 10,473               | 14,54        | 13,02              | 3,104                            | 462,49       | 343,15             | 65,520                         | 4184,86      | 3429,35            | 2(f)     |
| 216             | 524,42       | 406,83             | 65                   | 39           | 33                 | 633                              | 130,67       | 115,01             | 6,045                          | 2120,16      | 1638,60            | 3        |
| 1,066           | 3035,60      | 2199,12            | 900                  | 5,39         | 4,95               | 16,453                           | 2758,36      | 2140,84            | 1,32,801                       | 25838,91     | 20495,39           | 4        |
| 423             | 1493,07      | 1098,16            | 142                  | 1,32         | 1,19               | 6,663                            | 1337,48      | 1063,32            | 36,481                         | 10322,86     | 8354,72            | 4(a)     |
| 31              | 32,03        | 24,74              | 19                   | 10           | 9                  | 74                               | 34,98        | 27,53              | 1,568                          | 558,00       | 450,62             | 4(b)     |
| 10              | 1,32         | 87                 | 173                  | 80           | 77                 | 439                              | 34,16        | 21,02              | 9,610                          | 683,02       | 533,19             | 4(c)     |
| 602             | 1509,18      | 1075,36            | 566                  | 3,17         | 2,91               | 9,277                            | 1351,74      | 1028,97            | 85,142                         | 14275,02     | 11156,86           | 4(d)     |
| 258             | 462,59       | 390,80             | 188                  | 1,67         | 1,55               | 3,729                            | 312,15       | 257,77             | 42,027                         | 4190,11      | 3453,91            | 5        |
| 144             | 96,25        | 62,27              | 104                  | 73           | 67                 | 1,090                            | 164,58       | 134,91             | 15,247                         | 2463,74      | 2051,32            | 6        |
| 153             | 350,91       | 269,05             | 56                   | 49           | 45                 | 1,186                            | 146,81       | 123,59             | 13,069                         | 2296,88      | 1880,16            | 7        |
| 1,761           | 3356,62      | 2394,17            | 292                  | 2,37         | 2,12               | 5,067                            | 1016,35      | 872,69             | 74,281                         | 21544,96     | 16810,44           | 8        |
| 302             | 742,82       | 459,20             | 7                    | 7            | 6                  | 431                              | 148,26       | 116,77             | 7,498                          | 4129,40      | 3084,51            | 8(a)     |
| 46              | 107,75       | 66,87              | 18                   | 25           | 20                 | 74                               | 80,90        | 74,42              | 2,099                          | 2678,00      | 2011,50            | 8(b)     |
| 689             | 1433,14      | 1030,53            | 52                   | 38           | 35                 | 1,015                            | 288,65       | 258,34             | 14,828                         | 6283,45      | 4928,98            | 8(c)     |
| 14              | 17,62        | 17,82              | 34                   | 17           | 17                 | 109                              | 11,62        | 10,22              | 1,651                          | 349,77       | 298,91             | 8(d)     |
| 710             | 1055,28      | 819,74             | 181                  | 1,50         | 1,34               | 3,438                            | 486,93       | 412,94             | 48,205                         | 8104,33      | 6486,53            | 8(e)     |
| 129             | 539,26       | 419,30             | 22                   | 18           | 19                 | 252                              | 83,24        | 58,48              | 5,623                          | 2931,51      | 2389,53            | 9        |
| 96              | 283,96       | 184,55             | 71                   | 84           | 85                 | 675                              | 110,15       | 98,17              | 8,610                          | 2417,42      | 1766,78            | 10       |
| 640             | 1602,06      | 1258,02            | 706                  | 4,38         | 4,41               | 4,801                            | 907,77       | 792,07             | 84,994                         | 18661,26     | 15191,82           | 11       |
| 350             | 1041,74      | 823,13             | 71                   | 52           | 49                 | 2,013                            | 610,29       | 544,06             | 27,454                         | 12942,47     | 10601,31           | 11(a)    |
| 93              | 182,17       | 157,25             | 324                  | 1,46         | 1,45               | 344                              | 74,43        | 62,54              | 6,211                          | 1372,35      | 1121,54            | 11(b)    |
| 197             | 378,14       | 277,64             | 311                  | 2,41         | 2,47               | 2,444                            | 223,05       | 185,48             | 51,329                         | 4346,43      | 3468,98            | 11(c)    |
| 1,935           | 4282,46      | 3323,52            | 604                  | 6,15         | 5,59               | 6,008                            | 1037,22      | 868,16             | 1,00,219                       | 24607,35     | 19701,34           | 12       |
| 503             | 1225,98      | 857,67             | 205                  | 2,91         | 2,60               | 982                              | 203,88       | 176,84             | 15,108                         | 7326,85      | 5520,41            | 12(a)    |
| 603             | 927,79       | 722,24             | 187                  | 1,88         | 1,58               | 1,935                            | 253,21       | 208,19             | 42,955                         | 5525,76      | 4459,49            | 12(b)    |
| 408             | 1027,23      | 791,91             | 112                  | 74           | 87                 | 1,702                            | 311,53       | 260,60             | 24,830                         | 6080,17      | 4931,14            | 12(c)    |
| 421             | 1101,47      | 951,69             | 100                  | 62           | 55                 | 1,389                            | 268,60       | 222,53             | 17,326                         | 5674,58      | 4790,30            | 12(d)    |
| 439             | 1082,05      | 723,21             | 853                  | 10,37        | 8,85               | 2,268                            | 213,52       | 183,67             | 30,737                         | 5937,75      | 4383,09            | 13       |
| 4,310           | 1906,71      | 1547,87            | 14,03,968            | 619,76       | 544,55             | 69,920                           | 1153,40      | 925,08             | 39,38,507                      | 17271,94     | 14577,67           | 14       |
| 101             | 400,66       | 309,54             | 30                   | 27           | 23                 | 276                              | 194,08       | 183,80             | 11,343                         | 3122,57      | 2371,63            | 15       |
| 71              | 365,58       | 284,33             | 22                   | 15           | 15                 | 142                              | 97,75        | 92,13              | 10,027                         | 2883,45      | 2153,34            | 15(a)    |
| 6               | 25,45        | 19,67              | 2                    | 4            | 3                  | 43                               | 52,30        | 48,56              | 371                            | 113,90       | 106,09             | 15(b)    |
| 24              | 9,64         | 5,54               | 6                    | 7            | 5                  | 91                               | 44,03        | 43,11              | 945                            | 125,22       | 112,20             | 15(c)    |
| 251             | 622,08       | 528,00             | 258                  | 3,46         | 3,93               | 5,179                            | 806,75       | 755,81             | 25,035                         | 3798,09      | 3451,20            | 16       |
| 155             | 98,60        | 73,82              | 3,35,547             | 392,46       | 344,02             | 59,982                           | 789,84       | 603,44             | 11,03,665                      | 5542,67      | 4577,48            | III      |
| 1,181           | 1055,05      | 677,54             | 5,49,104             | 297,13       | 266,68             | 1,19,542                         | 1234,91      | 1051,87            | 24,35,662                      | 10788,32     | 9044,41            | IV       |
| 11,89,002       | 3062,07      | 2025,87            | 7,90,344             | 893,25       | 773,32             | 8,05,974                         | 2218,14      | 1962,26            | 97,69,658                      | 27725,80     | 23628,68           | V        |
| 14,876          | 52,66        | 52,04              | 62,913               | 72,17        | 63,50              | 1,36,340                         | 187,80       | 165,02             | 7,01,457                       | 1019,83      | 881,38             | 1        |
| 4,447           | 223,39       | 214,22             | 35,928               | 199,73       | 182,42             | 50,844                           | 483,80       | 420,09             | 8,19,856                       | 8055,67      | 7113,60            | 2        |
| 11,69,679       | 2786,03      | 1759,61            | 6,91,503             | 621,35       | 527,40             | 6,18,790                         | 1546,54      | 1377,16            | 82,48,345                      | 18650,29     | 15633,69           | 3        |
| 3,092           | 1303,99      | 961,58             | 26,74,334            | 1459,79      | 1324,25            | 2,46,004                         | 4808,21      | 3897,01            | 92,46,430                      | 42134,20     | 35342,54           | VI       |
| 919             | 1190,29      | 878,81             | 27,725               | 35,42        | 30,41              | 33,608                           | 2862,82      | 2251,52            | 3,61,467                       | 27691,39     | 22877,25           | 1        |
| 2,173           | 113,70       | 82,77              | 26,46,609            | 1424,37      | 1293,84            | 2,12,396                         | 1945,38      | 1645,49            | 88,84,963                      | 14442,81     | 12465,29           | 2        |
| 689             | 2095,93      | 1695,03            | 79                   | 3,11         | 2,48               | 4,955                            | 2225,50      | 1839,02            | 22,044                         | 11056,08     | 9012,67            | VII      |
| 25,745          | 2785,76      | 2484,15            | 8,47,668             | 501,98       | 454,93             | 5,91,321                         | 1561,68      | 1375,58            | 52,83,346                      | 26136,57     | 22017,86           | VIII     |
| 12,32,239       | 30248,10     | 22936,73           | 130,54,583           | 8342,80      | 7344,14            | 24,47,032                        | 24183,84     | 20154,47           | 566,72,429                     | 308579,35    | 254692,11          | Total    |
| 1,022           | 2,13         | 2,43               | 11,87,881            | 503,16       | 439,86             | 23,975                           | 39,43        | 33,16              | 23,41,592                      | 1686,65      | 1503,64            | 1        |
| 769             | 702,61       | 559,15             | 2,03,434             | 136,42       | 122,03             | 57,503                           | 2449,83      | 1936,04            | 17,52,054                      | 31296,93     | 25822,70           | 2        |

TABLE No. 5.6 - STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

## NORTHERN REGION

STATE:

| OCCUPATION                                         | STATE BANK OF INDIA<br>AND ITS ASSOCIATES |                 |                       | NATIONALISED BANKS |                 |                       |
|----------------------------------------------------|-------------------------------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
|                                                    | No. of<br>Accounts                        | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                                         | 2               | 3                     | 4                  | 5               | 6                     |
| <b>I. AGRICULTURE</b>                              | <b>70,342</b>                             | <b>420,14</b>   | <b>342,83</b>         | <b>2,25,500</b>    | <b>653,91</b>   | <b>541,10</b>         |
| 1. Direct Finance                                  | 68,688                                    | 342,68          | 284,27                | 2,22,378           | 603,98          | 507,72                |
| 2. Indirect Finance                                | 1,654                                     | 77,46           | 58,56                 | 3,122              | 49,93           | 33,38                 |
| <b>II. INDUSTRY</b>                                | <b>13,853</b>                             | <b>708,37</b>   | <b>566,67</b>         | <b>36,789</b>      | <b>1865,78</b>  | <b>1579,96</b>        |
| 1. Mining & Quarrying                              | 12                                        | 47              | 45                    | 153                | 6,30            | 5,03                  |
| 2. Food Manufacturing and Processing               | 871                                       | 80,84           | 64,00                 | 2,031              | 340,43          | 286,03                |
| (a) Rice Mills, Flour and Dal Mills                | 681                                       | 72,83           | 59,02                 | 1,142              | 267,63          | 224,06                |
| (b) Sugar                                          | -                                         | -               | -                     | 6                  | 6,88            | 6,40                  |
| (c) Edible Oils and Vanaspati                      | 65                                        | 4,05            | 1,80                  | 428                | 28,50           | 24,16                 |
| (d) Tea Processing                                 | -                                         | -               | -                     | 2                  | 6               | 5                     |
| (e) Processing of Fruits & Vegetables              | 2                                         | 5               | 2                     | 25                 | 13,57           | 12,16                 |
| (f) Others                                         | 123                                       | 3,91            | 3,16                  | 428                | 23,81           | 19,21                 |
| 3. Beverage and Tobacco                            | 3                                         | 5               | 4                     | 38                 | 13,89           | 9,47                  |
| 4. Textiles                                        | 1,950                                     | 203,83          | 138,81                | 3,627              | 343,64          | 285,51                |
| (a) Cotton Textiles                                | 257                                       | 21,94           | 13,28                 | 1,101              | 92,75           | 73,82                 |
| (b) Jute Textiles                                  | 26                                        | 82              | 71                    | 14                 | 25              | 12                    |
| (c) Handloom Textiles & Khadi                      | 947                                       | 137,27          | 86,74                 | 1,006              | 70,59           | 61,60                 |
| (d) Other Textiles                                 | 720                                       | 43,79           | 38,07                 | 1,506              | 180,05          | 149,98                |
| 5. Paper, Paper Products and Printing              | 81                                        | 1,87            | 1,61                  | 511                | 69,72           | 67,47                 |
| 6. Leather and Leather Products                    | 54                                        | 2,01            | 58                    | 154                | 43,98           | 41,11                 |
| 7. Rubber and Rubber Products                      | 48                                        | 5,00            | 2,92                  | 405                | 57,73           | 44,11                 |
| 8. Chemicals and Chemical Products                 | 288                                       | 44,56           | 40,18                 | 1,115              | 180,54          | 146,83                |
| (a) Heavy Industrial Chemicals                     | 10                                        | 1,14            | 35                    | 122                | 25,89           | 29,82                 |
| (b) Fertilizers                                    | 11                                        | 6,17            | 5,07                  | 11                 | 1,39            | 1,11                  |
| (c) Drugs and Pharmaceuticals                      | 34                                        | 18,97           | 18,72                 | 246                | 25,01           | 21,10                 |
| (d) Non-Edible Oils                                | 37                                        | 3,11            | 3,16                  | 37                 | 6,82            | 6,18                  |
| (e) Other Chemicals & Chemical Products            | 196                                       | 15,17           | 12,89                 | 699                | 121,43          | 88,63                 |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 22                                        | 3,98            | 2,28                  | 58                 | 2,09            | 128                   |
| 10. Manufacture of Cement & Cement Products        | 20                                        | 98              | 97                    | 92                 | 17,94           | 17,46                 |
| 11. Basic Metals & Metal Products                  | 1,081                                     | 147,72          | 134,54                | 2,242              | 222,36          | 206,94                |
| (a) Iron and Steel                                 | 386                                       | 112,58          | 102,92                | 852                | 151,45          | 144,63                |
| (b) Non-Ferrous Metals                             | 23                                        | 1,24            | 1,64                  | 202                | 11,43           | 10,86                 |
| (c) Other Metal Products                           | 672                                       | 33,90           | 29,98                 | 1,188              | 59,47           | 51,44                 |
| 12. Engineering                                    | 759                                       | 31,33           | 24,72                 | 2,789              | 339,72          | 268,79                |
| (a) Heavy Engineering                              | 63                                        | 6,47            | 4,56                  | 476                | 117,06          | 100,43                |
| (b) Light Engineering                              | 600                                       | 18,09           | 14,04                 | 1,589              | 140,99          | 99,65                 |
| (c) Electrical Machinery & Goods                   | 69                                        | 2,09            | 1,80                  | 536                | 37,11           | 27,22                 |
| (d) Electronic Machinery & Goods                   | 27                                        | 4,67            | 4,33                  | 188                | 44,56           | 41,49                 |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 113                                       | 5,53            | 4,78                  | 641                | 74,21           | 66,69                 |
| 14. Other Industries                               | 8,508                                     | 178,32          | 149,02                | 22,727             | 130,71          | 112,51                |
| 15. Electricity, Gas & Water                       | 7                                         | 1,34            | 1,34                  | 130                | 4,72            | 3,43                  |
| (a) Electricity Generation & Transmission          | 7                                         | 1,34            | 1,34                  | 110                | 4,34            | 3,00                  |
| (b) Non-Conventional Energy                        | -                                         | -               | -                     | 8                  | 18              | 23                    |
| (c) Gas, Steam & Water Supply                      | -                                         | -               | -                     | 12                 | 20              | 20                    |
| 16. Construction                                   | 36                                        | 56              | 42                    | 76                 | 17,80           | 17,33                 |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>3,371</b>                              | <b>30,68</b>    | <b>24,77</b>          | <b>13,657</b>      | <b>57,34</b>    | <b>46,48</b>          |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>691</b>                                | <b>9,19</b>     | <b>6,02</b>           | <b>22,921</b>      | <b>81,84</b>    | <b>64,58</b>          |
| <b>V. PERSONAL LOANS</b>                           | <b>25,883</b>                             | <b>118,22</b>   | <b>100,08</b>         | <b>1,07,403</b>    | <b>374,93</b>   | <b>334,16</b>         |
| 1. Loans for Purchase of Consumer Durables         | 939                                       | 1,92            | 1,57                  | 3,421              | 6,54            | 5,32                  |
| 2. Loans for Housing                               | 3,472                                     | 50,22           | 43,87                 | 14,362             | 120,22          | 108,34                |
| 3. Rest of the Personal Loans                      | 21,472                                    | 66,08           | 54,63                 | 89,620             | 248,16          | 220,50                |
| <b>VI. TRADE</b>                                   | <b>18,287</b>                             | <b>117,67</b>   | <b>98,02</b>          | <b>90,927</b>      | <b>349,14</b>   | <b>295,51</b>         |
| 1. Wholesale Trade                                 | 1,478                                     | 33,00           | 29,49                 | 4,253              | 161,28          | 144,22                |
| 2. Retail Trade                                    | 16,809                                    | 84,67           | 68,53                 | 86,674             | 187,85          | 151,29                |
| <b>VII. FINANCE</b>                                | <b>92</b>                                 | <b>1,09</b>     | <b>76</b>             | <b>241</b>         | <b>10,96</b>    | <b>9,90</b>           |
| <b>VIII. ALL OTHERS</b>                            | <b>5,091</b>                              | <b>25,22</b>    | <b>21,21</b>          | <b>68,694</b>      | <b>211,15</b>   | <b>164,67</b>         |
| <b>TOTAL BANK CREDIT</b>                           | <b>1,37,610</b>                           | <b>1430,58</b>  | <b>1160,35</b>        | <b>5,66,132</b>    | <b>3605,06</b>  | <b>3036,37</b>        |
| OF WHICH : 1. Artisans & Village Industries        | 1,684                                     | 20,30           | 15,68                 | 6,869              | 13,98           | 12,07                 |
| 2. Other Small Scale Industries                    | 7,655                                     | 312,39          | 233,58                | 24,252             | 741,15          | 617,96                |

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

**HARYANA**

(Amount in Rupees Lakh)

| FOREIGN BANKS   |              |                    | REGIONAL RURAL BANKS |              |                    | OTHER SCHEDULED COMMERCIAL BANKS |              |                    | ALL SCHEDULED COMMERCIAL BANKS |              |                    | Item No. |
|-----------------|--------------|--------------------|----------------------|--------------|--------------------|----------------------------------|--------------|--------------------|--------------------------------|--------------|--------------------|----------|
| No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts      | Credit Limit | Amount Outstanding | No. of Accounts                  | Credit Limit | Amount Outstanding | No. of Accounts                | Credit Limit | Amount Outstanding |          |
| 7               | 8            | 9                  | 10                   | 11           | 12                 | 13                               | 14           | 15                 | 16                             | 17           | 18                 | 19       |
| —               | —            | —                  | 1,30,444             | 140,12       | 112,02             | 189                              | 60           | 40                 | 4,26,475                       | 1214,77      | 996,36             | I        |
| —               | —            | —                  | 1,29,153             | 138,25       | 111,13             | 189                              | 60           | 40                 | 4,20,408                       | 1085,51      | 903,53             | 1        |
| —               | —            | —                  | 1291                 | 1,87         | 89                 | —                                | —            | —                  | 6067                           | 129,26       | 92,84              | 2        |
| 237             | 491,51       | 372,55             | 21457                | 15,59        | 12,77              | 328                              | 49,78        | 44,57              | 72664                          | 3131,03      | 2576,52            | II       |
| 3               | 11,00        | 6,67               | 6                    | 13           | 11                 | —                                | —            | —                  | 174                            | 17,90        | 12,26              | 1        |
| 2               | 1,01         | 3                  | 78                   | 28           | 28                 | 19                               | 1,15         | 1,01               | 3001                           | 423,71       | 351,36             | 2        |
| —               | —            | —                  | 5                    | 5            | 5                  | 6                                | 32           | 33                 | 1834                           | 340,83       | 283,46             | 2(a)     |
| 1               | 1,00         | 2                  | 1                    | 1            | 1                  | —                                | —            | —                  | 8                              | 7,88         | 6,43               | 2(b)     |
| —               | —            | —                  | 10                   | 6            | 5                  | 1                                | 64           | 49                 | 504                            | 33,25        | 26,50              | 2(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 2                              | 6            | 5                  | 2(d)     |
| —               | —            | —                  | 48                   | 14           | 15                 | —                                | —            | —                  | 75                             | 13,76        | 12,33              | 2(e)     |
| 1               | 1            | 1                  | 14                   | 3            | 3                  | 12                               | 19           | 19                 | 578                            | 27,95        | 22,60              | 2(f)     |
| —               | —            | —                  | —                    | —            | —                  | 1                                | 1            | —                  | 42                             | 13,94        | 9,51               | 3        |
| 11              | 14,82        | 9,23               | 9                    | 6            | 6                  | 70                               | 2,13         | 1,71               | 5667                           | 564,47       | 435,31             | 4        |
| 8               | 12,54        | 7,21               | 1                    | 3            | 4                  | 35                               | 1,49         | 1,23               | 1402                           | 128,75       | 95,57              | 4(a)     |
| —               | —            | —                  | —                    | —            | —                  | 1                                | —            | —                  | 41                             | 1,07         | 84                 | 4(b)     |
| —               | —            | —                  | —                    | —            | —                  | 24                               | 40           | 29                 | 1977                           | 208,27       | 148,62             | 4(c)     |
| 3               | 2,28         | 2,02               | 8                    | 3            | 2                  | 10                               | 23           | 19                 | 2247                           | 226,38       | 190,28             | 4(d)     |
| 13              | 13,32        | 10,42              | 7                    | 11           | 10                 | 16                               | 2,41         | 1,86               | 628                            | 87,44        | 81,45              | 5        |
| —               | —            | —                  | 4                    | 2            | 1                  | —                                | —            | —                  | 212                            | 46,01        | 41,70              | 6        |
| 19              | 86,31        | 48,49              | —                    | —            | —                  | 2                                | 1,66         | 1,61               | 474                            | 150,70       | 97,13              | 7        |
| 15              | 34,94        | 33,93              | 9                    | 15           | 12                 | 32                               | 2,78         | 2,61               | 1459                           | 262,98       | 223,67             | 8        |
| —               | —            | —                  | —                    | —            | —                  | 1                                | 2            | 2                  | 133                            | 27,04        | 30,19              | 8(a)     |
| —               | —            | —                  | 1                    | 1            | —                  | 2                                | 1            | 3                  | 25                             | 7,59         | 6,21               | 8(b)     |
| 7               | 31,75        | 32,00              | 5                    | 11           | 8                  | 4                                | 1,06         | 1,10               | 296                            | 76,90        | 72,99              | 8(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 74                             | 9,94         | 9,34               | 8(d)     |
| 8               | 3,20         | 1,94               | 3                    | 4            | 4                  | 25                               | 1,68         | 1,46               | 931                            | 141,51       | 104,95             | 8(e)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 80                             | 6,07         | 3,56               | 9        |
| 1               | 25           | 25                 | —                    | —            | —                  | 2                                | 12           | 9                  | 115                            | 19,28        | 18,78              | 10       |
| 22              | 18,97        | 17,18              | 5                    | 2            | 1                  | 30                               | 25,17        | 24,12              | 3380                           | 414,23       | 382,79             | 11       |
| 6               | 14,52        | 14,22              | 1                    | 1            | —                  | 14                               | 24,58        | 23,55              | 1259                           | 303,13       | 285,33             | 11(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 225                            | 12,67        | 12,50              | 11(b)    |
| 16              | 4,46         | 2,96               | 4                    | 1            | 1                  | 16                               | 59           | 57                 | 1896                           | 98,43        | 84,96              | 11(c)    |
| 106             | 176,07       | 129,18             | 8                    | 4            | 4                  | 108                              | 13,36        | 10,71              | 3770                           | 560,52       | 433,44             | 12       |
| 45              | 52,78        | 27,79              | 1                    | —            | —                  | 10                               | 34           | 32                 | 595                            | 176,65       | 133,10             | 12(a)    |
| 42              | 100,49       | 85,62              | 3                    | 1            | 1                  | 96                               | 8,02         | 5,25               | 2330                           | 267,60       | 204,57             | 12(b)    |
| 10              | 12,55        | 6,28               | 3                    | 2            | 2                  | 2                                | 5,01         | 5,15               | 620                            | 56,78        | 40,46              | 12(c)    |
| 9               | 10,25        | 9,48               | 1                    | 1            | 1                  | —                                | —            | —                  | 225                            | 59,49        | 55,31              | 12(d)    |
| 34              | 45,67        | 30,82              | 21                   | 41           | 31                 | 6                                | 36           | 29                 | 815                            | 126,17       | 102,89             | 13       |
| 9               | 88,73        | 85,99              | 21309                | 14,33        | 11,69              | 40                               | 56           | 49                 | 52593                          | 412,64       | 359,70             | 14       |
| —               | —            | —                  | 1                    | 5            | 3                  | —                                | —            | —                  | 138                            | 6,11         | 4,80               | 15       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 117                            | 5,68         | 4,35               | 15(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 8                              | 18           | 23                 | 15(b)    |
| —               | —            | —                  | 1                    | 5            | 3                  | —                                | —            | —                  | 13                             | 25           | 22                 | 15(c)    |
| 2               | 42           | 36                 | —                    | —            | —                  | 2                                | 7            | 7                  | 116                            | 18,86        | 18,18              | 16       |
| —               | —            | —                  | 16625                | 23,09        | 18,88              | 23                               | 35           | 32                 | 33676                          | 111,45       | 90,45              | III      |
| —               | —            | —                  | 1658                 | 2,13         | 1,17               | 65                               | 33           | 30                 | 25335                          | 93,49        | 72,07              | IV       |
| 1               | —            | —                  | 13738                | 25,65        | 21,52              | 845                              | 4,20         | 3,52               | 1,47,870                       | 523,01       | 459,28             | V        |
| —               | —            | —                  | 662                  | 1,10         | 90                 | 73                               | 11           | 7                  | 5095                           | 9,68         | 7,86               | 1        |
| —               | —            | —                  | 655                  | 4,01         | 3,98               | 57                               | 60           | 54                 | 18546                          | 175,06       | 156,74             | 2        |
| 1               | —            | —                  | 12421                | 20,53        | 16,64              | 715                              | 3,49         | 2,91               | 1,24,229                       | 338,27       | 294,68             | 3        |
| 3               | 5,95         | 5,95               | 51858                | 47,33        | 40,35              | 705                              | 11,87        | 8,93               | 1,61,780                       | 531,96       | 448,76             | VI       |
| 3               | 5,95         | 5,95               | 217                  | 45           | 53                 | 120                              | 4,44         | 3,39               | 6071                           | 205,12       | 183,58             | 1        |
| —               | —            | —                  | 51641                | 46,89        | 39,82              | 585                              | 7,42         | 5,54               | 1,55,709                       | 326,84       | 265,18             | 2        |
| —               | —            | —                  | 1                    | —            | —                  | 14                               | 2,71         | 2,75               | 348                            | 14,77        | 13,41              | VII      |
| 1               | 1,65         | 1,65               | 10074                | 10,94        | 6,28               | 131                              | 2,27         | 1,32               | 83991                          | 251,23       | 195,12             | VIII     |
| 242             | 499,11       | 380,15             | 2,45,855             | 264,85       | 213,00             | 2300                             | 72,10        | 62,10              | 9,52,139                       | 5871,70      | 4851,97            | Total    |
| —               | —            | —                  | 20031                | 12,86        | 10,41              | 5                                | 1            | 1                  | 28589                          | 47,16        | 38,17              | 1        |
| 12              | 8,19         | 6,58               | 1283                 | 1,33         | 1,18               | 195                              | 10,16        | 8,44               | 33397                          | 1073,22      | 867,75             | 2        |

| <b>NORTHERN REGION (contd.)</b>                    |                                                   |                 | <b>STATE:</b>         |                           |                 |                       |
|----------------------------------------------------|---------------------------------------------------|-----------------|-----------------------|---------------------------|-----------------|-----------------------|
| <b>OCCUPATION</b>                                  | <b>STATE BANK OF INDIA<br/>AND ITS ASSOCIATES</b> |                 |                       | <b>NATIONALISED BANKS</b> |                 |                       |
|                                                    | No. of<br>Accounts                                | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts        | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                                                 | 2               | 3                     | 4                         | 5               | 6                     |
| <b>I. AGRICULTURE</b>                              | <b>20,454</b>                                     | <b>41,19</b>    | <b>35,02</b>          | <b>56,654</b>             | <b>68,01</b>    | <b>53,32</b>          |
| 1. Direct Finance                                  | 20,103                                            | 34,08           | 26,60                 | 55,947                    | 66,05           | 52,32                 |
| 2. Indirect Finance                                | 351                                               | 7,11            | 8,42                  | 707                       | 1,96            | 1,01                  |
| <b>II. INDUSTRY</b>                                | <b>3,272</b>                                      | <b>101,53</b>   | <b>73,48</b>          | <b>14,376</b>             | <b>264,78</b>   | <b>231,14</b>         |
| 1. Mining & Quarrying                              | 60                                                | 95              | 89                    | 48                        | 1,23            | 1,02                  |
| 2. Food Manufacturing and Processing               | 144                                               | 8,57            | 6,83                  | 532                       | 13,74           | 12,10                 |
| (a) Rice Mills, Flour and Dal Mills                | 68                                                | 2,45            | 1,38                  | 176                       | 6,56            | 5,73                  |
| (b) Sugar                                          | 1                                                 | —               | —                     | —                         | —               | —                     |
| (c) Edible Oils and Vanaspati                      | 7                                                 | 7               | 7                     | 40                        | 5,04            | 4,38                  |
| (d) Tea Processing                                 | 2                                                 | 13              | 7                     | 2                         | 37              | 36                    |
| (e) Processing of Fruits & Vegetables              | 7                                                 | 5,11            | 4,54                  | 9                         | 15              | 37                    |
| (f) Others                                         | 59                                                | 82              | 77                    | 305                       | 1,62            | 1,26                  |
| 3. Beverage and Tobacco                            | 8                                                 | 87              | 48                    | 23                        | 3,82            | 3,47                  |
| 4. Textiles                                        | 153                                               | 5,10            | 4,51                  | 307                       | 55,85           | 46,95                 |
| (a) Cotton Textiles                                | 30                                                | 2,65            | 2,02                  | 39                        | 23,86           | 22,66                 |
| (b) Jute Textiles                                  | —                                                 | —               | —                     | 6                         | 29              | 26                    |
| (c) Handloom Textiles & Khadi                      | 67                                                | 78              | 53                    | 104                       | 6,72            | 3,94                  |
| (d) Other Textiles                                 | 56                                                | 1,66            | 1,96                  | 158                       | 24,98           | 20,08                 |
| 5. Paper, Paper Products and Printing              | 63                                                | 2,01            | 2,00                  | 206                       | 9,34            | 10,99                 |
| 6. Leather and Leather Products                    | 20                                                | 19              | 16                    | 32                        | 45              | 43                    |
| 7. Rubber and Rubber Products                      | 20                                                | 99              | 1,04                  | 72                        | 4,13            | 2,88                  |
| 8. Chemicals and Chemical Products                 | 82                                                | 2,62            | 3,20                  | 320                       | 30,75           | 28,48                 |
| (a) Heavy Industrial Chemicals                     | 2                                                 | 2               | 1                     | 27                        | 1,85            | 1,76                  |
| (b) Fertilizers                                    | 1                                                 | 3               | 3                     | 25                        | 3,29            | 3,24                  |
| (c) Drugs and Pharmaceuticals                      | 26                                                | 1,13            | 1,36                  | 58                        | 2,59            | 2,32                  |
| (d) Non-Edible Oils                                | 7                                                 | 17              | 32                    | 7                         | 21              | 16                    |
| (e) Other Chemicals & Chemical Products            | 46                                                | 1,27            | 1,49                  | 203                       | 22,80           | 21,00                 |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 3                                                 | 26              | 6                     | 8                         | 39              | 31                    |
| 10. Manufacture of Cement & Cement Products        | 42                                                | 1,07            | 85                    | 70                        | 2,56            | 2,42                  |
| 11. Basic Metals & Metal Products                  | 247                                               | 7,12            | 6,18                  | 549                       | 56,08           | 47,33                 |
| (a) Iron and Steel                                 | 93                                                | 3,80            | 3,72                  | 217                       | 32,32           | 28,53                 |
| (b) Non-Ferrous Metals                             | 5                                                 | 52              | 25                    | 17                        | 3,73            | 3,90                  |
| (c) Other Metal Products                           | 149                                               | 2,80            | 2,21                  | 315                       | 20,03           | 14,90                 |
| 12. Engineering                                    | 210                                               | 34,11           | 16,68                 | 330                       | 43,30           | 40,59                 |
| (a) Heavy Engineering                              | 14                                                | 2,30            | 1,62                  | 19                        | 61              | 72                    |
| (b) Light Engineering                              | 43                                                | 90              | 1,02                  | 130                       | 26,40           | 24,49                 |
| (c) Electrical Machinery & Goods                   | 25                                                | 5,72            | 3,45                  | 90                        | 9,93            | 10,06                 |
| (d) Electronic Machinery & Goods                   | 128                                               | 25,19           | 10,58                 | 91                        | 6,36            | 5,31                  |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 46                                                | 11,08           | 10,03                 | 91                        | 6,04            | 4,43                  |
| 14. Other Industries                               | 2,142                                             | 24,33           | 19,95                 | 11,693                    | 30,13           | 24,62                 |
| 15. Electricity, Gas & Water                       | 18                                                | 2,12            | 49                    | 14                        | 1,72            | 75                    |
| (a) Electricity Generation & Transmission          | 16                                                | 2,08            | 46                    | 12                        | 1,56            | 63                    |
| (b) Non-Conventional Energy                        | —                                                 | —               | —                     | 1                         | 15              | 10                    |
| (c) Gas, Steam & Water Supply                      | 2                                                 | 5               | 4                     | 1                         | 1               | 3                     |
| 16. Construction                                   | 14                                                | 13              | 12                    | 81                        | 5,24            | 4,37                  |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>3,531</b>                                      | <b>57,24</b>    | <b>37,83</b>          | <b>3,800</b>              | <b>62,86</b>    | <b>46,58</b>          |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>352</b>                                        | <b>7,04</b>     | <b>5,18</b>           | <b>7,305</b>              | <b>24,81</b>    | <b>17,80</b>          |
| <b>V. PERSONAL LOANS</b>                           | <b>13,065</b>                                     | <b>58,81</b>    | <b>50,84</b>          | <b>33,868</b>             | <b>97,29</b>    | <b>83,45</b>          |
| 1. Loans for Purchase of Consumer Durables         | 339                                               | 81              | 64                    | 1,389                     | 1,91            | 1,55                  |
| 2. Loans for Housing                               | 1,572                                             | 17,84           | 15,19                 | 4,400                     | 32,79           | 27,69                 |
| 3. Rest of the Personal Loans                      | 11,154                                            | 40,16           | 35,00                 | 28,079                    | 62,60           | 54,21                 |
| <b>VI. TRADE</b>                                   | <b>7,925</b>                                      | <b>85,14</b>    | <b>68,92</b>          | <b>26,456</b>             | <b>93,97</b>    | <b>79,43</b>          |
| 1. Wholesale Trade                                 | 257                                               | 6,89            | 6,29                  | 610                       | 26,10           | 23,98                 |
| 2. Retail Trade                                    | 7,668                                             | 78,25           | 62,63                 | 25,846                    | 67,87           | 55,44                 |
| <b>VII. FINANCE</b>                                | <b>23</b>                                         | <b>84</b>       | <b>68</b>             | <b>42</b>                 | <b>6,59</b>     | <b>3,95</b>           |
| <b>VIII. ALL OTHERS</b>                            | <b>1,721</b>                                      | <b>3,07</b>     | <b>2,66</b>           | <b>20,948</b>             | <b>51,63</b>    | <b>40,64</b>          |
| <b>TOTAL BANK CREDIT</b>                           | <b>50,343</b>                                     | <b>354,85</b>   | <b>274,61</b>         | <b>1,63,449</b>           | <b>669,93</b>   | <b>556,30</b>         |
| OF WHICH : 1. Artisans & Village Industries        | 575                                               | 3,78            | 2,75                  | 7,608                     | 9,71            | 7,08                  |
| 2. Other Small Scale Industries                    | 1,660                                             | 61,45           | 41,87                 | 5,235                     | 116,22          | 106,11                |

## CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996

## HIMACHAL PRADESH

(Amount in Rupees Lakh)

| FOREIGN BANKS   |              |                    | REGIONAL RURAL BANKS |              |                    | OTHER SCHEDULED COMMERCIAL BANKS |              |                    | ALL SCHEDULED COMMERCIAL BANKS |              |                    | Item No. |
|-----------------|--------------|--------------------|----------------------|--------------|--------------------|----------------------------------|--------------|--------------------|--------------------------------|--------------|--------------------|----------|
| No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts      | Credit Limit | Amount Outstanding | No. of Accounts                  | Credit Limit | Amount Outstanding | No. of Accounts                | Credit Limit | Amount Outstanding |          |
| 7               | 8            | 9                  | 10                   | 11           | 12                 | 13                               | 14           | 15                 | 16                             | 17           | 18                 | 19       |
| —               | —            | —                  | 20,336               | 12,08        | 9,99               | 12                               | 26           | 16                 | 97,456                         | 121,55       | 98,50              | I        |
| —               | —            | —                  | 19,969               | 11,80        | 9,74               | 12                               | 26           | 16                 | 96,031                         | 112,20       | 88,82              | 1        |
| —               | —            | —                  | 367                  | 28           | 25                 | —                                | —            | —                  | 1,425                          | 9,35         | 9,68               | 2        |
| 9               | 46,49        | 40,10              | 5,428                | 3,82         | 3,23               | 7                                | 10           | 7                  | 23,092                         | 416,71       | 348,01             | II       |
| —               | —            | —                  | 5                    | 10           | 9                  | —                                | —            | —                  | 113                            | 2,28         | 2,00               | 1        |
| —               | —            | —                  | 38                   | 23           | 21                 | —                                | —            | —                  | 714                            | 22,54        | 19,13              | 2        |
| —               | —            | —                  | 9                    | 13           | 13                 | —                                | —            | —                  | 253                            | 9,13         | 7,24               | 2(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | —            | —                  | 2(b)     |
| —               | —            | —                  | 7                    | 6            | 6                  | —                                | —            | —                  | 54                             | 5,17         | 4,51               | 2(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 4                              | 50           | 43                 | 2(d)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 16                             | 5,26         | 4,91               | 2(e)     |
| —               | —            | —                  | 22                   | 3            | 1                  | —                                | —            | —                  | 386                            | 2,47         | 2,04               | 2(f)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 31                             | 4,70         | 3,94               | 3        |
| —               | —            | —                  | 14                   | 12           | 13                 | —                                | —            | —                  | 474                            | 61,06        | 51,59              | 4        |
| —               | —            | —                  | 6                    | 7            | 8                  | —                                | —            | —                  | 75                             | 26,58        | 24,76              | 4(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 6                              | 29           | 26                 | 4(b)     |
| —               | —            | —                  | 4                    | 3            | 3                  | —                                | —            | —                  | 175                            | 7,53         | 4,51               | 4(c)     |
| —               | —            | —                  | 4                    | 2            | 1                  | —                                | —            | —                  | 218                            | 26,66        | 22,05              | 4(d)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 269                            | 11,35        | 12,99              | 5        |
| —               | —            | —                  | 1                    | —            | —                  | —                                | —            | —                  | 53                             | 64           | 59                 | 6        |
| 1               | 51           | 51                 | —                    | —            | —                  | —                                | —            | —                  | 93                             | 5,64         | 4,44               | 7        |
| —               | —            | —                  | 2                    | 1            | 1                  | —                                | —            | —                  | 404                            | 33,38        | 31,69              | 8        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 29                             | 1,87         | 1,76               | 8(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 26                             | 3,33         | 3,27               | 8(b)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 84                             | 3,72         | 3,68               | 8(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 14                             | 39           | 48                 | 8(d)     |
| —               | —            | —                  | 2                    | 1            | 1                  | —                                | —            | —                  | 251                            | 24,07        | 22,50              | 8(e)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 11                             | 65           | 38                 | 9        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 112                            | 3,64         | 3,27               | 10       |
| —               | —            | —                  | 7                    | 3            | 3                  | —                                | —            | —                  | 803                            | 63,24        | 53,54              | 11       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 310                            | 36,12        | 32,25              | 11(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 22                             | 4,26         | 4,15               | 11(b)    |
| —               | —            | —                  | 7                    | 3            | 3                  | —                                | —            | —                  | 471                            | 22,86        | 17,14              | 11(c)    |
| 2               | 91           | 91                 | 1                    | —            | —                  | —                                | —            | —                  | 543                            | 78,32        | 58,18              | 12       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 33                             | 2,91         | 2,34               | 12(a)    |
| 2               | 91           | 91                 | —                    | —            | —                  | —                                | —            | —                  | 175                            | 28,21        | 26,42              | 12(b)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 115                            | 15,65        | 13,52              | 12(c)    |
| —               | —            | —                  | 1                    | —            | —                  | —                                | —            | —                  | 220                            | 31,55        | 15,90              | 12(d)    |
| —               | —            | —                  | 1                    | 1            | 1                  | —                                | —            | —                  | 138                            | 17,12        | 14,47              | 13       |
| —               | —            | —                  | 5,342                | 3,22         | 2,66               | 7                                | 10           | 7                  | 19,184                         | 57,79        | 47,31              | 14       |
| 4               | 45,00        | 38,61              | 3                    | 2            | 2                  | —                                | —            | —                  | 39                             | 48,87        | 39,88              | 15       |
| 4               | 45,00        | 38,61              | 1                    | 1            | 1                  | —                                | —            | —                  | 33                             | 48,65        | 39,71              | 15(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | 15           | 10                 | 15(b)    |
| —               | —            | —                  | 2                    | 1            | 1                  | —                                | —            | —                  | 5                              | 7            | 8                  | 15(c)    |
| 2               | 6            | 5                  | 14                   | 8            | 7                  | —                                | —            | —                  | 111                            | 5,50         | 4,62               | 16       |
| —               | —            | —                  | 1,101                | 11,25        | 8,96               | 17                               | 46           | 31                 | 8,449                          | 131,81       | 93,68              | III      |
| 1               | —            | —                  | 1,303                | 1,32         | 1,17               | 5                                | 2            | 1                  | 8,966                          | 33,19        | 24,16              | IV       |
| 91              | 31           | 27                 | 8,118                | 10,34        | 9,51               | 94                               | 34           | 29                 | 55,236                         | 167,09       | 144,36             | V        |
| 5               | —            | —                  | 616                  | 77           | 65                 | 8                                | 1            | 1                  | 2,357                          | 3,51         | 2,85               | 1        |
| 1               | —            | —                  | 333                  | 1,45         | 1,34               | 1                                | 2            | 1                  | 6,307                          | 52,09        | 44,23              | 2        |
| 85              | 30           | 27                 | 7,169                | 8,12         | 7,52               | 85                               | 32           | 28                 | 46,572                         | 111,49       | 97,28              | 3        |
| 5               | 6            | 6                  | 7,513                | 8,92         | 7,72               | 69                               | 98           | 78                 | 41,968                         | 189,07       | 156,90             | VI       |
| 5               | 6            | 6                  | 155                  | 19           | 18                 | —                                | —            | —                  | 1,027                          | 33,24        | 30,50              | 1        |
| —               | —            | —                  | 7,358                | 8,74         | 7,55               | 69                               | 98           | 78                 | 40,941                         | 155,83       | 126,40             | 2        |
| —               | —            | —                  | —                    | —            | —                  | 1                                | 50           | —                  | 66                             | 7,93         | 4,63               | VII      |
| —               | —            | —                  | 6,013                | 4,81         | 4,55               | —                                | —            | —                  | 28,682                         | 59,51        | 47,85              | VIII     |
| 106             | 46,86        | 40,43              | 49,812               | 52,55        | 45,13              | 205                              | 2,66         | 1,63               | 2,63,915                       | 1126,85      | 918,10             | Total    |
| —               | —            | —                  | 4,887                | 2,79         | 2,36               | 3                                | 6            | 6                  | 13,073                         | 16,34        | 12,25              | 1        |
| —               | —            | —                  | 487                  | 83           | 71                 | —                                | —            | —                  | 7,382                          | 178,50       | 148,69             | 2        |

| NORTHERN REGION (contd.)                           |                                           |                 | STATE:                |                    |                 |                       |
|----------------------------------------------------|-------------------------------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
| OCCUPATION                                         | STATE BANK OF INDIA<br>AND ITS ASSOCIATES |                 |                       | NATIONALISED BANKS |                 |                       |
|                                                    | No. of<br>Accounts                        | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                                         | 2               | 3                     | 4                  | 5               | 6                     |
| I. AGRICULTURE                                     | 14,136                                    | 30,87           | 25,34                 | 11,211             | 13,98           | 10,86                 |
| 1. Direct Finance                                  | 14,044                                    | 29,88           | 24,52                 | 10,811             | 12,79           | 9,97                  |
| 2. Indirect Finance                                | 92                                        | 99              | 82                    | 400                | 1,20            | 89                    |
| II. INDUSTRY                                       | 3,287                                     | 66,72           | 56,95                 | 3,225              | 81,40           | 73,71                 |
| 1. Mining & Quarrying                              | 4                                         | 6               | 2                     | 46                 | 9,42            | 7,46                  |
| 2. Food Manufacturing and Processing               | 251                                       | 7,38            | 7,21                  | 200                | 12,68           | 11,47                 |
| (a) Rice Mills, Flour and Dal Mills                | 50                                        | 2,88            | 2,81                  | 75                 | 6,90            | 6,12                  |
| (b) Sugar                                          | —                                         | —               | —                     | —                  | —               | —                     |
| (c) Edible Oils and Vanaspati                      | 72                                        | 1,62            | 1,56                  | 32                 | 1,32            | 1,25                  |
| (d) Tea Processing                                 | —                                         | —               | —                     | 1                  | 4               | 6                     |
| (e) Processing of Fruits & Vegetables              | 1                                         | 2               | 2                     | 4                  | 12              | 7                     |
| (f) Others                                         | 128                                       | 2,86            | 2,82                  | 88                 | 4,30            | 3,97                  |
| 3. Beverage and Tobacco                            | 8                                         | 17,09           | 15,10                 | 20                 | 32              | 53                    |
| 4. Textiles                                        | 184                                       | 4,93            | 4,58                  | 237                | 7,10            | 6,51                  |
| (a) Cotton Textiles                                | 11                                        | 2,47            | 2,41                  | 18                 | 2,73            | 2,49                  |
| (b) Jute Textiles                                  | —                                         | —               | —                     | 3                  | 9               | 5                     |
| (c) Handloom Textiles & Khadi                      | 4                                         | 5               | 6                     | 13                 | 16              | 22                    |
| (d) Other Textiles                                 | 169                                       | 2,41            | 2,11                  | 203                | 4,13            | 3,76                  |
| 5. Paper, Paper Products and Printing              | 47                                        | 56              | 43                    | 88                 | 2,16            | 1,96                  |
| 6. Leather and Leather Products                    | 37                                        | 64              | 63                    | 24                 | 70              | 78                    |
| 7. Rubber and Rubber Products                      | 6                                         | 15              | 20                    | 20                 | 57              | 51                    |
| 8. Chemicals and Chemical Products                 | 48                                        | 1,31            | 1,18                  | 165                | 10,98           | 10,74                 |
| (a) Heavy Industrial Chemicals                     | 2                                         | 30              | 21                    | 9                  | 34              | 43                    |
| (b) Fertilizers                                    | —                                         | —               | —                     | 1                  | 4               | 9                     |
| (c) Drugs and Pharmaceuticals                      | 16                                        | 37              | 51                    | 39                 | 1,96            | 2,49                  |
| (d) Non-Edible Oils                                | 1                                         | 1               | 2                     | 1                  | 1               | —                     |
| (e) Other Chemicals & Chemical Products            | 29                                        | 62              | 44                    | 115                | 8,63            | 7,74                  |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 84                                        | 4,67            | 3,04                  | 4                  | 19              | 8                     |
| 10. Manufacture of Cement & Cement Products        | 3                                         | 8               | 7                     | 21                 | 3,55            | 2,11                  |
| 11. Basic Metals & Metal Products                  | 212                                       | 6,43            | 5,55                  | 173                | 7,27            | 5,43                  |
| (a) Iron and Steel                                 | 40                                        | 2,32            | 2,00                  | 60                 | 5,13            | 3,65                  |
| (b) Non-Ferrous Metals                             | 8                                         | 12              | 10                    | 8                  | 24              | 19                    |
| (c) Other Metal Products                           | 164                                       | 3,99            | 3,45                  | 105                | 1,90            | 1,59                  |
| 12. Engineering                                    | 77                                        | 2,83            | 2,63                  | 106                | 6,70            | 3,31                  |
| (a) Heavy Engineering                              | 2                                         | 2               | 3                     | 4                  | 6               | 8                     |
| (b) Light Engineering                              | 15                                        | 1,02            | 81                    | 22                 | 2,70            | 1,60                  |
| (c) Electrical Machinery & Goods                   | 53                                        | 1,59            | 1,69                  | 57                 | 3,37            | 1,22                  |
| (d) Electronic Machinery & Goods                   | 7                                         | 21              | 10                    | 23                 | 57              | 40                    |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 34                                        | 31              | 31                    | 33                 | 2,59            | 2,22                  |
| 14. Other Industries                               | 2,248                                     | 19,73           | 15,51                 | 2,044              | 15,56           | 18,59                 |
| 15. Electricity, Gas & Water                       | 11                                        | 10              | 8                     | 8                  | 52              | 53                    |
| (a) Electricity Generation & Transmission          | 6                                         | 8               | 7                     | 7                  | 52              | 53                    |
| (b) Non-Conventional Energy                        | —                                         | —               | —                     | 1                  | —               | —                     |
| (c) Gas, Steam & Water Supply                      | 5                                         | 2               | 1                     | —                  | —               | —                     |
| 16. Construction                                   | 33                                        | 45              | 40                    | 36                 | 1,07            | 1,47                  |
| III. TRANSPORT OPERATORS                           | 1,797                                     | 37,65           | 29,11                 | 1,323              | 13,92           | 10,80                 |
| IV. PROFESSIONAL AND OTHER SERVICES                | 144                                       | 3,66            | 2,55                  | 5,257              | 11,24           | 10,54                 |
| V. PERSONAL LOANS                                  | 2,168                                     | 18,65           | 15,64                 | 14,610             | 45,81           | 39,24                 |
| 1. Loans for Purchase of Consumer Durables         | 86                                        | 71              | 58                    | 965                | 1,31            | 1,07                  |
| 2. Loans for Housing                               | 749                                       | 7,81            | 6,79                  | 1,204              | 14,04           | 11,09                 |
| 3. Rest of the Personal Loans                      | 1,333                                     | 10,13           | 8,28                  | 12,441             | 30,46           | 27,08                 |
| VI. TRADE                                          | 3,492                                     | 18,15           | 15,85                 | 8,944              | 40,64           | 36,24                 |
| 1. Wholesale Trade                                 | 297                                       | 3,12            | 2,83                  | 791                | 13,32           | 12,06                 |
| 2. Retail Trade                                    | 3,195                                     | 15,04           | 13,03                 | 8,153              | 27,32           | 24,18                 |
| VII. FINANCE                                       | 26                                        | 87              | 87                    | 60                 | 5,56            | 5,06                  |
| VIII. ALL OTHERS                                   | 524                                       | 1,56            | 1,07                  | 6,512              | 23,57           | 22,11                 |
| TOTAL BANK CREDIT                                  | 25,574                                    | 178,13          | 147,40                | 51,142             | 236,12          | 208,54                |
| OF WHICH : 1. Artisans & Village Industries        | 627                                       | 2,12            | 2,06                  | 710                | 1,86            | 1,67                  |
| 2. Other Small Scale Industries                    | 1,950                                     | 31,85           | 25,78                 | 1,713              | 42,82           | 37,22                 |

## CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996

## JAMMU &amp; KASHMIR

(Amount in Rupees Lakh)

| FOREIGN BANKS   |              |                    | REGIONAL RURAL BANKS |              |                    | OTHER SCHEDULED COMMERCIAL BANKS |              |                    | ALL SCHEDULED COMMERCIAL BANKS |              |                    | Item No. |
|-----------------|--------------|--------------------|----------------------|--------------|--------------------|----------------------------------|--------------|--------------------|--------------------------------|--------------|--------------------|----------|
| No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts      | Credit Limit | Amount Outstanding | No. of Accounts                  | Credit Limit | Amount Outstanding | No. of Accounts                | Credit Limit | Amount Outstanding |          |
| 7               | 8            | 9                  | 10                   | 11           | 12                 | 13                               | 14           | 15                 | 16                             | 17           | 18                 | 19       |
| —               | —            | —                  | 37,523               | 20,73        | 17,95              | 19,434                           | 32,83        | 32,73              | 82,304                         | 98,42        | 86,88              | I        |
| —               | —            | —                  | 37,185               | 20,53        | 17,77              | 19,207                           | 30,98        | 29,57              | 81,247                         | 94,18        | 81,83              | 1        |
| —               | —            | —                  | 338                  | 20           | 18                 | 227                              | 1,85         | 3,16               | 1,057                          | 4,24         | 5,05               | 2        |
| 3               | 9            | 8                  | 20,395               | 7,98         | 6,81               | 14,442                           | 137,76       | 135,54             | 41,352                         | 293,94       | 273,09             | II       |
| —               | —            | —                  | 1                    | 1            | —                  | 20                               | 1,70         | 3,12               | 71                             | 11,19        | 10,61              | 1        |
| —               | —            | —                  | 91                   | 11           | 11                 | 478                              | 15,08        | 14,89              | 1,020                          | 35,24        | 33,68              | 2        |
| —               | —            | —                  | 9                    | 4            | 4                  | 128                              | 6,95         | 6,67               | 262                            | 16,77        | 15,63              | 2(a)     |
| —               | —            | —                  | —                    | —            | —                  | 1                                | 3            | 4                  | 1                              | 3            | 4                  | 2(b)     |
| —               | —            | —                  | 4                    | 3            | 2                  | 139                              | 5,51         | 5,71               | 247                            | 8,48         | 8,54               | 2(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | 4            | 6                  | 2(d)     |
| —               | —            | —                  | —                    | —            | —                  | 7                                | 11           | 10                 | 12                             | 24           | 20                 | 2(e)     |
| —               | —            | —                  | 78                   | 4            | 5                  | 203                              | 2,49         | 2,37               | 497                            | 9,69         | 9,21               | 2(f)     |
| —               | —            | —                  | —                    | —            | —                  | 39                               | 5,74         | 4,82               | 67                             | 23,15        | 20,45              | 3        |
| —               | —            | —                  | 1                    | 1            | 1                  | 1,374                            | 39,62        | 29,56              | 1,796                          | 51,67        | 40,65              | 4        |
| —               | —            | —                  | —                    | —            | —                  | 43                               | 24,40        | 16,39              | 72                             | 29,60        | 21,29              | 4(a)     |
| —               | —            | —                  | —                    | —            | —                  | 1                                | 1            | —                  | 4                              | 9            | 5                  | 4(b)     |
| —               | —            | —                  | —                    | —            | —                  | 29                               | 34           | 30                 | 46                             | 55           | 58                 | 4(c)     |
| —               | —            | —                  | 1                    | 1            | 1                  | 1,301                            | 14,88        | 12,86              | 1,674                          | 21,42        | 18,73              | 4(d)     |
| —               | —            | —                  | —                    | —            | —                  | 138                              | 3,55         | 4,15               | 273                            | 6,27         | 6,54               | 5        |
| —               | —            | —                  | 1                    | 1            | 1                  | 175                              | 2,50         | 2,23               | 237                            | 3,84         | 3,65               | 6        |
| —               | —            | —                  | —                    | —            | —                  | 12                               | 23           | 29                 | 38                             | 96           | 1,00               | 7        |
| —               | —            | —                  | —                    | —            | —                  | 128                              | 4,04         | 4,53               | 341                            | 16,33        | 16,45              | 8        |
| —               | —            | —                  | —                    | —            | —                  | 7                                | 38           | 60                 | 18                             | 1,03         | 1,24               | 8(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | 4            | 9                  | 8(b)     |
| —               | —            | —                  | —                    | —            | —                  | 40                               | 89           | 92                 | 95                             | 3,23         | 3,92               | 8(c)     |
| —               | —            | —                  | —                    | —            | —                  | 4                                | 2            | 2                  | 6                              | 4            | 5                  | 8(d)     |
| —               | —            | —                  | —                    | —            | —                  | 77                               | 2,74         | 2,98               | 221                            | 11,99        | 11,16              | 8(e)     |
| —               | —            | —                  | —                    | —            | —                  | 7                                | 21           | 24                 | 95                             | 5,07         | 3,37               | 9        |
| —               | —            | —                  | —                    | —            | —                  | 45                               | 2,89         | 2,04               | 69                             | 6,51         | 4,22               | 10       |
| —               | —            | —                  | 1                    | 1            | 1                  | 306                              | 14,15        | 23,33              | 692                            | 27,85        | 34,31              | 11       |
| —               | —            | —                  | —                    | —            | —                  | 95                               | 9,13         | 17,85              | 195                            | 16,58        | 23,49              | 11(a)    |
| —               | —            | —                  | —                    | —            | —                  | 8                                | 35           | 9                  | 24                             | 71           | 39                 | 11(b)    |
| —               | —            | —                  | 1                    | 1            | 1                  | 203                              | 4,67         | 5,39               | 473                            | 10,57        | 10,43              | 11(c)    |
| —               | —            | —                  | —                    | —            | —                  | 226                              | 3,27         | 3,01               | 409                            | 12,81        | 8,95               | 12       |
| —               | —            | —                  | —                    | —            | —                  | 7                                | 15           | 14                 | 13                             | 23           | 25                 | 12(a)    |
| —               | —            | —                  | —                    | —            | —                  | 27                               | 56           | 51                 | 64                             | 4,28         | 2,93               | 12(b)    |
| —               | —            | —                  | —                    | —            | —                  | 109                              | 1,87         | 1,74               | 219                            | 6,83         | 4,64               | 12(c)    |
| —               | —            | —                  | —                    | —            | —                  | 83                               | 69           | 62                 | 113                            | 1,47         | 1,12               | 12(d)    |
| —               | —            | —                  | 2                    | 3            | 3                  | 67                               | 1,94         | 1,63               | 136                            | 4,87         | 4,18               | 13       |
| 2               | 1            | —                  | 20,298               | 7,81         | 6,64               | 11,240                           | 38,60        | 37,52              | 35,832                         | 81,72        | 78,26              | 14       |
| —               | —            | —                  | —                    | —            | —                  | 11                               | 16           | 15                 | 30                             | 79           | 77                 | 15       |
| —               | —            | —                  | —                    | —            | —                  | 10                               | 11           | 11                 | 23                             | 71           | 71                 | 15(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | —            | —                  | 15(b)    |
| —               | —            | —                  | —                    | —            | —                  | 1                                | 5            | 5                  | 6                              | 8            | 6                  | 15(c)    |
| 1               | 8            | 8                  | —                    | —            | —                  | 176                              | 4,06         | 4,04               | 246                            | 5,66         | 5,99               | 16       |
| —               | —            | —                  | 4,201                | 6,78         | 5,80               | 4,181                            | 52,41        | 39,33              | 11,502                         | 110,76       | 85,05              | III      |
| 2               | 2            | 1                  | 926                  | 64           | 53                 | 26,772                           | 62,49        | 60,95              | 33,101                         | 78,04        | 74,58              | IV       |
| 61              | 73           | 63                 | 3,641                | 4,93         | 4,66               | 51,073                           | 98,23        | 92,73              | 71,553                         | 168,35       | 152,90             | V        |
| —               | —            | —                  | 33                   | 2            | 2                  | 18,851                           | 22,07        | 29,48              | 19,935                         | 24,11        | 31,15              | 1        |
| 15              | 46           | 41                 | 463                  | 1,61         | 1,57               | 3,273                            | 28,54        | 23,59              | 5,704                          | 52,45        | 43,45              | 2        |
| 46              | 27           | 22                 | 3,145                | 3,30         | 3,08               | 28,949                           | 47,62        | 39,66              | 45,914                         | 91,78        | 78,30              | 3        |
| 13              | 23           | 21                 | 15,969               | 13,64        | 12,78              | 24,076                           | 222,79       | 209,30             | 52,494                         | 295,46       | 274,38             | VI       |
| 10              | 20           | 18                 | 357                  | 25           | 22                 | 1,560                            | 149,69       | 144,36             | 3,015                          | 166,58       | 159,64             | 1        |
| 3               | 4            | 3                  | 15,612               | 13,39        | 12,56              | 22,516                           | 73,11        | 64,94              | 49,479                         | 128,89       | 114,74             | 2        |
| —               | —            | —                  | 5                    | 13           | 11                 | 12                               | 2,71         | 3,05               | 103                            | 9,26         | 9,09               | VII      |
| —               | —            | —                  | 5,765                | 3,38         | 3,38               | 40,429                           | 89,55        | 81,96              | 53,230                         | 118,06       | 108,52             | VIII     |
| 79              | 1,08         | 93                 | 88,425               | 58,20        | 52,01              | 1,80,419                         | 698,77       | 655,60             | 3,45,639                       | 1172,30      | 1064,48            | Total    |
| 1               | 1            | —                  | 18,674               | 7,12         | 6,05               | 5,696                            | 7,26         | 5,99               | 25,708                         | 18,37        | 15,77              | 1        |
| —               | —            | —                  | 1,426                | 66           | 60                 | 7,009                            | 56,84        | 62,74              | 12,098                         | 132,17       | 126,36             | 2        |

| <b>NORTHERN REGION (contd.)</b>                    |                                                   |                 | <b>STATE:</b>         |                           |                 |                       |
|----------------------------------------------------|---------------------------------------------------|-----------------|-----------------------|---------------------------|-----------------|-----------------------|
| <b>OCCUPATION</b>                                  | <b>STATE BANK OF INDIA<br/>AND ITS ASSOCIATES</b> |                 |                       | <b>NATIONALISED BANKS</b> |                 |                       |
|                                                    | No. of<br>Accounts                                | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts        | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                                                 | 2               | 3                     | 4                         | 5               | 6                     |
| <b>I. AGRICULTURE</b>                              | <b>2,10,395</b>                                   | <b>868,48</b>   | <b>703,49</b>         | <b>3,21,164</b>           | <b>1080,74</b>  | <b>905,34</b>         |
| 1. Direct Finance                                  | 2,07,026                                          | 755,92          | 623,59                | 3,17,046                  | 973,40          | 821,70                |
| 2. Indirect Finance                                | 3,369                                             | 112,56          | 79,89                 | 4,118                     | 107,34          | 83,63                 |
| <b>II. INDUSTRY</b>                                | <b>34,132</b>                                     | <b>1103,42</b>  | <b>939,06</b>         | <b>71,502</b>             | <b>2804,37</b>  | <b>2361,45</b>        |
| 1. Mining & Quarrying                              | 24                                                | 3,11            | 51                    | 126                       | 7,56            | 5,29                  |
| 2. Food Manufacturing and Processing               | 1,382                                             | 100,01          | 76,23                 | 2,619                     | 543,75          | 436,64                |
| (a) Rice Mills, Flour and Dal Mills                | 872                                               | 63,32           | 42,66                 | 1,343                     | 334,69          | 266,60                |
| (b) Sugar                                          | 6                                                 | 34              | 26                    | 21                        | 66,33           | 48,69                 |
| (c) Edible Oils and Vanaspati                      | 223                                               | 27,76           | 27,32                 | 231                       | 52,86           | 39,91                 |
| (d) Tea Processing                                 | 1                                                 | 2               | 2                     | 6                         | 26              | 23                    |
| (e) Processing of Fruits & Vegetables              | 4                                                 | 24              | 20                    | 44                        | 3,78            | 4,66                  |
| (f) Others                                         | 276                                               | 8,33            | 5,76                  | 974                       | 85,83           | 76,55                 |
| 3. Beverage and Tobacco                            | 50                                                | 5,20            | 6,26                  | 90                        | 46,99           | 36,25                 |
| 4. Textiles                                        | 3,225                                             | 307,13          | 251,43                | 7,207                     | 851,96          | 738,61                |
| (a) Cotton Textiles                                | 809                                               | 79,61           | 66,27                 | 890                       | 163,02          | 144,54                |
| (b) Jute Textiles                                  | 6                                                 | 8,07            | 8,68                  | 27                        | 1,08            | 1,07                  |
| (c) Handloom Textiles & Khadi                      | 107                                               | 2,77            | 2,33                  | 246                       | 112,87          | 97,53                 |
| (d) Other Textiles                                 | 2,303                                             | 216,69          | 174,14                | 6,044                     | 575,00          | 495,47                |
| 5. Paper, Paper Products and Printing              | 234                                               | 24,80           | 24,91                 | 1,060                     | 74,42           | 61,15                 |
| 6. Leather and Leather Products                    | 190                                               | 6,36            | 5,73                  | 426                       | 44,82           | 33,28                 |
| 7. Rubber and Rubber Products                      | 568                                               | 19,05           | 16,79                 | 769                       | 91,27           | 79,70                 |
| 8. Chemicals and Chemical Products                 | 615                                               | 30,87           | 32,11                 | 1,571                     | 109,86          | 93,07                 |
| (a) Heavy Industrial Chemicals                     | 25                                                | 58              | 50                    | 118                       | 27,46           | 17,43                 |
| (b) Fertilizers                                    | 65                                                | 6,10            | 5,94                  | 63                        | 21,53           | 21,34                 |
| (c) Drugs and Pharmaceuticals                      | 46                                                | 2,37            | 2,46                  | 236                       | 15,48           | 14,25                 |
| (d) Non-Edible Oils                                | 18                                                | 4,36            | 3,18                  | 38                        | 6,90            | 7,29                  |
| (e) Other Chemicals & Chemical Products            | 461                                               | 17,46           | 20,05                 | 1,116                     | 38,50           | 32,76                 |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 58                                                | 1,16            | 1,19                  | 162                       | 8,00            | 8,53                  |
| 10. Manufacture of Cement & Cement Products        | 20                                                | 1,30            | 2,45                  | 76                        | 2,98            | 2,51                  |
| 11. Basic Metals & Metal Products                  | 3,110                                             | 186,93          | 160,10                | 5,728                     | 393,52          | 337,41                |
| (a) Iron and Steel                                 | 1,216                                             | 85,30           | 74,05                 | 2,840                     | 238,81          | 206,16                |
| (b) Non-Ferrous Metals                             | 37                                                | 83              | 66                    | 132                       | 6,23            | 5,89                  |
| (c) Other Metal Products                           | 1,857                                             | 100,79          | 85,39                 | 2,756                     | 148,48          | 125,36                |
| 12. Engineering                                    | 2,562                                             | 127,44          | 105,96                | 4,432                     | 176,95          | 152,08                |
| (a) Heavy Engineering                              | 293                                               | 11,21           | 11,36                 | 586                       | 29,54           | 28,64                 |
| (b) Light Engineering                              | 1,937                                             | 50,33           | 44,48                 | 2,787                     | 85,31           | 68,58                 |
| (c) Electrical Machinery & Goods                   | 275                                               | 62,33           | 45,26                 | 704                       | 28,07           | 28,43                 |
| (d) Electronic Machinery & Goods                   | 57                                                | 3,58            | 4,86                  | 355                       | 34,04           | 26,43                 |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 2,166                                             | 94,18           | 82,49                 | 2,934                     | 206,91          | 178,49                |
| 14. Other Industries                               | 19,876                                            | 193,65          | 171,23                | 43,939                    | 223,49          | 186,52                |
| 15. Electricity, Gas & Water                       | 21                                                | 36              | 31                    | 207                       | 16,69           | 6,97                  |
| (a) Electricity Generation & Transmission          | 20                                                | 34              | 27                    | 181                       | 15,21           | 5,60                  |
| (b) Non-Conventional Energy                        | 1                                                 | 2               | 4                     | 2                         | 5               | 9                     |
| (c) Gas, Steam & Water Supply                      | —                                                 | —               | —                     | 24                        | 1,43            | 1,28                  |
| 16. Construction                                   | 31                                                | 1,85            | 1,36                  | 156                       | 5,18            | 4,95                  |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>6,076</b>                                      | <b>52,45</b>    | <b>39,62</b>          | <b>25,104</b>             | <b>119,86</b>   | <b>96,33</b>          |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>3,123</b>                                      | <b>273,63</b>   | <b>255,09</b>         | <b>28,198</b>             | <b>162,51</b>   | <b>125,05</b>         |
| <b>V. PERSONAL LOANS</b>                           | <b>70,030</b>                                     | <b>436,10</b>   | <b>360,50</b>         | <b>1,63,003</b>           | <b>640,02</b>   | <b>574,47</b>         |
| 1. Loans for Purchase of Consumer Durables         | 1,335                                             | 2,38            | 1,85                  | 5,405                     | 13,27           | 11,41                 |
| 2. Loans for Housing                               | 19,119                                            | 269,18          | 216,41                | 21,988                    | 179,67          | 160,53                |
| 3. Rest of the Personal Loans                      | 49,576                                            | 164,54          | 142,23                | 1,35,610                  | 447,08          | 402,53                |
| <b>VI. TRADE</b>                                   | <b>35,695</b>                                     | <b>289,93</b>   | <b>235,31</b>         | <b>1,41,138</b>           | <b>1466,13</b>  | <b>1381,21</b>        |
| 1. Wholesale Trade                                 | 3,168                                             | 154,00          | 125,29                | 8,579                     | 1130,63         | 1091,57               |
| 2. Retail Trade                                    | 32,527                                            | 135,94          | 110,02                | 1,32,559                  | 335,50          | 289,64                |
| <b>VII. FINANCE</b>                                | <b>90</b>                                         | <b>1,25</b>     | <b>1,03</b>           | <b>245</b>                | <b>27,63</b>    | <b>22,13</b>          |
| <b>VIII. ALL OTHERS</b>                            | <b>23,548</b>                                     | <b>89,31</b>    | <b>78,11</b>          | <b>1,05,035</b>           | <b>337,17</b>   | <b>307,23</b>         |
| <b>TOTAL BANK CREDIT</b>                           | <b>3,83,089</b>                                   | <b>3114,58</b>  | <b>2612,19</b>        | <b>8,55,389</b>           | <b>6638,43</b>  | <b>5773,21</b>        |
| OF WHICH : 1. Artisans & Village Industries        | 6,554                                             | 29,08           | 26,45                 | 15,932                    | 25,19           | 21,42                 |
| 2. Other Small Scale Industries                    | 21,054                                            | 668,86          | 561,46                | 43,918                    | 1164,51         | 971,84                |

## CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996

## PUNJAB

(Amount in Rupees Lakh)

| FOREIGN BANKS   |              |                    | REGIONAL RURAL BANKS |              |                    | OTHER SCHEDULED COMMERCIAL BANKS |              |                    | ALL SCHEDULED COMMERCIAL BANKS |              |                    | Item No. |
|-----------------|--------------|--------------------|----------------------|--------------|--------------------|----------------------------------|--------------|--------------------|--------------------------------|--------------|--------------------|----------|
| No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts      | Credit Limit | Amount Outstanding | No. of Accounts                  | Credit Limit | Amount Outstanding | No. of Accounts                | Credit Limit | Amount Outstanding |          |
| 7               | 8            | 9                  | 10                   | 11           | 12                 | 13                               | 14           | 15                 | 16                             | 17           | 18                 | 19       |
| —               | —            | —                  | 56,865               | 66,38        | 60,51              | 183                              | 1,10         | 87                 | 5,88,607                       | 2016,70      | 1670,21            | I        |
| —               | —            | —                  | 56,498               | 65,91        | 60,05              | 180                              | 1,06         | 83                 | 5,80,750                       | 1796,29      | 1506,17            | 1        |
| —               | —            | —                  | 367                  | 48           | 47                 | 3                                | 4            | 4                  | 7,857                          | 220,41       | 164,03             | 2        |
| 172             | 282,60       | 233,18             | 10,898               | 8,58         | 7,31               | 400                              | 9,53         | 6,89               | 1,17,104                       | 4208,50      | 3547,90            | II       |
| —               | —            | —                  | 3                    | 2            | 1                  | 1                                | 1            | 1                  | 154                            | 10,70        | 5,83               | 1        |
| 3               | 5,72         | 5,82               | 16                   | 58           | 54                 | 2                                | 1,01         | 1,03               | 4,022                          | 651,06       | 520,24             | 2        |
| 2               | 5,03         | 5,03               | 9                    | 48           | 48                 | —                                | —            | —                  | 2,226                          | 403,53       | 314,77             | 2(a)     |
| —               | —            | —                  | —                    | —            | —                  | 1                                | 1,00         | 1,02               | 28                             | 67,67        | 49,97              | 2(b)     |
| —               | —            | —                  | 2                    | 5            | 1                  | 1                                | 1            | —                  | 457                            | 80,68        | 67,25              | 2(c)     |
| 1               | 69           | 79                 | —                    | —            | —                  | —                                | —            | —                  | 8                              | 97           | 1,03               | 2(d)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 48                             | 4,01         | 4,86               | 2(e)     |
| —               | —            | —                  | 5                    | 4            | 4                  | —                                | —            | —                  | 1,255                          | 94,20        | 82,35              | 2(f)     |
| 1               | 1,57         | 87                 | —                    | —            | —                  | —                                | —            | —                  | 141                            | 53,77        | 43,38              | 3        |
| 53              | 156,19       | 143,13             | 5                    | 31           | 18                 | 86                               | 2,75         | 2,01               | 10,576                         | 1318,35      | 1135,36            | 4        |
| 29              | 109,97       | 101,28             | 2                    | 30           | 17                 | 7                                | 66           | 36                 | 1,737                          | 353,55       | 312,62             | 4(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 33                             | 9,15         | 9,75               | 4(b)     |
| —               | —            | —                  | 2                    | 1            | 1                  | —                                | —            | —                  | 355                            | 115,64       | 99,87              | 4(c)     |
| 24              | 46,22        | 41,85              | 1                    | —            | —                  | 79                               | 2,09         | 1,66               | 8,451                          | 840,01       | 713,13             | 4(d)     |
| 2               | 1,65         | 1,17               | 6                    | 10           | 7                  | 25                               | 31           | 19                 | 1,325                          | 99,63        | 86,33              | 5        |
| —               | —            | —                  | —                    | —            | —                  | 2                                | 2            | 4                  | 620                            | 52,85        | 40,22              | 6        |
| —               | —            | —                  | 3                    | 2            | 1                  | 19                               | 57           | 25                 | 1,359                          | 110,91       | 96,75              | 7        |
| 33              | 79,59        | 44,49              | 6                    | 22           | 17                 | 18                               | 99           | 68                 | 2,243                          | 221,52       | 170,53             | 8        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 143                            | 28,04        | 17,93              | 8(a)     |
| —               | —            | —                  | 3                    | 17           | 12                 | —                                | —            | —                  | 131                            | 27,79        | 27,39              | 8(b)     |
| 23              | 75,66        | 43,22              | —                    | —            | —                  | 1                                | 6            | —                  | 306                            | 93,56        | 59,93              | 8(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 56                             | 11,26        | 10,46              | 8(d)     |
| 10              | 3,93         | 1,27               | 3                    | 6            | 6                  | 17                               | 93           | 68                 | 1,607                          | 60,87        | 54,81              | 8(e)     |
| 6               | 5,78         | 5,53               | —                    | —            | —                  | 1                                | 5            | —                  | 227                            | 14,99        | 15,26              | 9        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 96                             | 4,28         | 4,96               | 10       |
| 2               | 65           | 91                 | —                    | —            | —                  | 45                               | 1,16         | 60                 | 8,885                          | 582,26       | 499,02             | 11       |
| 2               | 65           | 91                 | —                    | —            | —                  | 17                               | 75           | 30                 | 4,075                          | 325,51       | 281,43             | 11(a)    |
| —               | —            | —                  | —                    | —            | —                  | 2                                | 4            | —                  | 171                            | 7,11         | 6,55               | 11(b)    |
| —               | —            | —                  | —                    | —            | —                  | 26                               | 36           | 29                 | 4,639                          | 249,64       | 211,04             | 11(c)    |
| —               | —            | —                  | 14                   | 27           | 23                 | 59                               | 1,25         | 90                 | 7,067                          | 305,92       | 259,17             | 12       |
| —               | —            | —                  | 10                   | 23           | 20                 | 9                                | 11           | 9                  | 898                            | 41,10        | 40,29              | 12(a)    |
| —               | —            | —                  | 3                    | 3            | 3                  | 37                               | 69           | 39                 | 4,764                          | 136,36       | 113,48             | 12(b)    |
| —               | —            | —                  | 1                    | 1            | 1                  | 11                               | 41           | 40                 | 991                            | 90,81        | 74,09              | 12(c)    |
| —               | —            | —                  | —                    | —            | —                  | 2                                | 4            | 2                  | 414                            | 37,66        | 31,30              | 12(d)    |
| 9               | 30,42        | 30,42              | 10                   | 12           | 11                 | 10                               | 19           | 18                 | 5,129                          | 331,83       | 291,68             | 13       |
| 63              | 1,03         | 84                 | 10,831               | 6,89         | 5,93               | 130                              | 1,06         | 97                 | 74,839                         | 426,13       | 365,49             | 14       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 228                            | 17,05        | 7,28               | 15       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 201                            | 15,55        | 5,88               | 15(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 3                              | 7            | 13                 | 15(b)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 24                             | 1,43         | 1,28               | 15(c)    |
| —               | —            | —                  | 4                    | 5            | 5                  | 2                                | 17           | 4                  | 193                            | 7,25         | 6,39               | 16       |
| —               | —            | —                  | 5,254                | 4,41         | 4,07               | 340                              | 4,95         | 3,35               | 36,774                         | 181,67       | 143,37             | III      |
| —               | —            | —                  | 1,306                | 1,50         | 1,36               | 283                              | 3,63         | 4,22               | 32,910                         | 441,26       | 385,71             | IV       |
| 255             | 2,52         | 2,24               | 5,452                | 9,00         | 8,88               | 1,483                            | 4,96         | 4,43               | 2,40,223                       | 1092,60      | 950,52             | V        |
| —               | —            | —                  | 233                  | 35           | 31                 | 112                              | 13           | 13                 | 7,085                          | 16,14        | 13,71              | 1        |
| —               | —            | —                  | 231                  | 77           | 81                 | 53                               | 63           | 62                 | 41,391                         | 450,25       | 378,36             | 2        |
| 255             | 2,52         | 2,24               | 4,988                | 7,87         | 7,77               | 1,318                            | 4,19         | 3,69               | 1,91,747                       | 626,21       | 558,45             | 3        |
| 12              | 19,54        | 19,39              | 14,433               | 13,21        | 12,17              | 1,694                            | 16,85        | 13,61              | 1,92,972                       | 1805,66      | 1661,69            | VI       |
| 12              | 19,54        | 19,39              | 214                  | 1,36         | 1,48               | 355                              | 5,44         | 3,96               | 12,328                         | 1310,96      | 1241,69            | 1        |
| —               | —            | —                  | 14,219               | 11,85        | 10,69              | 1,339                            | 11,41        | 9,65               | 1,80,644                       | 494,70       | 420,00             | 2        |
| —               | —            | —                  | 2                    | 3            | 4                  | 12                               | 59           | 90                 | 349                            | 29,50        | 24,09              | VII      |
| 1               | 16           | 4                  | 8,079                | 6,77         | 6,34               | 1,835                            | 3,06         | 2,94               | 1,38,498                       | 436,47       | 394,66             | VIII     |
| 440             | 304,81       | 254,85             | 1,02,289             | 109,88       | 100,68             | 6,230                            | 44,67        | 37,22              | 13,47,437                      | 10212,37     | 8778,15            | Total    |
| 2               | 30           | 30                 | 8,354                | 4,90         | 4,36               | 5                                | 3            | 2                  | 30,847                         | 59,49        | 52,55              | 1        |
| 1               | 1,52         | 1,52               | 2,111                | 2,75         | 2,19               | 195                              | 3,48         | 2,43               | 67,279                         | 1841,12      | 1539,45            | 2        |

| <b>NORTHERN REGION (contd.)</b>                    |                                                   |                 | <b>STATE:</b>         |                           |                 |                       |
|----------------------------------------------------|---------------------------------------------------|-----------------|-----------------------|---------------------------|-----------------|-----------------------|
| <b>OCCUPATION</b>                                  | <b>STATE BANK OF INDIA<br/>AND ITS ASSOCIATES</b> |                 |                       | <b>NATIONALISED BANKS</b> |                 |                       |
|                                                    | No. of<br>Accounts                                | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts        | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                                                 | 2               | 3                     | 4                         | 5               | 6                     |
| <b>I. AGRICULTURE</b>                              | <b>2,59,019</b>                                   | <b>352,73</b>   | <b>292,04</b>         | <b>3,67,599</b>           | <b>698,70</b>   | <b>598,22</b>         |
| 1. Direct Finance                                  | 2,57,087                                          | 322,43          | 266,72                | 3,62,075                  | 606,61          | 533,14                |
| 2. Indirect Finance                                | 1,932                                             | 30,31           | 25,32                 | 5,524                     | 92,09           | 65,08                 |
| <b>II. INDUSTRY</b>                                | <b>58,936</b>                                     | <b>724,28</b>   | <b>585,74</b>         | <b>52,485</b>             | <b>1686,75</b>  | <b>1339,82</b>        |
| 1. Mining & Quarrying                              | 255                                               | 13,88           | 8,00                  | 989                       | 87,96           | 69,18                 |
| 2. Food Manufacturing and Processing               | 1,088                                             | 36,63           | 25,99                 | 1,748                     | 84,62           | 65,49                 |
| (a) Rice Mills, Flour and Dal Mills                | 294                                               | 10,12           | 7,14                  | 370                       | 7,62            | 6,48                  |
| (b) Sugar                                          | 3                                                 | 57              | 52                    | 17                        | 21,02           | 17,54                 |
| (c) Edible Oils and Vanaspati                      | 361                                               | 19,88           | 13,28                 | 653                       | 43,11           | 30,88                 |
| (d) Tea Processing                                 | —                                                 | —               | —                     | 4                         | 6               | 2                     |
| (e) Processing of Fruits & Vegetables              | 4                                                 | 1               | 1                     | 29                        | 35              | 30                    |
| (f) Others                                         | 426                                               | 6,05            | 5,03                  | 675                       | 12,46           | 10,26                 |
| 3. Beverage and Tobacco                            | 24                                                | 70              | 59                    | 73                        | 7,47            | 7,09                  |
| 4. Textiles                                        | 1,740                                             | 185,12          | 145,38                | 2,463                     | 460,88          | 357,34                |
| (a) Cotton Textiles                                | 1,178                                             | 39,36           | 33,95                 | 1,002                     | 119,49          | 98,26                 |
| (b) Jute Textiles                                  | 14                                                | 12,16           | 11,13                 | 10                        | 6               | 6                     |
| (c) Handloom Textiles & Khadi                      | 49                                                | 2,00            | 1,57                  | 120                       | 1,39            | 1,12                  |
| (d) Other Textiles                                 | 499                                               | 131,60          | 98,74                 | 1,331                     | 339,94          | 257,90                |
| 5. Paper, Paper Products and Printing              | 178                                               | 5,65            | 5,36                  | 561                       | 65,54           | 56,28                 |
| 6. Leather and Leather Products                    | 67                                                | 1,41            | 1,49                  | 162                       | 8,13            | 7,20                  |
| 7. Rubber and Rubber Products                      | 44                                                | 5,37            | 4,95                  | 117                       | 65,14           | 37,79                 |
| 8. Chemicals and Chemical Products                 | 590                                               | 48,41           | 36,85                 | 922                       | 189,50          | 149,04                |
| (a) Heavy Industrial Chemicals                     | 35                                                | 1,67            | 1,46                  | 95                        | 63,28           | 53,32                 |
| (b) Fertilizers                                    | 11                                                | 4,28            | 3,03                  | 32                        | 68,04           | 43,77                 |
| (c) Drugs and Pharmaceuticals                      | 180                                               | 6,26            | 4,87                  | 198                       | 27,43           | 26,81                 |
| (d) Non-Edible Oils                                | 26                                                | 6,91            | 6,68                  | 16                        | 89              | 93                    |
| (e) Other Chemicals & Chemical Products            | 338                                               | 29,29           | 20,80                 | 581                       | 29,86           | 24,20                 |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 59                                                | 1,71            | 1,03                  | 39                        | 2,05            | 1,64                  |
| 10. Manufacture of Cement & Cement Products        | 180                                               | 39,29           | 30,79                 | 323                       | 34,39           | 28,97                 |
| 11. Basic Metals & Metal Products                  | 499                                               | 33,43           | 25,89                 | 1,054                     | 137,88          | 111,29                |
| (a) Iron and Steel                                 | 219                                               | 16,44           | 14,18                 | 355                       | 68,78           | 58,06                 |
| (b) Non-Ferrous Metals                             | 64                                                | 9,61            | 5,63                  | 94                        | 20,32           | 9,22                  |
| (c) Other Metal Products                           | 216                                               | 7,38            | 6,08                  | 605                       | 48,78           | 44,01                 |
| 12. Engineering                                    | 546                                               | 135,11          | 115,53                | 1,244                     | 203,78          | 173,75                |
| (a) Heavy Engineering                              | 132                                               | 6,78            | 6,05                  | 156                       | 34,32           | 30,70                 |
| (b) Light Engineering                              | 196                                               | 35,02           | 31,39                 | 430                       | 21,58           | 19,61                 |
| (c) Electrical Machinery & Goods                   | 127                                               | 37,41           | 30,09                 | 433                       | 86,67           | 77,81                 |
| (d) Electronic Machinery & Goods                   | 91                                                | 55,90           | 48,00                 | 225                       | 61,20           | 45,63                 |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 134                                               | 6,59            | 5,29                  | 300                       | 26,32           | 21,94                 |
| 14. Other Industries                               | 53,440                                            | 130,28          | 101,02                | 42,134                    | 268,02          | 223,06                |
| 15. Electricity, Gas & Water                       | 51                                                | 79,12           | 76,43                 | 100                       | 18,70           | 6,87                  |
| (a) Electricity Generation & Transmission          | 43                                                | 79,02           | 76,38                 | 97                        | 18,64           | 6,82                  |
| (b) Non-Conventional Energy                        | —                                                 | —               | —                     | —                         | —               | —                     |
| (c) Gas, Steam & Water Supply                      | 8                                                 | 10              | 5                     | 3                         | 6               | 5                     |
| 16. Construction                                   | 41                                                | 1,59            | 1,15                  | 256                       | 26,38           | 22,89                 |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>7,322</b>                                      | <b>22,94</b>    | <b>17,46</b>          | <b>12,557</b>             | <b>110,29</b>   | <b>80,64</b>          |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>5,033</b>                                      | <b>15,69</b>    | <b>12,07</b>          | <b>48,475</b>             | <b>122,97</b>   | <b>99,19</b>          |
| <b>V. PERSONAL LOANS</b>                           | <b>1,41,449</b>                                   | <b>271,05</b>   | <b>232,72</b>         | <b>1,15,145</b>           | <b>359,59</b>   | <b>317,53</b>         |
| 1. Loans for Purchase of Consumer Durables         | 8,799                                             | 13,47           | 11,35                 | 2,943                     | 5,43            | 4,57                  |
| 2. Loans for Housing                               | 15,370                                            | 72,54           | 66,42                 | 23,993                    | 107,45          | 98,27                 |
| 3. Rest of the Personal Loans                      | 1,17,280                                          | 185,04          | 154,94                | 88,209                    | 246,71          | 214,69                |
| <b>VI. TRADE</b>                                   | <b>1,14,945</b>                                   | <b>383,53</b>   | <b>328,66</b>         | <b>1,18,425</b>           | <b>348,71</b>   | <b>286,63</b>         |
| 1. Wholesale Trade                                 | 6,044                                             | 209,37          | 185,58                | 7,241                     | 124,72          | 102,26                |
| 2. Retail Trade                                    | 1,08,901                                          | 174,15          | 143,08                | 1,11,184                  | 223,99          | 184,38                |
| <b>VII. FINANCE</b>                                | <b>98</b>                                         | <b>4,62</b>     | <b>3,32</b>           | <b>281</b>                | <b>49,05</b>    | <b>46,58</b>          |
| <b>VIII. ALL OTHERS</b>                            | <b>16,867</b>                                     | <b>31,92</b>    | <b>24,63</b>          | <b>78,922</b>             | <b>263,19</b>   | <b>238,03</b>         |
| <b>TOTAL BANK CREDIT</b>                           | <b>6,03,669</b>                                   | <b>1806,76</b>  | <b>1496,65</b>        | <b>7,93,889</b>           | <b>3639,26</b>  | <b>3006,64</b>        |
| OF WHICH : 1. Artisans & Village Industries        | 30,048                                            | 22,53           | 19,25                 | 19,778                    | 21,88           | 19,58                 |
| 2. Other Small Scale Industries                    | 22,483                                            | 207,12          | 164,12                | 26,930                    | 383,63          | 327,29                |

## CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996

## RAJASTHAN

(Amount in Rupees Lakh)

| FOREIGN BANKS   |              |                    | REGIONAL RURAL BANKS |              |                    | OTHER SCHEDULED COMMERCIAL BANKS |              |                    | ALL SCHEDULED COMMERCIAL BANKS |              |                    | Item No. |
|-----------------|--------------|--------------------|----------------------|--------------|--------------------|----------------------------------|--------------|--------------------|--------------------------------|--------------|--------------------|----------|
| No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts      | Credit Limit | Amount Outstanding | No. of Accounts                  | Credit Limit | Amount Outstanding | No. of Accounts                | Credit Limit | Amount Outstanding |          |
| 7               | 8            | 9                  | 10                   | 11           | 12                 | 13                               | 14           | 15                 | 16                             | 17           | 18                 | 19       |
| —               | —            | —                  | 2,86,463             | 233,66       | 203,53             | 43,502                           | 69,82        | 53,42              | 9,56,583                       | 1354,91      | 1147,21            | I        |
| —               | —            | —                  | 2,80,340             | 227,21       | 197,79             | 43,210                           | 51,31        | 38,51              | 9,42,712                       | 1207,55      | 1036,17            | 1        |
| —               | —            | —                  | 6,123                | 6,45         | 5,74               | 292                              | 18,51        | 14,90              | 13,871                         | 147,36       | 111,04             | 2        |
| 308             | 35,59        | 29,59              | 64,845               | 36,57        | 31,36              | 9,296                            | 378,49       | 289,78             | 1,85,870                       | 2861,69      | 2276,29            | II       |
| —               | —            | —                  | 35                   | 74           | 63                 | 95                               | 32,55        | 26,29              | 1,374                          | 135,13       | 104,10             | 1        |
| 3               | 9,94         | 9,94               | 296                  | 63           | 57                 | 276                              | 25,33        | 15,42              | 3,411                          | 157,15       | 117,40             | 2        |
| —               | —            | —                  | 36                   | 15           | 15                 | 86                               | 3,45         | 2,49               | 786                            | 21,34        | 16,26              | 2(a)     |
| —               | —            | —                  | —                    | —            | —                  | 4                                | 3,55         | 1,67               | 24                             | 25,14        | 19,73              | 2(b)     |
| —               | —            | —                  | 44                   | 22           | 20                 | 114                              | 13,94        | 7,29               | 1,172                          | 77,15        | 51,65              | 2(c)     |
| —               | —            | —                  | —                    | —            | —                  | 1                                | —            | —                  | 5                              | 7            | 2                  | 2(d)     |
| —               | —            | —                  | 6                    | 3            | 2                  | 2                                | 1            | 1                  | 41                             | 40           | 35                 | 2(e)     |
| 3               | 9,94         | 9,94               | 210                  | 23           | 20                 | 69                               | 4,38         | 3,95               | 1,383                          | 33,06        | 29,39              | 2(f)     |
| —               | —            | —                  | 2                    | 1            | 1                  | 41                               | 9,09         | 6,27               | 140                            | 17,27        | 13,96              | 3        |
| 5               | 15,40        | 9,57               | 37                   | 37           | 36                 | 530                              | 145,25       | 102,70             | 4,775                          | 807,02       | 615,35             | 4        |
| 1               | 1,00         | —                  | 5                    | 2            | 2                  | 214                              | 26,06        | 16,43              | 2,400                          | 185,93       | 148,65             | 4(a)     |
| —               | —            | —                  | 1                    | 1            | 1                  | 4                                | 8            | 6                  | 29                             | 12,30        | 11,25              | 4(b)     |
| —               | —            | —                  | 3                    | 1            | 1                  | 15                               | 2,37         | 2,40               | 187                            | 5,76         | 5,10               | 4(c)     |
| 4               | 14,40        | 9,57               | 28                   | 34           | 33                 | 297                              | 116,74       | 83,81              | 2,159                          | 603,02       | 450,35             | 4(d)     |
| —               | —            | —                  | 4                    | 2            | 1                  | 114                              | 1,98         | 1,72               | 857                            | 73,17        | 63,37              | 5        |
| —               | —            | —                  | 22                   | 8            | 7                  | 11                               | 10           | 8                  | 262                            | 9,71         | 8,84               | 6        |
| 1               | 50           | 45                 | 4                    | 8            | 8                  | 35                               | 2,21         | 1,78               | 201                            | 73,31        | 45,05              | 7        |
| 3               | 45           | 45                 | 12                   | 4            | 4                  | 243                              | 13,12        | 10,96              | 1,770                          | 251,52       | 197,33             | 8        |
| —               | —            | —                  | —                    | —            | —                  | 14                               | 44           | 37                 | 144                            | 65,39        | 55,16              | 8(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 43                             | 72,32        | 46,80              | 8(b)     |
| —               | —            | —                  | 3                    | 1            | 1                  | 73                               | 1,24         | 1,03               | 454                            | 34,94        | 32,71              | 8(c)     |
| —               | —            | —                  | —                    | —            | —                  | 3                                | 15           | 12                 | 45                             | 7,95         | 7,74               | 8(d)     |
| 3               | 45           | 45                 | 9                    | 3            | 3                  | 153                              | 11,29        | 9,44               | 1,084                          | 70,93        | 54,92              | 8(e)     |
| —               | —            | —                  | —                    | —            | —                  | 2                                | 2            | 1                  | 100                            | 3,77         | 2,68               | 9        |
| —               | —            | —                  | 13                   | 30           | 28                 | 88                               | 5,88         | 5,20               | 604                            | 79,86        | 65,24              | 10       |
| —               | —            | —                  | 26                   | 13           | 12                 | 328                              | 22,12        | 17,47              | 1,907                          | 193,55       | 154,77             | 11       |
| —               | —            | —                  | 7                    | 6            | 6                  | 172                              | 10,18        | 8,97               | 753                            | 95,46        | 81,27              | 11(a)    |
| —               | —            | —                  | —                    | —            | —                  | 23                               | 7,36         | 4,54               | 181                            | 37,28        | 19,39              | 11(b)    |
| —               | —            | —                  | 19                   | 7            | 6                  | 133                              | 4,58         | 3,95               | 973                            | 60,81        | 54,11              | 11(c)    |
| 4               | 5,61         | 5,64               | 51                   | 43           | 35                 | 340                              | 46,34        | 37,84              | 2,185                          | 391,27       | 333,10             | 12       |
| —               | —            | —                  | 11                   | 22           | 17                 | 34                               | 4,47         | 3,09               | 333                            | 45,79        | 40,01              | 12(a)    |
| 1               | 10           | 7                  | 25                   | 14           | 13                 | 84                               | 2,58         | 2,07               | 736                            | 59,42        | 53,27              | 12(b)    |
| —               | —            | —                  | 11                   | 5            | 4                  | 172                              | 31,55        | 25,00              | 743                            | 155,68       | 132,94             | 12(c)    |
| 3               | 5,51         | 5,57               | 4                    | 2            | 1                  | 50                               | 7,75         | 7,67               | 373                            | 130,38       | 106,89             | 12(d)    |
| —               | —            | —                  | 42                   | 56           | 43                 | 45                               | 42,36        | 39,24              | 521                            | 75,83        | 66,90              | 13       |
| 292             | 3,69         | 3,55               | 64,295               | 33,14        | 28,37              | 7,087                            | 20,86        | 15,82              | 1,67,248                       | 455,99       | 371,80             | 14       |
| —               | —            | —                  | 2                    | 1            | 1                  | 19                               | 2,60         | 1,10               | 172                            | 100,43       | 84,41              | 15       |
| —               | —            | —                  | —                    | —            | —                  | 5                                | 1,33         | 98                 | 145                            | 98,99        | 84,18              | 15(a)    |
| —               | —            | —                  | —                    | —            | —                  | 2                                | 1,17         | 1                  | 2                              | 1,17         | 1                  | 15(b)    |
| —               | —            | —                  | 2                    | 1            | 1                  | 12                               | 11           | 11                 | 25                             | 28           | 22                 | 15(c)    |
| —               | —            | —                  | 4                    | 5            | 4                  | 42                               | 8,69         | 7,91               | 343                            | 36,71        | 31,99              | 16       |
| —               | —            | —                  | 15,843               | 19,26        | 16,58              | 1,037                            | 24,95        | 18,29              | 36,759                         | 177,44       | 132,98             | III      |
| —               | —            | —                  | 15,021               | 9,04         | 7,49               | 4,678                            | 19,43        | 15,26              | 73,207                         | 167,13       | 134,01             | IV       |
| 145             | 1,80         | 1,74               | 33,915               | 54,47        | 48,87              | 27,949                           | 85,27        | 72,47              | 3,18,603                       | 772,19       | 673,33             | V        |
| —               | —            | —                  | 2,439                | 3,53         | 3,16               | 5,333                            | 7,40         | 6,03               | 19,514                         | 29,83        | 25,12              | 1        |
| —               | —            | —                  | 1,441                | 6,77         | 6,42               | 4,700                            | 23,33        | 21,22              | 45,504                         | 210,10       | 192,33             | 2        |
| 145             | 1,80         | 1,74               | 30,035               | 44,17        | 39,29              | 17,916                           | 54,54        | 45,21              | 2,53,585                       | 532,26       | 455,88             | 3        |
| —               | —            | —                  | 67,477               | 44,42        | 37,61              | 17,057                           | 171,02       | 133,45             | 3,17,904                       | 947,67       | 786,36             | VI       |
| —               | —            | —                  | 1,099                | 1,02         | 80                 | 2,307                            | 131,41       | 104,29             | 16,691                         | 466,53       | 392,93             | 1        |
| —               | —            | —                  | 66,378               | 43,40        | 36,81              | 14,750                           | 39,61        | 29,16              | 3,01,213                       | 481,15       | 393,42             | 2        |
| —               | —            | —                  | 9                    | 3            | 5                  | 94                               | 12,50        | 10,03              | 482                            | 66,20        | 59,98              | VII      |
| 1               | 24           | 24                 | 18,547               | 20,41        | 17,65              | 12,417                           | 31,90        | 29,23              | 1,26,754                       | 347,66       | 309,78             | VIII     |
| 454             | 37,63        | 31,58              | 5,02,120             | 417,86       | 363,13             | 1,16,030                         | 793,37       | 621,92             | 20,16,162                      | 6694,89      | 5519,92            | Total    |
| —               | —            | —                  | 58,924               | 29,29        | 24,97              | 5,095                            | 3,08         | 2,25               | 1,13,845                       | 76,78        | 66,06              | 1        |
| 3               | 4,94         | 4,91               | 5,139                | 5,22         | 4,59               | 3,228                            | 125,97       | 90,61              | 57,783                         | 726,88       | 591,52             | 2        |

| <b>NORTHERN REGION (contd.)</b>                    |                                                   |                 | <b>STATE:</b>         |                           |                 |                       |
|----------------------------------------------------|---------------------------------------------------|-----------------|-----------------------|---------------------------|-----------------|-----------------------|
| <b>OCCUPATION</b>                                  | <b>STATE BANK OF INDIA<br/>AND ITS ASSOCIATES</b> |                 |                       | <b>NATIONALISED BANKS</b> |                 |                       |
|                                                    | No. of<br>Accounts                                | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts        | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                                                 | 2               | 3                     | 4                         | 5               | 6                     |
| <b>I. AGRICULTURE</b>                              | <b>2,262</b>                                      | <b>35,24</b>    | <b>27,64</b>          | <b>2,593</b>              | <b>135,87</b>   | <b>111,03</b>         |
| 1. Direct Finance                                  | 2,070                                             | 4,84            | 3,60                  | 1,987                     | 43,22           | 40,94                 |
| 2. Indirect Finance                                | 192                                               | 30,40           | 24,05                 | 606                       | 92,65           | 70,10                 |
| <b>II. INDUSTRY</b>                                | <b>4,280</b>                                      | <b>376,03</b>   | <b>310,62</b>         | <b>2,955</b>              | <b>524,73</b>   | <b>451,63</b>         |
| 1. Mining & Quarrying                              | 42                                                | 33              | 26                    | 8                         | 23              | 20                    |
| 2. Food Manufacturing and Processing               | 54                                                | 13,69           | 11,18                 | 239                       | 50,81           | 43,96                 |
| (a) Rice Mills, Flour and Dal Mills                | 22                                                | 1,86            | 91                    | 24                        | 3,62            | 5,58                  |
| (b) Sugar                                          | 4                                                 | 9,80            | 8,97                  | 4                         | 19,53           | 12,74                 |
| (c) Edible Oils and Vanaspati                      | 9                                                 | 1,71            | 1,03                  | 10                        | 15,95           | 11,67                 |
| (d) Tea Processing                                 | —                                                 | —               | —                     | 1                         | 1,95            | 4,46                  |
| (e) Processing of Fruits & Vegetables              | —                                                 | —               | —                     | 4                         | 6               | 6                     |
| (f) Others                                         | 19                                                | 32              | 26                    | 196                       | 9,70            | 9,45                  |
| 3. Beverage and Tobacco                            | 1                                                 | 35              | 23                    | 18                        | 7,73            | 6,38                  |
| 4. Textiles                                        | 42                                                | 14,83           | 13,55                 | 113                       | 39,27           | 48,02                 |
| (a) Cotton Textiles                                | 1                                                 | 1,00            | 87                    | 42                        | 28,33           | 37,76                 |
| (b) Jute Textiles                                  | 2                                                 | 8               | 3                     | 2                         | 3               | 3                     |
| (c) Handloom Textiles & Khadi                      | —                                                 | —               | —                     | 4                         | 5               | 3                     |
| (d) Other Textiles                                 | 39                                                | 13,75           | 12,64                 | 65                        | 10,86           | 10,20                 |
| 5. Paper, Paper Products and Printing              | 29                                                | 6,75            | 5,93                  | 171                       | 16,89           | 16,60                 |
| 6. Leather and Leather Products                    | 6                                                 | 2,32            | 45                    | 18                        | 5,23            | 2,94                  |
| 7. Rubber and Rubber Products                      | 23                                                | 1,34            | 1,13                  | 38                        | 1,76            | 1,57                  |
| 8. Chemicals and Chemical Products                 | 555                                               | 60,64           | 48,10                 | 279                       | 45,86           | 36,60                 |
| (a) Heavy Industrial Chemicals                     | 13                                                | 92              | 89                    | 37                        | 5,80            | 4,04                  |
| (b) Fertilizers                                    | 10                                                | 35,33           | 29,57                 | 21                        | 12,99           | 11,47                 |
| (c) Drugs and Pharmaceuticals                      | 466                                               | 14,23           | 10,75                 | 71                        | 13,70           | 9,16                  |
| (d) Non-Edible Oils                                | 4                                                 | 78              | 92                    | 4                         | 3,37            | 2,58                  |
| (e) Other Chemicals & Chemical Products            | 62                                                | 9,38            | 5,98                  | 146                       | 10,01           | 9,36                  |
| 9. Petroleum, Coal Products & Nuclear Fuels        | —                                                 | —               | —                     | 12                        | 1,02            | 27                    |
| 10. Manufacture of Cement & Cement Products        | 14                                                | 41              | 34                    | 16                        | 1,31            | 99                    |
| 11. Basic Metals & Metal Products                  | 498                                               | 23,00           | 19,12                 | 311                       | 72,28           | 51,48                 |
| (a) Iron and Steel                                 | 275                                               | 15,78           | 12,63                 | 116                       | 41,01           | 32,49                 |
| (b) Non-Ferrous Metals                             | 2                                                 | 21              | 31                    | 9                         | 5,27            | 5,13                  |
| (c) Other Metal Products                           | 221                                               | 7,01            | 6,17                  | 186                       | 26,00           | 13,87                 |
| 12. Engineering                                    | 212                                               | 48,80           | 40,85                 | 484                       | 169,39          | 153,51                |
| (a) Heavy Engineering                              | 7                                                 | 2,07            | 1,96                  | 115                       | 10,42           | 8,65                  |
| (b) Light Engineering                              | 102                                               | 6,47            | 4,37                  | 222                       | 52,37           | 46,46                 |
| (c) Electrical Machinery & Goods                   | 74                                                | 6,35            | 5,91                  | 87                        | 69,68           | 69,88                 |
| (d) Electronic Machinery & Goods                   | 29                                                | 33,90           | 28,60                 | 60                        | 36,92           | 28,51                 |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 25                                                | 5,80            | 4,09                  | 85                        | 8,01            | 7,36                  |
| 14. Other Industries                               | 2,770                                             | 197,01          | 164,66                | 1,074                     | 79,45           | 64,28                 |
| 15. Electricity, Gas & Water                       | —                                                 | —               | —                     | 18                        | 21,35           | 13,21                 |
| (a) Electricity Generation & Transmission          | —                                                 | —               | —                     | 12                        | 21,21           | 13,09                 |
| (b) Non-Conventional Energy                        | —                                                 | —               | —                     | 4                         | 12              | 10                    |
| (c) Gas, Steam & Water Supply                      | —                                                 | —               | —                     | 2                         | 1               | 1                     |
| 16. Construction                                   | 9                                                 | 76              | 72                    | 71                        | 4,13            | 4,27                  |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>523</b>                                        | <b>5,70</b>     | <b>3,20</b>           | <b>991</b>                | <b>9,29</b>     | <b>9,21</b>           |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>362</b>                                        | <b>4,60</b>     | <b>2,44</b>           | <b>1,770</b>              | <b>45,89</b>    | <b>41,71</b>          |
| <b>V. PERSONAL LOANS</b>                           | <b>6,644</b>                                      | <b>58,56</b>    | <b>50,19</b>          | <b>20,837</b>             | <b>86,13</b>    | <b>72,97</b>          |
| 1. Loans for Purchase of Consumer Durables         | 178                                               | 76              | 67                    | 1,019                     | 3,75            | 3,30                  |
| 2. Loans for Housing                               | 1,222                                             | 39,96           | 35,37                 | 2,278                     | 19,95           | 16,77                 |
| 3. Rest of the Personal Loans                      | 5,244                                             | 17,83           | 14,15                 | 17,540                    | 62,43           | 52,90                 |
| <b>VI. TRADE</b>                                   | <b>1,854</b>                                      | <b>1317,42</b>  | <b>818,78</b>         | <b>6,235</b>              | <b>119,86</b>   | <b>97,70</b>          |
| 1. Wholesale Trade                                 | 68                                                | 1305,07         | 810,05                | 508                       | 59,29           | 45,95                 |
| 2. Retail Trade                                    | 1,786                                             | 12,35           | 8,73                  | 5,727                     | 60,57           | 51,75                 |
| <b>VII. FINANCE</b>                                | <b>2</b>                                          | <b>41</b>       | <b>29</b>             | <b>50</b>                 | <b>50,93</b>    | <b>33,74</b>          |
| <b>VIII. ALL OTHERS</b>                            | <b>2,610</b>                                      | <b>47,54</b>    | <b>39,30</b>          | <b>9,455</b>              | <b>135,80</b>   | <b>126,16</b>         |
| <b>TOTAL BANK CREDIT</b>                           | <b>18,537</b>                                     | <b>1845,50</b>  | <b>1252,47</b>        | <b>44,886</b>             | <b>1108,49</b>  | <b>944,15</b>         |
| OF WHICH : 1. Artisans & Village Industries        | 28                                                | 5               | 5                     | 159                       | 1,29            | 1,36                  |
| 2. Other Small Scale Industries                    | 824                                               | 28,79           | 29,17                 | 1,886                     | 88,78           | 79,28                 |

## CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996

## CHANDIGARH

(Amount in Rupees Lakh)

| FOREIGN BANKS   |              |                    | REGIONAL RURAL BANKS |              |                    | OTHER SCHEDULED COMMERCIAL BANKS |              |                    | ALL SCHEDULED COMMERCIAL BANKS |              |                    | Item No. |
|-----------------|--------------|--------------------|----------------------|--------------|--------------------|----------------------------------|--------------|--------------------|--------------------------------|--------------|--------------------|----------|
| No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts      | Credit Limit | Amount Outstanding | No. of Accounts                  | Credit Limit | Amount Outstanding | No. of Accounts                | Credit Limit | Amount Outstanding |          |
| 7               | 8            | 9                  | 10                   | 11           | 12                 | 13                               | 14           | 15                 | 16                             | 17           | 18                 | 19       |
| —               | —            | —                  | —                    | —            | —                  | 167                              | 65           | 68                 | 5,022                          | 171,76       | 139,36             | I        |
| —               | —            | —                  | —                    | —            | —                  | 2                                | 20           | 20                 | 4,059                          | 48,26        | 44,74              | 1        |
| —               | —            | —                  | —                    | —            | —                  | 165                              | 45           | 48                 | 963                            | 123,51       | 94,63              | 2        |
| 25              | 48,34        | 46,66              | —                    | —            | —                  | 102                              | 15,16        | 12,58              | 7,362                          | 964,26       | 821,48             | II       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 50                             | 56           | 47                 | 1        |
| —               | —            | —                  | —                    | —            | —                  | 3                                | 2,20         | 2,20               | 296                            | 66,70        | 57,33              | 2        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 46                             | 5,48         | 6,49               | 2(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 8                              | 29,33        | 21,71              | 2(b)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 19                             | 17,66        | 12,70              | 2(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | 1,95         | 4,46               | 2(d)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 4                              | 6            | 6                  | 2(e)     |
| —               | —            | —                  | —                    | —            | —                  | 3                                | 2,20         | 2,20               | 218                            | 12,22        | 11,91              | 2(f)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 19                             | 8,08         | 6,61               | 3        |
| 2               | 2,00         | 1,87               | —                    | —            | —                  | 1                                | 2            | 2                  | 158                            | 56,12        | 63,46              | 4        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 43                             | 29,33        | 38,64              | 4(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 4                              | 11           | 7                  | 4(b)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 4                              | 5            | 3                  | 4(c)     |
| 2               | 2,00         | 1,87               | —                    | —            | —                  | 1                                | 2            | 2                  | 107                            | 26,63        | 24,73              | 4(d)     |
| —               | —            | —                  | —                    | —            | —                  | 3                                | 33           | 34                 | 203                            | 23,96        | 22,86              | 5        |
| 1               | 2,00         | 2,02               | —                    | —            | —                  | —                                | —            | —                  | 25                             | 9,55         | 5,41               | 6        |
| —               | —            | —                  | —                    | —            | —                  | 1                                | 5            | —                  | 62                             | 3,15         | 2,71               | 7        |
| —               | —            | —                  | —                    | —            | —                  | 11                               | 15           | 7                  | 845                            | 106,65       | 84,77              | 8        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 50                             | 6,72         | 4,93               | 8(a)     |
| —               | —            | —                  | —                    | —            | —                  | 5                                | 1            | —                  | 36                             | 48,34        | 41,03              | 8(b)     |
| —               | —            | —                  | —                    | —            | —                  | 1                                | —            | —                  | 538                            | 27,94        | 19,91              | 8(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 8                              | 4,14         | 3,50               | 8(d)     |
| —               | —            | —                  | —                    | —            | —                  | 5                                | 13           | 6                  | 213                            | 19,52        | 15,40              | 8(e)     |
| —               | —            | —                  | —                    | —            | —                  | 1                                | 2            | —                  | 13                             | 1,04         | 27                 | 9        |
| —               | —            | —                  | —                    | —            | —                  | 3                                | 2,13         | 1,56               | 33                             | 3,84         | 2,89               | 10       |
| 2               | 1,95         | 16                 | —                    | —            | —                  | 24                               | 7,18         | 5,89               | 835                            | 104,40       | 76,65              | 11       |
| 1               | 1,50         | —                  | —                    | —            | —                  | 24                               | 7,18         | 5,89               | 416                            | 65,47        | 51,01              | 11(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 11                             | 5,48         | 5,44               | 11(b)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 408                            | 33,45        | 20,20              | 11(c)    |
| 20              | 42,39        | 42,61              | —                    | —            | —                  | 19                               | 67           | 26                 | 735                            | 261,26       | 237,23             | 12       |
| 2               | 62           | 29                 | —                    | —            | —                  | 3                                | 41           | 16                 | 127                            | 13,53        | 11,07              | 12(a)    |
| 9               | 21,34        | 23,21              | —                    | —            | —                  | 5                                | 16           | 9                  | 338                            | 80,34        | 74,14              | 12(b)    |
| —               | —            | —                  | —                    | —            | —                  | 11                               | 10           | —                  | 172                            | 76,14        | 75,80              | 12(c)    |
| 9               | 20,43        | 19,10              | —                    | —            | —                  | —                                | —            | —                  | 98                             | 91,25        | 76,22              | 12(d)    |
| —               | —            | —                  | —                    | —            | —                  | 2                                | 7            | 6                  | 112                            | 13,88        | 11,52              | 13       |
| —               | —            | —                  | —                    | —            | —                  | 7                                | 4            | 3                  | 3,851                          | 276,50       | 228,97             | 14       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 18                             | 21,35        | 13,21              | 15       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 12                             | 21,21        | 13,09              | 15(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 4                              | 12           | 10                 | 15(b)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 2                              | 1            | 1                  | 15(c)    |
| —               | —            | —                  | —                    | —            | —                  | 27                               | 2,32         | 2,15               | 107                            | 7,21         | 7,14               | 16       |
| —               | —            | —                  | —                    | —            | —                  | 318                              | 1,36         | 1,25               | 1,832                          | 16,35        | 13,66              | III      |
| —               | —            | —                  | —                    | —            | —                  | 11                               | 10,72        | 10,62              | 2,143                          | 61,21        | 54,78              | IV       |
| —               | —            | —                  | —                    | —            | —                  | 453                              | 3,06         | 2,39               | 27,934                         | 147,75       | 125,55             | V        |
| —               | —            | —                  | —                    | —            | —                  | 14                               | 11           | 4                  | 1,211                          | 4,62         | 4,01               | 1        |
| —               | —            | —                  | —                    | —            | —                  | 18                               | 1,11         | 98                 | 3,518                          | 61,02        | 53,12              | 2        |
| —               | —            | —                  | —                    | —            | —                  | 421                              | 1,85         | 1,37               | 23,205                         | 82,11        | 68,42              | 3        |
| —               | —            | —                  | —                    | —            | —                  | 640                              | 5,80         | 4,76               | 8,729                          | 1443,08      | 921,24             | VI       |
| —               | —            | —                  | —                    | —            | —                  | 18                               | 72           | 59                 | 594                            | 1365,08      | 856,58             | 1        |
| —               | —            | —                  | —                    | —            | —                  | 622                              | 5,08         | 4,17               | 8,135                          | 78,00        | 64,65              | 2        |
| 2               | 11,00        | 11,01              | —                    | —            | —                  | 3                                | 12           | 11                 | 57                             | 62,46        | 45,15              | VII      |
| —               | —            | —                  | —                    | —            | —                  | 21                               | 5,37         | 5,38               | 12,086                         | 188,71       | 170,85             | VIII     |
| 27              | 59,34        | 57,67              | —                    | —            | —                  | 1,715                            | 42,25        | 37,78              | 65,165                         | 3055,59      | 2292,07            | Total    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 187                            | 1,34         | 1,40               | 1        |
| —               | —            | —                  | —                    | —            | —                  | 41                               | 6,90         | 5,14               | 2,751                          | 124,47       | 113,59             | 2        |

| <b>NORTHERN REGION (concl'd.)</b>                  |                                                   |                 | <b>STATE:</b>         |                           |                 |                       |
|----------------------------------------------------|---------------------------------------------------|-----------------|-----------------------|---------------------------|-----------------|-----------------------|
| <b>OCCUPATION</b>                                  | <b>STATE BANK OF INDIA<br/>AND ITS ASSOCIATES</b> |                 |                       | <b>NATIONALISED BANKS</b> |                 |                       |
|                                                    | No. of<br>Accounts                                | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts        | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                                                 | 2               | 3                     | 4                         | 5               | 6                     |
| <b>I. AGRICULTURE</b>                              | <b>27,078</b>                                     | <b>671,80</b>   | <b>590,23</b>         | <b>14,985</b>             | <b>396,35</b>   | <b>287,00</b>         |
| 1. Direct Finance                                  | 26,277                                            | 313,01          | 239,75                | 11,542                    | 114,13          | 117,38                |
| 2. Indirect Finance                                | 801                                               | 358,79          | 350,48                | 3,443                     | 282,21          | 169,63                |
| <b>II. INDUSTRY</b>                                | <b>29,990</b>                                     | <b>5519,41</b>  | <b>4629,22</b>        | <b>32,395</b>             | <b>6552,34</b>  | <b>5303,38</b>        |
| 1. Mining & Quarrying                              | 455                                               | 23,11           | 20,16                 | 90                        | 61,07           | 55,55                 |
| 2. Food Manufacturing and Processing               | 730                                               | 240,88          | 171,64                | 569                       | 284,17          | 238,96                |
| (a) Rice Mills, Flour and Dal Mills                | 216                                               | 72,75           | 31,61                 | 134                       | 55,78           | 43,09                 |
| (b) Sugar                                          | 19                                                | 114,89          | 98,86                 | 16                        | 35,18           | 29,18                 |
| (c) Edible Oils and Vanaspati                      | 240                                               | 24,51           | 15,26                 | 55                        | 55,12           | 46,90                 |
| (d) Tea Processing                                 | 1                                                 | 15              | 6                     | 4                         | 2,77            | 1,82                  |
| (e) Processing of Fruits & Vegetables              | 12                                                | 21              | 37                    | 32                        | 18,71           | 13,31                 |
| (f) Others                                         | 242                                               | 28,37           | 25,47                 | 328                       | 116,61          | 104,66                |
| 3. Beverage and Tobacco                            | 40                                                | 21,48           | 21,07                 | 65                        | 71,75           | 76,73                 |
| 4. Textiles                                        | 2,306                                             | 485,67          | 410,94                | 4,864                     | 1344,61         | 1064,04               |
| (a) Cotton Textiles                                | 756                                               | 110,68          | 91,22                 | 555                       | 168,67          | 124,84                |
| (b) Jute Textiles                                  | 9                                                 | 46              | 48                    | 28                        | 3,67            | 3,47                  |
| (c) Handloom Textiles & Khadi                      | 227                                               | 7,39            | 4,65                  | 91                        | 4,88            | 4,43                  |
| (d) Other Textiles                                 | 1,314                                             | 367,14          | 314,59                | 4,190                     | 1167,40         | 931,30                |
| 5. Paper, Paper Products and Printing              | 837                                               | 67,94           | 60,79                 | 2,130                     | 235,15          | 193,84                |
| 6. Leather and Leather Products                    | 437                                               | 51,90           | 37,89                 | 845                       | 361,46          | 275,11                |
| 7. Rubber and Rubber Products                      | 375                                               | 106,13          | 89,14                 | 737                       | 142,20          | 122,11                |
| 8. Chemicals and Chemical Products                 | 1,872                                             | 661,01          | 578,70                | 2,542                     | 837,88          | 642,99                |
| (a) Heavy Industrial Chemicals                     | 157                                               | 34,52           | 29,50                 | 182                       | 45,27           | 37,77                 |
| (b) Fertilizers                                    | 82                                                | 199,57          | 170,63                | 71                        | 176,41          | 133,51                |
| (c) Drugs and Pharmaceuticals                      | 813                                               | 292,52          | 264,21                | 474                       | 380,52          | 278,09                |
| (d) Non-Edible Oils                                | 26                                                | 3,68            | 1,40                  | 28                        | 4,14            | 3,46                  |
| (e) Other Chemicals & Chemical Products            | 794                                               | 130,71          | 112,96                | 1,787                     | 231,54          | 190,17                |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 302                                               | 47,56           | 38,05                 | 112                       | 8,07            | 6,59                  |
| 10. Manufacture of Cement & Cement Products        | 113                                               | 90,28           | 74,87                 | 101                       | 85,28           | 76,71                 |
| 11. Basic Metals & Metal Products                  | 2,110                                             | 1558,58         | 1300,52               | 2,863                     | 844,73          | 712,46                |
| (a) Iron and Steel                                 | 757                                               | 1466,04         | 1231,37               | 1,028                     | 566,72          | 497,38                |
| (b) Non-Ferrous Metals                             | 115                                               | 19,52           | 10,39                 | 316                       | 71,86           | 53,13                 |
| (c) Other Metal Products                           | 1,238                                             | 73,02           | 58,76                 | 1,519                     | 206,15          | 161,95                |
| 12. Engineering                                    | 2,786                                             | 888,70          | 783,31                | 4,481                     | 1145,66         | 893,22                |
| (a) Heavy Engineering                              | 572                                               | 76,19           | 42,77                 | 342                       | 268,44          | 190,55                |
| (b) Light Engineering                              | 923                                               | 102,62          | 72,88                 | 1,430                     | 225,25          | 196,51                |
| (c) Electrical Machinery & Goods                   | 729                                               | 157,33          | 140,36                | 1,623                     | 259,48          | 223,11                |
| (d) Electronic Machinery & Goods                   | 562                                               | 552,56          | 527,29                | 1,086                     | 392,49          | 283,04                |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 573                                               | 194,75          | 126,47                | 1,275                     | 246,69          | 185,55                |
| 14. Other Industries                               | 11,166                                            | 550,08          | 453,00                | 10,716                    | 479,55          | 397,82                |
| 15. Electricity, Gas & Water                       | 5,761                                             | 223,45          | 161,69                | 316                       | 171,85          | 136,97                |
| (a) Electricity Generation & Transmission          | 5,754                                             | 222,96          | 161,26                | 282                       | 163,16          | 129,87                |
| (b) Non-Conventional Energy                        | 7                                                 | 49              | 42                    | 10                        | 40              | 34                    |
| (c) Gas, Steam & Water Supply                      | —                                                 | —               | —                     | 24                        | 8,29            | 6,76                  |
| 16. Construction                                   | 127                                               | 307,88          | 300,97                | 689                       | 232,22          | 224,73                |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>5,023</b>                                      | <b>73,99</b>    | <b>57,01</b>          | <b>7,304</b>              | <b>162,82</b>   | <b>124,75</b>         |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>2,392</b>                                      | <b>114,32</b>   | <b>81,10</b>          | <b>14,336</b>             | <b>578,77</b>   | <b>496,34</b>         |
| <b>V. PERSONAL LOANS</b>                           | <b>83,010</b>                                     | <b>409,21</b>   | <b>356,90</b>         | <b>1,91,008</b>           | <b>890,72</b>   | <b>800,34</b>         |
| 1. Loans for Purchase of Consumer Durables         | 8,525                                             | 14,61           | 12,52                 | 5,206                     | 13,61           | 11,91                 |
| 2. Loans for Housing                               | 7,268                                             | 105,39          | 98,43                 | 18,923                    | 306,62          | 285,42                |
| 3. Rest of the Personal Loans                      | 67,217                                            | 289,21          | 245,95                | 1,66,879                  | 570,50          | 503,02                |
| <b>VI. TRADE</b>                                   | <b>19,010</b>                                     | <b>2203,47</b>  | <b>1710,52</b>        | <b>40,973</b>             | <b>2443,52</b>  | <b>2066,20</b>        |
| 1. Wholesale Trade                                 | 5,261                                             | 2077,35         | 1608,61               | 9,486                     | 2074,45         | 1767,44               |
| 2. Retail Trade                                    | 13,749                                            | 126,12          | 101,91                | 31,487                    | 369,07          | 298,77                |
| <b>VII. FINANCE</b>                                | <b>390</b>                                        | <b>65,11</b>    | <b>57,19</b>          | <b>1,027</b>              | <b>533,44</b>   | <b>421,18</b>         |
| <b>VIII. ALL OTHERS</b>                            | <b>19,421</b>                                     | <b>1036,51</b>  | <b>934,39</b>         | <b>1,07,294</b>           | <b>1162,10</b>  | <b>987,51</b>         |
| <b>TOTAL BANK CREDIT</b>                           | <b>1,86,314</b>                                   | <b>10093,83</b> | <b>8416,57</b>        | <b>4,09,322</b>           | <b>12720,05</b> | <b>10486,71</b>       |
| OF WHICH : 1. Artisans & Village Industries        | 378                                               | 4,72            | 3,06                  | 1,344                     | 10,46           | 8,57                  |
| 2. Other Small Scale Industries                    | 14,730                                            | 719,69          | 618,58                | 19,093                    | 1573,14         | 1246,31               |

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

**DELHI**

(Amount in Rupees Lakh)

| FOREIGN BANKS   |              |                    | REGIONAL RURAL BANKS |              |                    | OTHER SCHEDULED COMMERCIAL BANKS |              |                    | ALL SCHEDULED COMMERCIAL BANKS |              |                    | Item No. |
|-----------------|--------------|--------------------|----------------------|--------------|--------------------|----------------------------------|--------------|--------------------|--------------------------------|--------------|--------------------|----------|
| No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts      | Credit Limit | Amount Outstanding | No. of Accounts                  | Credit Limit | Amount Outstanding | No. of Accounts                | Credit Limit | Amount Outstanding |          |
| 7               | 8            | 9                  | 10                   | 11           | 12                 | 13                               | 14           | 15                 | 16                             | 17           | 18                 | 19       |
| 36              | 12,83        | 12,94              | —                    | —            | —                  | 23                               | 1,42         | 90                 | 42,122                         | 1082,40      | 891,07             | I        |
| 19              | 51           | 51                 | —                    | —            | —                  | 16                               | 35           | 30                 | 37,854                         | 428,01       | 357,93             | 1        |
| 17              | 12,32        | 12,43              | —                    | —            | —                  | 7                                | 1,07         | 60                 | 4,268                          | 654,39       | 533,13             | 2        |
| 3,058           | 3208,56      | 2564,43            | 7                    | 21           | 20                 | 2,389                            | 714,90       | 601,60             | 67,839                         | 15995,42     | 13098,84           | II       |
| 4               | 6            | 5                  | —                    | —            | —                  | 8                                | 5,32         | 6,01               | 557                            | 89,55        | 81,77              | 1        |
| 101             | 387,64       | 306,31             | 1                    | 15           | 15                 | 58                               | 34,52        | 33,98              | 1,459                          | 947,36       | 751,04             | 2        |
| 7               | 11,29        | 2,95               | 1                    | 15           | 15                 | 12                               | 8,38         | 14,64              | 370                            | 148,35       | 92,43              | 2(a)     |
| 4               | 7,26         | 5,80               | —                    | —            | —                  | 3                                | 13,29        | 7,20               | 42                             | 170,62       | 141,03             | 2(b)     |
| 11              | 5,73         | 4,22               | —                    | —            | —                  | 7                                | 6,56         | 6,55               | 313                            | 91,91        | 72,93              | 2(c)     |
| 1               | 3            | 3                  | —                    | —            | —                  | —                                | —            | —                  | 6                              | 2,95         | 1,91               | 2(d)     |
| 2               | 31           | 13                 | —                    | —            | —                  | 1                                | 1            | 1                  | 47                             | 19,23        | 13,82              | 2(e)     |
| 76              | 363,03       | 293,19             | —                    | —            | —                  | 35                               | 6,29         | 5,59               | 681                            | 514,30       | 428,92             | 2(f)     |
| 26              | 31,51        | 15,57              | —                    | —            | —                  | 9                                | 10,19        | 6,27               | 140                            | 134,93       | 119,64             | 3        |
| 203             | 224,99       | 172,92             | —                    | —            | —                  | 579                              | 232,49       | 184,93             | 7,952                          | 2287,76      | 1832,83            | 4        |
| 72              | 97,35        | 73,73              | —                    | —            | —                  | 64                               | 43,96        | 39,88              | 1,447                          | 420,65       | 329,67             | 4(a)     |
| 3               | 5            | 5                  | —                    | —            | —                  | —                                | —            | —                  | 40                             | 4,18         | 4,00               | 4(b)     |
| 8               | 57           | 30                 | —                    | —            | —                  | 1                                | 1            | 1                  | 327                            | 12,85        | 9,39               | 4(c)     |
| 120             | 127,02       | 98,84              | —                    | —            | —                  | 514                              | 188,52       | 145,03             | 6,138                          | 1850,08      | 1489,76            | 4(d)     |
| 78              | 205,04       | 191,31             | 1                    | 1            | 1                  | 177                              | 12,33        | 12,19              | 3,223                          | 520,48       | 458,14             | 5        |
| 34              | 22,91        | 15,10              | —                    | —            | —                  | 63                               | 31,42        | 22,79              | 1,379                          | 467,70       | 350,89             | 6        |
| 56              | 94,46        | 83,52              | —                    | —            | —                  | 36                               | 17,53        | 16,28              | 1,204                          | 360,33       | 311,04             | 7        |
| 249             | 413,08       | 306,64             | —                    | —            | —                  | 192                              | 38,81        | 37,24              | 4,855                          | 1950,78      | 1565,57            | 8        |
| 33              | 96,30        | 54,50              | —                    | —            | —                  | 10                               | 3,33         | 3,34               | 382                            | 179,43       | 125,12             | 8(a)     |
| 5               | 2,23         | 3,23               | —                    | —            | —                  | 1                                | 28           | 28                 | 159                            | 378,50       | 307,65             | 8(b)     |
| 111             | 214,16       | 172,09             | —                    | —            | —                  | 34                               | 12,07        | 11,62              | 1,432                          | 899,27       | 726,01             | 8(c)     |
| 9               | 15,91        | 15,53              | —                    | —            | —                  | —                                | —            | —                  | 63                             | 23,72        | 20,39              | 8(d)     |
| 91              | 84,48        | 61,28              | —                    | —            | —                  | 147                              | 23,13        | 22,01              | 2,819                          | 469,86       | 386,41             | 8(e)     |
| 20              | 47,98        | 23,21              | —                    | —            | —                  | 3                                | 11           | 10                 | 437                            | 103,72       | 67,96              | 9        |
| 40              | 93,35        | 79,47              | —                    | —            | —                  | 8                                | 7,69         | 7,57               | 262                            | 276,60       | 238,62             | 10       |
| 100             | 185,26       | 162,55             | —                    | —            | —                  | 268                              | 95,84        | 77,10              | 5,341                          | 2684,40      | 2252,63            | 11       |
| 61              | 107,72       | 103,67             | —                    | —            | —                  | 120                              | 53,19        | 47,29              | 1,966                          | 2193,67      | 1879,72            | 11(a)    |
| 17              | 1,04         | 1,05               | —                    | —            | —                  | 6                                | 8,77         | 3,79               | 454                            | 101,19       | 68,36              | 11(b)    |
| 22              | 76,50        | 57,83              | —                    | —            | —                  | 142                              | 33,88        | 26,02              | 2,921                          | 389,54       | 304,56             | 11(c)    |
| 372             | 820,51       | 673,94             | 1                    | 1            | 1                  | 315                              | 99,27        | 84,52              | 7,955                          | 2954,16      | 2434,99            | 12       |
| 76              | 147,54       | 93,29              | —                    | —            | —                  | 33                               | 7,24         | 7,22               | 1,023                          | 499,40       | 333,83             | 12(a)    |
| 147             | 218,55       | 188,42             | 1                    | 1            | 1                  | 121                              | 13,44        | 12,69              | 2,622                          | 559,88       | 470,51             | 12(b)    |
| 35              | 90,25        | 69,74              | —                    | —            | —                  | 94                               | 29,96        | 28,17              | 2,481                          | 537,02       | 461,38             | 12(c)    |
| 114             | 364,17       | 322,49             | —                    | —            | —                  | 67                               | 48,63        | 36,45              | 1,829                          | 1357,85      | 1169,27            | 12(d)    |
| 145             | 219,38       | 161,94             | —                    | —            | —                  | 142                              | 36,35        | 31,70              | 2,135                          | 697,17       | 505,66             | 13       |
| 1,582           | 292,58       | 242,39             | 2                    | 1            | 1                  | 419                              | 61,11        | 49,67              | 23,885                         | 1383,33      | 1142,89            | 14       |
| 23              | 21,07        | 9,84               | —                    | —            | —                  | 5                                | 1,02         | 99                 | 6,105                          | 417,38       | 309,49             | 15       |
| 6               | 10,14        | 4,74               | —                    | —            | —                  | 2                                | 10           | 6                  | 6,044                          | 396,36       | 295,93             | 15(a)    |
| 3               | 9,31         | 3,53               | —                    | —            | —                  | 3                                | 91           | 93                 | 23                             | 11,12        | 5,22               | 15(b)    |
| 14              | 1,62         | 1,57               | —                    | —            | —                  | —                                | —            | —                  | 38                             | 9,91         | 8,34               | 15(c)    |
| 25              | 148,74       | 119,67             | 2                    | 3            | 2                  | 107                              | 30,89        | 30,27              | 950                            | 719,76       | 675,66             | 16       |
| 52              | 25,14        | 22,00              | 3                    | 4            | 2                  | 419                              | 9,69         | 7,28               | 12,801                         | 271,67       | 211,06             | III      |
| 384             | 443,69       | 213,47             | 4                    | 2            | 2                  | 1,506                            | 102,21       | 91,77              | 18,622                         | 1239,01      | 882,70             | IV       |
| 2,24,045        | 557,79       | 403,90             | 19                   | 21           | 18                 | 9,771                            | 66,39        | 57,16              | 5,07,853                       | 1924,33      | 1618,47            | V        |
| 384             | 9,17         | 9,17               | —                    | —            | —                  | 1,165                            | 2,56         | 2,11               | 15,280                         | 39,95        | 35,71              | 1        |
| 1,055           | 30,88        | 26,91              | 2                    | 9            | 6                  | 248                              | 16,65        | 13,33              | 27,496                         | 459,62       | 424,14             | 2        |
| 2,22,606        | 517,75       | 367,82             | 17                   | 13           | 12                 | 8,358                            | 47,18        | 41,72              | 4,65,077                       | 1424,76      | 1158,63            | 3        |
| 1,663           | 154,62       | 112,09             | 8                    | 13           | 5                  | 3,557                            | 337,12       | 258,83             | 65,211                         | 5138,87      | 4147,69            | VI       |
| 151             | 138,56       | 96,73              | 1                    | 8            | —                  | 2,178                            | 291,00       | 222,04             | 17,077                         | 4581,44      | 3694,81            | 1        |
| 1,512           | 16,07        | 15,36              | 7                    | 5            | 5                  | 1,379                            | 46,12        | 36,79              | 48,134                         | 557,43       | 452,88             | 2        |
| 91              | 179,20       | 130,86             | 1                    | —            | —                  | 175                              | 131,52       | 109,27             | 1,684                          | 909,27       | 718,50             | VII      |
| 9,850           | 764,27       | 629,26             | —                    | —            | —                  | 11,255                           | 153,27       | 130,03             | 1,47,820                       | 3116,14      | 2681,19            | VIII     |
| 2,39,179        | 5346,10      | 4088,94            | 42                   | 62           | 47                 | 29,095                           | 1516,51      | 1256,83            | 8,63,952                       | 29677,11     | 24249,52           | Total    |
| 8               | 12           | 12                 | —                    | —            | —                  | 10                               | 23           | 19                 | 1,740                          | 15,54        | 11,94              | 1        |
| 122             | 100,23       | 80,15              | —                    | —            | —                  | 778                              | 135,60       | 112,45             | 34,723                         | 2528,66      | 2057,49            | 2        |

| TABLE No. 5.6 - STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING |                                           |                 |                       |                    |                 |                       |
|-------------------------------------------------------------------------|-------------------------------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
| NORTH-EASTERN REGION                                                    |                                           |                 | STATE:                |                    |                 |                       |
| OCCUPATION                                                              | STATE BANK OF INDIA<br>AND ITS ASSOCIATES |                 |                       | NATIONALISED BANKS |                 |                       |
|                                                                         | No. of<br>Accounts                        | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                                         | 1                                         | 2               | 3                     | 4                  | 5               | 6                     |
| <b>I. AGRICULTURE</b>                                                   | <b>7,344</b>                              | <b>10,69</b>    | <b>8,59</b>           | <b>1,522</b>       | <b>1,62</b>     | <b>1,43</b>           |
| 1. Direct Finance                                                       | 7,121                                     | 5,83            | 4,86                  | 1,518              | 1,60            | 1,41                  |
| 2. Indirect Finance                                                     | 223                                       | 4,86            | 3,72                  | 4                  | 2               | 2                     |
| <b>II. INDUSTRY</b>                                                     | <b>1,585</b>                              | <b>20,46</b>    | <b>18,85</b>          | <b>237</b>         | <b>22,99</b>    | <b>18,51</b>          |
| 1. Mining & Quarrying                                                   | 1                                         | 1               | 1                     | 2                  | 1               | 1                     |
| 2. Food Manufacturing and Processing                                    | 75                                        | 7,93            | 6,80                  | 17                 | 4,62            | 4,77                  |
| (a) Rice Mills, Flour and Dal Mills                                     | 15                                        | 13              | 10                    | 3                  | 6               | 8                     |
| (b) Sugar                                                               | —                                         | —               | —                     | —                  | —               | —                     |
| (c) Edible Oils and Vanaspati                                           | 8                                         | 9               | 9                     | 4                  | 9               | 3                     |
| (d) Tea Processing                                                      | —                                         | —               | —                     | 3                  | 4,40            | 4,60                  |
| (e) Processing of Fruits & Vegetables                                   | —                                         | —               | —                     | —                  | —               | —                     |
| (f) Others                                                              | 52                                        | 7,71            | 6,62                  | 7                  | 8               | 6                     |
| 3. Beverage and Tobacco                                                 | 2                                         | 1               | 2                     | —                  | —               | —                     |
| 4. Textiles                                                             | 17                                        | 12              | 11                    | 19                 | 2,50            | 1,82                  |
| (a) Cotton Textiles                                                     | 3                                         | 2               | 2                     | 3                  | 1,82            | 1,07                  |
| (b) Jute Textiles                                                       | —                                         | —               | —                     | —                  | —               | —                     |
| (c) Handloom Textiles & Khadi                                           | —                                         | —               | —                     | 3                  | 51              | 4                     |
| (d) Other Textiles                                                      | 14                                        | 10              | 8                     | 13                 | 17              | 72                    |
| 5. Paper, Paper Products and Printing                                   | 13                                        | 60              | 23                    | 6                  | 4               | 3                     |
| 6. Leather and Leather Products                                         | 4                                         | 4               | 3                     | 6                  | 7               | 8                     |
| 7. Rubber and Rubber Products                                           | 9                                         | 43              | 1,25                  | 2                  | 1               | 1                     |
| 8. Chemicals and Chemical Products                                      | 18                                        | 45              | 30                    | 18                 | 8,95            | 5,43                  |
| (a) Heavy Industrial Chemicals                                          | —                                         | —               | —                     | 10                 | 7,55            | 4,19                  |
| (b) Fertilizers                                                         | —                                         | —               | —                     | —                  | —               | —                     |
| (c) Drugs and Pharmaceuticals                                           | —                                         | —               | —                     | —                  | —               | —                     |
| (d) Non-Edible Oils                                                     | 9                                         | 12              | 21                    | —                  | —               | —                     |
| (e) Other Chemicals & Chemical Products                                 | 9                                         | 33              | 8                     | 8                  | 1,41            | 1,25                  |
| 9. Petroleum, Coal Products & Nuclear Fuels                             | 7                                         | 3               | 3                     | —                  | —               | —                     |
| 10. Manufacture of Cement & Cement Products                             | 4                                         | 3               | 3                     | —                  | —               | —                     |
| 11. Basic Metals & Metal Products                                       | 30                                        | 24              | 21                    | 13                 | 15              | 16                    |
| (a) Iron and Steel                                                      | 6                                         | 4               | 3                     | 5                  | 4               | 5                     |
| (b) Non-Ferrous Metals                                                  | 1                                         | —               | —                     | —                  | —               | —                     |
| (c) Other Metal Products                                                | 23                                        | 20              | 18                    | 8                  | 11              | 11                    |
| 12. Engineering                                                         | 12                                        | 12              | 9                     | 15                 | 3,59            | 3,04                  |
| (a) Heavy Engineering                                                   | 4                                         | 5               | 5                     | 2                  | 1,16            | 68                    |
| (b) Light Engineering                                                   | 4                                         | 3               | 3                     | 10                 | 1,42            | 1,30                  |
| (c) Electrical Machinery & Goods                                        | 1                                         | 2               | —                     | 2                  | 7               | 4                     |
| (d) Electronic Machinery & Goods                                        | 3                                         | 2               | 2                     | 1                  | 95              | 1,01                  |
| 13. Vehicles, Vehicle Parts & Transport Equipments                      | 27                                        | 23              | 19                    | 11                 | 12              | 9                     |
| 14. Other Industries                                                    | 1,356                                     | 10,08           | 9,43                  | 120                | 2,26            | 2,39                  |
| 15. Electricity, Gas & Water                                            | 2                                         | 3               | 2                     | 2                  | 3               | 3                     |
| (a) Electricity Generation & Transmission                               | 1                                         | 1               | 1                     | 2                  | 3               | 3                     |
| (b) Non-Conventional Energy                                             | —                                         | —               | —                     | —                  | —               | —                     |
| (c) Gas, Steam & Water Supply                                           | 1                                         | 2               | 1                     | —                  | —               | —                     |
| 16. Construction                                                        | 8                                         | 10              | 10                    | 6                  | 63              | 64                    |
| <b>III. TRANSPORT OPERATORS</b>                                         | <b>441</b>                                | <b>6,47</b>     | <b>4,65</b>           | <b>87</b>          | <b>79</b>       | <b>83</b>             |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>                              | <b>745</b>                                | <b>2,00</b>     | <b>50</b>             | <b>173</b>         | <b>2,13</b>     | <b>2,14</b>           |
| <b>V. PERSONAL LOANS</b>                                                | <b>4,427</b>                              | <b>17,28</b>    | <b>8,77</b>           | <b>988</b>         | <b>4,60</b>     | <b>4,23</b>           |
| 1. Loans for Purchase of Consumer Durables                              | 44                                        | 7               | 5                     | 49                 | 9               | 8                     |
| 2. Loans for Housing                                                    | 140                                       | 4,89            | 1,81                  | 73                 | 86              | 65                    |
| 3. Rest of the Personal Loans                                           | 4243                                      | 12,32           | 6,92                  | 866                | 3,65            | 3,50                  |
| <b>VI. TRADE</b>                                                        | <b>684</b>                                | <b>6,66</b>     | <b>2,59</b>           | <b>218</b>         | <b>1,53</b>     | <b>1,40</b>           |
| 1. Wholesale Trade                                                      | 35                                        | 44              | 28                    | 6                  | 24              | 10                    |
| 2. Retail Trade                                                         | 649                                       | 6,22            | 2,32                  | 212                | 1,29            | 1,30                  |
| <b>VII. FINANCE</b>                                                     | <b>1</b>                                  | <b>1,25</b>     | <b>1,43</b>           | <b>5</b>           | <b>2</b>        | <b>2</b>              |
| <b>VIII. ALL OTHERS</b>                                                 | <b>138</b>                                | <b>12,62</b>    | <b>9,01</b>           | <b>162</b>         | <b>2,81</b>     | <b>2,01</b>           |
| <b>TOTAL BANK CREDIT</b>                                                | <b>15,365</b>                             | <b>77,43</b>    | <b>54,39</b>          | <b>3,392</b>       | <b>36,49</b>    | <b>30,58</b>          |
| OF WHICH : 1. Artisans & Village Industries                             | 256                                       | 33              | 27                    | 66                 | 16              | 18                    |
| 2. Other Small Scale Industries                                         | 835                                       | 4,90            | 4,90                  | 96                 | 2,36            | 2,67                  |

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

**ARUNACHAL PRADESH**

(Amount in Rupees Lakh)

| FOREIGN BANKS   |              |                    | REGIONAL RURAL BANKS |              |                    | OTHER SCHEDULED COMMERCIAL BANKS |              |                    | ALL SCHEDULED COMMERCIAL BANKS |              |                    | Item No. |
|-----------------|--------------|--------------------|----------------------|--------------|--------------------|----------------------------------|--------------|--------------------|--------------------------------|--------------|--------------------|----------|
| No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts      | Credit Limit | Amount Outstanding | No. of Accounts                  | Credit Limit | Amount Outstanding | No. of Accounts                | Credit Limit | Amount Outstanding |          |
| 7               | 8            | 9                  | 10                   | 11           | 12                 | 13                               | 14           | 15                 | 16                             | 17           | 18                 | 19       |
| —               | —            | —                  | 5,712                | 2,02         | 1,79               | —                                | —            | —                  | 14,578                         | 14,33        | 11,81              | I        |
| —               | —            | —                  | 5,712                | 2,02         | 1,79               | —                                | —            | —                  | 14,351                         | 9,45         | 8,06               | 1        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 227                            | 4,88         | 3,74               | 2        |
| —               | —            | —                  | 905                  | 32           | 31                 | 7                                | 7            | 7                  | 2,734                          | 43,84        | 37,73              | II       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 3                              | 2            | 2                  | 1        |
| —               | —            | —                  | 113                  | 6            | 6                  | —                                | —            | —                  | 205                            | 12,61        | 11,63              | 2        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 18                             | 19           | 18                 | 2(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 2(b)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 12                             | 17           | 12                 | 2(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 3                              | 4,40         | 4,60               | 2(d)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 2(e)     |
| —               | —            | —                  | 113                  | 6            | 6                  | —                                | —            | —                  | 172                            | 7,85         | 6,73               | 2(f)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 2                              | 1            | 2                  | 3        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 36                             | 2,62         | 1,93               | 4        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 6                              | 1,84         | 1,09               | 4(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 4(b)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 3                              | 51           | 4                  | 4(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 27                             | 26           | 80                 | 4(d)     |
| —               | —            | —                  | —                    | —            | —                  | 2                                | 2            | 2                  | 21                             | 67           | 28                 | 5        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 10                             | 11           | 12                 | 6        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 11                             | 44           | 1,26               | 7        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 36                             | 9,41         | 5,73               | 8        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 10                             | 7,55         | 4,19               | 8(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 8(b)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 8(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 9                              | 12           | 21                 | 8(d)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 17                             | 1,74         | 1,33               | 8(e)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 7                              | 3            | 3                  | 9        |
| —               | —            | —                  | —                    | —            | —                  | 1                                | —            | —                  | 5                              | 3            | 3                  | 10       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 43                             | 40           | 37                 | 11       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 11                             | 7            | 8                  | 11(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | —            | —                  | 11(b)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 31                             | 32           | 29                 | 11(c)    |
| —               | —            | —                  | —                    | —            | —                  | 3                                | 4            | 4                  | 30                             | 3,75         | 3,17               | 12       |
| —               | —            | —                  | —                    | —            | —                  | 2                                | 2            | 2                  | 8                              | 1,23         | 75                 | 12(a)    |
| —               | —            | —                  | —                    | —            | —                  | 1                                | 2            | 2                  | 15                             | 1,47         | 1,35               | 12(b)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 3                              | 9            | 4                  | 12(c)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 4                              | 97           | 1,03               | 12(d)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 38                             | 34           | 28                 | 13       |
| —               | —            | —                  | 792                  | 26           | 25                 | 1                                | 1            | 1                  | 2,269                          | 12,61        | 12,08              | 14       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 4                              | 6            | 5                  | 15       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 3                              | 4            | 4                  | 15(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 15(b)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | 2            | 1                  | 15(c)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 14                             | 73           | 74                 | 16       |
| —               | —            | —                  | 32                   | 13           | 13                 | —                                | —            | —                  | 560                            | 7,39         | 5,62               | III      |
| —               | —            | —                  | 263                  | 7            | 9                  | 1                                | 1            | 1                  | 1,182                          | 4,21         | 2,74               | IV       |
| —               | —            | —                  | 650                  | 43           | 41                 | 5                                | 8            | 8                  | 6,070                          | 22,40        | 13,50              | V        |
| —               | —            | —                  | 52                   | 8            | 9                  | 1                                | —            | —                  | 146                            | 25           | 22                 | 1        |
| —               | —            | —                  | 18                   | 2            | 2                  | 3                                | 6            | 6                  | 234                            | 5,83         | 2,53               | 2        |
| —               | —            | —                  | 580                  | 33           | 31                 | 1                                | 2            | 2                  | 5,690                          | 16,32        | 10,75              | 3        |
| —               | —            | —                  | 893                  | 43           | 40                 | —                                | —            | —                  | 1,795                          | 8,62         | 4,39               | VI       |
| —               | —            | —                  | 8                    | —            | —                  | —                                | —            | —                  | 49                             | 69           | 38                 | 1        |
| —               | —            | —                  | 885                  | 43           | 39                 | —                                | —            | —                  | 1,746                          | 7,93         | 4,01               | 2        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 6                              | 1,27         | 1,45               | VII      |
| —               | —            | —                  | 405                  | 16           | 19                 | —                                | —            | —                  | 705                            | 15,58        | 11,22              | VIII     |
| —               | —            | —                  | 8,860                | 3,56         | 3,31               | 13                               | 16           | 16                 | 27,630                         | 117,64       | 88,44              | Total    |
| —               | —            | —                  | 349                  | 11           | 10                 | —                                | —            | —                  | 671                            | 60           | 55                 | 1        |
| —               | —            | —                  | 519                  | 19           | 19                 | 5                                | 6            | 6                  | 1,455                          | 7,51         | 7,83               | 2        |

| <b>NORTH-EASTERN REGION (contd.)</b>               |                                                   |                 | <b>STATE:</b>         |                           |                 |                       |
|----------------------------------------------------|---------------------------------------------------|-----------------|-----------------------|---------------------------|-----------------|-----------------------|
| <b>OCCUPATION</b>                                  | <b>STATE BANK OF INDIA<br/>AND ITS ASSOCIATES</b> |                 |                       | <b>NATIONALISED BANKS</b> |                 |                       |
|                                                    | No. of<br>Accounts                                | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts        | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                                                 | 2               | 3                     | 4                         | 5               | 6                     |
| <b>I. AGRICULTURE</b>                              | <b>1,01,080</b>                                   | <b>90,34</b>    | <b>79,49</b>          | <b>1,13,128</b>           | <b>163,03</b>   | <b>169,89</b>         |
| 1. Direct Finance                                  | 1,00,298                                          | 67,19           | 58,02                 | 1,12,224                  | 113,69          | 120,97                |
| 2. Indirect Finance                                | 782                                               | 23,16           | 21,47                 | 904                       | 49,34           | 48,92                 |
| <b>II. INDUSTRY</b>                                | <b>60,496</b>                                     | <b>227,85</b>   | <b>198,10</b>         | <b>44,662</b>             | <b>486,41</b>   | <b>442,29</b>         |
| 1. Mining & Quarrying                              | 28                                                | 34              | 24                    | 155                       | 11,85           | 11,61                 |
| 2. Food Manufacturing and Processing               | 1,443                                             | 66,02           | 47,51                 | 2,011                     | 169,81          | 146,75                |
| (a) Rice Mills, Flour and Dal Mills                | 209                                               | 4,49            | 4,57                  | 479                       | 11,05           | 10,50                 |
| (b) Sugar                                          | —                                                 | —               | —                     | 3                         | 1,19            | 1,62                  |
| (c) Edible Oils and Vanaspati                      | 76                                                | 2,46            | 2,36                  | 123                       | 8,32            | 7,65                  |
| (d) Tea Processing                                 | 27                                                | 32,80           | 18,24                 | 234                       | 141,83          | 118,87                |
| (e) Processing of Fruits & Vegetables              | 14                                                | 5               | 5                     | 17                        | 10              | 11                    |
| (f) Others                                         | 1,117                                             | 26,22           | 22,29                 | 1,155                     | 7,32            | 7,99                  |
| 3. Beverage and Tobacco                            | 15                                                | 11              | 10                    | 44                        | 59              | 58                    |
| 4. Textiles                                        | 568                                               | 4,59            | 4,62                  | 1,934                     | 27,26           | 27,96                 |
| (a) Cotton Textiles                                | 107                                               | 1,77            | 1,98                  | 328                       | 15,85           | 15,77                 |
| (b) Jute Textiles                                  | 5                                                 | 2               | 2                     | 41                        | 1,30            | 1,16                  |
| (c) Handloom Textiles & Khadi                      | 96                                                | 38              | 37                    | 662                       | 4,22            | 5,05                  |
| (d) Other Textiles                                 | 360                                               | 2,43            | 2,24                  | 903                       | 5,89            | 5,98                  |
| 5. Paper, Paper Products and Printing              | 268                                               | 19,69           | 15,26                 | 459                       | 17,22           | 13,25                 |
| 6. Leather and Leather Products                    | 36                                                | 20              | 25                    | 92                        | 1,59            | 1,66                  |
| 7. Rubber and Rubber Products                      | 36                                                | 1,11            | 1,03                  | 70                        | 2,01            | 1,84                  |
| 8. Chemicals and Chemical Products                 | 361                                               | 10,59           | 9,64                  | 306                       | 24,81           | 22,65                 |
| (a) Heavy Industrial Chemicals                     | 26                                                | 27              | 27                    | 19                        | 2,03            | 1,96                  |
| (b) Fertilizers                                    | 56                                                | 1,09            | 86                    | 11                        | 1,38            | 1,75                  |
| (c) Drugs and Pharmaceuticals                      | 10                                                | 31              | 76                    | 71                        | 2,88            | 2,99                  |
| (d) Non-Edible Oils                                | 10                                                | 13              | 15                    | 12                        | 12              | 11                    |
| (e) Other Chemicals & Chemical Products            | 259                                               | 8,79            | 7,60                  | 193                       | 18,39           | 15,84                 |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 37                                                | 13,88           | 13,89                 | 49                        | 9,50            | 9,49                  |
| 10. Manufacture of Cement & Cement Products        | 138                                               | 6,12            | 6,33                  | 371                       | 3,77            | 4,39                  |
| 11. Basic Metals & Metal Products                  | 435                                               | 12,81           | 12,08                 | 793                       | 17,86           | 18,22                 |
| (a) Iron and Steel                                 | 106                                               | 5,62            | 5,57                  | 142                       | 9,64            | 10,02                 |
| (b) Non-Ferrous Metals                             | 11                                                | 38              | 36                    | 39                        | 72              | 94                    |
| (c) Other Metal Products                           | 318                                               | 6,81            | 6,14                  | 612                       | 7,49            | 7,25                  |
| 12. Engineering                                    | 138                                               | 3,05            | 3,09                  | 372                       | 30,10           | 22,88                 |
| (a) Heavy Engineering                              | 14                                                | 34              | 29                    | 32                        | 15,01           | 7,71                  |
| (b) Light Engineering                              | 44                                                | 75              | 92                    | 108                       | 1,65            | 1,57                  |
| (c) Electrical Machinery & Goods                   | 57                                                | 1,69            | 1,62                  | 95                        | 5,56            | 5,46                  |
| (d) Electronic Machinery & Goods                   | 23                                                | 27              | 26                    | 137                       | 7,88            | 8,14                  |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 96                                                | 1,73            | 1,34                  | 205                       | 5,48            | 5,61                  |
| 14. Other Industries                               | 56,813                                            | 85,92           | 81,06                 | 36,965                    | 149,01          | 139,49                |
| 15. Electricity, Gas & Water                       | 24                                                | 64              | 58                    | 215                       | 2,65            | 2,54                  |
| (a) Electricity Generation & Transmission          | 18                                                | 60              | 53                    | 203                       | 2,54            | 2,44                  |
| (b) Non-Conventional Energy                        | 1                                                 | 1               | 2                     | 2                         | 1               | 1                     |
| (c) Gas, Steam & Water Supply                      | 5                                                 | 3               | 4                     | 10                        | 10              | 9                     |
| 16. Construction                                   | 60                                                | 1,07            | 1,08                  | 621                       | 12,92           | 13,36                 |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>11,424</b>                                     | <b>31,63</b>    | <b>25,19</b>          | <b>10,586</b>             | <b>54,68</b>    | <b>57,02</b>          |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>13,194</b>                                     | <b>22,41</b>    | <b>21,36</b>          | <b>25,575</b>             | <b>57,97</b>    | <b>58,95</b>          |
| <b>V. PERSONAL LOANS</b>                           | <b>53,564</b>                                     | <b>64,30</b>    | <b>57,67</b>          | <b>50,624</b>             | <b>160,54</b>   | <b>160,49</b>         |
| 1. Loans for Purchase of Consumer Durables         | 2,946                                             | 3,07            | 2,56                  | 4,243                     | 6,29            | 5,72                  |
| 2. Loans for Housing                               | 1,802                                             | 17,00           | 14,64                 | 5,936                     | 43,75           | 40,87                 |
| 3. Rest of the Personal Loans                      | 48,816                                            | 44,23           | 40,47                 | 40,445                    | 110,50          | 113,90                |
| <b>VI. TRADE</b>                                   | <b>62,598</b>                                     | <b>104,13</b>   | <b>73,20</b>          | <b>1,15,002</b>           | <b>238,43</b>   | <b>234,89</b>         |
| 1. Wholesale Trade                                 | 1,997                                             | 15,59           | 13,01                 | 2,231                     | 47,64           | 45,78                 |
| 2. Retail Trade                                    | 60,601                                            | 88,54           | 60,18                 | 1,12,771                  | 190,79          | 189,11                |
| <b>VII. FINANCE</b>                                | <b>20</b>                                         | <b>2,64</b>     | <b>2,24</b>           | <b>343</b>                | <b>17,37</b>    | <b>15,85</b>          |
| <b>VIII. ALL OTHERS</b>                            | <b>30,632</b>                                     | <b>30,90</b>    | <b>35,31</b>          | <b>45,459</b>             | <b>96,47</b>    | <b>94,76</b>          |
| <b>TOTAL BANK CREDIT</b>                           | <b>3,33,008</b>                                   | <b>574,21</b>   | <b>492,54</b>         | <b>4,05,379</b>           | <b>1274,90</b>  | <b>1234,14</b>        |
| OF WHICH : 1. Artisans & Village Industries        | 27,020                                            | 20,01           | 19,97                 | 15,658                    | 21,46           | 22,20                 |
| 2. Other Small Scale Industries                    | 25,863                                            | 75,14           | 73,04                 | 22,173                    | 111,01          | 115,67                |

## CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996

## ASSAM

(Amount in Rupees Lakh)

| FOREIGN BANKS   |              |                    | REGIONAL RURAL BANKS |              |                    | OTHER SCHEDULED COMMERCIAL BANKS |              |                    | ALL SCHEDULED COMMERCIAL BANKS |              |                    | Item No. |
|-----------------|--------------|--------------------|----------------------|--------------|--------------------|----------------------------------|--------------|--------------------|--------------------------------|--------------|--------------------|----------|
| No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts      | Credit Limit | Amount Outstanding | No. of Accounts                  | Credit Limit | Amount Outstanding | No. of Accounts                | Credit Limit | Amount Outstanding |          |
| 7               | 8            | 9                  | 10                   | 11           | 12                 | 13                               | 14           | 15                 | 16                             | 17           | 18                 | 19       |
| 8               | 1,31         | 39                 | 1,25,443             | 65,70        | 68,10              | 180                              | 1,16         | 1,14               | 3,39,839                       | 321,55       | 319,01             | I        |
| 6               | 1,13         | 25                 | 1,24,965             | 60,56        | 61,16              | 178                              | 16           | 15                 | 3,37,671                       | 242,72       | 240,56             | 1        |
| 2               | 18           | 14                 | 478                  | 5,15         | 6,94               | 2                                | 1,00         | 99                 | 2,168                          | 78,83        | 78,46              | 2        |
| 35              | 75,58        | 59,10              | 22735                | 15,57        | 16,39              | 156                              | 4,52         | 3,93               | 1,28,084                       | 809,93       | 719,80             | II       |
| —               | —            | —                  | 4                    | 2            | 2                  | 1                                | 3            | 3                  | 188                            | 12,24        | 11,89              | 1        |
| 30              | 75,44        | 59,06              | 231                  | 78           | 77                 | 13                               | 45           | 42                 | 3,728                          | 312,50       | 254,49             | 2        |
| —               | —            | —                  | 36                   | 44           | 46                 | 3                                | 5            | 5                  | 727                            | 16,04        | 15,57              | 2(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 3                              | 1,19         | 1,62               | 2(b)     |
| —               | —            | —                  | 2                    | 2            | 3                  | —                                | —            | —                  | 201                            | 10,80        | 10,04              | 2(c)     |
| 27              | 72,02        | 55,61              | 1                    | 1            | —                  | 2                                | 25           | 24                 | 291                            | 246,91       | 192,96             | 2(d)     |
| —               | —            | —                  | 4                    | 11           | 10                 | —                                | —            | —                  | 35                             | 26           | 26                 | 2(e)     |
| 3               | 3,42         | 3,45               | 188                  | 19           | 18                 | 8                                | 14           | 12                 | 2,471                          | 37,30        | 34,03              | 2(f)     |
| —               | —            | —                  | 1                    | 1            | 1                  | —                                | —            | —                  | 60                             | 71           | 69                 | 3        |
| —               | —            | —                  | 51                   | 43           | 41                 | 4                                | 6            | 6                  | 2,557                          | 32,34        | 33,05              | 4        |
| —               | —            | —                  | 15                   | 15           | 13                 | —                                | —            | —                  | 450                            | 17,76        | 17,88              | 4(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 46                             | 1,33         | 1,19               | 4(b)     |
| —               | —            | —                  | 17                   | 18           | 17                 | —                                | —            | —                  | 775                            | 4,77         | 5,59               | 4(c)     |
| —               | —            | —                  | 19                   | 11           | 11                 | 4                                | 6            | 6                  | 1,286                          | 8,48         | 8,39               | 4(d)     |
| —               | —            | —                  | 12                   | 10           | 10                 | 9                                | 6            | 4                  | 748                            | 37,06        | 28,66              | 5        |
| —               | —            | —                  | 2                    | 1            | 2                  | 1                                | 1            | 1                  | 131                            | 1,80         | 1,93               | 6        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 106                            | 3,12         | 2,87               | 7        |
| 4               | 13           | 4                  | 6                    | 3            | 2                  | 5                                | 13           | 11                 | 682                            | 35,70        | 32,45              | 8        |
| 1               | 2            | 2                  | —                    | —            | —                  | 2                                | 1            | 1                  | 48                             | 2,33         | 2,25               | 8(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 67                             | 2,47         | 2,61               | 8(b)     |
| 3               | 11           | 2                  | —                    | —            | —                  | 2                                | 7            | 4                  | 86                             | 3,38         | 3,81               | 8(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 22                             | 25           | 26                 | 8(d)     |
| —               | —            | —                  | 6                    | 3            | 2                  | 1                                | 5            | 6                  | 459                            | 27,27        | 23,53              | 8(e)     |
| —               | —            | —                  | —                    | —            | —                  | 4                                | 27           | 32                 | 90                             | 23,64        | 23,70              | 9        |
| —               | —            | —                  | 5                    | 2            | 2                  | —                                | —            | —                  | 514                            | 9,90         | 10,73              | 10       |
| —               | —            | —                  | 10                   | 7            | 7                  | 12                               | 89           | 71                 | 1,250                          | 31,63        | 31,08              | 11       |
| —               | —            | —                  | 2                    | 1            | 1                  | 4                                | 85           | 67                 | 254                            | 16,12        | 16,27              | 11(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 50                             | 1,10         | 1,31               | 11(b)    |
| —               | —            | —                  | 8                    | 6            | 6                  | 8                                | 4            | 4                  | 946                            | 14,41        | 13,49              | 11(c)    |
| —               | —            | —                  | 18                   | 12           | 10                 | 7                                | 16           | 10                 | 535                            | 33,42        | 26,17              | 12       |
| —               | —            | —                  | 7                    | 7            | 5                  | —                                | —            | —                  | 53                             | 15,42        | 8,06               | 12(a)    |
| —               | —            | —                  | 5                    | 2            | 2                  | 2                                | 2            | 2                  | 159                            | 2,43         | 2,53               | 12(b)    |
| —               | —            | —                  | 2                    | 1            | 1                  | 1                                | 2            | 1                  | 155                            | 7,28         | 7,10               | 12(c)    |
| —               | —            | —                  | 4                    | 2            | 2                  | 4                                | 12           | 6                  | 168                            | 8,28         | 8,48               | 12(d)    |
| —               | —            | —                  | 7                    | 12           | 10                 | 7                                | 1,15         | 1,13               | 315                            | 8,49         | 8,19               | 13       |
| 1               | —            | —                  | 22,338               | 13,55        | 14,24              | 86                               | 1,24         | 97                 | 1,16,203                       | 249,71       | 235,76             | 14       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 239                            | 3,29         | 3,13               | 15       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 221                            | 3,14         | 2,97               | 15(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 3                              | 1            | 3                  | 15(b)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 15                             | 13           | 13                 | 15(c)    |
| —               | —            | —                  | 50                   | 32           | 51                 | 7                                | 8            | 5                  | 738                            | 14,39        | 15,00              | 16       |
| —               | —            | —                  | 13,669               | 16,49        | 15,73              | 80                               | 2,57         | 1,98               | 35,759                         | 105,38       | 99,92              | III      |
| 2               | 53           | 53                 | 15,879               | 9,14         | 8,81               | 111                              | 97           | 73                 | 54,761                         | 91,02        | 90,38              | IV       |
| 125             | 1,85         | 1,53               | 15,625               | 19,27        | 17,03              | 1,175                            | 3,21         | 2,70               | 1,21,113                       | 249,17       | 239,42             | V        |
| 9               | 1            | 1                  | 794                  | 1,20         | 1,08               | 178                              | 25           | 13                 | 8,170                          | 10,82        | 9,50               | 1        |
| —               | —            | —                  | 775                  | 7,42         | 6,49               | 16                               | 17           | 11                 | 8,529                          | 68,33        | 62,10              | 2        |
| 116             | 1,84         | 1,53               | 14,056               | 10,65        | 9,46               | 981                              | 2,79         | 2,46               | 1,04,414                       | 170,02       | 167,83             | 3        |
| 2               | 6,50         | 4,74               | 72,997               | 46,78        | 48,14              | 323                              | 6,38         | 2,32               | 2,50,922                       | 402,22       | 363,29             | VI       |
| 2               | 6,50         | 4,74               | 53                   | 70           | 61                 | 59                               | 4,79         | 1,05               | 4,342                          | 75,22        | 65,19              | 1        |
| —               | —            | —                  | 72,944               | 46,09        | 47,53              | 264                              | 1,59         | 1,27               | 2,46,580                       | 327,01       | 298,09             | 2        |
| —               | —            | —                  | 1                    | 1            | 1                  | 6                                | 12           | 7                  | 370                            | 20,12        | 18,17              | VII      |
| 62              | 8            | 6                  | 10,379               | 6,08         | 5,64               | 413                              | 1,71         | 1,62               | 86,945                         | 135,24       | 137,38             | VIII     |
| 234             | 85,84        | 66,35              | 2,76,728             | 179,05       | 179,84             | 2,444                            | 20,65        | 14,50              | 10,17,793                      | 2134,64      | 1987,37            | Total    |
| —               | —            | —                  | 13,302               | 8,33         | 8,78               | 18                               | 6            | 6                  | 55,998                         | 49,86        | 51,01              | 1        |
| 3               | 3,42         | 3,45               | 8,873                | 5,93         | 6,18               | 60                               | 1,89         | 1,59               | 56,972                         | 197,39       | 199,93             | 2        |

| <b>NORTH-EASTERN REGION (contd.)</b>               |                                                   |                 | <b>STATE:</b>         |                           |                 |                       |
|----------------------------------------------------|---------------------------------------------------|-----------------|-----------------------|---------------------------|-----------------|-----------------------|
| <b>OCCUPATION</b>                                  | <b>STATE BANK OF INDIA<br/>AND ITS ASSOCIATES</b> |                 |                       | <b>NATIONALISED BANKS</b> |                 |                       |
|                                                    | No. of<br>Accounts                                | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts        | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                                                 | 2               | 3                     | 4                         | 5               | 6                     |
| <b>I. AGRICULTURE</b>                              | <b>4,428</b>                                      | <b>4,00</b>     | <b>4,25</b>           | <b>9,266</b>              | <b>9,42</b>     | <b>9,78</b>           |
| 1. Direct Finance                                  | 4,403                                             | 3,26            | 3,45                  | 9,100                     | 9,11            | 9,48                  |
| 2. Indirect Finance                                | 25                                                | 75              | 79                    | 166                       | 31              | 30                    |
| <b>II. INDUSTRY</b>                                | <b>5,358</b>                                      | <b>17,53</b>    | <b>16,89</b>          | <b>13,477</b>             | <b>31,33</b>    | <b>34,11</b>          |
| 1. Mining & Quarrying                              | —                                                 | —               | —                     | 44                        | 2,27            | 2,27                  |
| 2. Food Manufacturing and Processing               | 100                                               | 1,48            | 1,17                  | 248                       | 2,14            | 2,40                  |
| (a) Rice Mills, Flour and Dal Mills                | 9                                                 | 98              | 63                    | 57                        | 47              | 47                    |
| (b) Sugar                                          | —                                                 | —               | —                     | 2                         | 1               | 1                     |
| (c) Edible Oils and Vanaspati                      | 7                                                 | 8               | 11                    | 3                         | 46              | 51                    |
| (d) Tea Processing                                 | 1                                                 | —               | —                     | —                         | —               | —                     |
| (e) Processing of Fruits & Vegetables              | 4                                                 | 5               | 8                     | 11                        | 12              | 13                    |
| (f) Others                                         | 79                                                | 36              | 35                    | 175                       | 1,08            | 1,28                  |
| 3. Beverage and Tobacco                            | —                                                 | —               | —                     | 3                         | 3               | 3                     |
| 4. Textiles                                        | 329                                               | 1,46            | 1,57                  | 893                       | 4,14            | 4,67                  |
| (a) Cotton Textiles                                | 5                                                 | 26              | 30                    | 85                        | 41              | 46                    |
| (b) Jute Textiles                                  | —                                                 | —               | —                     | 1                         | —               | 1                     |
| (c) Handloom Textiles & Khadi                      | 61                                                | 21              | 23                    | 201                       | 97              | 1,11                  |
| (d) Other Textiles                                 | 263                                               | 99              | 1,04                  | 606                       | 2,76            | 3,09                  |
| 5. Paper, Paper Products and Printing              | 19                                                | 15              | 16                    | 32                        | 29              | 34                    |
| 6. Leather and Leather Products                    | 14                                                | 11              | 10                    | 24                        | 14              | 15                    |
| 7. Rubber and Rubber Products                      | 3                                                 | 9               | 8                     | 6                         | 14              | 19                    |
| 8. Chemicals and Chemical Products                 | 15                                                | 12              | 14                    | 27                        | 33              | 28                    |
| (a) Heavy Industrial Chemicals                     | —                                                 | —               | —                     | —                         | —               | —                     |
| (b) Fertilizers                                    | —                                                 | —               | —                     | —                         | —               | —                     |
| (c) Drugs and Pharmaceuticals                      | 4                                                 | 3               | 5                     | 10                        | 22              | 16                    |
| (d) Non-Edible Oils                                | —                                                 | —               | —                     | 2                         | 2               | 2                     |
| (e) Other Chemicals & Chemical Products            | 11                                                | 9               | 10                    | 15                        | 9               | 9                     |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 2                                                 | 1               | 1                     | 3                         | 2               | 3                     |
| 10. Manufacture of Cement & Cement Products        | 5                                                 | 4               | 3                     | 14                        | 6               | 6                     |
| 11. Basic Metals & Metal Products                  | 30                                                | 1,20            | 95                    | 112                       | 64              | 69                    |
| (a) Iron and Steel                                 | 13                                                | 1,10            | 83                    | 42                        | 26              | 30                    |
| (b) Non-Ferrous Metals                             | 4                                                 | 1               | 1                     | 17                        | 13              | 11                    |
| (c) Other Metal Products                           | 13                                                | 8               | 11                    | 53                        | 25              | 27                    |
| 12. Engineering                                    | 22                                                | 21              | 26                    | 43                        | 43              | 46                    |
| (a) Heavy Engineering                              | 3                                                 | 1               | 1                     | 10                        | 12              | 13                    |
| (b) Light Engineering                              | 3                                                 | 3               | 3                     | 6                         | 5               | 5                     |
| (c) Electrical Machinery & Goods                   | 7                                                 | 8               | 14                    | 12                        | 19              | 20                    |
| (d) Electronic Machinery & Goods                   | 9                                                 | 9               | 8                     | 15                        | 7               | 8                     |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 5                                                 | 22              | 6                     | 61                        | 1,97            | 1,46                  |
| 14. Other Industries                               | 4,814                                             | 12,44           | 12,34                 | 11,792                    | 17,00           | 19,10                 |
| 15. Electricity, Gas & Water                       | —                                                 | —               | —                     | 26                        | 36              | 36                    |
| (a) Electricity Generation & Transmission          | —                                                 | —               | —                     | 18                        | 32              | 31                    |
| (b) Non-Conventional Energy                        | —                                                 | —               | —                     | —                         | —               | —                     |
| (c) Gas, Steam & Water Supply                      | —                                                 | —               | —                     | 8                         | 5               | 5                     |
| 16. Construction                                   | —                                                 | —               | —                     | 149                       | 1,36            | 1,63                  |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>580</b>                                        | <b>2,93</b>     | <b>2,61</b>           | <b>886</b>                | <b>4,32</b>     | <b>4,82</b>           |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>229</b>                                        | <b>55</b>       | <b>54</b>             | <b>1,176</b>              | <b>2,33</b>     | <b>2,44</b>           |
| <b>V. PERSONAL LOANS</b>                           | <b>4,635</b>                                      | <b>5,09</b>     | <b>4,44</b>           | <b>2,826</b>              | <b>9,38</b>     | <b>8,86</b>           |
| 1. Loans for Purchase of Consumer Durables         | 567                                               | 50              | 35                    | 392                       | 36              | 29                    |
| 2. Loans for Housing                               | 75                                                | 70              | 64                    | 394                       | 3,43            | 3,22                  |
| 3. Rest of the Personal Loans                      | 3,993                                             | 3,88            | 3,45                  | 2,040                     | 5,59            | 5,35                  |
| <b>VI. TRADE</b>                                   | <b>3,186</b>                                      | <b>9,20</b>     | <b>5,69</b>           | <b>7,582</b>              | <b>16,71</b>    | <b>17,21</b>          |
| 1. Wholesale Trade                                 | 11                                                | 5,19            | 1,45                  | 98                        | 1,65            | 1,28                  |
| 2. Retail Trade                                    | 3,175                                             | 4,01            | 4,23                  | 7,484                     | 15,06           | 15,93                 |
| <b>VII. FINANCE</b>                                | <b>—</b>                                          | <b>—</b>        | <b>—</b>              | <b>67</b>                 | <b>1,75</b>     | <b>1,87</b>           |
| <b>VIII. ALL OTHERS</b>                            | <b>61</b>                                         | <b>12</b>       | <b>13</b>             | <b>2,073</b>              | <b>4,92</b>     | <b>4,89</b>           |
| <b>TOTAL BANK CREDIT</b>                           | <b>18,477</b>                                     | <b>39,42</b>    | <b>34,54</b>          | <b>37,353</b>             | <b>80,16</b>    | <b>83,98</b>          |
| OF WHICH : 1. Artisans & Village Industries        | 2,737                                             | 3,82            | 3,91                  | 6,116                     | 8,56            | 9,43                  |
| 2. Other Small Scale Industries                    | 2,183                                             | 9,88            | 9,97                  | 4,757                     | 11,55           | 13,29                 |

## CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996

## MANIPUR

(Amount in Rupees Lakh)

| FOREIGN BANKS   |              |                    | REGIONAL RURAL BANKS |              |                    | OTHER SCHEDULED COMMERCIAL BANKS |              |                    | ALL SCHEDULED COMMERCIAL BANKS |              |                    | Item No. |
|-----------------|--------------|--------------------|----------------------|--------------|--------------------|----------------------------------|--------------|--------------------|--------------------------------|--------------|--------------------|----------|
| No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts      | Credit Limit | Amount Outstanding | No. of Accounts                  | Credit Limit | Amount Outstanding | No. of Accounts                | Credit Limit | Amount Outstanding |          |
| 7               | 8            | 9                  | 10                   | 11           | 12                 | 13                               | 14           | 15                 | 16                             | 17           | 18                 | 19       |
| —               | —            | —                  | 3,040                | 1,56         | 1,77               | —                                | —            | —                  | 16,734                         | 14,98        | 15,80              | I        |
| —               | —            | —                  | 3,039                | 1,55         | 1,76               | —                                | —            | —                  | 16,542                         | 13,91        | 14,69              | 1        |
| —               | —            | —                  | 1                    | 2            | 2                  | —                                | —            | —                  | 192                            | 1,08         | 1,11               | 2        |
| —               | —            | —                  | 1,943                | 59           | 65                 | —                                | —            | —                  | 20,778                         | 49,45        | 51,64              | II       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 44                             | 2,27         | 2,27               | 1        |
| —               | —            | —                  | 3                    | 2            | 2                  | —                                | —            | —                  | 351                            | 3,64         | 3,58               | 2        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 66                             | 1,46         | 1,10               | 2(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 2                              | 1            | —                  | 2(b)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 10                             | 54           | 61                 | 2(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | —            | —                  | 2(d)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 15                             | 18           | 21                 | 2(e)     |
| —               | —            | —                  | 3                    | 2            | 2                  | —                                | —            | —                  | 257                            | 1,46         | 1,65               | 2(f)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 3                              | 3            | 3                  | 3        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1,222                          | 5,61         | 6,24               | 4        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 90                             | 76           | 76                 | 4(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | —            | 1                  | 4(b)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 262                            | 1,18         | 1,34               | 4(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 869                            | 3,75         | 4,13               | 4(d)     |
| —               | —            | —                  | 1                    | 1            | 1                  | —                                | —            | —                  | 52                             | 46           | 51                 | 5        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 38                             | 25           | 25                 | 6        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 9                              | 23           | 27                 | 7        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 42                             | 45           | 42                 | 8        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 8(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 8(b)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 14                             | 25           | 21                 | 8(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 2                              | 2            | 2                  | 8(d)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 26                             | 18           | 19                 | 8(e)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 5                              | 3            | 4                  | 9        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 19                             | 9            | 9                  | 10       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 142                            | 1,84         | 1,64               | 11       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 55                             | 1,36         | 1,14               | 11(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 21                             | 15           | 13                 | 11(b)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 66                             | 33           | 37                 | 11(c)    |
| —               | —            | —                  | 1                    | 1            | 1                  | —                                | —            | —                  | 66                             | 66           | 74                 | 12       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 13                             | 13           | 14                 | 12(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 9                              | 8            | 9                  | 12(b)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 19                             | 28           | 34                 | 12(c)    |
| —               | —            | —                  | 1                    | 1            | 1                  | —                                | —            | —                  | 25                             | 17           | 17                 | 12(d)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 66                             | 2,19         | 1,53               | 13       |
| —               | —            | —                  | 1,938                | 55           | 60                 | —                                | —            | —                  | 18,544                         | 29,99        | 32,04              | 14       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 26                             | 36           | 36                 | 15       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 18                             | 32           | 31                 | 15(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 15(b)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 8                              | 5            | 5                  | 15(c)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 149                            | 1,36         | 1,63               | 16       |
| —               | —            | —                  | 363                  | 53           | 49                 | —                                | —            | —                  | 1,829                          | 7,78         | 7,92               | III      |
| —               | —            | —                  | 20                   | 2            | 2                  | —                                | —            | —                  | 1,425                          | 2,91         | 3,01               | IV       |
| —               | —            | —                  | 380                  | 40           | 39                 | —                                | —            | —                  | 7,841                          | 14,87        | 13,69              | V        |
| —               | —            | —                  | 11                   | 1            | 1                  | —                                | —            | —                  | 970                            | 87           | 66                 | 1        |
| —               | —            | —                  | 4                    | 2            | 2                  | —                                | —            | —                  | 473                            | 4,16         | 3,87               | 2        |
| —               | —            | —                  | 365                  | 37           | 36                 | —                                | —            | —                  | 6,398                          | 9,84         | 9,16               | 3        |
| —               | —            | —                  | 2,441                | 1,26         | 1,36               | —                                | —            | —                  | 13,209                         | 27,18        | 24,25              | VI       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 109                            | 6,85         | 2,73               | 1        |
| —               | —            | —                  | 2,441                | 1,26         | 1,36               | —                                | —            | —                  | 13,100                         | 20,33        | 21,52              | 2        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 67                             | 1,75         | 1,87               | VII      |
| —               | —            | —                  | 5                    | 1            | 1                  | —                                | —            | —                  | 2,139                          | 5,04         | 5,02               | VIII     |
| —               | —            | —                  | 8,192                | 4,38         | 4,68               | —                                | —            | —                  | 64,022                         | 123,96       | 123,21             | Total    |
| —               | —            | —                  | 1,440                | 35           | 39                 | —                                | —            | —                  | 10,293                         | 12,73        | 13,73              | 1        |
| —               | —            | —                  | 487                  | 21           | 24                 | —                                | —            | —                  | 7,427                          | 21,64        | 23,50              | 2        |

| NORTH-EASTERN REGION (contd.)                      |                                           |                 |                       | STATE:             |                 |                       |
|----------------------------------------------------|-------------------------------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
| OCCUPATION                                         | STATE BANK OF INDIA<br>AND ITS ASSOCIATES |                 |                       | NATIONALISED BANKS |                 |                       |
|                                                    | No. of<br>Accounts                        | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                                         | 2               | 3                     | 4                  | 5               | 6                     |
| I. AGRICULTURE                                     | 25,049                                    | 20,52           | 20,15                 | 2,827              | 8,67            | 10,11                 |
| 1. Direct Finance                                  | 24,738                                    | 14,20           | 14,46                 | 2,824              | 4,87            | 4,25                  |
| 2. Indirect Finance                                | 311                                       | 6,32            | 5,69                  | 3                  | 3,81            | 5,86                  |
| II. INDUSTRY                                       | 4,241                                     | 30,86           | 8,86                  | 909                | 29,65           | 27,87                 |
| 1. Mining & Quarrying                              | 2                                         | 8               | 7                     | 36                 | 1,78            | 1,39                  |
| 2. Food Manufacturing and Processing               | 75                                        | 14,44           | 61                    | 37                 | 71              | 47                    |
| (a) Rice Mills, Flour and Dal Mills                | 10                                        | 38              | 29                    | 15                 | 59              | 34                    |
| (b) Sugar                                          | —                                         | —               | —                     | —                  | —               | —                     |
| (c) Edible Oils and Vanaspati                      | 4                                         | 22              | 17                    | 1                  | —               | —                     |
| (d) Tea Processing                                 | 3                                         | 13,59           | —                     | —                  | —               | —                     |
| (e) Processing of Fruits & Vegetables              | 6                                         | 5               | 5                     | —                  | —               | —                     |
| (f) Others                                         | 52                                        | 20              | 11                    | 21                 | 12              | 12                    |
| 3. Beverage and Tobacco                            | —                                         | —               | —                     | 2                  | 5               | 4                     |
| 4. Textiles                                        | 139                                       | 1,60            | 1,27                  | 11                 | 9               | 6                     |
| (a) Cotton Textiles                                | 1                                         | —               | —                     | 1                  | —               | —                     |
| (b) Jute Textiles                                  | —                                         | —               | —                     | —                  | —               | —                     |
| (c) Handloom Textiles & Khadi                      | 1                                         | —               | —                     | 2                  | 1               | 1                     |
| (d) Other Textiles                                 | 137                                       | 1,59            | 1,27                  | 8                  | 8               | 5                     |
| 5. Paper, Paper Products and Printing              | 11                                        | 7               | 6                     | 8                  | 20              | 19                    |
| 6. Leather and Leather Products                    | 1                                         | 6,27            | —                     | 2                  | 1               | 1                     |
| 7. Rubber and Rubber Products                      | —                                         | —               | —                     | 5                  | 9               | 6                     |
| 8. Chemicals and Chemical Products                 | 12                                        | 24              | 21                    | 4                  | 6               | 5                     |
| (a) Heavy Industrial Chemicals                     | 1                                         | 1               | —                     | —                  | —               | —                     |
| (b) Fertilizers                                    | —                                         | —               | —                     | —                  | —               | —                     |
| (c) Drugs and Pharmaceuticals                      | —                                         | —               | —                     | —                  | —               | —                     |
| (d) Non-Edible Oils                                | —                                         | —               | —                     | —                  | —               | —                     |
| (e) Other Chemicals & Chemical Products            | 11                                        | 23              | 21                    | 4                  | 6               | 5                     |
| 9. Petroleum, Coal Products & Nuclear Fuels        | —                                         | —               | —                     | 4                  | 10              | 6                     |
| 10. Manufacture of Cement & Cement Products        | 3                                         | 1               | 1                     | 4                  | 10              | 9                     |
| 11. Basic Metals & Metal Products                  | 22                                        | 33              | 30                    | 36                 | 24              | 21                    |
| (a) Iron and Steel                                 | 2                                         | 3               | 4                     | 4                  | 9               | 5                     |
| (b) Non-Ferrous Metals                             | 1                                         | 7               | —                     | —                  | —               | —                     |
| (c) Other Metal Products                           | 19                                        | 23              | 26                    | 32                 | 15              | 16                    |
| 12. Engineering                                    | 30                                        | 1,40            | 1,08                  | 29                 | 18,98           | 17,88                 |
| (a) Heavy Engineering                              | 3                                         | 29              | 35                    | 3                  | 7               | 5                     |
| (b) Light Engineering                              | 3                                         | 6               | 6                     | 8                  | 9               | 6                     |
| (c) Electrical Machinery & Goods                   | 8                                         | 7               | 4                     | 6                  | 9,17            | 8,45                  |
| (d) Electronic Machinery & Goods                   | 16                                        | 98              | 62                    | 12                 | 9,65            | 9,32                  |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 6                                         | 5               | 3                     | 16                 | 55              | 52                    |
| 14. Other Industries                               | 3,883                                     | 6,08            | 5,10                  | 634                | 3,53            | 3,69                  |
| 15. Electricity, Gas & Water                       | —                                         | —               | —                     | 15                 | 27              | 23                    |
| (a) Electricity Generation & Transmission          | —                                         | —               | —                     | 13                 | 22              | 17                    |
| (b) Non-Conventional Energy                        | —                                         | —               | —                     | 1                  | 4               | 5                     |
| (c) Gas, Steam & Water Supply                      | —                                         | —               | —                     | 1                  | 1               | 1                     |
| 16. Construction                                   | 57                                        | 30              | 13                    | 66                 | 2,90            | 2,92                  |
| III. TRANSPORT OPERATORS                           | 169                                       | 2,00            | 1,25                  | 247                | 3,88            | 3,22                  |
| IV. PROFESSIONAL AND OTHER SERVICES                | 184                                       | 49              | 44                    | 905                | 5,17            | 4,67                  |
| V. PERSONAL LOANS                                  | 8,139                                     | 12,21           | 10,50                 | 2,952              | 11,82           | 10,26                 |
| 1. Loans for Purchase of Consumer Durables         | 576                                       | 80              | 55                    | 520                | 77              | 65                    |
| 2. Loans for Housing                               | 99                                        | 1,10            | 96                    | 441                | 2,19            | 2,01                  |
| 3. Rest of the Personal Loans                      | 7,464                                     | 10,32           | 8,98                  | 1,991              | 8,87            | 7,61                  |
| VI. TRADE                                          | 6,392                                     | 6,81            | 6,18                  | 4,207              | 13,45           | 12,45                 |
| 1. Wholesale Trade                                 | 36                                        | 59              | 51                    | 129                | 3,11            | 2,53                  |
| 2. Retail Trade                                    | 6,356                                     | 6,22            | 5,67                  | 4,078              | 10,34           | 9,92                  |
| VII. FINANCE                                       | 2                                         | 3               | 3                     | 12                 | 8               | 8                     |
| VIII. ALL OTHERS                                   | 103                                       | 38,68           | 37,74                 | 2,816              | 6,10            | 6,18                  |
| TOTAL BANK CREDIT                                  | 44,279                                    | 111,61          | 85,16                 | 14,875             | 78,82           | 74,86                 |
| OF WHICH : 1. Artisans & Village Industries        | 2,033                                     | 1,28            | 1,19                  | 205                | 40              | 36                    |
| 2. Other Small Scale Industries                    | 1,737                                     | 5,12            | 4,45                  | 458                | 4,10            | 3,60                  |

## CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996

## MEGHALAYA

(Amount in Rupees Lakh)

| FOREIGN BANKS   |              |                    | REGIONAL RURAL BANKS |              |                    | OTHER SCHEDULED COMMERCIAL BANKS |              |                    | ALL SCHEDULED COMMERCIAL BANKS |              |                    | Item No. |
|-----------------|--------------|--------------------|----------------------|--------------|--------------------|----------------------------------|--------------|--------------------|--------------------------------|--------------|--------------------|----------|
| No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts      | Credit Limit | Amount Outstanding | No. of Accounts                  | Credit Limit | Amount Outstanding | No. of Accounts                | Credit Limit | Amount Outstanding |          |
| 7               | 8            | 9                  | 10                   | 11           | 12                 | 13                               | 14           | 15                 | 16                             | 17           | 18                 | 19       |
| —               | —            | —                  | 18,442               | 6,75         | 7,71               | 1                                | —            | —                  | 46,319                         | 35,95        | 37,98              | I        |
| —               | —            | —                  | 17,951               | 6,54         | 7,50               | 1                                | —            | —                  | 45,514                         | 25,60        | 26,21              | 1        |
| —               | —            | —                  | 491                  | 21           | 21                 | —                                | —            | —                  | 805                            | 10,34        | 11,76              | 2        |
| —               | —            | —                  | 1,267                | 67           | 71                 | 18                               | 48           | 51                 | 6,435                          | 61,66        | 37,96              | II       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 38                             | 1,85         | 1,46               | 1        |
| —               | —            | —                  | 20                   | 2            | 2                  | —                                | —            | —                  | 132                            | 15,17        | 1,10               | 2        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 25                             | 97           | 63                 | 2(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 2(b)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 5                              | 22           | 17                 | 2(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 3                              | 13,59        | —                  | 2(d)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 6                              | 5            | 5                  | 2(e)     |
| —               | —            | —                  | 20                   | 2            | 2                  | —                                | —            | —                  | 93                             | 34           | 25                 | 2(f)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 2                              | 5            | 4                  | 3        |
| —               | —            | —                  | —                    | —            | —                  | 1                                | —            | —                  | 151                            | 1,69         | 1,34               | 4        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 2                              | 1            | —                  | 4(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 4(b)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 3                              | 1            | 1                  | 4(c)     |
| —               | —            | —                  | —                    | —            | —                  | 1                                | —            | —                  | 146                            | 1,67         | 1,32               | 4(d)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 19                             | 27           | 25                 | 5        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 3                              | 6,28         | 1                  | 6        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 5                              | 9            | 6                  | 7        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 16                             | 30           | 25                 | 8        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | 1            | —                  | 8(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 8(b)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 8(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 8(d)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 15                             | 29           | 25                 | 8(e)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 4                              | 10           | 6                  | 9        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 7                              | 11           | 10                 | 10       |
| —               | —            | —                  | 1                    | 2            | 2                  | 1                                | —            | —                  | 60                             | 60           | 54                 | 11       |
| —               | —            | —                  | 1                    | 2            | 2                  | —                                | —            | —                  | 7                              | 15           | 11                 | 11(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | 7            | —                  | 11(b)    |
| —               | —            | —                  | —                    | —            | —                  | 1                                | —            | —                  | 52                             | 39           | 43                 | 11(c)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 59                             | 20,38        | 18,96              | 12       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 6                              | 36           | 41                 | 12(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 11                             | 15           | 11                 | 12(b)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 14                             | 9,24         | 8,49               | 12(c)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 28                             | 10,63        | 9,94               | 12(d)    |
| —               | —            | —                  | —                    | —            | —                  | 5                                | 4            | 3                  | 27                             | 64           | 59                 | 13       |
| —               | —            | —                  | 1,246                | 63           | 67                 | 6                                | 3            | 3                  | 5,769                          | 10,27        | 9,50               | 14       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 15                             | 27           | 23                 | 15       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 13                             | 22           | 17                 | 15(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | 4            | 5                  | 15(b)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | 1            | 1                  | 15(c)    |
| —               | —            | —                  | —                    | —            | —                  | 5                                | 40           | 44                 | 128                            | 3,61         | 3,49               | 16       |
| —               | —            | —                  | 60                   | 68           | 55                 | 1                                | 2            | 1                  | 477                            | 6,58         | 5,03               | III      |
| —               | —            | —                  | 12                   | 4            | 4                  | 4                                | 4            | 3                  | 1,105                          | 5,75         | 5,18               | IV       |
| —               | —            | —                  | 420                  | 65           | 62                 | 471                              | 2,42         | 2,36               | 11,982                         | 27,10        | 23,74              | V        |
| —               | —            | —                  | 62                   | 7            | 7                  | 5                                | 1            | 1                  | 1,163                          | 1,65         | 1,28               | 1        |
| —               | —            | —                  | 3                    | 6            | 4                  | 3                                | 4            | 3                  | 546                            | 3,39         | 3,05               | 2        |
| —               | —            | —                  | 355                  | 51           | 51                 | 463                              | 2,37         | 2,32               | 10,273                         | 22,06        | 19,42              | 3        |
| —               | —            | —                  | 1,801                | 1,64         | 1,70               | 30                               | 56           | 42                 | 12,430                         | 22,45        | 20,76              | VI       |
| —               | —            | —                  | 67                   | 10           | 8                  | 3                                | 6            | 5                  | 235                            | 3,85         | 3,18               | 1        |
| —               | —            | —                  | 1,734                | 1,54         | 1,61               | 27                               | 50           | 37                 | 12,195                         | 18,60        | 17,58              | 2        |
| —               | —            | —                  | —                    | —            | —                  | 1                                | 50           | 50                 | 15                             | 61           | 61                 | VII      |
| —               | —            | —                  | 349                  | 36           | 26                 | 4                                | —            | —                  | 3,272                          | 45,14        | 44,18              | VIII     |
| —               | —            | —                  | 22,351               | 10,79        | 11,59              | 530                              | 4,03         | 3,84               | 82,035                         | 205,24       | 175,44             | Total    |
| —               | —            | —                  | 460                  | 26           | 26                 | 3                                | 1            | 1                  | 2,701                          | 1,94         | 1,82               | 1        |
| —               | —            | —                  | 696                  | 33           | 37                 | —                                | —            | —                  | 2,891                          | 9,55         | 8,43               | 2        |

| NORTH-EASTERN REGION (contd.)                      |                                           |                 | STATE:                |                    |                 |                       |
|----------------------------------------------------|-------------------------------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
| OCCUPATION                                         | STATE BANK OF INDIA<br>AND ITS ASSOCIATES |                 |                       | NATIONALISED BANKS |                 |                       |
|                                                    | No. of<br>Accounts                        | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                                         | 2               | 3                     | 4                  | 5               | 6                     |
| I. AGRICULTURE                                     | 3,968                                     | 4,38            | 4,26                  | 320                | 1,19            | 93                    |
| 1. Direct Finance                                  | 3,913                                     | 3,69            | 3,61                  | 315                | 1,15            | 89                    |
| 2. Indirect Finance                                | 55                                        | 69              | 65                    | 5                  | 4               | 4                     |
| II. INDUSTRY                                       | 1,467                                     | 14,99           | 10,10                 | 327                | 3,48            | 4,24                  |
| 1. Mining & Quarrying                              | —                                         | —               | —                     | 4                  | 9               | 14                    |
| 2. Food Manufacturing and Processing               | 117                                       | 6,23            | 4,45                  | 9                  | 4               | 5                     |
| (a) Rice Mills, Flour and Dal Mills                | 23                                        | 8               | 10                    | 2                  | 1               | 1                     |
| (b) Sugar                                          | —                                         | —               | —                     | —                  | —               | —                     |
| (c) Edible Oils and Vanaspati                      | 1                                         | —               | —                     | 1                  | —               | 1                     |
| (d) Tea Processing                                 | —                                         | —               | —                     | —                  | —               | —                     |
| (e) Processing of Fruits & Vegetables              | 1                                         | —               | —                     | —                  | —               | —                     |
| (f) Others                                         | 92                                        | 6,14            | 4,34                  | 6                  | 3               | 3                     |
| 3. Beverage and Tobacco                            | —                                         | —               | —                     | 4                  | 21              | 71                    |
| 4. Textiles                                        | 19                                        | 8               | 6                     | 11                 | 21              | 17                    |
| (a) Cotton Textiles                                | 1                                         | 1               | 1                     | 3                  | 14              | 8                     |
| (b) Jute Textiles                                  | —                                         | —               | —                     | —                  | —               | —                     |
| (c) Handloom Textiles & Khadi                      | 7                                         | 3               | 3                     | 4                  | 2               | 3                     |
| (d) Other Textiles                                 | 11                                        | 4               | 2                     | 4                  | 5               | 6                     |
| 5. Paper, Paper Products and Printing              | 16                                        | 12              | 9                     | 7                  | 18              | 18                    |
| 6. Leather and Leather Products                    | 2                                         | 1               | 1                     | 2                  | 2               | 2                     |
| 7. Rubber and Rubber Products                      | 2                                         | 1               | 1                     | 2                  | 5               | 3                     |
| 8. Chemicals and Chemical Products                 | 3                                         | 2,12            | 1,88                  | 7                  | 6               | 4                     |
| (a) Heavy Industrial Chemicals                     | 1                                         | 2,10            | 1,87                  | —                  | —               | —                     |
| (b) Fertilizers                                    | —                                         | —               | —                     | —                  | —               | —                     |
| (c) Drugs and Pharmaceuticals                      | —                                         | —               | —                     | 1                  | 2               | 2                     |
| (d) Non-Edible Oils                                | —                                         | —               | —                     | 2                  | 2               | 1                     |
| (e) Other Chemicals & Chemical Products            | 2                                         | 2               | 2                     | 4                  | 2               | 1                     |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 2                                         | 2               | 1                     | 1                  | —               | —                     |
| 10. Manufacture of Cement & Cement Products        | 1                                         | 1               | —                     | 2                  | 54              | 54                    |
| 11. Basic Metals & Metal Products                  | 9                                         | 7               | 7                     | 7                  | 12              | 7                     |
| (a) Iron and Steel                                 | 4                                         | 5               | 4                     | —                  | —               | —                     |
| (b) Non-Ferrous Metals                             | —                                         | —               | —                     | —                  | —               | —                     |
| (c) Other Metal Products                           | 5                                         | 2               | 2                     | 7                  | 12              | 7                     |
| 12. Engineering                                    | 21                                        | 3,72            | 1,05                  | 11                 | 17              | 36                    |
| (a) Heavy Engineering                              | 1                                         | 3,63            | 96                    | 3                  | 10              | 31                    |
| (b) Light Engineering                              | 13                                        | 4               | 4                     | 8                  | 7               | 5                     |
| (c) Electrical Machinery & Goods                   | 5                                         | 4               | 3                     | —                  | —               | —                     |
| (d) Electronic Machinery & Goods                   | 2                                         | 1               | 1                     | —                  | —               | —                     |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 6                                         | 13              | 10                    | 28                 | 49              | 53                    |
| 14. Other Industries                               | 1,264                                     | 2,36            | 2,25                  | 220                | 1,16            | 1,24                  |
| 15. Electricity, Gas & Water                       | —                                         | —               | —                     | 7                  | 6               | 3                     |
| (a) Electricity Generation & Transmission          | —                                         | —               | —                     | 1                  | 2               | 1                     |
| (b) Non-Conventional Energy                        | —                                         | —               | —                     | —                  | —               | —                     |
| (c) Gas, Steam & Water Supply                      | —                                         | —               | —                     | 6                  | 4               | 2                     |
| 16. Construction                                   | 5                                         | 11              | 12                    | 5                  | 9               | 12                    |
| III. TRANSPORT OPERATORS                           | 504                                       | 3,73            | 2,31                  | 51                 | 67              | 87                    |
| IV. PROFESSIONAL AND OTHER SERVICES                | 122                                       | 78              | 85                    | 185                | 1,28            | 98                    |
| V. PERSONAL LOANS                                  | 1,184                                     | 2,24            | 1,73                  | 462                | 1,91            | 1,73                  |
| 1. Loans for Purchase of Consumer Durables         | 104                                       | 19              | 15                    | 33                 | 17              | 15                    |
| 2. Loans for Housing                               | 22                                        | 38              | 35                    | 37                 | 43              | 38                    |
| 3. Rest of the Personal Loans                      | 1,058                                     | 1,67            | 1,23                  | 392                | 1,30            | 1,20                  |
| VI. TRADE                                          | 1,556                                     | 4,40            | 3,76                  | 415                | 4,41            | 3,89                  |
| 1. Wholesale Trade                                 | 153                                       | 34              | 23                    | 20                 | 49              | 33                    |
| 2. Retail Trade                                    | 1,403                                     | 4,06            | 3,54                  | 395                | 3,92            | 3,56                  |
| VII. FINANCE                                       | 4                                         | 71              | 45                    | 4                  | 18              | 17                    |
| VIII. ALL OTHERS                                   | 335                                       | 76              | 73                    | 51                 | 5,02            | 4,82                  |
| TOTAL BANK CREDIT                                  | 9,140                                     | 31,99           | 24,18                 | 1,815              | 18,14           | 17,63                 |
| OF WHICH : 1. Artisans & Village Industries        | 303                                       | 50              | 45                    | 13                 | 7               | 7                     |
| 2. Other Small Scale Industries                    | 981                                       | 2,14            | 2,22                  | 259                | 2,10            | 2,80                  |

## CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996

## MIZORAM

(Amount in Rupees Lakh)

| FOREIGN BANKS   |              |                    | REGIONAL RURAL BANKS |              |                    | OTHER SCHEDULED COMMERCIAL BANKS |              |                    | ALL SCHEDULED COMMERCIAL BANKS |              |                    | Item No. |
|-----------------|--------------|--------------------|----------------------|--------------|--------------------|----------------------------------|--------------|--------------------|--------------------------------|--------------|--------------------|----------|
| No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts      | Credit Limit | Amount Outstanding | No. of Accounts                  | Credit Limit | Amount Outstanding | No. of Accounts                | Credit Limit | Amount Outstanding |          |
| 7               | 8            | 9                  | 10                   | 11           | 12                 | 13                               | 14           | 15                 | 16                             | 17           | 18                 | 19       |
| —               | —            | —                  | 5,699                | 3,05         | 2,70               | —                                | —            | —                  | 9,987                          | 8,62         | 7,89               | I        |
| —               | —            | —                  | 5,698                | 3,05         | 2,70               | —                                | —            | —                  | 9,926                          | 7,89         | 7,19               | 1        |
| —               | —            | —                  | 1                    | —            | —                  | —                                | —            | —                  | 61                             | 74           | 70                 | 2        |
| —               | —            | —                  | 1,970                | 1,31         | 1,20               | —                                | —            | —                  | 3,764                          | 19,78        | 15,54              | II       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 4                              | 9            | 14                 | 1        |
| —               | —            | —                  | 21                   | 1            | 1                  | —                                | —            | —                  | 147                            | 6,28         | 4,51               | 2        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 25                             | 9            | 11                 | 2(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 2(b)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 2                              | 1            | 1                  | 2(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 2(d)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | —            | —                  | 2(e)     |
| —               | —            | —                  | 21                   | 1            | 1                  | —                                | —            | —                  | 119                            | 6,18         | 4,38               | 2(f)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 4                              | 21           | 71                 | 3        |
| —               | —            | —                  | 2                    | 1            | 1                  | —                                | —            | —                  | 32                             | 30           | 23                 | 4        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 4                              | 14           | 9                  | 4(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 4(b)     |
| —               | —            | —                  | 2                    | 1            | 1                  | —                                | —            | —                  | 13                             | 6            | 6                  | 4(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 15                             | 10           | 9                  | 4(d)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 23                             | 30           | 28                 | 5        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 4                              | 2            | 2                  | 6        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 4                              | 6            | 4                  | 7        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 10                             | 2,18         | 1,93               | 8        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | 2,10         | 1,87               | 8(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 8(b)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | 2            | 2                  | 8(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 2                              | 2            | 1                  | 8(d)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 6                              | 4            | 3                  | 8(e)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 3                              | 3            | 2                  | 9        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 3                              | 55           | 54                 | 10       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 16                             | 19           | 13                 | 11       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 4                              | 5            | 4                  | 11(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 11(b)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 12                             | 14           | 9                  | 11(c)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 32                             | 3,89         | 1,41               | 12       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 4                              | 3,73         | 1,27               | 12(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 21                             | 11           | 9                  | 12(b)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 5                              | 4            | 3                  | 12(c)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 2                              | 1            | 1                  | 12(d)    |
| —               | —            | —                  | 18                   | 17           | 13                 | —                                | —            | —                  | 52                             | 78           | 76                 | 13       |
| —               | —            | —                  | 1,928                | 1,12         | 1,06               | —                                | —            | —                  | 3,412                          | 4,63         | 4,55               | 14       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 7                              | 6            | 3                  | 15       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | 2            | 1                  | 15(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 15(b)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 6                              | 4            | 2                  | 15(c)    |
| —               | —            | —                  | 1                    | —            | —                  | —                                | —            | —                  | 11                             | 21           | 24                 | 16       |
| —               | —            | —                  | 146                  | 1,21         | 1,24               | —                                | —            | —                  | 701                            | 5,61         | 4,43               | III      |
| —               | —            | —                  | 224                  | 35           | 17                 | —                                | —            | —                  | 531                            | 2,40         | 1,99               | IV       |
| —               | —            | —                  | 115                  | 24           | 24                 | —                                | —            | —                  | 1,761                          | 4,38         | 3,70               | V        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 137                            | 36           | 30                 | 1        |
| —               | —            | —                  | 59                   | 13           | 13                 | —                                | —            | —                  | 118                            | 95           | 86                 | 2        |
| —               | —            | —                  | 56                   | 11           | 11                 | —                                | —            | —                  | 1,506                          | 3,07         | 2,53               | 3        |
| —               | —            | —                  | 2,968                | 2,31         | 1,92               | —                                | —            | —                  | 4,939                          | 11,13        | 9,57               | VI       |
| —               | —            | —                  | 27                   | 2            | 2                  | —                                | —            | —                  | 200                            | 85           | 57                 | 1        |
| —               | —            | —                  | 2,941                | 2,30         | 1,90               | —                                | —            | —                  | 4,739                          | 10,28        | 8,99               | 2        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 8                              | 89           | 62                 | VII      |
| —               | —            | —                  | 6                    | —            | —                  | —                                | —            | —                  | 392                            | 5,78         | 5,55               | VIII     |
| —               | —            | —                  | 11,128               | 8,46         | 7,47               | —                                | —            | —                  | 22,083                         | 58,60        | 49,29              | Total    |
| —               | —            | —                  | 1,326                | 81           | 79                 | —                                | —            | —                  | 1,642                          | 1,38         | 1,31               | 1        |
| —               | —            | —                  | 443                  | 23           | 21                 | —                                | —            | —                  | 1,683                          | 4,47         | 5,22               | 2        |

| NORTH-EASTERN REGION (contd.)                      |                                           |                 |                       | STATE:             |                 |                       |
|----------------------------------------------------|-------------------------------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
| OCCUPATION                                         | STATE BANK OF INDIA<br>AND ITS ASSOCIATES |                 |                       | NATIONALISED BANKS |                 |                       |
|                                                    | No. of<br>Accounts                        | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                                         | 2               | 3                     | 4                  | 5               | 6                     |
| I. AGRICULTURE                                     | 19,405                                    | 18,53           | 19,83                 | 4,851              | 6,14            | 6,09                  |
| 1. Direct Finance                                  | 19,255                                    | 15,40           | 16,69                 | 4,850              | 6,13            | 6,08                  |
| 2. Indirect Finance                                | 150                                       | 3,13            | 3,13                  | 1                  | 1               | 1                     |
| II. INDUSTRY                                       | 4,092                                     | 18,01           | 18,22                 | 705                | 21,81           | 22,14                 |
| 1. Mining & Quarrying                              | 4                                         | 3               | 3                     | —                  | —               | —                     |
| 2. Food Manufacturing and Processing               | 119                                       | 7,71            | 7,41                  | 55                 | 2,85            | 2,84                  |
| (a) Rice Mills, Flour and Dal Mills                | 59                                        | 2,02            | 1,71                  | 22                 | 67              | 60                    |
| (b) Sugar                                          | —                                         | —               | —                     | —                  | —               | —                     |
| (c) Edible Oils and Vanaspati                      | 3                                         | 4               | 1                     | —                  | —               | —                     |
| (d) Tea Processing                                 | —                                         | —               | —                     | 1                  | 6               | —                     |
| (e) Processing of Fruits & Vegetables              | 1                                         | —               | —                     | —                  | —               | —                     |
| (f) Others                                         | 56                                        | 5,65            | 5,68                  | 32                 | 2,13            | 2,24                  |
| 3. Beverage and Tobacco                            | 2                                         | 15              | 13                    | 1                  | 27              | 16                    |
| 4. Textiles                                        | 41                                        | 28              | 28                    | 11                 | 4               | 5                     |
| (a) Cotton Textiles                                | 3                                         | 6               | 8                     | —                  | —               | —                     |
| (b) Jute Textiles                                  | —                                         | —               | —                     | —                  | —               | —                     |
| (c) Handloom Textiles & Khadi                      | 10                                        | 5               | 5                     | 2                  | 1               | 1                     |
| (d) Other Textiles                                 | 28                                        | 18              | 16                    | 9                  | 3               | 4                     |
| 5. Paper, Paper Products and Printing              | 16                                        | 15              | 16                    | 9                  | 16              | 12                    |
| 6. Leather and Leather Products                    | 3                                         | 3               | 4                     | 6                  | 4               | 5                     |
| 7. Rubber and Rubber Products                      | 6                                         | 12              | 5                     | 3                  | 2               | 2                     |
| 8. Chemicals and Chemical Products                 | 9                                         | 20              | 15                    | 12                 | 4,46            | 5,02                  |
| (a) Heavy Industrial Chemicals                     | —                                         | —               | —                     | —                  | —               | —                     |
| (b) Fertilizers                                    | —                                         | —               | —                     | —                  | —               | —                     |
| (c) Drugs and Pharmaceuticals                      | 2                                         | 11              | 11                    | 2                  | 1               | 1                     |
| (d) Non-Edible Oils                                | —                                         | —               | —                     | 3                  | 4               | 4                     |
| (e) Other Chemicals & Chemical Products            | 7                                         | 9               | 4                     | 7                  | 4,41            | 4,98                  |
| 9. Petroleum, Coal Products & Nuclear Fuels        | —                                         | —               | —                     | —                  | —               | —                     |
| 10. Manufacture of Cement & Cement Products        | 1                                         | 11              | 10                    | 1                  | —               | —                     |
| 11. Basic Metals & Metal Products                  | 21                                        | 49              | 48                    | 8                  | 18              | 8                     |
| (a) Iron and Steel                                 | 9                                         | 37              | 36                    | 4                  | 15              | 5                     |
| (b) Non-Ferrous Metals                             | —                                         | —               | —                     | —                  | —               | —                     |
| (c) Other Metal Products                           | 12                                        | 12              | 12                    | 4                  | 3               | 3                     |
| 12. Engineering                                    | 12                                        | 66              | 93                    | 5                  | 3               | 4                     |
| (a) Heavy Engineering                              | —                                         | —               | —                     | —                  | —               | —                     |
| (b) Light Engineering                              | 2                                         | 2               | 1                     | 2                  | 1               | 1                     |
| (c) Electrical Machinery & Goods                   | 7                                         | 62              | 89                    | —                  | —               | —                     |
| (d) Electronic Machinery & Goods                   | 3                                         | 2               | 3                     | 3                  | 3               | 3                     |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 9                                         | 31              | 26                    | 18                 | 14              | 21                    |
| 14. Other Industries                               | 3,821                                     | 7,45            | 7,84                  | 548                | 12,40           | 12,39                 |
| 15. Electricity, Gas & Water                       | 2                                         | 2               | 3                     | 12                 | 35              | 36                    |
| (a) Electricity Generation & Transmission          | 2                                         | 2               | 3                     | 8                  | 31              | 31                    |
| (b) Non-Conventional Energy                        | —                                         | —               | —                     | —                  | —               | —                     |
| (c) Gas, Steam & Water Supply                      | —                                         | —               | —                     | 4                  | 4               | 5                     |
| 16. Construction                                   | 26                                        | 29              | 33                    | 16                 | 86              | 80                    |
| III. TRANSPORT OPERATORS                           | 416                                       | 4,02            | 3,25                  | 215                | 2,47            | 2,45                  |
| IV. PROFESSIONAL AND OTHER SERVICES                | 299                                       | 2,00            | 1,81                  | 394                | 1,74            | 1,87                  |
| V. PERSONAL LOANS                                  | 5,442                                     | 8,34            | 7,41                  | 1,323              | 7,86            | 7,24                  |
| 1. Loans for Purchase of Consumer Durables         | 356                                       | 60              | 69                    | 56                 | 24              | 21                    |
| 2. Loans for Housing                               | 77                                        | 1,04            | 1,12                  | 251                | 1,27            | 1,13                  |
| 3. Rest of the Personal Loans                      | 5,009                                     | 6,70            | 5,60                  | 1,016              | 6,34            | 5,90                  |
| VI. TRADE                                          | 4,704                                     | 12,51           | 12,28                 | 1,715              | 8,66            | 8,86                  |
| 1. Wholesale Trade                                 | 114                                       | 88              | 82                    | 31                 | 1,11            | 78                    |
| 2. Retail Trade                                    | 4,590                                     | 11,63           | 11,46                 | 1,684              | 7,55            | 8,08                  |
| VII. FINANCE                                       | —                                         | —               | —                     | 3                  | 1               | 1                     |
| VIII. ALL OTHERS                                   | 565                                       | 1,28            | 1,48                  | 2,432              | 4,03            | 3,92                  |
| TOTAL BANK CREDIT                                  | 34,923                                    | 64,69           | 64,27                 | 11,638             | 52,72           | 52,58                 |
| OF WHICH : 1. Artisans & Village Industries        | 1,570                                     | 74              | 74                    | 73                 | 24              | 25                    |
| 2. Other Small Scale Industries                    | 2,115                                     | 9,78            | 9,80                  | 449                | 6,03            | 6,27                  |

## CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996

## NAGALAND

(Amount in Rupees Lakh)

| FOREIGN BANKS   |              |                    | REGIONAL RURAL BANKS |              |                    | OTHER SCHEDULED COMMERCIAL BANKS |              |                    | ALL SCHEDULED COMMERCIAL BANKS |              |                    | Item No. |
|-----------------|--------------|--------------------|----------------------|--------------|--------------------|----------------------------------|--------------|--------------------|--------------------------------|--------------|--------------------|----------|
| No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts      | Credit Limit | Amount Outstanding | No. of Accounts                  | Credit Limit | Amount Outstanding | No. of Accounts                | Credit Limit | Amount Outstanding |          |
| 7               | 8            | 9                  | 10                   | 11           | 12                 | 13                               | 14           | 15                 | 16                             | 17           | 18                 | 19       |
| —               | —            | —                  | 693                  | 37           | 24                 | 234                              | 16           | 16                 | 25,183                         | 25,19        | 26,32              | I        |
| —               | —            | —                  | 693                  | 37           | 24                 | 234                              | 16           | 16                 | 25,032                         | 22,06        | 23,18              | 1        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 151                            | 3,13         | 3,14               | 2        |
| 4               | 20,63        | 20,63              | 199                  | 13           | 12                 | 12                               | 9            | 8                  | 5,012                          | 60,66        | 61,19              | II       |
| —               | —            | —                  | 1                    | —            | —                  | —                                | —            | —                  | 5                              | 4            | 3                  | 1        |
| —               | —            | —                  | —                    | —            | —                  | 1                                | 1            | 1                  | 175                            | 10,57        | 10,26              | 2        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 81                             | 2,69         | 2,31               | 2(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 2(b)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 3                              | 4            | 1                  | 2(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | 6            | —                  | 2(d)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | —            | —                  | 2(e)     |
| —               | —            | —                  | —                    | —            | —                  | 1                                | 1            | 1                  | 89                             | 7,78         | 7,93               | 2(f)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 3                              | 42           | 29                 | 3        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 52                             | 32           | 33                 | 4        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 3                              | 6            | 8                  | 4(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 4(b)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 12                             | 6            | 5                  | 4(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 37                             | 21           | 20                 | 4(d)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 25                             | 31           | 28                 | 5        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 9                              | 7            | 9                  | 6        |
| —               | —            | —                  | 1                    | 1            | 1                  | —                                | —            | —                  | 10                             | 16           | 7                  | 7        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 21                             | 4,66         | 5,17               | 8        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 8(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 8(b)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 4                              | 11           | 12                 | 8(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 3                              | 4            | 4                  | 8(d)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 14                             | 4,50         | 5,01               | 8(e)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 9        |
| —               | —            | —                  | —                    | —            | —                  | 1                                | 1            | 1                  | 3                              | 12           | 12                 | 10       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 29                             | 67           | 56                 | 11       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 13                             | 52           | 41                 | 11(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 11(b)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 16                             | 15           | 15                 | 11(c)    |
| —               | —            | —                  | —                    | —            | —                  | 1                                | —            | —                  | 18                             | 70           | 97                 | 12       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 12(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 4                              | 2            | 2                  | 12(b)    |
| —               | —            | —                  | —                    | —            | —                  | 1                                | —            | —                  | 8                              | 63           | 89                 | 12(c)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 6                              | 5            | 6                  | 12(d)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 27                             | 46           | 48                 | 13       |
| 4               | 20,63        | 20,63              | 197                  | 11           | 11                 | 7                                | 4            | 4                  | 4,577                          | 40,63        | 41,01              | 14       |
| —               | —            | —                  | —                    | —            | —                  | 1                                | 1            | 1                  | 15                             | 37           | 39                 | 15       |
| —               | —            | —                  | —                    | —            | —                  | 1                                | 1            | 1                  | 11                             | 34           | 34                 | 15(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 15(b)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 4                              | 4            | 5                  | 15(c)    |
| —               | —            | —                  | —                    | —            | —                  | 1                                | 1            | 1                  | 43                             | 1,16         | 1,14               | 16       |
| —               | —            | —                  | 2                    | 6            | 5                  | 8                                | 4            | 2                  | 641                            | 6,58         | 5,77               | III      |
| —               | —            | —                  | 3                    | —            | —                  | 27                               | 19           | 19                 | 723                            | 3,93         | 3,87               | IV       |
| —               | —            | —                  | 64                   | 14           | 11                 | 159                              | 1,34         | 1,40               | 6,988                          | 17,68        | 16,16              | V        |
| —               | —            | —                  | —                    | —            | —                  | 31                               | 4            | 2                  | 443                            | 88           | 93                 | 1        |
| —               | —            | —                  | —                    | —            | —                  | 1                                | 1            | 1                  | 329                            | 2,32         | 2,26               | 2        |
| —               | —            | —                  | 64                   | 14           | 11                 | 127                              | 1,29         | 1,37               | 6,216                          | 14,48        | 12,98              | 3        |
| —               | —            | —                  | 280                  | 19           | 28                 | 26                               | 20           | 10                 | 6,725                          | 21,57        | 21,52              | VI       |
| —               | —            | —                  | —                    | —            | —                  | 4                                | 9            | 4                  | 149                            | 2,08         | 1,64               | 1        |
| —               | —            | —                  | 280                  | 19           | 28                 | 22                               | 11           | 6                  | 6,576                          | 19,48        | 19,88              | 2        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 3                              | 1            | 1                  | VII      |
| —               | —            | —                  | 4                    | —            | —                  | 190                              | 28           | 22                 | 3,191                          | 5,59         | 5,62               | VIII     |
| 4               | 20,63        | 20,63              | 1,245                | 88           | 80                 | 656                              | 2,30         | 2,18               | 48,466                         | 141,22       | 140,46             | Total    |
| —               | —            | —                  | 41                   | 3            | 3                  | 1                                | 1            | 1                  | 1,685                          | 1,02         | 1,03               | 1        |
| 4               | 20,63        | 20,63              | 157                  | 9            | 8                  | 8                                | 5            | 5                  | 2,733                          | 36,58        | 36,84              | 2        |

| NORTH-EASTERN REGION (concl'd.)                    |                                           |                 |                       | STATE:             |                 |                       |
|----------------------------------------------------|-------------------------------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
| OCCUPATION                                         | STATE BANK OF INDIA<br>AND ITS ASSOCIATES |                 |                       | NATIONALISED BANKS |                 |                       |
|                                                    | No. of<br>Accounts                        | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                                         | 2               | 3                     | 4                  | 5               | 6                     |
| I. AGRICULTURE                                     | 32,490                                    | 15,74           | 12,56                 | 41,800             | 25,11           | 23,20                 |
| 1. Direct Finance                                  | 32,456                                    | 13,76           | 10,86                 | 41,378             | 21,95           | 20,68                 |
| 2. Indirect Finance                                | 34                                        | 1,99            | 1,70                  | 422                | 3,15            | 2,52                  |
| II. INDUSTRY                                       | 9,520                                     | 12,77           | 11,91                 | 17,429             | 22,82           | 24,88                 |
| 1. Mining & Quarrying                              | 3                                         | 3               | 3                     | 1                  | 1               | 1                     |
| 2. Food Manufacturing and Processing               | 687                                       | 6,16            | 5,56                  | 440                | 2,07            | 2,11                  |
| (a) Rice Mills, Flour and Dal Mills                | 12                                        | 7               | 6                     | 29                 | 18              | 17                    |
| (b) Sugar                                          | —                                         | —               | —                     | —                  | —               | —                     |
| (c) Edible Oils and Vanaspati                      | 2                                         | 3               | 3                     | 3                  | 1               | 1                     |
| (d) Tea Processing                                 | —                                         | —               | —                     | 5                  | 1,60            | 1,64                  |
| (e) Processing of Fruits & Vegetables              | —                                         | —               | —                     | 1                  | 1               | —                     |
| (f) Others                                         | 673                                       | 6,06            | 5,46                  | 402                | 26              | 29                    |
| 3. Beverage and Tobacco                            | —                                         | —               | —                     | 3                  | 2               | 2                     |
| 4. Textiles                                        | 37                                        | 56              | 59                    | 107                | 3,95            | 5,78                  |
| (a) Cotton Textiles                                | 4                                         | 1               | 1                     | 25                 | 9               | 11                    |
| (b) Jute Textiles                                  | 21                                        | 48              | 52                    | 6                  | 3,41            | 4,22                  |
| (c) Handloom Textiles & Khadi                      | 4                                         | 3               | 4                     | 16                 | 6               | 6                     |
| (d) Other Textiles                                 | 8                                         | 3               | 2                     | 60                 | 39              | 1,39                  |
| 5. Paper, Paper Products and Printing              | 17                                        | 7               | 6                     | 37                 | 21              | 29                    |
| 6. Leather and Leather Products                    | 1                                         | —               | —                     | 5                  | 3               | 3                     |
| 7. Rubber and Rubber Products                      | 6                                         | 41              | 68                    | 10                 | 15              | 9                     |
| 8. Chemicals and Chemical Products                 | 22                                        | 32              | 37                    | 24                 | 59              | 1,01                  |
| (a) Heavy Industrial Chemicals                     | —                                         | —               | —                     | —                  | —               | —                     |
| (b) Fertilizers                                    | —                                         | —               | —                     | —                  | —               | —                     |
| (c) Drugs and Pharmaceuticals                      | 3                                         | 5               | 3                     | 2                  | 2               | 1                     |
| (d) Non-Edible Oils                                | —                                         | —               | —                     | 4                  | 29              | 66                    |
| (e) Other Chemicals & Chemical Products            | 19                                        | 26              | 33                    | 18                 | 29              | 34                    |
| 9. Petroleum, Coal Products & Nuclear Fuels        | —                                         | —               | —                     | 1                  | —               | —                     |
| 10. Manufacture of Cement & Cement Products        | 10                                        | 13              | 24                    | 23                 | 10              | 9                     |
| 11. Basic Metals & Metal Products                  | 13                                        | 11              | 9                     | 71                 | 1,02            | 1,17                  |
| (a) Iron and Steel                                 | 5                                         | 3               | 3                     | 12                 | 4               | 4                     |
| (b) Non-Ferrous Metals                             | 2                                         | 5               | 5                     | 1                  | 5               | 10                    |
| (c) Other Metal Products                           | 6                                         | 3               | 2                     | 58                 | 93              | 1,03                  |
| 12. Engineering                                    | 8                                         | 11              | 7                     | 42                 | 48              | 51                    |
| (a) Heavy Engineering                              | —                                         | —               | —                     | 2                  | 2               | 3                     |
| (b) Light Engineering                              | 1                                         | 4               | 1                     | 3                  | 1               | 1                     |
| (c) Electrical Machinery & Goods                   | 5                                         | 4               | 4                     | 13                 | 26              | 28                    |
| (d) Electronic Machinery & Goods                   | 2                                         | 3               | 1                     | 24                 | 18              | 19                    |
| 13. Vehicles, Vehicle Parts & Transport Equipments | —                                         | —               | —                     | 25                 | 82              | 77                    |
| 14. Other Industries                               | 8,709                                     | 4,74            | 4,17                  | 16,520             | 11,66           | 11,43                 |
| 15. Electricity, Gas & Water                       | —                                         | —               | —                     | 33                 | 27              | 24                    |
| (a) Electricity Generation & Transmission          | —                                         | —               | —                     | 28                 | 25              | 22                    |
| (b) Non-Conventional Energy                        | —                                         | —               | —                     | 2                  | 1               | 1                     |
| (c) Gas, Steam & Water Supply                      | —                                         | —               | —                     | 3                  | 2               | 1                     |
| 16. Construction                                   | 7                                         | 13              | 5                     | 87                 | 1,44            | 1,33                  |
| III. TRANSPORT OPERATORS                           | 1,744                                     | 5,30            | 3,88                  | 1,173              | 7,00            | 8,11                  |
| IV. PROFESSIONAL AND OTHER SERVICES                | 1,220                                     | 1,00            | 66                    | 2,021              | 3,40            | 3,57                  |
| V. PERSONAL LOANS                                  | 5,841                                     | 4,77            | 4,09                  | 5,007              | 11,48           | 10,66                 |
| 1. Loans for Purchase of Consumer Durables         | 771                                       | 74              | 62                    | 262                | 33              | 29                    |
| 2. Loans for Housing                               | 74                                        | 96              | 83                    | 756                | 4,56            | 4,08                  |
| 3. Rest of the Personal Loans                      | 4996                                      | 3,07            | 2,63                  | 3,989              | 6,60            | 6,28                  |
| VI. TRADE                                          | 15,919                                    | 12,54           | 11,68                 | 35,170             | 31,38           | 32,70                 |
| 1. Wholesale Trade                                 | 39                                        | 3,03            | 3,25                  | 1,099              | 6,06            | 5,19                  |
| 2. Retail Trade                                    | 15,880                                    | 9,51            | 8,43                  | 34,071             | 25,32           | 27,51                 |
| VII. FINANCE                                       | —                                         | —               | —                     | 126                | 10,36           | 10,37                 |
| VIII. ALL OTHERS                                   | 456                                       | 23              | 16                    | 5,313              | 5,00            | 3,88                  |
| TOTAL BANK CREDIT                                  | 67,190                                    | 52,35           | 44,93                 | 1,08,039           | 116,55          | 117,36                |
| OF WHICH : 1. Artisans & Village Industries        | 4,199                                     | 1,60            | 1,34                  | 5,244              | 3,55            | 4,71                  |
| 2. Other Small Scale Industries                    | 4,041                                     | 3,80            | 3,59                  | 5,673              | 8,55            | 9,80                  |

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

**TRIPURA**

(Amount in Rupees Lakh)

| FOREIGN BANKS   |              |                    | REGIONAL RURAL BANKS |              |                    | OTHER SCHEDULED COMMERCIAL BANKS |              |                    | ALL SCHEDULED COMMERCIAL BANKS |              |                    | Item No. |
|-----------------|--------------|--------------------|----------------------|--------------|--------------------|----------------------------------|--------------|--------------------|--------------------------------|--------------|--------------------|----------|
| No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts      | Credit Limit | Amount Outstanding | No. of Accounts                  | Credit Limit | Amount Outstanding | No. of Accounts                | Credit Limit | Amount Outstanding |          |
| 7               | 8            | 9                  | 10                   | 11           | 12                 | 13                               | 14           | 15                 | 16                             | 17           | 18                 | 19       |
| —               | —            | —                  | 96,924               | 20,60        | 24,04              | —                                | —            | —                  | 1,71,214                       | 61,46        | 59,79              | I        |
| —               | —            | —                  | 96,698               | 18,85        | 23,18              | —                                | —            | —                  | 1,70,532                       | 54,56        | 54,72              | 1        |
| —               | —            | —                  | 226                  | 1,76         | 86                 | —                                | —            | —                  | 682                            | 6,90         | 5,08               | 2        |
| —               | —            | —                  | 25,041               | 7,84         | 13,10              | —                                | —            | —                  | 51,990                         | 43,42        | 49,89              | II       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 4                              | 4            | 4                  | 1        |
| —               | —            | —                  | 16                   | 7            | 13                 | —                                | —            | —                  | 1,143                          | 8,30         | 7,80               | 2        |
| —               | —            | —                  | 3                    | 1            | 2                  | —                                | —            | —                  | 44                             | 26           | 24                 | 2(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 2(b)     |
| —               | —            | —                  | 1                    | 1            | 2                  | —                                | —            | —                  | 6                              | 5            | 6                  | 2(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 5                              | 1,60         | 1,64               | 2(d)     |
| —               | —            | —                  | 2                    | 2            | 6                  | —                                | —            | —                  | 3                              | 2            | 6                  | 2(e)     |
| —               | —            | —                  | 10                   | 3            | 4                  | —                                | —            | —                  | 1,085                          | 6,36         | 5,80               | 2(f)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 3                              | 2            | 2                  | 3        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 144                            | 4,51         | 6,38               | 4        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 29                             | 13           | 13                 | 4(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 27                             | 3,89         | 4,74               | 4(b)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 20                             | 9            | 10                 | 4(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 68                             | 42           | 1,41               | 4(d)     |
| —               | —            | —                  | 3                    | 1            | 4                  | —                                | —            | —                  | 57                             | 29           | 39                 | 5        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 6                              | 3            | 3                  | 6        |
| —               | —            | —                  | 2                    | 3            | 3                  | —                                | —            | —                  | 18                             | 58           | 81                 | 7        |
| —               | —            | —                  | 2                    | 1            | 2                  | —                                | —            | —                  | 48                             | 92           | 1,40               | 8        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 8(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 8(b)     |
| —               | —            | —                  | 1                    | 1            | 1                  | —                                | —            | —                  | 6                              | 8            | 6                  | 8(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 4                              | 29           | 66                 | 8(d)     |
| —               | —            | —                  | 1                    | —            | 1                  | —                                | —            | —                  | 38                             | 55           | 68                 | 8(e)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | —            | —                  | 9        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 33                             | 24           | 34                 | 10       |
| —               | —            | —                  | 3                    | 1            | 3                  | —                                | —            | —                  | 87                             | 1,14         | 1,29               | 11       |
| —               | —            | —                  | 1                    | —            | 1                  | —                                | —            | —                  | 18                             | 7            | 8                  | 11(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 3                              | 10           | 15                 | 11(b)    |
| —               | —            | —                  | 2                    | 1            | 2                  | —                                | —            | —                  | 66                             | 97           | 1,06               | 11(c)    |
| —               | —            | —                  | 2                    | 8            | 18                 | —                                | —            | —                  | 52                             | 67           | 75                 | 12       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 2                              | 2            | 3                  | 12(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 4                              | 5            | 3                  | 12(b)    |
| —               | —            | —                  | 2                    | 8            | 18                 | —                                | —            | —                  | 20                             | 38           | 49                 | 12(c)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 26                             | 21           | 20                 | 12(d)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 25                             | 82           | 77                 | 13       |
| —               | —            | —                  | 24,950               | 7,23         | 11,84              | —                                | —            | —                  | 50,179                         | 23,64        | 27,43              | 14       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 33                             | 27           | 24                 | 15       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 28                             | 25           | 22                 | 15(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 2                              | 1            | 1                  | 15(b)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 3                              | 2            | 1                  | 15(c)    |
| —               | —            | —                  | 63                   | 39           | 83                 | —                                | —            | —                  | 157                            | 1,97         | 2,21               | 16       |
| —               | —            | —                  | 3,556                | 1,56         | 2,30               | —                                | —            | —                  | 6,473                          | 13,86        | 14,29              | III      |
| —               | —            | —                  | 6,710                | 2,77         | 4,71               | —                                | —            | —                  | 9,951                          | 7,17         | 8,94               | IV       |
| —               | —            | —                  | 7,587                | 6,57         | 5,90               | —                                | —            | —                  | 18,435                         | 22,82        | 20,64              | V        |
| —               | —            | —                  | 1,080                | 48           | 54                 | —                                | —            | —                  | 2,113                          | 1,56         | 1,46               | 1        |
| —               | —            | —                  | 200                  | 1,72         | 1,07               | —                                | —            | —                  | 1,030                          | 7,24         | 5,98               | 2        |
| —               | —            | —                  | 6,307                | 4,36         | 4,29               | —                                | —            | —                  | 15,292                         | 14,03        | 13,20              | 3        |
| —               | —            | —                  | 64,693               | 23,14        | 43,77              | —                                | —            | —                  | 1,15,782                       | 67,05        | 88,15              | VI       |
| —               | —            | —                  | 1                    | 1            | —                  | —                                | —            | —                  | 1,139                          | 9,10         | 8,44               | 1        |
| —               | —            | —                  | 64,692               | 23,13        | 43,77              | —                                | —            | —                  | 1,14,643                       | 57,96        | 79,71              | 2        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 126                            | 10,36        | 10,37              | VII      |
| —               | —            | —                  | 19                   | 2            | —                  | —                                | —            | —                  | 5,788                          | 5,24         | 4,04               | VIII     |
| —               | —            | —                  | 2,04,530             | 62,49        | 93,83              | —                                | —            | —                  | 3,79,759                       | 231,39       | 256,12             | Total    |
| —               | —            | —                  | 20,035               | 5,32         | 8,49               | —                                | —            | —                  | 29,478                         | 10,47        | 14,54              | 1        |
| —               | —            | —                  | 4,937                | 2,07         | 3,71               | —                                | —            | —                  | 14,651                         | 14,43        | 17,10              | 2        |

| TABLE No. 5.6 - STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING |                                           |                 |                       |                    |                 |                       |
|-------------------------------------------------------------------------|-------------------------------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
| EASTERN REGION                                                          |                                           |                 | STATE:                |                    |                 |                       |
| OCCUPATION                                                              | STATE BANK OF INDIA<br>AND ITS ASSOCIATES |                 |                       | NATIONALISED BANKS |                 |                       |
|                                                                         | No. of<br>Accounts                        | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                                         | 1                                         | 2               | 3                     | 4                  | 5               | 6                     |
| <b>I. AGRICULTURE</b>                                                   | <b>5,33,458</b>                           | <b>631,51</b>   | <b>641,00</b>         | <b>7,65,295</b>    | <b>567,49</b>   | <b>555,69</b>         |
| 1. Direct Finance                                                       | 5,27,813                                  | 453,19          | 451,34                | 7,57,706           | 506,94          | 506,02                |
| 2. Indirect Finance                                                     | 5,645                                     | 178,32          | 189,65                | 7,589              | 60,55           | 49,67                 |
| <b>II. INDUSTRY</b>                                                     | <b>1,21,614</b>                           | <b>630,98</b>   | <b>556,51</b>         | <b>1,60,240</b>    | <b>1113,40</b>  | <b>1062,90</b>        |
| 1. Mining & Quarrying                                                   | 315                                       | 12,91           | 9,06                  | 609                | 28,90           | 28,92                 |
| 2. Food Manufacturing and Processing                                    | 4,421                                     | 68,31           | 53,63                 | 7,590              | 112,85          | 107,98                |
| (a) Rice Mills, Flour and Dal Mills                                     | 1,760                                     | 16,42           | 15,24                 | 2,911              | 29,97           | 29,79                 |
| (b) Sugar                                                               | 32                                        | 38,70           | 25,50                 | 24                 | 48,93           | 40,04                 |
| (c) Edible Oils and Vanaspati                                           | 751                                       | 5,63            | 5,68                  | 1,464              | 19,05           | 21,18                 |
| (d) Tea Processing                                                      | 6                                         | 2               | 2                     | 4                  | 2               | 2                     |
| (e) Processing of Fruits & Vegetables                                   | 41                                        | 30              | 36                    | 30                 | 50              | 65                    |
| (f) Others                                                              | 1,831                                     | 7,24            | 6,83                  | 3,157              | 14,38           | 16,30                 |
| 3. Beverage and Tobacco                                                 | 124                                       | 1,25            | 1,19                  | 129                | 5,14            | 4,03                  |
| 4. Textiles                                                             | 1,526                                     | 13,98           | 13,26                 | 2,372              | 43,08           | 44,96                 |
| (a) Cotton Textiles                                                     | 115                                       | 1,03            | 1,33                  | 612                | 11,24           | 11,68                 |
| (b) Jute Textiles                                                       | 29                                        | 68              | 70                    | 35                 | 5,32            | 4,00                  |
| (c) Handloom Textiles & Khadi                                           | 66                                        | 49              | 56                    | 102                | 9,30            | 9,79                  |
| (d) Other Textiles                                                      | 1,316                                     | 11,78           | 10,67                 | 1,623              | 17,21           | 19,49                 |
| 5. Paper, Paper Products and Printing                                   | 521                                       | 9,99            | 9,90                  | 995                | 13,13           | 14,76                 |
| 6. Leather and Leather Products                                         | 312                                       | 2,99            | 3,48                  | 413                | 6,60            | 8,07                  |
| 7. Rubber and Rubber Products                                           | 108                                       | 5,00            | 4,46                  | 120                | 5,93            | 6,33                  |
| 8. Chemicals and Chemical Products                                      | 752                                       | 41,12           | 38,88                 | 1,026              | 38,85           | 38,48                 |
| (a) Heavy Industrial Chemicals                                          | 65                                        | 8,62            | 7,63                  | 90                 | 11,43           | 10,05                 |
| (b) Fertilizers                                                         | 27                                        | 14,10           | 12,20                 | 29                 | 5,30            | 3,58                  |
| (c) Drugs and Pharmaceuticals                                           | 128                                       | 3,15            | 2,79                  | 221                | 9,11            | 11,86                 |
| (d) Non-Edible Oils                                                     | 17                                        | 43              | 1,55                  | 32                 | 95              | 99                    |
| (e) Other Chemicals & Chemical Products                                 | 515                                       | 14,82           | 14,71                 | 654                | 12,06           | 11,99                 |
| 9. Petroleum, Coal Products & Nuclear Fuels                             | 166                                       | 5,09            | 4,33                  | 369                | 33,90           | 31,42                 |
| 10. Manufacture of Cement & Cement Products                             | 221                                       | 12,18           | 11,18                 | 209                | 23,05           | 22,96                 |
| 11. Basic Metals & Metal Products                                       | 1,620                                     | 94,73           | 85,36                 | 2,304              | 175,46          | 159,55                |
| (a) Iron and Steel                                                      | 317                                       | 57,56           | 48,12                 | 585                | 140,16          | 128,27                |
| (b) Non-Ferrous Metals                                                  | 59                                        | 3,55            | 3,18                  | 80                 | 4,26            | 3,80                  |
| (c) Other Metal Products                                                | 1,244                                     | 33,62           | 34,06                 | 1,639              | 31,04           | 27,47                 |
| 12. Engineering                                                         | 925                                       | 60,50           | 53,07                 | 1,472              | 135,27          | 122,97                |
| (a) Heavy Engineering                                                   | 138                                       | 38,72           | 34,21                 | 165                | 37,87           | 36,97                 |
| (b) Light Engineering                                                   | 345                                       | 10,25           | 7,59                  | 575                | 71,67           | 61,88                 |
| (c) Electrical Machinery & Goods                                        | 259                                       | 8,80            | 8,70                  | 411                | 15,59           | 15,99                 |
| (d) Electronic Machinery & Goods                                        | 183                                       | 2,73            | 2,57                  | 321                | 10,15           | 8,13                  |
| 13. Vehicles, Vehicle Parts & Transport Equipments                      | 740                                       | 46,79           | 30,35                 | 775                | 220,39          | 197,27                |
| 14. Other Industries                                                    | 1,09,628                                  | 245,42          | 230,36                | 1,41,220           | 215,00          | 227,07                |
| 15. Electricity, Gas & Water                                            | 124                                       | 4,19            | 3,61                  | 135                | 17,27           | 14,35                 |
| (a) Electricity Generation & Transmission                               | 106                                       | 1,52            | 1,51                  | 92                 | 16,73           | 13,79                 |
| (b) Non-Conventional Energy                                             | 2                                         | 2               | 1                     | 22                 | 26              | 27                    |
| (c) Gas, Steam & Water Supply                                           | 16                                        | 2,64            | 2,09                  | 21                 | 28              | 28                    |
| 16. Construction                                                        | 111                                       | 6,51            | 4,41                  | 502                | 38,59           | 33,78                 |
| <b>III. TRANSPORT OPERATORS</b>                                         | <b>26,906</b>                             | <b>60,24</b>    | <b>50,56</b>          | <b>70,314</b>      | <b>126,85</b>   | <b>126,19</b>         |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>                              | <b>9,680</b>                              | <b>23,59</b>    | <b>18,80</b>          | <b>1,28,791</b>    | <b>152,62</b>   | <b>137,98</b>         |
| <b>V. PERSONAL LOANS</b>                                                | <b>2,18,487</b>                           | <b>379,46</b>   | <b>289,72</b>         | <b>1,55,320</b>    | <b>375,18</b>   | <b>350,43</b>         |
| 1. Loans for Purchase of Consumer Durables                              | 30,823                                    | 44,10           | 37,35                 | 9,446              | 16,02           | 14,05                 |
| 2. Loans for Housing                                                    | 13,026                                    | 115,57          | 85,28                 | 14,599             | 115,75          | 108,23                |
| 3. Rest of the Personal Loans                                           | 1,74,638                                  | 219,80          | 167,10                | 1,31,275           | 243,42          | 228,15                |
| <b>VI. TRADE</b>                                                        | <b>2,67,123</b>                           | <b>315,05</b>   | <b>281,25</b>         | <b>4,79,569</b>    | <b>568,83</b>   | <b>552,33</b>         |
| 1. Wholesale Trade                                                      | 11,394                                    | 64,70           | 54,01                 | 13,686             | 97,29           | 88,30                 |
| 2. Retail Trade                                                         | 2,55,729                                  | 250,36          | 227,23                | 4,65,883           | 471,54          | 464,03                |
| <b>VII. FINANCE</b>                                                     | <b>69</b>                                 | <b>6,95</b>     | <b>6,23</b>           | <b>668</b>         | <b>61,80</b>    | <b>46,96</b>          |
| <b>VIII. ALL OTHERS</b>                                                 | <b>35,304</b>                             | <b>199,20</b>   | <b>47,23</b>          | <b>1,53,422</b>    | <b>219,12</b>   | <b>203,06</b>         |
| <b>TOTAL BANK CREDIT</b>                                                | <b>12,12,641</b>                          | <b>2246,97</b>  | <b>1891,30</b>        | <b>19,13,619</b>   | <b>3185,28</b>  | <b>3035,53</b>        |
| OF WHICH : 1. Artisans & Village Industries                             | 47,817                                    | 30,25           | 29,95                 | 84,871             | 54,88           | 57,53                 |
| 2. Other Small Scale Industries                                         | 55,608                                    | 240,14          | 238,47                | 62,154             | 361,65          | 383,81                |

## CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996

BIHAR

(Amount in Rupees Lakh)

| FOREIGN BANKS   |              |                    | REGIONAL RURAL BANKS |              |                    | OTHER SCHEDULED COMMERCIAL BANKS |              |                    | ALL SCHEDULED COMMERCIAL BANKS |              |                    | Item No. |
|-----------------|--------------|--------------------|----------------------|--------------|--------------------|----------------------------------|--------------|--------------------|--------------------------------|--------------|--------------------|----------|
| No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts      | Credit Limit | Amount Outstanding | No. of Accounts                  | Credit Limit | Amount Outstanding | No. of Accounts                | Credit Limit | Amount Outstanding |          |
| 7               | 8            | 9                  | 10                   | 11           | 12                 | 13                               | 14           | 15                 | 16                             | 17           | 18                 | 19       |
| —               | —            | —                  | 8,56,635             | 298,21       | 230,34             | 1                                | —            | —                  | 21,55,389                      | 1497,22      | 1427,03            | I        |
| —               | —            | —                  | 8,52,641             | 295,85       | 228,50             | 1                                | —            | —                  | 21,38,161                      | 1255,98      | 1185,87            | 1        |
| —               | —            | —                  | 3994                 | 2,37         | 1,84               | —                                | —            | —                  | 17,228                         | 241,24       | 241,16             | 2        |
| 9               | 26,99        | 23,98              | 2,23,860             | 72,75        | 62,96              | 124                              | 5,61         | 5,14               | 5,05,847                       | 1849,73      | 1711,49            | II       |
| —               | —            | —                  | 2                    | 2            | 2                  | 1                                | 1            | —                  | 927                            | 41,83        | 37,99              | 1        |
| —               | —            | —                  | 2,726                | 1,22         | 1,05               | 5                                | 31           | 12                 | 14,742                         | 182,69       | 162,78             | 2        |
| —               | —            | —                  | 29                   | 30           | 31                 | 3                                | 30           | 11                 | 4,703                          | 46,99        | 45,45              | 2(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 56                             | 87,63        | 65,54              | 2(b)     |
| —               | —            | —                  | 7                    | 2            | 3                  | —                                | —            | —                  | 2,222                          | 24,70        | 26,89              | 2(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 10                             | 4            | 4                  | 2(d)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 71                             | 80           | 1,01               | 2(e)     |
| —               | —            | —                  | 2,690                | 90           | 72                 | 2                                | 1            | 1                  | 7,680                          | 22,52        | 23,86              | 2(f)     |
| —               | —            | —                  | 4                    | 1            | 1                  | —                                | —            | —                  | 257                            | 6,40         | 5,23               | 3        |
| —               | —            | —                  | 1                    | 1            | —                  | —                                | —            | —                  | 3,899                          | 57,07        | 58,22              | 4        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 727                            | 12,27        | 13,01              | 4(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 64                             | 6,01         | 4,70               | 4(b)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 168                            | 9,79         | 10,34              | 4(c)     |
| —               | —            | —                  | 1                    | 1            | —                  | —                                | —            | —                  | 2,940                          | 29,00        | 30,16              | 4(d)     |
| —               | —            | —                  | —                    | —            | —                  | 3                                | 2            | 3                  | 1,519                          | 23,13        | 24,69              | 5        |
| —               | —            | —                  | 3                    | 1            | 1                  | —                                | —            | —                  | 728                            | 9,60         | 11,56              | 6        |
| —               | —            | —                  | —                    | —            | —                  | 3                                | 8            | 11                 | 231                            | 11,02        | 10,90              | 7        |
| —               | —            | —                  | 2                    | 2            | 2                  | 8                                | 24           | 24                 | 1,788                          | 80,24        | 77,62              | 8        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 155                            | 20,05        | 17,68              | 8(a)     |
| —               | —            | —                  | 1                    | 2            | 2                  | —                                | —            | —                  | 57                             | 19,42        | 15,80              | 8(b)     |
| —               | —            | —                  | —                    | —            | —                  | 3                                | 4            | 3                  | 352                            | 12,30        | 14,68              | 8(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 49                             | 1,38         | 2,54               | 8(d)     |
| —               | —            | —                  | 1                    | —            | 1                  | 5                                | 20           | 21                 | 1,175                          | 27,09        | 26,92              | 8(e)     |
| —               | —            | —                  | —                    | —            | —                  | 2                                | 2,80         | 2,82               | 537                            | 41,79        | 38,57              | 9        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 430                            | 35,23        | 34,15              | 10       |
| 5               | 16,49        | 13,47              | 1                    | —            | —                  | 4                                | 4            | 4                  | 3,934                          | 286,72       | 258,42             | 11       |
| 1               | 3,50         | 3,60               | —                    | —            | —                  | —                                | —            | —                  | 903                            | 201,22       | 179,99             | 11(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 139                            | 7,81         | 6,98               | 11(b)    |
| 4               | 12,99        | 9,87               | 1                    | —            | —                  | 4                                | 4            | 4                  | 2,892                          | 77,68        | 71,45              | 11(c)    |
| 2               | 8,13         | 8,13               | 2                    | 2            | 2                  | 10                               | 18           | 17                 | 2,411                          | 204,10       | 184,36             | 12       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 303                            | 76,59        | 71,19              | 12(a)    |
| —               | —            | —                  | 1                    | 1            | 1                  | 7                                | 11           | 10                 | 928                            | 82,03        | 69,57              | 12(b)    |
| 2               | 8,13         | 8,13               | 1                    | 1            | 1                  | 2                                | 5            | 5                  | 675                            | 32,59        | 32,89              | 12(c)    |
| —               | —            | —                  | —                    | —            | —                  | 1                                | 2            | 2                  | 505                            | 12,89        | 10,72              | 12(d)    |
| —               | —            | —                  | 31                   | 24           | 19                 | 3                                | 7            | 1                  | 1,549                          | 267,49       | 227,82             | 13       |
| —               | —            | —                  | 2,21,086             | 71,12        | 61,60              | 39                               | 72           | 43                 | 4,71,973                       | 532,25       | 519,45             | 14       |
| —               | —            | —                  | —                    | —            | —                  | 1                                | 2            | 1                  | 260                            | 21,48        | 17,98              | 15       |
| —               | —            | —                  | —                    | —            | —                  | 1                                | 2            | 1                  | 199                            | 18,28        | 15,31              | 15(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 24                             | 28           | 29                 | 15(b)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 37                             | 2,92         | 2,37               | 15(c)    |
| 2               | 2,38         | 2,38               | 2                    | 8            | 3                  | 45                               | 1,13         | 1,16               | 662                            | 48,69        | 41,76              | 16       |
| —               | —            | —                  | 91,954               | 43,70        | 41,15              | 33                               | 53           | 48                 | 1,89,207                       | 231,31       | 218,39             | III      |
| 1               | 12           | 12                 | 61,550               | 22,20        | 19,54              | 32                               | 57           | 49                 | 2,00,054                       | 199,09       | 176,92             | IV       |
| 1               | 5            | 2                  | 66,774               | 64,60        | 43,02              | 601                              | 1,88         | 1,74               | 4,41,183                       | 821,17       | 684,95             | V        |
| —               | —            | —                  | 1,094                | 1,71         | 1,31               | 39                               | 10           | 9                  | 41,402                         | 61,92        | 52,80              | 1        |
| —               | —            | —                  | 2,923                | 13,71        | 12,75              | 15                               | 26           | 25                 | 30,563                         | 245,28       | 206,51             | 2        |
| 1               | 5            | 2                  | 62,757               | 49,18        | 28,97              | 547                              | 1,52         | 1,40               | 3,69,218                       | 513,96       | 425,64             | 3        |
| —               | —            | —                  | 5,49,768             | 214,02       | 204,91             | 157                              | 2,90         | 2,45               | 12,96,617                      | 1100,80      | 1040,94            | VI       |
| —               | —            | —                  | 1,735                | 1,47         | 1,23               | 39                               | 1,21         | 1,04               | 26,854                         | 164,66       | 144,59             | 1        |
| —               | —            | —                  | 5,48,033             | 212,56       | 203,69             | 118                              | 1,68         | 1,40               | 12,69,763                      | 936,14       | 896,35             | 2        |
| —               | —            | —                  | 4                    | 67           | 67                 | 10                               | 88           | 86                 | 751                            | 70,29        | 54,72              | VII      |
| —               | —            | —                  | 77,150               | 35,71        | 26,88              | 1020                             | 1,98         | 1,18               | 2,66,896                       | 456,00       | 278,34             | VIII     |
| 11              | 27,15        | 24,11              | 19,27,695            | 751,86       | 629,49             | 1978                             | 14,35        | 12,34              | 50,55,944                      | 6225,61      | 5592,77            | Total    |
| —               | —            | —                  | 1,94,503             | 59,07        | 50,84              | 3                                | 3            | 3                  | 3,27,194                       | 144,24       | 138,35             | 1        |
| —               | —            | —                  | 24,238               | 10,60        | 9,00               | 38                               | 1,06         | 89                 | 1,42,038                       | 613,44       | 632,18             | 2        |

| <b>EASTERN REGION (contd.)</b>                     |                                                   |                 | <b>STATE:</b>         |                           |                 |                       |
|----------------------------------------------------|---------------------------------------------------|-----------------|-----------------------|---------------------------|-----------------|-----------------------|
| <b>OCCUPATION</b>                                  | <b>STATE BANK OF INDIA<br/>AND ITS ASSOCIATES</b> |                 |                       | <b>NATIONALISED BANKS</b> |                 |                       |
|                                                    | No. of<br>Accounts                                | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts        | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                                                 | 2               | 3                     | 4                         | 5               | 6                     |
| <b>I. AGRICULTURE</b>                              | <b>3,84,433</b>                                   | <b>328,02</b>   | <b>272,94</b>         | <b>3,36,037</b>           | <b>283,76</b>   | <b>258,92</b>         |
| 1. Direct Finance                                  | 3,80,274                                          | 248,65          | 230,36                | 3,32,914                  | 229,96          | 217,50                |
| 2. Indirect Finance                                | 4,159                                             | 79,37           | 42,58                 | 3,123                     | 53,80           | 41,43                 |
| <b>II. INDUSTRY</b>                                | <b>80,584</b>                                     | <b>641,58</b>   | <b>522,83</b>         | <b>58,743</b>             | <b>688,64</b>   | <b>653,36</b>         |
| 1. Mining & Quarrying                              | 133                                               | 61,23           | 32,23                 | 211                       | 18,87           | 18,79                 |
| 2. Food Manufacturing and Processing               | 2,388                                             | 67,39           | 58,87                 | 2,160                     | 82,67           | 73,93                 |
| (a) Rice Mills, Flour and Dal Mills                | 558                                               | 15,10           | 11,52                 | 585                       | 28,87           | 25,52                 |
| (b) Sugar                                          | 9                                                 | 13,99           | 13,46                 | 8                         | 17,29           | 15,10                 |
| (c) Edible Oils and Vanaspati                      | 180                                               | 26,03           | 22,76                 | 111                       | 4,72            | 4,64                  |
| (d) Tea Processing                                 | 2                                                 | 1               | 1                     | 2                         | 1               | 1                     |
| (e) Processing of Fruits & Vegetables              | 38                                                | 1,38            | 98                    | 63                        | 3,40            | 3,03                  |
| (f) Others                                         | 1,601                                             | 10,89           | 10,13                 | 1,391                     | 28,38           | 25,63                 |
| 3. Beverage and Tobacco                            | 64                                                | 1,04            | 1,00                  | 97                        | 4,72            | 4,64                  |
| 4. Textiles                                        | 825                                               | 31,29           | 28,32                 | 1,172                     | 66,57           | 64,79                 |
| (a) Cotton Textiles                                | 178                                               | 18,65           | 16,58                 | 137                       | 53,29           | 52,67                 |
| (b) Jute Textiles                                  | 23                                                | 86              | 51                    | 12                        | 2,97            | 2,54                  |
| (c) Handloom Textiles & Khadi                      | 107                                               | 3,92            | 3,39                  | 119                       | 54              | 69                    |
| (d) Other Textiles                                 | 517                                               | 7,86            | 7,84                  | 904                       | 9,77            | 8,88                  |
| 5. Paper, Paper Products and Printing              | 380                                               | 51,26           | 32,39                 | 483                       | 15,62           | 15,38                 |
| 6. Leather and Leather Products                    | 100                                               | 1,63            | 1,36                  | 105                       | 1,08            | 1,35                  |
| 7. Rubber and Rubber Products                      | 64                                                | 2,74            | 2,11                  | 90                        | 19,96           | 14,52                 |
| 8. Chemicals and Chemical Products                 | 615                                               | 76,45           | 70,47                 | 455                       | 36,54           | 29,00                 |
| (a) Heavy Industrial Chemicals                     | 51                                                | 4,29            | 3,63                  | 46                        | 4,00            | 413                   |
| (b) Fertilizers                                    | 19                                                | 40,05           | 41,43                 | 4                         | 18,83           | 10,72                 |
| (c) Drugs and Pharmaceuticals                      | 136                                               | 7,38            | 5,11                  | 93                        | 3,51            | 3,28                  |
| (d) Non-Edible Oils                                | 9                                                 | 20              | 11                    | 9                         | 97              | 1,27                  |
| (e) Other Chemicals & Chemical Products            | 400                                               | 24,53           | 20,18                 | 303                       | 9,23            | 9,59                  |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 66                                                | 1,18            | 75                    | 66                        | 2,25            | 1,43                  |
| 10. Manufacture of Cement & Cement Products        | 285                                               | 60,27           | 55,54                 | 398                       | 44,45           | 41,72                 |
| 11. Basic Metals & Metal Products                  | 992                                               | 94,53           | 73,64                 | 979                       | 177,34          | 170,52                |
| (a) Iron and Steel                                 | 201                                               | 69,96           | 53,51                 | 230                       | 108,44          | 97,78                 |
| (b) Non-Ferrous Metals                             | 81                                                | 4,10            | 2,82                  | 89                        | 47,54           | 48,72                 |
| (c) Other Metal Products                           | 710                                               | 20,46           | 17,31                 | 660                       | 21,36           | 24,02                 |
| 12. Engineering                                    | 463                                               | 63,11           | 48,30                 | 490                       | 31,39           | 30,13                 |
| (a) Heavy Engineering                              | 68                                                | 12,41           | 836                   | 4                         | 4,85            | 3,11                  |
| (b) Light Engineering                              | 95                                                | 15,93           | 12,54                 | 153                       | 6,09            | 8,81                  |
| (c) Electrical Machinery & Goods                   | 169                                               | 22,67           | 19,53                 | 185                       | 16,44           | 14,61                 |
| (d) Electronic Machinery & Goods                   | 131                                               | 12,09           | 7,86                  | 98                        | 4,02            | 3,60                  |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 282                                               | 7,07            | 5,71                  | 186                       | 4,52            | 4,46                  |
| 14. Other Industries                               | 73,801                                            | 103,37          | 101,59                | 51,497                    | 129,66          | 134,13                |
| 15. Electricity, Gas & Water                       | 40                                                | 14,94           | 7,82                  | 87                        | 42,63           | 35,90                 |
| (a) Electricity Generation & Transmission          | 32                                                | 14,74           | 7,62                  | 83                        | 42,53           | 35,81                 |
| (b) Non-Conventional Energy                        | 2                                                 | 6               | 7                     | 1                         | 8               | 8                     |
| (c) Gas, Steam & Water Supply                      | 6                                                 | 13              | 13                    | 3                         | 2               | 1                     |
| 16. Construction                                   | 86                                                | 4,09            | 2,73                  | 267                       | 10,37           | 12,66                 |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>11,057</b>                                     | <b>58,46</b>    | <b>52,23</b>          | <b>17,045</b>             | <b>59,79</b>    | <b>56,92</b>          |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>10,195</b>                                     | <b>58,52</b>    | <b>37,24</b>          | <b>79,154</b>             | <b>68,06</b>    | <b>68,50</b>          |
| <b>V. PERSONAL LOANS</b>                           | <b>1,59,658</b>                                   | <b>276,12</b>   | <b>242,61</b>         | <b>89,791</b>             | <b>202,57</b>   | <b>189,36</b>         |
| 1. Loans for Purchase of Consumer Durables         | 10,322                                            | 13,97           | 11,91                 | 7,200                     | 9,17            | 7,88                  |
| 2. Loans for Housing                               | 7,110                                             | 75,79           | 71,88                 | 8,914                     | 80,35           | 74,99                 |
| 3. Rest of the Personal Loans                      | 1,42,226                                          | 186,36          | 158,81                | 73,677                    | 113,05          | 106,49                |
| <b>VI. TRADE</b>                                   | <b>1,93,746</b>                                   | <b>195,37</b>   | <b>172,34</b>         | <b>2,27,254</b>           | <b>238,12</b>   | <b>225,98</b>         |
| 1. Wholesale Trade                                 | 4,435                                             | 47,94           | 40,36                 | 4,008                     | 53,42           | 46,01                 |
| 2. Retail Trade                                    | 1,89,311                                          | 147,43          | 131,98                | 2,23,246                  | 184,69          | 179,97                |
| <b>VII. FINANCE</b>                                | <b>43</b>                                         | <b>9,97</b>     | <b>5,72</b>           | <b>149</b>                | <b>33,73</b>    | <b>31,25</b>          |
| <b>VIII. ALL OTHERS</b>                            | <b>20,534</b>                                     | <b>241,33</b>   | <b>182,79</b>         | <b>1,01,785</b>           | <b>143,57</b>   | <b>139,66</b>         |
| <b>TOTAL BANK CREDIT</b>                           | <b>8,60,250</b>                                   | <b>1809,37</b>  | <b>1488,70</b>        | <b>9,09,958</b>           | <b>1718,23</b>  | <b>1623,96</b>        |
| OF WHICH : 1. Artisans & Village Industries        | 40129                                             | 22,41           | 21,84                 | 30,230                    | 19,77           | 20,43                 |
| 2. Other Small Scale Industries                    | 33,340                                            | 201,05          | 173,95                | 22,960                    | 158,09          | 154,75                |

## CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996

ORISSA

(Amount in Rupees Lakh)

| FOREIGN BANKS   |              |                    | REGIONAL RURAL BANKS |              |                    | OTHER SCHEDULED COMMERCIAL BANKS |              |                    | ALL SCHEDULED COMMERCIAL BANKS |              |                    | Item No. |
|-----------------|--------------|--------------------|----------------------|--------------|--------------------|----------------------------------|--------------|--------------------|--------------------------------|--------------|--------------------|----------|
| No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts      | Credit Limit | Amount Outstanding | No. of Accounts                  | Credit Limit | Amount Outstanding | No. of Accounts                | Credit Limit | Amount Outstanding |          |
| 7               | 8            | 9                  | 10                   | 11           | 12                 | 13                               | 14           | 15                 | 16                             | 17           | 18                 | 19       |
| —               | —            | —                  | 4,15,494             | 178,65       | 150,22             | 14                               | 2,48         | 2,25               | 11,35,978                      | 792,92       | 684,33             | I        |
| —               | —            | —                  | 4,11,189             | 172,86       | 145,74             | 14                               | 2,48         | 2,25               | 11,24,391                      | 653,96       | 595,84             | 1        |
| —               | —            | —                  | 4,305                | 5,78         | 4,49               | —                                | —            | —                  | 11,587                         | 138,96       | 88,49              | 2        |
| 8               | 13,50        | 13,82              | 1,03,019             | 33,81        | 27,78              | 45                               | 2,19         | 2,04               | 2,42,399                       | 1379,72      | 1219,83            | II       |
| —               | —            | —                  | 6                    | 11           | 11                 | —                                | —            | —                  | 350                            | 80,22        | 51,14              | 1        |
| —               | —            | —                  | 401                  | 69           | 63                 | —                                | —            | —                  | 4,949                          | 150,75       | 133,44             | 2        |
| —               | —            | —                  | 40                   | 38           | 35                 | —                                | —            | —                  | 1,183                          | 44,34        | 37,40              | 2(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 17                             | 31,28        | 28,57              | 2(b)     |
| —               | —            | —                  | 5                    | 12           | 8                  | —                                | —            | —                  | 296                            | 30,86        | 27,48              | 2(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 4                              | 2            | 2                  | 2(d)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 101                            | 4,78         | 4,01               | 2(e)     |
| —               | —            | —                  | 356                  | 20           | 20                 | —                                | —            | —                  | 3,348                          | 39,46        | 35,96              | 2(f)     |
| —               | —            | —                  | 3                    | 2            | 1                  | 3                                | 74           | 74                 | 167                            | 6,51         | 6,40               | 3        |
| 2               | 4,30         | 3,96               | 19                   | 9            | 4                  | 3                                | 3            | 3                  | 2,021                          | 102,28       | 97,14              | 4        |
| —               | —            | —                  | 7                    | 4            | 1                  | —                                | —            | —                  | 322                            | 71,97        | 69,27              | 4(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 35                             | 3,83         | 3,05               | 4(b)     |
| —               | —            | —                  | 3                    | 2            | 1                  | —                                | —            | —                  | 229                            | 4,47         | 4,09               | 4(c)     |
| 2               | 4,30         | 3,96               | 9                    | 4            | 2                  | 3                                | 3            | 3                  | 1,435                          | 22,01        | 20,73              | 4(d)     |
| —               | —            | —                  | 2                    | 1            | 1                  | 3                                | 33           | 34                 | 868                            | 67,23        | 48,13              | 5        |
| —               | —            | —                  | 3                    | 9            | 7                  | —                                | —            | —                  | 208                            | 2,79         | 2,79               | 6        |
| —               | —            | —                  | 1                    | 2            | 2                  | —                                | —            | —                  | 155                            | 22,72        | 16,64              | 7        |
| 3               | 6,50         | 8,16               | —                    | —            | —                  | 4                                | 5            | 5                  | 1,077                          | 119,54       | 107,67             | 8        |
| —               | —            | —                  | —                    | —            | —                  | 1                                | —            | —                  | 98                             | 8,29         | 7,77               | 8(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 23                             | 58,88        | 52,16              | 8(b)     |
| 2               | 6,30         | 7,95               | —                    | —            | —                  | 3                                | 5            | 5                  | 234                            | 17,23        | 16,39              | 8(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 18                             | 1,17         | 1,39               | 8(d)     |
| 1               | 20           | 20                 | —                    | —            | —                  | —                                | —            | —                  | 704                            | 33,97        | 29,97              | 8(e)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 132                            | 3,43         | 2,18               | 9        |
| 2               | 2,05         | 1,03               | 1                    | 1            | 1                  | —                                | —            | —                  | 686                            | 106,78       | 98,29              | 10       |
| —               | —            | —                  | 11                   | 12           | 10                 | 7                                | 13           | 13                 | 1,989                          | 272,12       | 244,38             | 11       |
| —               | —            | —                  | 1                    | —            | —                  | —                                | —            | —                  | 432                            | 178,41       | 151,29             | 11(a)    |
| —               | —            | —                  | 1                    | 5            | 4                  | —                                | —            | —                  | 171                            | 51,70        | 51,58              | 11(b)    |
| —               | —            | —                  | 9                    | 7            | 6                  | 7                                | 13           | 13                 | 1,386                          | 42,02        | 41,51              | 11(c)    |
| —               | —            | —                  | 9                    | 5            | 5                  | 2                                | 1            | 2                  | 964                            | 94,57        | 78,49              | 12       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 122                            | 17,26        | 11,47              | 12(a)    |
| —               | —            | —                  | 1                    | 1            | 1                  | —                                | —            | —                  | 249                            | 22,03        | 21,36              | 12(b)    |
| —               | —            | —                  | 3                    | 1            | 1                  | 2                                | 1            | 2                  | 359                            | 39,13        | 34,17              | 12(c)    |
| —               | —            | —                  | 5                    | 3            | 3                  | —                                | —            | —                  | 234                            | 16,14        | 11,49              | 12(d)    |
| —               | —            | —                  | 8                    | 7            | 5                  | 3                                | 4            | 4                  | 479                            | 11,71        | 10,27              | 13       |
| 1               | 65           | 68                 | 1,02,552             | 31,87        | 26,10              | 16                               | 59           | 44                 | 2,27,867                       | 266,14       | 262,93             | 14       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 127                            | 57,56        | 43,72              | 15       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 115                            | 57,27        | 43,43              | 15(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 3                              | 14           | 15                 | 15(b)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 9                              | 15           | 14                 | 15(c)    |
| —               | —            | —                  | 3                    | 66           | 59                 | 4                                | 25           | 26                 | 360                            | 15,38        | 16,24              | 16       |
| —               | —            | —                  | 23,404               | 21,23        | 18,60              | 22                               | 45           | 35                 | 51,528                         | 139,93       | 128,10             | III      |
| —               | —            | —                  | 37,418               | 14,63        | 13,55              | 53                               | 77           | 66                 | 1,26,820                       | 141,97       | 119,95             | IV       |
| —               | —            | —                  | 66,279               | 48,70        | 39,27              | 293                              | 81           | 61                 | 3,16,021                       | 528,20       | 471,85             | V        |
| —               | —            | —                  | 2,692                | 1,97         | 1,72               | 17                               | 3            | 3                  | 20,231                         | 25,14        | 21,53              | 1        |
| —               | —            | —                  | 2,202                | 6,12         | 4,26               | 98                               | 31           | 20                 | 18,324                         | 162,57       | 151,34             | 2        |
| —               | —            | —                  | 61,385               | 40,61        | 33,30              | 178                              | 47           | 37                 | 2,77,466                       | 340,48       | 298,98             | 3        |
| —               | —            | —                  | 2,57,258             | 94,03        | 84,55              | 59                               | 97           | 74                 | 6,78,317                       | 528,48       | 483,61             | VI       |
| —               | —            | —                  | 1,307                | 55           | 85                 | 6                                | 8            | 7                  | 9,756                          | 102,01       | 87,29              | 1        |
| —               | —            | —                  | 2,55,951             | 93,47        | 83,70              | 53                               | 88           | 67                 | 6,68,561                       | 426,48       | 396,32             | 2        |
| —               | —            | —                  | 2                    | 1,46         | 89                 | 1                                | 1            | 1                  | 195                            | 45,17        | 37,87              | VII      |
| —               | —            | —                  | 1,45,410             | 50,08        | 43,42              | 320                              | 49           | 42                 | 2,68,049                       | 435,46       | 366,29             | VIII     |
| 8               | 13,50        | 13,82              | 10,48,284            | 442,58       | 378,29             | 807                              | 8,17         | 7,06               | 28,19,307                      | 3991,85      | 3511,83            | Total    |
| —               | —            | —                  | 89,457               | 27,12        | 22,08              | —                                | —            | —                  | 1,59,816                       | 69,29        | 64,35              | 1        |
| 1               | 4,00         | 4,00               | 12,631               | 5,17         | 4,39               | 16                               | 80           | 81                 | 68,948                         | 369,11       | 337,91             | 2        |

| <b>EASTERN REGION (contd.)</b>                     |                                                   |                 | <b>STATE:</b>         |                           |                 |                       |
|----------------------------------------------------|---------------------------------------------------|-----------------|-----------------------|---------------------------|-----------------|-----------------------|
| <b>OCCUPATION</b>                                  | <b>STATE BANK OF INDIA<br/>AND ITS ASSOCIATES</b> |                 |                       | <b>NATIONALISED BANKS</b> |                 |                       |
|                                                    | No. of<br>Accounts                                | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts        | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                                                 | 2               | 3                     | 4                         | 5               | 6                     |
| <b>I. AGRICULTURE</b>                              | <b>9,168</b>                                      | <b>5,13</b>     | <b>4,36</b>           | <b>5,153</b>              | <b>2,99</b>     | <b>2,77</b>           |
| 1. Direct Finance                                  | 9,167                                             | 5,12            | 4,36                  | 5,153                     | 2,99            | 2,77                  |
| 2. Indirect Finance                                | 1                                                 | 1               | —                     | —                         | —               | —                     |
| <b>II. INDUSTRY</b>                                | <b>324</b>                                        | <b>12,60</b>    | <b>13,46</b>          | <b>365</b>                | <b>92</b>       | <b>86</b>             |
| 1. Mining & Quarrying                              | 2                                                 | 5               | 7                     | —                         | —               | —                     |
| 2. Food Manufacturing and Processing               | 10                                                | 6,23            | 7,13                  | 5                         | 20              | 20                    |
| (a) Rice Mills, Flour and Dal Mills                | 1                                                 | 1               | 1                     | —                         | —               | —                     |
| (b) Sugar                                          | —                                                 | —               | —                     | —                         | —               | —                     |
| (c) Edible Oils and Vanaspati                      | 6                                                 | 6,19            | 7,10                  | 1                         | —               | —                     |
| (d) Tea Processing                                 | —                                                 | —               | —                     | —                         | —               | —                     |
| (e) Processing of Fruits & Vegetables              | —                                                 | —               | —                     | —                         | —               | —                     |
| (f) Others                                         | 3                                                 | 3               | 2                     | 4                         | 19              | 19                    |
| 3. Beverage and Tobacco                            | 2                                                 | 1,35            | 89                    | —                         | —               | —                     |
| 4. Textiles                                        | 1                                                 | —               | —                     | 3                         | 5               | 5                     |
| (a) Cotton Textiles                                | —                                                 | —               | —                     | —                         | —               | —                     |
| (b) Jute Textiles                                  | —                                                 | —               | —                     | —                         | —               | —                     |
| (c) Handloom Textiles & Khadi                      | 1                                                 | —               | —                     | 1                         | —               | —                     |
| (d) Other Textiles                                 | —                                                 | —               | —                     | 2                         | 5               | 5                     |
| 5. Paper, Paper Products and Printing              | 12                                                | 25              | 32                    | 5                         | 3               | 3                     |
| 6. Leather and Leather Products                    | 1                                                 | 14              | 3                     | —                         | —               | —                     |
| 7. Rubber and Rubber Products                      | 7                                                 | 62              | 1,32                  | —                         | —               | —                     |
| 8. Chemicals and Chemical Products                 | 5                                                 | 14              | 26                    | 4                         | 16              | 15                    |
| (a) Heavy Industrial Chemicals                     | —                                                 | —               | —                     | —                         | —               | —                     |
| (b) Fertilizers                                    | —                                                 | —               | —                     | —                         | —               | —                     |
| (c) Drugs and Pharmaceuticals                      | 3                                                 | 9               | 24                    | —                         | —               | —                     |
| (d) Non-Edible Oils                                | —                                                 | —               | —                     | —                         | —               | —                     |
| (e) Other Chemicals & Chemical Products            | 2                                                 | 5               | 1                     | 4                         | 16              | 15                    |
| 9. Petroleum, Coal Products & Nuclear Fuels        | —                                                 | —               | —                     | —                         | —               | —                     |
| 10. Manufacture of Cement & Cement Products        | —                                                 | —               | —                     | 1                         | —               | —                     |
| 11. Basic Metals & Metal Products                  | 9                                                 | 42              | 59                    | 1                         | —               | —                     |
| (a) Iron and Steel                                 | 1                                                 | 19              | 19                    | —                         | —               | —                     |
| (b) Non-Ferrous Metals                             | —                                                 | —               | —                     | —                         | —               | —                     |
| (c) Other Metal Products                           | 8                                                 | 23              | 40                    | 1                         | —               | —                     |
| 12. Engineering                                    | 10                                                | 1,40            | 1,23                  | 3                         | 21              | 21                    |
| (a) Heavy Engineering                              | —                                                 | —               | —                     | —                         | —               | —                     |
| (b) Light Engineering                              | 7                                                 | 1,33            | 1,19                  | 2                         | 1               | 1                     |
| (c) Electrical Machinery & Goods                   | 2                                                 | 2               | 1                     | —                         | —               | —                     |
| (d) Electronic Machinery & Goods                   | 1                                                 | 5               | 3                     | 1                         | 20              | 21                    |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 6                                                 | 93              | 77                    | —                         | —               | —                     |
| 14. Other Industries                               | 256                                               | 1,02            | 84                    | 342                       | 21              | 17                    |
| 15. Electricity, Gas & Water                       | —                                                 | —               | —                     | —                         | —               | —                     |
| (a) Electricity Generation & Transmission          | —                                                 | —               | —                     | —                         | —               | —                     |
| (b) Non-Conventional Energy                        | —                                                 | —               | —                     | —                         | —               | —                     |
| (c) Gas, Steam & Water Supply                      | —                                                 | —               | —                     | —                         | —               | —                     |
| 16. Construction                                   | 3                                                 | 4               | 2                     | 1                         | 5               | 5                     |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>106</b>                                        | <b>1,47</b>     | <b>1,07</b>           | <b>76</b>                 | <b>56</b>       | <b>53</b>             |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>57</b>                                         | <b>69</b>       | <b>69</b>             | <b>36</b>                 | <b>1,83</b>     | <b>1,09</b>           |
| <b>V. PERSONAL LOANS</b>                           | <b>1,360</b>                                      | <b>3,31</b>     | <b>2,79</b>           | <b>742</b>                | <b>2,86</b>     | <b>2,58</b>           |
| 1. Loans for Purchase of Consumer Durables         | 93                                                | 15              | 13                    | 80                        | 17              | 15                    |
| 2. Loans for Housing                               | 18                                                | 27              | 23                    | 43                        | 45              | 46                    |
| 3. Rest of the Personal Loans                      | 1,249                                             | 2,90            | 2,43                  | 619                       | 2,24            | 1,97                  |
| <b>VI. TRADE</b>                                   | <b>1,417</b>                                      | <b>4,31</b>     | <b>3,69</b>           | <b>1,327</b>              | <b>5,44</b>     | <b>5,38</b>           |
| 1. Wholesale Trade                                 | 22                                                | 32              | 39                    | 9                         | 21              | 14                    |
| 2. Retail Trade                                    | 1,395                                             | 3,99            | 3,29                  | 1,318                     | 5,23            | 5,24                  |
| <b>VII. FINANCE</b>                                | <b>1</b>                                          | <b>1,25</b>     | <b>86</b>             | <b>—</b>                  | <b>—</b>        | <b>—</b>              |
| <b>VIII. ALL OTHERS</b>                            | <b>123</b>                                        | <b>42</b>       | <b>33</b>             | <b>398</b>                | <b>1,04</b>     | <b>98</b>             |
| <b>TOTAL BANK CREDIT</b>                           | <b>12,556</b>                                     | <b>29,18</b>    | <b>27,25</b>          | <b>8,097</b>              | <b>15,64</b>    | <b>14,20</b>          |
| OF WHICH : 1. Artisans & Village Industries        | 189                                               | 17              | 14                    | 181                       | 9               | 7                     |
| 2. Other Small Scale Industries                    | 77                                                | 4,12            | 4,66                  | 182                       | 77              | 74                    |

## CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996

SIKKIM

(Amount in Rupees Lakh)

| FOREIGN BANKS   |              |                    | REGIONAL RURAL BANKS |              |                    | OTHER SCHEDULED COMMERCIAL BANKS |              |                    | ALL SCHEDULED COMMERCIAL BANKS |              |                    | Item No. |
|-----------------|--------------|--------------------|----------------------|--------------|--------------------|----------------------------------|--------------|--------------------|--------------------------------|--------------|--------------------|----------|
| No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts      | Credit Limit | Amount Outstanding | No. of Accounts                  | Credit Limit | Amount Outstanding | No. of Accounts                | Credit Limit | Amount Outstanding |          |
| 7               | 8            | 9                  | 10                   | 11           | 12                 | 13                               | 14           | 15                 | 16                             | 17           | 18                 | 19       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 14,321                         | 8,12         | 7,14               | I        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 14,320                         | 8,11         | 7,13               | 1        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | 1            | —                  | 2        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 689                            | 13,53        | 14,32              | II       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 2                              | 5            | 7                  | 1        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 15                             | 6,43         | 7,32               | 2        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | 1            | 1                  | 2(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 2(b)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 7                              | 6,20         | 7,10               | 2(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 2(d)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 2(e)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 7                              | 23           | 21                 | 2(f)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 2                              | 1,35         | 89                 | 3        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 4                              | 6            | 5                  | 4        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 4(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 4(b)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 2                              | 1            | 1                  | 4(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 2                              | 5            | 5                  | 4(d)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 17                             | 29           | 35                 | 5        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | 14           | 3                  | 6        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 7                              | 62           | 1,32               | 7        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 9                              | 31           | 40                 | 8        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 8(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 8(b)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 3                              | 9            | 24                 | 8(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 8(d)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 6                              | 22           | 16                 | 8(e)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 9        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | —            | —                  | 10       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 10                             | 43           | 59                 | 11       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | 19           | 19                 | 11(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 11(b)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 9                              | 24           | 40                 | 11(c)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 13                             | 1,61         | 1,44               | 12       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 12(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 9                              | 1,34         | 1,20               | 12(b)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 2                              | 2            | 1                  | 12(c)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 2                              | 25           | 24                 | 12(d)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 6                              | 93           | 77                 | 13       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 598                            | 1,22         | 1,01               | 14       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 15       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 15(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 15(b)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 15(c)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 4                              | 9            | 7                  | 16       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 182                            | 2,03         | 1,60               | III      |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 93                             | 2,52         | 1,77               | IV       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 2,102                          | 6,17         | 5,38               | V        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 173                            | 31           | 28                 | 1        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 61                             | 72           | 69                 | 2        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1,868                          | 5,14         | 4,41               | 3        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 2,744                          | 9,75         | 9,07               | VI       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 31                             | 53           | 53                 | 1        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 2,713                          | 9,22         | 8,54               | 2        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | 1,25         | 86                 | VII      |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 521                            | 1,46         | 1,31               | VIII     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 20,653                         | 44,82        | 41,45              | Total    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 370                            | 26           | 21                 | 1        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 259                            | 4,89         | 5,39               | 2        |

| TABLE No. 5.6 - STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING |                                           |                 |                       |                    |                 |                       |
|-------------------------------------------------------------------------|-------------------------------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
| EASTERN REGION (contd.)                                                 |                                           |                 | STATE:                |                    |                 |                       |
| OCCUPATION                                                              | STATE BANK OF INDIA<br>AND ITS ASSOCIATES |                 |                       | NATIONALISED BANKS |                 |                       |
|                                                                         | No. of<br>Accounts                        | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                                         | 1                                         | 2               | 3                     | 4                  | 5               | 6                     |
| <b>I. AGRICULTURE</b>                                                   | <b>3,21,410</b>                           | <b>354,41</b>   | <b>304,08</b>         | <b>6,16,744</b>    | <b>475,94</b>   | <b>453,43</b>         |
| 1. Direct Finance                                                       | 3,16,542                                  | 253,60          | 223,67                | 6,08,936           | 364,33          | 354,93                |
| 2. Indirect Finance                                                     | 4,868                                     | 100,81          | 80,41                 | 7,808              | 111,61          | 98,50                 |
| <b>II. INDUSTRY</b>                                                     | <b>2,52,842</b>                           | <b>4273,20</b>  | <b>3374,80</b>        | <b>4,00,956</b>    | <b>4971,97</b>  | <b>4286,74</b>        |
| 1. Mining & Quarrying                                                   | 101                                       | 424,09          | 304,26                | 330                | 275,35          | 211,90                |
| 2. Food Manufacturing and Processing                                    | 3,259                                     | 229,63          | 160,47                | 5,900              | 628,89          | 512,75                |
| (a) Rice Mills, Flour and Dal Mills                                     | 342                                       | 11,25           | 9,12                  | 1,074              | 29,45           | 28,62                 |
| (b) Sugar                                                               | 2                                         | 6               | 3                     | 21                 | 1,25            | 2,74                  |
| (c) Edible Oils and Vanaspati                                           | 334                                       | 25,28           | 19,44                 | 516                | 22,74           | 22,14                 |
| (d) Tea Processing                                                      | 91                                        | 169,17          | 110,82                | 513                | 493,57          | 386,31                |
| (e) Processing of Fruits & Vegetables                                   | 30                                        | 1,49            | 62                    | 79                 | 3,79            | 5,93                  |
| (f) Others                                                              | 2,460                                     | 22,37           | 20,44                 | 3,697              | 78,09           | 67,02                 |
| 3. Beverage and Tobacco                                                 | 96                                        | 152,78          | 88,60                 | 212                | 68,93           | 35,76                 |
| 4. Textiles                                                             | 1,855                                     | 411,37          | 356,40                | 4,461              | 579,91          | 482,03                |
| (a) Cotton Textiles                                                     | 169                                       | 89,19           | 77,22                 | 492                | 122,40          | 111,11                |
| (b) Jute Textiles                                                       | 203                                       | 127,42          | 100,04                | 359                | 225,74          | 174,68                |
| (c) Handloom Textiles & Khadi                                           | 114                                       | 78              | 74                    | 461                | 7,48            | 7,30                  |
| (d) Other Textiles                                                      | 1,369                                     | 193,98          | 178,40                | 3,149              | 224,30          | 188,93                |
| 5. Paper, Paper Products and Printing                                   | 771                                       | 81,77           | 53,55                 | 2,084              | 166,37          | 157,20                |
| 6. Leather and Leather Products                                         | 463                                       | 38,85           | 30,23                 | 1,378              | 212,18          | 168,09                |
| 7. Rubber and Rubber Products                                           | 262                                       | 24,71           | 23,02                 | 626                | 95,46           | 106,73                |
| 8. Chemicals and Chemical Products                                      | 1,157                                     | 289,42          | 248,53                | 3,111              | 374,64          | 342,22                |
| (a) Heavy Industrial Chemicals                                          | 55                                        | 135,61          | 113,73                | 268                | 43,28           | 38,12                 |
| (b) Fertilizers                                                         | 29                                        | 9,64            | 6,45                  | 62                 | 15,76           | 16,47                 |
| (c) Drugs and Pharmaceuticals                                           | 225                                       | 49,73           | 48,02                 | 562                | 94,05           | 82,53                 |
| (d) Non-Edible Oils                                                     | 20                                        | 1,83            | 1,65                  | 49                 | 3,99            | 3,85                  |
| (e) Other Chemicals & Chemical Products                                 | 828                                       | 92,60           | 78,68                 | 2,170              | 217,56          | 201,26                |
| 9. Petroleum, Coal Products & Nuclear Fuels                             | 269                                       | 24,49           | 16,18                 | 362                | 64,67           | 59,76                 |
| 10. Manufacture of Cement & Cement Products                             | 155                                       | 14,83           | 14,59                 | 399                | 40,02           | 38,57                 |
| 11. Basic Metals & Metal Products                                       | 1,473                                     | 1056,97         | 734,04                | 4,305              | 781,88          | 629,92                |
| (a) Iron and Steel                                                      | 376                                       | 816,77          | 529,63                | 1,218              | 377,87          | 318,21                |
| (b) Non-Ferrous Metals                                                  | 123                                       | 90,45           | 81,18                 | 293                | 85,02           | 56,74                 |
| (c) Other Metal Products                                                | 974                                       | 149,75          | 123,22                | 2,794              | 319,00          | 254,97                |
| 12. Engineering                                                         | 2,394                                     | 938,73          | 861,33                | 4,978              | 737,78          | 641,59                |
| (a) Heavy Engineering                                                   | 269                                       | 408,25          | 386,43                | 447                | 195,62          | 179,99                |
| (b) Light Engineering                                                   | 888                                       | 204,70          | 138,18                | 2,105              | 122,63          | 120,05                |
| (c) Electrical Machinery & Goods                                        | 821                                       | 242,40          | 219,26                | 1,668              | 367,82          | 293,12                |
| (d) Electronic Machinery & Goods                                        | 416                                       | 83,38           | 117,46                | 758                | 51,71           | 48,43                 |
| 13. Vehicles, Vehicle Parts & Transport Equipments                      | 407                                       | 85,66           | 73,82                 | 896                | 80,42           | 61,05                 |
| 14. Other Industries                                                    | 2,39,865                                  | 339,85          | 302,13                | 3,69,435           | 604,81          | 597,59                |
| 15. Electricity, Gas & Water                                            | 92                                        | 134,08          | 91,73                 | 566                | 173,35          | 153,44                |
| (a) Electricity Generation & Transmission                               | 74                                        | 132,71          | 90,13                 | 413                | 158,30          | 139,05                |
| (b) Non-Conventional Energy                                             | 4                                         | 8               | 8                     | 71                 | 98              | 92                    |
| (c) Gas, Steam & Water Supply                                           | 14                                        | 1,28            | 1,52                  | 82                 | 14,06           | 13,47                 |
| 16. Construction                                                        | 223                                       | 25,97           | 15,93                 | 1,913              | 87,31           | 88,11                 |
| <b>III. TRANSPORT OPERATORS</b>                                         | <b>20,717</b>                             | <b>53,75</b>    | <b>43,83</b>          | <b>60,446</b>      | <b>225,84</b>   | <b>210,15</b>         |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>                              | <b>8,893</b>                              | <b>41,14</b>    | <b>31,73</b>          | <b>1,08,153</b>    | <b>585,38</b>   | <b>541,17</b>         |
| <b>V. PERSONAL LOANS</b>                                                | <b>1,70,040</b>                           | <b>364,82</b>   | <b>327,64</b>         | <b>2,70,576</b>    | <b>970,23</b>   | <b>882,96</b>         |
| 1. Loans for Purchase of Consumer Durables                              | 9,903                                     | 12,24           | 9,71                  | 7,367              | 11,02           | 9,19                  |
| 2. Loans for Housing                                                    | 19,483                                    | 169,52          | 158,63                | 45,619             | 536,71          | 486,91                |
| 3. Rest of the Personal Loans                                           | 1,40,654                                  | 183,07          | 159,29                | 2,17,590           | 422,50          | 386,86                |
| <b>VI. TRADE</b>                                                        | <b>2,03,922</b>                           | <b>386,70</b>   | <b>323,39</b>         | <b>4,96,656</b>    | <b>1532,81</b>  | <b>1332,52</b>        |
| 1. Wholesale Trade                                                      | 9,198                                     | 187,38          | 141,03                | 17,751             | 975,89          | 795,02                |
| 2. Retail Trade                                                         | 1,94,724                                  | 199,31          | 182,37                | 4,78,905           | 556,92          | 537,49                |
| <b>VII. FINANCE</b>                                                     | <b>111</b>                                | <b>111,64</b>   | <b>87,27</b>          | <b>1,210</b>       | <b>285,64</b>   | <b>247,84</b>         |
| <b>VIII. ALL OTHERS</b>                                                 | <b>29,857</b>                             | <b>214,91</b>   | <b>178,91</b>         | <b>2,28,328</b>    | <b>845,29</b>   | <b>771,63</b>         |
| <b>TOTAL BANK CREDIT</b>                                                | <b>10,07,792</b>                          | <b>5800,57</b>  | <b>4671,66</b>        | <b>21,83,069</b>   | <b>9893,10</b>  | <b>8726,43</b>        |
| OF WHICH : 1. Artisans & Village Industries                             | 1,23,095                                  | 57,25           | 54,75                 | 2,18,460           | 109,14          | 107,90                |
| 2. Other Small Scale Industries                                         | 1,16,912                                  | 466,39          | 429,94                | 1,42,001           | 1006,54         | 973,00                |

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

**WEST BENGAL**

(Amount in Rupees Lakh)

| FOREIGN BANKS   |              |                    | REGIONAL RURAL BANKS |              |                    | OTHER SCHEDULED COMMERCIAL BANKS |              |                    | ALL SCHEDULED COMMERCIAL BANKS |              |                    | Item No. |
|-----------------|--------------|--------------------|----------------------|--------------|--------------------|----------------------------------|--------------|--------------------|--------------------------------|--------------|--------------------|----------|
| No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts      | Credit Limit | Amount Outstanding | No. of Accounts                  | Credit Limit | Amount Outstanding | No. of Accounts                | Credit Limit | Amount Outstanding |          |
| 7               | 8            | 9                  | 10                   | 11           | 12                 | 13                               | 14           | 15                 | 16                             | 17           | 18                 | 19       |
| 12              | 4,85         | 4,33               | 4,29,114             | 139,57       | 122,78             | 26                               | 23,37        | 23,25              | 13,67,306                      | 998,14       | 907,87             | I        |
| 5               | 83           | 29                 | 4,25,138             | 133,73       | 118,87             | 22                               | 21,19        | 21,16              | 13,50,643                      | 773,67       | 718,92             | 1        |
| 7               | 4,02         | 4,04               | 3,976                | 5,84         | 3,91               | 4                                | 2,18         | 2,09               | 16,663                         | 224,47       | 188,95             | 2        |
| 1,501           | 2065,49      | 1560,38            | 3,60,326             | 115,43       | 106,16             | 861                              | 284,15       | 233,07             | 10,16,486                      | 11710,26     | 9561,15            | II       |
| 14              | 4,54         | 3,54               | 1                    | 4            | 4                  | 2                                | 8,83         | 2,61               | 448                            | 712,85       | 522,35             | 1        |
| 75              | 190,22       | 147,22             | 1,765                | 99           | 79                 | 19                               | 14,45        | 7,82               | 11,018                         | 1064,18      | 829,05             | 2        |
| 2               | 11           | 4                  | 22                   | 33           | 24                 | 2                                | 6            | 6                  | 1,442                          | 41,20        | 38,07              | 2(a)     |
| —               | —            | —                  | —                    | —            | —                  | 1                                | 20           | 9                  | 24                             | 1,52         | 2,86               | 2(b)     |
| 6               | 3,01         | 1,82               | 8                    | 4            | 4                  | 4                                | 7,25         | 2,11               | 868                            | 58,31        | 45,56              | 2(c)     |
| 47              | 121,72       | 81,42              | —                    | —            | —                  | 7                                | 6,81         | 5,42               | 658                            | 791,27       | 583,98             | 2(d)     |
| —               | —            | —                  | 1                    | 2            | —                  | —                                | —            | —                  | 110                            | 5,30         | 6,55               | 2(e)     |
| 20              | 65,39        | 63,93              | 1,734                | 60           | 51                 | 5                                | 14           | 13                 | 7,916                          | 166,58       | 152,03             | 2(f)     |
| 63              | 251,57       | 179,26             | 1                    | 1            | —                  | 5                                | 11,56        | 11,74              | 377                            | 484,85       | 315,36             | 3        |
| 133             | 283,93       | 169,39             | 29                   | 20           | 19                 | 60                               | 54,72        | 41,75              | 6,538                          | 1330,13      | 1049,77            | 4        |
| 22              | 68,97        | 31,71              | 1                    | —            | —                  | 20                               | 1,03         | 83                 | 704                            | 281,58       | 220,87             | 4(a)     |
| 25              | 30,30        | 23,02              | —                    | —            | —                  | 11                               | 26,14        | 20,09              | 598                            | 409,60       | 317,83             | 4(b)     |
| —               | —            | —                  | 3                    | 1            | 1                  | —                                | —            | —                  | 578                            | 8,26         | 8,05               | 4(c)     |
| 86              | 184,66       | 114,67             | 25                   | 19           | 19                 | 29                               | 27,56        | 20,84              | 4,658                          | 630,68       | 503,03             | 4(d)     |
| 37              | 27,62        | 23,41              | 8                    | 5            | 7                  | 44                               | 2,12         | 1,16               | 2,944                          | 277,92       | 235,39             | 5        |
| 43              | 29,78        | 18,97              | 1                    | 1            | 1                  | 75                               | 15,44        | 13,02              | 1,960                          | 296,26       | 230,31             | 6        |
| 28              | 48,67        | 41,01              | 2                    | 1            | 1                  | 25                               | 10,65        | 10,90              | 943                            | 179,50       | 181,68             | 7        |
| 165             | 212,21       | 169,84             | 4                    | 3            | 2                  | 82                               | 14,43        | 10,75              | 4,519                          | 890,74       | 771,36             | 8        |
| 30              | 34,48        | 29,05              | —                    | —            | —                  | 12                               | 1,49         | 83                 | 365                            | 214,86       | 181,73             | 8(a)     |
| 13              | 23,37        | 14,79              | —                    | —            | —                  | —                                | —            | —                  | 104                            | 48,77        | 37,71              | 8(b)     |
| 30              | 30,25        | 21,46              | —                    | —            | —                  | 10                               | 1,32         | 1,13               | 827                            | 175,36       | 153,14             | 8(c)     |
| 2               | 86           | 78                 | —                    | —            | —                  | 3                                | 35           | 12                 | 74                             | 7,03         | 6,40               | 8(d)     |
| 90              | 123,25       | 103,75             | 4                    | 3            | 2                  | 57                               | 11,27        | 8,67               | 3,149                          | 444,71       | 392,38             | 8(e)     |
| 14              | 22,00        | 13,03              | 6                    | 4            | 4                  | 9                                | 3,80         | 3,73               | 660                            | 115,00       | 92,74              | 9        |
| 6               | 2,76         | 2,74               | 1                    | —            | 1                  | 2                                | 5            | 1                  | 563                            | 57,67        | 55,92              | 10       |
| 164             | 396,15       | 299,17             | 12                   | 5            | 5                  | 203                              | 34,34        | 28,60              | 6,157                          | 2269,40      | 1691,78            | 11       |
| 59              | 104,25       | 70,26              | —                    | —            | —                  | 122                              | 28,46        | 25,79              | 1,775                          | 1327,35      | 943,90             | 11(a)    |
| 42              | 128,64       | 110,13             | —                    | —            | —                  | 16                               | 50           | 46                 | 474                            | 304,61       | 248,52             | 11(b)    |
| 63              | 163,26       | 118,78             | 12                   | 5            | 5                  | 65                               | 5,38         | 2,35               | 3,908                          | 637,43       | 499,37             | 11(c)    |
| 297             | 284,46       | 233,18             | 9                    | 8            | 13                 | 156                              | 23,66        | 21,42              | 7,834                          | 1984,71      | 1757,66            | 12       |
| 78              | 62,48        | 47,65              | —                    | —            | —                  | 33                               | 9,42         | 9,21               | 827                            | 675,77       | 623,27             | 12(a)    |
| 104             | 112,41       | 83,43              | 2                    | 1            | 1                  | 58                               | 9,82         | 9,39               | 3,157                          | 449,56       | 351,06             | 12(b)    |
| 86              | 94,81        | 90,44              | 3                    | 3            | 10                 | 48                               | 3,84         | 2,37               | 2,626                          | 708,89       | 605,29             | 12(c)    |
| 29              | 14,76        | 11,65              | 4                    | 5            | 2                  | 17                               | 58           | 46                 | 1,224                          | 150,48       | 178,03             | 12(d)    |
| 19              | 12,62        | 11,98              | 9                    | 12           | 9                  | 15                               | 25           | 24                 | 1,346                          | 179,07       | 147,19             | 13       |
| 387             | 132,36       | 116,44             | 3,58,471             | 113,64       | 104,51             | 113                              | 37,22        | 28,40              | 9,68,271                       | 1227,87      | 1149,07            | 14       |
| 25              | 126,50       | 97,61              | —                    | —            | —                  | 8                                | 34,52        | 33,60              | 691                            | 468,45       | 376,37             | 15       |
| 22              | 125,56       | 96,73              | —                    | —            | —                  | 5                                | 32,98        | 31,87              | 514                            | 449,55       | 357,78             | 15(a)    |
| —               | —            | —                  | —                    | —            | —                  | 3                                | 1,54         | 1,73               | 78                             | 2,60         | 2,72               | 15(b)    |
| 3               | 95           | 88                 | —                    | —            | —                  | —                                | —            | —                  | 99                             | 16,29        | 15,86              | 15(c)    |
| 31              | 40,08        | 33,60              | 7                    | 17           | 20                 | 43                               | 18,12        | 17,32              | 2,217                          | 171,65       | 155,16             | 16       |
| 16              | 3,72         | 2,01               | 35,793               | 13,07        | 12,69              | 108                              | 3,66         | 3,02               | 1,17,080                       | 300,04       | 271,70             | III      |
| 155             | 31,80        | 21,31              | 34,749               | 12,56        | 11,70              | 211                              | 68,48        | 65,31              | 1,52,161                       | 739,36       | 671,22             | IV       |
| 2,52,923        | 600,11       | 268,02             | 66,351               | 76,31        | 65,87              | 4,710                            | 23,53        | 20,49              | 7,64,600                       | 2035,01      | 1564,98            | V        |
| 118             | 1,23         | 1,18               | 6,239                | 9,86         | 8,98               | 67                               | 17           | 16                 | 23,694                         | 34,51        | 29,21              | 1        |
| 510             | 13,46        | 12,13              | 3,107                | 26,71        | 23,37              | 386                              | 4,03         | 3,88               | 69,105                         | 750,42       | 684,92             | 2        |
| 2,52,295        | 585,42       | 254,71             | 57,005               | 39,75        | 33,52              | 4,257                            | 19,34        | 16,46              | 6,71,801                       | 1250,07      | 850,84             | 3        |
| 489             | 101,82       | 59,08              | 2,54,605             | 108,76       | 103,17             | 1,067                            | 212,84       | 144,71             | 9,56,739                       | 2342,93      | 1962,87            | VI       |
| 158             | 89,60        | 50,09              | 138                  | 78           | 74                 | 761                              | 185,29       | 121,53             | 28,006                         | 1438,95      | 1108,41            | 1        |
| 331             | 12,21        | 8,99               | 2,54,467             | 107,98       | 102,43             | 306                              | 27,55        | 23,18              | 9,28,733                       | 903,98       | 854,46             | 2        |
| 90              | 201,45       | 190,36             | 4                    | 9            | 2                  | 140                              | 112,70       | 86,54              | 1,555                          | 711,51       | 612,02             | VII      |
| 1,613           | 123,01       | 103,12             | 51,225               | 23,06        | 21,14              | 1,242                            | 11,74        | 10,06              | 3,12,265                       | 1218,01      | 1084,86            | VIII     |
| 2,56,799        | 3132,26      | 2208,62            | 12,32,167            | 488,85       | 443,53             | 8,365                            | 740,47       | 586,44             | 46,88,192                      | 20055,25     | 16636,68           | Total    |
| 5               | 3            | 2                  | 3,16,996             | 99,32        | 91,03              | 15                               | 3            | 2                  | 6,58,571                       | 265,78       | 253,72             | 1        |
| 154             | 76,28        | 55,34              | 39,560               | 14,38        | 13,62              | 326                              | 31,33        | 28,44              | 2,98,953                       | 1594,93      | 1500,35            | 2        |

| <b>EASTERN REGION (concl'd.)</b>                   |                                                   |                 | <b>STATE:</b>         |                           |                 |                       |
|----------------------------------------------------|---------------------------------------------------|-----------------|-----------------------|---------------------------|-----------------|-----------------------|
| <b>OCCUPATION</b>                                  | <b>STATE BANK OF INDIA<br/>AND ITS ASSOCIATES</b> |                 |                       | <b>NATIONALISED BANKS</b> |                 |                       |
|                                                    | No. of<br>Accounts                                | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts        | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                                                 | 2               | 3                     | 4                         | 5               | 6                     |
| <b>I. AGRICULTURE</b>                              | <b>3,012</b>                                      | <b>2,38</b>     | <b>2,09</b>           | <b>798</b>                | <b>1,50</b>     | <b>1,58</b>           |
| 1. Direct Finance                                  | 3,011                                             | 2,28            | 1,87                  | 797                       | 1,50            | 1,58                  |
| 2. Indirect Finance                                | 1                                                 | 10              | 22                    | 1                         | —               | —                     |
| <b>II. INDUSTRY</b>                                | <b>676</b>                                        | <b>2,64</b>     | <b>2,22</b>           | <b>216</b>                | <b>3,06</b>     | <b>2,85</b>           |
| 1. Mining & Quarrying                              | —                                                 | —               | —                     | 1                         | 1               | 1                     |
| 2. Food Manufacturing and Processing               | 39                                                | 20              | 18                    | 16                        | 1,05            | 1,02                  |
| (a) Rice Mills, Flour and Dal Mills                | 16                                                | 10              | 7                     | 5                         | 2               | 2                     |
| (b) Sugar                                          | —                                                 | —               | —                     | —                         | —               | —                     |
| (c) Edible Oils and Vanaspati                      | 1                                                 | 1               | —                     | 3                         | 2               | 2                     |
| (d) Tea Processing                                 | —                                                 | —               | —                     | 2                         | 94              | 92                    |
| (e) Processing of Fruits & Vegetables              | —                                                 | —               | —                     | —                         | —               | —                     |
| (f) Others                                         | 22                                                | 10              | 10                    | 6                         | 6               | 6                     |
| 3. Beverage and Tobacco                            | 1                                                 | —               | —                     | 5                         | 9               | 9                     |
| 4. Textiles                                        | 5                                                 | 2               | 2                     | 7                         | 8               | 7                     |
| (a) Cotton Textiles                                | —                                                 | —               | —                     | 2                         | 3               | 2                     |
| (b) Jute Textiles                                  | —                                                 | —               | —                     | —                         | —               | —                     |
| (c) Handloom Textiles & Khadi                      | —                                                 | —               | —                     | —                         | —               | —                     |
| (d) Other Textiles                                 | 5                                                 | 2               | 2                     | 5                         | 5               | 5                     |
| 5. Paper, Paper Products and Printing              | 9                                                 | 6               | 4                     | 5                         | 6               | 6                     |
| 6. Leather and Leather Products                    | —                                                 | —               | —                     | 3                         | 1               | 1                     |
| 7. Rubber and Rubber Products                      | 1                                                 | —               | —                     | 1                         | —               | —                     |
| 8. Chemicals and Chemical Products                 | 3                                                 | 1               | 1                     | 2                         | 2               | 2                     |
| (a) Heavy Industrial Chemicals                     | —                                                 | —               | —                     | —                         | —               | —                     |
| (b) Fertilizers                                    | —                                                 | —               | —                     | —                         | —               | —                     |
| (c) Drugs and Pharmaceuticals                      | —                                                 | —               | —                     | —                         | —               | —                     |
| (d) Non-Edible Oils                                | —                                                 | —               | —                     | —                         | —               | —                     |
| (e) Other Chemicals & Chemical Products            | 3                                                 | 1               | 1                     | 2                         | 2               | 2                     |
| 9. Petroleum, Coal Products & Nuclear Fuels        | —                                                 | —               | —                     | —                         | —               | —                     |
| 10. Manufacture of Cement & Cement Products        | 4                                                 | 2               | 1                     | 1                         | 1               | 1                     |
| 11. Basic Metals & Metal Products                  | 5                                                 | 9               | 12                    | 9                         | 10              | 12                    |
| (a) Iron and Steel                                 | 1                                                 | 1               | 1                     | 2                         | 2               | 2                     |
| (b) Non-Ferrous Metals                             | —                                                 | —               | —                     | 1                         | —               | —                     |
| (c) Other Metal Products                           | 4                                                 | 9               | 11                    | 6                         | 8               | 9                     |
| 12. Engineering                                    | 11                                                | 8               | 6                     | 4                         | 7               | 5                     |
| (a) Heavy Engineering                              | —                                                 | —               | —                     | —                         | —               | —                     |
| (b) Light Engineering                              | 1                                                 | —               | —                     | 2                         | 2               | 2                     |
| (c) Electrical Machinery & Goods                   | 2                                                 | 1               | 1                     | 1                         | —               | —                     |
| (d) Electronic Machinery & Goods                   | 8                                                 | 6               | 4                     | 1                         | 4               | 3                     |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 10                                                | 17              | 18                    | 4                         | 40              | 25                    |
| 14. Other Industries                               | 581                                               | 1,91            | 1,51                  | 150                       | 74              | 69                    |
| 15. Electricity, Gas & Water                       | 1                                                 | 1               | 1                     | —                         | —               | —                     |
| (a) Electricity Generation & Transmission          | 1                                                 | 1               | 1                     | —                         | —               | —                     |
| (b) Non-Conventional Energy                        | —                                                 | —               | —                     | —                         | —               | —                     |
| (c) Gas, Steam & Water Supply                      | —                                                 | —               | —                     | —                         | —               | —                     |
| 16. Construction                                   | 6                                                 | 8               | 8                     | 8                         | 43              | 45                    |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>52</b>                                         | <b>1,01</b>     | <b>78</b>             | <b>49</b>                 | <b>81</b>       | <b>72</b>             |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>89</b>                                         | <b>40</b>       | <b>24</b>             | <b>254</b>                | <b>46</b>       | <b>35</b>             |
| <b>V. PERSONAL LOANS</b>                           | <b>2,121</b>                                      | <b>2,87</b>     | <b>2,36</b>           | <b>1,457</b>              | <b>2,92</b>     | <b>2,64</b>           |
| 1. Loans for Purchase of Consumer Durables         | 229                                               | 37              | 28                    | 185                       | 36              | 28                    |
| 2. Loans for Housing                               | 40                                                | 31              | 26                    | 22                        | 17              | 15                    |
| 3. Rest of the Personal Loans                      | 1,852                                             | 2,19            | 1,82                  | 1,250                     | 2,39            | 2,21                  |
| <b>VI. TRADE</b>                                   | <b>2,583</b>                                      | <b>4,13</b>     | <b>3,67</b>           | <b>1,077</b>              | <b>4,81</b>     | <b>4,73</b>           |
| 1. Wholesale Trade                                 | 37                                                | 21              | 18                    | 41                        | 1,20            | 87                    |
| 2. Retail Trade                                    | 2,546                                             | 3,91            | 3,49                  | 1,036                     | 3,60            | 3,86                  |
| <b>VII. FINANCE</b>                                | <b>1</b>                                          | <b>2,06</b>     | <b>2,06</b>           | <b>—</b>                  | <b>—</b>        | <b>—</b>              |
| <b>VIII. ALL OTHERS</b>                            | <b>38</b>                                         | <b>81</b>       | <b>81</b>             | <b>1,109</b>              | <b>1,15</b>     | <b>1,15</b>           |
| <b>TOTAL BANK CREDIT</b>                           | <b>8,572</b>                                      | <b>16,29</b>    | <b>14,24</b>          | <b>4,960</b>              | <b>14,70</b>    | <b>14,03</b>          |
| OF WHICH : 1. Artisans & Village Industries        | 184                                               | 23              | 18                    | 19                        | 5               | 4                     |
| 2. Other Small Scale Industries                    | 428                                               | 1,21            | 1,14                  | 122                       | 79              | 80                    |

## CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996

## ANDAMAN &amp; NICOBAR ISLANDS

(Amount in Rupees Lakh)

| FOREIGN BANKS   |              |                    | REGIONAL RURAL BANKS |              |                    | OTHER SCHEDULED COMMERCIAL BANKS |              |                    | ALL SCHEDULED COMMERCIAL BANKS |              |                    | Item No. |
|-----------------|--------------|--------------------|----------------------|--------------|--------------------|----------------------------------|--------------|--------------------|--------------------------------|--------------|--------------------|----------|
| No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts      | Credit Limit | Amount Outstanding | No. of Accounts                  | Credit Limit | Amount Outstanding | No. of Accounts                | Credit Limit | Amount Outstanding |          |
| 7               | 8            | 9                  | 10                   | 11           | 12                 | 13                               | 14           | 15                 | 16                             | 17           | 18                 | 19       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 3,810                          | 3,87         | 3,67               | I        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 3,808                          | 3,77         | 3,45               | 1        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 2                              | 10           | 22                 | 2        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 892                            | 5,70         | 5,07               | II       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | 1            | 1                  | 1        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 55                             | 1,25         | 1,20               | 2        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 21                             | 12           | 10                 | 2(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 2(b)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 4                              | 3            | 3                  | 2(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 2                              | 94           | 92                 | 2(d)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 2(e)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 28                             | 16           | 16                 | 2(f)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 6                              | 10           | 9                  | 3        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 12                             | 10           | 9                  | 4        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 2                              | 3            | 2                  | 4(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 4(b)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 4(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 10                             | 7            | 7                  | 4(d)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 14                             | 11           | 9                  | 5        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 3                              | 1            | 1                  | 6        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 2                              | 1            | 1                  | 7        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 5                              | 3            | 3                  | 8        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 8(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 8(b)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 8(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 8(d)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 5                              | 3            | 3                  | 8(e)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 9        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 5                              | 2            | 2                  | 10       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 14                             | 19           | 23                 | 11       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 3                              | 3            | 3                  | 11(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | —            | —                  | 11(b)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 10                             | 16           | 20                 | 11(c)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 15                             | 14           | 11                 | 12       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 12(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 3                              | 3            | 2                  | 12(b)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 3                              | 2            | 2                  | 12(c)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 9                              | 10           | 7                  | 12(d)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 14                             | 57           | 43                 | 13       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 731                            | 2,65         | 2,21               | 14       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | 1            | 1                  | 15       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | 1            | 1                  | 15(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 15(b)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 15(c)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 14                             | 50           | 53                 | 16       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 101                            | 1,82         | 1,51               | III      |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 343                            | 85           | 60                 | IV       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 3,578                          | 5,79         | 5,00               | V        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 414                            | 73           | 55                 | 1        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 62                             | 48           | 41                 | 2        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 3,102                          | 4,58         | 4,03               | 3        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 3,660                          | 8,94         | 8,40               | VI       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 78                             | 1,42         | 1,05               | 1        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 3,582                          | 7,52         | 7,35               | 2        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | 2,06         | 2,06               | VII      |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1,147                          | 1,96         | 1,96               | VIII     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 13,532                         | 31,00        | 28,27              | Total    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 203                            | 28           | 23                 | 1        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 550                            | 1,99         | 1,93               | 2        |

TABLE No. 5.6 - STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

| OCCUPATION                                         | STATE BANK OF INDIA<br>AND ITS ASSOCIATES |                 |                       | NATIONALISED BANKS |                 |                       |
|----------------------------------------------------|-------------------------------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
|                                                    | No. of<br>Accounts                        | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                                         | 2               | 3                     | 4                  | 5               | 6                     |
| <b>I. AGRICULTURE</b>                              | <b>3,47,682</b>                           | <b>770,28</b>   | <b>569,72</b>         | <b>5,44,103</b>    | <b>1020,06</b>  | <b>887,10</b>         |
| 1. Direct Finance                                  | 3,45,218                                  | 706,05          | 522,20                | 5,40,553           | 897,50          | 806,83                |
| 2. Indirect Finance                                | 2,464                                     | 64,23           | 47,52                 | 3,550              | 122,56          | 80,27                 |
| <b>II. INDUSTRY</b>                                | <b>46,363</b>                             | <b>2371,82</b>  | <b>1974,43</b>        | <b>96,778</b>      | <b>2139,41</b>  | <b>1813,56</b>        |
| 1. Mining & Quarrying                              | 341                                       | 38,29           | 13,09                 | 479                | 36,93           | 35,98                 |
| 2. Food Manufacturing and Processing               | 2,623                                     | 433,25          | 376,11                | 3,910              | 322,46          | 262,00                |
| (a) Rice Mills, Flour and Dal Mills                | 1,170                                     | 68,93           | 103,37                | 1,752              | 57,61           | 47,86                 |
| (b) Sugar                                          | 21                                        | 29,15           | 27,79                 | 18                 | 6,13            | 8,01                  |
| (c) Edible Oils and Vanaspati                      | 483                                       | 273,39          | 206,40                | 528                | 219,37          | 173,66                |
| (d) Tea Processing                                 | 9                                         | 1,72            | 1,23                  | 5                  | 7               | 5                     |
| (e) Processing of Fruits & Vegetables              | 13                                        | 91              | 76                    | 62                 | 7,48            | 5,26                  |
| (f) Others                                         | 927                                       | 59,15           | 36,56                 | 1,545              | 31,79           | 27,16                 |
| 3. Beverage and Tobacco                            | 89                                        | 38,70           | 33,67                 | 210                | 62,55           | 53,72                 |
| 4. Textiles                                        | 1,794                                     | 263,51          | 239,75                | 2,276              | 343,23          | 275,28                |
| (a) Cotton Textiles                                | 581                                       | 149,71          | 134,63                | 415                | 138,90          | 109,49                |
| (b) Jute Textiles                                  | 25                                        | 1,54            | 1,58                  | 37                 | 2,61            | 83                    |
| (c) Handloom Textiles & Khadi                      | 16                                        | 98              | 97                    | 71                 | 1,76            | 2,47                  |
| (d) Other Textiles                                 | 1,172                                     | 111,29          | 102,56                | 1,753              | 199,97          | 162,49                |
| 5. Paper, Paper Products and Printing              | 934                                       | 42,43           | 37,96                 | 1,434              | 63,52           | 56,15                 |
| 6. Leather and Leather Products                    | 386                                       | 14,48           | 10,76                 | 263                | 4,19            | 4,40                  |
| 7. Rubber and Rubber Products                      | 138                                       | 8,02            | 7,46                  | 252                | 20,55           | 23,56                 |
| 8. Chemicals and Chemical Products                 | 1,348                                     | 261,55          | 237,47                | 1,849              | 193,59          | 177,25                |
| (a) Heavy Industrial Chemicals                     | 156                                       | 77,83           | 74,80                 | 229                | 42,88           | 36,78                 |
| (b) Fertilizers                                    | 43                                        | 38,34           | 32,14                 | 70                 | 26,28           | 23,59                 |
| (c) Drugs and Pharmaceuticals                      | 247                                       | 46,03           | 37,95                 | 336                | 65,80           | 64,68                 |
| (d) Non-Edible Oils                                | 72                                        | 4,63            | 4,44                  | 24                 | 8,12            | 4,77                  |
| (e) Other Chemicals & Chemical Products            | 830                                       | 94,72           | 88,14                 | 1,190              | 50,52           | 47,43                 |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 74                                        | 6,63            | 4,87                  | 175                | 12,16           | 10,23                 |
| 10. Manufacture of Cement & Cement Products        | 298                                       | 58,02           | 41,61                 | 316                | 40,50           | 38,90                 |
| 11. Basic Metals & Metal Products                  | 1,904                                     | 579,47          | 491,08                | 2,682              | 464,48          | 390,93                |
| (a) Iron and Steel                                 | 644                                       | 393,13          | 331,99                | 803                | 405,60          | 336,26                |
| (b) Non-Ferrous Metals                             | 124                                       | 101,10          | 86,99                 | 92                 | 6,51            | 5,04                  |
| (c) Other Metal Products                           | 1,136                                     | 85,24           | 72,09                 | 1,787              | 52,37           | 49,64                 |
| 12. Engineering                                    | 1,494                                     | 288,19          | 207,79                | 2,060              | 179,97          | 152,82                |
| (a) Heavy Engineering                              | 186                                       | 18,55           | 14,01                 | 234                | 65,03           | 52,24                 |
| (b) Light Engineering                              | 493                                       | 27,62           | 27,15                 | 736                | 33,66           | 31,46                 |
| (c) Electrical Machinery & Goods                   | 521                                       | 207,99          | 135,68                | 739                | 62,25           | 49,47                 |
| (d) Electronic Machinery & Goods                   | 294                                       | 34,02           | 30,95                 | 351                | 19,03           | 19,65                 |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 386                                       | 87,84           | 70,88                 | 687                | 38,88           | 34,39                 |
| 14. Other Industries                               | 34,047                                    | 201,49          | 172,34                | 79,149             | 247,61          | 212,73                |
| 15. Electricity, Gas & Water                       | 133                                       | 31,79           | 12,05                 | 125                | 53,96           | 32,89                 |
| (a) Electricity Generation & Transmission          | 120                                       | 31,49           | 11,85                 | 93                 | 52,24           | 31,24                 |
| (b) Non-Conventional Energy                        | 4                                         | 22              | 14                    | 4                  | 5               | 4                     |
| (c) Gas, Steam & Water Supply                      | 9                                         | 9               | 6                     | 28                 | 1,68            | 1,61                  |
| 16. Construction                                   | 374                                       | 18,16           | 17,55                 | 911                | 54,82           | 52,35                 |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>17,044</b>                             | <b>144,50</b>   | <b>113,43</b>         | <b>23,088</b>      | <b>136,26</b>   | <b>122,17</b>         |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>13,832</b>                             | <b>80,27</b>    | <b>67,72</b>          | <b>1,17,931</b>    | <b>351,72</b>   | <b>306,54</b>         |
| <b>V. PERSONAL LOANS</b>                           | <b>1,62,545</b>                           | <b>458,02</b>   | <b>396,58</b>         | <b>1,56,463</b>    | <b>491,36</b>   | <b>426,26</b>         |
| 1. Loans for Purchase of Consumer Durables         | 12,222                                    | 18,78           | 15,61                 | 11,614             | 16,96           | 13,92                 |
| 2. Loans for Housing                               | 16,075                                    | 129,61          | 118,68                | 15,559             | 136,21          | 124,98                |
| 3. Rest of the Personal Loans                      | 1,34,248                                  | 309,64          | 262,29                | 1,29,290           | 338,19          | 287,37                |
| <b>VI. TRADE</b>                                   | <b>1,28,098</b>                           | <b>644,80</b>   | <b>529,96</b>         | <b>3,07,016</b>    | <b>652,96</b>   | <b>553,39</b>         |
| 1. Wholesale Trade                                 | 9,368                                     | 373,72          | 318,11                | 12,155             | 223,24          | 180,58                |
| 2. Retail Trade                                    | 1,18,730                                  | 271,08          | 211,85                | 2,94,861           | 429,72          | 372,81                |
| <b>VII. FINANCE</b>                                | <b>116</b>                                | <b>37,62</b>    | <b>28,90</b>          | <b>337</b>         | <b>49,29</b>    | <b>35,09</b>          |
| <b>VIII. ALL OTHERS</b>                            | <b>71,976</b>                             | <b>923,67</b>   | <b>725,07</b>         | <b>1,19,115</b>    | <b>346,63</b>   | <b>308,33</b>         |
| <b>TOTAL BANK CREDIT</b>                           | <b>7,87,656</b>                           | <b>5430,98</b>  | <b>4405,81</b>        | <b>13,64,831</b>   | <b>5187,68</b>  | <b>4452,45</b>        |
| OF WHICH : 1. Artisans & Village Industries        | 15,309                                    | 21,64           | 16,86                 | 27,485             | 28,83           | 24,87                 |
| 2. Other Small Scale Industries                    | 22,733                                    | 442,43          | 370,29                | 54,837             | 624,88          | 541,30                |

## CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996

## MADHYA PRADESH

(Amount in Rupees Lakh)

| FOREIGN BANKS   |              |                    | REGIONAL RURAL BANKS |              |                    | OTHER SCHEDULED COMMERCIAL BANKS |              |                    | ALL SCHEDULED COMMERCIAL BANKS |              |                    | Item No. |
|-----------------|--------------|--------------------|----------------------|--------------|--------------------|----------------------------------|--------------|--------------------|--------------------------------|--------------|--------------------|----------|
| No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts      | Credit Limit | Amount Outstanding | No. of Accounts                  | Credit Limit | Amount Outstanding | No. of Accounts                | Credit Limit | Amount Outstanding |          |
| 7               | 8            | 9                  | 10                   | 11           | 12                 | 13                               | 14           | 15                 | 16                             | 17           | 18                 | 19       |
| —               | —            | —                  | 5,04,002             | 367,01       | 283,55             | 1,174                            | 4,23         | 3,54               | 13,96,961                      | 2161,58      | 1743,90            | I        |
| —               | —            | —                  | 4,96,742             | 358,39       | 277,26             | 1,162                            | 3,37         | 3,08               | 13,83,675                      | 1965,31      | 1609,37            | 1        |
| —               | —            | —                  | 7,260                | 8,63         | 6,29               | 12                               | 86           | 46                 | 13,286                         | 196,27       | 134,54             | 2        |
| 16              | 47,17        | 38,31              | 1,23,705             | 57,94        | 44,88              | 1,229                            | 120,19       | 96,74              | 2,68,091                       | 4736,53      | 3967,91            | II       |
| —               | —            | —                  | 18                   | 27           | 23                 | 4                                | 7            | 6                  | 842                            | 75,56        | 49,36              | 1        |
| 4               | 8,00         | 2,00               | 483                  | 1,95         | 1,25               | 53                               | 15,76        | 11,71              | 7,073                          | 781,42       | 653,07             | 2        |
| —               | —            | —                  | 73                   | 1,54         | 83                 | 22                               | 32           | 27                 | 3,017                          | 128,40       | 152,34             | 2(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 39                             | 35,28        | 35,81              | 2(b)     |
| 4               | 8,00         | 2,00               | 8                    | 5            | 11                 | 13                               | 15,02        | 11,23              | 1,036                          | 515,82       | 393,40             | 2(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 14                             | 1,78         | 1,28               | 2(d)     |
| —               | —            | —                  | —                    | —            | —                  | 1                                | 3            | 2                  | 76                             | 8,41         | 6,04               | 2(e)     |
| —               | —            | —                  | 402                  | 37           | 31                 | 17                               | 39           | 19                 | 2,891                          | 91,71        | 64,21              | 2(f)     |
| —               | —            | —                  | —                    | —            | —                  | 3                                | 8            | 5                  | 302                            | 101,33       | 87,44              | 3        |
| 2               | 9,35         | 6,52               | 7                    | 7            | 6                  | 123                              | 27,96        | 22,07              | 4,202                          | 644,13       | 543,67             | 4        |
| —               | —            | —                  | 1                    | 1            | 1                  | 69                               | 9,30         | 7,08               | 1,066                          | 297,92       | 251,21             | 4(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 62                             | 4,15         | 2,41               | 4(b)     |
| —               | —            | —                  | 1                    | 1            | 1                  | —                                | —            | —                  | 88                             | 2,74         | 3,45               | 4(c)     |
| 2               | 9,35         | 6,52               | 5                    | 5            | 5                  | 54                               | 18,66        | 14,99              | 2,986                          | 339,32       | 286,61             | 4(d)     |
| 2               | 20,61        | 20,61              | 19                   | 18           | 17                 | 30                               | 9,17         | 4,35               | 2,419                          | 135,92       | 119,23             | 5        |
| —               | —            | —                  | —                    | —            | —                  | 6                                | 5            | 6                  | 655                            | 18,71        | 15,22              | 6        |
| —               | —            | —                  | 3                    | 3            | 2                  | 7                                | 16           | 17                 | 400                            | 28,77        | 31,21              | 7        |
| 4               | 1,36         | 1,83               | 10                   | 18           | 17                 | 57                               | 11,85        | 9,59               | 3,268                          | 468,53       | 426,31             | 8        |
| —               | —            | —                  | —                    | —            | —                  | 5                                | 86           | 44                 | 390                            | 121,57       | 112,03             | 8(a)     |
| 2               | 75           | 28                 | —                    | —            | —                  | 1                                | 40           | 1                  | 116                            | 65,76        | 56,01              | 8(b)     |
| 2               | 61           | 1,54               | 3                    | 3            | 3                  | 19                               | 3,25         | 2,28               | 607                            | 115,72       | 106,48             | 8(c)     |
| —               | —            | —                  | 1                    | —            | 1                  | —                                | —            | —                  | 97                             | 12,75        | 9,22               | 8(d)     |
| —               | —            | —                  | 6                    | 15           | 13                 | 32                               | 7,34         | 6,86               | 2,058                          | 152,73       | 142,56             | 8(e)     |
| —               | —            | —                  | 2                    | 1            | 2                  | 1                                | 10           | —                  | 252                            | 18,90        | 15,12              | 9        |
| —               | —            | —                  | 6                    | 8            | 8                  | 3                                | 1            | 1                  | 623                            | 98,62        | 80,60              | 10       |
| 1               | 3,00         | 3,00               | 60                   | 77           | 84                 | 70                               | 31,99        | 28,10              | 4,717                          | 1079,70      | 913,95             | 11       |
| 1               | 3,00         | 3,00               | 3                    | 1            | 1                  | 42                               | 25,20        | 23,43              | 1,493                          | 826,94       | 694,69             | 11(a)    |
| —               | —            | —                  | —                    | —            | —                  | 2                                | 3,60         | 1,53               | 218                            | 111,21       | 93,57              | 11(b)    |
| —               | —            | —                  | 57                   | 76           | 83                 | 26                               | 3,19         | 3,14               | 3,006                          | 141,55       | 125,69             | 11(c)    |
| 2               | 4,35         | 3,87               | 51                   | 61           | 42                 | 44                               | 4,85         | 4,50               | 3,651                          | 477,97       | 369,39             | 12       |
| —               | —            | —                  | 13                   | 14           | 12                 | 14                               | 1,66         | 1,39               | 447                            | 85,38        | 67,75              | 12(a)    |
| —               | —            | —                  | 28                   | 40           | 25                 | 6                                | 74           | 62                 | 1,263                          | 62,43        | 59,47              | 12(b)    |
| 2               | 4,35         | 3,87               | 2                    | 1            | 1                  | 13                               | 2,27         | 1,97               | 1,277                          | 276,88       | 190,99             | 12(c)    |
| —               | —            | —                  | 8                    | 6            | 5                  | 11                               | 17           | 53                 | 664                            | 53,29        | 51,18              | 12(d)    |
| —               | —            | —                  | 71                   | 1,17         | 97                 | 8                                | 33           | 3                  | 1,152                          | 128,22       | 106,27             | 13       |
| 1               | 49           | 49                 | 1,22,967             | 52,57        | 40,51              | 758                              | 15,28        | 14,11              | 2,36,922                       | 517,43       | 440,18             | 14       |
| —               | —            | —                  | 1                    | —            | —                  | 1                                | 1            | —                  | 260                            | 85,77        | 44,94              | 15       |
| —               | —            | —                  | 1                    | —            | —                  | 1                                | 1            | —                  | 215                            | 83,74        | 43,09              | 15(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 8                              | 27           | 18                 | 15(b)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 37                             | 1,77         | 1,67               | 15(c)    |
| —               | —            | —                  | 7                    | 5            | 14                 | 61                               | 2,53         | 1,92               | 1,353                          | 75,56        | 71,96              | 16       |
| —               | —            | —                  | 19,037               | 31,81        | 26,38              | 159                              | 2,07         | 1,79               | 59,328                         | 314,63       | 263,77             | III      |
| —               | —            | —                  | 40,596               | 19,01        | 16,94              | 652                              | 4,28         | 3,46               | 1,73,011                       | 455,28       | 394,66             | IV       |
| 1               | 5            | 5                  | 40,542               | 60,29        | 51,08              | 3,009                            | 13,08        | 12,00              | 3,62,560                       | 1022,81      | 885,97             | V        |
| —               | —            | —                  | 2,929                | 3,79         | 2,91               | 162                              | 31           | 28                 | 26,927                         | 39,84        | 32,72              | 1        |
| 1               | 5            | 5                  | 2,257                | 13,44        | 13,12              | 335                              | 3,09         | 2,99               | 34,227                         | 282,40       | 259,83             | 2        |
| —               | —            | —                  | 35,356               | 43,06        | 35,04              | 2,512                            | 9,68         | 8,73               | 3,01,406                       | 700,57       | 593,43             | 3        |
| 1               | 2,50         | 1,84               | 2,52,887             | 128,39       | 107,90             | 2,757                            | 33,01        | 24,52              | 6,90,759                       | 1461,66      | 1217,61            | VI       |
| 1               | 2,50         | 1,84               | 2,222                | 3,09         | 2,49               | 381                              | 16,83        | 13,18              | 24,127                         | 619,37       | 516,20             | 1        |
| —               | —            | —                  | 2,50,665             | 125,30       | 105,41             | 2,376                            | 16,19        | 11,35              | 6,66,632                       | 842,29       | 701,41             | 2        |
| —               | —            | —                  | 7                    | 8            | 8                  | 19                               | 65           | 77                 | 479                            | 87,63        | 64,85              | VII      |
| —               | —            | —                  | 14,231               | 17,07        | 13,02              | 1,251                            | 5,67         | 5,31               | 2,06,573                       | 1293,03      | 1051,73            | VIII     |
| 18              | 49,72        | 40,20              | 9,95,007             | 681,60       | 543,82             | 10,250                           | 183,17       | 148,11             | 31,57,762                      | 11533,15     | 9590,40            | Total    |
| —               | —            | —                  | 1,07,577             | 44,05        | 33,49              | 213                              | 65           | 60                 | 1,50,584                       | 95,17        | 75,81              | 1        |
| 2               | 75           | 28                 | 14,521               | 10,32        | 8,51               | 452                              | 15,71        | 13,13              | 92,545                         | 1094,08      | 933,51             | 2        |

| <b>CENTRAL REGION (contd.)</b>                     |                                                   |                 | <b>STATE:</b>         |                           |                 |                       |
|----------------------------------------------------|---------------------------------------------------|-----------------|-----------------------|---------------------------|-----------------|-----------------------|
| <b>OCCUPATION</b>                                  | <b>STATE BANK OF INDIA<br/>AND ITS ASSOCIATES</b> |                 |                       | <b>NATIONALISED BANKS</b> |                 |                       |
|                                                    | No. of<br>Accounts                                | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts        | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                                                 | 2               | 3                     | 4                         | 5               | 6                     |
| <b>I. AGRICULTURE</b>                              | <b>5,38,257</b>                                   | <b>858,29</b>   | <b>659,07</b>         | <b>12,84,445</b>          | <b>1829,27</b>  | <b>1476,78</b>        |
| 1. Direct Finance                                  | 5,36,172                                          | 809,82          | 618,12                | 12,68,842                 | 1626,30         | 1349,28               |
| 2. Indirect Finance                                | 2,085                                             | 48,47           | 40,94                 | 15,603                    | 202,97          | 127,50                |
| <b>II. INDUSTRY</b>                                | <b>82,691</b>                                     | <b>1550,51</b>  | <b>1371,33</b>        | <b>2,44,721</b>           | <b>4838,42</b>  | <b>4140,92</b>        |
| 1. Mining & Quarrying                              | 37                                                | 4,63            | 4,52                  | 481                       | 82,41           | 78,64                 |
| 2. Food Manufacturing and Processing               | 3,304                                             | 383,22          | 335,24                | 10,692                    | 835,08          | 722,65                |
| (a) Rice Mills, Flour and Dal Mills                | 1,398                                             | 48,98           | 42,58                 | 3,262                     | 146,60          | 114,82                |
| (b) Sugar                                          | 101                                               | 221,61          | 199,18                | 411                       | 476,36          | 432,97                |
| (c) Edible Oils and Vanaspati                      | 365                                               | 21,48           | 15,17                 | 2,489                     | 106,91          | 80,45                 |
| (d) Tea Processing                                 | 6                                                 | 2,34            | 2,87                  | 24                        | 45              | 49                    |
| (e) Processing of Fruits & Vegetables              | 32                                                | 1,26            | 1,17                  | 117                       | 6,03            | 5,59                  |
| (f) Others                                         | 1,402                                             | 87,54           | 74,26                 | 4,389                     | 98,73           | 88,34                 |
| 3. Beverage and Tobacco                            | 110                                               | 7,29            | 5,29                  | 259                       | 99,60           | 61,09                 |
| 4. Textiles                                        | 2,016                                             | 322,11          | 288,25                | 5,999                     | 668,85          | 624,67                |
| (a) Cotton Textiles                                | 300                                               | 25,51           | 21,69                 | 1,146                     | 181,65          | 193,15                |
| (b) Jute Textiles                                  | 116                                               | 17,04           | 13,20                 | 59                        | 7,84            | 5,87                  |
| (c) Handloom Textiles & Khadi                      | 181                                               | 18,32           | 8,13                  | 844                       | 39,97           | 35,02                 |
| (d) Other Textiles                                 | 1,419                                             | 261,24          | 245,24                | 3,950                     | 439,39          | 390,63                |
| 5. Paper, Paper Products and Printing              | 803                                               | 114,86          | 106,55                | 2,642                     | 228,33          | 177,38                |
| 6. Leather and Leather Products                    | 317                                               | 36,43           | 28,09                 | 1,419                     | 197,61          | 165,10                |
| 7. Rubber and Rubber Products                      | 70                                                | 7,81            | 8,73                  | 714                       | 131,01          | 105,41                |
| 8. Chemicals and Chemical Products                 | 1,246                                             | 90,80           | 79,57                 | 3,451                     | 392,48          | 321,32                |
| (a) Heavy Industrial Chemicals                     | 155                                               | 8,18            | 7,34                  | 270                       | 51,39           | 32,81                 |
| (b) Fertilizers                                    | 98                                                | 32,42           | 26,97                 | 121                       | 88,01           | 69,96                 |
| (c) Drugs and Pharmaceuticals                      | 193                                               | 10,62           | 10,10                 | 618                       | 70,33           | 61,68                 |
| (d) Non-Edible Oils                                | 30                                                | 2,60            | 2,32                  | 190                       | 5,82            | 5,84                  |
| (e) Other Chemicals & Chemical Products            | 770                                               | 36,98           | 32,84                 | 2,252                     | 176,93          | 151,02                |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 74                                                | 21,59           | 29,68                 | 218                       | 19,53           | 19,15                 |
| 10. Manufacture of Cement & Cement Products        | 139                                               | 24,59           | 23,25                 | 428                       | 29,14           | 39,18                 |
| 11. Basic Metals & Metal Products                  | 1,286                                             | 144,30          | 123,86                | 5,452                     | 539,30          | 449,72                |
| (a) Iron and Steel                                 | 469                                               | 73,85           | 69,58                 | 1,453                     | 293,32          | 253,39                |
| (b) Non-Ferrous Metals                             | 148                                               | 31,20           | 32,28                 | 673                       | 44,94           | 33,81                 |
| (c) Other Metal Products                           | 669                                               | 39,26           | 22,00                 | 3,326                     | 201,04          | 162,53                |
| 12. Engineering                                    | 1,407                                             | 206,94          | 182,49                | 4,590                     | 827,23          | 686,47                |
| (a) Heavy Engineering                              | 230                                               | 87,89           | 86,47                 | 518                       | 257,89          | 236,10                |
| (b) Light Engineering                              | 754                                               | 93,46           | 69,50                 | 1,944                     | 70,48           | 68,56                 |
| (c) Electrical Machinery & Goods                   | 295                                               | 14,20           | 12,58                 | 1,422                     | 272,16          | 198,61                |
| (d) Electronic Machinery & Goods                   | 128                                               | 11,38           | 13,94                 | 706                       | 226,70          | 183,20                |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 226                                               | 24,19           | 19,22                 | 1,310                     | 73,77           | 71,18                 |
| 14. Other Industries                               | 71,459                                            | 138,83          | 113,90                | 2,05,836                  | 579,29          | 512,44                |
| 15. Electricity, Gas & Water                       | 57                                                | 15,03           | 15,48                 | 339                       | 29,52           | 21,32                 |
| (a) Electricity Generation & Transmission          | 24                                                | 7,84            | 7,88                  | 278                       | 27,83           | 19,24                 |
| (b) Non-Conventional Energy                        | 7                                                 | 21              | 21                    | 19                        | 31              | 38                    |
| (c) Gas, Steam & Water Supply                      | 26                                                | 6,97            | 7,40                  | 42                        | 1,38            | 1,69                  |
| 16. Construction                                   | 140                                               | 7,90            | 7,21                  | 891                       | 105,27          | 85,19                 |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>19,175</b>                                     | <b>75,14</b>    | <b>61,31</b>          | <b>73,248</b>             | <b>266,80</b>   | <b>236,51</b>         |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>9,654</b>                                      | <b>51,18</b>    | <b>43,09</b>          | <b>1,37,076</b>           | <b>270,85</b>   | <b>231,74</b>         |
| <b>V. PERSONAL LOANS</b>                           | <b>2,47,770</b>                                   | <b>517,86</b>   | <b>444,72</b>         | <b>3,46,044</b>           | <b>1153,93</b>  | <b>1004,50</b>        |
| 1. Loans for Purchase of Consumer Durables         | 16,510                                            | 23,13           | 19,66                 | 12,911                    | 22,34           | 19,18                 |
| 2. Loans for Housing                               | 13,053                                            | 88,69           | 78,72                 | 38,551                    | 440,16          | 380,48                |
| 3. Rest of the Personal Loans                      | 2,18,207                                          | 406,04          | 346,34                | 2,94,582                  | 691,43          | 604,84                |
| <b>VI. TRADE</b>                                   | <b>2,10,946</b>                                   | <b>508,92</b>   | <b>418,40</b>         | <b>6,13,345</b>           | <b>1445,72</b>  | <b>1207,24</b>        |
| 1. Wholesale Trade                                 | 10,972                                            | 216,26          | 169,91                | 30,327                    | 480,15          | 387,63                |
| 2. Retail Trade                                    | 1,99,974                                          | 292,67          | 248,49                | 5,83,018                  | 965,57          | 819,61                |
| <b>VII. FINANCE</b>                                | <b>83</b>                                         | <b>31,04</b>    | <b>27,39</b>          | <b>851</b>                | <b>82,70</b>    | <b>65,94</b>          |
| <b>VIII. ALL OTHERS</b>                            | <b>42,556</b>                                     | <b>170,69</b>   | <b>151,56</b>         | <b>3,05,507</b>           | <b>1117,27</b>  | <b>989,02</b>         |
| <b>TOTAL BANK CREDIT</b>                           | <b>11,51,132</b>                                  | <b>3763,63</b>  | <b>3176,87</b>        | <b>30,05,237</b>          | <b>11004,97</b> | <b>9352,65</b>        |
| OF WHICH : 1. Artisans & Village Industries        | 23,474                                            | 28,28           | 23,71                 | 1,03,646                  | 138,37          | 120,89                |
| 2. Other Small Scale Industries                    | 45,758                                            | 420,12          | 353,78                | 1,16,429                  | 1562,28         | 1332,23               |

## CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996

## UTTAR PRADESH

(Amount in Rupees Lakh)

| FOREIGN BANKS   |              |                    | REGIONAL RURAL BANKS |              |                    | OTHER SCHEDULED COMMERCIAL BANKS |              |                    | ALL SCHEDULED COMMERCIAL BANKS |              |                    | Item No. |
|-----------------|--------------|--------------------|----------------------|--------------|--------------------|----------------------------------|--------------|--------------------|--------------------------------|--------------|--------------------|----------|
| No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts      | Credit Limit | Amount Outstanding | No. of Accounts                  | Credit Limit | Amount Outstanding | No. of Accounts                | Credit Limit | Amount Outstanding |          |
| 7               | 8            | 9                  | 10                   | 11           | 12                 | 13                               | 14           | 15                 | 16                             | 17           | 18                 | 19       |
| —               | —            | —                  | 13,16,001            | 930,74       | 728,85             | 14,290                           | 21,19        | 16,52              | 31,52,993                      | 3639,49      | 2881,22            | I        |
| —               | —            | —                  | 12,95,325            | 913,83       | 716,16             | 14,070                           | 17,51        | 13,70              | 31,14,409                      | 3367,46      | 2697,27            | 1        |
| —               | —            | —                  | 20,676               | 16,91        | 12,70              | 220                              | 3,68         | 2,81               | 38,584                         | 272,02       | 183,95             | 2        |
| 180             | 255,54       | 201,65             | 2,58,424             | 195,61       | 168,31             | 7,969                            | 144,64       | 124,43             | 5,93,985                       | 6984,72      | 6006,64            | II       |
| —               | —            | —                  | 29                   | 17           | 16                 | 12                               | 93           | 1,42               | 559                            | 88,15        | 84,73              | 1        |
| 7               | 17,41        | 6,78               | 3,251                | 9,39         | 7,38               | 501                              | 35,93        | 25,64              | 17,755                         | 1281,03      | 1097,68            | 2        |
| 1               | 6,00         | 2,70               | 416                  | 4,95         | 3,87               | 332                              | 27,12        | 18,63              | 5,409                          | 233,65       | 182,60             | 2(a)     |
| —               | —            | —                  | 20                   | 21           | 21                 | 8                                | 53           | 57                 | 540                            | 698,71       | 632,93             | 2(b)     |
| —               | —            | —                  | 144                  | 80           | 79                 | 58                               | 1,46         | 1,37               | 3,056                          | 130,64       | 97,78              | 2(c)     |
| 2               | 57           | 7                  | —                    | —            | —                  | —                                | —            | —                  | 32                             | 3,36         | 3,43               | 2(d)     |
| —               | —            | —                  | 4                    | 2            | 2                  | 12                               | 51           | 35                 | 165                            | 7,83         | 7,12               | 2(e)     |
| 4               | 10,84        | 4,00               | 2,667                | 3,41         | 2,50               | 91                               | 6,31         | 4,72               | 8,553                          | 206,83       | 173,83             | 2(f)     |
| 3               | 2,31         | 2,27               | 18                   | 14           | 11                 | 5                                | 44           | 31                 | 395                            | 109,78       | 69,07              | 3        |
| 28              | 29,71        | 27,67              | 340                  | 1,47         | 1,49               | 263                              | 20,28        | 19,05              | 8,646                          | 1042,42      | 961,13             | 4        |
| 8               | 13,03        | 7,10               | 54                   | 28           | 30                 | 73                               | 5,12         | 5,77               | 1,581                          | 225,58       | 228,00             | 4(a)     |
| —               | —            | —                  | 4                    | 2            | 2                  | 4                                | 4            | 4                  | 183                            | 24,94        | 19,13              | 4(b)     |
| 2               | 75           | 56                 | 111                  | 44           | 43                 | 18                               | 32           | 41                 | 1,156                          | 59,80        | 44,55              | 4(c)     |
| 18              | 15,94        | 20,01              | 171                  | 73           | 75                 | 168                              | 14,80        | 12,83              | 5,726                          | 732,10       | 669,46             | 4(d)     |
| 7               | 80           | 65                 | 41                   | 34           | 34                 | 165                              | 7,42         | 6,02               | 3,658                          | 351,75       | 290,94             | 5        |
| 18              | 5,64         | 5,18               | 34                   | 31           | 29                 | 56                               | 5,09         | 3,94               | 1,844                          | 245,07       | 202,60             | 6        |
| 5               | 8,40         | 7,87               | 17                   | 15           | 13                 | 32                               | 1,50         | 1,57               | 838                            | 148,87       | 123,71             | 7        |
| 34              | 30,59        | 31,01              | 135                  | 77           | 74                 | 176                              | 13,08        | 11,66              | 5,042                          | 527,73       | 444,29             | 8        |
| 8               | 12,38        | 10,33              | 3                    | 2            | 3                  | 16                               | 99           | 1,26               | 452                            | 72,97        | 51,77              | 8(a)     |
| 2               | 89           | 88                 | 10                   | 5            | 5                  | 4                                | 29           | 31                 | 235                            | 121,67       | 98,16              | 8(b)     |
| 6               | 9,04         | 8,45               | 16                   | 8            | 8                  | 29                               | 68           | 59                 | 862                            | 90,74        | 80,90              | 8(c)     |
| —               | —            | —                  | 24                   | 10           | 10                 | 12                               | 2,85         | 2,38               | 256                            | 11,38        | 10,65              | 8(d)     |
| 18              | 8,28         | 11,35              | 82                   | 52           | 48                 | 115                              | 8,26         | 7,12               | 3,237                          | 230,97       | 202,80             | 8(e)     |
| —               | —            | —                  | 12                   | 9            | 8                  | 8                                | 28           | 29                 | 312                            | 41,49        | 49,21              | 9        |
| 1               | 3,00         | 48                 | 22                   | 8            | 8                  | 19                               | 1,42         | 1,33               | 609                            | 58,23        | 64,33              | 10       |
| 16              | 53,22        | 44,94              | 459                  | 2,11         | 2,15               | 253                              | 19,61        | 17,74              | 7,466                          | 758,55       | 638,42             | 11       |
| 3               | 19,41        | 12,83              | 33                   | 19           | 18                 | 92                               | 14,93        | 13,47              | 2,050                          | 401,70       | 349,45             | 11(a)    |
| 9               | 32,75        | 31,74              | 310                  | 1,32         | 1,32               | 7                                | 5            | 5                  | 1,147                          | 110,25       | 99,19              | 11(b)    |
| 4               | 1,06         | 37                 | 116                  | 60           | 65                 | 154                              | 4,63         | 4,23               | 4,269                          | 246,59       | 189,77             | 11(c)    |
| 36              | 51,51        | 45,72              | 187                  | 1,10         | 1,05               | 151                              | 14,88        | 14,41              | 6,371                          | 1101,66      | 930,15             | 12       |
| 7               | 9,00         | 5,10               | 50                   | 50           | 43                 | 15                               | 6,18         | 6,04               | 820                            | 361,45       | 334,13             | 12(a)    |
| 14              | 21,61        | 16,74              | 57                   | 28           | 29                 | 45                               | 81           | 1,24               | 2,814                          | 186,64       | 156,33             | 12(b)    |
| 5               | 5,15         | 10,24              | 48                   | 19           | 19                 | 61                               | 6,35         | 5,75               | 1,831                          | 298,05       | 227,37             | 12(c)    |
| 10              | 15,75        | 13,64              | 32                   | 14           | 16                 | 30                               | 1,54         | 1,37               | 906                            | 255,51       | 212,31             | 12(d)    |
| 10              | 10,64        | 10,72              | 307                  | 2,65         | 2,39               | 67                               | 2,37         | 2,46               | 1,920                          | 113,62       | 105,97             | 13       |
| 9               | 8,50         | 8,46               | 2,53,512             | 176,13       | 151,23             | 6,174                            | 14,46        | 12,33              | 5,36,990                       | 917,22       | 798,36             | 14       |
| 6               | 33,80        | 9,91               | 7                    | 6            | 6                  | 15                               | 4,49         | 4,22               | 424                            | 82,89        | 50,98              | 15       |
| 6               | 33,80        | 9,91               | 7                    | 6            | 6                  | 14                               | 24           | 28                 | 329                            | 69,77        | 37,36              | 15(a)    |
| —               | —            | —                  | —                    | —            | —                  | 1                                | 4,25         | 3,94               | 27                             | 4,77         | 4,54               | 15(b)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 68                             | 8,36         | 9,09               | 15(c)    |
| —               | —            | —                  | 53                   | 64           | 62                 | 72                               | 2,46         | 2,06               | 1,156                          | 116,27       | 95,08              | 16       |
| 1               | 4            | 4                  | 75,251               | 89,72        | 78,38              | 3,739                            | 12,74        | 9,58               | 1,71,414                       | 444,44       | 385,81             | III      |
| 26              | 96           | 74                 | 1,47,468             | 89,43        | 78,85              | 4,929                            | 10,13        | 8,87               | 2,99,153                       | 422,56       | 363,28             | IV       |
| 704             | 12,82        | 10,47              | 98,070               | 142,49       | 118,69             | 14,783                           | 40,73        | 34,25              | 7,07,371                       | 1867,83      | 1612,64            | V        |
| —               | —            | —                  | 6,142                | 7,58         | 6,55               | 644                              | 84           | 69                 | 36,207                         | 53,89        | 46,09              | 1        |
| 30              | 98           | 98                 | 6,731                | 41,76        | 36,86              | 1,400                            | 11,29        | 9,50               | 59,765                         | 582,88       | 506,53             | 2        |
| 674             | 11,85        | 9,50               | 85,197               | 93,15        | 75,28              | 12,739                           | 28,60        | 24,07              | 6,11,399                       | 1231,06      | 1060,02            | 3        |
| 38              | 7,50         | 4,71               | 5,31,336             | 367,81       | 310,61             | 15,860                           | 92,08        | 72,96              | 13,71,525                      | 2422,02      | 2013,93            | VI       |
| 30              | 5,01         | 4,06               | 9,574                | 11,61        | 8,71               | 1,767                            | 46,40        | 33,83              | 52,670                         | 759,43       | 604,14             | 1        |
| 8               | 2,48         | 66                 | 5,21,762             | 356,20       | 301,90             | 14,093                           | 45,68        | 39,13              | 13,18,855                      | 1662,60      | 1409,79            | 2        |
| 6               | 7,87         | 7,75               | 7                    | 16           | 17                 | 108                              | 18,75        | 17,25              | 1,055                          | 140,52       | 118,48             | VII      |
| 13              | 30,15        | 20,54              | 55,435               | 44,36        | 37,84              | 24,361                           | 39,91        | 32,92              | 4,27,872                       | 1402,38      | 1231,87            | VIII     |
| 968             | 314,88       | 245,90             | 24,81,992            | 1860,33      | 1521,69            | 86,039                           | 380,16       | 316,77             | 67,25,368                      | 17323,96     | 14613,88           | Total    |
| —               | —            | —                  | 1,99,389             | 134,85       | 115,42             | 3,076                            | 2,25         | 1,93               | 3,29,585                       | 303,73       | 261,95             | 1        |
| 35              | 10,46        | 5,56               | 49,621               | 44,24        | 37,15              | 2,972                            | 64,43        | 51,06              | 2,14,815                       | 2101,53      | 1779,77            | 2        |

| WESTERN REGION                                     |                                           |                 |                       | STATE:             |                 |                       |
|----------------------------------------------------|-------------------------------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
| OCCUPATION                                         | STATE BANK OF INDIA<br>AND ITS ASSOCIATES |                 |                       | NATIONALISED BANKS |                 |                       |
|                                                    | No. of<br>Accounts                        | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                                         | 2               | 3                     | 4                  | 5               | 6                     |
| I. AGRICULTURE                                     | 5,149                                     | 12,11           | 8,98                  | 10,286             | 40,30           | 34,77                 |
| 1. Direct Finance                                  | 5,146                                     | 11,87           | 8,80                  | 9,879              | 36,80           | 32,23                 |
| 2. Indirect Finance                                | 3                                         | 24              | 19                    | 407                | 3,50            | 2,54                  |
| II. INDUSTRY                                       | 2,087                                     | 164,97          | 137,55                | 3,506              | 316,37          | 235,39                |
| 1. Mining & Quarrying                              | 64                                        | 35,28           | 23,86                 | 146                | 112,48          | 82,75                 |
| 2. Food Manufacturing and Processing               | 131                                       | 4,13            | 3,02                  | 234                | 11,70           | 8,32                  |
| (a) Rice Mills, Flour and Dal Mills                | 14                                        | 1,12            | 81                    | 6                  | 12              | 10                    |
| (b) Sugar                                          | —                                         | —               | —                     | 1                  | 2               | 2                     |
| (c) Edible Oils and Vanaspati                      | 8                                         | 64              | 55                    | 9                  | 24              | 26                    |
| (d) Tea Processing                                 | —                                         | —               | —                     | 1                  | 1               | 1                     |
| (e) Processing of Fruits & Vegetables              | 5                                         | 12              | 10                    | 9                  | 14              | 8                     |
| (f) Others                                         | 104                                       | 2,25            | 1,56                  | 208                | 11,18           | 7,85                  |
| 3. Beverage and Tobacco                            | 76                                        | 1,34            | 1,10                  | 140                | 10,83           | 7,94                  |
| 4. Textiles                                        | 35                                        | 53              | 89                    | 78                 | 4,74            | 4,61                  |
| (a) Cotton Textiles                                | 1                                         | 9               | 5                     | 1                  | 5               | 5                     |
| (b) Jute Textiles                                  | —                                         | —               | —                     | —                  | —               | —                     |
| (c) Handloom Textiles & Khadi                      | 1                                         | 1               | —                     | 1                  | 1               | —                     |
| (d) Other Textiles                                 | 33                                        | 43              | 83                    | 76                 | 4,68            | 4,56                  |
| 5. Paper, Paper Products and Printing              | 107                                       | 4,32            | 3,57                  | 91                 | 3,01            | 2,55                  |
| 6. Leather and Leather Products                    | 23                                        | 2,03            | 2,51                  | 12                 | 13              | 12                    |
| 7. Rubber and Rubber Products                      | 46                                        | 4,45            | 3,44                  | 39                 | 3,10            | 2,09                  |
| 8. Chemicals and Chemical Products                 | 151                                       | 29,99           | 24,83                 | 196                | 62,43           | 42,68                 |
| (a) Heavy Industrial Chemicals                     | 3                                         | 10              | 8                     | 21                 | 2,49            | 1,50                  |
| (b) Fertilizers                                    | 4                                         | 13,67           | 10,04                 | 6                  | 28,34           | 14,69                 |
| (c) Drugs and Pharmaceuticals                      | 28                                        | 1,58            | 1,59                  | 37                 | 15,81           | 15,06                 |
| (d) Non-Edible Oils                                | 1                                         | 2               | 2                     | 3                  | 6               | 8                     |
| (e) Other Chemicals & Chemical Products            | 115                                       | 14,63           | 13,10                 | 129                | 15,74           | 11,35                 |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 4                                         | 8,21            | 7,73                  | 12                 | 51              | 32                    |
| 10. Manufacture of Cement & Cement Products        | 32                                        | 82              | 60                    | 17                 | 27              | 24                    |
| 11. Basic Metals & Metal Products                  | 185                                       | 27,14           | 28,05                 | 196                | 26,17           | 20,53                 |
| (a) Iron and Steel                                 | 27                                        | 14,32           | 19,93                 | 46                 | 20,06           | 15,30                 |
| (b) Non-Ferrous Metals                             | 13                                        | 8,68            | 5,59                  | 7                  | 70              | 91                    |
| (c) Other Metal Products                           | 145                                       | 4,15            | 2,54                  | 143                | 5,41            | 4,32                  |
| 12. Engineering                                    | 120                                       | 29,00           | 21,88                 | 194                | 26,23           | 21,77                 |
| (a) Heavy Engineering                              | 2                                         | 11,36           | 6,08                  | 24                 | 5,81            | 4,49                  |
| (b) Light Engineering                              | 31                                        | 4,68            | 3,64                  | 57                 | 10,41           | 9,18                  |
| (c) Electrical Machinery & Goods                   | 36                                        | 3,46            | 2,72                  | 62                 | 4,69            | 3,26                  |
| (d) Electronic Machinery & Goods                   | 51                                        | 9,51            | 9,45                  | 51                 | 5,32            | 4,84                  |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 40                                        | 1,45            | 1,37                  | 106                | 13,94           | 7,50                  |
| 14. Other Industries                               | 926                                       | 9,81            | 8,55                  | 1,609              | 23,16           | 19,88                 |
| 15. Electricity, Gas & Water                       | 2                                         | 8               | 7                     | 10                 | 1,56            | 84                    |
| (a) Electricity Generation & Transmission          | 1                                         | 5               | 4                     | 5                  | 15              | 14                    |
| (b) Non-Conventional Energy                        | —                                         | —               | —                     | —                  | —               | —                     |
| (c) Gas, Steam & Water Supply                      | 1                                         | 3               | 3                     | 5                  | 1,41            | 69                    |
| 16. Construction                                   | 145                                       | 6,39            | 6,08                  | 426                | 16,09           | 13,26                 |
| III. TRANSPORT OPERATORS                           | 1,104                                     | 15,86           | 10,27                 | 3,180              | 55,90           | 44,75                 |
| IV. PROFESSIONAL AND OTHER SERVICES                | 1,361                                     | 7,29            | 7,94                  | 7,150              | 49,02           | 36,55                 |
| V. PERSONAL LOANS                                  | 12,331                                    | 38,53           | 33,04                 | 25,959             | 96,36           | 87,01                 |
| 1. Loans for Purchase of Consumer Durables         | 934                                       | 1,51            | 1,22                  | 1,652              | 3,94            | 3,35                  |
| 2. Loans for Housing                               | 1,176                                     | 9,88            | 8,93                  | 2,202              | 17,76           | 16,60                 |
| 3. Rest of the Personal Loans                      | 10,221                                    | 27,15           | 22,90                 | 22,105             | 74,65           | 67,06                 |
| VI. TRADE                                          | 2,922                                     | 14,69           | 11,40                 | 6,505              | 59,28           | 48,46                 |
| 1. Wholesale Trade                                 | 322                                       | 4,51            | 3,18                  | 385                | 28,33           | 21,71                 |
| 2. Retail Trade                                    | 2,600                                     | 10,18           | 8,22                  | 6,120              | 30,95           | 26,75                 |
| VII. FINANCE                                       | 8                                         | 52              | 28                    | 25                 | 11,71           | 3,42                  |
| VIII. ALL OTHERS                                   | 1,338                                     | 18,79           | 18,55                 | 13,040             | 64,90           | 58,62                 |
| TOTAL BANK CREDIT                                  | 26,300                                    | 272,76          | 228,02                | 69,651             | 693,82          | 548,97                |
| OF WHICH : 1. Artisans & Village Industries        | 283                                       | 1,33            | 1,17                  | 407                | 83              | 72                    |
| 2. Other Small Scale Industries                    | 1,278                                     | 38,21           | 32,23                 | 1,880              | 75,85           | 63,11                 |

## CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996

GOA

(Amount in Rupees Lakh)

| FOREIGN BANKS   |              |                    | REGIONAL RURAL BANKS |              |                    | OTHER SCHEDULED COMMERCIAL BANKS |              |                    | ALL SCHEDULED COMMERCIAL BANKS |              |                    | Item No. |
|-----------------|--------------|--------------------|----------------------|--------------|--------------------|----------------------------------|--------------|--------------------|--------------------------------|--------------|--------------------|----------|
| No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts      | Credit Limit | Amount Outstanding | No. of Accounts                  | Credit Limit | Amount Outstanding | No. of Accounts                | Credit Limit | Amount Outstanding |          |
| 7               | 8            | 9                  | 10                   | 11           | 12                 | 13                               | 14           | 15                 | 16                             | 17           | 18                 | 19       |
| —               | —            | —                  | —                    | —            | —                  | 14                               | 19           | 15                 | 15,449                         | 52,60        | 43,91              | I        |
| —               | —            | —                  | —                    | —            | —                  | 14                               | 19           | 15                 | 15,039                         | 48,86        | 41,18              | 1        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 410                            | 3,74         | 2,73               | 2        |
| 8               | 10,84        | 5,09               | —                    | —            | —                  | 191                              | 36,69        | 31,23              | 5,792                          | 528,87       | 409,28             | II       |
| 5               | 9,06         | 3,38               | —                    | —            | —                  | 12                               | 8,67         | 5,64               | 227                            | 165,49       | 115,62             | 1        |
| 1               | —            | —                  | —                    | —            | —                  | 3                                | 1,15         | 58                 | 369                            | 16,99        | 11,92              | 2        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 20                             | 1,24         | 91                 | 2(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | 2            | 2                  | 2(b)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 17                             | 88           | 81                 | 2(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | 1            | 1                  | 2(d)     |
| —               | —            | —                  | —                    | —            | —                  | 2                                | 1,12         | 55                 | 16                             | 1,38         | 73                 | 2(e)     |
| 1               | —            | —                  | —                    | —            | —                  | 1                                | 3            | 3                  | 314                            | 13,47        | 9,44               | 2(f)     |
| —               | —            | —                  | —                    | —            | —                  | 6                                | 3            | 2                  | 222                            | 12,20        | 9,06               | 3        |
| —               | —            | —                  | —                    | —            | —                  | 20                               | 12,91        | 13,54              | 133                            | 18,18        | 19,04              | 4        |
| —               | —            | —                  | —                    | —            | —                  | 3                                | 10,50        | 11,89              | 5                              | 10,64        | 11,99              | 4(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 4(b)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 2                              | 2            | 1                  | 4(c)     |
| —               | —            | —                  | —                    | —            | —                  | 17                               | 2,41         | 1,65               | 126                            | 7,52         | 7,04               | 4(d)     |
| —               | —            | —                  | —                    | —            | —                  | 9                                | 15           | 8                  | 207                            | 7,47         | 6,19               | 5        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 35                             | 2,16         | 2,63               | 6        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 85                             | 7,55         | 5,53               | 7        |
| 1               | 73           | 67                 | —                    | —            | —                  | 3                                | 55           | 54                 | 351                            | 93,70        | 68,72              | 8        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 24                             | 2,59         | 1,58               | 8(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 10                             | 42,00        | 24,73              | 8(b)     |
| —               | —            | —                  | —                    | —            | —                  | 3                                | 55           | 54                 | 68                             | 17,93        | 17,20              | 8(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 4                              | 8            | 10                 | 8(d)     |
| 1               | 73           | 67                 | —                    | —            | —                  | —                                | —            | —                  | 245                            | 31,10        | 25,12              | 8(e)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 16                             | 8,72         | 8,05               | 9        |
| —               | —            | —                  | —                    | —            | —                  | 2                                | 3            | 2                  | 51                             | 1,12         | 86                 | 10       |
| 1               | 1,05         | 1,05               | —                    | —            | —                  | 5                                | 6,02         | 4,27               | 387                            | 60,38        | 53,90              | 11       |
| 1               | 1,05         | 1,05               | —                    | —            | —                  | 2                                | 6,00         | 4,25               | 76                             | 41,43        | 40,54              | 11(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 20                             | 9,38         | 6,49               | 11(b)    |
| —               | —            | —                  | —                    | —            | —                  | 3                                | 2            | 2                  | 291                            | 9,58         | 6,87               | 11(c)    |
| —               | —            | —                  | —                    | —            | —                  | 14                               | 41           | 37                 | 328                            | 55,64        | 44,02              | 12       |
| —               | —            | —                  | —                    | —            | —                  | 1                                | 2            | 1                  | 27                             | 17,19        | 10,58              | 12(a)    |
| —               | —            | —                  | —                    | —            | —                  | 3                                | 25           | 24                 | 91                             | 15,34        | 13,06              | 12(b)    |
| —               | —            | —                  | —                    | —            | —                  | 6                                | 11           | 9                  | 104                            | 8,25         | 6,06               | 12(c)    |
| —               | —            | —                  | —                    | —            | —                  | 4                                | 4            | 3                  | 106                            | 14,86        | 14,32              | 12(d)    |
| —               | —            | —                  | —                    | —            | —                  | 2                                | 4            | 4                  | 148                            | 15,43        | 8,91               | 13       |
| —               | —            | —                  | —                    | —            | —                  | 31                               | 24           | 27                 | 2,566                          | 33,21        | 28,69              | 14       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 12                             | 1,63         | 91                 | 15       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 6                              | 19           | 18                 | 15(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 15(b)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 6                              | 1,44         | 73                 | 15(c)    |
| —               | —            | —                  | —                    | —            | —                  | 84                               | 6,50         | 5,87               | 655                            | 28,98        | 25,21              | 16       |
| —               | —            | —                  | —                    | —            | —                  | 137                              | 1,81         | 1,24               | 4,421                          | 73,57        | 56,26              | III      |
| —               | —            | —                  | —                    | —            | —                  | 135                              | 5,22         | 5,37               | 8,646                          | 61,53        | 49,85              | IV       |
| 70              | 1,02         | 70                 | —                    | —            | —                  | 2,791                            | 8,62         | 8,18               | 41,151                         | 144,53       | 128,93             | V        |
| —               | —            | —                  | —                    | —            | —                  | 132                              | 25           | 21                 | 2,718                          | 5,70         | 4,77               | 1        |
| 7               | 19           | 17                 | —                    | —            | —                  | 62                               | 67           | 64                 | 3,447                          | 28,49        | 26,34              | 2        |
| 63              | 83           | 54                 | —                    | —            | —                  | 2,597                            | 7,70         | 7,33               | 34,986                         | 110,34       | 97,83              | 3        |
| —               | —            | —                  | —                    | —            | —                  | 194                              | 3,52         | 3,23               | 9,621                          | 77,49        | 63,08              | VI       |
| —               | —            | —                  | —                    | —            | —                  | 36                               | 1,40         | 1,27               | 743                            | 34,25        | 26,16              | 1        |
| —               | —            | —                  | —                    | —            | —                  | 158                              | 2,11         | 1,96               | 8,878                          | 43,24        | 36,93              | 2        |
| —               | —            | —                  | —                    | —            | —                  | 9                                | 6,26         | 5,21               | 42                             | 18,48        | 8,91               | VII      |
| —               | —            | —                  | —                    | —            | —                  | 293                              | 5,12         | 3,88               | 14,671                         | 88,81        | 81,05              | VIII     |
| 78              | 11,86        | 5,80               | —                    | —            | —                  | 3,764                            | 67,43        | 58,49              | 99,793                         | 1045,87      | 841,28             | Total    |
| —               | —            | —                  | —                    | —            | —                  | 3                                | 1            | —                  | 693                            | 2,18         | 1,90               | 1        |
| —               | —            | —                  | —                    | —            | —                  | 52                               | 3,21         | 1,87               | 3,210                          | 117,27       | 97,21              | 2        |

| <b>WESTERN REGION (contd.)</b>                     |                                                   |                 | <b>STATE:</b>         |                           |                 |                       |
|----------------------------------------------------|---------------------------------------------------|-----------------|-----------------------|---------------------------|-----------------|-----------------------|
| <b>OCCUPATION</b>                                  | <b>STATE BANK OF INDIA<br/>AND ITS ASSOCIATES</b> |                 |                       | <b>NATIONALISED BANKS</b> |                 |                       |
|                                                    | No. of<br>Accounts                                | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts        | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                                                 | 2               | 3                     | 4                         | 5               | 6                     |
| <b>I. AGRICULTURE</b>                              | <b>2,48,195</b>                                   | <b>545,02</b>   | <b>434,39</b>         | <b>4,63,410</b>           | <b>1200,47</b>  | <b>998,05</b>         |
| 1. Direct Finance                                  | 2,46,001                                          | 475,05          | 374,14                | 4,59,247                  | 919,53          | 780,78                |
| 2. Indirect Finance                                | 2,194                                             | 69,97           | 60,25                 | 4,163                     | 280,94          | 217,27                |
| <b>II. INDUSTRY</b>                                | <b>47,942</b>                                     | <b>3539,44</b>  | <b>2819,94</b>        | <b>77,109</b>             | <b>6976,55</b>  | <b>5311,51</b>        |
| 1. Mining & Quarrying                              | 245                                               | 16,71           | 14,27                 | 580                       | 30,04           | 26,19                 |
| 2. Food Manufacturing and Processing               | 693                                               | 243,15          | 220,00                | 1,659                     | 384,30          | 286,80                |
| (a) Rice Mills, Flour and Dal Mills                | 72                                                | 4,57            | 3,75                  | 373                       | 48,40           | 35,12                 |
| (b) Sugar                                          | 6                                                 | 4,82            | 6,81                  | 38                        | 5,79            | 4,22                  |
| (c) Edible Oils and Vanaspati                      | 248                                               | 59,78           | 40,88                 | 274                       | 159,86          | 118,05                |
| (d) Tea Processing                                 | 15                                                | 5,13            | 3,56                  | 13                        | 3,05            | 2,85                  |
| (e) Processing of Fruits & Vegetables              | 3                                                 | 6               | 5                     | 73                        | 45,48           | 27,17                 |
| (f) Others                                         | 349                                               | 168,77          | 164,94                | 888                       | 121,72          | 99,40                 |
| 3. Beverage and Tobacco                            | 81                                                | 2,80            | 2,62                  | 459                       | 32,25           | 20,86                 |
| 4. Textiles                                        | 2,396                                             | 656,13          | 538,14                | 10,264                    | 1921,21         | 1534,02               |
| (a) Cotton Textiles                                | 865                                               | 472,26          | 365,28                | 1,587                     | 794,81          | 640,19                |
| (b) Jute Textiles                                  | 15                                                | 76              | 63                    | 40                        | 5,02            | 4,04                  |
| (c) Handloom Textiles & Khadi                      | 25                                                | 2,52            | 2,28                  | 96                        | 9,95            | 8,23                  |
| (d) Other Textiles                                 | 1,491                                             | 180,59          | 169,95                | 8,541                     | 1111,45         | 881,55                |
| 5. Paper, Paper Products and Printing              | 603                                               | 91,16           | 75,57                 | 1,479                     | 147,71          | 120,69                |
| 6. Leather and Leather Products                    | 70                                                | 6,98            | 5,21                  | 126                       | 9,08            | 9,40                  |
| 7. Rubber and Rubber Products                      | 201                                               | 11,28           | 10,17                 | 364                       | 38,57           | 30,37                 |
| 8. Chemicals and Chemical Products                 | 2,417                                             | 807,11          | 621,79                | 5,851                     | 1830,06         | 1269,50               |
| (a) Heavy Industrial Chemicals                     | 372                                               | 215,64          | 143,26                | 947                       | 411,98          | 299,87                |
| (b) Fertilizers                                    | 55                                                | 30,04           | 24,67                 | 89                        | 333,62          | 163,92                |
| (c) Drugs and Pharmaceuticals                      | 304                                               | 199,95          | 177,08                | 1,021                     | 416,71          | 271,86                |
| (d) Non-Edible Oils                                | 23                                                | 24,30           | 24,59                 | 114                       | 23,50           | 17,17                 |
| (e) Other Chemicals & Chemical Products            | 1,663                                             | 337,18          | 252,19                | 3,680                     | 644,26          | 516,67                |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 205                                               | 267,56          | 285,86                | 340                       | 77,25           | 67,02                 |
| 10. Manufacture of Cement & Cement Products        | 187                                               | 51,55           | 36,03                 | 393                       | 149,29          | 99,11                 |
| 11. Basic Metals & Metal Products                  | 2,194                                             | 343,99          | 261,50                | 3,676                     | 592,36          | 491,75                |
| (a) Iron and Steel                                 | 691                                               | 198,24          | 157,45                | 1,321                     | 353,45          | 323,06                |
| (b) Non-Ferrous Metals                             | 359                                               | 12,63           | 9,69                  | 507                       | 74,66           | 59,27                 |
| (c) Other Metal Products                           | 1,144                                             | 133,12          | 94,36                 | 1,848                     | 164,26          | 109,42                |
| 12. Engineering                                    | 2,808                                             | 487,08          | 369,87                | 4,705                     | 740,92          | 544,69                |
| (a) Heavy Engineering                              | 1,047                                             | 175,95          | 130,14                | 1,019                     | 284,53          | 187,05                |
| (b) Light Engineering                              | 1,108                                             | 108,70          | 84,69                 | 1,994                     | 125,80          | 88,75                 |
| (c) Electrical Machinery & Goods                   | 362                                               | 150,98          | 114,12                | 933                       | 231,42          | 186,23                |
| (d) Electronic Machinery & Goods                   | 291                                               | 51,45           | 40,92                 | 759                       | 99,16           | 82,67                 |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 375                                               | 47,90           | 44,02                 | 1,353                     | 110,43          | 77,82                 |
| 14. Other Industries                               | 35,261                                            | 346,97          | 228,81                | 44,487                    | 529,57          | 404,44                |
| 15. Electricity, Gas & Water                       | 25                                                | 119,51          | 68,61                 | 333                       | 286,54          | 252,40                |
| (a) Electricity Generation & Transmission          | 16                                                | 119,12          | 68,23                 | 248                       | 278,43          | 246,47                |
| (b) Non-Conventional Energy                        | —                                                 | —               | —                     | 21                        | 1,13            | 1,02                  |
| (c) Gas, Steam & Water Supply                      | 9                                                 | 40              | 38                    | 64                        | 6,98            | 4,91                  |
| 16. Construction                                   | 181                                               | 39,55           | 37,48                 | 1,040                     | 96,97           | 76,46                 |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>10,074</b>                                     | <b>84,84</b>    | <b>52,32</b>          | <b>21,875</b>             | <b>186,72</b>   | <b>142,77</b>         |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>13,535</b>                                     | <b>94,68</b>    | <b>71,08</b>          | <b>92,175</b>             | <b>423,13</b>   | <b>327,63</b>         |
| <b>V. PERSONAL LOANS</b>                           | <b>1,50,948</b>                                   | <b>470,85</b>   | <b>406,51</b>         | <b>2,20,455</b>           | <b>856,65</b>   | <b>714,42</b>         |
| 1. Loans for Purchase of Consumer Durables         | 7,753                                             | 12,50           | 9,79                  | 7,402                     | 12,96           | 9,98                  |
| 2. Loans for Housing                               | 17,549                                            | 183,51          | 162,28                | 32,877                    | 262,89          | 221,95                |
| 3. Rest of the Personal Loans                      | 1,25,646                                          | 274,84          | 234,43                | 1,80,176                  | 580,80          | 482,48                |
| <b>VI. TRADE</b>                                   | <b>68,821</b>                                     | <b>349,29</b>   | <b>236,70</b>         | <b>1,09,418</b>           | <b>650,54</b>   | <b>458,93</b>         |
| 1. Wholesale Trade                                 | 5,551                                             | 205,04          | 126,39                | 12,188                    | 389,05          | 265,83                |
| 2. Retail Trade                                    | 63,270                                            | 144,25          | 110,31                | 97,230                    | 261,49          | 193,11                |
| <b>VII. FINANCE</b>                                | <b>416</b>                                        | <b>129,85</b>   | <b>86,12</b>          | <b>1,446</b>              | <b>490,00</b>   | <b>411,37</b>         |
| <b>VIII. ALL OTHERS</b>                            | <b>23,858</b>                                     | <b>375,75</b>   | <b>319,67</b>         | <b>1,01,676</b>           | <b>657,81</b>   | <b>564,28</b>         |
| <b>TOTAL BANK CREDIT</b>                           | <b>5,63,789</b>                                   | <b>5589,72</b>  | <b>4426,73</b>        | <b>10,87,564</b>          | <b>11441,86</b> | <b>8928,96</b>        |
| OF WHICH : 1. Artisans & Village Industries        | 17,227                                            | 29,45           | 22,63                 | 23,534                    | 36,88           | 30,53                 |
| 2. Other Small Scale Industries                    | 22,348                                            | 866,15          | 657,71                | 38,684                    | 2190,12         | 1594,63               |

## CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996

## GUJARAT

(Amount in Rupees Lakh)

| FOREIGN BANKS   |              |                    | REGIONAL RURAL BANKS |              |                    | OTHER SCHEDULED COMMERCIAL BANKS |              |                    | ALL SCHEDULED COMMERCIAL BANKS |              |                    | Item No. |
|-----------------|--------------|--------------------|----------------------|--------------|--------------------|----------------------------------|--------------|--------------------|--------------------------------|--------------|--------------------|----------|
| No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts      | Credit Limit | Amount Outstanding | No. of Accounts                  | Credit Limit | Amount Outstanding | No. of Accounts                | Credit Limit | Amount Outstanding |          |
| 7               | 8            | 9                  | 10                   | 11           | 12                 | 13                               | 14           | 15                 | 16                             | 17           | 18                 | 19       |
| 1               | 1,00         | 1,11               | 1,63,867             | 134,06       | 114,56             | 182                              | 7,37         | 2,29               | 8,75,655                       | 1887,92      | 1550,39            | I        |
| 1               | 1,00         | 1,11               | 1,61,736             | 131,28       | 112,39             | 151                              | 1,15         | 42                 | 8,67,136                       | 1528,01      | 1268,83            | 1        |
| —               | —            | —                  | 2,131                | 2,78         | 2,17               | 31                               | 6,22         | 1,87               | 8,519                          | 359,91       | 281,56             | 2        |
| 123             | 424,24       | 345,41             | 20,960               | 11,37        | 8,98               | 1,169                            | 411,19       | 329,73             | 1,47,303                       | 11362,80     | 8815,57            | II       |
| —               | —            | —                  | 3                    | 2            | 2                  | 16                               | 1,65         | 1,13               | 844                            | 48,43        | 41,60              | 1        |
| —               | —            | —                  | 178                  | 48           | 48                 | 18                               | 20,85        | 19,71              | 2,548                          | 648,78       | 527,00             | 2        |
| —               | —            | —                  | 5                    | 11           | 10                 | 1                                | 40           | 38                 | 451                            | 53,47        | 39,36              | 2(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 44                             | 10,62        | 11,03              | 2(b)     |
| —               | —            | —                  | 8                    | 5            | 4                  | 11                               | 18,82        | 18,29              | 541                            | 238,51       | 177,27             | 2(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 28                             | 8,19         | 6,41               | 2(d)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 76                             | 45,54        | 27,22              | 2(e)     |
| —               | —            | —                  | 165                  | 32           | 34                 | 6                                | 1,63         | 1,04               | 1,408                          | 292,45       | 265,72             | 2(f)     |
| —               | —            | —                  | 2                    | 1            | —                  | 2                                | 58           | 44                 | 544                            | 35,64        | 23,92              | 3        |
| 28              | 149,53       | 141,89             | 19                   | 6            | 6                  | 387                              | 112,28       | 89,43              | 13,094                         | 2839,21      | 2303,55            | 4        |
| 15              | 133,67       | 132,76             | —                    | —            | —                  | 112                              | 35,16        | 26,20              | 2,579                          | 1435,89      | 1164,43            | 4(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 55                             | 5,77         | 4,67               | 4(b)     |
| —               | —            | —                  | 1                    | —            | —                  | 3                                | 56           | 40                 | 125                            | 13,03        | 10,92              | 4(c)     |
| 13              | 15,87        | 9,13               | 18                   | 6            | 6                  | 272                              | 76,56        | 62,83              | 10,335                         | 1384,52      | 1123,53            | 4(d)     |
| —               | —            | —                  | 2                    | 1            | 1                  | 12                               | 2,44         | 2,00               | 2,096                          | 241,32       | 198,26             | 5        |
| —               | —            | —                  | 1                    | —            | —                  | 3                                | 2            | 1                  | 200                            | 16,08        | 14,62              | 6        |
| —               | —            | —                  | 1                    | 3            | 2                  | 7                                | 22           | 18                 | 573                            | 50,09        | 40,74              | 7        |
| 36              | 123,85       | 85,80              | 5                    | 2            | 2                  | 131                              | 104,86       | 81,82              | 8,440                          | 2865,91      | 2058,92            | 8        |
| 11              | 50,90        | 20,06              | —                    | —            | —                  | 16                               | 8,13         | 6,82               | 1,346                          | 686,66       | 470,01             | 8(a)     |
| 1               | 60           | —                  | —                    | —            | —                  | —                                | —            | —                  | 145                            | 364,26       | 188,59             | 8(b)     |
| 10              | 49,24        | 50,27              | —                    | —            | —                  | 21                               | 50,89        | 41,93              | 1,356                          | 716,79       | 541,14             | 8(c)     |
| —               | —            | —                  | 1                    | —            | —                  | 2                                | 12           | 13                 | 140                            | 47,93        | 41,89              | 8(d)     |
| 14              | 23,11        | 15,47              | 4                    | 2            | 2                  | 92                               | 45,72        | 32,94              | 5,453                          | 1050,29      | 817,29             | 8(e)     |
| —               | —            | —                  | —                    | —            | —                  | 4                                | 87           | 86                 | 549                            | 345,69       | 353,73             | 9        |
| 3               | 10,83        | 3,24               | 1                    | —            | —                  | 3                                | 2,09         | 88                 | 587                            | 213,76       | 139,26             | 10       |
| 6               | 5,68         | 4,15               | 11                   | 7            | 6                  | 106                              | 49,48        | 43,21              | 5,993                          | 991,58       | 800,69             | 11       |
| 2               | 1,28         | 1,28               | —                    | —            | —                  | 49                               | 40,53        | 33,78              | 2,063                          | 593,49       | 515,56             | 11(a)    |
| —               | —            | —                  | —                    | —            | —                  | 21                               | 6,77         | 6,90               | 887                            | 94,07        | 75,87              | 11(b)    |
| 4               | 4,40         | 2,88               | 11                   | 7            | 6                  | 36                               | 2,18         | 2,54               | 3,043                          | 304,02       | 209,26             | 11(c)    |
| 9               | 15,93        | 21,41              | 16                   | 63           | 64                 | 117                              | 71,92        | 52,68              | 7,655                          | 1316,47      | 989,29             | 12       |
| 1               | 50           | 97                 | 8                    | 13           | 13                 | 28                               | 5,43         | 3,11               | 2,103                          | 466,54       | 321,39             | 12(a)    |
| 3               | 3,83         | 3,58               | 6                    | 48           | 50                 | 37                               | 12,27        | 8,73               | 3,148                          | 251,09       | 186,24             | 12(b)    |
| 3               | 10,57        | 15,83              | —                    | —            | —                  | 36                               | 53,09        | 40,06              | 1,334                          | 446,06       | 356,24             | 12(c)    |
| 2               | 1,03         | 1,03               | 2                    | 2            | 2                  | 16                               | 1,13         | 78                 | 1,070                          | 152,78       | 125,42             | 12(d)    |
| 2               | 10,35        | 35                 | 44                   | 72           | 64                 | 12                               | 1,36         | 1,37               | 1,786                          | 170,76       | 124,19             | 13       |
| 33              | 97,38        | 82,01              | 20,674               | 9,30         | 7,00               | 291                              | 30,43        | 23,17              | 1,00,746                       | 1013,66      | 745,44             | 14       |
| 5               | 7,80         | 3,66               | —                    | —            | —                  | —                                | —            | —                  | 363                            | 413,85       | 324,67             | 15       |
| 1               | 2,80         | 2,53               | —                    | —            | —                  | —                                | —            | —                  | 265                            | 400,34       | 317,24             | 15(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 21                             | 1,13         | 1,02               | 15(b)    |
| 4               | 5,00         | 1,13               | —                    | —            | —                  | —                                | —            | —                  | 77                             | 12,37        | 6,41               | 15(c)    |
| 1               | 2,89         | 2,89               | 3                    | 1            | 1                  | 60                               | 12,15        | 12,85              | 1,285                          | 151,57       | 129,69             | 16       |
| —               | —            | —                  | 4,690                | 14,60        | 11,51              | 133                              | 1,94         | 83                 | 36,772                         | 288,10       | 207,43             | III      |
| —               | —            | —                  | 8,154                | 5,58         | 4,54               | 293                              | 9,34         | 7,41               | 1,14,157                       | 532,73       | 410,66             | IV       |
| 6               | 93           | 93                 | 9,739                | 17,61        | 16,51              | 3,694                            | 40,02        | 32,52              | 3,84,842                       | 1386,07      | 1170,89            | V        |
| —               | —            | —                  | 1,934                | 2,58         | 2,09               | 148                              | 32           | 23                 | 17,237                         | 28,35        | 22,10              | 1        |
| 3               | 23           | 23                 | 458                  | 4,57         | 4,87               | 210                              | 15,58        | 13,30              | 51,097                         | 466,79       | 402,64             | 2        |
| 3               | 70           | 70                 | 7,347                | 10,46        | 9,54               | 3,336                            | 24,13        | 18,99              | 3,16,508                       | 890,92       | 746,15             | 3        |
| 8               | 25,50        | 25,99              | 28,937               | 19,46        | 14,80              | 2,313                            | 94,31        | 76,57              | 2,09,497                       | 1139,09      | 812,98             | VI       |
| 4               | 24,79        | 25,28              | 613                  | 1,41         | 1,00               | 1,557                            | 70,68        | 56,69              | 19,913                         | 690,97       | 475,19             | 1        |
| 4               | 70           | 70                 | 28,324               | 18,06        | 13,80              | 756                              | 23,63        | 19,88              | 1,89,584                       | 448,12       | 337,79             | 2        |
| 4               | 7,10         | 6,54               | —                    | —            | —                  | 106                              | 62,64        | 55,92              | 1,972                          | 689,59       | 559,96             | VII      |
| 2               | 1,42         | 31                 | 3,520                | 3,89         | 3,29               | 1,583                            | 18,37        | 16,11              | 1,30,639                       | 1057,23      | 903,67             | VIII     |
| 144             | 460,19       | 380,29             | 2,39,867             | 206,57       | 174,19             | 9,473                            | 645,18       | 521,38             | 19,00,837                      | 18343,52     | 14431,55           | Total    |
| —               | —            | —                  | 19,386               | 8,71         | 6,59               | 20                               | 34           | 32                 | 60,167                         | 75,37        | 60,08              | 1        |
| 19              | 10,45        | 3,22               | 1,276                | 1,08         | 97                 | 522                              | 39,14        | 32,28              | 62,849                         | 3106,94      | 2288,81            | 2        |

**TABLE No. 5.6 - STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**  
**WESTERN REGION (contd.)** **STATE:**

| OCCUPATION                                         | STATE BANK OF INDIA<br>AND ITS ASSOCIATES |                 |                       | NATIONALISED BANKS |                 |                       |
|----------------------------------------------------|-------------------------------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
|                                                    | No. of<br>Accounts                        | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                                         | 2               | 3                     | 4                  | 5               | 6                     |
| <b>I. AGRICULTURE</b>                              | <b>4,14,748</b>                           | <b>888,80</b>   | <b>750,47</b>         | <b>9,30,671</b>    | <b>2084,19</b>  | <b>1760,79</b>        |
| 1. Direct Finance                                  | 4,12,868                                  | 633,56          | 547,93                | 9,16,160           | 1324,81         | 1179,16               |
| 2. Indirect Finance                                | 1,880                                     | 255,24          | 202,54                | 14,511             | 759,39          | 581,62                |
| <b>II. INDUSTRY</b>                                | <b>55,959</b>                             | <b>13051,65</b> | <b>9417,47</b>        | <b>1,26,541</b>    | <b>21340,05</b> | <b>16459,96</b>       |
| 1. Mining & Quarrying                              | 166                                       | 76,68           | 37,01                 | 812                | 175,15          | 167,43                |
| 2. Food Manufacturing and Processing               | 2,212                                     | 456,94          | 340,48                | 4,160              | 889,87          | 732,47                |
| (a) Rice Mills, Flour and Dal Mills                | 546                                       | 42,63           | 33,31                 | 884                | 97,55           | 68,44                 |
| (b) Sugar                                          | 9                                         | 95              | 81                    | 97                 | 200,37          | 196,19                |
| (c) Edible Oils and Vanaspati                      | 374                                       | 225,10          | 175,62                | 591                | 209,89          | 158,81                |
| (d) Tea Processing                                 | 10                                        | 1,20            | 48                    | 39                 | 38,72           | 28,78                 |
| (e) Processing of Fruits & Vegetables              | 48                                        | 19,16           | 18,13                 | 280                | 63,92           | 47,70                 |
| (f) Others                                         | 1,225                                     | 167,89          | 112,13                | 2,269              | 279,42          | 232,55                |
| 3. Beverage and Tobacco                            | 50                                        | 31,36           | 23,18                 | 450                | 159,35          | 144,31                |
| 4. Textiles                                        | 2,195                                     | 1839,72         | 1367,92               | 9,854              | 3373,61         | 2454,56               |
| (a) Cotton Textiles                                | 1042                                      | 738,58          | 618,46                | 2,846              | 1086,53         | 829,41                |
| (b) Jute Textiles                                  | 37                                        | 3,83            | 4,08                  | 69                 | 19,27           | 19,26                 |
| (c) Handloom Textiles & Khadi                      | 34                                        | 24,30           | 24,37                 | 147                | 37,22           | 32,94                 |
| (d) Other Textiles                                 | 1,082                                     | 1073,01         | 721,00                | 6,792              | 2230,59         | 1572,96               |
| 5. Paper, Paper Products and Printing              | 1,268                                     | 220,58          | 167,74                | 3,972              | 638,49          | 502,60                |
| 6. Leather and Leather Products                    | 283                                       | 43,89           | 32,28                 | 917                | 157,41          | 120,74                |
| 7. Rubber and Rubber Products                      | 349                                       | 85,32           | 65,42                 | 1,081              | 238,41          | 186,94                |
| 8. Chemicals and Chemical Products                 | 2,901                                     | 2357,72         | 1648,70               | 10,397             | 4543,56         | 3479,52               |
| (a) Heavy Industrial Chemicals                     | 427                                       | 554,03          | 390,84                | 1,320              | 1150,25         | 893,17                |
| (b) Fertilizers                                    | 93                                        | 347,42          | 225,03                | 148                | 103,17          | 79,79                 |
| (c) Drugs and Pharmaceuticals                      | 575                                       | 600,82          | 441,27                | 2,128              | 1188,63         | 922,99                |
| (d) Non-Edible Oils                                | 50                                        | 4,35            | 3,39                  | 142                | 73,19           | 61,29                 |
| (e) Other Chemicals & Chemical Products            | 1,756                                     | 851,09          | 588,17                | 6,659              | 2028,33         | 1522,27               |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 191                                       | 1077,26         | 890,37                | 544                | 359,99          | 229,54                |
| 10. Manufacture of Cement & Cement Products        | 268                                       | 581,99          | 288,91                | 512                | 134,95          | 107,90                |
| 11. Basic Metals & Metal Products                  | 2,425                                     | 1847,48         | 1350,90               | 7,835              | 2725,27         | 2111,41               |
| (a) Iron and Steel                                 | 684                                       | 1610,88         | 1149,02               | 2,323              | 1791,00         | 1425,75               |
| (b) Non-Ferrous Metals                             | 158                                       | 72,08           | 58,06                 | 545                | 158,10          | 130,56                |
| (c) Other Metal Products                           | 1,583                                     | 164,53          | 143,82                | 4,967              | 776,17          | 555,10                |
| 12. Engineering                                    | 3,670                                     | 1971,56         | 1345,70               | 12,256             | 3404,51         | 2630,16               |
| (a) Heavy Engineering                              | 731                                       | 1076,29         | 688,96                | 1,966              | 1282,73         | 947,39                |
| (b) Light Engineering                              | 1,342                                     | 338,48          | 238,01                | 5,300              | 769,55          | 601,03                |
| (c) Electrical Machinery & Goods                   | 912                                       | 253,90          | 180,20                | 2,966              | 748,45          | 560,79                |
| (d) Electronic Machinery & Goods                   | 685                                       | 302,89          | 238,53                | 2,024              | 603,78          | 520,95                |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 881                                       | 837,84          | 502,00                | 3,125              | 704,27          | 486,95                |
| 14. Other Industries                               | 38,321                                    | 1460,68         | 1240,55               | 66,742             | 2927,86         | 2269,38               |
| 15. Electricity, Gas & Water                       | 88                                        | 28,22           | 17,03                 | 529                | 251,95          | 225,70                |
| (a) Electricity Generation & Transmission          | 64                                        | 25,23           | 13,87                 | 373                | 240,44          | 216,50                |
| (b) Non-Conventional Energy                        | 9                                         | 22              | 19                    | 26                 | 2,64            | 2,39                  |
| (c) Gas, Steam & Water Supply                      | 15                                        | 2,77            | 2,97                  | 130                | 8,86            | 6,81                  |
| 16. Construction                                   | 691                                       | 134,40          | 99,28                 | 3,355              | 655,39          | 610,36                |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>16,597</b>                             | <b>143,55</b>   | <b>126,38</b>         | <b>41,291</b>      | <b>461,29</b>   | <b>394,34</b>         |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>26,349</b>                             | <b>407,67</b>   | <b>359,19</b>         | <b>1,88,157</b>    | <b>1441,68</b>  | <b>1134,48</b>        |
| <b>V. PERSONAL LOANS</b>                           | <b>2,44,980</b>                           | <b>885,47</b>   | <b>786,27</b>         | <b>4,65,835</b>    | <b>2016,03</b>  | <b>1732,95</b>        |
| 1. Loans for Purchase of Consumer Durables         | 13,633                                    | 23,53           | 18,83                 | 19,546             | 42,16           | 35,10                 |
| 2. Loans for Housing                               | 27,270                                    | 340,33          | 306,82                | 65,977             | 631,31          | 555,53                |
| 3. Rest of the Personal Loans                      | 2,04,077                                  | 521,62          | 460,62                | 3,80,312           | 1342,56         | 1142,31               |
| <b>VI. TRADE</b>                                   | <b>1,66,222</b>                           | <b>1549,37</b>  | <b>1384,93</b>        | <b>3,48,040</b>    | <b>9314,40</b>  | <b>7967,57</b>        |
| 1. Wholesale Trade                                 | 10,765                                    | 1024,65         | 918,68                | 23,406             | 8257,39         | 7113,65               |
| 2. Retail Trade                                    | 1,55,457                                  | 524,72          | 466,24                | 3,24,634           | 1057,01         | 853,92                |
| <b>VII. FINANCE</b>                                | <b>286</b>                                | <b>579,71</b>   | <b>441,24</b>         | <b>2,027</b>       | <b>1888,63</b>  | <b>1519,56</b>        |
| <b>VIII. ALL OTHERS</b>                            | <b>28,252</b>                             | <b>2633,04</b>  | <b>2314,27</b>        | <b>2,11,533</b>    | <b>2984,89</b>  | <b>2542,60</b>        |
| <b>TOTAL BANK CREDIT</b>                           | <b>9,53,393</b>                           | <b>20139,27</b> | <b>15580,21</b>       | <b>23,14,095</b>   | <b>41531,16</b> | <b>33512,24</b>       |
| OF WHICH : 1. Artisans & Village Industries        | 15,037                                    | 27,85           | 24,95                 | 20,058             | 44,46           | 38,32                 |
| 2. Other Small Scale Industries                    | 27,947                                    | 1010,55         | 877,99                | 73,198             | 4372,10         | 3119,30               |

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

**MAHARASHTRA**

(Amount in Rupees Lakh)

| FOREIGN BANKS   |              |                    | REGIONAL RURAL BANKS |              |                    | OTHER SCHEDULED COMMERCIAL BANKS |              |                    | ALL SCHEDULED COMMERCIAL BANKS |              |                    | Item No. |
|-----------------|--------------|--------------------|----------------------|--------------|--------------------|----------------------------------|--------------|--------------------|--------------------------------|--------------|--------------------|----------|
| No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts      | Credit Limit | Amount Outstanding | No. of Accounts                  | Credit Limit | Amount Outstanding | No. of Accounts                | Credit Limit | Amount Outstanding |          |
| 7               | 8            | 9                  | 10                   | 11           | 12                 | 13                               | 14           | 15                 | 16                             | 17           | 18                 | 19       |
| 17              | 34,61        | 26,64              | 1,99,846             | 148,59       | 145,58             | 45,119                           | 168,23       | 138,14             | 15,90,401                      | 3324,42      | 2821,62            | I        |
| 8               | 1,24         | 1,07               | 1,98,482             | 144,99       | 142,83             | 43,740                           | 121,43       | 103,13             | 15,71,258                      | 2226,03      | 1974,11            | 1        |
| 9               | 33,37        | 25,57              | 1,364                | 3,60         | 2,75               | 1,379                            | 46,79        | 35,01              | 19,143                         | 1098,39      | 847,50             | 2        |
| 4,972           | 10454,47     | 7683,25            | 9,236                | 8,07         | 7,38               | 13,285                           | 3206,96      | 2762,37            | 2,09,993                       | 48061,19     | 36330,43           | II       |
| 8               | 10,69        | 5,81               | 4                    | 5            | 6                  | 54                               | 18,72        | 18,44              | 1,044                          | 281,30       | 228,74             | 1        |
| 81              | 248,01       | 184,61             | 75                   | 41           | 41                 | 553                              | 203,69       | 172,17             | 7,081                          | 1798,92      | 1430,14            | 2        |
| 5               | 22,42        | 18,75              | 18                   | 12           | 11                 | 134                              | 9,35         | 7,95               | 1,587                          | 172,06       | 128,55             | 2(a)     |
| 2               | 1,52         | 1,49               | —                    | —            | —                  | 17                               | 39,37        | 35,99              | 125                            | 242,21       | 234,47             | 2(b)     |
| 20              | 106,60       | 72,38              | 10                   | 9            | 9                  | 104                              | 71,19        | 58,07              | 1,099                          | 612,87       | 464,97             | 2(c)     |
| 7               | 7,83         | 6,95               | —                    | —            | —                  | 7                                | 3,18         | 3,09               | 63                             | 50,93        | 39,30              | 2(d)     |
| 1               | 2            | 1                  | 4                    | 3            | 3                  | 27                               | 5,87         | 5,84               | 360                            | 89,01        | 71,70              | 2(e)     |
| 46              | 109,62       | 85,03              | 43                   | 17           | 19                 | 264                              | 74,74        | 61,23              | 3,847                          | 631,84       | 491,13             | 2(f)     |
| 67              | 143,23       | 138,25             | —                    | —            | —                  | 32                               | 33,75        | 33,58              | 599                            | 367,69       | 339,32             | 3        |
| 417             | 1849,02      | 1301,21            | 7                    | 13           | 17                 | 1,869                            | 480,80       | 399,96             | 14,342                         | 7543,29      | 5523,83            | 4        |
| 164             | 864,51       | 609,82             | 3                    | 4            | 6                  | 1,149                            | 188,44       | 162,20             | 5,204                          | 2878,10      | 2219,95            | 4(a)     |
| 1               | 34           | 34                 | —                    | —            | —                  | 7                                | 46           | 40                 | 114                            | 23,91        | 24,08              | 4(b)     |
| —               | —            | —                  | —                    | —            | —                  | 15                               | 98           | 75                 | 196                            | 62,50        | 58,06              | 4(c)     |
| 252             | 984,18       | 691,06             | 4                    | 10           | 11                 | 698                              | 290,92       | 236,61             | 8,828                          | 4578,79      | 3221,74            | 4(d)     |
| 96              | 162,63       | 115,74             | 9                    | 5            | 5                  | 533                              | 83,36        | 58,18              | 5,878                          | 1105,11      | 844,31             | 5        |
| 12              | 7,26         | 3,77               | 1                    | —            | —                  | 65                               | 17,76        | 16,08              | 1,278                          | 226,32       | 172,87             | 6        |
| 29              | 91,23        | 67,74              | 1                    | —            | —                  | 107                              | 14,76        | 13,16              | 1,567                          | 429,73       | 333,26             | 7        |
| 1,029           | 2225,20      | 1552,71            | 6                    | 5            | 4                  | 943                              | 404,43       | 359,85             | 15,276                         | 9530,96      | 7040,82            | 8        |
| 197             | 514,99       | 320,38             | 1                    | 1            | —                  | 201                              | 85,72        | 68,31              | 2,146                          | 2305,00      | 1672,70            | 8(a)     |
| 12              | 52,76        | 25,42              | —                    | —            | —                  | 20                               | 22,51        | 21,71              | 273                            | 525,86       | 351,95             | 8(b)     |
| 447             | 965,84       | 657,95             | 3                    | 3            | 3                  | 166                              | 97,37        | 93,70              | 3,319                          | 2852,68      | 2115,94            | 8(c)     |
| 3               | 85           | 1,51               | —                    | —            | —                  | 3                                | 4            | 4                  | 198                            | 78,43        | 66,22              | 8(d)     |
| 370             | 690,77       | 547,45             | 2                    | 1            | 1                  | 553                              | 198,80       | 176,09             | 9,340                          | 3768,99      | 2834,00            | 8(e)     |
| 73              | 420,23       | 339,76             | —                    | —            | —                  | 71                               | 42,48        | 34,88              | 879                            | 1899,96      | 1494,56            | 9        |
| 27              | 147,05       | 80,67              | 2                    | 2            | 2                  | 96                               | 25,45        | 24,14              | 905                            | 889,45       | 501,63             | 10       |
| 256             | 873,27       | 668,30             | 7                    | 22           | 23                 | 769                              | 327,15       | 279,88             | 11,292                         | 5773,39      | 4410,72            | 11       |
| 177             | 760,83       | 590,02             | —                    | —            | —                  | 321                              | 220,34       | 186,26             | 3,505                          | 4383,04      | 3351,06            | 11(a)    |
| 15              | 16,14        | 10,48              | —                    | —            | —                  | 87                               | 31,78        | 31,06              | 805                            | 278,10       | 230,17             | 11(b)    |
| 64              | 96,30        | 67,80              | 7                    | 22           | 23                 | 361                              | 75,03        | 62,55              | 6,982                          | 1112,25      | 829,49             | 11(c)    |
| 792             | 2242,68      | 1676,43            | 15                   | 15           | 14                 | 1,152                            | 423,31       | 353,61             | 17,885                         | 8042,22      | 6006,04            | 12       |
| 239             | 900,07       | 633,95             | 5                    | 9            | 8                  | 260                              | 73,93        | 61,93              | 3,201                          | 3333,11      | 2332,31            | 12(a)    |
| 215             | 350,76       | 251,97             | 4                    | 2            | 3                  | 350                              | 118,41       | 95,59              | 7,211                          | 1577,21      | 1186,63            | 12(b)    |
| 191             | 647,15       | 486,04             | 4                    | 2            | 2                  | 282                              | 91,45        | 79,31              | 4,355                          | 1740,98      | 1306,37            | 12(c)    |
| 147             | 344,70       | 304,47             | 2                    | 2            | 2                  | 260                              | 139,53       | 116,78             | 3,118                          | 1390,92      | 1180,74            | 12(d)    |
| 74              | 392,80       | 185,09             | 68                   | 1,16         | 1,02               | 220                              | 46,14        | 37,76              | 4,368                          | 1982,21      | 1212,82            | 13       |
| 1,816           | 1096,32      | 890,40             | 9,021                | 5,37         | 4,87               | 5,572                            | 527,69       | 421,53             | 1,21,472                       | 6017,94      | 4826,73            | 14       |
| 30              | 144,10       | 129,36             | 1                    | 1            | 1                  | 45                               | 79,82        | 77,70              | 693                            | 504,10       | 449,78             | 15       |
| 25              | 139,03       | 124,39             | 1                    | 1            | 1                  | 31                               | 37,44        | 35,80              | 494                            | 442,15       | 390,57             | 15(a)    |
| 2               | 3,00         | 3,00               | —                    | —            | —                  | 2                                | 2,10         | 2,10               | 39                             | 7,96         | 7,68               | 15(b)    |
| 3               | 2,08         | 1,96               | —                    | —            | —                  | 12                               | 40,28        | 39,79              | 160                            | 53,99        | 51,53              | 15(c)    |
| 165             | 400,74       | 343,40             | 19                   | 43           | 36                 | 1,204                            | 477,64       | 461,48             | 5,434                          | 1668,61      | 1514,88            | 16       |
| 61              | 60,59        | 46,10              | 4,775                | 17,64        | 15,60              | 4,622                            | 91,57        | 70,67              | 67,346                         | 774,64       | 653,08             | III      |
| 450             | 498,63       | 374,99             | 31,484               | 18,47        | 18,22              | 11,664                           | 362,86       | 310,70             | 2,58,104                       | 2729,32      | 2197,57            | IV       |
| 4,48,568        | 1241,30      | 903,98             | 22,486               | 32,44        | 31,28              | 67,853                           | 296,32       | 258,98             | 12,49,722                      | 4471,56      | 3713,45            | V        |
| 11,255          | 30,41        | 29,87              | 3,761                | 5,66         | 4,99               | 2,661                            | 6,00         | 5,23               | 50,856                         | 107,76       | 94,02              | 1        |
| 2,041           | 134,68       | 131,23             | 894                  | 7,15         | 7,08               | 6,370                            | 64,42        | 56,33              | 1,02,552                       | 1177,88      | 1056,99            | 2        |
| 4,35,272        | 1076,22      | 742,87             | 17,831               | 19,63        | 19,21              | 58,822                           | 225,90       | 197,42             | 10,96,314                      | 3185,92      | 2562,44            | 3        |
| 637             | 812,81       | 621,39             | 70,438               | 43,79        | 43,14              | 26,693                           | 1607,03      | 1379,80            | 6,12,030                       | 13327,40     | 11396,83           | VI       |
| 434             | 752,45       | 571,22             | 1,474                | 1,97         | 1,87               | 4,223                            | 794,09       | 666,72             | 40,302                         | 10830,56     | 9272,14            | 1        |
| 203             | 60,36        | 50,17              | 68,964               | 41,82        | 41,27              | 22,470                           | 812,94       | 713,09             | 5,71,728                       | 2496,85      | 2124,69            | 2        |
| 392             | 1350,14      | 1054,81            | 3                    | 3            | 3                  | 765                              | 987,90       | 793,94             | 3,473                          | 4806,42      | 3809,58            | VII      |
| 9,636           | 1326,76      | 1222,51            | 6,759                | 8,73         | 9,42               | 23,683                           | 323,51       | 285,62             | 2,79,863                       | 7276,93      | 6374,43            | VIII     |
| 4,64,733        | 15779,31     | 11933,67           | 3,45,027             | 277,77       | 270,65             | 1,93,684                         | 7044,37      | 6000,21            | 42,70,932                      | 84771,88     | 67296,98           | Total    |
| 1,003           | 1,62         | 1,96               | 6,409                | 3,18         | 2,86               | 1,692                            | 7,61         | 6,46               | 44,199                         | 84,72        | 74,55              | 1        |
| 281             | 358,93       | 293,55             | 2,444                | 2,01         | 1,96               | 5,149                            | 472,50       | 383,75             | 1,09,019                       | 6216,10      | 4676,55            | 2        |

| <b>WESTERN REGION (contd.)</b>                     |                                                   |                 | <b>STATE:</b>         |                           |                 |                       |
|----------------------------------------------------|---------------------------------------------------|-----------------|-----------------------|---------------------------|-----------------|-----------------------|
| <b>OCCUPATION</b>                                  | <b>STATE BANK OF INDIA<br/>AND ITS ASSOCIATES</b> |                 |                       | <b>NATIONALISED BANKS</b> |                 |                       |
|                                                    | No. of<br>Accounts                                | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts        | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                                                 | 2               | 3                     | 4                         | 5               | 6                     |
| <b>I. AGRICULTURE</b>                              | <b>605</b>                                        | <b>34</b>       | <b>39</b>             | <b>798</b>                | <b>1,44</b>     | <b>1,29</b>           |
| 1. Direct Finance                                  | 605                                               | 34              | 39                    | 797                       | 1,43            | 1,29                  |
| 2. Indirect Finance                                | —                                                 | —               | —                     | 1                         | —               | —                     |
| <b>II. INDUSTRY</b>                                | <b>414</b>                                        | <b>26,09</b>    | <b>20,52</b>          | <b>332</b>                | <b>25,84</b>    | <b>20,84</b>          |
| 1. Mining & Quarrying                              | —                                                 | —               | —                     | 1                         | —               | —                     |
| 2. Food Manufacturing and Processing               | 2                                                 | 1               | —                     | 17                        | 85              | 85                    |
| (a) Rice Mills, Flour and Dal Mills                | —                                                 | —               | —                     | 10                        | 78              | 78                    |
| (b) Sugar                                          | —                                                 | —               | —                     | —                         | —               | —                     |
| (c) Edible Oils and Vanaspati                      | —                                                 | —               | —                     | —                         | —               | —                     |
| (d) Tea Processing                                 | —                                                 | —               | —                     | —                         | —               | —                     |
| (e) Processing of Fruits & Vegetables              | —                                                 | —               | —                     | 1                         | —               | —                     |
| (f) Others                                         | 2                                                 | 1               | —                     | 6                         | 7               | 7                     |
| 3. Beverage and Tobacco                            | —                                                 | —               | —                     | 2                         | 1               | 1                     |
| 4. Textiles                                        | 18                                                | 21,67           | 15,53                 | 51                        | 10,75           | 10,04                 |
| (a) Cotton Textiles                                | 2                                                 | 3               | 3                     | 4                         | 55              | 38                    |
| (b) Jute Textiles                                  | —                                                 | —               | —                     | —                         | —               | —                     |
| (c) Handloom Textiles & Khadi                      | —                                                 | —               | —                     | 1                         | 2               | 1                     |
| (d) Other Textiles                                 | 16                                                | 21,63           | 15,50                 | 46                        | 10,19           | 9,65                  |
| 5. Paper, Paper Products and Printing              | —                                                 | —               | —                     | 23                        | 1,08            | 59                    |
| 6. Leather and Leather Products                    | —                                                 | —               | —                     | —                         | —               | —                     |
| 7. Rubber and Rubber Products                      | 1                                                 | 1               | —                     | —                         | —               | —                     |
| 8. Chemicals and Chemical Products                 | 11                                                | 2,14            | 3,25                  | 30                        | 8,23            | 6,32                  |
| (a) Heavy Industrial Chemicals                     | —                                                 | —               | —                     | 7                         | 81              | —                     |
| (b) Fertilizers                                    | —                                                 | —               | —                     | —                         | —               | —                     |
| (c) Drugs and Pharmaceuticals                      | 1                                                 | 5               | 2                     | 2                         | 32              | 31                    |
| (d) Non-Edible Oils                                | —                                                 | —               | —                     | —                         | —               | —                     |
| (e) Other Chemicals & Chemical Products            | 10                                                | 2,09            | 3,23                  | 21                        | 7,10            | 6,01                  |
| 9. Petroleum, Coal Products & Nuclear Fuels        | —                                                 | —               | —                     | 1                         | 1               | 1                     |
| 10. Manufacture of Cement & Cement Products        | 13                                                | 92              | 64                    | 6                         | 14              | 5                     |
| 11. Basic Metals & Metal Products                  | 8                                                 | 25              | 25                    | 19                        | 95              | 91                    |
| (a) Iron and Steel                                 | 5                                                 | 23              | 25                    | 5                         | 53              | 54                    |
| (b) Non-Ferrous Metals                             | —                                                 | —               | —                     | —                         | —               | —                     |
| (c) Other Metal Products                           | 3                                                 | 2               | —                     | 14                        | 41              | 36                    |
| 12. Engineering                                    | 6                                                 | 52              | 26                    | 12                        | 1,55            | 1,44                  |
| (a) Heavy Engineering                              | —                                                 | —               | —                     | 1                         | 1,10            | 99                    |
| (b) Light Engineering                              | 1                                                 | 1               | —                     | 7                         | 12              | 12                    |
| (c) Electrical Machinery & Goods                   | 5                                                 | 51              | 25                    | 3                         | 2               | 2                     |
| (d) Electronic Machinery & Goods                   | —                                                 | —               | —                     | 1                         | 31              | 31                    |
| 13. Vehicles, Vehicle Parts & Transport Equipments | —                                                 | —               | —                     | 5                         | 4               | 4                     |
| 14. Other Industries                               | 354                                               | 54              | 58                    | 158                       | 51              | 48                    |
| 15. Electricity, Gas & Water                       | —                                                 | —               | —                     | 2                         | 1,56            | 1                     |
| (a) Electricity Generation & Transmission          | —                                                 | —               | —                     | 2                         | 1,56            | 1                     |
| (b) Non-Conventional Energy                        | —                                                 | —               | —                     | —                         | —               | —                     |
| (c) Gas, Steam & Water Supply                      | —                                                 | —               | —                     | —                         | —               | —                     |
| 16. Construction                                   | 1                                                 | 5               | 2                     | 5                         | 15              | 9                     |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>18</b>                                         | <b>21</b>       | <b>15</b>             | <b>133</b>                | <b>1,68</b>     | <b>1,34</b>           |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>1</b>                                          | <b>—</b>        | <b>—</b>              | <b>266</b>                | <b>2,07</b>     | <b>2,07</b>           |
| <b>V. PERSONAL LOANS</b>                           | <b>78</b>                                         | <b>31</b>       | <b>26</b>             | <b>532</b>                | <b>1,91</b>     | <b>1,76</b>           |
| 1. Loans for Purchase of Consumer Durables         | —                                                 | —               | —                     | 107                       | 18              | 17                    |
| 2. Loans for Housing                               | 22                                                | 20              | 15                    | 8                         | 12              | 11                    |
| 3. Rest of the Personal Loans                      | 56                                                | 11              | 11                    | 417                       | 1,61            | 1,48                  |
| <b>VI. TRADE</b>                                   | <b>158</b>                                        | <b>33</b>       | <b>34</b>             | <b>263</b>                | <b>1,03</b>     | <b>97</b>             |
| 1. Wholesale Trade                                 | —                                                 | —               | —                     | 50                        | 8               | 7                     |
| 2. Retail Trade                                    | 158                                               | 33              | 34                    | 213                       | 95              | 90                    |
| <b>VII. FINANCE</b>                                | <b>—</b>                                          | <b>—</b>        | <b>—</b>              | <b>—</b>                  | <b>—</b>        | <b>—</b>              |
| <b>VIII. ALL OTHERS</b>                            | <b>25</b>                                         | <b>3</b>        | <b>2</b>              | <b>61</b>                 | <b>1,10</b>     | <b>1,10</b>           |
| <b>TOTAL BANK CREDIT</b>                           | <b>1299</b>                                       | <b>27,32</b>    | <b>21,68</b>          | <b>2,385</b>              | <b>35,06</b>    | <b>29,37</b>          |
| OF WHICH : 1. Artisans & Village Industries        | 281                                               | 43              | 46                    | 102                       | 14              | 13                    |
| 2. Other Small Scale Industries                    | 95                                                | 2,70            | 3,81                  | 205                       | 12,87           | 10,34                 |

## CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996

DADRA &amp; NAGAR HAVELI

(Amount in Rupees Lakh)

| FOREIGN BANKS   |              |                    | REGIONAL RURAL BANKS |              |                    | OTHER SCHEDULED COMMERCIAL BANKS |              |                    | ALL SCHEDULED COMMERCIAL BANKS |              |                    | Item No. |
|-----------------|--------------|--------------------|----------------------|--------------|--------------------|----------------------------------|--------------|--------------------|--------------------------------|--------------|--------------------|----------|
| No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts      | Credit Limit | Amount Outstanding | No. of Accounts                  | Credit Limit | Amount Outstanding | No. of Accounts                | Credit Limit | Amount Outstanding |          |
| 7               | 8            | 9                  | 10                   | 11           | 12                 | 13                               | 14           | 15                 | 16                             | 17           | 18                 | 19       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1,403                          | 1,78         | 1,68               | I        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1,402                          | 1,78         | 1,68               | 1        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | —            | —                  | 2        |
| 7               | 8,45         | 8,14               | —                    | —            | —                  | 24                               | 17,38        | 16,43              | 777                            | 77,76        | 65,93              | II       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | —            | —                  | 1        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 19                             | 86           | 86                 | 2        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 10                             | 78           | 78                 | 2(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 2(b)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 2(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 2(d)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | —            | —                  | 2(e)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 8                              | 8            | 7                  | 2(f)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 2                              | 1            | 1                  | 3        |
| 2               | 3,55         | 2,77               | —                    | —            | —                  | 16                               | 6,51         | 6,66               | 87                             | 42,48        | 35,01              | 4        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 6                              | 58           | 41                 | 4(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 4(b)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | 2            | 1                  | 4(c)     |
| 2               | 3,55         | 2,77               | —                    | —            | —                  | 16                               | 6,51         | 6,66               | 80                             | 41,88        | 34,58              | 4(d)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 23                             | 1,08         | 59                 | 5        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 6        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | 1            | —                  | 7        |
| 5               | 4,90         | 5,36               | —                    | —            | —                  | 8                                | 10,87        | 9,77               | 54                             | 26,13        | 24,70              | 8        |
| —               | —            | —                  | —                    | —            | —                  | 1                                | 70           | 60                 | 8                              | 1,51         | 60                 | 8(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 8(b)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 3                              | 37           | 33                 | 8(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 8(d)     |
| 5               | 4,90         | 5,36               | —                    | —            | —                  | 7                                | 10,17        | 9,17               | 43                             | 24,25        | 23,77              | 8(e)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | 1            | 1                  | 9        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 19                             | 1,05         | 69                 | 10       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 27                             | 1,19         | 1,16               | 11       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 10                             | 76           | 79                 | 11(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 11(b)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 17                             | 43           | 37                 | 11(c)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 18                             | 2,07         | 1,70               | 12       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | 1,10         | 99                 | 12(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 8                              | 13           | 12                 | 12(b)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 8                              | 53           | 27                 | 12(c)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | 31           | 31                 | 12(d)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 5                              | 4            | 4                  | 13       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 512                            | 1,05         | 1,06               | 14       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 2                              | 1,56         | 1                  | 15       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 2                              | 1,56         | 1                  | 15(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 15(b)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 15(c)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 6                              | 20           | 11                 | 16       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 151                            | 1,89         | 1,49               | III      |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 267                            | 2,07         | 2,07               | IV       |
| —               | —            | —                  | —                    | —            | —                  | 1                                | 1            | 1                  | 611                            | 2,23         | 2,03               | V        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 107                            | 18           | 17                 | 1        |
| —               | —            | —                  | —                    | —            | —                  | 1                                | 1            | 1                  | 31                             | 33           | 27                 | 2        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 473                            | 1,72         | 1,59               | 3        |
| —               | —            | —                  | —                    | —            | —                  | 1                                | 1            | —                  | 422                            | 1,36         | 1,31               | VI       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 50                             | 8            | 7                  | 1        |
| —               | —            | —                  | —                    | —            | —                  | 1                                | 1            | —                  | 372                            | 1,28         | 1,24               | 2        |
| —               | —            | —                  | —                    | —            | —                  | 1                                | 1,10         | 87                 | 1                              | 1,10         | 87                 | VII      |
| 2               | 50           | 50                 | —                    | —            | —                  | —                                | —            | —                  | 88                             | 1,63         | 1,62               | VIII     |
| 9               | 8,95         | 8,64               | —                    | —            | —                  | 27                               | 18,50        | 17,31              | 3,720                          | 89,83        | 77,00              | Total    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 383                            | 56           | 59                 | 1        |
| 5               | 4,90         | 5,36               | —                    | —            | —                  | 1                                | 70           | 60                 | 306                            | 21,16        | 20,11              | 2        |

| WESTERN REGION (concl.d.)                          |                                           |                 |                       | STATE:             |                 |                       |
|----------------------------------------------------|-------------------------------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
| OCCUPATION                                         | STATE BANK OF INDIA<br>AND ITS ASSOCIATES |                 |                       | NATIONALISED BANKS |                 |                       |
|                                                    | No. of<br>Accounts                        | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                                         | 2               | 3                     | 4                  | 5               | 6                     |
| I. AGRICULTURE                                     | 606                                       | 1,74            | 1,41                  | 216                | 33              | 26                    |
| 1. Direct Finance                                  | 606                                       | 1,74            | 1,41                  | 215                | 31              | 24                    |
| 2. Indirect Finance                                | —                                         | —               | —                     | 1                  | 2               | 3                     |
| II. INDUSTRY                                       | 636                                       | 27,51           | 19,78                 | 270                | 42,82           | 35,74                 |
| 1. Mining & Quarrying                              | 1                                         | 4               | 2                     | 6                  | 15              | 15                    |
| 2. Food Manufacturing and Processing               | 7                                         | 34              | 34                    | 4                  | 3               | 1                     |
| (a) Rice Mills, Flour and Dal Mills                | 7                                         | 34              | 34                    | 1                  | 2               | —                     |
| (b) Sugar                                          | —                                         | —               | —                     | —                  | —               | —                     |
| (c) Edible Oils and Vanaspati                      | —                                         | —               | —                     | —                  | —               | —                     |
| (d) Tea Processing                                 | —                                         | —               | —                     | —                  | —               | —                     |
| (e) Processing of Fruits & Vegetables              | —                                         | —               | —                     | —                  | —               | —                     |
| (f) Others                                         | —                                         | —               | —                     | 3                  | 1               | 1                     |
| 3. Beverage and Tobacco                            | 8                                         | 13              | 10                    | 8                  | 2,12            | 1,61                  |
| 4. Textiles                                        | 12                                        | 1,50            | 1,29                  | 43                 | 15,36           | 14,82                 |
| (a) Cotton Textiles                                | 5                                         | 51              | 45                    | 12                 | 3,45            | 3,46                  |
| (b) Jute Textiles                                  | —                                         | —               | —                     | —                  | —               | —                     |
| (c) Handloom Textiles & Khadi                      | —                                         | —               | —                     | —                  | —               | —                     |
| (d) Other Textiles                                 | 7                                         | 98              | 84                    | 31                 | 11,90           | 11,36                 |
| 5. Paper, Paper Products and Printing              | 17                                        | 1,17            | 91                    | 19                 | 2,40            | 1,20                  |
| 6. Leather and Leather Products                    | —                                         | —               | —                     | —                  | —               | —                     |
| 7. Rubber and Rubber Products                      | 15                                        | 7,45            | 6,63                  | 3                  | 13              | —                     |
| 8. Chemicals and Chemical Products                 | 43                                        | 6,60            | 3,77                  | 71                 | 11,25           | 8,90                  |
| (a) Heavy Industrial Chemicals                     | —                                         | —               | —                     | 4                  | 2,83            | 2,81                  |
| (b) Fertilizers                                    | —                                         | —               | —                     | —                  | —               | —                     |
| (c) Drugs and Pharmaceuticals                      | —                                         | —               | —                     | 3                  | 24              | 25                    |
| (d) Non-Edible Oils                                | —                                         | —               | —                     | —                  | —               | —                     |
| (e) Other Chemicals & Chemical Products            | 43                                        | 6,60            | 3,77                  | 64                 | 8,18            | 5,84                  |
| 9. Petroleum, Coal Products & Nuclear Fuels        | —                                         | —               | —                     | 1                  | 1               | 1                     |
| 10. Manufacture of Cement & Cement Products        | —                                         | —               | —                     | —                  | —               | —                     |
| 11. Basic Metals & Metal Products                  | 26                                        | 3,74            | 2,01                  | 18                 | 4,44            | 3,78                  |
| (a) Iron and Steel                                 | —                                         | —               | —                     | 5                  | 1,04            | 82                    |
| (b) Non-Ferrous Metals                             | 12                                        | 2,32            | 1,01                  | 6                  | 1,39            | 1,28                  |
| (c) Other Metal Products                           | 14                                        | 1,42            | 1,00                  | 7                  | 2,01            | 1,69                  |
| 12. Engineering                                    | 30                                        | 3,29            | 2,29                  | 28                 | 2,46            | 2,04                  |
| (a) Heavy Engineering                              | 8                                         | 41              | 31                    | 11                 | 1,48            | 1,18                  |
| (b) Light Engineering                              | 19                                        | 2,80            | 1,90                  | 9                  | 29              | 25                    |
| (c) Electrical Machinery & Goods                   | 3                                         | 8               | 8                     | 6                  | 19              | 16                    |
| (d) Electronic Machinery & Goods                   | —                                         | —               | —                     | 2                  | 50              | 45                    |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 32                                        | 2,16            | 1,48                  | 3                  | 71              | 40                    |
| 14. Other Industries                               | 435                                       | 89              | 78                    | 60                 | 3,71            | 2,68                  |
| 15. Electricity, Gas & Water                       | 2                                         | 5               | 5                     | 2                  | 1               | 1                     |
| (a) Electricity Generation & Transmission          | —                                         | —               | —                     | —                  | —               | —                     |
| (b) Non-Conventional Energy                        | —                                         | —               | —                     | —                  | —               | —                     |
| (c) Gas, Steam & Water Supply                      | 2                                         | 5               | 5                     | 2                  | 1               | 1                     |
| 16. Construction                                   | 8                                         | 17              | 10                    | 4                  | 5               | 13                    |
| III. TRANSPORT OPERATORS                           | 64                                        | 1,07            | 94                    | 41                 | 55              | 58                    |
| IV. PROFESSIONAL AND OTHER SERVICES                | 40                                        | 49              | 31                    | 177                | 73              | 59                    |
| V. PERSONAL LOANS                                  | 2,017                                     | 5,79            | 5,28                  | 299                | 1,17            | 1,00                  |
| 1. Loans for Purchase of Consumer Durables         | 68                                        | 9               | 7                     | 5                  | 1               | 1                     |
| 2. Loans for Housing                               | 72                                        | 80              | 70                    | 33                 | 28              | 24                    |
| 3. Rest of the Personal Loans                      | 1,877                                     | 4,90            | 4,52                  | 261                | 88              | 75                    |
| VI. TRADE                                          | 352                                       | 1,84            | 1,76                  | 87                 | 42              | 40                    |
| 1. Wholesale Trade                                 | 9                                         | 35              | 28                    | 3                  | 7               | 7                     |
| 2. Retail Trade                                    | 343                                       | 1,49            | 1,48                  | 84                 | 35              | 34                    |
| VII. FINANCE                                       | —                                         | —               | —                     | 1                  | 25              | 19                    |
| VIII. ALL OTHERS                                   | 62                                        | 2,91            | 2,28                  | 33                 | 31              | 29                    |
| TOTAL BANK CREDIT                                  | 3,777                                     | 41,34           | 31,75                 | 1,124              | 46,56           | 39,06                 |
| OF WHICH : 1. Artisans & Village Industries        | 358                                       | 2,81            | 2,49                  | 34                 | 16              | 16                    |
| 2. Other Small Scale Industries                    | 127                                       | 6,86            | 4,97                  | 168                | 19,23           | 15,20                 |

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

**DAMAN & DIU**

(Amount in Rupees Lakh)

| FOREIGN BANKS   |              |                    | REGIONAL RURAL BANKS |              |                    | OTHER SCHEDULED COMMERCIAL BANKS |              |                    | ALL SCHEDULED COMMERCIAL BANKS |              |                    | Item No. |
|-----------------|--------------|--------------------|----------------------|--------------|--------------------|----------------------------------|--------------|--------------------|--------------------------------|--------------|--------------------|----------|
| No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts      | Credit Limit | Amount Outstanding | No. of Accounts                  | Credit Limit | Amount Outstanding | No. of Accounts                | Credit Limit | Amount Outstanding |          |
| 7               | 8            | 9                  | 10                   | 11           | 12                 | 13                               | 14           | 15                 | 16                             | 17           | 18                 | 19       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 822                            | 2,07         | 1,67               | I        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 821                            | 2,05         | 1,64               | 1        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | 2            | 3                  | 2        |
| 13              | 12,62        | 9,64               | —                    | —            | —                  | 6                                | 3,12         | 1,15               | 925                            | 86,07        | 66,30              | II       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 7                              | 18           | 18                 | 1        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 11                             | 37           | 35                 | 2        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 8                              | 36           | 34                 | 2(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 2(b)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 2(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 2(d)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 2(e)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 3                              | 1            | 1                  | 2(f)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 16                             | 2,25         | 1,71               | 3        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 55                             | 16,85        | 16,11              | 4        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 17                             | 3,97         | 3,91               | 4(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 4(b)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 4(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 38                             | 12,89        | 12,21              | 4(d)     |
| 1               | 60           | 16                 | —                    | —            | —                  | —                                | —            | —                  | 37                             | 4,17         | 2,26               | 5        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 6        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 18                             | 7,58         | 6,63               | 7        |
| 11              | 10,68        | 7,79               | —                    | —            | —                  | 4                                | 2,42         | 79                 | 129                            | 30,94        | 21,25              | 8        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 4                              | 2,83         | 2,81               | 8(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 8(b)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 3                              | 24           | 25                 | 8(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 8(d)     |
| 11              | 10,68        | 7,79               | —                    | —            | —                  | 4                                | 2,42         | 79                 | 122                            | 27,88        | 18,19              | 8(e)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | 1            | 1                  | 9        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 10       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 44                             | 8,18         | 5,79               | 11       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 5                              | 1,04         | 82                 | 11(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 18                             | 3,71         | 2,29               | 11(b)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 21                             | 3,42         | 2,68               | 11(c)    |
| —               | —            | —                  | —                    | —            | —                  | 2                                | 70           | 36                 | 60                             | 6,44         | 4,69               | 12       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 19                             | 1,89         | 1,49               | 12(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 28                             | 3,08         | 2,16               | 12(b)    |
| —               | —            | —                  | —                    | —            | —                  | 2                                | 70           | 36                 | 11                             | 97           | 60                 | 12(c)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 2                              | 50           | 45                 | 12(d)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 35                             | 2,87         | 1,88               | 13       |
| 1               | 1,34         | 1,69               | —                    | —            | —                  | —                                | —            | —                  | 496                            | 5,95         | 5,15               | 14       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 4                              | 6            | 6                  | 15       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 15(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 15(b)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 4                              | 6            | 6                  | 15(c)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 12                             | 22           | 23                 | 16       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 105                            | 1,62         | 1,52               | III      |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 217                            | 1,21         | 90                 | IV       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 2,316                          | 6,96         | 6,28               | V        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 73                             | 10           | 7                  | 1        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 105                            | 1,08         | 94                 | 2        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 2,138                          | 5,77         | 5,27               | 3        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 439                            | 2,26         | 2,16               | VI       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 12                             | 42           | 34                 | 1        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 427                            | 1,84         | 1,81               | 2        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | 25           | 19                 | VII      |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 95                             | 3,21         | 2,57               | VIII     |
| 13              | 12,62        | 9,64               | —                    | —            | —                  | 6                                | 3,12         | 1,15               | 4,920                          | 103,65       | 81,59              | Total    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 392                            | 2,96         | 2,66               | 1        |
| 11              | 10,07        | 6,73               | —                    | —            | —                  | 4                                | 2,42         | 79                 | 310                            | 38,57        | 27,69              | 2        |

| <b>SOUTHERN REGION</b>                             |                                                   |                 | <b>STATE:</b>         |                           |                 |                       |
|----------------------------------------------------|---------------------------------------------------|-----------------|-----------------------|---------------------------|-----------------|-----------------------|
| <b>OCCUPATION</b>                                  | <b>STATE BANK OF INDIA<br/>AND ITS ASSOCIATES</b> |                 |                       | <b>NATIONALISED BANKS</b> |                 |                       |
|                                                    | No. of<br>Accounts                                | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts        | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                                                 | 2               | 3                     | 4                         | 5               | 6                     |
| <b>I. AGRICULTURE</b>                              | <b>12,48,038</b>                                  | <b>1415,65</b>  | <b>1285,81</b>        | <b>13,52,757</b>          | <b>1851,65</b>  | <b>1737,54</b>        |
| 1. Direct Finance                                  | 12,32,833                                         | 1212,20         | 1166,23               | 13,38,094                 | 1521,44         | 1488,70               |
| 2. Indirect Finance                                | 15,205                                            | 203,44          | 119,58                | 14,663                    | 330,22          | 248,84                |
| <b>II. INDUSTRY</b>                                | <b>1,00,885</b>                                   | <b>3980,64</b>  | <b>3326,88</b>        | <b>65,690</b>             | <b>3711,99</b>  | <b>3065,68</b>        |
| 1. Mining & Quarrying                              | 638                                               | 78,15           | 55,90                 | 563                       | 56,33           | 40,28                 |
| 2. Food Manufacturing and Processing               | 5,632                                             | 499,56          | 399,09                | 4,444                     | 524,28          | 426,95                |
| (a) Rice Mills, Flour and Dal Mills                | 2,640                                             | 162,78          | 120,48                | 2,259                     | 108,03          | 77,99                 |
| (b) Sugar                                          | 39                                                | 43,50           | 32,10                 | 68                        | 131,62          | 111,03                |
| (c) Edible Oils and Vanaspati                      | 555                                               | 157,89          | 143,54                | 481                       | 65,77           | 47,00                 |
| (d) Tea Processing                                 | 12                                                | 26              | 30                    | 17                        | 2,54            | 2,57                  |
| (e) Processing of Fruits & Vegetables              | 20                                                | 1,54            | 1,22                  | 170                       | 2,81            | 2,49                  |
| (f) Others                                         | 2,366                                             | 133,60          | 101,44                | 1,449                     | 213,51          | 185,87                |
| 3. Beverage and Tobacco                            | 249                                               | 55,59           | 46,47                 | 400                       | 208,49          | 134,44                |
| 4. Textiles                                        | 1,990                                             | 255,15          | 200,56                | 1,963                     | 316,56          | 282,80                |
| (a) Cotton Textiles                                | 911                                               | 145,98          | 117,56                | 845                       | 150,15          | 132,49                |
| (b) Jute Textiles                                  | 15                                                | 4,96            | 6,33                  | 33                        | 19,22           | 13,14                 |
| (c) Handloom Textiles & Khadi                      | 213                                               | 2,68            | 2,34                  | 208                       | 4,72            | 3,31                  |
| (d) Other Textiles                                 | 851                                               | 101,53          | 74,34                 | 877                       | 142,47          | 133,85                |
| 5. Paper, Paper Products and Printing              | 893                                               | 108,61          | 82,23                 | 1,587                     | 141,74          | 130,61                |
| 6. Leather and Leather Products                    | 197                                               | 26,64           | 26,47                 | 275                       | 11,82           | 10,95                 |
| 7. Rubber and Rubber Products                      | 279                                               | 32,18           | 26,09                 | 258                       | 21,06           | 17,22                 |
| 8. Chemicals and Chemical Products                 | 1,793                                             | 611,77          | 518,92                | 2,117                     | 580,26          | 487,00                |
| (a) Heavy Industrial Chemicals                     | 160                                               | 41,79           | 42,71                 | 164                       | 14,57           | 15,29                 |
| (b) Fertilizers                                    | 70                                                | 104,93          | 81,76                 | 96                        | 121,86          | 99,30                 |
| (c) Drugs and Pharmaceuticals                      | 493                                               | 301,88          | 249,07                | 732                       | 288,89          | 233,98                |
| (d) Non-Edible Oils                                | 88                                                | 38,30           | 32,30                 | 67                        | 23,02           | 15,62                 |
| (e) Other Chemicals & Chemical Products            | 982                                               | 124,88          | 113,08                | 1,058                     | 131,92          | 122,81                |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 64                                                | 20,01           | 15,03                 | 94                        | 16,89           | 11,99                 |
| 10. Manufacture of Cement & Cement Products        | 267                                               | 140,88          | 109,38                | 339                       | 135,13          | 124,75                |
| 11. Basic Metals & Metal Products                  | 1,455                                             | 596,71          | 577,58                | 1,824                     | 614,08          | 498,40                |
| (a) Iron and Steel                                 | 439                                               | 400,49          | 396,37                | 535                       | 519,07          | 415,96                |
| (b) Non-Ferrous Metals                             | 98                                                | 63,34           | 55,90                 | 116                       | 22,43           | 19,03                 |
| (c) Other Metal Products                           | 918                                               | 132,89          | 125,31                | 1,173                     | 72,58           | 63,42                 |
| 12. Engineering                                    | 2,881                                             | 719,98          | 615,02                | 2,509                     | 403,60          | 335,21                |
| (a) Heavy Engineering                              | 334                                               | 101,06          | 73,29                 | 312                       | 81,07           | 76,21                 |
| (b) Light Engineering                              | 1,291                                             | 191,99          | 156,52                | 896                       | 84,31           | 79,16                 |
| (c) Electrical Machinery & Goods                   | 714                                               | 277,29          | 263,86                | 618                       | 146,86          | 112,01                |
| (d) Electronic Machinery & Goods                   | 542                                               | 149,65          | 121,35                | 683                       | 91,36           | 67,84                 |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 607                                               | 214,24          | 209,45                | 827                       | 47,35           | 40,15                 |
| 14. Other Industries                               | 83,328                                            | 324,54          | 284,67                | 47,412                    | 280,98          | 241,15                |
| 15. Electricity, Gas & Water                       | 213                                               | 271,75          | 139,12                | 204                       | 270,83          | 207,56                |
| (a) Electricity Generation & Transmission          | 191                                               | 267,51          | 135,09                | 167                       | 259,86          | 196,19                |
| (b) Non-Conventional Energy                        | 7                                                 | 3,41            | 3,41                  | 6                         | 9,69            | 10,20                 |
| (c) Gas, Steam & Water Supply                      | 15                                                | 82              | 62                    | 31                        | 1,29            | 1,18                  |
| 16. Construction                                   | 399                                               | 24,88           | 20,92                 | 874                       | 82,60           | 76,23                 |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>26,654</b>                                     | <b>108,63</b>   | <b>88,52</b>          | <b>28,704</b>             | <b>103,21</b>   | <b>87,99</b>          |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>26,801</b>                                     | <b>203,80</b>   | <b>143,68</b>         | <b>1,48,205</b>           | <b>450,24</b>   | <b>412,65</b>         |
| <b>V. PERSONAL LOANS</b>                           | <b>5,16,558</b>                                   | <b>1393,87</b>  | <b>1057,10</b>        | <b>3,26,434</b>           | <b>1058,81</b>  | <b>955,90</b>         |
| 1. Loans for Purchase of Consumer Durables         | 29,041                                            | 49,42           | 44,04                 | 23,044                    | 30,25           | 26,31                 |
| 2. Loans for Housing                               | 31,887                                            | 435,06          | 292,72                | 33,018                    | 371,83          | 332,73                |
| 3. Rest of the Personal Loans                      | 4,55,630                                          | 909,39          | 720,34                | 2,70,372                  | 656,73          | 596,86                |
| <b>VI. TRADE</b>                                   | <b>2,83,240</b>                                   | <b>772,06</b>   | <b>622,13</b>         | <b>2,44,289</b>           | <b>953,60</b>   | <b>812,18</b>         |
| 1. Wholesale Trade                                 | 14,724                                            | 350,05          | 286,61                | 10,934                    | 565,43          | 482,27                |
| 2. Retail Trade                                    | 2,68,516                                          | 422,01          | 335,52                | 2,33,355                  | 388,16          | 329,91                |
| <b>VII. FINANCE</b>                                | <b>522</b>                                        | <b>158,71</b>   | <b>125,49</b>         | <b>844</b>                | <b>168,04</b>   | <b>143,53</b>         |
| <b>VIII. ALL OTHERS</b>                            | <b>81,863</b>                                     | <b>1890,98</b>  | <b>816,36</b>         | <b>4,69,286</b>           | <b>1056,26</b>  | <b>945,59</b>         |
| <b>TOTAL BANK CREDIT</b>                           | <b>22,84,561</b>                                  | <b>9924,34</b>  | <b>7465,97</b>        | <b>26,36,209</b>          | <b>9353,81</b>  | <b>8161,07</b>        |
| OF WHICH : 1. Artisans & Village Industries        | 39,630                                            | 61,24           | 48,40                 | 16,396                    | 24,20           | 22,09                 |
| 2. Other Small Scale Industries                    | 48,108                                            | 850,69          | 716,44                | 37,297                    | 755,25          | 633,86                |

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

**ANDHRA PRADESH**

(Amount in Rupees Lakh)

| FOREIGN BANKS   |              |                    | REGIONAL RURAL BANKS |              |                    | OTHER SCHEDULED COMMERCIAL BANKS |              |                    | ALL SCHEDULED COMMERCIAL BANKS |              |                    | Item No. |
|-----------------|--------------|--------------------|----------------------|--------------|--------------------|----------------------------------|--------------|--------------------|--------------------------------|--------------|--------------------|----------|
| No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts      | Credit Limit | Amount Outstanding | No. of Accounts                  | Credit Limit | Amount Outstanding | No. of Accounts                | Credit Limit | Amount Outstanding |          |
| 7               | 8            | 9                  | 10                   | 11           | 12                 | 13                               | 14           | 15                 | 16                             | 17           | 18                 | 19       |
| 13              | 7,35         | 6,54               | 8,85,340             | 579,43       | 537,65             | 44,863                           | 178,39       | 162,71             | 35,31,011                      | 4032,48      | 3730,25            | I        |
| 6               | 1,07         | 62                 | 8,48,221             | 550,74       | 511,33             | 43,934                           | 136,17       | 125,21             | 34,63,088                      | 3421,62      | 3292,10            | 1        |
| 7               | 6,28         | 5,91               | 37,119               | 28,69        | 26,32              | 929                              | 42,22        | 37,50              | 67,923                         | 610,86       | 438,15             | 2        |
| 170             | 193,01       | 145,61             | 62,784               | 29,70        | 27,53              | 4,004                            | 500,57       | 419,11             | 2,33,533                       | 8415,92      | 6984,81            | II       |
| —               | —            | —                  | 35                   | 85           | 85                 | 33                               | 12,86        | 5,01               | 1,269                          | 148,19       | 102,03             | 1        |
| 9               | 13,53        | 9,72               | 379                  | 2,44         | 2,09               | 409                              | 63,39        | 44,22              | 10,873                         | 1103,20      | 882,07             | 2        |
| 2               | 2            | 2                  | 69                   | 1,17         | 1,01               | 175                              | 13,37        | 6,95               | 5,145                          | 285,37       | 206,45             | 2(a)     |
| —               | —            | —                  | 4                    | 7            | 6                  | 20                               | 28,25        | 19,05              | 131                            | 203,44       | 162,24             | 2(b)     |
| 3               | 11,42        | 8,21               | 21                   | 28           | 23                 | 74                               | 10,76        | 8,63               | 1,134                          | 246,11       | 207,62             | 2(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 29                             | 2,80         | 2,87               | 2(d)     |
| —               | —            | —                  | 1                    | 1            | 1                  | 6                                | 1,74         | 1,10               | 197                            | 6,10         | 4,82               | 2(e)     |
| 4               | 2,09         | 1,50               | 284                  | 91           | 78                 | 134                              | 9,27         | 8,49               | 4,237                          | 359,37       | 298,08             | 2(f)     |
| 11              | 31,00        | 18,59              | 8                    | 8            | 7                  | 28                               | 7,82         | 6,20               | 696                            | 302,98       | 205,78             | 3        |
| 17              | 23,29        | 15,78              | 102                  | 48           | 36                 | 1,232                            | 89,10        | 75,23              | 5,304                          | 684,58       | 574,73             | 4        |
| 7               | 10,93        | 6,62               | 14                   | 10           | 7                  | 444                              | 56,59        | 46,90              | 2,221                          | 363,75       | 303,64             | 4(a)     |
| —               | —            | —                  | —                    | —            | —                  | 19                               | 7,42         | 6,25               | 67                             | 31,60        | 25,72              | 4(b)     |
| —               | —            | —                  | 2                    | 1            | —                  | 10                               | 44           | 37                 | 433                            | 7,84         | 6,02               | 4(c)     |
| 10              | 12,35        | 9,16               | 86                   | 38           | 28                 | 759                              | 24,65        | 21,71              | 2,583                          | 281,39       | 239,34             | 4(d)     |
| 14              | 24,46        | 22,39              | 9                    | 12           | 4                  | 161                              | 14,96        | 13,62              | 2,664                          | 289,89       | 248,89             | 5        |
| 1               | 2            | 2                  | 7                    | 3            | 2                  | 18                               | 1,60         | 1,54               | 498                            | 40,10        | 39,00              | 6        |
| —               | —            | —                  | 1                    | 1            | 1                  | 20                               | 5,88         | 3,17               | 558                            | 59,13        | 46,49              | 7        |
| 64              | 48,44        | 35,40              | 21                   | 24           | 22                 | 245                              | 105,04       | 87,62              | 4,240                          | 1345,75      | 1129,17            | 8        |
| 1               | 50           | 51                 | 1                    | 2            | 2                  | 13                               | 3,22         | 2,39               | 339                            | 60,09        | 60,92              | 8(a)     |
| 3               | 10,57        | 6,91               | 1                    | 1            | —                  | 10                               | 7,39         | 4,79               | 180                            | 244,76       | 192,76             | 8(b)     |
| 17              | 20,50        | 14,23              | 5                    | 3            | 3                  | 79                               | 58,56        | 48,77              | 1,326                          | 669,86       | 546,09             | 8(c)     |
| —               | —            | —                  | 1                    | —            | —                  | 12                               | 3,20         | 3,06               | 168                            | 64,52        | 50,99              | 8(d)     |
| 43              | 16,87        | 13,76              | 13                   | 18           | 15                 | 131                              | 32,68        | 28,61              | 2,227                          | 306,52       | 278,40             | 8(e)     |
| —               | —            | —                  | —                    | —            | —                  | 4                                | 42           | 40                 | 162                            | 37,33        | 27,42              | 9        |
| 1               | 1,00         | 1,04               | 5                    | 15           | 15                 | 26                               | 19,48        | 17,05              | 638                            | 296,63       | 252,37             | 10       |
| 12              | 13,85        | 13,82              | 9                    | 4            | 3                  | 124                              | 39,32        | 39,07              | 3,424                          | 1264,01      | 1128,90            | 11       |
| 11              | 11,25        | 11,25              | 3                    | 1            | 1                  | 66                               | 32,81        | 32,48              | 1,054                          | 963,64       | 856,07             | 11(a)    |
| —               | —            | —                  | 1                    | —            | —                  | 12                               | 2,06         | 2,40               | 227                            | 87,84        | 77,33              | 11(b)    |
| 1               | 2,60         | 2,57               | 5                    | 2            | 2                  | 46                               | 4,44         | 4,19               | 2,143                          | 212,53       | 195,50             | 11(c)    |
| 17              | 12,98        | 9,90               | 53                   | 62           | 60                 | 205                              | 24,21        | 20,76              | 5,665                          | 1161,39      | 981,48             | 12       |
| —               | —            | —                  | 27                   | 44           | 42                 | 28                               | 6,01         | 4,18               | 701                            | 188,57       | 154,10             | 12(a)    |
| 13              | 3,72         | 2,08               | 12                   | 10           | 9                  | 67                               | 3,00         | 2,97               | 2,279                          | 283,11       | 240,81             | 12(b)    |
| 2               | 4,23         | 2,63               | 9                    | 6            | 6                  | 41                               | 10,20        | 9,32               | 1,384                          | 438,63       | 387,88             | 12(c)    |
| 2               | 5,04         | 5,19               | 5                    | 3            | 2                  | 69                               | 5,00         | 4,29               | 1,301                          | 251,08       | 198,69             | 12(d)    |
| 4               | 2,25         | 2,32               | 68                   | 81           | 73                 | 85                               | 3,36         | 3,07               | 1,591                          | 268,01       | 255,71             | 13       |
| 11              | 17,03        | 11,25              | 62,080               | 23,64        | 22,18              | 1,098                            | 23,93        | 21,31              | 1,93,929                       | 670,12       | 580,56             | 14       |
| —               | —            | —                  | 2                    | 2            | 2                  | 18                               | 41,94        | 39,43              | 437                            | 584,53       | 386,14             | 15       |
| —               | —            | —                  | 2                    | 2            | 2                  | 8                                | 12,12        | 10,07              | 368                            | 539,51       | 341,36             | 15(a)    |
| —               | —            | —                  | —                    | —            | —                  | 10                               | 29,82        | 29,37              | 23                             | 42,91        | 42,98              | 15(b)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 46                             | 2,11         | 1,80               | 15(c)    |
| 9               | 5,17         | 5,38               | 5                    | 16           | 15                 | 298                              | 47,28        | 41,40              | 1,585                          | 160,08       | 144,07             | 16       |
| 5               | 2,30         | 1,51               | 10,140               | 17,81        | 16,18              | 2,122                            | 25,47        | 20,81              | 67,625                         | 257,42       | 215,02             | III      |
| 45              | 3,49         | 2,75               | 51,763               | 29,90        | 24,67              | 3,752                            | 48,11        | 40,81              | 2,30,566                       | 735,54       | 624,56             | IV       |
| 1,512           | 21,94        | 15,78              | 1,48,436             | 153,98       | 134,42             | 40,356                           | 155,59       | 137,28             | 10,33,296                      | 2784,19      | 2300,48            | V        |
| 1               | 5            | 5                  | 9,639                | 9,52         | 8,41               | 11,935                           | 9,13         | 8,37               | 73,660                         | 98,37        | 87,19              | 1        |
| 22              | 1,04         | 1,03               | 7,508                | 27,22        | 25,12              | 2,289                            | 22,11        | 19,61              | 74,724                         | 857,26       | 671,20             | 2        |
| 1,489           | 20,85        | 14,70              | 1,31,289             | 117,24       | 100,89             | 26,132                           | 124,35       | 109,30             | 8,84,912                       | 1828,56      | 1542,10            | 3        |
| 70              | 47,01        | 24,00              | 1,78,199             | 88,47        | 73,44              | 14,454                           | 178,99       | 147,37             | 7,20,252                       | 2040,13      | 1679,12            | VI       |
| 11              | 30,18        | 20,77              | 4,391                | 4,29         | 4,05               | 2,542                            | 103,01       | 82,56              | 32,602                         | 1052,96      | 876,25             | 1        |
| 59              | 16,83        | 3,23               | 1,73,808             | 84,18        | 69,39              | 11,912                           | 75,97        | 64,81              | 6,87,650                       | 987,16       | 802,86             | 2        |
| 16              | 11,28        | 9,35               | 24                   | 37           | 35                 | 777                              | 150,03       | 122,00             | 2,183                          | 488,43       | 400,72             | VII      |
| —               | —            | —                  | 1,91,772             | 116,41       | 113,33             | 12,047                           | 88,77        | 81,63              | 7,54,968                       | 3152,41      | 1956,91            | VIII     |
| 1,831           | 286,39       | 205,54             | 15,28,458            | 1016,06      | 927,57             | 1,22,375                         | 1325,93      | 1131,72            | 65,73,434                      | 21906,52     | 17891,86           | Total    |
| 2               | 2            | 1                  | 50,262               | 19,80        | 18,80              | 111                              | 41           | 34                 | 1,06,401                       | 105,68       | 89,64              | 1        |
| 10              | 9,28         | 5,57               | 10,534               | 5,75         | 5,18               | 15,05                            | 100,37       | 80,46              | 97,454                         | 1721,33      | 1441,51            | 2        |

| <b>SOUTHERN REGION (contd.)</b>                    |                                                   |                 | <b>STATE: _____</b>   |                           |                 |                       |
|----------------------------------------------------|---------------------------------------------------|-----------------|-----------------------|---------------------------|-----------------|-----------------------|
| <b>OCCUPATION</b>                                  | <b>STATE BANK OF INDIA<br/>AND ITS ASSOCIATES</b> |                 |                       | <b>NATIONALISED BANKS</b> |                 |                       |
|                                                    | No. of<br>Accounts                                | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts        | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                                                 | 2               | 3                     | 4                         | 5               | 6                     |
| <b>I. AGRICULTURE</b>                              | <b>4,20,533</b>                                   | <b>883,43</b>   | <b>77,250</b>         | <b>8,97,109</b>           | <b>1468,02</b>  | <b>1323,73</b>        |
| 1. Direct Finance                                  | 4,18,302                                          | 727,14          | 658,20                | 8,87,939                  | 1219,90         | 1143,46               |
| 2. Indirect Finance                                | 2,231                                             | 156,29          | 114,30                | 9,170                     | 248,12          | 180,27                |
| <b>II. INDUSTRY</b>                                | <b>57,394</b>                                     | <b>3540,47</b>  | <b>2752,12</b>        | <b>91,776</b>             | <b>4291,60</b>  | <b>3456,63</b>        |
| 1. Mining & Quarrying                              | 469                                               | 76,01           | 60,82                 | 511                       | 91,57           | 90,25                 |
| 2. Food Manufacturing and Processing               | 2,117                                             | 234,61          | 165,52                | 3,993                     | 392,72          | 297,16                |
| (a) Rice Mills, Flour and Dal Mills                | 476                                               | 21,16           | 16,97                 | 1,114                     | 38,47           | 32,27                 |
| (b) Sugar                                          | 44                                                | 68,86           | 53,79                 | 64                        | 75,79           | 67,10                 |
| (c) Edible Oils and Vanaspati                      | 277                                               | 24,03           | 17,39                 | 385                       | 21,62           | 18,87                 |
| (d) Tea Processing                                 | 13                                                | 56,82           | 32,93                 | 21                        | 31,63           | 21,34                 |
| (e) Processing of Fruits & Vegetables              | 33                                                | 4,57            | 4,55                  | 106                       | 19,38           | 15,85                 |
| (f) Others                                         | 1,274                                             | 59,16           | 39,89                 | 2,303                     | 205,83          | 141,73                |
| 3. Beverage and Tobacco                            | 135                                               | 55,42           | 45,50                 | 442                       | 140,28          | 114,60                |
| 4. Textiles                                        | 2,109                                             | 451,91          | 312,12                | 3,095                     | 430,03          | 354,75                |
| (a) Cotton Textiles                                | 344                                               | 147,33          | 112,29                | 529                       | 109,83          | 100,28                |
| (b) Jute Textiles                                  | 10                                                | 9               | 8                     | 17                        | 6,56            | 6,53                  |
| (c) Handloom Textiles & Khadi                      | 97                                                | 1,55            | 1,51                  | 132                       | 5,86            | 5,41                  |
| (d) Other Textiles                                 | 1,658                                             | 302,94          | 198,25                | 2,417                     | 307,78          | 242,54                |
| 5. Paper, Paper Products and Printing              | 799                                               | 57,92           | 48,75                 | 1,740                     | 120,18          | 84,43                 |
| 6. Leather and Leather Products                    | 223                                               | 91,16           | 72,15                 | 446                       | 40,46           | 32,15                 |
| 7. Rubber and Rubber Products                      | 231                                               | 33,49           | 22,58                 | 413                       | 79,31           | 61,74                 |
| 8. Chemicals and Chemical Products                 | 1,161                                             | 212,42          | 172,93                | 2,285                     | 377,80          | 325,23                |
| (a) Heavy Industrial Chemicals                     | 92                                                | 9,92            | 7,65                  | 168                       | 35,54           | 32,86                 |
| (b) Fertilizers                                    | 36                                                | 40,90           | 39,68                 | 71                        | 88,33           | 82,29                 |
| (c) Drugs and Pharmaceuticals                      | 210                                               | 78,43           | 62,87                 | 411                       | 129,07          | 104,75                |
| (d) Non-Edible Oils                                | 23                                                | 11,18           | 5,75                  | 61                        | 2,92            | 2,36                  |
| (e) Other Chemicals & Chemical Products            | 800                                               | 71,98           | 56,99                 | 1,574                     | 121,94          | 102,97                |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 414                                               | 27,53           | 25,58                 | 107                       | 5,94            | 4,80                  |
| 10. Manufacture of Cement & Cement Products        | 173                                               | 35,49           | 24,91                 | 340                       | 43,12           | 44,50                 |
| 11. Basic Metals & Metal Products                  | 1,727                                             | 306,59          | 249,29                | 3,195                     | 385,07          | 319,66                |
| (a) Iron and Steel                                 | 429                                               | 199,58          | 158,86                | 966                       | 202,24          | 179,09                |
| (b) Non-Ferrous Metals                             | 77                                                | 22,47           | 14,62                 | 220                       | 47,63           | 36,95                 |
| (c) Other Metal Products                           | 1,221                                             | 84,54           | 75,81                 | 2,009                     | 135,20          | 103,62                |
| 12. Engineering                                    | 3,727                                             | 1303,48         | 1039,65               | 4,543                     | 1479,45         | 1135,55               |
| (a) Heavy Engineering                              | 424                                               | 278,62          | 225,83                | 508                       | 404,59          | 294,66                |
| (b) Light Engineering                              | 1,823                                             | 475,90          | 398,07                | 2,039                     | 375,14          | 342,03                |
| (c) Electrical Machinery & Goods                   | 732                                               | 141,87          | 110,71                | 1,034                     | 196,00          | 169,30                |
| (d) Electronic Machinery & Goods                   | 748                                               | 407,09          | 305,05                | 962                       | 503,73          | 329,57                |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 807                                               | 210,58          | 144,23                | 1,444                     | 180,13          | 132,04                |
| 14. Other Industries                               | 42,748                                            | 378,43          | 341,77                | 67,670                    | 394,98          | 342,00                |
| 15. Electricity, Gas & Water                       | 131                                               | 26,00           | 11,61                 | 173                       | 64,78           | 61,41                 |
| (a) Electricity Generation & Transmission          | 74                                                | 23,81           | 9,71                  | 132                       | 63,11           | 59,80                 |
| (b) Non-Conventional Energy                        | 12                                                | 90              | 76                    | 19                        | 91              | 88                    |
| (c) Gas, Steam & Water Supply                      | 45                                                | 1,29            | 1,13                  | 22                        | 76              | 73                    |
| 16. Construction                                   | 423                                               | 39,43           | 14,70                 | 1,379                     | 65,76           | 56,35                 |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>12,423</b>                                     | <b>87,28</b>    | <b>68,97</b>          | <b>27,384</b>             | <b>255,30</b>   | <b>209,78</b>         |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>25,432</b>                                     | <b>127,08</b>   | <b>100,47</b>         | <b>1,44,706</b>           | <b>518,18</b>   | <b>454,13</b>         |
| <b>V. PERSONAL LOANS</b>                           | <b>2,56,698</b>                                   | <b>588,44</b>   | <b>514,48</b>         | <b>4,19,971</b>           | <b>1212,47</b>  | <b>1080,35</b>        |
| 1. Loans for Purchase of Consumer Durables         | 13,523                                            | 28,51           | 24,48                 | 27,239                    | 48,57           | 42,15                 |
| 2. Loans for Housing                               | 11,429                                            | 144,25          | 127,03                | 45,853                    | 387,39          | 351,15                |
| 3. Rest of the Personal Loans                      | 2,31,746                                          | 415,67          | 362,97                | 3,46,879                  | 776,51          | 687,04                |
| <b>VI. TRADE</b>                                   | <b>1,42,480</b>                                   | <b>452,80</b>   | <b>382,67</b>         | <b>2,57,798</b>           | <b>802,34</b>   | <b>657,14</b>         |
| 1. Wholesale Trade                                 | 6,704                                             | 162,80          | 127,43                | 7,850                     | 329,08          | 256,40                |
| 2. Retail Trade                                    | 1,35,776                                          | 290,00          | 255,24                | 2,49,948                  | 473,25          | 400,74                |
| <b>VII. FINANCE</b>                                | <b>325</b>                                        | <b>133,79</b>   | <b>98,54</b>          | <b>915</b>                | <b>452,11</b>   | <b>356,04</b>         |
| <b>VIII. ALL OTHERS</b>                            | <b>1,15,332</b>                                   | <b>726,48</b>   | <b>694,72</b>         | <b>2,75,334</b>           | <b>530,16</b>   | <b>442,83</b>         |
| <b>TOTAL BANK CREDIT</b>                           | <b>10,30,617</b>                                  | <b>6539,77</b>  | <b>5384,48</b>        | <b>21,14,993</b>          | <b>9530,17</b>  | <b>7980,61</b>        |
| OF WHICH : 1. Artisans & Village Industries        | 10,505                                            | 18,18           | 14,16                 | 32,059                    | 43,74           | 39,11                 |
| 2. Other Small Scale Industries                    | 30,633                                            | 693,21          | 588,20                | 44,733                    | 926,62          | 780,13                |

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

**KARNATAKA**

(Amount in Rupees Lakh)

| FOREIGN BANKS   |              |                    | REGIONAL RURAL BANKS |              |                    | OTHER SCHEDULED COMMERCIAL BANKS |              |                    | ALL SCHEDULED COMMERCIAL BANKS |              |                    | Item No. |
|-----------------|--------------|--------------------|----------------------|--------------|--------------------|----------------------------------|--------------|--------------------|--------------------------------|--------------|--------------------|----------|
| No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts      | Credit Limit | Amount Outstanding | No. of Accounts                  | Credit Limit | Amount Outstanding | No. of Accounts                | Credit Limit | Amount Outstanding |          |
| 7               | 8            | 9                  | 10                   | 11           | 12                 | 13                               | 14           | 15                 | 16                             | 17           | 18                 | 19       |
| 5               | 10,37        | 9,74               | 5,15,066             | 534,97       | 532,08             | 45,378                           | 209,69       | 190,24             | 18,78,091                      | 3106,48      | 2828,29            | I        |
| 4               | 8,82         | 8,82               | 4,97,295             | 514,40       | 514,02             | 44,667                           | 187,75       | 171,43             | 18,48,207                      | 2658,00      | 2495,93            | 1        |
| 1               | 1,55         | 92                 | 17,771               | 20,57        | 18,06              | 711                              | 21,94        | 18,81              | 29,884                         | 448,48       | 332,36             | 2        |
| 284             | 824,05       | 633,08             | 43,793               | 46,66        | 42,37              | 8,581                            | 581,90       | 496,33             | 2,01,828                       | 9284,68      | 7380,53            | II       |
| 1               | 1,00         | 4,53               | 64                   | 2,14         | 2,12               | 158                              | 33,71        | 30,05              | 1,203                          | 204,44       | 187,78             | 1        |
| 25              | 131,55       | 108,29             | 1,354                | 8,77         | 8,34               | 732                              | 72,34        | 58,99              | 8,221                          | 839,98       | 638,30             | 2        |
| —               | —            | —                  | 116                  | 1,17         | 1,05               | 195                              | 10,26        | 9,23               | 1,901                          | 71,06        | 59,52              | 2(a)     |
| —               | —            | —                  | 3                    | 1            | 1                  | 11                               | 9,17         | 9,32               | 122                            | 153,83       | 130,22             | 2(b)     |
| 1               | 1,40         | 1,40               | 46                   | 1,00         | 83                 | 67                               | 2,77         | 2,09               | 776                            | 50,83        | 40,57              | 2(c)     |
| 10              | 114,76       | 97,02              | —                    | —            | —                  | 2                                | 1,52         | 1,51               | 46                             | 204,73       | 152,80             | 2(d)     |
| 1               | 10           | 6                  | 63                   | 31           | 26                 | 12                               | 62           | 73                 | 215                            | 24,98        | 21,46              | 2(e)     |
| 13              | 15,29        | 9,81               | 1,126                | 6,29         | 6,18               | 445                              | 48,00        | 36,13              | 5,161                          | 334,56       | 233,73             | 2(f)     |
| 15              | 25,30        | 22,09              | 20                   | 10           | 8                  | 86                               | 13,39        | 11,64              | 698                            | 234,50       | 193,91             | 3        |
| 37              | 112,04       | 69,49              | 157                  | 91           | 78                 | 712                              | 85,86        | 71,38              | 6,110                          | 1080,74      | 808,53             | 4        |
| 17              | 83,92        | 54,95              | 8                    | 5            | 5                  | 133                              | 17,58        | 16,42              | 1,031                          | 358,71       | 283,99             | 4(a)     |
| —               | —            | —                  | 14                   | 8            | 7                  | 1                                | —            | —                  | 42                             | 6,73         | 6,67               | 4(b)     |
| —               | —            | —                  | 22                   | 8            | 8                  | 8                                | 3,72         | 3,84               | 259                            | 11,22        | 10,83              | 4(c)     |
| 20              | 28,11        | 14,54              | 113                  | 70           | 59                 | 570                              | 64,55        | 51,12              | 4,778                          | 704,08       | 507,03             | 4(d)     |
| 1               | 43           | 1,11               | 33                   | 36           | 34                 | 311                              | 24,03        | 26,41              | 2,884                          | 202,93       | 161,05             | 5        |
| —               | —            | —                  | 20                   | 14           | 14                 | 69                               | 10,09        | 7,03               | 758                            | 141,85       | 111,47             | 6        |
| 1               | 19           | 19                 | 6                    | 5            | 5                  | 78                               | 4,07         | 3,57               | 729                            | 117,10       | 88,12              | 7        |
| 24              | 35,31        | 28,15              | 28                   | 23           | 22                 | 384                              | 49,27        | 36,38              | 3,882                          | 675,03       | 562,91             | 8        |
| 1               | 1,00         | 62                 | 2                    | 2            | 1                  | 19                               | 16,20        | 7,97               | 282                            | 62,67        | 49,11              | 8(a)     |
| —               | —            | —                  | 2                    | 1            | 1                  | 3                                | 9            | 9                  | 112                            | 129,34       | 122,07             | 8(b)     |
| 10              | 13,40        | 11,09              | 6                    | 3            | 2                  | 67                               | 11,66        | 9,79               | 704                            | 232,58       | 188,52             | 8(c)     |
| —               | —            | —                  | 5                    | 4            | 5                  | 2                                | 11           | 8                  | 91                             | 14,26        | 8,24               | 8(d)     |
| 13              | 20,91        | 16,45              | 13                   | 13           | 12                 | 293                              | 21,21        | 18,45              | 2,693                          | 236,17       | 194,98             | 8(e)     |
| 1               | 50           | 21                 | 2                    | 4            | 5                  | 21                               | 1,75         | 1,72               | 545                            | 35,75        | 32,36              | 9        |
| —               | —            | —                  | 4                    | 6            | 7                  | 66                               | 11,72        | 10,75              | 583                            | 90,40        | 80,23              | 10       |
| 13              | 13,33        | 12,46              | 48                   | 45           | 42                 | 502                              | 44,34        | 39,84              | 5,485                          | 749,79       | 621,66             | 11       |
| 4               | 79           | 80                 | 14                   | 16           | 15                 | 151                              | 20,99        | 19,86              | 1,564                          | 423,77       | 358,76             | 11(a)    |
| 2               | 1,58         | 2,13               | 12                   | 8            | 8                  | 30                               | 1,56         | 1,38               | 341                            | 73,32        | 55,16              | 11(b)    |
| 7               | 10,97        | 9,52               | 22                   | 21           | 18                 | 321                              | 21,80        | 18,60              | 3,580                          | 252,71       | 207,74             | 11(c)    |
| 134             | 441,95       | 334,84             | 144                  | 1,73         | 1,46               | 742                              | 88,08        | 74,58              | 9,290                          | 3314,69      | 2586,08            | 12       |
| 23              | 25,14        | 24,38              | 69                   | 1,02         | 94                 | 80                               | 11,78        | 12,11              | 1,104                          | 721,14       | 557,92             | 12(a)    |
| 22              | 69,62        | 47,30              | 35                   | 35           | 19                 | 243                              | 28,36        | 23,91              | 4,162                          | 949,36       | 811,49             | 12(b)    |
| 35              | 97,39        | 51,08              | 15                   | 18           | 18                 | 218                              | 27,55        | 19,54              | 2,034                          | 462,99       | 350,80             | 12(c)    |
| 54              | 249,80       | 212,08             | 25                   | 18           | 16                 | 201                              | 20,40        | 19,01              | 1,990                          | 1181,20      | 865,87             | 12(d)    |
| 15              | 37,45        | 27,45              | 128                  | 1,82         | 1,49               | 328                              | 20,73        | 17,50              | 2,722                          | 450,71       | 322,72             | 13       |
| 11              | 5,70         | 5,47               | 41,756               | 29,49        | 26,48              | 3,701                            | 67,60        | 54,07              | 1,55,886                       | 876,20       | 769,78             | 14       |
| 2               | 1,95         | 1,50               | 12                   | 9            | 9                  | 26                               | 5,37         | 5,43               | 344                            | 98,20        | 80,05              | 15       |
| 2               | 1,95         | 1,50               | 9                    | 5            | 5                  | 20                               | 5,25         | 5,31               | 237                            | 94,17        | 76,38              | 15(a)    |
| —               | —            | —                  | 2                    | 4            | 3                  | 1                                | 6            | 6                  | 34                             | 1,91         | 1,74               | 15(b)    |
| —               | —            | —                  | 1                    | —            | —                  | 5                                | 6            | 6                  | 73                             | 2,12         | 1,93               | 15(c)    |
| 4               | 17,37        | 17,29              | 17                   | 27           | 26                 | 665                              | 49,55        | 46,99              | 2,488                          | 172,38       | 135,58             | 16       |
| 2               | 40           | 10                 | 6,656                | 44,00        | 37,48              | 5,787                            | 67,87        | 54,11              | 52,252                         | 454,86       | 370,44             | III      |
| 48              | 51,43        | 39,96              | 40,653               | 28,87        | 25,84              | 10,478                           | 135,40       | 115,57             | 2,21,317                       | 860,97       | 735,97             | IV       |
| 3,312           | 68,82        | 51,42              | 93,525               | 88,79        | 82,85              | 1,23,891                         | 318,64       | 265,43             | 8,97,397                       | 2277,15      | 1994,52            | V        |
| 128             | 2,42         | 2,42               | 6,472                | 6,86         | 5,90               | 38,104                           | 58,47        | 45,00              | 85,466                         | 144,84       | 119,96             | 1        |
| 161             | 6,12         | 6,12               | 2,641                | 22,19        | 21,49              | 3,783                            | 46,69        | 40,78              | 63,867                         | 606,64       | 546,57             | 2        |
| 3,023           | 60,28        | 42,88              | 84,412               | 59,73        | 55,46              | 82,004                           | 213,48       | 179,64             | 7,48,064                       | 1525,67      | 1327,99            | 3        |
| 11              | 11,86        | 8,21               | 1,08,500             | 95,75        | 85,09              | 27,360                           | 395,87       | 327,13             | 5,36,149                       | 1758,62      | 1460,25            | VI       |
| 9               | 11,03        | 7,39               | 3,714                | 5,37         | 4,91               | 3,222                            | 245,17       | 196,39             | 21,499                         | 753,46       | 592,54             | 1        |
| 2               | 83           | 82                 | 1,04,786             | 90,38        | 80,18              | 24,138                           | 150,70       | 130,73             | 5,14,650                       | 1005,16      | 867,71             | 2        |
| 17              | 50,85        | 44,68              | 4                    | 2            | 4                  | 434                              | 172,63       | 150,24             | 1,695                          | 809,39       | 649,54             | VII      |
| 105             | 27,92        | 19,48              | 1,35,958             | 80,73        | 76,46              | 20,691                           | 85,13        | 75,07              | 5,47,420                       | 1450,42      | 1308,56            | VIII     |
| 3,784           | 1045,70      | 806,67             | 9,44,155             | 919,79       | 882,22             | 2,42,600                         | 1967,13      | 1674,11            | 43,36,149                      | 20002,56     | 16728,09           | Total    |
| —               | —            | —                  | 31,185               | 24,92        | 22,89              | 755                              | 2,98         | 2,73               | 74,504                         | 89,81        | 78,89              | 1        |
| 39              | 21,04        | 17,38              | 11,674               | 13,56        | 12,23              | 4,248                            | 155,24       | 129,70             | 91,327                         | 1809,67      | 1527,64            | 2        |

| TABLE No. 5.6 - STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING |                                           |                 |                       |                    |                 |                       |
|-------------------------------------------------------------------------|-------------------------------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
| SOUTHERN REGION (contd.)                                                |                                           |                 | STATE:                |                    |                 |                       |
| OCCUPATION                                                              | STATE BANK OF INDIA<br>AND ITS ASSOCIATES |                 |                       | NATIONALISED BANKS |                 |                       |
|                                                                         | No. of<br>Accounts                        | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                                         | 1                                         | 2               | 3                     | 4                  | 5               | 6                     |
| <b>I. AGRICULTURE</b>                                                   | <b>3,89,381</b>                           | <b>531,64</b>   | <b>506,33</b>         | <b>4,08,198</b>    | <b>457,88</b>   | <b>444,02</b>         |
| 1. Direct Finance                                                       | 3,84,429                                  | 438,90          | 414,80                | 4,07,419           | 431,11          | 422,14                |
| 2. Indirect Finance                                                     | 4,952                                     | 92,73           | 91,53                 | 779                | 26,78           | 21,88                 |
| <b>II. INDUSTRY</b>                                                     | <b>80,032</b>                             | <b>1192,12</b>  | <b>1059,76</b>        | <b>46,266</b>      | <b>1262,69</b>  | <b>1041,38</b>        |
| 1. Mining & Quarrying                                                   | 392                                       | 12,66           | 7,41                  | 104                | 10,76           | 10,20                 |
| 2. Food Manufacturing and Processing                                    | 4,145                                     | 225,13          | 194,94                | 1,943              | 410,76          | 316,80                |
| (a) Rice Mills, Flour and Dal Mills                                     | 461                                       | 10,05           | 8,15                  | 253                | 6,46            | 6,09                  |
| (b) Sugar                                                               | 3                                         | 53              | 56                    | 5                  | 95              | 99                    |
| (c) Edible Oils and Vanaspati                                           | 388                                       | 9,59            | 8,10                  | 308                | 21,38           | 17,81                 |
| (d) Tea Processing                                                      | 31                                        | 27,11           | 20,86                 | 46                 | 52,90           | 42,82                 |
| (e) Processing of Fruits & Vegetables                                   | 234                                       | 5,41            | 5,19                  | 45                 | 90              | 70                    |
| (f) Others                                                              | 3,028                                     | 172,43          | 152,08                | 1,286              | 328,17          | 248,39                |
| 3. Beverage and Tobacco                                                 | 107                                       | 2,95            | 1,67                  | 119                | 9,47            | 8,53                  |
| 4. Textiles                                                             | 1,167                                     | 59,44           | 52,42                 | 1,170              | 157,45          | 131,84                |
| (a) Cotton Textiles                                                     | 93                                        | 14,05           | 12,41                 | 164                | 71,48           | 65,52                 |
| (b) Jute Textiles                                                       | 9                                         | 86              | 91                    | 4                  | 3               | 3                     |
| (c) Handloom Textiles & Khadi                                           | 59                                        | 79              | 60                    | 75                 | 5,58            | 4,36                  |
| (d) Other Textiles                                                      | 1,006                                     | 43,74           | 38,50                 | 927                | 80,35           | 61,93                 |
| 5. Paper, Paper Products and Printing                                   | 828                                       | 40,45           | 32,30                 | 601                | 46,02           | 40,06                 |
| 6. Leather and Leather Products                                         | 126                                       | 2,56            | 2,27                  | 132                | 1,57            | 1,26                  |
| 7. Rubber and Rubber Products                                           | 949                                       | 71,63           | 50,32                 | 627                | 92,03           | 79,51                 |
| 8. Chemicals and Chemical Products                                      | 1,344                                     | 161,10          | 148,97                | 1,283              | 131,35          | 103,84                |
| (a) Heavy Industrial Chemicals                                          | 61                                        | 14,66           | 14,55                 | 45                 | 12,61           | 12,34                 |
| (b) Fertilizers                                                         | 48                                        | 65,36           | 45,77                 | 26                 | 49,54           | 30,74                 |
| (c) Drugs and Pharmaceuticals                                           | 224                                       | 8,58            | 7,47                  | 247                | 12,23           | 11,98                 |
| (d) Non-Edible Oils                                                     | 30                                        | 10,44           | 11,96                 | 27                 | 13,00           | 11,21                 |
| (e) Other Chemicals & Chemical Products                                 | 981                                       | 62,06           | 69,22                 | 938                | 43,97           | 37,56                 |
| 9. Petroleum, Coal Products & Nuclear Fuels                             | 43                                        | 11,36           | 3,68                  | 27                 | 3,62            | 3,41                  |
| 10. Manufacture of Cement & Cement Products                             | 210                                       | 5,91            | 3,32                  | 153                | 6,25            | 4,59                  |
| 11. Basic Metals & Metal Products                                       | 939                                       | 63,81           | 68,29                 | 761                | 52,88           | 41,57                 |
| (a) Iron and Steel                                                      | 192                                       | 32,58           | 35,56                 | 129                | 12,58           | 14,45                 |
| (b) Non-Ferrous Metals                                                  | 65                                        | 1,58            | 1,35                  | 35                 | 15,33           | 9,28                  |
| (c) Other Metal Products                                                | 682                                       | 29,65           | 31,38                 | 597                | 24,97           | 17,85                 |
| 12. Engineering                                                         | 1,081                                     | 240,27          | 241,48                | 990                | 149,35          | 145,85                |
| (a) Heavy Engineering                                                   | 58                                        | 23,75           | 15,08                 | 50                 | 4,18            | 3,83                  |
| (b) Light Engineering                                                   | 503                                       | 23,68           | 13,48                 | 369                | 12,66           | 10,98                 |
| (c) Electrical Machinery & Goods                                        | 283                                       | 148,79          | 156,16                | 240                | 55,49           | 53,32                 |
| (d) Electronic Machinery & Goods                                        | 237                                       | 44,05           | 56,75                 | 331                | 77,02           | 77,72                 |
| 13. Vehicles, Vehicle Parts & Transport Equipments                      | 409                                       | 12,33           | 10,35                 | 491                | 12,39           | 11,39                 |
| 14. Other Industries                                                    | 67,859                                    | 241,14          | 219,07                | 37,364             | 138,91          | 111,20                |
| 15. Electricity, Gas & Water                                            | 70                                        | 19,79           | 6,58                  | 45                 | 17,20           | 12,25                 |
| (a) Electricity Generation & Transmission                               | 61                                        | 19,59           | 6,38                  | 35                 | 17,02           | 12,09                 |
| (b) Non-Conventional Energy                                             | 2                                         | 11              | 11                    | 3                  | 6               | 9                     |
| (c) Gas, Steam & Water Supply                                           | 7                                         | 9               | 9                     | 7                  | 12              | 7                     |
| 16. Construction                                                        | 363                                       | 21,60           | 16,69                 | 456                | 22,67           | 19,10                 |
| <b>III. TRANSPORT OPERATORS</b>                                         | <b>14,150</b>                             | <b>158,01</b>   | <b>118,46</b>         | <b>8,403</b>       | <b>82,53</b>    | <b>71,25</b>          |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>                              | <b>18,029</b>                             | <b>98,08</b>    | <b>82,17</b>          | <b>80,384</b>      | <b>161,64</b>   | <b>121,04</b>         |
| <b>V. PERSONAL LOANS</b>                                                | <b>2,39,260</b>                           | <b>642,13</b>   | <b>572,24</b>         | <b>1,50,390</b>    | <b>561,34</b>   | <b>503,76</b>         |
| 1. Loans for Purchase of Consumer Durables                              | 32,385                                    | 54,45           | 48,07                 | 12,558             | 21,02           | 18,18                 |
| 2. Loans for Housing                                                    | 23,918                                    | 181,94          | 164,44                | 22,507             | 167,77          | 155,04                |
| 3. Rest of the Personal Loans                                           | 1,82,957                                  | 405,74          | 359,73                | 1,15,325           | 372,55          | 330,54                |
| <b>VI. TRADE</b>                                                        | <b>1,47,108</b>                           | <b>611,61</b>   | <b>531,82</b>         | <b>1,05,943</b>    | <b>582,10</b>   | <b>457,02</b>         |
| 1. Wholesale Trade                                                      | 5,573                                     | 317,97          | 283,68                | 3,310              | 369,53          | 270,53                |
| 2. Retail Trade                                                         | 1,41,535                                  | 293,64          | 248,14                | 1,02,633           | 212,57          | 186,50                |
| <b>VII. FINANCE</b>                                                     | <b>64</b>                                 | <b>10,74</b>    | <b>8,68</b>           | <b>223</b>         | <b>53,28</b>    | <b>39,50</b>          |
| <b>VIII. ALL OTHERS</b>                                                 | <b>93,469</b>                             | <b>204,52</b>   | <b>172,02</b>         | <b>1,56,519</b>    | <b>262,22</b>   | <b>241,61</b>         |
| <b>TOTAL BANK CREDIT</b>                                                | <b>9,81,493</b>                           | <b>3448,84</b>  | <b>3051,48</b>        | <b>9,56,326</b>    | <b>3423,67</b>  | <b>2919,59</b>        |
| OF WHICH : 1. Artisans & Village Industries                             | 24,244                                    | 28,36           | 24,25                 | 13,375             | 19,80           | 17,04                 |
| 2. Other Small Scale Industries                                         | 46,871                                    | 344,39          | 304,01                | 27,199             | 514,36          | 413,24                |

## CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996

## KERALA

(Amount in Rupees Lakh)

| FOREIGN BANKS   |              |                    | REGIONAL RURAL BANKS |              |                    | OTHER SCHEDULED COMMERCIAL BANKS |              |                    | ALL SCHEDULED COMMERCIAL BANKS |              |                    | Item No. |
|-----------------|--------------|--------------------|----------------------|--------------|--------------------|----------------------------------|--------------|--------------------|--------------------------------|--------------|--------------------|----------|
| No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts      | Credit Limit | Amount Outstanding | No. of Accounts                  | Credit Limit | Amount Outstanding | No. of Accounts                | Credit Limit | Amount Outstanding |          |
| 7               | 8            | 9                  | 10                   | 11           | 12                 | 13                               | 14           | 15                 | 16                             | 17           | 18                 | 19       |
| 2               | 1            | 1                  | 2,72,234             | 156,77       | 153,56             | 1,13,470                         | 197,47       | 180,55             | 11,83,285                      | 1343,77      | 1284,47            | I        |
| —               | —            | —                  | 2,70,595             | 155,61       | 152,47             | 1,10,270                         | 173,86       | 160,76             | 11,72,713                      | 1199,48      | 1150,18            | 1        |
| 2               | 1            | 1                  | 1,639                | 1,16         | 1,09               | 3,200                            | 23,61        | 19,79              | 10,572                         | 144,29       | 134,29             | 2        |
| 44              | 55,10        | 44,43              | 30,077               | 17,70        | 16,18              | 31,441                           | 803,43       | 626,19             | 1,87,860                       | 3331,03      | 2787,94            | II       |
| —               | —            | —                  | 34                   | 22           | 22                 | 163                              | 6,77         | 6,66               | 693                            | 30,41        | 24,49              | 1        |
| 18              | 41,53        | 30,07              | 389                  | 1,28         | 1,21               | 1,961                            | 280,23       | 196,34             | 8,456                          | 958,95       | 739,36             | 2        |
| —               | —            | —                  | 59                   | 36           | 34                 | 440                              | 14,33        | 11,19              | 1,213                          | 31,21        | 25,77              | 2(a)     |
| —               | —            | —                  | —                    | —            | —                  | 4                                | 26           | 14                 | 12                             | 1,74         | 1,69               | 2(b)     |
| —               | —            | —                  | 32                   | 28           | 25                 | 394                              | 11,87        | 9,70               | 1,122                          | 43,11        | 35,86              | 2(c)     |
| 16              | 23,93        | 14,48              | 1                    | —            | —                  | 19                               | 9,88         | 7,13               | 113                            | 113,82       | 85,30              | 2(d)     |
| —               | —            | —                  | 1                    | —            | —                  | 27                               | 90           | 94                 | 307                            | 7,22         | 6,83               | 2(e)     |
| 2               | 17,60        | 15,59              | 296                  | 64           | 62                 | 1,077                            | 243,00       | 167,24             | 5,689                          | 761,85       | 583,91             | 2(f)     |
| 1               | 10           | —                  | 5                    | 2            | 2                  | 203                              | 14,68        | 13,57              | 435                            | 27,22        | 23,80              | 3        |
| —               | —            | —                  | 87                   | 55           | 52                 | 859                              | 37,57        | 32,69              | 3,283                          | 255,00       | 217,47             | 4        |
| —               | —            | —                  | 22                   | 16           | 15                 | 61                               | 8,23         | 9,71               | 340                            | 93,93        | 87,79              | 4(a)     |
| —               | —            | —                  | —                    | —            | —                  | 17                               | 19           | 12                 | 30                             | 1,08         | 1,06               | 4(b)     |
| —               | —            | —                  | 1                    | 1            | 1                  | 53                               | 77           | 47                 | 188                            | 7,14         | 5,44               | 4(c)     |
| —               | —            | —                  | 64                   | 38           | 36                 | 728                              | 28,37        | 22,39              | 2,725                          | 152,85       | 123,17             | 4(d)     |
| —               | —            | —                  | 25                   | 16           | 16                 | 676                              | 35,66        | 30,25              | 2,130                          | 122,29       | 102,76             | 5        |
| —               | —            | —                  | 4                    | 3            | 3                  | 67                               | 2,74         | 2,63               | 329                            | 6,90         | 6,19               | 6        |
| 5               | 6,97         | 6,02               | 13                   | 5            | 5                  | 626                              | 64,71        | 51,37              | 2,220                          | 235,39       | 187,27             | 7        |
| 3               | 77           | 15                 | 23                   | 21           | 19                 | 830                              | 38,65        | 34,51              | 3,483                          | 332,08       | 287,66             | 8        |
| —               | —            | —                  | —                    | —            | —                  | 19                               | 61           | 60                 | 125                            | 27,88        | 27,49              | 8(a)     |
| —               | —            | —                  | —                    | —            | —                  | 6                                | 17           | 16                 | 80                             | 115,07       | 76,67              | 8(b)     |
| 2               | 17           | 15                 | 9                    | 5            | 5                  | 222                              | 18,46        | 17,25              | 704                            | 39,49        | 36,91              | 8(c)     |
| —               | —            | —                  | 2                    | 1            | 1                  | 18                               | 44           | 49                 | 77                             | 23,89        | 23,67              | 8(d)     |
| 1               | 60           | —                  | 12                   | 15           | 13                 | 565                              | 18,98        | 16,00              | 2,497                          | 125,75       | 122,92             | 8(e)     |
| —               | —            | —                  | —                    | —            | —                  | 25                               | 1,36         | 1,31               | 95                             | 16,34        | 8,40               | 9        |
| —               | —            | —                  | 9                    | 11           | 13                 | 195                              | 3,08         | 2,80               | 567                            | 15,35        | 10,84              | 10       |
| 7               | 3,02         | 3,10               | 31                   | 23           | 22                 | 451                              | 9,12         | 7,39               | 2,189                          | 129,05       | 120,57             | 11       |
| —               | —            | —                  | 4                    | 3            | 3                  | 90                               | 3,67         | 2,99               | 415                            | 48,86        | 53,03              | 11(a)    |
| 2               | 62           | 78                 | —                    | —            | —                  | 22                               | 21           | 22                 | 124                            | 17,74        | 11,62              | 11(b)    |
| 5               | 2,40         | 2,32               | 27                   | 20           | 19                 | 339                              | 5,24         | 4,18               | 1,650                          | 62,45        | 55,92              | 11(c)    |
| 4               | 2,04         | 4,61               | 14                   | 9            | 8                  | 799                              | 28,32        | 27,54              | 2,888                          | 420,07       | 419,56             | 12       |
| 1               | 1            | 1                  | 2                    | 1            | —                  | 57                               | 4,11         | 3,80               | 168                            | 32,06        | 22,73              | 12(a)    |
| —               | —            | —                  | 3                    | 1            | 1                  | 301                              | 4,24         | 3,27               | 1,176                          | 40,60        | 27,75              | 12(b)    |
| 3               | 2,03         | 4,60               | 8                    | 7            | 5                  | 187                              | 8,88         | 10,06              | 721                            | 215,26       | 224,20             | 12(c)    |
| —               | —            | —                  | 1                    | 1            | —                  | 254                              | 11,08        | 10,41              | 823                            | 132,16       | 144,88             | 12(d)    |
| —               | —            | —                  | 10                   | 11           | 10                 | 666                              | 11,21        | 7,77               | 1,576                          | 36,05        | 29,61              | 13       |
| 5               | 65           | 44                 | 29,428               | 14,54        | 13,22              | 22,223                           | 177,35       | 130,00             | 1,56,879                       | 572,59       | 473,93             | 14       |
| —               | —            | —                  | 1                    | —            | —                  | 31                               | 3,96         | 4,04               | 147                            | 40,95        | 22,87              | 15       |
| —               | —            | —                  | 1                    | —            | —                  | 19                               | 3,51         | 3,60               | 116                            | 40,12        | 22,07              | 15(a)    |
| —               | —            | —                  | —                    | —            | —                  | 6                                | 22           | 22                 | 11                             | 39           | 42                 | 15(b)    |
| —               | —            | —                  | —                    | —            | —                  | 6                                | 23           | 22                 | 20                             | 44           | 37                 | 15(c)    |
| 1               | 2            | 2                  | 4                    | 8            | 3                  | 1,666                            | 88,03        | 77,33              | 2,490                          | 132,40       | 113,17             | 16       |
| 1               | 70           | 27                 | 998                  | 11,11        | 9,41               | 26,660                           | 297,35       | 220,71             | 50,212                         | 549,69       | 420,09             | III      |
| 10              | 80           | 62                 | 38,257               | 21,43        | 19,77              | 35,822                           | 158,89       | 125,97             | 1,72,502                       | 440,83       | 349,57             | IV       |
| 1,476           | 19,59        | 15,37              | 61,601               | 53,92        | 51,15              | 2,92,271                         | 598,42       | 553,78             | 7,44,998                       | 1875,39      | 1696,31            | V        |
| —               | —            | —                  | 9,419                | 10,03        | 9,04               | 25,223                           | 36,43        | 29,28              | 79,585                         | 121,93       | 104,57             | 1        |
| 30              | 57           | 57                 | 2,381                | 9,50         | 8,71               | 17,684                           | 143,75       | 128,00             | 66,520                         | 503,54       | 456,77             | 2        |
| 1,446           | 19,02        | 14,80              | 49,801               | 34,38        | 33,40              | 2,49,364                         | 418,24       | 396,49             | 5,98,893                       | 1249,92      | 1134,97            | 3        |
| 52              | 27,04        | 7,03               | 1,17,997             | 84,18        | 77,83              | 66,492                           | 693,49       | 550,90             | 4,37,592                       | 1998,42      | 1624,61            | VI       |
| 47              | 26,63        | 6,64               | 56                   | 37           | 33                 | 4,561                            | 351,04       | 272,52             | 13,547                         | 1065,53      | 833,69             | 1        |
| 5               | 41           | 40                 | 1,17,941             | 83,82        | 77,50              | 61,931                           | 342,45       | 278,38             | 4,24,045                       | 932,88       | 790,92             | 2        |
| 4               | 29           | 23                 | 3                    | 3            | 2                  | 357                              | 26,79        | 17,41              | 651                            | 91,12        | 65,83              | VII      |
| 3               | 2,84         | 2,08               | 38,910               | 25,23        | 24,37              | 2,96,002                         | 351,56       | 319,67             | 5,84,903                       | 846,37       | 759,75             | VIII     |
| 1,592           | 106,35       | 70,03              | 5,60,077             | 370,37       | 352,30             | 8,62,515                         | 3127,39      | 2595,18            | 33,62,003                      | 10476,63     | 8988,57            | Total    |
| —               | —            | —                  | 21,136               | 8,49         | 7,60               | 4,176                            | 8,87         | 7,58               | 62,931                         | 65,51        | 56,47              | 1        |
| 1               | 6,00         | 4,16               | 8,023                | 7,80         | 7,31               | 15,705                           | 358,95       | 278,71             | 97,799                         | 1231,49      | 1007,41            | 2        |

| TABLE No. 5.6 - STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING |                                           |                 |                       |                    |                 |                       |
|-------------------------------------------------------------------------|-------------------------------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
| SOUTHERN REGION (contd.)                                                |                                           |                 | STATE:                |                    |                 |                       |
| OCCUPATION                                                              | STATE BANK OF INDIA<br>AND ITS ASSOCIATES |                 |                       | NATIONALISED BANKS |                 |                       |
|                                                                         | No. of<br>Accounts                        | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                                         | 1                                         | 2               | 3                     | 4                  | 5               | 6                     |
| <b>I. AGRICULTURE</b>                                                   | <b>7,06,964</b>                           | <b>818,36</b>   | <b>752,84</b>         | <b>20,53,249</b>   | <b>2320,63</b>  | <b>2279,36</b>        |
| 1. Direct Finance                                                       | 6,91,725                                  | 760,63          | 707,84                | 20,31,725          | 2089,92         | 2086,05               |
| 2. Indirect Finance                                                     | 15,239                                    | 57,73           | 45,01                 | 21,524             | 230,71          | 193,31                |
| <b>II. INDUSTRY</b>                                                     | <b>1,04,407</b>                           | <b>3523,37</b>  | <b>3016,47</b>        | <b>1,28,704</b>    | <b>7918,02</b>  | <b>6858,16</b>        |
| 1. Mining & Quarrying                                                   | 316                                       | 64,16           | 56,43                 | 706                | 218,54          | 189,18                |
| 2. Food Manufacturing and Processing                                    | 2,636                                     | 351,88          | 296,49                | 4,355              | 495,22          | 404,14                |
| (a) Rice Mills, Flour and Dal Mills                                     | 370                                       | 16,52           | 12,56                 | 1,018              | 30,66           | 25,89                 |
| (b) Sugar                                                               | 80                                        | 78,18           | 44,48                 | 105                | 220,52          | 164,84                |
| (c) Edible Oils and Vanaspati                                           | 288                                       | 13,09           | 10,53                 | 502                | 29,18           | 25,25                 |
| (d) Tea Processing                                                      | 62                                        | 8,81            | 7,15                  | 231                | 40,61           | 31,30                 |
| (e) Processing of Fruits & Vegetables                                   | 13                                        | 77              | 61                    | 69                 | 7,09            | 5,40                  |
| (f) Others                                                              | 1,823                                     | 234,50          | 221,16                | 2,430              | 167,14          | 151,47                |
| 3. Beverage and Tobacco                                                 | 118                                       | 29,01           | 16,78                 | 343                | 80,28           | 70,94                 |
| 4. Textiles                                                             | 6,577                                     | 755,82          | 624,92                | 14,420             | 2612,36         | 2215,95               |
| (a) Cotton Textiles                                                     | 2,492                                     | 413,89          | 361,04                | 6,057              | 1620,21         | 1319,77               |
| (b) Jute Textiles                                                       | 10                                        | 47              | 26                    | 63                 | 5,49            | 6,94                  |
| (c) Handloom Textiles & Khadi                                           | 955                                       | 72,13           | 51,06                 | 805                | 42,46           | 33,27                 |
| (d) Other Textiles                                                      | 3,120                                     | 269,34          | 212,56                | 7,495              | 944,19          | 855,96                |
| 5. Paper, Paper Products and Printing                                   | 1,725                                     | 108,87          | 77,75                 | 3,792              | 263,77          | 224,63                |
| 6. Leather and Leather Products                                         | 917                                       | 273,51          | 243,74                | 2,307              | 473,77          | 457,06                |
| 7. Rubber and Rubber Products                                           | 285                                       | 146,74          | 108,13                | 631                | 104,33          | 101,26                |
| 8. Chemicals and Chemical Products                                      | 2,855                                     | 570,49          | 505,94                | 5,212              | 744,42          | 676,01                |
| (a) Heavy Industrial Chemicals                                          | 165                                       | 52,86           | 40,75                 | 491                | 102,11          | 89,95                 |
| (b) Fertilizers                                                         | 82                                        | 149,19          | 131,67                | 163                | 186,25          | 165,77                |
| (c) Drugs and Pharmaceuticals                                           | 181                                       | 26,77           | 22,39                 | 675                | 124,39          | 126,36                |
| (d) Non-Edible Oils                                                     | 35                                        | 2,32            | 1,81                  | 85                 | 22,12           | 18,88                 |
| (e) Other Chemicals & Chemical Products                                 | 2,392                                     | 339,36          | 309,32                | 3,798              | 309,55          | 275,05                |
| 9. Petroleum, Coal Products & Nuclear Fuels                             | 64                                        | 36,91           | 27,40                 | 236                | 99,28           | 72,82                 |
| 10. Manufacture of Cement & Cement Products                             | 71                                        | 18,62           | 15,41                 | 262                | 77,58           | 41,87                 |
| 11. Basic Metals & Metal Products                                       | 1,878                                     | 242,22          | 210,19                | 5,065              | 463,08          | 423,47                |
| (a) Iron and Steel                                                      | 479                                       | 100,54          | 88,50                 | 1,585              | 266,38          | 249,74                |
| (b) Non-Ferrous Metals                                                  | 121                                       | 13,64           | 12,08                 | 232                | 24,61           | 20,29                 |
| (c) Other Metal Products                                                | 1,278                                     | 128,03          | 109,61                | 3,248              | 172,09          | 153,44                |
| 12. Engineering                                                         | 3,043                                     | 383,20          | 348,25                | 6,878              | 1041,08         | 883,81                |
| (a) Heavy Engineering                                                   | 749                                       | 135,34          | 105,26                | 1,003              | 312,22          | 245,75                |
| (b) Light Engineering                                                   | 1,423                                     | 110,52          | 97,94                 | 3,235              | 273,18          | 222,42                |
| (c) Electrical Machinery & Goods                                        | 549                                       | 61,10           | 51,86                 | 1,524              | 303,37          | 261,09                |
| (d) Electronic Machinery & Goods                                        | 322                                       | 76,23           | 93,19                 | 1,116              | 152,32          | 154,54                |
| 13. Vehicles, Vehicle Parts & Transport Equipments                      | 322                                       | 162,88          | 138,36                | 1,434              | 499,76          | 377,88                |
| 14. Other Industries                                                    | 83,318                                    | 362,10          | 333,47                | 81,585             | 485,72          | 472,72                |
| 15. Electricity, Gas & Water                                            | 109                                       | 8,00            | 4,84                  | 293                | 96,03           | 67,71                 |
| (a) Electricity Generation & Transmission                               | 103                                       | 6,76            | 3,62                  | 161                | 76,58           | 47,04                 |
| (b) Non-Conventional Energy                                             | —                                         | —               | —                     | 38                 | 13,28           | 15,16                 |
| (c) Gas, Steam & Water Supply                                           | 6                                         | 1,24            | 1,22                  | 94                 | 6,17            | 5,51                  |
| 16. Construction                                                        | 173                                       | 8,95            | 8,37                  | 1,185              | 162,79          | 178,70                |
| <b>III. TRANSPORT OPERATORS</b>                                         | <b>12,689</b>                             | <b>153,57</b>   | <b>132,76</b>         | <b>22,232</b>      | <b>198,09</b>   | <b>179,33</b>         |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>                              | <b>20,807</b>                             | <b>128,37</b>   | <b>103,02</b>         | <b>1,57,330</b>    | <b>830,14</b>   | <b>873,52</b>         |
| <b>V. PERSONAL LOANS</b>                                                | <b>3,03,654</b>                           | <b>775,57</b>   | <b>686,02</b>         | <b>5,15,552</b>    | <b>1497,09</b>  | <b>1418,95</b>        |
| 1. Loans for Purchase of Consumer Durables                              | 27,429                                    | 31,31           | 26,62                 | 88,712             | 60,72           | 50,32                 |
| 2. Loans for Housing                                                    | 18,339                                    | 208,14          | 174,78                | 54,826             | 467,55          | 450,41                |
| 3. Rest of the Personal Loans                                           | 2,57,886                                  | 536,13          | 484,62                | 3,72,014           | 968,82          | 918,22                |
| <b>VI. TRADE</b>                                                        | <b>1,45,761</b>                           | <b>554,85</b>   | <b>501,83</b>         | <b>2,57,534</b>    | <b>1606,18</b>  | <b>1498,50</b>        |
| 1. Wholesale Trade                                                      | 7,028                                     | 222,65          | 189,70                | 12,834             | 1184,94         | 1112,65               |
| 2. Retail Trade                                                         | 1,38,733                                  | 332,20          | 312,12                | 2,44,700           | 421,23          | 385,85                |
| <b>VII. FINANCE</b>                                                     | <b>396</b>                                | <b>505,34</b>   | <b>395,53</b>         | <b>1,923</b>       | <b>639,54</b>   | <b>618,83</b>         |
| <b>VIII. ALL OTHERS</b>                                                 | <b>72,890</b>                             | <b>653,87</b>   | <b>550,31</b>         | <b>4,95,394</b>    | <b>1146,14</b>  | <b>1106,07</b>        |
| <b>TOTAL BANK CREDIT</b>                                                | <b>13,67,568</b>                          | <b>7113,30</b>  | <b>6138,78</b>        | <b>36,31,918</b>   | <b>16155,82</b> | <b>14832,71</b>       |
| OF WHICH : 1. Artisans & Village Industries                             | 22,422                                    | 24,37           | 20,85                 | 19,605             | 36,20           | 35,06                 |
| 2. Other Small Scale Industries                                         | 63,887                                    | 1038,21         | 844,43                | 85,461             | 2368,49         | 2233,01               |

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

**TAMIL NADU**

(Amount in Rupees Lakh)

| FOREIGN BANKS   |              |                    | REGIONAL RURAL BANKS |              |                    | OTHER SCHEDULED COMMERCIAL BANKS |              |                    | ALL SCHEDULED COMMERCIAL BANKS |              |                    | Item No. |
|-----------------|--------------|--------------------|----------------------|--------------|--------------------|----------------------------------|--------------|--------------------|--------------------------------|--------------|--------------------|----------|
| No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts      | Credit Limit | Amount Outstanding | No. of Accounts                  | Credit Limit | Amount Outstanding | No. of Accounts                | Credit Limit | Amount Outstanding |          |
| 7               | 8            | 9                  | 10                   | 11           | 12                 | 13                               | 14           | 15                 | 16                             | 17           | 18                 | 19       |
| 361             | 6,29         | 5,42               | 91,986               | 61,95        | 58,94              | 1,65,214                         | 265,96       | 238,80             | 30,17,774                      | 3473,19      | 3335,37            | I        |
| 356             | 1,06         | 1,06               | 85,746               | 58,48        | 55,97              | 1,61,751                         | 247,02       | 222,78             | 29,71,303                      | 3157,12      | 3073,70            | 1        |
| 5               | 5,22         | 4,36               | 6,240                | 3,47         | 2,97               | 3,463                            | 18,93        | 16,02              | 46,471                         | 316,07       | 261,67             | 2        |
| 721             | 1118,16      | 848,76             | 7,064                | 3,86         | 3,30               | 28,916                           | 2693,18      | 2103,36            | 2,69,812                       | 15256,59     | 12830,05           | II       |
| 3               | 10           | 1                  | 5                    | 5            | 6                  | 223                              | 27,68        | 18,09              | 1,253                          | 310,52       | 263,77             | 1        |
| 24              | 56,00        | 41,57              | 40                   | 9            | 6                  | 1,800                            | 173,73       | 133,01             | 8,855                          | 1076,90      | 875,28             | 2        |
| —               | —            | —                  | 12                   | 6            | 4                  | 718                              | 34,91        | 26,14              | 2,118                          | 82,16        | 64,63              | 2(a)     |
| 4               | 9,55         | 9,74               | 1                    | —            | —                  | 45                               | 46,68        | 31,64              | 235                            | 354,94       | 250,70             | 2(b)     |
| —               | —            | —                  | 1                    | —            | —                  | 300                              | 27,06        | 23,80              | 1,091                          | 69,33        | 59,58              | 2(c)     |
| 5               | 9,20         | 6,14               | —                    | —            | —                  | 20                               | 2,07         | 2,08               | 318                            | 60,69        | 46,66              | 2(d)     |
| 2               | 1,16         | 22                 | —                    | —            | —                  | 6                                | 39           | 39                 | 90                             | 9,41         | 6,62               | 2(e)     |
| 13              | 36,09        | 25,47              | 26                   | 2            | 2                  | 711                              | 62,62        | 48,96              | 5,003                          | 500,37       | 447,08             | 2(f)     |
| 29              | 37,82        | 29,91              | 1                    | —            | —                  | 164                              | 21,24        | 17,84              | 655                            | 168,35       | 135,48             | 3        |
| 126             | 157,48       | 123,72             | 13                   | 11           | 10                 | 8,244                            | 1393,25      | 1035,26            | 29,380                         | 4919,01      | 3999,95            | 4        |
| 80              | 97,19        | 72,99              | 3                    | 8            | 8                  | 4,233                            | 906,70       | 700,03             | 12,865                         | 3038,06      | 2453,91            | 4(a)     |
| 2               | 1,34         | 1,34               | —                    | —            | —                  | 9                                | 64           | 57                 | 84                             | 7,95         | 9,12               | 4(b)     |
| —               | —            | —                  | 1                    | —            | —                  | 262                              | 24,17        | 11,70              | 2,023                          | 138,76       | 96,03              | 4(c)     |
| 44              | 58,95        | 49,38              | 9                    | 3            | 2                  | 3,740                            | 461,74       | 322,96             | 14,408                         | 1734,24      | 1440,89            | 4(d)     |
| 9               | 7,08         | 5,01               | 6                    | 2            | 1                  | 1,291                            | 111,32       | 94,68              | 6,823                          | 491,06       | 402,09             | 5        |
| 33              | 26,99        | 16,03              | —                    | —            | —                  | 472                              | 76,88        | 64,65              | 3,729                          | 851,15       | 781,48             | 6        |
| 8               | 13,68        | 13,25              | 1                    | —            | —                  | 169                              | 21,37        | 18,09              | 1,094                          | 286,12       | 240,72             | 7        |
| 73              | 115,61       | 79,81              | 21                   | 14           | 12                 | 1,517                            | 191,28       | 164,14             | 9,678                          | 1621,95      | 1426,02            | 8        |
| 20              | 32,25        | 23,74              | —                    | —            | —                  | 89                               | 19,70        | 16,77              | 765                            | 206,92       | 171,21             | 8(a)     |
| 8               | 16,58        | 15,35              | —                    | —            | —                  | 22                               | 49,75        | 47,04              | 275                            | 401,77       | 359,84             | 8(b)     |
| 16              | 10,84        | 8,16               | 1                    | —            | —                  | 224                              | 29,24        | 26,30              | 1,097                          | 191,24       | 183,22             | 8(c)     |
| —               | —            | —                  | —                    | —            | —                  | 50                               | 4,34         | 3,76               | 170                            | 28,78        | 24,45              | 8(d)     |
| 29              | 55,94        | 32,56              | 20                   | 14           | 11                 | 1,132                            | 88,26        | 70,26              | 7,371                          | 793,25       | 687,31             | 8(e)     |
| 15              | 42,78        | 37,56              | —                    | —            | —                  | 86                               | 28,62        | 11,70              | 401                            | 207,59       | 149,49             | 9        |
| 15              | 23,67        | 15,64              | 2                    | 1            | —                  | 113                              | 28,07        | 24,70              | 463                            | 147,95       | 97,61              | 10       |
| 33              | 16,18        | 13,76              | 4                    | 2            | 2                  | 1,280                            | 178,54       | 153,48             | 8,260                          | 900,03       | 800,93             | 11       |
| 21              | 12,00        | 10,24              | 1                    | —            | —                  | 630                              | 111,27       | 97,05              | 2,716                          | 490,20       | 445,53             | 11(a)    |
| 6               | 1,40         | 94                 | —                    | —            | —                  | 108                              | 11,38        | 10,12              | 467                            | 51,03        | 43,42              | 11(b)    |
| 6               | 2,78         | 2,59               | 3                    | 2            | 2                  | 542                              | 55,89        | 46,32              | 5,077                          | 358,80       | 311,98             | 11(c)    |
| 138             | 172,93       | 133,16             | 8                    | 9            | 7                  | 1,515                            | 190,69       | 159,01             | 11,582                         | 1787,98      | 1524,31            | 12       |
| 31              | 27,84        | 24,24              | 2                    | 5            | 5                  | 368                              | 72,60        | 64,01              | 2,153                          | 548,06       | 439,31             | 12(a)    |
| 31              | 24,45        | 18,90              | 1                    | —            | —                  | 440                              | 49,60        | 40,99              | 5,130                          | 457,75       | 380,26             | 12(b)    |
| 34              | 50,62        | 43,03              | —                    | —            | —                  | 394                              | 36,86        | 30,29              | 2,501                          | 451,96       | 386,26             | 12(c)    |
| 42              | 70,02        | 47,00              | 5                    | 3            | 2                  | 313                              | 31,62        | 23,73              | 1,798                          | 330,21       | 318,47             | 12(d)    |
| 127             | 320,48       | 262,12             | 8                    | 9            | 7                  | 572                              | 44,98        | 38,93              | 2,463                          | 1028,20      | 817,36             | 13       |
| 74              | 102,80       | 55,28              | 6,955                | 3,23         | 2,77               | 10,784                           | 131,50       | 110,90             | 1,82,716                       | 1085,36      | 975,14             | 14       |
| 6               | 20,43        | 19,04              | —                    | —            | —                  | 94                               | 20,04        | 16,99              | 502                            | 144,51       | 108,58             | 15       |
| 5               | 7,30         | 5,91               | —                    | —            | —                  | 25                               | 4,63         | 4,04               | 294                            | 95,27        | 60,60              | 15(a)    |
| 1               | 13,14        | 13,14              | —                    | —            | —                  | 15                               | 12,24        | 10,19              | 54                             | 38,65        | 38,49              | 15(b)    |
| —               | —            | —                  | —                    | —            | —                  | 54                               | 3,17         | 2,76               | 154                            | 10,59        | 9,49               | 15(c)    |
| 8               | 4,14         | 2,87               | —                    | —            | —                  | 592                              | 54,02        | 41,91              | 1,958                          | 229,89       | 231,85             | 16       |
| 17              | 5,71         | 1,79               | 1,994                | 2,29         | 1,83               | 9,832                            | 185,30       | 145,97             | 46,764                         | 544,95       | 461,67             | III      |
| 57              | 23,59        | 23,04              | 13,683               | 8,00         | 7,49               | 17,928                           | 228,28       | 181,81             | 2,09,805                       | 1218,37      | 1188,87            | IV       |
| 2,55,705        | 530,40       | 348,78             | 26,817               | 21,84        | 20,86              | 1,56,268                         | 443,57       | 390,94             | 12,57,996                      | 3268,48      | 2865,54            | V        |
| 2,976           | 9,37         | 9,34               | 6,610                | 5,00         | 4,77               | 31,117                           | 42,70        | 37,07              | 1,56,844                       | 149,10       | 128,12             | 1        |
| 571             | 34,73        | 34,39              | 642                  | 3,28         | 2,85               | 9,732                            | 98,98        | 83,08              | 84,110                         | 812,69       | 745,50             | 2        |
| 2,52,158        | 486,30       | 305,05             | 19,565               | 13,57        | 13,23              | 1,15,419                         | 301,89       | 270,80             | 10,17,042                      | 2306,70      | 1991,92            | 3        |
| 88              | 81,05        | 66,89              | 21,078               | 11,71        | 10,57              | 39,796                           | 709,22       | 525,18             | 4,64,257                       | 2963,00      | 2602,97            | VI       |
| 42              | 77,28        | 64,49              | 302                  | 34           | 30                 | 7,832                            | 456,58       | 323,00             | 28,038                         | 1941,80      | 1690,14            | 1        |
| 46              | 3,77         | 2,41               | 20,776               | 11,36        | 10,26              | 31,964                           | 252,64       | 202,18             | 4,36,219                       | 1021,21      | 912,82             | 2        |
| 67              | 276,75       | 239,44             | 2                    | 1            | 1                  | 1,906                            | 532,60       | 460,04             | 4,294                          | 1954,24      | 1713,86            | VII      |
| 4,456           | 506,77       | 484,36             | 67,653               | 43,78        | 41,47              | 1,41,671                         | 339,21       | 288,52             | 7,82,064                       | 2689,77      | 2470,72            | VIII     |
| 2,61,472        | 2548,71      | 2018,48            | 2,30,277             | 153,46       | 144,47             | 5,61,531                         | 5397,31      | 4334,61            | 60,52,766                      | 31368,60     | 27469,05           | Total    |
| 1               | 3            | 3                  | 3,758                | 1,50         | 1,28               | 3,075                            | 5,49         | 4,55               | 48,861                         | 67,60        | 61,77              | 1        |
| 66              | 51,53        | 40,77              | 2,354                | 1,67         | 1,45               | 14,828                           | 841,18       | 630,75             | 1,66,596                       | 4301,07      | 3750,42            | 2        |

| TABLE No. 5.6 - STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING |                                           |                 |                       |                    |                 |                       |
|-------------------------------------------------------------------------|-------------------------------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
| SOUTHERN REGION (contd.)                                                |                                           |                 | STATE:                |                    |                 |                       |
| OCCUPATION                                                              | STATE BANK OF INDIA<br>AND ITS ASSOCIATES |                 |                       | NATIONALISED BANKS |                 |                       |
|                                                                         | No. of<br>Accounts                        | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                                         | 1                                         | 2               | 3                     | 4                  | 5               | 6                     |
| <b>I. AGRICULTURE</b>                                                   | —                                         | —               | —                     | <b>622</b>         | <b>57</b>       | <b>57</b>             |
| 1. Direct Finance                                                       | —                                         | —               | —                     | 622                | 57              | 57                    |
| 2. Indirect Finance                                                     | —                                         | —               | —                     | —                  | —               | —                     |
| <b>II. INDUSTRY</b>                                                     | —                                         | —               | —                     | <b>54</b>          | <b>42</b>       | <b>39</b>             |
| 1. Mining & Quarrying                                                   | —                                         | —               | —                     | —                  | —               | —                     |
| 2. Food Manufacturing and Processing                                    | —                                         | —               | —                     | 7                  | 2               | 2                     |
| (a) Rice Mills, Flour and Dal Mills                                     | —                                         | —               | —                     | 1                  | 1               | 1                     |
| (b) Sugar                                                               | —                                         | —               | —                     | —                  | —               | —                     |
| (c) Edible Oils and Vanaspati                                           | —                                         | —               | —                     | 1                  | 1               | 1                     |
| (d) Tea Processing                                                      | —                                         | —               | —                     | —                  | —               | —                     |
| (e) Processing of Fruits & Vegetables                                   | —                                         | —               | —                     | —                  | —               | —                     |
| (f) Others                                                              | —                                         | —               | —                     | 5                  | 1               | 1                     |
| 3. Beverage and Tobacco                                                 | —                                         | —               | —                     | 1                  | 2               | —                     |
| 4. Textiles                                                             | —                                         | —               | —                     | —                  | —               | —                     |
| (a) Cotton Textiles                                                     | —                                         | —               | —                     | —                  | —               | —                     |
| (b) Jute Textiles                                                       | —                                         | —               | —                     | —                  | —               | —                     |
| (c) Handloom Textiles & Khadi                                           | —                                         | —               | —                     | —                  | —               | —                     |
| (d) Other Textiles                                                      | —                                         | —               | —                     | —                  | —               | —                     |
| 5. Paper, Paper Products and Printing                                   | —                                         | —               | —                     | 1                  | 1               | 1                     |
| 6. Leather and Leather Products                                         | —                                         | —               | —                     | —                  | —               | —                     |
| 7. Rubber and Rubber Products                                           | —                                         | —               | —                     | —                  | —               | —                     |
| 8. Chemicals and Chemical Products                                      | —                                         | —               | —                     | —                  | —               | —                     |
| (a) Heavy Industrial Chemicals                                          | —                                         | —               | —                     | —                  | —               | —                     |
| (b) Fertilizers                                                         | —                                         | —               | —                     | —                  | —               | —                     |
| (c) Drugs and Pharmaceuticals                                           | —                                         | —               | —                     | —                  | —               | —                     |
| (d) Non-Edible Oils                                                     | —                                         | —               | —                     | —                  | —               | —                     |
| (e) Other Chemicals & Chemical Products                                 | —                                         | —               | —                     | —                  | —               | —                     |
| 9. Petroleum, Coal Products & Nuclear Fuels                             | —                                         | —               | —                     | —                  | —               | —                     |
| 10. Manufacture of Cement & Cement Products                             | —                                         | —               | —                     | —                  | —               | —                     |
| 11. Basic Metals & Metal Products                                       | —                                         | —               | —                     | 2                  | 11              | 11                    |
| (a) Iron and Steel                                                      | —                                         | —               | —                     | 1                  | 10              | 10                    |
| (b) Non-Ferrous Metals                                                  | —                                         | —               | —                     | —                  | —               | —                     |
| (c) Other Metal Products                                                | —                                         | —               | —                     | 1                  | —               | —                     |
| 12. Engineering                                                         | —                                         | —               | —                     | —                  | —               | —                     |
| (a) Heavy Engineering                                                   | —                                         | —               | —                     | —                  | —               | —                     |
| (b) Light Engineering                                                   | —                                         | —               | —                     | —                  | —               | —                     |
| (c) Electrical Machinery & Goods                                        | —                                         | —               | —                     | —                  | —               | —                     |
| (d) Electronic Machinery & Goods                                        | —                                         | —               | —                     | —                  | —               | —                     |
| 13. Vehicles, Vehicle Parts & Transport Equipments                      | —                                         | —               | —                     | —                  | —               | —                     |
| 14. Other Industries                                                    | —                                         | —               | —                     | 43                 | 27              | 25                    |
| 15. Electricity, Gas & Water                                            | —                                         | —               | —                     | —                  | —               | —                     |
| (a) Electricity Generation & Transmission                               | —                                         | —               | —                     | —                  | —               | —                     |
| (b) Non-Conventional Energy                                             | —                                         | —               | —                     | —                  | —               | —                     |
| (c) Gas, Steam & Water Supply                                           | —                                         | —               | —                     | —                  | —               | —                     |
| 16. Construction                                                        | —                                         | —               | —                     | —                  | —               | —                     |
| <b>III. TRANSPORT OPERATORS</b>                                         | —                                         | —               | —                     | <b>46</b>          | <b>1,16</b>     | <b>1,20</b>           |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>                              | —                                         | —               | —                     | <b>205</b>         | <b>31</b>       | <b>25</b>             |
| <b>V. PERSONAL LOANS</b>                                                | —                                         | —               | —                     | <b>506</b>         | <b>1,01</b>     | <b>98</b>             |
| 1. Loans for Purchase of Consumer Durables                              | —                                         | —               | —                     | 4                  | —               | —                     |
| 2. Loans for Housing                                                    | —                                         | —               | —                     | 16                 | 32              | 30                    |
| 3. Rest of the Personal Loans                                           | —                                         | —               | —                     | 486                | 69              | 68                    |
| <b>VI. TRADE</b>                                                        | —                                         | —               | —                     | <b>179</b>         | <b>1,22</b>     | <b>1,02</b>           |
| 1. Wholesale Trade                                                      | —                                         | —               | —                     | 12                 | 37              | 37                    |
| 2. Retail Trade                                                         | —                                         | —               | —                     | 167                | 85              | 65                    |
| <b>VII. FINANCE</b>                                                     | —                                         | —               | —                     | —                  | —               | —                     |
| <b>VIII. ALL OTHERS</b>                                                 | —                                         | —               | —                     | <b>86</b>          | <b>5</b>        | <b>5</b>              |
| <b>TOTAL BANK CREDIT</b>                                                | —                                         | —               | —                     | <b>1698</b>        | <b>4,73</b>     | <b>4,45</b>           |
| OF WHICH : 1. Artisans & Village Industries                             | —                                         | —               | —                     | 4                  | 2               | 1                     |
| 2. Other Small Scale Industries                                         | —                                         | —               | —                     | 47                 | 33              | 31                    |

## CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996

## LAKSHADWEEP

(Amount in Rupees Lakh)

| FOREIGN BANKS   |              |                    | REGIONAL RURAL BANKS |              |                    | OTHER SCHEDULED COMMERCIAL BANKS |              |                    | ALL SCHEDULED COMMERCIAL BANKS |              |                    | Item No. |
|-----------------|--------------|--------------------|----------------------|--------------|--------------------|----------------------------------|--------------|--------------------|--------------------------------|--------------|--------------------|----------|
| No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts      | Credit Limit | Amount Outstanding | No. of Accounts                  | Credit Limit | Amount Outstanding | No. of Accounts                | Credit Limit | Amount Outstanding |          |
| 7               | 8            | 9                  | 10                   | 11           | 12                 | 13                               | 14           | 15                 | 16                             | 17           | 18                 | 19       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 622                            | 57           | 57                 | I        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 622                            | 57           | 57                 | 1        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 2        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 54                             | 42           | 39                 | II       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 1        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 7                              | 2            | 2                  | 2        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | 1            | 1                  | 2(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 2(b)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | 1            | 1                  | 2(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 2(d)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 2(e)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 5                              | 1            | 1                  | 2(f)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | 2            | —                  | 3        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 4        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 4(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 4(b)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 4(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 4(d)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | 1            | 1                  | 5        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 6        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 7        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 8        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 8(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 8(b)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 8(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 8(d)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 8(e)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 9        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 10       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 2                              | 11           | 11                 | 11       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | 10           | 10                 | 11(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 11(b)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | —            | —                  | 11(c)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 12       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 12(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 12(b)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 12(c)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 12(d)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 13       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 43                             | 27           | 25                 | 14       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 15       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 15(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 15(b)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 15(c)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 16       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 46                             | 1,16         | 1,20               | III      |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 205                            | 31           | 25                 | IV       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 506                            | 1,01         | 98                 | V        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 4                              | —            | —                  | 1        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 16                             | 32           | 30                 | 2        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 486                            | 69           | 68                 | 3        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 179                            | 1,22         | 1,02               | VI       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 12                             | 37           | 37                 | 1        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 167                            | 85           | 65                 | 2        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | VII      |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 86                             | 5            | 5                  | VIII     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1698                           | 4,73         | 4,45               | Total    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 4                              | 2            | 1                  | 1        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 47                             | 33           | 31                 | 2        |

| SOUTHERN REGION (Concl'd.)                         |                                           |                 |                       | STATE:             |                 |                       |
|----------------------------------------------------|-------------------------------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
| OCCUPATION                                         | STATE BANK OF INDIA<br>AND ITS ASSOCIATES |                 |                       | NATIONALISED BANKS |                 |                       |
|                                                    | No. of<br>Accounts                        | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                                         | 2               | 3                     | 4                  | 5               | 6                     |
| I. AGRICULTURE                                     | 8,161                                     | 12,91           | 11,83                 | 36,412             | 33,12           | 34,45                 |
| 1. Direct Finance                                  | 8,158                                     | 11,89           | 10,79                 | 36,355             | 31,10           | 32,65                 |
| 2. Indirect Finance                                | 3                                         | 1,02            | 1,04                  | 57                 | 2,02            | 1,80                  |
| II. INDUSTRY                                       | 702                                       | 23,73           | 20,28                 | 1,714              | 124,96          | 109,59                |
| 1. Mining & Quarrying                              | 1                                         | 2               | 2                     | 5                  | 23              | 16                    |
| 2. Food Manufacturing and Processing               | 15                                        | 19              | 14                    | 158                | 17,48           | 18,75                 |
| (a) Rice Mills, Flour and Dal Mills                | 6                                         | 6               | 2                     | 29                 | 1,60            | 98                    |
| (b) Sugar                                          | —                                         | —               | —                     | 4                  | 12,96           | 14,16                 |
| (c) Edible Oils and Vanaspati                      | 4                                         | 5               | 4                     | 12                 | 1,44            | 1,51                  |
| (d) Tea Processing                                 | —                                         | —               | —                     | —                  | —               | —                     |
| (e) Processing of Fruits & Vegetables              | —                                         | —               | —                     | —                  | —               | —                     |
| (f) Others                                         | 5                                         | 8               | 8                     | 113                | 1,48            | 2,11                  |
| 3. Beverage and Tobacco                            | 1                                         | 4               | 3                     | 7                  | 35              | 29                    |
| 4. Textiles                                        | 11                                        | 10              | 10                    | 68                 | 54,67           | 50,16                 |
| (a) Cotton Textiles                                | 4                                         | 3               | 4                     | 44                 | 52,60           | 49,02                 |
| (b) Jute Textiles                                  | 3                                         | 4               | 4                     | —                  | —               | —                     |
| (c) Handloom Textiles & Khadi                      | 2                                         | 2               | 2                     | —                  | —               | —                     |
| (d) Other Textiles                                 | 2                                         | 2               | 1                     | 24                 | 2,07            | 1,14                  |
| 5. Paper, Paper Products and Printing              | 32                                        | 3,96            | 3,55                  | 83                 | 2,62            | 2,66                  |
| 6. Leather and Leather Products                    | 5                                         | 62              | 71                    | 20                 | 6,21            | 5,28                  |
| 7. Rubber and Rubber Products                      | 24                                        | 32              | 25                    | 23                 | 1,54            | 1,04                  |
| 8. Chemicals and Chemical Products                 | 59                                        | 2,37            | 2,13                  | 158                | 14,66           | 12,38                 |
| (a) Heavy Industrial Chemicals                     | 7                                         | 26              | 27                    | 28                 | 7,30            | 5,75                  |
| (b) Fertilizers                                    | 1                                         | 8               | 1                     | —                  | —               | —                     |
| (c) Drugs and Pharmaceuticals                      | 5                                         | 21              | 21                    | 25                 | 75              | 77                    |
| (d) Non-Edible Oils                                | —                                         | —               | —                     | 1                  | —               | —                     |
| (e) Other Chemicals & Chemical Products            | 46                                        | 1,83            | 1,63                  | 104                | 6,60            | 5,85                  |
| 9. Petroleum, Coal Products & Nuclear Fuels        | —                                         | —               | —                     | 5                  | 28              | 31                    |
| 10. Manufacture of Cement & Cement Products        | 2                                         | 4               | 4                     | 1                  | 1               | —                     |
| 11. Basic Metals & Metal Products                  | 21                                        | 81              | 67                    | 100                | 8,03            | 8,53                  |
| (a) Iron and Steel                                 | 6                                         | 10              | 9                     | 44                 | 5,68            | 6,65                  |
| (b) Non-Ferrous Metals                             | 1                                         | 1               | —                     | 7                  | 1,45            | 97                    |
| (c) Other Metal Products                           | 14                                        | 70              | 58                    | 49                 | 90              | 91                    |
| 12. Engineering                                    | 27                                        | 3,02            | 2,19                  | 85                 | 3,23            | 1,81                  |
| (a) Heavy Engineering                              | 1                                         | 3               | 3                     | 3                  | 22              | 20                    |
| (b) Light Engineering                              | 14                                        | 1,97            | 1,75                  | 28                 | 1,51            | 54                    |
| (c) Electrical Machinery & Goods                   | 5                                         | 27              | 27                    | 26                 | 60              | 28                    |
| (d) Electronic Machinery & Goods                   | 7                                         | 75              | 15                    | 28                 | 89              | 79                    |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 5                                         | 29              | 23                    | 33                 | 84              | 82                    |
| 14. Other Industries                               | 495                                       | 11,88           | 10,15                 | 932                | 13,82           | 6,42                  |
| 15. Electricity, Gas & Water                       | 1                                         | 1               | 1                     | 5                  | 22              | 15                    |
| (a) Electricity Generation & Transmission          | 1                                         | 1               | 1                     | 1                  | 2               | 2                     |
| (b) Non-Conventional Energy                        | —                                         | —               | —                     | 1                  | —               | —                     |
| (c) Gas, Steam & Water Supply                      | —                                         | —               | —                     | 3                  | 19              | 13                    |
| 16. Construction                                   | 3                                         | 5               | 5                     | 31                 | 80              | 83                    |
| III. TRANSPORT OPERATORS                           | 262                                       | 1,33            | 1,11                  | 432                | 2,59            | 2,31                  |
| IV. PROFESSIONAL AND OTHER SERVICES                | 170                                       | 1,27            | 1,14                  | 3,979              | 9,27            | 9,10                  |
| V. PERSONAL LOANS                                  | 5,943                                     | 16,76           | 15,74                 | 8,027              | 43,34           | 40,97                 |
| 1. Loans for Purchase of Consumer Durables         | 807                                       | 88              | 62                    | 1,113              | 1,67            | 1,54                  |
| 2. Loans for Housing                               | 347                                       | 6,12            | 5,87                  | 1,102              | 15,53           | 15,94                 |
| 3. Rest of the Personal Loans                      | 4,789                                     | 9,75            | 9,25                  | 5,812              | 26,13           | 23,48                 |
| VI. TRADE                                          | 2,728                                     | 14,01           | 11,16                 | 5,419              | 14,20           | 12,75                 |
| 1. Wholesale Trade                                 | 53                                        | 72              | 71                    | 71                 | 2,95            | 2,61                  |
| 2. Retail Trade                                    | 2,675                                     | 13,28           | 10,45                 | 5,348              | 11,25           | 10,14                 |
| VII. FINANCE                                       | —                                         | —               | —                     | 7                  | 2,91            | 3,09                  |
| VIII. ALL OTHERS                                   | 633                                       | 6,38            | 4,17                  | 10,638             | 16,85           | 14,53                 |
| TOTAL BANK CREDIT                                  | 18,599                                    | 76,38           | 65,43                 | 66,628             | 247,23          | 226,79                |
| OF WHICH : 1. Artisans & Village Industries        | 96                                        | 11              | 9                     | 181                | 33              | 27                    |
| 2. Other Small Scale Industries                    | 401                                       | 6,58            | 5,34                  | 1,237              | 28,00           | 25,70                 |

## CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996

PONDICHERY

(Amount in Rupees Lakh)

| FOREIGN BANKS   |              |                    | REGIONAL RURAL BANKS |              |                    | OTHER SCHEDULED COMMERCIAL BANKS |              |                    | ALL SCHEDULED COMMERCIAL BANKS |              |                    | Item No. |
|-----------------|--------------|--------------------|----------------------|--------------|--------------------|----------------------------------|--------------|--------------------|--------------------------------|--------------|--------------------|----------|
| No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts      | Credit Limit | Amount Outstanding | No. of Accounts                  | Credit Limit | Amount Outstanding | No. of Accounts                | Credit Limit | Amount Outstanding |          |
| 7               | 8            | 9                  | 10                   | 11           | 12                 | 13                               | 14           | 15                 | 16                             | 17           | 18                 | 19       |
| —               | —            | —                  | —                    | —            | —                  | 306                              | 1,15         | 1,11               | 44,879                         | 47,18        | 47,38              | I        |
| —               | —            | —                  | —                    | —            | —                  | 306                              | 1,15         | 1,11               | 44,819                         | 44,14        | 44,55              | 1        |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 60                             | 3,04         | 2,84               | 2        |
| 13              | 49,08        | 23,79              | —                    | —            | —                  | 276                              | 35,75        | 32,34              | 2,705                          | 233,52       | 186,01             | II       |
| —               | —            | —                  | —                    | —            | —                  | 1                                | 1            | —                  | 7                              | 25           | 18                 | 1        |
| —               | —            | —                  | —                    | —            | —                  | 33                               | 1,70         | 1,42               | 206                            | 19,36        | 20,31              | 2        |
| —               | —            | —                  | —                    | —            | —                  | 1                                | 3            | 2                  | 36                             | 1,69         | 1,02               | 2(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 4                              | 12,96        | 14,16              | 2(b)     |
| —               | —            | —                  | —                    | —            | —                  | 12                               | 1,00         | 86                 | 28                             | 2,49         | 2,40               | 2(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 2(d)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | —                              | —            | —                  | 2(e)     |
| —               | —            | —                  | —                    | —            | —                  | 20                               | 66           | 54                 | 138                            | 2,22         | 2,73               | 2(f)     |
| —               | —            | —                  | —                    | —            | —                  | 6                                | 1,34         | 1,53               | 14                             | 1,73         | 1,85               | 3        |
| —               | —            | —                  | —                    | —            | —                  | 20                               | 14,78        | 12,80              | 99                             | 69,55        | 63,06              | 4        |
| —               | —            | —                  | —                    | —            | —                  | 3                                | 2,26         | 2,01               | 51                             | 54,89        | 51,07              | 4(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 3                              | 4            | 4                  | 4(b)     |
| —               | —            | —                  | —                    | —            | —                  | 1                                | 8            | 7                  | 3                              | 10           | 9                  | 4(c)     |
| —               | —            | —                  | —                    | —            | —                  | 16                               | 12,44        | 10,72              | 42                             | 14,53        | 11,87              | 4(d)     |
| —               | —            | —                  | —                    | —            | —                  | 7                                | 19           | 14                 | 122                            | 6,76         | 6,36               | 5        |
| —               | —            | —                  | —                    | —            | —                  | 7                                | 88           | 82                 | 32                             | 7,71         | 6,80               | 6        |
| —               | —            | —                  | —                    | —            | —                  | 7                                | 1,16         | 1,11               | 54                             | 3,02         | 2,40               | 7        |
| 5               | 12,28        | 1,95               | —                    | —            | —                  | 46                               | 9,31         | 8,77               | 268                            | 38,62        | 25,23              | 8        |
| —               | —            | —                  | —                    | —            | —                  | 5                                | 6,46         | 6,42               | 40                             | 14,02        | 12,44              | 8(a)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | 8            | 1                  | 8(b)     |
| 3               | 5,28         | 1,95               | —                    | —            | —                  | 14                               | 1,17         | 1,26               | 47                             | 7,42         | 4,20               | 8(c)     |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | —            | —                  | 8(d)     |
| 2               | 7,00         | —                  | —                    | —            | —                  | 27                               | 1,67         | 1,09               | 179                            | 17,10        | 8,58               | 8(e)     |
| —               | —            | —                  | —                    | —            | —                  | 3                                | 10           | 8                  | 8                              | 38           | 39                 | 9        |
| —               | —            | —                  | —                    | —            | —                  | 2                                | 4            | 2                  | 5                              | 9            | 6                  | 10       |
| —               | —            | —                  | —                    | —            | —                  | 13                               | 1,19         | 1,11               | 134                            | 10,03        | 10,31              | 11       |
| —               | —            | —                  | —                    | —            | —                  | 2                                | 24           | 17                 | 52                             | 6,02         | 6,91               | 11(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 8                              | 1,46         | 97                 | 11(b)    |
| —               | —            | —                  | —                    | —            | —                  | 11                               | 95           | 94                 | 74                             | 2,55         | 2,43               | 11(c)    |
| —               | —            | —                  | —                    | —            | —                  | 21                               | 1,63         | 1,35               | 133                            | 7,88         | 5,36               | 12       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 4                              | 25           | 22                 | 12(a)    |
| —               | —            | —                  | —                    | —            | —                  | 5                                | 14           | 11                 | 47                             | 3,62         | 2,40               | 12(b)    |
| —               | —            | —                  | —                    | —            | —                  | 9                                | 1,23         | 95                 | 40                             | 2,10         | 1,50               | 12(c)    |
| —               | —            | —                  | —                    | —            | —                  | 7                                | 27           | 29                 | 42                             | 1,91         | 1,23               | 12(d)    |
| —               | —            | —                  | —                    | —            | —                  | 3                                | 16           | 20                 | 41                             | 1,29         | 1,25               | 13       |
| 8               | 36,80        | 21,84              | —                    | —            | —                  | 90                               | 2,74         | 2,52               | 1,525                          | 65,23        | 40,93              | 14       |
| —               | —            | —                  | —                    | —            | —                  | 1                                | 14           | 14                 | 7                              | 37           | 30                 | 15       |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 2                              | 3            | 3                  | 15(a)    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 1                              | —            | —                  | 15(b)    |
| —               | —            | —                  | —                    | —            | —                  | 1                                | 14           | 14                 | 4                              | 33           | 27                 | 15(c)    |
| —               | —            | —                  | —                    | —            | —                  | 16                               | 40           | 32                 | 50                             | 1,25         | 1,20               | 16       |
| —               | —            | —                  | —                    | —            | —                  | 204                              | 2,30         | 1,76               | 898                            | 6,23         | 5,18               | III      |
| —               | —            | —                  | —                    | —            | —                  | 130                              | 2,53         | 1,38               | 4,279                          | 13,07        | 11,62              | IV       |
| 1               | 2            | 2                  | —                    | —            | —                  | 1,975                            | 7,41         | 6,50               | 15,946                         | 67,52        | 63,23              | V        |
| —               | —            | —                  | —                    | —            | —                  | 320                              | 36           | 34                 | 2,240                          | 2,92         | 2,50               | 1        |
| —               | —            | —                  | —                    | —            | —                  | 106                              | 1,44         | 1,01               | 1,555                          | 23,09        | 22,83              | 2        |
| 1               | 2            | 2                  | —                    | —            | —                  | 1,549                            | 5,61         | 5,14               | 12,151                         | 41,52        | 37,90              | 3        |
| —               | —            | —                  | —                    | —            | —                  | 624                              | 10,43        | 8,95               | 8,771                          | 38,63        | 32,87              | VI       |
| —               | —            | —                  | —                    | —            | —                  | 77                               | 3,41         | 2,97               | 201                            | 7,08         | 6,29               | 1        |
| —               | —            | —                  | —                    | —            | —                  | 547                              | 7,02         | 5,98               | 8,570                          | 31,56        | 26,57              | 2        |
| —               | —            | —                  | —                    | —            | —                  | 4                                | 1,30         | 1,30               | 11                             | 4,21         | 4,39               | VII      |
| —               | —            | —                  | —                    | —            | —                  | 462                              | 2,82         | 2,50               | 11,733                         | 26,04        | 21,20              | VIII     |
| 14              | 49,10        | 23,81              | —                    | —            | —                  | 3,981                            | 63,69        | 55,83              | 89,222                         | 436,40       | 371,87             | Total    |
| —               | —            | —                  | —                    | —            | —                  | —                                | —            | —                  | 277                            | 44           | 37                 | 1        |
| —               | —            | —                  | —                    | —            | —                  | 166                              | 21,85        | 19,26              | 1,804                          | 56,44        | 50,31              | 2        |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 1996**

**NORTHERN REGION  
STATE: HARYANA**

(Amount in Rupees Lakh)

| OCCUPATION                                         | RURAL              |                 |                       | SEMI-URBAN         |                 |                       |
|----------------------------------------------------|--------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
|                                                    | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                  | 2               | 3                     | 4                  | 5               | 6                     |
| <b>I. AGRICULTURE</b>                              | <b>2,81,698</b>    | <b>729,46</b>   | <b>588,27</b>         | <b>1,03,796</b>    | <b>369,75</b>   | <b>306,95</b>         |
| 1. Direct Finance                                  | 2,79,265           | 674,68          | 553,83                | 1,02,077           | 313,96          | 264,47                |
| 2. Indirect Finance                                | 2,433              | 54,78           | 34,44                 | 1,719              | 55,79           | 42,48                 |
| <b>II. INDUSTRY</b>                                | <b>28,501</b>      | <b>663,35</b>   | <b>555,99</b>         | <b>16,845</b>      | <b>651,53</b>   | <b>525,17</b>         |
| 1. Mining & Quarrying                              | 82                 | 3,78            | 3,03                  | 35                 | 1,88            | 1,52                  |
| 2. Food Manufacturing and Processing               | 909                | 64,10           | 49,66                 | 1,080              | 153,13          | 123,53                |
| (a) Rice Mills, Flour and Dal Mills                | 504                | 46,41           | 34,24                 | 769                | 138,25          | 112,65                |
| (b) Sugar                                          | 3                  | 7               | 7                     | 2                  | 1,02            | 4                     |
| (c) Edible Oils and Vanaspati                      | 215                | 6,04            | 6,71                  | 126                | 10,87           | 8,15                  |
| (d) Tea Processing                                 | —                  | —               | —                     | —                  | —               | —                     |
| (e) Processing of Fruits & Vegetables              | 48                 | 16              | 17                    | 12                 | 30              | 15                    |
| (f) Others                                         | 139                | 11,41           | 8,47                  | 171                | 2,68            | 2,53                  |
| 3. Beverage and Tobacco                            | 9                  | 6,50            | 2,20                  | 9                  | 1,93            | 1,74                  |
| 4. Textiles                                        | 298                | 57,32           | 54,15                 | 457                | 52,16           | 38,92                 |
| (a) Cotton Textiles                                | 90                 | 7,43            | 6,74                  | 201                | 42,38           | 30,29                 |
| (b) Jute Textiles                                  | 4                  | 2               | 3                     | 5                  | 14              | 3                     |
| (c) Handloom Textiles & Khadi                      | 58                 | 8,77            | 12,22                 | 34                 | 64              | 78                    |
| (d) Other Textiles                                 | 146                | 41,10           | 35,16                 | 217                | 9,00            | 7,83                  |
| 5. Paper, Paper Products and Printing              | 125                | 16,28           | 15,02                 | 166                | 9,50            | 8,78                  |
| 6. Leather and Leather Products                    | 34                 | 5,60            | 5,57                  | 74                 | 1,83            | 1,09                  |
| 7. Rubber and Rubber Products                      | 67                 | 28,77           | 14,53                 | 170                | 34,14           | 20,59                 |
| 8. Chemicals and Chemical Products                 | 240                | 40,67           | 42,75                 | 397                | 97,69           | 71,78                 |
| (a) Heavy Industrial Chemicals                     | 37                 | 21,57           | 26,47                 | 41                 | 1,86            | 1,10                  |
| (b) Fertilizers                                    | 7                  | 2,82            | 2,10                  | 12                 | 3,94            | 3,57                  |
| (c) Drugs and Pharmaceuticals                      | 35                 | 3,53            | 3,43                  | 71                 | 34,17           | 34,28                 |
| (d) Non-Edible Oils                                | 3                  | 28              | 22                    | 20                 | 3,10            | 3,14                  |
| (e) Other Chemicals & Chemical Products            | 158                | 12,48           | 10,54                 | 253                | 54,62           | 29,68                 |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 15                 | 33              | 31                    | 14                 | 81              | 30                    |
| 10. Manufacture of Cement & Cement Products        | 23                 | 82              | 1,15                  | 44                 | 1,81            | 1,64                  |
| 11. Basic Metals & Metal Products                  | 344                | 66,37           | 62,78                 | 1,413              | 115,03          | 100,16                |
| (a) Iron and Steel                                 | 114                | 52,81           | 50,78                 | 357                | 70,48           | 60,38                 |
| (b) Non-Ferrous Metals                             | 12                 | 3,74            | 4,17                  | 143                | 4,70            | 4,43                  |
| (c) Other Metal Products                           | 218                | 9,82            | 7,82                  | 913                | 39,85           | 35,35                 |
| 12. Engineering                                    | 548                | 190,13          | 134,87                | 1,043              | 87,57           | 78,45                 |
| (a) Heavy Engineering                              | 187                | 88,32           | 62,93                 | 115                | 9,73            | 8,47                  |
| (b) Light Engineering                              | 234                | 75,31           | 55,97                 | 751                | 34,26           | 28,65                 |
| (c) Electrical Machinery & Goods                   | 87                 | 13,88           | 5,24                  | 119                | 4,72            | 3,28                  |
| (d) Electronic Machinery & Goods                   | 40                 | 12,63           | 10,73                 | 58                 | 38,87           | 38,05                 |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 178                | 58,70           | 51,16                 | 167                | 14,17           | 10,14                 |
| 14. Other Industries                               | 25,602             | 122,32          | 117,50                | 11,707             | 77,79           | 64,88                 |
| 15. Electricity, Gas & Water                       | 18                 | 1,37            | 1,08                  | 19                 | 1,01            | 83                    |
| (a) Electricity Generation & Transmission          | 17                 | 1,32            | 1,05                  | 18                 | 1,00            | 82                    |
| (b) Non-Conventional Energy                        | —                  | —               | —                     | —                  | —               | —                     |
| (c) Gas, Steam & Water Supply                      | 1                  | 5               | 3                     | 1                  | 1               | 1                     |
| 16. Construction                                   | 9                  | 30              | 23                    | 50                 | 1,09            | 83                    |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>21,944</b>      | <b>43,95</b>    | <b>34,83</b>          | <b>6,806</b>       | <b>29,93</b>    | <b>24,75</b>          |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>6,414</b>       | <b>10,50</b>    | <b>9,53</b>           | <b>7,836</b>       | <b>37,03</b>    | <b>28,26</b>          |
| <b>V. PERSONAL LOANS</b>                           | <b>43,489</b>      | <b>123,32</b>   | <b>108,75</b>         | <b>45,231</b>      | <b>159,47</b>   | <b>139,29</b>         |
| 1. Loans for Purchase of Consumer Durables         | 1,623              | 2,75            | 2,29                  | 1,159              | 2,65            | 1,90                  |
| 2. Loans for Housing                               | 3,138              | 21,29           | 19,86                 | 6,747              | 57,01           | 49,94                 |
| 3. Rest of the Personal Loans                      | 38,728             | 99,28           | 86,60                 | 37,325             | 99,80           | 87,44                 |
| <b>VI. TRADE</b>                                   | <b>73,773</b>      | <b>173,57</b>   | <b>161,17</b>         | <b>43,583</b>      | <b>147,87</b>   | <b>120,96</b>         |
| 1. Wholesale Trade                                 | 2,169              | 101,00          | 100,03                | 1,650              | 28,25           | 21,18                 |
| 2. Retail Trade                                    | 71,604             | 72,57           | 61,14                 | 41,933             | 119,62          | 99,78                 |
| <b>VII. FINANCE</b>                                | <b>129</b>         | <b>3,11</b>     | <b>2,62</b>           | <b>87</b>          | <b>4,10</b>     | <b>3,82</b>           |
| <b>VIII. ALL OTHERS</b>                            | <b>21,116</b>      | <b>69,91</b>    | <b>49,43</b>          | <b>22,526</b>      | <b>39,16</b>    | <b>33,62</b>          |
| <b>TOTAL BANK CREDIT</b>                           | <b>4,77,064</b>    | <b>1817,17</b>  | <b>1510,59</b>        | <b>2,46,710</b>    | <b>1438,84</b>  | <b>1182,82</b>        |
| OF WHICH : 1. Artisans & Village Industries        | 21,175             | 19,18           | 15,91                 | 4,731              | 13,88           | 12,12                 |
| 2. Other Small Scale Industries                    | 5,679              | 97,19           | 86,55                 | 9,287              | 264,67          | 217,60                |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**NORTHERN REGION  
STATE: HARYANA**

**MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | URBAN              |                 |                       | METROPOLITAN       |                 |                       |
|----------------------------------------------------|--------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
|                                                    | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 7                  | 8               | 9                     | 10                 | 11              | 12                    |
| <b>I. AGRICULTURE</b>                              | <b>40,981</b>      | <b>115,56</b>   | <b>101,15</b>         | —                  | —               | —                     |
| 1. Direct Finance                                  | 39,066             | 96,87           | 85,22                 | —                  | —               | —                     |
| 2. Indirect Finance                                | 1,915              | 18,70           | 15,92                 | —                  | —               | —                     |
| <b>II. INDUSTRY</b>                                | <b>27,318</b>      | <b>1816,15</b>  | <b>1495,36</b>        | —                  | —               | —                     |
| 1. Mining & Quarrying                              | 57                 | 12,24           | 7,71                  | —                  | —               | —                     |
| 2. Food Manufacturing and Processing               | 1,012              | 206,49          | 178,18                | —                  | —               | —                     |
| (a) Rice Mills, Flour and Dal Mills                | 561                | 156,16          | 136,57                | —                  | —               | —                     |
| (b) Sugar                                          | 3                  | 6,79            | 6,32                  | —                  | —               | —                     |
| (c) Edible Oils and Vanaspati                      | 163                | 16,34           | 11,64                 | —                  | —               | —                     |
| (d) Tea Processing                                 | 2                  | 6               | 5                     | —                  | —               | —                     |
| (e) Processing of Fruits & Vegetables              | 15                 | 13,30           | 12,00                 | —                  | —               | —                     |
| (f) Others                                         | 268                | 13,86           | 11,60                 | —                  | —               | —                     |
| 3. Beverage and Tobacco                            | 24                 | 5,52            | 5,56                  | —                  | —               | —                     |
| 4. Textiles                                        | 4,912              | 455,00          | 342,23                | —                  | —               | —                     |
| (a) Cotton Textiles                                | 1,111              | 78,94           | 58,54                 | —                  | —               | —                     |
| (b) Jute Textiles                                  | 32                 | 91              | 78                    | —                  | —               | —                     |
| (c) Handloom Textiles & Khadi                      | 1,885              | 198,87          | 135,63                | —                  | —               | —                     |
| (d) Other Textiles                                 | 1,884              | 176,28          | 147,29                | —                  | —               | —                     |
| 5. Paper, Paper Products and Printing              | 337                | 61,66           | 57,65                 | —                  | —               | —                     |
| 6. Leather and Leather Products                    | 104                | 38,59           | 35,05                 | —                  | —               | —                     |
| 7. Rubber and Rubber Products                      | 237                | 87,80           | 62,02                 | —                  | —               | —                     |
| 8. Chemicals and Chemical Products                 | 822                | 124,61          | 109,14                | —                  | —               | —                     |
| (a) Heavy Industrial Chemicals                     | 55                 | 3,61            | 2,63                  | —                  | —               | —                     |
| (b) Fertilizers                                    | 6                  | 83              | 53                    | —                  | —               | —                     |
| (c) Drugs and Pharmaceuticals                      | 190                | 39,20           | 35,28                 | —                  | —               | —                     |
| (d) Non-Edible Oils                                | 51                 | 6,55            | 5,98                  | —                  | —               | —                     |
| (e) Other Chemicals & Chemical Products            | 520                | 74,42           | 64,72                 | —                  | —               | —                     |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 51                 | 4,93            | 2,94                  | —                  | —               | —                     |
| 10. Manufacture of Cement & Cement Products        | 48                 | 16,65           | 15,98                 | —                  | —               | —                     |
| 11. Basic Metals & Metal Products                  | 1,623              | 232,84          | 219,86                | —                  | —               | —                     |
| (a) Iron and Steel                                 | 788                | 179,84          | 174,16                | —                  | —               | —                     |
| (b) Non-Ferrous Metals                             | 70                 | 4,23            | 3,90                  | —                  | —               | —                     |
| (c) Other Metal Products                           | 765                | 48,77           | 41,79                 | —                  | —               | —                     |
| 12. Engineering                                    | 2,179              | 282,81          | 220,12                | —                  | —               | —                     |
| (a) Heavy Engineering                              | 293                | 78,59           | 61,70                 | —                  | —               | —                     |
| (b) Light Engineering                              | 1,345              | 158,04          | 119,95                | —                  | —               | —                     |
| (c) Electrical Machinery & Goods                   | 414                | 38,18           | 31,95                 | —                  | —               | —                     |
| (d) Electronic Machinery & Goods                   | 127                | 8,00            | 6,53                  | —                  | —               | —                     |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 470                | 53,29           | 41,58                 | —                  | —               | —                     |
| 14. Other Industries                               | 15,284             | 212,54          | 177,32                | —                  | —               | —                     |
| 15. Electricity, Gas & Water                       | 101                | 3,72            | 2,89                  | —                  | —               | —                     |
| (a) Electricity Generation & Transmission          | 82                 | 3,35            | 2,47                  | —                  | —               | —                     |
| (b) Non-Conventional Energy                        | 8                  | 18              | 23                    | —                  | —               | —                     |
| (c) Gas, Steam & Water Supply                      | 11                 | 19              | 19                    | —                  | —               | —                     |
| 16. Construction                                   | 57                 | 17,46           | 17,11                 | —                  | —               | —                     |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>4,926</b>       | <b>37,57</b>    | <b>30,87</b>          | —                  | —               | —                     |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>11,085</b>      | <b>45,96</b>    | <b>34,28</b>          | —                  | —               | —                     |
| <b>V. PERSONAL LOANS</b>                           | <b>59,150</b>      | <b>240,21</b>   | <b>211,25</b>         | —                  | —               | —                     |
| 1. Loans for Purchase of Consumer Durables         | 2,313              | 4,28            | 3,67                  | —                  | —               | —                     |
| 2. Loans for Housing                               | 8,661              | 96,76           | 86,94                 | —                  | —               | —                     |
| 3. Rest of the Personal Loans                      | 48,176             | 139,18          | 120,64                | —                  | —               | —                     |
| <b>VI. TRADE</b>                                   | <b>44,424</b>      | <b>210,52</b>   | <b>166,63</b>         | —                  | —               | —                     |
| 1. Wholesale Trade                                 | 2,252              | 75,88           | 62,37                 | —                  | —               | —                     |
| 2. Retail Trade                                    | 42,172             | 134,65          | 104,26                | —                  | —               | —                     |
| <b>VII. FINANCE</b>                                | <b>132</b>         | <b>7,56</b>     | <b>6,96</b>           | —                  | —               | —                     |
| <b>VIII. ALL OTHERS</b>                            | <b>40,349</b>      | <b>142,16</b>   | <b>112,07</b>         | —                  | —               | —                     |
| <b>TOTAL BANK CREDIT</b>                           | <b>2,28,365</b>    | <b>2615,70</b>  | <b>2158,56</b>        | —                  | —               | —                     |
| OF WHICH : 1. Artisans & Village Industries        | 2,683              | 14,10           | 10,14                 | —                  | —               | —                     |
| 2. Other Small Scale Industries                    | 18,431             | 711,36          | 563,59                | —                  | —               | —                     |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**NORTHERN REGION**

**MARCH 1996**

**STATE: HIMACHAL PRADESH**

(Amount in Rupees Lakh)

| OCCUPATION                                         | RURAL           |               |               | SEMI-URBAN    |               |               |
|----------------------------------------------------|-----------------|---------------|---------------|---------------|---------------|---------------|
|                                                    | No. of          | Credit        | Amount        | No. of        | Credit        | Amount        |
|                                                    | Accounts        | Limit         | Outstanding   | Accounts      | Limit         | Outstanding   |
|                                                    | 1               | 2             | 3             | 4             | 5             | 6             |
| <b>I. AGRICULTURE</b>                              | <b>90,327</b>   | <b>104,75</b> | <b>82,47</b>  | <b>7,129</b>  | <b>16,80</b>  | <b>16,03</b>  |
| 1. Direct Finance                                  | 89,311          | 100,10        | 79,12         | 6,720         | 12,10         | 9,70          |
| 2. Indirect Finance                                | 1,016           | 4,66          | 3,35          | 409           | 4,69          | 6,32          |
| <b>II. INDUSTRY</b>                                | <b>19,923</b>   | <b>306,56</b> | <b>252,76</b> | <b>3,169</b>  | <b>110,15</b> | <b>95,25</b>  |
| 1. Mining & Quarrying                              | 96              | 1,73          | 1,47          | 17            | 55            | 52            |
| 2. Food Manufacturing and Processing               | 603             | 19,62         | 16,20         | 111           | 2,91          | 2,93          |
| (a) Rice Mills, Flour and Dal Mills                | 211             | 6,83          | 5,03          | 42            | 2,30          | 2,22          |
| (b) Sugar                                          | 1               | —             | —             | —             | —             | —             |
| (c) Edible Oils and Vanaspati                      | 49              | 5,13          | 4,48          | 5             | 4             | 3             |
| (d) Tea Processing                                 | 2               | 37            | 36            | 2             | 13            | 7             |
| (e) Processing of Fruits & Vegetables              | 10              | 5,14          | 4,57          | 6             | 12            | 33            |
| (f) Others                                         | 330             | 2,16          | 1,75          | 56            | 32            | 29            |
| 3. Beverage and Tobacco                            | 18              | 2,18          | 1,77          | 13            | 2,52          | 2,17          |
| 4. Textiles                                        | 287             | 44,47         | 36,25         | 187           | 16,59         | 15,34         |
| (a) Cotton Textiles                                | 63              | 26,27         | 24,52         | 12            | 31            | 24            |
| (b) Jute Textiles                                  | —               | —             | —             | 6             | 29            | 26            |
| (c) Handloom Textiles & Khadi                      | 89              | 2,94          | 50            | 86            | 4,60          | 4,01          |
| (d) Other Textiles                                 | 135             | 15,26         | 11,23         | 83            | 11,40         | 10,83         |
| 5. Paper, Paper Products and Printing              | 162             | 5,53          | 6,64          | 107           | 5,82          | 6,34          |
| 6. Leather and Leather Products                    | 39              | 51            | 44            | 14            | 13            | 15            |
| 7. Rubber and Rubber Products                      | 72              | 4,00          | 2,78          | 21            | 1,64          | 1,65          |
| 8. Chemicals and Chemical Products                 | 320             | 29,20         | 27,23         | 84            | 4,19          | 4,47          |
| (a) Heavy Industrial Chemicals                     | 25              | 1,83          | 1,71          | 4             | 4             | 5             |
| (b) Fertilizers                                    | 21              | 3,15          | 3,09          | 5             | 18            | 18            |
| (c) Drugs and Pharmaceuticals                      | 58              | 2,54          | 2,35          | 26            | 1,19          | 1,33          |
| (d) Non-Edible Oils                                | 10              | 31            | 38            | 4             | 7             | 10            |
| (e) Other Chemicals & Chemical Products            | 206             | 21,37         | 19,70         | 45            | 2,70          | 2,80          |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 7               | 62            | 35            | 4             | 3             | 3             |
| 10. Manufacture of Cement & Cement Products        | 92              | 3,12          | 2,70          | 20            | 52            | 57            |
| 11. Basic Metals & Metal Products                  | 684             | 58,06         | 48,77         | 119           | 5,18          | 4,78          |
| (a) Iron and Steel                                 | 298             | 33,75         | 30,21         | 12            | 2,37          | 2,04          |
| (b) Non-Ferrous Metals                             | 21              | 4,25          | 4,15          | 1             | 1             | —             |
| (c) Other Metal Products                           | 365             | 20,06         | 14,41         | 106           | 2,80          | 2,73          |
| 12. Engineering                                    | 385             | 60,68         | 43,38         | 158           | 17,64         | 14,80         |
| (a) Heavy Engineering                              | 33              | 2,91          | 2,34          | —             | —             | —             |
| (b) Light Engineering                              | 137             | 18,39         | 18,15         | 38            | 9,82          | 8,28          |
| (c) Electrical Machinery & Goods                   | 72              | 14,58         | 12,50         | 43            | 1,08          | 1,01          |
| (d) Electronic Machinery & Goods                   | 143             | 24,81         | 10,38         | 77            | 6,75          | 5,51          |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 100             | 16,20         | 13,25         | 38            | 93            | 1,22          |
| 14. Other Industries                               | 16,960          | 47,35         | 38,24         | 2,224         | 10,43         | 9,07          |
| 15. Electricity, Gas & Water                       | 29              | 11,16         | 11,26         | 10            | 37,71         | 28,62         |
| (a) Electricity Generation & Transmission          | 26              | 11,13         | 11,23         | 7             | 37,52         | 28,48         |
| (b) Non-Conventional Energy                        | —               | —             | —             | 1             | 15            | 10            |
| (c) Gas, Steam & Water Supply                      | 3               | 3             | 3             | 2             | 4             | 4             |
| 16. Construction                                   | 69              | 2,14          | 2,05          | 42            | 3,36          | 2,57          |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>6,904</b>    | <b>107,83</b> | <b>76,67</b>  | <b>1,545</b>  | <b>23,97</b>  | <b>17,02</b>  |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>6,891</b>    | <b>14,58</b>  | <b>11,39</b>  | <b>2,075</b>  | <b>18,61</b>  | <b>12,76</b>  |
| <b>V. PERSONAL LOANS</b>                           | <b>40,620</b>   | <b>110,12</b> | <b>95,32</b>  | <b>14,616</b> | <b>56,97</b>  | <b>49,04</b>  |
| 1. Loans for Purchase of Consumer Durables         | 1,417           | 2,29          | 1,89          | 940           | 1,22          | 97            |
| 2. Loans for Housing                               | 4,086           | 31,63         | 25,85         | 2,221         | 20,46         | 18,38         |
| 3. Rest of the Personal Loans                      | 35,117          | 76,20         | 67,59         | 11,455        | 35,29         | 29,69         |
| <b>VI. TRADE</b>                                   | <b>34,205</b>   | <b>112,15</b> | <b>94,42</b>  | <b>7,763</b>  | <b>76,92</b>  | <b>62,48</b>  |
| 1. Wholesale Trade                                 | 707             | 26,89         | 25,97         | 320           | 6,35          | 4,54          |
| 2. Retail Trade                                    | 33,498          | 85,26         | 68,46         | 7,443         | 70,57         | 57,95         |
| <b>VII. FINANCE</b>                                | <b>22</b>       | <b>47</b>     | <b>27</b>     | <b>44</b>     | <b>7,46</b>   | <b>4,36</b>   |
| <b>VIII. ALL OTHERS</b>                            | <b>22,793</b>   | <b>29,58</b>  | <b>23,76</b>  | <b>5,889</b>  | <b>29,93</b>  | <b>24,09</b>  |
| <b>TOTAL BANK CREDIT</b>                           | <b>2,21,685</b> | <b>786,04</b> | <b>637,07</b> | <b>42,230</b> | <b>340,81</b> | <b>281,03</b> |
| OF WHICH : 1. Artisans & Village Industries        | 12,104          | 13,83         | 10,27         | 969           | 2,51          | 1,98          |
| 2. Other Small Scale Industries                    | 5,814           | 154,54        | 124,73        | 1,568         | 23,96         | 23,96         |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**NORTHERN REGION**

**MARCH 1996**

**STATE: HIMACHAL PRADESH**

(Amount in Rupees Lakh)

| OCCUPATION                                         | URBAN    |        |             | METROPOLITAN |        |             |
|----------------------------------------------------|----------|--------|-------------|--------------|--------|-------------|
|                                                    | No. of   | Credit | Amount      | No. of       | Credit | Amount      |
|                                                    | Accounts | Limit  | Outstanding | Accounts     | Limit  | Outstanding |
|                                                    | 7        | 8      | 9           | 10           | 11     | 12          |
| <b>I. AGRICULTURE</b>                              | —        | —      | —           | —            | —      | —           |
| 1. Direct Finance                                  | —        | —      | —           | —            | —      | —           |
| 2. Indirect Finance                                | —        | —      | —           | —            | —      | —           |
| <b>II. INDUSTRY</b>                                | —        | —      | —           | —            | —      | —           |
| 1. Mining & Quarrying                              | —        | —      | —           | —            | —      | —           |
| 2. Food Manufacturing and Processing               | —        | —      | —           | —            | —      | —           |
| (a) Rice Mills, Flour and Dal Mills                | —        | —      | —           | —            | —      | —           |
| (b) Sugar                                          | —        | —      | —           | —            | —      | —           |
| (c) Edible Oils and Vanaspati                      | —        | —      | —           | —            | —      | —           |
| (d) Tea Processing                                 | —        | —      | —           | —            | —      | —           |
| (e) Processing of Fruits & Vegetables              | —        | —      | —           | —            | —      | —           |
| (f) Others                                         | —        | —      | —           | —            | —      | —           |
| 3. Beverage and Tobacco                            | —        | —      | —           | —            | —      | —           |
| 4. Textiles                                        | —        | —      | —           | —            | —      | —           |
| (a) Cotton Textiles                                | —        | —      | —           | —            | —      | —           |
| (b) Jute Textiles                                  | —        | —      | —           | —            | —      | —           |
| (c) Handloom Textiles & Khadi                      | —        | —      | —           | —            | —      | —           |
| (d) Other Textiles                                 | —        | —      | —           | —            | —      | —           |
| 5. Paper, Paper Products and Printing              | —        | —      | —           | —            | —      | —           |
| 6. Leather and Leather Products                    | —        | —      | —           | —            | —      | —           |
| 7. Rubber and Rubber Products                      | —        | —      | —           | —            | —      | —           |
| 8. Chemicals and Chemical Products                 | —        | —      | —           | —            | —      | —           |
| (a) Heavy Industrial Chemicals                     | —        | —      | —           | —            | —      | —           |
| (b) Fertilizers                                    | —        | —      | —           | —            | —      | —           |
| (c) Drugs and Pharmaceuticals                      | —        | —      | —           | —            | —      | —           |
| (d) Non-Edible Oils                                | —        | —      | —           | —            | —      | —           |
| (e) Other Chemicals & Chemical Products            | —        | —      | —           | —            | —      | —           |
| 9. Petroleum, Coal Products & Nuclear Fuels        | —        | —      | —           | —            | —      | —           |
| 10. Manufacture of Cement & Cement Products        | —        | —      | —           | —            | —      | —           |
| 11. Basic Metals & Metal Products                  | —        | —      | —           | —            | —      | —           |
| (a) Iron and Steel                                 | —        | —      | —           | —            | —      | —           |
| (b) Non-Ferrous Metals                             | —        | —      | —           | —            | —      | —           |
| (c) Other Metal Products                           | —        | —      | —           | —            | —      | —           |
| 12. Engineering                                    | —        | —      | —           | —            | —      | —           |
| (a) Heavy Engineering                              | —        | —      | —           | —            | —      | —           |
| (b) Light Engineering                              | —        | —      | —           | —            | —      | —           |
| (c) Electrical Machinery & Goods                   | —        | —      | —           | —            | —      | —           |
| (d) Electronic Machinery & Goods                   | —        | —      | —           | —            | —      | —           |
| 13. Vehicles, Vehicle Parts & Transport Equipments | —        | —      | —           | —            | —      | —           |
| 14. Other Industries                               | —        | —      | —           | —            | —      | —           |
| 15. Electricity, Gas & Water                       | —        | —      | —           | —            | —      | —           |
| (a) Electricity Generation & Transmission          | —        | —      | —           | —            | —      | —           |
| (b) Non-Conventional Energy                        | —        | —      | —           | —            | —      | —           |
| (c) Gas, Steam & Water Supply                      | —        | —      | —           | —            | —      | —           |
| 16. Construction                                   | —        | —      | —           | —            | —      | —           |
| <b>III. TRANSPORT OPERATORS</b>                    | —        | —      | —           | —            | —      | —           |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | —        | —      | —           | —            | —      | —           |
| <b>V. PERSONAL LOANS</b>                           | —        | —      | —           | —            | —      | —           |
| 1. Loans for Purchase of Consumer Durables         | —        | —      | —           | —            | —      | —           |
| 2. Loans for Housing                               | —        | —      | —           | —            | —      | —           |
| 3. Rest of the Personal Loans                      | —        | —      | —           | —            | —      | —           |
| <b>VI. TRADE</b>                                   | —        | —      | —           | —            | —      | —           |
| 1. Wholesale Trade                                 | —        | —      | —           | —            | —      | —           |
| 2. Retail Trade                                    | —        | —      | —           | —            | —      | —           |
| <b>VII. FINANCE</b>                                | —        | —      | —           | —            | —      | —           |
| <b>VIII. ALL OTHERS</b>                            | —        | —      | —           | —            | —      | —           |
| <b>TOTAL BANK CREDIT</b>                           | —        | —      | —           | —            | —      | —           |
| OF WHICH : 1. Artisans & Village Industries        | —        | —      | —           | —            | —      | —           |
| 2. Other Small Scale Industries                    | —        | —      | —           | —            | —      | —           |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 1996**

**NORTHERN REGION  
STATE: JAMMU & KASHMIR**

(Amount in Rupees Lakh)

| OCCUPATION                                         | RURAL              |                 |                       | SEMI-URBAN         |                 |                       |
|----------------------------------------------------|--------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
|                                                    | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                  | 2               | 3                     | 4                  | 5               | 6                     |
| <b>I. AGRICULTURE</b>                              | <b>65,029</b>      | <b>50,93</b>    | <b>44,71</b>          | <b>11,414</b>      | <b>17,04</b>    | <b>13,86</b>          |
| 1. Direct Finance                                  | 64,370             | 49,52           | 43,50                 | 11,352             | 16,17           | 13,17                 |
| 2. Indirect Finance                                | 659                | 1,41            | 1,21                  | 62                 | 87              | 69                    |
| <b>II. INDUSTRY</b>                                | <b>24,949</b>      | <b>47,17</b>    | <b>40,17</b>          | <b>5,405</b>       | <b>60,35</b>    | <b>50,34</b>          |
| 1. Mining & Quarrying                              | 10                 | 17              | 20                    | 8                  | 10              | 20                    |
| 2. Food Manufacturing and Processing               | 512                | 10,38           | 8,45                  | 148                | 8,96            | 9,47                  |
| (a) Rice Mills, Flour and Dal Mills                | 120                | 5,65            | 4,65                  | 47                 | 4,10            | 3,90                  |
| (b) Sugar                                          | —                  | —               | —                     | —                  | —               | —                     |
| (c) Edible Oils and Vanaspati                      | 171                | 3,31            | 2,46                  | 42                 | 3,12            | 3,94                  |
| (d) Tea Processing                                 | —                  | —               | —                     | —                  | —               | —                     |
| (e) Processing of Fruits & Vegetables              | —                  | —               | —                     | 5                  | 8               | 9                     |
| (f) Others                                         | 221                | 1,42            | 1,34                  | 54                 | 1,66            | 1,55                  |
| 3. Beverage and Tobacco                            | 2                  | 3               | 4                     | 21                 | 1,51            | 98                    |
| 4. Textiles                                        | 172                | 4,49            | 3,35                  | 146                | 26,72           | 19,02                 |
| (a) Cotton Textiles                                | 21                 | 2,43            | 1,40                  | 9                  | 24,03           | 16,76                 |
| (b) Jute Textiles                                  | 3                  | 9               | 5                     | —                  | —               | —                     |
| (c) Handloom Textiles & Khadi                      | 14                 | 11              | 10                    | 5                  | 7               | 10                    |
| (d) Other Textiles                                 | 134                | 1,87            | 1,79                  | 132                | 2,63            | 2,15                  |
| 5. Paper, Paper Products and Printing              | 59                 | 83              | 95                    | 21                 | 59              | 73                    |
| 6. Leather and Leather Products                    | 13                 | 35              | 45                    | 16                 | 21              | 17                    |
| 7. Rubber and Rubber Products                      | 9                  | 16              | 13                    | 16                 | 32              | 36                    |
| 8. Chemicals and Chemical Products                 | 54                 | 99              | 1,28                  | 75                 | 1,93            | 2,25                  |
| (a) Heavy Industrial Chemicals                     | —                  | —               | —                     | 2                  | 12              | 23                    |
| (b) Fertilizers                                    | —                  | —               | —                     | —                  | —               | —                     |
| (c) Drugs and Pharmaceuticals                      | 4                  | 13              | 34                    | 20                 | 45              | 59                    |
| (d) Non-Edible Oils                                | 5                  | 3               | 4                     | 1                  | 1               | 1                     |
| (e) Other Chemicals & Chemical Products            | 45                 | 83              | 90                    | 52                 | 1,34            | 1,42                  |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 8                  | 15              | 15                    | 5                  | 19              | 6                     |
| 10. Manufacture of Cement & Cement Products        | 14                 | 45              | 57                    | 19                 | 83              | 52                    |
| 11. Basic Metals & Metal Products                  | 154                | 1,87            | 1,79                  | 172                | 3,91            | 3,51                  |
| (a) Iron and Steel                                 | 41                 | 69              | 55                    | 65                 | 2,02            | 1,89                  |
| (b) Non-Ferrous Metals                             | 3                  | 6               | 7                     | 4                  | 5               | 5                     |
| (c) Other Metal Products                           | 110                | 1,13            | 1,17                  | 103                | 1,83            | 1,57                  |
| 12. Engineering                                    | 54                 | 2,34            | 2,34                  | 74                 | 1,74            | 1,58                  |
| (a) Heavy Engineering                              | 6                  | 6               | 11                    | 2                  | 5               | 6                     |
| (b) Light Engineering                              | 8                  | 1,57            | 1,55                  | 15                 | 43              | 43                    |
| (c) Electrical Machinery & Goods                   | 27                 | 46              | 42                    | 28                 | 1,01            | 88                    |
| (d) Electronic Machinery & Goods                   | 13                 | 24              | 26                    | 29                 | 25              | 22                    |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 36                 | 49              | 46                    | 16                 | 14              | 11                    |
| 14. Other Industries                               | 23,788             | 22,88           | 18,49                 | 4,591              | 12,33           | 10,61                 |
| 15. Electricity, Gas & Water                       | 6                  | 4               | 4                     | 3                  | 2               | 3                     |
| (a) Electricity Generation & Transmission          | 4                  | 3               | 3                     | 2                  | 2               | 3                     |
| (b) Non-Conventional Energy                        | 1                  | —               | —                     | —                  | —               | —                     |
| (c) Gas, Steam & Water Supply                      | 1                  | 1               | —                     | 1                  | —               | —                     |
| 16. Construction                                   | 58                 | 1,54            | 1,48                  | 74                 | 87              | 73                    |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>6,563</b>       | <b>35,05</b>    | <b>24,92</b>          | <b>1,767</b>       | <b>23,04</b>    | <b>17,29</b>          |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>4,994</b>       | <b>7,93</b>     | <b>7,24</b>           | <b>1,644</b>       | <b>4,62</b>     | <b>4,76</b>           |
| <b>V. PERSONAL LOANS</b>                           | <b>16,248</b>      | <b>34,51</b>    | <b>29,77</b>          | <b>5,621</b>       | <b>19,45</b>    | <b>16,36</b>          |
| 1. Loans for Purchase of Consumer Durables         | 737                | 89              | 66                    | 432                | 56              | 43                    |
| 2. Loans for Housing                               | 1,545              | 11,58           | 9,50                  | 730                | 7,58            | 6,42                  |
| 3. Rest of the Personal Loans                      | 13,966             | 22,04           | 19,61                 | 4,459              | 11,31           | 9,51                  |
| <b>VI. TRADE</b>                                   | <b>30,335</b>      | <b>49,70</b>    | <b>42,15</b>          | <b>8,019</b>       | <b>25,06</b>    | <b>21,23</b>          |
| 1. Wholesale Trade                                 | 782                | 5,87            | 6,14                  | 291                | 3,13            | 2,63                  |
| 2. Retail Trade                                    | 29,553             | 43,83           | 36,01                 | 7,728              | 21,93           | 18,60                 |
| <b>VII. FINANCE</b>                                | <b>38</b>          | <b>3,29</b>     | <b>3,25</b>           | <b>6</b>           | <b>85</b>       | <b>84</b>             |
| <b>VIII. ALL OTHERS</b>                            | <b>11,988</b>      | <b>10,78</b>    | <b>10,49</b>          | <b>2,987</b>       | <b>6,38</b>     | <b>6,27</b>           |
| <b>TOTAL BANK CREDIT</b>                           | <b>1,60,144</b>    | <b>239,36</b>   | <b>202,71</b>         | <b>36,863</b>      | <b>156,79</b>   | <b>130,96</b>         |
| OF WHICH : 1. Artisans & Village Industries        | 19,787             | 10,37           | 8,79                  | 2,680              | 2,11            | 1,90                  |
| 2. Other Small Scale Industries                    | 4,053              | 24,70           | 22,17                 | 2,305              | 24,66           | 21,88                 |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**NORTHERN REGION**  
**STATE: JAMMU & KASHMIR**

**MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | URBAN              |                 |                       | METROPOLITAN       |                 |                       |
|----------------------------------------------------|--------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
|                                                    | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 7                  | 8               | 9                     | 10                 | 11              | 12                    |
| <b>I. AGRICULTURE</b>                              | <b>5,861</b>       | <b>30,45</b>    | <b>28,31</b>          | —                  | —               | —                     |
| 1. Direct Finance                                  | 5,525              | 28,48           | 25,16                 | —                  | —               | —                     |
| 2. Indirect Finance                                | 336                | 1,96            | 3,15                  | —                  | —               | —                     |
| <b>II. INDUSTRY</b>                                | <b>10,998</b>      | <b>186,42</b>   | <b>182,57</b>         | —                  | —               | —                     |
| 1. Mining & Quarrying                              | 53                 | 10,92           | 10,21                 | —                  | —               | —                     |
| 2. Food Manufacturing and Processing               | 360                | 15,90           | 15,76                 | —                  | —               | —                     |
| (a) Rice Mills, Flour and Dal Mills                | 95                 | 7,02            | 7,09                  | —                  | —               | —                     |
| (b) Sugar                                          | 1                  | 3               | 4                     | —                  | —               | —                     |
| (c) Edible Oils and Vanaspati                      | 34                 | 2,05            | 2,15                  | —                  | —               | —                     |
| (d) Tea Processing                                 | 1                  | 4               | 6                     | —                  | —               | —                     |
| (e) Processing of Fruits & Vegetables              | 7                  | 16              | 10                    | —                  | —               | —                     |
| (f) Others                                         | 222                | 6,61            | 6,32                  | —                  | —               | —                     |
| 3. Beverage and Tobacco                            | 44                 | 21,62           | 19,43                 | —                  | —               | —                     |
| 4. Textiles                                        | 1,478              | 20,45           | 18,28                 | —                  | —               | —                     |
| (a) Cotton Textiles                                | 42                 | 3,14            | 3,12                  | —                  | —               | —                     |
| (b) Jute Textiles                                  | 1                  | 1               | —                     | —                  | —               | —                     |
| (c) Handloom Textiles & Khadi                      | 27                 | 38              | 37                    | —                  | —               | —                     |
| (d) Other Textiles                                 | 1,408              | 16,93           | 14,79                 | —                  | —               | —                     |
| 5. Paper, Paper Products and Printing              | 193                | 4,85            | 4,86                  | —                  | —               | —                     |
| 6. Leather and Leather Products                    | 208                | 3,28            | 3,02                  | —                  | —               | —                     |
| 7. Rubber and Rubber Products                      | 13                 | 48              | 51                    | —                  | —               | —                     |
| 8. Chemicals and Chemical Products                 | 212                | 13,41           | 12,93                 | —                  | —               | —                     |
| (a) Heavy Industrial Chemicals                     | 16                 | 90              | 1,02                  | —                  | —               | —                     |
| (b) Fertilizers                                    | 1                  | 4               | 9                     | —                  | —               | —                     |
| (c) Drugs and Pharmaceuticals                      | 71                 | 2,65            | 2,99                  | —                  | —               | —                     |
| (d) Non-Edible Oils                                | —                  | —               | —                     | —                  | —               | —                     |
| (e) Other Chemicals & Chemical Products            | 124                | 9,81            | 8,83                  | —                  | —               | —                     |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 82                 | 4,74            | 3,16                  | —                  | —               | —                     |
| 10. Manufacture of Cement & Cement Products        | 36                 | 5,23            | 3,12                  | —                  | —               | —                     |
| 11. Basic Metals & Metal Products                  | 366                | 22,07           | 29,01                 | —                  | —               | —                     |
| (a) Iron and Steel                                 | 89                 | 13,87           | 21,06                 | —                  | —               | —                     |
| (b) Non-Ferrous Metals                             | 17                 | 60              | 27                    | —                  | —               | —                     |
| (c) Other Metal Products                           | 260                | 7,61            | 7,69                  | —                  | —               | —                     |
| 12. Engineering                                    | 281                | 8,74            | 5,02                  | —                  | —               | —                     |
| (a) Heavy Engineering                              | 5                  | 12              | 8                     | —                  | —               | —                     |
| (b) Light Engineering                              | 41                 | 2,27            | 95                    | —                  | —               | —                     |
| (c) Electrical Machinery & Goods                   | 164                | 5,36            | 3,35                  | —                  | —               | —                     |
| (d) Electronic Machinery & Goods                   | 71                 | 99              | 65                    | —                  | —               | —                     |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 84                 | 4,24            | 3,61                  | —                  | —               | —                     |
| 14. Other Industries                               | 7,453              | 46,52           | 49,16                 | —                  | —               | —                     |
| 15. Electricity, Gas & Water                       | 21                 | 72              | 70                    | —                  | —               | —                     |
| (a) Electricity Generation & Transmission          | 17                 | 65              | 65                    | —                  | —               | —                     |
| (b) Non-Conventional Energy                        | —                  | —               | —                     | —                  | —               | —                     |
| (c) Gas, Steam & Water Supply                      | 4                  | 7               | 6                     | —                  | —               | —                     |
| 16. Construction                                   | 114                | 3,26            | 3,78                  | —                  | —               | —                     |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>3,172</b>       | <b>52,68</b>    | <b>42,83</b>          | —                  | —               | —                     |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>26,463</b>      | <b>65,49</b>    | <b>62,58</b>          | —                  | —               | —                     |
| <b>V. PERSONAL LOANS</b>                           | <b>49,684</b>      | <b>114,39</b>   | <b>106,77</b>         | —                  | —               | —                     |
| 1. Loans for Purchase of Consumer Durables         | 18,766             | 22,67           | 30,05                 | —                  | —               | —                     |
| 2. Loans for Housing                               | 3,429              | 33,29           | 27,53                 | —                  | —               | —                     |
| 3. Rest of the Personal Loans                      | 27,489             | 58,43           | 49,18                 | —                  | —               | —                     |
| <b>VI. TRADE</b>                                   | <b>14,140</b>      | <b>220,70</b>   | <b>210,99</b>         | —                  | —               | —                     |
| 1. Wholesale Trade                                 | 1,942              | 157,58          | 150,86                | —                  | —               | —                     |
| 2. Retail Trade                                    | 12,198             | 63,13           | 60,13                 | —                  | —               | —                     |
| <b>VII. FINANCE</b>                                | <b>59</b>          | <b>5,12</b>     | <b>4,99</b>           | —                  | —               | —                     |
| <b>VIII. ALL OTHERS</b>                            | <b>38,255</b>      | <b>100,90</b>   | <b>91,76</b>          | —                  | —               | —                     |
| <b>TOTAL BANK CREDIT</b>                           | <b>1,48,632</b>    | <b>776,15</b>   | <b>730,81</b>         | —                  | —               | —                     |
| OF WHICH : 1. Artisans & Village Industries        | 3,241              | 5,90            | 5,08                  | —                  | —               | —                     |
| 2. Other Small Scale Industries                    | 5,740              | 82,81           | 82,31                 | —                  | —               | —                     |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**NORTHERN REGION  
STATE: PUNJAB**

**MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | RURAL              |                 |                       | SEMI-URBAN         |                 |                       |
|----------------------------------------------------|--------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
|                                                    | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                  | 2               | 3                     | 4                  | 5               | 6                     |
| <b>I. AGRICULTURE</b>                              | <b>3,60,291</b>    | <b>1122,62</b>  | <b>923,87</b>         | <b>1,87,018</b>    | <b>729,31</b>   | <b>601,56</b>         |
| 1. Direct Finance                                  | 3,56,343           | 1055,88         | 876,15                | 1,84,195           | 613,37          | 515,18                |
| 2. Indirect Finance                                | 3,948              | 66,74           | 47,72                 | 2,823              | 115,94          | 86,37                 |
| <b>II. INDUSTRY</b>                                | <b>35,090</b>      | <b>398,71</b>   | <b>324,81</b>         | <b>27,887</b>      | <b>888,77</b>   | <b>752,69</b>         |
| 1. Mining & Quarrying                              | 28                 | 1,12            | 65                    | 75                 | 5,37            | 3,69                  |
| 2. Food Manufacturing and Processing               | 1,031              | 74,62           | 62,89                 | 1,877              | 220,74          | 165,68                |
| (a) Rice Mills, Flour and Dal Mills                | 551                | 40,59           | 29,04                 | 1,217              | 136,50          | 92,76                 |
| (b) Sugar                                          | 3                  | 7,00            | 7,56                  | 12                 | 22,19           | 21,34                 |
| (c) Edible Oils and Vanaspati                      | 55                 | 4,08            | 3,46                  | 253                | 24,33           | 16,39                 |
| (d) Tea Processing                                 | 1                  | 69              | 79                    | 1                  | 6               | 6                     |
| (e) Processing of Fruits & Vegetables              | 5                  | 35              | 28                    | 13                 | 1,20            | 2,18                  |
| (f) Others                                         | 416                | 21,90           | 21,76                 | 381                | 36,46           | 32,95                 |
| 3. Beverage and Tobacco                            | 27                 | 17,89           | 10,59                 | 40                 | 3,44            | 1,71                  |
| 4. Textiles                                        | 425                | 100,99          | 81,91                 | 648                | 140,00          | 122,65                |
| (a) Cotton Textiles                                | 162                | 72,01           | 60,73                 | 279                | 73,49           | 58,69                 |
| (b) Jute Textiles                                  | 3                  | 2               | 1                     | 5                  | 4               | 6                     |
| (c) Handloom Textiles & Khadi                      | 42                 | 20              | 15                    | 62                 | 2,97            | 2,55                  |
| (d) Other Textiles                                 | 218                | 28,76           | 21,03                 | 302                | 63,50           | 61,35                 |
| 5. Paper, Paper Products and Printing              | 102                | 4,06            | 4,30                  | 269                | 10,49           | 9,63                  |
| 6. Leather and Leather Products                    | 44                 | 53              | 53                    | 136                | 2,51            | 2,39                  |
| 7. Rubber and Rubber Products                      | 76                 | 1,44            | 1,36                  | 269                | 5,98            | 5,34                  |
| 8. Chemicals and Chemical Products                 | 240                | 45,88           | 36,32                 | 701                | 77,68           | 68,24                 |
| (a) Heavy Industrial Chemicals                     | 32                 | 10,38           | 6,52                  | 17                 | 13,76           | 8,05                  |
| (b) Fertilizers                                    | 12                 | 1,57            | 1,32                  | 52                 | 22,99           | 22,94                 |
| (c) Drugs and Pharmaceuticals                      | 39                 | 27,85           | 23,65                 | 72                 | 21,05           | 18,44                 |
| (d) Non-Edible Oils                                | 8                  | 38              | 32                    | 23                 | 5,37            | 4,17                  |
| (e) Other Chemicals & Chemical Products            | 149                | 5,70            | 4,51                  | 537                | 14,50           | 14,65                 |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 27                 | 49              | 42                    | 120                | 3,32            | 3,71                  |
| 10. Manufacture of Cement & Cement Products        | 24                 | 1,13            | 94                    | 45                 | 2,01            | 2,85                  |
| 11. Basic Metals & Metal Products                  | 563                | 26,71           | 21,73                 | 2,418              | 188,20          | 167,45                |
| (a) Iron and Steel                                 | 226                | 17,19           | 12,65                 | 1,754              | 151,01          | 133,71                |
| (b) Non-Ferrous Metals                             | 24                 | 45              | 35                    | 31                 | 1,59            | 1,27                  |
| (c) Other Metal Products                           | 313                | 9,07            | 8,74                  | 633                | 35,60           | 32,47                 |
| 12. Engineering                                    | 839                | 42,78           | 34,36                 | 2,202              | 74,52           | 60,65                 |
| (a) Heavy Engineering                              | 103                | 3,68            | 3,33                  | 262                | 13,80           | 13,50                 |
| (b) Light Engineering                              | 535                | 7,15            | 6,85                  | 1,518              | 40,91           | 28,92                 |
| (c) Electrical Machinery & Goods                   | 117                | 2,74            | 2,64                  | 279                | 16,49           | 16,03                 |
| (d) Electronic Machinery & Goods                   | 84                 | 29,21           | 21,54                 | 143                | 3,32            | 2,21                  |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 344                | 28,57           | 22,95                 | 632                | 52,23           | 49,88                 |
| 14. Other Industries                               | 31,239             | 50,23           | 44,11                 | 18,330             | 97,68           | 84,42                 |
| 15. Electricity, Gas & Water                       | 49                 | 1,53            | 1,19                  | 66                 | 3,18            | 3,05                  |
| (a) Electricity Generation & Transmission          | 41                 | 1,01            | 74                    | 56                 | 2,33            | 2,26                  |
| (b) Non-Conventional Energy                        | —                  | —               | —                     | 1                  | 2               | 4                     |
| (c) Gas, Steam & Water Supply                      | 8                  | 52              | 45                    | 9                  | 82              | 76                    |
| 16. Construction                                   | 32                 | 75              | 56                    | 59                 | 1,42            | 1,34                  |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>19,824</b>      | <b>59,09</b>    | <b>46,27</b>          | <b>10,804</b>      | <b>62,56</b>    | <b>48,16</b>          |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>10,093</b>      | <b>28,47</b>    | <b>21,39</b>          | <b>10,146</b>      | <b>46,24</b>    | <b>34,54</b>          |
| <b>V. PERSONAL LOANS</b>                           | <b>65,697</b>      | <b>270,58</b>   | <b>230,59</b>         | <b>71,619</b>      | <b>338,91</b>   | <b>291,29</b>         |
| 1. Loans for Purchase of Consumer Durables         | 1,315              | 2,70            | 2,23                  | 2,432              | 5,40            | 4,51                  |
| 2. Loans for Housing                               | 10,939             | 110,96          | 86,77                 | 14,450             | 143,87          | 117,63                |
| 3. Rest of the Personal Loans                      | 53,443             | 156,91          | 141,59                | 54,737             | 189,63          | 169,15                |
| <b>VI. TRADE</b>                                   | <b>75,713</b>      | <b>1019,54</b>  | <b>1007,91</b>        | <b>63,774</b>      | <b>313,44</b>   | <b>251,93</b>         |
| 1. Wholesale Trade                                 | 2,583              | 922,21          | 925,78                | 3,629              | 114,58          | 88,13                 |
| 2. Retail Trade                                    | 73,130             | 97,33           | 82,13                 | 60,145             | 198,87          | 163,81                |
| <b>VII. FINANCE</b>                                | <b>44</b>          | <b>10,96</b>    | <b>10,90</b>          | <b>144</b>         | <b>4,48</b>     | <b>2,89</b>           |
| <b>VIII. ALL OTHERS</b>                            | <b>31,077</b>      | <b>57,82</b>    | <b>50,50</b>          | <b>39,070</b>      | <b>113,10</b>   | <b>106,48</b>         |
| <b>TOTAL BANK CREDIT</b>                           | <b>5,97,829</b>    | <b>2967,80</b>  | <b>2616,24</b>        | <b>4,10,462</b>    | <b>2496,81</b>  | <b>2089,53</b>        |
| OF WHICH : 1. Artisans & Village Industries        | 20,664             | 17,48           | 14,65                 | 7,418              | 19,91           | 18,68                 |
| 2. Other Small Scale Industries                    | 10,971             | 101,05          | 87,00                 | 15,620             | 386,51          | 326,33                |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**NORTHERN REGION  
STATE: PUNJAB**

**MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | URBAN              |                 |                       | METROPOLITAN       |                 |                       |
|----------------------------------------------------|--------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
|                                                    | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 7                  | 8               | 9                     | 10                 | 11              | 12                    |
| <b>I. AGRICULTURE</b>                              | <b>38,044</b>      | <b>145,72</b>   | <b>127,89</b>         | <b>3,254</b>       | <b>19,05</b>    | <b>16,89</b>          |
| 1. Direct Finance                                  | 36,995             | 108,61          | 98,36                 | 3,217              | 18,43           | 16,48                 |
| 2. Indirect Finance                                | 1,049              | 37,10           | 29,53                 | 37                 | 62              | 41                    |
| <b>II. INDUSTRY</b>                                | <b>31,064</b>      | <b>1346,59</b>  | <b>1125,73</b>        | <b>23,063</b>      | <b>1574,43</b>  | <b>1344,66</b>        |
| 1. Mining & Quarrying                              | 35                 | 3,60            | 94                    | 16                 | 61              | 55                    |
| 2. Food Manufacturing and Processing               | 912                | 275,09          | 229,58                | 202                | 80,62           | 62,09                 |
| (a) Rice Mills, Flour and Dal Mills                | 410                | 215,11          | 182,25                | 48                 | 11,32           | 10,73                 |
| (b) Sugar                                          | 11                 | 8,70            | 8,45                  | 2                  | 29,79           | 12,62                 |
| (c) Edible Oils and Vanaspati                      | 112                | 20,11           | 15,51                 | 37                 | 32,17           | 31,89                 |
| (d) Tea Processing                                 | 6                  | 21              | 18                    | —                  | —               | —                     |
| (e) Processing of Fruits & Vegetables              | 25                 | 2,26            | 2,22                  | 5                  | 20              | 18                    |
| (f) Others                                         | 348                | 28,69           | 20,97                 | 110                | 7,14            | 6,67                  |
| 3. Beverage and Tobacco                            | 46                 | 21,65           | 20,04                 | 28                 | 10,78           | 11,04                 |
| 4. Textiles                                        | 3,094              | 295,70          | 264,33                | 6,409              | 781,66          | 666,47                |
| (a) Cotton Textiles                                | 727                | 136,94          | 130,95                | 569                | 71,11           | 62,26                 |
| (b) Jute Textiles                                  | 19                 | 8,78            | 9,39                  | 6                  | 31              | 29                    |
| (c) Handloom Textiles & Khadi                      | 143                | 5,09            | 4,29                  | 108                | 107,38          | 92,88                 |
| (d) Other Textiles                                 | 2,205              | 144,89          | 119,70                | 5,726              | 602,86          | 511,04                |
| 5. Paper, Paper Products and Printing              | 661                | 52,24           | 47,55                 | 293                | 32,85           | 24,84                 |
| 6. Leather and Leather Products                    | 326                | 45,75           | 33,96                 | 114                | 4,06            | 3,33                  |
| 7. Rubber and Rubber Products                      | 912                | 59,40           | 47,35                 | 102                | 44,09           | 42,70                 |
| 8. Chemicals and Chemical Products                 | 911                | 75,06           | 43,67                 | 391                | 22,91           | 22,30                 |
| (a) Heavy Industrial Chemicals                     | 77                 | 3,32            | 2,80                  | 17                 | 59              | 57                    |
| (b) Fertilizers                                    | 22                 | 2,37            | 2,38                  | 45                 | 86              | 76                    |
| (c) Drugs and Pharmaceuticals                      | 167                | 43,71           | 17,02                 | 28                 | 95              | 82                    |
| (d) Non-Edible Oils                                | 10                 | 74              | 79                    | 15                 | 4,77            | 5,18                  |
| (e) Other Chemicals & Chemical Products            | 635                | 24,92           | 20,68                 | 286                | 15,75           | 14,97                 |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 37                 | 1,73            | 1,77                  | 43                 | 9,45            | 9,36                  |
| 10. Manufacture of Cement & Cement Products        | 24                 | 1,00            | 1,04                  | 3                  | 15              | 13                    |
| 11. Basic Metals & Metal Products                  | 4,558              | 239,52          | 201,24                | 1,346              | 127,84          | 108,60                |
| (a) Iron and Steel                                 | 1,369              | 57,61           | 51,57                 | 726                | 99,71           | 83,50                 |
| (b) Non-Ferrous Metals                             | 97                 | 2,54            | 2,25                  | 19                 | 2,52            | 2,68                  |
| (c) Other Metal Products                           | 3,092              | 179,37          | 147,42                | 601                | 25,61           | 22,42                 |
| 12. Engineering                                    | 2,271              | 60,72           | 57,11                 | 1,755              | 127,90          | 107,05                |
| (a) Heavy Engineering                              | 273                | 11,92           | 10,75                 | 260                | 11,70           | 12,72                 |
| (b) Light Engineering                              | 1,407              | 29,64           | 25,71                 | 1,304              | 58,65           | 52,00                 |
| (c) Electrical Machinery & Goods                   | 439                | 15,48           | 14,31                 | 156                | 56,10           | 41,12                 |
| (d) Electronic Machinery & Goods                   | 152                | 3,68            | 6,34                  | 35                 | 1,45            | 1,21                  |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 470                | 18,20           | 16,17                 | 3,683              | 232,83          | 202,68                |
| 14. Other Industries                               | 16,639             | 182,10          | 155,78                | 8,631              | 96,12           | 81,18                 |
| 15. Electricity, Gas & Water                       | 84                 | 11,43           | 2,51                  | 29                 | 92              | 53                    |
| (a) Electricity Generation & Transmission          | 77                 | 11,31           | 2,36                  | 27                 | 90              | 51                    |
| (b) Non-Conventional Energy                        | 2                  | 5               | 9                     | —                  | —               | —                     |
| (c) Gas, Steam & Water Supply                      | 5                  | 7               | 5                     | 2                  | 2               | 2                     |
| 16. Construction                                   | 84                 | 3,44            | 2,69                  | 18                 | 1,64            | 1,80                  |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>4,964</b>       | <b>52,33</b>    | <b>42,68</b>          | <b>1,182</b>       | <b>7,69</b>     | <b>6,26</b>           |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>9,467</b>       | <b>71,89</b>    | <b>55,64</b>          | <b>3,204</b>       | <b>294,66</b>   | <b>274,15</b>         |
| <b>V. PERSONAL LOANS</b>                           | <b>75,318</b>      | <b>340,34</b>   | <b>297,29</b>         | <b>27,589</b>      | <b>142,78</b>   | <b>131,35</b>         |
| 1. Loans for Purchase of Consumer Durables         | 2,799              | 6,08            | 5,22                  | 539                | 1,96            | 1,74                  |
| 2. Loans for Housing                               | 12,136             | 138,12          | 118,92                | 3,866              | 57,29           | 55,04                 |
| 3. Rest of the Personal Loans                      | 60,383             | 196,13          | 173,15                | 23,184             | 83,53           | 74,57                 |
| <b>VI. TRADE</b>                                   | <b>43,873</b>      | <b>332,24</b>   | <b>286,46</b>         | <b>9,612</b>       | <b>140,44</b>   | <b>115,38</b>         |
| 1. Wholesale Trade                                 | 4,518              | 182,15          | 152,36                | 1,598              | 92,03           | 75,42                 |
| 2. Retail Trade                                    | 39,355             | 150,09          | 134,10                | 8,014              | 48,41           | 39,96                 |
| <b>VII. FINANCE</b>                                | <b>130</b>         | <b>12,47</b>    | <b>9,21</b>           | <b>31</b>          | <b>1,59</b>     | <b>1,09</b>           |
| <b>VIII. ALL OTHERS</b>                            | <b>46,111</b>      | <b>158,26</b>   | <b>145,08</b>         | <b>22,240</b>      | <b>107,29</b>   | <b>92,60</b>          |
| <b>TOTAL BANK CREDIT</b>                           | <b>2,48,971</b>    | <b>2459,83</b>  | <b>2089,98</b>        | <b>90,175</b>      | <b>2287,93</b>  | <b>1982,40</b>        |
| OF WHICH : 1. Artisans & Village Industries        | 2,221              | 9,98            | 8,74                  | 544                | 12,12           | 10,46                 |
| 2. Other Small Scale Industries                    | 22,742             | 577,93          | 477,04                | 17,946             | 775,62          | 649,09                |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 1996**

**NORTHERN REGION  
STATE: RAJASTHAN**

(Amount in Rupees Lakh)

| OCCUPATION                                         | RURAL              |                 |                       | SEMI-URBAN         |                 |                       |
|----------------------------------------------------|--------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
|                                                    | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                  | 2               | 3                     | 4                  | 5               | 6                     |
| <b>I. AGRICULTURE</b>                              | <b>6,78,478</b>    | <b>870,13</b>   | <b>741,95</b>         | <b>2,45,680</b>    | <b>347,17</b>   | <b>299,79</b>         |
| 1. Direct Finance                                  | 6,71,015           | 835,64          | 711,68                | 2,40,742           | 290,39          | 252,20                |
| 2. Indirect Finance                                | 7,463              | 34,49           | 30,28                 | 4,938              | 56,78           | 47,59                 |
| <b>II. INDUSTRY</b>                                | <b>94,793</b>      | <b>393,18</b>   | <b>301,56</b>         | <b>55,308</b>      | <b>477,71</b>   | <b>377,43</b>         |
| 1. Mining & Quarrying                              | 502                | 16,38           | 9,77                  | 324                | 18,93           | 14,04                 |
| 2. Food Manufacturing and Processing               | 1,118              | 34,78           | 30,80                 | 1,094              | 29,62           | 22,00                 |
| (a) Rice Mills, Flour and Dal Mills                | 210                | 1,68            | 1,39                  | 249                | 7,06            | 5,84                  |
| (b) Sugar                                          | 11                 | 20,95           | 17,83                 | 6                  | 13              | 5                     |
| (c) Edible Oils and Vanaspati                      | 468                | 3,77            | 3,36                  | 415                | 18,78           | 12,87                 |
| (d) Tea Processing                                 | 1                  | 1               | —                     | 1                  | 2               | —                     |
| (e) Processing of Fruits & Vegetables              | 11                 | 17              | 14                    | 10                 | 4               | 3                     |
| (f) Others                                         | 417                | 8,21            | 8,08                  | 413                | 3,58            | 3,21                  |
| 3. Beverage and Tobacco                            | 3                  | 68              | 44                    | 33                 | 1,89            | 1,48                  |
| 4. Textiles                                        | 314                | 112,96          | 75,47                 | 1,955              | 200,06          | 139,75                |
| (a) Cotton Textiles                                | 97                 | 20,87           | 11,00                 | 1,525              | 52,83           | 43,29                 |
| (b) Jute Textiles                                  | 2                  | 2               | 2                     | 6                  | 5               | 3                     |
| (c) Handloom Textiles & Khadi                      | 41                 | 79              | 51                    | 91                 | 1,56            | 1,28                  |
| (d) Other Textiles                                 | 174                | 91,28           | 63,94                 | 333                | 145,63          | 95,15                 |
| 5. Paper, Paper Products and Printing              | 56                 | 2,20            | 4,05                  | 154                | 1,81            | 2,18                  |
| 6. Leather and Leather Products                    | 48                 | 32              | 30                    | 83                 | 45              | 41                    |
| 7. Rubber and Rubber Products                      | 11                 | 5,12            | 95                    | 50                 | 7,05            | 6,57                  |
| 8. Chemicals and Chemical Products                 | 153                | 37,25           | 36,09                 | 261                | 57,96           | 57,06                 |
| (a) Heavy Industrial Chemicals                     | 12                 | 65              | 59                    | 29                 | 41,60           | 40,97                 |
| (b) Fertilizers                                    | 9                  | 23,11           | 24,26                 | 6                  | 28              | 68                    |
| (c) Drugs and Pharmaceuticals                      | 16                 | 2,77            | 2,25                  | 37                 | 4,23            | 3,89                  |
| (d) Non-Edible Oils                                | 12                 | 15              | 20                    | 9                  | 5,45            | 5,60                  |
| (e) Other Chemicals & Chemical Products            | 104                | 10,57           | 8,78                  | 180                | 6,41            | 5,91                  |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 4                  | 10              | 14                    | 18                 | 32              | 26                    |
| 10. Manufacture of Cement & Cement Products        | 119                | 10,47           | 9,37                  | 219                | 30,30           | 28,62                 |
| 11. Basic Metals & Metal Products                  | 201                | 18,24           | 14,43                 | 344                | 21,50           | 16,91                 |
| (a) Iron and Steel                                 | 78                 | 14,71           | 11,37                 | 159                | 10,27           | 8,77                  |
| (b) Non-Ferrous Metals                             | 9                  | 60              | 45                    | 24                 | 6,89            | 4,28                  |
| (c) Other Metal Products                           | 114                | 2,93            | 2,62                  | 161                | 4,34            | 3,87                  |
| 12. Engineering                                    | 214                | 61,88           | 46,15                 | 299                | 9,07            | 7,46                  |
| (a) Heavy Engineering                              | 46                 | 13,04           | 10,55                 | 36                 | 2,36            | 2,16                  |
| (b) Light Engineering                              | 104                | 9,96            | 9,99                  | 109                | 2,19            | 2,06                  |
| (c) Electrical Machinery & Goods                   | 30                 | 1,54            | 47                    | 92                 | 3,14            | 1,96                  |
| (d) Electronic Machinery & Goods                   | 34                 | 37,35           | 25,14                 | 62                 | 1,38            | 1,29                  |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 68                 | 1,21            | 78                    | 145                | 2,21            | 1,62                  |
| 14. Other Industries                               | 91,896             | 87,77           | 70,29                 | 50,228             | 87,78           | 73,56                 |
| 15. Electricity, Gas & Water                       | 21                 | 2,57            | 1,53                  | 36                 | 5,29            | 2,77                  |
| (a) Electricity Generation & Transmission          | 19                 | 2,57            | 1,52                  | 31                 | 5,25            | 2,74                  |
| (b) Non-Conventional Energy                        | —                  | —               | —                     | —                  | —               | —                     |
| (c) Gas, Steam & Water Supply                      | 2                  | 1               | 1                     | 5                  | 4               | 3                     |
| 16. Construction                                   | 65                 | 1,25            | 99                    | 65                 | 3,48            | 2,75                  |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>21,792</b>      | <b>45,54</b>    | <b>36,37</b>          | <b>8,787</b>       | <b>33,32</b>    | <b>27,28</b>          |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>28,572</b>      | <b>33,12</b>    | <b>21,97</b>          | <b>24,592</b>      | <b>28,86</b>    | <b>24,79</b>          |
| <b>V. PERSONAL LOANS</b>                           | <b>93,293</b>      | <b>160,47</b>   | <b>142,28</b>         | <b>94,828</b>      | <b>197,25</b>   | <b>170,24</b>         |
| 1. Loans for Purchase of Consumer Durables         | 2,827              | 4,09            | 3,43                  | 4,678              | 7,06            | 5,89                  |
| 2. Loans for Housing                               | 15,112             | 25,54           | 23,27                 | 14,183             | 44,23           | 39,87                 |
| 3. Rest of the Personal Loans                      | 75,354             | 130,85          | 115,58                | 75,967             | 145,97          | 124,48                |
| <b>VI. TRADE</b>                                   | <b>1,42,025</b>    | <b>208,61</b>   | <b>183,37</b>         | <b>1,12,728</b>    | <b>225,94</b>   | <b>173,61</b>         |
| 1. Wholesale Trade                                 | 5,807              | 78,89           | 75,30                 | 4,699              | 54,98           | 39,65                 |
| 2. Retail Trade                                    | 1,36,218           | 129,72          | 108,07                | 1,08,029           | 170,96          | 133,97                |
| <b>VII. FINANCE</b>                                | <b>74</b>          | <b>1,73</b>     | <b>1,26</b>           | <b>73</b>          | <b>6,18</b>     | <b>5,16</b>           |
| <b>VIII. ALL OTHERS</b>                            | <b>39,497</b>      | <b>51,90</b>    | <b>44,58</b>          | <b>35,110</b>      | <b>56,27</b>    | <b>50,74</b>          |
| <b>TOTAL BANK CREDIT</b>                           | <b>10,98,524</b>   | <b>1764,67</b>  | <b>1473,34</b>        | <b>5,77,106</b>    | <b>1372,71</b>  | <b>1129,03</b>        |
| OF WHICH : 1. Artisans & Village Industries        | 77,477             | 45,61           | 38,52                 | 30,380             | 23,03           | 20,31                 |
| 2. Other Small Scale Industries                    | 14,650             | 63,07           | 52,69                 | 20,794             | 142,43          | 120,26                |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**NORTHERN REGION  
STATE: RAJASTHAN**

**MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | URBAN           |                |                | METROPOLITAN    |                |                |
|----------------------------------------------------|-----------------|----------------|----------------|-----------------|----------------|----------------|
|                                                    | No. of          | Credit         | Amount         | No. of          | Credit         | Amount         |
|                                                    | Accounts        | Limit          | Outstanding    | Accounts        | Limit          | Outstanding    |
|                                                    | 7               | 8              | 9              | 10              | 11             | 12             |
| <b>I. AGRICULTURE</b>                              | <b>24,547</b>   | <b>67,17</b>   | <b>57,94</b>   | <b>7,878</b>    | <b>70,43</b>   | <b>47,52</b>   |
| 1. Direct Finance                                  | 23,225          | 53,31          | 46,36          | 7,730           | 28,21          | 25,93          |
| 2. Indirect Finance                                | 1,322           | 13,86          | 11,58          | 148             | 42,23          | 21,59          |
| <b>II. INDUSTRY</b>                                | <b>25,435</b>   | <b>1108,68</b> | <b>865,53</b>  | <b>10,334</b>   | <b>882,12</b>  | <b>731,77</b>  |
| 1. Mining & Quarrying                              | 487             | 83,68          | 67,65          | 61              | 16,15          | 12,64          |
| 2. Food Manufacturing and Processing               | 908             | 51,67          | 38,85          | 291             | 41,09          | 25,75          |
| (a) Rice Mills, Flour and Dal Mills                | 247             | 9,73           | 7,12           | 80              | 2,87           | 1,90           |
| (b) Sugar                                          | 4               | 53             | 18             | 3               | 3,53           | 1,67           |
| (c) Edible Oils and Vanaspati                      | 210             | 25,81          | 17,17          | 79              | 28,79          | 18,25          |
| (d) Tea Processing                                 | 2               | 2              | 1              | 1               | 2              | 2              |
| (e) Processing of Fruits & Vegetables              | 16              | 16             | 15             | 4               | 3              | 3              |
| (f) Others                                         | 429             | 15,41          | 14,22          | 124             | 5,85           | 3,88           |
| 3. Beverage and Tobacco                            | 66              | 4,83           | 3,89           | 38              | 9,87           | 8,15           |
| 4. Textiles                                        | 1,647           | 356,55         | 305,19         | 859             | 137,44         | 94,94          |
| (a) Cotton Textiles                                | 594             | 100,93         | 84,47          | 184             | 11,30          | 9,89           |
| (b) Jute Textiles                                  | 13              | 12,15          | 11,15          | 8               | 8              | 5              |
| (c) Handloom Textiles & Khadi                      | 31              | 88             | 76             | 24              | 2,53           | 2,56           |
| (d) Other Textiles                                 | 1,009           | 242,59         | 208,82         | 643             | 123,52         | 82,44          |
| 5. Paper, Paper Products and Printing              | 348             | 47,99          | 40,97          | 299             | 21,18          | 16,16          |
| 6. Leather and Leather Products                    | 69              | 73             | 79             | 62              | 8,22           | 7,34           |
| 7. Rubber and Rubber Products                      | 86              | 58,83          | 34,96          | 54              | 2,31           | 2,58           |
| 8. Chemicals and Chemical Products                 | 696             | 116,23         | 71,50          | 660             | 40,08          | 32,68          |
| (a) Heavy Industrial Chemicals                     | 68              | 18,51          | 10,07          | 35              | 4,63           | 3,53           |
| (b) Fertilizers                                    | 23              | 46,87          | 19,99          | 5               | 2,06           | 1,88           |
| (c) Drugs and Pharmaceuticals                      | 113             | 19,34          | 18,83          | 288             | 8,60           | 7,73           |
| (d) Non-Edible Oils                                | 16              | 1,56           | 1,19           | 8               | 79             | 74             |
| (e) Other Chemicals & Chemical Products            | 476             | 29,95          | 21,42          | 324             | 24,01          | 18,80          |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 19              | 30             | 16             | 59              | 3,05           | 2,12           |
| 10. Manufacture of Cement & Cement Products        | 187             | 32,71          | 21,96          | 79              | 6,38           | 5,29           |
| 11. Basic Metals & Metal Products                  | 632             | 65,58          | 45,38          | 730             | 88,24          | 78,04          |
| (a) Iron and Steel                                 | 230             | 19,41          | 15,74          | 286             | 51,07          | 45,40          |
| (b) Non-Ferrous Metals                             | 61              | 19,30          | 7,30           | 87              | 10,50          | 7,36           |
| (c) Other Metal Products                           | 341             | 26,87          | 22,34          | 357             | 26,67          | 25,29          |
| 12. Engineering                                    | 847             | 124,42         | 106,60         | 825             | 195,89         | 172,89         |
| (a) Heavy Engineering                              | 193             | 17,86          | 16,09          | 58              | 12,53          | 11,20          |
| (b) Light Engineering                              | 279             | 22,25          | 20,02          | 244             | 25,02          | 21,20          |
| (c) Electrical Machinery & Goods                   | 222             | 12,55          | 9,39           | 399             | 138,45         | 121,13         |
| (d) Electronic Machinery & Goods                   | 153             | 71,76          | 61,10          | 124             | 19,89          | 19,35          |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 167             | 20,24          | 16,65          | 141             | 52,18          | 47,85          |
| 14. Other Industries                               | 19,087          | 137,56         | 105,93         | 6,037           | 142,89         | 122,02         |
| 15. Electricity, Gas & Water                       | 49              | 3,90           | 2,25           | 66              | 88,67          | 77,86          |
| (a) Electricity Generation & Transmission          | 40              | 2,59           | 2,16           | 55              | 88,58          | 77,76          |
| (b) Non-Conventional Energy                        | 1               | 1,16           | 1              | 1               | 1              | 1              |
| (c) Gas, Steam & Water Supply                      | 8               | 14             | 8              | 10              | 9              | 10             |
| 16. Construction                                   | 140             | 3,48           | 2,79           | 73              | 28,50          | 25,47          |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>4,699</b>    | <b>34,50</b>   | <b>30,26</b>   | <b>1,481</b>    | <b>64,07</b>   | <b>39,07</b>   |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>14,895</b>   | <b>53,35</b>   | <b>42,14</b>   | <b>5,148</b>    | <b>51,79</b>   | <b>45,11</b>   |
| <b>V. PERSONAL LOANS</b>                           | <b>78,512</b>   | <b>235,63</b>  | <b>206,41</b>  | <b>51,970</b>   | <b>178,84</b>  | <b>154,40</b>  |
| 1. Loans for Purchase of Consumer Durables         | 6,506           | 11,73          | 10,18          | 5,503           | 6,95           | 5,62           |
| 2. Loans for Housing                               | 9,399           | 77,68          | 70,61          | 6,810           | 62,65          | 58,58          |
| 3. Rest of the Personal Loans                      | 62,607          | 146,22         | 125,62         | 39,657          | 109,24         | 90,20          |
| <b>VI. TRADE</b>                                   | <b>51,349</b>   | <b>235,50</b>  | <b>189,18</b>  | <b>11,802</b>   | <b>277,63</b>  | <b>240,19</b>  |
| 1. Wholesale Trade                                 | 4,335           | 97,43          | 74,25          | 1,850           | 235,23         | 203,73         |
| 2. Retail Trade                                    | 47,014          | 138,07         | 114,93         | 9,952           | 42,40          | 36,45          |
| <b>VII. FINANCE</b>                                | <b>137</b>      | <b>11,76</b>   | <b>8,39</b>    | <b>198</b>      | <b>46,54</b>   | <b>45,18</b>   |
| <b>VIII. ALL OTHERS</b>                            | <b>32,683</b>   | <b>97,00</b>   | <b>89,00</b>   | <b>19,464</b>   | <b>142,49</b>  | <b>125,46</b>  |
| <b>TOTAL BANK CREDIT</b>                           | <b>2,32,257</b> | <b>1843,59</b> | <b>1488,85</b> | <b>1,08,275</b> | <b>1713,92</b> | <b>1428,69</b> |
| OF WHICH : 1. Artisans & Village Industries        | 4,380           | 6,07           | 5,42           | 1,608           | 2,07           | 1,80           |
| 2. Other Small Scale Industries                    | 16,402          | 278,34         | 231,46         | 5,937           | 243,04         | 187,11         |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 1996**

**NORTHERN REGION  
STATE: CHANDIGARH**

(Amount in Rupees Lakh)

| OCCUPATION                                         | RURAL        |               |               | SEMI-URBAN   |              |              |
|----------------------------------------------------|--------------|---------------|---------------|--------------|--------------|--------------|
|                                                    | No. of       | Credit        | Amount        | No. of       | Credit       | Amount       |
|                                                    | Accounts     | Limit         | Outstanding   | Accounts     | Limit        | Outstanding  |
|                                                    | 1            | 2             | 3             | 4            | 5            | 6            |
| <b>I. AGRICULTURE</b>                              | <b>1,156</b> | <b>1,47</b>   | <b>1,16</b>   | <b>594</b>   | <b>2,29</b>  | <b>2,19</b>  |
| 1. Direct Finance                                  | 868          | 1,34          | 1,08          | 578          | 2,26         | 2,15         |
| 2. Indirect Finance                                | 288          | 13            | 8             | 16           | 3            | 3            |
| <b>II. INDUSTRY</b>                                | <b>293</b>   | <b>128,49</b> | <b>122,07</b> | <b>242</b>   | <b>34,12</b> | <b>34,35</b> |
| 1. Mining & Quarrying                              | —            | —             | —             | —            | —            | —            |
| 2. Food Manufacturing and Processing               | 19           | 23,17         | 26,54         | 12           | 6,79         | 6,86         |
| (a) Rice Mills, Flour and Dal Mills                | 6            | 2,28          | 4,11          | 3            | 43           | 44           |
| (b) Sugar                                          | 5            | 17,34         | 16,51         | —            | —            | —            |
| (c) Edible Oils and Vanaspati                      | 3            | 1,56          | 1,43          | 1            | 4,58         | 4,55         |
| (d) Tea Processing                                 | 1            | 1,95          | 4,46          | —            | —            | —            |
| (e) Processing of Fruits & Vegetables              | —            | —             | —             | —            | —            | —            |
| (f) Others                                         | 4            | 3             | 2             | 8            | 1,78         | 1,87         |
| 3. Beverage and Tobacco                            | —            | —             | —             | —            | —            | —            |
| 4. Textiles                                        | 7            | 6,33          | 5,95          | 5            | 8,03         | 7,52         |
| (a) Cotton Textiles                                | 3            | 1,01          | 89            | 2            | 2            | 3            |
| (b) Jute Textiles                                  | 4            | 5,32          | 5,06          | 3            | 8,01         | 7,50         |
| (c) Handloom Textiles & Khadi                      | —            | —             | —             | —            | —            | —            |
| (d) Other Textiles                                 | —            | —             | —             | —            | —            | —            |
| 5. Paper, Paper Products and Printing              | 10           | 5,87          | 5,64          | 2            | 3            | 6            |
| 6. Leather and Leather Products                    | 1            | 2,00          | 2,02          | 1            | —            | —            |
| 7. Rubber and Rubber Products                      | 4            | 20            | 16            | 1            | 1            | —            |
| 8. Chemicals and Chemical Products                 | 20           | 7,57          | 6,95          | 17           | 2,72         | 1,29         |
| (a) Heavy Industrial Chemicals                     | 3            | 70            | 1,69          | 6            | 1,88         | 22           |
| (b) Fertilizers                                    | 3            | 1,72          | 94            | 1            | 50           | 66           |
| (c) Drugs and Pharmaceuticals                      | 4            | 2,00          | 1,07          | 1            | 2            | 2            |
| (d) Non-Edible Oils                                | 3            | 77            | 91            | —            | —            | —            |
| (e) Other Chemicals & Chemical Products            | 7            | 2,38          | 2,34          | 9            | 31           | 39           |
| 9. Petroleum, Coal Products & Nuclear Fuels        | —            | —             | —             | —            | —            | —            |
| 10. Manufacture of Cement & Cement Products        | 3            | 3             | 2             | 2            | 36           | 11           |
| 11. Basic Metals & Metal Products                  | 17           | 7,92          | 6,58          | 30           | 3,00         | 1,57         |
| (a) Iron and Steel                                 | 13           | 7,44          | 6,40          | 4            | 2,28         | 94           |
| (b) Non-Ferrous Metals                             | —            | —             | —             | 2            | 3            | 3            |
| (c) Other Metal Products                           | 4            | 48            | 18            | 24           | 69           | 60           |
| 12. Engineering                                    | 40           | 75,08         | 67,97         | 32           | 1,36         | 1,30         |
| (a) Heavy Engineering                              | 6            | 3,20          | 2,96          | 2            | 82           | 80           |
| (b) Light Engineering                              | 12           | 21,38         | 23,25         | 24           | 49           | 45           |
| (c) Electrical Machinery & Goods                   | 5            | 4,62          | 3,73          | 6            | 5            | 4            |
| (d) Electronic Machinery & Goods                   | 17           | 45,88         | 38,03         | —            | —            | —            |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 5            | 10            | 5             | 2            | 14           | 13           |
| 14. Other Industries                               | 167          | 23            | 20            | 132          | 11,35        | 15,12        |
| 15. Electricity, Gas & Water                       | —            | —             | —             | 2            | 3            | 2            |
| (a) Electricity Generation & Transmission          | —            | —             | —             | 2            | 3            | 2            |
| (b) Non-Conventional Energy                        | —            | —             | —             | —            | —            | —            |
| (c) Gas, Steam & Water Supply                      | —            | —             | —             | —            | —            | —            |
| 16. Construction                                   | —            | —             | —             | 4            | 31           | 36           |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>68</b>    | <b>65</b>     | <b>48</b>     | <b>80</b>    | <b>1,07</b>  | <b>90</b>    |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>109</b>   | <b>21</b>     | <b>16</b>     | <b>357</b>   | <b>1,56</b>  | <b>1,38</b>  |
| <b>V. PERSONAL LOANS</b>                           | <b>1,048</b> | <b>4,43</b>   | <b>3,63</b>   | <b>1,183</b> | <b>7,00</b>  | <b>5,96</b>  |
| 1. Loans for Purchase of Consumer Durables         | 71           | 12            | 9             | 76           | 12           | 11           |
| 2. Loans for Housing                               | 228          | 1,96          | 1,54          | 443          | 3,93         | 3,47         |
| 3. Rest of the Personal Loans                      | 749          | 2,36          | 2,00          | 664          | 2,95         | 2,39         |
| <b>VI. TRADE</b>                                   | <b>482</b>   | <b>1,37</b>   | <b>1,13</b>   | <b>582</b>   | <b>34,25</b> | <b>34,63</b> |
| 1. Wholesale Trade                                 | 5            | 16            | 7             | 15           | 30,54        | 31,50        |
| 2. Retail Trade                                    | 477          | 1,21          | 1,06          | 567          | 3,71         | 3,13         |
| <b>VII. FINANCE</b>                                | <b>2</b>     | <b>15</b>     | <b>15</b>     | <b>10</b>    | <b>5,56</b>  | <b>5,62</b>  |
| <b>VIII. ALL OTHERS</b>                            | <b>120</b>   | <b>1,11</b>   | <b>90</b>     | <b>527</b>   | <b>7,40</b>  | <b>6,35</b>  |
| <b>TOTAL BANK CREDIT</b>                           | <b>3,278</b> | <b>137,89</b> | <b>129,68</b> | <b>3,575</b> | <b>93,26</b> | <b>91,37</b> |
| OF WHICH : 1. Artisans & Village Industries        | 33           | 2             | 2             | 6            | 1            | 1            |
| 2. Other Small Scale Industries                    | 169          | 2,70          | 3,68          | 190          | 3,66         | 3,97         |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**NORTHERN REGION  
STATE: CHANDIGARH**

**MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | URBAN         |                |                | METROPOLITAN |        |             |
|----------------------------------------------------|---------------|----------------|----------------|--------------|--------|-------------|
|                                                    | No. of        | Credit         | Amount         | No. of       | Credit | Amount      |
|                                                    | Accounts      | Limit          | Outstanding    | Accounts     | Limit  | Outstanding |
|                                                    | 7             | 8              | 9              | 10           | 11     | 12          |
| <b>I. AGRICULTURE</b>                              | <b>3,272</b>  | <b>168,00</b>  | <b>136,01</b>  | —            | —      | —           |
| 1. Direct Finance                                  | 2,613         | 44,65          | 41,50          | —            | —      | —           |
| 2. Indirect Finance                                | 659           | 123,35         | 94,51          | —            | —      | —           |
| <b>II. INDUSTRY</b>                                | <b>6,827</b>  | <b>801,65</b>  | <b>665,07</b>  | —            | —      | —           |
| 1. Mining & Quarrying                              | 50            | 56             | 47             | —            | —      | —           |
| 2. Food Manufacturing and Processing               | 265           | 36,74          | 23,94          | —            | —      | —           |
| (a) Rice Mills, Flour and Dal Mills                | 37            | 2,77           | 1,94           | —            | —      | —           |
| (b) Sugar                                          | 3             | 12,00          | 5,20           | —            | —      | —           |
| (c) Edible Oils and Vanaspati                      | 15            | 11,51          | 6,72           | —            | —      | —           |
| (d) Tea Processing                                 | —             | —              | —              | —            | —      | —           |
| (e) Processing of Fruits & Vegetables              | 4             | 6              | 6              | —            | —      | —           |
| (f) Others                                         | 206           | 10,40          | 10,02          | —            | —      | —           |
| 3. Beverage and Tobacco                            | 19            | 8,08           | 6,61           | —            | —      | —           |
| 4. Textiles                                        | 146           | 41,77          | 49,98          | —            | —      | —           |
| (a) Cotton Textiles                                | 38            | 28,30          | 37,72          | —            | —      | —           |
| (b) Jute Textiles                                  | 4             | 11             | 7              | —            | —      | —           |
| (c) Handloom Textiles & Khadi                      | 4             | 5              | 3              | —            | —      | —           |
| (d) Other Textiles                                 | 100           | 13,31          | 12,17          | —            | —      | —           |
| 5. Paper, Paper Products and Printing              | 191           | 18,06          | 17,17          | —            | —      | —           |
| 6. Leather and Leather Products                    | 23            | 7,55           | 3,38           | —            | —      | —           |
| 7. Rubber and Rubber Products                      | 57            | 2,95           | 2,55           | —            | —      | —           |
| 8. Chemicals and Chemical Products                 | 808           | 96,36          | 76,53          | —            | —      | —           |
| (a) Heavy Industrial Chemicals                     | 41            | 4,14           | 3,03           | —            | —      | —           |
| (b) Fertilizers                                    | 32            | 46,12          | 39,43          | —            | —      | —           |
| (c) Drugs and Pharmaceuticals                      | 533           | 25,91          | 18,82          | —            | —      | —           |
| (d) Non-Edible Oils                                | 5             | 3,37           | 2,58           | —            | —      | —           |
| (e) Other Chemicals & Chemical Products            | 197           | 16,83          | 12,67          | —            | —      | —           |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 13            | 1,04           | 27             | —            | —      | —           |
| 10. Manufacture of Cement & Cement Products        | 28            | 3,45           | 2,76           | —            | —      | —           |
| 11. Basic Metals & Metal Products                  | 788           | 93,48          | 68,50          | —            | —      | —           |
| (a) Iron and Steel                                 | 399           | 55,75          | 43,67          | —            | —      | —           |
| (b) Non-Ferrous Metals                             | 9             | 5,45           | 5,41           | —            | —      | —           |
| (c) Other Metal Products                           | 380           | 32,28          | 19,42          | —            | —      | —           |
| 12. Engineering                                    | 663           | 184,83         | 167,97         | —            | —      | —           |
| (a) Heavy Engineering                              | 119           | 9,51           | 7,31           | —            | —      | —           |
| (b) Light Engineering                              | 302           | 58,47          | 50,44          | —            | —      | —           |
| (c) Electrical Machinery & Goods                   | 161           | 71,47          | 72,03          | —            | —      | —           |
| (d) Electronic Machinery & Goods                   | 81            | 45,37          | 38,19          | —            | —      | —           |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 105           | 13,64          | 11,33          | —            | —      | —           |
| 14. Other Industries                               | 3,552         | 264,92         | 213,64         | —            | —      | —           |
| 15. Electricity, Gas & Water                       | 16            | 21,32          | 13,19          | —            | —      | —           |
| (a) Electricity Generation & Transmission          | 10            | 21,18          | 13,07          | —            | —      | —           |
| (b) Non-Conventional Energy                        | 4             | 12             | 10             | —            | —      | —           |
| (c) Gas, Steam & Water Supply                      | 2             | 1              | 1              | —            | —      | —           |
| 16. Construction                                   | 103           | 6,90           | 6,78           | —            | —      | —           |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>1,684</b>  | <b>14,63</b>   | <b>12,28</b>   | —            | —      | —           |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>1,677</b>  | <b>59,44</b>   | <b>53,24</b>   | —            | —      | —           |
| <b>V. PERSONAL LOANS</b>                           | <b>25,703</b> | <b>136,32</b>  | <b>115,96</b>  | —            | —      | —           |
| 1. Loans for Purchase of Consumer Durables         | 1,064         | 4,39           | 3,81           | —            | —      | —           |
| 2. Loans for Housing                               | 2,847         | 55,14          | 48,12          | —            | —      | —           |
| 3. Rest of the Personal Loans                      | 21,792        | 76,79          | 64,03          | —            | —      | —           |
| <b>VI. TRADE</b>                                   | <b>7,665</b>  | <b>1407,46</b> | <b>885,48</b>  | —            | —      | —           |
| 1. Wholesale Trade                                 | 574           | 1334,38        | 825,01         | —            | —      | —           |
| 2. Retail Trade                                    | 7,091         | 73,08          | 60,46          | —            | —      | —           |
| <b>VII. FINANCE</b>                                | <b>45</b>     | <b>56,75</b>   | <b>39,39</b>   | —            | —      | —           |
| <b>VIII. ALL OTHERS</b>                            | <b>11,439</b> | <b>180,20</b>  | <b>163,59</b>  | —            | —      | —           |
| <b>TOTAL BANK CREDIT</b>                           | <b>58,312</b> | <b>2824,45</b> | <b>2071,01</b> | —            | —      | —           |
| OF WHICH : 1. Artisans & Village Industries        | 148           | 1,31           | 1,37           | —            | —      | —           |
| 2. Other Small Scale Industries                    | 2,392         | 118,11         | 105,94         | —            | —      | —           |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**NORTHERN REGION**

**MARCH 1996**

**STATE: DELHI**

(Amount in Rupees Lakh)

| OCCUPATION                                         | RURAL         |                |                | SEMI-URBAN    |               |               |
|----------------------------------------------------|---------------|----------------|----------------|---------------|---------------|---------------|
|                                                    | No. of        | Credit         | Amount         | No. of        | Credit        | Amount        |
|                                                    | Accounts      | Limit          | Outstanding    | Accounts      | Limit         | Outstanding   |
|                                                    | 1             | 2              | 3              | 4             | 5             | 6             |
| <b>I. AGRICULTURE</b>                              | <b>14,392</b> | <b>154,64</b>  | <b>121,76</b>  | <b>13,081</b> | <b>151,79</b> | <b>117,62</b> |
| 1. Direct Finance                                  | 14,058        | 140,18         | 107,94         | 12,758        | 146,62        | 113,52        |
| 2. Indirect Finance                                | 334           | 14,46          | 13,82          | 323           | 5,17          | 4,10          |
| <b>II. INDUSTRY</b>                                | <b>10,947</b> | <b>610,07</b>  | <b>532,98</b>  | <b>5,903</b>  | <b>215,99</b> | <b>190,11</b> |
| 1. Mining & Quarrying                              | 218           | 8,84           | 4,82           | 207           | 2,71          | 1,84          |
| 2. Food Manufacturing and Processing               | 321           | 10,10          | 9,21           | 283           | 105,90        | 92,99         |
| (a) Rice Mills, Flour and Dal Mills                | 68            | 1,47           | 1,27           | 110           | 3,74          | 2,78          |
| (b) Sugar                                          | 3             | 1,13           | 1,02           | 9             | 99,47         | 87,80         |
| (c) Edible Oils and Vanaspati                      | 119           | 3,23           | 2,90           | 107           | 1,51          | 1,16          |
| (d) Tea Processing                                 | 1             | 15             | 6              | —             | —             | —             |
| (e) Processing of Fruits & Vegetables              | 8             | 10             | 8              | 3             | 9             | 27            |
| (f) Others                                         | 122           | 4,02           | 3,89           | 54            | 1,10          | 99            |
| 3. Beverage and Tobacco                            | 17            | 17             | 14             | 8             | 80            | 68            |
| 4. Textiles                                        | 823           | 77,54          | 74,22          | 608           | 16,38         | 14,33         |
| (a) Cotton Textiles                                | 284           | 19,79          | 18,05          | 395           | 8,88          | 7,58          |
| (b) Jute Textiles                                  | 6             | 35             | 43             | 2             | 1             | 1             |
| (c) Handloom Textiles & Khadi                      | 58            | 1,23           | 1,17           | 143           | 2,15          | 2,03          |
| (d) Other Textiles                                 | 475           | 56,17          | 54,57          | 68            | 5,34          | 4,70          |
| 5. Paper, Paper Products and Printing              | 355           | 17,63          | 17,76          | 78            | 2,40          | 1,83          |
| 6. Leather and Leather Products                    | 344           | 28,84          | 26,39          | 23            | 26            | 26            |
| 7. Rubber and Rubber Products                      | 210           | 11,30          | 11,06          | 25            | 85            | 65            |
| 8. Chemicals and Chemical Products                 | 582           | 44,99          | 32,77          | 152           | 20,51         | 19,69         |
| (a) Heavy Industrial Chemicals                     | 67            | 2,98           | 1,96           | 42            | 7,22          | 6,07          |
| (b) Fertilizers                                    | 33            | 2,27           | 2,15           | 4             | 99            | 1,60          |
| (c) Drugs and Pharmaceuticals                      | 127           | 8,09           | 6,49           | 34            | 11,08         | 10,90         |
| (d) Non-Edible Oils                                | 20            | 2,74           | 2,46           | —             | —             | —             |
| (e) Other Chemicals & Chemical Products            | 335           | 28,91          | 19,71          | 72            | 1,21          | 1,12          |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 173           | 5,88           | 4,61           | 24            | 1,42          | 37            |
| 10. Manufacture of Cement & Cement Products        | 63            | 3,72           | 3,08           | 15            | 1,39          | 1,13          |
| 11. Basic Metals & Metal Products                  | 1,207         | 63,01          | 50,82          | 160           | 4,75          | 8,55          |
| (a) Iron and Steel                                 | 407           | 25,04          | 22,37          | 37            | 3,26          | 7,22          |
| (b) Non-Ferrous Metals                             | 61            | 2,81           | 1,80           | 6             | 5             | 4             |
| (c) Other Metal Products                           | 739           | 35,16          | 26,64          | 117           | 1,44          | 1,29          |
| 12. Engineering                                    | 1,002         | 138,64         | 124,48         | 484           | 13,01         | 10,68         |
| (a) Heavy Engineering                              | 210           | 21,42          | 16,26          | 224           | 2,80          | 1,99          |
| (b) Light Engineering                              | 423           | 28,06          | 25,72          | 122           | 2,77          | 2,66          |
| (c) Electrical Machinery & Goods                   | 200           | 29,21          | 33,24          | 44            | 3,30          | 3,19          |
| (d) Electronic Machinery & Goods                   | 169           | 59,96          | 49,26          | 94            | 4,14          | 2,84          |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 251           | 15,65          | 14,47          | 69            | 2,05          | 1,89          |
| 14. Other Industries                               | 3,460         | 136,26         | 116,18         | 2,204         | 26,89         | 22,94         |
| 15. Electricity, Gas & Water                       | 1,874         | 42,58          | 36,49          | 1,555         | 16,42         | 12,04         |
| (a) Electricity Generation & Transmission          | 1,874         | 42,58          | 36,49          | 1,554         | 16,42         | 12,04         |
| (b) Non-Conventional Energy                        | —             | —              | —              | —             | —             | —             |
| (c) Gas, Steam & Water Supply                      | —             | —              | —              | 1             | 1             | —             |
| 16. Construction                                   | 47            | 4,92           | 6,47           | 8             | 24            | 25            |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>2,698</b>  | <b>46,26</b>   | <b>36,25</b>   | <b>1,310</b>  | <b>20,08</b>  | <b>15,93</b>  |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>774</b>    | <b>15,77</b>   | <b>12,78</b>   | <b>363</b>    | <b>2,36</b>   | <b>1,70</b>   |
| <b>V. PERSONAL LOANS</b>                           | <b>18,709</b> | <b>144,44</b>  | <b>124,45</b>  | <b>6,933</b>  | <b>51,85</b>  | <b>43,72</b>  |
| 1. Loans for Purchase of Consumer Durables         | 508           | 3,23           | 2,73           | 118           | 1,13          | 99            |
| 2. Loans for Housing                               | 3,625         | 41,97          | 37,49          | 620           | 7,26          | 6,14          |
| 3. Rest of the Personal Loans                      | 14,576        | 99,24          | 84,22          | 6,195         | 43,46         | 36,59         |
| <b>VI. TRADE</b>                                   | <b>6,559</b>  | <b>119,37</b>  | <b>105,73</b>  | <b>3,023</b>  | <b>26,92</b>  | <b>20,97</b>  |
| 1. Wholesale Trade                                 | 2,214         | 87,15          | 80,11          | 1,110         | 15,48         | 11,74         |
| 2. Retail Trade                                    | 4,345         | 32,22          | 25,63          | 1,913         | 11,43         | 9,23          |
| <b>VII. FINANCE</b>                                | <b>111</b>    | <b>3,07</b>    | <b>2,17</b>    | <b>140</b>    | <b>2,49</b>   | <b>1,78</b>   |
| <b>VIII. ALL OTHERS</b>                            | <b>3,321</b>  | <b>188,87</b>  | <b>156,25</b>  | <b>1,256</b>  | <b>40,21</b>  | <b>39,07</b>  |
| <b>TOTAL BANK CREDIT</b>                           | <b>57,511</b> | <b>1282,48</b> | <b>1092,36</b> | <b>32,009</b> | <b>511,68</b> | <b>430,89</b> |
| OF WHICH : 1. Artisans & Village Industries        | 135           | 2,76           | 1,41           | 127           | 56            | 44            |
| 2. Other Small Scale Industries                    | 6,256         | 285,08         | 252,69         | 3,002         | 58,46         | 55,08         |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**NORTHERN REGION  
STATE: DELHI**

**MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | URBAN    |        |             | METROPOLITAN    |                 |                 |
|----------------------------------------------------|----------|--------|-------------|-----------------|-----------------|-----------------|
|                                                    | No. of   | Credit | Amount      | No. of          | Credit          | Amount          |
|                                                    | Accounts | Limit  | Outstanding | Accounts        | Limit           | Outstanding     |
|                                                    | 7        | 8      | 9           | 10              | 11              | 12              |
| <b>I. AGRICULTURE</b>                              | —        | —      | —           | <b>14,649</b>   | <b>775,97</b>   | <b>651,69</b>   |
| 1. Direct Finance                                  | —        | —      | —           | 11,038          | 141,22          | 136,47          |
| 2. Indirect Finance                                | —        | —      | —           | 3,611           | 634,76          | 515,22          |
| <b>II. INDUSTRY</b>                                | —        | —      | —           | <b>50,989</b>   | <b>15169,36</b> | <b>12375,75</b> |
| 1. Mining & Quarrying                              | —        | —      | —           | 132             | 78,01           | 75,10           |
| 2. Food Manufacturing and Processing               | —        | —      | —           | 855             | 831,36          | 648,84          |
| (a) Rice Mills, Flour and Dal Mills                | —        | —      | —           | 192             | 143,14          | 88,38           |
| (b) Sugar                                          | —        | —      | —           | 30              | 70,03           | 52,22           |
| (c) Edible Oils and Vanaspati                      | —        | —      | —           | 87              | 87,17           | 68,87           |
| (d) Tea Processing                                 | —        | —      | —           | 5               | 2,80            | 1,84            |
| (e) Processing of Fruits & Vegetables              | —        | —      | —           | 36              | 19,04           | 13,47           |
| (f) Others                                         | —        | —      | —           | 505             | 509,17          | 424,05          |
| 3. Beverage and Tobacco                            | —        | —      | —           | 115             | 133,97          | 118,82          |
| 4. Textiles                                        | —        | —      | —           | 6,521           | 2193,83         | 1744,28         |
| (a) Cotton Textiles                                | —        | —      | —           | 768             | 391,98          | 304,03          |
| (b) Jute Textiles                                  | —        | —      | —           | 32              | 3,81            | 3,56            |
| (c) Handloom Textiles & Khadi                      | —        | —      | —           | 126             | 9,47            | 6,19            |
| (d) Other Textiles                                 | —        | —      | —           | 5,595           | 1788,57         | 1430,49         |
| 5. Paper, Paper Products and Printing              | —        | —      | —           | 2,790           | 500,44          | 438,55          |
| 6. Leather and Leather Products                    | —        | —      | —           | 1,012           | 438,60          | 324,25          |
| 7. Rubber and Rubber Products                      | —        | —      | —           | 969             | 348,17          | 299,34          |
| 8. Chemicals and Chemical Products                 | —        | —      | —           | 4,121           | 1885,27         | 1513,12         |
| (a) Heavy Industrial Chemicals                     | —        | —      | —           | 273             | 169,22          | 117,09          |
| (b) Fertilizers                                    | —        | —      | —           | 122             | 375,23          | 303,90          |
| (c) Drugs and Pharmaceuticals                      | —        | —      | —           | 1,271           | 880,10          | 708,62          |
| (d) Non-Edible Oils                                | —        | —      | —           | 43              | 20,99           | 17,92           |
| (e) Other Chemicals & Chemical Products            | —        | —      | —           | 2,412           | 439,73          | 365,58          |
| 9. Petroleum, Coal Products & Nuclear Fuels        | —        | —      | —           | 240             | 96,42           | 62,98           |
| 10. Manufacture of Cement & Cement Products        | —        | —      | —           | 184             | 271,50          | 234,41          |
| 11. Basic Metals & Metal Products                  | —        | —      | —           | 3,974           | 2616,64         | 2193,26         |
| (a) Iron and Steel                                 | —        | —      | —           | 1,522           | 2165,37         | 1850,12         |
| (b) Non-Ferrous Metals                             | —        | —      | —           | 387             | 98,33           | 66,52           |
| (c) Other Metal Products                           | —        | —      | —           | 2,065           | 352,94          | 276,63          |
| 12. Engineering                                    | —        | —      | —           | 6,469           | 2802,51         | 2299,84         |
| (a) Heavy Engineering                              | —        | —      | —           | 589             | 475,18          | 315,58          |
| (b) Light Engineering                              | —        | —      | —           | 2,077           | 529,05          | 442,13          |
| (c) Electrical Machinery & Goods                   | —        | —      | —           | 2,237           | 504,52          | 424,95          |
| (d) Electronic Machinery & Goods                   | —        | —      | —           | 1,566           | 1293,75         | 1117,17         |
| 13. Vehicles, Vehicle Parts & Transport Equipments | —        | —      | —           | 1,815           | 679,46          | 489,30          |
| 14. Other Industries                               | —        | —      | —           | 18,221          | 1220,19         | 1003,78         |
| 15. Electricity, Gas & Water                       | —        | —      | —           | 2,676           | 358,38          | 260,96          |
| (a) Electricity Generation & Transmission          | —        | —      | —           | 2,616           | 337,36          | 247,40          |
| (b) Non-Conventional Energy                        | —        | —      | —           | 23              | 11,12           | 5,22            |
| (c) Gas, Steam & Water Supply                      | —        | —      | —           | 37              | 9,90            | 8,33            |
| 16. Construction                                   | —        | —      | —           | 895             | 714,60          | 668,94          |
| <b>III. TRANSPORT OPERATORS</b>                    | —        | —      | —           | <b>8,793</b>    | <b>205,33</b>   | <b>158,89</b>   |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | —        | —      | —           | <b>17,485</b>   | <b>1220,89</b>  | <b>868,22</b>   |
| <b>V. PERSONAL LOANS</b>                           | —        | —      | —           | <b>4,82,211</b> | <b>1728,05</b>  | <b>1450,31</b>  |
| 1. Loans for Purchase of Consumer Durables         | —        | —      | —           | 14,654          | 35,59           | 31,99           |
| 2. Loans for Housing                               | —        | —      | —           | 23,251          | 410,40          | 380,51          |
| 3. Rest of the Personal Loans                      | —        | —      | —           | 4,44,306        | 1282,06         | 1037,81         |
| <b>VI. TRADE</b>                                   | —        | —      | —           | <b>55,629</b>   | <b>4992,59</b>  | <b>4020,99</b>  |
| 1. Wholesale Trade                                 | —        | —      | —           | 13,753          | 4478,80         | 3602,97         |
| 2. Retail Trade                                    | —        | —      | —           | 41,876          | 513,78          | 418,02          |
| <b>VII. FINANCE</b>                                | —        | —      | —           | <b>1,433</b>    | <b>903,71</b>   | <b>714,54</b>   |
| <b>VIII. ALL OTHERS</b>                            | —        | —      | —           | <b>1,43,243</b> | <b>2887,06</b>  | <b>2485,88</b>  |
| <b>TOTAL BANK CREDIT</b>                           | —        | —      | —           | <b>7,74,432</b> | <b>27882,95</b> | <b>22726,27</b> |
| OF WHICH : 1. Artisans & Village Industries        | —        | —      | —           | 1,478           | 12,22           | 10,09           |
| 2. Other Small Scale Industries                    | —        | —      | —           | 25,465          | 2185,13         | 1749,71         |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**NORTH-EASTERN REGION**

**MARCH 1996**

**STATE: ARUNACHAL PRADESH**

(Amount in Rupees Lakh)

| OCCUPATION                                         | RURAL              |                 |                       | SEMI-URBAN         |                 |                       |
|----------------------------------------------------|--------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
|                                                    | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                  | 2               | 3                     | 4                  | 5               | 6                     |
| <b>I. AGRICULTURE</b>                              | <b>14,542</b>      | <b>14,31</b>    | <b>11,79</b>          | <b>36</b>          | <b>2</b>        | <b>2</b>              |
| 1. Direct Finance                                  | 14,315             | 9,43            | 8,05                  | 36                 | 2               | 2                     |
| 2. Indirect Finance                                | 227                | 4,88            | 3,74                  | —                  | —               | —                     |
| <b>II. INDUSTRY</b>                                | <b>2,719</b>       | <b>42,83</b>    | <b>36,61</b>          | <b>15</b>          | <b>1,00</b>     | <b>1,12</b>           |
| 1. Mining & Quarrying                              | 2                  | 2               | 1                     | 1                  | —               | —                     |
| 2. Food Manufacturing and Processing               | 205                | 12,61           | 11,63                 | —                  | —               | —                     |
| (a) Rice Mills, Flour and Dal Mills                | 18                 | 19              | 18                    | —                  | —               | —                     |
| (b) Sugar                                          | —                  | —               | —                     | —                  | —               | —                     |
| (c) Edible Oils and Vanaspati                      | 12                 | 17              | 12                    | —                  | —               | —                     |
| (d) Tea Processing                                 | 3                  | 4,40            | 4,60                  | —                  | —               | —                     |
| (e) Processing of Fruits & Vegetables              | —                  | —               | —                     | —                  | —               | —                     |
| (f) Others                                         | 172                | 7,85            | 6,73                  | —                  | —               | —                     |
| 3. Beverage and Tobacco                            | 2                  | 1               | 2                     | —                  | —               | —                     |
| 4. Textiles                                        | 36                 | 2,62            | 1,93                  | —                  | —               | —                     |
| (a) Cotton Textiles                                | 6                  | 1,84            | 1,09                  | —                  | —               | —                     |
| (b) Jute Textiles                                  | —                  | —               | —                     | —                  | —               | —                     |
| (c) Handloom Textiles & Khadi                      | 3                  | 51              | 4                     | —                  | —               | —                     |
| (d) Other Textiles                                 | 27                 | 26              | 80                    | —                  | —               | —                     |
| 5. Paper, Paper Products and Printing              | 21                 | 67              | 28                    | —                  | —               | —                     |
| 6. Leather and Leather Products                    | 10                 | 11              | 12                    | —                  | —               | —                     |
| 7. Rubber and Rubber Products                      | 11                 | 44              | 1,26                  | —                  | —               | —                     |
| 8. Chemicals and Chemical Products                 | 35                 | 9,40            | 5,73                  | 1                  | —               | —                     |
| (a) Heavy Industrial Chemicals                     | 10                 | 7,55            | 4,19                  | —                  | —               | —                     |
| (b) Fertilizers                                    | —                  | —               | —                     | —                  | —               | —                     |
| (c) Drugs and Pharmaceuticals                      | —                  | —               | —                     | —                  | —               | —                     |
| (d) Non-Edible Oils                                | 9                  | 12              | 21                    | —                  | —               | —                     |
| (e) Other Chemicals & Chemical Products            | 16                 | 1,73            | 1,33                  | 1                  | —               | —                     |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 7                  | 3               | 3                     | —                  | —               | —                     |
| 10. Manufacture of Cement & Cement Products        | 5                  | 3               | 3                     | —                  | —               | —                     |
| 11. Basic Metals & Metal Products                  | 43                 | 40              | 37                    | —                  | —               | —                     |
| (a) Iron and Steel                                 | 11                 | 7               | 8                     | —                  | —               | —                     |
| (b) Non-Ferrous Metals                             | 1                  | —               | —                     | —                  | —               | —                     |
| (c) Other Metal Products                           | 31                 | 32              | 29                    | —                  | —               | —                     |
| 12. Engineering                                    | 29                 | 3,74            | 3,15                  | 1                  | 1               | 1                     |
| (a) Heavy Engineering                              | 7                  | 1,22            | 74                    | 1                  | 1               | 1                     |
| (b) Light Engineering                              | 15                 | 1,47            | 1,35                  | —                  | —               | —                     |
| (c) Electrical Machinery & Goods                   | 3                  | 9               | 4                     | —                  | —               | —                     |
| (d) Electronic Machinery & Goods                   | 4                  | 97              | 1,03                  | —                  | —               | —                     |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 38                 | 34              | 28                    | —                  | —               | —                     |
| 14. Other Industries                               | 2,257              | 11,62           | 10,98                 | 12                 | 99              | 1,11                  |
| 15. Electricity, Gas & Water                       | 4                  | 6               | 5                     | —                  | —               | —                     |
| (a) Electricity Generation & Transmission          | 3                  | 4               | 4                     | —                  | —               | —                     |
| (b) Non-Conventional Energy                        | —                  | —               | —                     | —                  | —               | —                     |
| (c) Gas, Steam & Water Supply                      | 1                  | 2               | 1                     | —                  | —               | —                     |
| 16. Construction                                   | 14                 | 73              | 74                    | —                  | —               | —                     |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>559</b>         | <b>7,39</b>     | <b>5,61</b>           | <b>1</b>           | <b>—</b>        | <b>—</b>              |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>1,181</b>       | <b>4,21</b>     | <b>2,73</b>           | <b>1</b>           | <b>—</b>        | <b>—</b>              |
| <b>V. PERSONAL LOANS</b>                           | <b>5,947</b>       | <b>22,28</b>    | <b>13,41</b>          | <b>123</b>         | <b>12</b>       | <b>9</b>              |
| 1. Loans for Purchase of Consumer Durables         | 143                | 24              | 22                    | 3                  | 1               | —                     |
| 2. Loans for Housing                               | 233                | 5,81            | 2,52                  | 1                  | 2               | 2                     |
| 3. Rest of the Personal Loans                      | 5,571              | 16,22           | 10,68                 | 119                | 10              | 7                     |
| <b>VI. TRADE</b>                                   | <b>1,778</b>       | <b>8,59</b>     | <b>4,37</b>           | <b>17</b>          | <b>3</b>        | <b>2</b>              |
| 1. Wholesale Trade                                 | 49                 | 69              | 38                    | —                  | —               | —                     |
| 2. Retail Trade                                    | 1,729              | 7,90            | 3,99                  | 17                 | 3               | 2                     |
| <b>VII. FINANCE</b>                                | <b>6</b>           | <b>1,27</b>     | <b>1,45</b>           | <b>—</b>           | <b>—</b>        | <b>—</b>              |
| <b>VIII. ALL OTHERS</b>                            | <b>705</b>         | <b>15,58</b>    | <b>11,22</b>          | <b>—</b>           | <b>—</b>        | <b>—</b>              |
| <b>TOTAL BANK CREDIT</b>                           | <b>27,437</b>      | <b>116,46</b>   | <b>87,19</b>          | <b>193</b>         | <b>1,18</b>     | <b>1,25</b>           |
| OF WHICH : 1. Artisans & Village Industries        | 671                | 60              | 55                    | —                  | —               | —                     |
| 2. Other Small Scale Industries                    | 1,445              | 7,49            | 7,80                  | 10                 | 2               | 2                     |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 1996**

**NORTH-EASTERN REGION**  
**STATE: ARUNACHAL PRADESH** (Amount in Rupees Lakh)

| OCCUPATION                                         | URBAN    |        |             | METROPOLITAN |        |             |
|----------------------------------------------------|----------|--------|-------------|--------------|--------|-------------|
|                                                    | No. of   | Credit | Amount      | No. of       | Credit | Amount      |
|                                                    | Accounts | Limit  | Outstanding | Accounts     | Limit  | Outstanding |
|                                                    | 7        | 8      | 9           | 10           | 11     | 12          |
| <b>I. AGRICULTURE</b>                              | —        | —      | —           | —            | —      | —           |
| 1. Direct Finance                                  | —        | —      | —           | —            | —      | —           |
| 2. Indirect Finance                                | —        | —      | —           | —            | —      | —           |
| <b>II. INDUSTRY</b>                                | —        | —      | —           | —            | —      | —           |
| 1. Mining & Quarrying                              | —        | —      | —           | —            | —      | —           |
| 2. Food Manufacturing and Processing               | —        | —      | —           | —            | —      | —           |
| (a) Rice Mills, Flour and Dal Mills                | —        | —      | —           | —            | —      | —           |
| (b) Sugar                                          | —        | —      | —           | —            | —      | —           |
| (c) Edible Oils and Vanaspati                      | —        | —      | —           | —            | —      | —           |
| (d) Tea Processing                                 | —        | —      | —           | —            | —      | —           |
| (e) Processing of Fruits & Vegetables              | —        | —      | —           | —            | —      | —           |
| (f) Others                                         | —        | —      | —           | —            | —      | —           |
| 3. Beverage and Tobacco                            | —        | —      | —           | —            | —      | —           |
| 4. Textiles                                        | —        | —      | —           | —            | —      | —           |
| (a) Cotton Textiles                                | —        | —      | —           | —            | —      | —           |
| (b) Jute Textiles                                  | —        | —      | —           | —            | —      | —           |
| (c) Handloom Textiles & Khadi                      | —        | —      | —           | —            | —      | —           |
| (d) Other Textiles                                 | —        | —      | —           | —            | —      | —           |
| 5. Paper, Paper Products and Printing              | —        | —      | —           | —            | —      | —           |
| 6. Leather and Leather Products                    | —        | —      | —           | —            | —      | —           |
| 7. Rubber and Rubber Products                      | —        | —      | —           | —            | —      | —           |
| 8. Chemicals and Chemical Products                 | —        | —      | —           | —            | —      | —           |
| (a) Heavy Industrial Chemicals                     | —        | —      | —           | —            | —      | —           |
| (b) Fertilizers                                    | —        | —      | —           | —            | —      | —           |
| (c) Drugs and Pharmaceuticals                      | —        | —      | —           | —            | —      | —           |
| (d) Non-Edible Oils                                | —        | —      | —           | —            | —      | —           |
| (e) Other Chemicals & Chemical Products            | —        | —      | —           | —            | —      | —           |
| 9. Petroleum, Coal Products & Nuclear Fuels        | —        | —      | —           | —            | —      | —           |
| 10. Manufacture of Cement & Cement Products        | —        | —      | —           | —            | —      | —           |
| 11. Basic Metals & Metal Products                  | —        | —      | —           | —            | —      | —           |
| (a) Iron and Steel                                 | —        | —      | —           | —            | —      | —           |
| (b) Non-Ferrous Metals                             | —        | —      | —           | —            | —      | —           |
| (c) Other Metal Products                           | —        | —      | —           | —            | —      | —           |
| 12. Engineering                                    | —        | —      | —           | —            | —      | —           |
| (a) Heavy Engineering                              | —        | —      | —           | —            | —      | —           |
| (b) Light Engineering                              | —        | —      | —           | —            | —      | —           |
| (c) Electrical Machinery & Goods                   | —        | —      | —           | —            | —      | —           |
| (d) Electronic Machinery & Goods                   | —        | —      | —           | —            | —      | —           |
| 13. Vehicles, Vehicle Parts & Transport Equipments | —        | —      | —           | —            | —      | —           |
| 14. Other Industries                               | —        | —      | —           | —            | —      | —           |
| 15. Electricity, Gas & Water                       | —        | —      | —           | —            | —      | —           |
| (a) Electricity Generation & Transmission          | —        | —      | —           | —            | —      | —           |
| (b) Non-Conventional Energy                        | —        | —      | —           | —            | —      | —           |
| (c) Gas, Steam & Water Supply                      | —        | —      | —           | —            | —      | —           |
| 16. Construction                                   | —        | —      | —           | —            | —      | —           |
| <b>III. TRANSPORT OPERATORS</b>                    | —        | —      | —           | —            | —      | —           |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | —        | —      | —           | —            | —      | —           |
| <b>V. PERSONAL LOANS</b>                           | —        | —      | —           | —            | —      | —           |
| 1. Loans for Purchase of Consumer Durables         | —        | —      | —           | —            | —      | —           |
| 2. Loans for Housing                               | —        | —      | —           | —            | —      | —           |
| 3. Rest of the Personal Loans                      | —        | —      | —           | —            | —      | —           |
| <b>VI. TRADE</b>                                   | —        | —      | —           | —            | —      | —           |
| 1. Wholesale Trade                                 | —        | —      | —           | —            | —      | —           |
| 2. Retail Trade                                    | —        | —      | —           | —            | —      | —           |
| <b>VII. FINANCE</b>                                | —        | —      | —           | —            | —      | —           |
| <b>VIII. ALL OTHERS</b>                            | —        | —      | —           | —            | —      | —           |
| <b>TOTAL BANK CREDIT</b>                           | —        | —      | —           | —            | —      | —           |
| OF WHICH : 1. Artisans & Village Industries        | —        | —      | —           | —            | —      | —           |
| 2. Other Small Scale Industries                    | —        | —      | —           | —            | —      | —           |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**NORTH - EASTERN REGION**

**MARCH 1996**

**STATE: ASSAM**

(Amount in Rupees Lakh)

| OCCUPATION                                         | RURAL           |               |               | SEMI-URBAN      |               |               |
|----------------------------------------------------|-----------------|---------------|---------------|-----------------|---------------|---------------|
|                                                    | No. of          | Credit        | Amount        | No. of          | Credit        | Amount        |
|                                                    | Accounts        | Limit         | Outstanding   | Accounts        | Limit         | Outstanding   |
|                                                    | 1               | 2             | 3             | 4               | 5             | 6             |
| <b>I. AGRICULTURE</b>                              | <b>2,63,594</b> | <b>184,64</b> | <b>190,29</b> | <b>55,982</b>   | <b>63,17</b>  | <b>56,44</b>  |
| 1. Direct Finance                                  | 2,62,933        | 164,15        | 170,26        | 54,628          | 50,68         | 45,38         |
| 2. Indirect Finance                                | 661             | 20,49         | 20,03         | 1,354           | 12,49         | 11,06         |
| <b>II. INDUSTRY</b>                                | <b>61,423</b>   | <b>232,32</b> | <b>206,58</b> | <b>30,588</b>   | <b>278,87</b> | <b>242,20</b> |
| 1. Mining & Quarrying                              | 131             | 8,32          | 7,89          | 27              | 1,06          | 1,06          |
| 2. Food Manufacturing and Processing               | 1,950           | 111,66        | 90,51         | 1,338           | 134,93        | 100,16        |
| (a) Rice Mills, Flour and Dal Mills                | 361             | 3,96          | 4,07          | 293             | 6,97          | 6,30          |
| (b) Sugar                                          | 1               | 26            | 26            | 2               | 93            | 1,36          |
| (c) Edible Oils and Vanaspati                      | 99              | 5,34          | 5,07          | 76              | 2,96          | 2,12          |
| (d) Tea Processing                                 | 108             | 93,05         | 73,06         | 103             | 114,97        | 81,95         |
| (e) Processing of Fruits & Vegetables              | 14              | 5             | 5             | 16              | 15            | 14            |
| (f) Others                                         | 1,367           | 9,00          | 7,99          | 848             | 8,94          | 8,28          |
| 3. Beverage and Tobacco                            | 11              | 11            | 11            | 37              | 40            | 38            |
| 4. Textiles                                        | 1,146           | 9,99          | 9,49          | 1,148           | 9,41          | 10,22         |
| (a) Cotton Textiles                                | 269             | 4,92          | 4,48          | 136             | 2,72          | 2,94          |
| (b) Jute Textiles                                  | 21              | 7             | 7             | 15              | 80            | 72            |
| (c) Handloom Textiles & Khadi                      | 277             | 1,52          | 1,58          | 468             | 3,00          | 3,66          |
| (d) Other Textiles                                 | 579             | 3,48          | 3,35          | 529             | 2,88          | 2,89          |
| 5. Paper, Paper Products and Printing              | 135             | 10,51         | 6,47          | 305             | 18,90         | 15,04         |
| 6. Leather and Leather Products                    | 44              | 89            | 92            | 67              | 77            | 86            |
| 7. Rubber and Rubber Products                      | 26              | 37            | 31            | 38              | 58            | 56            |
| 8. Chemicals and Chemical Products                 | 124             | 1,56          | 1,38          | 182             | 3,68          | 4,08          |
| (a) Heavy Industrial Chemicals                     | 8               | 25            | 18            | 7               | 5             | 5             |
| (b) Fertilizers                                    | 2               | 1             | 1             | 3               | 7             | 45            |
| (c) Drugs and Pharmaceuticals                      | 15              | 16            | 17            | 27              | 61            | 1,15          |
| (d) Non-Edible Oils                                | 5               | 2             | 2             | 8               | 11            | 13            |
| (e) Other Chemicals & Chemical Products            | 94              | 1,12          | 1,01          | 137             | 2,83          | 2,30          |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 16              | 3,80          | 3,77          | 41              | 5,42          | 5,54          |
| 10. Manufacture of Cement & Cement Products        | 255             | 1,37          | 1,77          | 193             | 1,47          | 1,42          |
| 11. Basic Metals & Metal Products                  | 321             | 4,64          | 4,47          | 487             | 6,72          | 7,14          |
| (a) Iron and Steel                                 | 67              | 42            | 42            | 128             | 3,81          | 4,06          |
| (b) Non-Ferrous Metals                             | 25              | 71            | 77            | 20              | 25            | 30            |
| (c) Other Metal Products                           | 229             | 3,50          | 3,27          | 339             | 2,66          | 2,78          |
| 12. Engineering                                    | 180             | 8,94          | 8,78          | 192             | 3,84          | 3,33          |
| (a) Heavy Engineering                              | 32              | 3,16          | 3,09          | 13              | 78            | 24            |
| (b) Light Engineering                              | 52              | 83            | 76            | 53              | 71            | 95            |
| (c) Electrical Machinery & Goods                   | 31              | 3,14          | 3,07          | 66              | 1,80          | 1,57          |
| (d) Electronic Machinery & Goods                   | 65              | 1,81          | 1,86          | 60              | 56            | 56            |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 96              | 2,06          | 1,72          | 124             | 1,91          | 1,62          |
| 14. Other Industries                               | 56,616          | 62,81         | 64,02         | 26,004          | 83,07         | 83,15         |
| 15. Electricity, Gas & Water                       | 153             | 1,80          | 1,60          | 69              | 58            | 59            |
| (a) Electricity Generation & Transmission          | 148             | 1,76          | 1,56          | 61              | 52            | 53            |
| (b) Non-Conventional Energy                        | 1               | —             | 1             | 1               | —             | —             |
| (c) Gas, Steam & Water Supply                      | 4               | 4             | 4             | 7               | 5             | 5             |
| 16. Construction                                   | 219             | 3,49          | 3,36          | 336             | 6,12          | 7,05          |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>19,401</b>   | <b>40,64</b>  | <b>41,28</b>  | <b>8,532</b>    | <b>33,36</b>  | <b>29,81</b>  |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>28,974</b>   | <b>33,70</b>  | <b>33,55</b>  | <b>12,412</b>   | <b>25,87</b>  | <b>25,92</b>  |
| <b>V. PERSONAL LOANS</b>                           | <b>49,450</b>   | <b>82,01</b>  | <b>84,65</b>  | <b>41,076</b>   | <b>88,52</b>  | <b>82,13</b>  |
| 1. Loans for Purchase of Consumer Durables         | 1,748           | 2,39          | 2,07          | 3,193           | 4,33          | 3,88          |
| 2. Loans for Housing                               | 2,683           | 19,06         | 18,02         | 3,515           | 26,19         | 23,30         |
| 3. Rest of the Personal Loans                      | 45,019          | 60,56         | 64,56         | 34,368          | 57,99         | 54,95         |
| <b>VI. TRADE</b>                                   | <b>1,68,889</b> | <b>192,09</b> | <b>164,21</b> | <b>59,455</b>   | <b>119,60</b> | <b>113,44</b> |
| 1. Wholesale Trade                                 | 802             | 13,05         | 8,82          | 2,528           | 25,69         | 22,65         |
| 2. Retail Trade                                    | 1,68,087        | 179,04        | 155,39        | 56,927          | 93,91         | 90,79         |
| <b>VII. FINANCE</b>                                | <b>110</b>      | <b>7,52</b>   | <b>6,28</b>   | <b>105</b>      | <b>3,71</b>   | <b>3,59</b>   |
| <b>VIII. ALL OTHERS</b>                            | <b>35,335</b>   | <b>45,62</b>  | <b>44,55</b>  | <b>17,452</b>   | <b>30,39</b>  | <b>29,71</b>  |
| <b>TOTAL BANK CREDIT</b>                           | <b>6,27,176</b> | <b>818,55</b> | <b>771,40</b> | <b>2,25,602</b> | <b>643,48</b> | <b>583,23</b> |
| OF WHICH : 1. Artisans & Village Industries        | 27,747          | 21,46         | 22,18         | 13,084          | 11,19         | 11,48         |
| 2. Other Small Scale Industries                    | 27,660          | 55,09         | 55,40         | 14,514          | 66,72         | 68,35         |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**NORTH - EASTERN REGION**

**MARCH 1996**

**STATE: ASSAM**

(Amount in Rupees Lakh)

| OCCUPATION                                         | URBAN           |               |               | METROPOLITAN |        |             |
|----------------------------------------------------|-----------------|---------------|---------------|--------------|--------|-------------|
|                                                    | No. of          | Credit        | Amount        | No. of       | Credit | Amount      |
|                                                    | Accounts        | Limit         | Outstanding   | Accounts     | Limit  | Outstanding |
|                                                    | 7               | 8             | 9             | 10           | 11     | 12          |
| <b>I. AGRICULTURE</b>                              | <b>20,263</b>   | <b>73,74</b>  | <b>72,28</b>  | —            | —      | —           |
| 1. Direct Finance                                  | 20,110          | 27,89         | 24,92         | —            | —      | —           |
| 2. Indirect Finance                                | 153             | 45,84         | 47,36         | —            | —      | —           |
| <b>II. INDUSTRY</b>                                | <b>36,073</b>   | <b>298,75</b> | <b>271,03</b> | —            | —      | —           |
| 1. Mining & Quarrying                              | 30              | 2,86          | 2,95          | —            | —      | —           |
| 2. Food Manufacturing and Processing               | 440             | 65,91         | 63,83         | —            | —      | —           |
| (a) Rice Mills, Flour and Dal Mills                | 73              | 5,11          | 5,21          | —            | —      | —           |
| (b) Sugar                                          | —               | —             | —             | —            | —      | —           |
| (c) Edible Oils and Vanaspati                      | 26              | 2,49          | 2,85          | —            | —      | —           |
| (d) Tea Processing                                 | 80              | 38,89         | 37,95         | —            | —      | —           |
| (e) Processing of Fruits & Vegetables              | 5               | 5             | 7             | —            | —      | —           |
| (f) Others                                         | 256             | 19,36         | 17,76         | —            | —      | —           |
| 3. Beverage and Tobacco                            | 12              | 20            | 21            | —            | —      | —           |
| 4. Textiles                                        | 263             | 12,94         | 13,35         | —            | —      | —           |
| (a) Cotton Textiles                                | 45              | 10,13         | 10,46         | —            | —      | —           |
| (b) Jute Textiles                                  | 10              | 45            | 39            | —            | —      | —           |
| (c) Handloom Textiles & Khadi                      | 30              | 25            | 35            | —            | —      | —           |
| (d) Other Textiles                                 | 178             | 2,12          | 2,15          | —            | —      | —           |
| 5. Paper, Paper Products and Printing              | 308             | 7,66          | 7,14          | —            | —      | —           |
| 6. Leather and Leather Products                    | 20              | 14            | 15            | —            | —      | —           |
| 7. Rubber and Rubber Products                      | 42              | 2,17          | 2,00          | —            | —      | —           |
| 8. Chemicals and Chemical Products                 | 376             | 30,45         | 26,99         | —            | —      | —           |
| (a) Heavy Industrial Chemicals                     | 33              | 2,03          | 2,02          | —            | —      | —           |
| (b) Fertilizers                                    | 62              | 2,39          | 2,15          | —            | —      | —           |
| (c) Drugs and Pharmaceuticals                      | 44              | 2,61          | 2,49          | —            | —      | —           |
| (d) Non-Edible Oils                                | 9               | 12            | 11            | —            | —      | —           |
| (e) Other Chemicals & Chemical Products            | 228             | 23,32         | 20,22         | —            | —      | —           |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 33              | 14,42         | 14,39         | —            | —      | —           |
| 10. Manufacture of Cement & Cement Products        | 66              | 7,06          | 7,54          | —            | —      | —           |
| 11. Basic Metals & Metal Products                  | 442             | 20,27         | 19,46         | —            | —      | —           |
| (a) Iron and Steel                                 | 59              | 11,89         | 11,79         | —            | —      | —           |
| (b) Non-Ferrous Metals                             | 5               | 14            | 23            | —            | —      | —           |
| (c) Other Metal Products                           | 378             | 8,24          | 7,44          | —            | —      | —           |
| 12. Engineering                                    | 163             | 20,65         | 14,06         | —            | —      | —           |
| (a) Heavy Engineering                              | 8               | 11,49         | 4,72          | —            | —      | —           |
| (b) Light Engineering                              | 54              | 89            | 83            | —            | —      | —           |
| (c) Electrical Machinery & Goods                   | 58              | 2,34          | 2,46          | —            | —      | —           |
| (d) Electronic Machinery & Goods                   | 43              | 5,92          | 6,05          | —            | —      | —           |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 95              | 4,51          | 4,85          | —            | —      | —           |
| 14. Other Industries                               | 33,583          | 103,83        | 88,59         | —            | —      | —           |
| 15. Electricity, Gas & Water                       | 17              | 90            | 94            | —            | —      | —           |
| (a) Electricity Generation & Transmission          | 12              | 86            | 88            | —            | —      | —           |
| (b) Non-Conventional Energy                        | 1               | 1             | 2             | —            | —      | —           |
| (c) Gas, Steam & Water Supply                      | 4               | 4             | 4             | —            | —      | —           |
| 16. Construction                                   | 183             | 4,78          | 4,59          | —            | —      | —           |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>7,826</b>    | <b>31,38</b>  | <b>28,83</b>  | —            | —      | —           |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>13,375</b>   | <b>31,45</b>  | <b>30,90</b>  | —            | —      | —           |
| <b>V. PERSONAL LOANS</b>                           | <b>30,587</b>   | <b>78,65</b>  | <b>72,64</b>  | —            | —      | —           |
| 1. Loans for Purchase of Consumer Durables         | 3,229           | 4,10          | 3,55          | —            | —      | —           |
| 2. Loans for Housing                               | 2,331           | 23,09         | 20,78         | —            | —      | —           |
| 3. Rest of the Personal Loans                      | 25,027          | 51,47         | 48,31         | —            | —      | —           |
| <b>VI. TRADE</b>                                   | <b>22,578</b>   | <b>90,54</b>  | <b>85,64</b>  | —            | —      | —           |
| 1. Wholesale Trade                                 | 1,012           | 36,48         | 33,72         | —            | —      | —           |
| 2. Retail Trade                                    | 21,566          | 54,05         | 51,91         | —            | —      | —           |
| <b>VII. FINANCE</b>                                | <b>155</b>      | <b>8,89</b>   | <b>8,31</b>   | —            | —      | —           |
| <b>VIII. ALL OTHERS</b>                            | <b>34,158</b>   | <b>59,23</b>  | <b>63,12</b>  | —            | —      | —           |
| <b>TOTAL BANK CREDIT</b>                           | <b>1,65,015</b> | <b>672,62</b> | <b>632,75</b> | —            | —      | —           |
| OF WHICH : 1. Artisans & Village Industries        | 15,167          | 17,21         | 17,35         | —            | —      | —           |
| 2. Other Small Scale Industries                    | 14,798          | 75,59         | 76,18         | —            | —      | —           |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**NORTH - EASTERN REGION**

**MARCH 1996**

**STATE: MANIPUR**

(Amount in Rupees Lakh)

| OCCUPATION                                         | RURAL              |                 |                       | SEMI-URBAN         |                 |                       |
|----------------------------------------------------|--------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
|                                                    | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                  | 2               | 3                     | 4                  | 5               | 6                     |
| <b>I. AGRICULTURE</b>                              | <b>10,884</b>      | <b>8,66</b>     | <b>9,20</b>           | <b>3,936</b>       | <b>3,79</b>     | <b>4,00</b>           |
| 1. Direct Finance                                  | 10,726             | 7,88            | 8,35                  | 3,915              | 3,60            | 3,83                  |
| 2. Indirect Finance                                | 158                | 78              | 85                    | 21                 | 19              | 17                    |
| <b>II. INDUSTRY</b>                                | <b>9,174</b>       | <b>17,38</b>    | <b>17,62</b>          | <b>7,445</b>       | <b>12,99</b>    | <b>14,27</b>          |
| 1. Mining & Quarrying                              | 42                 | 2,25            | 2,25                  | 2                  | 2               | 2                     |
| 2. Food Manufacturing and Processing               | 120                | 71              | 72                    | 143                | 64              | 70                    |
| (a) Rice Mills, Flour and Dal Mills                | 44                 | 41              | 40                    | 11                 | 4               | 4                     |
| (b) Sugar                                          | 2                  | 1               | 1                     | —                  | —               | —                     |
| (c) Edible Oils and Vanaspati                      | 2                  | 1               | 1                     | 5                  | 7               | 10                    |
| (d) Tea Processing                                 | —                  | —               | —                     | —                  | —               | —                     |
| (e) Processing of Fruits & Vegetables              | 6                  | 3               | 3                     | 1                  | —               | —                     |
| (f) Others                                         | 66                 | 26              | 27                    | 126                | 53              | 56                    |
| 3. Beverage and Tobacco                            | —                  | —               | —                     | 2                  | 2               | 2                     |
| 4. Textiles                                        | 303                | 1,41            | 1,61                  | 391                | 1,66            | 1,82                  |
| (a) Cotton Textiles                                | 29                 | 35              | 41                    | 19                 | 7               | 8                     |
| (b) Jute Textiles                                  | —                  | —               | —                     | —                  | —               | —                     |
| (c) Handloom Textiles & Khadi                      | 68                 | 26              | 30                    | 76                 | 36              | 41                    |
| (d) Other Textiles                                 | 206                | 81              | 91                    | 296                | 1,24            | 1,34                  |
| 5. Paper, Paper Products and Printing              | 12                 | 11              | 11                    | 12                 | 8               | 9                     |
| 6. Leather and Leather Products                    | 3                  | 2               | 2                     | 19                 | 14              | 13                    |
| 7. Rubber and Rubber Products                      | —                  | —               | —                     | 1                  | —               | —                     |
| 8. Chemicals and Chemical Products                 | 8                  | 10              | 10                    | 18                 | 12              | 15                    |
| (a) Heavy Industrial Chemicals                     | —                  | —               | —                     | —                  | —               | —                     |
| (b) Fertilizers                                    | —                  | —               | —                     | —                  | —               | —                     |
| (c) Drugs and Pharmaceuticals                      | 5                  | 4               | 4                     | 8                  | 6               | 8                     |
| (d) Non-Edible Oils                                | —                  | —               | —                     | —                  | —               | —                     |
| (e) Other Chemicals & Chemical Products            | 3                  | 6               | 5                     | 10                 | 6               | 7                     |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 2                  | 1               | 1                     | 1                  | 1               | 1                     |
| 10. Manufacture of Cement & Cement Products        | 2                  | 2               | 2                     | 4                  | 2               | 2                     |
| 11. Basic Metals & Metal Products                  | 38                 | 1,24            | 95                    | 38                 | 18              | 22                    |
| (a) Iron and Steel                                 | 11                 | 1,06            | 80                    | 11                 | 4               | 5                     |
| (b) Non-Ferrous Metals                             | 8                  | 9               | 7                     | 4                  | 1               | 2                     |
| (c) Other Metal Products                           | 19                 | 9               | 9                     | 23                 | 12              | 15                    |
| 12. Engineering                                    | 23                 | 25              | 29                    | 19                 | 11              | 12                    |
| (a) Heavy Engineering                              | 4                  | 7               | 7                     | 9                  | 6               | 7                     |
| (b) Light Engineering                              | 5                  | 5               | 5                     | 1                  | —               | —                     |
| (c) Electrical Machinery & Goods                   | 6                  | 7               | 12                    | 4                  | 2               | 2                     |
| (d) Electronic Machinery & Goods                   | 8                  | 6               | 4                     | 5                  | 3               | 3                     |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 3                  | 1,32            | 86                    | 4                  | 3               | 5                     |
| 14. Other Industries                               | 8,576              | 9,66            | 10,38                 | 6,662              | 8,58            | 9,43                  |
| 15. Electricity, Gas & Water                       | 9                  | 4               | 5                     | 17                 | 32              | 31                    |
| (a) Electricity Generation & Transmission          | 4                  | 2               | 2                     | 14                 | 29              | 29                    |
| (b) Non-Conventional Energy                        | —                  | —               | —                     | —                  | —               | —                     |
| (c) Gas, Steam & Water Supply                      | 5                  | 2               | 3                     | 3                  | 2               | 2                     |
| 16. Construction                                   | 33                 | 24              | 24                    | 112                | 1,06            | 1,17                  |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>556</b>         | <b>1,89</b>     | <b>1,71</b>           | <b>676</b>         | <b>1,75</b>     | <b>1,73</b>           |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>496</b>         | <b>88</b>       | <b>94</b>             | <b>489</b>         | <b>73</b>       | <b>82</b>             |
| <b>V. PERSONAL LOANS</b>                           | <b>1,987</b>       | <b>3,99</b>     | <b>3,79</b>           | <b>989</b>         | <b>2,48</b>     | <b>2,23</b>           |
| 1. Loans for Purchase of Consumer Durables         | 154                | 14              | 12                    | 138                | 17              | 10                    |
| 2. Loans for Housing                               | 135                | 99              | 99                    | 117                | 87              | 83                    |
| 3. Rest of the Personal Loans                      | 1,698              | 2,85            | 2,68                  | 734                | 1,44            | 1,30                  |
| <b>VI. TRADE</b>                                   | <b>5,143</b>       | <b>6,54</b>     | <b>6,53</b>           | <b>3,722</b>       | <b>6,78</b>     | <b>7,05</b>           |
| 1. Wholesale Trade                                 | 47                 | 67              | 44                    | 12                 | 16              | 17                    |
| 2. Retail Trade                                    | 5,096              | 5,87            | 6,09                  | 3,710              | 6,61            | 6,88                  |
| <b>VII. FINANCE</b>                                | <b>46</b>          | <b>29</b>       | <b>30</b>             | <b>1</b>           | <b>1</b>        | <b>1</b>              |
| <b>VIII. ALL OTHERS</b>                            | <b>941</b>         | <b>3,42</b>     | <b>3,39</b>           | <b>377</b>         | <b>37</b>       | <b>37</b>             |
| <b>TOTAL BANK CREDIT</b>                           | <b>29,227</b>      | <b>43,05</b>    | <b>43,48</b>          | <b>17,635</b>      | <b>28,88</b>    | <b>30,47</b>          |
| OF WHICH : 1. Artisans & Village Industries        | 5,932              | 5,52            | 5,71                  | 2,959              | 4,55            | 4,98                  |
| 2. Other Small Scale Industries                    | 2,262              | 5,94            | 6,40                  | 3,179              | 5,30            | 5,87                  |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**NORTH - EASTERN REGION**

**MARCH 1996**

**STATE: MANIPUR**

(Amount in Rupees Lakh)

| OCCUPATION                                         | URBAN         |              |              | METROPOLITAN |        |             |
|----------------------------------------------------|---------------|--------------|--------------|--------------|--------|-------------|
|                                                    | No. of        | Credit       | Amount       | No. of       | Credit | Amount      |
|                                                    | Accounts      | Limit        | Outstanding  | Accounts     | Limit  | Outstanding |
|                                                    | 7             | 8            | 9            | 10           | 11     | 12          |
| <b>I. AGRICULTURE</b>                              | <b>1,914</b>  | <b>2,53</b>  | <b>2,61</b>  | —            | —      | —           |
| 1. Direct Finance                                  | 1,901         | 2,43         | 2,51         | —            | —      | —           |
| 2. Indirect Finance                                | 13            | 10           | 9            | —            | —      | —           |
| <b>II. INDUSTRY</b>                                | <b>4,159</b>  | <b>19,08</b> | <b>19,75</b> | —            | —      | —           |
| 1. Mining & Quarrying                              | —             | —            | —            | —            | —      | —           |
| 2. Food Manufacturing and Processing               | 88            | 2,29         | 2,16         | —            | —      | —           |
| (a) Rice Mills, Flour and Dal Mills                | 11            | 1,01         | 66           | —            | —      | —           |
| (b) Sugar                                          | —             | —            | —            | —            | —      | —           |
| (c) Edible Oils and Vanaspati                      | 3             | 46           | 51           | —            | —      | —           |
| (d) Tea Processing                                 | 1             | —            | —            | —            | —      | —           |
| (e) Processing of Fruits & Vegetables              | 8             | 14           | 18           | —            | —      | —           |
| (f) Others                                         | 65            | 67           | 82           | —            | —      | —           |
| 3. Beverage and Tobacco                            | 1             | 1            | 1            | —            | —      | —           |
| 4. Textiles                                        | 528           | 2,53         | 2,80         | —            | —      | —           |
| (a) Cotton Textiles                                | 42            | 25           | 27           | —            | —      | —           |
| (b) Jute Textiles                                  | 1             | —            | 1            | —            | —      | —           |
| (c) Handloom Textiles & Khadi                      | 118           | 57           | 64           | —            | —      | —           |
| (d) Other Textiles                                 | 367           | 1,70         | 1,89         | —            | —      | —           |
| 5. Paper, Paper Products and Printing              | 28            | 28           | 31           | —            | —      | —           |
| 6. Leather and Leather Products                    | 16            | 10           | 10           | —            | —      | —           |
| 7. Rubber and Rubber Products                      | 8             | 23           | 27           | —            | —      | —           |
| 8. Chemicals and Chemical Products                 | 16            | 23           | 17           | —            | —      | —           |
| (a) Heavy Industrial Chemicals                     | —             | —            | —            | —            | —      | —           |
| (b) Fertilizers                                    | —             | —            | —            | —            | —      | —           |
| (c) Drugs and Pharmaceuticals                      | 1             | 15           | 8            | —            | —      | —           |
| (d) Non-Edible Oils                                | 2             | 2            | 2            | —            | —      | —           |
| (e) Other Chemicals & Chemical Products            | 13            | 6            | 7            | —            | —      | —           |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 2             | 2            | 3            | —            | —      | —           |
| 10. Manufacture of Cement & Cement Products        | 13            | 6            | 5            | —            | —      | —           |
| 11. Basic Metals & Metal Products                  | 66            | 42           | 47           | —            | —      | —           |
| (a) Iron and Steel                                 | 33            | 25           | 29           | —            | —      | —           |
| (b) Non-Ferrous Metals                             | 9             | 4            | 5            | —            | —      | —           |
| (c) Other Metal Products                           | 24            | 13           | 13           | —            | —      | —           |
| 12. Engineering                                    | 24            | 30           | 32           | —            | —      | —           |
| (a) Heavy Engineering                              | —             | —            | —            | —            | —      | —           |
| (b) Light Engineering                              | 3             | 3            | 3            | —            | —      | —           |
| (c) Electrical Machinery & Goods                   | 9             | 19           | 19           | —            | —      | —           |
| (d) Electronic Machinery & Goods                   | 12            | 8            | 10           | —            | —      | —           |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 59            | 84           | 62           | —            | —      | —           |
| 14. Other Industries                               | 3,306         | 11,75        | 12,23        | —            | —      | —           |
| 15. Electricity, Gas & Water                       | —             | —            | —            | —            | —      | —           |
| (a) Electricity Generation & Transmission          | —             | —            | —            | —            | —      | —           |
| (b) Non-Conventional Energy                        | —             | —            | —            | —            | —      | —           |
| (c) Gas, Steam & Water Supply                      | —             | —            | —            | —            | —      | —           |
| 16. Construction                                   | 4             | 7            | 22           | —            | —      | —           |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>597</b>    | <b>4,14</b>  | <b>4,48</b>  | —            | —      | —           |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>440</b>    | <b>1,30</b>  | <b>1,25</b>  | —            | —      | —           |
| <b>V. PERSONAL LOANS</b>                           | <b>4,865</b>  | <b>8,41</b>  | <b>7,67</b>  | —            | —      | —           |
| 1. Loans for Purchase of Consumer Durables         | 678           | 56           | 43           | —            | —      | —           |
| 2. Loans for Housing                               | 221           | 2,30         | 2,05         | —            | —      | —           |
| 3. Rest of the Personal Loans                      | 3,966         | 5,55         | 5,18         | —            | —      | —           |
| <b>VI. TRADE</b>                                   | <b>4,344</b>  | <b>13,86</b> | <b>10,67</b> | —            | —      | —           |
| 1. Wholesale Trade                                 | 50            | 6,01         | 2,12         | —            | —      | —           |
| 2. Retail Trade                                    | 4,294         | 7,85         | 8,55         | —            | —      | —           |
| <b>VII. FINANCE</b>                                | <b>20</b>     | <b>1,45</b>  | <b>1,56</b>  | —            | —      | —           |
| <b>VIII. ALL OTHERS</b>                            | <b>821</b>    | <b>1,25</b>  | <b>1,26</b>  | —            | —      | —           |
| <b>TOTAL BANK CREDIT</b>                           | <b>17,160</b> | <b>52,02</b> | <b>49,26</b> | —            | —      | —           |
| OF WHICH : 1. Artisans & Village Industries        | 1,402         | 2,67         | 3,05         | —            | —      | —           |
| 2. Other Small Scale Industries                    | 1,986         | 10,40        | 11,24        | —            | —      | —           |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**NORTH - EASTERN REGION**

**MARCH 1996**

**STATE: MEGHALAYA**

(Amount in Rupees Lakh)

| OCCUPATION                                         | RURAL         |               |              | SEMI-URBAN   |              |              |
|----------------------------------------------------|---------------|---------------|--------------|--------------|--------------|--------------|
|                                                    | No. of        | Credit        | Amount       | No. of       | Credit       | Amount       |
|                                                    | Accounts      | Limit         | Outstanding  | Accounts     | Limit        | Outstanding  |
|                                                    | 1             | 2             | 3            | 4            | 5            | 6            |
| <b>I. AGRICULTURE</b>                              | <b>40,618</b> | <b>23,09</b>  | <b>24,11</b> | <b>2,449</b> | <b>6,10</b>  | <b>5,68</b>  |
| 1. Direct Finance                                  | 40,089        | 19,94         | 21,39        | 2,175        | 2,71         | 2,50         |
| 2. Indirect Finance                                | 529           | 3,15          | 2,73         | 274          | 3,39         | 3,18         |
| <b>II. INDUSTRY</b>                                | <b>4,643</b>  | <b>35,53</b>  | <b>15,45</b> | <b>1,076</b> | <b>5,63</b>  | <b>4,28</b>  |
| 1. Mining & Quarrying                              | 3             | 38            | 39           | 1            | 1            | 1            |
| 2. Food Manufacturing and Processing               | 97            | 14,21         | 57           | 13           | 30           | 14           |
| (a) Rice Mills, Flour and Dal Mills                | 12            | 21            | 20           | 2            | 17           | 10           |
| (b) Sugar                                          | —             | —             | —            | —            | —            | —            |
| (c) Edible Oils and Vanaspati                      | 4             | 22            | 17           | 1            | —            | —            |
| (d) Tea Processing                                 | 3             | 13,59         | —            | —            | —            | —            |
| (e) Processing of Fruits & Vegetables              | 6             | 5             | 5            | —            | —            | —            |
| (f) Others                                         | 72            | 14            | 15           | 10           | 13           | 4            |
| 3. Beverage and Tobacco                            | —             | —             | —            | —            | —            | —            |
| 4. Textiles                                        | 5             | 4             | 4            | 140          | 1,58         | 1,25         |
| (a) Cotton Textiles                                | —             | —             | —            | 2            | 1            | 1            |
| (b) Jute Textiles                                  | —             | —             | —            | —            | —            | —            |
| (c) Handloom Textiles & Khadi                      | 1             | —             | —            | 2            | 1            | 1            |
| (d) Other Textiles                                 | 4             | 3             | 3            | 136          | 1,57         | 1,24         |
| 5. Paper, Paper Products and Printing              | 2             | 9             | 7            | 7            | 8            | 8            |
| 6. Leather and Leather Products                    | 2             | 6,27          | —            | —            | —            | —            |
| 7. Rubber and Rubber Products                      | —             | —             | —            | 4            | 6            | 3            |
| 8. Chemicals and Chemical Products                 | 3             | 6             | 4            | 10           | 13           | 13           |
| (a) Heavy Industrial Chemicals                     | —             | —             | —            | 1            | 1            | —            |
| (b) Fertilizers                                    | —             | —             | —            | —            | —            | —            |
| (c) Drugs and Pharmaceuticals                      | —             | —             | —            | —            | —            | —            |
| (d) Non-Edible Oils                                | —             | —             | —            | —            | —            | —            |
| (e) Other Chemicals & Chemical Products            | 3             | 6             | 4            | 9            | 12           | 13           |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 1             | 1             | 1            | 1            | —            | —            |
| 10. Manufacture of Cement & Cement Products        | 6             | 10            | 9            | —            | —            | —            |
| 11. Basic Metals & Metal Products                  | 11            | 24            | 15           | 16           | 15           | 19           |
| (a) Iron and Steel                                 | 2             | 5             | 5            | —            | —            | —            |
| (b) Non-Ferrous Metals                             | 1             | 7             | —            | —            | —            | —            |
| (c) Other Metal Products                           | 8             | 12            | 10           | 16           | 15           | 19           |
| 12. Engineering                                    | 8             | 9,89          | 9,66         | 26           | 1,06         | 67           |
| (a) Heavy Engineering                              | 2             | 28            | 35           | 1            | 1            | —            |
| (b) Light Engineering                              | 5             | 8             | 6            | —            | —            | —            |
| (c) Electrical Machinery & Goods                   | —             | —             | —            | 8            | 7            | 4            |
| (d) Electronic Machinery & Goods                   | 1             | 9,53          | 9,25         | 17           | 98           | 63           |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 2             | 1             | 1            | 6            | 5            | 3            |
| 14. Other Industries                               | 4,423         | 3,09          | 3,09         | 844          | 2,00         | 1,65         |
| 15. Electricity, Gas & Water                       | 11            | 12            | 12           | —            | —            | —            |
| (a) Electricity Generation & Transmission          | 11            | 12            | 12           | —            | —            | —            |
| (b) Non-Conventional Energy                        | —             | —             | —            | —            | —            | —            |
| (c) Gas, Steam & Water Supply                      | —             | —             | —            | —            | —            | —            |
| 16. Construction                                   | 69            | 1,04          | 1,20         | 8            | 21           | 9            |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>185</b>    | <b>2,17</b>   | <b>1,69</b>  | <b>72</b>    | <b>81</b>    | <b>63</b>    |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>335</b>    | <b>1,85</b>   | <b>1,46</b>  | <b>133</b>   | <b>46</b>    | <b>41</b>    |
| <b>V. PERSONAL LOANS</b>                           | <b>4,373</b>  | <b>5,78</b>   | <b>5,07</b>  | <b>2,352</b> | <b>6,29</b>  | <b>5,47</b>  |
| 1. Loans for Purchase of Consumer Durables         | 113           | 15            | 11           | 127          | 22           | 19           |
| 2. Loans for Housing                               | 36            | 42            | 31           | 95           | 90           | 80           |
| 3. Rest of the Personal Loans                      | 4,224         | 5,21          | 4,65         | 2,130        | 5,17         | 4,48         |
| <b>VI. TRADE</b>                                   | <b>7,187</b>  | <b>6,37</b>   | <b>6,14</b>  | <b>1,849</b> | <b>4,30</b>  | <b>4,03</b>  |
| 1. Wholesale Trade                                 | 108           | 70            | 51           | 36           | 84           | 79           |
| 2. Retail Trade                                    | 7,079         | 5,68          | 5,63         | 1,813        | 3,46         | 3,24         |
| <b>VII. FINANCE</b>                                | <b>4</b>      | <b>4</b>      | <b>4</b>     | <b>4</b>     | <b>2</b>     | <b>3</b>     |
| <b>VIII. ALL OTHERS</b>                            | <b>585</b>    | <b>39,27</b>  | <b>38,28</b> | <b>512</b>   | <b>1,43</b>  | <b>1,29</b>  |
| <b>TOTAL BANK CREDIT</b>                           | <b>57,930</b> | <b>114,10</b> | <b>92,23</b> | <b>8,447</b> | <b>25,05</b> | <b>21,82</b> |
| OF WHICH : 1. Artisans & Village Industries        | 2,398         | 1,43          | 1,42         | 228          | 28           | 21           |
| 2. Other Small Scale Industries                    | 1,769         | 2,29          | 2,30         | 645          | 2,93         | 2,32         |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**NORTH - EASTERN REGION**

**MARCH 1996**

**STATE: MEGHALAYA**

(Amount in Rupees Lakh)

| OCCUPATION                                         | URBAN              |                 |                       | METROPOLITAN       |                 |                       |
|----------------------------------------------------|--------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
|                                                    | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 7                  | 8               | 9                     | 10                 | 11              | 12                    |
| <b>I. AGRICULTURE</b>                              | <b>3,252</b>       | <b>6,76</b>     | <b>8,18</b>           | —                  | —               | —                     |
| 1. Direct Finance                                  | 3,250              | 2,96            | 2,32                  | —                  | —               | —                     |
| 2. Indirect Finance                                | 2                  | 3,80            | 5,86                  | —                  | —               | —                     |
| <b>II. INDUSTRY</b>                                | <b>716</b>         | <b>20,50</b>    | <b>18,23</b>          | —                  | —               | —                     |
| 1. Mining & Quarrying                              | 34                 | 1,46            | 1,06                  | —                  | —               | —                     |
| 2. Food Manufacturing and Processing               | 22                 | 66              | 39                    | —                  | —               | —                     |
| (a) Rice Mills, Flour and Dal Mills                | 11                 | 59              | 33                    | —                  | —               | —                     |
| (b) Sugar                                          | —                  | —               | —                     | —                  | —               | —                     |
| (c) Edible Oils and Vanaspati                      | —                  | —               | —                     | —                  | —               | —                     |
| (d) Tea Processing                                 | —                  | —               | —                     | —                  | —               | —                     |
| (e) Processing of Fruits & Vegetables              | —                  | —               | —                     | —                  | —               | —                     |
| (f) Others                                         | 11                 | 7               | 6                     | —                  | —               | —                     |
| 3. Beverage and Tobacco                            | 2                  | 5               | 4                     | —                  | —               | —                     |
| 4. Textiles                                        | 6                  | 7               | 5                     | —                  | —               | —                     |
| (a) Cotton Textiles                                | —                  | —               | —                     | —                  | —               | —                     |
| (b) Jute Textiles                                  | —                  | —               | —                     | —                  | —               | —                     |
| (c) Handloom Textiles & Khadi                      | —                  | —               | —                     | —                  | —               | —                     |
| (d) Other Textiles                                 | 6                  | 7               | 5                     | —                  | —               | —                     |
| 5. Paper, Paper Products and Printing              | 10                 | 10              | 9                     | —                  | —               | —                     |
| 6. Leather and Leather Products                    | 1                  | 1               | 1                     | —                  | —               | —                     |
| 7. Rubber and Rubber Products                      | 1                  | 3               | 3                     | —                  | —               | —                     |
| 8. Chemicals and Chemical Products                 | 3                  | 12              | 8                     | —                  | —               | —                     |
| (a) Heavy Industrial Chemicals                     | —                  | —               | —                     | —                  | —               | —                     |
| (b) Fertilizers                                    | —                  | —               | —                     | —                  | —               | —                     |
| (c) Drugs and Pharmaceuticals                      | —                  | —               | —                     | —                  | —               | —                     |
| (d) Non-Edible Oils                                | —                  | —               | —                     | —                  | —               | —                     |
| (e) Other Chemicals & Chemical Products            | 3                  | 12              | 8                     | —                  | —               | —                     |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 2                  | 9               | 5                     | —                  | —               | —                     |
| 10. Manufacture of Cement & Cement Products        | 1                  | 1               | 1                     | —                  | —               | —                     |
| 11. Basic Metals & Metal Products                  | 33                 | 21              | 20                    | —                  | —               | —                     |
| (a) Iron and Steel                                 | 5                  | 9               | 6                     | —                  | —               | —                     |
| (b) Non-Ferrous Metals                             | —                  | —               | —                     | —                  | —               | —                     |
| (c) Other Metal Products                           | 28                 | 12              | 13                    | —                  | —               | —                     |
| 12. Engineering                                    | 25                 | 9,42            | 8,62                  | —                  | —               | —                     |
| (a) Heavy Engineering                              | 3                  | 7               | 5                     | —                  | —               | —                     |
| (b) Light Engineering                              | 6                  | 7               | 6                     | —                  | —               | —                     |
| (c) Electrical Machinery & Goods                   | 6                  | 9,17            | 8,45                  | —                  | —               | —                     |
| (d) Electronic Machinery & Goods                   | 10                 | 12              | 6                     | —                  | —               | —                     |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 19                 | 58              | 55                    | —                  | —               | —                     |
| 14. Other Industries                               | 502                | 5,17            | 4,76                  | —                  | —               | —                     |
| 15. Electricity, Gas & Water                       | 4                  | 15              | 11                    | —                  | —               | —                     |
| (a) Electricity Generation & Transmission          | 2                  | 10              | 5                     | —                  | —               | —                     |
| (b) Non-Conventional Energy                        | 1                  | 4               | 5                     | —                  | —               | —                     |
| (c) Gas, Steam & Water Supply                      | 1                  | 1               | 1                     | —                  | —               | —                     |
| 16. Construction                                   | 51                 | 2,36            | 2,19                  | —                  | —               | —                     |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>220</b>         | <b>3,60</b>     | <b>2,71</b>           | —                  | —               | —                     |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>637</b>         | <b>3,44</b>     | <b>3,31</b>           | —                  | —               | —                     |
| <b>V. PERSONAL LOANS</b>                           | <b>5,257</b>       | <b>15,03</b>    | <b>13,21</b>          | —                  | —               | —                     |
| 1. Loans for Purchase of Consumer Durables         | 923                | 1,28            | 98                    | —                  | —               | —                     |
| 2. Loans for Housing                               | 415                | 2,07            | 1,94                  | —                  | —               | —                     |
| 3. Rest of the Personal Loans                      | 3,919              | 11,68           | 10,29                 | —                  | —               | —                     |
| <b>VI. TRADE</b>                                   | <b>3,394</b>       | <b>11,78</b>    | <b>10,59</b>          | —                  | —               | —                     |
| 1. Wholesale Trade                                 | 91                 | 2,31            | 1,88                  | —                  | —               | —                     |
| 2. Retail Trade                                    | 3,303              | 9,47            | 8,72                  | —                  | —               | —                     |
| <b>VII. FINANCE</b>                                | <b>7</b>           | <b>55</b>       | <b>55</b>             | —                  | —               | —                     |
| <b>VIII. ALL OTHERS</b>                            | <b>2,175</b>       | <b>4,44</b>     | <b>4,61</b>           | —                  | —               | —                     |
| <b>TOTAL BANK CREDIT</b>                           | <b>15,658</b>      | <b>66,10</b>    | <b>61,39</b>          | —                  | —               | —                     |
| OF WHICH : 1. Artisans & Village Industries        | 75                 | 23              | 19                    | —                  | —               | —                     |
| 2. Other Small Scale Industries                    | 477                | 4,34            | 3,80                  | —                  | —               | —                     |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**NORTH - EASTERN REGION  
STATE: MIZORAM**

**MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | RURAL              |                 |                       | SEMI-URBAN         |                 |                       |
|----------------------------------------------------|--------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
|                                                    | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                  | 2               | 3                     | 4                  | 5               | 6                     |
| <b>I. AGRICULTURE</b>                              | <b>6,968</b>       | <b>4,31</b>     | <b>4,00</b>           | <b>1,745</b>       | <b>3,42</b>     | <b>3,12</b>           |
| 1. Direct Finance                                  | 6,948              | 4,22            | 3,91                  | 1,705              | 2,78            | 2,51                  |
| 2. Indirect Finance                                | 20                 | 8               | 9                     | 40                 | 65              | 61                    |
| <b>II. INDUSTRY</b>                                | <b>2,049</b>       | <b>9,57</b>     | <b>7,28</b>           | <b>740</b>         | <b>7,98</b>     | <b>6,06</b>           |
| 1. Mining & Quarrying                              | 4                  | 9               | 14                    | —                  | —               | —                     |
| 2. Food Manufacturing and Processing               | 98                 | 74              | 69                    | 49                 | 5,54            | 3,82                  |
| (a) Rice Mills, Flour and Dal Mills                | 25                 | 9               | 11                    | —                  | —               | —                     |
| (b) Sugar                                          | —                  | —               | —                     | —                  | —               | —                     |
| (c) Edible Oils and Vanaspati                      | 2                  | 1               | 1                     | —                  | —               | —                     |
| (d) Tea Processing                                 | —                  | —               | —                     | —                  | —               | —                     |
| (e) Processing of Fruits & Vegetables              | —                  | —               | —                     | 1                  | —               | —                     |
| (f) Others                                         | 71                 | 65              | 57                    | 48                 | 5,53            | 3,81                  |
| 3. Beverage and Tobacco                            | 4                  | 21              | 71                    | —                  | —               | —                     |
| 4. Textiles                                        | 13                 | 17              | 13                    | 19                 | 12              | 10                    |
| (a) Cotton Textiles                                | 2                  | 11              | 7                     | 2                  | 3               | 1                     |
| (b) Jute Textiles                                  | —                  | —               | —                     | —                  | —               | —                     |
| (c) Handloom Textiles & Khadi                      | 5                  | 2               | 2                     | 8                  | 4               | 4                     |
| (d) Other Textiles                                 | 6                  | 5               | 4                     | 9                  | 5               | 5                     |
| 5. Paper, Paper Products and Printing              | 12                 | 10              | 8                     | 10                 | 18              | 18                    |
| 6. Leather and Leather Products                    | 2                  | 1               | 1                     | 2                  | 1               | 1                     |
| 7. Rubber and Rubber Products                      | 1                  | 4               | 2                     | 3                  | 2               | 2                     |
| 8. Chemicals and Chemical Products                 | 5                  | 2,14            | 1,89                  | 5                  | 5               | 3                     |
| (a) Heavy Industrial Chemicals                     | 1                  | 2,10            | 1,87                  | —                  | —               | —                     |
| (b) Fertilizers                                    | —                  | —               | —                     | —                  | —               | —                     |
| (c) Drugs and Pharmaceuticals                      | 1                  | 2               | 2                     | —                  | —               | —                     |
| (d) Non-Edible Oils                                | —                  | —               | —                     | 2                  | 2               | 1                     |
| (e) Other Chemicals & Chemical Products            | 3                  | 2               | 1                     | 3                  | 3               | 2                     |
| 9. Petroleum, Coal Products & Nuclear Fuels        | —                  | —               | —                     | 3                  | 3               | 2                     |
| 10. Manufacture of Cement & Cement Products        | —                  | —               | —                     | 3                  | 55              | 54                    |
| 11. Basic Metals & Metal Products                  | 5                  | 9               | 6                     | 11                 | 10              | 7                     |
| (a) Iron and Steel                                 | —                  | —               | —                     | 4                  | 5               | 4                     |
| (b) Non-Ferrous Metals                             | —                  | —               | —                     | —                  | —               | —                     |
| (c) Other Metal Products                           | 5                  | 9               | 6                     | 7                  | 6               | 3                     |
| 12. Engineering                                    | 26                 | 3,84            | 1,35                  | 6                  | 4               | 5                     |
| (a) Heavy Engineering                              | 4                  | 3,73            | 1,27                  | —                  | —               | —                     |
| (b) Light Engineering                              | 19                 | 10              | 7                     | 2                  | 1               | 2                     |
| (c) Electrical Machinery & Goods                   | 2                  | 1               | 1                     | 3                  | 3               | 3                     |
| (d) Electronic Machinery & Goods                   | 1                  | —               | —                     | 1                  | 1               | —                     |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 12                 | 12              | 13                    | 17                 | 23              | 17                    |
| 14. Other Industries                               | 1,857              | 1,87            | 1,87                  | 609                | 1,04            | 97                    |
| 15. Electricity, Gas & Water                       | 2                  | 1               | 1                     | —                  | —               | —                     |
| (a) Electricity Generation & Transmission          | —                  | —               | —                     | —                  | —               | —                     |
| (b) Non-Conventional Energy                        | —                  | —               | —                     | —                  | —               | —                     |
| (c) Gas, Steam & Water Supply                      | 2                  | 1               | 1                     | —                  | —               | —                     |
| 16. Construction                                   | 8                  | 13              | 17                    | 3                  | 7               | 8                     |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>155</b>         | <b>1,30</b>     | <b>1,42</b>           | <b>525</b>         | <b>4,28</b>     | <b>2,98</b>           |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>345</b>         | <b>1,40</b>     | <b>1,37</b>           | <b>46</b>          | <b>41</b>       | <b>30</b>             |
| <b>V. PERSONAL LOANS</b>                           | <b>536</b>         | <b>1,77</b>     | <b>1,60</b>           | <b>234</b>         | <b>1,40</b>     | <b>1,24</b>           |
| 1. Loans for Purchase of Consumer Durables         | 28                 | 17              | 14                    | 16                 | 13              | 11                    |
| 2. Loans for Housing                               | 6                  | 5               | 5                     | 42                 | 65              | 62                    |
| 3. Rest of the Personal Loans                      | 502                | 1,55            | 1,41                  | 176                | 62              | 51                    |
| <b>VI. TRADE</b>                                   | <b>2,409</b>       | <b>3,10</b>     | <b>2,74</b>           | <b>1,184</b>       | <b>3,79</b>     | <b>3,25</b>           |
| 1. Wholesale Trade                                 | 108                | 24              | 20                    | 77                 | 18              | 9                     |
| 2. Retail Trade                                    | 2,301              | 2,86            | 2,55                  | 1,107              | 3,61            | 3,16                  |
| <b>VII. FINANCE</b>                                | <b>4</b>           | <b>18</b>       | <b>17</b>             | <b>4</b>           | <b>71</b>       | <b>45</b>             |
| <b>VIII. ALL OTHERS</b>                            | <b>144</b>         | <b>5,45</b>     | <b>5,23</b>           | <b>67</b>          | <b>9</b>        | <b>10</b>             |
| <b>TOTAL BANK CREDIT</b>                           | <b>12,610</b>      | <b>27,07</b>    | <b>23,81</b>          | <b>4,545</b>       | <b>22,07</b>    | <b>17,48</b>          |
| OF WHICH : 1. Artisans & Village Industries        | 1,024              | 64              | 58                    | 274                | 44              | 39                    |
| 2. Other Small Scale Industries                    | 815                | 2,06            | 2,82                  | 266                | 91              | 93                    |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**NORTH - EASTERN REGION**

**MARCH 1996**

**STATE: MIZORAM**

(Amount in Rupees Lakh)

| OCCUPATION                                         | URBAN        |             |             | METROPOLITAN |        |             |
|----------------------------------------------------|--------------|-------------|-------------|--------------|--------|-------------|
|                                                    | No. of       | Credit      | Amount      | No. of       | Credit | Amount      |
|                                                    | Accounts     | Limit       | Outstanding | Accounts     | Limit  | Outstanding |
|                                                    | 7            | 8           | 9           | 10           | 11     | 12          |
| <b>I. AGRICULTURE</b>                              | <b>1,274</b> | <b>89</b>   | <b>78</b>   | —            | —      | —           |
| 1. Direct Finance                                  | 1,273        | 89          | 77          | —            | —      | —           |
| 2. Indirect Finance                                | 1            | —           | —           | —            | —      | —           |
| <b>II. INDUSTRY</b>                                | <b>975</b>   | <b>2,23</b> | <b>2,21</b> | —            | —      | —           |
| 1. Mining & Quarrying                              | —            | —           | —           | —            | —      | —           |
| 2. Food Manufacturing and Processing               | —            | —           | —           | —            | —      | —           |
| (a) Rice Mills, Flour and Dal Mills                | —            | —           | —           | —            | —      | —           |
| (b) Sugar                                          | —            | —           | —           | —            | —      | —           |
| (c) Edible Oils and Vanaspati                      | —            | —           | —           | —            | —      | —           |
| (d) Tea Processing                                 | —            | —           | —           | —            | —      | —           |
| (e) Processing of Fruits & Vegetables              | —            | —           | —           | —            | —      | —           |
| (f) Others                                         | —            | —           | —           | —            | —      | —           |
| 3. Beverage and Tobacco                            | —            | —           | —           | —            | —      | —           |
| 4. Textiles                                        | —            | —           | —           | —            | —      | —           |
| (a) Cotton Textiles                                | —            | —           | —           | —            | —      | —           |
| (b) Jute Textiles                                  | —            | —           | —           | —            | —      | —           |
| (c) Handloom Textiles & Khadi                      | —            | —           | —           | —            | —      | —           |
| (d) Other Textiles                                 | —            | —           | —           | —            | —      | —           |
| 5. Paper, Paper Products and Printing              | 1            | 1           | 1           | —            | —      | —           |
| 6. Leather and Leather Products                    | —            | —           | —           | —            | —      | —           |
| 7. Rubber and Rubber Products                      | —            | —           | —           | —            | —      | —           |
| 8. Chemicals and Chemical Products                 | —            | —           | —           | —            | —      | —           |
| (a) Heavy Industrial Chemicals                     | —            | —           | —           | —            | —      | —           |
| (b) Fertilizers                                    | —            | —           | —           | —            | —      | —           |
| (c) Drugs and Pharmaceuticals                      | —            | —           | —           | —            | —      | —           |
| (d) Non-Edible Oils                                | —            | —           | —           | —            | —      | —           |
| (e) Other Chemicals & Chemical Products            | —            | —           | —           | —            | —      | —           |
| 9. Petroleum, Coal Products & Nuclear Fuels        | —            | —           | —           | —            | —      | —           |
| 10. Manufacture of Cement & Cement Products        | —            | —           | —           | —            | —      | —           |
| 11. Basic Metals & Metal Products                  | —            | —           | —           | —            | —      | —           |
| (a) Iron and Steel                                 | —            | —           | —           | —            | —      | —           |
| (b) Non-Ferrous Metals                             | —            | —           | —           | —            | —      | —           |
| (c) Other Metal Products                           | —            | —           | —           | —            | —      | —           |
| 12. Engineering                                    | —            | —           | —           | —            | —      | —           |
| (a) Heavy Engineering                              | —            | —           | —           | —            | —      | —           |
| (b) Light Engineering                              | —            | —           | —           | —            | —      | —           |
| (c) Electrical Machinery & Goods                   | —            | —           | —           | —            | —      | —           |
| (d) Electronic Machinery & Goods                   | —            | —           | —           | —            | —      | —           |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 23           | 44          | 46          | —            | —      | —           |
| 14. Other Industries                               | 946          | 1,73        | 1,70        | —            | —      | —           |
| 15. Electricity, Gas & Water                       | 5            | 5           | 2           | —            | —      | —           |
| (a) Electricity Generation & Transmission          | 1            | 2           | 1           | —            | —      | —           |
| (b) Non-Conventional Energy                        | —            | —           | —           | —            | —      | —           |
| (c) Gas, Steam & Water Supply                      | 4            | 3           | 2           | —            | —      | —           |
| 16. Construction                                   | —            | —           | —           | —            | —      | —           |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>21</b>    | <b>4</b>    | <b>4</b>    | —            | —      | —           |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>140</b>   | <b>60</b>   | <b>32</b>   | —            | —      | —           |
| <b>V. PERSONAL LOANS</b>                           | <b>991</b>   | <b>1,21</b> | <b>86</b>   | —            | —      | —           |
| 1. Loans for Purchase of Consumer Durables         | 93           | 6           | 4           | —            | —      | —           |
| 2. Loans for Housing                               | 70           | 24          | 20          | —            | —      | —           |
| 3. Rest of the Personal Loans                      | 828          | 90          | 62          | —            | —      | —           |
| <b>VI. TRADE</b>                                   | <b>1,346</b> | <b>4,25</b> | <b>3,58</b> | —            | —      | —           |
| 1. Wholesale Trade                                 | 15           | 44          | 28          | —            | —      | —           |
| 2. Retail Trade                                    | 1,331        | 3,81        | 3,29        | —            | —      | —           |
| <b>VII. FINANCE</b>                                | —            | —           | —           | —            | —      | —           |
| <b>VIII. ALL OTHERS</b>                            | <b>181</b>   | <b>25</b>   | <b>22</b>   | —            | —      | —           |
| <b>TOTAL BANK CREDIT</b>                           | <b>4,928</b> | <b>9,47</b> | <b>8,00</b> | —            | —      | —           |
| OF WHICH : 1. Artisans & Village Industries        | 344          | 30          | 33          | —            | —      | —           |
| 2. Other Small Scale Industries                    | 602          | 1,50        | 1,47        | —            | —      | —           |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**NORTH - EASTERN REGION  
STATE: NAGALAND**

**MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | RURAL              |                 |                       | SEMI-URBAN         |                 |                       |
|----------------------------------------------------|--------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
|                                                    | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                  | 2               | 3                     | 4                  | 5               | 6                     |
| <b>I. AGRICULTURE</b>                              | <b>9,040</b>       | <b>10,83</b>    | <b>10,98</b>          | <b>16,143</b>      | <b>14,37</b>    | <b>15,34</b>          |
| 1. Direct Finance                                  | 8,959              | 7,80            | 7,95                  | 16,073             | 14,26           | 15,23                 |
| 2. Indirect Finance                                | 81                 | 3,03            | 3,03                  | 70                 | 11              | 11                    |
| <b>II. INDUSTRY</b>                                | <b>1,652</b>       | <b>12,87</b>    | <b>14,05</b>          | <b>3,360</b>       | <b>47,80</b>    | <b>47,14</b>          |
| 1. Mining & Quarrying                              | 4                  | 3               | 3                     | 1                  | 1               | —                     |
| 2. Food Manufacturing and Processing               | 93                 | 2,74            | 2,85                  | 82                 | 7,83            | 7,41                  |
| (a) Rice Mills, Flour and Dal Mills                | 42                 | 18              | 20                    | 39                 | 2,52            | 2,11                  |
| (b) Sugar                                          | —                  | —               | —                     | —                  | —               | —                     |
| (c) Edible Oils and Vanaspati                      | 2                  | 1               | 1                     | 1                  | 4               | —                     |
| (d) Tea Processing                                 | —                  | —               | —                     | 1                  | 6               | —                     |
| (e) Processing of Fruits & Vegetables              | 1                  | —               | —                     | —                  | —               | —                     |
| (f) Others                                         | 48                 | 2,56            | 2,63                  | 41                 | 5,23            | 5,30                  |
| 3. Beverage and Tobacco                            | —                  | —               | —                     | 3                  | 42              | 29                    |
| 4. Textiles                                        | 31                 | 11              | 12                    | 21                 | 21              | 21                    |
| (a) Cotton Textiles                                | 1                  | 1               | 1                     | 2                  | 5               | 7                     |
| (b) Jute Textiles                                  | —                  | —               | —                     | —                  | —               | —                     |
| (c) Handloom Textiles & Khadi                      | 7                  | 3               | 3                     | 5                  | 3               | 2                     |
| (d) Other Textiles                                 | 23                 | 8               | 8                     | 14                 | 13              | 12                    |
| 5. Paper, Paper Products and Printing              | 6                  | 3               | 3                     | 19                 | 29              | 26                    |
| 6. Leather and Leather Products                    | 1                  | —               | —                     | 8                  | 7               | 9                     |
| 7. Rubber and Rubber Products                      | 1                  | 1               | 1                     | 9                  | 15              | 6                     |
| 8. Chemicals and Chemical Products                 | 5                  | 4,24            | 4,95                  | 16                 | 41              | 21                    |
| (a) Heavy Industrial Chemicals                     | —                  | —               | —                     | —                  | —               | —                     |
| (b) Fertilizers                                    | —                  | —               | —                     | —                  | —               | —                     |
| (c) Drugs and Pharmaceuticals                      | —                  | —               | —                     | 4                  | 11              | 12                    |
| (d) Non-Edible Oils                                | —                  | —               | —                     | 3                  | 4               | 4                     |
| (e) Other Chemicals & Chemical Products            | 5                  | 4,24            | 4,95                  | 9                  | 25              | 6                     |
| 9. Petroleum, Coal Products & Nuclear Fuels        | —                  | —               | —                     | —                  | —               | —                     |
| 10. Manufacture of Cement & Cement Products        | 1                  | 11              | 10                    | 2                  | 1               | 1                     |
| 11. Basic Metals & Metal Products                  | 5                  | 2               | 3                     | 24                 | 65              | 53                    |
| (a) Iron and Steel                                 | —                  | —               | —                     | 13                 | 52              | 41                    |
| (b) Non-Ferrous Metals                             | —                  | —               | —                     | —                  | —               | —                     |
| (c) Other Metal Products                           | 5                  | 2               | 3                     | 11                 | 13              | 12                    |
| 12. Engineering                                    | —                  | —               | —                     | 18                 | 70              | 97                    |
| (a) Heavy Engineering                              | —                  | —               | —                     | —                  | —               | —                     |
| (b) Light Engineering                              | —                  | —               | —                     | 4                  | 2               | 2                     |
| (c) Electrical Machinery & Goods                   | —                  | —               | —                     | 8                  | 63              | 89                    |
| (d) Electronic Machinery & Goods                   | —                  | —               | —                     | 6                  | 5               | 6                     |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 2                  | 5               | 5                     | 25                 | 41              | 43                    |
| 14. Other Industries                               | 1,478              | 5,37            | 5,68                  | 3,099              | 35,27           | 35,33                 |
| 15. Electricity, Gas & Water                       | 1                  | 2               | 2                     | 14                 | 36              | 37                    |
| (a) Electricity Generation & Transmission          | 1                  | 2               | 2                     | 10                 | 32              | 32                    |
| (b) Non-Conventional Energy                        | —                  | —               | —                     | —                  | —               | —                     |
| (c) Gas, Steam & Water Supply                      | —                  | —               | —                     | 4                  | 4               | 5                     |
| 16. Construction                                   | 24                 | 15              | 17                    | 19                 | 1,01            | 98                    |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>181</b>         | <b>2,14</b>     | <b>1,86</b>           | <b>460</b>         | <b>4,44</b>     | <b>3,91</b>           |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>219</b>         | <b>65</b>       | <b>65</b>             | <b>504</b>         | <b>3,28</b>     | <b>3,22</b>           |
| <b>V. PERSONAL LOANS</b>                           | <b>2,412</b>       | <b>3,49</b>     | <b>3,34</b>           | <b>4,576</b>       | <b>14,19</b>    | <b>12,82</b>          |
| 1. Loans for Purchase of Consumer Durables         | 18                 | 2               | 1                     | 425                | 86              | 91                    |
| 2. Loans for Housing                               | 99                 | 73              | 76                    | 230                | 1,59            | 1,50                  |
| 3. Rest of the Personal Loans                      | 2,295              | 2,75            | 2,57                  | 3,921              | 11,73           | 10,41                 |
| <b>VI. TRADE</b>                                   | <b>2,205</b>       | <b>3,72</b>     | <b>3,45</b>           | <b>4,520</b>       | <b>17,85</b>    | <b>18,07</b>          |
| 1. Wholesale Trade                                 | 32                 | 92              | 65                    | 117                | 1,17            | 99                    |
| 2. Retail Trade                                    | 2,173              | 2,80            | 2,81                  | 4,403              | 16,68           | 17,08                 |
| <b>VII. FINANCE</b>                                | <b>—</b>           | <b>—</b>        | <b>—</b>              | <b>3</b>           | <b>1</b>        | <b>1</b>              |
| <b>VIII. ALL OTHERS</b>                            | <b>619</b>         | <b>85</b>       | <b>68</b>             | <b>2,572</b>       | <b>4,74</b>     | <b>4,94</b>           |
| <b>TOTAL BANK CREDIT</b>                           | <b>16,328</b>      | <b>34,54</b>    | <b>35,01</b>          | <b>32,138</b>      | <b>106,68</b>   | <b>105,44</b>         |
| OF WHICH : 1. Artisans & Village Industries        | 864                | 50              | 53                    | 821                | 52              | 50                    |
| 2. Other Small Scale Industries                    | 637                | 2,79            | 2,38                  | 2,096              | 33,78           | 34,46                 |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 1996**

**NORTH - EASTERN REGION**  
**STATE: NAGALAND**

(Amount in Rupees Lakh)

| OCCUPATION                                         | URBAN    |        |             | METROPOLITAN |        |             |
|----------------------------------------------------|----------|--------|-------------|--------------|--------|-------------|
|                                                    | No. of   | Credit | Amount      | No. of       | Credit | Amount      |
|                                                    | Accounts | Limit  | Outstanding | Accounts     | Limit  | Outstanding |
|                                                    | 7        | 8      | 9           | 10           | 11     | 12          |
| <b>I. AGRICULTURE</b>                              | —        | —      | —           | —            | —      | —           |
| 1. Direct Finance                                  | —        | —      | —           | —            | —      | —           |
| 2. Indirect Finance                                | —        | —      | —           | —            | —      | —           |
| <b>II. INDUSTRY</b>                                | —        | —      | —           | —            | —      | —           |
| 1. Mining & Quarrying                              | —        | —      | —           | —            | —      | —           |
| 2. Food Manufacturing and Processing               | —        | —      | —           | —            | —      | —           |
| (a) Rice Mills, Flour and Dal Mills                | —        | —      | —           | —            | —      | —           |
| (b) Sugar                                          | —        | —      | —           | —            | —      | —           |
| (c) Edible Oils and Vanaspati                      | —        | —      | —           | —            | —      | —           |
| (d) Tea Processing                                 | —        | —      | —           | —            | —      | —           |
| (e) Processing of Fruits & Vegetables              | —        | —      | —           | —            | —      | —           |
| (f) Others                                         | —        | —      | —           | —            | —      | —           |
| 3. Beverage and Tobacco                            | —        | —      | —           | —            | —      | —           |
| 4. Textiles                                        | —        | —      | —           | —            | —      | —           |
| (a) Cotton Textiles                                | —        | —      | —           | —            | —      | —           |
| (b) Jute Textiles                                  | —        | —      | —           | —            | —      | —           |
| (c) Handloom Textiles & Khadi                      | —        | —      | —           | —            | —      | —           |
| (d) Other Textiles                                 | —        | —      | —           | —            | —      | —           |
| 5. Paper, Paper Products and Printing              | —        | —      | —           | —            | —      | —           |
| 6. Leather and Leather Products                    | —        | —      | —           | —            | —      | —           |
| 7. Rubber and Rubber Products                      | —        | —      | —           | —            | —      | —           |
| 8. Chemicals and Chemical Products                 | —        | —      | —           | —            | —      | —           |
| (a) Heavy Industrial Chemicals                     | —        | —      | —           | —            | —      | —           |
| (b) Fertilizers                                    | —        | —      | —           | —            | —      | —           |
| (c) Drugs and Pharmaceuticals                      | —        | —      | —           | —            | —      | —           |
| (d) Non-Edible Oils                                | —        | —      | —           | —            | —      | —           |
| (e) Other Chemicals & Chemical Products            | —        | —      | —           | —            | —      | —           |
| 9. Petroleum, Coal Products & Nuclear Fuels        | —        | —      | —           | —            | —      | —           |
| 10. Manufacture of Cement & Cement Products        | —        | —      | —           | —            | —      | —           |
| 11. Basic Metals & Metal Products                  | —        | —      | —           | —            | —      | —           |
| (a) Iron and Steel                                 | —        | —      | —           | —            | —      | —           |
| (b) Non-Ferrous Metals                             | —        | —      | —           | —            | —      | —           |
| (c) Other Metal Products                           | —        | —      | —           | —            | —      | —           |
| 12. Engineering                                    | —        | —      | —           | —            | —      | —           |
| (a) Heavy Engineering                              | —        | —      | —           | —            | —      | —           |
| (b) Light Engineering                              | —        | —      | —           | —            | —      | —           |
| (c) Electrical Machinery & Goods                   | —        | —      | —           | —            | —      | —           |
| (d) Electronic Machinery & Goods                   | —        | —      | —           | —            | —      | —           |
| 13. Vehicles, Vehicle Parts & Transport Equipments | —        | —      | —           | —            | —      | —           |
| 14. Other Industries                               | —        | —      | —           | —            | —      | —           |
| 15. Electricity, Gas & Water                       | —        | —      | —           | —            | —      | —           |
| (a) Electricity Generation & Transmission          | —        | —      | —           | —            | —      | —           |
| (b) Non-Conventional Energy                        | —        | —      | —           | —            | —      | —           |
| (c) Gas, Steam & Water Supply                      | —        | —      | —           | —            | —      | —           |
| 16. Construction                                   | —        | —      | —           | —            | —      | —           |
| <b>III. TRANSPORT OPERATORS</b>                    | —        | —      | —           | —            | —      | —           |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | —        | —      | —           | —            | —      | —           |
| <b>V. PERSONAL LOANS</b>                           | —        | —      | —           | —            | —      | —           |
| 1. Loans for Purchase of Consumer Durables         | —        | —      | —           | —            | —      | —           |
| 2. Loans for Housing                               | —        | —      | —           | —            | —      | —           |
| 3. Rest of the Personal Loans                      | —        | —      | —           | —            | —      | —           |
| <b>VI. TRADE</b>                                   | —        | —      | —           | —            | —      | —           |
| 1. Wholesale Trade                                 | —        | —      | —           | —            | —      | —           |
| 2. Retail Trade                                    | —        | —      | —           | —            | —      | —           |
| <b>VII. FINANCE</b>                                | —        | —      | —           | —            | —      | —           |
| <b>VIII. ALL OTHERS</b>                            | —        | —      | —           | —            | —      | —           |
| <b>TOTAL BANK CREDIT</b>                           | —        | —      | —           | —            | —      | —           |
| OF WHICH : 1. Artisans & Village Industries        | —        | —      | —           | —            | —      | —           |
| 2. Other Small Scale Industries                    | —        | —      | —           | —            | —      | —           |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**NORTH - EASTERN REGION**

**MARCH 1996**

**STATE: TRIPURA**

(Amount in Rupees Lakh)

| OCCUPATION                                         | RURAL              |                 |                       | SEMI-URBAN         |                 |                       |
|----------------------------------------------------|--------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
|                                                    | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                  | 2               | 3                     | 4                  | 5               | 6                     |
| <b>I. AGRICULTURE</b>                              | <b>1,27,192</b>    | <b>38,93</b>    | <b>39,45</b>          | <b>39,959</b>      | <b>14,96</b>    | <b>13,78</b>          |
| 1. Direct Finance                                  | 1,26,918           | 33,11           | 35,31                 | 39,912             | 14,10           | 13,10                 |
| 2. Indirect Finance                                | 274                | 5,82            | 4,14                  | 47                 | 85              | 68                    |
| <b>II. INDUSTRY</b>                                | <b>33,226</b>      | <b>14,62</b>    | <b>19,02</b>          | <b>14,410</b>      | <b>11,83</b>    | <b>13,05</b>          |
| 1. Mining & Quarrying                              | —                  | —               | —                     | 4                  | 4               | 4                     |
| 2. Food Manufacturing and Processing               | 737                | 1,33            | 1,41                  | 66                 | 1,04            | 1,07                  |
| (a) Rice Mills, Flour and Dal Mills                | 21                 | 8               | 10                    | 12                 | 4               | 4                     |
| (b) Sugar                                          | —                  | —               | —                     | —                  | —               | —                     |
| (c) Edible Oils and Vanaspati                      | 2                  | 1               | 1                     | —                  | —               | —                     |
| (d) Tea Processing                                 | 3                  | 70              | 75                    | 1                  | 89              | 89                    |
| (e) Processing of Fruits & Vegetables              | —                  | —               | —                     | —                  | —               | —                     |
| (f) Others                                         | 711                | 54              | 55                    | 53                 | 11              | 14                    |
| 3. Beverage and Tobacco                            | —                  | —               | —                     | 1                  | —               | —                     |
| 4. Textiles                                        | 18                 | 41              | 1,59                  | 55                 | 2,57            | 2,64                  |
| (a) Cotton Textiles                                | 4                  | 2               | 1                     | 23                 | 8               | 11                    |
| (b) Jute Textiles                                  | 1                  | 22              | 41                    | 16                 | 2,42            | 2,44                  |
| (c) Handloom Textiles & Khadi                      | 6                  | 4               | 5                     | 4                  | 1               | 1                     |
| (d) Other Textiles                                 | 7                  | 13              | 1,12                  | 12                 | 6               | 8                     |
| 5. Paper, Paper Products and Printing              | 6                  | 2               | 2                     | 9                  | 4               | 4                     |
| 6. Leather and Leather Products                    | 1                  | —               | —                     | —                  | —               | —                     |
| 7. Rubber and Rubber Products                      | 2                  | 5               | 8                     | 7                  | 6               | 5                     |
| 8. Chemicals and Chemical Products                 | 1                  | —               | —                     | —                  | —               | —                     |
| (a) Heavy Industrial Chemicals                     | —                  | —               | —                     | —                  | —               | —                     |
| (b) Fertilizers                                    | —                  | —               | —                     | —                  | —               | —                     |
| (c) Drugs and Pharmaceuticals                      | —                  | —               | —                     | —                  | —               | —                     |
| (d) Non-Edible Oils                                | —                  | —               | —                     | —                  | —               | —                     |
| (e) Other Chemicals & Chemical Products            | 1                  | —               | —                     | —                  | —               | —                     |
| 9. Petroleum, Coal Products & Nuclear Fuels        | —                  | —               | —                     | 1                  | —               | —                     |
| 10. Manufacture of Cement & Cement Products        | 2                  | 1               | 1                     | 6                  | 9               | 10                    |
| 11. Basic Metals & Metal Products                  | 6                  | 3               | 5                     | 11                 | 26              | 27                    |
| (a) Iron and Steel                                 | 1                  | —               | —                     | 1                  | —               | 1                     |
| (b) Non-Ferrous Metals                             | —                  | —               | —                     | 1                  | 5               | 10                    |
| (c) Other Metal Products                           | 5                  | 3               | 5                     | 9                  | 21              | 16                    |
| 12. Engineering                                    | 6                  | 2               | 2                     | 7                  | 4               | 5                     |
| (a) Heavy Engineering                              | —                  | —               | —                     | 1                  | 2               | 2                     |
| (b) Light Engineering                              | 1                  | —               | —                     | —                  | —               | —                     |
| (c) Electrical Machinery & Goods                   | —                  | —               | —                     | 1                  | —               | —                     |
| (d) Electronic Machinery & Goods                   | 5                  | 2               | 2                     | 5                  | 2               | 3                     |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 3                  | 6               | 5                     | 2                  | 2               | 4                     |
| 14. Other Industries                               | 32,377             | 11,95           | 14,90                 | 14,185             | 7,32            | 8,29                  |
| 15. Electricity, Gas & Water                       | 22                 | 15              | 15                    | 5                  | 6               | 5                     |
| (a) Electricity Generation & Transmission          | 18                 | 13              | 13                    | 5                  | 6               | 5                     |
| (b) Non-Conventional Energy                        | 2                  | 1               | 1                     | —                  | —               | —                     |
| (c) Gas, Steam & Water Supply                      | 2                  | 1               | 1                     | —                  | —               | —                     |
| 16. Construction                                   | 45                 | 58              | 75                    | 51                 | 30              | 41                    |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>3,277</b>       | <b>4,34</b>     | <b>4,95</b>           | <b>2,269</b>       | <b>2,91</b>     | <b>2,51</b>           |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>6,332</b>       | <b>2,81</b>     | <b>4,24</b>           | <b>1,738</b>       | <b>1,24</b>     | <b>1,76</b>           |
| <b>V. PERSONAL LOANS</b>                           | <b>7,711</b>       | <b>6,84</b>     | <b>6,15</b>           | <b>5,260</b>       | <b>5,13</b>     | <b>4,77</b>           |
| 1. Loans for Purchase of Consumer Durables         | 520                | 26              | 26                    | 364                | 17              | 19                    |
| 2. Loans for Housing                               | 340                | 1,44            | 1,19                  | 191                | 1,08            | 89                    |
| 3. Rest of the Personal Loans                      | 6,851              | 5,14            | 4,70                  | 4,705              | 3,88            | 3,69                  |
| <b>VI. TRADE</b>                                   | <b>80,640</b>      | <b>33,17</b>    | <b>50,26</b>          | <b>26,757</b>      | <b>15,21</b>    | <b>18,29</b>          |
| 1. Wholesale Trade                                 | 848                | 57              | 44                    | 75                 | 26              | 20                    |
| 2. Retail Trade                                    | 79,792             | 32,60           | 49,82                 | 26,682             | 14,95           | 18,09                 |
| <b>VII. FINANCE</b>                                | <b>18</b>          | <b>12</b>       | <b>12</b>             | <b>29</b>          | <b>34</b>       | <b>35</b>             |
| <b>VIII. ALL OTHERS</b>                            | <b>3,217</b>       | <b>1,51</b>     | <b>1,47</b>           | <b>1,455</b>       | <b>2,24</b>     | <b>1,15</b>           |
| <b>TOTAL BANK CREDIT</b>                           | <b>2,61,613</b>    | <b>102,34</b>   | <b>125,66</b>         | <b>91,877</b>      | <b>53,85</b>    | <b>55,66</b>          |
| OF WHICH : 1. Artisans & Village Industries        | 19,883             | 6,45            | 9,78                  | 8,853              | 3,38            | 4,12                  |
| 2. Other Small Scale Industries                    | 8,740              | 3,96            | 4,76                  | 2,604              | 3,24            | 3,86                  |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**NORTH - EASTERN REGION**

**MARCH 1996**

**STATE: TRIPURA**

(Amount in Rupees Lakh)

| OCCUPATION                                         | URBAN         |              |              | METROPOLITAN |        |             |
|----------------------------------------------------|---------------|--------------|--------------|--------------|--------|-------------|
|                                                    | No. of        | Credit       | Amount       | No. of       | Credit | Amount      |
|                                                    | Accounts      | Limit        | Outstanding  | Accounts     | Limit  | Outstanding |
|                                                    | 7             | 8            | 9            | 10           | 11     | 12          |
| <b>I. AGRICULTURE</b>                              | <b>4,063</b>  | <b>7,57</b>  | <b>6,57</b>  | —            | —      | —           |
| 1. Direct Finance                                  | 3,702         | 7,34         | 6,31         | —            | —      | —           |
| 2. Indirect Finance                                | 361           | 23           | 26           | —            | —      | —           |
| <b>II. INDUSTRY</b>                                | <b>4,354</b>  | <b>16,97</b> | <b>17,82</b> | —            | —      | —           |
| 1. Mining & Quarrying                              | —             | —            | —            | —            | —      | —           |
| 2. Food Manufacturing and Processing               | 340           | 5,93         | 5,33         | —            | —      | —           |
| (a) Rice Mills, Flour and Dal Mills                | 11            | 14           | 10           | —            | —      | —           |
| (b) Sugar                                          | —             | —            | —            | —            | —      | —           |
| (c) Edible Oils and Vanaspati                      | 4             | 5            | 5            | —            | —      | —           |
| (d) Tea Processing                                 | 1             | 1            | 1            | —            | —      | —           |
| (e) Processing of Fruits & Vegetables              | 3             | 2            | 6            | —            | —      | —           |
| (f) Others                                         | 321           | 5,71         | 5,11         | —            | —      | —           |
| 3. Beverage and Tobacco                            | 2             | 2            | 2            | —            | —      | —           |
| 4. Textiles                                        | 71            | 1,53         | 2,15         | —            | —      | —           |
| (a) Cotton Textiles                                | 2             | 1            | 1            | —            | —      | —           |
| (b) Jute Textiles                                  | 10            | 1,26         | 1,88         | —            | —      | —           |
| (c) Handloom Textiles & Khadi                      | 10            | 4            | 4            | —            | —      | —           |
| (d) Other Textiles                                 | 49            | 23           | 22           | —            | —      | —           |
| 5. Paper, Paper Products and Printing              | 42            | 24           | 33           | —            | —      | —           |
| 6. Leather and Leather Products                    | 5             | 3            | 3            | —            | —      | —           |
| 7. Rubber and Rubber Products                      | 9             | 47           | 68           | —            | —      | —           |
| 8. Chemicals and Chemical Products                 | 47            | 91           | 1,39         | —            | —      | —           |
| (a) Heavy Industrial Chemicals                     | —             | —            | —            | —            | —      | —           |
| (b) Fertilizers                                    | —             | —            | —            | —            | —      | —           |
| (c) Drugs and Pharmaceuticals                      | 6             | 8            | 6            | —            | —      | —           |
| (d) Non-Edible Oils                                | 4             | 29           | 66           | —            | —      | —           |
| (e) Other Chemicals & Chemical Products            | 37            | 55           | 68           | —            | —      | —           |
| 9. Petroleum, Coal Products & Nuclear Fuels        | —             | —            | —            | —            | —      | —           |
| 10. Manufacture of Cement & Cement Products        | 25            | 14           | 23           | —            | —      | —           |
| 11. Basic Metals & Metal Products                  | 70            | 84           | 97           | —            | —      | —           |
| (a) Iron and Steel                                 | 16            | 7            | 7            | —            | —      | —           |
| (b) Non-Ferrous Metals                             | 2             | 5            | 5            | —            | —      | —           |
| (c) Other Metal Products                           | 52            | 73           | 85           | —            | —      | —           |
| 12. Engineering                                    | 39            | 61           | 67           | —            | —      | —           |
| (a) Heavy Engineering                              | 1             | 1            | 1            | —            | —      | —           |
| (b) Light Engineering                              | 3             | 5            | 2            | —            | —      | —           |
| (c) Electrical Machinery & Goods                   | 19            | 38           | 49           | —            | —      | —           |
| (d) Electronic Machinery & Goods                   | 16            | 17           | 15           | —            | —      | —           |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 20            | 74           | 68           | —            | —      | —           |
| 14. Other Industries                               | 3,617         | 4,36         | 4,25         | —            | —      | —           |
| 15. Electricity, Gas & Water                       | 6             | 6            | 5            | —            | —      | —           |
| (a) Electricity Generation & Transmission          | 5             | 6            | 4            | —            | —      | —           |
| (b) Non-Conventional Energy                        | —             | —            | —            | —            | —      | —           |
| (c) Gas, Steam & Water Supply                      | 1             | —            | —            | —            | —      | —           |
| 16. Construction                                   | 61            | 1,09         | 1,05         | —            | —      | —           |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>927</b>    | <b>6,61</b>  | <b>6,84</b>  | —            | —      | —           |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>1,881</b>  | <b>3,13</b>  | <b>2,94</b>  | —            | —      | —           |
| <b>V. PERSONAL LOANS</b>                           | <b>5,464</b>  | <b>10,86</b> | <b>9,72</b>  | —            | —      | —           |
| 1. Loans for Purchase of Consumer Durables         | 1,229         | 1,12         | 1,01         | —            | —      | —           |
| 2. Loans for Housing                               | 499           | 4,72         | 3,90         | —            | —      | —           |
| 3. Rest of the Personal Loans                      | 3,736         | 5,01         | 4,82         | —            | —      | —           |
| <b>VI. TRADE</b>                                   | <b>8,385</b>  | <b>18,67</b> | <b>19,60</b> | —            | —      | —           |
| 1. Wholesale Trade                                 | 216           | 8,26         | 7,81         | —            | —      | —           |
| 2. Retail Trade                                    | 8,169         | 10,40        | 11,80        | —            | —      | —           |
| <b>VII. FINANCE</b>                                | <b>79</b>     | <b>9,90</b>  | <b>9,89</b>  | —            | —      | —           |
| <b>VIII. ALL OTHERS</b>                            | <b>1,116</b>  | <b>1,49</b>  | <b>1,42</b>  | —            | —      | —           |
| <b>TOTAL BANK CREDIT</b>                           | <b>26,269</b> | <b>75,20</b> | <b>74,80</b> | —            | —      | —           |
| OF WHICH : 1. Artisans & Village Industries        | 742           | 63           | 64           | —            | —      | —           |
| 2. Other Small Scale Industries                    | 3,307         | 7,23         | 8,48         | —            | —      | —           |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 1996**

**EASTERN REGION  
STATE: BIHAR**

(Amount in Rupees Lakh)

| OCCUPATION                                         | RURAL              |                 |                       | SEMI-URBAN         |                 |                       |
|----------------------------------------------------|--------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
|                                                    | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                  | 2               | 3                     | 4                  | 5               | 6                     |
| <b>I. AGRICULTURE</b>                              | <b>15,54,717</b>   | <b>986,17</b>   | <b>955,80</b>         | <b>5,25,060</b>    | <b>400,00</b>   | <b>374,32</b>         |
| 1. Direct Finance                                  | 15,42,651          | 832,11          | 778,22                | 5,21,798           | 355,52          | 343,77                |
| 2. Indirect Finance                                | 12,066             | 154,05          | 177,59                | 3,262              | 44,48           | 30,54                 |
| <b>II. INDUSTRY</b>                                | <b>3,49,443</b>    | <b>734,74</b>   | <b>657,69</b>         | <b>1,09,897</b>    | <b>475,49</b>   | <b>449,54</b>         |
| 1. Mining & Quarrying                              | 374                | 10,73           | 7,82                  | 407                | 10,44           | 10,42                 |
| 2. Food Manufacturing and Processing               | 9,360              | 93,54           | 76,78                 | 4,071              | 54,75           | 50,64                 |
| (a) Rice Mills, Flour and Dal Mills                | 3,041              | 19,54           | 21,69                 | 1,297              | 17,56           | 16,31                 |
| (b) Sugar                                          | 22                 | 45,82           | 25,54                 | 22                 | 25,32           | 21,88                 |
| (c) Edible Oils and Vanaspati                      | 1,358              | 17,33           | 18,39                 | 636                | 5,28            | 5,77                  |
| (d) Tea Processing                                 | 2                  | 1               | 1                     | 7                  | 2               | 2                     |
| (e) Processing of Fruits & Vegetables              | 35                 | 19              | 18                    | 15                 | 5               | 7                     |
| (f) Others                                         | 4,902              | 10,65           | 10,96                 | 2,094              | 6,52            | 6,58                  |
| 3. Beverage and Tobacco                            | 125                | 2,26            | 1,59                  | 91                 | 1,76            | 1,29                  |
| 4. Textiles                                        | 1,437              | 16,08           | 15,81                 | 1,180              | 16,06           | 14,76                 |
| (a) Cotton Textiles                                | 332                | 1,48            | 1,83                  | 181                | 4,32            | 4,01                  |
| (b) Jute Textiles                                  | 19                 | 2,59            | 1,13                  | 16                 | 1,69            | 1,64                  |
| (c) Handloom Textiles & Khadi                      | 82                 | 7,11            | 7,30                  | 30                 | 64              | 70                    |
| (d) Other Textiles                                 | 1,004              | 4,90            | 5,56                  | 953                | 9,41            | 8,40                  |
| 5. Paper, Paper Products and Printing              | 379                | 5,05            | 3,61                  | 414                | 4,26            | 4,44                  |
| 6. Leather and Leather Products                    | 224                | 1,63            | 2,17                  | 273                | 4,60            | 5,79                  |
| 7. Rubber and Rubber Products                      | 70                 | 3,50            | 3,84                  | 68                 | 2,53            | 2,69                  |
| 8. Chemicals and Chemical Products                 | 407                | 19,40           | 19,77                 | 513                | 17,96           | 19,44                 |
| (a) Heavy Industrial Chemicals                     | 37                 | 1,82            | 1,70                  | 52                 | 6,84            | 5,79                  |
| (b) Fertilizers                                    | 14                 | 11,22           | 11,65                 | 22                 | 3,33            | 1,75                  |
| (c) Drugs and Pharmaceuticals                      | 71                 | 97              | 91                    | 65                 | 1,48            | 4,02                  |
| (d) Non-Edible Oils                                | 16                 | 31              | 40                    | 19                 | 56              | 1,72                  |
| (e) Other Chemicals & Chemical Products            | 269                | 5,07            | 5,11                  | 355                | 5,73            | 6,16                  |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 147                | 5,35            | 5,94                  | 192                | 13,55           | 11,91                 |
| 10. Manufacture of Cement & Cement Products        | 196                | 5,60            | 5,38                  | 144                | 6,36            | 5,48                  |
| 11. Basic Metals & Metal Products                  | 1,116              | 76,54           | 61,83                 | 1,269              | 100,53          | 96,80                 |
| (a) Iron and Steel                                 | 227                | 64,85           | 50,92                 | 328                | 69,64           | 67,10                 |
| (b) Non-Ferrous Metals                             | 48                 | 3,07            | 2,06                  | 53                 | 1,90            | 2,19                  |
| (c) Other Metal Products                           | 841                | 8,62            | 8,85                  | 888                | 28,99           | 27,51                 |
| 12. Engineering                                    | 655                | 66,07           | 64,54                 | 719                | 81,07           | 70,79                 |
| (a) Heavy Engineering                              | 125                | 40,37           | 40,30                 | 85                 | 13,94           | 13,75                 |
| (b) Light Engineering                              | 335                | 17,57           | 17,51                 | 275                | 55,32           | 44,31                 |
| (c) Electrical Machinery & Goods                   | 118                | 6,56            | 5,34                  | 202                | 10,33           | 10,89                 |
| (d) Electronic Machinery & Goods                   | 77                 | 1,57            | 1,39                  | 157                | 1,48            | 1,84                  |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 666                | 214,00          | 181,39                | 497                | 19,12           | 13,51                 |
| 14. Other Industries                               | 3,33,993           | 197,13          | 192,70                | 99,756             | 130,49          | 131,13                |
| 15. Electricity, Gas & Water                       | 98                 | 7,95            | 6,50                  | 92                 | 1,84            | 1,80                  |
| (a) Electricity Generation & Transmission          | 64                 | 5,14            | 4,19                  | 76                 | 1,66            | 1,65                  |
| (b) Non-Conventional Energy                        | 15                 | 18              | 18                    | 5                  | 3               | 3                     |
| (c) Gas, Steam & Water Supply                      | 19                 | 2,62            | 2,12                  | 11                 | 15              | 13                    |
| 16. Construction                                   | 196                | 9,92            | 8,03                  | 211                | 10,18           | 8,65                  |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>1,21,809</b>    | <b>101,07</b>   | <b>97,42</b>          | <b>47,919</b>      | <b>70,45</b>    | <b>60,90</b>          |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>1,38,392</b>    | <b>86,79</b>    | <b>74,86</b>          | <b>41,668</b>      | <b>54,13</b>    | <b>49,72</b>          |
| <b>V. PERSONAL LOANS</b>                           | <b>1,67,155</b>    | <b>236,27</b>   | <b>179,67</b>         | <b>1,23,261</b>    | <b>232,66</b>   | <b>188,52</b>         |
| 1. Loans for Purchase of Consumer Durables         | 5,472              | 8,97            | 7,69                  | 15,981             | 21,79           | 18,46                 |
| 2. Loans for Housing                               | 7,976              | 62,15           | 39,78                 | 8,561              | 64,93           | 55,37                 |
| 3. Rest of the Personal Loans                      | 1,53,707           | 165,16          | 132,19                | 98,719             | 145,95          | 114,69                |
| <b>VI. TRADE</b>                                   | <b>8,93,244</b>    | <b>492,36</b>   | <b>481,77</b>         | <b>3,00,638</b>    | <b>301,30</b>   | <b>274,39</b>         |
| 1. Wholesale Trade                                 | 14,566             | 36,22           | 35,08                 | 8,898              | 46,24           | 37,34                 |
| 2. Retail Trade                                    | 8,78,678           | 456,13          | 446,69                | 2,91,740           | 255,06          | 237,05                |
| <b>VII. FINANCE</b>                                | <b>88</b>          | <b>28,86</b>    | <b>22,21</b>          | <b>130</b>         | <b>7,87</b>     | <b>6,80</b>           |
| <b>VIII. ALL OTHERS</b>                            | <b>1,58,717</b>    | <b>234,34</b>   | <b>115,71</b>         | <b>56,468</b>      | <b>114,21</b>   | <b>63,91</b>          |
| <b>TOTAL BANK CREDIT</b>                           | <b>33,83,565</b>   | <b>2900,60</b>  | <b>2585,12</b>        | <b>12,05,041</b>   | <b>1656,12</b>  | <b>1468,08</b>        |
| OF WHICH : 1. Artisans & Village Industries        | 2,49,549           | 98,54           | 92,43                 | 66,678             | 35,26           | 33,91                 |
| 2. Other Small Scale Industries                    | 83,690             | 192,43          | 200,52                | 32,951             | 181,87          | 190,69                |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**EASTERN REGION  
STATE: BIHAR**

**MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | URBAN           |                |                | METROPOLITAN |        |             |
|----------------------------------------------------|-----------------|----------------|----------------|--------------|--------|-------------|
|                                                    | No. of          | Credit         | Amount         | No. of       | Credit | Amount      |
|                                                    | Accounts        | Limit          | Outstanding    | Accounts     | Limit  | Outstanding |
|                                                    | 7               | 8              | 9              | 10           | 11     | 12          |
| <b>I. AGRICULTURE</b>                              | <b>75,612</b>   | <b>111,05</b>  | <b>96,91</b>   | —            | —      | —           |
| 1. Direct Finance                                  | 73,712          | 68,35          | 63,88          | —            | —      | —           |
| 2. Indirect Finance                                | 1,900           | 42,70          | 33,04          | —            | —      | —           |
| <b>II. INDUSTRY</b>                                | <b>46,507</b>   | <b>639,49</b>  | <b>604,26</b>  | —            | —      | —           |
| 1. Mining & Quarrying                              | 146             | 20,66          | 19,75          | —            | —      | —           |
| 2. Food Manufacturing and Processing               | 1,311           | 34,40          | 35,36          | —            | —      | —           |
| (a) Rice Mills, Flour and Dal Mills                | 365             | 9,90           | 7,44           | —            | —      | —           |
| (b) Sugar                                          | 12              | 16,49          | 18,11          | —            | —      | —           |
| (c) Edible Oils and Vanaspati                      | 228             | 2,09           | 2,73           | —            | —      | —           |
| (d) Tea Processing                                 | 1               | —              | —              | —            | —      | —           |
| (e) Processing of Fruits & Vegetables              | 21              | 55             | 75             | —            | —      | —           |
| (f) Others                                         | 684             | 5,36           | 6,32           | —            | —      | —           |
| 3. Beverage and Tobacco                            | 41              | 2,38           | 2,34           | —            | —      | —           |
| 4. Textiles                                        | 1,282           | 24,93          | 27,66          | —            | —      | —           |
| (a) Cotton Textiles                                | 214             | 6,47           | 7,17           | —            | —      | —           |
| (b) Jute Textiles                                  | 29              | 1,72           | 1,94           | —            | —      | —           |
| (c) Handloom Textiles & Khadi                      | 56              | 2,05           | 2,35           | —            | —      | —           |
| (d) Other Textiles                                 | 983             | 14,69          | 16,20          | —            | —      | —           |
| 5. Paper, Paper Products and Printing              | 726             | 13,82          | 16,64          | —            | —      | —           |
| 6. Leather and Leather Products                    | 231             | 3,38           | 3,60           | —            | —      | —           |
| 7. Rubber and Rubber Products                      | 93              | 4,99           | 4,37           | —            | —      | —           |
| 8. Chemicals and Chemical Products                 | 868             | 42,89          | 38,41          | —            | —      | —           |
| (a) Heavy Industrial Chemicals                     | 66              | 11,39          | 10,19          | —            | —      | —           |
| (b) Fertilizers                                    | 21              | 4,86           | 2,40           | —            | —      | —           |
| (c) Drugs and Pharmaceuticals                      | 216             | 9,84           | 9,75           | —            | —      | —           |
| (d) Non-Edible Oils                                | 14              | 50             | 42             | —            | —      | —           |
| (e) Other Chemicals & Chemical Products            | 551             | 16,29          | 15,65          | —            | —      | —           |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 198             | 22,88          | 20,72          | —            | —      | —           |
| 10. Manufacture of Cement & Cement Products        | 90              | 23,27          | 23,28          | —            | —      | —           |
| 11. Basic Metals & Metal Products                  | 1,549           | 109,65         | 99,79          | —            | —      | —           |
| (a) Iron and Steel                                 | 348             | 66,73          | 61,96          | —            | —      | —           |
| (b) Non-Ferrous Metals                             | 38              | 2,85           | 2,73           | —            | —      | —           |
| (c) Other Metal Products                           | 1,163           | 40,08          | 35,10          | —            | —      | —           |
| 12. Engineering                                    | 1,037           | 56,96          | 49,03          | —            | —      | —           |
| (a) Heavy Engineering                              | 93              | 22,27          | 17,14          | —            | —      | —           |
| (b) Light Engineering                              | 318             | 9,14           | 7,76           | —            | —      | —           |
| (c) Electrical Machinery & Goods                   | 355             | 15,70          | 16,65          | —            | —      | —           |
| (d) Electronic Machinery & Goods                   | 271             | 9,84           | 7,49           | —            | —      | —           |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 386             | 34,38          | 32,92          | —            | —      | —           |
| 14. Other Industries                               | 38,224          | 204,63         | 195,62         | —            | —      | —           |
| 15. Electricity, Gas & Water                       | 70              | 11,70          | 9,67           | —            | —      | —           |
| (a) Electricity Generation & Transmission          | 59              | 11,48          | 9,47           | —            | —      | —           |
| (b) Non-Conventional Energy                        | 4               | 7              | 8              | —            | —      | —           |
| (c) Gas, Steam & Water Supply                      | 7               | 15             | 13             | —            | —      | —           |
| 16. Construction                                   | 255             | 28,60          | 25,08          | —            | —      | —           |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>19,479</b>   | <b>59,79</b>   | <b>60,07</b>   | —            | —      | —           |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>19,994</b>   | <b>58,17</b>   | <b>52,35</b>   | —            | —      | —           |
| <b>V. PERSONAL LOANS</b>                           | <b>1,50,767</b> | <b>352,23</b>  | <b>316,76</b>  | —            | —      | —           |
| 1. Loans for Purchase of Consumer Durables         | 19,949          | 31,17          | 26,65          | —            | —      | —           |
| 2. Loans for Housing                               | 14,026          | 118,21         | 111,35         | —            | —      | —           |
| 3. Rest of the Personal Loans                      | 1,16,792        | 202,85         | 178,76         | —            | —      | —           |
| <b>VI. TRADE</b>                                   | <b>1,02,735</b> | <b>307,14</b>  | <b>284,78</b>  | —            | —      | —           |
| 1. Wholesale Trade                                 | 3,390           | 82,20          | 72,16          | —            | —      | —           |
| 2. Retail Trade                                    | 99,345          | 224,94         | 212,62         | —            | —      | —           |
| <b>VII. FINANCE</b>                                | <b>533</b>      | <b>33,56</b>   | <b>25,71</b>   | —            | —      | —           |
| <b>VIII. ALL OTHERS</b>                            | <b>51,711</b>   | <b>107,45</b>  | <b>98,73</b>   | —            | —      | —           |
| <b>TOTAL BANK CREDIT</b>                           | <b>4,67,338</b> | <b>1668,89</b> | <b>1539,57</b> | —            | —      | —           |
| OF WHICH : 1. Artisans & Village Industries        | 10,967          | 10,43          | 12,01          | —            | —      | —           |
| 2. Other Small Scale Industries                    | 25,397          | 239,15         | 240,97         | —            | —      | —           |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**EASTERN REGION**

**MARCH 1996**

**STATE: ORISSA**

(Amount in Rupees Lakh)

| OCCUPATION                                         | RURAL            |                |                | SEMI-URBAN      |                |               |
|----------------------------------------------------|------------------|----------------|----------------|-----------------|----------------|---------------|
|                                                    | No. of           | Credit         | Amount         | No. of          | Credit         | Amount        |
|                                                    | Accounts         | Limit          | Outstanding    | Accounts        | Limit          | Outstanding   |
|                                                    | 1                | 2              | 3              | 4               | 5              | 6             |
| <b>I. AGRICULTURE</b>                              | <b>8,98,794</b>  | <b>474,13</b>  | <b>429,92</b>  | <b>2,06,847</b> | <b>173,89</b>  | <b>152,18</b> |
| 1. Direct Finance                                  | 8,90,345         | 445,47         | 407,65         | 2,04,885        | 151,54         | 133,18        |
| 2. Indirect Finance                                | 8,449            | 28,65          | 22,27          | 1,962           | 22,35          | 19,01         |
| <b>II. INDUSTRY</b>                                | <b>1,88,829</b>  | <b>192,17</b>  | <b>176,04</b>  | <b>38,955</b>   | <b>479,55</b>  | <b>430,30</b> |
| 1. Mining & Quarrying                              | 114              | 4,27           | 3,16           | 120             | 8,46           | 6,67          |
| 2. Food Manufacturing and Processing               | 2,573            | 22,62          | 20,77          | 1,532           | 78,02          | 69,23         |
| (a) Rice Mills, Flour and Dal Mills                | 555              | 9,44           | 8,27           | 426             | 16,17          | 12,37         |
| (b) Sugar                                          | 4                | 5,34           | 5,49           | 11              | 25,90          | 23,04         |
| (c) Edible Oils and Vanaspati                      | 126              | 2,13           | 1,96           | 113             | 14,85          | 14,04         |
| (d) Tea Processing                                 | 1                | 1              | 1              | 1               | —              | 1             |
| (e) Processing of Fruits & Vegetables              | 51               | 45             | 41             | 22              | 25             | 30            |
| (f) Others                                         | 1,836            | 5,25           | 4,62           | 959             | 20,85          | 19,48         |
| 3. Beverage and Tobacco                            | 72               | 99             | 1,04           | 48              | 3,18           | 3,33          |
| 4. Textiles                                        | 1,063            | 8,46           | 9,11           | 486             | 50,02          | 46,07         |
| (a) Cotton Textiles                                | 161              | 2,48           | 2,31           | 93              | 38,62          | 36,79         |
| (b) Jute Textiles                                  | 12               | 94             | 87             | 18              | 2,31           | 1,85          |
| (c) Handloom Textiles & Khadi                      | 139              | 64             | 69             | 81              | 93             | 69            |
| (d) Other Textiles                                 | 751              | 4,40           | 5,25           | 294             | 8,16           | 6,75          |
| 5. Paper, Paper Products and Printing              | 119              | 1,99           | 2,04           | 221             | 32,68          | 28,31         |
| 6. Leather and Leather Products                    | 48               | 26             | 31             | 53              | 42             | 44            |
| 7. Rubber and Rubber Products                      | 19               | 7              | 7              | 59              | 1,95           | 1,65          |
| 8. Chemicals and Chemical Products                 | 131              | 20,39          | 12,17          | 320             | 21,98          | 18,74         |
| (a) Heavy Industrial Chemicals                     | 7                | 1,81           | 1,63           | 26              | 1,08           | 89            |
| (b) Fertilizers                                    | 2                | 16,85          | 8,88           | 7               | 70             | 1,06          |
| (c) Drugs and Pharmaceuticals                      | 11               | 26             | 24             | 67              | 4,61           | 2,89          |
| (d) Non-Edible Oils                                | 7                | 17             | 15             | 8               | 99             | 1,22          |
| (e) Other Chemicals & Chemical Products            | 104              | 1,31           | 1,27           | 212             | 14,61          | 12,69         |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 44               | 35             | 41             | 41              | 90             | 54            |
| 10. Manufacture of Cement & Cement Products        | 392              | 6,61           | 5,61           | 173             | 46,45          | 44,37         |
| 11. Basic Metals & Metal Products                  | 561              | 21,55          | 21,12          | 490             | 100,44         | 86,38         |
| (a) Iron and Steel                                 | 68               | 15,87          | 15,15          | 105             | 76,99          | 64,25         |
| (b) Non-Ferrous Metals                             | 62               | 52             | 52             | 53              | 17,60          | 16,43         |
| (c) Other Metal Products                           | 431              | 5,16           | 5,45           | 332             | 5,85           | 5,69          |
| 12. Engineering                                    | 140              | 3,26           | 1,72           | 211             | 18,22          | 15,89         |
| (a) Heavy Engineering                              | 24               | 1,50           | 27             | 47              | 79             | 71            |
| (b) Light Engineering                              | 31               | 18             | 21             | 55              | 3,30           | 3,36          |
| (c) Electrical Machinery & Goods                   | 48               | 89             | 86             | 72              | 13,33          | 11,09         |
| (d) Electronic Machinery & Goods                   | 37               | 69             | 38             | 37              | 79             | 74            |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 120              | 3,00           | 2,96           | 239             | 5,77           | 4,52          |
| 14. Other Industries                               | 1,83,291         | 90,58          | 88,37          | 34,824          | 104,61         | 98,13         |
| 15. Electricity, Gas & Water                       | 53               | 3,93           | 3,54           | 35              | 2,01           | 41            |
| (a) Electricity Generation & Transmission          | 49               | 3,80           | 3,42           | 35              | 2,01           | 41            |
| (b) Non-Conventional Energy                        | 1                | 8              | 8              | —               | —              | —             |
| (c) Gas, Steam & Water Supply                      | 3                | 5              | 4              | —               | —              | —             |
| 16. Construction                                   | 89               | 3,81           | 3,67           | 103             | 4,45           | 5,60          |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>36,735</b>    | <b>56,14</b>   | <b>49,89</b>   | <b>10,675</b>   | <b>35,99</b>   | <b>31,31</b>  |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>96,248</b>    | <b>45,10</b>   | <b>44,36</b>   | <b>21,319</b>   | <b>22,39</b>   | <b>21,98</b>  |
| <b>V. PERSONAL LOANS</b>                           | <b>1,55,333</b>  | <b>158,78</b>  | <b>139,12</b>  | <b>86,669</b>   | <b>146,75</b>  | <b>129,41</b> |
| 1. Loans for Purchase of Consumer Durables         | 7,374            | 7,85           | 6,75           | 5,952           | 7,10           | 5,85          |
| 2. Loans for Housing                               | 6,784            | 25,92          | 23,66          | 5,036           | 47,29          | 43,31         |
| 3. Rest of the Personal Loans                      | 1,41,175         | 125,01         | 108,71         | 75,681          | 92,35          | 80,26         |
| <b>VI. TRADE</b>                                   | <b>5,16,603</b>  | <b>238,07</b>  | <b>221,39</b>  | <b>1,27,504</b> | <b>145,33</b>  | <b>131,66</b> |
| 1. Wholesale Trade                                 | 5,691            | 10,01          | 8,73           | 2,181           | 36,75          | 31,90         |
| 2. Retail Trade                                    | 5,10,912         | 228,06         | 212,66         | 1,25,323        | 108,58         | 99,76         |
| <b>VII. FINANCE</b>                                | <b>33</b>        | <b>79</b>      | <b>68</b>      | <b>39</b>       | <b>12,23</b>   | <b>9,78</b>   |
| <b>VIII. ALL OTHERS</b>                            | <b>1,87,997</b>  | <b>87,91</b>   | <b>81,19</b>   | <b>43,669</b>   | <b>55,46</b>   | <b>48,86</b>  |
| <b>TOTAL BANK CREDIT</b>                           | <b>20,80,572</b> | <b>1253,07</b> | <b>1142,59</b> | <b>5,35,677</b> | <b>1071,59</b> | <b>955,48</b> |
| OF WHICH : 1. Artisans & Village Industries        | 1,37,397         | 51,47          | 47,05          | 18,682          | 12,59          | 12,08         |
| 2. Other Small Scale Industries                    | 44,093           | 52,81          | 52,99          | 16,267          | 121,20         | 109,68        |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**EASTERN REGION  
STATE: ORISSA**

**MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | URBAN           |                |                | METROPOLITAN |        |             |
|----------------------------------------------------|-----------------|----------------|----------------|--------------|--------|-------------|
|                                                    | No. of          | Credit         | Amount         | No. of       | Credit | Amount      |
|                                                    | Accounts        | Limit          | Outstanding    | Accounts     | Limit  | Outstanding |
|                                                    | 7               | 8              | 9              | 10           | 11     | 12          |
| <b>I. AGRICULTURE</b>                              | <b>30,337</b>   | <b>144,90</b>  | <b>102,23</b>  | —            | —      | —           |
| 1. Direct Finance                                  | 29,161          | 56,95          | 55,01          | —            | —      | —           |
| 2. Indirect Finance                                | 1,176           | 87,96          | 47,22          | —            | —      | —           |
| <b>II. INDUSTRY</b>                                | <b>14,615</b>   | <b>708,01</b>  | <b>613,50</b>  | —            | —      | —           |
| 1. Mining & Quarrying                              | 116             | 67,49          | 41,31          | —            | —      | —           |
| 2. Food Manufacturing and Processing               | 844             | 50,11          | 43,43          | —            | —      | —           |
| (a) Rice Mills, Flour and Dal Mills                | 202             | 18,74          | 16,75          | —            | —      | —           |
| (b) Sugar                                          | 2               | 4              | 4              | —            | —      | —           |
| (c) Edible Oils and Vanaspati                      | 57              | 13,89          | 11,49          | —            | —      | —           |
| (d) Tea Processing                                 | 2               | 1              | 1              | —            | —      | —           |
| (e) Processing of Fruits & Vegetables              | 28              | 4,07           | 3,30           | —            | —      | —           |
| (f) Others                                         | 553             | 13,37          | 11,85          | —            | —      | —           |
| 3. Beverage and Tobacco                            | 47              | 2,34           | 2,02           | —            | —      | —           |
| 4. Textiles                                        | 472             | 43,80          | 41,96          | —            | —      | —           |
| (a) Cotton Textiles                                | 68              | 30,88          | 30,18          | —            | —      | —           |
| (b) Jute Textiles                                  | 5               | 58             | 34             | —            | —      | —           |
| (c) Handloom Textiles & Khadi                      | 9               | 2,90           | 2,71           | —            | —      | —           |
| (d) Other Textiles                                 | 390             | 9,45           | 8,73           | —            | —      | —           |
| 5. Paper, Paper Products and Printing              | 528             | 32,55          | 17,78          | —            | —      | —           |
| 6. Leather and Leather Products                    | 107             | 2,11           | 2,04           | —            | —      | —           |
| 7. Rubber and Rubber Products                      | 77              | 20,69          | 14,92          | —            | —      | —           |
| 8. Chemicals and Chemical Products                 | 626             | 77,17          | 76,76          | —            | —      | —           |
| (a) Heavy Industrial Chemicals                     | 65              | 5,41           | 5,25           | —            | —      | —           |
| (b) Fertilizers                                    | 14              | 41,34          | 42,22          | —            | —      | —           |
| (c) Drugs and Pharmaceuticals                      | 156             | 12,36          | 13,26          | —            | —      | —           |
| (d) Non-Edible Oils                                | 3               | 2              | 2              | —            | —      | —           |
| (e) Other Chemicals & Chemical Products            | 388             | 18,05          | 16,01          | —            | —      | —           |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 47              | 2,18           | 1,24           | —            | —      | —           |
| 10. Manufacture of Cement & Cement Products        | 121             | 53,71          | 48,31          | —            | —      | —           |
| 11. Basic Metals & Metal Products                  | 938             | 150,13         | 136,89         | —            | —      | —           |
| (a) Iron and Steel                                 | 259             | 85,54          | 71,89          | —            | —      | —           |
| (b) Non-Ferrous Metals                             | 56              | 33,58          | 34,63          | —            | —      | —           |
| (c) Other Metal Products                           | 623             | 31,01          | 30,37          | —            | —      | —           |
| 12. Engineering                                    | 613             | 73,09          | 60,88          | —            | —      | —           |
| (a) Heavy Engineering                              | 51              | 14,97          | 10,49          | —            | —      | —           |
| (b) Light Engineering                              | 163             | 18,55          | 17,79          | —            | —      | —           |
| (c) Electrical Machinery & Goods                   | 239             | 24,91          | 22,22          | —            | —      | —           |
| (d) Electronic Machinery & Goods                   | 160             | 14,66          | 10,38          | —            | —      | —           |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 120             | 2,94           | 2,78           | —            | —      | —           |
| 14. Other Industries                               | 9,752           | 70,94          | 76,43          | —            | —      | —           |
| 15. Electricity, Gas & Water                       | 39              | 51,63          | 39,78          | —            | —      | —           |
| (a) Electricity Generation & Transmission          | 31              | 51,46          | 39,60          | —            | —      | —           |
| (b) Non-Conventional Energy                        | 2               | 6              | 7              | —            | —      | —           |
| (c) Gas, Steam & Water Supply                      | 6               | 10             | 10             | —            | —      | —           |
| 16. Construction                                   | 168             | 7,12           | 6,97           | —            | —      | —           |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>4,118</b>    | <b>47,79</b>   | <b>46,90</b>   | —            | —      | —           |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>9,253</b>    | <b>74,49</b>   | <b>53,61</b>   | —            | —      | —           |
| <b>V. PERSONAL LOANS</b>                           | <b>74,019</b>   | <b>222,67</b>  | <b>203,32</b>  | —            | —      | —           |
| 1. Loans for Purchase of Consumer Durables         | 6,905           | 10,18          | 8,94           | —            | —      | —           |
| 2. Loans for Housing                               | 6,504           | 89,37          | 84,37          | —            | —      | —           |
| 3. Rest of the Personal Loans                      | 60,610          | 123,12         | 110,02         | —            | —      | —           |
| <b>VI. TRADE</b>                                   | <b>34,210</b>   | <b>145,08</b>  | <b>130,55</b>  | —            | —      | —           |
| 1. Wholesale Trade                                 | 1,884           | 55,25          | 46,66          | —            | —      | —           |
| 2. Retail Trade                                    | 32,326          | 89,83          | 83,90          | —            | —      | —           |
| <b>VII. FINANCE</b>                                | <b>123</b>      | <b>32,15</b>   | <b>27,41</b>   | —            | —      | —           |
| <b>VIII. ALL OTHERS</b>                            | <b>36,383</b>   | <b>292,09</b>  | <b>236,24</b>  | —            | —      | —           |
| <b>TOTAL BANK CREDIT</b>                           | <b>2,03,058</b> | <b>1667,19</b> | <b>1413,76</b> | —            | —      | —           |
| OF WHICH : 1. Artisans & Village Industries        | 3,737           | 5,24           | 5,22           | —            | —      | —           |
| 2. Other Small Scale Industries                    | 8,588           | 195,10         | 175,24         | —            | —      | —           |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 1996**

**EASTERN REGION  
STATE: SIKKIM**

(Amount in Rupees Lakh)

| OCCUPATION                                         | RURAL              |                 |                       | SEMI-URBAN         |                 |                       |
|----------------------------------------------------|--------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
|                                                    | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                  | 2               | 3                     | 4                  | 5               | 6                     |
| <b>I. AGRICULTURE</b>                              | <b>13,304</b>      | <b>5,84</b>     | <b>5,51</b>           | <b>1,017</b>       | <b>2,28</b>     | <b>1,62</b>           |
| 1. Direct Finance                                  | 13,303             | 5,83            | 5,51                  | 1,017              | 2,28            | 1,62                  |
| 2. Indirect Finance                                | 1                  | 1               | —                     | —                  | —               | —                     |
| <b>II. INDUSTRY</b>                                | <b>458</b>         | <b>4,78</b>     | <b>5,01</b>           | <b>231</b>         | <b>8,75</b>     | <b>9,31</b>           |
| 1. Mining & Quarrying                              | —                  | —               | —                     | 2                  | 5               | 7                     |
| 2. Food Manufacturing and Processing               | 8                  | 4,20            | 4,56                  | 7                  | 2,23            | 2,76                  |
| (a) Rice Mills, Flour and Dal Mills                | —                  | —               | —                     | 1                  | 1               | 1                     |
| (b) Sugar                                          | —                  | —               | —                     | —                  | —               | —                     |
| (c) Edible Oils and Vanaspati                      | 5                  | 4,19            | 4,55                  | 2                  | 2,00            | 2,55                  |
| (d) Tea Processing                                 | —                  | —               | —                     | —                  | —               | —                     |
| (e) Processing of Fruits & Vegetables              | —                  | —               | —                     | —                  | —               | —                     |
| (f) Others                                         | 3                  | 1               | 1                     | 4                  | 22              | 20                    |
| 3. Beverage and Tobacco                            | —                  | —               | —                     | 2                  | 1,35            | 89                    |
| 4. Textiles                                        | 2                  | 5               | 5                     | 2                  | 1               | 1                     |
| (a) Cotton Textiles                                | —                  | —               | —                     | —                  | —               | —                     |
| (b) Jute Textiles                                  | —                  | —               | —                     | —                  | —               | —                     |
| (c) Handloom Textiles & Khadi                      | 1                  | —               | —                     | 1                  | —               | —                     |
| (d) Other Textiles                                 | 1                  | 5               | 4                     | 1                  | —               | —                     |
| 5. Paper, Paper Products and Printing              | 2                  | 2               | 2                     | 15                 | 27              | 33                    |
| 6. Leather and Leather Products                    | —                  | —               | —                     | 1                  | 14              | 3                     |
| 7. Rubber and Rubber Products                      | —                  | —               | —                     | 7                  | 62              | 1,32                  |
| 8. Chemicals and Chemical Products                 | —                  | —               | —                     | 9                  | 31              | 40                    |
| (a) Heavy Industrial Chemicals                     | —                  | —               | —                     | —                  | —               | —                     |
| (b) Fertilizers                                    | —                  | —               | —                     | —                  | —               | —                     |
| (c) Drugs and Pharmaceuticals                      | —                  | —               | —                     | 3                  | 9               | 24                    |
| (d) Non-Edible Oils                                | —                  | —               | —                     | —                  | —               | —                     |
| (e) Other Chemicals & Chemical Products            | —                  | —               | —                     | 6                  | 22              | 16                    |
| 9. Petroleum, Coal Products & Nuclear Fuels        | —                  | —               | —                     | —                  | —               | —                     |
| 10. Manufacture of Cement & Cement Products        | 1                  | —               | —                     | —                  | —               | —                     |
| 11. Basic Metals & Metal Products                  | 6                  | 9               | 7                     | 4                  | 34              | 52                    |
| (a) Iron and Steel                                 | —                  | —               | —                     | 1                  | 19              | 19                    |
| (b) Non-Ferrous Metals                             | —                  | —               | —                     | —                  | —               | —                     |
| (c) Other Metal Products                           | 6                  | 9               | 7                     | 3                  | 15              | 33                    |
| 12. Engineering                                    | 3                  | 9               | 6                     | 10                 | 1,52            | 1,38                  |
| (a) Heavy Engineering                              | —                  | —               | —                     | —                  | —               | —                     |
| (b) Light Engineering                              | 2                  | 4               | 3                     | 7                  | 1,30            | 1,17                  |
| (c) Electrical Machinery & Goods                   | —                  | —               | —                     | 2                  | 2               | 1                     |
| (d) Electronic Machinery & Goods                   | 1                  | 5               | 3                     | 1                  | 20              | 21                    |
| 13. Vehicles, Vehicle Parts & Transport Equipments | —                  | —               | —                     | 6                  | 93              | 77                    |
| 14. Other Industries                               | 434                | 31              | 23                    | 164                | 92              | 79                    |
| 15. Electricity, Gas & Water                       | —                  | —               | —                     | —                  | —               | —                     |
| (a) Electricity Generation & Transmission          | —                  | —               | —                     | —                  | —               | —                     |
| (b) Non-Conventional Energy                        | —                  | —               | —                     | —                  | —               | —                     |
| (c) Gas, Steam & Water Supply                      | —                  | —               | —                     | —                  | —               | —                     |
| 16. Construction                                   | 2                  | 2               | 2                     | 2                  | 7               | 5                     |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>94</b>          | <b>82</b>       | <b>64</b>             | <b>88</b>          | <b>1,21</b>     | <b>96</b>             |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>23</b>          | <b>5</b>        | <b>5</b>              | <b>70</b>          | <b>2,47</b>     | <b>1,72</b>           |
| <b>V. PERSONAL LOANS</b>                           | <b>1,431</b>       | <b>2,94</b>     | <b>2,59</b>           | <b>671</b>         | <b>3,23</b>     | <b>2,79</b>           |
| 1. Loans for Purchase of Consumer Durables         | 119                | 23              | 20                    | 54                 | 9               | 8                     |
| 2. Loans for Housing                               | 45                 | 56              | 54                    | 16                 | 16              | 15                    |
| 3. Rest of the Personal Loans                      | 1,267              | 2,15            | 1,85                  | 601                | 2,99            | 2,56                  |
| <b>VI. TRADE</b>                                   | <b>1,994</b>       | <b>3,87</b>     | <b>2,89</b>           | <b>750</b>         | <b>5,88</b>     | <b>6,18</b>           |
| 1. Wholesale Trade                                 | 14                 | 6               | 3                     | 17                 | 47              | 50                    |
| 2. Retail Trade                                    | 1,980              | 3,81            | 2,86                  | 733                | 5,41            | 5,67                  |
| <b>VII. FINANCE</b>                                | <b>—</b>           | <b>—</b>        | <b>—</b>              | <b>1</b>           | <b>1,25</b>     | <b>86</b>             |
| <b>VIII. ALL OTHERS</b>                            | <b>387</b>         | <b>35</b>       | <b>38</b>             | <b>134</b>         | <b>1,11</b>     | <b>93</b>             |
| <b>TOTAL BANK CREDIT</b>                           | <b>17,691</b>      | <b>18,65</b>    | <b>17,08</b>          | <b>2,962</b>       | <b>26,17</b>    | <b>24,37</b>          |
| OF WHICH : 1. Artisans & Village Industries        | 340                | 22              | 16                    | 30                 | 4               | 5                     |
| 2. Other Small Scale Industries                    | 106                | 2,34            | 2,25                  | 153                | 2,54            | 3,14                  |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**EASTERN REGION**  
**STATE: SIKKIM**

**MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | URBAN    |        |             | METROPOLITAN |        |             |
|----------------------------------------------------|----------|--------|-------------|--------------|--------|-------------|
|                                                    | No. of   | Credit | Amount      | No. of       | Credit | Amount      |
|                                                    | Accounts | Limit  | Outstanding | Accounts     | Limit  | Outstanding |
|                                                    | 7        | 8      | 9           | 10           | 11     | 12          |
| <b>I. AGRICULTURE</b>                              | —        | —      | —           | —            | —      | —           |
| 1. Direct Finance                                  | —        | —      | —           | —            | —      | —           |
| 2. Indirect Finance                                | —        | —      | —           | —            | —      | —           |
| <b>II. INDUSTRY</b>                                | —        | —      | —           | —            | —      | —           |
| 1. Mining & Quarrying                              | —        | —      | —           | —            | —      | —           |
| 2. Food Manufacturing and Processing               | —        | —      | —           | —            | —      | —           |
| (a) Rice Mills, Flour and Dal Mills                | —        | —      | —           | —            | —      | —           |
| (b) Sugar                                          | —        | —      | —           | —            | —      | —           |
| (c) Edible Oils and Vanaspati                      | —        | —      | —           | —            | —      | —           |
| (d) Tea Processing                                 | —        | —      | —           | —            | —      | —           |
| (e) Processing of Fruits & Vegetables              | —        | —      | —           | —            | —      | —           |
| (f) Others                                         | —        | —      | —           | —            | —      | —           |
| 3. Beverage and Tobacco                            | —        | —      | —           | —            | —      | —           |
| 4. Textiles                                        | —        | —      | —           | —            | —      | —           |
| (a) Cotton Textiles                                | —        | —      | —           | —            | —      | —           |
| (b) Jute Textiles                                  | —        | —      | —           | —            | —      | —           |
| (c) Handloom Textiles & Khadi                      | —        | —      | —           | —            | —      | —           |
| (d) Other Textiles                                 | —        | —      | —           | —            | —      | —           |
| 5. Paper, Paper Products and Printing              | —        | —      | —           | —            | —      | —           |
| 6. Leather and Leather Products                    | —        | —      | —           | —            | —      | —           |
| 7. Rubber and Rubber Products                      | —        | —      | —           | —            | —      | —           |
| 8. Chemicals and Chemical Products                 | —        | —      | —           | —            | —      | —           |
| (a) Heavy Industrial Chemicals                     | —        | —      | —           | —            | —      | —           |
| (b) Fertilizers                                    | —        | —      | —           | —            | —      | —           |
| (c) Drugs and Pharmaceuticals                      | —        | —      | —           | —            | —      | —           |
| (d) Non-Edible Oils                                | —        | —      | —           | —            | —      | —           |
| (e) Other Chemicals & Chemical Products            | —        | —      | —           | —            | —      | —           |
| 9. Petroleum, Coal Products & Nuclear Fuels        | —        | —      | —           | —            | —      | —           |
| 10. Manufacture of Cement & Cement Products        | —        | —      | —           | —            | —      | —           |
| 11. Basic Metals & Metal Products                  | —        | —      | —           | —            | —      | —           |
| (a) Iron and Steel                                 | —        | —      | —           | —            | —      | —           |
| (b) Non-Ferrous Metals                             | —        | —      | —           | —            | —      | —           |
| (c) Other Metal Products                           | —        | —      | —           | —            | —      | —           |
| 12. Engineering                                    | —        | —      | —           | —            | —      | —           |
| (a) Heavy Engineering                              | —        | —      | —           | —            | —      | —           |
| (b) Light Engineering                              | —        | —      | —           | —            | —      | —           |
| (c) Electrical Machinery & Goods                   | —        | —      | —           | —            | —      | —           |
| (d) Electronic Machinery & Goods                   | —        | —      | —           | —            | —      | —           |
| 13. Vehicles, Vehicle Parts & Transport Equipments | —        | —      | —           | —            | —      | —           |
| 14. Other Industries                               | —        | —      | —           | —            | —      | —           |
| 15. Electricity, Gas & Water                       | —        | —      | —           | —            | —      | —           |
| (a) Electricity Generation & Transmission          | —        | —      | —           | —            | —      | —           |
| (b) Non-Conventional Energy                        | —        | —      | —           | —            | —      | —           |
| (c) Gas, Steam & Water Supply                      | —        | —      | —           | —            | —      | —           |
| 16. Construction                                   | —        | —      | —           | —            | —      | —           |
| <b>III. TRANSPORT OPERATORS</b>                    | —        | —      | —           | —            | —      | —           |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | —        | —      | —           | —            | —      | —           |
| <b>V. PERSONAL LOANS</b>                           | —        | —      | —           | —            | —      | —           |
| 1. Loans for Purchase of Consumer Durables         | —        | —      | —           | —            | —      | —           |
| 2. Loans for Housing                               | —        | —      | —           | —            | —      | —           |
| 3. Rest of the Personal Loans                      | —        | —      | —           | —            | —      | —           |
| <b>VI. TRADE</b>                                   | —        | —      | —           | —            | —      | —           |
| 1. Wholesale Trade                                 | —        | —      | —           | —            | —      | —           |
| 2. Retail Trade                                    | —        | —      | —           | —            | —      | —           |
| <b>VII. FINANCE</b>                                | —        | —      | —           | —            | —      | —           |
| <b>VIII. ALL OTHERS</b>                            | —        | —      | —           | —            | —      | —           |
| <b>TOTAL BANK CREDIT</b>                           | —        | —      | —           | —            | —      | —           |
| OF WHICH : 1. Artisans & Village Industries        | —        | —      | —           | —            | —      | —           |
| 2. Other Small Scale Industries                    | —        | —      | —           | —            | —      | —           |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 1996**

**EASTERN REGION  
STATE: WEST BENGAL**

(Amount in Rupees Lakh)

| OCCUPATION                                         | RURAL              |                 |                       | SEMI-URBAN         |                 |                       |
|----------------------------------------------------|--------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
|                                                    | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                  | 2               | 3                     | 4                  | 5               | 6                     |
| <b>I. AGRICULTURE</b>                              | <b>10,09,191</b>   | <b>532,58</b>   | <b>483,33</b>         | <b>2,78,234</b>    | <b>178,40</b>   | <b>161,56</b>         |
| 1. Direct Finance                                  | 9,98,773           | 464,67          | 433,55                | 2,76,051           | 154,12          | 141,88                |
| 2. Indirect Finance                                | 10,418             | 67,91           | 49,79                 | 2,183              | 24,28           | 19,68                 |
| <b>II. INDUSTRY</b>                                | <b>7,07,622</b>    | <b>971,24</b>   | <b>859,62</b>         | <b>1,93,658</b>    | <b>571,71</b>   | <b>509,75</b>         |
| 1. Mining & Quarrying                              | 120                | 1,54            | 1,56                  | 73                 | 89              | 87                    |
| 2. Food Manufacturing and Processing               | 5,301              | 195,66          | 163,11                | 3,544              | 126,54          | 90,81                 |
| (a) Rice Mills, Flour and Dal Mills                | 769                | 9,12            | 8,33                  | 342                | 11,22           | 10,36                 |
| (b) Sugar                                          | 6                  | 3               | 3                     | 11                 | 21              | 30                    |
| (c) Edible Oils and Vanaspati                      | 371                | 4,57            | 4,46                  | 284                | 6,34            | 6,80                  |
| (d) Tea Processing                                 | 123                | 166,25          | 135,95                | 109                | 92,29           | 57,57                 |
| (e) Processing of Fruits & Vegetables              | 27                 | 1,46            | 1,53                  | 29                 | 1,06            | 77                    |
| (f) Others                                         | 4,005              | 14,23           | 12,82                 | 2,769              | 15,41           | 15,02                 |
| 3. Beverage and Tobacco                            | 119                | 1,17            | 1,24                  | 72                 | 2,39            | 1,72                  |
| 4. Textiles                                        | 1,773              | 59,71           | 58,36                 | 1,695              | 70,58           | 50,02                 |
| (a) Cotton Textiles                                | 142                | 15,18           | 13,96                 | 146                | 8,35            | 8,63                  |
| (b) Jute Textiles                                  | 104                | 13,29           | 13,39                 | 136                | 33,59           | 21,72                 |
| (c) Handloom Textiles & Khadi                      | 293                | 1,43            | 1,41                  | 185                | 1,13            | 1,21                  |
| (d) Other Textiles                                 | 1,234              | 29,80           | 29,60                 | 1,228              | 27,50           | 18,46                 |
| 5. Paper, Paper Products and Printing              | 349                | 18,83           | 17,68                 | 416                | 3,78            | 4,65                  |
| 6. Leather and Leather Products                    | 210                | 2,38            | 2,22                  | 271                | 1,67            | 1,75                  |
| 7. Rubber and Rubber Products                      | 117                | 11,30           | 9,96                  | 218                | 33,14           | 36,03                 |
| 8. Chemicals and Chemical Products                 | 508                | 58,33           | 58,24                 | 705                | 57,15           | 57,09                 |
| (a) Heavy Industrial Chemicals                     | 31                 | 2,81            | 3,21                  | 20                 | 1,43            | 1,35                  |
| (b) Fertilizers                                    | 18                 | 1,24            | 1,43                  | 15                 | 2,03            | 1,71                  |
| (c) Drugs and Pharmaceuticals                      | 54                 | 3,19            | 3,08                  | 121                | 3,76            | 3,41                  |
| (d) Non-Edible Oils                                | 7                  | 41              | 49                    | 12                 | 65              | 53                    |
| (e) Other Chemicals & Chemical Products            | 398                | 50,69           | 50,04                 | 537                | 49,29           | 50,09                 |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 174                | 5,36            | 6,54                  | 123                | 8,99            | 8,85                  |
| 10. Manufacture of Cement & Cement Products        | 197                | 5,98            | 5,85                  | 162                | 2,18            | 1,86                  |
| 11. Basic Metals & Metal Products                  | 852                | 152,88          | 119,48                | 787                | 45,54           | 43,57                 |
| (a) Iron and Steel                                 | 199                | 57,65           | 52,70                 | 158                | 36,63           | 33,02                 |
| (b) Non-Ferrous Metals                             | 46                 | 52,50           | 42,27                 | 58                 | 1,63            | 2,42                  |
| (c) Other Metal Products                           | 607                | 42,74           | 24,51                 | 571                | 7,29            | 8,13                  |
| 12. Engineering                                    | 900                | 130,81          | 105,86                | 774                | 61,10           | 60,41                 |
| (a) Heavy Engineering                              | 54                 | 101,67          | 77,36                 | 55                 | 10,57           | 11,41                 |
| (b) Light Engineering                              | 325                | 9,71            | 10,17                 | 225                | 2,82            | 2,85                  |
| (c) Electrical Machinery & Goods                   | 372                | 18,40           | 17,25                 | 293                | 45,29           | 44,05                 |
| (d) Electronic Machinery & Goods                   | 149                | 1,03            | 1,09                  | 201                | 2,42            | 2,10                  |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 306                | 8,53            | 7,84                  | 221                | 4,67            | 4,30                  |
| 14. Other Industries                               | 6,96,233           | 309,43          | 293,77                | 1,84,080           | 135,89          | 132,69                |
| 15. Electricity, Gas & Water                       | 238                | 2,95            | 2,47                  | 92                 | 7,30            | 4,89                  |
| (a) Electricity Generation & Transmission          | 150                | 1,93            | 1,52                  | 60                 | 5,08            | 3,18                  |
| (b) Non-Conventional Energy                        | 60                 | 86              | 81                    | 7                  | 7               | 7                     |
| (c) Gas, Steam & Water Supply                      | 28                 | 15              | 15                    | 25                 | 2,15            | 1,64                  |
| 16. Construction                                   | 225                | 6,38            | 5,44                  | 425                | 9,89            | 10,26                 |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>67,053</b>      | <b>55,01</b>    | <b>50,66</b>          | <b>28,000</b>      | <b>48,93</b>    | <b>45,52</b>          |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>88,933</b>      | <b>57,06</b>    | <b>55,62</b>          | <b>31,366</b>      | <b>39,51</b>    | <b>38,36</b>          |
| <b>V. PERSONAL LOANS</b>                           | <b>1,56,518</b>    | <b>215,57</b>   | <b>192,71</b>         | <b>93,438</b>      | <b>221,09</b>   | <b>198,62</b>         |
| 1. Loans for Purchase of Consumer Durables         | 7,826              | 11,98           | 10,26                 | 6,990              | 9,23            | 7,36                  |
| 2. Loans for Housing                               | 12,824             | 77,22           | 70,08                 | 14,658             | 113,04          | 102,95                |
| 3. Rest of the Personal Loans                      | 1,35,868           | 126,37          | 112,37                | 71,790             | 98,82           | 88,31                 |
| <b>VI. TRADE</b>                                   | <b>5,81,388</b>    | <b>391,12</b>   | <b>365,38</b>         | <b>2,28,170</b>    | <b>221,06</b>   | <b>210,60</b>         |
| 1. Wholesale Trade                                 | 8,888              | 59,11           | 45,82                 | 8,474              | 36,76           | 32,80                 |
| 2. Retail Trade                                    | 5,72,500           | 332,02          | 319,56                | 2,19,696           | 184,30          | 177,80                |
| <b>VII. FINANCE</b>                                | <b>309</b>         | <b>10,36</b>    | <b>8,27</b>           | <b>179</b>         | <b>13,18</b>    | <b>12,49</b>          |
| <b>VIII. ALL OTHERS</b>                            | <b>1,44,103</b>    | <b>153,15</b>   | <b>143,28</b>         | <b>45,396</b>      | <b>56,77</b>    | <b>59,68</b>          |
| <b>TOTAL BANK CREDIT</b>                           | <b>27,55,117</b>   | <b>2386,09</b>  | <b>2158,88</b>        | <b>8,98,441</b>    | <b>1350,65</b>  | <b>1236,59</b>        |
| OF WHICH : 1. Artisans & Village Industries        | 5,15,143           | 188,72          | 178,48                | 1,10,280           | 50,13           | 48,51                 |
| 2. Other Small Scale Industries                    | 1,64,556           | 187,57          | 179,98                | 72,008             | 158,20          | 160,29                |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**EASTERN REGION  
STATE: WEST BENGAL**

**MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | URBAN              |                 |                       | METROPOLITAN       |                 |                       |
|----------------------------------------------------|--------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
|                                                    | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 7                  | 8               | 9                     | 10                 | 11              | 12                    |
| <b>I. AGRICULTURE</b>                              | <b>63,592</b>      | <b>70,89</b>    | <b>60,95</b>          | <b>16,289</b>      | <b>216,27</b>   | <b>202,03</b>         |
| 1. Direct Finance                                  | 61,645             | 60,98           | 54,70                 | 14,174             | 93,90           | 88,79                 |
| 2. Indirect Finance                                | 1,947              | 9,90            | 6,25                  | 2,115              | 122,37          | 113,24                |
| <b>II. INDUSTRY</b>                                | <b>76,994</b>      | <b>1095,57</b>  | <b>1016,61</b>        | <b>38,212</b>      | <b>9071,74</b>  | <b>7175,17</b>        |
| 1. Mining & Quarrying                              | 64                 | 5,06            | 3,04                  | 191                | 705,36          | 516,89                |
| 2. Food Manufacturing and Processing               | 1,231              | 58,90           | 46,94                 | 942                | 683,08          | 528,19                |
| (a) Rice Mills, Flour and Dal Mills                | 247                | 14,71           | 13,46                 | 84                 | 6,15            | 5,93                  |
| (b) Sugar                                          | —                  | —               | —                     | 7                  | 1,28            | 2,53                  |
| (c) Edible Oils and Vanaspati                      | 89                 | 10,62           | 5,75                  | 124                | 36,78           | 28,56                 |
| (d) Tea Processing                                 | 51                 | 21,47           | 16,25                 | 375                | 511,26          | 374,21                |
| (e) Processing of Fruits & Vegetables              | 31                 | 1,34            | 1,05                  | 23                 | 1,44            | 3,20                  |
| (f) Others                                         | 813                | 10,78           | 10,43                 | 329                | 126,17          | 113,77                |
| 3. Beverage and Tobacco                            | 37                 | 3,90            | 3,71                  | 149                | 477,40          | 308,69                |
| 4. Textiles                                        | 1,281              | 173,62          | 139,73                | 1,789              | 1026,22         | 801,66                |
| (a) Cotton Textiles                                | 86                 | 6,70            | 8,18                  | 330                | 251,35          | 190,10                |
| (b) Jute Textiles                                  | 115                | 143,57          | 109,86                | 243                | 219,16          | 172,86                |
| (c) Handloom Textiles & Khadi                      | 79                 | 52              | 52                    | 21                 | 5,18            | 4,91                  |
| (d) Other Textiles                                 | 1,001              | 22,84           | 21,18                 | 1,195              | 550,54          | 433,79                |
| 5. Paper, Paper Products and Printing              | 543                | 34,32           | 25,77                 | 1,636              | 220,98          | 187,29                |
| 6. Leather and Leather Products                    | 249                | 3,81            | 3,78                  | 1,230              | 288,41          | 222,55                |
| 7. Rubber and Rubber Products                      | 188                | 7,48            | 12,23                 | 420                | 127,59          | 123,46                |
| 8. Chemicals and Chemical Products                 | 874                | 70,13           | 58,71                 | 2,432              | 705,12          | 597,32                |
| (a) Heavy Industrial Chemicals                     | 82                 | 13,59           | 14,06                 | 232                | 197,03          | 163,11                |
| (b) Fertilizers                                    | 19                 | 71              | 53                    | 52                 | 44,80           | 34,05                 |
| (c) Drugs and Pharmaceuticals                      | 134                | 4,45            | 6,33                  | 518                | 163,96          | 140,32                |
| (d) Non-Edible Oils                                | 16                 | 1,65            | 1,73                  | 39                 | 4,33            | 3,65                  |
| (e) Other Chemicals & Chemical Products            | 623                | 49,73           | 36,06                 | 1,591              | 295,01          | 256,19                |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 144                | 10,12           | 9,40                  | 219                | 90,52           | 67,95                 |
| 10. Manufacture of Cement & Cement Products        | 109                | 4,76            | 4,89                  | 95                 | 44,74           | 43,32                 |
| 11. Basic Metals & Metal Products                  | 1,903              | 278,17          | 208,73                | 2,615              | 1792,80         | 1320,00               |
| (a) Iron and Steel                                 | 528                | 229,46          | 155,39                | 890                | 1003,63         | 702,79                |
| (b) Non-Ferrous Metals                             | 81                 | 8,52            | 9,31                  | 289                | 241,97          | 194,51                |
| (c) Other Metal Products                           | 1,294              | 40,19           | 44,04                 | 1,436              | 547,20          | 422,69                |
| 12. Engineering                                    | 1,923              | 249,02          | 330,83                | 4,237              | 1543,77         | 1260,56               |
| (a) Heavy Engineering                              | 227                | 83,82           | 142,90                | 491                | 479,70          | 391,60                |
| (b) Light Engineering                              | 931                | 30,50           | 26,87                 | 1,676              | 406,53          | 311,17                |
| (c) Electrical Machinery & Goods                   | 530                | 82,19           | 75,96                 | 1,431              | 563,02          | 468,04                |
| (d) Electronic Machinery & Goods                   | 235                | 52,51           | 85,09                 | 639                | 94,53           | 89,74                 |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 226                | 37,79           | 23,23                 | 593                | 128,08          | 111,82                |
| 14. Other Industries                               | 67,680             | 135,45          | 132,94                | 20,278             | 647,11          | 589,68                |
| 15. Electricity, Gas & Water                       | 78                 | 11,61           | 2,13                  | 283                | 446,58          | 366,88                |
| (a) Electricity Generation & Transmission          | 65                 | 11,35           | 1,90                  | 239                | 431,18          | 351,19                |
| (b) Non-Conventional Energy                        | 5                  | 5               | 5                     | 6                  | 1,62            | 1,80                  |
| (c) Gas, Steam & Water Supply                      | 8                  | 20              | 18                    | 38                 | 13,78           | 13,90                 |
| 16. Construction                                   | 464                | 11,40           | 10,55                 | 1,103              | 143,98          | 128,91                |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>13,346</b>      | <b>36,56</b>    | <b>35,69</b>          | <b>8,681</b>       | <b>159,53</b>   | <b>139,83</b>         |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>17,957</b>      | <b>58,56</b>    | <b>56,56</b>          | <b>13,905</b>      | <b>584,23</b>   | <b>520,68</b>         |
| <b>V. PERSONAL LOANS</b>                           | <b>89,158</b>      | <b>242,26</b>   | <b>216,69</b>         | <b>4,25,486</b>    | <b>1356,08</b>  | <b>956,97</b>         |
| 1. Loans for Purchase of Consumer Durables         | 4,874              | 5,64            | 4,68                  | 4,004              | 7,66            | 6,91                  |
| 2. Loans for Housing                               | 14,653             | 118,63          | 108,44                | 26,970             | 441,53          | 403,46                |
| 3. Rest of the Personal Loans                      | 69,631             | 117,98          | 103,56                | 3,94,512           | 906,90          | 546,60                |
| <b>VI. TRADE</b>                                   | <b>95,976</b>      | <b>207,74</b>   | <b>187,07</b>         | <b>51,205</b>      | <b>1523,00</b>  | <b>1199,82</b>        |
| 1. Wholesale Trade                                 | 4,329              | 73,31           | 57,40                 | 6,315              | 1269,77         | 972,39                |
| 2. Retail Trade                                    | 91,647             | 134,43          | 129,67                | 44,890             | 253,24          | 227,43                |
| <b>VII. FINANCE</b>                                | <b>121</b>         | <b>6,60</b>     | <b>6,19</b>           | <b>946</b>         | <b>681,38</b>   | <b>585,07</b>         |
| <b>VIII. ALL OTHERS</b>                            | <b>48,965</b>      | <b>117,98</b>   | <b>110,18</b>         | <b>73,801</b>      | <b>890,10</b>   | <b>771,72</b>         |
| <b>TOTAL BANK CREDIT</b>                           | <b>4,06,109</b>    | <b>1836,16</b>  | <b>1689,93</b>        | <b>6,28,525</b>    | <b>14482,35</b> | <b>11551,29</b>       |
| OF WHICH : 1. Artisans & Village Industries        | 29,825             | 21,20           | 21,28                 | 3,323              | 5,73            | 5,45                  |
| 2. Other Small Scale Industries                    | 38,941             | 273,81          | 277,22                | 23,448             | 975,35          | 882,86                |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**EASTERN REGION**

**MARCH 1996**

**ANDAMAN & NICOBAR ISLANDS**

(Amount in Rupees Lakh)

| OCCUPATION                                         | RURAL              |                 |                       | SEMI-URBAN         |                 |                       |
|----------------------------------------------------|--------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
|                                                    | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                  | 2               | 3                     | 4                  | 5               | 6                     |
| <b>I. AGRICULTURE</b>                              | <b>3,073</b>       | <b>2,00</b>     | <b>1,67</b>           | <b>737</b>         | <b>1,87</b>     | <b>2,00</b>           |
| 1. Direct Finance                                  | 3,073              | 2,00            | 1,67                  | 735                | 1,77            | 1,78                  |
| 2. Indirect Finance                                | —                  | —               | —                     | 2                  | 10              | 22                    |
| <b>II. INDUSTRY</b>                                | <b>443</b>         | <b>2,02</b>     | <b>1,71</b>           | <b>449</b>         | <b>3,68</b>     | <b>3,36</b>           |
| 1. Mining & Quarrying                              | —                  | —               | —                     | 1                  | 1               | 1                     |
| 2. Food Manufacturing and Processing               | 35                 | 1,10            | 1,04                  | 20                 | 15              | 16                    |
| (a) Rice Mills, Flour and Dal Mills                | 15                 | 10              | 8                     | 6                  | 2               | 2                     |
| (b) Sugar                                          | —                  | —               | —                     | —                  | —               | —                     |
| (c) Edible Oils and Vanaspati                      | —                  | —               | —                     | 4                  | 3               | 3                     |
| (d) Tea Processing                                 | 2                  | 94              | 92                    | —                  | —               | —                     |
| (e) Processing of Fruits & Vegetables              | —                  | —               | —                     | —                  | —               | —                     |
| (f) Others                                         | 18                 | 6               | 4                     | 10                 | 10              | 12                    |
| 3. Beverage and Tobacco                            | 1                  | —               | —                     | 5                  | 9               | 9                     |
| 4. Textiles                                        | 5                  | 2               | 2                     | 7                  | 8               | 7                     |
| (a) Cotton Textiles                                | —                  | —               | —                     | 2                  | 3               | 2                     |
| (b) Jute Textiles                                  | —                  | —               | —                     | —                  | —               | —                     |
| (c) Handloom Textiles & Khadi                      | —                  | —               | —                     | —                  | —               | —                     |
| (d) Other Textiles                                 | 5                  | 2               | 2                     | 5                  | 5               | 5                     |
| 5. Paper, Paper Products and Printing              | 4                  | 2               | 1                     | 10                 | 9               | 8                     |
| 6. Leather and Leather Products                    | —                  | —               | —                     | 3                  | 1               | 1                     |
| 7. Rubber and Rubber Products                      | —                  | —               | —                     | 2                  | 1               | 1                     |
| 8. Chemicals and Chemical Products                 | 1                  | —               | —                     | 4                  | 3               | 3                     |
| (a) Heavy Industrial Chemicals                     | —                  | —               | —                     | —                  | —               | —                     |
| (b) Fertilizers                                    | —                  | —               | —                     | —                  | —               | —                     |
| (c) Drugs and Pharmaceuticals                      | —                  | —               | —                     | —                  | —               | —                     |
| (d) Non-Edible Oils                                | —                  | —               | —                     | —                  | —               | —                     |
| (e) Other Chemicals & Chemical Products            | 1                  | —               | —                     | 4                  | 3               | 3                     |
| 9. Petroleum, Coal Products & Nuclear Fuels        | —                  | —               | —                     | —                  | —               | —                     |
| 10. Manufacture of Cement & Cement Products        | 3                  | 1               | 1                     | 2                  | 1               | 1                     |
| 11. Basic Metals & Metal Products                  | 3                  | 3               | 3                     | 11                 | 16              | 21                    |
| (a) Iron and Steel                                 | —                  | —               | —                     | 3                  | 3               | 3                     |
| (b) Non-Ferrous Metals                             | —                  | —               | —                     | 1                  | —               | —                     |
| (c) Other Metal Products                           | 3                  | 3               | 3                     | 7                  | 13              | 17                    |
| 12. Engineering                                    | 5                  | 3               | 2                     | 10                 | 11              | 8                     |
| (a) Heavy Engineering                              | —                  | —               | —                     | —                  | —               | —                     |
| (b) Light Engineering                              | 1                  | —               | —                     | 2                  | 2               | 2                     |
| (c) Electrical Machinery & Goods                   | —                  | —               | —                     | 3                  | 2               | 2                     |
| (d) Electronic Machinery & Goods                   | 4                  | 3               | 2                     | 5                  | 7               | 5                     |
| 13. Vehicles, Vehicle Parts & Transport Equipments | —                  | —               | —                     | 14                 | 57              | 43                    |
| 14. Other Industries                               | 382                | 79              | 55                    | 349                | 1,86            | 1,66                  |
| 15. Electricity, Gas & Water                       | 1                  | 1               | 1                     | —                  | —               | —                     |
| (a) Electricity Generation & Transmission          | 1                  | 1               | 1                     | —                  | —               | —                     |
| (b) Non-Conventional Energy                        | —                  | —               | —                     | —                  | —               | —                     |
| (c) Gas, Steam & Water Supply                      | —                  | —               | —                     | —                  | —               | —                     |
| 16. Construction                                   | 3                  | 2               | 2                     | 11                 | 49              | 51                    |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>29</b>          | <b>45</b>       | <b>32</b>             | <b>72</b>          | <b>1,37</b>     | <b>1,19</b>           |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>197</b>         | <b>29</b>       | <b>20</b>             | <b>146</b>         | <b>56</b>       | <b>39</b>             |
| <b>V. PERSONAL LOANS</b>                           | <b>1,522</b>       | <b>1,91</b>     | <b>1,64</b>           | <b>2,056</b>       | <b>3,88</b>     | <b>3,36</b>           |
| 1. Loans for Purchase of Consumer Durables         | 103                | 19              | 13                    | 311                | 54              | 42                    |
| 2. Loans for Housing                               | 39                 | 22              | 19                    | 23                 | 27              | 22                    |
| 3. Rest of the Personal Loans                      | 1,380              | 1,50            | 1,32                  | 1,722              | 3,07            | 2,71                  |
| <b>VI. TRADE</b>                                   | <b>2,291</b>       | <b>2,47</b>     | <b>2,20</b>           | <b>1,369</b>       | <b>6,47</b>     | <b>6,20</b>           |
| 1. Wholesale Trade                                 | 34                 | 7               | 3                     | 44                 | 1,35            | 1,02                  |
| 2. Retail Trade                                    | 2,257              | 2,40            | 2,16                  | 1,325              | 5,12            | 5,19                  |
| <b>VII. FINANCE</b>                                | <b>—</b>           | <b>—</b>        | <b>—</b>              | <b>1</b>           | <b>2,06</b>     | <b>2,06</b>           |
| <b>VIII. ALL OTHERS</b>                            | <b>714</b>         | <b>1,13</b>     | <b>1,16</b>           | <b>433</b>         | <b>83</b>       | <b>80</b>             |
| <b>TOTAL BANK CREDIT</b>                           | <b>8,269</b>       | <b>10,27</b>    | <b>8,90</b>           | <b>5,263</b>       | <b>20,72</b>    | <b>19,37</b>          |
| OF WHICH : 1. Artisans & Village Industries        | 42                 | 8               | 6                     | 161                | 20              | 16                    |
| 2. Other Small Scale Industries                    | 363                | 62              | 52                    | 187                | 1,37            | 1,42                  |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**EASTERN REGION**

**MARCH 1996**

**ANDAMAN & NICOBAR ISLANDS**

(Amount in Rupees Lakh)

| OCCUPATION                                         | URBAN    |        |             | METROPOLITAN |        |             |
|----------------------------------------------------|----------|--------|-------------|--------------|--------|-------------|
|                                                    | No. of   | Credit | Amount      | No. of       | Credit | Amount      |
|                                                    | Accounts | Limit  | Outstanding | Accounts     | Limit  | Outstanding |
|                                                    | 7        | 8      | 9           | 10           | 11     | 12          |
| <b>I. AGRICULTURE</b>                              | —        | —      | —           | —            | —      | —           |
| 1. Direct Finance                                  | —        | —      | —           | —            | —      | —           |
| 2. Indirect Finance                                | —        | —      | —           | —            | —      | —           |
| <b>II. INDUSTRY</b>                                | —        | —      | —           | —            | —      | —           |
| 1. Mining & Quarrying                              | —        | —      | —           | —            | —      | —           |
| 2. Food Manufacturing and Processing               | —        | —      | —           | —            | —      | —           |
| (a) Rice Mills, Flour and Dal Mills                | —        | —      | —           | —            | —      | —           |
| (b) Sugar                                          | —        | —      | —           | —            | —      | —           |
| (c) Edible Oils and Vanaspati                      | —        | —      | —           | —            | —      | —           |
| (d) Tea Processing                                 | —        | —      | —           | —            | —      | —           |
| (e) Processing of Fruits & Vegetables              | —        | —      | —           | —            | —      | —           |
| (f) Others                                         | —        | —      | —           | —            | —      | —           |
| 3. Beverage and Tobacco                            | —        | —      | —           | —            | —      | —           |
| 4. Textiles                                        | —        | —      | —           | —            | —      | —           |
| (a) Cotton Textiles                                | —        | —      | —           | —            | —      | —           |
| (b) Jute Textiles                                  | —        | —      | —           | —            | —      | —           |
| (c) Handloom Textiles & Khadi                      | —        | —      | —           | —            | —      | —           |
| (d) Other Textiles                                 | —        | —      | —           | —            | —      | —           |
| 5. Paper, Paper Products and Printing              | —        | —      | —           | —            | —      | —           |
| 6. Leather and Leather Products                    | —        | —      | —           | —            | —      | —           |
| 7. Rubber and Rubber Products                      | —        | —      | —           | —            | —      | —           |
| 8. Chemicals and Chemical Products                 | —        | —      | —           | —            | —      | —           |
| (a) Heavy Industrial Chemicals                     | —        | —      | —           | —            | —      | —           |
| (b) Fertilizers                                    | —        | —      | —           | —            | —      | —           |
| (c) Drugs and Pharmaceuticals                      | —        | —      | —           | —            | —      | —           |
| (d) Non-Edible Oils                                | —        | —      | —           | —            | —      | —           |
| (e) Other Chemicals & Chemical Products            | —        | —      | —           | —            | —      | —           |
| 9. Petroleum, Coal Products & Nuclear Fuels        | —        | —      | —           | —            | —      | —           |
| 10. Manufacture of Cement & Cement Products        | —        | —      | —           | —            | —      | —           |
| 11. Basic Metals & Metal Products                  | —        | —      | —           | —            | —      | —           |
| (a) Iron and Steel                                 | —        | —      | —           | —            | —      | —           |
| (b) Non-Ferrous Metals                             | —        | —      | —           | —            | —      | —           |
| (c) Other Metal Products                           | —        | —      | —           | —            | —      | —           |
| 12. Engineering                                    | —        | —      | —           | —            | —      | —           |
| (a) Heavy Engineering                              | —        | —      | —           | —            | —      | —           |
| (b) Light Engineering                              | —        | —      | —           | —            | —      | —           |
| (c) Electrical Machinery & Goods                   | —        | —      | —           | —            | —      | —           |
| (d) Electronic Machinery & Goods                   | —        | —      | —           | —            | —      | —           |
| 13. Vehicles, Vehicle Parts & Transport Equipments | —        | —      | —           | —            | —      | —           |
| 14. Other Industries                               | —        | —      | —           | —            | —      | —           |
| 15. Electricity, Gas & Water                       | —        | —      | —           | —            | —      | —           |
| (a) Electricity Generation & Transmission          | —        | —      | —           | —            | —      | —           |
| (b) Non-Conventional Energy                        | —        | —      | —           | —            | —      | —           |
| (c) Gas, Steam & Water Supply                      | —        | —      | —           | —            | —      | —           |
| 16. Construction                                   | —        | —      | —           | —            | —      | —           |
| <b>III. TRANSPORT OPERATORS</b>                    | —        | —      | —           | —            | —      | —           |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | —        | —      | —           | —            | —      | —           |
| <b>V. PERSONAL LOANS</b>                           | —        | —      | —           | —            | —      | —           |
| 1. Loans for Purchase of Consumer Durables         | —        | —      | —           | —            | —      | —           |
| 2. Loans for Housing                               | —        | —      | —           | —            | —      | —           |
| 3. Rest of the Personal Loans                      | —        | —      | —           | —            | —      | —           |
| <b>VI. TRADE</b>                                   | —        | —      | —           | —            | —      | —           |
| 1. Wholesale Trade                                 | —        | —      | —           | —            | —      | —           |
| 2. Retail Trade                                    | —        | —      | —           | —            | —      | —           |
| <b>VII. FINANCE</b>                                | —        | —      | —           | —            | —      | —           |
| <b>VIII. ALL OTHERS</b>                            | —        | —      | —           | —            | —      | —           |
| <b>TOTAL BANK CREDIT</b>                           | —        | —      | —           | —            | —      | —           |
| OF WHICH : 1. Artisans & Village Industries        | —        | —      | —           | —            | —      | —           |
| 2. Other Small Scale Industries                    | —        | —      | —           | —            | —      | —           |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**CENTRAL REGION**  
**STATE: MADHAYA PRADESH**

**MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | RURAL            |                |                | SEMI-URBAN      |                |                |
|----------------------------------------------------|------------------|----------------|----------------|-----------------|----------------|----------------|
|                                                    | No. of           | Credit         | Amount         | No. of          | Credit         | Amount         |
|                                                    | Accounts         | Limit          | Outstanding    | Accounts        | Limit          | Outstanding    |
|                                                    | 1                | 2              | 3              | 4               | 5              | 6              |
| <b>I. AGRICULTURE</b>                              | <b>9,47,638</b>  | <b>1262,68</b> | <b>1032,35</b> | <b>3,77,223</b> | <b>595,98</b>  | <b>473,39</b>  |
| 1. Direct Finance                                  | 9,38,440         | 1237,38        | 1013,97        | 3,74,811        | 574,15         | 457,19         |
| 2. Indirect Finance                                | 9,198            | 25,30          | 18,37          | 2,412           | 21,83          | 16,20          |
| <b>II. INDUSTRY</b>                                | <b>1,52,405</b>  | <b>709,54</b>  | <b>588,16</b>  | <b>58,513</b>   | <b>1096,27</b> | <b>910,91</b>  |
| 1. Mining & Quarrying                              | 209              | 32,48          | 8,50           | 333             | 15,74          | 14,49          |
| 2. Food Manufacturing and Processing               | 1,971            | 67,41          | 59,42          | 2,794           | 259,05         | 209,82         |
| (a) Rice Mills, Flour and Dal Mills                | 815              | 10,71          | 9,39           | 1,320           | 43,40          | 36,07          |
| (b) Sugar                                          | 8                | 10,50          | 10,66          | 20              | 11,61          | 13,14          |
| (c) Edible Oils and Vanaspati                      | 237              | 34,56          | 27,88          | 472             | 173,73         | 148,11         |
| (d) Tea Processing                                 | 1                | 1              | —              | 5               | 5              | 3              |
| (e) Processing of Fruits & Vegetables              | 11               | 55             | 55             | 11              | 1,92           | 1,90           |
| (f) Others                                         | 899              | 11,08          | 10,93          | 966             | 28,33          | 10,56          |
| 3. Beverage and Tobacco                            | 43               | 23,30          | 19,58          | 93              | 9,79           | 7,77           |
| 4. Textiles                                        | 589              | 133,52         | 114,16         | 964             | 139,94         | 119,47         |
| (a) Cotton Textiles                                | 106              | 87,98          | 72,01          | 194             | 42,07          | 37,76          |
| (b) Jute Textiles                                  | 8                | 28             | 25             | 24              | 31             | 25             |
| (c) Handloom Textiles & Khadi                      | 17               | 10             | 7              | 21              | 23             | 23             |
| (d) Other Textiles                                 | 458              | 45,16          | 41,84          | 725             | 97,33          | 81,24          |
| 5. Paper, Paper Products and Printing              | 240              | 31,16          | 23,25          | 590             | 17,95          | 17,85          |
| 6. Leather and Leather Products                    | 53               | 3,11           | 3,00           | 319             | 5,26           | 2,76           |
| 7. Rubber and Rubber Products                      | 33               | 4,32           | 4,00           | 116             | 6,21           | 6,37           |
| 8. Chemicals and Chemical Products                 | 361              | 125,73         | 117,31         | 678             | 76,86          | 77,26          |
| (a) Heavy Industrial Chemicals                     | 19               | 83,11          | 80,01          | 68              | 4,81           | 3,61           |
| (b) Fertilizers                                    | 31               | 6,88           | 6,38           | 29              | 8,10           | 10,51          |
| (c) Drugs and Pharmaceuticals                      | 55               | 18,57          | 12,49          | 76              | 2,49           | 3,22           |
| (d) Non-Edible Oils                                | 54               | 64             | 54             | 17              | 92             | 82             |
| (e) Other Chemicals & Chemical Products            | 202              | 16,53          | 17,88          | 488             | 60,54          | 59,10          |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 21               | 1,68           | 1,38           | 72              | 2,73           | 2,44           |
| 10. Manufacture of Cement & Cement Products        | 130              | 23,58          | 18,53          | 259             | 31,66          | 24,72          |
| 11. Basic Metals & Metal Products                  | 605              | 114,00         | 105,64         | 967             | 238,64         | 191,28         |
| (a) Iron and Steel                                 | 133              | 67,80          | 67,04          | 233             | 172,51         | 134,98         |
| (b) Non-Ferrous Metals                             | 55               | 39,16          | 31,14          | 49              | 48,69          | 43,65          |
| (c) Other Metal Products                           | 417              | 7,05           | 7,46           | 685             | 17,45          | 12,65          |
| 12. Engineering                                    | 476              | 12,22          | 12,74          | 833             | 154,64         | 116,70         |
| (a) Heavy Engineering                              | 88               | 2,96           | 2,28           | 97              | 8,46           | 6,50           |
| (b) Light Engineering                              | 158              | 1,66           | 1,74           | 313             | 9,13           | 8,55           |
| (c) Electrical Machinery & Goods                   | 164              | 6,56           | 7,91           | 227             | 108,84         | 73,49          |
| (d) Electronic Machinery & Goods                   | 66               | 1,04           | 81             | 196             | 28,21          | 28,16          |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 261              | 25,29          | 18,86          | 348             | 38,94          | 34,19          |
| 14. Other Industries                               | 1,47,236         | 92,45          | 76,44          | 49,759          | 91,58          | 79,09          |
| 15. Electricity, Gas & Water                       | 54               | 16,06          | 2,31           | 41              | 1,12           | 1,09           |
| (a) Electricity Generation & Transmission          | 45               | 15,99          | 2,26           | 30              | 60             | 59             |
| (b) Non-Conventional Energy                        | —                | —              | —              | —               | —              | —              |
| (c) Gas, Steam & Water Supply                      | 9                | 7              | 6              | 11              | 52             | 49             |
| 16. Construction                                   | 123              | 3,22           | 3,03           | 347             | 6,15           | 5,62           |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>27,527</b>    | <b>81,35</b>   | <b>65,96</b>   | <b>18,211</b>   | <b>89,88</b>   | <b>71,81</b>   |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>82,210</b>    | <b>97,26</b>   | <b>83,80</b>   | <b>47,653</b>   | <b>89,99</b>   | <b>76,87</b>   |
| <b>V. PERSONAL LOANS</b>                           | <b>88,222</b>    | <b>169,06</b>  | <b>145,25</b>  | <b>1,00,907</b> | <b>255,40</b>  | <b>215,66</b>  |
| 1. Loans for Purchase of Consumer Durables         | 6,268            | 8,54           | 6,92           | 7,990           | 12,15          | 9,53           |
| 2. Loans for Housing                               | 4,434            | 24,39          | 23,17          | 8,692           | 57,24          | 52,74          |
| 3. Rest of the Personal Loans                      | 77,520           | 136,13         | 115,16         | 84,225          | 186,01         | 153,39         |
| <b>VI. TRADE</b>                                   | <b>3,93,317</b>  | <b>299,63</b>  | <b>248,85</b>  | <b>1,80,752</b> | <b>402,20</b>  | <b>334,01</b>  |
| 1. Wholesale Trade                                 | 6,935            | 34,51          | 28,39          | 7,733           | 148,60         | 125,32         |
| 2. Retail Trade                                    | 3,86,382         | 265,11         | 220,46         | 1,73,019        | 253,60         | 208,69         |
| <b>VII. FINANCE</b>                                | <b>54</b>        | <b>8,31</b>    | <b>8,04</b>    | <b>126</b>      | <b>8,41</b>    | <b>6,07</b>    |
| <b>VIII. ALL OTHERS</b>                            | <b>54,229</b>    | <b>85,36</b>   | <b>76,01</b>   | <b>53,461</b>   | <b>173,48</b>  | <b>142,35</b>  |
| <b>TOTAL BANK CREDIT</b>                           | <b>17,45,602</b> | <b>2713,18</b> | <b>2248,41</b> | <b>8,36,846</b> | <b>2711,60</b> | <b>2231,07</b> |
| OF WHICH : 1. Artisans & Village Industries        | 1,17,035         | 55,15          | 43,18          | 27,130          | 26,53          | 20,82          |
| 2. Other Small Scale Industries                    | 30,610           | 96,81          | 92,37          | 25,014          | 240,70         | 197,06         |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**CENTRAL REGION**  
**STATE: MADHAYA PRADESH**

**MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | URBAN           |                |                | METROPOLITAN    |                |                |
|----------------------------------------------------|-----------------|----------------|----------------|-----------------|----------------|----------------|
|                                                    | No. of          | Credit         | Amount         | No. of          | Credit         | Amount         |
|                                                    | Accounts        | Limit          | Outstanding    | Accounts        | Limit          | Outstanding    |
|                                                    | 7               | 8              | 9              | 10              | 11             | 12             |
| <b>I. AGRICULTURE</b>                              | <b>54,815</b>   | <b>175,35</b>  | <b>140,44</b>  | <b>17,285</b>   | <b>127,58</b>  | <b>97,72</b>   |
| 1. Direct Finance                                  | 53,431          | 109,28         | 95,49          | 16,993          | 44,50          | 42,70          |
| 2. Indirect Finance                                | 1,384           | 66,06          | 44,95          | 292             | 83,08          | 55,02          |
| <b>II. INDUSTRY</b>                                | <b>33,424</b>   | <b>1629,07</b> | <b>1373,52</b> | <b>23,749</b>   | <b>1301,65</b> | <b>1095,32</b> |
| 1. Mining & Quarrying                              | 248             | 25,33          | 24,57          | 52              | 2,00           | 1,80           |
| 2. Food Manufacturing and Processing               | 1,433           | 203,56         | 200,46         | 875             | 251,40         | 183,37         |
| (a) Rice Mills, Flour and Dal Mills                | 626             | 55,72          | 91,75          | 256             | 18,57          | 15,13          |
| (b) Sugar                                          | 5               | 10,36          | 8,86           | 6               | 2,81           | 3,14           |
| (c) Edible Oils and Vanaspati                      | 189             | 116,25         | 80,57          | 138             | 191,29         | 136,84         |
| (d) Tea Processing                                 | 6               | 12             | 12             | 2               | 1,60           | 1,12           |
| (e) Processing of Fruits & Vegetables              | 35              | 4,25           | 3,04           | 19              | 1,69           | 55             |
| (f) Others                                         | 572             | 16,86          | 16,12          | 454             | 35,45          | 26,59          |
| 3. Beverage and Tobacco                            | 103             | 53,77          | 46,16          | 63              | 14,47          | 13,93          |
| 4. Textiles                                        | 1,496           | 234,87         | 191,10         | 1,153           | 135,80         | 118,95         |
| (a) Cotton Textiles                                | 571             | 92,08          | 75,30          | 195             | 75,79          | 66,14          |
| (b) Jute Textiles                                  | 21              | 3,12           | 1,69           | 9               | 43             | 22             |
| (c) Handloom Textiles & Khadi                      | 35              | 1,07           | 1,12           | 15              | 1,35           | 2,02           |
| (d) Other Textiles                                 | 869             | 138,59         | 112,98         | 934             | 58,23          | 50,56          |
| 5. Paper, Paper Products and Printing              | 742             | 16,58          | 15,00          | 847             | 70,22          | 63,13          |
| 6. Leather and Leather Products                    | 164             | 6,06           | 5,83           | 119             | 4,29           | 3,63           |
| 7. Rubber and Rubber Products                      | 125             | 2,41           | 2,42           | 126             | 15,82          | 18,44          |
| 8. Chemicals and Chemical Products                 | 1,175           | 98,07          | 81,08          | 1,054           | 167,87         | 150,65         |
| (a) Heavy Industrial Chemicals                     | 242             | 19,18          | 16,31          | 61              | 14,47          | 12,09          |
| (b) Fertilizers                                    | 30              | 16,83          | 9,44           | 26              | 33,95          | 29,68          |
| (c) Drugs and Pharmaceuticals                      | 168             | 32,97          | 30,71          | 308             | 61,68          | 60,07          |
| (d) Non-Edible Oils                                | 15              | 1,69           | 1,28           | 11              | 9,50           | 6,58           |
| (e) Other Chemicals & Chemical Products            | 720             | 27,40          | 23,35          | 648             | 48,27          | 42,23          |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 109             | 11,65          | 8,80           | 50              | 2,84           | 2,50           |
| 10. Manufacture of Cement & Cement Products        | 173             | 31,81          | 26,67          | 61              | 11,56          | 10,69          |
| 11. Basic Metals & Metal Products                  | 1,874           | 475,08         | 385,16         | 1,271           | 251,97         | 231,87         |
| (a) Iron and Steel                                 | 678             | 398,10         | 314,76         | 449             | 188,53         | 177,90         |
| (b) Non-Ferrous Metals                             | 81              | 15,85          | 14,28          | 33              | 7,52           | 4,50           |
| (c) Other Metal Products                           | 1,115           | 61,14          | 56,12          | 789             | 55,92          | 49,47          |
| 12. Engineering                                    | 1,144           | 166,84         | 139,23         | 1,198           | 144,27         | 100,72         |
| (a) Heavy Engineering                              | 119             | 62,41          | 50,24          | 143             | 11,56          | 8,73           |
| (b) Light Engineering                              | 383             | 20,05          | 20,42          | 409             | 31,59          | 28,76          |
| (c) Electrical Machinery & Goods                   | 464             | 74,43          | 61,45          | 422             | 87,04          | 48,14          |
| (d) Electronic Machinery & Goods                   | 178             | 9,96           | 7,12           | 224             | 14,08          | 15,08          |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 313             | 44,44          | 39,47          | 230             | 19,55          | 13,74          |
| 14. Other Industries                               | 23,677          | 173,24         | 146,71         | 16,250          | 160,15         | 137,93         |
| 15. Electricity, Gas & Water                       | 124             | 57,98          | 33,57          | 41              | 10,60          | 7,97           |
| (a) Electricity Generation & Transmission          | 111             | 57,00          | 32,67          | 29              | 10,14          | 7,57           |
| (b) Non-Conventional Energy                        | 1               | 1              | 1              | 7               | 26             | 16             |
| (c) Gas, Steam & Water Supply                      | 12              | 97             | 88             | 5               | 21             | 23             |
| 16. Construction                                   | 524             | 27,38          | 27,30          | 359             | 38,81          | 36,00          |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>10,210</b>   | <b>63,62</b>   | <b>56,45</b>   | <b>3,380</b>    | <b>79,78</b>   | <b>69,55</b>   |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>25,835</b>   | <b>145,70</b>  | <b>124,15</b>  | <b>17,313</b>   | <b>122,33</b>  | <b>109,85</b>  |
| <b>V. PERSONAL LOANS</b>                           | <b>1,07,962</b> | <b>322,74</b>  | <b>282,78</b>  | <b>65,469</b>   | <b>275,61</b>  | <b>242,28</b>  |
| 1. Loans for Purchase of Consumer Durables         | 9,094           | 12,70          | 11,11          | 3,575           | 6,46           | 5,15           |
| 2. Loans for Housing                               | 10,319          | 98,82          | 92,17          | 10,782          | 101,95         | 91,75          |
| 3. Rest of the Personal Loans                      | 88,549          | 211,22         | 179,50         | 51,112          | 167,20         | 145,38         |
| <b>VI. TRADE</b>                                   | <b>86,410</b>   | <b>359,27</b>  | <b>305,43</b>  | <b>30,280</b>   | <b>400,57</b>  | <b>329,31</b>  |
| 1. Wholesale Trade                                 | 6,506           | 152,16         | 127,50         | 2,953           | 284,10         | 234,98         |
| 2. Retail Trade                                    | 79,904          | 207,10         | 177,93         | 27,327          | 116,47         | 94,33          |
| <b>VII. FINANCE</b>                                | <b>120</b>      | <b>29,36</b>   | <b>20,31</b>   | <b>179</b>      | <b>41,55</b>   | <b>30,41</b>   |
| <b>VIII. ALL OTHERS</b>                            | <b>69,528</b>   | <b>661,75</b>  | <b>517,00</b>  | <b>29,355</b>   | <b>372,44</b>  | <b>316,37</b>  |
| <b>TOTAL BANK CREDIT</b>                           | <b>3,88,304</b> | <b>3386,86</b> | <b>2820,10</b> | <b>1,87,010</b> | <b>2721,52</b> | <b>2290,82</b> |
| OF WHICH : 1. Artisans & Village Industries        | 5,220           | 8,87           | 7,40           | 1,199           | 4,62           | 4,41           |
| 2. Other Small Scale Industries                    | 22,238          | 350,95         | 305,51         | 14,683          | 405,62         | 338,57         |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**CENTRAL REGION**  
**STATE: UTTAR PRADESH**

**MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | RURAL            |                |                | SEMI-URBAN       |                |                |
|----------------------------------------------------|------------------|----------------|----------------|------------------|----------------|----------------|
|                                                    | No. of           | Credit         | Amount         | No. of           | Credit         | Amount         |
|                                                    | Accounts         | Limit          | Outstanding    | Accounts         | Limit          | Outstanding    |
|                                                    | 1                | 2              | 3              | 4                | 5              | 6              |
| <b>I. AGRICULTURE</b>                              | <b>23,00,781</b> | <b>2349,57</b> | <b>1885,45</b> | <b>6,97,897</b>  | <b>918,38</b>  | <b>731,25</b>  |
| 1. Direct Finance                                  | 22,75,731        | 2289,00        | 1835,12        | 6,88,086         | 843,67         | 667,72         |
| 2. Indirect Finance                                | 25,050           | 60,57          | 50,33          | 9,811            | 74,72          | 63,53          |
| <b>II. INDUSTRY</b>                                | <b>3,51,072</b>  | <b>1143,14</b> | <b>984,19</b>  | <b>1,17,738</b>  | <b>1896,41</b> | <b>1628,50</b> |
| 1. Mining & Quarrying                              | 184              | 2,48           | 1,85           | 147              | 67,00          | 67,16          |
| 2. Food Manufacturing and Processing               | 9,270            | 170,82         | 142,30         | 4,812            | 654,44         | 588,48         |
| (a) Rice Mills, Flour and Dal Mills                | 2,555            | 48,46          | 39,83          | 1,854            | 96,38          | 76,70          |
| (b) Sugar                                          | 128              | 85,54          | 70,87          | 195              | 431,48         | 400,31         |
| (c) Edible Oils and Vanaspati                      | 1,756            | 15,31          | 12,12          | 836              | 28,23          | 18,67          |
| (d) Tea Processing                                 | 5                | 8              | 7              | 7                | 9              | 11             |
| (e) Processing of Fruits & Vegetables              | 39               | 85             | 32             | 39               | 3,51           | 3,68           |
| (f) Others                                         | 4,787            | 20,59          | 19,08          | 1,881            | 94,75          | 89,02          |
| 3. Beverage and Tobacco                            | 59               | 2,63           | 2,03           | 152              | 26,52          | 15,60          |
| 4. Textiles                                        | 1,736            | 109,81         | 91,40          | 2,635            | 328,07         | 296,40         |
| (a) Cotton Textiles                                | 218              | 25,90          | 18,46          | 485              | 59,89          | 63,81          |
| (b) Jute Textiles                                  | 109              | 17,12          | 13,12          | 18               | 2,88           | 2,14           |
| (c) Handloom Textiles & Khadi                      | 250              | 2,50           | 2,22           | 428              | 15,16          | 12,70          |
| (d) Other Textiles                                 | 1,159            | 64,29          | 57,60          | 1,704            | 250,15         | 217,74         |
| 5. Paper, Paper Products and Printing              | 388              | 35,35          | 18,37          | 779              | 55,55          | 49,81          |
| 6. Leather and Leather Products                    | 188              | 15,05          | 13,79          | 166              | 9,92           | 9,18           |
| 7. Rubber and Rubber Products                      | 110              | 3,68           | 4,12           | 197              | 49,20          | 30,23          |
| 8. Chemicals and Chemical Products                 | 765              | 97,73          | 86,75          | 1,328            | 147,38         | 111,99         |
| (a) Heavy Industrial Chemicals                     | 26               | 4,31           | 4,32           | 150              | 29,89          | 20,57          |
| (b) Fertilizers                                    | 32               | 28,84          | 25,37          | 61               | 6,00           | 5,62           |
| (c) Drugs and Pharmaceuticals                      | 95               | 19,37          | 12,61          | 162              | 35,97          | 33,32          |
| (d) Non-Edible Oils                                | 81               | 1,25           | 1,36           | 85               | 3,49           | 3,31           |
| (e) Other Chemicals & Chemical Products            | 531              | 43,95          | 43,09          | 870              | 72,04          | 49,17          |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 37               | 3,92           | 3,66           | 122              | 14,74          | 13,84          |
| 10. Manufacture of Cement & Cement Products        | 214              | 27,42          | 39,33          | 188              | 6,05           | 5,02           |
| 11. Basic Metals & Metal Products                  | 907              | 95,13          | 88,53          | 1,123            | 133,06         | 125,37         |
| (a) Iron and Steel                                 | 303              | 33,68          | 31,65          | 351              | 56,97          | 59,64          |
| (b) Non-Ferrous Metals                             | 47               | 42,19          | 41,84          | 149              | 30,79          | 29,36          |
| (c) Other Metal Products                           | 557              | 19,26          | 15,04          | 623              | 45,30          | 36,37          |
| 12. Engineering                                    | 893              | 203,70         | 176,31         | 1,316            | 178,99         | 138,13         |
| (a) Heavy Engineering                              | 142              | 48,71          | 52,32          | 96               | 34,38          | 32,76          |
| (b) Light Engineering                              | 410              | 52,53          | 35,18          | 696              | 32,98          | 29,51          |
| (c) Electrical Machinery & Goods                   | 221              | 62,16          | 48,32          | 350              | 77,39          | 48,27          |
| (d) Electronic Machinery & Goods                   | 120              | 40,31          | 40,49          | 174              | 34,24          | 27,59          |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 551              | 14,22          | 12,50          | 455              | 10,61          | 10,09          |
| 14. Other Industries                               | 3,35,331         | 334,66         | 288,79         | 1,03,968         | 170,11         | 142,98         |
| 15. Electricity, Gas & Water                       | 84               | 11,86          | 7,25           | 110              | 40,41          | 20,83          |
| (a) Electricity Generation & Transmission          | 69               | 11,69          | 6,90           | 68               | 33,08          | 13,07          |
| (b) Non-Conventional Energy                        | 11               | 15             | 34             | 7                | 4              | 4              |
| (c) Gas, Steam & Water Supply                      | 4                | 2              | 1              | 35               | 7,29           | 7,71           |
| 16. Construction                                   | 355              | 14,68          | 7,22           | 240              | 4,35           | 3,39           |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>1,05,280</b>  | <b>174,39</b>  | <b>145,07</b>  | <b>38,315</b>    | <b>101,53</b>  | <b>90,17</b>   |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>1,72,073</b>  | <b>127,76</b>  | <b>111,92</b>  | <b>62,296</b>    | <b>117,77</b>  | <b>100,09</b>  |
| <b>V. PERSONAL LOANS</b>                           | <b>2,28,703</b>  | <b>455,37</b>  | <b>383,85</b>  | <b>1,60,401</b>  | <b>364,73</b>  | <b>313,89</b>  |
| 1. Loans for Purchase of Consumer Durables         | 10,687           | 14,48          | 12,19          | 7,820            | 11,66          | 10,72          |
| 2. Loans for Housing                               | 12,530           | 98,65          | 78,21          | 11,891           | 86,55          | 77,04          |
| 3. Rest of the Personal Loans                      | 2,05,486         | 342,23         | 293,46         | 1,40,690         | 266,52         | 226,13         |
| <b>VI. TRADE</b>                                   | <b>7,99,698</b>  | <b>730,60</b>  | <b>611,59</b>  | <b>3,19,157</b>  | <b>633,80</b>  | <b>537,92</b>  |
| 1. Wholesale Trade                                 | 23,032           | 87,74          | 75,43          | 12,099           | 226,09         | 196,89         |
| 2. Retail Trade                                    | 7,76,666         | 642,86         | 536,15         | 3,07,058         | 407,71         | 341,03         |
| <b>VII. FINANCE</b>                                | <b>142</b>       | <b>7,73</b>    | <b>6,33</b>    | <b>162</b>       | <b>11,31</b>   | <b>9,15</b>    |
| <b>VIII. ALL OTHERS</b>                            | <b>1,47,896</b>  | <b>216,08</b>  | <b>182,44</b>  | <b>99,231</b>    | <b>214,49</b>  | <b>183,95</b>  |
| <b>TOTAL BANK CREDIT</b>                           | <b>41,05,645</b> | <b>5204,65</b> | <b>4310,83</b> | <b>14,95,197</b> | <b>4258,44</b> | <b>3594,91</b> |
| OF WHICH : 1. Artisans & Village Industries        | 2,40,026         | 186,14         | 162,83         | 53,491           | 65,89          | 55,73          |
| 2. Other Small Scale Industries                    | 93,481           | 303,41         | 242,13         | 52,120           | 517,94         | 452,47         |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**CENTRAL REGION**  
**STATE: UTTAR PRADESH**

**MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | URBAN           |                |                | METROPOLITAN    |                |                |
|----------------------------------------------------|-----------------|----------------|----------------|-----------------|----------------|----------------|
|                                                    | No. of          | Credit         | Amount         | No. of          | Credit         | Amount         |
|                                                    | Accounts        | Limit          | Outstanding    | Accounts        | Limit          | Outstanding    |
|                                                    | 7               | 8              | 9              | 10              | 11             | 12             |
| <b>I. AGRICULTURE</b>                              | <b>1,44,329</b> | <b>285,88</b>  | <b>202,59</b>  | <b>9,986</b>    | <b>85,65</b>   | <b>61,93</b>   |
| 1. Direct Finance                                  | 1,41,925        | 185,50         | 151,15         | 8,667           | 49,29          | 43,29          |
| 2. Indirect Finance                                | 2,404           | 100,37         | 51,44          | 1,319           | 36,36          | 18,65          |
| <b>II. INDUSTRY</b>                                | <b>1,05,645</b> | <b>2608,23</b> | <b>2204,81</b> | <b>19,530</b>   | <b>1336,93</b> | <b>1189,14</b> |
| 1. Mining & Quarrying                              | 198             | 17,60          | 15,17          | 30              | 1,07           | 55             |
| 2. Food Manufacturing and Processing               | 3,096           | 340,05         | 279,73         | 577             | 115,71         | 87,16          |
| (a) Rice Mills, Flour and Dal Mills                | 798             | 64,22          | 47,09          | 202             | 24,59          | 18,97          |
| (b) Sugar                                          | 209             | 130,63         | 119,30         | 8               | 51,07          | 42,45          |
| (c) Edible Oils and Vanaspati                      | 387             | 70,07          | 54,06          | 77              | 17,04          | 12,92          |
| (d) Tea Processing                                 | 15              | 2,34           | 2,90           | 5               | 85             | 35             |
| (e) Processing of Fruits & Vegetables              | 66              | 1,92           | 1,72           | 21              | 1,55           | 1,41           |
| (f) Others                                         | 1,621           | 70,89          | 54,67          | 264             | 20,60          | 11,07          |
| 3. Beverage and Tobacco                            | 166             | 78,83          | 48,79          | 18              | 1,79           | 2,64           |
| 4. Textiles                                        | 3,372           | 344,83         | 311,61         | 903             | 259,71         | 261,72         |
| (a) Cotton Textiles                                | 609             | 75,51          | 72,48          | 269             | 64,29          | 73,25          |
| (b) Jute Textiles                                  | 27              | 88             | 93             | 29              | 4,06           | 2,94           |
| (c) Handloom Textiles & Khadi                      | 431             | 28,08          | 25,58          | 47              | 14,06          | 4,05           |
| (d) Other Textiles                                 | 2,305           | 240,36         | 212,62         | 558             | 177,31         | 181,49         |
| 5. Paper, Paper Products and Printing              | 1,896           | 128,54         | 100,41         | 595             | 132,30         | 122,35         |
| 6. Leather and Leather Products                    | 774             | 68,95          | 59,46          | 716             | 151,16         | 120,17         |
| 7. Rubber and Rubber Products                      | 387             | 74,66          | 68,14          | 144             | 21,32          | 21,23          |
| 8. Chemicals and Chemical Products                 | 1,905           | 169,42         | 153,05         | 1,044           | 113,19         | 92,51          |
| (a) Heavy Industrial Chemicals                     | 164             | 19,89          | 18,53          | 112             | 18,88          | 8,36           |
| (b) Fertilizers                                    | 108             | 54,21          | 41,36          | 34              | 32,61          | 25,82          |
| (c) Drugs and Pharmaceuticals                      | 362             | 21,82          | 19,75          | 243             | 13,59          | 15,22          |
| (d) Non-Edible Oils                                | 68              | 3,77           | 3,50           | 22              | 2,86           | 2,49           |
| (e) Other Chemicals & Chemical Products            | 1,203           | 69,73          | 69,91          | 633             | 45,25          | 40,63          |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 106             | 8,59           | 8,03           | 47              | 14,24          | 23,68          |
| 10. Manufacture of Cement & Cement Products        | 162             | 7,62           | 8,23           | 45              | 17,14          | 11,75          |
| 11. Basic Metals & Metal Products                  | 4,744           | 396,73         | 304,84         | 692             | 133,62         | 119,67         |
| (a) Iron and Steel                                 | 1,079           | 218,11         | 174,04         | 317             | 92,94          | 84,12          |
| (b) Non-Ferrous Metals                             | 933             | 35,79          | 26,30          | 18              | 1,48           | 1,69           |
| (c) Other Metal Products                           | 2,732           | 142,84         | 104,50         | 357             | 39,20          | 33,86          |
| 12. Engineering                                    | 3,129           | 557,33         | 474,99         | 1,033           | 161,64         | 140,72         |
| (a) Heavy Engineering                              | 307             | 212,34         | 197,92         | 275             | 66,04          | 51,14          |
| (b) Light Engineering                              | 1,311           | 73,53          | 68,13          | 397             | 27,60          | 23,51          |
| (c) Electrical Machinery & Goods                   | 1,021           | 139,15         | 115,72         | 239             | 19,35          | 15,07          |
| (d) Electronic Machinery & Goods                   | 490             | 132,31         | 93,22          | 122             | 48,65          | 51,01          |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 596             | 34,63          | 30,73          | 318             | 54,15          | 52,64          |
| 14. Other Industries                               | 84,593          | 314,04         | 279,00         | 13,098          | 98,40          | 87,58          |
| 15. Electricity, Gas & Water                       | 159             | 14,25          | 11,23          | 71              | 16,38          | 11,68          |
| (a) Electricity Generation & Transmission          | 127             | 9,04           | 6,51           | 65              | 15,97          | 10,88          |
| (b) Non-Conventional Energy                        | 7               | 4,40           | 3,98           | 2               | 17             | 17             |
| (c) Gas, Steam & Water Supply                      | 25              | 81             | 74             | 4               | 24             | 62             |
| 16. Construction                                   | 362             | 52,14          | 51,38          | 199             | 45,10          | 33,08          |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>23,603</b>   | <b>93,17</b>   | <b>80,27</b>   | <b>4,216</b>    | <b>75,35</b>   | <b>70,30</b>   |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>53,266</b>   | <b>119,43</b>  | <b>103,08</b>  | <b>11,518</b>   | <b>57,60</b>   | <b>48,19</b>   |
| <b>V. PERSONAL LOANS</b>                           | <b>2,25,968</b> | <b>660,66</b>  | <b>580,68</b>  | <b>92,299</b>   | <b>387,07</b>  | <b>334,21</b>  |
| 1. Loans for Purchase of Consumer Durables         | 13,628          | 20,52          | 16,92          | 4,072           | 7,23           | 6,26           |
| 2. Loans for Housing                               | 23,644          | 224,30         | 200,88         | 11,700          | 173,37         | 150,40         |
| 3. Rest of the Personal Loans                      | 1,88,696        | 415,84         | 362,89         | 76,527          | 206,47         | 177,55         |
| <b>VI. TRADE</b>                                   | <b>2,07,193</b> | <b>782,62</b>  | <b>640,27</b>  | <b>45,477</b>   | <b>275,00</b>  | <b>224,14</b>  |
| 1. Wholesale Trade                                 | 13,161          | 319,01         | 236,38         | 4,378           | 126,58         | 95,43          |
| 2. Retail Trade                                    | 1,94,032        | 463,61         | 403,89         | 41,099          | 148,42         | 128,71         |
| <b>VII. FINANCE</b>                                | <b>522</b>      | <b>53,21</b>   | <b>47,90</b>   | <b>229</b>      | <b>68,26</b>   | <b>55,11</b>   |
| <b>VIII. ALL OTHERS</b>                            | <b>1,27,165</b> | <b>487,86</b>  | <b>443,96</b>  | <b>53,580</b>   | <b>483,95</b>  | <b>421,52</b>  |
| <b>TOTAL BANK CREDIT</b>                           | <b>8,87,691</b> | <b>5091,07</b> | <b>4303,57</b> | <b>2,36,835</b> | <b>2769,80</b> | <b>2404,56</b> |
| OF WHICH : 1. Artisans & Village Industries        | 32,970          | 46,13          | 38,27          | 3,098           | 5,57           | 5,11           |
| 2. Other Small Scale Industries                    | 58,180          | 998,18         | 837,82         | 11,034          | 282,01         | 247,35         |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**WESTERN REGION  
GOA**

**MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | RURAL              |                 |                       | SEMI-URBAN         |                 |                       |
|----------------------------------------------------|--------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
|                                                    | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                  | 2               | 3                     | 4                  | 5               | 6                     |
| <b>I. AGRICULTURE</b>                              | <b>12,276</b>      | <b>27,98</b>    | <b>23,54</b>          | <b>3,173</b>       | <b>24,62</b>    | <b>20,37</b>          |
| 1. Direct Finance                                  | 12,152             | 27,75           | 23,38                 | 2,887              | 21,11           | 17,80                 |
| 2. Indirect Finance                                | 124                | 23              | 17                    | 286                | 3,51            | 2,56                  |
| <b>II. INDUSTRY</b>                                | <b>2,116</b>       | <b>87,08</b>    | <b>64,71</b>          | <b>3,676</b>       | <b>441,79</b>   | <b>344,56</b>         |
| 1. Mining & Quarrying                              | 41                 | 5,54            | 3,33                  | 186                | 159,95          | 112,30                |
| 2. Food Manufacturing and Processing               | 184                | 6,00            | 4,07                  | 185                | 10,99           | 7,84                  |
| (a) Rice Mills, Flour and Dal Mills                | 12                 | 92              | 60                    | 8                  | 31              | 30                    |
| (b) Sugar                                          | 1                  | 2               | 2                     | —                  | —               | —                     |
| (c) Edible Oils and Vanaspati                      | 13                 | 75              | 68                    | 4                  | 13              | 13                    |
| (d) Tea Processing                                 | —                  | —               | —                     | 1                  | 1               | 1                     |
| (e) Processing of Fruits & Vegetables              | 5                  | 5               | 2                     | 11                 | 1,33            | 70                    |
| (f) Others                                         | 153                | 4,25            | 2,74                  | 161                | 9,21            | 6,70                  |
| 3. Beverage and Tobacco                            | 83                 | 1,15            | 95                    | 139                | 11,04           | 8,11                  |
| 4. Textiles                                        | 17                 | 2,05            | 2,03                  | 116                | 16,13           | 17,01                 |
| (a) Cotton Textiles                                | —                  | —               | —                     | 5                  | 10,64           | 11,99                 |
| (b) Jute Textiles                                  | —                  | —               | —                     | —                  | —               | —                     |
| (c) Handloom Textiles & Khadi                      | 2                  | 2               | 1                     | —                  | —               | —                     |
| (d) Other Textiles                                 | 15                 | 2,03            | 2,02                  | 111                | 5,49            | 5,01                  |
| 5. Paper, Paper Products and Printing              | 52                 | 1,17            | 1,00                  | 155                | 6,31            | 5,19                  |
| 6. Leather and Leather Products                    | 19                 | 2,00            | 2,49                  | 16                 | 16              | 15                    |
| 7. Rubber and Rubber Products                      | 26                 | 2,27            | 1,72                  | 59                 | 5,28            | 3,81                  |
| 8. Chemicals and Chemical Products                 | 63                 | 28,41           | 19,33                 | 288                | 65,29           | 49,39                 |
| (a) Heavy Industrial Chemicals                     | 3                  | 8               | 8                     | 21                 | 2,51            | 1,50                  |
| (b) Fertilizers                                    | 3                  | 15,54           | 10,97                 | 7                  | 26,46           | 13,76                 |
| (c) Drugs and Pharmaceuticals                      | 7                  | 51              | 46                    | 61                 | 17,42           | 16,74                 |
| (d) Non-Edible Oils                                | —                  | —               | —                     | 4                  | 8               | 10                    |
| (e) Other Chemicals & Chemical Products            | 50                 | 12,28           | 7,82                  | 195                | 18,82           | 17,30                 |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 2                  | 22              | 21                    | 14                 | 8,50            | 7,84                  |
| 10. Manufacture of Cement & Cement Products        | 12                 | 24              | 21                    | 39                 | 88              | 65                    |
| 11. Basic Metals & Metal Products                  | 133                | 6,60            | 5,58                  | 254                | 53,78           | 48,33                 |
| (a) Iron and Steel                                 | 13                 | 4,67            | 4,14                  | 63                 | 36,76           | 36,39                 |
| (b) Non-Ferrous Metals                             | 5                  | 16              | 8                     | 15                 | 9,22            | 6,41                  |
| (c) Other Metal Products                           | 115                | 1,78            | 1,35                  | 176                | 7,80            | 5,52                  |
| 12. Engineering                                    | 58                 | 22,45           | 16,25                 | 270                | 33,19           | 27,77                 |
| (a) Heavy Engineering                              | 9                  | 12,16           | 6,92                  | 18                 | 5,03            | 3,66                  |
| (b) Light Engineering                              | 15                 | 4,87            | 4,29                  | 76                 | 10,47           | 8,77                  |
| (c) Electrical Machinery & Goods                   | 21                 | 2,25            | 1,85                  | 83                 | 6,00            | 4,21                  |
| (d) Electronic Machinery & Goods                   | 13                 | 3,17            | 3,19                  | 93                 | 11,69           | 11,14                 |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 54                 | 1,00            | 54                    | 94                 | 14,43           | 8,37                  |
| 14. Other Industries                               | 1,266              | 5,58            | 4,82                  | 1,300              | 27,64           | 23,88                 |
| 15. Electricity, Gas & Water                       | 3                  | 10              | 9                     | 9                  | 1,54            | 82                    |
| (a) Electricity Generation & Transmission          | 1                  | 5               | 4                     | 5                  | 15              | 14                    |
| (b) Non-Conventional Energy                        | —                  | —               | —                     | —                  | —               | —                     |
| (c) Gas, Steam & Water Supply                      | 2                  | 5               | 5                     | 4                  | 1,39            | 67                    |
| 16. Construction                                   | 103                | 2,30            | 2,10                  | 552                | 26,67           | 23,12                 |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>2,539</b>       | <b>32,40</b>    | <b>24,98</b>          | <b>1,882</b>       | <b>41,17</b>    | <b>31,29</b>          |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>5,622</b>       | <b>15,99</b>    | <b>12,11</b>          | <b>3,024</b>       | <b>45,54</b>    | <b>37,75</b>          |
| <b>V. PERSONAL LOANS</b>                           | <b>18,238</b>      | <b>45,79</b>    | <b>40,99</b>          | <b>22,913</b>      | <b>98,74</b>    | <b>87,95</b>          |
| 1. Loans for Purchase of Consumer Durables         | 1,215              | 1,87            | 1,47                  | 1,503              | 3,83            | 3,30                  |
| 2. Loans for Housing                               | 1,359              | 6,92            | 6,48                  | 2,088              | 21,57           | 19,85                 |
| 3. Rest of the Personal Loans                      | 15,664             | 37,00           | 33,03                 | 19,322             | 73,34           | 64,80                 |
| <b>VI. TRADE</b>                                   | <b>5,270</b>       | <b>11,37</b>    | <b>9,17</b>           | <b>4,351</b>       | <b>66,12</b>    | <b>53,92</b>          |
| 1. Wholesale Trade                                 | 353                | 3,42            | 2,65                  | 390                | 30,82           | 23,50                 |
| 2. Retail Trade                                    | 4,917              | 7,95            | 6,51                  | 3,961              | 35,29           | 30,42                 |
| <b>VII. FINANCE</b>                                | <b>8</b>           | <b>82</b>       | <b>97</b>             | <b>34</b>          | <b>17,67</b>    | <b>7,94</b>           |
| <b>VIII. ALL OTHERS</b>                            | <b>6,315</b>       | <b>9,63</b>     | <b>8,45</b>           | <b>8,356</b>       | <b>79,18</b>    | <b>72,61</b>          |
| <b>TOTAL BANK CREDIT</b>                           | <b>52,384</b>      | <b>231,05</b>   | <b>184,91</b>         | <b>47,409</b>      | <b>814,82</b>   | <b>656,38</b>         |
| OF WHICH : 1. Artisans & Village Industries        | 499                | 94              | 75                    | 194                | 1,24            | 1,15                  |
| 2. Other Small Scale Industries                    | 1,095              | 20,27           | 15,37                 | 2,115              | 97,00           | 81,84                 |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**WESTERN REGION  
GOA**

**MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | URBAN    |        |             | METROPOLITAN |        |             |
|----------------------------------------------------|----------|--------|-------------|--------------|--------|-------------|
|                                                    | No. of   | Credit | Amount      | No. of       | Credit | Amount      |
|                                                    | Accounts | Limit  | Outstanding | Accounts     | Limit  | Outstanding |
|                                                    | 7        | 8      | 9           | 10           | 11     | 12          |
| <b>I. AGRICULTURE</b>                              | —        | —      | —           | —            | —      | —           |
| 1. Direct Finance                                  | —        | —      | —           | —            | —      | —           |
| 2. Indirect Finance                                | —        | —      | —           | —            | —      | —           |
| <b>II. INDUSTRY</b>                                | —        | —      | —           | —            | —      | —           |
| 1. Mining & Quarrying                              | —        | —      | —           | —            | —      | —           |
| 2. Food Manufacturing and Processing               | —        | —      | —           | —            | —      | —           |
| (a) Rice Mills, Flour and Dal Mills                | —        | —      | —           | —            | —      | —           |
| (b) Sugar                                          | —        | —      | —           | —            | —      | —           |
| (c) Edible Oils and Vanaspati                      | —        | —      | —           | —            | —      | —           |
| (d) Tea Processing                                 | —        | —      | —           | —            | —      | —           |
| (e) Processing of Fruits & Vegetables              | —        | —      | —           | —            | —      | —           |
| (f) Others                                         | —        | —      | —           | —            | —      | —           |
| 3. Beverage and Tobacco                            | —        | —      | —           | —            | —      | —           |
| 4. Textiles                                        | —        | —      | —           | —            | —      | —           |
| (a) Cotton Textiles                                | —        | —      | —           | —            | —      | —           |
| (b) Jute Textiles                                  | —        | —      | —           | —            | —      | —           |
| (c) Handloom Textiles & Khadi                      | —        | —      | —           | —            | —      | —           |
| (d) Other Textiles                                 | —        | —      | —           | —            | —      | —           |
| 5. Paper, Paper Products and Printing              | —        | —      | —           | —            | —      | —           |
| 6. Leather and Leather Products                    | —        | —      | —           | —            | —      | —           |
| 7. Rubber and Rubber Products                      | —        | —      | —           | —            | —      | —           |
| 8. Chemicals and Chemical Products                 | —        | —      | —           | —            | —      | —           |
| (a) Heavy Industrial Chemicals                     | —        | —      | —           | —            | —      | —           |
| (b) Fertilizers                                    | —        | —      | —           | —            | —      | —           |
| (c) Drugs and Pharmaceuticals                      | —        | —      | —           | —            | —      | —           |
| (d) Non-Edible Oils                                | —        | —      | —           | —            | —      | —           |
| (e) Other Chemicals & Chemical Products            | —        | —      | —           | —            | —      | —           |
| 9. Petroleum, Coal Products & Nuclear Fuels        | —        | —      | —           | —            | —      | —           |
| 10. Manufacture of Cement & Cement Products        | —        | —      | —           | —            | —      | —           |
| 11. Basic Metals & Metal Products                  | —        | —      | —           | —            | —      | —           |
| (a) Iron and Steel                                 | —        | —      | —           | —            | —      | —           |
| (b) Non-Ferrous Metals                             | —        | —      | —           | —            | —      | —           |
| (c) Other Metal Products                           | —        | —      | —           | —            | —      | —           |
| 12. Engineering                                    | —        | —      | —           | —            | —      | —           |
| (a) Heavy Engineering                              | —        | —      | —           | —            | —      | —           |
| (b) Light Engineering                              | —        | —      | —           | —            | —      | —           |
| (c) Electrical Machinery & Goods                   | —        | —      | —           | —            | —      | —           |
| (d) Electronic Machinery & Goods                   | —        | —      | —           | —            | —      | —           |
| 13. Vehicles, Vehicle Parts & Transport Equipments | —        | —      | —           | —            | —      | —           |
| 14. Other Industries                               | —        | —      | —           | —            | —      | —           |
| 15. Electricity, Gas & Water                       | —        | —      | —           | —            | —      | —           |
| (a) Electricity Generation & Transmission          | —        | —      | —           | —            | —      | —           |
| (b) Non-Conventional Energy                        | —        | —      | —           | —            | —      | —           |
| (c) Gas, Steam & Water Supply                      | —        | —      | —           | —            | —      | —           |
| 16. Construction                                   | —        | —      | —           | —            | —      | —           |
| <b>III. TRANSPORT OPERATORS</b>                    | —        | —      | —           | —            | —      | —           |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | —        | —      | —           | —            | —      | —           |
| <b>V. PERSONAL LOANS</b>                           | —        | —      | —           | —            | —      | —           |
| 1. Loans for Purchase of Consumer Durables         | —        | —      | —           | —            | —      | —           |
| 2. Loans for Housing                               | —        | —      | —           | —            | —      | —           |
| 3. Rest of the Personal Loans                      | —        | —      | —           | —            | —      | —           |
| <b>VI. TRADE</b>                                   | —        | —      | —           | —            | —      | —           |
| 1. Wholesale Trade                                 | —        | —      | —           | —            | —      | —           |
| 2. Retail Trade                                    | —        | —      | —           | —            | —      | —           |
| <b>VII. FINANCE</b>                                | —        | —      | —           | —            | —      | —           |
| <b>VIII. ALL OTHERS</b>                            | —        | —      | —           | —            | —      | —           |
| <b>TOTAL BANK CREDIT</b>                           | —        | —      | —           | —            | —      | —           |
| OF WHICH : 1. Artisans & Village Industries        | —        | —      | —           | —            | —      | —           |
| 2. Other Small Scale Industries                    | —        | —      | —           | —            | —      | —           |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 1996**

**WESTERN REGION  
STATE: GUJARAT**

(Amount in Rupees Lakh)

| OCCUPATION                                         | RURAL           |                |                | SEMI-URBAN      |                |                |
|----------------------------------------------------|-----------------|----------------|----------------|-----------------|----------------|----------------|
|                                                    | No. of          | Credit         | Amount         | No. of          | Credit         | Amount         |
|                                                    | Accounts        | Limit          | Outstanding    | Accounts        | Limit          | Outstanding    |
|                                                    | 1               | 2              | 3              | 4               | 5              | 6              |
| <b>I. AGRICULTURE</b>                              | <b>5,81,870</b> | <b>945,10</b>  | <b>804,27</b>  | <b>2,50,558</b> | <b>639,56</b>  | <b>498,75</b>  |
| 1. Direct Finance                                  | 5,77,988        | 886,27         | 758,46         | 2,48,495        | 514,59         | 401,91         |
| 2. Indirect Finance                                | 3,882           | 58,83          | 45,80          | 2,063           | 124,97         | 96,83          |
| <b>II. INDUSTRY</b>                                | <b>49,334</b>   | <b>1471,10</b> | <b>1254,72</b> | <b>42,735</b>   | <b>1727,27</b> | <b>1307,56</b> |
| 1. Mining & Quarrying                              | 175             | 14,33          | 11,63          | 402             | 17,42          | 15,40          |
| 2. Food Manufacturing and Processing               | 731             | 36,32          | 25,77          | 939             | 151,75         | 100,69         |
| (a) Rice Mills, Flour and Dal Mills                | 116             | 9,37           | 7,22           | 192             | 23,62          | 16,46          |
| (b) Sugar                                          | 8               | 2,09           | 50             | 31              | 6,29           | 8,49           |
| (c) Edible Oils and Vanaspati                      | 172             | 14,95          | 9,92           | 206             | 51,86          | 34,12          |
| (d) Tea Processing                                 | 2               | 1              | 1              | 6               | 1,26           | 1,07           |
| (e) Processing of Fruits & Vegetables              | 6               | 18             | 17             | 37              | 30,80          | 16,55          |
| (f) Others                                         | 427             | 9,72           | 7,95           | 467             | 37,92          | 24,00          |
| 3. Beverage and Tobacco                            | 198             | 6,54           | 4,83           | 247             | 12,66          | 9,99           |
| 4. Textiles                                        | 852             | 129,67         | 114,31         | 1,420           | 251,71         | 217,95         |
| (a) Cotton Textiles                                | 219             | 70,96          | 67,71          | 720             | 111,61         | 95,39          |
| (b) Jute Textiles                                  | 10              | 15             | 8              | 8               | 37             | 30             |
| (c) Handloom Textiles & Khadi                      | 11              | 24             | 18             | 51              | 5,39           | 4,64           |
| (d) Other Textiles                                 | 612             | 58,33          | 46,35          | 641             | 134,34         | 117,63         |
| 5. Paper, Paper Products and Printing              | 299             | 65,23          | 48,00          | 561             | 74,99          | 62,23          |
| 6. Leather and Leather Products                    | 20              | 2,68           | 2,90           | 46              | 3,11           | 2,67           |
| 7. Rubber and Rubber Products                      | 105             | 8,82           | 7,81           | 170             | 13,20          | 9,65           |
| 8. Chemicals and Chemical Products                 | 1,152           | 513,05         | 375,08         | 2,165           | 434,46         | 344,58         |
| (a) Heavy Industrial Chemicals                     | 180             | 191,74         | 126,44         | 391             | 125,71         | 104,62         |
| (b) Fertilizers                                    | 42              | 77,71          | 66,71          | 29              | 30,68          | 14,22          |
| (c) Drugs and Pharmaceuticals                      | 138             | 71,44          | 58,32          | 344             | 55,99          | 39,27          |
| (d) Non-Edible Oils                                | 11              | 51             | 57             | 69              | 26,45          | 26,32          |
| (e) Other Chemicals & Chemical Products            | 781             | 171,64         | 123,04         | 1,332           | 195,63         | 160,15         |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 89              | 271,79         | 304,04         | 89              | 4,58           | 4,13           |
| 10. Manufacture of Cement & Cement Products        | 120             | 14,70          | 12,28          | 231             | 72,34          | 43,37          |
| 11. Basic Metals & Metal Products                  | 693             | 96,11          | 81,80          | 1,099           | 159,06         | 112,28         |
| (a) Iron and Steel                                 | 234             | 56,18          | 52,51          | 404             | 72,17          | 55,50          |
| (b) Non-Ferrous Metals                             | 83              | 12,97          | 7,49           | 64              | 20,77          | 11,97          |
| (c) Other Metal Products                           | 376             | 26,96          | 21,80          | 631             | 66,12          | 44,82          |
| 12. Engineering                                    | 869             | 117,16         | 92,96          | 1,434           | 218,39         | 161,36         |
| (a) Heavy Engineering                              | 171             | 42,53          | 27,75          | 341             | 97,61          | 63,26          |
| (b) Light Engineering                              | 437             | 25,72          | 22,94          | 580             | 33,71          | 26,41          |
| (c) Electrical Machinery & Goods                   | 148             | 28,66          | 25,07          | 269             | 48,10          | 39,51          |
| (d) Electronic Machinery & Goods                   | 113             | 20,24          | 17,19          | 244             | 38,97          | 32,18          |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 546             | 22,54          | 18,45          | 511             | 43,10          | 27,44          |
| 14. Other Industries                               | 43,249          | 88,38          | 70,95          | 33,059          | 216,51         | 154,77         |
| 15. Electricity, Gas & Water                       | 61              | 78,50          | 79,05          | 73              | 7,35           | 3,07           |
| (a) Electricity Generation & Transmission          | 41              | 78,29          | 78,88          | 48              | 5,40           | 1,69           |
| (b) Non-Conventional Energy                        | 4               | 8              | 4              | 2               | 5              | 5              |
| (c) Gas, Steam & Water Supply                      | 16              | 13             | 13             | 23              | 1,89           | 1,33           |
| 16. Construction                                   | 175             | 5,28           | 4,86           | 289             | 46,65          | 37,98          |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>15,675</b>   | <b>99,92</b>   | <b>74,25</b>   | <b>10,727</b>   | <b>93,62</b>   | <b>67,82</b>   |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>39,033</b>   | <b>62,01</b>   | <b>50,30</b>   | <b>36,321</b>   | <b>102,63</b>  | <b>84,32</b>   |
| <b>V. PERSONAL LOANS</b>                           | <b>72,155</b>   | <b>179,56</b>  | <b>157,40</b>  | <b>94,456</b>   | <b>314,29</b>  | <b>266,49</b>  |
| 1. Loans for Purchase of Consumer Durables         | 4,329           | 6,27           | 5,11           | 5,469           | 8,41           | 6,35           |
| 2. Loans for Housing                               | 6,531           | 39,63          | 34,29          | 13,399          | 112,60         | 96,62          |
| 3. Rest of the Personal Loans                      | 61,295          | 133,66         | 118,00         | 75,588          | 193,28         | 163,52         |
| <b>VI. TRADE</b>                                   | <b>94,668</b>   | <b>124,70</b>  | <b>98,60</b>   | <b>65,835</b>   | <b>224,33</b>  | <b>150,35</b>  |
| 1. Wholesale Trade                                 | 7,049           | 39,61          | 31,95          | 5,386           | 91,41          | 51,59          |
| 2. Retail Trade                                    | 87,619          | 85,09          | 66,64          | 60,449          | 132,92         | 98,77          |
| <b>VII. FINANCE</b>                                | <b>186</b>      | <b>14,31</b>   | <b>12,96</b>   | <b>388</b>      | <b>62,01</b>   | <b>48,61</b>   |
| <b>VIII. ALL OTHERS</b>                            | <b>30,945</b>   | <b>91,59</b>   | <b>77,16</b>   | <b>29,638</b>   | <b>170,56</b>  | <b>155,18</b>  |
| <b>TOTAL BANK CREDIT</b>                           | <b>8,83,866</b> | <b>2988,29</b> | <b>2529,66</b> | <b>5,30,658</b> | <b>3334,27</b> | <b>2579,08</b> |
| OF WHICH : 1. Artisans & Village Industries        | 34,765          | 28,60          | 22,72          | 18,106          | 21,79          | 16,86          |
| 2. Other Small Scale Industries                    | 10,720          | 289,78         | 226,82         | 18,996          | 710,00         | 528,65         |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**WESTERN REGION**

**STATE: GUJARAT**

**MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | URBAN           |                |                | METROPOLITAN    |                 |                |
|----------------------------------------------------|-----------------|----------------|----------------|-----------------|-----------------|----------------|
|                                                    | No. of          | Credit         | Amount         | No. of          | Credit          | Amount         |
|                                                    | Accounts        | Limit          | Outstanding    | Accounts        | Limit           | Outstanding    |
|                                                    | 7               | 8              | 9              | 10              | 11              | 12             |
| <b>I. AGRICULTURE</b>                              | <b>29,642</b>   | <b>114,46</b>  | <b>93,12</b>   | <b>13,585</b>   | <b>188,81</b>   | <b>154,26</b>  |
| 1. Direct Finance                                  | 28,328          | 98,67          | 82,91          | 12,325          | 28,49           | 25,55          |
| 2. Indirect Finance                                | 1,314           | 15,79          | 10,21          | 1,260           | 160,32          | 128,71         |
| <b>II. INDUSTRY</b>                                | <b>20,723</b>   | <b>1216,93</b> | <b>972,53</b>  | <b>34,511</b>   | <b>6947,50</b>  | <b>5280,76</b> |
| 1. Mining & Quarrying                              | 126             | 6,50           | 5,39           | 141             | 10,18           | 9,19           |
| 2. Food Manufacturing and Processing               | 439             | 113,28         | 95,01          | 439             | 347,43          | 305,53         |
| (a) Rice Mills, Flour and Dal Mills                | 38              | 7,04           | 5,75           | 105             | 13,45           | 9,93           |
| (b) Sugar                                          | 4               | 2,23           | 2,03           | 1               | —               | —              |
| (c) Edible Oils and Vanaspati                      | 85              | 48,08          | 35,71          | 78              | 123,61          | 97,52          |
| (d) Tea Processing                                 | —               | —              | —              | 20              | 6,92            | 5,33           |
| (e) Processing of Fruits & Vegetables              | 12              | 3,26           | 2,93           | 21              | 11,31           | 7,58           |
| (f) Others                                         | 300             | 52,67          | 48,59          | 214             | 192,14          | 185,17         |
| 3. Beverage and Tobacco                            | 40              | 4,21           | 3,87           | 59              | 12,22           | 5,23           |
| 4. Textiles                                        | 419             | 116,85         | 90,10          | 10,403          | 2340,99         | 1881,18        |
| (a) Cotton Textiles                                | 127             | 27,92          | 24,75          | 1,513           | 1225,40         | 976,58         |
| (b) Jute Textiles                                  | 13              | 37             | 35             | 24              | 4,89            | 3,94           |
| (c) Handloom Textiles & Khadi                      | 4               | 3              | 2              | 59              | 7,38            | 6,08           |
| (d) Other Textiles                                 | 275             | 88,54          | 64,98          | 8,807           | 1103,31         | 894,57         |
| 5. Paper, Paper Products and Printing              | 296             | 15,87          | 12,05          | 940             | 85,23           | 75,98          |
| 6. Leather and Leather Products                    | 39              | 3,53           | 2,70           | 95              | 6,76            | 6,35           |
| 7. Rubber and Rubber Products                      | 59              | 2,60           | 2,03           | 239             | 25,48           | 21,26          |
| 8. Chemicals and Chemical Products                 | 1,127           | 259,65         | 207,22         | 3,996           | 1658,76         | 1132,04        |
| (a) Heavy Industrial Chemicals                     | 133             | 88,15          | 74,61          | 642             | 281,05          | 164,33         |
| (b) Fertilizers                                    | 27              | 67,96          | 50,54          | 47              | 187,90          | 57,12          |
| (c) Drugs and Pharmaceuticals                      | 164             | 25,66          | 19,66          | 710             | 563,70          | 423,89         |
| (d) Non-Edible Oils                                | 17              | 1,23           | 93             | 43              | 19,73           | 14,07          |
| (e) Other Chemicals & Chemical Products            | 786             | 76,65          | 61,48          | 2,554           | 606,37          | 472,62         |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 52              | 8,79           | 7,49           | 319             | 60,53           | 38,07          |
| 10. Manufacture of Cement & Cement Products        | 97              | 32,74          | 24,00          | 139             | 93,98           | 59,60          |
| 11. Basic Metals & Metal Products                  | 1,977           | 255,36         | 229,31         | 2,224           | 481,05          | 377,29         |
| (a) Iron and Steel                                 | 601             | 187,75         | 171,38         | 824             | 277,40          | 236,18         |
| (b) Non-Ferrous Metals                             | 544             | 21,88          | 19,75          | 196             | 38,44           | 36,66          |
| (c) Other Metal Products                           | 832             | 45,73          | 38,18          | 1,204           | 165,21          | 104,45         |
| 12. Engineering                                    | 1,733           | 138,67         | 105,17         | 3,619           | 842,25          | 629,81         |
| (a) Heavy Engineering                              | 690             | 66,47          | 54,49          | 901             | 259,93          | 175,89         |
| (b) Light Engineering                              | 819             | 28,15          | 22,90          | 1,312           | 163,50          | 113,99         |
| (c) Electrical Machinery & Goods                   | 117             | 34,49          | 20,67          | 800             | 334,80          | 270,99         |
| (d) Electronic Machinery & Goods                   | 107             | 9,55           | 7,11           | 606             | 84,02           | 68,93          |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 239             | 26,51          | 18,44          | 490             | 78,62           | 59,86          |
| 14. Other Industries                               | 13,864          | 197,65         | 141,64         | 10,574          | 511,12          | 378,09         |
| 15. Electricity, Gas & Water                       | 43              | 14,57          | 9,23           | 186             | 313,43          | 233,32         |
| (a) Electricity Generation & Transmission          | 24              | 5,68           | 5,38           | 152             | 310,97          | 231,29         |
| (b) Non-Conventional Energy                        | 3               | 56             | 56             | 12              | 44              | 36             |
| (c) Gas, Steam & Water Supply                      | 16              | 8,34           | 3,29           | 22              | 2,01            | 1,66           |
| 16. Construction                                   | 173             | 20,16          | 18,88          | 648             | 79,48           | 67,96          |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>3,837</b>    | <b>31,52</b>   | <b>24,62</b>   | <b>6,533</b>    | <b>63,04</b>    | <b>40,74</b>   |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>18,065</b>   | <b>91,32</b>   | <b>77,29</b>   | <b>20,738</b>   | <b>276,77</b>   | <b>198,75</b>  |
| <b>V. PERSONAL LOANS</b>                           | <b>77,171</b>   | <b>228,48</b>  | <b>200,45</b>  | <b>1,41,060</b> | <b>663,73</b>   | <b>546,54</b>  |
| 1. Loans for Purchase of Consumer Durables         | 3,359           | 5,48           | 4,25           | 4,080           | 8,19            | 6,39           |
| 2. Loans for Housing                               | 9,229           | 77,95          | 70,43          | 21,938          | 236,61          | 201,30         |
| 3. Rest of the Personal Loans                      | 64,583          | 145,05         | 125,77         | 1,15,042        | 418,94          | 338,85         |
| <b>VI. TRADE</b>                                   | <b>24,248</b>   | <b>173,93</b>  | <b>137,60</b>  | <b>24,746</b>   | <b>616,13</b>   | <b>426,43</b>  |
| 1. Wholesale Trade                                 | 1,912           | 103,51         | 83,20          | 5,566           | 456,44          | 308,45         |
| 2. Retail Trade                                    | 22,336          | 70,42          | 54,41          | 19,180          | 159,69          | 117,98         |
| <b>VII. FINANCE</b>                                | <b>294</b>      | <b>37,78</b>   | <b>29,99</b>   | <b>1,104</b>    | <b>575,49</b>   | <b>468,39</b>  |
| <b>VIII. ALL OTHERS</b>                            | <b>22,893</b>   | <b>120,64</b>  | <b>102,59</b>  | <b>47,163</b>   | <b>674,43</b>   | <b>568,74</b>  |
| <b>TOTAL BANK CREDIT</b>                           | <b>1,96,873</b> | <b>2015,07</b> | <b>1638,20</b> | <b>2,89,440</b> | <b>10005,89</b> | <b>7684,61</b> |
| OF WHICH : 1. Artisans & Village Industries        | 5,178           | 6,25           | 4,84           | 2,118           | 18,73           | 15,66          |
| 2. Other Small Scale Industries                    | 11,876          | 403,53         | 298,49         | 21,257          | 1703,64         | 1234,85        |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 1996**

**WESTERN REGION  
STATE: MAHARASHTRA**

(Amount in Rupees Lakh)

| OCCUPATION                                         | RURAL              |                 |                       | SEMI-URBAN         |                 |                       |
|----------------------------------------------------|--------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
|                                                    | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                  | 2               | 3                     | 4                  | 5               | 6                     |
| <b>I. AGRICULTURE</b>                              | <b>9,81,147</b>    | <b>1374,25</b>  | <b>1242,99</b>        | <b>5,00,868</b>    | <b>709,18</b>   | <b>624,11</b>         |
| 1. Direct Finance                                  | 9,67,525           | 1122,53         | 1021,45               | 4,98,237           | 628,31          | 560,84                |
| 2. Indirect Finance                                | 13,622             | 251,72          | 221,54                | 2,631              | 80,87           | 63,27                 |
| <b>II. INDUSTRY</b>                                | <b>48,216</b>      | <b>1372,67</b>  | <b>1118,55</b>        | <b>49,233</b>      | <b>873,50</b>   | <b>764,36</b>         |
| 1. Mining & Quarrying                              | 293                | 40,17           | 36,50                 | 178                | 8,79            | 8,41                  |
| 2. Food Manufacturing and Processing               | 1,905              | 112,00          | 98,37                 | 1,945              | 136,20          | 108,15                |
| (a) Rice Mills, Flour and Dal Mills                | 391                | 10,90           | 10,28                 | 536                | 27,96           | 25,89                 |
| (b) Sugar                                          | 20                 | 33,90           | 25,75                 | 19                 | 28,53           | 28,69                 |
| (c) Edible Oils and Vanaspati                      | 275                | 27,11           | 23,64                 | 321                | 38,98           | 25,54                 |
| (d) Tea Processing                                 | 1                  | 1               | 1                     | 5                  | 5               | 4                     |
| (e) Processing of Fruits & Vegetables              | 130                | 13,47           | 16,51                 | 54                 | 4,31            | 3,08                  |
| (f) Others                                         | 1,088              | 26,61           | 22,18                 | 1,010              | 36,37           | 24,92                 |
| 3. Beverage and Tobacco                            | 63                 | 13,24           | 11,72                 | 99                 | 12,05           | 12,82                 |
| 4. Textiles                                        | 564                | 262,80          | 186,41                | 1,089              | 136,30          | 114,88                |
| (a) Cotton Textiles                                | 222                | 169,41          | 106,51                | 591                | 96,86           | 82,23                 |
| (b) Jute Textiles                                  | 14                 | 29              | 25                    | 13                 | 1,30            | 1,08                  |
| (c) Handloom Textiles & Khadi                      | 30                 | 4,55            | 4,82                  | 38                 | 3,74            | 3,74                  |
| (d) Other Textiles                                 | 298                | 88,56           | 74,84                 | 447                | 34,40           | 27,84                 |
| 5. Paper, Paper Products and Printing              | 518                | 80,42           | 49,91                 | 775                | 55,48           | 48,97                 |
| 6. Leather and Leather Products                    | 133                | 24,21           | 23,52                 | 176                | 2,89            | 2,56                  |
| 7. Rubber and Rubber Products                      | 143                | 46,51           | 45,75                 | 266                | 9,95            | 9,87                  |
| 8. Chemicals and Chemical Products                 | 936                | 174,87          | 139,29                | 1,268              | 142,58          | 130,83                |
| (a) Heavy Industrial Chemicals                     | 122                | 20,70           | 15,81                 | 154                | 18,69           | 15,40                 |
| (b) Fertilizers                                    | 18                 | 7,27            | 6,74                  | 43                 | 13,19           | 16,61                 |
| (c) Drugs and Pharmaceuticals                      | 138                | 55,15           | 41,54                 | 217                | 26,82           | 24,02                 |
| (d) Non-Edible Oils                                | 18                 | 1,39            | 1,37                  | 55                 | 11,10           | 9,07                  |
| (e) Other Chemicals & Chemical Products            | 640                | 90,35           | 73,83                 | 799                | 72,77           | 65,72                 |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 77                 | 14,59           | 11,17                 | 66                 | 7,73            | 5,71                  |
| 10. Manufacture of Cement & Cement Products        | 103                | 13,24           | 12,19                 | 194                | 17,29           | 14,80                 |
| 11. Basic Metals & Metal Products                  | 996                | 193,33          | 170,57                | 1,261              | 87,27           | 82,42                 |
| (a) Iron and Steel                                 | 294                | 99,40           | 89,86                 | 220                | 33,77           | 32,45                 |
| (b) Non-Ferrous Metals                             | 42                 | 11,43           | 9,35                  | 90                 | 16,75           | 15,69                 |
| (c) Other Metal Products                           | 660                | 82,50           | 71,36                 | 951                | 36,75           | 34,28                 |
| 12. Engineering                                    | 878                | 176,48          | 142,68                | 1,370              | 76,19           | 63,07                 |
| (a) Heavy Engineering                              | 146                | 64,43           | 55,01                 | 204                | 20,78           | 17,57                 |
| (b) Light Engineering                              | 364                | 33,38           | 21,93                 | 541                | 23,40           | 22,14                 |
| (c) Electrical Machinery & Goods                   | 245                | 25,63           | 17,68                 | 401                | 23,41           | 16,72                 |
| (d) Electronic Machinery & Goods                   | 123                | 53,04           | 48,06                 | 224                | 8,60            | 6,64                  |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 781                | 48,57           | 43,73                 | 720                | 19,24           | 14,79                 |
| 14. Other Industries                               | 40,193             | 127,83          | 115,78                | 38,827             | 105,97          | 97,19                 |
| 15. Electricity, Gas & Water                       | 92                 | 18,26           | 6,34                  | 72                 | 11,42           | 9,83                  |
| (a) Electricity Generation & Transmission          | 75                 | 17,97           | 6,01                  | 51                 | 10,84           | 9,29                  |
| (b) Non-Conventional Energy                        | 3                  | 11              | 12                    | 2                  | 1               | —                     |
| (c) Gas, Steam & Water Supply                      | 14                 | 18              | 22                    | 19                 | 57              | 55                    |
| 16. Construction                                   | 541                | 26,16           | 24,63                 | 927                | 44,16           | 40,06                 |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>20,986</b>      | <b>124,02</b>   | <b>102,30</b>         | <b>16,536</b>      | <b>103,01</b>   | <b>84,22</b>          |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>1,09,223</b>    | <b>132,84</b>   | <b>120,29</b>         | <b>66,630</b>      | <b>140,50</b>   | <b>128,33</b>         |
| <b>V. PERSONAL LOANS</b>                           | <b>1,38,666</b>    | <b>285,70</b>   | <b>262,45</b>         | <b>1,60,082</b>    | <b>397,79</b>   | <b>357,80</b>         |
| 1. Loans for Purchase of Consumer Durables         | 6,244              | 10,35           | 9,08                  | 11,041             | 18,30           | 14,39                 |
| 2. Loans for Housing                               | 10,343             | 79,98           | 75,58                 | 14,697             | 130,03          | 119,20                |
| 3. Rest of the Personal Loans                      | 1,22,079           | 195,37          | 177,79                | 1,34,344           | 249,46          | 224,21                |
| <b>VI. TRADE</b>                                   | <b>2,58,508</b>    | <b>677,84</b>   | <b>635,45</b>         | <b>1,85,652</b>    | <b>377,10</b>   | <b>326,34</b>         |
| 1. Wholesale Trade                                 | 7,568              | 421,43          | 408,55                | 7,285              | 67,61           | 55,02                 |
| 2. Retail Trade                                    | 2,50,940           | 256,40          | 226,90                | 1,78,367           | 309,49          | 271,32                |
| <b>VII. FINANCE</b>                                | <b>162</b>         | <b>17,09</b>    | <b>15,19</b>          | <b>138</b>         | <b>62,25</b>    | <b>48,04</b>          |
| <b>VIII. ALL OTHERS</b>                            | <b>61,441</b>      | <b>100,33</b>   | <b>82,85</b>          | <b>57,638</b>      | <b>109,52</b>   | <b>91,98</b>          |
| <b>TOTAL BANK CREDIT</b>                           | <b>16,18,349</b>   | <b>4084,75</b>  | <b>3580,07</b>        | <b>10,36,777</b>   | <b>2772,85</b>  | <b>2425,17</b>        |
| OF WHICH : 1. Artisans & Village Industries        | 21,434             | 18,27           | 16,32                 | 15,444             | 20,77           | 18,12                 |
| 2. Other Small Scale Industries                    | 20,481             | 257,41          | 224,47                | 26,549             | 333,22          | 299,08                |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**WESTERN REGION**  
**STATE: MAHARASHTRA**

**MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | URBAN           |                |                | METROPOLITAN     |                 |                 |
|----------------------------------------------------|-----------------|----------------|----------------|------------------|-----------------|-----------------|
|                                                    | No. of          | Credit         | Amount         | No. of           | Credit          | Amount          |
|                                                    | Accounts        | Limit          | Outstanding    | Accounts         | Limit           | Outstanding     |
|                                                    | 7               | 8              | 9              | 10               | 11              | 12              |
| <b>I. AGRICULTURE</b>                              | <b>91,067</b>   | <b>329,75</b>  | <b>276,19</b>  | <b>17,319</b>    | <b>911,24</b>   | <b>678,32</b>   |
| 1. Direct Finance                                  | 89,334          | 197,08         | 181,24         | 16,162           | 278,11          | 210,59          |
| 2. Indirect Finance                                | 1,733           | 132,67         | 94,96          | 1,157            | 633,13          | 467,73          |
| <b>II. INDUSTRY</b>                                | <b>41,677</b>   | <b>3070,86</b> | <b>2531,62</b> | <b>70,867</b>    | <b>42744,16</b> | <b>31915,90</b> |
| 1. Mining & Quarrying                              | 287             | 15,61          | 8,52           | 286              | 216,72          | 175,31          |
| 2. Food Manufacturing and Processing               | 1,715           | 309,16         | 267,05         | 1,516            | 1241,55         | 956,56          |
| (a) Rice Mills, Flour and Dal Mills                | 495             | 59,14          | 34,68          | 165              | 74,07           | 57,70           |
| (b) Sugar                                          | 30              | 64,79          | 66,28          | 56               | 114,98          | 113,75          |
| (c) Edible Oils and Vanaspati                      | 297             | 132,01         | 116,99         | 206              | 414,77          | 298,81          |
| (d) Tea Processing                                 | 25              | 6,26           | 5,37           | 32               | 44,61           | 33,89           |
| (e) Processing of Fruits & Vegetables              | 55              | 7,43           | 7,20           | 121              | 63,80           | 44,92           |
| (f) Others                                         | 813             | 39,53          | 36,54          | 936              | 529,33          | 407,50          |
| 3. Beverage and Tobacco                            | 121             | 26,55          | 21,54          | 316              | 315,85          | 293,24          |
| 4. Textiles                                        | 4,096           | 351,50         | 292,73         | 8,593            | 6792,68         | 4929,80         |
| (a) Cotton Textiles                                | 2,573           | 184,57         | 155,58         | 1,818            | 2427,27         | 1875,64         |
| (b) Jute Textiles                                  | 23              | 1,17           | 1,64           | 64               | 21,14           | 21,12           |
| (c) Handloom Textiles & Khadi                      | 74              | 2,36           | 1,72           | 54               | 51,85           | 47,78           |
| (d) Other Textiles                                 | 1,426           | 163,41         | 133,80         | 6,657            | 4292,43         | 2985,27         |
| 5. Paper, Paper Products and Printing              | 1,363           | 91,36          | 89,51          | 3,222            | 877,86          | 655,93          |
| 6. Leather and Leather Products                    | 279             | 15,67          | 12,96          | 690              | 183,55          | 133,84          |
| 7. Rubber and Rubber Products                      | 317             | 23,76          | 21,47          | 841              | 349,51          | 256,17          |
| 8. Chemicals and Chemical Products                 | 2,585           | 552,02         | 446,06         | 10,487           | 8661,50         | 6324,63         |
| (a) Heavy Industrial Chemicals                     | 331             | 122,08         | 95,96          | 1,539            | 2143,53         | 1545,53         |
| (b) Fertilizers                                    | 39              | 20,38          | 14,75          | 173              | 485,02          | 313,85          |
| (c) Drugs and Pharmaceuticals                      | 447             | 160,44         | 134,77         | 2,517            | 2610,27         | 1915,62         |
| (d) Non-Edible Oils                                | 44              | 3,42           | 2,24           | 81               | 62,51           | 53,55           |
| (e) Other Chemicals & Chemical Products            | 1,724           | 245,70         | 198,34         | 6,177            | 3360,16         | 2496,09         |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 180             | 24,98          | 24,01          | 556              | 1852,66         | 1453,67         |
| 10. Manufacture of Cement & Cement Products        | 316             | 27,42          | 26,23          | 292              | 831,50          | 448,41          |
| 11. Basic Metals & Metal Products                  | 2,630           | 462,40         | 402,37         | 6,405            | 5030,39         | 3755,35         |
| (a) Iron and Steel                                 | 780             | 275,65         | 252,07         | 2,211            | 3974,22         | 2976,67         |
| (b) Non-Ferrous Metals                             | 142             | 27,80          | 21,65          | 531              | 222,12          | 183,48          |
| (c) Other Metal Products                           | 1,708           | 158,94         | 128,65         | 3,663            | 834,06          | 595,19          |
| 12. Engineering                                    | 4,119           | 650,48         | 510,69         | 11,518           | 7139,07         | 5289,61         |
| (a) Heavy Engineering                              | 623             | 255,67         | 185,09         | 2,228            | 2992,23         | 2074,65         |
| (b) Light Engineering                              | 1,808           | 157,41         | 121,74         | 4,498            | 1363,02         | 1020,82         |
| (c) Electrical Machinery & Goods                   | 1,024           | 110,14         | 88,41          | 2,685            | 1581,79         | 1183,56         |
| (d) Electronic Machinery & Goods                   | 664             | 127,26         | 115,46         | 2,107            | 1202,03         | 1010,59         |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 1,014           | 191,63         | 132,96         | 1,853            | 1722,77         | 1021,35         |
| 14. Other Industries                               | 21,128          | 230,18         | 190,32         | 21,324           | 5553,96         | 4423,44         |
| 15. Electricity, Gas & Water                       | 185             | 15,47          | 12,09          | 344              | 458,95          | 421,52          |
| (a) Electricity Generation & Transmission          | 89              | 7,07           | 5,85           | 279              | 406,27          | 369,43          |
| (b) Non-Conventional Energy                        | 18              | 1,56           | 1,70           | 16               | 6,28            | 5,86            |
| (c) Gas, Steam & Water Supply                      | 78              | 6,84           | 4,54           | 49               | 46,39           | 46,23           |
| 16. Construction                                   | 1,342           | 82,65          | 73,12          | 2,624            | 1515,64         | 1377,08         |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>16,118</b>   | <b>124,37</b>  | <b>103,80</b>  | <b>13,706</b>    | <b>423,24</b>   | <b>362,76</b>   |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>44,631</b>   | <b>214,04</b>  | <b>178,06</b>  | <b>37,620</b>    | <b>2241,94</b>  | <b>1770,90</b>  |
| <b>V. PERSONAL LOANS</b>                           | <b>1,60,359</b> | <b>619,35</b>  | <b>550,27</b>  | <b>7,90,615</b>  | <b>3168,73</b>  | <b>2542,93</b>  |
| 1. Loans for Purchase of Consumer Durables         | 12,295          | 22,96          | 19,81          | 21,276           | 56,16           | 50,74           |
| 2. Loans for Housing                               | 27,565          | 265,28         | 239,42         | 49,947           | 702,60          | 622,79          |
| 3. Rest of the Personal Loans                      | 1,20,499        | 331,11         | 291,04         | 7,19,392         | 2409,97         | 1869,40         |
| <b>VI. TRADE</b>                                   | <b>99,293</b>   | <b>508,90</b>  | <b>429,69</b>  | <b>68,577</b>    | <b>11763,57</b> | <b>10005,36</b> |
| 1. Wholesale Trade                                 | 6,785           | 189,30         | 159,17         | 18,664           | 10152,21        | 8649,40         |
| 2. Retail Trade                                    | 92,508          | 319,59         | 270,51         | 49,913           | 1611,36         | 1355,96         |
| <b>VII. FINANCE</b>                                | <b>221</b>      | <b>43,45</b>   | <b>27,24</b>   | <b>2,952</b>     | <b>4683,62</b>  | <b>3719,11</b>  |
| <b>VIII. ALL OTHERS</b>                            | <b>56,821</b>   | <b>327,11</b>  | <b>285,04</b>  | <b>1,03,963</b>  | <b>6739,96</b>  | <b>5914,56</b>  |
| <b>TOTAL BANK CREDIT</b>                           | <b>5,10,187</b> | <b>5237,83</b> | <b>4381,92</b> | <b>11,05,619</b> | <b>72676,46</b> | <b>56909,83</b> |
| OF WHICH : 1. Artisans & Village Industries        | 3,780           | 14,19          | 12,61          | 3,541            | 31,49           | 27,50           |
| 2. Other Small Scale Industries                    | 26,830          | 850,02         | 729,54         | 35,159           | 4775,45         | 3423,47         |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**WESTERN REGION  
DADRA & NAGAR HAVELI**

**MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | RURAL              |                 |                       | SEMI-URBAN         |                 |                       |
|----------------------------------------------------|--------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
|                                                    | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                  | 2               | 3                     | 4                  | 5               | 6                     |
| <b>I. AGRICULTURE</b>                              | <b>1,403</b>       | <b>1,78</b>     | <b>1,68</b>           | —                  | —               | —                     |
| 1. Direct Finance                                  | 1,402              | 1,78            | 1,68                  | —                  | —               | —                     |
| 2. Indirect Finance                                | 1                  | —               | —                     | —                  | —               | —                     |
| <b>II. INDUSTRY</b>                                | <b>777</b>         | <b>77,76</b>    | <b>65,93</b>          | —                  | —               | —                     |
| 1. Mining & Quarrying                              | 1                  | —               | —                     | —                  | —               | —                     |
| 2. Food Manufacturing and Processing               | 19                 | 86              | 86                    | —                  | —               | —                     |
| (a) Rice Mills, Flour and Dal Mills                | 10                 | 78              | 78                    | —                  | —               | —                     |
| (b) Sugar                                          | —                  | —               | —                     | —                  | —               | —                     |
| (c) Edible Oils and Vanaspati                      | —                  | —               | —                     | —                  | —               | —                     |
| (d) Tea Processing                                 | —                  | —               | —                     | —                  | —               | —                     |
| (e) Processing of Fruits & Vegetables              | 1                  | —               | —                     | —                  | —               | —                     |
| (f) Others                                         | 8                  | 8               | 7                     | —                  | —               | —                     |
| 3. Beverage and Tobacco                            | 2                  | 1               | 1                     | —                  | —               | —                     |
| 4. Textiles                                        | 87                 | 42,48           | 35,01                 | —                  | —               | —                     |
| (a) Cotton Textiles                                | 6                  | 58              | 41                    | —                  | —               | —                     |
| (b) Jute Textiles                                  | —                  | —               | —                     | —                  | —               | —                     |
| (c) Handloom Textiles & Khadi                      | 1                  | 2               | 1                     | —                  | —               | —                     |
| (d) Other Textiles                                 | 80                 | 41,88           | 34,58                 | —                  | —               | —                     |
| 5. Paper, Paper Products and Printing              | 23                 | 1,08            | 59                    | —                  | —               | —                     |
| 6. Leather and Leather Products                    | —                  | —               | —                     | —                  | —               | —                     |
| 7. Rubber and Rubber Products                      | 1                  | 1               | —                     | —                  | —               | —                     |
| 8. Chemicals and Chemical Products                 | 54                 | 26,13           | 24,70                 | —                  | —               | —                     |
| (a) Heavy Industrial Chemicals                     | 8                  | 1,51            | 60                    | —                  | —               | —                     |
| (b) Fertilizers                                    | —                  | —               | —                     | —                  | —               | —                     |
| (c) Drugs and Pharmaceuticals                      | 3                  | 37              | 33                    | —                  | —               | —                     |
| (d) Non-Edible Oils                                | —                  | —               | —                     | —                  | —               | —                     |
| (e) Other Chemicals & Chemical Products            | 43                 | 24,25           | 23,77                 | —                  | —               | —                     |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 1                  | 1               | 1                     | —                  | —               | —                     |
| 10. Manufacture of Cement & Cement Products        | 19                 | 1,05            | 69                    | —                  | —               | —                     |
| 11. Basic Metals & Metal Products                  | 27                 | 1,19            | 1,16                  | —                  | —               | —                     |
| (a) Iron and Steel                                 | 10                 | 76              | 79                    | —                  | —               | —                     |
| (b) Non-Ferrous Metals                             | —                  | —               | —                     | —                  | —               | —                     |
| (c) Other Metal Products                           | 17                 | 43              | 37                    | —                  | —               | —                     |
| 12. Engineering                                    | 18                 | 2,07            | 1,70                  | —                  | —               | —                     |
| (a) Heavy Engineering                              | 1                  | 1,10            | 99                    | —                  | —               | —                     |
| (b) Light Engineering                              | 8                  | 13              | 12                    | —                  | —               | —                     |
| (c) Electrical Machinery & Goods                   | 8                  | 53              | 27                    | —                  | —               | —                     |
| (d) Electronic Machinery & Goods                   | 1                  | 31              | 31                    | —                  | —               | —                     |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 5                  | 4               | 4                     | —                  | —               | —                     |
| 14. Other Industries                               | 512                | 1,05            | 1,06                  | —                  | —               | —                     |
| 15. Electricity, Gas & Water                       | 2                  | 1,56            | 1                     | —                  | —               | —                     |
| (a) Electricity Generation & Transmission          | 2                  | 1,56            | 1                     | —                  | —               | —                     |
| (b) Non-Conventional Energy                        | —                  | —               | —                     | —                  | —               | —                     |
| (c) Gas, Steam & Water Supply                      | —                  | —               | —                     | —                  | —               | —                     |
| 16. Construction                                   | 6                  | 20              | 11                    | —                  | —               | —                     |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>151</b>         | <b>1,89</b>     | <b>1,49</b>           | —                  | —               | —                     |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>267</b>         | <b>2,07</b>     | <b>2,07</b>           | —                  | —               | —                     |
| <b>V. PERSONAL LOANS</b>                           | <b>611</b>         | <b>2,23</b>     | <b>2,03</b>           | —                  | —               | —                     |
| 1. Loans for Purchase of Consumer Durables         | 107                | 18              | 17                    | —                  | —               | —                     |
| 2. Loans for Housing                               | 31                 | 33              | 27                    | —                  | —               | —                     |
| 3. Rest of the Personal Loans                      | 473                | 1,72            | 1,59                  | —                  | —               | —                     |
| <b>VI. TRADE</b>                                   | <b>422</b>         | <b>1,36</b>     | <b>1,31</b>           | —                  | —               | —                     |
| 1. Wholesale Trade                                 | 50                 | 8               | 7                     | —                  | —               | —                     |
| 2. Retail Trade                                    | 372                | 1,28            | 1,24                  | —                  | —               | —                     |
| <b>VII. FINANCE</b>                                | <b>1</b>           | <b>1,10</b>     | <b>87</b>             | —                  | —               | —                     |
| <b>VIII. ALL OTHERS</b>                            | <b>88</b>          | <b>1,63</b>     | <b>1,62</b>           | —                  | —               | —                     |
| <b>TOTAL BANK CREDIT</b>                           | <b>3,720</b>       | <b>89,83</b>    | <b>77,00</b>          | —                  | —               | —                     |
| OF WHICH : 1. Artisans & Village Industries        | 383                | 56              | 59                    | —                  | —               | —                     |
| 2. Other Small Scale Industries                    | 306                | 21,16           | 20,11                 | —                  | —               | —                     |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**WESTERN REGION  
DADRA & NAGAR HAVELI**

**MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | URBAN    |        |             | METROPOLITAN |        |             |
|----------------------------------------------------|----------|--------|-------------|--------------|--------|-------------|
|                                                    | No. of   | Credit | Amount      | No. of       | Credit | Amount      |
|                                                    | Accounts | Limit  | Outstanding | Accounts     | Limit  | Outstanding |
|                                                    | 7        | 8      | 9           | 10           | 11     | 12          |
| <b>I. AGRICULTURE</b>                              | —        | —      | —           | —            | —      | —           |
| 1. Direct Finance                                  | —        | —      | —           | —            | —      | —           |
| 2. Indirect Finance                                | —        | —      | —           | —            | —      | —           |
| <b>II. INDUSTRY</b>                                | —        | —      | —           | —            | —      | —           |
| 1. Mining & Quarrying                              | —        | —      | —           | —            | —      | —           |
| 2. Food Manufacturing and Processing               | —        | —      | —           | —            | —      | —           |
| (a) Rice Mills, Flour and Dal Mills                | —        | —      | —           | —            | —      | —           |
| (b) Sugar                                          | —        | —      | —           | —            | —      | —           |
| (c) Edible Oils and Vanaspati                      | —        | —      | —           | —            | —      | —           |
| (d) Tea Processing                                 | —        | —      | —           | —            | —      | —           |
| (e) Processing of Fruits & Vegetables              | —        | —      | —           | —            | —      | —           |
| (f) Others                                         | —        | —      | —           | —            | —      | —           |
| 3. Beverage and Tobacco                            | —        | —      | —           | —            | —      | —           |
| 4. Textiles                                        | —        | —      | —           | —            | —      | —           |
| (a) Cotton Textiles                                | —        | —      | —           | —            | —      | —           |
| (b) Jute Textiles                                  | —        | —      | —           | —            | —      | —           |
| (c) Handloom Textiles & Khadi                      | —        | —      | —           | —            | —      | —           |
| (d) Other Textiles                                 | —        | —      | —           | —            | —      | —           |
| 5. Paper, Paper Products and Printing              | —        | —      | —           | —            | —      | —           |
| 6. Leather and Leather Products                    | —        | —      | —           | —            | —      | —           |
| 7. Rubber and Rubber Products                      | —        | —      | —           | —            | —      | —           |
| 8. Chemicals and Chemical Products                 | —        | —      | —           | —            | —      | —           |
| (a) Heavy Industrial Chemicals                     | —        | —      | —           | —            | —      | —           |
| (b) Fertilizers                                    | —        | —      | —           | —            | —      | —           |
| (c) Drugs and Pharmaceuticals                      | —        | —      | —           | —            | —      | —           |
| (d) Non-Edible Oils                                | —        | —      | —           | —            | —      | —           |
| (e) Other Chemicals & Chemical Products            | —        | —      | —           | —            | —      | —           |
| 9. Petroleum, Coal Products & Nuclear Fuels        | —        | —      | —           | —            | —      | —           |
| 10. Manufacture of Cement & Cement Products        | —        | —      | —           | —            | —      | —           |
| 11. Basic Metals & Metal Products                  | —        | —      | —           | —            | —      | —           |
| (a) Iron and Steel                                 | —        | —      | —           | —            | —      | —           |
| (b) Non-Ferrous Metals                             | —        | —      | —           | —            | —      | —           |
| (c) Other Metal Products                           | —        | —      | —           | —            | —      | —           |
| 12. Engineering                                    | —        | —      | —           | —            | —      | —           |
| (a) Heavy Engineering                              | —        | —      | —           | —            | —      | —           |
| (b) Light Engineering                              | —        | —      | —           | —            | —      | —           |
| (c) Electrical Machinery & Goods                   | —        | —      | —           | —            | —      | —           |
| (d) Electronic Machinery & Goods                   | —        | —      | —           | —            | —      | —           |
| 13. Vehicles, Vehicle Parts & Transport Equipments | —        | —      | —           | —            | —      | —           |
| 14. Other Industries                               | —        | —      | —           | —            | —      | —           |
| 15. Electricity, Gas & Water                       | —        | —      | —           | —            | —      | —           |
| (a) Electricity Generation & Transmission          | —        | —      | —           | —            | —      | —           |
| (b) Non-Conventional Energy                        | —        | —      | —           | —            | —      | —           |
| (c) Gas, Steam & Water Supply                      | —        | —      | —           | —            | —      | —           |
| 16. Construction                                   | —        | —      | —           | —            | —      | —           |
| <b>III. TRANSPORT OPERATORS</b>                    | —        | —      | —           | —            | —      | —           |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | —        | —      | —           | —            | —      | —           |
| <b>V. PERSONAL LOANS</b>                           | —        | —      | —           | —            | —      | —           |
| 1. Loans for Purchase of Consumer Durables         | —        | —      | —           | —            | —      | —           |
| 2. Loans for Housing                               | —        | —      | —           | —            | —      | —           |
| 3. Rest of the Personal Loans                      | —        | —      | —           | —            | —      | —           |
| <b>VI. TRADE</b>                                   | —        | —      | —           | —            | —      | —           |
| 1. Wholesale Trade                                 | —        | —      | —           | —            | —      | —           |
| 2. Retail Trade                                    | —        | —      | —           | —            | —      | —           |
| <b>VII. FINANCE</b>                                | —        | —      | —           | —            | —      | —           |
| <b>VIII. ALL OTHERS</b>                            | —        | —      | —           | —            | —      | —           |
| <b>TOTAL BANK CREDIT</b>                           | —        | —      | —           | —            | —      | —           |
| OF WHICH : 1. Artisans & Village Industries        | —        | —      | —           | —            | —      | —           |
| 2. Other Small Scale Industries                    | —        | —      | —           | —            | —      | —           |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**WESTERN REGION  
DAMAN & DIU**

**MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | RURAL      |             |             | SEMI-URBAN   |               |              |
|----------------------------------------------------|------------|-------------|-------------|--------------|---------------|--------------|
|                                                    | No. of     | Credit      | Amount      | No. of       | Credit        | Amount       |
|                                                    | Accounts   | Limit       | Outstanding | Accounts     | Limit         | Outstanding  |
|                                                    | 1          | 2           | 3           | 4            | 5             | 6            |
| <b>I. AGRICULTURE</b>                              | <b>96</b>  | <b>31</b>   | <b>33</b>   | <b>726</b>   | <b>1,76</b>   | <b>1,34</b>  |
| 1. Direct Finance                                  | 96         | 31          | 33          | 725          | 1,74          | 1,32         |
| 2. Indirect Finance                                | —          | —           | —           | 1            | 2             | 3            |
| <b>II. INDUSTRY</b>                                | <b>5</b>   | <b>80</b>   | <b>36</b>   | <b>920</b>   | <b>85,26</b>  | <b>65,94</b> |
| 1. Mining & Quarrying                              | —          | —           | —           | 7            | 18            | 18           |
| 2. Food Manufacturing and Processing               | —          | —           | —           | 11           | 37            | 35           |
| (a) Rice Mills, Flour and Dal Mills                | —          | —           | —           | 8            | 36            | 34           |
| (b) Sugar                                          | —          | —           | —           | —            | —             | —            |
| (c) Edible Oils and Vanaspati                      | —          | —           | —           | —            | —             | —            |
| (d) Tea Processing                                 | —          | —           | —           | —            | —             | —            |
| (e) Processing of Fruits & Vegetables              | —          | —           | —           | —            | —             | —            |
| (f) Others                                         | —          | —           | —           | 3            | 1             | 1            |
| 3. Beverage and Tobacco                            | —          | —           | —           | 16           | 2,25          | 1,71         |
| 4. Textiles                                        | —          | —           | —           | 55           | 16,85         | 16,11        |
| (a) Cotton Textiles                                | —          | —           | —           | 17           | 3,97          | 3,91         |
| (b) Jute Textiles                                  | —          | —           | —           | —            | —             | —            |
| (c) Handloom Textiles & Khadi                      | —          | —           | —           | —            | —             | —            |
| (d) Other Textiles                                 | —          | —           | —           | 38           | 12,89         | 12,21        |
| 5. Paper, Paper Products and Printing              | 1          | 60          | 16          | 36           | 3,57          | 2,11         |
| 6. Leather and Leather Products                    | —          | —           | —           | —            | —             | —            |
| 7. Rubber and Rubber Products                      | —          | —           | —           | 18           | 7,58          | 6,63         |
| 8. Chemicals and Chemical Products                 | —          | —           | —           | 129          | 30,94         | 21,25        |
| (a) Heavy Industrial Chemicals                     | —          | —           | —           | 4            | 2,83          | 2,81         |
| (b) Fertilizers                                    | —          | —           | —           | —            | —             | —            |
| (c) Drugs and Pharmaceuticals                      | —          | —           | —           | 3            | 24            | 25           |
| (d) Non-Edible Oils                                | —          | —           | —           | —            | —             | —            |
| (e) Other Chemicals & Chemical Products            | —          | —           | —           | 122          | 27,88         | 18,19        |
| 9. Petroleum, Coal Products & Nuclear Fuels        | —          | —           | —           | 1            | 1             | 1            |
| 10. Manufacture of Cement & Cement Products        | —          | —           | —           | —            | —             | —            |
| 11. Basic Metals & Metal Products                  | —          | —           | —           | 44           | 8,18          | 5,79         |
| (a) Iron and Steel                                 | —          | —           | —           | 5            | 1,04          | 82           |
| (b) Non-Ferrous Metals                             | —          | —           | —           | 18           | 3,71          | 2,29         |
| (c) Other Metal Products                           | —          | —           | —           | 21           | 3,42          | 2,68         |
| 12. Engineering                                    | 2          | 20          | 20          | 58           | 6,24          | 4,49         |
| (a) Heavy Engineering                              | 2          | 20          | 20          | 17           | 1,69          | 1,28         |
| (b) Light Engineering                              | —          | —           | —           | 28           | 3,08          | 2,16         |
| (c) Electrical Machinery & Goods                   | —          | —           | —           | 11           | 97            | 60           |
| (d) Electronic Machinery & Goods                   | —          | —           | —           | 2            | 50            | 45           |
| 13. Vehicles, Vehicle Parts & Transport Equipments | —          | —           | —           | 35           | 2,87          | 1,88         |
| 14. Other Industries                               | 2          | —           | —           | 494          | 5,94          | 5,15         |
| 15. Electricity, Gas & Water                       | —          | —           | —           | 4            | 6             | 6            |
| (a) Electricity Generation & Transmission          | —          | —           | —           | —            | —             | —            |
| (b) Non-Conventional Energy                        | —          | —           | —           | —            | —             | —            |
| (c) Gas, Steam & Water Supply                      | —          | —           | —           | 4            | 6             | 6            |
| 16. Construction                                   | —          | —           | —           | 12           | 22            | 23           |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>5</b>   | <b>18</b>   | <b>9</b>    | <b>100</b>   | <b>1,44</b>   | <b>1,43</b>  |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>20</b>  | <b>13</b>   | <b>10</b>   | <b>197</b>   | <b>1,08</b>   | <b>80</b>    |
| <b>V. PERSONAL LOANS</b>                           | <b>123</b> | <b>43</b>   | <b>37</b>   | <b>2,193</b> | <b>6,52</b>   | <b>5,91</b>  |
| 1. Loans for Purchase of Consumer Durables         | 15         | 2           | 1           | 58           | 8             | 6            |
| 2. Loans for Housing                               | 3          | 4           | 4           | 102          | 1,04          | 90           |
| 3. Rest of the Personal Loans                      | 105        | 37          | 32          | 2,033        | 5,40          | 4,95         |
| <b>VI. TRADE</b>                                   | <b>54</b>  | <b>11</b>   | <b>8</b>    | <b>385</b>   | <b>2,15</b>   | <b>2,08</b>  |
| 1. Wholesale Trade                                 | —          | —           | —           | 12           | 42            | 34           |
| 2. Retail Trade                                    | 54         | 11          | 8           | 373          | 1,73          | 1,73         |
| <b>VII. FINANCE</b>                                | <b>—</b>   | <b>—</b>    | <b>—</b>    | <b>1</b>     | <b>25</b>     | <b>19</b>    |
| <b>VIII. ALL OTHERS</b>                            | <b>—</b>   | <b>—</b>    | <b>—</b>    | <b>95</b>    | <b>3,21</b>   | <b>2,57</b>  |
| <b>TOTAL BANK CREDIT</b>                           | <b>303</b> | <b>1,97</b> | <b>1,33</b> | <b>4,617</b> | <b>101,67</b> | <b>80,26</b> |
| OF WHICH : 1. Artisans & Village Industries        | 2          | —           | —           | 390          | 2,96          | 2,65         |
| 2. Other Small Scale Industries                    | 2          | 70          | 26          | 308          | 37,87         | 27,43        |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**WESTERN REGION  
DAMAN & DIU**

**MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | URBAN    |        |             | METROPOLITAN |        |             |
|----------------------------------------------------|----------|--------|-------------|--------------|--------|-------------|
|                                                    | No. of   | Credit | Amount      | No. of       | Credit | Amount      |
|                                                    | Accounts | Limit  | Outstanding | Accounts     | Limit  | Outstanding |
|                                                    | 7        | 8      | 9           | 10           | 11     | 12          |
| <b>I. AGRICULTURE</b>                              | —        | —      | —           | —            | —      | —           |
| 1. Direct Finance                                  | —        | —      | —           | —            | —      | —           |
| 2. Indirect Finance                                | —        | —      | —           | —            | —      | —           |
| <b>II. INDUSTRY</b>                                | —        | —      | —           | —            | —      | —           |
| 1. Mining & Quarrying                              | —        | —      | —           | —            | —      | —           |
| 2. Food Manufacturing and Processing               | —        | —      | —           | —            | —      | —           |
| (a) Rice Mills, Flour and Dal Mills                | —        | —      | —           | —            | —      | —           |
| (b) Sugar                                          | —        | —      | —           | —            | —      | —           |
| (c) Edible Oils and Vanaspati                      | —        | —      | —           | —            | —      | —           |
| (d) Tea Processing                                 | —        | —      | —           | —            | —      | —           |
| (e) Processing of Fruits & Vegetables              | —        | —      | —           | —            | —      | —           |
| (f) Others                                         | —        | —      | —           | —            | —      | —           |
| 3. Beverage and Tobacco                            | —        | —      | —           | —            | —      | —           |
| 4. Textiles                                        | —        | —      | —           | —            | —      | —           |
| (a) Cotton Textiles                                | —        | —      | —           | —            | —      | —           |
| (b) Jute Textiles                                  | —        | —      | —           | —            | —      | —           |
| (c) Handloom Textiles & Khadi                      | —        | —      | —           | —            | —      | —           |
| (d) Other Textiles                                 | —        | —      | —           | —            | —      | —           |
| 5. Paper, Paper Products and Printing              | —        | —      | —           | —            | —      | —           |
| 6. Leather and Leather Products                    | —        | —      | —           | —            | —      | —           |
| 7. Rubber and Rubber Products                      | —        | —      | —           | —            | —      | —           |
| 8. Chemicals and Chemical Products                 | —        | —      | —           | —            | —      | —           |
| (a) Heavy Industrial Chemicals                     | —        | —      | —           | —            | —      | —           |
| (b) Fertilizers                                    | —        | —      | —           | —            | —      | —           |
| (c) Drugs and Pharmaceuticals                      | —        | —      | —           | —            | —      | —           |
| (d) Non-Edible Oils                                | —        | —      | —           | —            | —      | —           |
| (e) Other Chemicals & Chemical Products            | —        | —      | —           | —            | —      | —           |
| 9. Petroleum, Coal Products & Nuclear Fuels        | —        | —      | —           | —            | —      | —           |
| 10. Manufacture of Cement & Cement Products        | —        | —      | —           | —            | —      | —           |
| 11. Basic Metals & Metal Products                  | —        | —      | —           | —            | —      | —           |
| (a) Iron and Steel                                 | —        | —      | —           | —            | —      | —           |
| (b) Non-Ferrous Metals                             | —        | —      | —           | —            | —      | —           |
| (c) Other Metal Products                           | —        | —      | —           | —            | —      | —           |
| 12. Engineering                                    | —        | —      | —           | —            | —      | —           |
| (a) Heavy Engineering                              | —        | —      | —           | —            | —      | —           |
| (b) Light Engineering                              | —        | —      | —           | —            | —      | —           |
| (c) Electrical Machinery & Goods                   | —        | —      | —           | —            | —      | —           |
| (d) Electronic Machinery & Goods                   | —        | —      | —           | —            | —      | —           |
| 13. Vehicles, Vehicle Parts & Transport Equipments | —        | —      | —           | —            | —      | —           |
| 14. Other Industries                               | —        | —      | —           | —            | —      | —           |
| 15. Electricity, Gas & Water                       | —        | —      | —           | —            | —      | —           |
| (a) Electricity Generation & Transmission          | —        | —      | —           | —            | —      | —           |
| (b) Non-Conventional Energy                        | —        | —      | —           | —            | —      | —           |
| (c) Gas, Steam & Water Supply                      | —        | —      | —           | —            | —      | —           |
| 16. Construction                                   | —        | —      | —           | —            | —      | —           |
| <b>III. TRANSPORT OPERATORS</b>                    | —        | —      | —           | —            | —      | —           |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | —        | —      | —           | —            | —      | —           |
| <b>V. PERSONAL LOANS</b>                           | —        | —      | —           | —            | —      | —           |
| 1. Loans for Purchase of Consumer Durables         | —        | —      | —           | —            | —      | —           |
| 2. Loans for Housing                               | —        | —      | —           | —            | —      | —           |
| 3. Rest of the Personal Loans                      | —        | —      | —           | —            | —      | —           |
| <b>VI. TRADE</b>                                   | —        | —      | —           | —            | —      | —           |
| 1. Wholesale Trade                                 | —        | —      | —           | —            | —      | —           |
| 2. Retail Trade                                    | —        | —      | —           | —            | —      | —           |
| <b>VII. FINANCE</b>                                | —        | —      | —           | —            | —      | —           |
| <b>VIII. ALL OTHERS</b>                            | —        | —      | —           | —            | —      | —           |
| <b>TOTAL BANK CREDIT</b>                           | —        | —      | —           | —            | —      | —           |
| OF WHICH : 1. Artisans & Village Industries        | —        | —      | —           | —            | —      | —           |
| 2. Other Small Scale Industries                    | —        | —      | —           | —            | —      | —           |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 1996**

**SOUTHERN REGION  
STATE: ANDHRA PRADESH**

(Amount in Rupees Lakh)

| OCCUPATION                                         | RURAL            |                |                | SEMI-URBAN       |                |                |
|----------------------------------------------------|------------------|----------------|----------------|------------------|----------------|----------------|
|                                                    | No. of           | Credit         | Amount         | No. of           | Credit         | Amount         |
|                                                    | Accounts         | Limit          | Outstanding    | Accounts         | Limit          | Outstanding    |
|                                                    | 1                | 2              | 3              | 4                | 5              | 6              |
| <b>I. AGRICULTURE</b>                              | <b>22,72,491</b> | <b>2060,97</b> | <b>1947,99</b> | <b>10,29,010</b> | <b>1145,65</b> | <b>1061,00</b> |
| 1. Direct Finance                                  | 22,31,224        | 1889,46        | 1828,37        | 10,08,865        | 1009,74        | 968,65         |
| 2. Indirect Finance                                | 41,267           | 171,51         | 119,61         | 20,145           | 135,91         | 92,35          |
| <b>II. INDUSTRY</b>                                | <b>1,04,777</b>  | <b>1002,62</b> | <b>805,94</b>  | <b>76,856</b>    | <b>1344,99</b> | <b>1111,67</b> |
| 1. Mining & Quarrying                              | 307              | 20,53          | 15,09          | 472              | 33,48          | 20,28          |
| 2. Food Manufacturing and Processing               | 3,333            | 289,10         | 234,20         | 4,490            | 307,50         | 221,04         |
| (a) Rice Mills, Flour and Dal Mills                | 1,500            | 44,56          | 34,62          | 2,500            | 171,51         | 117,62         |
| (b) Sugar                                          | 33               | 75,90          | 61,53          | 47               | 31,64          | 20,99          |
| (c) Edible Oils and Vanaspati                      | 343              | 9,84           | 7,80           | 445              | 62,01          | 47,26          |
| (d) Tea Processing                                 | 9                | 1,95           | 1,95           | 3                | 1              | 1              |
| (e) Processing of Fruits & Vegetables              | 147              | 86             | 89             | 26               | 1,33           | 1,23           |
| (f) Others                                         | 1,301            | 155,99         | 127,41         | 1,469            | 41,00          | 33,93          |
| 3. Beverage and Tobacco                            | 145              | 14,03          | 9,20           | 133              | 3,68           | 3,28           |
| 4. Textiles                                        | 868              | 87,52          | 68,36          | 2,397            | 122,85         | 105,89         |
| (a) Cotton Textiles                                | 367              | 52,27          | 35,25          | 695              | 78,64          | 67,28          |
| (b) Jute Textiles                                  | 4                | 2,25           | 2,37           | 20               | 9,36           | 7,56           |
| (c) Handloom Textiles & Khadi                      | 171              | 1,05           | 92             | 205              | 3,07           | 2,08           |
| (d) Other Textiles                                 | 326              | 31,95          | 29,83          | 1,477            | 31,78          | 28,97          |
| 5. Paper, Paper Products and Printing              | 262              | 40,65          | 27,98          | 574              | 40,51          | 36,70          |
| 6. Leather and Leather Products                    | 56               | 2,09           | 2,03           | 110              | 5,41           | 4,83           |
| 7. Rubber and Rubber Products                      | 53               | 2,58           | 1,87           | 136              | 15,91          | 10,24          |
| 8. Chemicals and Chemical Products                 | 484              | 154,39         | 145,85         | 854              | 148,07         | 128,48         |
| (a) Heavy Industrial Chemicals                     | 37               | 7,64           | 8,38           | 58               | 13,51          | 14,51          |
| (b) Fertilizers                                    | 31               | 43,31          | 43,90          | 24               | 29,90          | 21,57          |
| (c) Drugs and Pharmaceuticals                      | 133              | 60,44          | 52,59          | 128              | 38,31          | 35,81          |
| (d) Non-Edible Oils                                | 35               | 8,27           | 8,52           | 65               | 22,89          | 19,30          |
| (e) Other Chemicals & Chemical Products            | 248              | 34,73          | 32,46          | 579              | 43,46          | 37,29          |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 16               | 6,59           | 5,62           | 51               | 11,62          | 11,14          |
| 10. Manufacture of Cement & Cement Products        | 93               | 20,43          | 19,44          | 170              | 22,99          | 19,07          |
| 11. Basic Metals & Metal Products                  | 357              | 117,69         | 101,00         | 829              | 398,94         | 369,35         |
| (a) Iron and Steel                                 | 90               | 92,35          | 79,69          | 199              | 335,12         | 310,31         |
| (b) Non-Ferrous Metals                             | 22               | 15,80          | 12,87          | 64               | 44,22          | 40,46          |
| (c) Other Metal Products                           | 245              | 9,55           | 8,44           | 566              | 19,60          | 18,58          |
| 12. Engineering                                    | 856              | 112,65         | 73,30          | 1,157            | 71,54          | 50,41          |
| (a) Heavy Engineering                              | 137              | 9,07           | 7,26           | 180              | 20,51          | 13,35          |
| (b) Light Engineering                              | 355              | 21,57          | 10,52          | 442              | 22,72          | 12,89          |
| (c) Electrical Machinery & Goods                   | 165              | 23,22          | 17,77          | 339              | 17,11          | 14,44          |
| (d) Electronic Machinery & Goods                   | 199              | 58,79          | 37,75          | 196              | 11,20          | 9,74           |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 323              | 14,44          | 7,30           | 500              | 12,60          | 7,48           |
| 14. Other Industries                               | 97,467           | 95,88          | 82,16          | 64,667           | 126,19         | 106,60         |
| 15. Electricity, Gas & Water                       | 89               | 22,73          | 11,40          | 137              | 18,21          | 11,56          |
| (a) Electricity Generation & Transmission          | 84               | 22,67          | 11,34          | 124              | 17,73          | 11,11          |
| (b) Non-Conventional Energy                        | —                | —              | —              | 2                | 7              | 4              |
| (c) Gas, Steam & Water Supply                      | 5                | 7              | 7              | 11               | 42             | 41             |
| 16. Construction                                   | 68               | 1,32           | 1,14           | 179              | 5,49           | 5,33           |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>20,462</b>    | <b>48,91</b>   | <b>41,52</b>   | <b>21,764</b>    | <b>82,64</b>   | <b>64,05</b>   |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>1,04,436</b>  | <b>97,55</b>   | <b>84,45</b>   | <b>66,102</b>    | <b>179,34</b>  | <b>153,83</b>  |
| <b>V. PERSONAL LOANS</b>                           | <b>2,98,451</b>  | <b>467,33</b>  | <b>394,04</b>  | <b>3,19,148</b>  | <b>774,94</b>  | <b>602,07</b>  |
| 1. Loans for Purchase of Consumer Durables         | 12,398           | 14,37          | 12,44          | 17,864           | 24,81          | 21,85          |
| 2. Loans for Housing                               | 9,411            | 63,50          | 55,36          | 19,127           | 217,11         | 160,88         |
| 3. Rest of the Personal Loans                      | 2,76,642         | 389,46         | 326,25         | 2,82,157         | 533,02         | 419,34         |
| <b>VI. TRADE</b>                                   | <b>3,43,018</b>  | <b>253,42</b>  | <b>209,50</b>  | <b>2,28,578</b>  | <b>464,09</b>  | <b>374,12</b>  |
| 1. Wholesale Trade                                 | 12,023           | 42,88          | 28,36          | 10,031           | 155,63         | 130,30         |
| 2. Retail Trade                                    | 3,30,995         | 210,54         | 181,14         | 2,18,547         | 308,46         | 243,81         |
| <b>VII. FINANCE</b>                                | <b>305</b>       | <b>10,59</b>   | <b>9,43</b>    | <b>311</b>       | <b>31,47</b>   | <b>26,47</b>   |
| <b>VIII. ALL OTHERS</b>                            | <b>3,42,275</b>  | <b>624,45</b>  | <b>301,66</b>  | <b>2,13,147</b>  | <b>594,93</b>  | <b>249,64</b>  |
| <b>TOTAL BANK CREDIT</b>                           | <b>34,86,215</b> | <b>4565,84</b> | <b>3794,52</b> | <b>19,54,916</b> | <b>4618,05</b> | <b>3642,85</b> |
| OF WHICH : 1. Artisans & Village Industries        | 65,611           | 40,98          | 31,83          | 32,494           | 32,92          | 29,02          |
| 2. Other Small Scale Industries                    | 32,452           | 183,72         | 159,87         | 33,956           | 433,37         | 338,85         |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**SOUTHERN REGION**

**STATE: ANDHRA PRADESH**

**MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | URBAN           |                |                | METROPOLITAN    |                |                |
|----------------------------------------------------|-----------------|----------------|----------------|-----------------|----------------|----------------|
|                                                    | No. of          | Credit         | Amount         | No. of          | Credit         | Amount         |
|                                                    | Accounts        | Limit          | Outstanding    | Accounts        | Limit          | Outstanding    |
|                                                    | 7               | 8              | 9              | 10              | 11             | 12             |
| <b>I. AGRICULTURE</b>                              | <b>2,18,808</b> | <b>436,70</b>  | <b>400,02</b>  | <b>10,702</b>   | <b>389,16</b>  | <b>321,24</b>  |
| 1. Direct Finance                                  | 2,14,954        | 366,85         | 345,05         | 8,045           | 155,57         | 150,02         |
| 2. Indirect Finance                                | 3,854           | 69,85          | 54,97          | 2,657           | 233,59         | 171,22         |
| <b>II. INDUSTRY</b>                                | <b>34,765</b>   | <b>2159,40</b> | <b>1831,98</b> | <b>17,135</b>   | <b>3908,91</b> | <b>3235,21</b> |
| 1. Mining & Quarrying                              | 318             | 35,30          | 32,34          | 172             | 58,88          | 34,32          |
| 2. Food Manufacturing and Processing               | 2,389           | 307,31         | 244,77         | 661             | 199,29         | 182,07         |
| (a) Rice Mills, Flour and Dal Mills                | 1,051           | 59,82          | 45,50          | 94              | 9,48           | 8,71           |
| (b) Sugar                                          | 36              | 58,24          | 44,13          | 15              | 37,67          | 35,59          |
| (c) Edible Oils and Vanaspati                      | 244             | 88,47          | 72,22          | 102             | 85,79          | 80,35          |
| (d) Tea Processing                                 | 5               | 3              | 2              | 12              | 81             | 89             |
| (e) Processing of Fruits & Vegetables              | 19              | 2,74           | 2,05           | 5               | 1,17           | 64             |
| (f) Others                                         | 1,034           | 98,01          | 80,84          | 433             | 64,37          | 55,90          |
| 3. Beverage and Tobacco                            | 322             | 199,26         | 140,74         | 96              | 86,02          | 52,57          |
| 4. Textiles                                        | 1,454           | 173,40         | 147,01         | 585             | 300,82         | 253,46         |
| (a) Cotton Textiles                                | 956             | 147,30         | 127,60         | 203             | 85,54          | 73,51          |
| (b) Jute Textiles                                  | 36              | 14,76          | 10,01          | 7               | 5,23           | 5,79           |
| (c) Handloom Textiles & Khadi                      | 42              | 1,56           | 1,58           | 15              | 2,17           | 1,44           |
| (d) Other Textiles                                 | 420             | 9,79           | 7,82           | 360             | 207,87         | 172,72         |
| 5. Paper, Paper Products and Printing              | 884             | 79,19          | 74,29          | 944             | 129,54         | 109,92         |
| 6. Leather and Leather Products                    | 173             | 8,20           | 9,69           | 159             | 24,40          | 22,45          |
| 7. Rubber and Rubber Products                      | 194             | 10,44          | 10,18          | 175             | 30,20          | 24,21          |
| 8. Chemicals and Chemical Products                 | 1,046           | 242,04         | 207,72         | 1,856           | 801,25         | 647,12         |
| (a) Heavy Industrial Chemicals                     | 111             | 19,75          | 18,96          | 133             | 19,19          | 19,08          |
| (b) Fertilizers                                    | 66              | 63,64          | 60,40          | 59              | 107,91         | 66,88          |
| (c) Drugs and Pharmaceuticals                      | 227             | 89,67          | 73,52          | 838             | 481,44         | 384,18         |
| (d) Non-Edible Oils                                | 49              | 27,18          | 19,07          | 19              | 6,19           | 4,10           |
| (e) Other Chemicals & Chemical Products            | 593             | 41,81          | 35,77          | 807             | 186,51         | 172,88         |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 54              | 10,09          | 2,91           | 41              | 9,03           | 7,75           |
| 10. Manufacture of Cement & Cement Products        | 153             | 12,76          | 12,10          | 222             | 240,45         | 201,75         |
| 11. Basic Metals & Metal Products                  | 1,025           | 342,69         | 260,75         | 1,213           | 404,69         | 397,80         |
| (a) Iron and Steel                                 | 333             | 256,47         | 181,30         | 432             | 279,70         | 284,76         |
| (b) Non-Ferrous Metals                             | 70              | 4,58           | 3,78           | 71              | 23,24          | 20,23          |
| (c) Other Metal Products                           | 622             | 81,63          | 75,67          | 710             | 101,75         | 92,80          |
| 12. Engineering                                    | 1,643           | 325,04         | 291,64         | 2,009           | 652,16         | 566,14         |
| (a) Heavy Engineering                              | 172             | 43,61          | 37,02          | 212             | 115,38         | 96,48          |
| (b) Light Engineering                              | 734             | 63,13          | 38,69          | 748             | 175,70         | 178,71         |
| (c) Electrical Machinery & Goods                   | 430             | 180,37         | 191,97         | 450             | 217,93         | 163,71         |
| (d) Electronic Machinery & Goods                   | 307             | 37,93          | 23,96          | 599             | 143,15         | 127,24         |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 446             | 212,50         | 219,18         | 322             | 28,46          | 21,76          |
| 14. Other Industries                               | 23,904          | 136,84         | 120,20         | 7,891           | 311,21         | 271,59         |
| 15. Electricity, Gas & Water                       | 83              | 15,70          | 12,43          | 128             | 527,88         | 350,75         |
| (a) Electricity Generation & Transmission          | 61              | 7,97           | 4,84           | 99              | 491,14         | 314,07         |
| (b) Non-Conventional Energy                        | 6               | 7,10           | 7,09           | 15              | 35,75          | 35,85          |
| (c) Gas, Steam & Water Supply                      | 16              | 63             | 51             | 14              | 99             | 82             |
| 16. Construction                                   | 677             | 48,64          | 46,02          | 661             | 104,64         | 91,59          |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>19,599</b>   | <b>91,59</b>   | <b>79,05</b>   | <b>5,800</b>    | <b>34,28</b>   | <b>30,40</b>   |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>45,362</b>   | <b>177,06</b>  | <b>143,04</b>  | <b>14,666</b>   | <b>281,59</b>  | <b>243,24</b>  |
| <b>V. PERSONAL LOANS</b>                           | <b>2,67,981</b> | <b>784,06</b>  | <b>697,84</b>  | <b>1,47,716</b> | <b>757,86</b>  | <b>606,54</b>  |
| 1. Loans for Purchase of Consumer Durables         | 27,721          | 37,98          | 33,63          | 15,677          | 21,21          | 19,27          |
| 2. Loans for Housing                               | 29,727          | 268,86         | 244,04         | 16,459          | 307,79         | 210,92         |
| 3. Rest of the Personal Loans                      | 2,10,533        | 477,22         | 420,17         | 1,15,580        | 428,87         | 376,34         |
| <b>VI. TRADE</b>                                   | <b>1,07,448</b> | <b>609,28</b>  | <b>492,53</b>  | <b>41,208</b>   | <b>713,34</b>  | <b>602,98</b>  |
| 1. Wholesale Trade                                 | 6,849           | 362,34         | 278,28         | 3,699           | 492,12         | 439,31         |
| 2. Retail Trade                                    | 1,00,599        | 246,94         | 214,25         | 37,509          | 221,22         | 163,66         |
| <b>VII. FINANCE</b>                                | <b>435</b>      | <b>71,76</b>   | <b>61,43</b>   | <b>1,132</b>    | <b>374,61</b>  | <b>303,39</b>  |
| <b>VIII. ALL OTHERS</b>                            | <b>1,45,160</b> | <b>456,98</b>  | <b>384,72</b>  | <b>54,386</b>   | <b>1476,06</b> | <b>1020,90</b> |
| <b>TOTAL BANK CREDIT</b>                           | <b>8,39,558</b> | <b>4786,82</b> | <b>4090,60</b> | <b>2,92,745</b> | <b>7935,81</b> | <b>6363,90</b> |
| OF WHICH : 1. Artisans & Village Industries        | 7,371           | 22,50          | 18,91          | 925             | 9,29           | 9,89           |
| 2. Other Small Scale Industries                    | 20,602          | 566,04         | 472,21         | 10,444          | 538,20         | 470,59         |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 1996**

**SOUTHERN REGION  
STATE: KARNATAKA**

(Amount in Rupees Lakh)

| OCCUPATION                                         | RURAL              |                 |                       | SEMI-URBAN         |                 |                       |
|----------------------------------------------------|--------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
|                                                    | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                  | 2               | 3                     | 4                  | 5               | 6                     |
| <b>I. AGRICULTURE</b>                              | <b>12,21,785</b>   | <b>1522,59</b>  | <b>1444,77</b>        | <b>5,28,723</b>    | <b>927,10</b>   | <b>851,76</b>         |
| 1. Direct Finance                                  | 12,05,220          | 1446,24         | 1383,06               | 5,20,334           | 860,17          | 799,90                |
| 2. Indirect Finance                                | 16,565             | 76,35           | 61,71                 | 8,389              | 66,92           | 51,86                 |
| <b>II. INDUSTRY</b>                                | <b>74,198</b>      | <b>457,73</b>   | <b>379,88</b>         | <b>62,707</b>      | <b>584,07</b>   | <b>505,04</b>         |
| 1. Mining & Quarrying                              | 199                | 12,41           | 4,93                  | 354                | 22,60           | 19,77                 |
| 2. Food Manufacturing and Processing               | 2,804              | 86,42           | 69,51                 | 2,583              | 156,39          | 111,16                |
| (a) Rice Mills, Flour and Dal Mills                | 686                | 9,67            | 8,41                  | 681                | 20,54           | 17,47                 |
| (b) Sugar                                          | 47                 | 32,75           | 25,92                 | 19                 | 17,59           | 17,75                 |
| (c) Edible Oils and Vanaspati                      | 198                | 4,21            | 3,62                  | 345                | 14,75           | 12,88                 |
| (d) Tea Processing                                 | 5                  | 1,81            | 1,82                  | 1                  | 1               | —                     |
| (e) Processing of Fruits & Vegetables              | 74                 | 86              | 80                    | 32                 | 1,06            | 67                    |
| (f) Others                                         | 1,794              | 37,13           | 28,95                 | 1,505              | 102,44          | 62,40                 |
| 3. Beverage and Tobacco                            | 107                | 3,71            | 2,09                  | 245                | 10,66           | 8,61                  |
| 4. Textiles                                        | 797                | 64,51           | 52,35                 | 1,729              | 36,50           | 30,33                 |
| (a) Cotton Textiles                                | 157                | 15,41           | 13,82                 | 313                | 17,04           | 15,61                 |
| (b) Jute Textiles                                  | 4                  | 2               | 2                     | 17                 | 10              | 8                     |
| (c) Handloom Textiles & Khadi                      | 86                 | 39              | 39                    | 103                | 1,23            | 1,06                  |
| (d) Other Textiles                                 | 550                | 48,69           | 38,11                 | 1,296              | 18,14           | 13,59                 |
| 5. Paper, Paper Products and Printing              | 217                | 12,79           | 4,67                  | 582                | 32,08           | 30,47                 |
| 6. Leather and Leather Products                    | 67                 | 84              | 44                    | 146                | 99              | 92                    |
| 7. Rubber and Rubber Products                      | 56                 | 2,92            | 2,83                  | 106                | 3,21            | 2,82                  |
| 8. Chemicals and Chemical Products                 | 243                | 18,18           | 14,57                 | 555                | 37,06           | 34,66                 |
| (a) Heavy Industrial Chemicals                     | 20                 | 2,87            | 2,61                  | 46                 | 16,86           | 16,03                 |
| (b) Fertilizers                                    | 10                 | 4,60            | 3,95                  | 13                 | 47              | 40                    |
| (c) Drugs and Pharmaceuticals                      | 50                 | 2,28            | 1,79                  | 76                 | 5,25            | 6,94                  |
| (d) Non-Edible Oils                                | 12                 | 9               | 10                    | 13                 | 83              | 38                    |
| (e) Other Chemicals & Chemical Products            | 151                | 8,34            | 6,13                  | 407                | 13,65           | 10,90                 |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 24                 | 1,62            | 1,12                  | 33                 | 71              | 57                    |
| 10. Manufacture of Cement & Cement Products        | 75                 | 15,22           | 5,31                  | 133                | 11,94           | 11,10                 |
| 11. Basic Metals & Metal Products                  | 390                | 22,38           | 22,67                 | 778                | 41,09           | 40,79                 |
| (a) Iron and Steel                                 | 87                 | 13,92           | 15,29                 | 152                | 26,99           | 27,66                 |
| (b) Non-Ferrous Metals                             | 22                 | 93              | 91                    | 68                 | 2,20            | 1,55                  |
| (c) Other Metal Products                           | 281                | 7,52            | 6,47                  | 558                | 11,91           | 11,57                 |
| 12. Engineering                                    | 541                | 84,21           | 77,52                 | 858                | 93,42           | 87,41                 |
| (a) Heavy Engineering                              | 100                | 44,52           | 44,04                 | 138                | 20,17           | 17,96                 |
| (b) Light Engineering                              | 239                | 24,75           | 21,69                 | 345                | 52,88           | 51,42                 |
| (c) Electrical Machinery & Goods                   | 118                | 6,08            | 5,12                  | 219                | 5,65            | 5,51                  |
| (d) Electronic Machinery & Goods                   | 84                 | 8,87            | 6,67                  | 156                | 14,72           | 12,52                 |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 598                | 17,18           | 14,31                 | 540                | 9,55            | 7,49                  |
| 14. Other Industries                               | 67,755             | 104,59          | 99,17                 | 53,607             | 116,00          | 108,48                |
| 15. Electricity, Gas & Water                       | 41                 | 5,84            | 4,56                  | 77                 | 1,16            | 1,11                  |
| (a) Electricity Generation & Transmission          | 34                 | 5,65            | 4,40                  | 60                 | 94              | 90                    |
| (b) Non-Conventional Energy                        | 5                  | 11              | 9                     | 6                  | 11              | 11                    |
| (c) Gas, Steam & Water Supply                      | 2                  | 9               | 7                     | 11                 | 11              | 10                    |
| 16. Construction                                   | 284                | 4,92            | 3,82                  | 381                | 10,69           | 9,33                  |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>17,560</b>      | <b>122,34</b>   | <b>101,03</b>         | <b>15,260</b>      | <b>131,98</b>   | <b>105,91</b>         |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>92,844</b>      | <b>79,71</b>    | <b>72,68</b>          | <b>64,539</b>      | <b>132,92</b>   | <b>116,60</b>         |
| <b>V. PERSONAL LOANS</b>                           | <b>2,48,686</b>    | <b>326,56</b>   | <b>295,08</b>         | <b>2,50,802</b>    | <b>507,43</b>   | <b>452,88</b>         |
| 1. Loans for Purchase of Consumer Durables         | 11,676             | 14,85           | 12,38                 | 17,235             | 26,40           | 23,12                 |
| 2. Loans for Housing                               | 10,601             | 61,54           | 56,12                 | 17,057             | 137,55          | 123,84                |
| 3. Rest of the Personal Loans                      | 2,26,409           | 250,17          | 226,58                | 2,16,510           | 343,48          | 305,92                |
| <b>VI. TRADE</b>                                   | <b>2,46,430</b>    | <b>271,52</b>   | <b>246,17</b>         | <b>1,61,709</b>    | <b>373,64</b>   | <b>311,64</b>         |
| 1. Wholesale Trade                                 | 6,810              | 47,67           | 41,60                 | 5,961              | 110,33          | 79,43                 |
| 2. Retail Trade                                    | 2,39,620           | 223,85          | 204,57                | 1,55,748           | 263,31          | 232,21                |
| <b>VII. FINANCE</b>                                | <b>81</b>          | <b>16,17</b>    | <b>14,45</b>          | <b>359</b>         | <b>97,80</b>    | <b>50,82</b>          |
| <b>VIII. ALL OTHERS</b>                            | <b>2,07,598</b>    | <b>184,92</b>   | <b>176,47</b>         | <b>1,37,615</b>    | <b>160,37</b>   | <b>141,19</b>         |
| <b>TOTAL BANK CREDIT</b>                           | <b>21,09,182</b>   | <b>2981,54</b>  | <b>2730,51</b>        | <b>12,21,714</b>   | <b>2915,29</b>  | <b>2535,85</b>        |
| OF WHICH : 1. Artisans & Village Industries        | 46,485             | 34,81           | 33,25                 | 21,357             | 28,67           | 25,09                 |
| 2. Other Small Scale Industries                    | 22,894             | 109,54          | 93,52                 | 29,956             | 203,16          | 168,78                |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**SOUTHERN REGION  
STATE: KARNATAKA**

**MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | URBAN           |                |                | METROPOLITAN    |                 |                |
|----------------------------------------------------|-----------------|----------------|----------------|-----------------|-----------------|----------------|
|                                                    | No. of          | Credit         | Amount         | No. of          | Credit          | Amount         |
|                                                    | Accounts        | Limit          | Outstanding    | Accounts        | Limit           | Outstanding    |
|                                                    | 7               | 8              | 9              | 10              | 11              | 12             |
| <b>I. AGRICULTURE</b>                              | <b>1,07,536</b> | <b>301,58</b>  | <b>269,26</b>  | <b>20,047</b>   | <b>355,22</b>   | <b>262,49</b>  |
| 1. Direct Finance                                  | 1,03,922        | 230,56         | 209,06         | 18,731          | 121,03          | 103,92         |
| 2. Indirect Finance                                | 3,614           | 71,02          | 60,21          | 1,316           | 234,19          | 158,58         |
| <b>II. INDUSTRY</b>                                | <b>31,844</b>   | <b>1266,30</b> | <b>1063,63</b> | <b>33,079</b>   | <b>6976,59</b>  | <b>5431,98</b> |
| 1. Mining & Quarrying                              | 229             | 21,91          | 21,65          | 421             | 147,51          | 141,43         |
| 2. Food Manufacturing and Processing               | 1,928           | 189,83         | 150,85         | 906             | 407,34          | 306,78         |
| (a) Rice Mills, Flour and Dal Mills                | 492             | 29,10          | 24,51          | 42              | 11,75           | 9,13           |
| (b) Sugar                                          | 19              | 53,11          | 44,60          | 37              | 50,38           | 41,95          |
| (c) Edible Oils and Vanaspati                      | 205             | 20,41          | 13,66          | 28              | 11,46           | 10,42          |
| (d) Tea Processing                                 | 8               | 18             | 14             | 32              | 202,74          | 150,85         |
| (e) Processing of Fruits & Vegetables              | 23              | 92             | 1,13           | 86              | 22,14           | 18,85          |
| (f) Others                                         | 1,181           | 86,12          | 66,82          | 681             | 108,87          | 75,57          |
| 3. Beverage and Tobacco                            | 163             | 60,07          | 55,22          | 183             | 160,06          | 127,99         |
| 4. Textiles                                        | 928             | 57,24          | 52,80          | 2,656           | 922,49          | 673,05         |
| (a) Cotton Textiles                                | 266             | 40,16          | 37,64          | 295             | 286,10          | 216,93         |
| (b) Jute Textiles                                  | 9               | 11             | 10             | 12              | 6,50            | 6,47           |
| (c) Handloom Textiles & Khadi                      | 31              | 87             | 45             | 39              | 8,72            | 8,94           |
| (d) Other Textiles                                 | 622             | 16,10          | 14,60          | 2,310           | 621,16          | 440,72         |
| 5. Paper, Paper Products and Printing              | 747             | 41,65          | 40,28          | 1,338           | 116,41          | 85,64          |
| 6. Leather and Leather Products                    | 162             | 1,93           | 1,74           | 383             | 138,08          | 108,36         |
| 7. Rubber and Rubber Products                      | 294             | 77,03          | 55,62          | 273             | 33,95           | 26,85          |
| 8. Chemicals and Chemical Products                 | 938             | 143,51         | 113,33         | 2,146           | 476,27          | 400,35         |
| (a) Heavy Industrial Chemicals                     | 63              | 4,39           | 3,90           | 153             | 38,56           | 26,56          |
| (b) Fertilizers                                    | 25              | 21,19          | 21,49          | 64              | 103,09          | 96,24          |
| (c) Drugs and Pharmaceuticals                      | 183             | 61,30          | 39,87          | 395             | 163,75          | 139,90         |
| (d) Non-Edible Oils                                | 43              | 12,22          | 6,71           | 23              | 1,11            | 1,04           |
| (e) Other Chemicals & Chemical Products            | 624             | 44,41          | 41,35          | 1,511           | 169,77          | 136,61         |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 408             | 24,99          | 23,65          | 80              | 8,43            | 7,02           |
| 10. Manufacture of Cement & Cement Products        | 205             | 33,39          | 32,55          | 170             | 29,86           | 31,27          |
| 11. Basic Metals & Metal Products                  | 1,528           | 164,40         | 133,71         | 2,789           | 521,93          | 424,48         |
| (a) Iron and Steel                                 | 532             | 102,22         | 80,84          | 793             | 280,64          | 234,96         |
| (b) Non-Ferrous Metals                             | 74              | 25,44          | 18,37          | 177             | 44,75           | 34,33          |
| (c) Other Metal Products                           | 922             | 36,75          | 34,51          | 1,819           | 196,53          | 155,19         |
| 12. Engineering                                    | 1,432           | 143,25         | 114,04         | 6,459           | 2993,81         | 2307,11        |
| (a) Heavy Engineering                              | 173             | 33,80          | 28,31          | 693             | 622,64          | 467,60         |
| (b) Light Engineering                              | 674             | 68,10          | 55,31          | 2,904           | 803,64          | 683,08         |
| (c) Electrical Machinery & Goods                   | 313             | 23,43          | 18,09          | 1,384           | 427,83          | 322,07         |
| (d) Electronic Machinery & Goods                   | 272             | 17,92          | 12,34          | 1,478           | 1139,70         | 834,35         |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 641             | 69,40          | 66,00          | 943             | 354,58          | 234,92         |
| 14. Other Industries                               | 21,518          | 203,81         | 170,38         | 13,006          | 451,80          | 391,74         |
| 15. Electricity, Gas & Water                       | 75              | 5,92           | 5,42           | 151             | 85,27           | 68,95          |
| (a) Electricity Generation & Transmission          | 62              | 4,94           | 4,43           | 81              | 82,63           | 66,65          |
| (b) Non-Conventional Energy                        | 7               | 80             | 80             | 16              | 90              | 74             |
| (c) Gas, Steam & Water Supply                      | 6               | 18             | 19             | 54              | 1,73            | 1,56           |
| 16. Construction                                   | 648             | 27,96          | 26,38          | 1,175           | 128,80          | 96,05          |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>11,586</b>   | <b>112,17</b>  | <b>89,35</b>   | <b>7,846</b>    | <b>88,36</b>    | <b>74,15</b>   |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>34,167</b>   | <b>192,40</b>  | <b>167,37</b>  | <b>29,767</b>   | <b>455,93</b>   | <b>379,33</b>  |
| <b>V. PERSONAL LOANS</b>                           | <b>1,91,307</b> | <b>591,35</b>  | <b>520,27</b>  | <b>2,06,602</b> | <b>851,82</b>   | <b>726,29</b>  |
| 1. Loans for Purchase of Consumer Durables         | 17,999          | 29,59          | 26,43          | 38,556          | 74,00           | 58,03          |
| 2. Loans for Housing                               | 18,868          | 213,62         | 192,50         | 17,341          | 193,94          | 174,12         |
| 3. Rest of the Personal Loans                      | 1,54,440        | 348,14         | 301,35         | 1,50,705        | 583,87          | 494,15         |
| <b>VI. TRADE</b>                                   | <b>74,648</b>   | <b>383,63</b>  | <b>314,35</b>  | <b>53,362</b>   | <b>729,83</b>   | <b>588,10</b>  |
| 1. Wholesale Trade                                 | 3,682           | 136,80         | 104,70         | 5,046           | 458,66          | 366,81         |
| 2. Retail Trade                                    | 70,966          | 246,83         | 209,65         | 48,316          | 271,17          | 221,29         |
| <b>VII. FINANCE</b>                                | <b>392</b>      | <b>118,60</b>  | <b>97,81</b>   | <b>863</b>      | <b>576,82</b>   | <b>486,46</b>  |
| <b>VIII. ALL OTHERS</b>                            | <b>88,690</b>   | <b>248,09</b>  | <b>223,70</b>  | <b>1,13,517</b> | <b>857,04</b>   | <b>767,20</b>  |
| <b>TOTAL BANK CREDIT</b>                           | <b>5,40,170</b> | <b>3214,12</b> | <b>2745,74</b> | <b>4,65,083</b> | <b>10891,61</b> | <b>8716,00</b> |
| OF WHICH : 1. Artisans & Village Industries        | 4,847           | 11,83          | 10,20          | 1,815           | 14,49           | 10,35          |
| 2. Other Small Scale Industries                    | 18,008          | 354,54         | 306,88         | 20,469          | 1142,44         | 958,46         |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 1996**

**SOUTHERN REGION  
STATE: KERALA**

(Amount in Rupees Lakh)

| OCCUPATION                                         | RURAL              |                 |                       | SEMI-URBAN         |                 |                       |
|----------------------------------------------------|--------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
|                                                    | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                  | 2               | 3                     | 4                  | 5               | 6                     |
| <b>I. AGRICULTURE</b>                              | <b>1,70,183</b>    | <b>177,30</b>   | <b>162,20</b>         | <b>9,48,524</b>    | <b>935,79</b>   | <b>910,17</b>         |
| 1. Direct Finance                                  | 1,68,474           | 164,83          | 156,15                | 9,42,287           | 885,17          | 850,45                |
| 2. Indirect Finance                                | 1,709              | 12,47           | 6,05                  | 6,237              | 50,62           | 59,72                 |
| <b>II. INDUSTRY</b>                                | <b>23,062</b>      | <b>170,70</b>   | <b>155,88</b>         | <b>1,34,272</b>    | <b>1228,48</b>  | <b>1072,52</b>        |
| 1. Mining & Quarrying                              | 51                 | 1,32            | 1,47                  | 579                | 16,62           | 10,68                 |
| 2. Food Manufacturing and Processing               | 777                | 33,95           | 33,46                 | 5,778              | 198,60          | 166,80                |
| (a) Rice Mills, Flour and Dal Mills                | 183                | 2,65            | 2,13                  | 893                | 16,15           | 14,30                 |
| (b) Sugar                                          | 2                  | 93              | 96                    | 8                  | 61              | 63                    |
| (c) Edible Oils and Vanaspati                      | 144                | 2,88            | 2,50                  | 790                | 17,54           | 14,33                 |
| (d) Tea Processing                                 | 8                  | 7,43            | 7,75                  | 39                 | 17,85           | 14,06                 |
| (e) Processing of Fruits & Vegetables              | 4                  | 4               | 4                     | 271                | 6,41            | 6,06                  |
| (f) Others                                         | 436                | 20,03           | 20,08                 | 3,777              | 140,03          | 117,43                |
| 3. Beverage and Tobacco                            | 39                 | 2,77            | 2,53                  | 319                | 12,51           | 11,10                 |
| 4. Textiles                                        | 297                | 4,51            | 3,90                  | 2,008              | 90,51           | 79,60                 |
| (a) Cotton Textiles                                | 25                 | 1,82            | 1,80                  | 230                | 35,34           | 34,06                 |
| (b) Jute Textiles                                  | 10                 | 7               | 3                     | 11                 | 31              | 30                    |
| (c) Handloom Textiles & Khadi                      | 75                 | 92              | 63                    | 92                 | 3,96            | 3,22                  |
| (d) Other Textiles                                 | 187                | 1,70            | 1,44                  | 1,675              | 50,88           | 42,02                 |
| 5. Paper, Paper Products and Printing              | 106                | 1,23            | 1,11                  | 1,253              | 62,38           | 50,32                 |
| 6. Leather and Leather Products                    | 25                 | 14              | 12                    | 204                | 3,18            | 2,92                  |
| 7. Rubber and Rubber Products                      | 131                | 40,76           | 38,71                 | 1,646              | 108,79          | 89,37                 |
| 8. Chemicals and Chemical Products                 | 223                | 5,46            | 4,51                  | 2,189              | 112,82          | 97,99                 |
| (a) Heavy Industrial Chemicals                     | 13                 | 35              | 25                    | 56                 | 10,08           | 9,31                  |
| (b) Fertilizers                                    | 5                  | 3               | 3                     | 50                 | 20,71           | 17,81                 |
| (c) Drugs and Pharmaceuticals                      | 43                 | 69              | 68                    | 446                | 16,96           | 15,13                 |
| (d) Non-Edible Oils                                | 5                  | 7               | 6                     | 47                 | 11,04           | 10,65                 |
| (e) Other Chemicals & Chemical Products            | 157                | 4,32            | 3,50                  | 1,590              | 54,02           | 45,09                 |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 9                  | 12              | 9                     | 57                 | 2,36            | 2,18                  |
| 10. Manufacture of Cement & Cement Products        | 65                 | 1,09            | 86                    | 425                | 9,49            | 7,49                  |
| 11. Basic Metals & Metal Products                  | 189                | 5,17            | 7,46                  | 1,387              | 52,57           | 51,33                 |
| (a) Iron and Steel                                 | 33                 | 3,71            | 6,08                  | 240                | 31,80           | 32,43                 |
| (b) Non-Ferrous Metals                             | 4                  | 1               | —                     | 82                 | 1,14            | 99                    |
| (c) Other Metal Products                           | 152                | 1,45            | 1,38                  | 1,065              | 19,63           | 17,91                 |
| 12. Engineering                                    | 182                | 17,04           | 17,25                 | 1,686              | 163,68          | 170,19                |
| (a) Heavy Engineering                              | 10                 | 7               | 6                     | 86                 | 5,61            | 5,12                  |
| (b) Light Engineering                              | 63                 | 60              | 49                    | 726                | 17,27           | 14,52                 |
| (c) Electrical Machinery & Goods                   | 51                 | 2,34            | 2,19                  | 412                | 114,44          | 124,03                |
| (d) Electronic Machinery & Goods                   | 58                 | 14,03           | 14,51                 | 462                | 26,36           | 26,52                 |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 195                | 2,48            | 1,95                  | 1,050              | 18,51           | 14,29                 |
| 14. Other Industries                               | 20,569             | 47,24           | 36,21                 | 1,14,102           | 318,25          | 268,78                |
| 15. Electricity, Gas & Water                       | 14                 | 2,15            | 1,67                  | 55                 | 2,64            | 1,48                  |
| (a) Electricity Generation & Transmission          | 10                 | 2,09            | 1,62                  | 36                 | 2,15            | 1,05                  |
| (b) Non-Conventional Energy                        | 4                  | 6               | 6                     | 3                  | 12              | 12                    |
| (c) Gas, Steam & Water Supply                      | —                  | —               | —                     | 16                 | 36              | 31                    |
| 16. Construction                                   | 190                | 5,28            | 4,60                  | 1,534              | 55,58           | 47,99                 |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>6,167</b>       | <b>70,23</b>    | <b>51,86</b>          | <b>35,874</b>      | <b>394,57</b>   | <b>303,16</b>         |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>20,049</b>      | <b>23,05</b>    | <b>20,34</b>          | <b>1,24,897</b>    | <b>231,49</b>   | <b>185,96</b>         |
| <b>V. PERSONAL LOANS</b>                           | <b>74,623</b>      | <b>138,20</b>   | <b>125,02</b>         | <b>4,95,452</b>    | <b>1142,31</b>  | <b>1040,60</b>        |
| 1. Loans for Purchase of Consumer Durables         | 7,968              | 9,54            | 8,07                  | 51,048             | 76,99           | 66,56                 |
| 2. Loans for Housing                               | 4,849              | 37,84           | 33,88                 | 38,885             | 303,92          | 275,67                |
| 3. Rest of the Personal Loans                      | 61,806             | 90,81           | 83,06                 | 4,05,519           | 761,39          | 698,36                |
| <b>VI. TRADE</b>                                   | <b>54,338</b>      | <b>176,35</b>   | <b>166,07</b>         | <b>3,24,516</b>    | <b>949,86</b>   | <b>806,49</b>         |
| 1. Wholesale Trade                                 | 489                | 105,53          | 103,89                | 8,177              | 340,11          | 280,51                |
| 2. Retail Trade                                    | 53,849             | 70,82           | 62,18                 | 3,16,339           | 609,75          | 525,98                |
| <b>VII. FINANCE</b>                                | <b>19</b>          | <b>65</b>       | <b>21</b>             | <b>288</b>         | <b>50,42</b>    | <b>34,17</b>          |
| <b>VIII. ALL OTHERS</b>                            | <b>52,951</b>      | <b>52,48</b>    | <b>49,02</b>          | <b>4,03,032</b>    | <b>447,20</b>   | <b>413,04</b>         |
| <b>TOTAL BANK CREDIT</b>                           | <b>4,01,392</b>    | <b>808,96</b>   | <b>730,60</b>         | <b>24,66,855</b>   | <b>5380,12</b>  | <b>4766,11</b>        |
| OF WHICH : 1. Artisans & Village Industries        | 10,113             | 7,40            | 6,72                  | 47,595             | 45,71           | 39,31                 |
| 2. Other Small Scale Industries                    | 9,755              | 48,53           | 43,22                 | 69,681             | 514,44          | 449,25                |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**SOUTHERN REGION  
STATE: KERALA**

**MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | URBAN           |                |                | METROPOLITAN |        |             |
|----------------------------------------------------|-----------------|----------------|----------------|--------------|--------|-------------|
|                                                    | No. of          | Credit         | Amount         | No. of       | Credit | Amount      |
|                                                    | Accounts        | Limit          | Outstanding    | Accounts     | Limit  | Outstanding |
|                                                    | 7               | 8              | 9              | 10           | 11     | 12          |
| <b>I. AGRICULTURE</b>                              | <b>64,578</b>   | <b>230,68</b>  | <b>212,11</b>  | —            | —      | —           |
| 1. Direct Finance                                  | 61,952          | 149,48         | 143,59         | —            | —      | —           |
| 2. Indirect Finance                                | 2,626           | 81,20          | 68,52          | —            | —      | —           |
| <b>II. INDUSTRY</b>                                | <b>30,526</b>   | <b>1931,86</b> | <b>1559,53</b> | —            | —      | —           |
| 1. Mining & Quarrying                              | 63              | 12,47          | 12,34          | —            | —      | —           |
| 2. Food Manufacturing and Processing               | 1,901           | 726,40         | 539,10         | —            | —      | —           |
| (a) Rice Mills, Flour and Dal Mills                | 137             | 12,40          | 9,35           | —            | —      | —           |
| (b) Sugar                                          | 2               | 20             | 10             | —            | —      | —           |
| (c) Edible Oils and Vanaspati                      | 188             | 22,70          | 19,03          | —            | —      | —           |
| (d) Tea Processing                                 | 66              | 88,54          | 63,48          | —            | —      | —           |
| (e) Processing of Fruits & Vegetables              | 32              | 77             | 74             | —            | —      | —           |
| (f) Others                                         | 1,476           | 601,78         | 446,41         | —            | —      | —           |
| 3. Beverage and Tobacco                            | 77              | 11,94          | 10,17          | —            | —      | —           |
| 4. Textiles                                        | 978             | 159,99         | 133,97         | —            | —      | —           |
| (a) Cotton Textiles                                | 85              | 56,77          | 51,94          | —            | —      | —           |
| (b) Jute Textiles                                  | 9               | 69             | 74             | —            | —      | —           |
| (c) Handloom Textiles & Khadi                      | 21              | 2,26           | 1,59           | —            | —      | —           |
| (d) Other Textiles                                 | 863             | 100,26         | 79,71          | —            | —      | —           |
| 5. Paper, Paper Products and Printing              | 771             | 58,68          | 51,33          | —            | —      | —           |
| 6. Leather and Leather Products                    | 100             | 3,57           | 3,15           | —            | —      | —           |
| 7. Rubber and Rubber Products                      | 443             | 85,83          | 59,19          | —            | —      | —           |
| 8. Chemicals and Chemical Products                 | 1,071           | 213,81         | 185,15         | —            | —      | —           |
| (a) Heavy Industrial Chemicals                     | 56              | 17,45          | 17,94          | —            | —      | —           |
| (b) Fertilizers                                    | 25              | 94,33          | 58,83          | —            | —      | —           |
| (c) Drugs and Pharmaceuticals                      | 215             | 21,84          | 21,10          | —            | —      | —           |
| (d) Non-Edible Oils                                | 25              | 12,78          | 12,96          | —            | —      | —           |
| (e) Other Chemicals & Chemical Products            | 750             | 67,40          | 74,33          | —            | —      | —           |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 29              | 13,87          | 6,14           | —            | —      | —           |
| 10. Manufacture of Cement & Cement Products        | 77              | 4,77           | 2,49           | —            | —      | —           |
| 11. Basic Metals & Metal Products                  | 613             | 71,31          | 61,78          | —            | —      | —           |
| (a) Iron and Steel                                 | 142             | 13,35          | 14,52          | —            | —      | —           |
| (b) Non-Ferrous Metals                             | 38              | 16,59          | 10,63          | —            | —      | —           |
| (c) Other Metal Products                           | 433             | 41,37          | 36,62          | —            | —      | —           |
| 12. Engineering                                    | 1,020           | 239,36         | 232,13         | —            | —      | —           |
| (a) Heavy Engineering                              | 72              | 26,38          | 17,55          | —            | —      | —           |
| (b) Light Engineering                              | 387             | 22,73          | 12,74          | —            | —      | —           |
| (c) Electrical Machinery & Goods                   | 258             | 98,48          | 97,98          | —            | —      | —           |
| (d) Electronic Machinery & Goods                   | 303             | 91,77          | 103,85         | —            | —      | —           |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 331             | 15,05          | 13,36          | —            | —      | —           |
| 14. Other Industries                               | 22,208          | 207,10         | 168,95         | —            | —      | —           |
| 15. Electricity, Gas & Water                       | 78              | 36,16          | 19,71          | —            | —      | —           |
| (a) Electricity Generation & Transmission          | 70              | 35,88          | 19,41          | —            | —      | —           |
| (b) Non-Conventional Energy                        | 4               | 21             | 24             | —            | —      | —           |
| (c) Gas, Steam & Water Supply                      | 4               | 7              | 7              | —            | —      | —           |
| 16. Construction                                   | 766             | 71,54          | 60,58          | —            | —      | —           |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>8,171</b>    | <b>84,89</b>   | <b>65,08</b>   | —            | —      | —           |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>27,556</b>   | <b>186,29</b>  | <b>143,28</b>  | —            | —      | —           |
| <b>V. PERSONAL LOANS</b>                           | <b>1,74,923</b> | <b>594,89</b>  | <b>530,69</b>  | —            | —      | —           |
| 1. Loans for Purchase of Consumer Durables         | 20,569          | 35,40          | 29,93          | —            | —      | —           |
| 2. Loans for Housing                               | 22,786          | 161,77         | 147,21         | —            | —      | —           |
| 3. Rest of the Personal Loans                      | 1,31,568        | 397,72         | 353,55         | —            | —      | —           |
| <b>VI. TRADE</b>                                   | <b>58,738</b>   | <b>872,20</b>  | <b>652,04</b>  | —            | —      | —           |
| 1. Wholesale Trade                                 | 4,881           | 619,89         | 449,29         | —            | —      | —           |
| 2. Retail Trade                                    | 53,857          | 252,31         | 202,75         | —            | —      | —           |
| <b>VII. FINANCE</b>                                | <b>344</b>      | <b>40,04</b>   | <b>31,45</b>   | —            | —      | —           |
| <b>VIII. ALL OTHERS</b>                            | <b>1,28,920</b> | <b>346,69</b>  | <b>297,69</b>  | —            | —      | —           |
| <b>TOTAL BANK CREDIT</b>                           | <b>4,93,756</b> | <b>4287,54</b> | <b>3491,86</b> | —            | —      | —           |
| OF WHICH : 1. Artisans & Village Industries        | 5,223           | 12,41          | 10,44          | —            | —      | —           |
| 2. Other Small Scale Industries                    | 18,363          | 668,53         | 514,94         | —            | —      | —           |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 1996**

**SOUTHERN REGION  
STATE: TAMIL NADU**

(Amount in Rupees Lakh)

| OCCUPATION                                         | RURAL              |                 |                       | SEMI-URBAN         |                 |                       |
|----------------------------------------------------|--------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
|                                                    | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                  | 2               | 3                     | 4                  | 5               | 6                     |
| <b>I. AGRICULTURE</b>                              | <b>16,63,023</b>   | <b>1730,85</b>  | <b>1652,55</b>        | <b>10,53,376</b>   | <b>1176,47</b>  | <b>1119,92</b>        |
| 1. Direct Finance                                  | 16,41,386          | 1636,83         | 1575,47               | 10,33,099          | 1099,81         | 1053,61               |
| 2. Indirect Finance                                | 21,637             | 94,03           | 77,08                 | 20,277             | 76,67           | 66,31                 |
| <b>II. INDUSTRY</b>                                | <b>58,895</b>      | <b>1113,36</b>  | <b>1043,72</b>        | <b>92,635</b>      | <b>1899,59</b>  | <b>1596,30</b>        |
| 1. Mining & Quarrying                              | 177                | 6,19            | 5,59                  | 195                | 10,28           | 8,87                  |
| 2. Food Manufacturing and Processing               | 2,031              | 89,34           | 81,80                 | 2,982              | 130,89          | 108,69                |
| (a) Rice Mills, Flour and Dal Mills                | 607                | 16,72           | 14,82                 | 667                | 18,88           | 17,71                 |
| (b) Sugar                                          | 20                 | 26,69           | 23,24                 | 81                 | 42,37           | 30,32                 |
| (c) Edible Oils and Vanaspati                      | 368                | 11,40           | 9,68                  | 357                | 16,68           | 14,74                 |
| (d) Tea Processing                                 | 42                 | 6,68            | 6,50                  | 230                | 23,66           | 21,70                 |
| (e) Processing of Fruits & Vegetables              | 12                 | 43              | 52                    | 20                 | 1,44            | 96                    |
| (f) Others                                         | 982                | 27,42           | 27,05                 | 1,627              | 27,86           | 23,26                 |
| 3. Beverage and Tobacco                            | 155                | 5,07            | 3,69                  | 169                | 18,31           | 17,04                 |
| 4. Textiles                                        | 3,154              | 229,69          | 195,99                | 7,728              | 795,55          | 654,88                |
| (a) Cotton Textiles                                | 1,796              | 166,67          | 146,51                | 4,181              | 557,51          | 471,37                |
| (b) Jute Textiles                                  | 6                  | 6               | 5                     | 31                 | 3,04            | 3,11                  |
| (c) Handloom Textiles & Khadi                      | 271                | 7,85            | 7,53                  | 863                | 73,15           | 45,74                 |
| (d) Other Textiles                                 | 1,081              | 55,11           | 41,89                 | 2,653              | 161,85          | 134,66                |
| 5. Paper, Paper Products and Printing              | 397                | 17,66           | 17,38                 | 2,509              | 127,08          | 98,93                 |
| 6. Leather and Leather Products                    | 418                | 158,54          | 140,85                | 575                | 43,24           | 44,35                 |
| 7. Rubber and Rubber Products                      | 91                 | 6,50            | 6,15                  | 251                | 16,21           | 12,73                 |
| 8. Chemicals and Chemical Products                 | 781                | 277,78          | 309,97                | 3,625              | 280,83          | 214,62                |
| (a) Heavy Industrial Chemicals                     | 41                 | 6,39            | 6,07                  | 147                | 16,09           | 13,38                 |
| (b) Fertilizers                                    | 41                 | 45,82           | 40,00                 | 34                 | 33,13           | 30,03                 |
| (c) Drugs and Pharmaceuticals                      | 89                 | 13,41           | 12,48                 | 143                | 4,41            | 4,57                  |
| (d) Non-Edible Oils                                | 23                 | 2,32            | 2,17                  | 88                 | 5,67            | 5,13                  |
| (e) Other Chemicals & Chemical Products            | 587                | 209,84          | 249,25                | 3,213              | 221,53          | 161,51                |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 25                 | 3,26            | 3,18                  | 68                 | 2,43            | 1,70                  |
| 10. Manufacture of Cement & Cement Products        | 94                 | 26,93           | 12,33                 | 114                | 11,80           | 9,13                  |
| 11. Basic Metals & Metal Products                  | 715                | 36,39           | 30,22                 | 1,691              | 87,77           | 81,27                 |
| (a) Iron and Steel                                 | 220                | 16,09           | 13,06                 | 406                | 39,41           | 32,70                 |
| (b) Non-Ferrous Metals                             | 28                 | 38              | 37                    | 69                 | 7,39            | 8,07                  |
| (c) Other Metal Products                           | 467                | 19,91           | 16,79                 | 1,216              | 40,97           | 40,50                 |
| 12. Engineering                                    | 679                | 52,08           | 50,42                 | 1,778              | 119,41          | 107,00                |
| (a) Heavy Engineering                              | 98                 | 22,79           | 22,24                 | 517                | 22,96           | 17,16                 |
| (b) Light Engineering                              | 346                | 18,69           | 16,52                 | 714                | 27,67           | 21,42                 |
| (c) Electrical Machinery & Goods                   | 144                | 7,88            | 8,75                  | 290                | 32,63           | 23,78                 |
| (d) Electronic Machinery & Goods                   | 91                 | 2,72            | 2,90                  | 257                | 36,16           | 44,63                 |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 280                | 80,16           | 77,10                 | 573                | 46,50           | 41,12                 |
| 14. Other Industries                               | 49,614             | 99,93           | 88,44                 | 69,962             | 191,68          | 180,86                |
| 15. Electricity, Gas & Water                       | 83                 | 17,17           | 14,33                 | 81                 | 7,86            | 5,71                  |
| (a) Electricity Generation & Transmission          | 23                 | 4,73            | 3,33                  | 66                 | 7,53            | 5,44                  |
| (b) Non-Conventional Energy                        | 11                 | 10,21           | 9,39                  | —                  | —               | —                     |
| (c) Gas, Steam & Water Supply                      | 49                 | 2,23            | 1,61                  | 15                 | 33              | 27                    |
| 16. Construction                                   | 201                | 6,67            | 6,30                  | 334                | 9,75            | 9,40                  |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>14,863</b>      | <b>86,89</b>    | <b>70,86</b>          | <b>17,533</b>      | <b>173,40</b>   | <b>143,34</b>         |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>77,835</b>      | <b>91,03</b>    | <b>82,98</b>          | <b>63,923</b>      | <b>165,93</b>   | <b>149,93</b>         |
| <b>V. PERSONAL LOANS</b>                           | <b>1,96,467</b>    | <b>365,54</b>   | <b>344,24</b>         | <b>2,85,088</b>    | <b>708,88</b>   | <b>666,94</b>         |
| 1. Loans for Purchase of Consumer Durables         | 19,049             | 19,31           | 16,61                 | 30,044             | 34,92           | 29,65                 |
| 2. Loans for Housing                               | 12,583             | 88,14           | 84,17                 | 21,923             | 171,72          | 163,26                |
| 3. Rest of the Personal Loans                      | 1,64,835           | 258,08          | 243,45                | 2,33,121           | 502,23          | 474,03                |
| <b>VI. TRADE</b>                                   | <b>1,61,872</b>    | <b>224,97</b>   | <b>211,96</b>         | <b>1,71,260</b>    | <b>451,08</b>   | <b>413,84</b>         |
| 1. Wholesale Trade                                 | 5,523              | 95,29           | 95,05                 | 6,723              | 115,75          | 97,82                 |
| 2. Retail Trade                                    | 1,56,349           | 129,67          | 116,91                | 1,64,537           | 335,33          | 316,01                |
| <b>VII. FINANCE</b>                                | <b>122</b>         | <b>12,31</b>    | <b>7,31</b>           | <b>491</b>         | <b>35,60</b>    | <b>32,03</b>          |
| <b>VIII. ALL OTHERS</b>                            | <b>2,86,762</b>    | <b>206,26</b>   | <b>194,44</b>         | <b>2,30,708</b>    | <b>338,08</b>   | <b>320,66</b>         |
| <b>TOTAL BANK CREDIT</b>                           | <b>24,59,839</b>   | <b>3831,21</b>  | <b>3608,05</b>        | <b>19,15,014</b>   | <b>4949,03</b>  | <b>4442,95</b>        |
| OF WHICH : 1. Artisans & Village Industries        | 19,422             | 18,53           | 17,33                 | 21,327             | 21,88           | 19,13                 |
| 2. Other Small Scale Industries                    | 32,626             | 299,23          | 268,95                | 59,272             | 875,17          | 733,16                |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**SOUTHERN REGION  
STATE: TAMIL NADU**

**MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | URBAN           |                |                | METROPOLITAN    |                 |                 |
|----------------------------------------------------|-----------------|----------------|----------------|-----------------|-----------------|-----------------|
|                                                    | No. of          | Credit         | Amount         | No. of          | Credit          | Amount          |
|                                                    | Accounts        | Limit          | Outstanding    | Accounts        | Limit           | Outstanding     |
|                                                    | 7               | 8              | 9              | 10              | 11              | 12              |
| <b>I. AGRICULTURE</b>                              | <b>2,56,936</b> | <b>339,45</b>  | <b>327,10</b>  | <b>44,439</b>   | <b>226,41</b>   | <b>235,80</b>   |
| 1. Direct Finance                                  | 2,53,100        | 301,84         | 295,69         | 43,718          | 118,65          | 148,93          |
| 2. Indirect Finance                                | 3,836           | 37,62          | 31,41          | 721             | 107,76          | 86,86           |
| <b>II. INDUSTRY</b>                                | <b>82,261</b>   | <b>5258,56</b> | <b>4226,93</b> | <b>36,021</b>   | <b>6985,08</b>  | <b>5963,11</b>  |
| 1. Mining & Quarrying                              | 358             | 47,31          | 33,37          | 523             | 246,74          | 215,93          |
| 2. Food Manufacturing and Processing               | 2,529           | 337,01         | 229,06         | 1,313           | 519,66          | 455,73          |
| (a) Rice Mills, Flour and Dal Mills                | 618             | 31,61          | 23,04          | 226             | 14,95           | 9,06            |
| (b) Sugar                                          | 70              | 197,03         | 122,76         | 64              | 88,85           | 74,39           |
| (c) Edible Oils and Vanaspati                      | 311             | 22,31          | 18,62          | 55              | 18,95           | 16,54           |
| (d) Tea Processing                                 | 26              | 7,95           | 5,63           | 20              | 22,40           | 12,83           |
| (e) Processing of Fruits & Vegetables              | 20              | 1,50           | 50             | 38              | 6,04            | 4,64            |
| (f) Others                                         | 1,484           | 76,63          | 58,51          | 910             | 368,47          | 338,26          |
| 3. Beverage and Tobacco                            | 172             | 31,37          | 25,74          | 159             | 113,60          | 89,00           |
| 4. Textiles                                        | 16,114          | 3085,46        | 2475,33        | 2,384           | 808,32          | 673,74          |
| (a) Cotton Textiles                                | 6,474           | 1966,54        | 1564,71        | 414             | 347,33          | 271,32          |
| (b) Jute Textiles                                  | 26              | 1,09           | 88             | 21              | 3,76            | 5,07            |
| (c) Handloom Textiles & Khadi                      | 640             | 20,19          | 16,87          | 249             | 37,58           | 25,88           |
| (d) Other Textiles                                 | 8,974           | 1097,64        | 892,87         | 1,700           | 419,65          | 371,47          |
| 5. Paper, Paper Products and Printing              | 1,773           | 129,94         | 105,16         | 2,144           | 216,39          | 180,61          |
| 6. Leather and Leather Products                    | 452             | 24,15          | 21,06          | 2,284           | 625,22          | 575,22          |
| 7. Rubber and Rubber Products                      | 348             | 53,46          | 43,19          | 404             | 209,94          | 178,65          |
| 8. Chemicals and Chemical Products                 | 2,255           | 220,88         | 197,34         | 3,017           | 842,47          | 704,09          |
| (a) Heavy Industrial Chemicals                     | 233             | 38,80          | 32,73          | 344             | 145,64          | 119,03          |
| (b) Fertilizers                                    | 64              | 41,50          | 40,12          | 136             | 281,31          | 249,68          |
| (c) Drugs and Pharmaceuticals                      | 264             | 31,25          | 29,43          | 601             | 142,17          | 136,74          |
| (d) Non-Edible Oils                                | 42              | 4,12           | 3,28           | 17              | 16,67           | 13,87           |
| (e) Other Chemicals & Chemical Products            | 1,652           | 105,20         | 91,77          | 1,919           | 256,67          | 184,78          |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 139             | 9,60           | 4,95           | 169             | 192,30          | 139,67          |
| 10. Manufacture of Cement & Cement Products        | 144             | 39,43          | 26,41          | 111             | 69,80           | 49,75           |
| 11. Basic Metals & Metal Products                  | 3,109           | 315,33         | 270,63         | 2,745           | 460,54          | 418,82          |
| (a) Iron and Steel                                 | 1,230           | 207,97         | 183,87         | 860             | 226,72          | 215,89          |
| (b) Non-Ferrous Metals                             | 205             | 24,52          | 17,47          | 165             | 18,74           | 17,51           |
| (c) Other Metal Products                           | 1,674           | 82,84          | 69,29          | 1,720           | 215,08          | 185,41          |
| 12. Engineering                                    | 4,595           | 571,86         | 448,06         | 4,530           | 1044,62         | 918,83          |
| (a) Heavy Engineering                              | 953             | 263,83         | 197,46         | 585             | 238,48          | 202,45          |
| (b) Light Engineering                              | 2,099           | 171,09         | 138,19         | 1,971           | 240,30          | 204,13          |
| (c) Electrical Machinery & Goods                   | 1,110           | 113,22         | 92,93          | 957             | 298,24          | 260,80          |
| (d) Electronic Machinery & Goods                   | 433             | 23,71          | 19,49          | 1,017           | 267,61          | 251,45          |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 608             | 77,65          | 56,97          | 1,002           | 823,90          | 642,18          |
| 14. Other Industries                               | 49,015          | 272,19         | 245,11         | 14,125          | 521,56          | 460,73          |
| 15. Electricity, Gas & Water                       | 197             | 17,25          | 18,69          | 141             | 102,23          | 69,85           |
| (a) Electricity Generation & Transmission          | 120             | 7,21           | 6,91           | 85              | 75,79           | 44,92           |
| (b) Non-Conventional Energy                        | 19              | 6,96           | 8,83           | 24              | 21,49           | 20,27           |
| (c) Gas, Steam & Water Supply                      | 58              | 3,08           | 2,95           | 32              | 4,95            | 4,66            |
| 16. Construction                                   | 453             | 25,69          | 25,86          | 970             | 187,79          | 190,29          |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>10,430</b>   | <b>124,02</b>  | <b>101,14</b>  | <b>3,938</b>    | <b>160,64</b>   | <b>146,33</b>   |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>46,220</b>   | <b>266,04</b>  | <b>219,90</b>  | <b>21,827</b>   | <b>695,37</b>   | <b>736,06</b>   |
| <b>V. PERSONAL LOANS</b>                           | <b>2,70,714</b> | <b>790,25</b>  | <b>726,45</b>  | <b>5,05,727</b> | <b>1403,82</b>  | <b>1127,92</b>  |
| 1. Loans for Purchase of Consumer Durables         | 37,653          | 47,43          | 41,10          | 70,098          | 47,43           | 40,76           |
| 2. Loans for Housing                               | 26,115          | 230,86         | 219,13         | 23,489          | 321,96          | 278,94          |
| 3. Rest of the Personal Loans                      | 2,06,946        | 511,96         | 466,22         | 4,12,140        | 1034,42         | 808,22          |
| <b>VI. TRADE</b>                                   | <b>92,068</b>   | <b>651,56</b>  | <b>528,39</b>  | <b>39,057</b>   | <b>1635,40</b>  | <b>1448,78</b>  |
| 1. Wholesale Trade                                 | 8,608           | 360,04         | 274,70         | 7,184           | 1370,71         | 1222,57         |
| 2. Retail Trade                                    | 83,460          | 291,52         | 253,69         | 31,873          | 264,68          | 226,21          |
| <b>VII. FINANCE</b>                                | <b>1,159</b>    | <b>148,51</b>  | <b>118,79</b>  | <b>2,522</b>    | <b>1757,82</b>  | <b>1555,72</b>  |
| <b>VIII. ALL OTHERS</b>                            | <b>1,60,574</b> | <b>479,53</b>  | <b>436,91</b>  | <b>1,04,020</b> | <b>1665,90</b>  | <b>1518,71</b>  |
| <b>TOTAL BANK CREDIT</b>                           | <b>9,20,362</b> | <b>8057,93</b> | <b>6685,62</b> | <b>7,57,551</b> | <b>14530,43</b> | <b>12732,43</b> |
| OF WHICH : 1. Artisans & Village Industries        | 7,329           | 20,93          | 19,58          | 783             | 6,26            | 5,74            |
| 2. Other Small Scale Industries                    | 53,764          | 1716,46        | 1439,85        | 20,934          | 1410,22         | 1308,47         |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 1996**

**SOUTHERN REGION  
LAKSHADWEEP**

(Amount in Rupees Lakh)

| OCCUPATION                                         | RURAL              |                 |                       | SEMI-URBAN         |                 |                       |
|----------------------------------------------------|--------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
|                                                    | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                  | 2               | 3                     | 4                  | 5               | 6                     |
| <b>I. AGRICULTURE</b>                              | <b>622</b>         | <b>57</b>       | <b>57</b>             | —                  | —               | —                     |
| 1. Direct Finance                                  | 622                | 57              | 57                    | —                  | —               | —                     |
| 2. Indirect Finance                                | —                  | —               | —                     | —                  | —               | —                     |
| <b>II. INDUSTRY</b>                                | <b>54</b>          | <b>42</b>       | <b>39</b>             | —                  | —               | —                     |
| 1. Mining & Quarrying                              | —                  | —               | —                     | —                  | —               | —                     |
| 2. Food Manufacturing and Processing               | 7                  | 2               | 2                     | —                  | —               | —                     |
| (a) Rice Mills, Flour and Dal Mills                | 1                  | 1               | 1                     | —                  | —               | —                     |
| (b) Sugar                                          | —                  | —               | —                     | —                  | —               | —                     |
| (c) Edible Oils and Vanaspati                      | 1                  | 1               | 1                     | —                  | —               | —                     |
| (d) Tea Processing                                 | —                  | —               | —                     | —                  | —               | —                     |
| (e) Processing of Fruits & Vegetables              | —                  | —               | —                     | —                  | —               | —                     |
| (f) Others                                         | 5                  | 1               | 1                     | —                  | —               | —                     |
| 3. Beverage and Tobacco                            | 1                  | 2               | —                     | —                  | —               | —                     |
| 4. Textiles                                        | —                  | —               | —                     | —                  | —               | —                     |
| (a) Cotton Textiles                                | —                  | —               | —                     | —                  | —               | —                     |
| (b) Jute Textiles                                  | —                  | —               | —                     | —                  | —               | —                     |
| (c) Handloom Textiles & Khadi                      | —                  | —               | —                     | —                  | —               | —                     |
| (d) Other Textiles                                 | —                  | —               | —                     | —                  | —               | —                     |
| 5. Paper, Paper Products and Printing              | 1                  | 1               | 1                     | —                  | —               | —                     |
| 6. Leather and Leather Products                    | —                  | —               | —                     | —                  | —               | —                     |
| 7. Rubber and Rubber Products                      | —                  | —               | —                     | —                  | —               | —                     |
| 8. Chemicals and Chemical Products                 | —                  | —               | —                     | —                  | —               | —                     |
| (a) Heavy Industrial Chemicals                     | —                  | —               | —                     | —                  | —               | —                     |
| (b) Fertilizers                                    | —                  | —               | —                     | —                  | —               | —                     |
| (c) Drugs and Pharmaceuticals                      | —                  | —               | —                     | —                  | —               | —                     |
| (d) Non-Edible Oils                                | —                  | —               | —                     | —                  | —               | —                     |
| (e) Other Chemicals & Chemical Products            | —                  | —               | —                     | —                  | —               | —                     |
| 9. Petroleum, Coal Products & Nuclear Fuels        | —                  | —               | —                     | —                  | —               | —                     |
| 10. Manufacture of Cement & Cement Products        | —                  | —               | —                     | —                  | —               | —                     |
| 11. Basic Metals & Metal Products                  | 2                  | 11              | 11                    | —                  | —               | —                     |
| (a) Iron and Steel                                 | 1                  | 10              | 10                    | —                  | —               | —                     |
| (b) Non-Ferrous Metals                             | —                  | —               | —                     | —                  | —               | —                     |
| (c) Other Metal Products                           | 1                  | —               | —                     | —                  | —               | —                     |
| 12. Engineering                                    | —                  | —               | —                     | —                  | —               | —                     |
| (a) Heavy Engineering                              | —                  | —               | —                     | —                  | —               | —                     |
| (b) Light Engineering                              | —                  | —               | —                     | —                  | —               | —                     |
| (c) Electrical Machinery & Goods                   | —                  | —               | —                     | —                  | —               | —                     |
| (d) Electronic Machinery & Goods                   | —                  | —               | —                     | —                  | —               | —                     |
| 13. Vehicles, Vehicle Parts & Transport Equipments | —                  | —               | —                     | —                  | —               | —                     |
| 14. Other Industries                               | 43                 | 27              | 25                    | —                  | —               | —                     |
| 15. Electricity, Gas & Water                       | —                  | —               | —                     | —                  | —               | —                     |
| (a) Electricity Generation & Transmission          | —                  | —               | —                     | —                  | —               | —                     |
| (b) Non-Conventional Energy                        | —                  | —               | —                     | —                  | —               | —                     |
| (c) Gas, Steam & Water Supply                      | —                  | —               | —                     | —                  | —               | —                     |
| 16. Construction                                   | —                  | —               | —                     | —                  | —               | —                     |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>46</b>          | <b>1,16</b>     | <b>1,20</b>           | —                  | —               | —                     |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>205</b>         | <b>31</b>       | <b>25</b>             | —                  | —               | —                     |
| <b>V. PERSONAL LOANS</b>                           | <b>506</b>         | <b>1,01</b>     | <b>98</b>             | —                  | —               | —                     |
| 1. Loans for Purchase of Consumer Durables         | 4                  | —               | —                     | —                  | —               | —                     |
| 2. Loans for Housing                               | 16                 | 32              | 30                    | —                  | —               | —                     |
| 3. Rest of the Personal Loans                      | 486                | 69              | 68                    | —                  | —               | —                     |
| <b>VI. TRADE</b>                                   | <b>179</b>         | <b>1,22</b>     | <b>1,02</b>           | —                  | —               | —                     |
| 1. Wholesale Trade                                 | 12                 | 37              | 37                    | —                  | —               | —                     |
| 2. Retail Trade                                    | 167                | 85              | 65                    | —                  | —               | —                     |
| <b>VII. FINANCE</b>                                | —                  | —               | —                     | —                  | —               | —                     |
| <b>VIII. ALL OTHERS</b>                            | <b>86</b>          | <b>5</b>        | <b>5</b>              | —                  | —               | —                     |
| <b>TOTAL BANK CREDIT</b>                           | <b>1,698</b>       | <b>4,73</b>     | <b>4,45</b>           | —                  | —               | —                     |
| OF WHICH : 1. Artisans & Village Industries        | 4                  | 2               | 1                     | —                  | —               | —                     |
| 2. Other Small Scale Industries                    | 47                 | 33              | 31                    | —                  | —               | —                     |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**SOUTHERN REGION  
LAKSHADWEEP**

**MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | URBAN    |        |             | METROPOLITAN |        |             |
|----------------------------------------------------|----------|--------|-------------|--------------|--------|-------------|
|                                                    | No. of   | Credit | Amount      | No. of       | Credit | Amount      |
|                                                    | Accounts | Limit  | Outstanding | Accounts     | Limit  | Outstanding |
|                                                    | 7        | 8      | 9           | 10           | 11     | 12          |
| <b>I. AGRICULTURE</b>                              | —        | —      | —           | —            | —      | —           |
| 1. Direct Finance                                  | —        | —      | —           | —            | —      | —           |
| 2. Indirect Finance                                | —        | —      | —           | —            | —      | —           |
| <b>II. INDUSTRY</b>                                | —        | —      | —           | —            | —      | —           |
| 1. Mining & Quarrying                              | —        | —      | —           | —            | —      | —           |
| 2. Food Manufacturing and Processing               | —        | —      | —           | —            | —      | —           |
| (a) Rice Mills, Flour and Dal Mills                | —        | —      | —           | —            | —      | —           |
| (b) Sugar                                          | —        | —      | —           | —            | —      | —           |
| (c) Edible Oils and Vanaspati                      | —        | —      | —           | —            | —      | —           |
| (d) Tea Processing                                 | —        | —      | —           | —            | —      | —           |
| (e) Processing of Fruits & Vegetables              | —        | —      | —           | —            | —      | —           |
| (f) Others                                         | —        | —      | —           | —            | —      | —           |
| 3. Beverage and Tobacco                            | —        | —      | —           | —            | —      | —           |
| 4. Textiles                                        | —        | —      | —           | —            | —      | —           |
| (a) Cotton Textiles                                | —        | —      | —           | —            | —      | —           |
| (b) Jute Textiles                                  | —        | —      | —           | —            | —      | —           |
| (c) Handloom Textiles & Khadi                      | —        | —      | —           | —            | —      | —           |
| (d) Other Textiles                                 | —        | —      | —           | —            | —      | —           |
| 5. Paper, Paper Products and Printing              | —        | —      | —           | —            | —      | —           |
| 6. Leather and Leather Products                    | —        | —      | —           | —            | —      | —           |
| 7. Rubber and Rubber Products                      | —        | —      | —           | —            | —      | —           |
| 8. Chemicals and Chemical Products                 | —        | —      | —           | —            | —      | —           |
| (a) Heavy Industrial Chemicals                     | —        | —      | —           | —            | —      | —           |
| (b) Fertilizers                                    | —        | —      | —           | —            | —      | —           |
| (c) Drugs and Pharmaceuticals                      | —        | —      | —           | —            | —      | —           |
| (d) Non-Edible Oils                                | —        | —      | —           | —            | —      | —           |
| (e) Other Chemicals & Chemical Products            | —        | —      | —           | —            | —      | —           |
| 9. Petroleum, Coal Products & Nuclear Fuels        | —        | —      | —           | —            | —      | —           |
| 10. Manufacture of Cement & Cement Products        | —        | —      | —           | —            | —      | —           |
| 11. Basic Metals & Metal Products                  | —        | —      | —           | —            | —      | —           |
| (a) Iron and Steel                                 | —        | —      | —           | —            | —      | —           |
| (b) Non-Ferrous Metals                             | —        | —      | —           | —            | —      | —           |
| (c) Other Metal Products                           | —        | —      | —           | —            | —      | —           |
| 12. Engineering                                    | —        | —      | —           | —            | —      | —           |
| (a) Heavy Engineering                              | —        | —      | —           | —            | —      | —           |
| (b) Light Engineering                              | —        | —      | —           | —            | —      | —           |
| (c) Electrical Machinery & Goods                   | —        | —      | —           | —            | —      | —           |
| (d) Electronic Machinery & Goods                   | —        | —      | —           | —            | —      | —           |
| 13. Vehicles, Vehicle Parts & Transport Equipments | —        | —      | —           | —            | —      | —           |
| 14. Other Industries                               | —        | —      | —           | —            | —      | —           |
| 15. Electricity, Gas & Water                       | —        | —      | —           | —            | —      | —           |
| (a) Electricity Generation & Transmission          | —        | —      | —           | —            | —      | —           |
| (b) Non-Conventional Energy                        | —        | —      | —           | —            | —      | —           |
| (c) Gas, Steam & Water Supply                      | —        | —      | —           | —            | —      | —           |
| 16. Construction                                   | —        | —      | —           | —            | —      | —           |
| <b>III. TRANSPORT OPERATORS</b>                    | —        | —      | —           | —            | —      | —           |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | —        | —      | —           | —            | —      | —           |
| <b>V. PERSONAL LOANS</b>                           | —        | —      | —           | —            | —      | —           |
| 1. Loans for Purchase of Consumer Durables         | —        | —      | —           | —            | —      | —           |
| 2. Loans for Housing                               | —        | —      | —           | —            | —      | —           |
| 3. Rest of the Personal Loans                      | —        | —      | —           | —            | —      | —           |
| <b>VI. TRADE</b>                                   | —        | —      | —           | —            | —      | —           |
| 1. Wholesale Trade                                 | —        | —      | —           | —            | —      | —           |
| 2. Retail Trade                                    | —        | —      | —           | —            | —      | —           |
| <b>VII. FINANCE</b>                                | —        | —      | —           | —            | —      | —           |
| <b>VIII. ALL OTHERS</b>                            | —        | —      | —           | —            | —      | —           |
| <b>TOTAL BANK CREDIT</b>                           | —        | —      | —           | —            | —      | —           |
| OF WHICH : 1. Artisans & Village Industries        | —        | —      | —           | —            | —      | —           |
| 2. Other Small Scale Industries                    | —        | —      | —           | —            | —      | —           |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 1996**

**SOUTHERN REGION  
PONDICHERY**

(Amount in Rupees Lakh)

| OCCUPATION                                         | RURAL              |                 |                       | SEMI-URBAN         |                 |                       |
|----------------------------------------------------|--------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
|                                                    | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 1                  | 2               | 3                     | 4                  | 5               | 6                     |
| <b>I. AGRICULTURE</b>                              | <b>26,584</b>      | <b>21,58</b>    | <b>21,86</b>          | <b>9,543</b>       | <b>11,59</b>    | <b>11,61</b>          |
| 1. Direct Finance                                  | 26,542             | 20,51           | 20,77                 | 9,535              | 10,70           | 10,90                 |
| 2. Indirect Finance                                | 42                 | 1,07            | 1,09                  | 8                  | 88              | 70                    |
| <b>II. INDUSTRY</b>                                | <b>377</b>         | <b>28,27</b>    | <b>22,76</b>          | <b>746</b>         | <b>56,19</b>    | <b>41,71</b>          |
| 1. Mining & Quarrying                              | —                  | —               | —                     | 3                  | 3               | 1                     |
| 2. Food Manufacturing and Processing               | 11                 | 23              | 22                    | 39                 | 74              | 48                    |
| (a) Rice Mills, Flour and Dal Mills                | 6                  | 10              | 2                     | 9                  | 21              | 15                    |
| (b) Sugar                                          | —                  | —               | —                     | —                  | —               | —                     |
| (c) Edible Oils and Vanaspati                      | —                  | —               | —                     | 13                 | 27              | 22                    |
| (d) Tea Processing                                 | —                  | —               | —                     | —                  | —               | —                     |
| (e) Processing of Fruits & Vegetables              | —                  | —               | —                     | —                  | —               | —                     |
| (f) Others                                         | 5                  | 13              | 20                    | 17                 | 26              | 12                    |
| 3. Beverage and Tobacco                            | 1                  | —               | —                     | 3                  | 13              | 8                     |
| 4. Textiles                                        | 16                 | 14,47           | 12,45                 | 13                 | 4,55            | 5,01                  |
| (a) Cotton Textiles                                | 5                  | 2,32            | 2,02                  | 5                  | 4,42            | 4,90                  |
| (b) Jute Textiles                                  | —                  | —               | —                     | —                  | —               | —                     |
| (c) Handloom Textiles & Khadi                      | —                  | —               | —                     | 1                  | 8               | 7                     |
| (d) Other Textiles                                 | 11                 | 12,15           | 10,43                 | 7                  | 5               | 4                     |
| 5. Paper, Paper Products and Printing              | 13                 | 45              | 32                    | 20                 | 84              | 80                    |
| 6. Leather and Leather Products                    | 2                  | 53              | 45                    | 2                  | 13              | 14                    |
| 7. Rubber and Rubber Products                      | 5                  | 23              | 4                     | 17                 | 1,30            | 1,16                  |
| 8. Chemicals and Chemical Products                 | 46                 | 8,17            | 7,65                  | 28                 | 91              | 59                    |
| (a) Heavy Industrial Chemicals                     | 15                 | 6,66            | 6,58                  | 3                  | 11              | 6                     |
| (b) Fertilizers                                    | —                  | —               | —                     | —                  | —               | —                     |
| (c) Drugs and Pharmaceuticals                      | 2                  | 20              | 20                    | 1                  | 1               | —                     |
| (d) Non-Edible Oils                                | —                  | —               | —                     | 1                  | —               | —                     |
| (e) Other Chemicals & Chemical Products            | 29                 | 1,31            | 87                    | 23                 | 79              | 52                    |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 1                  | 15              | 29                    | —                  | —               | —                     |
| 10. Manufacture of Cement & Cement Products        | —                  | —               | —                     | 3                  | 5               | 4                     |
| 11. Basic Metals & Metal Products                  | 12                 | 8               | 8                     | 11                 | 23              | 21                    |
| (a) Iron and Steel                                 | 1                  | —               | —                     | 5                  | 6               | 6                     |
| (b) Non-Ferrous Metals                             | —                  | —               | —                     | 2                  | 1               | —                     |
| (c) Other Metal Products                           | 11                 | 8               | 8                     | 4                  | 15              | 16                    |
| 12. Engineering                                    | 6                  | 10              | 8                     | 19                 | 69              | 49                    |
| (a) Heavy Engineering                              | —                  | —               | —                     | —                  | —               | —                     |
| (b) Light Engineering                              | 2                  | 1               | 1                     | 6                  | 17              | 13                    |
| (c) Electrical Machinery & Goods                   | 3                  | 4               | 4                     | 8                  | 48              | 34                    |
| (d) Electronic Machinery & Goods                   | 1                  | 5               | 3                     | 5                  | 5               | 2                     |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 2                  | 28              | 41                    | 7                  | 17              | 8                     |
| 14. Other Industries                               | 250                | 3,47            | 65                    | 566                | 46,00           | 32,19                 |
| 15. Electricity, Gas & Water                       | —                  | —               | —                     | 1                  | 1               | 1                     |
| (a) Electricity Generation & Transmission          | —                  | —               | —                     | 1                  | 1               | 1                     |
| (b) Non-Conventional Energy                        | —                  | —               | —                     | —                  | —               | —                     |
| (c) Gas, Steam & Water Supply                      | —                  | —               | —                     | —                  | —               | —                     |
| 16. Construction                                   | 12                 | 9               | 9                     | 14                 | 41              | 41                    |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>50</b>          | <b>40</b>       | <b>41</b>             | <b>341</b>         | <b>2,40</b>     | <b>1,82</b>           |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>712</b>         | <b>55</b>       | <b>56</b>             | <b>1,978</b>       | <b>4,37</b>     | <b>3,92</b>           |
| <b>V. PERSONAL LOANS</b>                           | <b>2,306</b>       | <b>9,68</b>     | <b>8,43</b>           | <b>3,907</b>       | <b>13,73</b>    | <b>12,32</b>          |
| 1. Loans for Purchase of Consumer Durables         | 250                | 20              | 18                    | 665                | 1,02            | 81                    |
| 2. Loans for Housing                               | 184                | 1,95            | 1,64                  | 532                | 3,91            | 3,95                  |
| 3. Rest of the Personal Loans                      | 1,872              | 7,53            | 6,61                  | 2,710              | 8,81            | 7,56                  |
| <b>VI. TRADE</b>                                   | <b>1,367</b>       | <b>2,93</b>     | <b>3,14</b>           | <b>2,768</b>       | <b>6,57</b>     | <b>5,36</b>           |
| 1. Wholesale Trade                                 | 21                 | 35              | 47                    | 65                 | 1,35            | 1,34                  |
| 2. Retail Trade                                    | 1,346              | 2,58            | 2,67                  | 2,703              | 5,21            | 4,01                  |
| <b>VII. FINANCE</b>                                | <b>2</b>           | <b>1,28</b>     | <b>1,28</b>           | <b>1</b>           | <b>5</b>        | <b>5</b>              |
| <b>VIII. ALL OTHERS</b>                            | <b>1,845</b>       | <b>1,76</b>     | <b>1,41</b>           | <b>1,115</b>       | <b>4,46</b>     | <b>4,23</b>           |
| <b>TOTAL BANK CREDIT</b>                           | <b>33,243</b>      | <b>66,44</b>    | <b>59,84</b>          | <b>20,399</b>      | <b>99,35</b>    | <b>81,01</b>          |
| OF WHICH : 1. Artisans & Village Industries        | 32                 | 10              | 5                     | 104                | 8               | 8                     |
| 2. Other Small Scale Industries                    | 293                | 15,64           | 13,51                 | 406                | 4,97            | 4,07                  |

**TABLE No.5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**SOUTHERN REGION  
PONDICHERY**

**MARCH 1996**

(Amount in Rupees Lakh)

| OCCUPATION                                         | URBAN              |                 |                       | METROPOLITAN       |                 |                       |
|----------------------------------------------------|--------------------|-----------------|-----------------------|--------------------|-----------------|-----------------------|
|                                                    | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 7                  | 8               | 9                     | 10                 | 11              | 12                    |
| <b>I. AGRICULTURE</b>                              | <b>8,752</b>       | <b>14,02</b>    | <b>13,92</b>          | —                  | —               | —                     |
| 1. Direct Finance                                  | 8,742              | 12,93           | 12,88                 | —                  | —               | —                     |
| 2. Indirect Finance                                | 10                 | 1,09            | 1,04                  | —                  | —               | —                     |
| <b>II. INDUSTRY</b>                                | <b>1,582</b>       | <b>149,07</b>   | <b>121,54</b>         | —                  | —               | —                     |
| 1. Mining & Quarrying                              | 4                  | 22              | 17                    | —                  | —               | —                     |
| 2. Food Manufacturing and Processing               | 156                | 18,40           | 19,61                 | —                  | —               | —                     |
| (a) Rice Mills, Flour and Dal Mills                | 21                 | 1,38            | 85                    | —                  | —               | —                     |
| (b) Sugar                                          | 4                  | 12,96           | 14,16                 | —                  | —               | —                     |
| (c) Edible Oils and Vanaspati                      | 15                 | 2,22            | 2,19                  | —                  | —               | —                     |
| (d) Tea Processing                                 | —                  | —               | —                     | —                  | —               | —                     |
| (e) Processing of Fruits & Vegetables              | —                  | —               | —                     | —                  | —               | —                     |
| (f) Others                                         | 116                | 1,83            | 2,41                  | —                  | —               | —                     |
| 3. Beverage and Tobacco                            | 10                 | 1,59            | 1,77                  | —                  | —               | —                     |
| 4. Textiles                                        | 70                 | 50,52           | 45,60                 | —                  | —               | —                     |
| (a) Cotton Textiles                                | 41                 | 48,14           | 44,15                 | —                  | —               | —                     |
| (b) Jute Textiles                                  | 3                  | 4               | 4                     | —                  | —               | —                     |
| (c) Handloom Textiles & Khadi                      | 2                  | 2               | 2                     | —                  | —               | —                     |
| (d) Other Textiles                                 | 24                 | 2,33            | 1,40                  | —                  | —               | —                     |
| 5. Paper, Paper Products and Printing              | 89                 | 5,47            | 5,23                  | —                  | —               | —                     |
| 6. Leather and Leather Products                    | 28                 | 7,05            | 6,21                  | —                  | —               | —                     |
| 7. Rubber and Rubber Products                      | 32                 | 1,48            | 1,20                  | —                  | —               | —                     |
| 8. Chemicals and Chemical Products                 | 194                | 29,53           | 17,00                 | —                  | —               | —                     |
| (a) Heavy Industrial Chemicals                     | 22                 | 7,25            | 5,80                  | —                  | —               | —                     |
| (b) Fertilizers                                    | 1                  | 8               | 1                     | —                  | —               | —                     |
| (c) Drugs and Pharmaceuticals                      | 44                 | 7,21            | 4,00                  | —                  | —               | —                     |
| (d) Non-Edible Oils                                | —                  | —               | —                     | —                  | —               | —                     |
| (e) Other Chemicals & Chemical Products            | 127                | 14,99           | 7,19                  | —                  | —               | —                     |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 7                  | 22              | 10                    | —                  | —               | —                     |
| 10. Manufacture of Cement & Cement Products        | 2                  | 4               | 2                     | —                  | —               | —                     |
| 11. Basic Metals & Metal Products                  | 111                | 9,73            | 10,02                 | —                  | —               | —                     |
| (a) Iron and Steel                                 | 46                 | 5,95            | 6,85                  | —                  | —               | —                     |
| (b) Non-Ferrous Metals                             | 6                  | 1,45            | 97                    | —                  | —               | —                     |
| (c) Other Metal Products                           | 59                 | 2,32            | 2,20                  | —                  | —               | —                     |
| 12. Engineering                                    | 108                | 7,09            | 4,78                  | —                  | —               | —                     |
| (a) Heavy Engineering                              | 4                  | 25              | 22                    | —                  | —               | —                     |
| (b) Light Engineering                              | 39                 | 3,45            | 2,27                  | —                  | —               | —                     |
| (c) Electrical Machinery & Goods                   | 29                 | 1,58            | 1,12                  | —                  | —               | —                     |
| (d) Electronic Machinery & Goods                   | 36                 | 1,81            | 1,18                  | —                  | —               | —                     |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 32                 | 85              | 76                    | —                  | —               | —                     |
| 14. Other Industries                               | 709                | 15,76           | 8,08                  | —                  | —               | —                     |
| 15. Electricity, Gas & Water                       | 6                  | 36              | 29                    | —                  | —               | —                     |
| (a) Electricity Generation & Transmission          | 1                  | 2               | 2                     | —                  | —               | —                     |
| (b) Non-Conventional Energy                        | 1                  | —               | —                     | —                  | —               | —                     |
| (c) Gas, Steam & Water Supply                      | 4                  | 33              | 27                    | —                  | —               | —                     |
| 16. Construction                                   | 24                 | 76              | 70                    | —                  | —               | —                     |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>507</b>         | <b>3,43</b>     | <b>2,95</b>           | —                  | —               | —                     |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>1,589</b>       | <b>8,15</b>     | <b>7,14</b>           | —                  | —               | —                     |
| <b>V. PERSONAL LOANS</b>                           | <b>9,733</b>       | <b>44,11</b>    | <b>42,48</b>          | —                  | —               | —                     |
| 1. Loans for Purchase of Consumer Durables         | 1,325              | 1,70            | 1,51                  | —                  | —               | —                     |
| 2. Loans for Housing                               | 839                | 17,23           | 17,24                 | —                  | —               | —                     |
| 3. Rest of the Personal Loans                      | 7,569              | 25,18           | 23,73                 | —                  | —               | —                     |
| <b>VI. TRADE</b>                                   | <b>4,636</b>       | <b>29,14</b>    | <b>24,37</b>          | —                  | —               | —                     |
| 1. Wholesale Trade                                 | 115                | 5,37            | 4,48                  | —                  | —               | —                     |
| 2. Retail Trade                                    | 4,521              | 23,77           | 19,89                 | —                  | —               | —                     |
| <b>VII. FINANCE</b>                                | <b>8</b>           | <b>2,88</b>     | <b>3,07</b>           | —                  | —               | —                     |
| <b>VIII. ALL OTHERS</b>                            | <b>8,773</b>       | <b>19,82</b>    | <b>15,57</b>          | —                  | —               | —                     |
| <b>TOTAL BANK CREDIT</b>                           | <b>35,580</b>      | <b>270,61</b>   | <b>231,02</b>         | —                  | —               | —                     |
| OF WHICH : 1. Artisans & Village Industries        | 141                | 26              | 24                    | —                  | —               | —                     |
| 2. Other Small Scale Industries                    | 1,105              | 35,83           | 32,74                 | —                  | —               | —                     |

**TABLE No. 5.8 - STATE AND POPULATION GROUP- WISE CLASSIFICATION OF SMALL BORROWAL ACCOUNTS  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

**NORTHERN REGION  
STATE : HARYANA**

(Amount in Rupees Lakh)

| OCCUPATION                                 | RURAL              |                            | SEMI-URBAN         |                            | URBAN/METROPOLITAN |                            | ALL-INDIA          |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 1                  | 2                          | 3                  | 4                          | 5                  | 6                          | 7                  | 8                          |
| <b>I. AGRICULTURE</b>                      | <b>2,35,163</b>    | <b>147,13</b>              | <b>81,123</b>      | <b>54,69</b>               | <b>35,776</b>      | <b>22,30</b>               | <b>3,52,062</b>    | <b>224,12</b>              |
| 1. Direct Finance                          | 2,33,298           | 145,82                     | 79,776             | 53,90                      | 33,990             | 21,54                      | 3,47,064           | 221,26                     |
| 2. Indirect Finance                        | 1,865              | 1,32                       | 1,347              | 78                         | 1,786              | 76                         | 4,998              | 2,86                       |
| <b>II. INDUSTRY</b>                        | <b>24,712</b>      | <b>17,00</b>               | <b>10,354</b>      | <b>12,28</b>               | <b>11,648</b>      | <b>15,85</b>               | <b>46,714</b>      | <b>45,13</b>               |
| 1. Food Manufacturing & Processing         | 39                 | 8                          | 56                 | 8                          | 106                | 17                         | 201                | 33                         |
| 2. Other Industries                        | 24,673             | 16,92                      | 10,298             | 12,20                      | 11,542             | 15,68                      | 46,513             | 44,80                      |
| <b>III. TRANSPORT OPERATORS</b>            | <b>20,315</b>      | <b>13,22</b>               | <b>5,229</b>       | <b>3,30</b>                | <b>2,960</b>       | <b>2,68</b>                | <b>28,504</b>      | <b>19,20</b>               |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>6,155</b>       | <b>4,26</b>                | <b>6,909</b>       | <b>4,30</b>                | <b>9,779</b>       | <b>7,43</b>                | <b>22,843</b>      | <b>15,99</b>               |
| <b>V. PERSONAL LOANS</b>                   | <b>34,470</b>      | <b>36,52</b>               | <b>32,772</b>      | <b>29,16</b>               | <b>41,840</b>      | <b>43,81</b>               | <b>1,09,082</b>    | <b>109,48</b>              |
| 1. Loans for Purchase of Consumer Durables | 1,506              | 1,41                       | 989                | 98                         | 2,142              | 2,41                       | 4,637              | 4,79                       |
| 2. Loans for Housing                       | 1,422              | 2,77                       | 2,296              | 2,75                       | 1,500              | 2,61                       | 5,218              | 8,13                       |
| 3. Rest of the Personal Loans              | 31,542             | 32,34                      | 29,487             | 25,42                      | 38,198             | 38,79                      | 99,227             | 96,55                      |
| <b>VI. TRADE</b>                           | <b>71,900</b>      | <b>49,28</b>               | <b>37,223</b>      | <b>29,10</b>               | <b>37,659</b>      | <b>30,65</b>               | <b>1,46,782</b>    | <b>109,03</b>              |
| 1. Wholesale Trade                         | 1,873              | 1,78                       | 613                | 1,05                       | 402                | 53                         | 2,888              | 3,37                       |
| 2. Retail Trade                            | 70,027             | 47,50                      | 36,610             | 28,05                      | 37,257             | 30,11                      | 1,43,894           | 105,66                     |
| <b>VII. ALL OTHERS</b>                     | <b>21,053</b>      | <b>17,14</b>               | <b>22,420</b>      | <b>18,19</b>               | <b>40,135</b>      | <b>54,40</b>               | <b>83,608</b>      | <b>89,73</b>               |
| <b>TOTAL BANK CREDIT</b>                   | <b>4,13,768</b>    | <b>284,56</b>              | <b>1,96,030</b>    | <b>151,02</b>              | <b>1,79,797</b>    | <b>177,10</b>              | <b>7,89,595</b>    | <b>612,68</b>              |
| OF WHICH: 1. Artisans & Village Industries | 20,787             | 11,86                      | 4,320              | 3,73                       | 2,361              | 1,83                       | 27,468             | 17,43                      |
| 2. Other Small Scale Industries            | 3,707              | 4,76                       | 4,878              | 6,57                       | 7,304              | 11,21                      | 15,889             | 22,54                      |

**STATE : HIMACHAL PRADESH**

| OCCUPATION                                 | RURAL              |                            | SEMI-URBAN         |                            | URBAN/METROPOLITAN |                            | ALL-INDIA          |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 1                  | 2                          | 3                  | 4                          | 5                  | 6                          | 7                  | 8                          |
| <b>I. AGRICULTURE</b>                      | <b>86,225</b>      | <b>48,45</b>               | <b>6,409</b>       | <b>3,60</b>                | -                  | -                          | <b>92,634</b>      | <b>52,04</b>               |
| 1. Direct Finance                          | 85,297             | 47,63                      | 6,015              | 3,38                       | -                  | -                          | 91,312             | 51,01                      |
| 2. Indirect Finance                        | 928                | 82                         | 394                | 22                         | -                  | -                          | 1,322              | 1,03                       |
| <b>II. INDUSTRY</b>                        | <b>15,484</b>      | <b>11,00</b>               | <b>1,817</b>       | <b>2,13</b>                | -                  | -                          | <b>17,301</b>      | <b>13,14</b>               |
| 1. Food Manufacturing & Processing         | 226                | 14                         | 24                 | 2                          | -                  | -                          | 250                | 16                         |
| 2. Other Industries                        | 15,258             | 10,86                      | 1,793              | 2,11                       | -                  | -                          | 17,051             | 12,97                      |
| <b>III. TRANSPORT OPERATORS</b>            | <b>1,274</b>       | <b>1,86</b>                | <b>256</b>         | <b>37</b>                  | -                  | -                          | <b>1,530</b>       | <b>2,23</b>                |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>6,291</b>       | <b>4,03</b>                | <b>1,628</b>       | <b>1,27</b>                | -                  | -                          | <b>7,919</b>       | <b>5,30</b>                |
| <b>V. PERSONAL LOANS</b>                   | <b>32,382</b>      | <b>35,97</b>               | <b>10,341</b>      | <b>12,37</b>               | -                  | -                          | <b>42,723</b>      | <b>48,35</b>               |
| 1. Loans for Purchase of Consumer Durables | 1,345              | 1,39                       | 931                | 92                         | -                  | -                          | 2,276              | 2,32                       |
| 2. Loans for Housing                       | 1,781              | 2,65                       | 668                | 1,33                       | -                  | -                          | 2,449              | 3,97                       |
| 3. Rest of the Personal Loans              | 29,256             | 31,93                      | 8,742              | 10,12                      | -                  | -                          | 37,998             | 42,06                      |
| <b>VI. TRADE</b>                           | <b>28,647</b>      | <b>30,20</b>               | <b>5,151</b>       | <b>5,05</b>                | -                  | -                          | <b>33,798</b>      | <b>35,25</b>               |
| 1. Wholesale Trade                         | 275                | 24                         | 37                 | 4                          | -                  | -                          | 312                | 27                         |
| 2. Retail Trade                            | 28,372             | 29,96                      | 5,114              | 5,02                       | -                  | -                          | 33,486             | 34,98                      |
| <b>VII. ALL OTHERS</b>                     | <b>22,727</b>      | <b>19,40</b>               | <b>5,827</b>       | <b>7,77</b>                | -                  | -                          | <b>28,554</b>      | <b>27,16</b>               |
| <b>TOTAL BANK CREDIT</b>                   | <b>1,93,030</b>    | <b>150,90</b>              | <b>31,429</b>      | <b>32,57</b>               | -                  | -                          | <b>2,24,459</b>    | <b>183,47</b>              |
| OF WHICH: 1. Artisans & Village Industries | 11,746             | 7,15                       | 866                | 78                         | -                  | -                          | 12,612             | 7,94                       |
| 2. Other Small Scale Industries            | 3,315              | 3,29                       | 861                | 1,16                       | -                  | -                          | 4,176              | 4,45                       |

**TABLE NO. 5.8 - STATE AND POPULATION GROUP - WISE CLASSIFICATION OF SMALL BORROWAL ACCOUNTS  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

**NORTHERN REGION**

**STATE : JAMMU & KASHMIR**

(Amount in Rupees Lakh)

| OCCUPATION                                 | RURAL              |                            | SEMI-URBAN         |                            | URBAN/METROPOLITAN |                            | ALL-INDIA          |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 1                  | 2                          | 3                  | 4                          | 5                  | 6                          | 7                  | 8                          |
| <b>I. AGRICULTURE</b>                      | <b>63,920</b>      | <b>29,43</b>               | <b>10,457</b>      | <b>5,42</b>                | <b>5,117</b>       | <b>3,10</b>                | <b>79,494</b>      | <b>37,95</b>               |
| 1. Direct Finance                          | 63,309             | 29,08                      | 10,432             | 5,42                       | 4,814              | 2,81                       | 78,555             | 37,30                      |
| 2. Indirect Finance                        | 611                | 35                         | 25                 | 1                          | 303                | 29                         | 939                | 64                         |
| <b>II. INDUSTRY</b>                        | <b>23,192</b>      | <b>10,41</b>               | <b>4,066</b>       | <b>2,22</b>                | <b>6,459</b>       | <b>8,92</b>                | <b>33,717</b>      | <b>21,55</b>               |
| 1. Food Manufacturing & Processing         | 148                | 10                         | 3                  | —                          | 66                 | 19                         | 217                | 30                         |
| 2. Other Industries                        | 23,044             | 10,31                      | 4,063              | 2,22                       | 6,393              | 8,73                       | 33,500             | 21,25                      |
| <b>III. TRANSPORT OPERATORS</b>            | <b>4,803</b>       | <b>3,38</b>                | <b>573</b>         | <b>34</b>                  | <b>787</b>         | <b>93</b>                  | <b>6,163</b>       | <b>4,65</b>                |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>4,794</b>       | <b>4,94</b>                | <b>1,426</b>       | <b>1,85</b>                | <b>25,937</b>      | <b>41,89</b>               | <b>32,157</b>      | <b>48,68</b>               |
| <b>V. PERSONAL LOANS</b>                   | <b>13,757</b>      | <b>12,88</b>               | <b>3,924</b>       | <b>3,98</b>                | <b>43,719</b>      | <b>54,38</b>               | <b>61,400</b>      | <b>71,24</b>               |
| 1. Loans for Purchase of Consumer Durables | 692                | 48                         | 410                | 31                         | 18,685             | 29,42                      | 19,787             | 30,20                      |
| 2. Loans for Housing                       | 689                | 1,52                       | 89                 | 23                         | 1,069              | 2,63                       | 1,847              | 4,38                       |
| 3. Rest of the Personal Loans              | 12,376             | 10,89                      | 3,425              | 3,44                       | 23,965             | 22,32                      | 39,766             | 36,65                      |
| <b>VI. TRADE</b>                           | <b>27,294</b>      | <b>20,72</b>               | <b>5,814</b>       | <b>5,22</b>                | <b>8,749</b>       | <b>12,24</b>               | <b>41,857</b>      | <b>38,17</b>               |
| 1. Wholesale Trade                         | 619                | 34                         | 129                | 5                          | 354                | 54                         | 1,102              | 93                         |
| 2. Retail Trade                            | 26,675             | 20,37                      | 5,685              | 5,17                       | 8,395              | 11,70                      | 40,755             | 37,25                      |
| <b>VII. ALL OTHERS</b>                     | <b>11,981</b>      | <b>7,22</b>                | <b>2,978</b>       | <b>3,14</b>                | <b>38,150</b>      | <b>57,92</b>               | <b>53,109</b>      | <b>68,28</b>               |
| <b>TOTAL BANK CREDIT</b>                   | <b>1,49,741</b>    | <b>88,98</b>               | <b>29,238</b>      | <b>22,17</b>               | <b>1,28,918</b>    | <b>179,37</b>              | <b>3,07,897</b>    | <b>290,52</b>              |
| OF WHICH: 1. Artisans & Village Industries | 19,556             | 6,75                       | 2,517              | 92                         | 2,810              | 2,55                       | 24,883             | 10,22                      |
| 2. Other Small Scale Industries            | 3,081              | 3,39                       | 1,514              | 1,24                       | 3,459              | 6,04                       | 8,054              | 10,67                      |

**STATE : PUNJAB**

| OCCUPATION                                 | RURAL              |                            | SEMI-URBAN         |                            | URBAN/METROPOLITAN |                            | ALL-INDIA          |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 1                  | 2                          | 3                  | 4                          | 5                  | 6                          | 7                  | 8                          |
| <b>I. AGRICULTURE</b>                      | <b>2,86,546</b>    | <b>243,28</b>              | <b>1,47,077</b>    | <b>139,40</b>              | <b>34,786</b>      | <b>39,06</b>               | <b>4,68,409</b>    | <b>421,74</b>              |
| 1. Direct Finance                          | 2,83,897           | 240,30                     | 1,45,352           | 136,18                     | 34,003             | 37,91                      | 4,63,252           | 414,39                     |
| 2. Indirect Finance                        | 2,649              | 2,98                       | 1,725              | 3,22                       | 783                | 1,15                       | 5,157              | 7,34                       |
| <b>II. INDUSTRY</b>                        | <b>29,991</b>      | <b>20,44</b>               | <b>15,507</b>      | <b>17,18</b>               | <b>19,463</b>      | <b>31,11</b>               | <b>64,961</b>      | <b>68,73</b>               |
| 1. Food Manufacturing & Processing         | 282                | 19                         | 90                 | 14                         | 156                | 26                         | 528                | 59                         |
| 2. Other Industries                        | 29,709             | 20,25                      | 15,417             | 17,04                      | 19,307             | 30,85                      | 64,433             | 68,14                      |
| <b>III. TRANSPORT OPERATORS</b>            | <b>17,144</b>      | <b>12,50</b>               | <b>8,004</b>       | <b>5,28</b>                | <b>3,385</b>       | <b>2,63</b>                | <b>28,533</b>      | <b>20,40</b>               |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>8,995</b>       | <b>7,17</b>                | <b>8,117</b>       | <b>7,06</b>                | <b>9,724</b>       | <b>10,31</b>               | <b>26,836</b>      | <b>24,54</b>               |
| <b>V. PERSONAL LOANS</b>                   | <b>43,144</b>      | <b>47,58</b>               | <b>46,157</b>      | <b>49,32</b>               | <b>70,954</b>      | <b>73,68</b>               | <b>1,60,255</b>    | <b>170,58</b>              |
| 1. Loans for Purchase of Consumer Durables | 1,211              | 1,41                       | 2,169              | 2,41                       | 2,926              | 2,81                       | 6,306              | 6,63                       |
| 2. Loans for Housing                       | 1,610              | 3,43                       | 3,663              | 4,64                       | 3,967              | 6,83                       | 9,240              | 14,90                      |
| 3. Rest of the Personal Loans              | 40,323             | 42,74                      | 40,325             | 42,27                      | 64,061             | 64,04                      | 1,44,709           | 149,05                     |
| <b>VI. TRADE</b>                           | <b>71,325</b>      | <b>53,27</b>               | <b>52,571</b>      | <b>42,02</b>               | <b>40,890</b>      | <b>39,72</b>               | <b>1,64,786</b>    | <b>135,02</b>              |
| 1. Wholesale Trade                         | 1,794              | 3,11                       | 976                | 1,17                       | 943                | 1,26                       | 3,713              | 5,54                       |
| 2. Retail Trade                            | 69,531             | 50,16                      | 51,595             | 40,85                      | 39,947             | 38,46                      | 1,61,073           | 129,47                     |
| <b>VII. ALL OTHERS</b>                     | <b>30,972</b>      | <b>35,15</b>               | <b>38,752</b>      | <b>53,43</b>               | <b>67,778</b>      | <b>102,11</b>              | <b>1,37,502</b>    | <b>190,70</b>              |
| <b>TOTAL BANK CREDIT</b>                   | <b>4,88,117</b>    | <b>419,39</b>              | <b>3,16,185</b>    | <b>313,69</b>              | <b>2,46,980</b>    | <b>298,63</b>              | <b>10,51,282</b>   | <b>1031,70</b>             |
| OF WHICH: 1. Artisans & Village Industries | 20,225             | 12,18                      | 6,685              | 6,24                       | 2,016              | 1,98                       | 28,926             | 20,40                      |
| 2. Other Small Scale Industries            | 8,354              | 7,06                       | 8,089              | 10,19                      | 14,841             | 23,76                      | 31,284             | 41,01                      |

**TABLE No. 5.8 - STATE AND POPULATION GROUP- WISE CLASSIFICATION OF SMALL BORROWAL ACCOUNTS  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

**NORTHERN REGION  
STATE : RAJASTHAN**

(Amount in Rupees Lakh)

| OCCUPATION                                 | RURAL              |                            | SEMI-URBAN         |                            | URBAN/METROPOLITAN |                            | ALL-INDIA          |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 1                  | 2                          | 3                  | 4                          | 5                  | 6                          | 7                  | 8                          |
| <b>I. AGRICULTURE</b>                      | <b>6,41,066</b>    | <b>387,37</b>              | <b>2,34,185</b>    | <b>159,07</b>              | <b>28,905</b>      | <b>20,00</b>               | <b>9,04,156</b>    | <b>566,44</b>              |
| 1. Direct Finance                          | 6,34,027           | 381,92                     | 2,29,551           | 154,99                     | 27,672             | 18,55                      | 8,91,250           | 555,46                     |
| 2. Indirect Finance                        | 7,039              | 5,46                       | 4,634              | 4,08                       | 1,233              | 1,44                       | 12,906             | 10,98                      |
| <b>II. INDUSTRY</b>                        | <b>91,064</b>      | <b>46,82</b>               | <b>48,535</b>      | <b>36,94</b>               | <b>21,001</b>      | <b>25,86</b>               | <b>1,60,600</b>    | <b>109,62</b>              |
| 1. Food Manufacturing & Processing         | 311                | 22                         | 196                | 44                         | 152                | 17                         | 659                | 83                         |
| 2. Other Industries                        | 90,753             | 46,60                      | 48,339             | 36,50                      | 20,849             | 25,69                      | 1,59,941           | 108,79                     |
| <b>III. TRANSPORT OPERATORS</b>            | <b>20,233</b>      | <b>12,73</b>               | <b>7,301</b>       | <b>5,03</b>                | <b>3,442</b>       | <b>4,23</b>                | <b>30,976</b>      | <b>22,00</b>               |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>27,998</b>      | <b>14,83</b>               | <b>23,695</b>      | <b>14,20</b>               | <b>17,231</b>      | <b>12,10</b>               | <b>68,924</b>      | <b>41,13</b>               |
| <b>V. PERSONAL LOANS</b>                   | <b>83,597</b>      | <b>82,52</b>               | <b>82,910</b>      | <b>86,06</b>               | <b>1,01,312</b>    | <b>110,21</b>              | <b>2,67,819</b>    | <b>278,78</b>              |
| 1. Loans for Purchase of Consumer Durables | 2,777              | 3,07                       | 4,570              | 5,30                       | 11,455             | 12,47                      | 18,802             | 20,83                      |
| 2. Loans for Housing                       | 13,369             | 8,16                       | 10,736             | 7,36                       | 4,851              | 6,64                       | 28,956             | 22,16                      |
| 3. Rest of the Personal Loans              | 67,451             | 71,29                      | 67,604             | 73,40                      | 85,006             | 91,10                      | 2,20,061           | 235,80                     |
| <b>VI. TRADE</b>                           | <b>1,37,313</b>    | <b>88,33</b>               | <b>1,02,491</b>    | <b>72,03</b>               | <b>51,118</b>      | <b>47,10</b>               | <b>2,90,922</b>    | <b>207,46</b>              |
| 1. Wholesale Trade                         | 5,037              | 4,45                       | 1,699              | 1,32                       | 1,737              | 2,30                       | 8,473              | 8,08                       |
| 2. Retail Trade                            | 1,32,276           | 83,88                      | 1,00,792           | 70,71                      | 49,381             | 44,80                      | 2,82,449           | 199,38                     |
| <b>VII. ALL OTHERS</b>                     | <b>39,459</b>      | <b>40,16</b>               | <b>35,038</b>      | <b>39,71</b>               | <b>51,725</b>      | <b>68,53</b>               | <b>1,26,222</b>    | <b>148,41</b>              |
| <b>TOTAL BANK CREDIT</b>                   | <b>10,40,730</b>   | <b>672,76</b>              | <b>5,34,155</b>    | <b>413,04</b>              | <b>2,74,734</b>    | <b>288,03</b>              | <b>18,49,619</b>   | <b>1373,83</b>             |
| OF WHICH: 1. Artisans & Village Industries | 76,922             | 36,22                      | 29,979             | 18,23                      | 5,623              | 4,35                       | 1,12,524           | 58,80                      |
| 2. Other Small Scale Industries            | 12,725             | 9,72                       | 16,474             | 16,55                      | 13,503             | 17,33                      | 42,702             | 43,60                      |

**STATE : CHANDIGARH**

| OCCUPATION                                 | RURAL              |                            | SEMI-URBAN         |                            | URBAN/METROPOLITAN |                            | ALL-INDIA          |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 1                  | 2                          | 3                  | 4                          | 5                  | 6                          | 7                  | 8                          |
| <b>I. AGRICULTURE</b>                      | <b>1,061</b>       | <b>49</b>                  | <b>551</b>         | <b>31</b>                  | <b>2,747</b>       | <b>2,40</b>                | <b>4,359</b>       | <b>3,20</b>                |
| 1. Direct Finance                          | 776                | 43                         | 536                | 30                         | 2,189              | 1,75                       | 3,501              | 2,48                       |
| 2. Indirect Finance                        | 285                | 6                          | 15                 | 1                          | 558                | 64                         | 858                | 71                         |
| <b>II. INDUSTRY</b>                        | <b>162</b>         | <b>16</b>                  | <b>95</b>          | <b>11</b>                  | <b>2,441</b>       | <b>5,43</b>                | <b>2,698</b>       | <b>5,70</b>                |
| 1. Food Manufacturing & Processing         | 2                  | 1                          | —                  | —                          | 141                | 31                         | 143                | 31                         |
| 2. Other Industries                        | 160                | 15                         | 95                 | 11                         | 2,300              | 5,13                       | 2,555              | 5,39                       |
| <b>III. TRANSPORT OPERATORS</b>            | <b>27</b>          | <b>3</b>                   | <b>20</b>          | <b>2</b>                   | <b>1,140</b>       | <b>1,88</b>                | <b>1,187</b>       | <b>1,93</b>                |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>97</b>          | <b>11</b>                  | <b>271</b>         | <b>16</b>                  | <b>930</b>         | <b>1,13</b>                | <b>1,298</b>       | <b>1,40</b>                |
| <b>V. PERSONAL LOANS</b>                   | <b>751</b>         | <b>84</b>                  | <b>788</b>         | <b>72</b>                  | <b>16,647</b>      | <b>18,33</b>               | <b>18,186</b>      | <b>19,88</b>               |
| 1. Loans for Purchase of Consumer Durables | 70                 | 9                          | 72                 | 9                          | 854                | 1,03                       | 996                | 1,20                       |
| 2. Loans for Housing                       | 79                 | 7                          | 317                | 34                         | 536                | 61                         | 932                | 1,02                       |
| 3. Rest of the Personal Loans              | 602                | 68                         | 399                | 29                         | 15,257             | 16,69                      | 16,258             | 17,66                      |
| <b>VI. TRADE</b>                           | <b>455</b>         | <b>37</b>                  | <b>449</b>         | <b>29</b>                  | <b>5,704</b>       | <b>7,10</b>                | <b>6,608</b>       | <b>7,76</b>                |
| 1. Wholesale Trade                         | —                  | —                          | 1                  | —                          | 119                | 11                         | 120                | 12                         |
| 2. Retail Trade                            | 455                | 37                         | 448                | 29                         | 5,585              | 6,98                       | 6,488              | 7,64                       |
| <b>VII. ALL OTHERS</b>                     | <b>115</b>         | <b>9</b>                   | <b>507</b>         | <b>1,06</b>                | <b>11,221</b>      | <b>19,93</b>               | <b>11,843</b>      | <b>21,09</b>               |
| <b>TOTAL BANK CREDIT</b>                   | <b>2,668</b>       | <b>2,10</b>                | <b>2,681</b>       | <b>2,67</b>                | <b>40,830</b>      | <b>56,19</b>               | <b>46,179</b>      | <b>60,95</b>               |
| OF WHICH: 1. Artisans & Village Industries | 32                 | 2                          | 5                  | 1                          | 106                | 8                          | 143                | 11                         |
| 2. Other Small Scale Industries            | 130                | 14                         | 89                 | 10                         | 457                | 1,13                       | 676                | 1,38                       |

**TABLE NO. 5.8 - STATE AND POPULATION GROUP - WISE CLASSIFICATION OF SMALL BORROWAL ACCOUNTS  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

**NORTHERN REGION  
STATE : DELHI**

(Amount in Rupees Lakh)

| OCCUPATION                                 | RURAL              |                            | SEMI-URBAN         |                            | URBAN/METROPOLITAN |                            | ALL-INDIA          |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 1                  | 2                          | 3                  | 4                          | 5                  | 6                          | 7                  | 8                          |
| <b>I. AGRICULTURE</b>                      | <b>2,046</b>       | <b>1,02</b>                | <b>445</b>         | <b>17</b>                  | <b>7,101</b>       | <b>5,48</b>                | <b>9,592</b>       | <b>6,67</b>                |
| 1. Direct Finance                          | 2,044              | 1,01                       | 445                | 17                         | 3,744              | 2,14                       | 6,233              | 3,32                       |
| 2. Indirect Finance                        | 2                  | —                          | —                  | —                          | 3,357              | 3,35                       | 3,359              | 3,35                       |
| <b>II. INDUSTRY</b>                        | <b>183</b>         | <b>38</b>                  | <b>749</b>         | <b>47</b>                  | <b>9,356</b>       | <b>16,03</b>               | <b>10,288</b>      | <b>16,88</b>               |
| 1. Food Manufacturing & Processing         | —                  | —                          | —                  | —                          | 56                 | 8                          | 56                 | 8                          |
| 2. Other Industries                        | 183                | 38                         | 749                | 47                         | 9,300              | 15,95                      | 10,232             | 16,80                      |
| <b>III. TRANSPORT OPERATORS</b>            | <b>148</b>         | <b>31</b>                  | <b>41</b>          | <b>3</b>                   | <b>3,656</b>       | <b>4,41</b>                | <b>3,845</b>       | <b>4,74</b>                |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>238</b>         | <b>20</b>                  | <b>177</b>         | <b>13</b>                  | <b>10,257</b>      | <b>11,13</b>               | <b>10,672</b>      | <b>11,46</b>               |
| <b>V. PERSONAL LOANS</b>                   | <b>4,803</b>       | <b>4,88</b>                | <b>1,588</b>       | <b>1,51</b>                | <b>4,02,133</b>    | <b>324,63</b>              | <b>4,08,524</b>    | <b>331,01</b>              |
| 1. Loans for Purchase of Consumer Durables | 103                | 9                          | 15                 | 2                          | 12,904             | 9,57                       | 13,022             | 9,67                       |
| 2. Loans for Housing                       | 197                | 9                          | 13                 | 2                          | 6,813              | 8,99                       | 7,023              | 9,10                       |
| 3. Rest of the Personal Loans              | 4,503              | 4,70                       | 1,560              | 1,47                       | 3,82,416           | 306,07                     | 3,88,479           | 312,24                     |
| <b>VI. TRADE</b>                           | <b>2,994</b>       | <b>2,38</b>                | <b>835</b>         | <b>65</b>                  | <b>34,540</b>      | <b>31,36</b>               | <b>38,369</b>      | <b>34,38</b>               |
| 1. Wholesale Trade                         | 104                | 8                          | 2                  | —                          | 2,171              | 3,83                       | 2,277              | 3,91                       |
| 2. Retail Trade                            | 2,890              | 2,30                       | 833                | 64                         | 32,369             | 27,53                      | 36,092             | 30,47                      |
| <b>VII. ALL OTHERS</b>                     | <b>2,996</b>       | <b>3,43</b>                | <b>1,198</b>       | <b>1,39</b>                | <b>1,35,190</b>    | <b>196,41</b>              | <b>1,39,384</b>    | <b>201,22</b>              |
| <b>TOTAL BANK CREDIT</b>                   | <b>13,408</b>      | <b>12,58</b>               | <b>5,033</b>       | <b>4,35</b>                | <b>6,02,233</b>    | <b>589,44</b>              | <b>6,20,674</b>    | <b>606,37</b>              |
| OF WHICH: 1. Artisans & Village Industries | 7                  | 1                          | 46                 | 3                          | 1,102              | 77                         | 1,155              | 81                         |
| 2. Other Small Scale Industries            | 157                | 27                         | 609                | 27                         | 5,957              | 10,25                      | 6,723              | 10,79                      |

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

| OCCUPATION                                 | RURAL              |                            | SEMI-URBAN         |                            | URBAN/METROPOLITAN |                            | ALL-INDIA          |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 1                  | 2                          | 3                  | 4                          | 5                  | 6                          | 7                  | 8                          |
| <b>I. AGRICULTURE</b>                      | <b>14,252</b>      | <b>4,43</b>                | <b>35</b>          | <b>1</b>                   | —                  | —                          | <b>14,287</b>      | <b>4,44</b>                |
| 1. Direct Finance                          | 14,057             | 4,38                       | 35                 | 1                          | —                  | —                          | 14,092             | 4,40                       |
| 2. Indirect Finance                        | 195                | 5                          | —                  | —                          | —                  | —                          | 195                | 5                          |
| <b>II. INDUSTRY</b>                        | <b>2,101</b>       | <b>94</b>                  | <b>8</b>           | <b>1</b>                   | —                  | —                          | <b>2,109</b>       | <b>95</b>                  |
| 1. Food Manufacturing & Processing         | 127                | 7                          | —                  | —                          | —                  | —                          | 127                | 7                          |
| 2. Other Industries                        | 1,974              | 87                         | 8                  | 1                          | —                  | —                          | 1,982              | 87                         |
| <b>III. TRANSPORT OPERATORS</b>            | <b>164</b>         | <b>15</b>                  | —                  | —                          | —                  | —                          | <b>164</b>         | <b>15</b>                  |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>993</b>         | <b>42</b>                  | <b>1</b>           | —                          | —                  | —                          | <b>994</b>         | <b>42</b>                  |
| <b>V. PERSONAL LOANS</b>                   | <b>4,913</b>       | <b>3,38</b>                | <b>122</b>         | <b>7</b>                   | —                  | —                          | <b>5,035</b>       | <b>3,45</b>                |
| 1. Loans for Purchase of Consumer Durables | 131                | 16                         | 3                  | —                          | —                  | —                          | 134                | 17                         |
| 2. Loans for Housing                       | 36                 | 2                          | —                  | —                          | —                  | —                          | 36                 | 2                          |
| 3. Rest of the Personal Loans              | 4,746              | 3,19                       | 119                | 7                          | —                  | —                          | 4,865              | 3,26                       |
| <b>VI. TRADE</b>                           | <b>1,366</b>       | <b>61</b>                  | <b>16</b>          | <b>1</b>                   | —                  | —                          | <b>1,382</b>       | <b>62</b>                  |
| 1. Wholesale Trade                         | 29                 | 1                          | —                  | —                          | —                  | —                          | 29                 | 1                          |
| 2. Retail Trade                            | 1,337              | 60                         | 16                 | 1                          | —                  | —                          | 1,353              | 61                         |
| <b>VII. ALL OTHERS</b>                     | <b>663</b>         | <b>43</b>                  | —                  | —                          | —                  | —                          | <b>663</b>         | <b>43</b>                  |
| <b>TOTAL BANK CREDIT</b>                   | <b>24,452</b>      | <b>10,36</b>               | <b>182</b>         | <b>11</b>                  | —                  | —                          | <b>24,634</b>      | <b>10,46</b>               |
| OF WHICH: 1. Artisans & Village Industries | 595                | 22                         | —                  | —                          | —                  | —                          | 595                | 22                         |
| 2. Other Small Scale Industries            | 1,159              | 55                         | 8                  | 1                          | —                  | —                          | 1,167              | 56                         |

**TABLE No. 5.8 - STATE AND POPULATION GROUP- WISE CLASSIFICATION OF SMALL BORROWAL ACCOUNTS  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

**NORTH - EASTERN REGION**

**STATE : ASSAM**

(Amount in Rupees Lakh)

| OCCUPATION                                 | RURAL              |                            | SEMI-URBAN         |                            | URBAN/METROPOLITAN |                            | ALL-INDIA          |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 1                  | 2                          | 3                  | 4                          | 5                  | 6                          | 7                  | 8                          |
| <b>I. AGRICULTURE</b>                      | <b>2,56,992</b>    | <b>115,63</b>              | <b>54,153</b>      | <b>24,55</b>               | <b>19,734</b>      | <b>9,94</b>                | <b>3,30,879</b>    | <b>150,12</b>              |
| 1. Direct Finance                          | 2,56,660           | 115,31                     | 53,038             | 24,12                      | 19,667             | 9,82                       | 3,29,365           | 149,25                     |
| 2. Indirect Finance                        | 332                | 32                         | 1,115              | 43                         | 67                 | 12                         | 1,514              | 86                         |
| <b>II. INDUSTRY</b>                        | <b>53,640</b>      | <b>36,97</b>               | <b>23,827</b>      | <b>20,22</b>               | <b>32,613</b>      | <b>39,45</b>               | <b>1,10,080</b>    | <b>96,64</b>               |
| 1. Food Manufacturing & Processing         | 794                | 61                         | 413                | 55                         | 64                 | 7                          | 1,271              | 1,23                       |
| 2. Other Industries                        | 52,846             | 36,36                      | 23,414             | 19,67                      | 32,549             | 39,38                      | 1,08,809           | 95,41                      |
| <b>III. TRANSPORT OPERATORS</b>            | <b>17,375</b>      | <b>9,25</b>                | <b>6,770</b>       | <b>2,98</b>                | <b>6,298</b>       | <b>4,85</b>                | <b>30,443</b>      | <b>17,08</b>               |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>27,041</b>      | <b>14,78</b>               | <b>11,629</b>      | <b>8,19</b>                | <b>12,671</b>      | <b>17,18</b>               | <b>51,341</b>      | <b>40,15</b>               |
| <b>V. PERSONAL LOANS</b>                   | <b>42,123</b>      | <b>25,89</b>               | <b>34,764</b>      | <b>30,41</b>               | <b>24,989</b>      | <b>24,49</b>               | <b>1,01,876</b>    | <b>80,79</b>               |
| 1. Loans for Purchase of Consumer Durables | 1,670              | 1,58                       | 3,065              | 3,06                       | 3,110              | 2,71                       | 7,845              | 7,35                       |
| 2. Loans for Housing                       | 1,058              | 1,94                       | 1,356              | 1,79                       | 498                | 80                         | 2,912              | 4,52                       |
| 3. Rest of the Personal Loans              | 39,395             | 22,37                      | 30,343             | 25,57                      | 21,381             | 20,98                      | 91,119             | 68,91                      |
| <b>VI. TRADE</b>                           | <b>1,62,563</b>    | <b>97,41</b>               | <b>53,207</b>      | <b>37,93</b>               | <b>19,980</b>      | <b>20,03</b>               | <b>2,35,750</b>    | <b>155,37</b>              |
| 1. Wholesale Trade                         | 448                | 37                         | 1,638              | 1,25                       | 340                | 70                         | 2,426              | 2,32                       |
| 2. Retail Trade                            | 1,62,115           | 97,04                      | 51,569             | 36,68                      | 19,640             | 19,33                      | 2,33,324           | 153,05                     |
| <b>VII. ALL OTHERS</b>                     | <b>35,243</b>      | <b>30,37</b>               | <b>17,376</b>      | <b>14,14</b>               | <b>34,077</b>      | <b>32,72</b>               | <b>86,696</b>      | <b>77,23</b>               |
| <b>TOTAL BANK CREDIT</b>                   | <b>5,94,977</b>    | <b>330,30</b>              | <b>2,01,726</b>    | <b>138,43</b>              | <b>1,50,362</b>    | <b>148,65</b>              | <b>9,47,065</b>    | <b>617,38</b>              |
| OF WHICH: 1. Artisans & Village Industries | 26,550             | 16,62                      | 12,330             | 8,02                       | 14,966             | 13,23                      | 53,846             | 37,87                      |
| 2. Other Small Scale Industries            | 23,230             | 17,67                      | 10,601             | 11,27                      | 12,649             | 21,94                      | 46,480             | 50,88                      |

**STATE : MANIPUR**

| OCCUPATION                                 | RURAL              |                            | SEMI-URBAN         |                            | URBAN/METROPOLITAN |                            | ALL-INDIA          |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 1                  | 2                          | 3                  | 4                          | 5                  | 6                          | 7                  | 8                          |
| <b>I. AGRICULTURE</b>                      | <b>10,585</b>      | <b>6,28</b>                | <b>3,691</b>       | <b>2,14</b>                | <b>1,760</b>       | <b>1,21</b>                | <b>16,036</b>      | <b>9,62</b>                |
| 1. Direct Finance                          | 10,447             | 6,22                       | 3,690              | 2,13                       | 1,759              | 1,21                       | 15,896             | 9,56                       |
| 2. Indirect Finance                        | 138                | 6                          | 1                  | —                          | 2                  | —                          | 140                | 6                          |
| <b>II. INDUSTRY</b>                        | <b>7,268</b>       | <b>3,56</b>                | <b>5,361</b>       | <b>3,32</b>                | <b>2,565</b>       | <b>2,62</b>                | <b>15,194</b>      | <b>9,50</b>                |
| 1. Food Manufacturing & Processing         | 19                 | 3                          | 6                  | 1                          | 9                  | 1                          | 34                 | 6                          |
| 2. Other Industries                        | 7,249              | 3,53                       | 5,355              | 3,31                       | 2,556              | 2,60                       | 15,160             | 9,44                       |
| <b>III. TRANSPORT OPERATORS</b>            | <b>455</b>         | <b>36</b>                  | <b>571</b>         | <b>39</b>                  | <b>375</b>         | <b>33</b>                  | <b>1,401</b>       | <b>1,08</b>                |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>374</b>         | <b>26</b>                  | <b>401</b>         | <b>30</b>                  | <b>342</b>         | <b>41</b>                  | <b>1,117</b>       | <b>97</b>                  |
| <b>V. PERSONAL LOANS</b>                   | <b>1,630</b>       | <b>1,27</b>                | <b>798</b>         | <b>69</b>                  | <b>4,389</b>       | <b>3,39</b>                | <b>6,817</b>       | <b>5,35</b>                |
| 1. Loans for Purchase of Consumer Durables | 152                | 11                         | 133                | 8                          | 673                | 41                         | 958                | 60                         |
| 2. Loans for Housing                       | 44                 | 8                          | 44                 | 7                          | 41                 | 4                          | 129                | 18                         |
| 3. Rest of the Personal Loans              | 1,434              | 1,08                       | 621                | 55                         | 3,675              | 2,95                       | 5,730              | 4,57                       |
| <b>VI. TRADE</b>                           | <b>4,639</b>       | <b>3,19</b>                | <b>3,109</b>       | <b>2,35</b>                | <b>3,832</b>       | <b>4,50</b>                | <b>11,580</b>      | <b>10,04</b>               |
| 1. Wholesale Trade                         | 11                 | 1                          | 7                  | —                          | 8                  | 2                          | 26                 | 3                          |
| 2. Retail Trade                            | 4,628              | 3,18                       | 3,102              | 2,35                       | 3,824              | 4,49                       | 11,554             | 10,01                      |
| <b>VII. ALL OTHERS</b>                     | <b>939</b>         | <b>58</b>                  | <b>376</b>         | <b>29</b>                  | <b>814</b>         | <b>59</b>                  | <b>2,129</b>       | <b>1,45</b>                |
| <b>TOTAL BANK CREDIT</b>                   | <b>25,890</b>      | <b>15,50</b>               | <b>14,307</b>      | <b>9,47</b>                | <b>14,077</b>      | <b>13,04</b>               | <b>54,274</b>      | <b>38,01</b>               |
| OF WHICH: 1. Artisans & Village Industries | 5,193              | 2,31                       | 2,170              | 1,40                       | 956                | 86                         | 8,319              | 4,58                       |
| 2. Other Small Scale Industries            | 1,386              | 81                         | 2,205              | 1,36                       | 1,191              | 1,38                       | 4,782              | 3,55                       |

**TABLE NO. 5.8 - STATE AND POPULATION GROUP - WISE CLASSIFICATION OF SMALL BORROWAL ACCOUNTS  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

**NORTH-EASTERN REGION**

**STATE : MEGHALAYA**

(Amount in Rupees Lakh)

| OCCUPATION                                 | RURAL              |                            | SEMI-URBAN         |                            | URBAN/METROPOLITAN |                            | ALL-INDIA          |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 1                  | 2                          | 3                  | 4                          | 5                  | 6                          | 7                  | 8                          |
| <b>I. AGRICULTURE</b>                      | <b>40,369</b>      | <b>19,17</b>               | <b>2,200</b>       | <b>1,15</b>                | <b>3,149</b>       | <b>1,47</b>                | <b>45,718</b>      | <b>21,79</b>               |
| 1. Direct Finance                          | 39,860             | 18,97                      | 1,963              | 1,03                       | 3,149              | 1,47                       | 44,972             | 21,46                      |
| 2. Indirect Finance                        | 509                | 20                         | 237                | 12                         | —                  | —                          | 746                | 33                         |
| <b>II. INDUSTRY</b>                        | <b>4,384</b>       | <b>2,56</b>                | <b>761</b>         | <b>62</b>                  | <b>410</b>         | <b>61</b>                  | <b>5,555</b>       | <b>3,79</b>                |
| 1. Food Manufacturing & Processing         | 50                 | 5                          | 4                  | 1                          | —                  | —                          | 54                 | 6                          |
| 2. Other Industries                        | 4,334              | 2,50                       | 757                | 62                         | 410                | 61                         | 5,501              | 3,73                       |
| <b>III. TRANSPORT OPERATORS</b>            | <b>58</b>          | <b>4</b>                   | <b>18</b>          | <b>1</b>                   | <b>26</b>          | <b>4</b>                   | <b>102</b>         | <b>9</b>                   |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>202</b>         | <b>26</b>                  | <b>95</b>          | <b>13</b>                  | <b>383</b>         | <b>38</b>                  | <b>680</b>         | <b>77</b>                  |
| <b>V. PERSONAL LOANS</b>                   | <b>4,124</b>       | <b>2,92</b>                | <b>1,888</b>       | <b>1,66</b>                | <b>4,431</b>       | <b>3,98</b>                | <b>10,443</b>      | <b>8,56</b>                |
| 1. Loans for Purchase of Consumer Durables | 112                | 11                         | 106                | 12                         | 906                | 91                         | 1,124              | 1,13                       |
| 2. Loans for Housing                       | 3                  | 4                          | 16                 | 3                          | 231                | 15                         | 250                | 23                         |
| 3. Rest of the Personal Loans              | 4,009              | 2,78                       | 1,766              | 1,51                       | 3,294              | 2,92                       | 9,069              | 7,20                       |
| <b>VI. TRADE</b>                           | <b>7,019</b>       | <b>4,40</b>                | <b>1,593</b>       | <b>1,32</b>                | <b>2,793</b>       | <b>3,02</b>                | <b>11,405</b>      | <b>8,74</b>                |
| 1. Wholesale Trade                         | 76                 | 8                          | —                  | —                          | 11                 | 1                          | 87                 | 8                          |
| 2. Retail Trade                            | 6,943              | 4,32                       | 1,593              | 1,32                       | 2,782              | 3,02                       | 11,318             | 8,66                       |
| <b>VII. ALL OTHERS</b>                     | <b>581</b>         | <b>50</b>                  | <b>507</b>         | <b>89</b>                  | <b>2,157</b>       | <b>1,95</b>                | <b>3,245</b>       | <b>3,34</b>                |
| <b>TOTAL BANK CREDIT</b>                   | <b>56,737</b>      | <b>29,85</b>               | <b>7,062</b>       | <b>5,79</b>                | <b>13,349</b>      | <b>11,44</b>               | <b>77,148</b>      | <b>47,08</b>               |
| OF WHICH: 1. Artisans & Village Industries | 2,362              | 1,28                       | 206                | 15                         | 60                 | 6                          | 2,628              | 1,50                       |
| 2. Other Small Scale Industries            | 1,669              | 1,09                       | 546                | 46                         | 346                | 53                         | 2,561              | 2,09                       |

**STATE : MIZORAM**

| OCCUPATION                                 | RURAL              |                            | SEMI-URBAN         |                            | URBAN/METROPOLITAN |                            | ALL-INDIA          |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 1                  | 2                          | 3                  | 4                          | 5                  | 6                          | 7                  | 8                          |
| <b>I. AGRICULTURE</b>                      | <b>6,906</b>       | <b>3,53</b>                | <b>1,597</b>       | <b>1,03</b>                | <b>1,273</b>       | <b>77</b>                  | <b>9,776</b>       | <b>5,34</b>                |
| 1. Direct Finance                          | 6,894              | 3,52                       | 1,597              | 1,03                       | 1,273              | 77                         | 9,764              | 5,32                       |
| 2. Indirect Finance                        | 12                 | 2                          | —                  | —                          | —                  | —                          | 12                 | 2                          |
| <b>II. INDUSTRY</b>                        | <b>1,765</b>       | <b>98</b>                  | <b>510</b>         | <b>40</b>                  | <b>943</b>         | <b>1,68</b>                | <b>3,218</b>       | <b>3,07</b>                |
| 1. Food Manufacturing & Processing         | 27                 | 3                          | 12                 | 3                          | —                  | —                          | 39                 | 6                          |
| 2. Other Industries                        | 1,738              | 96                         | 498                | 37                         | 943                | 1,68                       | 3,179              | 3,01                       |
| <b>III. TRANSPORT OPERATORS</b>            | <b>62</b>          | <b>11</b>                  | <b>—</b>           | <b>—</b>                   | <b>19</b>          | <b>3</b>                   | <b>81</b>          | <b>14</b>                  |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>233</b>         | <b>16</b>                  | <b>8</b>           | <b>1</b>                   | <b>134</b>         | <b>23</b>                  | <b>375</b>         | <b>41</b>                  |
| <b>V. PERSONAL LOANS</b>                   | <b>363</b>         | <b>30</b>                  | <b>138</b>         | <b>12</b>                  | <b>971</b>         | <b>74</b>                  | <b>1,472</b>       | <b>1,16</b>                |
| 1. Loans for Purchase of Consumer Durables | 2                  | —                          | 11                 | 2                          | 93                 | 4                          | 106                | 7                          |
| 2. Loans for Housing                       | —                  | —                          | —                  | —                          | 59                 | 13                         | 59                 | 13                         |
| 3. Rest of the Personal Loans              | 361                | 29                         | 127                | 10                         | 819                | 56                         | 1,307              | 96                         |
| <b>VI. TRADE</b>                           | <b>2,278</b>       | <b>1,47</b>                | <b>1,010</b>       | <b>92</b>                  | <b>1,180</b>       | <b>1,67</b>                | <b>4,468</b>       | <b>4,06</b>                |
| 1. Wholesale Trade                         | 95                 | 7                          | 76                 | 9                          | —                  | —                          | 171                | 16                         |
| 2. Retail Trade                            | 2,183              | 1,40                       | 934                | 83                         | 1,180              | 1,67                       | 4,297              | 3,89                       |
| <b>VII. ALL OTHERS</b>                     | <b>134</b>         | <b>6</b>                   | <b>67</b>          | <b>10</b>                  | <b>181</b>         | <b>22</b>                  | <b>382</b>         | <b>38</b>                  |
| <b>TOTAL BANK CREDIT</b>                   | <b>11,741</b>      | <b>6,61</b>                | <b>3,330</b>       | <b>2,58</b>                | <b>4,701</b>       | <b>5,35</b>                | <b>19,772</b>      | <b>14,55</b>               |
| OF WHICH: 1. Artisans & Village Industries | 1,001              | 47                         | 204                | 12                         | 344                | 33                         | 1,549              | 92                         |
| 2. Other Small Scale Industries            | 608                | 42                         | 182                | 19                         | 599                | 1,36                       | 1,389              | 1,96                       |

**TABLE No. 5.8 - STATE AND POPULATION GROUP- WISE CLASSIFICATION OF SMALL BORROWAL ACCOUNTS  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

**NORTH - EASTERN REGION**

**STATE : NAGALAND**

(Amount in Rupees Lakh)

| OCCUPATION                                 | RURAL              |                            | SEMI-URBAN         |                            | URBAN/METROPOLITAN |                            | ALL-INDIA          |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 1                  | 2                          | 3                  | 4                          | 5                  | 6                          | 7                  | 8                          |
| <b>I. AGRICULTURE</b>                      | <b>8,902</b>       | <b>5,61</b>                | <b>15,974</b>      | <b>12,21</b>               | —                  | —                          | <b>24,876</b>      | <b>17,83</b>               |
| 1. Direct Finance                          | 8,845              | 5,55                       | 15,906             | 12,15                      | —                  | —                          | 24,751             | 17,70                      |
| 2. Indirect Finance                        | 57                 | 6                          | 68                 | 6                          | —                  | —                          | 125                | 13                         |
| <b>II. INDUSTRY</b>                        | <b>1,377</b>       | <b>92</b>                  | <b>2,836</b>       | <b>2,09</b>                | —                  | —                          | <b>4,213</b>       | <b>3,01</b>                |
| 1. Food Manufacturing & Processing         | 12                 | 2                          | 15                 | 2                          | —                  | —                          | 27                 | 4                          |
| 2. Other Industries                        | 1,365              | 90                         | 2,821              | 2,07                       | —                  | —                          | 4,186              | 2,97                       |
| <b>III. TRANSPORT OPERATORS</b>            | <b>43</b>          | <b>5</b>                   | <b>152</b>         | <b>26</b>                  | —                  | —                          | <b>195</b>         | <b>31</b>                  |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>152</b>         | <b>10</b>                  | <b>331</b>         | <b>48</b>                  | —                  | —                          | <b>483</b>         | <b>59</b>                  |
| <b>V. PERSONAL LOANS</b>                   | <b>2,176</b>       | <b>1,34</b>                | <b>3,895</b>       | <b>3,94</b>                | —                  | —                          | <b>6,071</b>       | <b>5,27</b>                |
| 1. Loans for Purchase of Consumer Durables | 16                 | 1                          | 403                | 76                         | —                  | —                          | 419                | 77                         |
| 2. Loans for Housing                       | 59                 | 6                          | 116                | 10                         | —                  | —                          | 175                | 17                         |
| 3. Rest of the Personal Loans              | 2,101              | 1,27                       | 3,376              | 3,07                       | —                  | —                          | 5,477              | 4,34                       |
| <b>VI. TRADE</b>                           | <b>2,103</b>       | <b>1,97</b>                | <b>3,504</b>       | <b>4,21</b>                | —                  | —                          | <b>5,607</b>       | <b>6,18</b>                |
| 1. Wholesale Trade                         | 3                  | —                          | 84                 | 18                         | —                  | —                          | 87                 | 18                         |
| 2. Retail Trade                            | 2,100              | 1,97                       | 3,420              | 4,03                       | —                  | —                          | 5,520              | 6,00                       |
| <b>VII. ALL OTHERS</b>                     | <b>618</b>         | <b>61</b>                  | <b>2,554</b>       | <b>2,68</b>                | —                  | —                          | <b>3,172</b>       | <b>3,28</b>                |
| <b>TOTAL BANK CREDIT</b>                   | <b>15,371</b>      | <b>10,61</b>               | <b>29,246</b>      | <b>25,87</b>               | —                  | —                          | <b>44,617</b>      | <b>36,48</b>               |
| OF WHICH: 1. Artisans & Village Industries | 845                | 44                         | 779                | 24                         | —                  | —                          | 1,624              | 68                         |
| 2. Other Small Scale Industries            | 513                | 48                         | 1,810              | 1,45                       | —                  | —                          | 2,323              | 1,93                       |

**STATE : TRIPURA**

| OCCUPATION                                 | RURAL              |                            | SEMI-URBAN         |                            | URBAN/METROPOLITAN |                            | ALL-INDIA          |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 1                  | 2                          | 3                  | 4                          | 5                  | 6                          | 7                  | 8                          |
| <b>I. AGRICULTURE</b>                      | <b>1,26,895</b>    | <b>33,80</b>               | <b>39,795</b>      | <b>10,72</b>               | <b>3,939</b>       | <b>1,46</b>                | <b>1,70,629</b>    | <b>45,98</b>               |
| 1. Direct Finance                          | 1,26,765           | 33,74                      | 39,770             | 10,70                      | 3,581              | 1,39                       | 1,70,116           | 45,83                      |
| 2. Indirect Finance                        | 130                | 6                          | 25                 | 2                          | 358                | 7                          | 513                | 15                         |
| <b>II. INDUSTRY</b>                        | <b>32,904</b>      | <b>13,77</b>               | <b>13,985</b>      | <b>6,49</b>                | <b>3,722</b>       | <b>2,62</b>                | <b>50,611</b>      | <b>22,88</b>               |
| 1. Food Manufacturing & Processing         | 682                | 12                         | 31                 | 2                          | 300                | 14                         | 1,013              | 28                         |
| 2. Other Industries                        | 32,222             | 13,66                      | 13,954             | 6,47                       | 3,422              | 2,48                       | 49,598             | 22,61                      |
| <b>III. TRANSPORT OPERATORS</b>            | <b>3,051</b>       | <b>1,06</b>                | <b>2,113</b>       | <b>82</b>                  | <b>515</b>         | <b>28</b>                  | <b>5,679</b>       | <b>2,16</b>                |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>6,301</b>       | <b>4,06</b>                | <b>1,699</b>       | <b>1,41</b>                | <b>1,824</b>       | <b>1,26</b>                | <b>9,824</b>       | <b>6,73</b>                |
| <b>V. PERSONAL LOANS</b>                   | <b>7,380</b>       | <b>4,00</b>                | <b>4,973</b>       | <b>2,74</b>                | <b>4,756</b>       | <b>3,97</b>                | <b>17,109</b>      | <b>10,71</b>               |
| 1. Loans for Purchase of Consumer Durables | 515                | 23                         | 359                | 16                         | 1,215              | 94                         | 2,089              | 1,33                       |
| 2. Loans for Housing                       | 200                | 11                         | 85                 | 5                          | 78                 | 6                          | 363                | 22                         |
| 3. Rest of the Personal Loans              | 6,665              | 3,66                       | 4,529              | 2,53                       | 3,463              | 2,97                       | 14,657             | 9,16                       |
| <b>VI. TRADE</b>                           | <b>80,416</b>      | <b>48,82</b>               | <b>26,417</b>      | <b>15,28</b>               | <b>7,686</b>       | <b>4,98</b>                | <b>1,14,519</b>    | <b>69,09</b>               |
| 1. Wholesale Trade                         | 830                | 34                         | 58                 | 3                          | 9                  | 1                          | 897                | 38                         |
| 2. Retail Trade                            | 79,586             | 48,48                      | 26,359             | 15,25                      | 7,677              | 4,98                       | 1,13,622           | 68,71                      |
| <b>VII. ALL OTHERS</b>                     | <b>3,217</b>       | <b>1,47</b>                | <b>1,452</b>       | <b>71</b>                  | <b>1,112</b>       | <b>1,05</b>                | <b>5,781</b>       | <b>3,22</b>                |
| <b>TOTAL BANK CREDIT</b>                   | <b>2,60,164</b>    | <b>106,99</b>              | <b>90,434</b>      | <b>38,17</b>               | <b>23,554</b>      | <b>15,62</b>               | <b>3,74,152</b>    | <b>160,77</b>              |
| OF WHICH: 1. Artisans & Village Industries | 19,824             | 8,44                       | 8,763              | 3,58                       | 724                | 57                         | 29,311             | 12,59                      |
| 2. Other Small Scale Industries            | 8,605              | 3,71                       | 2,386              | 1,79                       | 2,932              | 1,99                       | 13,923             | 7,50                       |

**TABLE NO. 5.8 - STATE AND POPULATION GROUP - WISE CLASSIFICATION OF SMALL BORROWAL ACCOUNTS  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

**EASTERN REGION  
STATE : BIHAR**

(Amount in Rupees Lakh)

| OCCUPATION                                 | RURAL              |                            | SEMI-URBAN         |                            | URBAN/METROPOLITAN |                            | ALL-INDIA          |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 1                  | 2                          | 3                  | 4                          | 5                  | 6                          | 7                  | 8                          |
| <b>I. AGRICULTURE</b>                      | <b>15,31,905</b>   | <b>550,77</b>              | <b>5,12,111</b>    | <b>219,59</b>              | <b>72,631</b>      | <b>33,73</b>               | <b>21,16,647</b>   | <b>804,09</b>              |
| 1. Direct Finance                          | 15,21,150          | 544,53                     | 5,09,934           | 217,87                     | 71,554             | 33,14                      | 21,02,638          | 795,55                     |
| 2. Indirect Finance                        | 10,755             | 6,24                       | 2,177              | 1,72                       | 1,077              | 59                         | 14,009             | 8,55                       |
| <b>II. INDUSTRY</b>                        | <b>3,32,939</b>    | <b>142,98</b>              | <b>97,342</b>      | <b>66,01</b>               | <b>32,171</b>      | <b>38,57</b>               | <b>4,62,452</b>    | <b>247,56</b>              |
| 1. Food Manufacturing & Processing         | 3,722              | 1,68                       | 1,491              | 1,06                       | 335                | 73                         | 5,548              | 3,47                       |
| 2. Other Industries                        | 3,29,217           | 141,30                     | 95,851             | 64,95                      | 31,836             | 37,84                      | 4,56,904           | 244,09                     |
| <b>III. TRANSPORT OPERATORS</b>            | <b>1,18,461</b>    | <b>53,25</b>               | <b>45,183</b>      | <b>23,14</b>               | <b>16,666</b>      | <b>11,56</b>               | <b>1,80,310</b>    | <b>87,95</b>               |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>1,36,875</b>    | <b>54,06</b>               | <b>40,666</b>      | <b>22,72</b>               | <b>18,518</b>      | <b>15,73</b>               | <b>1,96,059</b>    | <b>92,51</b>               |
| <b>V. PERSONAL LOANS</b>                   | <b>1,56,879</b>    | <b>101,16</b>              | <b>1,12,520</b>    | <b>99,90</b>               | <b>1,31,538</b>    | <b>133,95</b>              | <b>4,00,937</b>    | <b>335,01</b>              |
| 1. Loans for Purchase of Consumer Durables | 4,973              | 5,56                       | 15,409             | 16,31                      | 19,197             | 22,68                      | 39,579             | 44,55                      |
| 2. Loans for Housing                       | 4,991              | 7,56                       | 4,383              | 8,60                       | 5,855              | 11,94                      | 15,229             | 28,09                      |
| 3. Rest of the Personal Loans              | 1,46,915           | 88,04                      | 92,728             | 75,00                      | 1,06,486           | 99,33                      | 3,46,129           | 262,37                     |
| <b>VI. TRADE</b>                           | <b>8,84,540</b>    | <b>401,90</b>              | <b>2,90,566</b>    | <b>159,57</b>              | <b>92,962</b>      | <b>76,83</b>               | <b>12,68,068</b>   | <b>638,29</b>              |
| 1. Wholesale Trade                         | 13,524             | 9,80                       | 7,314              | 5,49                       | 1,504              | 2,90                       | 22,342             | 18,20                      |
| 2. Retail Trade                            | 8,71,016           | 392,09                     | 2,83,252           | 154,08                     | 91,458             | 73,93                      | 12,45,726          | 620,10                     |
| <b>VII. ALL OTHERS</b>                     | <b>1,58,134</b>    | <b>81,62</b>               | <b>56,112</b>      | <b>41,30</b>               | <b>51,522</b>      | <b>65,22</b>               | <b>2,65,768</b>    | <b>188,15</b>              |
| <b>TOTAL BANK CREDIT</b>                   | <b>33,19,733</b>   | <b>1385,73</b>             | <b>11,54,500</b>   | <b>632,24</b>              | <b>4,16,008</b>    | <b>375,60</b>              | <b>48,90,241</b>   | <b>2393,56</b>             |
| OF WHICH: 1. Artisans & Village Industries | 2,47,684           | 83,62                      | 65,757             | 28,79                      | 10,233             | 6,96                       | 3,23,674           | 119,36                     |
| 2. Other Small Scale Industries            | 72,986             | 52,51                      | 25,057             | 30,24                      | 17,059             | 24,78                      | 1,15,102           | 107,53                     |

**STATE : ORISSA**

| OCCUPATION                                 | RURAL              |                            | SEMI-URBAN         |                            | URBAN/METROPOLITAN |                            | ALL-INDIA          |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 1                  | 2                          | 3                  | 4                          | 5                  | 6                          | 7                  | 8                          |
| <b>I. AGRICULTURE</b>                      | <b>8,92,461</b>    | <b>349,13</b>              | <b>2,03,989</b>    | <b>92,24</b>               | <b>28,681</b>      | <b>20,60</b>               | <b>11,25,131</b>   | <b>461,96</b>              |
| 1. Direct Finance                          | 8,84,781           | 345,46                     | 2,02,226           | 91,23                      | 28,023             | 20,05                      | 11,15,030          | 456,74                     |
| 2. Indirect Finance                        | 7,680              | 3,67                       | 1,763              | 1,01                       | 658                | 54                         | 10,101             | 5,22                       |
| <b>II. INDUSTRY</b>                        | <b>1,82,137</b>    | <b>64,97</b>               | <b>33,675</b>      | <b>23,65</b>               | <b>8,349</b>       | <b>11,04</b>               | <b>2,24,161</b>    | <b>99,66</b>               |
| 1. Food Manufacturing & Processing         | 1,091              | 72                         | 534                | 56                         | 216                | 52                         | 1,841              | 1,80                       |
| 2. Other Industries                        | 1,81,046           | 64,26                      | 33,141             | 23,08                      | 8,133              | 10,52                      | 2,22,320           | 97,86                      |
| <b>III. TRANSPORT OPERATORS</b>            | <b>34,189</b>      | <b>15,66</b>               | <b>8,822</b>       | <b>5,60</b>                | <b>2,446</b>       | <b>2,17</b>                | <b>45,457</b>      | <b>23,43</b>               |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>95,741</b>      | <b>37,66</b>               | <b>20,737</b>      | <b>12,02</b>               | <b>8,030</b>       | <b>7,35</b>                | <b>1,24,508</b>    | <b>57,03</b>               |
| <b>V. PERSONAL LOANS</b>                   | <b>1,48,532</b>    | <b>93,18</b>               | <b>79,573</b>      | <b>67,16</b>               | <b>60,811</b>      | <b>62,70</b>               | <b>2,88,916</b>    | <b>223,05</b>              |
| 1. Loans for Purchase of Consumer Durables | 7,174              | 5,63                       | 5,865              | 5,37                       | 6,597              | 7,07                       | 19,636             | 18,06                      |
| 2. Loans for Housing                       | 4,794              | 4,71                       | 1,679              | 4,35                       | 944                | 2,02                       | 7,417              | 11,09                      |
| 3. Rest of the Personal Loans              | 1,36,564           | 82,84                      | 72,029             | 57,44                      | 53,270             | 53,62                      | 2,61,863           | 193,90                     |
| <b>VI. TRADE</b>                           | <b>5,12,327</b>    | <b>193,16</b>              | <b>1,22,881</b>    | <b>63,72</b>               | <b>29,158</b>      | <b>25,13</b>               | <b>6,64,366</b>    | <b>282,01</b>              |
| 1. Wholesale Trade                         | 5,208              | 2,98                       | 1,280              | 1,96                       | 730                | 61                         | 7,218              | 5,56                       |
| 2. Retail Trade                            | 5,07,119           | 190,17                     | 1,21,601           | 61,76                      | 28,428             | 24,52                      | 6,57,148           | 276,45                     |
| <b>VII. ALL OTHERS</b>                     | <b>1,87,941</b>    | <b>72,87</b>               | <b>43,581</b>      | <b>32,49</b>               | <b>35,962</b>      | <b>48,19</b>               | <b>2,67,484</b>    | <b>153,55</b>              |
| <b>TOTAL BANK CREDIT</b>                   | <b>20,53,328</b>   | <b>826,62</b>              | <b>5,13,258</b>    | <b>296,88</b>              | <b>1,73,437</b>    | <b>177,18</b>              | <b>27,40,023</b>   | <b>1300,69</b>             |
| OF WHICH: 1. Artisans & Village Industries | 1,36,304           | 42,00                      | 18,272             | 9,38                       | 3,379              | 1,97                       | 1,57,955           | 53,34                      |
| 2. Other Small Scale Industries            | 40,494             | 20,31                      | 13,272             | 12,06                      | 4,456              | 7,88                       | 58,222             | 40,25                      |

**TABLE No. 5.8 - STATE AND POPULATION GROUP- WISE CLASSIFICATION OF SMALL BORROWAL ACCOUNTS  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

**EASTERN REGION**

**STATE : SIKKIM**

(Amount in Rupees Lakh)

| OCCUPATION                                 | RURAL              |                            | SEMI-URBAN         |                            | URBAN/METROPOLITAN |                            | ALL-INDIA          |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 1                  | 2                          | 3                  | 4                          | 5                  | 6                          | 7                  | 8                          |
| <b>I. AGRICULTURE</b>                      | <b>13,232</b>      | <b>5,02</b>                | <b>979</b>         | <b>99</b>                  | —                  | —                          | <b>14,211</b>      | <b>6,00</b>                |
| 1. Direct Finance                          | 13,232             | 5,02                       | 979                | 99                         | —                  | —                          | 14,211             | 6,00                       |
| 2. Indirect Finance                        | —                  | —                          | —                  | —                          | —                  | —                          | —                  | —                          |
| <b>II. INDUSTRY</b>                        | <b>427</b>         | <b>20</b>                  | <b>150</b>         | <b>13</b>                  | —                  | —                          | <b>577</b>         | <b>32</b>                  |
| 1. Food Manufacturing & Processing         | 1                  | —                          | 1                  | —                          | —                  | —                          | 2                  | —                          |
| 2. Other Industries                        | 426                | 20                         | 149                | 12                         | —                  | —                          | 575                | 32                         |
| <b>III. TRANSPORT OPERATORS</b>            | <b>47</b>          | <b>3</b>                   | <b>1</b>           | —                          | —                  | —                          | <b>48</b>          | <b>3</b>                   |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>17</b>          | <b>3</b>                   | <b>5</b>           | —                          | —                  | —                          | <b>22</b>          | <b>3</b>                   |
| <b>V. PERSONAL LOANS</b>                   | <b>1,271</b>       | <b>1,28</b>                | <b>491</b>         | <b>53</b>                  | —                  | —                          | <b>1,762</b>       | <b>1,81</b>                |
| 1. Loans for Purchase of Consumer Durables | 119                | 20                         | 54                 | 8                          | —                  | —                          | 173                | 28                         |
| 2. Loans for Housing                       | 10                 | 4                          | 3                  | —                          | —                  | —                          | 13                 | 4                          |
| 3. Rest of the Personal Loans              | 1,142              | 1,05                       | 434                | 44                         | —                  | —                          | 1,576              | 1,49                       |
| <b>VI. TRADE</b>                           | <b>1,770</b>       | <b>1,28</b>                | <b>600</b>         | <b>77</b>                  | —                  | —                          | <b>2,370</b>       | <b>2,05</b>                |
| 1. Wholesale Trade                         | 11                 | 1                          | —                  | —                          | —                  | —                          | 11                 | 1                          |
| 2. Retail Trade                            | 1,759              | 1,27                       | 600                | 77                         | —                  | —                          | 2,359              | 2,04                       |
| <b>VII. ALL OTHERS</b>                     | <b>387</b>         | <b>38</b>                  | <b>125</b>         | <b>19</b>                  | —                  | —                          | <b>512</b>         | <b>57</b>                  |
| <b>TOTAL BANK CREDIT</b>                   | <b>17,151</b>      | <b>8,23</b>                | <b>2,351</b>       | <b>2,60</b>                | —                  | —                          | <b>19,502</b>      | <b>10,82</b>               |
| OF WHICH: 1. Artisans & Village Industries | 336                | 14                         | 25                 | 3                          | —                  | —                          | 361                | 17                         |
| 2. Other Small Scale Industries            | 91                 | 5                          | 125                | 10                         | —                  | —                          | 216                | 15                         |

**STATE : WEST BENGAL**

| OCCUPATION                                 | RURAL              |                            | SEMI-URBAN         |                            | URBAN/METROPOLITAN |                            | ALL-INDIA          |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 1                  | 2                          | 3                  | 4                          | 5                  | 6                          | 7                  | 8                          |
| <b>I. AGRICULTURE</b>                      | <b>10,00,256</b>   | <b>371,86</b>              | <b>2,74,128</b>    | <b>106,01</b>              | <b>77,827</b>      | <b>62,69</b>               | <b>13,52,211</b>   | <b>540,56</b>              |
| 1. Direct Finance                          | 9,90,695           | 366,59                     | 2,72,523           | 104,40                     | 74,088             | 59,95                      | 13,37,306          | 530,95                     |
| 2. Indirect Finance                        | 9,561              | 5,27                       | 1,605              | 1,61                       | 3,739              | 2,74                       | 14,905             | 9,61                       |
| <b>II. INDUSTRY</b>                        | <b>6,95,279</b>    | <b>256,76</b>              | <b>1,82,485</b>    | <b>89,76</b>               | <b>81,747</b>      | <b>87,76</b>               | <b>9,59,511</b>    | <b>434,29</b>              |
| 1. Food Manufacturing & Processing         | 3,509              | 1,71                       | 2,133              | 1,16                       | 488                | 70                         | 6,130              | 3,57                       |
| 2. Other Industries                        | 6,91,770           | 255,05                     | 1,80,352           | 88,61                      | 81,259             | 87,06                      | 9,53,381           | 430,72                     |
| <b>III. TRANSPORT OPERATORS</b>            | <b>64,357</b>      | <b>21,68</b>               | <b>25,064</b>      | <b>9,09</b>                | <b>14,291</b>      | <b>9,02</b>                | <b>1,03,712</b>    | <b>39,80</b>               |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>86,420</b>      | <b>34,62</b>               | <b>29,222</b>      | <b>17,03</b>               | <b>23,700</b>      | <b>17,74</b>               | <b>1,39,342</b>    | <b>69,39</b>               |
| <b>V. PERSONAL LOANS</b>                   | <b>1,43,079</b>    | <b>93,69</b>               | <b>77,581</b>      | <b>62,70</b>               | <b>3,59,626</b>    | <b>262,00</b>              | <b>5,80,286</b>    | <b>418,40</b>              |
| 1. Loans for Purchase of Consumer Durables | 7,197              | 8,16                       | 6,772              | 6,25                       | 8,381              | 7,09                       | 22,350             | 21,50                      |
| 2. Loans for Housing                       | 6,065              | 9,06                       | 5,433              | 7,60                       | 10,773             | 19,16                      | 22,271             | 35,82                      |
| 3. Rest of the Personal Loans              | 1,29,817           | 76,47                      | 65,376             | 48,86                      | 3,40,472           | 235,75                     | 5,35,665           | 361,08                     |
| <b>VI. TRADE</b>                           | <b>5,72,492</b>    | <b>273,74</b>              | <b>2,19,892</b>    | <b>121,91</b>              | <b>1,28,946</b>    | <b>101,92</b>              | <b>9,21,330</b>    | <b>497,56</b>              |
| 1. Wholesale Trade                         | 7,835              | 4,34                       | 7,115              | 4,60                       | 3,550              | 5,00                       | 18,500             | 13,94                      |
| 2. Retail Trade                            | 5,64,657           | 269,39                     | 2,12,777           | 117,31                     | 1,25,396           | 96,92                      | 9,02,830           | 483,62                     |
| <b>VII. ALL OTHERS</b>                     | <b>1,43,948</b>    | <b>67,76</b>               | <b>45,268</b>      | <b>35,92</b>               | <b>1,20,606</b>    | <b>143,24</b>              | <b>3,09,822</b>    | <b>246,91</b>              |
| <b>TOTAL BANK CREDIT</b>                   | <b>27,05,831</b>   | <b>1120,11</b>             | <b>8,53,640</b>    | <b>442,42</b>              | <b>8,06,743</b>    | <b>684,38</b>              | <b>43,66,214</b>   | <b>2246,91</b>             |
| OF WHICH: 1. Artisans & Village Industries | 5,13,658           | 171,69                     | 1,09,264           | 43,70                      | 32,401             | 21,27                      | 6,55,323           | 236,65                     |
| 2. Other Small Scale Industries            | 1,56,910           | 73,66                      | 64,710             | 41,49                      | 42,130             | 54,44                      | 2,63,750           | 169,59                     |

**TABLE NO. 5.8 - STATE AND POPULATION GROUP - WISE CLASSIFICATION OF SMALL BORROWAL ACCOUNTS  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

**EASTERN REGION**

**ANDAMAN & NICOBAR & ISLANDS**

(Amount in Rupees Lakh)

| OCCUPATION                                 | RURAL              |                            | SEMI-URBAN         |                            | URBAN/METROPOLITAN |                            | ALL-INDIA          |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 1                  | 2                          | 3                  | 4                          | 5                  | 6                          | 7                  | 8                          |
| <b>I. AGRICULTURE</b>                      | <b>3,004</b>       | <b>1,17</b>                | <b>719</b>         | <b>49</b>                  | —                  | —                          | <b>3,723</b>       | <b>1,66</b>                |
| 1. Direct Finance                          | 3,004              | 1,17                       | 718                | 49                         | —                  | —                          | 3,722              | 1,66                       |
| 2. Indirect Finance                        | —                  | —                          | 1                  | —                          | —                  | —                          | 1                  | —                          |
| <b>II. INDUSTRY</b>                        | <b>357</b>         | <b>26</b>                  | <b>284</b>         | <b>26</b>                  | —                  | —                          | <b>641</b>         | <b>52</b>                  |
| 1. Food Manufacturing & Processing         | 12                 | 1                          | 2                  | —                          | —                  | —                          | 14                 | 1                          |
| 2. Other Industries                        | 345                | 25                         | 282                | 26                         | —                  | —                          | 627                | 51                         |
| <b>III. TRANSPORT OPERATORS</b>            | <b>2</b>           | —                          | <b>9</b>           | <b>1</b>                   | —                  | —                          | <b>11</b>          | <b>1</b>                   |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>184</b>         | <b>12</b>                  | <b>110</b>         | <b>14</b>                  | —                  | —                          | <b>294</b>         | <b>25</b>                  |
| <b>V. PERSONAL LOANS</b>                   | <b>1,396</b>       | <b>97</b>                  | <b>1,880</b>       | <b>1,83</b>                | —                  | —                          | <b>3,276</b>       | <b>2,80</b>                |
| 1. Loans for Purchase of Consumer Durables | 97                 | 12                         | 304                | 39                         | —                  | —                          | 401                | 50                         |
| 2. Loans for Housing                       | 20                 | 4                          | 3                  | 4                          | —                  | —                          | 23                 | 8                          |
| 3. Rest of the Personal Loans              | 1,279              | 82                         | 1,573              | 1,40                       | —                  | —                          | 2,852              | 2,22                       |
| <b>VI. TRADE</b>                           | <b>2,151</b>       | <b>1,27</b>                | <b>1,020</b>       | <b>1,01</b>                | —                  | —                          | <b>3,171</b>       | <b>2,28</b>                |
| 1. Wholesale Trade                         | 31                 | 1                          | —                  | —                          | —                  | —                          | 31                 | 1                          |
| 2. Retail Trade                            | 2,120              | 1,26                       | 1,020              | 1,01                       | —                  | —                          | 3,140              | 2,27                       |
| <b>VII. ALL OTHERS</b>                     | <b>712</b>         | <b>49</b>                  | <b>429</b>         | <b>45</b>                  | —                  | —                          | <b>1,141</b>       | <b>94</b>                  |
| <b>TOTAL BANK CREDIT</b>                   | <b>7,806</b>       | <b>4,28</b>                | <b>4,451</b>       | <b>4,19</b>                | —                  | —                          | <b>12,257</b>      | <b>8,46</b>                |
| OF WHICH: 1. Artisans & Village Industries | 35                 | 3                          | 145                | 11                         | —                  | —                          | 180                | 14                         |
| 2. Other Small Scale Industries            | 320                | 23                         | 123                | 12                         | —                  | —                          | 443                | 36                         |

**CENTRAL REGION**

**STATE : MADHYA PRADESH**

| OCCUPATION                                 | RURAL              |                            | SEMI-URBAN         |                            | URBAN/METROPOLITAN |                            | ALL-INDIA          |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 1                  | 2                          | 3                  | 4                          | 5                  | 6                          | 7                  | 8                          |
| <b>I. AGRICULTURE</b>                      | <b>9,00,352</b>    | <b>490,64</b>              | <b>3,51,167</b>    | <b>211,23</b>              | <b>65,297</b>      | <b>50,43</b>               | <b>13,16,816</b>   | <b>752,30</b>              |
| 1. Direct Finance                          | 8,91,929           | 485,63                     | 3,49,121           | 208,09                     | 64,029             | 48,21                      | 13,05,079          | 741,93                     |
| 2. Indirect Finance                        | 8,423              | 5,01                       | 2,046              | 3,14                       | 1,268              | 2,22                       | 11,737             | 10,36                      |
| <b>II. INDUSTRY</b>                        | <b>1,46,171</b>    | <b>57,02</b>               | <b>46,814</b>      | <b>32,16</b>               | <b>34,267</b>      | <b>49,30</b>               | <b>2,27,252</b>    | <b>138,48</b>              |
| 1. Food Manufacturing & Processing         | 653                | 38                         | 496                | 48                         | 284                | 49                         | 1,433              | 1,35                       |
| 2. Other Industries                        | 1,45,518           | 56,65                      | 46,318             | 31,68                      | 33,983             | 48,80                      | 2,25,819           | 137,13                     |
| <b>III. TRANSPORT OPERATORS</b>            | <b>23,770</b>      | <b>13,60</b>               | <b>13,778</b>      | <b>9,97</b>                | <b>8,516</b>       | <b>8,81</b>                | <b>46,064</b>      | <b>32,38</b>               |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>77,809</b>      | <b>34,10</b>               | <b>43,117</b>      | <b>27,41</b>               | <b>33,823</b>      | <b>26,99</b>               | <b>1,54,749</b>    | <b>88,51</b>               |
| <b>V. PERSONAL LOANS</b>                   | <b>77,616</b>      | <b>72,09</b>               | <b>83,814</b>      | <b>84,07</b>               | <b>1,32,364</b>    | <b>147,78</b>              | <b>2,93,794</b>    | <b>303,94</b>              |
| 1. Loans for Purchase of Consumer Durables | 6,126              | 6,06                       | 7,627              | 7,53                       | 12,064             | 12,16                      | 25,817             | 25,75                      |
| 2. Loans for Housing                       | 2,645              | 4,59                       | 4,467              | 8,68                       | 6,254              | 9,02                       | 13,366             | 22,29                      |
| 3. Rest of the Personal Loans              | 68,845             | 61,45                      | 71,720             | 67,86                      | 1,14,046           | 126,60                     | 2,54,611           | 255,90                     |
| <b>VI. TRADE</b>                           | <b>3,85,239</b>    | <b>180,52</b>              | <b>1,64,770</b>    | <b>108,79</b>              | <b>98,934</b>      | <b>85,20</b>               | <b>6,48,943</b>    | <b>374,50</b>              |
| 1. Wholesale Trade                         | 5,755              | 4,95                       | 3,877              | 3,69                       | 3,759              | 4,88                       | 13,391             | 13,52                      |
| 2. Retail Trade                            | 3,79,484           | 175,56                     | 1,60,893           | 105,10                     | 95,175             | 80,32                      | 6,35,552           | 360,98                     |
| <b>VII. ALL OTHERS</b>                     | <b>54,123</b>      | <b>49,98</b>               | <b>53,159</b>      | <b>59,20</b>               | <b>98,024</b>      | <b>146,06</b>              | <b>2,05,306</b>    | <b>255,24</b>              |
| <b>TOTAL BANK CREDIT</b>                   | <b>16,65,080</b>   | <b>897,95</b>              | <b>7,56,619</b>    | <b>532,83</b>              | <b>4,71,225</b>    | <b>514,56</b>              | <b>28,92,924</b>   | <b>1945,34</b>             |
| OF WHICH: 1. Artisans & Village Industries | 1,16,548           | 40,24                      | 26,389             | 13,34                      | 5,594              | 4,63                       | 1,48,531           | 58,21                      |
| 2. Other Small Scale Industries            | 27,229             | 15,14                      | 18,153             | 16,74                      | 23,289             | 33,10                      | 68,671             | 64,98                      |

**TABLE No. 5.8 - STATE AND POPULATION GROUP- WISE CLASSIFICATION OF SMALL BORROWAL ACCOUNTS  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

**CENTRAL REGION  
STATE : UTTAR PRADESH**

(Amount in Rupees Lakh)

| OCCUPATION                                 | RURAL              |                            | SEMI-URBAN         |                            | URBAN/METROPOLITAN |                            | ALL-INDIA          |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 1                  | 2                          | 3                  | 4                          | 5                  | 6                          | 7                  | 8                          |
| <b>I. AGRICULTURE</b>                      | <b>22,21,891</b>   | <b>1232,04</b>             | <b>6,58,258</b>    | <b>377,99</b>              | <b>1,44,762</b>    | <b>84,40</b>               | <b>30,24,911</b>   | <b>1694,44</b>             |
| 1. Direct Finance                          | 21,98,334          | 1217,95                    | 6,49,454           | 370,77                     | 1,41,433           | 80,55                      | 29,89,221          | 1669,28                    |
| 2. Indirect Finance                        | 23,557             | 14,09                      | 8,804              | 7,22                       | 3,329              | 3,84                       | 35,690             | 25,15                      |
| <b>II. INDUSTRY</b>                        | <b>3,34,721</b>    | <b>222,80</b>              | <b>1,01,422</b>    | <b>91,45</b>               | <b>90,993</b>      | <b>105,98</b>              | <b>5,27,136</b>    | <b>420,23</b>              |
| 1. Food Manufacturing & Processing         | 3,513              | 2,21                       | 867                | 87                         | 840                | 93                         | 5,220              | 4,02                       |
| 2. Other Industries                        | 3,31,208           | 220,58                     | 1,00,555           | 90,58                      | 90,153             | 105,05                     | 5,21,916           | 416,21                     |
| <b>III. TRANSPORT OPERATORS</b>            | <b>97,351</b>      | <b>53,61</b>               | <b>33,236</b>      | <b>19,50</b>               | <b>21,257</b>      | <b>14,49</b>               | <b>1,51,844</b>    | <b>87,60</b>               |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>1,70,564</b>    | <b>92,94</b>               | <b>60,440</b>      | <b>38,42</b>               | <b>60,213</b>      | <b>46,96</b>               | <b>2,91,217</b>    | <b>178,32</b>              |
| <b>V. PERSONAL LOANS</b>                   | <b>1,98,498</b>    | <b>170,76</b>              | <b>1,36,456</b>    | <b>129,68</b>              | <b>2,53,022</b>    | <b>253,93</b>              | <b>5,87,976</b>    | <b>554,38</b>              |
| 1. Loans for Purchase of Consumer Durables | 10,389             | 10,57                      | 7,547              | 9,02                       | 16,972             | 17,03                      | 34,908             | 36,62                      |
| 2. Loans for Housing                       | 6,853              | 11,57                      | 5,013              | 9,68                       | 11,152             | 20,05                      | 23,018             | 41,30                      |
| 3. Rest of the Personal Loans              | 1,81,256           | 148,62                     | 1,23,896           | 110,98                     | 2,24,898           | 216,85                     | 5,30,050           | 476,45                     |
| <b>VI. TRADE</b>                           | <b>7,84,678</b>    | <b>463,27</b>              | <b>2,99,698</b>    | <b>207,90</b>              | <b>2,21,259</b>    | <b>185,29</b>              | <b>13,05,635</b>   | <b>856,47</b>              |
| 1. Wholesale Trade                         | 21,121             | 16,05                      | 8,106              | 7,56                       | 7,871              | 8,53                       | 37,098             | 32,14                      |
| 2. Retail Trade                            | 7,63,557           | 447,23                     | 2,91,592           | 200,34                     | 2,13,388           | 176,77                     | 12,68,537          | 824,34                     |
| <b>VII. ALL OTHERS</b>                     | <b>1,45,928</b>    | <b>108,94</b>              | <b>97,991</b>      | <b>88,90</b>               | <b>1,76,892</b>    | <b>209,91</b>              | <b>4,20,811</b>    | <b>407,75</b>              |
| <b>TOTAL BANK CREDIT</b>                   | <b>39,53,631</b>   | <b>2344,37</b>             | <b>13,87,501</b>   | <b>953,85</b>              | <b>9,68,398</b>    | <b>900,97</b>              | <b>63,09,530</b>   | <b>4199,19</b>             |
| OF WHICH: 1. Artisans & Village Industries | 2,37,911           | 148,86                     | 52,355             | 39,37                      | 34,618             | 28,51                      | 3,24,884           | 216,75                     |
| 2. Other Small Scale Industries            | 85,482             | 65,75                      | 42,902             | 45,33                      | 48,481             | 64,68                      | 1,76,865           | 175,75                     |

**WESTERN REGION  
STATE : GOA**

| OCCUPATION                                 | RURAL              |                            | SEMI-URBAN         |                            | URBAN/METROPOLITAN |                            | ALL-INDIA          |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 1                  | 2                          | 3                  | 4                          | 5                  | 6                          | 7                  | 8                          |
| <b>I. AGRICULTURE</b>                      | <b>11,682</b>      | <b>6,93</b>                | <b>2,615</b>       | <b>1,92</b>                | —                  | —                          | <b>14,297</b>      | <b>8,85</b>                |
| 1. Direct Finance                          | 11,561             | 6,89                       | 2,355              | 1,51                       | —                  | —                          | 13,916             | 8,40                       |
| 2. Indirect Finance                        | 121                | 3                          | 260                | 42                         | —                  | —                          | 381                | 45                         |
| <b>II. INDUSTRY</b>                        | <b>1,068</b>       | <b>1,08</b>                | <b>841</b>         | <b>71</b>                  | —                  | —                          | <b>1,909</b>       | <b>1,79</b>                |
| 1. Food Manufacturing & Processing         | 33                 | 3                          | 39                 | 3                          | —                  | —                          | 72                 | 6                          |
| 2. Other Industries                        | 1,035              | 1,05                       | 802                | 68                         | —                  | —                          | 1,837              | 1,73                       |
| <b>III. TRANSPORT OPERATORS</b>            | <b>1,113</b>       | <b>1,60</b>                | <b>426</b>         | <b>49</b>                  | —                  | —                          | <b>1,539</b>       | <b>2,09</b>                |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>5,222</b>       | <b>2,80</b>                | <b>2,001</b>       | <b>1,18</b>                | —                  | —                          | <b>7,223</b>       | <b>3,98</b>                |
| <b>V. PERSONAL LOANS</b>                   | <b>14,852</b>      | <b>13,77</b>               | <b>16,106</b>      | <b>16,94</b>               | —                  | —                          | <b>30,958</b>      | <b>30,71</b>               |
| 1. Loans for Purchase of Consumer Durables | 1,173              | 1,14                       | 1,339              | 1,18                       | —                  | —                          | 2,512              | 2,32                       |
| 2. Loans for Housing                       | 823                | 69                         | 374                | 24                         | —                  | —                          | 1,197              | 93                         |
| 3. Rest of the Personal Loans              | 12,856             | 11,95                      | 14,393             | 15,52                      | —                  | —                          | 27,249             | 27,47                      |
| <b>VI. TRADE</b>                           | <b>4,761</b>       | <b>3,32</b>                | <b>2,515</b>       | <b>1,88</b>                | —                  | —                          | <b>7,276</b>       | <b>5,20</b>                |
| 1. Wholesale Trade                         | 274                | 12                         | 50                 | 4                          | —                  | —                          | 324                | 16                         |
| 2. Retail Trade                            | 4,487              | 3,20                       | 2,465              | 1,84                       | —                  | —                          | 6,952              | 5,04                       |
| <b>VII. ALL OTHERS</b>                     | <b>6,279</b>       | <b>5,17</b>                | <b>8,225</b>       | <b>12,44</b>               | —                  | —                          | <b>14,504</b>      | <b>17,61</b>               |
| <b>TOTAL BANK CREDIT</b>                   | <b>44,977</b>      | <b>34,66</b>               | <b>32,729</b>      | <b>35,57</b>               | —                  | —                          | <b>77,706</b>      | <b>70,23</b>               |
| OF WHICH: 1. Artisans & Village Industries | 445                | 30                         | 103                | 8                          | —                  | —                          | 548                | 39                         |
| 2. Other Small Scale Industries            | 511                | 70                         | 702                | 60                         | —                  | —                          | 1,213              | 1,30                       |

**TABLE NO. 5.8 - STATE AND POPULATION GROUP - WISE CLASSIFICATION OF SMALL BORROWAL ACCOUNTS  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

**WESTERN REGION  
STATE : GUJARAT**

(Amount in Rupees Lakh)

| OCCUPATION                                 | RURAL              |                            | SEMI-URBAN         |                            | URBAN/METROPOLITAN |                            | ALL-INDIA          |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 1                  | 2                          | 3                  | 4                          | 5                  | 6                          | 7                  | 8                          |
| <b>I. AGRICULTURE</b>                      | <b>5,33,997</b>    | <b>357,18</b>              | <b>2,31,550</b>    | <b>171,04</b>              | <b>38,533</b>      | <b>37,83</b>               | <b>8,04,080</b>    | <b>566,05</b>              |
| 1. Direct Finance                          | 5,31,237           | 355,00                     | 2,30,196           | 169,87                     | 36,307             | 36,43                      | 7,97,740           | 561,30                     |
| 2. Indirect Finance                        | 2,760              | 2,17                       | 1,354              | 1,17                       | 2,226              | 1,40                       | 6,340              | 4,75                       |
| <b>II. INDUSTRY</b>                        | <b>41,647</b>      | <b>19,30</b>               | <b>29,716</b>      | <b>20,27</b>               | <b>17,889</b>      | <b>20,59</b>               | <b>89,252</b>      | <b>60,15</b>               |
| 1. Food Manufacturing & Processing         | 173                | 17                         | 35                 | 5                          | 112                | 9                          | 320                | 30                         |
| 2. Other Industries                        | 41,474             | 19,13                      | 29,681             | 20,22                      | 17,777             | 20,50                      | 88,932             | 59,85                      |
| <b>III. TRANSPORT OPERATORS</b>            | <b>9,234</b>       | <b>7,17</b>                | <b>5,637</b>       | <b>5,09</b>                | <b>4,789</b>       | <b>5,73</b>                | <b>19,660</b>      | <b>17,99</b>               |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>35,712</b>      | <b>17,32</b>               | <b>31,247</b>      | <b>15,69</b>               | <b>27,337</b>      | <b>18,88</b>               | <b>94,296</b>      | <b>51,89</b>               |
| <b>V. PERSONAL LOANS</b>                   | <b>57,332</b>      | <b>55,49</b>               | <b>69,763</b>      | <b>73,25</b>               | <b>1,51,660</b>    | <b>164,05</b>              | <b>2,78,755</b>    | <b>292,78</b>              |
| 1. Loans for Purchase of Consumer Durables | 4,124              | 3,72                       | 5,265              | 5,17                       | 6,904              | 6,47                       | 16,293             | 15,37                      |
| 2. Loans for Housing                       | 2,780              | 3,26                       | 4,745              | 6,39                       | 5,040              | 9,51                       | 12,565             | 19,16                      |
| 3. Rest of the Personal Loans              | 50,428             | 48,51                      | 59,753             | 61,69                      | 1,39,716           | 148,06                     | 2,49,897           | 258,25                     |
| <b>VI. TRADE</b>                           | <b>91,061</b>      | <b>50,45</b>               | <b>58,931</b>      | <b>40,57</b>               | <b>36,937</b>      | <b>33,19</b>               | <b>1,86,929</b>    | <b>124,21</b>              |
| 1. Wholesale Trade                         | 6,239              | 5,95                       | 3,118              | 3,19                       | 1,998              | 1,96                       | 11,355             | 11,11                      |
| 2. Retail Trade                            | 84,822             | 44,49                      | 55,813             | 37,38                      | 34,939             | 31,23                      | 1,75,574           | 113,10                     |
| <b>VII. ALL OTHERS</b>                     | <b>30,741</b>      | <b>31,95</b>               | <b>29,328</b>      | <b>27,34</b>               | <b>68,499</b>      | <b>87,19</b>               | <b>1,28,568</b>    | <b>146,48</b>              |
| <b>TOTAL BANK CREDIT</b>                   | <b>7,99,724</b>    | <b>538,84</b>              | <b>4,56,172</b>    | <b>353,25</b>              | <b>3,45,644</b>    | <b>367,45</b>              | <b>16,01,540</b>   | <b>1259,54</b>             |
| OF WHICH: 1. Artisans & Village Industries | 34,068             | 14,24                      | 17,443             | 10,50                      | 6,343              | 4,71                       | 57,854             | 29,45                      |
| 2. Other Small Scale Industries            | 6,799              | 4,58                       | 10,787             | 8,72                       | 9,825              | 12,94                      | 27,411             | 26,24                      |

**STATE : MAHARASHTRA**

| OCCUPATION                                 | RURAL              |                            | SEMI-URBAN         |                            | URBAN/METROPOLITAN |                            | ALL-INDIA          |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 1                  | 2                          | 3                  | 4                          | 5                  | 6                          | 7                  | 8                          |
| <b>I. AGRICULTURE</b>                      | <b>9,28,538</b>    | <b>582,87</b>              | <b>4,74,318</b>    | <b>350,76</b>              | <b>99,963</b>      | <b>93,37</b>               | <b>15,02,819</b>   | <b>1027,00</b>             |
| 1. Direct Finance                          | 9,16,770           | 575,85                     | 4,73,130           | 348,54                     | 98,202             | 90,93                      | 14,88,102          | 1015,32                    |
| 2. Indirect Finance                        | 11,768             | 7,02                       | 1,188              | 2,21                       | 1,761              | 2,44                       | 14,717             | 11,67                      |
| <b>II. INDUSTRY</b>                        | <b>37,634</b>      | <b>29,82</b>               | <b>35,220</b>      | <b>32,78</b>               | <b>27,670</b>      | <b>45,15</b>               | <b>1,00,524</b>    | <b>107,75</b>              |
| 1. Food Manufacturing & Processing         | 479                | 35                         | 405                | 54                         | 275                | 40                         | 1,159              | 1,29                       |
| 2. Other Industries                        | 37,155             | 29,47                      | 34,815             | 32,23                      | 27,395             | 44,75                      | 99,365             | 106,45                     |
| <b>III. TRANSPORT OPERATORS</b>            | <b>13,167</b>      | <b>10,94</b>               | <b>9,500</b>       | <b>8,96</b>                | <b>10,517</b>      | <b>13,55</b>               | <b>33,184</b>      | <b>33,44</b>               |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>1,05,173</b>    | <b>52,51</b>               | <b>61,276</b>      | <b>39,40</b>               | <b>58,866</b>      | <b>51,31</b>               | <b>2,25,315</b>    | <b>143,21</b>              |
| <b>V. PERSONAL LOANS</b>                   | <b>1,18,293</b>    | <b>105,68</b>              | <b>1,32,723</b>    | <b>131,74</b>              | <b>7,68,483</b>    | <b>873,66</b>              | <b>10,19,499</b>   | <b>1111,08</b>             |
| 1. Loans for Purchase of Consumer Durables | 5,897              | 6,74                       | 10,465             | 10,44                      | 31,338             | 47,91                      | 47,700             | 65,09                      |
| 2. Loans for Housing                       | 2,992              | 5,52                       | 3,343              | 7,12                       | 17,103             | 31,52                      | 23,438             | 44,16                      |
| 3. Rest of the Personal Loans              | 1,09,404           | 93,42                      | 1,18,915           | 114,18                     | 7,20,042           | 794,23                     | 9,48,361           | 1001,83                    |
| <b>VI. TRADE</b>                           | <b>2,45,082</b>    | <b>150,00</b>              | <b>1,67,193</b>    | <b>129,69</b>              | <b>1,21,123</b>    | <b>102,31</b>              | <b>5,33,398</b>    | <b>382,00</b>              |
| 1. Wholesale Trade                         | 6,210              | 5,06                       | 4,956              | 5,93                       | 4,003              | 6,91                       | 15,169             | 17,90                      |
| 2. Retail Trade                            | 2,38,872           | 144,94                     | 1,62,237           | 123,76                     | 1,17,120           | 95,40                      | 5,18,229           | 364,09                     |
| <b>VII. ALL OTHERS</b>                     | <b>61,239</b>      | <b>50,25</b>               | <b>57,290</b>      | <b>53,63</b>               | <b>1,48,498</b>    | <b>196,22</b>              | <b>2,67,027</b>    | <b>300,10</b>              |
| <b>TOTAL BANK CREDIT</b>                   | <b>15,09,126</b>   | <b>982,06</b>              | <b>9,37,520</b>    | <b>746,95</b>              | <b>12,35,120</b>   | <b>1375,56</b>             | <b>36,81,766</b>   | <b>3104,57</b>             |
| OF WHICH: 1. Artisans & Village Industries | 20,539             | 11,49                      | 14,443             | 10,48                      | 5,668              | 6,89                       | 40,650             | 28,86                      |
| 2. Other Small Scale Industries            | 15,224             | 16,98                      | 19,069             | 20,46                      | 18,831             | 32,05                      | 53,124             | 69,49                      |

**TABLE No. 5.8 - STATE AND POPULATION GROUP- WISE CLASSIFICATION OF SMALL BORROWAL ACCOUNTS  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

**WESTERN REGION  
DADRA & NAGAR HAVELI**

(Amount in Rupees Lakh)

| OCCUPATION                                 | RURAL              |                            | SEMI-URBAN         |                            | URBAN/METROPOLITAN |                            | ALL-INDIA          |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 1                  | 2                          | 3                  | 4                          | 5                  | 6                          | 7                  | 8                          |
| <b>I. AGRICULTURE</b>                      | <b>1,293</b>       | <b>71</b>                  | —                  | —                          | —                  | —                          | <b>1,293</b>       | <b>71</b>                  |
| 1. Direct Finance                          | 1,293              | 71                         | —                  | —                          | —                  | —                          | 1,293              | 71                         |
| 2. Indirect Finance                        | —                  | —                          | —                  | —                          | —                  | —                          | —                  | —                          |
| <b>II. INDUSTRY</b>                        | <b>476</b>         | <b>70</b>                  | —                  | —                          | —                  | —                          | <b>476</b>         | <b>70</b>                  |
| 1. Food Manufacturing & Processing         | —                  | —                          | —                  | —                          | —                  | —                          | —                  | —                          |
| 2. Other Industries                        | 476                | 70                         | —                  | —                          | —                  | —                          | 476                | 70                         |
| <b>III. TRANSPORT OPERATORS</b>            | <b>31</b>          | <b>5</b>                   | —                  | —                          | —                  | —                          | <b>31</b>          | <b>5</b>                   |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>187</b>         | <b>12</b>                  | —                  | —                          | —                  | —                          | <b>187</b>         | <b>12</b>                  |
| <b>V. PERSONAL LOANS</b>                   | <b>432</b>         | <b>48</b>                  | —                  | —                          | —                  | —                          | <b>432</b>         | <b>48</b>                  |
| 1. Loans for Purchase of Consumer Durables | 106                | 15                         | —                  | —                          | —                  | —                          | 106                | 15                         |
| 2. Loans for Housing                       | —                  | —                          | —                  | —                          | —                  | —                          | —                  | —                          |
| 3. Rest of the Personal Loans              | 326                | 34                         | —                  | —                          | —                  | —                          | 326                | 34                         |
| <b>VI. TRADE</b>                           | <b>315</b>         | <b>48</b>                  | —                  | —                          | —                  | —                          | <b>315</b>         | <b>48</b>                  |
| 1. Wholesale Trade                         | 46                 | 3                          | —                  | —                          | —                  | —                          | 46                 | 3                          |
| 2. Retail Trade                            | 269                | 45                         | —                  | —                          | —                  | —                          | 269                | 45                         |
| <b>VII. ALL OTHERS</b>                     | <b>76</b>          | <b>12</b>                  | —                  | —                          | —                  | —                          | <b>76</b>          | <b>12</b>                  |
| <b>TOTAL BANK CREDIT</b>                   | <b>2,810</b>       | <b>2,66</b>                | —                  | —                          | —                  | —                          | <b>2,810</b>       | <b>2,66</b>                |
| OF WHICH: 1. Artisans & Village Industries | 379                | 56                         | —                  | —                          | —                  | —                          | 379                | 56                         |
| 2. Other Small Scale Industries            | 97                 | 14                         | —                  | —                          | —                  | —                          | 97                 | 14                         |

**DAMAN & DIU**

| OCCUPATION                                 | RURAL              |                            | SEMI-URBAN         |                            | URBAN/METROPOLITAN |                            | ALL-INDIA          |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 1                  | 2                          | 3                  | 4                          | 5                  | 6                          | 7                  | 8                          |
| <b>I. AGRICULTURE</b>                      | <b>64</b>          | <b>3</b>                   | <b>638</b>         | <b>38</b>                  | —                  | —                          | <b>702</b>         | <b>41</b>                  |
| 1. Direct Finance                          | 64                 | 3                          | 638                | 38                         | —                  | —                          | 702                | 41                         |
| 2. Indirect Finance                        | —                  | —                          | —                  | —                          | —                  | —                          | —                  | —                          |
| <b>II. INDUSTRY</b>                        | <b>2</b>           | —                          | <b>446</b>         | <b>42</b>                  | —                  | —                          | <b>448</b>         | <b>42</b>                  |
| 1. Food Manufacturing & Processing         | —                  | —                          | 2                  | —                          | —                  | —                          | 2                  | —                          |
| 2. Other Industries                        | 2                  | —                          | 444                | 41                         | —                  | —                          | 446                | 42                         |
| <b>III. TRANSPORT OPERATORS</b>            | —                  | —                          | <b>21</b>          | <b>3</b>                   | —                  | —                          | <b>21</b>          | <b>3</b>                   |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>11</b>          | —                          | <b>137</b>         | <b>18</b>                  | —                  | —                          | <b>148</b>         | <b>18</b>                  |
| <b>V. PERSONAL LOANS</b>                   | <b>80</b>          | <b>9</b>                   | <b>1,825</b>       | <b>2,73</b>                | —                  | —                          | <b>1,905</b>       | <b>2,82</b>                |
| 1. Loans for Purchase of Consumer Durables | 15                 | 1                          | 58                 | 6                          | —                  | —                          | 73                 | 7                          |
| 2. Loans for Housing                       | —                  | —                          | 8                  | 1                          | —                  | —                          | 8                  | 1                          |
| 3. Rest of the Personal Loans              | 65                 | 7                          | 1,759              | 2,66                       | —                  | —                          | 1,824              | 2,73                       |
| <b>VI. TRADE</b>                           | <b>45</b>          | <b>4</b>                   | <b>281</b>         | <b>18</b>                  | —                  | —                          | <b>326</b>         | <b>22</b>                  |
| 1. Wholesale Trade                         | —                  | —                          | —                  | —                          | —                  | —                          | —                  | —                          |
| 2. Retail Trade                            | 45                 | 4                          | 281                | 18                         | —                  | —                          | 326                | 22                         |
| <b>VII. ALL OTHERS</b>                     | —                  | —                          | <b>83</b>          | <b>12</b>                  | —                  | —                          | <b>83</b>          | <b>12</b>                  |
| <b>TOTAL BANK CREDIT</b>                   | <b>202</b>         | <b>16</b>                  | <b>3,431</b>       | <b>4,02</b>                | —                  | —                          | <b>3,633</b>       | <b>4,19</b>                |
| OF WHICH: 1. Artisans & Village Industries | 2                  | —                          | 348                | 34                         | —                  | —                          | 350                | 34                         |
| 2. Other Small Scale Industries            | —                  | —                          | 73                 | 2                          | —                  | —                          | 73                 | 2                          |

**TABLE NO. 5.8 - STATE AND POPULATION GROUP - WISE CLASSIFICATION OF SMALL BORROWAL ACCOUNTS  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

**SOUTHERN REGION  
STATE : ANDHRA PRADESH**

(Amount in Rupees Lakh)

| OCCUPATION                                 | RURAL              |                            | SEMI-URBAN         |                            | URBAN/METROPOLITAN |                            | ALL-INDIA          |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 1                  | 2                          | 3                  | 4                          | 5                  | 6                          | 7                  | 8                          |
| <b>I. AGRICULTURE</b>                      | <b>22,28,318</b>   | <b>1427,49</b>             | <b>10,09,509</b>   | <b>727,38</b>              | <b>2,20,001</b>    | <b>194,60</b>              | <b>34,57,828</b>   | <b>2349,47</b>             |
| 1. Direct Finance                          | 21,88,659          | 1402,16                    | 9,90,323           | 713,05                     | 2,14,568           | 186,06                     | 33,93,550          | 2301,26                    |
| 2. Indirect Finance                        | 39,659             | 25,33                      | 19,186             | 14,33                      | 5,433              | 8,54                       | 64,278             | 48,20                      |
| <b>II. INDUSTRY</b>                        | <b>96,420</b>      | <b>46,38</b>               | <b>61,823</b>      | <b>50,58</b>               | <b>26,893</b>      | <b>36,84</b>               | <b>1,85,136</b>    | <b>133,80</b>              |
| 1. Food Manufacturing & Processing         | 862                | 59                         | 598                | 73                         | 357                | 37                         | 1,817              | 1,68                       |
| 2. Other Industries                        | 95,558             | 45,80                      | 61,225             | 49,85                      | 26,536             | 36,47                      | 1,83,319           | 132,12                     |
| <b>III. TRANSPORT OPERATORS</b>            | <b>17,774</b>      | <b>10,86</b>               | <b>18,027</b>      | <b>12,97</b>               | <b>19,651</b>      | <b>19,68</b>               | <b>55,452</b>      | <b>43,51</b>               |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>1,02,518</b>    | <b>40,10</b>               | <b>62,226</b>      | <b>33,23</b>               | <b>51,197</b>      | <b>35,54</b>               | <b>2,15,941</b>    | <b>108,87</b>              |
| <b>V. PERSONAL LOANS</b>                   | <b>2,71,121</b>    | <b>216,79</b>              | <b>2,77,407</b>    | <b>256,21</b>              | <b>3,27,430</b>    | <b>358,98</b>              | <b>8,75,958</b>    | <b>831,97</b>              |
| 1. Loans for Purchase of Consumer Durables | 12,077             | 10,78                      | 17,160             | 18,60                      | 41,522             | 41,73                      | 70,759             | 71,11                      |
| 2. Loans for Housing                       | 4,819              | 7,70                       | 5,989              | 8,94                       | 15,475             | 24,33                      | 26,283             | 40,97                      |
| 3. Rest of the Personal Loans              | 2,54,225           | 198,31                     | 2,54,258           | 228,66                     | 2,70,433           | 292,93                     | 7,78,916           | 719,89                     |
| <b>VI. TRADE</b>                           | <b>3,35,973</b>    | <b>140,11</b>              | <b>2,12,172</b>    | <b>123,08</b>              | <b>1,28,361</b>    | <b>97,85</b>               | <b>6,76,506</b>    | <b>361,04</b>              |
| 1. Wholesale Trade                         | 11,240             | 7,32                       | 6,296              | 5,70                       | 4,335              | 6,99                       | 21,871             | 20,01                      |
| 2. Retail Trade                            | 3,24,733           | 132,80                     | 2,05,876           | 117,37                     | 1,24,026           | 90,87                      | 6,54,635           | 341,03                     |
| <b>VII. ALL OTHERS</b>                     | <b>3,40,770</b>    | <b>218,45</b>              | <b>2,11,378</b>    | <b>186,08</b>              | <b>1,96,191</b>    | <b>227,54</b>              | <b>7,48,339</b>    | <b>632,07</b>              |
| <b>TOTAL BANK CREDIT</b>                   | <b>33,92,894</b>   | <b>2100,18</b>             | <b>18,52,542</b>   | <b>1389,53</b>             | <b>9,69,724</b>    | <b>971,03</b>              | <b>62,15,160</b>   | <b>4460,74</b>             |
| OF WHICH: 1. Artisans & Village Industries | 64,727             | 26,29                      | 31,245             | 20,68                      | 7,244              | 5,01                       | 1,03,216           | 51,98                      |
| 2. Other Small Scale Industries            | 28,370             | 18,48                      | 26,635             | 26,17                      | 18,189             | 28,10                      | 73,194             | 72,75                      |

**STATE : KARNATAKA**

| OCCUPATION                                 | RURAL              |                            | SEMI-URBAN         |                            | URBAN/METROPOLITAN |                            | ALL-INDIA          |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 1                  | 2                          | 3                  | 4                          | 5                  | 6                          | 7                  | 8                          |
| <b>I. AGRICULTURE</b>                      | <b>11,49,511</b>   | <b>805,24</b>              | <b>4,85,645</b>    | <b>396,82</b>              | <b>1,14,098</b>    | <b>98,39</b>               | <b>17,49,254</b>   | <b>1300,45</b>             |
| 1. Direct Finance                          | 11,34,064          | 794,09                     | 4,78,494           | 392,13                     | 1,10,074           | 94,32                      | 17,22,632          | 1280,53                    |
| 2. Indirect Finance                        | 15,447             | 11,15                      | 7,151              | 4,69                       | 4,024              | 4,08                       | 26,622             | 19,92                      |
| <b>II. INDUSTRY</b>                        | <b>66,423</b>      | <b>42,21</b>               | <b>50,424</b>      | <b>58,58</b>               | <b>27,180</b>      | <b>42,56</b>               | <b>1,44,027</b>    | <b>143,36</b>              |
| 1. Food Manufacturing & Processing         | 632                | 49                         | 417                | 54                         | 546                | 80                         | 1,595              | 1,83                       |
| 2. Other Industries                        | 65,791             | 41,73                      | 50,007             | 58,05                      | 26,634             | 41,76                      | 1,42,432           | 141,53                     |
| <b>III. TRANSPORT OPERATORS</b>            | <b>11,715</b>      | <b>10,98</b>               | <b>8,481</b>       | <b>11,72</b>               | <b>9,678</b>       | <b>13,05</b>               | <b>29,874</b>      | <b>35,75</b>               |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>90,836</b>      | <b>48,21</b>               | <b>59,995</b>      | <b>43,71</b>               | <b>52,188</b>      | <b>42,45</b>               | <b>2,03,019</b>    | <b>134,36</b>              |
| <b>V. PERSONAL LOANS</b>                   | <b>2,29,433</b>    | <b>162,31</b>              | <b>2,16,487</b>    | <b>177,76</b>              | <b>3,10,105</b>    | <b>320,23</b>              | <b>7,56,025</b>    | <b>660,31</b>              |
| 1. Loans for Purchase of Consumer Durables | 11,197             | 9,35                       | 16,383             | 16,92                      | 53,874             | 61,55                      | 81,454             | 87,82                      |
| 2. Loans for Housing                       | 4,990              | 7,03                       | 4,384              | 7,40                       | 8,446              | 12,26                      | 17,820             | 26,69                      |
| 3. Rest of the Personal Loans              | 2,13,246           | 145,94                     | 1,95,720           | 153,44                     | 2,47,785           | 246,42                     | 6,56,751           | 545,80                     |
| <b>VI. TRADE</b>                           | <b>2,36,333</b>    | <b>146,41</b>              | <b>1,45,588</b>    | <b>111,34</b>              | <b>1,05,594</b>    | <b>82,79</b>               | <b>4,87,515</b>    | <b>340,55</b>              |
| 1. Wholesale Trade                         | 5,770              | 4,35                       | 2,935              | 3,51                       | 2,077              | 3,81                       | 10,782             | 11,66                      |
| 2. Retail Trade                            | 2,30,563           | 142,06                     | 1,42,653           | 107,84                     | 1,03,517           | 78,99                      | 4,76,733           | 328,89                     |
| <b>VII. ALL OTHERS</b>                     | <b>2,07,439</b>    | <b>122,10</b>              | <b>1,37,371</b>    | <b>114,84</b>              | <b>2,00,605</b>    | <b>303,55</b>              | <b>5,45,415</b>    | <b>540,48</b>              |
| <b>TOTAL BANK CREDIT</b>                   | <b>19,91,690</b>   | <b>1337,46</b>             | <b>11,03,991</b>   | <b>914,77</b>              | <b>8,19,448</b>    | <b>903,02</b>              | <b>39,15,129</b>   | <b>3155,25</b>             |
| OF WHICH: 1. Artisans & Village Industries | 44,965             | 22,63                      | 20,061             | 13,68                      | 5,472              | 5,54                       | 70,498             | 41,86                      |
| 2. Other Small Scale Industries            | 19,960             | 17,91                      | 24,516             | 31,92                      | 19,147             | 33,64                      | 63,623             | 83,47                      |

**TABLE No. 5.8 - STATE AND POPULATION GROUP- WISE CLASSIFICATION OF SMALL BORROWAL ACCOUNTS  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

**SOUTHERN REGION  
STATE : KERALA**

(Amount in Rupees Lakh)

| OCCUPATION                                 | RURAL              |                            | SEMI-URBAN         |                            | URBAN/METROPOLITAN |                            | ALL-INDIA          |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 1                  | 2                          | 3                  | 4                          | 5                  | 6                          | 7                  | 8                          |
| <b>I. AGRICULTURE</b>                      | <b>1,64,673</b>    | <b>112,58</b>              | <b>9,26,121</b>    | <b>651,06</b>              | <b>62,138</b>      | <b>52,54</b>               | <b>11,52,932</b>   | <b>816,17</b>              |
| 1. Direct Finance                          | 1,63,036           | 111,74                     | 9,20,248           | 646,10                     | 59,675             | 49,32                      | 11,42,959          | 807,15                     |
| 2. Indirect Finance                        | 1,637              | 85                         | 5,873              | 4,96                       | 2,463              | 3,22                       | 9,973              | 9,02                       |
| <b>II. INDUSTRY</b>                        | <b>18,031</b>      | <b>12,66</b>               | <b>1,04,789</b>    | <b>92,86</b>               | <b>18,464</b>      | <b>18,89</b>               | <b>1,41,284</b>    | <b>124,41</b>              |
| 1. Food Manufacturing & Processing         | 235                | 15                         | 2,360              | 2,34                       | 462                | 54                         | 3,057              | 3,02                       |
| 2. Other Industries                        | 17,796             | 12,51                      | 1,02,429           | 90,53                      | 18,002             | 18,35                      | 1,38,227           | 121,39                     |
| <b>III. TRANSPORT OPERATORS</b>            | <b>1,564</b>       | <b>2,51</b>                | <b>10,878</b>      | <b>17,45</b>               | <b>4,122</b>       | <b>6,36</b>                | <b>16,564</b>      | <b>26,31</b>               |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>19,386</b>      | <b>11,37</b>               | <b>1,18,625</b>    | <b>69,20</b>               | <b>23,990</b>      | <b>17,00</b>               | <b>1,62,001</b>    | <b>97,56</b>               |
| <b>V. PERSONAL LOANS</b>                   | <b>65,724</b>      | <b>48,14</b>               | <b>4,16,936</b>    | <b>355,13</b>              | <b>1,35,547</b>    | <b>140,36</b>              | <b>6,18,207</b>    | <b>543,63</b>              |
| 1. Loans for Purchase of Consumer Durables | 7,801              | 7,12                       | 49,016             | 54,23                      | 19,529             | 22,30                      | 76,346             | 83,65                      |
| 2. Loans for Housing                       | 1,172              | 1,54                       | 10,712             | 17,65                      | 9,022              | 10,58                      | 20,906             | 29,77                      |
| 3. Rest of the Personal Loans              | 56,751             | 39,48                      | 3,57,208           | 283,25                     | 1,06,996           | 107,47                     | 5,20,955           | 430,21                     |
| <b>VI. TRADE</b>                           | <b>50,073</b>      | <b>32,14</b>               | <b>2,93,589</b>    | <b>198,56</b>              | <b>47,373</b>      | <b>36,85</b>               | <b>3,91,035</b>    | <b>267,55</b>              |
| 1. Wholesale Trade                         | 142                | 31                         | 3,364              | 3,12                       | 618                | 85                         | 4,124              | 4,27                       |
| 2. Retail Trade                            | 49,931             | 31,83                      | 2,90,225           | 195,45                     | 46,755             | 36,00                      | 3,86,911           | 263,28                     |
| <b>VII. ALL OTHERS</b>                     | <b>52,875</b>      | <b>36,62</b>               | <b>4,02,381</b>    | <b>316,11</b>              | <b>1,28,253</b>    | <b>157,94</b>              | <b>5,83,509</b>    | <b>510,67</b>              |
| <b>TOTAL BANK CREDIT</b>                   | <b>3,72,326</b>    | <b>256,01</b>              | <b>22,73,319</b>   | <b>1700,37</b>             | <b>4,19,887</b>    | <b>429,92</b>              | <b>30,65,532</b>   | <b>2386,31</b>             |
| OF WHICH: 1. Artisans & Village Industries | 9,815              | 5,21                       | 45,785             | 28,10                      | 4,771              | 2,96                       | 60,371             | 36,27                      |
| 2. Other Small Scale Industries            | 7,346              | 6,75                       | 54,747             | 59,53                      | 12,907             | 15,16                      | 75,000             | 81,43                      |

**STATE :TAMIL NADU**

| OCCUPATION                                 | RURAL              |                            | SEMI-URBAN         |                            | URBAN/METROPOLITAN |                            | ALL-INDIA          |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 1                  | 2                          | 3                  | 4                          | 5                  | 6                          | 7                  | 8                          |
| <b>I. AGRICULTURE</b>                      | <b>16,16,898</b>   | <b>1194,35</b>             | <b>10,27,544</b>   | <b>835,87</b>              | <b>2,93,384</b>    | <b>290,86</b>              | <b>29,37,826</b>   | <b>2321,08</b>             |
| 1. Direct Finance                          | 15,96,079          | 1179,43                    | 10,08,084          | 817,67                     | 2,89,450           | 286,46                     | 28,93,613          | 2283,56                    |
| 2. Indirect Finance                        | 20,819             | 14,92                      | 19,460             | 18,20                      | 3,934              | 4,40                       | 44,213             | 37,52                      |
| <b>II. INDUSTRY</b>                        | <b>47,442</b>      | <b>34,29</b>               | <b>66,920</b>      | <b>80,38</b>               | <b>54,348</b>      | <b>106,47</b>              | <b>1,68,710</b>    | <b>221,14</b>              |
| 1. Food Manufacturing & Processing         | 515                | 49                         | 853                | 79                         | 735                | 76                         | 2,103              | 2,04                       |
| 2. Other Industries                        | 46,927             | 33,81                      | 66,067             | 79,59                      | 53,613             | 105,71                     | 1,66,607           | 219,11                     |
| <b>III. TRANSPORT OPERATORS</b>            | <b>11,790</b>      | <b>9,12</b>                | <b>11,671</b>      | <b>17,73</b>               | <b>8,386</b>       | <b>8,35</b>                | <b>31,847</b>      | <b>35,20</b>               |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>75,895</b>      | <b>37,74</b>               | <b>59,613</b>      | <b>32,31</b>               | <b>56,018</b>      | <b>38,39</b>               | <b>1,91,526</b>    | <b>108,43</b>              |
| <b>V. PERSONAL LOANS</b>                   | <b>1,68,748</b>    | <b>136,27</b>              | <b>2,34,540</b>    | <b>222,96</b>              | <b>6,69,206</b>    | <b>569,29</b>              | <b>10,72,494</b>   | <b>928,52</b>              |
| 1. Loans for Purchase of Consumer Durables | 18,533             | 14,31                      | 29,306             | 24,36                      | 1,05,927           | 64,26                      | 1,53,766           | 102,93                     |
| 2. Loans for Housing                       | 4,229              | 7,34                       | 6,151              | 13,02                      | 11,233             | 25,23                      | 21,613             | 45,59                      |
| 3. Rest of the Personal Loans              | 1,45,986           | 114,62                     | 1,99,083           | 185,58                     | 5,52,046           | 479,80                     | 8,97,115           | 780,00                     |
| <b>VI. TRADE</b>                           | <b>1,57,527</b>    | <b>80,42</b>               | <b>1,59,674</b>    | <b>95,12</b>               | <b>1,04,062</b>    | <b>74,67</b>               | <b>4,21,263</b>    | <b>250,21</b>              |
| 1. Wholesale Trade                         | 4,738              | 4,26                       | 3,909              | 4,46                       | 4,391              | 8,92                       | 13,038             | 17,64                      |
| 2. Retail Trade                            | 1,52,789           | 76,16                      | 1,55,765           | 90,66                      | 99,671             | 65,75                      | 4,08,225           | 232,56                     |
| <b>VII. ALL OTHERS</b>                     | <b>2,86,625</b>    | <b>178,12</b>              | <b>2,30,123</b>    | <b>201,41</b>              | <b>2,56,497</b>    | <b>304,42</b>              | <b>7,73,245</b>    | <b>683,95</b>              |
| <b>TOTAL BANK CREDIT</b>                   | <b>23,64,925</b>   | <b>1670,32</b>             | <b>17,90,085</b>   | <b>1485,77</b>             | <b>14,41,901</b>   | <b>1392,44</b>             | <b>55,96,911</b>   | <b>4548,53</b>             |
| OF WHICH: 1. Artisans & Village Industries | 18,563             | 9,24                       | 20,259             | 11,64                      | 7,048              | 3,83                       | 45,870             | 24,71                      |
| 2. Other Small Scale Industries            | 26,058             | 23,32                      | 42,534             | 63,29                      | 36,846             | 72,26                      | 1,05,438           | 158,87                     |

**TABLE NO. 5.8 - STATE AND POPULATION GROUP - WISE CLASSIFICATION OF SMALL BORROWAL ACCOUNTS  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

**SOUTHERN REGION  
LAKSHADWEEP**

(Amount in Rupees Lakh)

| OCCUPATION                                 | RURAL              |                            | SEMI-URBAN         |                            | URBAN/METROPOLITAN |                            | ALL-INDIA          |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 1                  | 2                          | 3                  | 4                          | 5                  | 6                          | 7                  | 8                          |
| <b>I. AGRICULTURE</b>                      | <b>618</b>         | <b>45</b>                  | —                  | —                          | —                  | —                          | <b>618</b>         | <b>45</b>                  |
| 1. Direct Finance                          | 618                | 45                         | —                  | —                          | —                  | —                          | 618                | 45                         |
| 2. Indirect Finance                        | —                  | —                          | —                  | —                          | —                  | —                          | —                  | —                          |
| <b>II. INDUSTRY</b>                        | <b>35</b>          | <b>4</b>                   | —                  | —                          | —                  | —                          | <b>35</b>          | <b>4</b>                   |
| 1. Food Manufacturing & Processing         | 2                  | —                          | —                  | —                          | —                  | —                          | 2                  | —                          |
| 2. Other Industries                        | 33                 | 4                          | —                  | —                          | —                  | —                          | 33                 | 4                          |
| <b>III. TRANSPORT OPERATORS</b>            | <b>20</b>          | <b>3</b>                   | —                  | —                          | —                  | —                          | <b>20</b>          | <b>3</b>                   |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>196</b>         | <b>11</b>                  | —                  | —                          | —                  | —                          | <b>196</b>         | <b>11</b>                  |
| <b>V. PERSONAL LOANS</b>                   | <b>478</b>         | <b>30</b>                  | —                  | —                          | —                  | —                          | <b>478</b>         | <b>30</b>                  |
| 1. Loans for Purchase of Consumer Durables | 4                  | —                          | —                  | —                          | —                  | —                          | 4                  | —                          |
| 2. Loans for Housing                       | 8                  | 1                          | —                  | —                          | —                  | —                          | 8                  | 1                          |
| 3. Rest of the Personal Loans              | 466                | 29                         | —                  | —                          | —                  | —                          | 466                | 29                         |
| <b>VI. TRADE</b>                           | <b>136</b>         | <b>12</b>                  | —                  | —                          | —                  | —                          | <b>136</b>         | <b>12</b>                  |
| 1. Wholesale Trade                         | —                  | —                          | —                  | —                          | —                  | —                          | —                  | —                          |
| 2. Retail Trade                            | 136                | 12                         | —                  | —                          | —                  | —                          | 136                | 12                         |
| <b>VII. ALL OTHERS</b>                     | <b>86</b>          | <b>5</b>                   | —                  | —                          | —                  | —                          | <b>86</b>          | <b>5</b>                   |
| <b>TOTAL BANK CREDIT</b>                   | <b>1,569</b>       | <b>1,09</b>                | —                  | —                          | —                  | —                          | <b>1,569</b>       | <b>1,09</b>                |
| OF WHICH: 1. Artisans & Village Industries | —                  | —                          | —                  | —                          | —                  | —                          | —                  | —                          |
| 2. Other Small Scale Industries            | 35                 | 4                          | —                  | —                          | —                  | —                          | 35                 | 4                          |

**PONDICHERRY**

| OCCUPATION                                 | RURAL              |                            | SEMI-URBAN         |                            | URBAN/METROPOLITAN |                            | ALL-INDIA          |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 1                  | 2                          | 3                  | 4                          | 5                  | 6                          | 7                  | 8                          |
| <b>I. AGRICULTURE</b>                      | <b>26,065</b>      | <b>17,49</b>               | <b>9,278</b>       | <b>8,98</b>                | <b>8,247</b>       | <b>8,31</b>                | <b>43,590</b>      | <b>34,78</b>               |
| 1. Direct Finance                          | 26,029             | 17,48                      | 9,277              | 8,98                       | 8,247              | 8,31                       | 43,553             | 34,77                      |
| 2. Indirect Finance                        | 36                 | 1                          | 1                  | —                          | —                  | —                          | 37                 | 1                          |
| <b>II. INDUSTRY</b>                        | <b>234</b>         | <b>32</b>                  | <b>494</b>         | <b>72</b>                  | <b>603</b>         | <b>91</b>                  | <b>1,331</b>       | <b>1,95</b>                |
| 1. Food Manufacturing & Processing         | 2                  | 1                          | 1                  | —                          | 69                 | 14                         | 72                 | 15                         |
| 2. Other Industries                        | 232                | 32                         | 493                | 72                         | 534                | 77                         | 1,259              | 1,81                       |
| <b>III. TRANSPORT OPERATORS</b>            | <b>27</b>          | <b>4</b>                   | <b>141</b>         | <b>10</b>                  | <b>331</b>         | <b>36</b>                  | <b>499</b>         | <b>51</b>                  |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>704</b>         | <b>26</b>                  | <b>1,860</b>       | <b>75</b>                  | <b>1,331</b>       | <b>1,20</b>                | <b>3,895</b>       | <b>2,21</b>                |
| <b>V. PERSONAL LOANS</b>                   | <b>1,371</b>       | <b>1,45</b>                | <b>3,008</b>       | <b>3,33</b>                | <b>7,660</b>       | <b>9,48</b>                | <b>12,039</b>      | <b>14,26</b>               |
| 1. Loans for Purchase of Consumer Durables | 247                | 16                         | 605                | 42                         | 1,289              | 1,13                       | 2,141              | 1,72                       |
| 2. Loans for Housing                       | 41                 | 9                          | 201                | 59                         | 172                | 53                         | 414                | 1,22                       |
| 3. Rest of the Personal Loans              | 1,083              | 1,19                       | 2,202              | 2,31                       | 6,199              | 7,82                       | 9,484              | 11,32                      |
| <b>VI. TRADE</b>                           | <b>1,327</b>       | <b>60</b>                  | <b>2,499</b>       | <b>1,40</b>                | <b>3,991</b>       | <b>2,28</b>                | <b>7,817</b>       | <b>4,28</b>                |
| 1. Wholesale Trade                         | 13                 | 2                          | 13                 | 1                          | 2                  | —                          | 28                 | 3                          |
| 2. Retail Trade                            | 1,314              | 58                         | 2,486              | 1,39                       | 3,989              | 2,28                       | 7,789              | 4,25                       |
| <b>VII. ALL OTHERS</b>                     | <b>1,842</b>       | <b>1,15</b>                | <b>1,102</b>       | <b>1,89</b>                | <b>8,729</b>       | <b>9,79</b>                | <b>11,673</b>      | <b>12,83</b>               |
| <b>TOTAL BANK CREDIT</b>                   | <b>31,570</b>      | <b>21,31</b>               | <b>18,382</b>      | <b>17,17</b>               | <b>30,892</b>      | <b>32,34</b>               | <b>80,844</b>      | <b>70,82</b>               |
| OF WHICH: 1. Artisans & Village Industries | 24                 | 3                          | 100                | 5                          | 101                | 7                          | 225                | 15                         |
| 2. Other Small Scale Industries            | 203                | 28                         | 290                | 54                         | 488                | 83                         | 981                | 1,66                       |

TABLE No. 5.9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

## NORTHERN REGION

## STATE : HARYANA

| OCCUPATION                                 | AMBALA             |                            | BHIWANI            |                            | FARIDABAD          |                            | GURGAON            |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 1                  | 2                          | 3                  | 4                          | 5                  | 6                          | 7                  | 8                          |
| <b>I. AGRICULTURE</b>                      | <b>19,572</b>      | <b>92,70,84</b>            | <b>51,534</b>      | <b>58,50,55</b>            | <b>26,920</b>      | <b>40,62,23</b>            | <b>30,301</b>      | <b>34,25,28</b>            |
| 1. Direct Finance                          | 18,707             | 61,84,94                   | 50,374             | 55,73,29                   | 26,859             | 39,96,26                   | 30,198             | 32,60,23                   |
| 2. Indirect Finance                        | 865                | 30,85,90                   | 1,160              | 2,77,26                    | 61                 | 65,97                      | 103                | 1,65,05                    |
| <b>II. INDUSTRY</b>                        | <b>6,208</b>       | <b>172,50,18</b>           | <b>6,237</b>       | <b>52,15,16</b>            | <b>11,684</b>      | <b>572,74,08</b>           | <b>8,346</b>       | <b>316,53,53</b>           |
| 1. Mining & Quarrying                      | 14                 | 32,29                      | 48                 | 1,86,18                    | 26                 | 26,03                      | 40                 | 2,27,57                    |
| 2. Manufacturing & Processing              | 6,155              | 162,19,20                  | 6,184              | 50,19,72                   | 11,624             | 571,44,83                  | 8,281              | 306,49,26                  |
| 3. Electricity, Gas & Water                | 13                 | 52,56                      | 4                  | 8,11                       | 24                 | 45,02                      | 8                  | 1,12,11                    |
| 4. Construction                            | 26                 | 9,46,13                    | 1                  | 1,15                       | 10                 | 58,20                      | 17                 | 6,64,59                    |
| <b>III. TRANSPORT OPERATORS</b>            | <b>2,464</b>       | <b>11,30,30</b>            | <b>4,766</b>       | <b>6,15,58</b>             | <b>3,210</b>       | <b>6,06,91</b>             | <b>3,364</b>       | <b>8,80,05</b>             |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>2,381</b>       | <b>9,28,72</b>             | <b>1,639</b>       | <b>3,16,60</b>             | <b>2,749</b>       | <b>12,12,78</b>            | <b>2,904</b>       | <b>7,24,41</b>             |
| <b>V. PERSONAL LOANS</b>                   | <b>18,392</b>      | <b>76,11,60</b>            | <b>7,958</b>       | <b>13,83,66</b>            | <b>17,829</b>      | <b>55,86,71</b>            | <b>12,586</b>      | <b>34,97,62</b>            |
| 1. Loans for Purchase of Consumer Durables | 1,244              | 1,53,12                    | 139                | 19,23                      | 1,263              | 1,62,75                    | 422                | 62,84                      |
| 2. Loans for Housing                       | 3,338              | 27,72,72                   | 915                | 5,89,15                    | 1,697              | 24,53,46                   | 1,293              | 9,29,00                    |
| 3. Rest of the Personal Loans              | 13,810             | 46,85,76                   | 6,904              | 7,75,28                    | 14,869             | 29,70,50                   | 10,871             | 25,05,78                   |
| <b>VI. TRADE</b>                           | <b>9,782</b>       | <b>65,68,43</b>            | <b>10,118</b>      | <b>11,66,56</b>            | <b>22,212</b>      | <b>47,11,51</b>            | <b>22,549</b>      | <b>35,67,08</b>            |
| 1. Wholesale Trade                         | 846                | 24,60,11                   | 257                | 1,58,34                    | 486                | 10,16,78                   | 222                | 8,46,82                    |
| 2. Retail Trade                            | 8,936              | 41,08,32                   | 9,861              | 10,08,22                   | 21,726             | 36,94,73                   | 22,327             | 27,20,26                   |
| <b>VII. FINANCE</b>                        | <b>93</b>          | <b>62,62</b>               | <b>8</b>           | <b>21,18</b>               | <b>20</b>          | <b>2,78,76</b>             | <b>44</b>          | <b>5,79,48</b>             |
| <b>VIII. ALL OTHERS</b>                    | <b>5,615</b>       | <b>13,83,93</b>            | <b>9,984</b>       | <b>20,94,84</b>            | <b>15,202</b>      | <b>38,99,99</b>            | <b>6,068</b>       | <b>37,14,46</b>            |
| <b>TOTAL BANK CREDIT</b>                   | <b>64,507</b>      | <b>442,06,62</b>           | <b>92,244</b>      | <b>166,64,13</b>           | <b>99,826</b>      | <b>776,32,97</b>           | <b>86,162</b>      | <b>480,41,91</b>           |
| OF WHICH: 1. Artisans & Village Industries | 693                | 1,69,92                    | 5,077              | 2,59,76                    | 4,151              | 3,21,39                    | 5,839              | 3,40,73                    |
| 2. Other Small Scale Industries            | 4,200              | 74,98,53                   | 890                | 9,69,87                    | 6,265              | 156,48,58                  | 2,060              | 37,86,33                   |

| OCCUPATION                                 | HISAR              |                            | JIND               |                            | KAITHAL            |                            | KARNAL             |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 9                  | 10                         | 11                 | 12                         | 13                 | 14                         | 15                 | 16                         |
| <b>I. AGRICULTURE</b>                      | <b>46,470</b>      | <b>133,58,64</b>           | <b>31,093</b>      | <b>94,36,23</b>            | <b>22,646</b>      | <b>59,83,98</b>            | <b>24,743</b>      | <b>90,03,62</b>            |
| 1. Direct Finance                          | 45,806             | 120,91,36                  | 30,208             | 82,61,95                   | 22,591             | 58,71,51                   | 24,441             | 77,37,55                   |
| 2. Indirect Finance                        | 664                | 12,67,28                   | 885                | 11,74,28                   | 55                 | 1,12,47                    | 302                | 12,66,07                   |
| <b>II. INDUSTRY</b>                        | <b>3,824</b>       | <b>217,01,40</b>           | <b>1,559</b>       | <b>20,85,85</b>            | <b>1,930</b>       | <b>47,79,10</b>            | <b>4,606</b>       | <b>345,96,20</b>           |
| 1. Mining & Quarrying                      | 8                  | 6,73,68                    | —                  | —                          | 5                  | 13,53                      | 2                  | 36                         |
| 2. Manufacturing & Processing              | 3,810              | 210,17,95                  | 1,558              | 20,85,21                   | 1,924              | 47,65,10                   | 4,581              | 344,96,30                  |
| 3. Electricity, Gas & Water                | 5                  | 2,10                       | —                  | —                          | 1                  | 47                         | 14                 | 63,62                      |
| 4. Construction                            | 1                  | 7,67                       | 1                  | 64                         | —                  | —                          | 9                  | 35,92                      |
| <b>III. TRANSPORT OPERATORS</b>            | <b>2,439</b>       | <b>12,07,99</b>            | <b>1,429</b>       | <b>2,88,47</b>             | <b>2,405</b>       | <b>2,72,39</b>             | <b>1,401</b>       | <b>10,54,79</b>            |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>3,371</b>       | <b>4,27,48</b>             | <b>1,003</b>       | <b>1,18,86</b>             | <b>751</b>         | <b>1,18,38</b>             | <b>1,621</b>       | <b>12,30,66</b>            |
| <b>V. PERSONAL LOANS</b>                   | <b>11,061</b>      | <b>38,46,45</b>            | <b>6,286</b>       | <b>15,89,38</b>            | <b>4,768</b>       | <b>17,26,58</b>            | <b>10,026</b>      | <b>35,08,57</b>            |
| 1. Loans for Purchase of Consumer Durables | 127                | 31,43                      | 126                | 52,07                      | 80                 | 17,39                      | 380                | 63,46                      |
| 2. Loans for Housing                       | 1,377              | 13,88,36                   | 682                | 4,66,89                    | 431                | 2,95,79                    | 1,192              | 10,65,54                   |
| 3. Rest of the Personal Loans              | 9,557              | 24,26,66                   | 5,478              | 10,70,42                   | 4,257              | 14,13,40                   | 8,454              | 23,79,57                   |
| <b>VI. TRADE</b>                           | <b>12,670</b>      | <b>67,89,40</b>            | <b>6,519</b>       | <b>12,92,19</b>            | <b>5,473</b>       | <b>12,11,17</b>            | <b>7,142</b>       | <b>23,73,50</b>            |
| 1. Wholesale Trade                         | 360                | 48,67,16                   | 313                | 1,52,38                    | 82                 | 1,71,61                    | 515                | 9,03,59                    |
| 2. Retail Trade                            | 12,310             | 19,22,24                   | 6,206              | 11,39,81                   | 5,391              | 10,39,56                   | 6,627              | 14,69,91                   |
| <b>VII. FINANCE</b>                        | <b>39</b>          | <b>52,70</b>               | <b>5</b>           | <b>5,78</b>                | <b>14</b>          | <b>13,62</b>               | <b>10</b>          | <b>5,02</b>                |
| <b>VIII. ALL OTHERS</b>                    | <b>6,616</b>       | <b>11,01,16</b>            | <b>2,092</b>       | <b>2,94,12</b>             | <b>1,285</b>       | <b>2,61,39</b>             | <b>6,043</b>       | <b>22,07,39</b>            |
| <b>TOTAL BANK CREDIT</b>                   | <b>86,490</b>      | <b>484,85,22</b>           | <b>49,986</b>      | <b>151,10,88</b>           | <b>39,272</b>      | <b>143,66,61</b>           | <b>55,592</b>      | <b>539,79,75</b>           |
| OF WHICH: 1. Artisans & Village Industries | 1,488              | 2,05,51                    | 541                | 82,45                      | 898                | 3,33,23                    | 326                | 7,33,21                    |
| 2. Other Small Scale Industries            | 1,822              | 44,93,02                   | 840                | 7,49,41                    | 874                | 40,91,99                   | 3,459              | 173,29,26                  |

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

(Amount in Rupees Thousand)

| KURUKSHETRA     |                     | MAHENDRAGARH    |                     | PANIPAT         |                     | REWARI          |                     | ROHTAK          |                     | SIRSA           |                     | Item No. |
|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|----------|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |          |
| 17              | 18                  | 19              | 20                  | 21              | 22                  | 23              | 24                  | 25              | 26                  | 27              | 28                  |          |
| 22,574          | 77,61,75            | 16,781          | 25,96,77            | 14,445          | 37,34,73            | 16,757          | 26,72,95            | 36,776          | 67,22,14            | 30,200          | 81,79,01            | I        |
| 22,202          | 67,36,54            | 16,774          | 25,60,05            | 14,347          | 36,57,98            | 16,710          | 26,45,46            | 36,008          | 66,07,14            | 29,692          | 78,12,32            | 1        |
| 372             | 10,25,21            | 7               | 36,72               | 98              | 76,75               | 47              | 27,49               | 768             | 1,15,00             | 508             | 3,66,69             | 2        |
| 1,681           | 35,79,66            | 4,153           | 28,35,10            | 6,408           | 226,83,21           | 3,787           | 38,47,43            | 4,195           | 127,13,33           | 2,358           | 33,72,48            | II       |
| 1               | 25                  | 7               | 8,68                | —               | —                   | 2               | 46                  | 7               | 9,32                | —               | —                   | 1        |
| 1,645           | 35,48,00            | 4,144           | 28,26,06            | 6,401           | 226,77,36           | 3,782           | 38,37,98            | 4,157           | 126,24,58           | 2,354           | 33,61,29            | 2        |
| 3               | 90                  | 1               | 36                  | 6               | 4,83                | 2               | 1,08                | 25              | 62,56               | 2               | 3,77                | 3        |
| 32              | 30,51               | 1               | —                   | 1               | 1,02                | 1               | 7,91                | 6               | 16,87               | 2               | 7,42                | 4        |
| 1,810           | 2,33,20             | 1,434           | 1,78,78             | 759             | 2,48,88             | 1,555           | 2,50,44             | 3,336           | 11,78,99            | 551             | 2,33,31             | III      |
| 1,215           | 1,71,74             | 348             | 1,77,27             | 1,523           | 4,80,52             | 729             | 90,61               | 1,546           | 4,20,78             | 1,220           | 1,68,82             | IV       |
| 5,801           | 21,39,47            | 3,601           | 9,72,68             | 6,619           | 16,92,68            | 4,010           | 8,49,32             | 15,089          | 43,74,91            | 4,615           | 16,53,29            | V        |
| 226             | 31,86               | 178             | 21,73               | 157             | 27,65               | 127             | 17,72               | 180             | 37,74               | 44              | 24,91               | 1        |
| 861             | 8,31,22             | 250             | 1,51,17             | 650             | 4,58,98             | 325             | 2,95,43             | 2,000           | 18,28,25            | 529             | 4,70,51             | 2        |
| 4,714           | 12,76,39            | 3,173           | 7,99,78             | 5,812           | 12,06,05            | 3,558           | 5,36,17             | 12,909          | 25,08,92            | 4,042           | 11,57,87            | 3        |
| 5,681           | 10,90,61            | 9,156           | 9,16,56             | 5,098           | 23,37,07            | 8,145           | 12,34,06            | 13,243          | 22,59,00            | 8,261           | 60,43,42            | VI       |
| 73              | 85,48               | 109             | 82,97               | 485             | 12,24,61            | 291             | 71,92               | 359             | 6,17,48             | 235             | 45,51,72            | 1        |
| 5,608           | 10,05,13            | 9,047           | 8,33,59             | 4,613           | 11,12,46            | 7,854           | 11,62,14            | 12,884          | 16,41,52            | 8,026           | 14,91,70            | 2        |
| 25              | 22,40               | 6               | 14,56               | 4               | 29,13               | 6               | 5,16                | 37              | 1,35,39             | 11              | 62,36               | VII      |
| 2,864           | 6,02,72             | 1,584           | 1,87,25             | 2,959           | 5,83,14             | 3,679           | 3,16,07             | 8,922           | 6,82,06             | 2,940           | 4,54,99             | VIII     |
| 41,651          | 156,01,55           | 37,063          | 78,78,97            | 37,815          | 317,89,36           | 38,668          | 92,66,04            | 83,144          | 284,86,60           | 50,156          | 201,67,68           | Total    |
| 459             | 73,95               | 3,508           | 2,49,91             | 174             | 39,85               | 2,119           | 2,12,91             | 1,097           | 97,47               | 983             | 3,70,89             | 1        |
| 985             | 27,37,13            | 544             | 4,08,55             | 4,331           | 156,78,95           | 941             | 8,97,88             | 1,916           | 41,43,11            | 943             | 15,86,68            | 2        |

**STATE : HIMACHAL PRADESH**

| SONIPAT         |                     | YAMUNANAGAR     |                     | BILASPUR        |                     | CHAMBA          |                     | HAMIRPUR        |                     | KANGRA          |                     | Item No. |
|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|----------|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |          |
| 29              | 30                  | 31              | 32                  | 1               | 2                   | 3               | 4                   | 5               | 6                   | 7               | 8                   |          |
| 17,414          | 44,20,63            | 18,249          | 31,56,82            | 4,661           | 3,97,37             | 5,500           | 2,75,02             | 4,811           | 4,08,19             | 18,967          | 14,80,86            | I        |
| 17,390          | 43,03,86            | 18,101          | 30,52,21            | 4,583           | 3,57,29             | 5,390           | 2,68,48             | 4,774           | 4,05,28             | 18,834          | 14,61,24            | 1        |
| 24              | 1,16,77             | 148             | 1,04,61             | 78              | 40,08               | 110             | 6,54                | 37              | 2,91                | 133             | 19,62               | 2        |
| 2,211           | 206,59,22           | 3,477           | 134,05,94           | 918             | 2,26,89             | 1,658           | 6,62,30             | 1,636           | 3,74,14             | 4,534           | 26,78,88            | II       |
| 3               | 8,32                | 11              | 38,90               | 1               | 2,06                | 3               | 2,51                | 7               | 13,61               | 6               | 13,34               | 1        |
| 2,185           | 205,28,01           | 3,451           | 133,27,94           | 917             | 2,24,83             | 1,642           | 6,56,42             | 1,621           | 3,53,85             | 4,498           | 25,99,19            | 2        |
| 19              | 1,12,96             | 11              | 9,34                | —               | —                   | —               | —                   | 2               | 2,05                | 8               | 38,93               | 3        |
| 4               | 9,93                | 4               | 29,76               | —               | —                   | 13              | 3,37                | 6               | 4,63                | 22              | 27,42               | 4        |
| 1,167           | 3,82,55             | 1,586           | 2,82,63             | 551             | 7,21,82             | 306             | 3,81,92             | 531             | 5,66,17             | 1,336           | 15,38,31            | III      |
| 860             | 4,31,65             | 1,475           | 1,87,62             | 255             | 40,04               | 200             | 47,56               | 519             | 76,42               | 1,729           | 3,68,20             | IV       |
| 9,794           | 24,03,06            | 9,435           | 30,92,27            | 2,000           | 4,66,53             | 1,894           | 4,41,70             | 4,781           | 13,12,63            | 11,312          | 27,00,33            | V        |
| 152             | 28,23               | 250             | 34,10               | 25              | 5,36                | 161             | 15,63               | 59              | 6,68                | 438             | 43,62               | 1        |
| 1,789           | 7,96,20             | 1,217           | 8,81,10             | 314             | 2,05,04             | 88              | 45,33               | 367             | 3,83,35             | 1,043           | 8,19,81             | 2        |
| 7,853           | 15,78,63            | 7,968           | 21,77,07            | 1,661           | 2,56,13             | 1,645           | 3,80,74             | 4,355           | 9,22,60             | 9,831           | 18,36,90            | 3        |
| 8,484           | 20,34,45            | 7,247           | 12,80,56            | 2,031           | 4,60,12             | 3,399           | 7,00,71             | 3,006           | 8,35,61             | 7,642           | 16,59,76            | VI       |
| 432             | 8,88,28             | 1,006           | 2,58,62             | 124             | 98,40               | 12              | 12,73               | 57              | 47,96               | 179             | 2,59,95             | 1        |
| 8,052           | 11,46,17            | 6,241           | 10,21,94            | 1,907           | 3,61,72             | 3,387           | 6,87,98             | 2,949           | 7,87,65             | 7,463           | 13,99,81            | 2        |
| 15              | 15,68               | 11              | 36,98               | —               | —                   | 2               | 54,28               | —               | —                   | 10              | 4,02                | VII      |
| 4,670           | 11,93,78            | 3,468           | 5,34,86             | 1,641           | 2,15,75             | 1,489           | 1,18,03             | 3,053           | 2,30,97             | 4,595           | 5,92,81             | VIII     |
| 44,615          | 315,41,02           | 44,948          | 219,77,68           | 12,057          | 25,28,52            | 14,448          | 26,81,52            | 18,337          | 38,04,13            | 50,125          | 110,23,17           | Total    |
| 273             | 42,98               | 963             | 2,82,75             | 557             | 70,51               | 1,284           | 82,21               | 906             | 87,53               | 2,905           | 2,86,64             | 1        |
| 1,540           | 33,32,40            | 1,787           | 34,23,06            | 201             | 65,52               | 280             | 99,61               | 543             | 1,69,86             | 1,197           | 10,10,01            | 2        |

TABLE No. 5. 9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

## NORTHERN REGION

## STATE : HIMACHAL PRADESH

| OCCUPATION                                 | KINNAUR         |                     | KULU            |                     | LAHUL & SPITI   |                     | MANDI           |                     |
|--------------------------------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|
|                                            | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |
|                                            | 9               | 10                  | 11              | 12                  | 13              | 14                  | 15              | 16                  |
| <b>I. AGRICULTURE</b>                      | 1,771           | 1,48,58             | 8,052           | 9,64,71             | 566             | 55,66               | 17,424          | 12,14,51            |
| 1. Direct Finance                          | 1,716           | 1,43,45             | 7,811           | 9,35,36             | 566             | 55,66               | 17,307          | 12,07,19            |
| 2. Indirect Finance                        | 55              | 5,13                | 241             | 29,35               | —               | —                   | 117             | 7,32                |
| <b>II. INDUSTRY</b>                        | 292             | 10,63,97            | 2,523           | 7,67,29             | 128             | 11,63               | 4,952           | 8,00,77             |
| 1. Mining & Quarrying                      | —               | —                   | 5               | 2,35                | —               | —                   | 36              | 41,69               |
| 2. Manufacturing & Processing              | 290             | 35,92               | 2,494           | 6,20,98             | 128             | 11,63               | 4,906           | 7,02,08             |
| 3. Electricity, Gas & Water                | 2               | 10,28,05            | 2               | 2,37                | —               | —                   | 2               | 49,39               |
| 4. Construction                            | —               | —                   | 22              | 1,41,59             | —               | —                   | 8               | 7,61                |
| <b>III. TRANSPORT OPERATORS</b>            | 138             | 1,57,41             | 886             | 6,65,16             | 41              | 40,80               | 1,517           | 14,06,11            |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | 229             | 14,58               | 664             | 2,78,73             | 49              | 24,71               | 778             | 1,38,77             |
| <b>V. PERSONAL LOANS</b>                   | 453             | 1,43,01             | 3,138           | 9,85,13             | 221             | 32,59               | 10,950          | 17,31,76            |
| 1. Loans for Purchase of Consumer Durables | 9               | 89                  | 186             | 21,82               | —               | —                   | 712             | 77,88               |
| 2. Loans for Housing                       | 64              | 32,07               | 244             | 1,89,06             | 1               | 1,66                | 1,037           | 5,03,16             |
| 3. Rest of the Personal Loans              | 380             | 1,10,05             | 2,708           | 7,74,25             | 220             | 30,93               | 9,201           | 11,50,72            |
| <b>VI. TRADE</b>                           | 532             | 1,45,80             | 2,977           | 8,67,81             | 75              | 71,07               | 7,654           | 16,11,58            |
| 1. Wholesale Trade                         | 11              | 20,00               | 123             | 89,13               | —               | —                   | 124             | 64,38               |
| 2. Retail Trade                            | 521             | 1,25,80             | 2,854           | 7,78,68             | 75              | 71,07               | 7,530           | 15,47,20            |
| <b>VII. FINANCE</b>                        | —               | —                   | 1               | —                   | —               | —                   | 33              | 1,73,57             |
| <b>VIII. ALL OTHERS</b>                    | 333             | 31,72               | 1,067           | 1,59,15             | 18              | 73                  | 5,437           | 4,04,20             |
| <b>TOTAL BANK CREDIT</b>                   | 3,748           | 17,05,07            | 19,308          | 46,87,98            | 1,098           | 2,37,19             | 48,745          | 74,81,27            |
| OF WHICH: 1. Artisans & Village Industries | 243             | 18,98               | 1,583           | 1,10,21             | 53              | 5,51                | 3,608           | 2,20,44             |
| 2. Other Small Scale Industries            | 30              | 8,95                | 453             | 2,21,64             | 70              | 3,78                | 1,097           | 3,72,68             |

| OCCUPATION                                 | SIMLA           |                     | SIRMAUR         |                     | SOLAN           |                     | UNA             |                     |
|--------------------------------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|
|                                            | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |
|                                            | 17              | 18                  | 19              | 20                  | 21              | 22                  | 23              | 24                  |
| <b>I. AGRICULTURE</b>                      | 15,368          | 22,39,38            | 6,915           | 4,59,75             | 7,973           | 15,19,37            | 5,448           | 6,86,53             |
| 1. Direct Finance                          | 15,319          | 16,37,79            | 6,580           | 4,31,94             | 7,781           | 13,10,96            | 5,370           | 6,67,50             |
| 2. Indirect Finance                        | 49              | 6,01,59             | 335             | 27,81               | 192             | 2,08,41             | 78              | 19,03               |
| <b>II. INDUSTRY</b>                        | 1,755           | 48,40,31            | 860             | 27,56,67            | 2,101           | 184,17,14           | 1,735           | 22,01,28            |
| 1. Mining & Quarrying                      | 10              | 33,92               | 36              | 77,96               | 5               | 4,45                | 4               | 7,74                |
| 2. Manufacturing & Processing              | 1,700           | 17,15,60            | 822             | 26,78,13            | 2,081           | 183,68,82           | 1,730           | 21,84,37            |
| 3. Electricity, Gas & Water                | 19              | 28,46,23            | —               | —                   | 4               | 21,15               | —               | —                   |
| 4. Construction                            | 26              | 2,44,56             | 2               | 58                  | 11              | 22,72               | 1               | 9,17                |
| <b>III. TRANSPORT OPERATORS</b>            | 1,204           | 13,05,72            | 380             | 4,10,64             | 967             | 14,13,72            | 592             | 7,60,66             |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | 2,375           | 9,72,13             | 799             | 53,52               | 852             | 3,15,73             | 517             | 85,38               |
| <b>V. PERSONAL LOANS</b>                   | 8,609           | 29,96,24            | 1,816           | 7,80,98             | 5,555           | 16,41,55            | 4,507           | 12,03,77            |
| 1. Loans for Purchase of Consumer Durables | 335             | 57,41               | 102             | 17,34               | 257             | 28,39               | 73              | 10,26               |
| 2. Loans for Housing                       | 1,602           | 10,19,04            | 380             | 3,35,01             | 876             | 6,69,57             | 291             | 2,19,78             |
| 3. Rest of the Personal Loans              | 6,672           | 19,19,79            | 1,334           | 4,28,63             | 4,422           | 9,43,59             | 4,143           | 9,73,73             |
| <b>VI. TRADE</b>                           | 6,121           | 20,60,41            | 2,503           | 14,33,92            | 3,558           | 51,83,67            | 2,470           | 6,59,91             |
| 1. Wholesale Trade                         | 130             | 1,42,70             | 48              | 64,05               | 147             | 21,91,71            | 72              | 59,08               |
| 2. Retail Trade                            | 5,991           | 19,17,71            | 2,455           | 13,69,87            | 3,411           | 29,91,96            | 2,398           | 6,00,83             |
| <b>VII. FINANCE</b>                        | 19              | 2,30,85             | —               | —                   | —               | —                   | 1               | 53                  |
| <b>VIII. ALL OTHERS</b>                    | 5,273           | 20,27,72            | 838             | 1,91,41             | 2,857           | 6,42,26             | 2,081           | 1,69,83             |
| <b>TOTAL BANK CREDIT</b>                   | 40,724          | 166,72,76           | 14,111          | 60,86,89            | 23,863          | 291,33,44           | 17,351          | 57,67,89            |
| OF WHICH: 1. Artisans & Village Industries | 684             | 65,54               | 141             | 71,17               | 458             | 80,87               | 651             | 1,25,18             |
| 2. Other Small Scale Industries            | 752             | 6,50,49             | 552             | 18,75,84            | 1,291           | 90,34,87            | 916             | 13,55,71            |

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

**STATE : JAMMU & KASHMIR**

(Amount in Rupees Thousand)

| ANANTNAG        |                     | BADGAM          |                     | BARAMULLA       |                     | DODA            |                     | JAMMU           |                     | KARGIL          |                     | Item No. |
|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|----------|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | 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                   | 9               | 10                  | 11              | 12                  |          |
| 5,200           | 2,76,78             | 6,944           | 2,73,31             | 13,317          | 11,54,77            | 5,221           | 3,08,22             | 14,193          | 16,13,60            | 154             | 8,51                | I        |
| 5,196           | 2,64,40             | 6,873           | 2,61,65             | 13,225          | 11,13,71            | 5,221           | 3,08,22             | 13,677          | 15,16,48            | 154             | 8,51                | 1        |
| 4               | 12,38               | 71              | 11,66               | 92              | 41,06               | —               | —                   | 516             | 97,12               | —               | —                   | 2        |
| 3,482           | 4,96,48             | 6,025           | 7,49,68             | 4,789           | 4,60,51             | 670             | 1,52,22             | 3,963           | 110,39,64           | 121             | 13,77               | II       |
| 3               | 1,55                | —               | —                   | 4               | 23,29               | 3               | 4,55                | 42              | 7,14,13             | —               | —                   | 1        |
| 3,453           | 4,61,74             | 6,006           | 7,15,47             | 4,767           | 4,20,26             | 665             | 1,44,31             | 3,876           | 102,00,31           | 121             | 13,77               | 2        |
| —               | —                   | —               | —                   | 1               | 1,32                | —               | —                   | 11              | 55,83               | —               | —                   | 3        |
| 26              | 33,19               | 19              | 34,21               | 17              | 15,64               | 2               | 3,36                | 34              | 69,37               | —               | —                   | 4        |
| 964             | 5,00,51             | 433             | 3,45,83             | 2,091           | 5,62,65             | 246             | 1,33,76             | 3,875           | 34,40,97            | 36              | 46,87               | III      |
| 569             | 2,54,65             | 1,431           | 1,65,56             | 1,192           | 1,95,80             | 341             | 92,67               | 1,200           | 7,90,92             | 63              | 4,23                | IV       |
| 2,584           | 5,34,09             | 1,836           | 4,83,28             | 1,982           | 2,82,55             | 1,083           | 2,01,14             | 15,701          | 49,88,52            | 64              | 25,23               | V        |
| 70              | 4,91                | 74              | 4,62                | 368             | 20,90               | 17              | 2,21                | 1,120           | 1,35,27             | —               | —                   | 1        |
| 318             | 1,76,04             | 321             | 3,00,27             | 132             | 97,49               | 82              | 55,51               | 2,587           | 19,37,13            | 2               | 2,02                | 2        |
| 2,196           | 3,53,14             | 1,441           | 1,78,39             | 1,482           | 1,64,16             | 984             | 1,43,42             | 11,994          | 29,16,12            | 62              | 23,21               | 3        |
| 3,969           | 6,31,46             | 2,274           | 4,46,29             | 6,826           | 8,15,49             | 3,590           | 4,55,64             | 11,833          | 55,21,82            | 552             | 76,32               | VI       |
| 369             | 96,56               | 105             | 63,96               | 94              | 85,34               | 28              | 10,57               | 858             | 17,01,05            | 3               | 11,49               | 1        |
| 3,600           | 5,34,90             | 2,169           | 3,82,33             | 6,732           | 7,30,15             | 3,562           | 4,45,07             | 10,975          | 38,20,77            | 549             | 64,83               | 2        |
| —               | —                   | 2               | 2,18,66             | —               | —                   | —               | —                   | 62              | 3,06,38             | —               | —                   | VII      |
| 1,231           | 1,26,42             | 894             | 77,93               | 2,169           | 1,63,30             | 452             | 33,97               | 5,361           | 15,46,40            | —               | —                   | VIII     |
| 17,999          | 28,20,39            | 19,839          | 27,60,54            | 32,366          | 36,35,07            | 11,603          | 13,77,62            | 56,188          | 292,48,25           | 990             | 1,74,93             | Total    |
| 2,670           | 1,26,91             | 4,808           | 2,66,36             | 3,929           | 1,39,79             | 361             | 23,41               | 686             | 1,02,59             | 52              | 3,75                | 1        |
| 697             | 2,36,91             | 908             | 2,69,84             | 738             | 2,42,45             | 247             | 80,74               | 2,281           | 63,44,28            | 69              | 10,02               | 2        |

| KATHUA          |                     | KUPIWARA        |                     | LADAKH          |                     | POONCH          |                     | PULWAMA         |                     | RAJOURI         |                     | Item No. |
|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|----------|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |          |
| 13              | 14                  | 15              | 16                  | 17              | 18                  | 19              | 20                  | 21              | 22                  | 23              | 24                  |          |
| 4,495           | 5,12,84             | 5,835           | 3,03,96             | 654             | 26,94               | 3,016           | 1,84,19             | 6,776           | 2,35,67             | 3,819           | 2,41,71             | I        |
| 4,462           | 5,06,59             | 5,829           | 2,97,38             | 654             | 26,94               | 2,975           | 1,83,81             | 6,771           | 2,33,18             | 3,794           | 2,39,75             | 1        |
| 33              | 6,25                | 6               | 6,58                | —               | —                   | 41              | 38                  | 5               | 2,49                | 25              | 1,96                | 2        |
| 1,043           | 28,75,84            | 1,893           | 1,45,56             | 243             | 13,90               | 171             | 66,63               | 2,444           | 2,87,66             | 211             | 64,14               | II       |
| 3               | 4,78                | —               | —                   | —               | —                   | —               | —                   | 1               | 33                  | —               | —                   | 1        |
| 1,029           | 27,92,41            | 1,890           | 1,43,83             | 243             | 13,90               | 170             | 65,66               | 2,429           | 2,77,94             | 206             | 60,22               | 2        |
| 2               | 39                  | 3               | 1,73                | —               | —                   | —               | —                   | —               | —                   | —               | —                   | 3        |
| 9               | 78,26               | —               | —                   | —               | —                   | 1               | 97                  | 14              | 9,39                | 5               | 3,92                | 4        |
| 518             | 5,72,22             | 591             | 1,42,42             | 100             | 1,10,44             | 43              | 32,96               | 266             | 2,45,50             | 55              | 71,37               | III      |
| 117             | 59,19               | 93              | 9,90                | 113             | 13,54               | 45              | 15,08               | 456             | 36,96               | 41              | 7,11                | IV       |
| 2,112           | 4,99,12             | 526             | 75,26               | 202             | 70,67               | 631             | 1,32,38             | 1,555           | 1,76,55             | 1,029           | 1,89,15             | V        |
| 67              | 13,74               | 25              | 1,41                | 5               | 4,23                | 37              | 2,83                | 28              | 4,67                | 20              | 1,76                | 1        |
| 166             | 1,35,06             | 26              | 26,54               | 91              | 39,76               | 62              | 48,28               | 56              | 46,22               | 22              | 14,32               | 2        |
| 1,879           | 3,50,32             | 475             | 47,31               | 106             | 26,68               | 532             | 81,27               | 1,471           | 1,25,66             | 987             | 1,73,07             | 3        |
| 2,549           | 10,10,57            | 2,568           | 2,95,68             | 361             | 1,00,39             | 1,156           | 1,36,58             | 2,273           | 2,60,87             | 1,648           | 2,80,28             | VI       |
| 22              | 4,59,22             | 82              | 5,93                | 1               | 67                  | 33              | 4,85                | 114             | 35,59               | 52              | 12,01               | 1        |
| 2,527           | 5,51,35             | 2,486           | 2,89,75             | 360             | 99,72               | 1,123           | 1,31,73             | 2,159           | 2,25,28             | 1,596           | 2,68,27             | 2        |
| 2               | 1,29                | 24              | 57,09               | —               | —                   | 1               | 29,88               | 1               | 37                  | 1               | 36                  | VII      |
| 782             | 64,76               | 595             | 33,18               | 9               | 84                  | 512             | 44,13               | 1,001           | 67,51               | 576             | 60,56               | VIII     |
| 11,618          | 55,95,83            | 12,125          | 10,63,05            | 1,682           | 3,36,72             | 5,575           | 6,41,83             | 14,772          | 13,11,09            | 7,380           | 9,14,68             | Total    |
| 477             | 67,24               | 1,319           | 52,60               | 127             | 4,88                | 114             | 4,83                | 1,475           | 55,08               | 151             | 10,89               | 1        |
| 471             | 8,94,87             | 516             | 66,14               | 6               | 2,80                | 49              | 57,27               | 746             | 1,71,51             | 22              | 32,26               | 2        |

TABLE No. 5.9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

## NORTHERN REGION

## STATE : PUNJAB

| OCCUPATION                                 | SRINAGAR           |                            | UDHAMPUR           |                            | AMRITSAR           |                            | BATHINDA           |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 25                 | 26                         | 27                 | 28                         | 1                  | 2                          | 3                  | 4                          |
| <b>I. AGRICULTURE</b>                      | <b>7,153</b>       | <b>31,74,51</b>            | <b>5,527</b>       | <b>3,73,04</b>             | <b>46,078</b>      | <b>115,39,53</b>           | <b>38,816</b>      | <b>141,04,80</b>           |
| 1. Direct Finance                          | 6,942              | 28,83,55                   | 5,474              | 3,39,07                    | 44,550             | 108,00,29                  | 38,380             | 129,84,85                  |
| 2. Indirect Finance                        | 211                | 2,90,96                    | 53                 | 33,97                      | 1,528              | 7,39,24                    | 436                | 11,19,95                   |
| <b>II. INDUSTRY</b>                        | <b>16,022</b>      | <b>106,58,92</b>           | <b>275</b>         | <b>2,83,64</b>             | <b>14,025</b>      | <b>488,41,90</b>           | <b>5,464</b>       | <b>68,78,45</b>            |
| 1. Mining & Quarrying                      | 15                 | 3,11,98                    | —                  | —                          | 18                 | 23,81                      | 2                  | 15,53                      |
| 2. Manufacturing & Processing              | 15,889             | 99,92,90                   | 261                | 2,69,63                    | 13,938             | 485,92,78                  | 5,442              | 68,30,03                   |
| 3. Electricity, Gas & Water                | 11                 | 14,98                      | 2                  | 2,64                       | 27                 | 49,52                      | 7                  | 5,35                       |
| 4. Construction                            | 107                | 3,39,06                    | 12                 | 11,37                      | 42                 | 1,75,79                    | 13                 | 27,54                      |
| <b>III. TRANSPORT OPERATORS</b>            | <b>1,832</b>       | <b>18,31,13</b>            | <b>452</b>         | <b>4,67,93</b>             | <b>6,423</b>       | <b>12,69,97</b>            | <b>1,649</b>       | <b>9,87,12</b>             |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>27,135</b>      | <b>56,87,59</b>            | <b>305</b>         | <b>1,25,25</b>             | <b>4,105</b>       | <b>20,14,59</b>            | <b>1,500</b>       | <b>7,16,70</b>             |
| <b>V. PERSONAL LOANS</b>                   | <b>40,255</b>      | <b>71,16,61</b>            | <b>1,993</b>       | <b>5,15,10</b>             | <b>31,121</b>      | <b>116,29,36</b>           | <b>10,903</b>      | <b>71,45,23</b>            |
| 1. Loans for Purchase of Consumer Durables | 17,994             | 29,01,11                   | 110                | 16,91                      | 1,232              | 2,82,62                    | 240                | 54,00                      |
| 2. Loans for Housing                       | 1,698              | 13,58,16                   | 141                | 1,07,84                    | 3,650              | 31,14,60                   | 4,117              | 47,23,89                   |
| 3. Rest of the Personal Loans              | 20,563             | 28,57,34                   | 1,742              | 3,90,35                    | 26,239             | 82,32,14                   | 6,546              | 23,67,34                   |
| <b>VI. TRADE</b>                           | <b>9,928</b>       | <b>167,62,88</b>           | <b>2,967</b>       | <b>6,43,66</b>             | <b>30,142</b>      | <b>138,29,01</b>           | <b>9,768</b>       | <b>44,53,22</b>            |
| 1. Wholesale Trade                         | 1,225              | 134,52,08                  | 29                 | 24,51                      | 1,992              | 90,63,87                   | 871                | 17,80,40                   |
| 2. Retail Trade                            | 8,703              | 33,10,80                   | 2,938              | 6,19,15                    | 28,150             | 47,65,14                   | 8,897              | 26,72,82                   |
| <b>VII. FINANCE</b>                        | <b>8</b>           | <b>2,19,80</b>             | <b>2</b>           | <b>75,00</b>               | <b>38</b>          | <b>2,13,08</b>             | <b>4</b>           | <b>2,01,12</b>             |
| <b>VIII. ALL OTHERS</b>                    | <b>38,748</b>      | <b>84,94,75</b>            | <b>900</b>         | <b>1,37,81</b>             | <b>25,581</b>      | <b>46,43,04</b>            | <b>3,033</b>       | <b>17,12,84</b>            |
| <b>TOTAL BANK CREDIT</b>                   | <b>1,41,081</b>    | <b>539,46,19</b>           | <b>12,421</b>      | <b>26,21,43</b>            | <b>1,57,513</b>    | <b>939,80,48</b>           | <b>71,137</b>      | <b>361,99,48</b>           |
| OF WHICH: 1. Artisans & Village Industries | 9,473              | 7,11,46                    | 66                 | 7,23                       | 2,563              | 7,20,62                    | 2,639              | 3,84,11                    |
| 2. Other Small Scale Industries            | 5,247              | 40,25,63                   | 101                | 2,00,87                    | 9,143              | 191,96,36                  | 2,219              | 21,31,95                   |

| OCCUPATION                                 | FARIDKOT           |                            | FATEHGARH SAHIB    |                            | FEROZPUR           |                            | GURDASPUR          |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 5                  | 6                          | 7                  | 8                          | 9                  | 10                         | 11                 | 12                         |
| <b>I. AGRICULTURE</b>                      | <b>60,919</b>      | <b>193,15,11</b>           | <b>13,550</b>      | <b>28,20,58</b>            | <b>50,505</b>      | <b>147,06,44</b>           | <b>34,380</b>      | <b>79,62,72</b>            |
| 1. Direct Finance                          | 60,219             | 174,01,56                  | 12,837             | 26,60,45                   | 50,384             | 144,49,74                  | 33,949             | 74,72,90                   |
| 2. Indirect Finance                        | 700                | 19,13,55                   | 713                | 1,60,13                    | 121                | 2,56,70                    | 431                | 4,89,82                    |
| <b>II. INDUSTRY</b>                        | <b>4,817</b>       | <b>51,40,48</b>            | <b>1,692</b>       | <b>51,95,71</b>            | <b>3,042</b>       | <b>53,60,20</b>            | <b>6,283</b>       | <b>75,31,47</b>            |
| 1. Mining & Quarrying                      | 33                 | 1,10,15                    | 6                  | 13,47                      | 2                  | 3,68                       | 9                  | 49,85                      |
| 2. Manufacturing & Processing              | 4,754              | 49,91,92                   | 1,677              | 51,08,37                   | 3,022              | 53,33,03                   | 6,245              | 73,74,30                   |
| 3. Electricity, Gas & Water                | 12                 | 20,22                      | 5                  | 72,86                      | 12                 | 15,88                      | 18                 | 79,51                      |
| 4. Construction                            | 18                 | 18,19                      | 4                  | 1,01                       | 6                  | 7,61                       | 11                 | 27,81                      |
| <b>III. TRANSPORT OPERATORS</b>            | <b>2,938</b>       | <b>12,92,31</b>            | <b>504</b>         | <b>1,17,36</b>             | <b>2,985</b>       | <b>5,40,32</b>             | <b>4,271</b>       | <b>12,97,55</b>            |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>1,914</b>       | <b>9,26,26</b>             | <b>396</b>         | <b>87,69</b>               | <b>1,624</b>       | <b>3,97,86</b>             | <b>2,140</b>       | <b>3,52,59</b>             |
| <b>V. PERSONAL LOANS</b>                   | <b>15,881</b>      | <b>63,43,58</b>            | <b>4,183</b>       | <b>8,01,71</b>             | <b>10,882</b>      | <b>48,10,22</b>            | <b>12,545</b>      | <b>41,61,78</b>            |
| 1. Loans for Purchase of Consumer Durables | 569                | 91,22                      | 124                | 15,79                      | 683                | 92,52                      | 321                | 51,50                      |
| 2. Loans for Housing                       | 4,490              | 28,45,48                   | 496                | 2,36,11                    | 3,045              | 25,38,52                   | 1,485              | 12,59,08                   |
| 3. Rest of the Personal Loans              | 10,822             | 34,06,88                   | 3,563              | 5,49,81                    | 7,154              | 21,79,18                   | 10,739             | 28,51,20                   |
| <b>VI. TRADE</b>                           | <b>12,756</b>      | <b>48,22,49</b>            | <b>3,568</b>       | <b>14,62,39</b>            | <b>12,018</b>      | <b>52,74,29</b>            | <b>18,469</b>      | <b>28,69,51</b>            |
| 1. Wholesale Trade                         | 820                | 11,51,05                   | 342                | 7,99,14                    | 540                | 26,79,09                   | 899                | 5,35,38                    |
| 2. Retail Trade                            | 11,936             | 36,71,44                   | 3,226              | 6,63,25                    | 11,478             | 25,95,20                   | 17,570             | 23,34,13                   |
| <b>VII. FINANCE</b>                        | <b>10</b>          | <b>36,15</b>               | <b>5</b>           | <b>2,90</b>                | <b>10</b>          | <b>8,21</b>                | <b>28</b>          | <b>88,32</b>               |
| <b>VIII. ALL OTHERS</b>                    | <b>7,345</b>       | <b>23,21,50</b>            | <b>1,497</b>       | <b>2,20,08</b>             | <b>5,241</b>       | <b>12,63,14</b>            | <b>9,248</b>       | <b>16,18,03</b>            |
| <b>TOTAL BANK CREDIT</b>                   | <b>1,06,580</b>    | <b>401,97,88</b>           | <b>25,395</b>      | <b>107,08,42</b>           | <b>86,307</b>      | <b>323,60,68</b>           | <b>87,364</b>      | <b>258,81,97</b>           |
| OF WHICH: 1. Artisans & Village Industries | 910                | 1,98,15                    | 573                | 50,76                      | 776                | 1,06,52                    | 1,869              | 3,03,37                    |
| 2. Other Small Scale Industries            | 2,885              | 31,83,12                   | 875                | 37,01,34                   | 1,457              | 18,19,30                   | 3,312              | 52,57,95                   |

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

**NORTHERN REGION**

(Amount in Rupees Thousand)

| HOSHARPUR       |                     | JALANDHAR       |                     | KAPURTHALA      |                     | LUDHIANA        |                     | MANSA           |                     | PATIALA         |                     | Item No. |
|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|----------|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |          |
| 13              | 14                  | 15              | 16                  | 17              | 18                  | 19              | 20                  | 21              | 22                  | 23              | 24                  |          |
| 27,191          | 64,52,84            | 46,536          | 147,28,98           | 16,180          | 35,58,57            | 58,782          | 146,80,52           | 18,240          | 34,70,85            | 65,804          | 228,58,89           | I        |
| 26,871          | 58,73,77            | 45,900          | 118,13,82           | 16,051          | 32,09,33            | 58,354          | 139,14,98           | 18,221          | 33,90,30            | 65,241          | 190,47,79           | 1        |
| 320             | 5,79,07             | 636             | 29,15,16            | 129             | 3,49,24             | 428             | 7,65,54             | 19              | 80,55               | 563             | 38,11,10            | 2        |
| 9,089           | 176,44,34           | 17,787          | 421,89,82           | 2,663           | 113,47,81           | 27,104          | 1478,30,10          | 2,715           | 6,47,93             | 8,320           | 329,26,07           | II       |
| 6               | 3,18                | 26              | 2,11,61             | —               | —                   | 20              | 59,72               | —               | —                   | 9               | 30,64               | 1        |
| 9,055           | 175,57,67           | 17,698          | 418,92,63           | 2,657           | 113,39,43           | 27,020          | 1474,81,95          | 2,715           | 6,47,93             | 8,261           | 325,79,00           | 2        |
| 18              | 65,94               | 42              | 56,07               | 3               | 1,91                | 42              | 96,75               | —               | —                   | 31              | 2,52,36             | 3        |
| 10              | 17,55               | 21              | 29,51               | 3               | 6,47                | 22              | 1,91,68             | —               | —                   | 19              | 64,07               | 4        |
| 1,953           | 7,65,26             | 2,593           | 20,37,52            | 800             | 4,11,99             | 3,658           | 17,77,07            | 844             | 95,42               | 2,820           | 22,55,30            | III      |
| 1,485           | 2,90,65             | 5,549           | 25,51,27            | 993             | 6,03,35             | 7,047           | 281,93,05           | 788             | 97,75               | 2,231           | 17,12,34            | IV       |
| 12,821          | 43,75,57            | 36,699          | 132,65,49           | 7,135           | 30,02,90            | 42,667          | 185,66,92           | 2,674           | 4,55,72             | 28,543          | 110,15,36           | V        |
| 459             | 1,01,45             | 936             | 1,69,87             | 195             | 32,78               | 926             | 2,37,35             | 43              | 7,11                | 498             | 76,68               | 1        |
| 1,569           | 12,86,28            | 4,478           | 42,26,47            | 938             | 8,39,86             | 7,237           | 79,18,24            | 58              | 42,65               | 5,271           | 47,69,43            | 2        |
| 10,793          | 29,87,84            | 31,285          | 88,69,15            | 6,002           | 21,30,26            | 34,504          | 104,11,33           | 2,573           | 4,05,96             | 22,774          | 61,69,25            | 3        |
| 14,662          | 37,29,70            | 20,340          | 147,51,02           | 6,338           | 27,32,92            | 19,942          | 934,19,44           | 3,812           | 8,58,52             | 19,206          | 114,39,33           | VI       |
| 352             | 21,16,93            | 1,645           | 86,93,75            | 264             | 15,29,95            | 2,300           | 873,69,22           | 96              | 77,43               | 1,233           | 61,20,98            | 1        |
| 14,310          | 16,12,77            | 18,695          | 60,57,27            | 6,074           | 12,02,97            | 17,642          | 60,50,22            | 3,716           | 7,81,09             | 17,973          | 53,18,35            | 2        |
| 6               | 28,32               | 84              | 3,60,56             | 35              | 11,47,13            | 46              | 1,22,66             | 1               | 1,04                | 64              | 1,80,23             | VII      |
| 5,945           | 9,73,30             | 25,206          | 90,21,27            | 2,833           | 6,55,61             | 29,484          | 110,73,43           | 873             | 1,77,54             | 9,363           | 26,69,80            | VIII     |
| 73,152          | 342,59,98           | 1,54,794        | 989,05,93           | 36,977          | 234,60,28           | 1,88,730        | 3156,63,19          | 29,947          | 58,04,77            | 1,36,351        | 850,57,32           | Total    |
| 5,497           | 3,45,73             | 2,540           | 3,13,56             | 412             | 36,46               | 1,698           | 11,82,88            | 1,856           | 1,15,14             | 2,082           | 3,29,69             | 1        |
| 2,678           | 20,45,32            | 12,446          | 240,67,79           | 1,771           | 27,38,45            | 20,076          | 673,61,32           | 794             | 3,68,47             | 4,338           | 143,36,05           | 2        |

**STATE : RAJASTHAN**

| RUPNAGAR        |                     | SANGRUR         |                     | AJMER           |                     | ALWAR           |                     | BANSWARA        |                     | BARAN           |                     | Item No. |
|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|----------|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |          |
| 25              | 26                  | 27              | 28                  | 1               | 2                   | 3               | 4                   | 5               | 6                   | 7               | 8                   |          |
| 22,426          | 55,17,30            | 89,200          | 253,03,48           | 41,754          | 45,18,69            | 59,683          | 75,43,27            | 29,210          | 16,98,60            | 42,352          | 39,96,94            | I        |
| 22,168          | 46,56,68            | 87,625          | 229,40,90           | 41,440          | 44,40,36            | 59,165          | 57,60,71            | 29,189          | 16,87,27            | 42,236          | 39,46,90            | 1        |
| 258             | 8,60,62             | 1,575           | 23,62,58            | 314             | 78,33               | 518             | 17,82,56            | 21              | 11,33               | 116             | 50,04               | 2        |
| 5,655           | 164,60,46           | 8,448           | 67,94,79            | 8,831           | 67,58,30            | 7,367           | 218,03,02           | 4,370           | 37,51,09            | 2,867           | 5,07,99             | II       |
| 12              | 29,24               | 11              | 31,87               | 81              | 1,36,76             | 74              | 2,36,81             | 37              | 1,46,76             | —               | —                   | 1        |
| 5,620           | 163,61,55           | 8,425           | 67,48,39            | 8,688           | 65,14,87            | 7,277           | 214,93,61           | 4,324           | 34,49,80            | 2,864           | 4,22,50             | 2        |
| 3               | 1,96                | 8               | 10,08               | 11              | 12,24               | 4               | 57,79               | —               | —                   | 3               | 85,49               | 3        |
| 20              | 67,71               | 4               | 4,45                | 51              | 94,43               | 12              | 14,81               | 9               | 1,54,53             | —               | —                   | 4        |
| 1,951           | 8,82,53             | 3,385           | 6,07,18             | 1,596           | 12,60,79            | 2,990           | 7,32,76             | 249             | 1,26,45             | 99              | 14,50               | III      |
| 1,338           | 3,28,25             | 1,800           | 2,98,96             | 6,572           | 6,74,06             | 3,593           | 8,75,22             | 1,319           | 1,10,10             | 510             | 36,89               | IV       |
| 10,310          | 35,69,07            | 13,859          | 59,09,14            | 20,022          | 41,01,59            | 14,896          | 28,39,49            | 5,161           | 10,71,09            | 3,283           | 5,86,26             | V        |
| 548             | 1,08,80             | 311             | 48,95               | 2,042           | 2,72,07             | 536             | 66,37               | 256             | 30,77               | 51              | 6,70                | 1        |
| 1,325           | 10,17,92            | 3,232           | 30,17,73            | 2,517           | 12,32,38            | 2,406           | 7,45,68             | 456             | 2,20,38             | 294             | 82,50               | 2        |
| 8,437           | 24,42,35            | 10,316          | 28,42,46            | 15,463          | 25,97,14            | 11,954          | 20,27,44            | 4,449           | 8,19,94             | 2,938           | 4,97,06             | 3        |
| 8,998           | 21,55,35            | 12,953          | 43,72,12            | 16,085          | 34,68,40            | 10,988          | 20,04,52            | 7,866           | 8,84,67             | 10,731          | 8,24,89             | VI       |
| 233             | 3,60,05             | 741             | 18,92,03            | 852             | 10,20,80            | 659             | 8,05,07             | 370             | 62,68               | 128             | 1,72,35             | 1        |
| 8,765           | 17,95,30            | 12,212          | 24,80,09            | 15,233          | 24,47,60            | 10,329          | 11,99,45            | 7,496           | 8,21,99             | 10,603          | 6,52,54             | 2        |
| 3               | 4,82                | 15              | 14,55               | 22              | 70,15               | 26              | 1,09,27             | 6               | 37,34               | —               | —                   | VII      |
| 5,311           | 16,33,84            | 7,538           | 14,82,60            | 8,183           | 13,51,47            | 5,084           | 8,17,91             | 3,275           | 3,82,76             | 1,115           | 1,44,14             | VIII     |
| 55,992          | 305,51,62           | 1,37,198        | 447,82,82           | 1,03,065        | 222,03,45           | 1,04,627        | 367,25,46           | 51,456          | 80,62,10            | 60,957          | 61,11,61            | Total    |
| 3,039           | 8,26,35             | 4,393           | 3,41,16             | 4,019           | 3,03,59             | 4,413           | 2,80,16             | 3,283           | 1,45,48             | 1,564           | 1,07,51             | 1        |
| 1,964           | 43,35,62            | 3,321           | 34,01,82            | 3,789           | 36,14,92            | 2,235           | 47,90,58            | 908             | 3,72,62             | 1,114           | 1,22,48             | 2        |

TABLE No. 5. 9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

## NORTHERN REGION

| OCCUPATION                                 | BARMER             |                            | BHARATPUR          |                            | BHILWARA           |                            | BIKANER            |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 9                  | 10                         | 11                 | 12                         | 13                 | 14                         | 15                 | 16                         |
| <b>I. AGRICULTURE</b>                      | <b>21,386</b>      | <b>15,18,90</b>            | <b>48,156</b>      | <b>63,58,18</b>            | <b>46,803</b>      | <b>51,60,44</b>            | <b>24,569</b>      | <b>31,69,61</b>            |
| 1. Direct Finance                          | 21,201             | 14,48,99                   | 48,105             | 63,13,22                   | 46,038             | 48,56,22                   | 24,282             | 25,76,02                   |
| 2. Indirect Finance                        | 185                | 69,91                      | 51                 | 44,96                      | 765                | 3,04,22                    | 287                | 5,93,59                    |
| <b>II. INDUSTRY</b>                        | <b>8,648</b>       | <b>15,80,07</b>            | <b>4,085</b>       | <b>49,25,97</b>            | <b>8,808</b>       | <b>234,61,51</b>           | <b>4,364</b>       | <b>28,30,45</b>            |
| 1. Mining & Quarrying                      | 6                  | 5,12                       | 7                  | 17,57                      | 140                | 4,59,81                    | 40                 | 1,26,42                    |
| 2. Manufacturing & Processing              | 8,641              | 15,74,80                   | 4,075              | 48,93,45                   | 8,654              | 229,64,87                  | 4,305              | 26,57,77                   |
| 3. Electricity, Gas & Water                | 1                  | 15                         | 1                  | 58                         | 3                  | 28,86                      | 8                  | 11,93                      |
| 4. Construction                            | —                  | —                          | 2                  | 14,37                      | 11                 | 7,97                       | 11                 | 34,33                      |
| <b>III. TRANSPORT OPERATORS</b>            | <b>97</b>          | <b>57,31</b>               | <b>2,900</b>       | <b>3,46,90</b>             | <b>615</b>         | <b>6,80,86</b>             | <b>824</b>         | <b>4,58,70</b>             |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>470</b>         | <b>34,10</b>               | <b>1,625</b>       | <b>2,34,88</b>             | <b>3,509</b>       | <b>3,13,62</b>             | <b>1,710</b>       | <b>3,52,16</b>             |
| <b>V. PERSONAL LOANS</b>                   | <b>5,247</b>       | <b>7,98,45</b>             | <b>8,432</b>       | <b>14,55,79</b>            | <b>11,216</b>      | <b>23,01,77</b>            | <b>13,670</b>      | <b>27,22,11</b>            |
| 1. Loans for Purchase of Consumer Durables | 108                | 12,76                      | 188                | 21,23                      | 560                | 62,55                      | 1,226              | 1,72,85                    |
| 2. Loans for Housing                       | 1,155              | 1,23,85                    | 1,457              | 3,92,33                    | 2,038              | 8,19,65                    | 1,847              | 9,14,57                    |
| 3. Rest of the Personal Loans              | 3,984              | 6,61,84                    | 6,787              | 10,42,23                   | 8,618              | 14,19,57                   | 10,597             | 16,34,69                   |
| <b>VI. TRADE</b>                           | <b>7,519</b>       | <b>6,94,93</b>             | <b>8,694</b>       | <b>11,05,51</b>            | <b>13,925</b>      | <b>19,51,18</b>            | <b>11,186</b>      | <b>24,53,33</b>            |
| 1. Wholesale Trade                         | 197                | 2,09,92                    | 226                | 2,12,49                    | 568                | 3,30,68                    | 865                | 8,31,89                    |
| 2. Retail Trade                            | 7,322              | 4,85,01                    | 8,468              | 8,93,02                    | 13,357             | 16,20,50                   | 10,321             | 16,21,44                   |
| <b>VII. FINANCE</b>                        | <b>7</b>           | <b>66,78</b>               | <b>4</b>           | <b>40,38</b>               | <b>27</b>          | <b>93,67</b>               | <b>3</b>           | <b>4,04</b>                |
| <b>VIII. ALL OTHERS</b>                    | <b>1,571</b>       | <b>1,79,70</b>             | <b>4,238</b>       | <b>7,12,61</b>             | <b>4,965</b>       | <b>14,09,08</b>            | <b>2,835</b>       | <b>4,33,00</b>             |
| <b>TOTAL BANK CREDIT</b>                   | <b>44,945</b>      | <b>49,30,24</b>            | <b>78,134</b>      | <b>151,80,22</b>           | <b>89,868</b>      | <b>353,72,13</b>           | <b>59,161</b>      | <b>124,23,40</b>           |
| OF WHICH: 1. Artisans & Village Industries | 5,847              | 2,27,99                    | 2,264              | 1,24,98                    | 5,253              | 3,41,27                    | 1,385              | 71,50                      |
| 2. Other Small Scale Industries            | 2,077              | 12,51,40                   | 1,318              | 9,44,36                    | 2,856              | 39,74,12                   | 2,551              | 21,64,47                   |

| OCCUPATION                                 | BUNDI              |                            | CHITTAURGARH       |                            | CHURU              |                            | DAUSA              |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 17                 | 18                         | 19                 | 20                         | 21                 | 22                         | 23                 | 24                         |
| <b>I. AGRICULTURE</b>                      | <b>28,320</b>      | <b>53,29,06</b>            | <b>46,694</b>      | <b>45,36,40</b>            | <b>33,550</b>      | <b>33,78,74</b>            | <b>15,752</b>      | <b>14,54,28</b>            |
| 1. Direct Finance                          | 28,094             | 52,75,54                   | 45,933             | 43,46,70                   | 33,344             | 31,31,97                   | 15,733             | 14,14,72                   |
| 2. Indirect Finance                        | 226                | 53,52                      | 761                | 1,89,70                    | 206                | 2,46,77                    | 19                 | 39,56                      |
| <b>II. INDUSTRY</b>                        | <b>3,399</b>       | <b>10,48,32</b>            | <b>4,810</b>       | <b>31,05,83</b>            | <b>4,778</b>       | <b>8,29,58</b>             | <b>2,422</b>       | <b>3,36,25</b>             |
| 1. Mining & Quarrying                      | 192                | 4,36,94                    | 34                 | 43,20                      | 6                  | 8,06                       | 13                 | 65,23                      |
| 2. Manufacturing & Processing              | 3,206              | 5,82,44                    | 4,748              | 30,20,64                   | 4,770              | 8,20,17                    | 2,408              | 2,70,65                    |
| 3. Electricity, Gas & Water                | —                  | —                          | —                  | —                          | 1                  | 39                         | 1                  | 37                         |
| 4. Construction                            | 1                  | 28,94                      | 28                 | 41,99                      | 1                  | 96                         | —                  | —                          |
| <b>III. TRANSPORT OPERATORS</b>            | <b>440</b>         | <b>2,87,20</b>             | <b>424</b>         | <b>4,25,61</b>             | <b>692</b>         | <b>2,37,67</b>             | <b>357</b>         | <b>72,03</b>               |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>1,894</b>       | <b>1,61,05</b>             | <b>2,315</b>       | <b>1,71,73</b>             | <b>2,231</b>       | <b>2,08,59</b>             | <b>1,344</b>       | <b>1,07,57</b>             |
| <b>V. PERSONAL LOANS</b>                   | <b>4,302</b>       | <b>6,86,54</b>             | <b>9,072</b>       | <b>15,86,88</b>            | <b>10,016</b>      | <b>16,75,06</b>            | <b>3,572</b>       | <b>6,01,83</b>             |
| 1. Loans for Purchase of Consumer Durables | 102                | 14,64                      | 260                | 27,11                      | 258                | 29,76                      | 131                | 16,41                      |
| 2. Loans for Housing                       | 573                | 1,43,65                    | 953                | 3,07,56                    | 1,296              | 3,66,95                    | 348                | 1,37,12                    |
| 3. Rest of the Personal Loans              | 3,627              | 5,28,25                    | 7,859              | 12,52,21                   | 8,462              | 12,78,35                   | 3,093              | 4,48,30                    |
| <b>VI. TRADE</b>                           | <b>7,037</b>       | <b>7,94,85</b>             | <b>11,901</b>      | <b>16,50,30</b>            | <b>11,829</b>      | <b>14,96,41</b>            | <b>3,857</b>       | <b>4,82,08</b>             |
| 1. Wholesale Trade                         | 842                | 1,74,41                    | 274                | 2,08,05                    | 448                | 1,31,25                    | 128                | 75,07                      |
| 2. Retail Trade                            | 6,195              | 6,20,44                    | 11,627             | 14,42,25                   | 11,381             | 13,65,16                   | 3,729              | 4,07,01                    |
| <b>VII. FINANCE</b>                        | <b>8</b>           | <b>94,33</b>               | <b>1</b>           | <b>1,53</b>                | <b>7</b>           | <b>77,92</b>               | <b>1</b>           | <b>38</b>                  |
| <b>VIII. ALL OTHERS</b>                    | <b>2,407</b>       | <b>3,09,29</b>             | <b>2,855</b>       | <b>3,07,88</b>             | <b>2,695</b>       | <b>3,04,18</b>             | <b>1,996</b>       | <b>2,22,40</b>             |
| <b>TOTAL BANK CREDIT</b>                   | <b>47,807</b>      | <b>87,10,64</b>            | <b>78,072</b>      | <b>117,86,16</b>           | <b>65,798</b>      | <b>82,08,15</b>            | <b>29,301</b>      | <b>32,76,82</b>            |
| OF WHICH: 1. Artisans & Village Industries | 1,665              | 1,33,44                    | 2,787              | 1,84,04                    | 2,808              | 2,46,59                    | 1,676              | 74,73                      |
| 2. Other Small Scale Industries            | 1,592              | 6,98,79                    | 1,526              | 7,43,15                    | 1,789              | 4,30,49                    | 690                | 1,71,25                    |

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

(Amount in Rupees Thousand)

| DHOLPUR         |                     | DUNGARPUR       |                     | GANGANAGAR      |                     | HANUMANGARH     |                     | JAIPUR          |                     | JAISALMER       |                     | Item No. |
|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|----------|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |          |
| 25              | 26                  | 27              | 28                  | 29              | 30                  | 31              | 32                  | 33              | 34                  | 35              | 36                  |          |
| 18,482          | 18,72,66            | 17,874          | 11,33,23            | 39,245          | 103,00,08           | 29,275          | 34,54,35            | 46,728          | 92,89,08            | 8,785           | 6,21,74             | I        |
| 18,445          | 17,84,20            | 17,859          | 11,13,67            | 38,451          | 88,72,91            | 29,003          | 31,98,87            | 45,325          | 61,09,90            | 8,654           | 6,10,55             | 1        |
| 37              | 88,46               | 15              | 19,56               | 794             | 14,27,17            | 272             | 2,55,48             | 1,403           | 31,79,18            | 131             | 11,19               | 2        |
| 777             | 3,30,35             | 3,520           | 47,50,58            | 5,237           | 63,68,73            | 1,966           | 4,39,77             | 21,856          | 746,39,97           | 1,313           | 2,11,24             | II       |
| 9               | 5,76                | 12              | 13,85               | 4               | 2,67                | —               | —                   | 86              | 12,76,50            | 6               | 2,95                | 1        |
| 768             | 3,24,59             | 3,503           | 47,32,25            | 5,208           | 63,38,04            | 1,966           | 4,39,77             | 21,621          | 629,56,99           | 1,301           | 2,03,81             | 2        |
| —               | —                   | —               | —                   | 4               | 1,85                | —               | —                   | 73              | 78,59,21            | 2               | 84                  | 3        |
| —               | —                   | 5               | 4,48                | 21              | 26,17               | —               | —                   | 76              | 25,47,27            | 4               | 3,64                | 4        |
| 441             | 61,06               | 206             | 1,79,63             | 1,486           | 2,42,79             | 367             | 45,70               | 2,172           | 40,71,01            | 110             | 69,81               | III      |
| 807             | 1,16,60             | 859             | 63,75               | 1,605           | 4,41,11             | 1,005           | 82,59               | 9,328           | 47,59,80            | 306             | 1,10,22             | IV       |
| 2,480           | 3,74,51             | 4,027           | 7,92,04             | 13,784          | 31,01,84            | 6,650           | 8,92,56             | 62,934          | 173,94,22           | 2,523           | 2,73,38             | V        |
| 143             | 17,66               | 664             | 69,22               | 635             | 83,94               | 330             | 35,76               | 5,998           | 6,28,16             | 195             | 27,86               | 1        |
| 498             | 62,36               | 408             | 1,36,00             | 1,801           | 7,11,91             | 886             | 1,14,39             | 7,848           | 63,70,12            | 643             | 57,09               | 2        |
| 1,839           | 2,94,49             | 2,955           | 5,86,82             | 11,348          | 23,05,99            | 5,434           | 7,42,41             | 49,088          | 103,95,94           | 1,685           | 1,88,43             | 3        |
| 3,412           | 4,49,79             | 6,783           | 6,51,33             | 14,807          | 48,01,37            | 7,983           | 9,65,86             | 20,671          | 311,53,42           | 2,345           | 2,89,50             | VI       |
| 18              | 14,73               | 574             | 90,15               | 1,353           | 19,67,95            | 170             | 2,32,07             | 2,406           | 265,71,36           | 74              | 34,61               | 1        |
| 3,394           | 4,35,06             | 6,209           | 5,61,18             | 13,454          | 28,33,42            | 7,813           | 7,33,79             | 18,265          | 45,82,06            | 2,271           | 2,54,89             | 2        |
| —               | —                   | 3               | 13,31               | 8               | 1,32,75             | 1               | 21                  | 201             | 45,21,56            | —               | —                   | VII      |
| 973             | 86,85               | 1,766           | 1,95,98             | 5,399           | 10,53,28            | 4,677           | 7,74,60             | 22,125          | 132,76,40           | 2,129           | 2,14,66             | VIII     |
| 27,372          | 32,91,82            | 35,038          | 77,79,85            | 81,571          | 264,41,95           | 51,924          | 66,55,64            | 1,86,015        | 1591,05,46          | 17,511          | 17,90,55            | Total    |
| 504             | 28,97               | 2,804           | 1,56,87             | 1,816           | 1,34,00             | 967             | 71,07               | 11,864          | 5,29,10             | 995             | 42,64               | 1        |
| 224             | 1,28,36             | 654             | 71,08               | 2,864           | 13,43,23            | 881             | 2,15,68             | 7,004           | 190,48,89           | 270             | 1,13,09             | 2        |

| JALOR           |                     | JHALAWAR        |                     | JHUNJHUNUN      |                     | JODHPUR         |                     | KOTA            |                     | NAGAUAR         |                     | Item No. |
|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|----------|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |          |
| 37              | 38                  | 39              | 40                  | 41              | 42                  | 43              | 44                  | 45              | 46                  | 47              | 48                  |          |
| 16,225          | 16,78,03            | 29,580          | 24,84,40            | 37,555          | 38,11,55            | 23,226          | 27,99,19            | 30,090          | 54,33,23            | 32,054          | 34,10,37            | I        |
| 16,117          | 16,04,91            | 29,324          | 24,50,51            | 34,902          | 36,15,54            | 22,663          | 24,44,41            | 29,585          | 44,36,25            | 31,746          | 31,55,74            | 1        |
| 108             | 73,12               | 256             | 33,89               | 2,653           | 1,96,01             | 563             | 3,54,78             | 505             | 9,96,98             | 308             | 2,54,63             | 2        |
| 4,571           | 1,70,57             | 2,037           | 19,39,95            | 12,704          | 11,36,95            | 10,673          | 110,06,57           | 5,273           | 203,15,23           | 7,616           | 21,94,84            | II       |
| —               | —                   | 15              | 7,30                | 8               | 40,53               | 41              | 1,16,95             | 117             | 5,40,85             | 19              | 1,28,20             | 1        |
| 4,570           | 1,70,22             | 2,020           | 19,30,36            | 12,690          | 10,71,76            | 10,597          | 107,15,11           | 5,111           | 197,18,35           | 7,584           | 19,65,02            | 2        |
| —               | —                   | 1               | 43                  | 1               | 2,86                | 23              | 1,43,56             | 5               | 1,75                | 11              | 97,41               | 3        |
| 1               | 35                  | 1               | 1,86                | 5               | 21,80               | 12              | 30,95               | 40              | 54,28               | 2               | 4,21                | 4        |
| 318             | 51,41               | 252             | 57,25               | 3,077           | 4,59,69             | 1,329           | 6,18,41             | 1,546           | 6,80,45             | 1,662           | 2,25,01             | III      |
| 764             | 43,88               | 1,157           | 82,03               | 1,707           | 1,69,02             | 6,347           | 12,47,96            | 2,619           | 6,10,52             | 4,513           | 2,42,36             | IV       |
| 3,942           | 4,53,41             | 4,785           | 5,99,41             | 9,075           | 16,49,52            | 19,338          | 48,97,60            | 12,897          | 36,49,59            | 7,732           | 14,30,17            | V        |
| 124             | 15,38               | 140             | 12,39               | 455             | 42,97               | 734             | 97,01               | 661             | 1,25,49             | 287             | 66,35               | 1        |
| 1,040           | 67,03               | 933             | 1,59,96             | 1,054           | 3,27,98             | 2,507           | 14,26,12            | 1,931           | 10,89,00            | 1,811           | 3,94,47             | 2        |
| 2,778           | 3,71,00             | 3,712           | 4,27,06             | 7,566           | 12,78,57            | 16,097          | 33,74,47            | 10,305          | 24,35,10            | 5,634           | 9,69,35             | 3        |
| 3,863           | 2,80,75             | 9,233           | 7,70,77             | 15,490          | 14,71,49            | 13,344          | 43,00,40            | 16,699          | 47,32,12            | 9,786           | 13,74,60            | VI       |
| 50              | 37,13               | 156             | 1,02,69             | 395             | 2,86,77             | 774             | 16,15,77            | 933             | 17,76,24            | 1,143           | 2,22,59             | 1        |
| 3,813           | 2,43,62             | 9,077           | 6,68,08             | 15,095          | 11,84,72            | 12,570          | 26,84,63            | 15,766          | 29,55,88            | 8,643           | 11,52,01            | 2        |
| 1               | —                   | 3               | 2,11                | 6               | 2,95                | 23              | 29,78               | 74              | 2,27,41             | 12              | 32,04               | VII      |
| 495             | 82,34               | 1,795           | 1,60,68             | 7,166           | 6,35,66             | 7,625           | 24,92,01            | 5,450           | 16,68,08            | 2,567           | 2,99,59             | VIII     |
| 30,179          | 27,60,39            | 48,842          | 60,96,60            | 86,780          | 93,36,83            | 81,905          | 273,91,92           | 74,648          | 373,16,63           | 65,942          | 92,08,98            | Total    |
| 4,270           | 1,40,28             | 937             | 51,55               | 9,332           | 6,44,12             | 5,367           | 3,36,51             | 1,412           | 1,19,13             | 5,853           | 2,89,90             | 1        |
| 294             | 27,30               | 1,025           | 1,48,32             | 2,722           | 3,07,29             | 4,238           | 50,85,23            | 3,143           | 32,31,19            | 1,430           | 6,76,22             | 2        |

TABLE No. 5. 9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

## NORTHERN REGION

| OCCUPATION                                 | PALI          |                 | RAJSAMAND     |                 | SAWAI MADHOPUR |                  | SIKAR         |                  |
|--------------------------------------------|---------------|-----------------|---------------|-----------------|----------------|------------------|---------------|------------------|
|                                            | No. of        | Amount          | No. of        | Amount          | No. of         | Amount           | No. of        | Amount           |
|                                            | Accounts      | Out-standing    | Accounts      | Out-standing    | Accounts       | Out-standing     | Accounts      | Out-standing     |
|                                            | 49            | 50              | 51            | 52              | 53             | 54               | 55            | 56               |
| <b>I. AGRICULTURE</b>                      | <b>20,166</b> | <b>19,95,17</b> | <b>11,210</b> | <b>7,24,57</b>  | <b>54,413</b>  | <b>66,88,46</b>  | <b>34,289</b> | <b>37,46,26</b>  |
| 1. Direct Finance                          | 19,956        | 18,64,54        | 11,128        | 7,09,71         | 53,684         | 64,78,26         | 32,411        | 36,27,09         |
| 2. Indirect Finance                        | 210           | 1,30,63         | 82            | 14,86           | 729            | 2,10,20          | 1,878         | 1,19,17          |
| <b>II. INDUSTRY</b>                        | <b>8,084</b>  | <b>34,19,23</b> | <b>4,379</b>  | <b>9,43,81</b>  | <b>5,351</b>   | <b>11,99,90</b>  | <b>9,612</b>  | <b>20,19,27</b>  |
| 1. Mining & Quarrying                      | 10            | 17,48           | 108           | 4,00,05         | 15             | 66,09            | 21            | 38,92            |
| 2. Manufacturing & Processing              | 8,058         | 33,58,70        | 4,271         | 5,43,76         | 5,333          | 11,21,78         | 9,573         | 18,42,62         |
| 3. Electricity, Gas & Water                | 4             | 2,03            | —             | —               | —              | —                | 10            | 1,29,04          |
| 4. Construction                            | 12            | 41,02           | —             | —               | 3              | 12,03            | 8             | 8,69             |
| <b>III. TRANSPORT OPERATORS</b>            | <b>736</b>    | <b>1,51,15</b>  | <b>104</b>    | <b>1,04,20</b>  | <b>5,761</b>   | <b>4,74,04</b>   | <b>2,414</b>  | <b>3,34,74</b>   |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>2,594</b>  | <b>1,46,56</b>  | <b>1,228</b>  | <b>87,54</b>    | <b>2,637</b>   | <b>2,84,96</b>   | <b>2,500</b>  | <b>2,56,65</b>   |
| <b>V. PERSONAL LOANS</b>                   | <b>9,072</b>  | <b>16,24,55</b> | <b>4,115</b>  | <b>6,68,19</b>  | <b>9,706</b>   | <b>14,76,70</b>  | <b>10,826</b> | <b>21,49,20</b>  |
| 1. Loans for Purchase of Consumer Durables | 382           | 93,37           | 135           | 18,16           | 313            | 50,05            | 369           | 52,22            |
| 2. Loans for Housing                       | 1,583         | 3,89,33         | 370           | 96,77           | 1,507          | 3,58,96          | 1,406         | 3,57,99          |
| 3. Rest of the Personal Loans              | 7,107         | 11,41,85        | 3,610         | 5,53,26         | 7,886          | 10,67,69         | 9,051         | 17,38,99         |
| <b>VI. TRADE</b>                           | <b>11,130</b> | <b>11,11,52</b> | <b>5,822</b>  | <b>4,67,34</b>  | <b>14,701</b>  | <b>20,24,51</b>  | <b>12,752</b> | <b>13,84,59</b>  |
| 1. Wholesale Trade                         | 366           | 3,25,80         | 414           | 45,89           | 786            | 3,73,76          | 237           | 1,82,26          |
| 2. Retail Trade                            | 10,764        | 7,85,72         | 5,408         | 4,21,45         | 13,915         | 16,50,75         | 12,515        | 12,02,33         |
| <b>VII. FINANCE</b>                        | <b>3</b>      | <b>17,05</b>    | <b>3</b>      | <b>27,53</b>    | <b>14</b>      | <b>21,66</b>     | <b>3</b>      | <b>27,96</b>     |
| <b>VIII. ALL OTHERS</b>                    | <b>1,705</b>  | <b>4,03,03</b>  | <b>1,525</b>  | <b>1,31,02</b>  | <b>2,633</b>   | <b>2,74,77</b>   | <b>7,527</b>  | <b>6,40,04</b>   |
| <b>TOTAL BANK CREDIT</b>                   | <b>53,490</b> | <b>88,68,26</b> | <b>28,386</b> | <b>31,54,20</b> | <b>95,216</b>  | <b>124,45,00</b> | <b>79,923</b> | <b>105,58,71</b> |
| OF WHICH: 1. Artisans & Village Industries | 5,926         | 2,72,20         | 3,305         | 1,48,32         | 3,603          | 3,43,99          | 7,738         | 5,11,63          |
| 2. Other Small Scale Industries            | 1,791         | 20,64,65        | 975           | 5,36,67         | 1,396          | 3,51,21          | 1,659         | 7,25,50          |

## CHANDIGARH

| OCCUPATION                                 | SIROHI        |                 | TONK          |                 | UDAIPUR       |                  | CHANDIGARH    |                    |
|--------------------------------------------|---------------|-----------------|---------------|-----------------|---------------|------------------|---------------|--------------------|
|                                            | No. of        | Amount          | No. of        | Amount          | No. of        | Amount           | No. of        | Amount             |
|                                            | Accounts      | Out-standing    | Accounts      | Out-standing    | Accounts      | Out-standing     | Accounts      | Out-standing       |
|                                            | 57            | 58              | 59            | 60              | 61            | 62               | 1             | 2                  |
| <b>I. AGRICULTURE</b>                      | <b>11,449</b> | <b>7,68,10</b>  | <b>30,175</b> | <b>37,85,45</b> | <b>27,533</b> | <b>20,61,62</b>  | <b>5,022</b>  | <b>139,36,41</b>   |
| 1. Direct Finance                          | 11,308        | 7,45,66         | 30,022        | 37,49,81        | 27,369        | 18,45,66         | 4,059         | 44,73,72           |
| 2. Indirect Finance                        | 141           | 22,44           | 153           | 35,64           | 164           | 2,15,96          | 963           | 94,62,69           |
| <b>II. INDUSTRY</b>                        | <b>3,347</b>  | <b>32,49,17</b> | <b>4,202</b>  | <b>7,76,06</b>  | <b>8,603</b>  | <b>215,77,98</b> | <b>7,362</b>  | <b>821,48,48</b>   |
| 1. Mining & Quarrying                      | 7             | 56,37           | 1             | —               | 265           | 60,12,59         | 50            | 46,72              |
| 2. Manufacturing & Processing              | 3,340         | 31,92,80        | 4,201         | 7,76,06         | 8,306         | 155,10,69        | 7,187         | 800,67,01          |
| 3. Electricity, Gas & Water                | —             | —               | —             | —               | 5             | 4,59             | 18            | 13,20,94           |
| 4. Construction                            | —             | —               | —             | —               | 27            | 50,11            | 107           | 7,13,81            |
| <b>III. TRANSPORT OPERATORS</b>            | <b>730</b>    | <b>1,16,89</b>  | <b>1,676</b>  | <b>1,87,27</b>  | <b>1,089</b>  | <b>4,66,41</b>   | <b>1,832</b>  | <b>13,65,61</b>    |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>1,040</b>  | <b>96,16</b>    | <b>1,881</b>  | <b>1,40,53</b>  | <b>3,218</b>  | <b>11,38,69</b>  | <b>2,143</b>  | <b>54,77,74</b>    |
| <b>V. PERSONAL LOANS</b>                   | <b>4,792</b>  | <b>6,91,34</b>  | <b>4,097</b>  | <b>7,67,03</b>  | <b>16,939</b> | <b>40,20,50</b>  | <b>27,934</b> | <b>125,55,35</b>   |
| 1. Loans for Purchase of Consumer Durables | 300           | 41,06           | 250           | 32,70           | 1,681         | 2,68,86          | 1,211         | 4,00,67            |
| 2. Loans for Housing                       | 988           | 1,64,84         | 1,105         | 2,17,60         | 1,845         | 12,44,72         | 3,518         | 53,12,22           |
| 3. Rest of the Personal Loans              | 3,504         | 4,85,44         | 2,742         | 5,16,73         | 13,413        | 25,06,92         | 23,205        | 68,42,46           |
| <b>VI. TRADE</b>                           | <b>4,750</b>  | <b>4,33,55</b>  | <b>6,749</b>  | <b>8,57,88</b>  | <b>15,966</b> | <b>33,03,84</b>  | <b>8,729</b>  | <b>921,23,75</b>   |
| 1. Wholesale Trade                         | 167           | 63,25           | 678           | 1,77,81         | 440           | 9,37,72          | 594           | 856,58,40          |
| 2. Retail Trade                            | 4,583         | 3,70,30         | 6,071         | 6,80,07         | 15,526        | 23,66,12         | 8,135         | 64,65,35           |
| <b>VII. FINANCE</b>                        | <b>2</b>      | <b>1,32,04</b>  | <b>—</b>      | <b>—</b>        | <b>13</b>     | <b>2,13,97</b>   | <b>57</b>     | <b>45,14,95</b>    |
| <b>VIII. ALL OTHERS</b>                    | <b>643</b>    | <b>97,68</b>    | <b>1,971</b>  | <b>2,60,05</b>  | <b>7,364</b>  | <b>16,56,58</b>  | <b>12,086</b> | <b>170,84,64</b>   |
| <b>TOTAL BANK CREDIT</b>                   | <b>26,753</b> | <b>55,84,93</b> | <b>50,751</b> | <b>67,74,27</b> | <b>80,725</b> | <b>344,39,59</b> | <b>65,165</b> | <b>22,92,06,93</b> |
| OF WHICH: 1. Artisans & Village Industries | 2,565         | 1,01,88         | 2,673         | 1,85,47         | 4,950         | 2,56,66          | 187           | 1,40,07            |
| 2. Other Small Scale Industries            | 667           | 7,49,75         | 1,375         | 2,41,15         | 2,726         | 48,08,58         | 2,751         | 113,58,64          |

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

| <b>DELHI</b>    |                     | <b>NORTH - EASTERN REGION : STATE : ARUNACHAL PRADESH</b> |                     |                      |                     |                    |                     |                   |                     |                 |                     | (Amount in Rupees Thousand) |  |
|-----------------|---------------------|-----------------------------------------------------------|---------------------|----------------------|---------------------|--------------------|---------------------|-------------------|---------------------|-----------------|---------------------|-----------------------------|--|
| <b>DELHI</b>    |                     | <b>CHUNGLANG</b>                                          |                     | <b>DIBANG VALLEY</b> |                     | <b>EAST KAMENG</b> |                     | <b>EAST SIANG</b> |                     | <b>LOHIT</b>    |                     | Item No.                    |  |
| No. of Accounts | Amount Out-standing | No. of Accounts                                           | Amount Out-standing | 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                   | 1                                                         | 2                   | 3                    | 4                   | 5                  | 6                   | 7                 | 8                   | 9               | 10                  |                             |  |
| 42,122          | 891,06,77           | 681                                                       | 1,03,81             | 412                  | 15,35               | 219                | 8,59                | 3,548             | 1,66,28             | 2,879           | 3,17,76             | I                           |  |
| 37,854          | 357,93,49           | 674                                                       | 61,16               | 412                  | 15,35               | 219                | 8,59                | 3,546             | 1,25,46             | 2,872           | 2,12,70             | 1                           |  |
| 4,268           | 533,13,28           | 7                                                         | 42,65               | —                    | —                   | —                  | —                   | 2                 | 40,82               | 7               | 1,05,06             | 2                           |  |
| 67,839          | 13098,83,64         | 258                                                       | 9,69,79             | 44                   | 31,92               | 30                 | 1,82                | 545               | 3,10,55             | 291             | 4,93,31             | II                          |  |
| 557             | 81,77,23            | —                                                         | —                   | —                    | —                   | —                  | —                   | —                 | —                   | —               | —                   | 1                           |  |
| 60,227          | 12031,90,66         | 251                                                       | 9,07,32             | 44                   | 31,92               | 30                 | 1,82                | 545               | 3,10,55             | 291             | 4,93,31             | 2                           |  |
| 6,105           | 309,49,41           | 2                                                         | 2,14                | —                    | —                   | —                  | —                   | —                 | —                   | —               | —                   | 3                           |  |
| 950             | 675,66,34           | 5                                                         | 60,33               | —                    | —                   | —                  | —                   | —                 | —                   | —               | —                   | 4                           |  |
| 12,801          | 211,05,89           | 71                                                        | 1,02,37             | 28                   | 30,64               | —                  | —                   | 61                | 60,57               | 80              | 31,83               | III                         |  |
| 18,622          | 882,69,89           | 97                                                        | 22,71               | 14                   | 6,55                | 42                 | 13,29               | 241               | 11,86               | 17              | 14,01               | IV                          |  |
| 5,07,853        | 1618,47,24          | 633                                                       | 3,33,42             | 273                  | 24,05               | 318                | 29,99               | 672               | 72,84               | 807             | 2,79,74             | V                           |  |
| 15,280          | 35,70,71            | 14                                                        | 1,55                | 1                    | 25                  | —                  | —                   | 56                | 10,64               | 2               | 46                  | 1                           |  |
| 27,496          | 424,14,00           | 115                                                       | 1,34,54             | 2                    | 47                  | —                  | —                   | 9                 | 11,64               | 9               | 12,13               | 2                           |  |
| 4,65,077        | 1158,62,53          | 504                                                       | 1,97,33             | 270                  | 23,33               | 318                | 29,99               | 607               | 50,56               | 796             | 2,67,15             | 3                           |  |
| 65,211          | 4147,69,39          | 181                                                       | 1,22,24             | 39                   | 10,97               | 2                  | 80                  | 704               | 40,60               | 167             | 63,01               | VI                          |  |
| 17,077          | 3694,81,24          | 17                                                        | 15,45               | —                    | —                   | —                  | —                   | 8                 | 29                  | 2               | 5,53                | 1                           |  |
| 48,134          | 452,88,15           | 164                                                       | 1,06,79             | 39                   | 10,97               | 2                  | 80                  | 696               | 40,31               | 165             | 57,48               | 2                           |  |
| 1,684           | 718,50,04           | —                                                         | —                   | —                    | —                   | —                  | —                   | —                 | —                   | 3               | 1,12                | VII                         |  |
| 1,47,820        | 2681,18,71          | 54                                                        | 7,80                | —                    | —                   | —                  | —                   | 33                | 81                  | 96              | 8,92,17             | VIII                        |  |
| 8,63,952        | 24249,51,57         | 1,975                                                     | 16,62,14            | 810                  | 1,19,48             | 611                | 54,49               | 5,804             | 6,63,51             | 4,340           | 20,92,95            | Total                       |  |
| 1,740           | 11,94,39            | 61                                                        | 15,64               | 11                   | 39                  | 1                  | 30                  | 202               | 6,53                | 52              | 12,30               | 1                           |  |
| 34,723          | 2057,48,84          | 93                                                        | 1,73,44             | 21                   | 3,22                | 29                 | 1,52                | 227               | 50,78               | 221             | 1,88,34             | 2                           |  |

| <b>LOWER SUBANSIRI</b> |                     | <b>PAPUPPARE</b> |                     | <b>TAWANG</b>   |                     | <b>TIRAP</b>    |                     | <b>UPPER SUBANSIRI</b> |                     | <b>WEST KAMENG</b> |                     | Item No. |  |
|------------------------|---------------------|------------------|---------------------|-----------------|---------------------|-----------------|---------------------|------------------------|---------------------|--------------------|---------------------|----------|--|
| No. of Accounts        | Amount Out-standing | No. of Accounts  | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts        | Amount Out-standing | No. of Accounts    | Amount Out-standing |          |  |
| 11                     | 12                  | 13               | 14                  | 15              | 16                  | 17              | 18                  | 19                     | 20                  | 21                 | 22                  |          |  |
| 1,506                  | 62,20               | 808              | 38,56               | 165             | 36,99               | 709             | 39,25               | 607                    | 1,08,73             | 618                | 40,71               | I        |  |
| 1,505                  | 61,63               | 808              | 38,56               | 164             | 24,24               | 709             | 39,25               | 607                    | 1,08,73             | 413                | 27,23               | 1        |  |
| 1                      | 57                  | —                | —                   | 1               | 12,75               | —               | —                   | —                      | —                   | 205                | 13,48               | 2        |  |
| 303                    | 5,91,10             | 50               | 4,51,76             | 54              | 1,15,26             | 229             | 2,49,90             | 509                    | 20,31               | 117                | 4,22,61             | II       |  |
| —                      | —                   | —                | —                   | —               | —                   | 1               | 90                  | —                      | —                   | 2                  | 70                  | 1        |  |
| 300                    | 5,85,51             | 48               | 4,49,44             | 54              | 1,15,26             | 228             | 2,49,00             | 509                    | 20,31               | 110                | 4,14,52             | 2        |  |
| —                      | —                   | 1                | 1,73                | —               | —                   | —               | —                   | —                      | —                   | —                  | —                   | 3        |  |
| 3                      | 5,59                | 1                | 59                  | —               | —                   | —               | —                   | —                      | —                   | 5                  | 7,39                | 4        |  |
| 87                     | 93,50               | 56               | 43,10               | 19              | 23,17               | 6               | 9,55                | 73                     | 96,80               | 45                 | 31,53               | III      |  |
| 89                     | 17,24               | 550              | 1,10,31             | 17              | 16,41               | 17              | 22,82               | 13                     | 8,34                | 33                 | 21,59               | IV       |  |
| 560                    | 1,04,06             | 1,149            | 1,23,39             | 87              | 79,60               | 186             | 20,65               | 45                     | 43,49               | 911                | 1,83,00             | V        |  |
| 2                      | 67                  | 46               | 5,80                | —               | —                   | 1               | 29                  | —                      | —                   | 21                 | 1,11                | 1        |  |
| 13                     | 9,09                | 21               | 4,50                | 3               | 19,06               | 1               | 34                  | 26                     | 28,79               | 25                 | 22,42               | 2        |  |
| 545                    | 94,30               | 1,082            | 1,13,09             | 84              | 60,54               | 184             | 20,02               | 19                     | 14,70               | 865                | 1,59,47             | 3        |  |
| 112                    | 31,08               | 261              | 33,80               | 21              | 3,62                | 28              | 9,32                | 17                     | 14,76               | 96                 | 68,84               | VI       |  |
| 3                      | 2,81                | —                | —                   | 13              | 49                  | —               | —                   | 1                      | 1,97                | 2                  | 4,12                | 1        |  |
| 109                    | 28,27               | 261              | 33,80               | 8               | 3,13                | 28              | 9,32                | 16                     | 12,79               | 94                 | 64,72               | 2        |  |
| —                      | —                   | —                | —                   | —               | —                   | —               | —                   | —                      | —                   | 1                  | 1,42,76             | VII      |  |
| 31                     | 1,22                | 413              | 31,64               | 2               | 19,56               | —               | —                   | 2                      | 87,12               | 10                 | 24,48               | VIII     |  |
| 2,688                  | 9,00,40             | 3,287            | 8,32,56             | 365             | 2,94,61             | 1,175           | 3,51,49             | 1,266                  | 3,79,55             | 1,831              | 9,35,52             | Total    |  |
| 51                     | 8,00                | 8                | 1,32                | 39              | 1,82                | —               | —                   | 147                    | 3,70                | 17                 | 2,08                | 1        |  |
| 224                    | 1,08,75             | 24               | 4,89                | 12              | 5,75                | 59              | 12,89               | 319                    | 12,00               | 57                 | 1,75,28             | 2        |  |

TABLE No. 5. 9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

## NORTH - EASTERN REGION

## STATE : ASSAM

| OCCUPATION                                 | WEST SIANG         |                            | BARPETA            |                            | BONGAIGAON         |                            | CACHAR             |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 23                 | 24                         | 1                  | 2                          | 3                  | 4                          | 5                  | 6                          |
| <b>I. AGRICULTURE</b>                      | <b>2,426</b>       | <b>2,42,32</b>             | <b>21,744</b>      | <b>17,94,87</b>            | <b>6,309</b>       | <b>5,37,68</b>             | <b>10,338</b>      | <b>12,79,90</b>            |
| 1. Direct Finance                          | 2,422              | 83,42                      | 21,568             | 15,21,76                   | 6,302              | 5,07,58                    | 10,214             | 11,43,47                   |
| 2. Indirect Finance                        | 4                  | 1,58,90                    | 176                | 2,73,11                    | 7                  | 30,10                      | 124                | 1,36,43                    |
| <b>II. INDUSTRY</b>                        | <b>304</b>         | <b>1,14,85</b>             | <b>4,799</b>       | <b>9,83,69</b>             | <b>3,017</b>       | <b>9,79,93</b>             | <b>5,931</b>       | <b>23,75,81</b>            |
| 1. Mining & Quarrying                      | —                  | —                          | —                  | —                          | —                  | —                          | —                  | —                          |
| 2. Manufacturing & Processing              | 303                | 1,13,44                    | 4,794              | 9,76,28                    | 2,996              | 9,54,46                    | 5,888              | 23,10,79                   |
| 3. Electricity, Gas & Water                | 1                  | 1,41                       | 2                  | 6,24                       | 17                 | 21,36                      | 9                  | 5,71                       |
| 4. Construction                            | —                  | —                          | 3                  | 1,17                       | 4                  | 4,11                       | 34                 | 59,31                      |
| <b>III. TRANSPORT OPERATORS</b>            | <b>34</b>          | <b>38,61</b>               | <b>2,863</b>       | <b>5,32,69</b>             | <b>1,143</b>       | <b>2,57,70</b>             | <b>1,563</b>       | <b>5,04,93</b>             |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>52</b>          | <b>8,47</b>                | <b>2,405</b>       | <b>2,39,02</b>             | <b>968</b>         | <b>1,23,71</b>             | <b>2,025</b>       | <b>2,63,46</b>             |
| <b>V. PERSONAL LOANS</b>                   | <b>429</b>         | <b>55,91</b>               | <b>3,291</b>       | <b>5,37,98</b>             | <b>2,311</b>       | <b>3,10,95</b>             | <b>6,003</b>       | <b>12,35,08</b>            |
| 1. Loans for Purchase of Consumer Durables | 3                  | 1,29                       | 339                | 49,12                      | 235                | 27,68                      | 216                | 29,87                      |
| 2. Loans for Housing                       | 10                 | 10,20                      | 226                | 1,72,44                    | 295                | 1,19,77                    | 416                | 3,05,00                    |
| 3. Rest of the Personal Loans              | 416                | 44,42                      | 2,726              | 3,16,42                    | 1,781              | 1,63,50                    | 5,371              | 9,00,21                    |
| <b>VI. TRADE</b>                           | <b>167</b>         | <b>39,88</b>               | <b>16,006</b>      | <b>15,11,25</b>            | <b>8,188</b>       | <b>16,64,13</b>            | <b>15,730</b>      | <b>24,31,99</b>            |
| 1. Wholesale Trade                         | 3                  | 6,97                       | 840                | 97,79                      | 49                 | 70,79                      | 149                | 4,33,17                    |
| 2. Retail Trade                            | 164                | 32,91                      | 15,166             | 14,13,46                   | 8,139              | 15,93,34                   | 15,581             | 19,98,82                   |
| <b>VII. FINANCE</b>                        | <b>2</b>           | <b>83</b>                  | <b>—</b>           | <b>—</b>                   | <b>—</b>           | <b>—</b>                   | <b>21</b>          | <b>43,64</b>               |
| <b>VIII. ALL OTHERS</b>                    | <b>64</b>          | <b>56,77</b>               | <b>1,628</b>       | <b>1,22,39</b>             | <b>6,266</b>       | <b>11,60,49</b>            | <b>3,553</b>       | <b>4,07,40</b>             |
| <b>TOTAL BANK CREDIT</b>                   | <b>3,478</b>       | <b>5,57,64</b>             | <b>52,736</b>      | <b>57,21,89</b>            | <b>28,202</b>      | <b>50,34,59</b>            | <b>45,164</b>      | <b>85,42,21</b>            |
| OF WHICH: 1. Artisans & Village Industries | 82                 | 2,66                       | 1,957              | 1,87,45                    | 1,746              | 1,50,75                    | 2,445              | 1,88,38                    |
| 2. Other Small Scale Industries            | 169                | 45,70                      | 2,580              | 5,46,69                    | 1,043              | 3,95,05                    | 3,041              | 6,54,62                    |

| OCCUPATION                                 | DARRANG            |                            | DHEMAJI            |                            | DHUBRI             |                            | DIBRUGARH          |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 7                  | 8                          | 9                  | 10                         | 11                 | 12                         | 13                 | 14                         |
| <b>I. AGRICULTURE</b>                      | <b>18,123</b>      | <b>13,95,65</b>            | <b>6,213</b>       | <b>3,58,35</b>             | <b>7,053</b>       | <b>4,14,81</b>             | <b>11,812</b>      | <b>18,06,87</b>            |
| 1. Direct Finance                          | 17,884             | 12,82,05                   | 6,213              | 3,58,35                    | 7,027              | 4,12,03                    | 11,757             | 15,17,46                   |
| 2. Indirect Finance                        | 239                | 1,13,60                    | —                  | —                          | 26                 | 2,78                       | 55                 | 2,89,41                    |
| <b>II. INDUSTRY</b>                        | <b>4,565</b>       | <b>38,36,14</b>            | <b>1,899</b>       | <b>2,24,89</b>             | <b>3,352</b>       | <b>7,55,13</b>             | <b>5,773</b>       | <b>123,16,52</b>           |
| 1. Mining & Quarrying                      | 1                  | 4,35                       | 11                 | 9,61                       | —                  | —                          | 2                  | 83,10                      |
| 2. Manufacturing & Processing              | 4,537              | 38,12,72                   | 1,880              | 2,05,73                    | 3,337              | 7,36,66                    | 5,593              | 119,40,04                  |
| 3. Electricity, Gas & Water                | 1                  | 34                         | 8                  | 9,55                       | 1                  | 2,45                       | 19                 | 67,50                      |
| 4. Construction                            | 26                 | 18,73                      | —                  | —                          | 14                 | 16,02                      | 159                | 2,25,88                    |
| <b>III. TRANSPORT OPERATORS</b>            | <b>1,938</b>       | <b>3,62,73</b>             | <b>315</b>         | <b>67,55</b>               | <b>1,332</b>       | <b>2,71,88</b>             | <b>806</b>         | <b>9,76,85</b>             |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>4,130</b>       | <b>3,01,72</b>             | <b>506</b>         | <b>65,16</b>               | <b>2,941</b>       | <b>2,01,01</b>             | <b>4,373</b>       | <b>4,65,87</b>             |
| <b>V. PERSONAL LOANS</b>                   | <b>2,550</b>       | <b>4,95,67</b>             | <b>1,178</b>       | <b>1,17,42</b>             | <b>2,504</b>       | <b>3,97,88</b>             | <b>8,785</b>       | <b>20,98,83</b>            |
| 1. Loans for Purchase of Consumer Durables | 582                | 39,90                      | 24                 | 2,48                       | 89                 | 16,08                      | 574                | 77,23                      |
| 2. Loans for Housing                       | 198                | 2,04,32                    | 18                 | 24,26                      | 191                | 1,29,97                    | 619                | 5,57,29                    |
| 3. Rest of the Personal Loans              | 1,770              | 2,51,45                    | 1,136              | 90,68                      | 2,224              | 2,51,83                    | 7,592              | 14,64,31                   |
| <b>VI. TRADE</b>                           | <b>12,050</b>      | <b>13,41,49</b>            | <b>3,964</b>       | <b>3,25,85</b>             | <b>14,091</b>      | <b>10,45,07</b>            | <b>12,703</b>      | <b>36,60,96</b>            |
| 1. Wholesale Trade                         | 70                 | 62,66                      | 2                  | 3,03                       | 130                | 93,60                      | 240                | 10,37,53                   |
| 2. Retail Trade                            | 11,980             | 12,78,83                   | 3,962              | 3,22,82                    | 13,961             | 9,51,47                    | 12,463             | 26,23,43                   |
| <b>VII. FINANCE</b>                        | <b>1</b>           | <b>78</b>                  | <b>—</b>           | <b>—</b>                   | <b>9</b>           | <b>14,00</b>               | <b>40</b>          | <b>3,26,65</b>             |
| <b>VIII. ALL OTHERS</b>                    | <b>2,265</b>       | <b>1,56,10</b>             | <b>418</b>         | <b>31,86</b>               | <b>2,018</b>       | <b>1,29,73</b>             | <b>3,589</b>       | <b>14,32,42</b>            |
| <b>TOTAL BANK CREDIT</b>                   | <b>45,622</b>      | <b>78,90,28</b>            | <b>14,493</b>      | <b>11,91,08</b>            | <b>33,300</b>      | <b>32,29,51</b>            | <b>47,881</b>      | <b>230,84,97</b>           |
| OF WHICH: 1. Artisans & Village Industries | 1,842              | 2,01,55                    | 560                | 59,08                      | 1,421              | 1,16,44                    | 1,389              | 1,93,30                    |
| 2. Other Small Scale Industries            | 2,472              | 4,83,55                    | 1,236              | 1,15,75                    | 1,720              | 4,73,20                    | 3,260              | 29,32,18                   |

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

**NORTH - EASTERN REGION**

(Amount in Rupees Thousand)

| GOALPARA        |                     | GOLAGHAT        |                     | HAILAKANDI      |                     | JORHAT          |                     | KAKROJHAR       |                     | KAMRUP          |                     | Item No. |
|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|----------|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |          |
| 15              | 16                  | 17              | 18                  | 19              | 20                  | 21              | 22                  | 23              | 24                  | 25              | 26                  |          |
| 10,277          | 8,73,28             | 19,399          | 10,79,78            | 3,733           | 2,07,87             | 20,788          | 12,91,65            | 9,238           | 6,33,83             | 31,600          | 76,60,24            | I        |
| 10,239          | 8,56,64             | 19,367          | 9,11,40             | 3,360           | 1,77,58             | 20,741          | 12,26,37            | 9,196           | 5,14,28             | 31,469          | 29,46,61            | 1        |
| 38              | 16,64               | 32              | 1,68,38             | 373             | 30,29               | 47              | 65,28               | 42              | 1,19,55             | 131             | 47,13,63            | 2        |
| 4,377           | 17,18,91            | 2,262           | 6,12,98             | 2,208           | 14,87,02            | 4,573           | 29,87,64            | 3,666           | 20,72,43            | 42,865          | 258,58,55           | II       |
| 3               | 3,52                | 3               | 1,49                | —               | —                   | 6               | 10,00               | 3               | 2,03                | 38              | 3,00,48             | 1        |
| 4,360           | 16,98,60            | 2,243           | 5,83,85             | 2,200           | 14,40,74            | 4,514           | 28,35,79            | 3,653           | 20,63,87            | 42,664          | 250,93,48           | 2        |
| 4               | 5,70                | 8               | 6,41                | 1               | 3,45                | 14              | 10,59               | 1               | 82                  | 11              | 45,92               | 3        |
| 10              | 11,09               | 8               | 21,23               | 7               | 42,83               | 39              | 1,31,26             | 9               | 5,71                | 152             | 4,18,67             | 4        |
| 1,360           | 3,15,25             | 1,451           | 2,31,29             | 515             | 96,51               | 1,918           | 6,22,61             | 2,836           | 3,26,95             | 7,882           | 27,57,73            | III      |
| 1,657           | 1,43,44             | 1,181           | 1,68,10             | 420             | 1,06,84             | 2,484           | 3,42,38             | 1,891           | 1,91,15             | 13,540          | 33,56,79            | IV       |
| 2,085           | 4,38,56             | 6,834           | 7,97,92             | 691             | 2,01,34             | 8,363           | 19,09,23            | 2,154           | 3,28,38             | 29,317          | 65,56,58            | V        |
| 58              | 21,62               | 157             | 21,42               | 33              | 7,37                | 1,405           | 1,20,66             | 52              | 6,57                | 1,996           | 2,52,40             | 1        |
| 233             | 1,32,22             | 228             | 2,31,80             | 74              | 67,92               | 394             | 3,11,90             | 109             | 1,10,14             | 2,555           | 22,52,41            | 2        |
| 1,794           | 2,84,72             | 6,449           | 5,44,70             | 584             | 1,26,05             | 6,564           | 14,76,67            | 1,993           | 2,11,67             | 24,766          | 40,51,77            | 3        |
| 10,149          | 9,57,97             | 5,950           | 8,42,55             | 5,224           | 3,75,57             | 10,481          | 21,53,88            | 8,834           | 9,06,47             | 31,955          | 80,85,21            | VI       |
| 283             | 72,69               | 78              | 1,34,47             | 151             | 36,02               | 109             | 7,57,97             | 253             | 56,37               | 902             | 25,88,84            | 1        |
| 9,866           | 8,85,28             | 5,872           | 7,08,08             | 5,073           | 3,39,55             | 10,372          | 13,95,91            | 8,581           | 8,50,10             | 31,053          | 54,96,37            | 2        |
| 20              | 16,02               | 8               | 14,98               | —               | —                   | 17              | 7,59                | 3               | 1,47                | 153             | 10,95,35            | VII      |
| 2,069           | 1,69,44             | 4,532           | 3,73,69             | 1,584           | 3,93,13             | 4,455           | 8,14,42             | 561             | 1,42,58             | 32,488          | 61,44,34            | VIII     |
| 31,994          | 46,32,87            | 41,617          | 41,21,29            | 14,375          | 28,68,28            | 53,079          | 101,29,40           | 29,183          | 46,03,26            | 1,89,800        | 615,14,79           | Total    |
| 1,539           | 1,21,40             | 560             | 37,12               | 1,267           | 65,49               | 1,285           | 1,09,84             | 1,705           | 1,99,99             | 20,950          | 21,49,88            | 1        |
| 2,640           | 4,90,51             | 1,267           | 4,33,68             | 839             | 4,75,25             | 2,554           | 10,40,32            | 1,822           | 3,30,68             | 16,217          | 69,24,60            | 2        |

| KARBIANGLONG    |                     | KARIMGANJ       |                     | LAKHIMPUR       |                     | MORIGAN         |                     | NAGAON          |                     | NALBARI         |                     | Item No. |
|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|----------|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |          |
| 27              | 28                  | 29              | 30                  | 31              | 32                  | 33              | 34                  | 35              | 36                  | 37              | 38                  |          |
| 35,756          | 12,39,46            | 5,351           | 3,24,49             | 13,551          | 12,93,07            | 13,697          | 26,43,44            | 25,823          | 15,18,21            | 16,839          | 12,62,97            | I        |
| 35,742          | 11,66,62            | 4,977           | 2,47,25             | 13,483          | 11,14,63            | 13,675          | 19,86,69            | 25,758          | 14,95,02            | 16,794          | 12,45,13            | 1        |
| 14              | 72,84               | 374             | 77,24               | 68              | 1,78,44             | 22              | 6,56,75             | 65              | 23,19               | 45              | 17,84               | 2        |
| 2,903           | 8,92,98             | 3,413           | 6,59,77             | 4,126           | 15,20,52            | 1,380           | 1,86,46             | 5,883           | 17,77,97            | 9,301           | 9,56,96             | II       |
| 1               | 3,00,00             | 5               | 4,71                | 89              | 4,47,27             | —               | —                   | 7               | 2,74                | —               | —                   | 1        |
| 2,899           | 5,91,85             | 3,390           | 6,12,89             | 3,942           | 9,51,82             | 1,377           | 1,49,51             | 5,726           | 15,57,18            | 9,297           | 9,54,06             | 2        |
| 2               | 69                  | 9               | 4,43                | 64              | 86,61               | —               | —                   | 50              | 20,38               | —               | —                   | 3        |
| 1               | 44                  | 9               | 37,74               | 31              | 34,82               | 3               | 36,95               | 100             | 1,97,67             | 4               | 2,90                | 4        |
| 530             | 1,12,21             | 559             | 1,91,17             | 801             | 2,82,98             | 735             | 46,03               | 1,786           | 5,14,67             | 2,173           | 3,43,03             | III      |
| 666             | 1,00,41             | 829             | 83,72               | 1,215           | 2,71,81             | 1,255           | 6,84,90             | 2,303           | 2,27,49             | 3,457           | 8,65,55             | IV       |
| 2,164           | 1,75,06             | 3,125           | 5,30,95             | 2,435           | 5,43,97             | 3,498           | 16,38,15            | 8,183           | 14,84,24            | 2,654           | 5,07,85             | V        |
| 69              | 3,15                | 231             | 31,39               | 177             | 21,13               | 219             | 19,60               | 455             | 49,03               | 94              | 14,75               | 1        |
| 28              | 23,21               | 272             | 1,75,83             | 224             | 1,39,93             | 79              | 28,50               | 614             | 3,76,78             | 322             | 2,40,32             | 2        |
| 2,067           | 1,48,70             | 2,622           | 3,23,73             | 2,034           | 3,82,91             | 3,200           | 15,90,05            | 7,114           | 10,58,43            | 2,238           | 2,52,78             | 3        |
| 4,511           | 4,91,32             | 8,563           | 8,35,03             | 10,319          | 14,97,45            | 5,292           | 3,88,15             | 18,964          | 23,48,40            | 12,864          | 13,06,63            | VI       |
| 106             | 28,03               | 68              | 94,10               | 60              | 1,28,09             | 21              | 22,34               | 306             | 2,22,62             | 199             | 65,80               | 1        |
| 4,405           | 4,63,29             | 8,495           | 7,40,93             | 10,259          | 13,69,36            | 5,271           | 3,65,81             | 18,658          | 21,25,78            | 12,665          | 12,40,83            | 2        |
| 1               | 12,60               | 2               | 4,01                | 27              | 26,46               | —               | —                   | 25              | 17,64               | —               | —                   | VII      |
| 1,359           | 1,17,07             | 669             | 49,22               | 1,568           | 1,59,13             | 1,211           | 88,65               | 3,728           | 4,64,32             | 1,656           | 1,25,83             | VIII     |
| 47,890          | 31,41,11            | 22,511          | 26,78,36            | 34,042          | 55,95,39            | 27,068          | 56,75,78            | 66,695          | 83,52,94            | 48,944          | 53,68,82            | Total    |
| 1,073           | 65,28               | 1,450           | 81,95               | 1,273           | 1,25,59             | 505             | 26,65               | 2,461           | 1,97,53             | 5,932           | 3,62,24             | 1        |
| 1,513           | 3,25,23             | 1,166           | 2,97,33             | 1,855           | 5,57,04             | 790             | 93,66               | 2,493           | 7,37,66             | 2,745           | 4,16,09             | 2        |

TABLE No. 5. 9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

## NORTH - EASTERN REGION

| OCCUPATION                                 | NORTH CACHAR HILLS |                     | SIBSAGAR        |                     | SONITPUR        |                     | TINSUKIA        |                     |
|--------------------------------------------|--------------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|
|                                            | No. of Accounts    | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |
|                                            | 39                 | 40                  | 41              | 42                  | 43              | 44                  | 45              | 46                  |
| <b>I. AGRICULTURE</b>                      | <b>3,859</b>       | <b>1,66,78</b>      | <b>15,294</b>   | <b>11,60,69</b>     | <b>25,117</b>   | <b>16,58,54</b>     | <b>7,925</b>    | <b>12,98,80</b>     |
| 1. Direct Finance                          | 3,838              | 1,37,71             | 15,197          | 10,54,24            | 25,076          | 15,42,48            | 7,794           | 6,90,30             |
| 2. Indirect Finance                        | 21                 | 29,07               | 97              | 1,06,45             | 41              | 1,16,06             | 131             | 6,08,50             |
| <b>II. INDUSTRY</b>                        | <b>834</b>         | <b>1,34,96</b>      | <b>3,394</b>    | <b>49,77,40</b>     | <b>4,424</b>    | <b>13,82,85</b>     | <b>3,139</b>    | <b>32,80,84</b>     |
| 1. Mining & Quarrying                      | 1                  | 59                  | 8               | 8,09                | 1               | 2,88                | 9               | 8,62                |
| 2. Manufacturing & Processing              | 813                | 1,18,99             | 3,335           | 49,06,78            | 4,401           | 13,21,88            | 3,080           | 31,59,91            |
| 3. Electricity, Gas & Water                | —                  | —                   | 12              | 8,54                | 3               | 3,25                | 3               | 2,83                |
| 4. Construction                            | 20                 | 15,38               | 39              | 53,99               | 19              | 54,84               | 47              | 1,09,48             |
| <b>III. TRANSPORT OPERATORS</b>            | <b>75</b>          | <b>34,73</b>        | <b>733</b>      | <b>5,15,14</b>      | <b>2,131</b>    | <b>4,25,82</b>      | <b>314</b>      | <b>2,01,11</b>      |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>142</b>         | <b>43,19</b>        | <b>1,356</b>    | <b>2,17,50</b>      | <b>3,579</b>    | <b>3,90,57</b>      | <b>1,438</b>    | <b>1,83,90</b>      |
| <b>V. PERSONAL LOANS</b>                   | <b>1,119</b>       | <b>1,16,99</b>      | <b>8,102</b>    | <b>15,39,37</b>     | <b>7,322</b>    | <b>10,57,22</b>     | <b>6,445</b>    | <b>9,22,78</b>      |
| 1. Loans for Purchase of Consumer Durables | 75                 | 22,61               | 170             | 21,68               | 539             | 49,05               | 381             | 44,88               |
| 2. Loans for Housing                       | 52                 | 16,23               | 549             | 1,26,22             | 381             | 3,15,04             | 452             | 1,48,51             |
| 3. Rest of the Personal Loans              | 992                | 78,15               | 7,383           | 13,91,47            | 6,402           | 6,93,13             | 5,612           | 7,29,39             |
| <b>VI. TRADE</b>                           | <b>1,249</b>       | <b>1,26,16</b>      | <b>11,990</b>   | <b>12,48,39</b>     | <b>14,665</b>   | <b>14,87,97</b>     | <b>7,180</b>    | <b>12,96,70</b>     |
| 1. Wholesale Trade                         | 6                  | 28,58               | 51              | 42,98               | 112             | 1,62,64             | 157             | 2,79,14             |
| 2. Retail Trade                            | 1,243              | 97,58               | 11,939          | 12,05,41            | 14,553          | 13,25,33            | 7,023           | 10,17,56            |
| <b>VII. FINANCE</b>                        | <b>1</b>           | <b>1,93</b>         | <b>13</b>       | <b>25,30</b>        | <b>16</b>       | <b>1,46,76</b>      | <b>13</b>       | <b>62,03</b>        |
| <b>VIII. ALL OTHERS</b>                    | <b>5</b>           | <b>17,54</b>        | <b>5,165</b>    | <b>4,91,16</b>      | <b>3,417</b>    | <b>2,52,15</b>      | <b>2,741</b>    | <b>4,95,16</b>      |
| <b>TOTAL BANK CREDIT</b>                   | <b>7,284</b>       | <b>6,42,28</b>      | <b>46,047</b>   | <b>101,74,95</b>    | <b>60,671</b>   | <b>68,01,88</b>     | <b>29,195</b>   | <b>77,41,32</b>     |
| OF WHICH: 1. Artisans & Village Industries | 650                | 26,06               | 1,236           | 1,08,81             | 1,767           | 2,27,20             | 985             | 99,19               |
| 2. Other Small Scale Industries            | 107                | 60,84               | 1,508           | 6,08,72             | 2,416           | 6,72,80             | 1,688           | 9,27,58             |

## STATE : MANIPUR

| OCCUPATION                                 | BISHENPUR       |                     | CHANDEL         |                     | CHURACHANDPUR   |                     | IMPHAL          |                     |
|--------------------------------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|
|                                            | 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>2,137</b>    | <b>1,21,41</b>      | <b>2,088</b>    | <b>1,22,17</b>      | <b>2,309</b>    | <b>1,32,46</b>      | <b>5,715</b>    | <b>6,79,53</b>      |
| 1. Direct Finance                          | 2,136           | 1,21,13             | 2,086           | 1,07,02             | 2,206           | 1,28,25             | 5,688           | 6,61,96             |
| 2. Indirect Finance                        | 1               | 28                  | 2               | 15,15               | 103             | 4,21                | 27              | 17,57               |
| <b>II. INDUSTRY</b>                        | <b>2,210</b>    | <b>3,02,73</b>      | <b>1,909</b>    | <b>2,59,03</b>      | <b>2,748</b>    | <b>5,00,60</b>      | <b>7,937</b>    | <b>28,71,65</b>     |
| 1. Mining & Quarrying                      | 1               | 94                  | —               | —                   | 3               | 8,03                | 2               | 2,00,45             |
| 2. Manufacturing & Processing              | 2,202           | 2,94,48             | 1,909           | 2,59,03             | 2,736           | 4,83,50             | 7,901           | 26,29,40            |
| 3. Electricity, Gas & Water                | 6               | 5,93                | —               | —                   | 6               | 2,56                | 5               | 3,31                |
| 4. Construction                            | 1               | 1,38                | —               | —                   | 3               | 6,51                | 29              | 38,49               |
| <b>III. TRANSPORT OPERATORS</b>            | <b>188</b>      | <b>8,47</b>         | <b>3</b>        | <b>1,58</b>         | <b>202</b>      | <b>1,20,10</b>      | <b>839</b>      | <b>5,28,82</b>      |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>183</b>      | <b>14,08</b>        | <b>21</b>       | <b>8,79</b>         | <b>196</b>      | <b>45,16</b>        | <b>552</b>      | <b>1,60,37</b>      |
| <b>V. PERSONAL LOANS</b>                   | <b>102</b>      | <b>31,50</b>        | <b>411</b>      | <b>57,50</b>        | <b>660</b>      | <b>1,76,11</b>      | <b>5,861</b>    | <b>9,26,74</b>      |
| 1. Loans for Purchase of Consumer Durables | 11              | 1,88                | 5               | 30                  | 120             | 8,97                | 798             | 50,28               |
| 2. Loans for Housing                       | 7               | 5,84                | 1               | 1,41                | 73              | 73,67               | 315             | 2,56,84             |
| 3. Rest of the Personal Loans              | 84              | 23,78               | 405             | 55,79               | 467             | 93,47               | 4,748           | 6,19,62             |
| <b>VI. TRADE</b>                           | <b>1,305</b>    | <b>1,27,02</b>      | <b>1,145</b>    | <b>83,16</b>        | <b>1,375</b>    | <b>3,48,99</b>      | <b>6,386</b>    | <b>13,38,88</b>     |
| 1. Wholesale Trade                         | 2               | 54                  | 3               | 17                  | 31              | 42,04               | 55              | 2,24,85             |
| 2. Retail Trade                            | 1,303           | 1,26,48             | 1,142           | 82,99               | 1,344           | 3,06,95             | 6,331           | 11,14,03            |
| <b>VII. FINANCE</b>                        | <b>—</b>        | <b>—</b>            | <b>—</b>        | <b>—</b>            | <b>1</b>        | <b>98</b>           | <b>21</b>       | <b>1,57,08</b>      |
| <b>VIII. ALL OTHERS</b>                    | <b>56</b>       | <b>3,72</b>         | <b>62</b>       | <b>3,73</b>         | <b>160</b>      | <b>10,34</b>        | <b>1,002</b>    | <b>4,29,97</b>      |
| <b>TOTAL BANK CREDIT</b>                   | <b>6,181</b>    | <b>6,08,93</b>      | <b>5,639</b>    | <b>5,35,96</b>      | <b>7,651</b>    | <b>13,34,74</b>     | <b>28,313</b>   | <b>70,93,04</b>     |
| OF WHICH: 1. Artisans & Village Industries | 1,477           | 1,18,42             | 1,589           | 1,15,82             | 1,421           | 2,01,49             | 3,316           | 4,85,55             |
| 2. Other Small Scale Industries            | 390             | 1,00,31             | 103             | 40,87               | 1,213           | 1,94,91             | 3,059           | 15,07,32            |

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

**STATE :  
MEGHALAYA**

(Amount in Rupees Thousand)

| SENAPATI        |                     | TAMENGLONG      |                     | THOUBAL         |                     | UKHUL           |                     | EAST GARO HILLS |                     | EAST KHASI HILLS |                     | Item No.     |
|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|------------------|---------------------|--------------|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts  | Amount Out-standing |              |
| 9               | 10                  | 11              | 12                  | 13              | 14                  | 15              | 16                  | 1               | 2                   | 3                | 4                   |              |
| <b>1,154</b>    | <b>1,49,52</b>      | <b>347</b>      | <b>28,79</b>        | <b>1,841</b>    | <b>2,25,62</b>      | <b>1,143</b>    | <b>1,20,77</b>      | <b>5,503</b>    | <b>3,37,13</b>      | <b>15,919</b>    | <b>17,35,17</b>     | <b>I</b>     |
| 1,149           | 92,87               | 347             | 28,79               | 1,822           | 2,10,11             | 1,108           | 1,19,02             | 5,501           | 3,21,77             | 15,875           | 9,50,88             | 1            |
| 5               | 56,65               | —               | —                   | 19              | 15,51               | 35              | 1,75                | 2               | 15,36               | 44               | 7,84,29             | 2            |
| <b>943</b>      | <b>2,94,45</b>      | <b>302</b>      | <b>1,04,62</b>      | <b>3,655</b>    | <b>6,30,54</b>      | <b>1,074</b>    | <b>2,00,66</b>      | <b>527</b>      | <b>63,18</b>        | <b>1,955</b>     | <b>21,31,91</b>     | <b>II</b>    |
| —               | —                   | —               | —                   | —               | —                   | 38              | 17,43               | —               | —                   | 37               | 1,12,33             | 1            |
| 943             | 2,94,45             | 301             | 1,03,58             | 3,544           | 4,96,62             | 1,023           | 1,77,68             | 475             | 48,84               | 1,846            | 17,64,47            | 2            |
| —               | —                   | 1               | 1,04                | 2               | 19,69               | 6               | 3,30                | 2               | 4,34                | 7                | 15,05               | 3            |
| —               | —                   | —               | —                   | 109             | 1,14,23             | 7               | 2,25                | 50              | 10,00               | 65               | 2,40,06             | 4            |
| <b>51</b>       | <b>17,01</b>        | <b>2</b>        | <b>5,58</b>         | <b>539</b>      | <b>1,02,82</b>      | <b>5</b>        | <b>7,78</b>         | <b>16</b>       | <b>4,15</b>         | <b>312</b>       | <b>3,82,60</b>      | <b>III</b>   |
| <b>32</b>       | <b>10,39</b>        | <b>141</b>      | <b>7,09</b>         | <b>256</b>      | <b>38,74</b>        | <b>44</b>       | <b>16,10</b>        | <b>37</b>       | <b>17,36</b>        | <b>820</b>       | <b>3,88,66</b>      | <b>IV</b>    |
| <b>481</b>      | <b>71,98</b>        | <b>36</b>       | <b>11,17</b>        | <b>232</b>      | <b>73,74</b>        | <b>58</b>       | <b>20,42</b>        | <b>799</b>      | <b>79,17</b>        | <b>6,796</b>     | <b>15,91,15</b>     | <b>V</b>     |
| 7               | 84                  | 11              | 1,31                | 16              | 1,89                | 2               | 19                  | 5               | 75                  | 947              | 1,01,02             | 1            |
| 6               | 8,43                | 5               | 4,06                | 61              | 33,86               | 5               | 3,19                | 1               | 2,93                | 469              | 2,36,21             | 2            |
| 468             | 62,71               | 20              | 5,80                | 155             | 37,99               | 51              | 17,04               | 793             | 75,49               | 5,380            | 12,53,92            | 3            |
| <b>697</b>      | <b>95,24</b>        | <b>320</b>      | <b>67,35</b>        | <b>1,482</b>    | <b>2,05,44</b>      | <b>499</b>      | <b>1,59,27</b>      | <b>832</b>      | <b>64,10</b>        | <b>5,016</b>     | <b>13,41,89</b>     | <b>VI</b>    |
| 5               | 3,42                | —               | —                   | 5               | 57                  | 8               | 1,86                | 4               | 2,76                | 129              | 2,50,48             | 1            |
| 692             | 91,82               | 320             | 67,35               | 1,477           | 2,04,87             | 491             | 1,57,41             | 828             | 61,34               | 4,887            | 10,91,41            | 2            |
| —               | —                   | <b>12</b>       | <b>10,68</b>        | —               | —                   | <b>33</b>       | <b>18,73</b>        | <b>1</b>        | <b>41</b>           | <b>8</b>         | <b>55,04</b>        | <b>VII</b>   |
| <b>95</b>       | <b>6,59</b>         | <b>98</b>       | <b>3,50</b>         | <b>150</b>      | <b>11,16</b>        | <b>516</b>      | <b>32,71</b>        | <b>39</b>       | <b>2,24</b>         | <b>2,815</b>     | <b>5,70,15</b>      | <b>VIII</b>  |
| <b>3,453</b>    | <b>6,45,18</b>      | <b>1,258</b>    | <b>2,38,78</b>      | <b>8,155</b>    | <b>12,88,06</b>     | <b>3,372</b>    | <b>5,76,44</b>      | <b>7,754</b>    | <b>5,67,74</b>      | <b>33,641</b>    | <b>81,96,57</b>     | <b>Total</b> |
| 612             | 1,91,10             | 136             | 25,26               | 1,166           | 1,86,21             | 576             | 49,28               | 251             | 19,50               | 412              | 46,03               | 1            |
| 259             | 80,18               | 144             | 77,83               | 1,982           | 2,68,58             | 277             | 80,29               | 160             | 27,21               | 1,190            | 5,82,82             | 2            |

**STATE : MIZORAM**

| JAINTIA HILLS   |                     | RI BHOI         |                     | SOUTH GARO HILLS |                     | WEST GARO HILLS |                     | WEST KHASI HILLS |                     | AIZAWL          |                     | Item No.     |
|-----------------|---------------------|-----------------|---------------------|------------------|---------------------|-----------------|---------------------|------------------|---------------------|-----------------|---------------------|--------------|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts  | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts  | Amount Out-standing | No. of Accounts | Amount Out-standing |              |
| 5               | 6                   | 7               | 8                   | 9                | 10                  | 11              | 12                  | 13               | 14                  | 1               | 2                   |              |
| <b>3,719</b>    | <b>2,85,91</b>      | <b>3,244</b>    | <b>2,72,32</b>      | <b>1,173</b>     | <b>92,39</b>        | <b>7,925</b>    | <b>6,25,27</b>      | <b>8,836</b>     | <b>4,49,33</b>      | <b>7,601</b>    | <b>4,72,15</b>      | <b>I</b>     |
| 3,717           | 2,37,33             | 3,238           | 1,58,02             | 1,173            | 92,39               | 7,859           | 4,83,91             | 8,151            | 3,76,99             | 7,584           | 4,68,28             | 1            |
| 2               | 48,58               | 6               | 1,14,30             | —                | —                   | 66              | 1,41,36             | 685              | 72,34               | 17              | 3,87                | 2            |
| <b>801</b>      | <b>1,20,50</b>      | <b>186</b>      | <b>25,31</b>        | <b>159</b>       | <b>9,36,68</b>      | <b>2,114</b>    | <b>4,23,61</b>      | <b>693</b>       | <b>94,72</b>        | <b>2,935</b>    | <b>8,29,10</b>      | <b>II</b>    |
| —               | —                   | —               | —                   | —                | —                   | —               | —                   | 1                | 33,48               | 3               | 4,77                | 1            |
| 797             | 1,17,14             | 183             | 23,82               | 155              | 9,34,81             | 2,107           | 3,29,03             | 691              | 60,23               | 2,919           | 8,09,11             | 2            |
| 1               | 63                  | —               | —                   | 4                | 1,87                | —               | —                   | 1                | 1,01                | 7               | 3,35                | 3            |
| 3               | 2,73                | 3               | 1,49                | —                | —                   | 7               | 94,58               | —                | —                   | 6               | 11,87               | 4            |
| <b>43</b>       | <b>44,85</b>        | <b>12</b>       | <b>14,09</b>        | <b>3</b>         | <b>48</b>           | <b>58</b>       | <b>30,61</b>        | <b>33</b>        | <b>26,30</b>        | <b>337</b>      | <b>2,90,23</b>      | <b>III</b>   |
| <b>31</b>       | <b>19,34</b>        | <b>39</b>       | <b>29,93</b>        | <b>31</b>        | <b>18,56</b>        | <b>131</b>      | <b>33,98</b>        | <b>16</b>        | <b>10,22</b>        | <b>405</b>      | <b>1,10,54</b>      | <b>IV</b>    |
| <b>442</b>      | <b>96,11</b>        | <b>793</b>      | <b>74,33</b>        | <b>232</b>       | <b>20,25</b>        | <b>2,751</b>    | <b>4,81,80</b>      | <b>169</b>       | <b>31,66</b>        | <b>1,413</b>    | <b>2,36,42</b>      | <b>V</b>     |
| 72              | 6,28                | 2               | 25                  | —                | —                   | 135             | 19,37               | 2                | 19                  | 97              | 6,35                | 1            |
| 7               | 4,31                | 3               | 2,27                | 2                | 1,43                | 63              | 57,27               | 1                | 23                  | 105             | 73,58               | 2            |
| 363             | 85,52               | 788             | 71,81               | 230              | 18,82               | 2,553           | 4,05,16             | 166              | 31,24               | 1,211           | 1,56,49             | 3            |
| <b>1,419</b>    | <b>2,11,02</b>      | <b>437</b>      | <b>21,21</b>        | <b>650</b>       | <b>37,80</b>        | <b>3,131</b>    | <b>3,28,30</b>      | <b>945</b>       | <b>71,25</b>        | <b>3,870</b>    | <b>7,79,48</b>      | <b>VI</b>    |
| 59              | 6,05                | —               | —                   | 1                | 96                  | 32              | 46,54               | 10               | 10,78               | 195             | 52,77               | 1            |
| 1,360           | 2,04,97             | 437             | 21,21               | 649              | 36,84               | 3,099           | 2,81,76             | 935              | 60,47               | 3,675           | 7,26,71             | 2            |
| <b>4</b>        | <b>2,63</b>         | —               | —                   | —                | —                   | <b>2</b>        | <b>2,86</b>         | —                | —                   | <b>4</b>        | <b>45,13</b>        | <b>VII</b>   |
| <b>294</b>      | <b>21,48</b>        | <b>49</b>       | <b>3,85</b>         | —                | —                   | <b>56</b>       | <b>38,18,21</b>     | <b>19</b>        | <b>2,49</b>         | <b>382</b>      | <b>87,92</b>        | <b>VIII</b>  |
| <b>6,753</b>    | <b>8,01,84</b>      | <b>4,760</b>    | <b>4,41,04</b>      | <b>2,248</b>     | <b>11,06,16</b>     | <b>16,168</b>   | <b>57,44,64</b>     | <b>10,711</b>    | <b>6,85,97</b>      | <b>16,947</b>   | <b>28,50,97</b>     | <b>Total</b> |
| 322             | 39,51               | 41              | 3,41                | 89               | 4,70                | 1,236           | 40,63               | 350              | 27,97               | 1,513           | 1,08,91             | 1            |
| 440             | 58,94               | 57              | 3,84                | 64               | 4,64                | 668             | 1,38,82             | 312              | 26,23               | 1,164           | 2,82,95             | 2            |

TABLE No. 5. 9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

## NORTH - EASTERN REGION

## STATE : NAGALAND

| OCCUPATION                                 | CHHIMTUIPUI        |                            | LUNGLEI            |                            | KOHIMA             |                            | MOKOKCHUNG         |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 3                  | 4                          | 5                  | 6                          | 1                  | 2                          | 3                  | 4                          |
| <b>I. AGRICULTURE</b>                      | <b>1,219</b>       | <b>1,72,42</b>             | <b>1,167</b>       | <b>1,44,65</b>             | <b>17,557</b>      | <b>17,67,82</b>            | <b>1,911</b>       | <b>2,02,29</b>             |
| 1. Direct Finance                          | 1,179              | 1,10,43                    | 1,163              | 1,40,47                    | 17,518             | 15,55,44                   | 1,909              | 1,79,04                    |
| 2. Indirect Finance                        | 40                 | 61,99                      | 4                  | 4,18                       | 39                 | 2,12,38                    | 2                  | 23,25                      |
| <b>II. INDUSTRY</b>                        | <b>413</b>         | <b>2,19,67</b>             | <b>416</b>         | <b>5,05,49</b>             | <b>2,710</b>       | <b>24,70,90</b>            | <b>560</b>         | <b>4,75,36</b>             |
| 1. Mining & Quarrying                      | 1                  | 9,48                       | —                  | —                          | 1                  | —                          | 2                  | 99                         |
| 2. Manufacturing & Processing              | 412                | 2,10,19                    | 411                | 4,93,21                    | 2,675              | 23,51,11                   | 557                | 4,58,87                    |
| 3. Electricity, Gas & Water                | —                  | —                          | —                  | —                          | 14                 | 36,68                      | —                  | —                          |
| 4. Construction                            | —                  | —                          | 5                  | 12,28                      | 20                 | 83,11                      | 1                  | 15,50                      |
| <b>III. TRANSPORT OPERATORS</b>            | <b>75</b>          | <b>73,44</b>               | <b>289</b>         | <b>79,15</b>               | <b>494</b>         | <b>3,85,73</b>             | <b>48</b>          | <b>69,50</b>               |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>77</b>          | <b>44,38</b>               | <b>49</b>          | <b>43,81</b>               | <b>442</b>         | <b>2,82,31</b>             | <b>85</b>          | <b>51,11</b>               |
| <b>V. PERSONAL LOANS</b>                   | <b>234</b>         | <b>82,16</b>               | <b>114</b>         | <b>51,04</b>               | <b>3,821</b>       | <b>11,63,78</b>            | <b>891</b>         | <b>1,48,40</b>             |
| 1. Loans for Purchase of Consumer Durables | 38                 | 15,61                      | 2                  | 8,06                       | 241                | 56,11                      | 17                 | 2,12                       |
| 2. Loans for Housing                       | 12                 | 11,94                      | 1                  | 97                         | 230                | 1,71,90                    | 23                 | 15,54                      |
| 3. Rest of the Personal Loans              | 184                | 54,61                      | 111                | 42,01                      | 3,350              | 9,35,77                    | 851                | 1,30,74                    |
| <b>VI. TRADE</b>                           | <b>399</b>         | <b>74,14</b>               | <b>670</b>         | <b>1,02,93</b>             | <b>4,306</b>       | <b>17,09,70</b>            | <b>485</b>         | <b>1,21,31</b>             |
| 1. Wholesale Trade                         | 1                  | 1,14                       | 4                  | 3,15                       | 50                 | 1,29,49                    | 74                 | 20,32                      |
| 2. Retail Trade                            | 398                | 73,00                      | 666                | 99,78                      | 4,256              | 15,80,21                   | 411                | 1,00,99                    |
| <b>VII. FINANCE</b>                        | <b>—</b>           | <b>—</b>                   | <b>4</b>           | <b>16,85</b>               | <b>2</b>           | <b>1,00</b>                | <b>1</b>           | <b>42</b>                  |
| <b>VIII. ALL OTHERS</b>                    | <b>1</b>           | <b>6,05</b>                | <b>9</b>           | <b>4,61,44</b>             | <b>2,498</b>       | <b>4,81,50</b>             | <b>214</b>         | <b>30,72</b>               |
| <b>TOTAL BANK CREDIT</b>                   | <b>2,418</b>       | <b>6,72,26</b>             | <b>2,718</b>       | <b>14,05,36</b>            | <b>31,830</b>      | <b>82,62,74</b>            | <b>4,195</b>       | <b>10,99,11</b>            |
| OF WHICH: 1. Artisans & Village Industries | 25                 | 3,96                       | 104                | 17,66                      | 358                | 40,83                      | 223                | 28,37                      |
| 2. Other Small Scale Industries            | 296                | 1,37,15                    | 223                | 1,02,22                    | 1,964              | 13,00,83                   | 310                | 4,08,26                    |

| OCCUPATION                                 | MON                |                            | PHEK               |                            | TUEN SANG          |                            | WOKHA              |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 5                  | 6                          | 7                  | 8                          | 9                  | 10                         | 11                 | 12                         |
| <b>I. AGRICULTURE</b>                      | <b>423</b>         | <b>22,60</b>               | <b>1,556</b>       | <b>1,65,98</b>             | <b>1,456</b>       | <b>1,42,13</b>             | <b>1,410</b>       | <b>2,56,38</b>             |
| 1. Direct Finance                          | 422                | 21,94                      | 1,500              | 1,20,41                    | 1,405              | 1,36,80                    | 1,408              | 2,29,54                    |
| 2. Indirect Finance                        | 1                  | 66                         | 56                 | 45,57                      | 51                 | 5,33                       | 2                  | 26,84                      |
| <b>II. INDUSTRY</b>                        | <b>109</b>         | <b>22,05,90</b>            | <b>499</b>         | <b>2,11,54</b>             | <b>896</b>         | <b>21,92</b>               | <b>136</b>         | <b>7,16,48</b>             |
| 1. Mining & Quarrying                      | 1                  | 17                         | —                  | —                          | —                  | —                          | 1                  | 2,22                       |
| 2. Manufacturing & Processing              | 108                | 22,05,73                   | 477                | 1,95,68                    | 896                | 21,92                      | 135                | 7,14,26                    |
| 3. Electricity, Gas & Water                | —                  | —                          | —                  | —                          | —                  | —                          | —                  | —                          |
| 4. Construction                            | —                  | —                          | 22                 | 15,86                      | —                  | —                          | —                  | —                          |
| <b>III. TRANSPORT OPERATORS</b>            | <b>19</b>          | <b>23,61</b>               | <b>24</b>          | <b>28,01</b>               | <b>19</b>          | <b>18,02</b>               | <b>20</b>          | <b>33,46</b>               |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>24</b>          | <b>1,68</b>                | <b>17</b>          | <b>1,76</b>                | <b>82</b>          | <b>20,27</b>               | <b>33</b>          | <b>16,90</b>               |
| <b>V. PERSONAL LOANS</b>                   | <b>353</b>         | <b>1,12,10</b>             | <b>375</b>         | <b>41,68</b>               | <b>841</b>         | <b>52,20</b>               | <b>225</b>         | <b>34,27</b>               |
| 1. Loans for Purchase of Consumer Durables | 1                  | 14                         | 13                 | 37                         | —                  | —                          | 2                  | 23                         |
| 2. Loans for Housing                       | 54                 | 10,00                      | 2                  | 1,77                       | 5                  | 1,21                       | 11                 | 15,75                      |
| 3. Rest of the Personal Loans              | 298                | 1,01,96                    | 360                | 39,54                      | 836                | 50,99                      | 212                | 18,29                      |
| <b>VI. TRADE</b>                           | <b>315</b>         | <b>1,05,24</b>             | <b>406</b>         | <b>29,31</b>               | <b>624</b>         | <b>57,82</b>               | <b>215</b>         | <b>55,04</b>               |
| 1. Wholesale Trade                         | —                  | —                          | —                  | —                          | —                  | —                          | —                  | —                          |
| 2. Retail Trade                            | 315                | 1,05,24                    | 406                | 29,31                      | 624                | 57,82                      | 215                | 55,04                      |
| <b>VII. FINANCE</b>                        | <b>—</b>           | <b>—</b>                   | <b>—</b>           | <b>—</b>                   | <b>—</b>           | <b>—</b>                   | <b>—</b>           | <b>—</b>                   |
| <b>VIII. ALL OTHERS</b>                    | <b>280</b>         | <b>35,60</b>               | <b>5</b>           | <b>76</b>                  | <b>21</b>          | <b>1,92</b>                | <b>18</b>          | <b>1,24</b>                |
| <b>TOTAL BANK CREDIT</b>                   | <b>1,523</b>       | <b>25,06,73</b>            | <b>2,882</b>       | <b>4,79,04</b>             | <b>3,939</b>       | <b>3,14,28</b>             | <b>2,057</b>       | <b>11,13,77</b>            |
| OF WHICH: 1. Artisans & Village Industries | 5                  | 47                         | 357                | 17,76                      | 618                | 4,84                       | 72                 | 7,38                       |
| 2. Other Small Scale Industries            | 21                 | 12,52,12                   | 88                 | 20,42                      | 274                | 14,55                      | 48                 | 6,85,39                    |

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

| STATE: TRIPURA  |                     |                 |                     |                 |                     |                 |                     |                 |                     |                 | STATE : BIHAR<br>(Amount in Rupees Thousand) |          |  |
|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|----------------------------------------------|----------|--|
| ZUNHEBOTO       |                     | DHALAI          |                     | NORTH TRIPURA   |                     | SOUTH TRIPURA   |                     | WEST TRIPURA    |                     | ARARIA          |                                              | Item No. |  |
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing                          |          |  |
| 13              | 14                  | 1               | 2                   | 3               | 4                   | 5               | 6                   | 7               | 8                   | 1               | 2                                            |          |  |
| 870             | 74,93               | 30,012          | 7,95,98             | 47,157          | 15,91,26            | 40,502          | 13,73,48            | 53,543          | 22,18,65            | 29,907          | 17,69,32                                     | I        |  |
| 870             | 74,93               | 29,985          | 7,86,01             | 47,111          | 13,39,53            | 40,387          | 12,93,41            | 53,049          | 20,52,55            | 29,877          | 17,51,37                                     | 1        |  |
| —               | —                   | 27              | 9,97                | 46              | 2,51,73             | 115             | 80,07               | 494             | 1,66,10             | 30              | 17,95                                        | 2        |  |
| 102             | 17,13               | 3,156           | 1,36,48             | 9,398           | 9,22,18             | 15,226          | 8,68,86             | 24,210          | 30,61,34            | 6,933           | 11,34,05                                     | II       |  |
| —               | —                   | —               | —                   | 2               | 2,90                | 2               | 73                  | —               | —                   | 1               | 62                                           | 1        |  |
| 101             | 14,91               | 3,154           | 1,33,54             | 9,337           | 8,39,27             | 15,191          | 8,36,24             | 24,114          | 29,31,44            | 6,930           | 11,30,37                                     | 2        |  |
| 1               | 2,22                | —               | —                   | 17              | 11,64               | 2               | 1,20                | 14              | 10,95               | 1               | 1,15                                         | 3        |  |
| —               | —                   | 2               | 2,94                | 42              | 68,37               | 31              | 30,69               | 82              | 1,18,95             | 1               | 1,91                                         | 4        |  |
| 17              | 18,58               | 437             | 12,42               | 2,619           | 1,42,95             | 796             | 98,56               | 2,621           | 11,75,10            | 3,125           | 2,32,89                                      | III      |  |
| 40              | 12,58               | 418             | 20,38               | 1,997           | 1,61,97             | 2,431           | 1,92,66             | 5,105           | 5,19,17             | 1,183           | 92,89                                        | IV       |  |
| 482             | 63,25               | 884             | 47,55               | 3,963           | 3,46,64             | 3,570           | 2,89,06             | 10,018          | 13,81,15            | 3,857           | 5,05,31                                      | V        |  |
| 169             | 33,57               | 117             | 5,20                | 351             | 18,07               | 170             | 7,36                | 1,475           | 1,15,58             | 213             | 31,88                                        | 1        |  |
| 4               | 9,42                | 22              | 5,10                | 159             | 75,77               | 203             | 48,08               | 646             | 4,68,84             | 207             | 1,17,30                                      | 2        |  |
| 309             | 20,26               | 745             | 37,25               | 3,453           | 2,52,80             | 3,197           | 2,33,62             | 7,897           | 7,96,73             | 3,437           | 3,56,13                                      | 3        |  |
| 374             | 73,57               | 13,954          | 8,57,79             | 26,437          | 16,50,62            | 27,206          | 17,34,00            | 48,185          | 45,72,89            | 19,788          | 13,84,70                                     | VI       |  |
| 25              | 13,78               | 646             | 26,25               | 161             | 12,60               | 74              | 17,20               | 258             | 7,88,37             | 333             | 2,94,04                                      | 1        |  |
| 349             | 59,79               | 13,308          | 8,31,54             | 26,276          | 16,38,02            | 27,132          | 17,16,80            | 47,927          | 37,84,52            | 19,455          | 10,90,66                                     | 2        |  |
| —               | —                   | —               | —                   | 10              | 13,89               | 21              | 13,38               | 95              | 10,09,26            | —               | —                                            | VII      |  |
| 155             | 10,09               | 435             | 18,32               | 508             | 51,19               | 1,608           | 90,49               | 3,237           | 2,44,05             | 4,936           | 8,33,08                                      | VIII     |  |
| 2,040           | 2,70,13             | 49,296          | 18,88,92            | 92,089          | 48,80,70            | 91,360          | 46,60,49            | 1,47,014        | 141,81,61           | 69,729          | 59,52,24                                     | Total    |  |
| 52              | 3,07                | 1,730           | 69,89               | 5,671           | 3,51,05             | 8,637           | 4,01,13             | 13,440          | 6,31,84             | 4,632           | 1,42,68                                      | 1        |  |
| 28              | 2,18                | 1,061           | 53,56               | 1,559           | 2,04,72             | 4,310           | 2,95,00             | 7,721           | 11,56,77            | 1,852           | 9,14,85                                      | 2        |  |

| AURANGABAD      |                     | BANKA           |                     | BEGUSARAI       |                     | BHABUA          |                     | BHAGALPUR       |                     | BHOJPUR         |                     | Item No. |  |
|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|----------|--|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |          |  |
| 3               | 4                   | 5               | 6                   | 7               | 8                   | 9               | 10                  | 11              | 12                  | 13              | 14                  |          |  |
| 23,598          | 24,53,86            | 24,897          | 12,95,76            | 27,227          | 24,63,72            | 23,890          | 15,17,93            | 44,153          | 45,34,37            | 36,865          | 30,23,76            | I        |  |
| 23,291          | 23,92,20            | 24,336          | 12,65,04            | 26,715          | 23,83,00            | 23,500          | 15,04,80            | 43,687          | 43,00,65            | 36,749          | 29,94,26            | 1        |  |
| 307             | 61,66               | 561             | 30,72               | 512             | 80,72               | 390             | 13,13               | 466             | 2,33,72             | 116             | 29,50               | 2        |  |
| 11,584          | 11,52,01            | 5,167           | 5,98,50             | 4,635           | 19,32,41            | 9,833           | 5,94,44             | 11,764          | 29,21,17            | 10,357          | 18,03,85            | II       |  |
| 3               | 2,65                | 10              | 5,35                | 4               | 19,10               | 1               | 26                  | 10              | 8,38                | 19              | 15,59               | 1        |  |
| 11,578          | 11,48,32            | 5,157           | 5,93,15             | 4,606           | 18,95,02            | 9,832           | 5,94,18             | 11,730          | 28,48,46            | 10,315          | 17,76,84            | 2        |  |
| 2               | 74                  | —               | —                   | 1               | 36                  | —               | —                   | 6               | 8,58                | 21              | 10,87               | 3        |  |
| 1               | 30                  | —               | —                   | 24              | 17,93               | —               | —                   | 18              | 55,75               | 2               | 55                  | 4        |  |
| 1,879           | 1,56,46             | 1,467           | 63,87               | 5,490           | 4,62,47             | 1,566           | 1,20,57             | 3,955           | 5,58,19             | 4,094           | 5,93,53             | III      |  |
| 2,552           | 1,45,58             | 5,818           | 2,54,93             | 5,078           | 2,84,62             | 1,880           | 89,31               | 7,366           | 5,65,37             | 1,471           | 1,50,43             | IV       |  |
| 5,071           | 5,49,03             | 2,285           | 1,77,17             | 14,537          | 16,02,38            | 3,805           | 3,76,52             | 12,125          | 24,14,17            | 8,285           | 12,40,29            | V        |  |
| 22              | 3,86                | 70              | 6,68                | 2,464           | 3,57,68             | 15              | 2,75                | 787             | 96,12               | 166             | 20,61               | 1        |  |
| 533             | 1,23,57             | 111             | 32,43               | 697             | 2,54,20             | 69              | 37,51               | 1,743           | 11,90,45            | 782             | 3,80,67             | 2        |  |
| 4,516           | 4,21,60             | 2,104           | 1,38,06             | 11,376          | 9,90,50             | 3,721           | 3,36,26             | 9,595           | 11,27,60            | 7,337           | 8,39,01             | 3        |  |
| 24,608          | 14,29,15            | 12,521          | 6,96,14             | 23,673          | 16,99,55            | 25,032          | 10,81,05            | 22,842          | 25,74,92            | 33,160          | 27,23,70            | VI       |  |
| 571             | 52,77               | 344             | 28,67               | 449             | 1,92,18             | 138             | 25,40               | 1,093           | 6,70,20             | 442             | 2,32,25             | 1        |  |
| 24,037          | 13,76,38            | 12,177          | 6,67,47             | 23,224          | 15,07,37            | 24,894          | 10,55,65            | 21,749          | 19,04,72            | 32,718          | 24,91,45            | 2        |  |
| 1               | 90                  | —               | —                   | 11              | 8,27                | —               | —                   | 4               | 20,35               | 4               | 2,39,12             | VII      |  |
| 3,665           | 2,42,81             | 2,453           | 1,95,45             | 3,917           | 3,17,34             | 2,171           | 1,31,72             | 9,108           | 14,25,97            | 5,414           | 11,16,17            | VIII     |  |
| 72,958          | 61,29,80            | 54,608          | 32,81,82            | 84,568          | 87,70,76            | 68,177          | 39,11,54            | 1,11,317        | 150,14,51           | 99,650          | 108,90,85           | Total    |  |
| 9,309           | 4,96,07             | 3,440           | 1,75,79             | 2,006           | 1,85,16             | 8,910           | 3,76,68             | 5,112           | 3,79,51             | 8,287           | 3,64,34             | 1        |  |
| 1,454           | 3,63,57             | 1,455           | 1,25,43             | 2,357           | 13,18,30            | 707             | 1,93,79             | 5,024           | 16,44,67            | 1,773           | 9,73,86             | 2        |  |

TABLE No. 5. 9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

**EASTERN REGION**

| OCCUPATION                                 | BOKARO        |                 | BUXAR         |                 | CHATRA        |                 | DARBHANGA       |                  |
|--------------------------------------------|---------------|-----------------|---------------|-----------------|---------------|-----------------|-----------------|------------------|
|                                            | No. of        | Amount          | No. of        | Amount          | No. of        | Amount          | No. of          | Amount           |
|                                            | Accounts      | Out-standing    | Accounts      | Out-standing    | Accounts      | Out-standing    | Accounts        | Out-standing     |
|                                            | 15            | 16              | 17            | 18              | 19            | 20              | 21              | 22               |
| <b>I. AGRICULTURE</b>                      | <b>22,793</b> | <b>11,92,46</b> | <b>23,293</b> | <b>15,15,29</b> | <b>17,959</b> | <b>8,83,39</b>  | <b>38,043</b>   | <b>26,63,90</b>  |
| 1. Direct Finance                          | 22,483        | 9,64,84         | 23,153        | 14,96,73        | 17,526        | 8,49,96         | 37,541          | 23,76,71         |
| 2. Indirect Finance                        | 310           | 2,27,62         | 140           | 18,56           | 433           | 33,43           | 502             | 2,87,19          |
| <b>II. INDUSTRY</b>                        | <b>6,655</b>  | <b>24,34,44</b> | <b>8,930</b>  | <b>6,99,67</b>  | <b>1,608</b>  | <b>94,63</b>    | <b>9,022</b>    | <b>24,02,73</b>  |
| 1. Mining & Quarrying                      | 4             | 2,31            | 1             | 50              | —             | —               | 2               | 96               |
| 2. Manufacturing & Processing              | 6,597         | 23,23,02        | 8,928         | 6,98,58         | 1,607         | 93,80           | 9,011           | 23,95,05         |
| 3. Electricity, Gas & Water                | 1             | 66              | —             | —               | —             | —               | 4               | 1,27             |
| 4. Construction                            | 53            | 1,08,45         | 1             | 59              | 1             | 83              | 5               | 5,45             |
| <b>III. TRANSPORT OPERATORS</b>            | <b>1,590</b>  | <b>4,57,80</b>  | <b>3,218</b>  | <b>2,24,91</b>  | <b>365</b>    | <b>95,45</b>    | <b>6,057</b>    | <b>5,11,72</b>   |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>7,189</b>  | <b>4,01,93</b>  | <b>991</b>    | <b>6,69,96</b>  | <b>1,811</b>  | <b>1,01,10</b>  | <b>10,595</b>   | <b>6,20,76</b>   |
| <b>V. PERSONAL LOANS</b>                   | <b>14,234</b> | <b>17,79,72</b> | <b>4,679</b>  | <b>4,89,03</b>  | <b>1,087</b>  | <b>1,43,20</b>  | <b>11,871</b>   | <b>21,27,23</b>  |
| 1. Loans for Purchase of Consumer Durables | 1,318         | 1,96,53         | 73            | 10,79           | 40            | 3,12            | 907             | 1,21,15          |
| 2. Loans for Housing                       | 171           | 81,46           | 146           | 60,70           | 62            | 43,63           | 2,321           | 9,67,88          |
| 3. Rest of the Personal Loans              | 12,745        | 15,01,73        | 4,460         | 4,17,54         | 985           | 96,45           | 8,643           | 10,38,20         |
| <b>VI. TRADE</b>                           | <b>18,186</b> | <b>17,56,90</b> | <b>24,700</b> | <b>14,57,99</b> | <b>4,067</b>  | <b>2,64,89</b>  | <b>21,076</b>   | <b>22,44,37</b>  |
| 1. Wholesale Trade                         | 128           | 1,46,08         | 5             | 7,13            | 141           | 12,86           | 327             | 1,32,11          |
| 2. Retail Trade                            | 18,058        | 16,10,82        | 24,695        | 14,50,86        | 3,926         | 2,52,03         | 20,749          | 21,12,26         |
| <b>VII. FINANCE</b>                        | <b>2</b>      | <b>1,52,09</b>  | <b>—</b>      | <b>—</b>        | <b>—</b>      | <b>—</b>        | <b>8</b>        | <b>3,25</b>      |
| <b>VIII. ALL OTHERS</b>                    | <b>6,049</b>  | <b>8,71,56</b>  | <b>6,251</b>  | <b>3,80,68</b>  | <b>574</b>    | <b>27,74</b>    | <b>4,637</b>    | <b>6,01,91</b>   |
| <b>TOTAL BANK CREDIT</b>                   | <b>76,698</b> | <b>90,46,90</b> | <b>72,062</b> | <b>54,37,53</b> | <b>27,471</b> | <b>16,10,40</b> | <b>1,01,309</b> | <b>111,75,87</b> |
| OF WHICH: 1. Artisans & Village Industries | 3,110         | 1,45,87         | 7,789         | 3,95,31         | 1,133         | 34,07           | 5,552           | 2,16,20          |
| 2. Other Small Scale Industries            | 3,271         | 13,75,85        | 884           | 2,23,40         | 360           | 54,33           | 2,876           | 8,76,68          |

| OCCUPATION                                 | DEOGHAR       |                 | DHANBAD       |                  | DUMKA           |                 | GARHWA        |                 |
|--------------------------------------------|---------------|-----------------|---------------|------------------|-----------------|-----------------|---------------|-----------------|
|                                            | No. of        | Amount          | No. of        | Amount           | No. of          | Amount          | No. of        | Amount          |
|                                            | Accounts      | Out-standing    | Accounts      | Out-standing     | Accounts        | Out-standing    | Accounts      | Out-standing    |
|                                            | 23            | 24              | 25            | 26               | 27              | 28              | 29            | 30              |
| <b>I. AGRICULTURE</b>                      | <b>39,483</b> | <b>13,22,76</b> | <b>14,050</b> | <b>14,69,56</b>  | <b>78,451</b>   | <b>19,42,54</b> | <b>37,353</b> | <b>13,09,71</b> |
| 1. Direct Finance                          | 39,374        | 12,74,04        | 13,947        | 11,18,22         | 78,226          | 18,83,14        | 37,263        | 12,94,75        |
| 2. Indirect Finance                        | 109           | 48,72           | 103           | 3,51,34          | 225             | 59,40           | 90            | 14,96           |
| <b>II. INDUSTRY</b>                        | <b>8,951</b>  | <b>21,62,59</b> | <b>6,478</b>  | <b>143,72,92</b> | <b>12,738</b>   | <b>5,62,62</b>  | <b>2,058</b>  | <b>1,61,14</b>  |
| 1. Mining & Quarrying                      | 7             | 12,58           | 83            | 8,75,51          | 25              | 20,21           | 1             | 1               |
| 2. Manufacturing & Processing              | 8,937         | 21,41,80        | 6,247         | 124,91,67        | 12,710          | 5,40,77         | 2,057         | 1,61,13         |
| 3. Electricity, Gas & Water                | 4             | 2,85            | 9             | 96,74            | 2               | 1,06            | —             | —               |
| 4. Construction                            | 3             | 5,36            | 139           | 9,09,00          | 1               | 58              | —             | —               |
| <b>III. TRANSPORT OPERATORS</b>            | <b>2,672</b>  | <b>1,82,98</b>  | <b>2,074</b>  | <b>14,80,86</b>  | <b>1,944</b>    | <b>1,21,33</b>  | <b>489</b>    | <b>56,68</b>    |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>1,937</b>  | <b>81,60</b>    | <b>7,499</b>  | <b>10,86,39</b>  | <b>1,701</b>    | <b>92,33</b>    | <b>767</b>    | <b>51,14</b>    |
| <b>V. PERSONAL LOANS</b>                   | <b>7,157</b>  | <b>8,60,40</b>  | <b>19,617</b> | <b>30,21,48</b>  | <b>7,426</b>    | <b>6,73,28</b>  | <b>3,297</b>  | <b>1,58,09</b>  |
| 1. Loans for Purchase of Consumer Durables | 575           | 66,71           | 2,269         | 2,49,39          | 804             | 97,54           | 241           | 22,97           |
| 2. Loans for Housing                       | 330           | 3,00,71         | 665           | 4,35,33          | 224             | 1,71,48         | 47            | 16,16           |
| 3. Rest of the Personal Loans              | 6,252         | 4,92,98         | 16,683        | 23,36,76         | 6,398           | 4,04,26         | 3,009         | 1,18,96         |
| <b>VI. TRADE</b>                           | <b>21,619</b> | <b>10,74,48</b> | <b>19,742</b> | <b>44,11,10</b>  | <b>15,742</b>   | <b>8,17,62</b>  | <b>8,844</b>  | <b>5,59,92</b>  |
| 1. Wholesale Trade                         | 94            | 1,23,56         | 499           | 14,52,18         | 134             | 41,92           | 3,600         | 1,92,55         |
| 2. Retail Trade                            | 21,525        | 9,50,92         | 19,243        | 29,58,92         | 15,608          | 7,75,70         | 5,244         | 3,67,37         |
| <b>VII. FINANCE</b>                        | <b>5</b>      | <b>20,62</b>    | <b>408</b>    | <b>5,00,85</b>   | <b>23</b>       | <b>2,91,75</b>  | <b>—</b>      | <b>—</b>        |
| <b>VIII. ALL OTHERS</b>                    | <b>2,561</b>  | <b>1,74,76</b>  | <b>8,970</b>  | <b>14,96,44</b>  | <b>2,025</b>    | <b>54,96</b>    | <b>1,067</b>  | <b>37,22</b>    |
| <b>TOTAL BANK CREDIT</b>                   | <b>84,385</b> | <b>58,80,19</b> | <b>78,838</b> | <b>278,39,60</b> | <b>1,20,050</b> | <b>45,56,43</b> | <b>53,875</b> | <b>23,33,90</b> |
| OF WHICH: 1. Artisans & Village Industries | 6,551         | 1,85,22         | 740           | 1,05,15          | 10,377          | 2,09,91         | 521           | 33,00           |
| 2. Other Small Scale Industries            | 2,226         | 17,53,29        | 4,451         | 63,98,86         | 1,563           | 2,71,53         | 1,377         | 1,14,84         |

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

(Amount in Rupees Thousand)

| GAYA            |                     | GIRIDIH         |                     | GODDA           |                     | GOPALGANJ       |                     | GUMLA           |                     | HAZARIBAGH      |                     | Item No.     |
|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|--------------|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |              |
| 31              | 32                  | 33              | 34                  | 35              | 36                  | 37              | 38                  | 39              | 40                  | 41              | 42                  |              |
| <b>71,789</b>   | <b>37,15,64</b>     | <b>28,216</b>   | <b>24,34,60</b>     | <b>36,986</b>   | <b>10,86,70</b>     | <b>34,252</b>   | <b>17,25,32</b>     | <b>58,092</b>   | <b>16,22,41</b>     | <b>34,602</b>   | <b>29,02,27</b>     | <b>I</b>     |
| 71,643          | 36,03,64            | 27,127          | 15,00,72            | 36,414          | 10,53,13            | 33,867          | 16,15,29            | 58,047          | 16,06,35            | 34,147          | 24,96,65            | 1            |
| 146             | 1,12,00             | 1,089           | 9,33,88             | 572             | 33,57               | 385             | 1,10,03             | 45              | 16,06               | 455             | 4,05,62             | 2            |
| <b>17,622</b>   | <b>29,98,46</b>     | <b>9,756</b>    | <b>21,86,14</b>     | <b>12,213</b>   | <b>5,92,67</b>      | <b>10,449</b>   | <b>16,52,56</b>     | <b>6,246</b>    | <b>2,48,48</b>      | <b>5,540</b>    | <b>49,91,70</b>     | <b>II</b>    |
| 25              | 29,59               | 17              | 23,15               | 7               | 4,18                | 2               | 2,26                | 6               | 4,89                | 84              | 1,86,07             | 1            |
| 17,573          | 29,52,80            | 9,723           | 21,48,18            | 12,203          | 5,86,73             | 10,447          | 16,50,30            | 6,238           | 2,41,14             | 5,409           | 43,25,59            | 2            |
| 20              | 12,01               | —               | —                   | 2               | 1,18                | —               | —                   | 1               | 1,44                | 22              | 3,96,38             | 3            |
| 4               | 4,06                | 16              | 14,81               | 1               | 58                  | —               | —                   | 1               | 1,01                | 25              | 83,66               | 4            |
| <b>5,796</b>    | <b>7,03,20</b>      | <b>2,747</b>    | <b>3,59,68</b>      | <b>1,993</b>    | <b>1,11,33</b>      | <b>1,368</b>    | <b>1,62,13</b>      | <b>2,303</b>    | <b>1,81,71</b>      | <b>2,395</b>    | <b>9,04,90</b>      | <b>III</b>   |
| <b>8,089</b>    | <b>11,97,62</b>     | <b>7,162</b>    | <b>3,79,88</b>      | <b>970</b>      | <b>40,62</b>        | <b>5,909</b>    | <b>2,32,60</b>      | <b>7,667</b>    | <b>2,11,75</b>      | <b>4,979</b>    | <b>4,55,29</b>      | <b>IV</b>    |
| <b>15,142</b>   | <b>23,65,46</b>     | <b>5,887</b>    | <b>10,51,07</b>     | <b>5,171</b>    | <b>3,35,68</b>      | <b>3,001</b>    | <b>4,89,90</b>      | <b>2,821</b>    | <b>3,36,76</b>      | <b>10,236</b>   | <b>17,71,56</b>     | <b>V</b>     |
| 765             | 1,37,82             | 596             | 96,13               | 332             | 71,91               | 81              | 13,79               | 167             | 16,37               | 1,725           | 1,59,99             | 1            |
| 2,011           | 9,65,36             | 520             | 2,60,22             | 30              | 18,44               | 219             | 1,42,99             | 357             | 1,29,18             | 707             | 4,26,38             | 2            |
| 12,366          | 12,62,28            | 4,771           | 6,94,72             | 4,809           | 2,45,33             | 2,701           | 3,33,12             | 2,297           | 1,91,21             | 7,804           | 11,85,19            | 3            |
| <b>50,529</b>   | <b>34,21,98</b>     | <b>19,960</b>   | <b>17,24,63</b>     | <b>13,648</b>   | <b>6,89,67</b>      | <b>22,903</b>   | <b>14,27,01</b>     | <b>23,532</b>   | <b>8,20,76</b>      | <b>14,855</b>   | <b>19,49,81</b>     | <b>VI</b>    |
| 341             | 3,98,87             | 600             | 2,75,57             | 405             | 99,17               | 121             | 1,31,60             | 2,028           | 1,23,53             | 189             | 2,93,10             | 1            |
| 50,188          | 30,23,11            | 19,360          | 14,49,06            | 13,243          | 5,90,50             | 22,782          | 12,95,41            | 21,504          | 6,97,23             | 14,666          | 16,56,71            | 2            |
| <b>6</b>        | <b>1,51,27</b>      | <b>2</b>        | <b>2,58</b>         | <b>4</b>        | <b>3,53</b>         | <b>2</b>        | <b>1,54</b>         | <b>—</b>        | <b>—</b>            | <b>26</b>       | <b>55,85</b>        | <b>VII</b>   |
| <b>8,102</b>    | <b>5,17,54</b>      | <b>3,258</b>    | <b>3,30,65</b>      | <b>2,860</b>    | <b>64,69</b>        | <b>3,404</b>    | <b>2,10,55</b>      | <b>4,305</b>    | <b>2,09,87</b>      | <b>4,056</b>    | <b>6,93,60</b>      | <b>VIII</b>  |
| <b>1,77,075</b> | <b>150,71,17</b>    | <b>76,988</b>   | <b>84,69,23</b>     | <b>73,845</b>   | <b>29,24,89</b>     | <b>81,288</b>   | <b>59,01,61</b>     | <b>1,04,966</b> | <b>36,31,74</b>     | <b>76,689</b>   | <b>137,24,98</b>    | <b>Total</b> |
| 11,921          | 5,66,35             | 6,182           | 2,61,67             | 7,238           | 1,67,04             | 8,752           | 2,84,31             | 3,866           | 82,91               | 2,138           | 1,24,81             | 1            |
| 3,907           | 16,54,58            | 3,044           | 11,92,33            | 3,894           | 3,07,97             | 1,183           | 3,47,70             | 1,394           | 1,05,95             | 2,673           | 16,62,69            | 2            |

| JAMUI           |                     | JEHANABAD       |                     | KATIHAR         |                     | KHAGARIA        |                     | KISHANGANJ      |                     | KODERMA         |                     | Item No.     |
|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|--------------|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |              |
| 43              | 44                  | 45              | 46                  | 47              | 48                  | 49              | 50                  | 51              | 52                  | 53              | 54                  |              |
| <b>32,120</b>   | <b>12,39,36</b>     | <b>36,645</b>   | <b>18,24,66</b>     | <b>38,781</b>   | <b>28,64,43</b>     | <b>27,389</b>   | <b>16,99,19</b>     | <b>29,608</b>   | <b>14,09,36</b>     | <b>9,000</b>    | <b>4,54,96</b>      | <b>I</b>     |
| 31,936          | 11,93,88            | 36,602          | 17,43,92            | 38,534          | 28,18,10            | 27,382          | 16,94,57            | 28,710          | 13,13,64            | 8,989           | 4,50,23             | 1            |
| 184             | 45,48               | 43              | 80,74               | 247             | 46,33               | 7               | 4,62                | 898             | 95,72               | 11              | 4,73                | 2            |
| <b>3,789</b>    | <b>3,49,86</b>      | <b>7,789</b>    | <b>10,58,21</b>     | <b>9,342</b>    | <b>14,10,81</b>     | <b>3,882</b>    | <b>4,77,56</b>      | <b>6,767</b>    | <b>2,17,92</b>      | <b>1,205</b>    | <b>1,33,36</b>      | <b>II</b>    |
| 9               | 9,01                | 12              | 35,68               | —               | —                   | 1               | 3                   | —               | —                   | —               | —                   | 1            |
| 3,779           | 3,40,56             | 7,774           | 10,17,72            | 9,325           | 13,14,61            | 3,881           | 4,77,53             | 6,767           | 2,17,92             | 1,203           | 1,32,96             | 2            |
| 1               | 29                  | 1               | 29                  | 13              | 12,06               | —               | —                   | —               | —                   | —               | —                   | 3            |
| —               | —                   | 2               | 4,52                | 4               | 84,14               | —               | —                   | —               | —                   | 2               | 40                  | 4            |
| <b>3,358</b>    | <b>2,12,53</b>      | <b>3,093</b>    | <b>4,94,01</b>      | <b>4,495</b>    | <b>2,96,33</b>      | <b>3,922</b>    | <b>2,45,56</b>      | <b>3,237</b>    | <b>1,40,28</b>      | <b>455</b>      | <b>38,10</b>        | <b>III</b>   |
| <b>1,187</b>    | <b>81,52</b>        | <b>2,159</b>    | <b>1,90,68</b>      | <b>3,131</b>    | <b>1,68,54</b>      | <b>1,787</b>    | <b>1,16,37</b>      | <b>2,007</b>    | <b>82,39</b>        | <b>1,743</b>    | <b>98,72</b>        | <b>IV</b>    |
| <b>2,279</b>    | <b>1,70,89</b>      | <b>5,684</b>    | <b>4,63,32</b>      | <b>4,820</b>    | <b>8,80,29</b>      | <b>2,198</b>    | <b>3,05,55</b>      | <b>1,568</b>    | <b>1,54,99</b>      | <b>2,213</b>    | <b>1,77,91</b>      | <b>V</b>     |
| 21              | 2,74                | 110             | 16,31               | 360             | 49,99               | 115             | 17,05               | 384             | 36,09               | 170             | 13,21               | 1            |
| 168             | 24,52               | 169             | 1,72,97             | 338             | 3,02,15             | 70              | 38,30               | 39              | 30,29               | 158             | 21,59               | 2            |
| 2,090           | 1,43,63             | 5,405           | 2,74,04             | 4,122           | 5,28,15             | 2,013           | 2,50,20             | 1,145           | 88,61               | 1,885           | 1,43,11             | 3            |
| <b>18,684</b>   | <b>10,35,33</b>     | <b>18,406</b>   | <b>11,47,78</b>     | <b>24,598</b>   | <b>18,68,77</b>     | <b>13,879</b>   | <b>10,92,45</b>     | <b>10,080</b>   | <b>4,65,13</b>      | <b>4,396</b>    | <b>3,00,98</b>      | <b>VI</b>    |
| 74              | 21,91               | 516             | 1,79,08             | 154             | 2,84,09             | 76              | 58,29               | 73              | 8,08                | 9               | 1,78                | 1            |
| 18,610          | 10,13,42            | 17,890          | 9,68,70             | 24,444          | 15,84,68            | 13,803          | 10,34,16            | 10,007          | 4,57,05             | 4,387           | 2,99,20             | 2            |
| <b>—</b>        | <b>—</b>            | <b>9</b>        | <b>45,42</b>        | <b>17</b>       | <b>34,11</b>        | <b>—</b>        | <b>—</b>            | <b>3</b>        | <b>1,13</b>         | <b>1</b>        | <b>54</b>           | <b>VII</b>   |
| <b>2,186</b>    | <b>1,25,14</b>      | <b>2,737</b>    | <b>1,36,10</b>      | <b>6,057</b>    | <b>3,23,51</b>      | <b>977</b>      | <b>48,74</b>        | <b>4,489</b>    | <b>1,37,81</b>      | <b>1,161</b>    | <b>85,29</b>        | <b>VIII</b>  |
| <b>63,603</b>   | <b>32,14,63</b>     | <b>76,522</b>   | <b>53,60,18</b>     | <b>91,241</b>   | <b>78,46,79</b>     | <b>54,034</b>   | <b>39,85,42</b>     | <b>57,759</b>   | <b>26,09,01</b>     | <b>20,174</b>   | <b>12,89,86</b>     | <b>Total</b> |
| 2,758           | 1,20,44             | 5,199           | 3,17,53             | 5,700           | 3,06,65             | 2,874           | 1,64,53             | 4,680           | 1,12,22             | 615             | 46,65               | 1            |
| 679             | 1,53,29             | 2,109           | 5,60,59             | 3,090           | 7,26,17             | 876             | 2,18,27             | 2,045           | 93,50               | 415             | 57,10               | 2            |

TABLE No. 5. 9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

**EASTERN REGION**

| OCCUPATION                                 | LAKHISARAI    |                 | LOHARDAGGA    |                 | MADHEPURA     |                 | MADHUBANI       |                 |
|--------------------------------------------|---------------|-----------------|---------------|-----------------|---------------|-----------------|-----------------|-----------------|
|                                            | No. of        | Amount          | No. of        | Amount          | No. of        | Amount          | No. of          | Amount          |
|                                            | Accounts      | Out-standing    | Accounts      | Out-standing    | Accounts      | Out-standing    | Accounts        | Out-standing    |
|                                            | 55            | 56              | 57            | 58              | 59            | 60              | 61              | 62              |
| <b>I. AGRICULTURE</b>                      | <b>23,354</b> | <b>9,63,65</b>  | <b>24,092</b> | <b>7,69,10</b>  | <b>26,561</b> | <b>18,07,61</b> | <b>68,307</b>   | <b>32,14,21</b> |
| 1. Direct Finance                          | 23,237        | 9,47,79         | 24,077        | 7,48,09         | 26,110        | 17,18,00        | 67,233          | 30,27,35        |
| 2. Indirect Finance                        | 117           | 15,86           | 15            | 21,01           | 451           | 89,61           | 1,074           | 1,86,86         |
| <b>II. INDUSTRY</b>                        | <b>1,473</b>  | <b>1,72,57</b>  | <b>1,146</b>  | <b>2,09,84</b>  | <b>7,624</b>  | <b>6,67,11</b>  | <b>26,132</b>   | <b>10,61,71</b> |
| 1. Mining & Quarrying                      | —             | —               | 5             | 9,68            | —             | —               | 10              | 10,50           |
| 2. Manufacturing & Processing              | 1,473         | 1,72,57         | 1,138         | 1,98,71         | 7,622         | 6,66,26         | 26,115          | 10,45,91        |
| 3. Electricity, Gas & Water                | —             | —               | —             | —               | 1             | 19              | 1               | 47              |
| 4. Construction                            | —             | —               | 3             | 1,45            | 1             | 66              | 6               | 4,83            |
| <b>III. TRANSPORT OPERATORS</b>            | <b>2,551</b>  | <b>1,28,93</b>  | <b>322</b>    | <b>88,04</b>    | <b>4,240</b>  | <b>2,45,91</b>  | <b>11,386</b>   | <b>3,93,90</b>  |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>1,309</b>  | <b>82,10</b>    | <b>1,209</b>  | <b>68,73</b>    | <b>1,092</b>  | <b>87,63</b>    | <b>8,948</b>    | <b>4,48,67</b>  |
| <b>V. PERSONAL LOANS</b>                   | <b>2,443</b>  | <b>1,89,87</b>  | <b>1,013</b>  | <b>1,60,16</b>  | <b>2,575</b>  | <b>2,55,18</b>  | <b>8,335</b>    | <b>9,99,25</b>  |
| 1. Loans for Purchase of Consumer Durables | 201           | 19,37           | 621           | 78,71           | 47            | 8,28            | 218             | 12,54           |
| 2. Loans for Housing                       | 133           | 22,62           | 48            | 30,00           | 131           | 48,71           | 566             | 4,36,59         |
| 3. Rest of the Personal Loans              | 2,109         | 1,47,88         | 344           | 51,45           | 2,397         | 1,98,19         | 7,551           | 5,50,12         |
| <b>VI. TRADE</b>                           | <b>12,477</b> | <b>6,51,89</b>  | <b>4,139</b>  | <b>3,00,77</b>  | <b>16,165</b> | <b>8,76,08</b>  | <b>32,457</b>   | <b>15,94,26</b> |
| 1. Wholesale Trade                         | 1,137         | 49,34           | 14            | 17,79           | 216           | 71,12           | 367             | 1,87,25         |
| 2. Retail Trade                            | 11,340        | 6,02,55         | 4,125         | 2,82,98         | 15,949        | 8,04,96         | 32,090          | 14,07,01        |
| <b>VII. FINANCE</b>                        | <b>—</b>      | <b>—</b>        | <b>1</b>      | <b>32</b>       | <b>6</b>      | <b>2,70</b>     | <b>12</b>       | <b>14,90</b>    |
| <b>VIII. ALL OTHERS</b>                    | <b>2,533</b>  | <b>1,36,57</b>  | <b>364</b>    | <b>1,22,25</b>  | <b>2,876</b>  | <b>1,29,77</b>  | <b>10,147</b>   | <b>4,61,84</b>  |
| <b>TOTAL BANK CREDIT</b>                   | <b>46,140</b> | <b>23,25,58</b> | <b>32,286</b> | <b>17,19,21</b> | <b>61,139</b> | <b>40,71,99</b> | <b>1,65,724</b> | <b>81,88,74</b> |
| OF WHICH: 1. Artisans & Village Industries | 845           | 41,55           | 654           | 36,24           | 5,079         | 2,47,70         | 22,305          | 3,93,77         |
| 2. Other Small Scale Industries            | 554           | 1,23,65         | 406           | 1,30,91         | 2,030         | 3,55,29         | 3,102           | 5,49,85         |

| OCCUPATION                                 | MUNGER        |                 | MUZAFFARPUR     |                  | NALANDA         |                 | NAWADA          |                 |
|--------------------------------------------|---------------|-----------------|-----------------|------------------|-----------------|-----------------|-----------------|-----------------|
|                                            | No. of        | Amount          | No. of          | Amount           | No. of          | Amount          | No. of          | Amount          |
|                                            | Accounts      | Out-standing    | Accounts        | Out-standing     | Accounts        | Out-standing    | Accounts        | Out-standing    |
|                                            | 63            | 64              | 65              | 66               | 67              | 68              | 69              | 70              |
| <b>I. AGRICULTURE</b>                      | <b>30,042</b> | <b>24,49,10</b> | <b>33,025</b>   | <b>41,55,11</b>  | <b>59,411</b>   | <b>32,25,07</b> | <b>45,485</b>   | <b>20,30,36</b> |
| 1. Direct Finance                          | 28,967        | 23,59,64        | 32,277          | 26,47,74         | 59,257          | 30,95,25        | 45,431          | 20,02,12        |
| 2. Indirect Finance                        | 1,075         | 89,46           | 748             | 15,07,37         | 154             | 1,29,82         | 54              | 28,24           |
| <b>II. INDUSTRY</b>                        | <b>4,108</b>  | <b>9,63,04</b>  | <b>14,244</b>   | <b>54,47,85</b>  | <b>10,801</b>   | <b>19,37,07</b> | <b>13,425</b>   | <b>10,85,59</b> |
| 1. Mining & Quarrying                      | 15            | 15,33           | 13              | 14,26            | 10              | 7,91            | 14              | 15,76           |
| 2. Manufacturing & Processing              | 4,080         | 9,21,84         | 14,221          | 54,15,79         | 10,778          | 19,15,02        | 13,411          | 10,69,83        |
| 3. Electricity, Gas & Water                | 4             | 6,19            | 6               | 15,12            | 11              | 11,04           | —               | —               |
| 4. Construction                            | 9             | 19,68           | 4               | 2,68             | 2               | 3,10            | —               | —               |
| <b>III. TRANSPORT OPERATORS</b>            | <b>3,863</b>  | <b>6,57,70</b>  | <b>7,331</b>    | <b>8,39,98</b>   | <b>8,014</b>    | <b>7,82,01</b>  | <b>5,783</b>    | <b>1,44,97</b>  |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>2,292</b>  | <b>1,60,18</b>  | <b>5,171</b>    | <b>5,01,22</b>   | <b>1,299</b>    | <b>1,62,91</b>  | <b>1,721</b>    | <b>1,09,85</b>  |
| <b>V. PERSONAL LOANS</b>                   | <b>6,509</b>  | <b>11,14,96</b> | <b>27,392</b>   | <b>36,55,59</b>  | <b>4,082</b>    | <b>6,23,95</b>  | <b>5,865</b>    | <b>3,83,03</b>  |
| 1. Loans for Purchase of Consumer Durables | 354           | 54,69           | 1,056           | 1,52,94          | 221             | 34,46           | 75              | 9,91            |
| 2. Loans for Housing                       | 711           | 3,93,03         | 1,723           | 16,63,53         | 192             | 1,72,33         | 116             | 95,59           |
| 3. Rest of the Personal Loans              | 5,444         | 6,67,24         | 24,613          | 18,39,12         | 3,669           | 4,17,16         | 5,674           | 2,77,53         |
| <b>VI. TRADE</b>                           | <b>18,935</b> | <b>18,71,01</b> | <b>63,272</b>   | <b>48,05,97</b>  | <b>18,827</b>   | <b>16,65,54</b> | <b>25,766</b>   | <b>14,45,01</b> |
| 1. Wholesale Trade                         | 494           | 1,49,90         | 641             | 6,59,67          | 462             | 1,39,25         | 71              | 1,18,47         |
| 2. Retail Trade                            | 18,441        | 17,21,11        | 62,631          | 41,46,30         | 18,365          | 15,26,29        | 25,695          | 13,26,54        |
| <b>VII. FINANCE</b>                        | <b>1</b>      | <b>1,19</b>     | <b>14</b>       | <b>60,50</b>     | <b>7</b>        | <b>55,34</b>    | <b>1</b>        | <b>1,04</b>     |
| <b>VIII. ALL OTHERS</b>                    | <b>2,727</b>  | <b>2,47,75</b>  | <b>9,163</b>    | <b>8,15,55</b>   | <b>3,568</b>    | <b>3,89,80</b>  | <b>2,288</b>    | <b>76,75</b>    |
| <b>TOTAL BANK CREDIT</b>                   | <b>68,477</b> | <b>74,64,93</b> | <b>1,59,612</b> | <b>202,81,77</b> | <b>1,06,009</b> | <b>88,41,69</b> | <b>1,00,334</b> | <b>52,76,60</b> |
| OF WHICH: 1. Artisans & Village Industries | 1,893         | 1,59,91         | 9,796           | 4,18,28          | 7,295           | 5,04,49         | 9,726           | 4,65,76         |
| 2. Other Small Scale Industries            | 1,574         | 5,05,89         | 3,586           | 23,15,08         | 3,212           | 12,75,60        | 2,875           | 4,45,44         |

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

(Amount in Rupees Thousand)

| PAKUR           |                     | PALAMU          |                     | PASCHIMCHAMPARAN |                     | PASCHIMSINGHEBHUM |                     | PATNA           |                     | PURBI CHAMPARAN |                     | Item No. |
|-----------------|---------------------|-----------------|---------------------|------------------|---------------------|-------------------|---------------------|-----------------|---------------------|-----------------|---------------------|----------|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts  | Amount Out-standing | No. of Accounts   | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |          |
| 71              | 72                  | 73              | 74                  | 75               | 76                  | 77                | 78                  | 79              | 80                  | 81              | 82                  |          |
| 24,364          | 5,22,95             | 79,607          | 25,76,36            | 1,23,142         | 77,99,26            | 55,371            | 21,27,92            | 68,583          | 64,14,50            | 90,838          | 57,06,78            | I        |
| 24,208          | 5,18,76             | 79,395          | 24,30,39            | 1,23,046         | 75,38,43            | 55,049            | 19,70,59            | 67,464          | 56,11,40            | 90,460          | 53,30,70            | 1        |
| 156             | 4,19                | 212             | 1,45,97             | 96               | 2,60,83             | 322               | 1,57,33             | 1,119           | 8,03,10             | 378             | 3,76,08             | 2        |
| 7,705           | 2,85,85             | 5,270           | 12,98,13            | 7,750            | 36,06,00            | 17,273            | 376,53,60           | 16,114          | 212,46,37           | 4,614           | 14,96,11            | II       |
| 4               | 31,78               | 28              | 1,40,55             | 5                | 9,57                | 37                | 4,65,94             | 7               | 38,24               | 9               | 5,76                | 1        |
| 7,700           | 2,53,48             | 5,228           | 11,28,97            | 7,738            | 35,59,70            | 17,074            | 361,88,11           | 16,041          | 198,00,39           | 4,594           | 14,84,93            | 2        |
| 1               | 59                  | 4               | 1,13                | 2                | 1,71                | 21                | 2,10,94             | 21              | 8,33,97             | 11              | 5,42                | 3        |
| —               | —                   | 10              | 27,48               | 5                | 35,02               | 141               | 7,88,61             | 45              | 5,73,77             | —               | —                   | 4        |
| 599             | 29,55               | 1,024           | 2,64,94             | 4,878            | 2,77,28             | 1,003             | 9,85,36             | 11,035          | 22,73,44            | 6,000           | 4,04,15             | III      |
| 146             | 14,28               | 1,099           | 1,04,06             | 1,782            | 1,37,27             | 7,835             | 9,45,18             | 8,104           | 26,24,39            | 2,337           | 1,57,45             | IV       |
| 1,698           | 1,21,69             | 5,881           | 7,40,10             | 7,609            | 6,13,55             | 8,001             | 22,30,48            | 67,703          | 137,99,32           | 10,138          | 15,30,92            | V        |
| 179             | 29,34               | 567             | 73,09               | 283              | 26,12               | 496               | 1,12,52             | 9,324           | 11,39,55            | 471             | 62,16               | 1        |
| 44              | 9,32                | 149             | 1,09,71             | 207              | 1,58,58             | 899               | 8,53,71             | 4,914           | 45,65,92            | 870             | 5,37,28             | 2        |
| 1,475           | 83,03               | 5,165           | 5,57,30             | 7,119            | 4,28,85             | 6,606             | 12,64,25            | 53,465          | 80,93,85            | 8,797           | 9,31,48             | 3        |
| 7,745           | 2,96,24             | 17,835          | 16,58,67            | 33,416           | 16,75,49            | 36,566            | 33,30,08            | 57,290          | 111,01,00           | 32,383          | 19,66,67            | VI       |
| 34              | 9,83                | 508             | 1,73,91             | 448              | 1,29,50             | 788               | 10,69,92            | 1,889           | 26,92,31            | 927             | 2,05,13             | 1        |
| 7,711           | 2,86,41             | 17,327          | 14,84,76            | 32,968           | 15,45,99            | 35,778            | 22,60,16            | 55,401          | 84,08,69            | 31,456          | 17,61,54            | 2        |
| —               | —                   | —               | —                   | 3                | 3,76                | 22                | 20,65,85            | 63              | 7,66,67             | 1               | 1,20                | VII      |
| 1,473           | 46,20               | 11,299          | 3,56,57             | 4,054            | 2,50,02             | 7,852             | 14,30,70            | 16,177          | 39,98,80            | 2,711           | 8,10,87             | VIII     |
| 43,730          | 13,16,76            | 1,22,015        | 69,98,83            | 1,82,634         | 143,62,63           | 1,33,923          | 507,69,17           | 2,45,069        | 622,24,49           | 1,49,022        | 120,74,15           | Total    |
| 5,871           | 93,63               | 1,518           | 1,16,36             | 4,932            | 2,29,89             | 12,600            | 2,41,30             | 3,261           | 4,84,23             | 2,928           | 1,81,63             | 1        |
| 1,348           | 1,02,18             | 2,955           | 8,94,80             | 2,334            | 4,74,02             | 3,929             | 73,20,46            | 8,637           | 94,38,92            | 1,287           | 5,15,84             | 2        |

| PURBI SINGHBHUM |                     | PURNIA          |                     | RANCHI          |                     | ROHTAS          |                     | SAHARSA         |                     | SAHEBGANJ       |                     | Item No. |
|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|----------|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |          |
| 83              | 84                  | 85              | 86                  | 87              | 88                  | 89              | 90                  | 91              | 92                  | 93              | 94                  |          |
| 25,662          | 12,32,70            | 44,410          | 41,81,57            | 62,932          | 175,09,68           | 45,319          | 49,59,76            | 21,066          | 14,04,33            | 33,005          | 10,38,01            | I        |
| 25,559          | 10,78,61            | 44,113          | 40,37,10            | 62,276          | 25,93,99            | 45,038          | 43,74,82            | 21,025          | 12,94,13            | 32,957          | 9,38,38             | 1        |
| 103             | 1,54,09             | 297             | 1,44,47             | 656             | 149,15,69           | 281             | 5,84,94             | 41              | 1,10,20             | 48              | 99,63               | 2        |
| 10,234          | 49,85,18            | 11,762          | 23,95,13            | 29,138          | 238,20,39           | 17,490          | 29,27,16            | 8,151           | 19,04,21            | 13,941          | 9,38,71             | II       |
| 18              | 20,49               | 15              | 38,68               | 62              | 13,66,72            | 154             | 1,56,72             | —               | —                   | 108             | 1,11,34             | 1        |
| 10,190          | 48,75,80            | 11,732          | 23,49,80            | 28,987          | 211,14,29           | 17,330          | 27,65,46            | 8,134           | 18,85,63            | 13,828          | 7,55,16             | 2        |
| 2               | 1,57                | 9               | 3,81                | 12              | 52,01               | 3               | 84                  | 6               | 3,58                | 4               | 71,50               | 3        |
| 24              | 87,32               | 6               | 2,84                | 77              | 12,87,37            | 3               | 4,14                | 11              | 15,00               | 1               | 71                  | 4        |
| 1,807           | 5,17,45             | 5,522           | 4,62,82             | 5,397           | 12,24,22            | 4,306           | 4,28,34             | 1,605           | 1,50,40             | 822             | 80,67               | III      |
| 11,108          | 4,54,29             | 1,790           | 1,59,62             | 10,018          | 17,52,40            | 3,684           | 2,25,26             | 2,859           | 1,91,93             | 548             | 27,32               | IV       |
| 19,548          | 28,86,86            | 9,371           | 17,87,94            | 20,686          | 46,06,03            | 8,767           | 13,38,95            | 3,186           | 5,11,57             | 2,569           | 3,19,98             | V        |
| 4,297           | 4,16,28             | 810             | 1,24,71             | 3,274           | 4,47,73             | 1,081           | 89,93               | 225             | 34,60               | 576             | 96,71               | 1        |
| 962             | 4,94,91             | 641             | 6,31,91             | 2,022           | 13,30,98            | 250             | 1,86,65             | 142             | 1,64,44             | 74              | 64,52               | 2        |
| 14,289          | 19,75,67            | 7,920           | 10,31,32            | 15,390          | 28,27,32            | 7,436           | 10,62,37            | 2,819           | 3,12,53             | 1,919           | 1,58,75             | 3        |
| 27,783          | 23,10,79            | 28,986          | 36,76,60            | 54,307          | 61,39,03            | 38,768          | 26,45,25            | 15,697          | 12,05,51            | 10,726          | 6,11,76             | VI       |
| 710             | 2,93,43             | 312             | 1,00,22             | 1,487           | 13,73,09            | 633             | 97,69               | 451             | 3,22,46             | 143             | 29,32               | 1        |
| 27,073          | 20,17,36            | 28,674          | 35,76,38            | 52,820          | 47,65,94            | 38,135          | 25,47,56            | 15,246          | 8,83,05             | 10,583          | 5,82,44             | 2        |
| 14              | 80,19               | 9               | 10,47               | 33              | 7,89,56             | 7               | 6,28                | 2               | 1,06                | —               | —                   | VII      |
| 14,731          | 15,48,44            | 6,939           | 4,84,49             | 23,404          | 30,07,82            | 5,419           | 5,68,97             | 6,430           | 2,20,61             | 814             | 28,17               | VIII     |
| 1,10,887        | 140,15,90           | 1,08,789        | 131,58,64           | 2,05,915        | 588,49,13           | 1,23,760        | 130,99,97           | 58,996          | 55,89,62            | 62,425          | 30,44,62            | Total    |
| 6,918           | 1,61,49             | 6,981           | 2,83,84             | 7,955           | 3,73,89             | 12,978          | 6,44,12             | 6,000           | 2,77,07             | 10,314          | 2,82,51             | 1        |
| 2,386           | 10,70,10            | 3,631           | 9,15,20             | 17,101          | 65,29,66            | 3,985           | 8,97,21             | 1,564           | 15,34,19            | 3,257           | 4,61,24             | 2        |

TABLE No. 5.9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

## EASTERN REGION

| OCCUPATION                                 | SAMASTIPUR      |                     | SARAN           |                     | SHEKHPURA       |                     | SHEOHAR         |                     |
|--------------------------------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|
|                                            | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |
|                                            | 95              | 96                  | 97              | 98                  | 99              | 100                 | 101             | 102                 |
| <b>I. AGRICULTURE</b>                      | <b>39,086</b>   | <b>34,78,30</b>     | <b>50,410</b>   | <b>35,04,58</b>     | <b>15,916</b>   | <b>6,53,74</b>      | <b>5,195</b>    | <b>1,97,60</b>      |
| 1. Direct Finance                          | 38,879          | 33,40,58            | 49,704          | 29,41,67            | 15,915          | 6,53,41             | 5,195           | 1,97,60             |
| 2. Indirect Finance                        | 207             | 1,37,72             | 706             | 5,62,91             | 1               | 33                  | —               | —                   |
| <b>II. INDUSTRY</b>                        | <b>12,324</b>   | <b>17,58,44</b>     | <b>10,303</b>   | <b>15,87,93</b>     | <b>755</b>      | <b>34,77</b>        | <b>1,659</b>    | <b>59,39</b>        |
| 1. Mining & Quarrying                      | 6               | 2,93                | 47              | 47,15               | —               | —                   | —               | —                   |
| 2. Manufacturing & Processing              | 12,295          | 17,33,64            | 10,250          | 15,38,01            | 755             | 34,77               | 1,659           | 59,39               |
| 3. Electricity, Gas & Water                | 21              | 18,15               | 3               | 1,37                | —               | —                   | —               | —                   |
| 4. Construction                            | 2               | 3,72                | 3               | 1,40                | —               | —                   | —               | —                   |
| <b>III. TRANSPORT OPERATORS</b>            | <b>3,160</b>    | <b>3,36,96</b>      | <b>3,792</b>    | <b>4,68,96</b>      | <b>1,420</b>    | <b>80,94</b>        | <b>834</b>      | <b>41,36</b>        |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>2,717</b>    | <b>2,81,39</b>      | <b>4,955</b>    | <b>2,53,43</b>      | <b>475</b>      | <b>31,60</b>        | <b>439</b>      | <b>47,61</b>        |
| <b>V. PERSONAL LOANS</b>                   | <b>8,176</b>    | <b>12,35,36</b>     | <b>9,524</b>    | <b>15,05,71</b>     | <b>929</b>      | <b>85,56</b>        | <b>305</b>      | <b>30,03</b>        |
| 1. Loans for Purchase of Consumer Durables | 466             | 62,06               | 332             | 25,54               | 11              | 1,30                | 18              | 1,57                |
| 2. Loans for Housing                       | 516             | 3,29,65             | 703             | 5,48,07             | 24              | 4,96                | 9               | 2,79                |
| 3. Rest of the Personal Loans              | 7,194           | 8,43,65             | 8,489           | 9,32,10             | 894             | 79,30               | 278             | 25,67               |
| <b>VI. TRADE</b>                           | <b>31,800</b>   | <b>27,44,01</b>     | <b>31,305</b>   | <b>27,60,26</b>     | <b>4,810</b>    | <b>2,54,24</b>      | <b>5,192</b>    | <b>2,31,35</b>      |
| 1. Wholesale Trade                         | 869             | 4,18,67             | 125             | 1,47,45             | 32              | 7,95                | 29              | 2,09                |
| 2. Retail Trade                            | 30,931          | 23,25,34            | 31,180          | 26,12,81            | 4,778           | 2,46,29             | 5,163           | 2,29,26             |
| <b>VII. FINANCE</b>                        | <b>8</b>        | <b>9,11</b>         | <b>3</b>        | <b>1,74</b>         | <b>—</b>        | <b>—</b>            | <b>—</b>        | <b>—</b>            |
| <b>VIII. ALL OTHERS</b>                    | <b>3,587</b>    | <b>3,61,52</b>      | <b>3,423</b>    | <b>4,10,50</b>      | <b>189</b>      | <b>11,92</b>        | <b>809</b>      | <b>63,16</b>        |
| <b>TOTAL BANK CREDIT</b>                   | <b>1,00,858</b> | <b>102,05,09</b>    | <b>1,13,715</b> | <b>104,93,11</b>    | <b>24,494</b>   | <b>11,52,77</b>     | <b>14,433</b>   | <b>6,70,50</b>      |
| OF WHICH: 1. Artisans & Village Industries | 8,904           | 3,94,81             | 6,732           | 4,03,13             | 704             | 30,28               | 1,204           | 28,15               |
| 2. Other Small Scale Industries            | 3,067           | 8,62,36             | 3,327           | 9,25,98             | 51              | 4,49                | 455             | 31,24               |

| OCCUPATION                                 | SITAMARHI       |                     | SIWAN           |                     | SUPAUL          |                     | VAISHALI        |                     |
|--------------------------------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|
|                                            | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |
|                                            | 103             | 104                 | 105             | 106                 | 107             | 108                 | 109             | 110                 |
| <b>I. AGRICULTURE</b>                      | <b>41,719</b>   | <b>27,11,19</b>     | <b>28,590</b>   | <b>21,73,13</b>     | <b>27,606</b>   | <b>12,33,73</b>     | <b>42,849</b>   | <b>23,25,45</b>     |
| 1. Direct Finance                          | 41,602          | 26,05,73            | 28,331          | 21,20,34            | 27,545          | 12,21,88            | 42,745          | 23,02,24            |
| 2. Indirect Finance                        | 117             | 1,05,46             | 259             | 52,79               | 61              | 11,85               | 104             | 23,21               |
| <b>II. INDUSTRY</b>                        | <b>10,769</b>   | <b>16,48,75</b>     | <b>9,105</b>    | <b>9,72,93</b>      | <b>8,979</b>    | <b>4,61,80</b>      | <b>12,245</b>   | <b>11,78,06</b>     |
| 1. Mining & Quarrying                      | 16              | 21,30               | 4               | 2,50                | —               | —                   | 6               | 7,39                |
| 2. Manufacturing & Processing              | 10,747          | 16,04,57            | 9,099           | 9,68,45             | 8,978           | 4,61,64             | 12,237          | 11,69,75            |
| 3. Electricity, Gas & Water                | 3               | 8,89                | —               | —                   | 1               | 16                  | 2               | 92                  |
| 4. Construction                            | 3               | 13,99               | 2               | 1,98                | —               | —                   | —               | —                   |
| <b>III. TRANSPORT OPERATORS</b>            | <b>7,403</b>    | <b>4,84,47</b>      | <b>2,780</b>    | <b>3,25,31</b>      | <b>1,106</b>    | <b>44,22</b>        | <b>6,077</b>    | <b>5,06,84</b>      |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>2,339</b>    | <b>2,08,33</b>      | <b>2,384</b>    | <b>1,73,84</b>      | <b>1,661</b>    | <b>86,97</b>        | <b>6,105</b>    | <b>2,49,59</b>      |
| <b>V. PERSONAL LOANS</b>                   | <b>3,610</b>    | <b>7,90,98</b>      | <b>6,208</b>    | <b>10,92,76</b>     | <b>3,543</b>    | <b>2,88,53</b>      | <b>5,164</b>    | <b>9,75,75</b>      |
| 1. Loans for Purchase of Consumer Durables | 657             | 1,24,35             | 407             | 72,97               | 214             | 29,80               | 131             | 19,52               |
| 2. Loans for Housing                       | 367             | 2,86,63             | 401             | 3,00,65             | 52              | 47,49               | 803             | 4,14,42             |
| 3. Rest of the Personal Loans              | 2,586           | 3,80,00             | 5,400           | 7,19,14             | 3,277           | 2,11,24             | 4,230           | 5,41,81             |
| <b>VI. TRADE</b>                           | <b>39,121</b>   | <b>21,75,97</b>     | <b>36,365</b>   | <b>25,22,08</b>     | <b>16,768</b>   | <b>9,56,54</b>      | <b>46,646</b>   | <b>25,00,95</b>     |
| 1. Wholesale Trade                         | 515             | 1,59,67             | 109             | 1,54,92             | 104             | 51,14               | 455             | 1,48,12             |
| 2. Retail Trade                            | 38,606          | 20,16,30            | 36,256          | 23,67,16            | 16,664          | 9,05,40             | 46,191          | 23,52,83            |
| <b>VII. FINANCE</b>                        | <b>3</b>        | <b>39</b>           | <b>1</b>        | <b>64,73</b>        | <b>—</b>        | <b>—</b>            | <b>4</b>        | <b>1,92</b>         |
| <b>VIII. ALL OTHERS</b>                    | <b>1,954</b>    | <b>1,68,73</b>      | <b>4,484</b>    | <b>3,90,61</b>      | <b>4,727</b>    | <b>1,58,53</b>      | <b>5,364</b>    | <b>3,46,28</b>      |
| <b>TOTAL BANK CREDIT</b>                   | <b>1,06,918</b> | <b>81,88,81</b>     | <b>89,917</b>   | <b>77,15,39</b>     | <b>64,390</b>   | <b>32,30,32</b>     | <b>1,24,454</b> | <b>80,84,84</b>     |
| OF WHICH: 1. Artisans & Village Industries | 7,715           | 3,60,02             | 5,967           | 2,54,09             | 7,036           | 3,08,97             | 9,691           | 4,18,30             |
| 2. Other Small Scale Industries            | 2,306           | 6,21,24             | 2,142           | 5,24,72             | 1,922           | 1,43,47             | 2,076           | 5,65,22             |

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

**STATE : ORISSA**

(Amount in Rupees Thousand)

| ANGUL           |                     | BALANGIR        |                     | BALESHWAR       |                     | BARGARH         |                     | BHADRAK         |                     | BOUDH           |                     | Item No. |
|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|----------|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | 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                   | 9               | 10                  | 11              | 12                  |          |
| 27,307          | 11,71,27            | 33,348          | 27,49,62            | 53,724          | 43,06,08            | 48,834          | 26,37,14            | 33,048          | 16,80,47            | 12,997          | 7,36,67             | I        |
| 27,298          | 11,70,29            | 33,200          | 16,02,01            | 52,147          | 41,20,24            | 48,767          | 26,30,20            | 32,807          | 16,62,32            | 12,890          | 6,62,39             | 1        |
| 9               | 98                  | 148             | 11,47,61            | 1,577           | 1,85,84             | 67              | 6,94                | 241             | 18,15               | 107             | 74,28               | 2        |
| 4,806           | 3,72,42             | 8,400           | 13,62,88            | 8,385           | 65,56,85            | 8,937           | 5,08,93             | 2,789           | 6,01,35             | 5,802           | 2,90,73             | II       |
| 1               | 3,41                | 16              | 31,06               | 17              | 82,04               | 1               | 2,93                | 2               | 19,93               | —               | —                   | 1        |
| 4,799           | 3,65,52             | 8,381           | 13,29,86            | 8,332           | 63,10,79            | 8,934           | 5,03,27             | 2,786           | 5,81,08             | 5,802           | 2,90,73             | 2        |
| 2               | 94                  | 1               | 97                  | 19              | 69,50               | —               | —                   | —               | —                   | —               | —                   | 3        |
| 4               | 2,55                | 2               | 99                  | 17              | 94,52               | 2               | 2,73                | 1               | 34                  | —               | —                   | 4        |
| 948             | 1,91,25             | 2,740           | 3,42,89             | 2,322           | 4,36,98             | 1,028           | 1,09,32             | 1,203           | 1,25,64             | 416             | 2,14,31             | III      |
| 5,381           | 2,33,95             | 3,146           | 1,49,08             | 7,582           | 5,96,79             | 2,524           | 1,13,14             | 4,101           | 2,65,44             | 2,674           | 76,61               | IV       |
| 7,934           | 6,60,49             | 8,228           | 12,90,99            | 15,373          | 26,59,31            | 5,811           | 3,97,88             | 6,917           | 6,25,28             | 3,080           | 3,10,24             | V        |
| 398             | 32,71               | 369             | 29,21               | 794             | 93,87               | 103             | 7,30                | 273             | 13,42               | 166             | 10,45               | 1        |
| 533             | 80,41               | 313             | 5,64,96             | 1,219           | 10,30,91            | 79              | 57,49               | 218             | 99,69               | 83              | 68,29               | 2        |
| 7,003           | 5,47,37             | 7,546           | 6,96,82             | 13,360          | 15,34,53            | 5,629           | 3,33,09             | 6,426           | 5,12,17             | 2,831           | 2,31,50             | 3        |
| 16,297          | 8,60,57             | 24,926          | 14,55,88            | 28,543          | 32,21,12            | 23,642          | 9,70,15             | 24,165          | 14,81,79            | 7,588           | 3,77,40             | VI       |
| 388             | 62,28               | 95              | 76,25               | 388             | 9,41,86             | 42              | 12,05               | 109             | 60,37               | 61              | 45,68               | 1        |
| 15,909          | 7,98,29             | 24,831          | 13,79,63            | 28,155          | 22,79,26            | 23,600          | 9,58,10             | 24,056          | 14,21,42            | 7,527           | 3,31,72             | 2        |
| —               | —                   | 6               | 15,45               | 17              | 1,32,38             | —               | —                   | —               | —                   | —               | —                   | VII      |
| 6,536           | 4,72,05             | 7,989           | 2,72,58             | 5,105           | 5,33,43             | 5,324           | 2,99,35             | 3,049           | 1,72,88             | 2,833           | 1,61,01             | VIII     |
| 69,209          | 39,62,00            | 88,783          | 76,39,37            | 1,21,051        | 184,42,94           | 96,100          | 50,35,91            | 75,272          | 49,52,85            | 35,390          | 21,66,97            | Total    |
| 3,474           | 1,68,38             | 6,031           | 2,41,95             | 5,333           | 3,50,91             | 6,336           | 2,11,08             | 1,499           | 98,09               | 3,156           | 1,21,84             | 1        |
| 1,168           | 1,66,89             | 1,989           | 5,38,17             | 2,588           | 34,62,64            | 2,284           | 2,53,44             | 1,110           | 3,65,47             | 2,463           | 1,48,53             | 2        |

| CUTTACK         |                     | DEOGARH         |                     | DHENKANAL       |                     | GAJAPATI        |                     | GANJAM          |                     | JAGAT SINGHPUR  |                     | Item No. |
|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|----------|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |          |
| 13              | 14                  | 15              | 16                  | 17              | 18                  | 19              | 20                  | 21              | 22                  | 23              | 24                  |          |
| 74,769          | 68,17,95            | 4,671           | 1,80,20             | 57,162          | 26,34,55            | 11,931          | 7,06,18             | 79,190          | 55,43,20            | 29,381          | 14,76,30            | I        |
| 74,394          | 51,93,97            | 4,660           | 1,77,82             | 56,436          | 25,66,69            | 11,817          | 5,85,96             | 78,825          | 50,86,15            | 29,101          | 14,54,98            | 1        |
| 375             | 16,23,98            | 11              | 2,38                | 726             | 67,86               | 114             | 1,20,22             | 365             | 4,57,05             | 280             | 21,32               | 2        |
| 20,343          | 244,11,30           | 878             | 49,25               | 8,859           | 30,63,67            | 1,439           | 4,28,56             | 10,963          | 24,71,88            | 4,249           | 5,91,91             | II       |
| 37              | 1,16,91             | —               | —                   | 25              | 1,89,59             | —               | —                   | 14              | 1,18,89             | —               | —                   | 1        |
| 20,190          | 236,26,94           | 877             | 48,81               | 8,816           | 26,98,11            | 1,438           | 4,13,38             | 10,927          | 23,20,21            | 4,240           | 5,66,98             | 2        |
| 18              | 86,67               | —               | —                   | 6               | 1,27,32             | —               | —                   | 3               | 1,04                | 2               | 21,36               | 3        |
| 98              | 5,80,78             | 1               | 44                  | 12              | 48,65               | 1               | 15,18               | 19              | 31,74               | 7               | 3,57                | 4        |
| 5,213           | 37,69,15            | 201             | 29,55               | 1,637           | 5,64,65             | 123             | 47,56               | 3,303           | 13,22,53            | 1,980           | 2,17,44             | III      |
| 10,384          | 17,04,00            | 434             | 15,30               | 7,003           | 4,20,14             | 3,060           | 83,72               | 11,303          | 6,25,24             | 3,818           | 2,01,45             | IV       |
| 26,663          | 59,97,58            | 2,308           | 1,49,64             | 10,318          | 14,75,12            | 3,362           | 3,10,80             | 29,030          | 42,94,19            | 9,204           | 7,37,21             | V        |
| 2,174           | 2,69,58             | 30              | 5,63                | 602             | 42,07               | 59              | 5,09                | 1,419           | 1,54,18             | 331             | 34,28               | 1        |
| 3,559           | 22,88,11            | 22              | 28,99               | 472             | 4,43,83             | 68              | 52,82               | 1,780           | 12,79,92            | 95              | 51,65               | 2        |
| 20,930          | 34,39,89            | 2,256           | 1,15,02             | 9,244           | 9,89,22             | 3,235           | 2,52,89             | 25,831          | 28,60,09            | 8,778           | 6,51,28             | 3        |
| 56,155          | 72,93,51            | 3,319           | 1,51,18             | 21,670          | 16,19,66            | 5,938           | 2,63,15             | 44,459          | 39,97,94            | 22,283          | 12,68,41            | VI       |
| 1,091           | 18,79,62            | 32              | 5,21                | 72              | 87,82               | 112             | 19,54               | 1,115           | 6,27,40             | 247             | 16,76               | 1        |
| 55,064          | 54,13,89            | 3,287           | 1,45,97             | 21,598          | 15,31,84            | 5,826           | 2,43,61             | 43,344          | 33,70,54            | 22,036          | 12,51,65            | 2        |
| 34              | 4,00,51             | —               | —                   | 5               | 3,37,44             | 1               | 1,35                | 15              | 3,99,32             | 1               | 63                  | VII      |
| 16,703          | 48,55,83            | 1,000           | 73,36               | 8,021           | 3,79,99             | 5,868           | 3,58,84             | 45,722          | 28,68,53            | 5,031           | 4,27,04             | VIII     |
| 2,10,264        | 552,49,83           | 12,811          | 6,48,48             | 1,14,675        | 104,95,22           | 31,722          | 22,00,16            | 2,23,985        | 215,22,83           | 75,947          | 49,20,39            | Total    |
| 11,522          | 7,47,08             | 650             | 22,51               | 6,374           | 3,10,47             | 1,103           | 22,02               | 6,080           | 4,58,20             | 3,119           | 1,27,24             | 1        |
| 7,141           | 70,13,85            | 214             | 21,32               | 1,972           | 5,83,66             | 208             | 31,03               | 4,248           | 13,25,42            | 934             | 3,68,00             | 2        |

TABLE No. 5.9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

**EASTERN REGION**

| OCCUPATION                                 | JAJPUR          |                     | JHARSUGUDA      |                     | KALAHANDI       |                     | KENDRAPARA      |                     |
|--------------------------------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|
|                                            | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |
|                                            | 25              | 26                  | 27              | 28                  | 29              | 30                  | 31              | 32                  |
| <b>I. AGRICULTURE</b>                      | <b>47,582</b>   | <b>22,23,25</b>     | <b>8,707</b>    | <b>4,01,89</b>      | <b>66,886</b>   | <b>27,27,84</b>     | <b>35,727</b>   | <b>18,76,36</b>     |
| 1. Direct Finance                          | 47,386          | 21,84,59            | 8,705           | 3,82,95             | 65,796          | 25,01,81            | 35,640          | 18,48,32            |
| 2. Indirect Finance                        | 196             | 38,66               | 2               | 18,94               | 1,090           | 2,26,03             | 87              | 28,04               |
| <b>II. INDUSTRY</b>                        | <b>12,693</b>   | <b>9,25,50</b>      | <b>2,437</b>    | <b>12,71,15</b>     | <b>23,852</b>   | <b>25,05,15</b>     | <b>6,335</b>    | <b>4,61,46</b>      |
| 1. Mining & Quarrying                      | 13              | 12,93               | 5               | 12,91               | 1               | 1,77                | 1               | 43                  |
| 2. Manufacturing & Processing              | 12,678          | 8,12,27             | 2,424           | 11,98,05            | 23,845          | 24,98,43            | 6,334           | 4,61,03             |
| 3. Electricity, Gas & Water                | 1               | 1,00,00             | —               | —                   | 3               | 88                  | —               | —                   |
| 4. Construction                            | 1               | 30                  | 8               | 60,19               | 3               | 4,07                | —               | —                   |
| <b>III. TRANSPORT OPERATORS</b>            | <b>4,380</b>    | <b>3,42,50</b>      | <b>182</b>      | <b>55,05</b>        | <b>2,047</b>    | <b>2,61,35</b>      | <b>2,308</b>    | <b>1,49,80</b>      |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>5,725</b>    | <b>3,26,97</b>      | <b>2,864</b>    | <b>1,40,21</b>      | <b>2,373</b>    | <b>88,57</b>        | <b>4,566</b>    | <b>2,35,52</b>      |
| <b>V. PERSONAL LOANS</b>                   | <b>9,056</b>    | <b>8,19,92</b>      | <b>4,863</b>    | <b>4,76,21</b>      | <b>9,511</b>    | <b>9,88,23</b>      | <b>8,287</b>    | <b>7,12,88</b>      |
| 1. Loans for Purchase of Consumer Durables | 509             | 47,08               | 399             | 50,23               | 505             | 50,66               | 427             | 26,85               |
| 2. Loans for Housing                       | 1,251           | 1,23,65             | 131             | 59,11               | 307             | 2,36,84             | 91              | 54,20               |
| 3. Rest of the Personal Loans              | 7,296           | 6,49,19             | 4,333           | 3,66,87             | 8,699           | 7,00,73             | 7,769           | 6,31,83             |
| <b>VI. TRADE</b>                           | <b>40,087</b>   | <b>21,02,05</b>     | <b>7,487</b>    | <b>5,77,08</b>      | <b>42,419</b>   | <b>12,85,59</b>     | <b>31,636</b>   | <b>17,05,81</b>     |
| 1. Wholesale Trade                         | 162             | 73,89               | 21              | 2,17,60             | 636             | 1,13,21             | 259             | 78,71               |
| 2. Retail Trade                            | 39,925          | 20,28,16            | 7,466           | 3,59,48             | 41,783          | 11,72,38            | 31,377          | 16,27,10            |
| <b>VII. FINANCE</b>                        | <b>—</b>        | <b>—</b>            | <b>—</b>        | <b>—</b>            | <b>2</b>        | <b>—</b>            | <b>—</b>        | <b>—</b>            |
| <b>VIII. ALL OTHERS</b>                    | <b>10,735</b>   | <b>5,42,73</b>      | <b>2,475</b>    | <b>2,65,45</b>      | <b>2,820</b>    | <b>3,64,72</b>      | <b>5,971</b>    | <b>4,15,78</b>      |
| <b>TOTAL BANK CREDIT</b>                   | <b>1,30,258</b> | <b>72,82,92</b>     | <b>29,015</b>   | <b>31,87,04</b>     | <b>1,49,910</b> | <b>82,21,45</b>     | <b>94,830</b>   | <b>55,57,61</b>     |
| OF WHICH: 1. Artisans & Village Industries | 9,416           | 3,94,62             | 894             | 31,96               | 17,718          | 3,42,51             | 4,489           | 2,07,89             |
| 2. Other Small Scale Industries            | 2,553           | 2,88,13             | 921             | 5,20,93             | 4,852           | 5,26,94             | 1,545           | 1,68,66             |

| OCCUPATION                                 | KEONJHAR        |                     | KHURDA          |                     | KORAPUT         |                     | MALKANGIRI      |                     |
|--------------------------------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|
|                                            | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |
|                                            | 33              | 34                  | 35              | 36                  | 37              | 38                  | 39              | 40                  |
| <b>I. AGRICULTURE</b>                      | <b>61,867</b>   | <b>21,44,71</b>     | <b>33,523</b>   | <b>43,97,43</b>     | <b>59,067</b>   | <b>19,44,35</b>     | <b>19,429</b>   | <b>4,43,15</b>      |
| 1. Direct Finance                          | 61,814          | 20,61,68            | 33,027          | 29,60,99            | 58,983          | 18,92,19            | 19,286          | 4,27,39             |
| 2. Indirect Finance                        | 53              | 83,03               | 496             | 14,36,44            | 84              | 52,16               | 143             | 15,76               |
| <b>II. INDUSTRY</b>                        | <b>7,829</b>    | <b>31,70,76</b>     | <b>9,866</b>    | <b>187,56,80</b>    | <b>4,990</b>    | <b>24,79,02</b>     | <b>3,335</b>    | <b>56,08</b>        |
| 1. Mining & Quarrying                      | 50              | 2,45,92             | 23              | 24,30,33            | 4               | 8,86                | —               | —                   |
| 2. Manufacturing & Processing              | 7,770           | 28,26,08            | 9,800           | 124,30,98           | 4,965           | 24,16,06            | 3,335           | 56,08               |
| 3. Electricity, Gas & Water                | 1               | 33,83               | 9               | 37,44,57            | —               | —                   | —               | —                   |
| 4. Construction                            | 8               | 64,93               | 34              | 1,50,92             | 21              | 54,10               | —               | —                   |
| <b>III. TRANSPORT OPERATORS</b>            | <b>1,257</b>    | <b>4,64,25</b>      | <b>3,320</b>    | <b>6,14,01</b>      | <b>1,714</b>    | <b>4,20,42</b>      | <b>365</b>      | <b>27,52</b>        |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>4,871</b>    | <b>2,32,88</b>      | <b>8,830</b>    | <b>28,93,60</b>     | <b>2,431</b>    | <b>1,22,30</b>      | <b>552</b>      | <b>50,15</b>        |
| <b>V. PERSONAL LOANS</b>                   | <b>9,960</b>    | <b>13,67,37</b>     | <b>35,784</b>   | <b>65,92,23</b>     | <b>14,377</b>   | <b>17,36,72</b>     | <b>2,852</b>    | <b>1,35,67</b>      |
| 1. Loans for Purchase of Consumer Durables | 889             | 1,03,52             | 3,919           | 4,45,64             | 994             | 86,10               | 83              | 4,30                |
| 2. Loans for Housing                       | 593             | 3,79,23             | 1,574           | 19,83,47            | 568             | 5,09,84             | 7               | 7,41                |
| 3. Rest of the Personal Loans              | 8,478           | 8,84,62             | 30,291          | 41,63,12            | 12,815          | 11,40,78            | 2,762           | 1,23,96             |
| <b>VI. TRADE</b>                           | <b>19,456</b>   | <b>18,26,46</b>     | <b>36,808</b>   | <b>36,85,70</b>     | <b>33,641</b>   | <b>12,15,44</b>     | <b>8,576</b>    | <b>1,84,14</b>      |
| 1. Wholesale Trade                         | 178             | 7,01,40             | 1,307           | 9,46,65             | 168             | 1,39,98             | 1               | 51                  |
| 2. Retail Trade                            | 19,278          | 11,25,06            | 35,501          | 27,39,05            | 33,473          | 10,75,46            | 8,575           | 1,83,63             |
| <b>VII. FINANCE</b>                        | <b>1</b>        | <b>1,09</b>         | <b>11</b>       | <b>9,17,77</b>      | <b>1</b>        | <b>1,21</b>         | <b>—</b>        | <b>—</b>            |
| <b>VIII. ALL OTHERS</b>                    | <b>4,509</b>    | <b>3,37,90</b>      | <b>32,333</b>   | <b>134,76,05</b>    | <b>23,157</b>   | <b>9,69,22</b>      | <b>3,880</b>    | <b>58,19</b>        |
| <b>TOTAL BANK CREDIT</b>                   | <b>1,09,750</b> | <b>95,45,42</b>     | <b>1,60,475</b> | <b>513,33,59</b>    | <b>1,39,378</b> | <b>88,88,68</b>     | <b>38,989</b>   | <b>9,54,90</b>      |
| OF WHICH: 1. Artisans & Village Industries | 4,024           | 1,54,37             | 4,704           | 3,82,41             | 3,440           | 1,34,55             | 2,572           | 40,61               |
| 2. Other Small Scale Industries            | 3,379           | 4,20,01             | 4,649           | 23,73,40            | 1,237           | 5,08,08             | 98              | 8,48                |

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

(Amount in Rupees Thousand)

| MAYURBHANJ      |                     | NAWAPARA        |                     | NAYAGARH        |                     | NOWRANGPUR      |                     | PHULABANI       |                     | PURI            |                     | Item No. |
|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|----------|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |          |
| 41              | 42                  | 43              | 44                  | 45              | 46                  | 47              | 48                  | 49              | 50                  | 51              | 52                  |          |
| 65,086          | 25,89,78            | 27,671          | 8,47,42             | 27,165          | 13,94,52            | 38,848          | 11,92,86            | 18,030          | 4,86,41             | 41,913          | 78,48,94            | I        |
| 64,968          | 24,57,04            | 27,177          | 8,31,93             | 26,652          | 13,62,04            | 38,333          | 11,45,41            | 17,970          | 4,75,80             | 41,517          | 54,29,86            | 1        |
| 118             | 1,32,74             | 494             | 15,49               | 513             | 32,48               | 515             | 47,45               | 60              | 10,61               | 396             | 24,19,08            | 2        |
| 22,126          | 22,33,89            | 13,889          | 2,92,80             | 5,123           | 3,64,71             | 3,200           | 1,20,40             | 15,167          | 3,81,41             | 7,779           | 165,01,78           | II       |
| 19              | 34,96               | 2               | 76                  | —               | —                   | —               | —                   | —               | —                   | 31              | 11,47,67            | 1        |
| 22,099          | 21,92,08            | 13,887          | 2,92,04             | 5,123           | 3,64,71             | 3,199           | 1,17,98             | 15,167          | 3,81,41             | 7,671           | 149,82,85           | 2        |
| 5               | 2,74                | —               | —                   | —               | —                   | 1               | 2,42                | —               | —                   | 29              | 1,66,50             | 3        |
| 3               | 4,11                | —               | —                   | —               | —                   | —               | —                   | —               | —                   | 48              | 2,04,76             | 4        |
| 2,329           | 4,08,29             | 1,180           | 43,41               | 1,530           | 1,75,94             | 2,515           | 98,70               | 398             | 61,03               | 2,244           | 10,52,92            | III      |
| 10,716          | 4,16,99             | 1,130           | 24,54               | 4,649           | 1,98,13             | 896             | 23,77               | 1,968           | 74,00               | 6,343           | 17,60,37            | IV       |
| 13,962          | 16,52,65            | 1,993           | 1,19,16             | 5,079           | 4,13,29             | 6,117           | 2,74,22             | 6,731           | 3,95,17             | 17,669          | 61,81,28            | V        |
| 883             | 83,05               | 65              | 5,83                | 75              | 10,49               | 183             | 10,57               | 162             | 13,19               | 491             | 87,09               | 1        |
| 818             | 5,02,52             | 14              | 1,59                | 277             | 56,84               | 214             | 11,73               | 328             | 39,96               | 1,834           | 35,92,05            | 2        |
| 12,261          | 10,67,08            | 1,914           | 1,11,74             | 4,727           | 3,45,96             | 5,720           | 2,51,92             | 6,241           | 3,42,02             | 15,344          | 25,02,14            | 3        |
| 29,975          | 15,39,24            | 13,670          | 3,34,48             | 12,491          | 6,07,33             | 20,420          | 3,78,53             | 12,698          | 5,03,96             | 24,217          | 41,36,73            | VI       |
| 217             | 1,42,06             | 77              | 6,14                | 137             | 31,63               | 671             | 60,39               | 194             | 4,49                | 664             | 8,98,04             | 1        |
| 29,758          | 13,97,18            | 13,593          | 3,28,34             | 12,354          | 5,75,70             | 19,749          | 3,18,14             | 12,504          | 4,99,47             | 23,553          | 32,38,69            | 2        |
| 14              | 4,88,85             | —               | —                   | —               | —                   | —               | —                   | —               | —                   | 27              | 8,92,37             | VII      |
| 8,357           | 5,08,79             | 657             | 22,81               | 9,403           | 3,59,74             | 6,255           | 2,46,66             | 1,095           | 62,27               | 18,768          | 56,11,59            | VIII     |
| 1,52,565        | 98,38,48            | 60,190          | 16,84,62            | 65,440          | 35,13,66            | 78,251          | 23,35,14            | 56,087          | 19,64,25            | 1,18,960        | 439,85,98           | Total    |
| 18,462          | 4,48,12             | 11,174          | 2,04,60             | 3,728           | 1,89,03             | 2,368           | 83,98               | 8,850           | 1,93,04             | 3,292           | 3,68,24             | 1        |
| 3,186           | 6,57,15             | 2,713           | 87,44               | 1,336           | 1,51,03             | 471             | 25,64               | 6,316           | 1,87,89             | 3,379           | 63,29,14            | 2        |

**STATE : SIKKIM**

| RAYAGADA        |                     | SAMBALPUR       |                     | SONEPUR         |                     | SUNDERGARH      |                     | EAST SIKKIM     |                     | NORTH SIKKIM    |                     | Item No. |
|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|----------|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |          |
| 53              | 54                  | 55              | 56                  | 57              | 58                  | 59              | 60                  | 1               | 2                   | 3               | 4                   |          |
| 33,682          | 9,58,82             | 27,804          | 32,88,51            | 18,400          | 7,70,06             | 38,229          | 22,57,55            | 4,200           | 3,34,35             | 1,239           | 62,70               | I        |
| 33,312          | 9,38,07             | 26,162          | 30,10,36            | 18,102          | 7,53,58             | 37,219          | 20,06,96            | 4,200           | 3,34,35             | 1,239           | 62,70               | 1        |
| 370             | 20,75               | 1,642           | 2,78,15             | 298             | 16,48               | 1,010           | 2,50,59             | —               | —                   | —               | —                   | 2        |
| 2,956           | 29,02,76            | 6,770           | 141,28,59           | 4,524           | 1,48,94             | 3,678           | 145,72,49           | 373             | 9,49,72             | 55              | 2,16                | II       |
| 1               | 46                  | 50              | 5,79,23             | 1               | 41                  | 36              | 72,43               | 2               | 6,60                | —               | —                   | 1        |
| 2,954           | 28,95,35            | 6,691           | 134,79,64           | 4,523           | 1,48,53             | 3,575           | 142,64,57           | 368             | 9,36,24             | 55              | 2,16                | 2        |
| —               | —                   | 3               | 1,12                | —               | —                   | 24              | 12,16               | —               | —                   | —               | —                   | 3        |
| 1               | 6,95                | 26              | 68,60               | —               | —                   | 43              | 2,23,33             | 3               | 6,88                | —               | —                   | 4        |
| 1,245           | 1,06,59             | 1,056           | 5,06,85             | 980             | 30,99               | 1,364           | 6,19,07             | 142             | 1,28,43             | 6               | 9,72                | III      |
| 2,604           | 50,64               | 1,859           | 2,98,20             | 517             | 26,11               | 2,516           | 5,47,11             | 81              | 1,74,91             | 3               | 36                  | IV       |
| 6,551           | 4,74,02             | 12,705          | 23,97,33            | 2,015           | 1,58,19             | 20,281          | 33,81,87            | 1,242           | 3,69,02             | 184             | 16,74               | V        |
| 460             | 42,69               | 1,148           | 1,24,77             | 261             | 8,55                | 2,060           | 2,54,98             | 95              | 13,85               | 25              | 2,08                | 1        |
| 230             | 75,71               | 939             | 8,63,80             | 1               | 18                  | 706             | 5,88,56             | 47              | 50,23               | —               | —                   | 2        |
| 5,861           | 3,55,62             | 10,618          | 14,08,76            | 1,753           | 1,49,46             | 17,515          | 25,38,33            | 1,100           | 3,04,94             | 159             | 14,66               | 3        |
| 23,955          | 5,95,62             | 17,393          | 23,63,81            | 8,013           | 2,84,67             | 16,390          | 20,73,11            | 1,186           | 7,38,79             | 183             | 39,25               | VI       |
| 76              | 10,74               | 509             | 10,31,71            | 40              | 4,38                | 687             | 4,32,27             | 20              | 52,28               | 11              | 94                  | 1        |
| 23,879          | 5,84,88             | 16,884          | 13,32,10            | 7,973           | 2,80,29             | 15,703          | 16,40,84            | 1,166           | 6,86,51             | 172             | 38,31               | 2        |
| —               | —                   | 2               | 49                  | —               | —                   | 58              | 1,98,07             | 1               | 85,98               | —               | —                   | VII      |
| 9,871           | 2,87,52             | 6,931           | 6,00,19             | 680             | 55,15               | 6,971           | 15,69,44            | 383             | 1,21,57             | —               | —                   | VIII     |
| 80,864          | 53,75,97            | 74,520          | 235,83,97           | 35,129          | 14,74,11            | 89,487          | 252,18,71           | 7,608           | 29,02,77            | 1,670           | 1,30,93             | Total    |
| 2,483           | 48,22               | 3,389           | 1,67,88             | 3,043           | 86,39               | 1,093           | 76,38               | 100             | 7,69                | 51              | 1,72                | 1        |
| 359             | 64,16               | 2,351           | 33,35,43            | 1,339           | 57,60               | 1,945           | 38,02,21            | 222             | 3,27,81             | 4               | 44                  | 2        |

TABLE No. 5. 9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

| EASTERN REGION                             |                 |                     |                 |                     | STATE : WEST BENGAL |                     |                 |                     |
|--------------------------------------------|-----------------|---------------------|-----------------|---------------------|---------------------|---------------------|-----------------|---------------------|
| OCCUPATION                                 | SOUTH SIKKIM    |                     | WEST SIKKIM     |                     | BANKURA             |                     | BARDHAMAN       |                     |
|                                            | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts     | Amount Out-standing | No. of Accounts | Amount Out-standing |
|                                            | 5               | 6                   | 7               | 8                   | 1                   | 2                   | 3               | 4                   |
| <b>I. AGRICULTURE</b>                      | <b>4,988</b>    | <b>1,35,49</b>      | <b>3,894</b>    | <b>1,81,13</b>      | <b>88,186</b>       | <b>31,67,05</b>     | <b>1,24,582</b> | <b>83,12,51</b>     |
| 1. Direct Finance                          | 4,987           | 1,35,01             | 3,894           | 1,81,13             | 85,569              | 27,71,58            | 1,22,403        | 74,93,93            |
| 2. Indirect Finance                        | 1               | 48                  | —               | —                   | 2,617               | 3,95,47             | 2,179           | 8,18,58             |
| <b>II. INDUSTRY</b>                        | <b>113</b>      | <b>2,19,78</b>      | <b>148</b>      | <b>2,60,65</b>      | <b>78,965</b>       | <b>30,89,87</b>     | <b>75,148</b>   | <b>384,70,92</b>    |
| 1. Mining & Quarrying                      | —               | —                   | —               | —                   | 16                  | 23,24               | 24              | 2,04,78             |
| 2. Manufacturing & Processing              | 112             | 2,19,47             | 148             | 2,60,65             | 78,875              | 27,51,87            | 74,885          | 377,18,20           |
| 3. Electricity, Gas & Water                | —               | —                   | —               | —                   | 24                  | 12,67               | 44              | 32,34               |
| 4. Construction                            | 1               | 31                  | —               | —                   | 50                  | 3,02,09             | 195             | 5,15,60             |
| <b>III. TRANSPORT OPERATORS</b>            | <b>20</b>       | <b>20,98</b>        | <b>14</b>       | <b>1,28</b>         | <b>5,245</b>        | <b>3,06,73</b>      | <b>9,180</b>    | <b>13,92,49</b>     |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>9</b>        | <b>2,18</b>         | <b>—</b>        | <b>—</b>            | <b>11,583</b>       | <b>6,56,71</b>      | <b>16,242</b>   | <b>23,83,45</b>     |
| <b>V. PERSONAL LOANS</b>                   | <b>389</b>      | <b>75,40</b>        | <b>287</b>      | <b>76,59</b>        | <b>12,061</b>       | <b>16,10,69</b>     | <b>45,328</b>   | <b>75,54,22</b>     |
| 1. Loans for Purchase of Consumer Durables | 3               | 61                  | 50              | 11,11               | 611                 | 24,98               | 4,214           | 4,46,23             |
| 2. Loans for Housing                       | —               | —                   | 14              | 19,19               | 1,547               | 7,33,27             | 3,640           | 25,99,90            |
| 3. Rest of the Personal Loans              | 386             | 74,79               | 223             | 46,29               | 9,903               | 8,52,44             | 37,474          | 45,08,09            |
| <b>VI. TRADE</b>                           | <b>803</b>      | <b>60,68</b>        | <b>572</b>      | <b>68,10</b>        | <b>32,937</b>       | <b>22,71,85</b>     | <b>76,196</b>   | <b>81,16,38</b>     |
| 1. Wholesale Trade                         | —               | —                   | —               | —                   | 895                 | 1,96,97             | 2,040           | 16,90,85            |
| 2. Retail Trade                            | 803             | 60,68               | 572             | 68,10               | 32,042              | 20,74,88            | 74,156          | 64,25,53            |
| <b>VII. FINANCE</b>                        | <b>—</b>        | <b>—</b>            | <b>—</b>        | <b>—</b>            | <b>33</b>           | <b>33,49</b>        | <b>109</b>      | <b>5,53,98</b>      |
| <b>VIII. ALL OTHERS</b>                    | <b>1</b>        | <b>17</b>           | <b>137</b>      | <b>9,12</b>         | <b>8,128</b>        | <b>10,42,76</b>     | <b>34,009</b>   | <b>57,73,54</b>     |
| <b>TOTAL BANK CREDIT</b>                   | <b>6,323</b>    | <b>5,14,68</b>      | <b>5,052</b>    | <b>5,96,87</b>      | <b>2,37,138</b>     | <b>121,79,15</b>    | <b>3,80,794</b> | <b>725,57,49</b>    |
| OF WHICH: 1. Artisans & Village Industries | 84              | 4,85                | 135             | 6,36                | 57,329              | 14,00,30            | 46,502          | 20,03,15            |
| 2. Other Small Scale Industries            | 23              | 2,07,59             | 10              | 3,56                | 17,280              | 8,59,46             | 25,354          | 62,53,92            |

  

| OCCUPATION                                 | BIRBHUM         |                     | CALCUTTA        |                     | DAKSHIN DINAJPUR |                     | DARJILING       |                     |
|--------------------------------------------|-----------------|---------------------|-----------------|---------------------|------------------|---------------------|-----------------|---------------------|
|                                            | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts  | Amount Out-standing | No. of Accounts | Amount Out-standing |
|                                            | 5               | 6                   | 7               | 8                   | 9                | 10                  | 11              | 12                  |
| <b>I. AGRICULTURE</b>                      | <b>1,11,726</b> | <b>43,00,97</b>     | <b>16,289</b>   | <b>202,03,46</b>    | <b>33,563</b>    | <b>10,63,94</b>     | <b>40,871</b>   | <b>30,34,22</b>     |
| 1. Direct Finance                          | 1,10,837        | 37,38,34            | 14,174          | 88,79,16            | 32,977           | 10,36,62            | 40,829          | 24,26,71            |
| 2. Indirect Finance                        | 889             | 5,62,63             | 2,115           | 113,24,30           | 586              | 27,32               | 42              | 6,07,51             |
| <b>II. INDUSTRY</b>                        | <b>39,820</b>   | <b>30,32,78</b>     | <b>38,212</b>   | <b>7175,16,70</b>   | <b>20,305</b>    | <b>5,12,22</b>      | <b>7,235</b>    | <b>86,37,36</b>     |
| 1. Mining & Quarrying                      | 51              | 63,89               | 191             | 516,88,63           | —                | —                   | 4               | 1,89                |
| 2. Manufacturing & Processing              | 39,736          | 29,34,84            | 36,635          | 6162,49,07          | 20,305           | 5,12,22             | 7,072           | 83,31,11            |
| 3. Electricity, Gas & Water                | 13              | 7,93                | 283             | 366,88,13           | —                | —                   | 10              | 22,70               |
| 4. Construction                            | 20              | 26,12               | 1,103           | 128,90,87           | —                | —                   | 149             | 2,81,66             |
| <b>III. TRANSPORT OPERATORS</b>            | <b>5,790</b>    | <b>3,76,78</b>      | <b>8,681</b>    | <b>139,82,94</b>    | <b>2,374</b>     | <b>1,55,28</b>      | <b>1,935</b>    | <b>8,10,64</b>      |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>7,984</b>    | <b>3,94,24</b>      | <b>13,905</b>   | <b>520,68,16</b>    | <b>719</b>       | <b>49,26</b>        | <b>5,744</b>    | <b>10,64,09</b>     |
| <b>V. PERSONAL LOANS</b>                   | <b>17,532</b>   | <b>25,55,35</b>     | <b>4,25,486</b> | <b>956,96,54</b>    | <b>3,173</b>     | <b>2,90,08</b>      | <b>12,738</b>   | <b>27,63,98</b>     |
| 1. Loans for Purchase of Consumer Durables | 2,394           | 3,97,44             | 4,004           | 6,90,65             | 191              | 16,92               | 710             | 86,59               |
| 2. Loans for Housing                       | 2,191           | 11,93,54            | 26,970          | 403,45,55           | 111              | 74,40               | 1,388           | 12,10,32            |
| 3. Rest of the Personal Loans              | 12,947          | 9,64,37             | 3,94,512        | 546,60,34           | 2,871            | 1,98,76             | 10,640          | 14,67,07            |
| <b>VI. TRADE</b>                           | <b>54,452</b>   | <b>36,25,41</b>     | <b>51,205</b>   | <b>1199,81,92</b>   | <b>17,820</b>    | <b>7,87,17</b>      | <b>27,014</b>   | <b>57,29,61</b>     |
| 1. Wholesale Trade                         | 2,133           | 3,20,83             | 6,315           | 972,39,34           | 29               | 11,92               | 993             | 16,79,42            |
| 2. Retail Trade                            | 52,319          | 33,04,58            | 44,890          | 227,42,58           | 17,791           | 7,75,25             | 26,021          | 40,50,19            |
| <b>VII. FINANCE</b>                        | <b>11</b>       | <b>1,95,45</b>      | <b>946</b>      | <b>585,06,89</b>    | <b>—</b>         | <b>—</b>            | <b>6</b>        | <b>2,65,22</b>      |
| <b>VIII. ALL OTHERS</b>                    | <b>8,606</b>    | <b>4,96,01</b>      | <b>73,801</b>   | <b>771,72,02</b>    | <b>2,521</b>     | <b>1,06,13</b>      | <b>5,303</b>    | <b>7,81,01</b>      |
| <b>TOTAL BANK CREDIT</b>                   | <b>2,45,921</b> | <b>149,76,99</b>    | <b>6,28,525</b> | <b>11551,28,63</b>  | <b>80,475</b>    | <b>29,64,08</b>     | <b>1,00,846</b> | <b>230,86,13</b>    |
| OF WHICH: 1. Artisans & Village Industries | 27,509          | 11,39,28            | 3,323           | 5,44,52             | 16,937           | 3,64,99             | 2,660           | 2,21,16             |
| 2. Other Small Scale Industries            | 10,839          | 13,60,78            | 23,448          | 882,85,63           | 2,839            | 1,24,50             | 3,799           | 28,88,10            |

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

(Amount in Rupees Thousand)

| HAORA           |                     | HUGLI           |                     | JALPAIGURI      |                     | KOCH BIHAR      |                     | MALDAH          |                     | MEDINIPUR       |                     | Item No.     |
|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|--------------|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |              |
| 13              | 14                  | 15              | 16                  | 17              | 18                  | 19              | 20                  | 21              | 22                  | 23              | 24                  |              |
| <b>22,394</b>   | <b>17,44,49</b>     | <b>67,530</b>   | <b>57,54,28</b>     | <b>71,987</b>   | <b>23,25,01</b>     | <b>89,588</b>   | <b>21,87,88</b>     | <b>72,714</b>   | <b>31,88,72</b>     | <b>2,17,195</b> | <b>124,72,95</b>    | <b>I</b>     |
| 21,981          | 13,15,61            | 66,195          | 48,51,82            | 71,928          | 22,01,28            | 89,413          | 21,07,52            | 72,321          | 29,81,34            | 2,14,590        | 118,58,36           | 1            |
| 413             | 4,28,88             | 1,335           | 9,02,46             | 59              | 1,23,73             | 175             | 80,36               | 393             | 2,07,38             | 2,605           | 6,14,59             | 2            |
| <b>44,683</b>   | <b>375,09,77</b>    | <b>62,837</b>   | <b>185,67,13</b>    | <b>32,278</b>   | <b>198,23,06</b>    | <b>29,053</b>   | <b>16,93,39</b>     | <b>54,655</b>   | <b>25,55,12</b>     | <b>1,42,052</b> | <b>132,18,07</b>    | <b>II</b>    |
| 20              | 41,91               | 14              | 13,11               | 8               | 9,95                | 2               | 1,07                | 6               | 4,90                | 27              | 94,91               | 1            |
| 44,568          | 372,48,41           | 62,732          | 183,53,99           | 32,232          | 196,75,34           | 29,021          | 16,42,14            | 54,611          | 25,04,50            | 1,41,845        | 127,84,52           | 2            |
| 23              | 25,19               | 31              | 1,04,56             | 4               | 2,39                | 5               | 2,65                | 8               | 4,80                | 31              | 14,87               | 3            |
| 72              | 1,94,26             | 60              | 95,47               | 34              | 1,35,38             | 25              | 47,53               | 30              | 40,92               | 149             | 3,23,77             | 4            |
| <b>4,975</b>    | <b>7,48,33</b>      | <b>7,147</b>    | <b>10,32,54</b>     | <b>5,027</b>    | <b>4,69,37</b>      | <b>8,164</b>    | <b>5,21,57</b>      | <b>5,260</b>    | <b>5,31,76</b>      | <b>9,125</b>    | <b>12,05,79</b>     | <b>III</b>   |
| <b>14,208</b>   | <b>18,68,34</b>     | <b>8,903</b>    | <b>8,06,72</b>      | <b>7,889</b>    | <b>5,69,53</b>      | <b>7,736</b>    | <b>4,16,15</b>      | <b>2,702</b>    | <b>2,24,66</b>      | <b>13,851</b>   | <b>11,16,25</b>     | <b>IV</b>    |
| <b>26,739</b>   | <b>58,43,67</b>     | <b>30,702</b>   | <b>64,64,73</b>     | <b>12,234</b>   | <b>20,19,11</b>     | <b>10,325</b>   | <b>10,37,34</b>     | <b>9,710</b>    | <b>12,98,69</b>     | <b>43,790</b>   | <b>58,10,19</b>     | <b>V</b>     |
| 1,085           | 1,57,52             | 579             | 61,44               | 888             | 78,58               | 910             | 59,54               | 571             | 79,39               | 1,594           | 1,82,49             | 1            |
| 3,671           | 26,92,15            | 5,613           | 36,35,49            | 1,098           | 7,82,58             | 666             | 5,19,22             | 1,336           | 4,98,87             | 3,385           | 19,93,72            | 2            |
| 21,983          | 29,94,00            | 24,510          | 27,67,80            | 10,248          | 11,57,95            | 8,749           | 4,58,58             | 7,803           | 7,20,43             | 38,811          | 36,33,98            | 3            |
| <b>41,125</b>   | <b>71,19,39</b>     | <b>63,664</b>   | <b>55,64,59</b>     | <b>60,065</b>   | <b>35,63,24</b>     | <b>65,696</b>   | <b>28,70,11</b>     | <b>28,860</b>   | <b>21,57,18</b>     | <b>70,240</b>   | <b>65,05,41</b>     | <b>VI</b>    |
| 1,342           | 37,78,69            | 1,660           | 8,36,90             | 1,662           | 3,90,33             | 452             | 1,57,91             | 262             | 1,93,92             | 2,104           | 5,45,50             | 1            |
| 39,783          | 33,40,70            | 62,004          | 47,27,69            | 58,403          | 31,72,91            | 65,244          | 27,12,20            | 28,598          | 19,63,26            | 68,136          | 59,59,91            | 2            |
| <b>16</b>       | <b>77,37</b>        | <b>34</b>       | <b>72,95</b>        | <b>29</b>       | <b>4,13,76</b>      | <b>1</b>        | <b>12,00</b>        | <b>7</b>        | <b>1,85,14</b>      | <b>38</b>       | <b>90,95</b>        | <b>VII</b>   |
| <b>18,095</b>   | <b>62,53,08</b>     | <b>21,253</b>   | <b>61,17,89</b>     | <b>9,448</b>    | <b>6,98,01</b>      | <b>7,002</b>    | <b>3,86,18</b>      | <b>10,308</b>   | <b>8,23,07</b>      | <b>29,149</b>   | <b>33,08,85</b>     | <b>VIII</b>  |
| <b>1,72,235</b> | <b>611,64,44</b>    | <b>2,62,070</b> | <b>443,80,83</b>    | <b>1,98,957</b> | <b>298,81,09</b>    | <b>2,17,565</b> | <b>91,24,62</b>     | <b>1,84,216</b> | <b>109,64,34</b>    | <b>5,25,440</b> | <b>437,28,46</b>    | <b>Total</b> |
| 23,595          | 11,11,49            | 38,245          | 17,33,42            | 20,503          | 7,26,71             | 20,635          | 7,00,00             | 45,539          | 14,82,85            | 94,403          | 44,70,96            | 1            |
| 16,425          | 151,57,02           | 22,694          | 48,41,52            | 10,350          | 16,94,34            | 7,677           | 7,82,31             | 7,448           | 8,47,43             | 41,053          | 38,08,40            | 2            |

| MURSHIDABAD     |                     | NADIA           |                     | NORTH 24 PARGANAS |                     | PURULIYA        |                     | SOUTH 24 PARGANAS |                     | UTTAR DINAJPUR  |                     | Item No.     |
|-----------------|---------------------|-----------------|---------------------|-------------------|---------------------|-----------------|---------------------|-------------------|---------------------|-----------------|---------------------|--------------|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts   | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts   | Amount Out-standing | No. of Accounts | Amount Out-standing |              |
| 25              | 26                  | 27              | 28                  | 29                | 30                  | 31              | 32                  | 33                | 34                  | 35              | 36                  |              |
| <b>72,391</b>   | <b>37,05,19</b>     | <b>92,866</b>   | <b>43,42,97</b>     | <b>83,079</b>     | <b>63,93,56</b>     | <b>44,318</b>   | <b>15,21,85</b>     | <b>65,440</b>     | <b>49,92,11</b>     | <b>52,587</b>   | <b>20,76,11</b>     | <b>I</b>     |
| 71,662          | 33,42,57            | 92,564          | 35,27,35            | 82,477            | 54,18,29            | 43,808          | 13,78,50            | 64,722            | 46,22,11            | 52,193          | 19,40,83            | 1            |
| 729             | 3,62,62             | 302             | 8,15,62             | 602               | 9,75,27             | 510             | 1,43,35             | 718               | 3,70,00             | 394             | 1,35,28             | 2            |
| <b>50,014</b>   | <b>27,97,23</b>     | <b>64,646</b>   | <b>114,17,15</b>    | <b>85,452</b>     | <b>321,33,31</b>    | <b>56,114</b>   | <b>25,07,84</b>     | <b>1,03,697</b>   | <b>410,09,33</b>    | <b>31,320</b>   | <b>16,24,09</b>     | <b>II</b>    |
| 15              | 13,76               | 6               | 1,92                | 12                | 15,74               | 33              | 11,88               | 15                | 40,70               | 4               | 2,83                | 1            |
| 49,978          | 27,64,73            | 64,562          | 112,15,36           | 85,202            | 314,12,20           | 56,049          | 24,70,69            | 1,03,527          | 405,57,16           | 31,295          | 16,00,93            | 2            |
| 4               | 4,53                | 23              | 1,69,95             | 75                | 4,24,26             | 20              | 8,20                | 80                | 1,05,20             | 13              | 6,48                | 3            |
| 17              | 14,21               | 55              | 29,92               | 163               | 2,81,11             | 12              | 17,07               | 75                | 3,06,27             | 8               | 13,85               | 4            |
| <b>7,525</b>    | <b>6,33,21</b>      | <b>5,240</b>    | <b>5,18,31</b>      | <b>11,216</b>     | <b>23,66,84</b>     | <b>4,942</b>    | <b>4,31,04</b>      | <b>9,821</b>      | <b>11,71,15</b>     | <b>5,433</b>    | <b>5,14,83</b>      | <b>III</b>   |
| <b>5,518</b>    | <b>5,74,74</b>      | <b>5,729</b>    | <b>5,17,53</b>      | <b>12,746</b>     | <b>27,20,49</b>     | <b>4,664</b>    | <b>2,80,13</b>      | <b>10,843</b>     | <b>11,89,66</b>     | <b>1,195</b>    | <b>2,22,19</b>      | <b>IV</b>    |
| <b>20,961</b>   | <b>21,52,00</b>     | <b>15,434</b>   | <b>22,97,40</b>     | <b>44,413</b>     | <b>116,13,19</b>    | <b>6,838</b>    | <b>10,70,31</b>     | <b>21,938</b>     | <b>56,63,49</b>     | <b>5,198</b>    | <b>7,56,81</b>      | <b>V</b>     |
| 1,571           | 1,48,36             | 941             | 83,51               | 1,950             | 2,09,30             | 168             | 16,91               | 1,055             | 1,53,25             | 258             | 28,22               | 1            |
| 1,129           | 7,47,46             | 3,041           | 10,67,56            | 8,402             | 65,13,08            | 819             | 3,53,16             | 3,715             | 31,90,40            | 383             | 3,41,36             | 2            |
| 18,261          | 12,56,18            | 11,452          | 11,46,33            | 34,061            | 48,90,81            | 5,851           | 7,00,24             | 17,168            | 23,19,84            | 4,557           | 3,87,23             | 3            |
| <b>88,393</b>   | <b>54,63,92</b>     | <b>57,164</b>   | <b>37,52,65</b>     | <b>82,179</b>     | <b>85,69,79</b>     | <b>33,278</b>   | <b>22,56,75</b>     | <b>70,145</b>     | <b>58,03,34</b>     | <b>36,306</b>   | <b>21,48,58</b>     | <b>VI</b>    |
| 942             | 5,84,89             | 1,018           | 3,47,47             | 3,852             | 14,47,98            | 778             | 1,97,69             | 768               | 10,82,08            | 761             | 1,38,59             | 1            |
| 87,451          | 48,79,03            | 56,146          | 34,05,18            | 78,327            | 71,21,81            | 32,500          | 20,59,06            | 69,377            | 47,21,26            | 35,545          | 20,09,99            | 2            |
| <b>18</b>       | <b>7,59</b>         | <b>29</b>       | <b>19,77</b>        | <b>86</b>         | <b>1,72,10</b>      | <b>19</b>       | <b>24,76</b>        | <b>161</b>        | <b>5,45,62</b>      | <b>12</b>       | <b>25,41</b>        | <b>VII</b>   |
| <b>15,617</b>   | <b>7,44,14</b>      | <b>13,712</b>   | <b>7,98,25</b>      | <b>30,917</b>     | <b>24,58,35</b>     | <b>8,762</b>    | <b>5,31,19</b>      | <b>13,348</b>     | <b>8,31,65</b>      | <b>2,286</b>    | <b>1,63,88</b>      | <b>VIII</b>  |
| <b>2,60,437</b> | <b>160,78,02</b>    | <b>2,54,820</b> | <b>236,64,03</b>    | <b>3,50,088</b>   | <b>664,27,63</b>    | <b>1,58,935</b> | <b>86,23,87</b>     | <b>2,95,393</b>   | <b>612,06,35</b>    | <b>1,34,337</b> | <b>75,31,90</b>     | <b>Total</b> |
| 34,641          | 13,22,81            | 46,271          | 16,49,48            | 47,116            | 23,70,41            | 37,967          | 10,92,98            | 70,763            | 24,56,84            | 24,633          | 5,80,30             | 1            |
| 12,983          | 10,18,87            | 14,633          | 26,60,26            | 32,787            | 111,00,28           | 15,514          | 12,48,62            | 27,729            | 61,65,97            | 6,101           | 9,37,41             | 2            |

TABLE No. 5. 9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

| OCCUPATION                                 | ANDAMAN & NICOBAR ISLANDS |                            |                    |                            | CENTRAL REGION<br>STATE : MADHYA PRADESH |                            |                    |                            |
|--------------------------------------------|---------------------------|----------------------------|--------------------|----------------------------|------------------------------------------|----------------------------|--------------------|----------------------------|
|                                            | ANDAMAN                   |                            | NICOBAR            |                            | BALAGHAT                                 |                            | BASTAR             |                            |
|                                            | No. of<br>Accounts        | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts                       | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 1                         | 2                          | 3                  | 4                          | 1                                        | 2                          | 3                  | 4                          |
| <b>I. AGRICULTURE</b>                      | <b>3,575</b>              | <b>3,14,02</b>             | <b>235</b>         | <b>53,34</b>               | <b>25,923</b>                            | <b>11,76,54</b>            | <b>59,042</b>      | <b>17,57,80</b>            |
| 1. Direct Finance                          | 3,573                     | 2,91,95                    | 235                | 53,34                      | 25,801                                   | 11,71,01                   | 58,997             | 17,55,57                   |
| 2. Indirect Finance                        | 2                         | 22,07                      | —                  | —                          | 122                                      | 5,53                       | 45                 | 2,23                       |
| <b>II. INDUSTRY</b>                        | <b>794</b>                | <b>4,95,35</b>             | <b>98</b>          | <b>11,78</b>               | <b>3,743</b>                             | <b>16,20,42</b>            | <b>3,927</b>       | <b>15,92,34</b>            |
| 1. Mining & Quarrying                      | 1                         | 1,14                       | —                  | —                          | 15                                       | 53,37                      | 32                 | 5,82,93                    |
| 2. Manufacturing & Processing              | 778                       | 4,41,01                    | 98                 | 11,78                      | 3,712                                    | 15,27,61                   | 3,852              | 9,52,14                    |
| 3. Electricity, Gas & Water                | 1                         | 50                         | —                  | —                          | —                                        | —                          | 1                  | 36                         |
| 4. Construction                            | 14                        | 52,70                      | —                  | —                          | 16                                       | 39,44                      | 42                 | 56,91                      |
| <b>III. TRANSPORT OPERATORS</b>            | <b>95</b>                 | <b>1,48,15</b>             | <b>6</b>           | <b>2,75</b>                | <b>903</b>                               | <b>2,27,76</b>             | <b>2,887</b>       | <b>2,94,07</b>             |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>315</b>                | <b>58,33</b>               | <b>28</b>          | <b>1,26</b>                | <b>2,945</b>                             | <b>2,20,04</b>             | <b>4,239</b>       | <b>2,94,31</b>             |
| <b>V. PERSONAL LOANS</b>                   | <b>3,404</b>              | <b>4,48,87</b>             | <b>174</b>         | <b>50,91</b>               | <b>5,524</b>                             | <b>7,53,80</b>             | <b>9,988</b>       | <b>12,25,56</b>            |
| 1. Loans for Purchase of Consumer Durables | 388                       | 51,87                      | 26                 | 3,57                       | 426                                      | 54,69                      | 221                | 21,90                      |
| 2. Loans for Housing                       | 59                        | 38,79                      | 3                  | 2,21                       | 200                                      | 1,74,56                    | 178                | 2,42,25                    |
| 3. Rest of the Personal Loans              | 2,957                     | 3,58,21                    | 145                | 45,13                      | 4,898                                    | 5,24,55                    | 9,589              | 9,61,41                    |
| <b>VI. TRADE</b>                           | <b>3,529</b>              | <b>8,11,25</b>             | <b>131</b>         | <b>28,70</b>               | <b>13,072</b>                            | <b>10,38,74</b>            | <b>21,536</b>      | <b>12,34,03</b>            |
| 1. Wholesale Trade                         | 78                        | 1,05,04                    | —                  | —                          | 155                                      | 2,37,69                    | 210                | 1,73,04                    |
| 2. Retail Trade                            | 3,451                     | 7,06,21                    | 131                | 28,70                      | 12,917                                   | 8,01,05                    | 21,326             | 10,60,99                   |
| <b>VII. FINANCE</b>                        | <b>1</b>                  | <b>2,06,24</b>             | <b>—</b>           | <b>—</b>                   | <b>7</b>                                 | <b>13,83</b>               | <b>2</b>           | <b>3,10</b>                |
| <b>VIII. ALL OTHERS</b>                    | <b>911</b>                | <b>1,12,90</b>             | <b>236</b>         | <b>83,27</b>               | <b>1,758</b>                             | <b>1,53,89</b>             | <b>2,909</b>       | <b>7,26,88</b>             |
| <b>TOTAL BANK CREDIT</b>                   | <b>12,624</b>             | <b>25,95,11</b>            | <b>908</b>         | <b>2,32,01</b>             | <b>53,875</b>                            | <b>52,05,02</b>            | <b>1,04,530</b>    | <b>71,28,09</b>            |
| OF WHICH: 1. Artisans & Village Industries | 203                       | 22,96                      | —                  | —                          | 1,809                                    | 1,44,34                    | 2,667              | 70,68                      |
| 2. Other Small Scale Industries            | 454                       | 1,82,36                    | 96                 | 10,93                      | 1,688                                    | 7,90,28                    | 961                | 4,98,38                    |

| OCCUPATION                                 | BETUL              |                            | BHIND              |                            | BHOPAL             |                            | BILASPUR           |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 5                  | 6                          | 7                  | 8                          | 9                  | 10                         | 11                 | 12                         |
|                                            |                    |                            |                    |                            |                    |                            |                    |                            |
| <b>I. AGRICULTURE</b>                      | <b>23,223</b>      | <b>21,73,37</b>            | <b>22,526</b>      | <b>26,51,85</b>            | <b>21,490</b>      | <b>170,84,95</b>           | <b>53,401</b>      | <b>38,29,86</b>            |
| 1. Direct Finance                          | 22,729             | 21,20,24                   | 22,426             | 26,14,63                   | 21,393             | 145,55,46                  | 53,069             | 37,57,99                   |
| 2. Indirect Finance                        | 494                | 53,13                      | 100                | 37,22                      | 97                 | 25,29,49                   | 332                | 71,87                      |
| <b>II. INDUSTRY</b>                        | <b>1,617</b>       | <b>17,87,98</b>            | <b>2,587</b>       | <b>83,98,11</b>            | <b>7,505</b>       | <b>269,18,73</b>           | <b>7,576</b>       | <b>99,68,29</b>            |
| 1. Mining & Quarrying                      | 7                  | 10,36                      | 1                  | 48                         | 34                 | 74,43                      | 31                 | 13,23,88                   |
| 2. Manufacturing & Processing              | 1,606              | 17,74,64                   | 2,582              | 83,94,78                   | 7,220              | 243,26,61                  | 7,489              | 84,95,24                   |
| 3. Electricity, Gas & Water                | —                  | —                          | 1                  | 1,21                       | 24                 | 7,02,68                    | 6                  | 3,01                       |
| 4. Construction                            | 4                  | 2,98                       | 3                  | 1,64                       | 227                | 18,15,01                   | 50                 | 1,46,16                    |
| <b>III. TRANSPORT OPERATORS</b>            | <b>717</b>         | <b>3,04,24</b>             | <b>658</b>         | <b>2,35,52</b>             | <b>1,539</b>       | <b>47,43,82</b>            | <b>2,630</b>       | <b>8,98,54</b>             |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>2,341</b>       | <b>1,77,24</b>             | <b>2,165</b>       | <b>1,48,53</b>             | <b>10,633</b>      | <b>34,53,59</b>            | <b>6,410</b>       | <b>8,54,61</b>             |
| <b>V. PERSONAL LOANS</b>                   | <b>7,586</b>       | <b>11,70,32</b>            | <b>3,301</b>       | <b>6,50,31</b>             | <b>34,416</b>      | <b>115,84,44</b>           | <b>14,375</b>      | <b>31,27,79</b>            |
| 1. Loans for Purchase of Consumer Durables | 1,862              | 1,90,96                    | 108                | 13,17                      | 2,675              | 4,04,38                    | 484                | 42,97                      |
| 2. Loans for Housing                       | 555                | 1,29,73                    | 155                | 96,87                      | 4,617              | 40,75,62                   | 949                | 8,39,81                    |
| 3. Rest of the Personal Loans              | 5,169              | 8,49,63                    | 3,038              | 5,40,27                    | 27,124             | 71,04,44                   | 12,942             | 22,45,01                   |
| <b>VI. TRADE</b>                           | <b>10,374</b>      | <b>10,93,24</b>            | <b>9,820</b>       | <b>11,27,37</b>            | <b>17,385</b>      | <b>102,48,98</b>           | <b>28,043</b>      | <b>33,92,18</b>            |
| 1. Wholesale Trade                         | 92                 | 71,49                      | 102                | 2,32,47                    | 686                | 63,41,93                   | 503                | 10,09,19                   |
| 2. Retail Trade                            | 10,282             | 10,21,75                   | 9,718              | 8,94,90                    | 16,699             | 39,07,05                   | 27,540             | 23,82,99                   |
| <b>VII. FINANCE</b>                        | <b>—</b>           | <b>—</b>                   | <b>—</b>           | <b>—</b>                   | <b>30</b>          | <b>2,19,44</b>             | <b>15</b>          | <b>1,53,80</b>             |
| <b>VIII. ALL OTHERS</b>                    | <b>2,839</b>       | <b>1,42,39</b>             | <b>3,635</b>       | <b>4,03,68</b>             | <b>15,057</b>      | <b>235,10,09</b>           | <b>6,883</b>       | <b>18,47,24</b>            |
| <b>TOTAL BANK CREDIT</b>                   | <b>48,697</b>      | <b>68,48,78</b>            | <b>44,692</b>      | <b>136,15,37</b>           | <b>1,08,055</b>    | <b>977,64,04</b>           | <b>1,19,333</b>    | <b>240,72,31</b>           |
| OF WHICH: 1. Artisans & Village Industries | 623                | 44,08                      | 1,665              | 1,18,72                    | 659                | 1,43,75                    | 4,704              | 1,45,62                    |
| 2. Other Small Scale Industries            | 764                | 7,95,95                    | 733                | 10,48,26                   | 4,716              | 90,78,20                   | 2,302              | 16,69,89                   |

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

(Amount in Rupees Thousand)

| CHHATARPUR      |                     | CHHINDWARA      |                     | DAMOH           |                     | DATIA           |                     | DEWAS           |                     | DHAR            |                     | Item No.     |
|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|--------------|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |              |
| 13              | 14                  | 15              | 16                  | 17              | 18                  | 19              | 20                  | 21              | 22                  | 23              | 24                  |              |
| <b>31,532</b>   | <b>24,00,63</b>     | <b>30,723</b>   | <b>23,65,84</b>     | <b>23,664</b>   | <b>24,90,13</b>     | <b>10,718</b>   | <b>13,25,59</b>     | <b>21,807</b>   | <b>30,64,92</b>     | <b>34,671</b>   | <b>47,12,80</b>     | <b>I</b>     |
| 31,347          | 23,51,85            | 30,142          | 23,10,08            | 23,459          | 24,54,64            | 10,707          | 13,18,61            | 21,719          | 30,31,69            | 34,633          | 46,15,17            | 1            |
| 185             | 48,78               | 581             | 55,76               | 205             | 35,49               | 11              | 6,98                | 88              | 33,23               | 38              | 97,63               | 2            |
| <b>9,509</b>    | <b>6,58,53</b>      | <b>3,455</b>    | <b>38,15,88</b>     | <b>2,971</b>    | <b>8,72,21</b>      | <b>2,574</b>    | <b>2,85,42</b>      | <b>4,623</b>    | <b>207,19,98</b>    | <b>7,736</b>    | <b>286,82,81</b>    | <b>II</b>    |
| 13              | 23,41               | 14              | 27,89               | 3               | 2,72                | —               | —                   | 1               | 63                  | 3               | 4,34                | 1            |
| 9,494           | 6,34,43             | 3,394           | 37,16,25            | 2,958           | 8,49,65             | 2,573           | 2,85,18             | 4,614           | 207,09,59           | 7,701           | 286,14,37           | 2            |
| 2               | 69                  | 7               | 6,67                | 4               | 12,97               | 1               | 24                  | —               | —                   | 27              | 60,43               | 3            |
| —               | —                   | 40              | 65,07               | 6               | 6,87                | —               | —                   | 8               | 9,76                | 5               | 3,67                | 4            |
| <b>1,817</b>    | <b>3,99,23</b>      | <b>2,360</b>    | <b>8,41,37</b>      | <b>625</b>      | <b>83,75</b>        | <b>458</b>      | <b>59,23</b>        | <b>624</b>      | <b>3,48,61</b>      | <b>1,553</b>    | <b>5,00,30</b>      | <b>III</b>   |
| <b>730</b>      | <b>72,30</b>        | <b>3,335</b>    | <b>8,44,48</b>      | <b>498</b>      | <b>45,29</b>        | <b>575</b>      | <b>43,77</b>        | <b>3,612</b>    | <b>25,57,94</b>     | <b>10,023</b>   | <b>15,46,17</b>     | <b>IV</b>    |
| <b>4,954</b>    | <b>6,43,52</b>      | <b>9,192</b>    | <b>17,46,07</b>     | <b>2,729</b>    | <b>4,70,27</b>      | <b>2,272</b>    | <b>3,26,12</b>      | <b>5,372</b>    | <b>12,71,52</b>     | <b>4,851</b>    | <b>9,24,56</b>      | <b>V</b>     |
| 385             | 35,47               | 1,087           | 1,27,31             | 106             | 10,90               | 32              | 7,19                | 461             | 48,43               | 179             | 23,87               | 1            |
| 190             | 1,22,57             | 427             | 3,10,00             | 118             | 1,22,99             | 99              | 51,90               | 410             | 2,59,28             | 838             | 2,30,25             | 2            |
| 4,379           | 4,85,48             | 7,678           | 13,08,76            | 2,505           | 3,36,38             | 2,141           | 2,67,03             | 4,501           | 9,63,81             | 3,834           | 6,70,44             | 3            |
| <b>9,336</b>    | <b>7,36,89</b>      | <b>20,371</b>   | <b>18,21,52</b>     | <b>8,152</b>    | <b>7,22,20</b>      | <b>4,023</b>    | <b>2,70,65</b>      | <b>13,188</b>   | <b>16,07,36</b>     | <b>15,436</b>   | <b>19,03,25</b>     | <b>VI</b>    |
| 452             | 86,67               | 88              | 1,60,00             | 332             | 1,12,44             | 89              | 13,13               | 450             | 2,23,03             | 281             | 3,90,90             | 1            |
| 8,884           | 6,50,22             | 20,283          | 16,61,52            | 7,820           | 6,09,76             | 3,934           | 2,57,52             | 12,738          | 13,84,33            | 15,155          | 15,12,35            | 2            |
| <b>9</b>        | <b>17,58</b>        | <b>11</b>       | <b>18,96</b>        | <b>—</b>        | <b>—</b>            | <b>—</b>        | <b>—</b>            | <b>1</b>        | <b>1,67</b>         | <b>6</b>        | <b>40,21</b>        | <b>VII</b>   |
| <b>2,386</b>    | <b>3,85,90</b>      | <b>3,372</b>    | <b>4,51,45</b>      | <b>5,570</b>    | <b>9,76,12</b>      | <b>1,039</b>    | <b>1,02,25</b>      | <b>7,274</b>    | <b>19,43,68</b>     | <b>1,862</b>    | <b>10,50,84</b>     | <b>VIII</b>  |
| <b>60,273</b>   | <b>53,14,58</b>     | <b>72,819</b>   | <b>119,05,57</b>    | <b>44,209</b>   | <b>56,59,97</b>     | <b>21,659</b>   | <b>24,13,03</b>     | <b>56,501</b>   | <b>315,15,68</b>    | <b>76,138</b>   | <b>393,60,94</b>    | <b>Total</b> |
| 7,294           | 2,69,22             | 1,963           | 1,10,66             | 1,729           | 82,45               | 1,590           | 65,91               | 2,753           | 4,37,75             | 5,250           | 2,97,06             | 1            |
| 1,858           | 2,52,33             | 1,135           | 3,83,21             | 1,037           | 1,56,17             | 905             | 1,64,83             | 1,565           | 18,90,04            | 2,174           | 22,28,07            | 2            |

| DURG            |                     | EAST NIMAR      |                     | GUNA            |                     | GWALIOR         |                     | HOSHANGABAD     |                     | INDORE          |                     | Item No.     |
|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|--------------|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |              |
| 25              | 26                  | 27              | 28                  | 29              | 30                  | 31              | 32                  | 33              | 34                  | 35              | 36                  |              |
| <b>42,326</b>   | <b>39,19,87</b>     | <b>44,449</b>   | <b>43,22,24</b>     | <b>31,609</b>   | <b>57,76,18</b>     | <b>21,315</b>   | <b>39,34,92</b>     | <b>42,531</b>   | <b>58,98,19</b>     | <b>20,828</b>   | <b>82,01,88</b>     | <b>I</b>     |
| 41,791          | 37,58,59            | 43,468          | 41,81,38            | 31,146          | 57,24,93            | 20,955          | 34,53,79            | 41,717          | 56,53,31            | 20,522          | 50,94,07            | 1            |
| 535             | 1,61,28             | 981             | 1,40,86             | 463             | 51,25               | 360             | 4,81,13             | 814             | 2,44,88             | 306             | 31,07,81            | 2            |
| <b>10,784</b>   | <b>255,06,28</b>    | <b>4,547</b>    | <b>25,86,69</b>     | <b>2,406</b>    | <b>6,06,21</b>      | <b>5,840</b>    | <b>166,27,90</b>    | <b>7,680</b>    | <b>28,90,40</b>     | <b>20,138</b>   | <b>862,81,46</b>    | <b>II</b>    |
| 36              | 2,56,54             | 2               | 3,58                | 4               | 4,32                | 14              | 1,35,73             | 12              | 21,50               | 27              | 1,27,62             | 1            |
| 10,649          | 247,06,75           | 4,508           | 25,15,46            | 2,394           | 5,93,12             | 5,706           | 161,22,49           | 7,651           | 28,49,32            | 19,946          | 842,38,03           | 2            |
| 1               | 1,06                | 4               | 1,89                | 2               | 2,54                | 4               | 2,43                | 3               | 2,47                | 17              | 94,31               | 3            |
| 98              | 5,41,93             | 33              | 65,76               | 6               | 6,23                | 116             | 3,67,25             | 14              | 17,11               | 148             | 18,21,50            | 4            |
| <b>2,119</b>    | <b>9,03,83</b>      | <b>1,274</b>    | <b>3,61,44</b>      | <b>331</b>      | <b>2,06,08</b>      | <b>1,925</b>    | <b>18,44,82</b>     | <b>824</b>      | <b>2,65,71</b>      | <b>2,448</b>    | <b>27,35,95</b>     | <b>III</b>   |
| <b>4,494</b>    | <b>19,36,03</b>     | <b>5,193</b>    | <b>10,59,41</b>     | <b>1,840</b>    | <b>3,65,08</b>      | <b>2,753</b>    | <b>10,71,98</b>     | <b>3,884</b>    | <b>5,39,88</b>      | <b>11,629</b>   | <b>85,09,54</b>     | <b>IV</b>    |
| <b>14,020</b>   | <b>34,63,13</b>     | <b>6,845</b>    | <b>16,99,35</b>     | <b>4,302</b>    | <b>9,22,29</b>      | <b>18,096</b>   | <b>48,50,22</b>     | <b>8,041</b>    | <b>17,30,46</b>     | <b>37,432</b>   | <b>144,94,44</b>    | <b>V</b>     |
| 562             | 70,70               | 495             | 57,91               | 262             | 26,79               | 1,402           | 1,64,83             | 320             | 47,86               | 1,170           | 1,42,95             | 1            |
| 775             | 7,42,08             | 621             | 3,85,99             | 543             | 2,64,88             | 2,447           | 17,13,04            | 818             | 3,06,61             | 6,755           | 55,19,49            | 2            |
| 12,683          | 26,50,35            | 5,729           | 12,55,45            | 3,497           | 6,30,62             | 14,247          | 29,72,35            | 6,903           | 13,75,99            | 29,507          | 88,32,00            | 3            |
| <b>30,437</b>   | <b>43,16,09</b>     | <b>14,151</b>   | <b>26,99,05</b>     | <b>12,002</b>   | <b>16,60,43</b>     | <b>13,395</b>   | <b>54,42,89</b>     | <b>18,057</b>   | <b>24,18,77</b>     | <b>23,084</b>   | <b>237,87,43</b>    | <b>VI</b>    |
| 1,661           | 10,30,24            | 600             | 11,00,42            | 904             | 8,86,55             | 1,461           | 14,11,59            | 879             | 3,82,55             | 2,399           | 173,68,40           | 1            |
| 28,776          | 32,85,85            | 13,551          | 15,98,63            | 11,098          | 7,73,88             | 11,934          | 40,31,30            | 17,178          | 20,36,22            | 20,685          | 64,19,03            | 2            |
| <b>8</b>        | <b>11,70</b>        | <b>8</b>        | <b>35,41</b>        | <b>1</b>        | <b>3,50</b>         | <b>30</b>       | <b>2,16,02</b>      | <b>6</b>        | <b>10,31</b>        | <b>151</b>      | <b>28,22,98</b>     | <b>VII</b>   |
| <b>6,932</b>    | <b>29,29,98</b>     | <b>4,043</b>    | <b>7,33,71</b>      | <b>3,407</b>    | <b>6,78,71</b>      | <b>21,451</b>   | <b>92,05,58</b>     | <b>4,518</b>    | <b>23,28,59</b>     | <b>19,499</b>   | <b>87,12,09</b>     | <b>VIII</b>  |
| <b>1,11,120</b> | <b>429,86,91</b>    | <b>80,510</b>   | <b>134,97,30</b>    | <b>55,898</b>   | <b>102,18,48</b>    | <b>84,805</b>   | <b>431,94,33</b>    | <b>85,541</b>   | <b>160,82,31</b>    | <b>1,35,209</b> | <b>1555,45,77</b>   | <b>Total</b> |
| 8,215           | 3,34,50             | 1,386           | 84,18               | 943             | 57,47               | 1,869           | 2,82,76             | 5,922           | 2,78,62             | 2,698           | 4,16,20             | 1            |
| 2,080           | 61,08,03            | 2,494           | 13,35,15            | 1,214           | 2,91,35             | 3,086           | 42,72,44            | 1,455           | 8,08,52             | 11,339          | 254,70,21           | 2            |

**TABLE No. 5. 9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF**

**CENTRAL REGION**

| OCCUPATION                                 | JABALPUR        |                  | JHABUA        |                 | MANDLA        |                 | MANDSAUR      |                  |
|--------------------------------------------|-----------------|------------------|---------------|-----------------|---------------|-----------------|---------------|------------------|
|                                            | No. of          | Amount           | No. of        | Amount          | No. of        | Amount          | No. of        | Amount           |
|                                            | Accounts        | Out-standing     | Accounts      | Out-standing    | Accounts      | Out-standing    | Accounts      | Out-standing     |
|                                            | 37              | 38               | 39            | 40              | 41            | 42              | 43            | 44               |
| <b>I. AGRICULTURE</b>                      | <b>40,860</b>   | <b>113,35,90</b> | <b>40,171</b> | <b>26,17,57</b> | <b>19,863</b> | <b>9,32,12</b>  | <b>26,926</b> | <b>50,36,48</b>  |
| 1. Direct Finance                          | 40,380          | 74,49,09         | 40,098        | 25,70,69        | 19,775        | 9,06,86         | 26,575        | 48,44,02         |
| 2. Indirect Finance                        | 480             | 38,86,81         | 73            | 46,88           | 88            | 25,26           | 351           | 1,92,46          |
| <b>II. INDUSTRY</b>                        | <b>10,635</b>   | <b>214,52,12</b> | <b>5,404</b>  | <b>16,83,65</b> | <b>4,293</b>  | <b>4,65,91</b>  | <b>5,111</b>  | <b>26,85,80</b>  |
| 1. Mining & Quarrying                      | 249             | 7,46,30          | 7             | 19,58           | 11            | 14,36           | 8             | 11,04            |
| 2. Manufacturing & Processing              | 10,136          | 168,26,12        | 5,387         | 16,45,51        | 4,276         | 4,42,19         | 5,094         | 26,63,93         |
| 3. Electricity, Gas & Water                | 98              | 32,82,69         | —             | —               | —             | —               | —             | —                |
| 4. Construction                            | 152             | 5,97,01          | 10            | 18,56           | 6             | 9,36            | 9             | 10,83            |
| <b>III. TRANSPORT OPERATORS</b>            | <b>2,927</b>    | <b>12,54,10</b>  | <b>3,104</b>  | <b>5,03,44</b>  | <b>870</b>    | <b>1,29,45</b>  | <b>541</b>    | <b>2,42,91</b>   |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>9,930</b>    | <b>31,56,65</b>  | <b>3,367</b>  | <b>1,77,92</b>  | <b>1,900</b>  | <b>1,44,56</b>  | <b>4,226</b>  | <b>3,36,86</b>   |
| <b>V. PERSONAL LOANS</b>                   | <b>34,438</b>   | <b>79,85,71</b>  | <b>2,231</b>  | <b>4,82,19</b>  | <b>2,530</b>  | <b>3,91,29</b>  | <b>5,637</b>  | <b>16,16,32</b>  |
| 1. Loans for Purchase of Consumer Durables | 3,252           | 4,28,33          | 17            | 2,50            | 277           | 46,25           | 247           | 39,42            |
| 2. Loans for Housing                       | 2,605           | 24,87,28         | 441           | 2,37,48         | 161           | 1,23,13         | 545           | 3,59,13          |
| 3. Rest of the Personal Loans              | 28,581          | 50,70,10         | 1,773         | 2,42,21         | 2,092         | 2,21,91         | 4,845         | 12,17,77         |
| <b>VI. TRADE</b>                           | <b>36,661</b>   | <b>76,35,13</b>  | <b>5,421</b>  | <b>5,75,61</b>  | <b>19,867</b> | <b>12,65,53</b> | <b>14,528</b> | <b>20,05,11</b>  |
| 1. Wholesale Trade                         | 1,099           | 29,84,70         | 159           | 73,17           | 94            | 76,92           | 1,477         | 5,76,48          |
| 2. Retail Trade                            | 35,562          | 46,50,43         | 5,262         | 5,02,44         | 19,773        | 11,88,61        | 13,051        | 14,28,63         |
| <b>VII. FINANCE</b>                        | <b>21</b>       | <b>13,61,78</b>  | <b>4</b>      | <b>7,30</b>     | <b>—</b>      | <b>—</b>        | <b>22</b>     | <b>34,73</b>     |
| <b>VIII. ALL OTHERS</b>                    | <b>9,755</b>    | <b>312,34,98</b> | <b>1,565</b>  | <b>1,09,72</b>  | <b>2,233</b>  | <b>1,76,58</b>  | <b>3,551</b>  | <b>9,05,39</b>   |
| <b>TOTAL BANK CREDIT</b>                   | <b>1,45,227</b> | <b>854,16,37</b> | <b>61,267</b> | <b>61,57,40</b> | <b>51,556</b> | <b>35,05,44</b> | <b>60,542</b> | <b>128,63,60</b> |
| OF WHICH: 1. Artisans & Village Industries | 2,640           | 1,83,76          | 4,002         | 1,20,22         | 3,177         | 1,43,72         | 2,359         | 1,20,20          |
| 2. Other Small Scale Industries            | 6,337           | 64,33,35         | 1,150         | 4,12,94         | 947           | 2,55,05         | 2,395         | 14,63,81         |

| OCCUPATION                                 | MORENA        |                  | NARSIMHAPUR   |                 | PANNA         |                 | RAIGARH       |                 |
|--------------------------------------------|---------------|------------------|---------------|-----------------|---------------|-----------------|---------------|-----------------|
|                                            | No. of        | Amount           | No. of        | Amount          | No. of        | Amount          | No. of        | Amount          |
|                                            | Accounts      | Out-standing     | Accounts      | Out-standing    | Accounts      | Out-standing    | Accounts      | Out-standing    |
|                                            | 45            | 46               | 47            | 48              | 49            | 50              | 51            | 52              |
| <b>I. AGRICULTURE</b>                      | <b>38,897</b> | <b>47,01,76</b>  | <b>26,334</b> | <b>50,39,34</b> | <b>11,175</b> | <b>12,05,42</b> | <b>31,732</b> | <b>24,00,17</b> |
| 1. Direct Finance                          | 38,720        | 46,37,25         | 25,967        | 49,81,36        | 11,123        | 11,68,33        | 31,673        | 23,84,24        |
| 2. Indirect Finance                        | 177           | 64,51            | 367           | 57,98           | 52            | 37,09           | 59            | 15,93           |
| <b>II. INDUSTRY</b>                        | <b>2,393</b>  | <b>39,49,23</b>  | <b>2,959</b>  | <b>5,46,10</b>  | <b>2,461</b>  | <b>2,21,58</b>  | <b>6,089</b>  | <b>44,41,08</b> |
| 1. Mining & Quarrying                      | 6             | 4,66             | 3             | 1,12            | 3             | 3,38            | 15            | 5,98,60         |
| 2. Manufacturing & Processing              | 2,372         | 39,09,23         | 2,954         | 5,43,94         | 2,457         | 2,17,57         | 6,073         | 38,42,00        |
| 3. Electricity, Gas & Water                | —             | —                | —             | —               | —             | —               | 1             | 48              |
| 4. Construction                            | 15            | 35,34            | 2             | 1,04            | 1             | 63              | —             | —               |
| <b>III. TRANSPORT OPERATORS</b>            | <b>1,067</b>  | <b>5,69,50</b>   | <b>938</b>    | <b>1,99,85</b>  | <b>238</b>    | <b>74,34</b>    | <b>673</b>    | <b>2,20,49</b>  |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>1,936</b>  | <b>2,44,31</b>   | <b>2,955</b>  | <b>2,29,06</b>  | <b>427</b>    | <b>24,41</b>    | <b>2,989</b>  | <b>1,86,47</b>  |
| <b>V. PERSONAL LOANS</b>                   | <b>4,007</b>  | <b>8,51,68</b>   | <b>3,835</b>  | <b>9,38,48</b>  | <b>1,628</b>  | <b>2,29,83</b>  | <b>5,654</b>  | <b>7,56,54</b>  |
| 1. Loans for Purchase of Consumer Durables | 96            | 17,93            | 292           | 35,33           | 4             | 33              | 287           | 30,13           |
| 2. Loans for Housing                       | 518           | 1,56,98          | 378           | 1,96,95         | 32            | 13,10           | 120           | 1,32,76         |
| 3. Rest of the Personal Loans              | 3,393         | 6,76,77          | 3,165         | 7,06,20         | 1,592         | 2,16,40         | 5,247         | 5,93,65         |
| <b>VI. TRADE</b>                           | <b>11,105</b> | <b>10,84,75</b>  | <b>11,360</b> | <b>14,13,65</b> | <b>7,456</b>  | <b>4,90,72</b>  | <b>16,881</b> | <b>11,08,53</b> |
| 1. Wholesale Trade                         | 748           | 1,93,21          | 194           | 2,30,19         | 167           | 27,99           | 344           | 2,41,95         |
| 2. Retail Trade                            | 10,357        | 8,91,54          | 11,166        | 11,83,46        | 7,289         | 4,62,73         | 16,537        | 8,66,58         |
| <b>VII. FINANCE</b>                        | <b>4</b>      | <b>5,73</b>      | <b>2</b>      | <b>5,56</b>     | <b>—</b>      | <b>—</b>        | <b>1</b>      | <b>3</b>        |
| <b>VIII. ALL OTHERS</b>                    | <b>6,245</b>  | <b>9,88,81</b>   | <b>1,778</b>  | <b>3,13,72</b>  | <b>446</b>    | <b>40,01</b>    | <b>3,770</b>  | <b>3,65,11</b>  |
| <b>TOTAL BANK CREDIT</b>                   | <b>65,654</b> | <b>123,95,77</b> | <b>50,161</b> | <b>86,85,76</b> | <b>23,831</b> | <b>22,86,31</b> | <b>67,789</b> | <b>94,78,42</b> |
| OF WHICH: 1. Artisans & Village Industries | 948           | 1,00,12          | 1,478         | 96,70           | 1,513         | 70,96           | 4,839         | 1,38,94         |
| 2. Other Small Scale Industries            | 1,175         | 5,37,64          | 1,096         | 3,13,35         | 575           | 82,83           | 1,164         | 11,54,09        |

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

(Amount in Rupees Thousand)

| RAIPUR          |                     | RAISEN          |                     | RAJGARH         |                     | RAJNANDGAON     |                     | RATLAM          |                     | REWA            |                     | Item No.     |
|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|--------------|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |              |
| 53              | 54                  | 55              | 56                  | 57              | 58                  | 59              | 60                  | 61              | 62                  | 63              | 64                  |              |
| <b>43,165</b>   | <b>50,86,06</b>     | <b>32,365</b>   | <b>40,56,31</b>     | <b>26,535</b>   | <b>32,21,32</b>     | <b>32,176</b>   | <b>20,63,88</b>     | <b>23,124</b>   | <b>27,29,47</b>     | <b>30,231</b>   | <b>39,78,24</b>     | <b>I</b>     |
| 42,764          | 49,15,48            | 32,180          | 40,06,29            | 26,307          | 31,99,13            | 31,627          | 19,78,96            | 22,990          | 25,46,97            | 30,110          | 38,70,17            | 1            |
| 401             | 1,70,58             | 185             | 50,02               | 228             | 22,19               | 549             | 84,92               | 134             | 1,82,50             | 121             | 1,08,07             | 2            |
| <b>9,895</b>    | <b>365,75,22</b>    | <b>5,846</b>    | <b>193,74,57</b>    | <b>3,206</b>    | <b>22,61,82</b>     | <b>5,858</b>    | <b>20,70,65</b>     | <b>3,994</b>    | <b>100,34,28</b>    | <b>9,808</b>    | <b>89,34,92</b>     | <b>II</b>    |
| 37              | 3,84,00             | 6               | 18,53               | 8               | 12,73               | 12              | 43,02               | 5               | 25,90               | 14              | 15,36               | 1            |
| 9,789           | 359,35,16           | 5,839           | 193,51,68           | 3,190           | 22,33,37            | 5,835           | 19,91,36            | 3,962           | 99,81,89            | 9,781           | 88,95,36            | 2            |
| 16              | 1,11,24             | —               | —                   | —               | —                   | 2               | 31,61               | 9               | 4,08                | 2               | 2,97                | 3            |
| 53              | 1,44,82             | 1               | 4,36                | 8               | 15,72               | 9               | 4,66                | 18              | 22,41               | 11              | 21,23               | 4            |
| <b>2,904</b>    | <b>10,50,46</b>     | <b>505</b>      | <b>1,46,56</b>      | <b>589</b>      | <b>2,15,87</b>      | <b>1,272</b>    | <b>5,84,46</b>      | <b>710</b>      | <b>2,57,90</b>      | <b>2,547</b>    | <b>8,59,20</b>      | <b>III</b>   |
| <b>6,077</b>    | <b>16,79,10</b>     | <b>1,501</b>    | <b>2,49,34</b>      | <b>7,536</b>    | <b>7,79,91</b>      | <b>1,268</b>    | <b>3,28,22</b>      | <b>2,833</b>    | <b>5,74,87</b>      | <b>5,912</b>    | <b>5,27,15</b>      | <b>IV</b>    |
| <b>17,237</b>   | <b>46,09,14</b>     | <b>2,817</b>    | <b>5,10,75</b>      | <b>3,257</b>    | <b>5,81,70</b>      | <b>4,868</b>    | <b>10,31,78</b>     | <b>6,939</b>    | <b>19,05,71</b>     | <b>5,680</b>    | <b>12,04,84</b>     | <b>V</b>     |
| 989             | 1,34,13             | 216             | 33,36               | 268             | 20,23               | 259             | 20,92               | 406             | 69,98               | 284             | 41,18               | 1            |
| 1,491           | 17,19,47            | 145             | 86,03               | 450             | 1,66,01             | 303             | 2,82,15             | 1,003           | 6,96,48             | 347             | 2,93,22             | 2            |
| 14,757          | 27,55,54            | 2,456           | 3,91,36             | 2,539           | 3,95,46             | 4,306           | 7,28,71             | 5,530           | 11,39,25            | 5,049           | 8,70,44             | 3            |
| <b>34,416</b>   | <b>73,83,55</b>     | <b>14,101</b>   | <b>17,11,13</b>     | <b>8,369</b>    | <b>9,00,08</b>      | <b>19,174</b>   | <b>18,63,44</b>     | <b>9,215</b>    | <b>14,76,21</b>     | <b>20,521</b>   | <b>19,52,81</b>     | <b>VI</b>    |
| 1,081           | 29,24,11            | 292             | 5,68,31             | 235             | 1,14,85             | 202             | 5,13,38             | 596             | 4,37,04             | 78              | 2,06,48             | 1            |
| 33,335          | 44,59,44            | 13,809          | 11,42,82            | 8,134           | 7,85,23             | 18,972          | 13,50,06            | 8,619           | 10,39,17            | 20,443          | 17,46,33            | 2            |
| <b>22</b>       | <b>1,35,98</b>      | <b>3</b>        | <b>1,45</b>         | <b>6</b>        | <b>58,28</b>        | <b>5</b>        | <b>1,06,74</b>      | <b>13</b>       | <b>17,50</b>        | <b>6</b>        | <b>80,71</b>        | <b>VII</b>   |
| <b>9,617</b>    | <b>33,75,57</b>     | <b>1,875</b>    | <b>1,74,74</b>      | <b>810</b>      | <b>2,00,86</b>      | <b>1,491</b>    | <b>3,86,73</b>      | <b>4,303</b>    | <b>5,96,59</b>      | <b>1,687</b>    | <b>2,97,04</b>      | <b>VIII</b>  |
| <b>1,23,333</b> | <b>598,95,08</b>    | <b>59,013</b>   | <b>262,24,85</b>    | <b>50,308</b>   | <b>82,19,84</b>     | <b>66,112</b>   | <b>84,35,90</b>     | <b>51,131</b>   | <b>175,92,53</b>    | <b>76,392</b>   | <b>178,34,91</b>    | <b>Total</b> |
| 5,010           | 2,66,46             | 4,662           | 2,04,99             | 2,012           | 1,26,42             | 4,732           | 1,79,25             | 1,802           | 65,83               | 6,287           | 3,06,83             | 1            |
| 3,923           | 101,35,22           | 790             | 15,59,94            | 1,071           | 3,34,98             | 1,000           | 9,78,37             | 1,747           | 12,07,71            | 3,065           | 9,46,41             | 2            |

| SAGAR           |                     | SATNA           |                     | SEHORE          |                     | SEONI           |                     | SHAHNOL         |                     | SHAJAPUR        |                     | Item No.     |
|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|--------------|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |              |
| 65              | 66                  | 67              | 68                  | 69              | 70                  | 71              | 72                  | 73              | 74                  | 75              | 76                  |              |
| <b>50,326</b>   | <b>54,86,02</b>     | <b>24,856</b>   | <b>38,42,07</b>     | <b>22,331</b>   | <b>30,86,57</b>     | <b>19,790</b>   | <b>15,95,37</b>     | <b>27,780</b>   | <b>21,16,45</b>     | <b>25,487</b>   | <b>37,23,28</b>     | <b>I</b>     |
| 50,124          | 54,09,84            | 24,190          | 35,01,17            | 22,227          | 30,05,95            | 19,774          | 15,94,05            | 27,585          | 20,24,78            | 25,274          | 36,67,39            | 1            |
| 202             | 76,18               | 666             | 3,40,90             | 104             | 80,62               | 16              | 1,32                | 195             | 91,67               | 213             | 55,89               | 2            |
| <b>6,248</b>    | <b>43,74,70</b>     | <b>7,213</b>    | <b>39,21,95</b>     | <b>3,380</b>    | <b>16,23,23</b>     | <b>3,211</b>    | <b>15,77,04</b>     | <b>5,720</b>    | <b>13,83,18</b>     | <b>4,689</b>    | <b>33,90,30</b>     | <b>II</b>    |
| 1               | 29                  | 76              | 1,57,77             | 4               | 5,87                | 2               | 2,72                | 11              | 9,28                | 2               | 3,60                | 1            |
| 6,222           | 43,58,68            | 7,122           | 37,48,85            | 3,372           | 16,11,62            | 3,205           | 15,65,33            | 5,684           | 12,96,49            | 4,680           | 33,73,56            | 2            |
| 9               | 3,28                | 3               | 1,17                | 1               | 1,50                | —               | —                   | —               | —                   | 1               | 50                  | 3            |
| 16              | 12,45               | 12              | 14,16               | 3               | 4,24                | 4               | 8,99                | 25              | 77,41               | 6               | 12,64               | 4            |
| <b>970</b>      | <b>4,65,42</b>      | <b>2,272</b>    | <b>3,70,49</b>      | <b>369</b>      | <b>2,59,93</b>      | <b>2,003</b>    | <b>1,85,92</b>      | <b>1,880</b>    | <b>5,14,32</b>      | <b>334</b>      | <b>1,96,02</b>      | <b>III</b>   |
| <b>3,169</b>    | <b>3,24,16</b>      | <b>3,449</b>    | <b>4,81,17</b>      | <b>2,972</b>    | <b>7,87,97</b>      | <b>2,886</b>    | <b>1,56,72</b>      | <b>3,457</b>    | <b>2,34,38</b>      | <b>3,187</b>    | <b>4,75,68</b>      | <b>IV</b>    |
| <b>5,724</b>    | <b>13,58,08</b>     | <b>6,817</b>    | <b>16,99,72</b>     | <b>3,829</b>    | <b>8,48,26</b>      | <b>2,437</b>    | <b>4,39,03</b>      | <b>4,943</b>    | <b>8,64,21</b>      | <b>3,429</b>    | <b>7,05,20</b>      | <b>V</b>     |
| 527             | 54,56               | 595             | 76,43               | 360             | 39,58               | 130             | 14,41               | 423             | 52,70               | 214             | 15,70               | 1            |
| 356             | 3,41,16             | 379             | 3,86,64             | 256             | 1,93,76             | 115             | 81,25               | 193             | 1,40,13             | 224             | 1,13,92             | 2            |
| 4,841           | 9,62,36             | 5,843           | 12,36,65            | 3,213           | 6,14,92             | 2,192           | 3,43,37             | 4,327           | 6,71,38             | 2,991           | 5,75,58             | 3            |
| <b>19,543</b>   | <b>18,32,35</b>     | <b>15,381</b>   | <b>17,91,73</b>     | <b>11,194</b>   | <b>57,62,69</b>     | <b>12,012</b>   | <b>7,93,10</b>      | <b>15,354</b>   | <b>12,43,74</b>     | <b>8,657</b>    | <b>12,54,69</b>     | <b>VI</b>    |
| 587             | 2,93,21             | 676             | 6,28,89             | 134             | 49,14,74            | 78              | 1,00,00             | 139             | 69,25               | 394             | 4,58,04             | 1            |
| 18,956          | 15,39,14            | 14,705          | 11,62,84            | 11,060          | 8,47,95             | 11,934          | 6,93,10             | 15,215          | 11,74,49            | 8,263           | 7,96,65             | 2            |
| <b>—</b>        | <b>—</b>            | <b>6</b>        | <b>7,78</b>         | <b>3</b>        | <b>12,91</b>        | <b>2</b>        | <b>78</b>           | <b>3</b>        | <b>16,39</b>        | <b>—</b>        | <b>—</b>            | <b>VII</b>   |
| <b>11,091</b>   | <b>13,91,57</b>     | <b>3,474</b>    | <b>15,77,41</b>     | <b>3,233</b>    | <b>12,19,37</b>     | <b>816</b>      | <b>2,69,02</b>      | <b>3,376</b>    | <b>2,62,57</b>      | <b>1,627</b>    | <b>2,15,11</b>      | <b>VIII</b>  |
| <b>97,071</b>   | <b>152,32,30</b>    | <b>63,468</b>   | <b>136,92,32</b>    | <b>47,311</b>   | <b>136,00,93</b>    | <b>43,157</b>   | <b>50,16,98</b>     | <b>62,513</b>   | <b>66,35,24</b>     | <b>47,410</b>   | <b>99,60,28</b>     | <b>Total</b> |
| 2,245           | 1,36,20             | 5,016           | 2,46,76             | 1,590           | 97,73               | 2,147           | 87,41               | 3,981           | 1,77,91             | 2,741           | 94,31               | 1            |
| 3,390           | 19,64,56            | 1,689           | 8,68,85             | 1,574           | 3,04,92             | 901             | 2,15,01             | 1,554           | 2,96,16             | 1,624           | 5,47,80             | 2            |

TABLE No. 5. 9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

## CENTRAL REGION

| OCCUPATION                                 | SHIVPURI        |                     | SIDHI           |                     | SURGUJA         |                     | TIKAMGARH       |                     |
|--------------------------------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|
|                                            | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |
|                                            | 77              | 78                  | 79              | 80                  | 81              | 82                  | 83              | 84                  |
| <b>I. AGRICULTURE</b>                      | <b>26,959</b>   | <b>26,66,44</b>     | <b>20,293</b>   | <b>19,19,41</b>     | <b>43,144</b>   | <b>18,37,77</b>     | <b>31,124</b>   | <b>15,95,65</b>     |
| 1. Direct Finance                          | 26,420          | 26,13,61            | 20,282          | 18,99,38            | 42,751          | 18,10,48            | 30,358          | 15,52,24            |
| 2. Indirect Finance                        | 539             | 52,83               | 11              | 20,03               | 393             | 27,29               | 766             | 43,41               |
| <b>II. INDUSTRY</b>                        | <b>4,273</b>    | <b>7,11,90</b>      | <b>6,509</b>    | <b>9,14,18</b>      | <b>14,650</b>   | <b>12,19,22</b>     | <b>8,883</b>    | <b>5,04,40</b>      |
| 1. Mining & Quarrying                      | 14              | 34,49               | 20              | 9,35                | 6               | 44,53               | 3               | 2,83                |
| 2. Manufacturing & Processing              | 4,254           | 6,66,25             | 6,465           | 6,23,71             | 14,633          | 11,64,46            | 8,879           | 5,01,53             |
| 3. Electricity, Gas & Water                | 2               | 1,19                | 3               | 1,56,06             | 2               | 2,30                | 1               | 4                   |
| 4. Construction                            | 3               | 9,97                | 21              | 1,25,06             | 9               | 7,93                | —               | —                   |
| <b>III. TRANSPORT OPERATORS</b>            | <b>1,220</b>    | <b>1,47,96</b>      | <b>961</b>      | <b>5,41,90</b>      | <b>1,578</b>    | <b>5,59,35</b>      | <b>238</b>      | <b>1,03,48</b>      |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>1,716</b>    | <b>2,32,34</b>      | <b>4,087</b>    | <b>3,11,49</b>      | <b>2,077</b>    | <b>1,85,12</b>      | <b>436</b>      | <b>66,13</b>        |
| <b>V. PERSONAL LOANS</b>                   | <b>3,750</b>    | <b>7,03,98</b>      | <b>5,089</b>    | <b>7,66,98</b>      | <b>7,786</b>    | <b>11,63,23</b>     | <b>4,808</b>    | <b>4,46,61</b>      |
| 1. Loans for Purchase of Consumer Durables | 131             | 10,88               | 1,803           | 1,81,36             | 968             | 1,27,84             | 897             | 28,21               |
| 2. Loans for Housing                       | 588             | 2,12,75             | 76              | 52,39               | 211             | 2,27,49             | 136             | 34,89               |
| 3. Rest of the Personal Loans              | 3,031           | 4,80,35             | 3,210           | 5,33,23             | 6,607           | 8,07,90             | 3,775           | 3,83,51             |
| <b>VI. TRADE</b>                           | <b>9,504</b>    | <b>13,11,90</b>     | <b>13,900</b>   | <b>10,44,20</b>     | <b>29,974</b>   | <b>20,55,61</b>     | <b>8,115</b>    | <b>5,06,24</b>      |
| 1. Wholesale Trade                         | 960             | 7,07,30             | 26              | 17,80               | 107             | 44,20               | 628             | 1,87,12             |
| 2. Retail Trade                            | 8,544           | 6,04,60             | 13,874          | 10,26,40            | 29,867          | 20,11,41            | 7,487           | 3,19,12             |
| <b>VII. FINANCE</b>                        | <b>10</b>       | <b>26,25</b>        | <b>21</b>       | <b>16,63</b>        | <b>2</b>        | <b>8,50</b>         | <b>3</b>        | <b>51,73</b>        |
| <b>VIII. ALL OTHERS</b>                    | <b>2,156</b>    | <b>2,69,14</b>      | <b>1,547</b>    | <b>1,97,84</b>      | <b>2,680</b>    | <b>2,73,68</b>      | <b>2,672</b>    | <b>3,12,93</b>      |
| <b>TOTAL BANK CREDIT</b>                   | <b>49,588</b>   | <b>60,69,91</b>     | <b>52,407</b>   | <b>57,12,63</b>     | <b>1,01,891</b> | <b>73,02,48</b>     | <b>56,279</b>   | <b>35,87,17</b>     |
| OF WHICH: 1. Artisans & Village Industries | 2,637           | 88,92               | 4,470           | 1,94,15             | 11,969          | 3,14,90             | 7,402           | 2,61,86             |
| 2. Other Small Scale Industries            | 1,349           | 2,66,96             | 1,765           | 3,05,69             | 2,318           | 6,42,72             | 1,131           | 1,61,11             |

STATE :  
UTTAR-PRADESH

| OCCUPATION                                 | UJJAIN          |                     | VIDISHA         |                     | WESTNIMAR       |                     | AGRA            |                     |
|--------------------------------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|
|                                            | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |
|                                            | 85              | 86                  | 87              | 88                  | 89              | 90                  | 1               | 2                   |
| <b>I. AGRICULTURE</b>                      | <b>32,745</b>   | <b>52,25,19</b>     | <b>25,761</b>   | <b>38,01,99</b>     | <b>61,033</b>   | <b>60,02,38</b>     | <b>61,470</b>   | <b>59,00,31</b>     |
| 1. Direct Finance                          | 32,442          | 51,03,57            | 25,437          | 36,38,14            | 60,501          | 57,34,21            | 61,427          | 58,63,43            |
| 2. Indirect Finance                        | 303             | 1,21,62             | 324             | 1,63,85             | 532             | 2,68,17             | 43              | 36,88               |
| <b>II. INDUSTRY</b>                        | <b>8,076</b>    | <b>177,37,82</b>    | <b>2,429</b>    | <b>10,59,78</b>     | <b>5,640</b>    | <b>38,57,20</b>     | <b>17,833</b>   | <b>161,29,94</b>    |
| 1. Mining & Quarrying                      | 35              | 16,30               | 4               | 75,39               | 31              | 21,13               | 17              | 15,74               |
| 2. Manufacturing & Processing              | 7,980           | 167,30,82           | 2,357           | 9,46,32             | 5,589           | 37,93,39            | 17,773          | 159,56,74           |
| 3. Electricity, Gas & Water                | 4               | 1,14                | 1               | 37                  | 1               | 5                   | 9               | 43,70               |
| 4. Construction                            | 57              | 9,89,56             | 67              | 37,70               | 19              | 42,63               | 34              | 1,13,76             |
| <b>III. TRANSPORT OPERATORS</b>            | <b>1,117</b>    | <b>8,43,82</b>      | <b>385</b>      | <b>1,47,32</b>      | <b>1,424</b>    | <b>4,78,34</b>      | <b>2,851</b>    | <b>16,87,78</b>     |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>8,006</b>    | <b>26,27,47</b>     | <b>1,408</b>    | <b>1,42,04</b>      | <b>6,005</b>    | <b>10,62,32</b>     | <b>9,238</b>    | <b>16,23,56</b>     |
| <b>V. PERSONAL LOANS</b>                   | <b>11,740</b>   | <b>34,65,23</b>     | <b>3,565</b>    | <b>8,88,29</b>      | <b>4,589</b>    | <b>10,98,13</b>     | <b>24,808</b>   | <b>61,42,81</b>     |
| 1. Loans for Purchase of Consumer Durables | 1,152           | 1,09,79             | 232             | 66,82               | 364             | 81,21               | 1,193           | 1,65,08             |
| 2. Loans for Housing                       | 1,538           | 11,13,75            | 314             | 1,69,66             | 607             | 3,76,86             | 2,654           | 20,18,60            |
| 3. Rest of the Personal Loans              | 9,050           | 22,41,69            | 3,019           | 6,51,81             | 3,618           | 6,40,06             | 20,961          | 39,59,13            |
| <b>VI. TRADE</b>                           | <b>14,978</b>   | <b>47,65,86</b>     | <b>8,761</b>    | <b>11,02,86</b>     | <b>12,449</b>   | <b>19,08,24</b>     | <b>21,804</b>   | <b>51,41,50</b>     |
| 1. Wholesale Trade                         | 1,220           | 28,60,60            | 278             | 2,37,45             | 790             | 7,00,52             | 1,608           | 16,38,26            |
| 2. Retail Trade                            | 13,758          | 19,05,26            | 8,483           | 8,65,41             | 11,659          | 12,07,72            | 20,196          | 35,03,24            |
| <b>VII. FINANCE</b>                        | <b>23</b>       | <b>7,16,30</b>      | <b>1</b>        | <b>5</b>            | <b>11</b>       | <b>2,42,95</b>      | <b>41</b>       | <b>3,60,03</b>      |
| <b>VIII. ALL OTHERS</b>                    | <b>6,758</b>    | <b>25,77,71</b>     | <b>1,265</b>    | <b>8,95,50</b>      | <b>2,318</b>    | <b>2,62,13</b>      | <b>17,170</b>   | <b>45,57,68</b>     |
| <b>TOTAL BANK CREDIT</b>                   | <b>83,443</b>   | <b>379,59,40</b>    | <b>43,575</b>   | <b>80,37,83</b>     | <b>93,469</b>   | <b>149,11,69</b>    | <b>1,55,215</b> | <b>415,43,61</b>    |
| OF WHICH: 1. Artisans & Village Industries | 3,564           | 1,52,41             | 989             | 88,01               | 2,633           | 1,31,94             | 10,113          | 9,18,03             |
| 2. Other Small Scale Industries            | 3,587           | 32,63,80            | 1,143           | 6,70,74             | 2,579           | 7,85,92             | 6,520           | 97,29,78            |

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

(Amount in Rupees Thousand)

| ALIGARH         |                     | ALLAHABAD       |                     | ALMORA          |                     | AZAMGARH        |                     | BAHRAICH        |                     | BALLIA          |                     | Item No. |
|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|----------|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |          |
| 3               | 4                   | 5               | 6                   | 7               | 8                   | 9               | 10                  | 11              | 12                  | 13              | 14                  |          |
| 85,373          | 87,12,29            | 73,585          | 66,78,07            | 12,394          | 5,24,46             | 40,469          | 42,48,80            | 77,993          | 55,21,94            | 58,309          | 45,71,73            | I        |
| 84,453          | 84,57,03            | 71,553          | 65,18,03            | 12,321          | 5,18,12             | 38,287          | 39,83,70            | 77,759          | 54,24,94            | 57,204          | 41,98,39            | 1        |
| 920             | 2,55,26             | 2,032           | 1,60,04             | 73              | 6,34                | 2,182           | 2,65,10             | 234             | 97,00               | 1,105           | 3,73,34             | 2        |
| 11,933          | 62,13,55            | 35,330          | 201,08,91           | 3,671           | 4,14,39             | 11,137          | 18,71,44            | 9,600           | 17,10,30            | 4,923           | 12,44,58            | II       |
| 14              | 11,45               | 42              | 85,54               | 1               | 1,82                | 8               | 9,70                | 3               | 1,95                | 5               | 3,05                | 1        |
| 11,895          | 61,53,30            | 35,214          | 191,84,39           | 3,668           | 4,08,32             | 11,119          | 18,30,62            | 9,593           | 17,06,80            | 4,917           | 12,37,41            | 2        |
| 8               | 18,28               | 13              | 1,12,75             | 1               | 3,77                | 6               | 27,75               | 1               | 46                  | —               | —                   | 3        |
| 16              | 30,52               | 61              | 7,26,23             | 1               | 48                  | 4               | 3,37                | 3               | 1,09                | 1               | 4,12                | 4        |
| 3,689           | 11,61,61            | 4,609           | 13,29,31            | 1,519           | 5,81,53             | 2,034           | 7,49,73             | 3,374           | 2,97,46             | 4,590           | 6,92,82             | III      |
| 10,742          | 7,58,65             | 9,878           | 10,94,89            | 1,282           | 1,21,97             | 11,719          | 7,83,57             | 2,936           | 2,02,51             | 14,142          | 9,66,07             | IV       |
| 15,385          | 28,04,19            | 30,637          | 62,55,25            | 5,521           | 8,17,16             | 9,554           | 16,87,81            | 6,023           | 10,65,07            | 8,547           | 10,80,13            | V        |
| 295             | 47,97               | 1,207           | 2,45,10             | 675             | 74,01               | 82              | 13,55               | 22              | 3,04                | 178             | 28,64               | 1        |
| 887             | 6,35,81             | 2,277           | 12,50,53            | 282             | 1,54,37             | 959             | 6,42,14             | 660             | 4,08,96             | 381             | 1,89,33             | 2        |
| 14,203          | 21,20,41            | 27,153          | 47,59,62            | 4,564           | 5,88,78             | 8,513           | 10,32,12            | 5,341           | 6,53,07             | 7,988           | 8,62,16             | 3        |
| 18,960          | 29,56,49            | 61,491          | 102,31,26           | 7,746           | 8,56,52             | 23,376          | 25,25,35            | 27,784          | 20,88,78            | 29,870          | 27,51,05            | VI       |
| 1,318           | 4,99,15             | 1,274           | 21,89,26            | 57              | 66,64               | 661             | 1,90,41             | 700             | 3,29,56             | 803             | 4,16,26             | 1        |
| 17,642          | 24,57,34            | 60,217          | 80,42,00            | 7,689           | 7,89,88             | 22,715          | 23,34,94            | 27,084          | 17,59,22            | 29,067          | 23,34,79            | 2        |
| 27              | 4,93,70             | 44              | 8,61,72             | —               | —                   | 6               | 1,50,19             | 9               | 84,66               | 7               | 84,48               | VII      |
| 13,816          | 28,87,92            | 13,087          | 55,11,49            | 1,234           | 1,82,25             | 5,103           | 4,63,89             | 3,518           | 4,72,07             | 4,179           | 3,85,43             | VIII     |
| 1,59,925        | 259,88,40           | 2,28,661        | 520,70,90           | 33,367          | 34,98,28            | 1,03,398        | 124,80,78           | 1,31,237        | 114,42,79           | 1,24,567        | 117,76,29           | Total    |
| 5,100           | 4,27,88             | 25,305          | 20,17,57            | 2,729           | 1,50,13             | 4,947           | 4,15,76             | 4,625           | 3,55,77             | 1,519           | 1,74,89             | 1        |
| 5,876           | 45,72,15            | 7,930           | 42,95,02            | 632             | 1,58,34             | 5,750           | 11,66,58            | 4,538           | 10,23,84            | 3,059           | 8,81,94             | 2        |

| BANDA           |                     | BARA BANKI      |                     | BAREILLY        |                     | BASTI           |                     | BHADOHI         |                     | BUNOR           |                     | Item No. |
|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|----------|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |          |
| 15              | 16                  | 17              | 18                  | 19              | 20                  | 21              | 22                  | 23              | 24                  | 25              | 26                  |          |
| 32,222          | 27,94,03            | 65,234          | 32,93,44            | 60,564          | 80,62,83            | 54,297          | 36,92,06            | 6,936           | 6,76,22             | 57,769          | 70,85,52            | I        |
| 32,123          | 27,30,00            | 65,141          | 32,05,19            | 60,303          | 67,54,41            | 53,172          | 36,35,71            | 6,357           | 6,55,20             | 55,403          | 65,87,09            | 1        |
| 99              | 64,03               | 93              | 88,25               | 261             | 13,08,42            | 1,125           | 56,35               | 579             | 21,02               | 2,366           | 4,98,43             | 2        |
| 17,735          | 12,97,03            | 3,936           | 42,52,07            | 9,916           | 90,09,65            | 19,219          | 54,86,29            | 12,022          | 96,97,70            | 6,377           | 138,75,95           | II       |
| 6               | 5,86                | 9               | 16,48               | 4               | 2,66                | 5               | 4,82                | 1               | 30                  | 4               | 4,59                | 1        |
| 17,729          | 12,91,17            | 3,925           | 42,33,71            | 9,895           | 89,92,36            | 19,214          | 54,81,47            | 12,020          | 96,80,54            | 6,371           | 138,69,92           | 2        |
| —               | —                   | 1               | 1,68                | 4               | 3,58                | —               | —                   | 1               | 16,86               | —               | —                   | 3        |
| —               | —                   | 1               | 20                  | 13              | 11,05               | —               | —                   | —               | —                   | 2               | 1,44                | 4        |
| 1,906           | 1,35,10             | 3,274           | 3,84,74             | 4,513           | 8,40,21             | 1,196           | 2,27,01             | 451             | 1,49,07             | 2,820           | 3,41,48             | III      |
| 6,217           | 3,47,60             | 4,330           | 4,73,95             | 5,198           | 8,13,60             | 2,635           | 1,51,59             | 3,226           | 3,88,84             | 1,392           | 4,41,54             | IV       |
| 3,656           | 5,49,64             | 6,650           | 11,12,20            | 14,279          | 35,76,99            | 9,244           | 11,02,70            | 3,078           | 6,11,48             | 7,623           | 16,35,36            | V        |
| 85              | 9,97                | 280             | 32,45               | 965             | 1,34,84             | 233             | 38,28               | 200             | 9,17                | 185             | 29,88               | 1        |
| 436             | 1,60,33             | 373             | 1,81,20             | 1,823           | 15,20,56            | 364             | 2,39,11             | 161             | 58,11               | 512             | 3,90,99             | 2        |
| 3,135           | 3,79,34             | 5,997           | 8,98,55             | 11,491          | 19,21,59            | 8,647           | 8,25,31             | 2,717           | 5,44,20             | 6,926           | 12,14,49            | 3        |
| 24,588          | 15,46,51            | 13,763          | 11,28,75            | 24,523          | 37,25,86            | 19,334          | 17,83,03            | 6,674           | 33,06,08            | 14,097          | 16,96,11            | VI       |
| 1,070           | 1,38,69             | 457             | 1,58,61             | 991             | 10,34,92            | 747             | 2,75,54             | 373             | 27,42,11            | 327             | 2,19,95             | 1        |
| 23,518          | 14,07,82            | 13,306          | 9,70,14             | 23,532          | 26,90,94            | 18,587          | 15,07,49            | 6,301           | 5,63,97             | 13,770          | 14,76,16            | 2        |
| 6               | 8,38                | 1               | 3,94                | 40              | 2,68,02             | —               | —                   | 1               | 19                  | 11              | 56,37               | VII      |
| 2,690           | 2,05,33             | 4,139           | 4,48,58             | 9,320           | 17,89,58            | 5,815           | 3,23,40             | 6,674           | 8,10,92             | 6,921           | 19,72,55            | VIII     |
| 89,020          | 68,83,62            | 1,01,327        | 110,97,67           | 1,28,353        | 280,86,74           | 1,11,740        | 127,66,08           | 39,062          | 156,40,50           | 97,010          | 271,04,88           | Total    |
| 15,571          | 7,68,46             | 1,975           | 2,54,99             | 5,895           | 3,40,28             | 12,623          | 7,06,70             | 9,853           | 6,53,49             | 3,209           | 3,57,58             | 1        |
| 1,875           | 4,26,94             | 1,756           | 6,80,98             | 3,431           | 29,43,61            | 5,161           | 8,64,40             | 1,537           | 86,86,73            | 2,434           | 19,63,38            | 2        |

TABLE No. 5. 9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

## CENTRAL REGION

| OCCUPATION                                 | BUDAUN          |                     | BULANDSHAHR     |                     | CHAMOLI         |                     | DEHRA DUN       |                     |
|--------------------------------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|
|                                            | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |
|                                            | 27              | 28                  | 29              | 30                  | 31              | 32                  | 33              | 34                  |
| <b>I. AGRICULTURE</b>                      | <b>75,379</b>   | <b>61,91,63</b>     | <b>85,139</b>   | <b>65,67,32</b>     | <b>3,685</b>    | <b>1,89,47</b>      | <b>21,490</b>   | <b>19,70,92</b>     |
| 1. Direct Finance                          | 75,063          | 61,45,70            | 84,956          | 62,94,55            | 3,682           | 1,89,32             | 21,256          | 19,49,56            |
| 2. Indirect Finance                        | 316             | 45,93               | 183             | 2,72,77             | 3               | 15                  | 234             | 21,36               |
| <b>II. INDUSTRY</b>                        | <b>7,019</b>    | <b>31,20,05</b>     | <b>4,487</b>    | <b>90,89,45</b>     | <b>1,523</b>    | <b>93,58</b>        | <b>2,961</b>    | <b>62,49,19</b>     |
| 1. Mining & Quarrying                      | 4               | 1,15                | 13              | 16,02               | —               | —                   | 45              | 2,86,19             |
| 2. Manufacturing & Processing              | 6,997           | 31,04,99            | 4,449           | 90,59,15            | 1,519           | 90,07               | 2,849           | 57,83,82            |
| 3. Electricity, Gas & Water                | 4               | 2,43                | 13              | 3,95                | —               | —                   | 15              | 28,88               |
| 4. Construction                            | 14              | 11,48               | 12              | 10,33               | 4               | 3,51                | 52              | 1,50,30             |
| <b>III. TRANSPORT OPERATORS</b>            | <b>3,239</b>    | <b>2,60,20</b>      | <b>5,043</b>    | <b>4,04,74</b>      | <b>217</b>      | <b>39,85</b>        | <b>1,281</b>    | <b>7,62,99</b>      |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>1,296</b>    | <b>1,20,75</b>      | <b>2,694</b>    | <b>2,59,81</b>      | <b>349</b>      | <b>37,34</b>        | <b>3,231</b>    | <b>14,72,75</b>     |
| <b>V. PERSONAL LOANS</b>                   | <b>7,016</b>    | <b>14,59,01</b>     | <b>10,665</b>   | <b>20,50,70</b>     | <b>4,350</b>    | <b>4,04,30</b>      | <b>29,575</b>   | <b>65,68,97</b>     |
| 1. Loans for Purchase of Consumer Durables | 266             | 26,70               | 421             | 56,48               | 206             | 32,77               | 3,143           | 4,99,15             |
| 2. Loans for Housing                       | 328             | 2,59,04             | 585             | 4,50,74             | 193             | 47,97               | 2,346           | 16,72,84            |
| 3. Rest of the Personal Loans              | 6,422           | 11,73,27            | 9,659           | 15,43,48            | 3,951           | 3,23,56             | 24,086          | 43,96,98            |
| <b>VI. TRADE</b>                           | <b>18,043</b>   | <b>16,88,85</b>     | <b>16,410</b>   | <b>22,79,27</b>     | <b>4,362</b>    | <b>4,57,78</b>      | <b>11,837</b>   | <b>28,17,31</b>     |
| 1. Wholesale Trade                         | 402             | 1,69,00             | 500             | 6,56,40             | 61              | 9,83                | 366             | 6,21,47             |
| 2. Retail Trade                            | 17,641          | 15,19,85            | 15,910          | 16,22,87            | 4,301           | 4,47,95             | 11,471          | 21,95,84            |
| <b>VII. FINANCE</b>                        | <b>85</b>       | <b>2,21,63</b>      | <b>6</b>        | <b>1,26,15</b>      | <b>—</b>        | <b>—</b>            | <b>17</b>       | <b>63,82</b>        |
| <b>VIII. ALL OTHERS</b>                    | <b>3,089</b>    | <b>16,12,14</b>     | <b>6,905</b>    | <b>11,88,88</b>     | <b>1,471</b>    | <b>1,01,56</b>      | <b>11,595</b>   | <b>28,63,02</b>     |
| <b>TOTAL BANK CREDIT</b>                   | <b>1,15,166</b> | <b>146,74,26</b>    | <b>1,31,349</b> | <b>219,66,32</b>    | <b>15,957</b>   | <b>13,23,88</b>     | <b>81,987</b>   | <b>227,68,97</b>    |
| OF WHICH: 1. Artisans & Village Industries | 4,417           | 2,51,45             | 1,210           | 1,27,11             | 1,084           | 55,76               | 856             | 75,36               |
| 2. Other Small Scale Industries            | 2,158           | 5,08,69             | 2,645           | 22,47,91            | 394             | 29,82               | 1,627           | 14,71,11            |

| OCCUPATION                                 | DEORIA          |                     | ETAH            |                     | ETAWAH          |                     | FAIZABAD        |                     |
|--------------------------------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|
|                                            | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |
|                                            | 35              | 36                  | 37              | 38                  | 39              | 40                  | 41              | 42                  |
| <b>I. AGRICULTURE</b>                      | <b>42,293</b>   | <b>36,21,52</b>     | <b>67,349</b>   | <b>53,21,50</b>     | <b>53,261</b>   | <b>37,95,01</b>     | <b>41,182</b>   | <b>38,39,82</b>     |
| 1. Direct Finance                          | 41,785          | 35,54,75            | 66,165          | 49,92,00            | 52,992          | 37,35,29            | 40,165          | 37,29,60            |
| 2. Indirect Finance                        | 508             | 66,77               | 1,184           | 3,29,50             | 269             | 59,72               | 1,017           | 1,10,22             |
| <b>II. INDUSTRY</b>                        | <b>5,314</b>    | <b>24,40,81</b>     | <b>4,342</b>    | <b>10,26,89</b>     | <b>7,321</b>    | <b>13,81,02</b>     | <b>13,495</b>   | <b>37,04,57</b>     |
| 1. Mining & Quarrying                      | 10              | 5,55                | 3               | 2,34                | 2               | 1,63                | 5               | 14,30               |
| 2. Manufacturing & Processing              | 5,288           | 24,29,63            | 4,292           | 9,73,90             | 7,318           | 13,78,55            | 13,487          | 36,81,74            |
| 3. Electricity, Gas & Water                | 10              | 3,31                | 2               | 1,09                | —               | —                   | —               | —                   |
| 4. Construction                            | 6               | 2,32                | 45              | 49,56               | 1               | 84                  | 3               | 8,53                |
| <b>III. TRANSPORT OPERATORS</b>            | <b>1,687</b>    | <b>3,14,96</b>      | <b>4,175</b>    | <b>9,20,74</b>      | <b>1,760</b>    | <b>2,65,70</b>      | <b>2,606</b>    | <b>5,13,85</b>      |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>4,039</b>    | <b>3,14,39</b>      | <b>3,776</b>    | <b>3,19,77</b>      | <b>2,298</b>    | <b>1,52,06</b>      | <b>6,294</b>    | <b>5,06,23</b>      |
| <b>V. PERSONAL LOANS</b>                   | <b>6,550</b>    | <b>8,76,79</b>      | <b>7,055</b>    | <b>8,82,50</b>      | <b>5,869</b>    | <b>13,39,53</b>     | <b>9,707</b>    | <b>18,65,61</b>     |
| 1. Loans for Purchase of Consumer Durables | 189             | 20,60               | 302             | 25,28               | 220             | 18,51               | 271             | 26,33               |
| 2. Loans for Housing                       | 367             | 1,63,84             | 332             | 1,61,69             | 1,112           | 5,14,02             | 995             | 6,69,58             |
| 3. Rest of the Personal Loans              | 5,994           | 6,92,35             | 6,421           | 6,95,53             | 4,537           | 8,07,00             | 8,441           | 11,69,70            |
| <b>VI. TRADE</b>                           | <b>21,953</b>   | <b>26,84,77</b>     | <b>14,344</b>   | <b>16,38,86</b>     | <b>23,611</b>   | <b>16,33,45</b>     | <b>39,723</b>   | <b>36,52,35</b>     |
| 1. Wholesale Trade                         | 887             | 4,12,41             | 602             | 1,92,30             | 277             | 1,10,87             | 1,042           | 3,70,92             |
| 2. Retail Trade                            | 21,066          | 22,72,36            | 13,742          | 14,46,56            | 23,334          | 15,22,58            | 38,681          | 32,81,43            |
| <b>VII. FINANCE</b>                        | <b>18</b>       | <b>6,62</b>         | <b>6</b>        | <b>1,92,33</b>      | <b>2</b>        | <b>68</b>           | <b>6</b>        | <b>74,82</b>        |
| <b>VIII. ALL OTHERS</b>                    | <b>4,876</b>    | <b>3,94,28</b>      | <b>4,608</b>    | <b>4,07,34</b>      | <b>5,449</b>    | <b>6,54,36</b>      | <b>7,751</b>    | <b>11,78,73</b>     |
| <b>TOTAL BANK CREDIT</b>                   | <b>86,730</b>   | <b>106,54,14</b>    | <b>1,05,655</b> | <b>107,09,93</b>    | <b>99,571</b>   | <b>92,21,81</b>     | <b>1,20,764</b> | <b>153,35,98</b>    |
| OF WHICH: 1. Artisans & Village Industries | 2,236           | 3,87,86             | 2,310           | 2,17,51             | 4,319           | 2,53,70             | 5,382           | 5,42,65             |
| 2. Other Small Scale Industries            | 2,745           | 5,13,80             | 1,555           | 5,12,51             | 2,832           | 7,35,46             | 6,530           | 20,80,38            |

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

(Amount in Rupees Thousand)

| FARRUKHABAD     |                     | FATEHPUR        |                     | FIROZABAD       |                     | GARHWAL         |                     | GHAZIABAD       |                     | GHAZIPUR        |                     | Item No.     |
|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|--------------|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |              |
| 43              | 44                  | 45              | 46                  | 47              | 48                  | 49              | 50                  | 51              | 52                  | 53              | 54                  |              |
| <b>77,461</b>   | <b>56,78,43</b>     | <b>35,427</b>   | <b>28,96,62</b>     | <b>29,384</b>   | <b>21,20,78</b>     | <b>6,464</b>    | <b>5,64,72</b>      | <b>51,776</b>   | <b>67,54,97</b>     | <b>31,876</b>   | <b>37,84,64</b>     | <b>I</b>     |
| 75,281          | 51,98,64            | 35,307          | 28,66,17            | 29,257          | 20,23,34            | 6,388           | 3,42,36             | 51,391          | 51,93,58            | 31,036          | 36,24,06            | 1            |
| 2,180           | 4,79,79             | 120             | 30,45               | 127             | 97,44               | 76              | 2,22,36             | 385             | 15,61,39            | 840             | 1,60,58             | 2            |
| <b>6,553</b>    | <b>31,39,56</b>     | <b>7,834</b>    | <b>12,24,38</b>     | <b>7,110</b>    | <b>25,66,82</b>     | <b>1,474</b>    | <b>3,30,42</b>      | <b>10,377</b>   | <b>998,25,81</b>    | <b>5,870</b>    | <b>18,43,45</b>     | <b>II</b>    |
| 5               | 6,86                | 1               | 12                  | 7               | 3,56                | —               | —                   | 20              | 6,42,37             | 5               | 5,98                | 1            |
| 6,540           | 31,22,61            | 7,832           | 12,23,95            | 7,091           | 25,34,31            | 1,461           | 3,22,14             | 10,273          | 968,35,03           | 5,848           | 18,25,74            | 2            |
| 1               | 27                  | 1               | 31                  | 7               | 16,94               | —               | —                   | 9               | 4,01,63             | 1               | 1,05                | 3            |
| 7               | 9,82                | —               | —                   | 5               | 12,01               | 13              | 8,28                | 75              | 19,46,78            | 16              | 10,68               | 4            |
| <b>4,133</b>    | <b>4,10,40</b>      | <b>1,405</b>    | <b>2,53,86</b>      | <b>1,350</b>    | <b>2,34,52</b>      | <b>459</b>      | <b>2,73,11</b>      | <b>2,812</b>    | <b>9,82,16</b>      | <b>1,546</b>    | <b>4,88,46</b>      | <b>III</b>   |
| <b>10,086</b>   | <b>5,77,39</b>      | <b>3,689</b>    | <b>2,19,61</b>      | <b>3,894</b>    | <b>2,74,65</b>      | <b>1,649</b>    | <b>1,39,37</b>      | <b>4,103</b>    | <b>21,53,93</b>     | <b>4,922</b>    | <b>4,30,21</b>      | <b>IV</b>    |
| <b>7,623</b>    | <b>16,65,30</b>     | <b>4,024</b>    | <b>6,46,66</b>      | <b>4,125</b>    | <b>7,57,15</b>      | <b>5,382</b>    | <b>7,34,52</b>      | <b>27,413</b>   | <b>83,78,08</b>     | <b>7,106</b>    | <b>11,05,53</b>     | <b>V</b>     |
| 242             | 30,21               | 131             | 6,85                | 99              | 7,81                | 305             | 38,89               | 1,441           | 1,94,87             | 525             | 76,39               | 1            |
| 598             | 4,71,64             | 315             | 1,86,66             | 167             | 1,39,90             | 130             | 79,89               | 3,420           | 28,84,28            | 340             | 2,21,19             | 2            |
| 6,783           | 11,63,45            | 3,578           | 4,53,15             | 3,859           | 6,09,44             | 4,947           | 6,15,74             | 22,552          | 52,98,93            | 6,241           | 8,07,95             | 3            |
| <b>27,334</b>   | <b>22,46,49</b>     | <b>16,433</b>   | <b>13,61,38</b>     | <b>13,087</b>   | <b>10,90,69</b>     | <b>5,241</b>    | <b>6,04,06</b>      | <b>19,307</b>   | <b>122,23,58</b>    | <b>22,327</b>   | <b>24,76,54</b>     | <b>VI</b>    |
| 920             | 1,92,48             | 333             | 1,77,06             | 332             | 1,30,31             | 19              | 11,63               | 1,063           | 79,71,27            | 682             | 2,70,68             | 1            |
| 26,414          | 20,54,01            | 16,100          | 11,84,32            | 12,755          | 9,60,38             | 5,222           | 5,92,43             | 18,244          | 42,52,31            | 21,645          | 22,05,86            | 2            |
| <b>4</b>        | <b>94</b>           | <b>2</b>        | <b>3,18</b>         | <b>1</b>        | <b>55</b>           | <b>—</b>        | <b>—</b>            | <b>48</b>       | <b>4,01,21</b>      | <b>—</b>        | <b>—</b>            | <b>VII</b>   |
| <b>4,182</b>    | <b>10,92,12</b>     | <b>1,038</b>    | <b>2,80,00</b>      | <b>3,503</b>    | <b>7,86,45</b>      | <b>3,188</b>    | <b>1,80,84</b>      | <b>17,888</b>   | <b>99,15,98</b>     | <b>5,752</b>    | <b>6,65,24</b>      | <b>VIII</b>  |
| <b>1,37,376</b> | <b>148,10,63</b>    | <b>69,852</b>   | <b>68,85,69</b>     | <b>62,454</b>   | <b>78,31,61</b>     | <b>23,857</b>   | <b>28,27,04</b>     | <b>1,33,724</b> | <b>1406,35,72</b>   | <b>79,399</b>   | <b>107,94,07</b>    | <b>Total</b> |
| 3,084           | 1,87,44             | 4,817           | 2,83,58             | 3,216           | 2,75,57             | 879             | 69,88               | 2,038           | 2,38,03             | 2,329           | 3,15,38             | 1            |
| 2,940           | 21,63,33            | 2,551           | 4,98,34             | 2,769           | 10,38,93            | 434             | 1,94,86             | 6,490           | 205,08,53           | 2,879           | 7,86,47             | 2            |

| GONDA           |                     | GORAKHPUR       |                     | HAMIRPUR        |                     | HARDOI          |                     | HARIDWAR        |                     | JALAUN          |                     | Item No.     |
|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|--------------|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |              |
| 55              | 56                  | 57              | 58                  | 59              | 60                  | 61              | 62                  | 63              | 64                  | 65              | 66                  |              |
| <b>76,736</b>   | <b>71,88,10</b>     | <b>53,607</b>   | <b>42,77,35</b>     | <b>21,622</b>   | <b>39,39,44</b>     | <b>80,203</b>   | <b>52,38,29</b>     | <b>38,390</b>   | <b>31,58,72</b>     | <b>38,980</b>   | <b>30,02,46</b>     | <b>I</b>     |
| 75,593          | 53,79,49            | 52,563          | 41,10,05            | 21,548          | 37,27,41            | 79,747          | 50,93,12            | 38,383          | 31,43,69            | 38,632          | 29,27,42            | 1            |
| 1,143           | 18,08,61            | 1,044           | 1,67,30             | 74              | 2,12,03             | 456             | 1,45,17             | 7               | 15,03               | 348             | 75,04               | 2            |
| <b>17,837</b>   | <b>61,46,27</b>     | <b>6,874</b>    | <b>93,68,11</b>     | <b>3,080</b>    | <b>5,35,45</b>      | <b>6,315</b>    | <b>11,84,97</b>     | <b>2,546</b>    | <b>54,42,54</b>     | <b>3,565</b>    | <b>9,71,88</b>      | <b>II</b>    |
| 3               | 1,46                | 8               | 6,55                | 14              | 14,36               | 2               | 5,43                | 3               | 3,18                | —               | —                   | 1            |
| 17,831          | 61,43,27            | 6,855           | 93,34,91            | 3,064           | 5,19,28             | 6,313           | 11,79,54            | 2,513           | 53,96,49            | 3,561           | 9,68,74             | 2            |
| 2               | 1,24                | 5               | 20,73               | 2               | 1,81                | —               | —                   | 3               | 1,95                | 4               | 3,14                | 3            |
| 1               | 30                  | 6               | 5,92                | —               | —                   | —               | —                   | 27              | 40,92               | —               | —                   | 4            |
| <b>4,722</b>    | <b>3,74,45</b>      | <b>2,437</b>    | <b>11,30,32</b>     | <b>697</b>      | <b>92,53</b>        | <b>3,173</b>    | <b>3,26,50</b>      | <b>1,745</b>    | <b>4,17,81</b>      | <b>487</b>      | <b>1,23,69</b>      | <b>III</b>   |
| <b>6,434</b>    | <b>2,55,88</b>      | <b>2,945</b>    | <b>4,75,93</b>      | <b>1,729</b>    | <b>1,10,72</b>      | <b>3,658</b>    | <b>2,61,70</b>      | <b>2,573</b>    | <b>18,07,00</b>     | <b>2,692</b>    | <b>2,60,90</b>      | <b>IV</b>    |
| <b>12,149</b>   | <b>12,70,71</b>     | <b>19,946</b>   | <b>43,55,61</b>     | <b>1,809</b>    | <b>3,72,95</b>      | <b>6,988</b>    | <b>8,95,01</b>      | <b>9,957</b>    | <b>21,32,30</b>     | <b>3,425</b>    | <b>7,13,23</b>      | <b>V</b>     |
| 348             | 48,15               | 936             | 1,02,79             | 36              | 2,99                | 227             | 24,31               | 420             | 52,73               | 21              | 2,57                | 1            |
| 811             | 2,31,30             | 1,626           | 14,05,25            | 154             | 60,08               | 554             | 3,10,82             | 492             | 3,82,40             | 288             | 2,27,52             | 2            |
| 10,990          | 9,91,26             | 17,384          | 28,47,57            | 1,619           | 3,09,88             | 6,207           | 5,59,88             | 9,045           | 16,97,17            | 3,116           | 4,83,14             | 3            |
| <b>32,004</b>   | <b>18,97,23</b>     | <b>32,969</b>   | <b>50,20,21</b>     | <b>9,558</b>    | <b>9,26,54</b>      | <b>23,463</b>   | <b>17,56,16</b>     | <b>12,947</b>   | <b>14,52,51</b>     | <b>18,054</b>   | <b>14,26,90</b>     | <b>VI</b>    |
| 720             | 2,44,80             | 1,029           | 7,22,08             | 114             | 96,90               | 851             | 1,53,67             | 755             | 3,14,39             | 502             | 1,33,74             | 1            |
| 31,284          | 16,52,43            | 31,940          | 42,98,13            | 9,444           | 8,29,64             | 22,612          | 16,02,49            | 12,192          | 11,38,12            | 17,552          | 12,93,16            | 2            |
| <b>3</b>        | <b>16,51</b>        | <b>23</b>       | <b>3,56,00</b>      | <b>—</b>        | <b>—</b>            | <b>1</b>        | <b>1,38</b>         | <b>13</b>       | <b>20,05</b>        | <b>—</b>        | <b>—</b>            | <b>VII</b>   |
| <b>3,119</b>    | <b>15,28,47</b>     | <b>8,897</b>    | <b>20,24,02</b>     | <b>1,085</b>    | <b>1,21,07</b>      | <b>2,220</b>    | <b>3,23,13</b>      | <b>6,010</b>    | <b>5,87,80</b>      | <b>2,311</b>    | <b>2,23,54</b>      | <b>VIII</b>  |
| <b>1,53,004</b> | <b>186,77,62</b>    | <b>1,27,698</b> | <b>270,07,55</b>    | <b>39,580</b>   | <b>60,98,70</b>     | <b>1,26,021</b> | <b>99,87,14</b>     | <b>74,181</b>   | <b>150,18,73</b>    | <b>69,514</b>   | <b>67,22,60</b>     | <b>Total</b> |
| 12,346          | 5,45,08             | 2,118           | 3,34,38             | 1,834           | 1,04,22             | 4,361           | 2,40,90             | 1,077           | 1,09,61             | 1,677           | 1,48,74             | 1            |
| 4,513           | 5,16,26             | 3,782           | 25,99,97            | 956             | 3,54,24             | 1,741           | 4,58,38             | 1,084           | 5,46,48             | 1,458           | 3,78,10             | 2            |

TABLE No. 5.9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

## CENTRAL REGION

| OCCUPATION                                 | JAUNPUR            |                            | JHANSI             |                            | KANPUR CITY        |                            | KANPUR DEHAT       |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 67                 | 68                         | 69                 | 70                         | 71                 | 72                         | 73                 | 74                         |
| <b>I. AGRICULTURE</b>                      | <b>59,939</b>      | <b>63,66,32</b>            | <b>28,840</b>      | <b>28,13,43</b>            | <b>15,858</b>      | <b>21,80,37</b>            | <b>68,718</b>      | <b>53,55,88</b>            |
| 1. Direct Finance                          | 58,534             | 59,51,77                   | 28,732             | 27,59,06                   | 14,872             | 18,21,63                   | 67,911             | 52,23,90                   |
| 2. Indirect Finance                        | 1,405              | 4,14,55                    | 108                | 54,37                      | 986                | 3,58,74                    | 807                | 1,31,98                    |
| <b>II. INDUSTRY</b>                        | <b>17,198</b>      | <b>30,35,60</b>            | <b>10,446</b>      | <b>40,09,99</b>            | <b>14,374</b>      | <b>829,42,18</b>           | <b>8,776</b>       | <b>80,78,02</b>            |
| 1. Mining & Quarrying                      | 4                  | 2,47                       | 54                 | 1,07,33                    | 56                 | 74,81                      | 1                  | 24                         |
| 2. Manufacturing & Processing              | 17,182             | 29,71,26                   | 10,378             | 38,65,24                   | 14,207             | 821,28,11                  | 8,770              | 80,74,29                   |
| 3. Electricity, Gas & Water                | 11                 | 61,87                      | 1                  | 35                         | 38                 | 4,45,74                    | 4                  | 1,47                       |
| 4. Construction                            | 1                  | —                          | 13                 | 37,07                      | 73                 | 2,93,52                    | 1                  | 2,02                       |
| <b>III. TRANSPORT OPERATORS</b>            | <b>3,119</b>       | <b>7,70,99</b>             | <b>1,042</b>       | <b>4,48,11</b>             | <b>3,359</b>       | <b>20,85,09</b>            | <b>5,694</b>       | <b>4,16,56</b>             |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>9,073</b>       | <b>6,91,18</b>             | <b>4,184</b>       | <b>4,91,65</b>             | <b>8,070</b>       | <b>23,76,74</b>            | <b>10,337</b>      | <b>5,35,32</b>             |
| <b>V. PERSONAL LOANS</b>                   | <b>10,554</b>      | <b>19,27,45</b>            | <b>12,230</b>      | <b>27,62,24</b>            | <b>52,148</b>      | <b>140,81,12</b>           | <b>4,695</b>       | <b>5,19,23</b>             |
| 1. Loans for Purchase of Consumer Durables | 89                 | 17,65                      | 941                | 1,04,71                    | 1,742              | 2,79,20                    | 110                | 14,04                      |
| 2. Loans for Housing                       | 1,064              | 5,34,98                    | 1,225              | 7,75,10                    | 4,387              | 38,71,70                   | 249                | 89,91                      |
| 3. Rest of the Personal Loans              | 9,401              | 13,74,82                   | 10,064             | 18,82,43                   | 46,019             | 99,30,22                   | 4,336              | 4,15,28                    |
| <b>VI. TRADE</b>                           | <b>29,933</b>      | <b>37,48,45</b>            | <b>18,144</b>      | <b>28,09,47</b>            | <b>32,172</b>      | <b>107,45,39</b>           | <b>31,179</b>      | <b>21,02,17</b>            |
| 1. Wholesale Trade                         | 1,154              | 3,95,93                    | 184                | 3,90,67                    | 3,216              | 51,01,25                   | 348                | 43,37                      |
| 2. Retail Trade                            | 28,779             | 33,52,52                   | 17,960             | 24,18,80                   | 28,956             | 56,44,14                   | 30,831             | 20,58,80                   |
| <b>VII. FINANCE</b>                        | <b>3</b>           | <b>4,64</b>                | <b>9</b>           | <b>2,15,25</b>             | <b>134</b>         | <b>34,90,47</b>            | <b>—</b>           | <b>—</b>                   |
| <b>VIII. ALL OTHERS</b>                    | <b>5,366</b>       | <b>6,58,62</b>             | <b>6,431</b>       | <b>7,02,91</b>             | <b>31,287</b>      | <b>146,54,97</b>           | <b>1,796</b>       | <b>2,80,63</b>             |
| <b>TOTAL BANK CREDIT</b>                   | <b>1,35,185</b>    | <b>172,03,25</b>           | <b>81,326</b>      | <b>142,53,05</b>           | <b>1,57,402</b>    | <b>1325,56,33</b>          | <b>1,31,195</b>    | <b>172,87,81</b>           |
| OF WHICH: 1. Artisans & Village Industries | 8,911              | 8,75,14                    | 4,794              | 2,55,64                    | 2,377              | 4,40,99                    | 6,686              | 4,40,54                    |
| 2. Other Small Scale Industries            | 6,116              | 15,10,58                   | 4,917              | 15,41,53                   | 7,954              | 192,15,44                  | 1,821              | 8,77,18                    |

| OCCUPATION                                 | LAKHIMPURKHERI     |                            | LALITPUR           |                            | LUCKNOW            |                            | MAHARAJGANJ        |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 75                 | 76                         | 77                 | 78                         | 79                 | 80                         | 81                 | 82                         |
| <b>I. AGRICULTURE</b>                      | <b>55,907</b>      | <b>67,74,60</b>            | <b>36,473</b>      | <b>28,34,51</b>            | <b>34,746</b>      | <b>71,92,53</b>            | <b>49,935</b>      | <b>22,29,03</b>            |
| 1. Direct Finance                          | 55,818             | 66,48,49                   | 35,761             | 26,77,77                   | 34,192             | 55,50,39                   | 49,309             | 21,67,82                   |
| 2. Indirect Finance                        | 89                 | 1,26,11                    | 712                | 1,56,74                    | 554                | 16,42,14                   | 626                | 61,21                      |
| <b>II. INDUSTRY</b>                        | <b>4,270</b>       | <b>113,92,26</b>           | <b>3,194</b>       | <b>3,44,76</b>             | <b>7,637</b>       | <b>376,25,60</b>           | <b>4,032</b>       | <b>4,40,03</b>             |
| 1. Mining & Quarrying                      | 2                  | 1,06                       | 19                 | 34,12                      | 10                 | 15,87                      | 3                  | 2,09                       |
| 2. Manufacturing & Processing              | 4,265              | 113,89,61                  | 3,113              | 2,54,68                    | 7,426              | 338,17,27                  | 4,026              | 4,35,81                    |
| 3. Electricity, Gas & Water                | 2                  | 1,01                       | —                  | —                          | 58                 | 7,36,88                    | 3                  | 2,13                       |
| 4. Construction                            | 1                  | 58                         | 62                 | 55,96                      | 143                | 30,55,58                   | —                  | —                          |
| <b>III. TRANSPORT OPERATORS</b>            | <b>2,784</b>       | <b>3,23,71</b>             | <b>290</b>         | <b>29,44</b>               | <b>4,788</b>       | <b>54,66,06</b>            | <b>456</b>         | <b>57,87</b>               |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>3,957</b>       | <b>2,53,16</b>             | <b>2,344</b>       | <b>1,24,20</b>             | <b>6,511</b>       | <b>36,90,74</b>            | <b>840</b>         | <b>79,57</b>               |
| <b>V. PERSONAL LOANS</b>                   | <b>5,739</b>       | <b>10,27,70</b>            | <b>2,847</b>       | <b>4,94,51</b>             | <b>46,140</b>      | <b>223,47,36</b>           | <b>4,160</b>       | <b>5,10,22</b>             |
| 1. Loans for Purchase of Consumer Durables | 139                | 12,57                      | 27                 | 4,39                       | 2,759              | 4,09,09                    | 78                 | 7,76                       |
| 2. Loans for Housing                       | 373                | 2,11,80                    | 262                | 97,30                      | 8,043              | 132,04,74                  | 135                | 56,38                      |
| 3. Rest of the Personal Loans              | 5,227              | 8,03,33                    | 2,558              | 3,92,82                    | 35,338             | 87,33,53                   | 3,947              | 4,46,08                    |
| <b>VI. TRADE</b>                           | <b>15,047</b>      | <b>16,71,34</b>            | <b>9,227</b>       | <b>5,93,09</b>             | <b>24,178</b>      | <b>136,32,66</b>           | <b>14,537</b>      | <b>11,80,44</b>            |
| 1. Wholesale Trade                         | 289                | 2,10,68                    | 1,775              | 1,26,96                    | 1,699              | 46,48,60                   | 229                | 27,61                      |
| 2. Retail Trade                            | 14,758             | 14,60,66                   | 7,452              | 4,66,13                    | 22,479             | 89,84,06                   | 14,308             | 11,52,83                   |
| <b>VII. FINANCE</b>                        | <b>4</b>           | <b>1,38,17</b>             | <b>—</b>           | <b>—</b>                   | <b>106</b>         | <b>20,44,75</b>            | <b>—</b>           | <b>—</b>                   |
| <b>VIII. ALL OTHERS</b>                    | <b>4,934</b>       | <b>4,53,18</b>             | <b>6,291</b>       | <b>3,25,82</b>             | <b>25,224</b>      | <b>287,54,43</b>           | <b>1,186</b>       | <b>94,99</b>               |
| <b>TOTAL BANK CREDIT</b>                   | <b>92,642</b>      | <b>220,34,12</b>           | <b>60,666</b>      | <b>47,46,33</b>            | <b>1,49,330</b>    | <b>1207,54,13</b>          | <b>75,146</b>      | <b>45,92,15</b>            |
| OF WHICH: 1. Artisans & Village Industries | 1,039              | 3,14,35                    | 1,686              | 77,69                      | 1,545              | 2,13,00                    | 1,925              | 1,54,23                    |
| 2. Other Small Scale Industries            | 2,459              | 14,39,34                   | 1,179              | 1,58,83                    | 4,499              | 66,08,20                   | 1,645              | 1,90,98                    |

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

(Amount in Rupees Thousand)

| MAHOBA          |                     | MAINPURI        |                     | MATHURA         |                     | MAU             |                     | MEERUT          |                     | MIRZAPUR        |                     | Item No.     |
|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|--------------|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |              |
| 83              | 84                  | 85              | 86                  | 87              | 88                  | 89              | 90                  | 91              | 92                  | 93              | 94                  |              |
| <b>12,558</b>   | <b>10,52,25</b>     | <b>30,400</b>   | <b>21,61,36</b>     | <b>51,428</b>   | <b>43,67,39</b>     | <b>17,872</b>   | <b>15,56,78</b>     | <b>75,886</b>   | <b>66,32,20</b>     | <b>29,117</b>   | <b>26,63,88</b>     | <b>I</b>     |
| 12,410          | 10,43,31            | 29,910          | 17,04,13            | 50,704          | 40,40,14            | 17,482          | 14,29,71            | 75,269          | 65,26,62            | 28,978          | 26,30,61            | 1            |
| 148             | 8,94                | 490             | 4,57,23             | 724             | 3,27,25             | 390             | 1,27,07             | 617             | 1,05,58             | 139             | 33,27               | 2            |
| <b>1,434</b>    | <b>1,10,20</b>      | <b>4,011</b>    | <b>21,77,67</b>     | <b>5,461</b>    | <b>70,45,46</b>     | <b>6,965</b>    | <b>9,54,95</b>      | <b>19,119</b>   | <b>270,75,33</b>    | <b>25,096</b>   | <b>72,80,63</b>     | <b>II</b>    |
| —               | —                   | —               | —                   | 6               | 7,51                | 1               | 2,52                | 10              | 14,13               | 4               | 4,29                | 1            |
| 1,434           | 1,10,20             | 4,011           | 21,77,67            | 5,432           | 64,78,85            | 6,962           | 9,50,99             | 19,008          | 254,09,74           | 25,071          | 70,87,12            | 2            |
| —               | —                   | —               | —                   | 9               | 29,36               | 2               | 1,44                | 38              | 6,84,17             | 5               | 1,59,83             | 3            |
| —               | —                   | —               | —                   | 14              | 5,29,74             | —               | —                   | 63              | 9,67,29             | 16              | 29,39               | 4            |
| <b>119</b>      | <b>13,74</b>        | <b>1,261</b>    | <b>1,18,38</b>      | <b>2,025</b>    | <b>3,19,19</b>      | <b>1,105</b>    | <b>2,92,65</b>      | <b>5,826</b>    | <b>8,49,45</b>      | <b>967</b>      | <b>3,20,08</b>      | <b>III</b>   |
| <b>368</b>      | <b>31,85</b>        | <b>3,076</b>    | <b>2,26,93</b>      | <b>4,441</b>    | <b>3,41,22</b>      | <b>3,403</b>    | <b>2,61,27</b>      | <b>5,372</b>    | <b>9,99,09</b>      | <b>3,568</b>    | <b>2,79,08</b>      | <b>IV</b>    |
| <b>1,502</b>    | <b>1,95,21</b>      | <b>3,024</b>    | <b>4,36,72</b>      | <b>12,550</b>   | <b>22,08,59</b>     | <b>3,350</b>    | <b>5,34,18</b>      | <b>32,128</b>   | <b>89,65,38</b>     | <b>9,387</b>    | <b>13,65,98</b>     | <b>V</b>     |
| 22              | 2,43                | 83              | 18,20               | 1,329           | 96,92               | 55              | 6,51                | 2,502           | 2,52,01             | 196             | 35,24               | 1            |
| 9               | 10,27               | 222             | 56,16               | 867             | 5,48,89             | 269             | 1,41,37             | 2,296           | 35,29,55            | 240             | 1,60,16             | 2            |
| 1,471           | 1,82,51             | 2,719           | 3,62,36             | 10,354          | 15,62,78            | 3,026           | 3,86,30             | 27,330          | 51,83,82            | 8,951           | 11,70,58            | 3            |
| <b>4,105</b>    | <b>2,53,20</b>      | <b>12,477</b>   | <b>11,65,23</b>     | <b>17,624</b>   | <b>18,46,84</b>     | <b>12,193</b>   | <b>12,72,63</b>     | <b>31,729</b>   | <b>52,15,73</b>     | <b>15,838</b>   | <b>36,30,17</b>     | <b>VI</b>    |
| 314             | 26,32               | 357             | 1,46,13             | 1,694           | 3,87,93             | 273             | 2,90,57             | 1,431           | 15,30,47            | 232             | 8,24,67             | 1            |
| 3,791           | 2,26,88             | 12,120          | 10,19,10            | 15,930          | 14,58,91            | 11,920          | 9,82,06             | 30,298          | 36,85,26            | 15,606          | 28,05,50            | 2            |
| —               | —                   | <b>3</b>        | <b>4,20</b>         | <b>10</b>       | <b>13,35</b>        | <b>16</b>       | <b>18,23</b>        | <b>231</b>      | <b>9,23,11</b>      | <b>3</b>        | <b>7,63</b>         | <b>VII</b>   |
| <b>367</b>      | <b>32,44</b>        | <b>2,161</b>    | <b>2,61,37</b>      | <b>12,549</b>   | <b>14,79,99</b>     | <b>2,022</b>    | <b>3,53,50</b>      | <b>17,643</b>   | <b>56,11,63</b>     | <b>3,374</b>    | <b>7,08,36</b>      | <b>VIII</b>  |
| <b>20,453</b>   | <b>16,88,89</b>     | <b>56,413</b>   | <b>65,51,86</b>     | <b>1,06,088</b> | <b>176,22,03</b>    | <b>46,926</b>   | <b>52,44,19</b>     | <b>1,87,934</b> | <b>562,71,92</b>    | <b>87,350</b>   | <b>162,55,81</b>    | <b>Total</b> |
| 790             | 45,57               | 2,405           | 1,72,15             | 1,879           | 2,11,55             | 3,203           | 4,01,61             | 6,133           | 7,36,63             | 20,523          | 15,24,44            | 1            |
| 439             | 51,40               | 1,462           | 4,38,31             | 3,094           | 20,60,92            | 3,545           | 4,13,36             | 10,619          | 76,20,41            | 4,096           | 38,45,69            | 2            |

| MORADABAD       |                     | MUZAFFARNAGAR   |                     | NAINITAL        |                     | PADRAUNA        |                     | PILIBHIT        |                     | PITHORAGARH     |                     | Item No.     |
|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|--------------|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |              |
| 95              | 96                  | 97              | 98                  | 99              | 100                 | 101             | 102                 | 103             | 104                 | 105             | 106                 |              |
| <b>1,33,521</b> | <b>125,67,59</b>    | <b>73,833</b>   | <b>94,52,25</b>     | <b>58,467</b>   | <b>86,08,03</b>     | <b>53,324</b>   | <b>30,77,49</b>     | <b>37,995</b>   | <b>57,53,90</b>     | <b>7,165</b>    | <b>4,31,17</b>      | <b>I</b>     |
| 1,33,272        | 124,36,69           | 73,619          | 71,49,09            | 57,278          | 75,52,39            | 52,208          | 30,25,44            | 37,850          | 56,95,10            | 7,165           | 4,31,17             | 1            |
| 249             | 1,30,90             | 214             | 23,03,16            | 1,189           | 10,55,64            | 1,116           | 52,05               | 145             | 58,80               | —               | —                   | 2            |
| <b>26,337</b>   | <b>202,27,96</b>    | <b>7,164</b>    | <b>196,87,46</b>    | <b>4,333</b>    | <b>203,02,96</b>    | <b>6,461</b>    | <b>17,31,92</b>     | <b>3,210</b>    | <b>38,22,63</b>     | <b>2,956</b>    | <b>8,03,10</b>      | <b>II</b>    |
| 3               | 1,44                | 8               | 6,11                | 3               | 4,94                | 1               | 36                  | 5               | 3,22                | 13              | 5,35,29             | 1            |
| 26,308          | 201,91,23           | 7,148           | 196,67,96           | 4,313           | 202,26,85           | 6,450           | 17,28,17            | 3,202           | 38,14,71            | 2,942           | 2,64,33             | 2            |
| 4               | 1,29                | 6               | 12,06               | 5               | 31,26               | 10              | 3,39                | 3               | 4,70                | 1               | 3,48                | 3            |
| 22              | 34,00               | 2               | 1,33                | 12              | 39,91               | —               | —                   | —               | —                   | —               | —                   | 4            |
| <b>7,386</b>    | <b>18,36,27</b>     | <b>2,886</b>    | <b>4,42,78</b>      | <b>3,656</b>    | <b>11,51,05</b>     | <b>836</b>      | <b>92,87</b>        | <b>1,488</b>    | <b>3,36,87</b>      | <b>988</b>      | <b>7,03,25</b>      | <b>III</b>   |
| <b>7,530</b>    | <b>8,63,13</b>      | <b>4,117</b>    | <b>5,57,41</b>      | <b>2,430</b>    | <b>9,77,34</b>      | <b>2,349</b>    | <b>1,84,61</b>      | <b>733</b>      | <b>82,53</b>        | <b>283</b>      | <b>62,53</b>        | <b>IV</b>    |
| <b>18,656</b>   | <b>45,70,87</b>     | <b>13,487</b>   | <b>30,98,92</b>     | <b>15,100</b>   | <b>34,34,19</b>     | <b>5,009</b>    | <b>5,42,38</b>      | <b>3,278</b>    | <b>8,59,23</b>      | <b>3,788</b>    | <b>6,00,58</b>      | <b>V</b>     |
| 842             | 83,77               | 477             | 84,15               | 3,058           | 3,79,55             | 332             | 37,15               | 133             | 20,12               | 155             | 22,36               | 1            |
| 2,387           | 14,71,59            | 1,007           | 8,90,89             | 1,368           | 11,66,11            | 62              | 43,15               | 205             | 1,47,25             | 188             | 92,06               | 2            |
| 15,427          | 30,15,51            | 12,003          | 21,23,88            | 10,674          | 18,88,53            | 4,615           | 4,62,08             | 2,940           | 6,91,86             | 3,445           | 4,86,16             | 3            |
| <b>62,233</b>   | <b>125,70,79</b>    | <b>21,355</b>   | <b>32,75,09</b>     | <b>12,899</b>   | <b>61,65,45</b>     | <b>16,821</b>   | <b>14,46,23</b>     | <b>11,853</b>   | <b>12,38,13</b>     | <b>6,483</b>    | <b>8,91,51</b>      | <b>VI</b>    |
| 4,792           | 62,44,10            | 647             | 6,13,94             | 927             | 35,99,63            | 245             | 78,54               | 834             | 1,80,90             | 205             | 15,08               | 1            |
| 57,441          | 63,26,69            | 20,708          | 26,61,15            | 11,972          | 25,65,82            | 16,576          | 13,67,69            | 11,019          | 10,57,23            | 6,278           | 8,76,43             | 2            |
| <b>11</b>       | <b>2,36,99</b>      | <b>16</b>       | <b>1,15,22</b>      | <b>24</b>       | <b>53,65</b>        | <b>1</b>        | <b>—</b>            | <b>—</b>        | <b>—</b>            | <b>—</b>        | <b>—</b>            | <b>VII</b>   |
| <b>19,876</b>   | <b>42,91,45</b>     | <b>9,610</b>    | <b>21,91,52</b>     | <b>6,163</b>    | <b>13,50,97</b>     | <b>1,962</b>    | <b>3,38,76</b>      | <b>972</b>      | <b>1,05,67</b>      | <b>647</b>      | <b>64,82</b>        | <b>VIII</b>  |
| <b>2,75,550</b> | <b>571,65,05</b>    | <b>1,32,468</b> | <b>388,20,65</b>    | <b>1,03,072</b> | <b>420,43,64</b>    | <b>86,763</b>   | <b>74,14,26</b>     | <b>59,529</b>   | <b>121,98,96</b>    | <b>22,310</b>   | <b>35,56,96</b>     | <b>Total</b> |
| 15,365          | 14,89,58            | 3,128           | 3,06,02             | 1,289           | 2,12,51             | 3,691           | 3,88,09             | 978             | 86,12               | 1,929           | 1,14,44             | 1            |
| 8,792           | 107,77,60           | 3,188           | 43,04,94            | 2,288           | 66,83,07            | 2,542           | 3,63,92             | 1,756           | 8,10,70             | 773             | 1,11,45             | 2            |

TABLE No. 5.9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

## CENTRAL REGION

| OCCUPATION                                 | PRATAPGARH      |                     | RAIBARELI       |                     | RAMPUR          |                     | SAHARANPUR      |                     |
|--------------------------------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|
|                                            | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |
|                                            | 107             | 108                 | 109             | 110                 | 111             | 112                 | 113             | 114                 |
| <b>I. AGRICULTURE</b>                      | <b>36,497</b>   | <b>27,90,98</b>     | <b>48,045</b>   | <b>34,83,53</b>     | <b>62,642</b>   | <b>69,55,86</b>     | <b>72,774</b>   | <b>68,79,65</b>     |
| 1. Direct Finance                          | 36,130          | 27,56,99            | 47,961          | 34,66,03            | 62,369          | 68,59,59            | 72,635          | 68,33,45            |
| 2. Indirect Finance                        | 367             | 33,99               | 84              | 17,50               | 273             | 96,27               | 139             | 46,20               |
| <b>II. INDUSTRY</b>                        | <b>7,565</b>    | <b>11,12,52</b>     | <b>9,368</b>    | <b>57,39,89</b>     | <b>7,884</b>    | <b>52,88,73</b>     | <b>8,086</b>    | <b>122,08,33</b>    |
| 1. Mining & Quarrying                      | —               | —                   | —               | —                   | 5               | 2,62                | 12              | 17,86               |
| 2. Manufacturing & Processing              | 7,564           | 11,12,19            | 9,350           | 56,47,46            | 7,869           | 52,42,63            | 8,046           | 120,12,08           |
| 3. Electricity, Gas & Water                | —               | —                   | 8               | 76,39               | 5               | 25,70               | 15              | 1,27,94             |
| 4. Construction                            | 1               | 33                  | 10              | 16,04               | 5               | 17,78               | 13              | 50,45               |
| <b>III. TRANSPORT OPERATORS</b>            | <b>1,617</b>    | <b>2,16,10</b>      | <b>3,873</b>    | <b>3,79,46</b>      | <b>4,667</b>    | <b>4,83,75</b>      | <b>4,888</b>    | <b>3,86,30</b>      |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>5,514</b>    | <b>3,39,37</b>      | <b>3,901</b>    | <b>2,30,32</b>      | <b>2,686</b>    | <b>2,64,30</b>      | <b>3,074</b>    | <b>4,46,17</b>      |
| <b>V. PERSONAL LOANS</b>                   | <b>5,401</b>    | <b>10,60,32</b>     | <b>4,698</b>    | <b>8,16,58</b>      | <b>6,679</b>    | <b>17,97,39</b>     | <b>13,676</b>   | <b>28,96,40</b>     |
| 1. Loans for Purchase of Consumer Durables | 236             | 27,24               | 326             | 12,60               | 108             | 19,09               | 285             | 41,14               |
| 2. Loans for Housing                       | 531             | 3,11,60             | 331             | 2,26,11             | 1,258           | 3,77,20             | 929             | 7,00,65             |
| 3. Rest of the Personal Loans              | 4,634           | 7,21,48             | 4,041           | 5,77,87             | 5,313           | 14,01,10            | 12,462          | 21,54,61            |
| <b>VI. TRADE</b>                           | <b>31,819</b>   | <b>24,19,04</b>     | <b>34,182</b>   | <b>24,28,53</b>     | <b>16,936</b>   | <b>17,80,87</b>     | <b>24,802</b>   | <b>39,37,07</b>     |
| 1. Wholesale Trade                         | 823             | 1,14,97             | 583             | 1,46,46             | 438             | 1,07,83             | 827             | 8,67,34             |
| 2. Retail Trade                            | 30,996          | 23,04,07            | 33,599          | 22,82,07            | 16,498          | 16,73,04            | 23,975          | 30,69,73            |
| <b>VII. FINANCE</b>                        | <b>2</b>        | <b>94</b>           | <b>3</b>        | <b>5,61</b>         | <b>2</b>        | <b>2,66</b>         | <b>17</b>       | <b>37,25</b>        |
| <b>VIII. ALL OTHERS</b>                    | <b>3,902</b>    | <b>3,64,17</b>      | <b>2,088</b>    | <b>3,03,08</b>      | <b>4,702</b>    | <b>12,33,62</b>     | <b>7,317</b>    | <b>19,62,75</b>     |
| <b>TOTAL BANK CREDIT</b>                   | <b>92,317</b>   | <b>83,03,44</b>     | <b>1,06,158</b> | <b>133,87,00</b>    | <b>1,06,198</b> | <b>178,07,18</b>    | <b>1,34,634</b> | <b>287,53,92</b>    |
| OF WHICH: 1. Artisans & Village Industries | 3,659           | 2,37,59             | 6,100           | 2,13,83             | 3,763           | 3,55,47             | 2,719           | 2,30,96             |
| 2. Other Small Scale Industries            | 3,441           | 4,78,91             | 2,868           | 11,68,20            | 2,133           | 15,17,19            | 4,657           | 31,60,59            |

| OCCUPATION                                 | SHAHJAHANPUR    |                     | SIDHARTHANAGAR  |                     | SITAPUR         |                     | SONBHADRA       |                     |
|--------------------------------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|
|                                            | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |
|                                            | 115             | 116                 | 117             | 118                 | 119             | 120                 | 121             | 122                 |
| <b>I. AGRICULTURE</b>                      | <b>42,488</b>   | <b>67,46,02</b>     | <b>41,428</b>   | <b>24,87,56</b>     | <b>78,622</b>   | <b>54,69,64</b>     | <b>21,863</b>   | <b>21,53,98</b>     |
| 1. Direct Finance                          | 42,138          | 65,90,05            | 39,128          | 23,97,71            | 78,272          | 54,23,05            | 21,857          | 21,51,77            |
| 2. Indirect Finance                        | 350             | 1,55,97             | 2,300           | 89,85               | 350             | 46,59               | 6               | 2,21                |
| <b>II. INDUSTRY</b>                        | <b>6,275</b>    | <b>86,03,98</b>     | <b>10,841</b>   | <b>6,80,59</b>      | <b>6,583</b>    | <b>24,16,77</b>     | <b>3,845</b>    | <b>201,44,56</b>    |
| 1. Mining & Quarrying                      | 1               | 1,08                | 1               | 1,23                | 4               | 2,46                | 12              | 60,11,42            |
| 2. Manufacturing & Processing              | 6,267           | 85,97,67            | 10,839          | 6,79,36             | 6,570           | 24,04,46            | 3,590           | 118,11,54           |
| 3. Electricity, Gas & Water                | 6               | 3,89                | 1               | —                   | 4               | 1,61                | 35              | 19,03,09            |
| 4. Construction                            | 1               | 1,34                | —               | —                   | 5               | 8,24                | 208             | 4,18,51             |
| <b>III. TRANSPORT OPERATORS</b>            | <b>3,173</b>    | <b>2,94,83</b>      | <b>638</b>      | <b>59,32</b>        | <b>4,478</b>    | <b>3,69,58</b>      | <b>891</b>      | <b>4,08,21</b>      |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>1,197</b>    | <b>2,59,05</b>      | <b>1,700</b>    | <b>84,50</b>        | <b>2,801</b>    | <b>1,77,62</b>      | <b>2,487</b>    | <b>5,28,50</b>      |
| <b>V. PERSONAL LOANS</b>                   | <b>7,866</b>    | <b>11,29,00</b>     | <b>4,376</b>    | <b>4,60,99</b>      | <b>6,163</b>    | <b>10,96,28</b>     | <b>6,095</b>    | <b>10,17,99</b>     |
| 1. Loans for Purchase of Consumer Durables | 262             | 13,62               | 149             | 5,74                | 110             | 13,55               | 633             | 78,32               |
| 2. Loans for Housing                       | 645             | 3,34,86             | 124             | 40,95               | 553             | 4,09,51             | 160             | 66,53               |
| 3. Rest of the Personal Loans              | 6,959           | 7,80,52             | 4,103           | 4,14,30             | 5,500           | 6,73,22             | 5,302           | 8,73,14             |
| <b>VI. TRADE</b>                           | <b>15,711</b>   | <b>17,06,56</b>     | <b>12,661</b>   | <b>7,39,93</b>      | <b>26,495</b>   | <b>16,20,54</b>     | <b>9,266</b>    | <b>9,48,91</b>      |
| 1. Wholesale Trade                         | 1,023           | 2,18,14             | 274             | 75,54               | 237             | 1,94,48             | 203             | 63,03               |
| 2. Retail Trade                            | 14,688          | 14,88,42            | 12,387          | 6,64,39             | 26,258          | 14,26,06            | 9,063           | 8,85,88             |
| <b>VII. FINANCE</b>                        | <b>—</b>        | <b>—</b>            | <b>1</b>        | <b>45</b>           | <b>1</b>        | <b>1,08</b>         | <b>1</b>        | <b>—</b>            |
| <b>VIII. ALL OTHERS</b>                    | <b>4,465</b>    | <b>7,63,36</b>      | <b>3,493</b>    | <b>1,16,28</b>      | <b>4,619</b>    | <b>5,22,84</b>      | <b>6,203</b>    | <b>8,67,63</b>      |
| <b>TOTAL BANK CREDIT</b>                   | <b>81,175</b>   | <b>195,02,80</b>    | <b>75,138</b>   | <b>46,29,62</b>     | <b>1,29,762</b> | <b>116,74,35</b>    | <b>50,651</b>   | <b>260,69,78</b>    |
| OF WHICH: 1. Artisans & Village Industries | 2,790           | 4,91,58             | 8,174           | 4,47,86             | 3,077           | 2,04,44             | 2,474           | 2,18,50             |
| 2. Other Small Scale Industries            | 3,037           | 23,83,01            | 1,988           | 1,70,67             | 2,993           | 13,68,09            | 944             | 9,74,10             |

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

**WESTERN REGION  
STATE : GOA**

(Amount in Rupees Thousand)

| SULTANPUR          |                            | TEHRI GARHWAL      |                            | UNNAO              |                            | UTTAR KASHI        |                            | VARANASI           |                            | NORTH GOA          |                            |             |
|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|-------------|
| No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | Item<br>No. |
| 123                | 124                        | 125                | 126                        | 127                | 128                        | 129                | 130                        | 131                | 132                        | 1                  | 2                          |             |
| 99,418             | 58,02,57                   | 8,853              | 5,80,95                    | 44,170             | 29,23,29                   | 4,849              | 2,83,02                    | 41,043             | 56,30,59                   | 10,330             | 26,67,95                   | I           |
| 98,454             | 54,75,95                   | 8,724              | 5,74,28                    | 43,959             | 28,68,13                   | 4,849              | 2,83,02                    | 39,966             | 48,30,39                   | 10,113             | 24,25,89                   | 1           |
| 964                | 3,26,62                    | 129                | 6,67                       | 211                | 55,16                      | —                  | —                          | 1,077              | 8,00,20                    | 217                | 2,42,06                    | 2           |
| 13,217             | 36,55,31                   | 1,580              | 2,01,36                    | 6,798              | 13,42,45                   | 570                | 40,06                      | 39,370             | 291,43,31                  | 3,847              | 293,44,18                  | II          |
| 4                  | 6,07                       | 1                  | 11                         | 2                  | 89                         | —                  | —                          | 45                 | 4,30,36                    | 124                | 101,83,17                  | 1           |
| 13,207             | 36,46,02                   | 1,575              | 1,96,38                    | 6,794              | 13,37,45                   | 570                | 40,06                      | 39,243             | 278,78,98                  | 3,261              | 173,11,09                  | 2           |
| 1                  | 64                         | 2                  | 3,77                       | 2                  | 4,11                       | —                  | —                          | 22                 | 52,99                      | 11                 | 88,97                      | 3           |
| 5                  | 2,58                       | 2                  | 1,10                       | —                  | —                          | —                  | —                          | 60                 | 7,80,98                    | 451                | 17,60,95                   | 4           |
| 7,784              | 7,38,67                    | 287                | 1,37,82                    | 1,585              | 3,28,05                    | 172                | 56,44                      | 5,486              | 14,79,56                   | 2,655              | 28,70,00                   | III         |
| 16,211             | 6,16,13                    | 560                | 76,00                      | 3,417              | 2,23,97                    | 357                | 39,98                      | 16,976             | 16,14,16                   | 5,070              | 37,16,30                   | IV          |
| 16,875             | 50,73,54                   | 6,302              | 5,70,21                    | 5,905              | 12,52,85                   | 2,154              | 1,89,22                    | 25,670             | 65,05,80                   | 22,946             | 75,27,43                   | V           |
| 2,605              | 2,44,16                    | 166                | 20,61                      | 300                | 38,73                      | 162                | 20,50                      | 447                | 59,05                      | 1,463              | 2,95,37                    | 1           |
| 420                | 2,28,45                    | 92                 | 40,26                      | 375                | 3,93,18                    | 56                 | 14,26                      | 2,511              | 20,19,75                   | 2,284              | 16,90,59                   | 2           |
| 13,850             | 46,00,93                   | 6,044              | 5,09,34                    | 5,230              | 8,20,94                    | 1,936              | 1,54,46                    | 22,712             | 44,27,00                   | 19,199             | 55,41,47                   | 3           |
| 60,057             | 31,68,23                   | 4,939              | 5,23,26                    | 13,776             | 10,98,32                   | 2,254              | 2,24,24                    | 41,583             | 162,71,19                  | 5,964              | 40,19,99                   | VI          |
| 2,475              | 1,90,62                    | 2                  | 2,44                       | 579                | 1,02,66                    | 67                 | 7,14                       | 2,451              | 105,78,38                  | 532                | 20,44,68                   | 1           |
| 57,582             | 29,77,61                   | 4,937              | 5,20,82                    | 13,197             | 9,95,66                    | 2,187              | 2,17,10                    | 39,132             | 56,92,81                   | 5,432              | 19,75,31                   | 2           |
| 4                  | 3,20                       | —                  | —                          | 4                  | 4,15                       | —                  | —                          | 21                 | 6,69,83                    | 28                 | 4,97,74                    | VII         |
| 7,323              | 4,17,55                    | 1,613              | 1,07,82                    | 3,474              | 6,59,42                    | 1,458              | 79,41                      | 18,751             | 69,33,29                   | 8,450              | 48,20,30                   | VIII        |
| 2,20,889           | 194,75,20                  | 24,134             | 21,97,42                   | 79,129             | 78,32,50                   | 11,814             | 9,12,37                    | 1,88,900           | 682,47,73                  | 59,290             | 554,63,89                  | Total       |
| 8,249              | 3,04,84                    | 1,276              | 87,57                      | 4,771              | 2,64,11                    | 425                | 27,72                      | 26,778             | 23,44,15                   | 557                | 1,28,73                    | 1           |
| 4,478              | 9,80,72                    | 188                | 51,36                      | 1,415              | 6,46,47                    | 141                | 11,60                      | 10,766             | 205,05,31                  | 2,110              | 68,87,63                   | 2           |

**STATE : GUJARAT**

| SOUTH GOA          |                            | AHMEDABAD          |                            | AMRELI             |                            | BANAS KANTHA       |                            | BHARUCH            |                            | BHAVNAGAR          |                            | Item<br>No. |
|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|-------------|
| No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |             |
| 3                  | 4                          | 1                  | 2                          | 3                  | 4                          | 5                  | 6                          | 7                  | 8                          | 9                  | 10                         |             |
| 5,119              | 17,22,79                   | 24,067             | 77,35,90                   | 48,281             | 49,29,56                   | 43,985             | 75,54,51                   | 38,666             | 55,13,03                   | 33,711             | 52,14,82                   | I           |
| 4,926              | 16,91,81                   | 23,080             | 64,23,03                   | 48,243             | 47,60,26                   | 43,759             | 68,30,34                   | 38,550             | 50,57,24                   | 33,532             | 47,59,40                   | 1           |
| 193                | 30,98                      | 987                | 13,12,87                   | 38                 | 1,69,30                    | 226                | 7,24,17                    | 116                | 4,55,79                    | 179                | 4,55,42                    | 2           |
| 1,945              | 115,83,53                  | 21,049             | 317,10,01                  | 4,836              | 17,10,08                   | 4,880              | 12,32,48                   | 4,921              | 318,74,05                  | 11,184             | 222,43,30                  | II          |
| 103                | 13,79,24                   | 120                | 7,39,22                    | 5                  | 10,22                      | 42                 | 2,52,64                    | 15                 | 30,96                      | 40                 | 4,86,51                    | 1           |
| 1,637              | 94,41,95                   | 20,475             | 306,79,39                  | 4,822              | 16,95,30                   | 4,816              | 9,63,15                    | 4,825              | 316,64,07                  | 11,091             | 214,08,34                  | 2           |
| 1                  | 2,01                       | 96                 | 45,98,86                   | 1                  | 15                         | 10                 | 5,91                       | 11                 | 33,15                      | 17                 | 2,75,39                    | 3           |
| 204                | 7,60,33                    | 358                | 49,67,54                   | 8                  | 4,41                       | 12                 | 10,78                      | 70                 | 1,45,87                    | 36                 | 73,06                      | 4           |
| 1,766              | 27,56,35                   | 4,915              | 28,18,05                   | 345                | 1,17,36                    | 1,628              | 2,91,75                    | 1,031              | 7,56,22                    | 1,472              | 6,32,69                    | III         |
| 3,576              | 12,69,01                   | 16,254             | 142,09,70                  | 3,417              | 2,97,14                    | 2,590              | 2,36,46                    | 4,030              | 6,99,71                    | 9,509              | 24,19,82                   | IV          |
| 18,205             | 53,66,06                   | 1,01,056           | 373,69,08                  | 5,342              | 10,14,57                   | 5,215              | 10,79,34                   | 11,590             | 30,56,01                   | 30,647             | 55,35,43                   | V           |
| 1,255              | 1,81,73                    | 3,178              | 4,53,58                    | 600                | 55,58                      | 150                | 11,85                      | 304                | 46,09                      | 961                | 1,10,70                    | 1           |
| 1,163              | 9,43,03                    | 14,111             | 136,28,69                  | 900                | 3,13,70                    | 420                | 2,86,16                    | 985                | 7,17,22                    | 2,704              | 14,87,12                   | 2           |
| 15,787             | 42,41,30                   | 83,767             | 232,86,81                  | 3,842              | 6,45,29                    | 4,645              | 7,81,33                    | 10,301             | 22,92,70                   | 26,982             | 39,37,61                   | 3           |
| 3,657              | 22,88,43                   | 23,434             | 325,95,48                  | 6,427              | 7,04,94                    | 5,957              | 7,70,15                    | 12,969             | 15,68,79                   | 14,872             | 38,78,43                   | VI          |
| 211                | 5,70,90                    | 4,066              | 239,13,80                  | 131                | 1,07,70                    | 683                | 1,87,69                    | 541                | 4,49,27                    | 513                | 16,35,41                   | 1           |
| 3,446              | 17,17,53                   | 19,368             | 86,81,68                   | 6,296              | 5,97,24                    | 5,274              | 5,82,46                    | 12,428             | 11,19,52                   | 14,359             | 22,43,02                   | 2           |
| 14                 | 3,93,10                    | 646                | 400,47,08                  | —                  | —                          | 5                  | 7,86                       | 53                 | 6,77,55                    | 7                  | 5,70                       | VII         |
| 6,221              | 32,84,92                   | 27,649             | 318,49,84                  | 1,852              | 1,40,73                    | 2,137              | 2,16,95                    | 2,556              | 25,76,30                   | 4,224              | 40,63,09                   | VIII        |
| 40,503             | 286,64,19                  | 2,19,070           | 483,27,14                  | 70,500             | 89,14,38                   | 66,397             | 113,89,50                  | 75,816             | 467,21,66                  | 1,05,626           | 439,93,28                  | Total       |
| 136                | 61,09                      | 3,805              | 8,60,99                    | 2,419              | 1,64,25                    | 3,744              | 2,43,15                    | 2,470              | 2,13,48                    | 5,384              | 5,92,09                    | 1           |
| 1,100              | 28,33,26                   | 11,139             | 688,89,84                  | 2,197              | 5,50,61                    | 931                | 5,68,17                    | 1,787              | 72,32,87                   | 4,492              | 97,18,56                   | 2           |

TABLE No. 5. 9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

**WESTERN REGION**

| OCCUPATION                                 | DANGS        |                | GANDHINAGAR   |                  | JAMNAGAR      |                  | JUNAGADH        |                  |
|--------------------------------------------|--------------|----------------|---------------|------------------|---------------|------------------|-----------------|------------------|
|                                            | No. of       | Amount         | No. of        | Amount           | No. of        | Amount           | No. of          | Amount           |
|                                            | Accounts     | Out-standing   | Accounts      | Out-standing     | Accounts      | Out-standing     | Accounts        | Out-standing     |
|                                            | 11           | 12             | 13            | 14               | 15            | 16               | 17              | 18               |
| <b>I. AGRICULTURE</b>                      | <b>5,930</b> | <b>2,31,94</b> | <b>8,259</b>  | <b>62,37,38</b>  | <b>61,567</b> | <b>59,57,29</b>  | <b>67,962</b>   | <b>109,20,62</b> |
| 1. Direct Finance                          | 5,929        | 2,31,47        | 7,186         | 15,07,04         | 61,524        | 59,19,96         | 67,650          | 107,45,26        |
| 2. Indirect Finance                        | 1            | 47             | 1,073         | 47,30,34         | 43            | 37,33            | 312             | 1,75,36          |
| <b>II. INDUSTRY</b>                        | <b>766</b>   | <b>63,33</b>   | <b>884</b>    | <b>109,92,30</b> | <b>6,068</b>  | <b>145,04,66</b> | <b>7,277</b>    | <b>205,44,14</b> |
| 1. Mining & Quarrying                      | 1            | 1,17           | —             | —                | 15            | 1,18,33          | 72              | 3,03,65          |
| 2. Manufacturing & Processing              | 765          | 62,16          | 867           | 65,71,72         | 6,012         | 138,77,92        | 7,166           | 201,12,95        |
| 3. Electricity, Gas & Water                | —            | —              | 1             | 4,88,18          | 13            | 1,39,06          | 13              | 72,61            |
| 4. Construction                            | —            | —              | 16            | 39,32,40         | 28            | 3,69,35          | 26              | 54,93            |
| <b>III. TRANSPORT OPERATORS</b>            | <b>62</b>    | <b>55,01</b>   | <b>847</b>    | <b>3,44,43</b>   | <b>833</b>    | <b>5,95,00</b>   | <b>1,720</b>    | <b>10,73,61</b>  |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>278</b>   | <b>19,42</b>   | <b>747</b>    | <b>2,22,02</b>   | <b>5,522</b>  | <b>16,51,74</b>  | <b>7,719</b>    | <b>10,87,42</b>  |
| <b>V. PERSONAL LOANS</b>                   | <b>448</b>   | <b>85,87</b>   | <b>9,750</b>  | <b>22,31,88</b>  | <b>11,923</b> | <b>30,78,59</b>  | <b>15,708</b>   | <b>38,97,42</b>  |
| 1. Loans for Purchase of Consumer Durables | 128          | 13,62          | 373           | 75,50            | 671           | 68,65            | 1,623           | 1,37,24          |
| 2. Loans for Housing                       | 8            | 5,27           | 888           | 7,06,15          | 1,689         | 11,15,70         | 1,741           | 14,85,49         |
| 3. Rest of the Personal Loans              | 312          | 66,98          | 8,489         | 14,50,23         | 9,563         | 18,94,24         | 12,344          | 22,74,69         |
| <b>VI. TRADE</b>                           | <b>1,099</b> | <b>70,06</b>   | <b>1,384</b>  | <b>5,46,26</b>   | <b>9,130</b>  | <b>15,92,35</b>  | <b>16,191</b>   | <b>35,45,16</b>  |
| 1. Wholesale Trade                         | 261          | 15,31          | 24            | 78,60            | 611           | 6,39,72          | 1,173           | 20,10,46         |
| 2. Retail Trade                            | 838          | 54,75          | 1,360         | 4,67,66          | 8,519         | 9,52,63          | 15,018          | 15,34,70         |
| <b>VII. FINANCE</b>                        | <b>—</b>     | <b>—</b>       | <b>23</b>     | <b>11,15,07</b>  | <b>20</b>     | <b>5,81,68</b>   | <b>11</b>       | <b>1,33,35</b>   |
| <b>VIII. ALL OTHERS</b>                    | <b>120</b>   | <b>10,80</b>   | <b>1,066</b>  | <b>14,56,80</b>  | <b>4,340</b>  | <b>12,18,81</b>  | <b>6,148</b>    | <b>21,25,48</b>  |
| <b>TOTAL BANK CREDIT</b>                   | <b>8,703</b> | <b>5,36,43</b> | <b>22,960</b> | <b>231,46,14</b> | <b>99,403</b> | <b>291,80,12</b> | <b>1,22,736</b> | <b>433,27,20</b> |
| OF WHICH: 1. Artisans & Village Industries | 195          | 39,19          | 287           | 18,61            | 2,675         | 1,73,97          | 3,655           | 2,94,33          |
| 2. Other Small Scale Industries            | 63           | 4,06           | 401           | 14,66,31         | 2,475         | 40,16,56         | 2,686           | 38,73,54         |

| OCCUPATION                                 | KACHCHH       |                  | KHEDA           |                  | MAHESANA        |                  | PANCH MAHALS    |                  |
|--------------------------------------------|---------------|------------------|-----------------|------------------|-----------------|------------------|-----------------|------------------|
|                                            | No. of        | Amount           | No. of          | Amount           | No. of          | Amount           | No. of          | Amount           |
|                                            | Accounts      | Out-standing     | Accounts        | Out-standing     | Accounts        | Out-standing     | Accounts        | Out-standing     |
|                                            | 19            | 20               | 21              | 22               | 23              | 24               | 25              | 26               |
| <b>I. AGRICULTURE</b>                      | <b>13,867</b> | <b>34,90,56</b>  | <b>79,308</b>   | <b>222,04,67</b> | <b>51,968</b>   | <b>82,13,07</b>  | <b>67,567</b>   | <b>63,95,10</b>  |
| 1. Direct Finance                          | 13,759        | 33,60,88         | 78,596          | 196,22,37        | 51,255          | 75,73,84         | 66,208          | 62,32,47         |
| 2. Indirect Finance                        | 108           | 1,29,68          | 712             | 25,82,30         | 713             | 6,39,23          | 1,359           | 1,62,63          |
| <b>II. INDUSTRY</b>                        | <b>7,304</b>  | <b>91,57,07</b>  | <b>4,358</b>    | <b>156,00,58</b> | <b>6,212</b>    | <b>250,11,17</b> | <b>9,616</b>    | <b>173,44,10</b> |
| 1. Mining & Quarrying                      | 66            | 1,47,05          | 66              | 1,67,64          | 26              | 2,08,07          | 77              | 2,00,89          |
| 2. Manufacturing & Processing              | 7,168         | 67,54,27         | 4,200           | 153,18,15        | 6,141           | 245,63,61        | 9,516           | 170,91,95        |
| 3. Electricity, Gas & Water                | 5             | 20,01,36         | 12              | 21,56            | 13              | 1,14,96          | 11              | 37,25            |
| 4. Construction                            | 65            | 2,54,39          | 80              | 93,23            | 32              | 1,24,53          | 12              | 14,01            |
| <b>III. TRANSPORT OPERATORS</b>            | <b>2,521</b>  | <b>28,80,55</b>  | <b>3,142</b>    | <b>16,07,81</b>  | <b>3,639</b>    | <b>10,43,09</b>  | <b>1,762</b>    | <b>9,28,28</b>   |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>4,917</b>  | <b>14,86,06</b>  | <b>6,118</b>    | <b>23,67,33</b>  | <b>5,760</b>    | <b>10,20,99</b>  | <b>3,926</b>    | <b>6,23,97</b>   |
| <b>V. PERSONAL LOANS</b>                   | <b>10,036</b> | <b>29,39,46</b>  | <b>27,162</b>   | <b>88,62,55</b>  | <b>20,253</b>   | <b>45,78,95</b>  | <b>9,845</b>    | <b>20,85,57</b>  |
| 1. Loans for Purchase of Consumer Durables | 854           | 92,93            | 745             | 1,23,55          | 364             | 38,76            | 818             | 89,08            |
| 2. Loans for Housing                       | 991           | 8,33,05          | 3,048           | 27,68,78         | 2,547           | 14,41,63         | 934             | 6,45,24          |
| 3. Rest of the Personal Loans              | 8,191         | 20,13,48         | 23,369          | 59,70,22         | 17,342          | 30,98,56         | 8,093           | 13,51,25         |
| <b>VI. TRADE</b>                           | <b>7,640</b>  | <b>37,15,78</b>  | <b>17,379</b>   | <b>37,49,79</b>  | <b>9,754</b>    | <b>18,89,40</b>  | <b>14,747</b>   | <b>17,15,57</b>  |
| 1. Wholesale Trade                         | 463           | 23,47,62         | 1,025           | 15,01,64         | 1,038           | 9,83,81          | 1,311           | 3,93,12          |
| 2. Retail Trade                            | 7,177         | 13,68,16         | 16,354          | 22,48,15         | 8,716           | 9,05,59          | 13,436          | 13,22,45         |
| <b>VII. FINANCE</b>                        | <b>17</b>     | <b>3,28,92</b>   | <b>266</b>      | <b>6,02,87</b>   | <b>40</b>       | <b>7,45,70</b>   | <b>52</b>       | <b>4,76,42</b>   |
| <b>VIII. ALL OTHERS</b>                    | <b>4,125</b>  | <b>11,15,31</b>  | <b>12,821</b>   | <b>92,07,76</b>  | <b>6,653</b>    | <b>8,21,45</b>   | <b>4,741</b>    | <b>15,80,25</b>  |
| <b>TOTAL BANK CREDIT</b>                   | <b>50,427</b> | <b>251,13,71</b> | <b>1,50,554</b> | <b>642,03,36</b> | <b>1,04,279</b> | <b>433,23,82</b> | <b>1,12,256</b> | <b>311,49,26</b> |
| OF WHICH: 1. Artisans & Village Industries | 5,640         | 2,03,77          | 1,176           | 1,37,25          | 3,449           | 1,71,91          | 6,806           | 3,67,61          |
| 2. Other Small Scale Industries            | 1,267         | 18,82,23         | 2,290           | 51,86,52         | 1,932           | 102,61,11        | 2,263           | 98,64,52         |

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

(Amount in Rupees Thousand)

| RAJKOT          |                     | SABAR KANTHA    |                     | SURAT           |                     | SURENDRANAGAR   |                     | VADODARA        |                     | VALSAD          |                     | Item No.     |
|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|--------------|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |              |
| 27              | 28                  | 29              | 30                  | 31              | 32                  | 33              | 34                  | 35              | 36                  | 37              | 38                  |              |
| <b>65,527</b>   | <b>79,38,05</b>     | <b>37,173</b>   | <b>58,24,13</b>     | <b>76,130</b>   | <b>119,77,68</b>    | <b>18,042</b>   | <b>26,43,35</b>     | <b>80,263</b>   | <b>231,30,40</b>    | <b>53,382</b>   | <b>89,27,05</b>     | <b>I</b>     |
| 65,361          | 72,88,35            | 36,456          | 55,54,45            | 75,636          | 116,50,05           | 18,028          | 25,40,87            | 79,646          | 86,73,23            | 52,738          | 81,52,79            | 1            |
| 166             | 6,49,70             | 717             | 2,69,68             | 494             | 3,27,63             | 14              | 1,02,48             | 617             | 144,57,17           | 644             | 7,74,26             | 2            |
| <b>12,116</b>   | <b>327,03,19</b>    | <b>3,185</b>    | <b>31,24,51</b>     | <b>14,982</b>   | <b>1096,36,09</b>   | <b>9,647</b>    | <b>101,42,02</b>    | <b>10,127</b>   | <b>1816,88,19</b>   | <b>7,891</b>    | <b>568,83,68</b>    | <b>II</b>    |
| 34              | 2,28,52             | 35              | 1,31,11             | 25              | 1,25,64             | 90              | 91,03               | 78              | 7,45,54             | 37              | 1,72,25             | 1            |
| 12,043          | 322,02,40           | 3,130           | 29,80,38            | 14,787          | 1020,92,28          | 9,548           | 100,46,97           | 9,720           | 1612,58,88          | 7,719           | 565,00,37           | 2            |
| 7               | 25,93               | 6               | 4,09                | 34              | 68,19,08            | 4               | 2,30                | 88              | 177,96,87           | 21              | 29,98               | 3            |
| 32              | 2,46,34             | 14              | 8,93                | 136             | 5,99,09             | 5               | 1,72                | 241             | 18,86,90            | 114             | 1,81,08             | 4            |
| <b>2,104</b>    | <b>10,83,93</b>     | <b>1,583</b>    | <b>6,58,85</b>      | <b>3,226</b>    | <b>19,35,49</b>     | <b>426</b>      | <b>1,93,56</b>      | <b>2,917</b>    | <b>20,76,80</b>     | <b>2,599</b>    | <b>16,50,66</b>     | <b>III</b>   |
| <b>8,861</b>    | <b>29,42,27</b>     | <b>3,630</b>    | <b>4,93,23</b>      | <b>7,235</b>    | <b>29,04,50</b>     | <b>2,568</b>    | <b>2,79,23</b>      | <b>9,671</b>    | <b>48,68,74</b>     | <b>11,405</b>   | <b>32,35,93</b>     | <b>IV</b>    |
| <b>24,688</b>   | <b>75,12,07</b>     | <b>6,077</b>    | <b>12,85,97</b>     | <b>25,712</b>   | <b>83,40,89</b>     | <b>6,627</b>    | <b>16,23,20</b>     | <b>43,448</b>   | <b>163,60,00</b>    | <b>19,315</b>   | <b>61,51,89</b>     | <b>V</b>     |
| 1,448           | 1,33,65             | 303             | 46,36               | 878             | 1,38,58             | 632             | 69,38               | 1,708           | 2,60,57             | 1,499           | 2,44,18             | 1            |
| 4,259           | 29,37,58            | 551             | 4,47,49             | 4,206           | 26,93,47            | 887             | 5,92,77             | 7,667           | 62,28,47            | 2,561           | 19,29,96            | 2            |
| 18,981          | 44,40,84            | 5,223           | 7,92,12             | 20,628          | 55,08,84            | 5,108           | 9,61,05             | 34,073          | 98,70,96            | 15,255          | 39,77,75            | 3            |
| <b>12,334</b>   | <b>36,73,64</b>     | <b>6,632</b>    | <b>20,88,62</b>     | <b>12,881</b>   | <b>77,62,34</b>     | <b>9,390</b>    | <b>9,92,80</b>      | <b>16,847</b>   | <b>73,44,71</b>     | <b>10,430</b>   | <b>30,94,02</b>     | <b>VI</b>    |
| 1,229           | 17,61,98            | 556             | 10,90,81            | 2,178           | 47,91,83            | 730             | 4,53,36             | 1,178           | 39,17,34            | 2,202           | 12,39,38            | 1            |
| 11,105          | 19,11,66            | 6,076           | 9,97,81             | 10,703          | 29,70,51            | 8,660           | 5,39,44             | 15,669          | 34,27,37            | 8,228           | 18,54,64            | 2            |
| <b>209</b>      | <b>12,77,98</b>     | <b>16</b>       | <b>38,87</b>        | <b>123</b>      | <b>46,60,48</b>     | <b>17</b>       | <b>1,07,08</b>      | <b>448</b>      | <b>48,79,53</b>     | <b>19</b>       | <b>3,09,60</b>      | <b>VII</b>   |
| <b>8,541</b>    | <b>28,24,23</b>     | <b>1,875</b>    | <b>3,46,31</b>      | <b>8,537</b>    | <b>68,65,39</b>     | <b>1,711</b>    | <b>3,30,01</b>      | <b>22,249</b>   | <b>210,99,29</b>    | <b>9,294</b>    | <b>25,18,51</b>     | <b>VIII</b>  |
| <b>1,34,380</b> | <b>599,55,36</b>    | <b>60,171</b>   | <b>138,60,49</b>    | <b>1,48,826</b> | <b>1540,82,86</b>   | <b>48,428</b>   | <b>163,11,25</b>    | <b>1,85,970</b> | <b>2614,47,66</b>   | <b>1,14,335</b> | <b>827,71,34</b>    | <b>Total</b> |
| 3,367           | 3,02,50             | 2,122           | 1,48,62             | 2,183           | 8,09,69             | 6,108           | 2,85,61             | 1,937           | 5,18,68             | 2,745           | 4,62,27             | 1            |
| 7,234           | 132,76,02           | 842             | 9,28,99             | 8,899           | 344,24,37           | 3,132           | 19,78,22            | 5,191           | 324,20,52           | 3,628           | 223,38,17           | 2            |

**STATE : MAHARASHTRA**

| AHMEDNAGAR      |                     | AKOLA           |                     | AMRAVATI        |                     | AURANGABAD      |                     | BHANDARA        |                     | BIR             |                     | Item No.     |
|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|--------------|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | 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                   | 9               | 10                  | 11              | 12                  |              |
| <b>1,01,657</b> | <b>159,33,88</b>    | <b>64,141</b>   | <b>61,78,23</b>     | <b>56,635</b>   | <b>50,48,12</b>     | <b>41,673</b>   | <b>79,18,34</b>     | <b>51,572</b>   | <b>31,94,94</b>     | <b>42,735</b>   | <b>50,17,37</b>     | <b>I</b>     |
| 97,788          | 135,46,75           | 63,695          | 47,00,51            | 56,217          | 46,14,33            | 41,582          | 66,84,99            | 51,318          | 30,74,29            | 42,640          | 46,33,90            | 1            |
| 3,869           | 23,87,13            | 446             | 14,77,72            | 418             | 4,33,79             | 91              | 12,33,35            | 254             | 1,20,65             | 95              | 3,83,47             | 2            |
| <b>5,092</b>    | <b>184,21,64</b>    | <b>3,649</b>    | <b>41,26,11</b>     | <b>4,311</b>    | <b>32,90,68</b>     | <b>5,674</b>    | <b>375,80,13</b>    | <b>4,925</b>    | <b>106,40,73</b>    | <b>4,256</b>    | <b>8,98,03</b>      | <b>II</b>    |
| 15              | 19,07               | 19              | 27,81               | 22              | 32,03               | 27              | 2,52,69             | 8               | 11,01               | 7               | 7,44                | 1            |
| 4,928           | 169,25,90           | 3,591           | 40,05,69            | 4,245           | 31,51,16            | 5,538           | 367,40,75           | 4,851           | 105,67,42           | 4,239           | 8,77,48             | 2            |
| 20              | 54,47               | 5               | 15,47               | 3               | 1,40                | 10              | 34,74               | 4               | 2,37                | 3               | 8,07                | 3            |
| 129             | 14,22,20            | 34              | 77,14               | 41              | 1,06,09             | 99              | 5,51,95             | 62              | 59,93               | 7               | 5,04                | 4            |
| <b>2,561</b>    | <b>14,73,87</b>     | <b>1,235</b>    | <b>5,73,62</b>      | <b>2,297</b>    | <b>5,98,54</b>      | <b>2,832</b>    | <b>12,93,26</b>     | <b>1,680</b>    | <b>4,08,31</b>      | <b>2,307</b>    | <b>7,53,23</b>      | <b>III</b>   |
| <b>12,197</b>   | <b>15,95,86</b>     | <b>8,180</b>    | <b>8,91,62</b>      | <b>8,269</b>    | <b>9,23,52</b>      | <b>9,585</b>    | <b>30,23,25</b>     | <b>6,831</b>    | <b>7,46,18</b>      | <b>7,070</b>    | <b>5,23,18</b>      | <b>IV</b>    |
| <b>17,213</b>   | <b>51,02,13</b>     | <b>12,914</b>   | <b>32,64,03</b>     | <b>13,570</b>   | <b>32,99,63</b>     | <b>19,553</b>   | <b>59,39,26</b>     | <b>12,285</b>   | <b>18,69,35</b>     | <b>8,040</b>    | <b>15,17,26</b>     | <b>V</b>     |
| 502             | 81,62               | 1,711           | 2,17,18             | 908             | 1,05,99             | 1,805           | 3,29,48             | 734             | 93,65               | 557             | 77,95               | 1            |
| 2,028           | 16,97,05            | 1,478           | 14,28,49            | 1,460           | 12,38,31            | 4,453           | 27,33,71            | 787             | 6,24,62             | 828             | 4,96,50             | 2            |
| 14,683          | 33,23,46            | 9,725           | 16,18,36            | 11,202          | 19,55,33            | 13,295          | 28,76,07            | 10,764          | 11,51,08            | 6,655           | 9,42,81             | 3            |
| <b>16,161</b>   | <b>37,81,74</b>     | <b>29,829</b>   | <b>58,63,31</b>     | <b>22,661</b>   | <b>30,61,61</b>     | <b>26,841</b>   | <b>72,76,48</b>     | <b>21,025</b>   | <b>27,45,34</b>     | <b>23,573</b>   | <b>29,80,82</b>     | <b>VI</b>    |
| 653             | 9,45,90             | 323             | 7,77,38             | 943             | 5,24,33             | 1,417           | 16,76,50            | 555             | 7,86,88             | 931             | 2,24,90             | 1            |
| 15,508          | 28,35,84            | 29,506          | 50,85,93            | 21,718          | 25,37,28            | 25,424          | 55,99,98            | 20,470          | 19,58,46            | 22,642          | 27,55,92            | 2            |
| <b>18</b>       | <b>3,23,96</b>      | <b>10</b>       | <b>1,40,43</b>      | <b>21</b>       | <b>1,28,24</b>      | <b>24</b>       | <b>2,81,27</b>      | <b>13</b>       | <b>1,63,94</b>      | <b>1</b>        | <b>55</b>           | <b>VII</b>   |
| <b>7,999</b>    | <b>22,91,57</b>     | <b>2,616</b>    | <b>4,14,49</b>      | <b>4,007</b>    | <b>8,23,32</b>      | <b>9,404</b>    | <b>19,28,87</b>     | <b>2,595</b>    | <b>3,11,39</b>      | <b>2,275</b>    | <b>5,74,83</b>      | <b>VIII</b>  |
| <b>1,62,898</b> | <b>489,24,65</b>    | <b>1,22,574</b> | <b>214,51,84</b>    | <b>1,11,771</b> | <b>171,73,66</b>    | <b>1,15,586</b> | <b>652,40,86</b>    | <b>1,00,926</b> | <b>200,80,18</b>    | <b>90,257</b>   | <b>122,65,27</b>    | <b>Total</b> |
| 1,473           | 1,91,24             | 1,504           | 1,56,84             | 1,005           | 86,93               | 1,373           | 2,15,08             | 2,159           | 1,82,76             | 1,964           | 1,46,55             | 1            |
| 2,894           | 42,40,42            | 1,712           | 14,89,41            | 2,947           | 13,71,55            | 3,087           | 69,09,35            | 2,309           | 22,42,97            | 1,710           | 5,36,16             | 2            |

TABLE No. 5. 9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

**WESTERN REGION**

| OCCUPATION                                 | BULDHANA           |                            | CHANDRAPUR         |                            | DHULE              |                            | GADCHIROLI         |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 13                 | 14                         | 15                 | 16                         | 17                 | 18                         | 19                 | 20                         |
| <b>I. AGRICULTURE</b>                      | <b>57,792</b>      | <b>54,17,80</b>            | <b>55,373</b>      | <b>32,00,32</b>            | <b>60,741</b>      | <b>132,14,38</b>           | <b>17,786</b>      | <b>13,39,56</b>            |
| 1. Direct Finance                          | 57,384             | 51,41,10                   | 55,187             | 31,37,67                   | 60,212             | 76,45,28                   | 17,764             | 12,50,70                   |
| 2. Indirect Finance                        | 408                | 2,76,70                    | 186                | 62,65                      | 529                | 55,69,10                   | 22                 | 88,86                      |
| <b>II. INDUSTRY</b>                        | <b>2,491</b>       | <b>20,82,62</b>            | <b>3,317</b>       | <b>62,29,56</b>            | <b>4,160</b>       | <b>117,15,29</b>           | <b>1,658</b>       | <b>17,92,19</b>            |
| 1. Mining & Quarrying                      | 3                  | 4,06,77                    | 33                 | 3,50,17                    | 18                 | 58,31                      | 10                 | 61,73                      |
| 2. Manufacturing & Processing              | 2,442              | 15,61,52                   | 3,156              | 55,88,14                   | 4,050              | 111,52,93                  | 1,606              | 12,74,25                   |
| 3. Electricity, Gas & Water                | 1                  | 90                         | 8                  | 25,39                      | 13                 | 1,67,82                    | 1                  | 3,37,33                    |
| 4. Construction                            | 45                 | 1,13,43                    | 120                | 2,65,86                    | 79                 | 3,36,23                    | 41                 | 1,18,88                    |
| <b>III. TRANSPORT OPERATORS</b>            | <b>1,269</b>       | <b>8,34,32</b>             | <b>1,291</b>       | <b>8,94,33</b>             | <b>1,211</b>       | <b>9,05,51</b>             | <b>891</b>         | <b>2,97,95</b>             |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>2,340</b>       | <b>6,50,87</b>             | <b>6,164</b>       | <b>7,83,96</b>             | <b>7,245</b>       | <b>14,07,63</b>            | <b>3,118</b>       | <b>1,85,13</b>             |
| <b>V. PERSONAL LOANS</b>                   | <b>9,766</b>       | <b>19,89,57</b>            | <b>14,618</b>      | <b>23,63,42</b>            | <b>13,758</b>      | <b>38,43,26</b>            | <b>3,841</b>       | <b>7,72,72</b>             |
| 1. Loans for Purchase of Consumer Durables | 1,027              | 1,28,19                    | 1,890              | 1,72,20                    | 1,332              | 1,43,23                    | 230                | 29,57                      |
| 2. Loans for Housing                       | 689                | 6,45,63                    | 826                | 6,27,72                    | 1,969              | 17,73,07                   | 376                | 2,78,87                    |
| 3. Rest of the Personal Loans              | 8,050              | 12,15,75                   | 11,902             | 15,63,50                   | 10,457             | 19,26,96                   | 3,235              | 4,64,28                    |
| <b>VI. TRADE</b>                           | <b>15,659</b>      | <b>23,04,36</b>            | <b>16,712</b>      | <b>26,03,41</b>            | <b>20,017</b>      | <b>32,68,12</b>            | <b>9,024</b>       | <b>19,86,14</b>            |
| 1. Wholesale Trade                         | 606                | 3,26,89                    | 476                | 5,49,05                    | 620                | 7,97,06                    | 1,518              | 11,65,28                   |
| 2. Retail Trade                            | 15,053             | 19,77,47                   | 16,236             | 20,54,36                   | 19,397             | 24,71,06                   | 7,506              | 8,20,86                    |
| <b>VII. FINANCE</b>                        | <b>3</b>           | <b>1,05,57</b>             | <b>17</b>          | <b>82,03</b>               | <b>20</b>          | <b>48,95</b>               | <b>2</b>           | <b>1,32</b>                |
| <b>VIII. ALL OTHERS</b>                    | <b>2,227</b>       | <b>3,59,42</b>             | <b>4,303</b>       | <b>8,23,17</b>             | <b>5,058</b>       | <b>14,84,45</b>            | <b>403</b>         | <b>1,14,15</b>             |
| <b>TOTAL BANK CREDIT</b>                   | <b>91,547</b>      | <b>137,44,53</b>           | <b>1,01,795</b>    | <b>169,80,20</b>           | <b>1,12,210</b>    | <b>358,87,59</b>           | <b>36,723</b>      | <b>64,89,16</b>            |
| OF WHICH: 1. Artisans & Village Industries | 1,226              | 1,09,06                    | 853                | 1,07,78                    | 651                | 79,93                      | 399                | 42,66                      |
| 2. Other Small Scale Industries            | 1,004              | 6,97,28                    | 1,864              | 14,11,00                   | 2,740              | 44,15,23                   | 1,100              | 8,14,79                    |

| OCCUPATION                                 | GREATER MUMBAI     |                            | JALGAON            |                            | JALNA              |                            | KOLHAPUR           |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                            | 21                 | 22                         | 23                 | 24                         | 25                 | 26                         | 27                 | 28                         |
| <b>I. AGRICULTURE</b>                      | <b>8,204</b>       | <b>485,97,02</b>           | <b>71,278</b>      | <b>101,82,69</b>           | <b>40,671</b>      | <b>46,27,27</b>            | <b>93,204</b>      | <b>105,13,81</b>           |
| 1. Direct Finance                          | 7,591              | 98,35,07                   | 70,654             | 88,84,01                   | 37,023             | 41,52,89                   | 92,899             | 84,46,90                   |
| 2. Indirect Finance                        | 613                | 387,61,95                  | 624                | 12,98,68                   | 3,648              | 4,74,38                    | 305                | 20,66,91                   |
| <b>II. INDUSTRY</b>                        | <b>55,708</b>      | <b>297,76,68,09</b>        | <b>5,777</b>       | <b>84,40,69</b>            | <b>2,770</b>       | <b>28,38,73</b>            | <b>10,856</b>      | <b>276,28,20</b>           |
| 1. Mining & Quarrying                      | 181                | 164,31,50                  | 11                 | 10,34                      | 4                  | 3,64                       | 31                 | 43,18                      |
| 2. Manufacturing & Processing              | 53,623             | 27,96,26,91                | 5,645              | 80,32,46                   | 2,696              | 26,92,01                   | 10,560             | 262,45,43                  |
| 3. Electricity, Gas & Water                | 283                | 414,60,60                  | 13                 | 2,27,05                    | 61                 | 1,19,06                    | 22                 | 3,08,32                    |
| 4. Construction                            | 1,621              | 12,31,49,08                | 108                | 1,70,84                    | 9                  | 24,02                      | 243                | 10,31,27                   |
| <b>III. TRANSPORT OPERATORS</b>            | <b>7,285</b>       | <b>282,01,36</b>           | <b>2,042</b>       | <b>9,66,01</b>             | <b>1,446</b>       | <b>4,77,40</b>             | <b>2,717</b>       | <b>25,57,87</b>            |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>20,007</b>      | <b>16,31,26,25</b>         | <b>10,039</b>      | <b>14,33,94</b>            | <b>5,949</b>       | <b>4,99,49</b>             | <b>13,933</b>      | <b>27,01,68</b>            |
| <b>V. PERSONAL LOANS</b>                   | <b>6,94,794</b>    | <b>22,18,46,70</b>         | <b>21,520</b>      | <b>44,88,70</b>            | <b>6,111</b>       | <b>11,02,57</b>            | <b>32,606</b>      | <b>77,27,78</b>            |
| 1. Loans for Purchase of Consumer Durables | 17,071             | 42,61,55                   | 2,500              | 2,69,19                    | 372                | 81,00                      | 1,508              | 2,45,05                    |
| 2. Loans for Housing                       | 33,942             | 507,35,06                  | 1,658              | 12,57,27                   | 598                | 3,69,66                    | 3,655              | 28,82,40                   |
| 3. Rest of the Personal Loans              | 6,43,781           | 16,68,50,09                | 17,362             | 29,62,24                   | 5,141              | 6,51,91                    | 27,443             | 46,00,33                   |
| <b>VI. TRADE</b>                           | <b>38,642</b>      | <b>95,02,26,80</b>         | <b>38,469</b>      | <b>61,72,47</b>            | <b>12,869</b>      | <b>36,82,19</b>            | <b>17,427</b>      | <b>67,24,83</b>            |
| 1. Wholesale Trade                         | 16,549             | 82,78,65,00                | 1,338              | 9,91,40                    | 466                | 21,88,69                   | 1,094              | 28,12,96                   |
| 2. Retail Trade                            | 22,093             | 12,23,61,80                | 37,131             | 51,81,07                   | 12,403             | 14,93,50                   | 16,333             | 39,11,87                   |
| <b>VII. FINANCE</b>                        | <b>2,702</b>       | <b>36,69,58,04</b>         | <b>14</b>          | <b>36,28</b>               | <b>4</b>           | <b>4,75,81</b>             | <b>40</b>          | <b>2,52,91</b>             |
| <b>VIII. ALL OTHERS</b>                    | <b>70,645</b>      | <b>56,92,72,31</b>         | <b>6,220</b>       | <b>25,69,03</b>            | <b>3,423</b>       | <b>18,90,70</b>            | <b>18,381</b>      | <b>32,43,64</b>            |
| <b>TOTAL BANK CREDIT</b>                   | <b>8,97,987</b>    | <b>532,58,96,57</b>        | <b>1,55,359</b>    | <b>342,89,81</b>           | <b>73,243</b>      | <b>155,94,16</b>           | <b>1,89,164</b>    | <b>613,50,72</b>           |
| OF WHICH: 1. Artisans & Village Industries | 2,848              | 23,02,82                   | 1,894              | 1,77,10                    | 844                | 83,03                      | 1,953              | 2,87,56                    |
| 2. Other Small Scale Industries            | 25,811             | 29,69,01,61                | 2,674              | 43,11,13                   | 1,413              | 11,70,74                   | 7,123              | 105,14,07                  |

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

(Amount in Rupees Thousand)

| LATUR           |                     | NAGPUR          |                     | NANDED          |                     | NASIK           |                     | OSMANABAD       |                     | PARBHANI        |                     | Item No.     |
|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|--------------|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |              |
| 29              | 30                  | 31              | 32                  | 33              | 34                  | 35              | 36                  | 37              | 38                  | 39              | 40                  |              |
| <b>37,898</b>   | <b>49,52,80</b>     | <b>43,980</b>   | <b>70,58,54</b>     | <b>68,367</b>   | <b>61,06,94</b>     | <b>51,066</b>   | <b>139,60,85</b>    | <b>33,954</b>   | <b>30,92,81</b>     | <b>79,039</b>   | <b>72,87,50</b>     | <b>I</b>     |
| 37,654          | 42,57,23            | 43,587          | 53,97,74            | 68,009          | 59,24,90            | 50,521          | 110,49,33           | 33,898          | 30,12,33            | 78,810          | 67,04,02            | 1            |
| 244             | 6,95,57             | 393             | 16,60,80            | 358             | 1,82,04             | 545             | 29,11,52            | 56              | 80,48               | 229             | 5,83,48             | 2            |
| <b>4,105</b>    | <b>20,05,26</b>     | <b>8,364</b>    | <b>420,64,75</b>    | <b>5,390</b>    | <b>39,61,95</b>     | <b>5,465</b>    | <b>189,86,53</b>    | <b>3,590</b>    | <b>6,79,78</b>      | <b>3,797</b>    | <b>13,69,40</b>     | <b>II</b>    |
| 1               | 4,81                | 75              | 5,91,97             | 8               | 12,41               | 13              | 35,14               | 11              | 19,95               | 6               | 4,41                | 1            |
| 4,074           | 19,46,70            | 7,864           | 392,15,34           | 5,341           | 37,78,62            | 5,328           | 184,14,65           | 3,573           | 6,50,49             | 3,741           | 11,43,23            | 2            |
| 6               | 18,09               | 22              | 49,52               | 6               | 54,29               | 31              | 1,58,69             | 3               | 7,03                | 14              | 1,71,65             | 3            |
| 24              | 35,66               | 403             | 22,07,92            | 35              | 1,16,63             | 93              | 3,78,05             | 3               | 2,31                | 36              | 50,11               | 4            |
| <b>1,684</b>    | <b>5,63,33</b>      | <b>4,211</b>    | <b>22,79,17</b>     | <b>2,683</b>    | <b>10,54,49</b>     | <b>1,130</b>    | <b>7,16,22</b>      | <b>1,063</b>    | <b>3,69,88</b>      | <b>1,645</b>    | <b>4,77,10</b>      | <b>III</b>   |
| <b>6,250</b>    | <b>6,30,94</b>      | <b>10,156</b>   | <b>46,68,91</b>     | <b>7,939</b>    | <b>14,17,91</b>     | <b>7,890</b>    | <b>36,42,59</b>     | <b>4,983</b>    | <b>4,59,01</b>      | <b>7,011</b>    | <b>6,55,33</b>      | <b>IV</b>    |
| <b>9,948</b>    | <b>19,86,40</b>     | <b>46,928</b>   | <b>135,51,22</b>    | <b>12,965</b>   | <b>31,25,43</b>     | <b>18,319</b>   | <b>46,20,30</b>     | <b>4,863</b>    | <b>9,10,43</b>      | <b>10,557</b>   | <b>21,40,17</b>     | <b>V</b>     |
| 1,474           | 2,29,99             | 1,833           | 3,57,15             | 1,287           | 2,12,45             | 891             | 1,29,73             | 182             | 30,82               | 1,552           | 2,16,60             | 1            |
| 735             | 5,70,21             | 6,978           | 46,15,92            | 1,347           | 12,60,79            | 2,279           | 14,99,55            | 405             | 2,84,93             | 1,191           | 8,52,45             | 2            |
| 7,739           | 11,86,20            | 38,117          | 85,78,15            | 10,331          | 16,52,19            | 15,149          | 29,91,02            | 4,276           | 5,94,68             | 7,814           | 10,71,12            | 3            |
| <b>19,241</b>   | <b>26,03,82</b>     | <b>28,156</b>   | <b>104,74,40</b>    | <b>25,720</b>   | <b>36,72,67</b>     | <b>16,803</b>   | <b>37,20,50</b>     | <b>15,076</b>   | <b>15,03,87</b>     | <b>24,972</b>   | <b>29,64,86</b>     | <b>VI</b>    |
| 1,230           | 2,74,84             | 1,284           | 38,54,67            | 658             | 4,64,63             | 526             | 11,72,95            | 1,014           | 1,82,69             | 649             | 3,20,69             | 1            |
| 18,011          | 23,28,98            | 26,872          | 66,19,73            | 25,062          | 32,08,04            | 16,277          | 25,47,55            | 14,062          | 13,21,18            | 24,323          | 26,44,17            | 2            |
| <b>4</b>        | <b>1,28</b>         | <b>83</b>       | <b>4,89,63</b>      | <b>10</b>       | <b>7,50,44</b>      | <b>21</b>       | <b>1,99,88</b>      | <b>1</b>        | <b>—</b>            | <b>20</b>       | <b>29,56</b>        | <b>VII</b>   |
| <b>2,690</b>    | <b>4,13,81</b>      | <b>13,412</b>   | <b>51,20,17</b>     | <b>3,206</b>    | <b>4,25,43</b>      | <b>9,512</b>    | <b>41,00,97</b>     | <b>1,523</b>    | <b>1,23,74</b>      | <b>2,382</b>    | <b>2,77,67</b>      | <b>VIII</b>  |
| <b>81,820</b>   | <b>131,57,64</b>    | <b>1,55,290</b> | <b>857,06,79</b>    | <b>1,26,280</b> | <b>205,15,26</b>    | <b>1,10,206</b> | <b>499,47,84</b>    | <b>65,053</b>   | <b>71,39,52</b>     | <b>1,29,423</b> | <b>152,01,59</b>    | <b>Total</b> |
| 1,535           | 1,57,23             | 976             | 2,70,40             | 2,503           | 2,28,03             | 978             | 1,63,62             | 1,455           | 1,24,97             | 1,324           | 1,92,68             | 1            |
| 1,963           | 12,11,12            | 5,510           | 135,58,34           | 2,129           | 13,24,02            | 3,483           | 86,44,75            | 1,849           | 3,63,15             | 2,046           | 7,12,02             | 2            |

| PUNE            |                     | RAIGAD          |                     | RATNAGIRI       |                     | SANGLI          |                     | SATARA          |                     | SINDHUDURG      |                     | Item No.     |
|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|--------------|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |              |
| 41              | 42                  | 43              | 44                  | 45              | 46                  | 47              | 48                  | 49              | 50                  | 51              | 52                  |              |
| <b>83,802</b>   | <b>293,54,37</b>    | <b>28,207</b>   | <b>40,74,33</b>     | <b>30,065</b>   | <b>22,88,04</b>     | <b>57,194</b>   | <b>145,19,34</b>    | <b>55,128</b>   | <b>92,87,64</b>     | <b>17,789</b>   | <b>12,49,26</b>     | <b>I</b>     |
| 82,640          | 182,95,46           | 28,068          | 35,58,89            | 29,992          | 20,89,42            | 56,454          | 89,15,85            | 54,496          | 80,04,37            | 17,732          | 12,09,92            | 1            |
| 1,162           | 110,58,91           | 139             | 5,15,44             | 73              | 1,98,62             | 740             | 56,03,49            | 632             | 12,83,27            | 57              | 39,34               | 2            |
| <b>16,388</b>   | <b>2133,29,41</b>   | <b>3,417</b>    | <b>207,92,33</b>    | <b>4,987</b>    | <b>108,08,78</b>    | <b>5,839</b>    | <b>162,85,16</b>    | <b>3,940</b>    | <b>79,47,16</b>     | <b>3,468</b>    | <b>15,05,51</b>     | <b>II</b>    |
| 158             | 4,35,19             | 40              | 1,59,53             | 25              | 7,77,47             | 23              | 44,12               | 9               | 14,03               | 17              | 21,88               | 1            |
| 15,362          | 1999,48,91          | 3,193           | 198,35,27           | 4,856           | 96,02,10            | 5,722           | 158,34,92           | 3,755           | 74,74,53            | 3,390           | 13,47,39            | 2            |
| 58              | 6,25,17             | 7               | 13,44               | 2               | 2,04                | 3               | 1,72,00             | 10              | 1,16,62             | —               | —                   | 3            |
| 810             | 123,20,14           | 177             | 7,84,09             | 104             | 4,27,17             | 91              | 2,34,12             | 166             | 3,41,98             | 61              | 1,36,24             | 4            |
| <b>6,712</b>    | <b>89,82,49</b>     | <b>2,332</b>    | <b>15,32,60</b>     | <b>1,400</b>    | <b>7,78,82</b>      | <b>996</b>      | <b>8,13,63</b>      | <b>1,719</b>    | <b>14,02,82</b>     | <b>917</b>      | <b>4,55,23</b>      | <b>III</b>   |
| <b>20,250</b>   | <b>138,17,22</b>    | <b>5,243</b>    | <b>14,05,08</b>     | <b>8,305</b>    | <b>14,27,32</b>     | <b>12,226</b>   | <b>20,55,88</b>     | <b>9,986</b>    | <b>18,68,27</b>     | <b>7,456</b>    | <b>6,66,29</b>      | <b>IV</b>    |
| <b>80,355</b>   | <b>288,63,14</b>    | <b>16,043</b>   | <b>37,51,33</b>     | <b>13,055</b>   | <b>25,58,19</b>     | <b>23,747</b>   | <b>56,08,64</b>     | <b>25,659</b>   | <b>54,06,53</b>     | <b>8,372</b>    | <b>13,40,71</b>     | <b>V</b>     |
| 3,876           | 8,37,39             | 1,187           | 1,17,02             | 703             | 1,41,13             | 513             | 73,21               | 355             | 90,48               | 609             | 76,51               | 1            |
| 12,875          | 105,63,35           | 962             | 6,60,04             | 725             | 6,57,15             | 2,152           | 17,65,88            | 1,908           | 15,69,13            | 304             | 2,77,08             | 2            |
| 63,604          | 174,62,40           | 13,894          | 29,74,27            | 11,627          | 17,59,91            | 21,082          | 37,69,55            | 23,396          | 37,46,92            | 7,459           | 9,87,12             | 3            |
| <b>28,860</b>   | <b>407,36,24</b>    | <b>11,742</b>   | <b>21,86,37</b>     | <b>11,758</b>   | <b>16,20,79</b>     | <b>13,896</b>   | <b>36,57,60</b>     | <b>17,237</b>   | <b>35,74,35</b>     | <b>9,011</b>    | <b>9,96,98</b>      | <b>VI</b>    |
| 1,810           | 293,54,02           | 427             | 10,06,97            | 272             | 1,86,61             | 849             | 12,57,99            | 461             | 5,19,23             | 74              | 1,58,55             | 1            |
| 27,050          | 113,82,22           | 11,315          | 11,79,40            | 11,486          | 14,34,18            | 13,047          | 23,99,61            | 16,776          | 30,55,12            | 8,937           | 8,38,43             | 2            |
| <b>208</b>      | <b>55,89,41</b>     | <b>14</b>       | <b>35,98,95</b>     | <b>8</b>        | <b>85,70</b>        | <b>23</b>       | <b>24,75</b>        | <b>3</b>        | <b>74,57</b>        | <b>4</b>        | <b>53,90</b>        | <b>VII</b>   |
| <b>31,916</b>   | <b>228,32,77</b>    | <b>3,117</b>    | <b>14,47,07</b>     | <b>3,618</b>    | <b>3,89,02</b>      | <b>18,834</b>   | <b>39,42,01</b>     | <b>13,013</b>   | <b>12,69,35</b>     | <b>3,296</b>    | <b>5,16,76</b>      | <b>VIII</b>  |
| <b>2,68,491</b> | <b>3635,05,05</b>   | <b>70,115</b>   | <b>387,88,06</b>    | <b>73,196</b>   | <b>199,56,66</b>    | <b>1,32,755</b> | <b>469,07,01</b>    | <b>1,26,685</b> | <b>308,30,69</b>    | <b>50,313</b>   | <b>67,84,64</b>     | <b>Total</b> |
| 1,792           | 6,22,24             | 970             | 90,61               | 2,620           | 1,74,39             | 1,667           | 1,99,08             | 1,159           | 3,14,40             | 1,797           | 86,84               | 1            |
| 9,352           | 411,16,53           | 1,612           | 59,53,22            | 1,862           | 45,38,16            | 3,032           | 58,61,37            | 1,993           | 27,07,55            | 1,309           | 10,08,39            | 2            |

TABLE No. 5. 9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

## WESTERN REGION

| OCCUPATION                                 | SOLAPUR         |                  | THANE           |                   | WARDHA        |                  | YAVATMAL        |                  |
|--------------------------------------------|-----------------|------------------|-----------------|-------------------|---------------|------------------|-----------------|------------------|
|                                            | No. of          | Amount           | No. of          | Amount            | No. of        | Amount           | No. of          | Amount           |
|                                            | Accounts        | Out-standing     | Accounts        | Out-standing      | Accounts      | Out-standing     | Accounts        | Out-standing     |
|                                            | 53              | 54               | 55              | 56                | 57            | 58               | 59              | 60               |
| <b>I. AGRICULTURE</b>                      | <b>73,030</b>   | <b>161,31,36</b> | <b>39,746</b>   | <b>114,08,09</b>  | <b>45,640</b> | <b>42,44,88</b>  | <b>82,034</b>   | <b>67,61,04</b>  |
| 1. Direct Finance                          | 70,996          | 133,48,73        | 39,191          | 99,41,63          | 45,459        | 35,60,95         | 81,797          | 63,92,29         |
| 2. Indirect Finance                        | 2,034           | 27,82,63         | 555             | 14,66,46          | 181           | 6,83,93          | 237             | 3,68,75          |
| <b>II. INDUSTRY</b>                        | <b>6,637</b>    | <b>140,54,75</b> | <b>12,544</b>   | <b>1444,33,14</b> | <b>3,194</b>  | <b>195,22,36</b> | <b>4,224</b>    | <b>19,43,69</b>  |
| 1. Mining & Quarrying                      | 115             | 1,40,49          | 90              | 22,44,14          | 39            | 6,33,98          | 25              | 18,71            |
| 2. Manufacturing & Processing              | 6,369           | 135,23,77        | 11,930          | 1357,99,08        | 3,006         | 179,90,24        | 4,148           | 17,55,27         |
| 3. Electricity, Gas & Water                | 31              | 26,91            | 40              | 7,81,48           | 11            | 17,47            | 2               | 91               |
| 4. Construction                            | 122             | 3,63,58          | 484             | 56,08,44          | 138           | 8,80,67          | 49              | 1,68,80          |
| <b>III. TRANSPORT OPERATORS</b>            | <b>1,730</b>    | <b>11,61,80</b>  | <b>4,661</b>    | <b>27,34,45</b>   | <b>1,185</b>  | <b>10,86,44</b>  | <b>2,214</b>    | <b>6,64,36</b>   |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>9,128</b>    | <b>18,29,04</b>  | <b>10,370</b>   | <b>50,13,22</b>   | <b>3,809</b>  | <b>10,04,63</b>  | <b>6,175</b>    | <b>7,02,80</b>   |
| <b>V. PERSONAL LOANS</b>                   | <b>26,969</b>   | <b>61,48,41</b>  | <b>48,605</b>   | <b>201,82,84</b>  | <b>11,058</b> | <b>36,38,31</b>  | <b>11,690</b>   | <b>23,86,23</b>  |
| 1. Loans for Purchase of Consumer Durables | 1,393           | 1,65,83          | 2,045           | 3,85,11           | 294           | 50,35            | 515             | 52,81            |
| 2. Loans for Housing                       | 2,856           | 22,23,89         | 10,741          | 96,31,80          | 1,555         | 17,91,66         | 792             | 6,86,41          |
| 3. Rest of the Personal Loans              | 22,720          | 37,58,69         | 35,819          | 101,65,93         | 9,209         | 17,96,30         | 10,383          | 16,47,01         |
| <b>VI. TRADE</b>                           | <b>17,526</b>   | <b>44,43,92</b>  | <b>25,266</b>   | <b>487,52,04</b>  | <b>11,269</b> | <b>29,35,47</b>  | <b>26,588</b>   | <b>31,61,54</b>  |
| 1. Wholesale Trade                         | 843             | 16,58,40         | 1,446           | 443,99,33         | 203           | 4,27,67          | 1,067           | 3,42,35          |
| 2. Retail Trade                            | 16,683          | 27,85,52         | 23,820          | 43,52,71          | 11,066        | 25,07,80         | 25,521          | 28,19,19         |
| <b>VII. FINANCE</b>                        | <b>35</b>       | <b>5,40,88</b>   | <b>80</b>       | <b>3,98,42</b>    | <b>65</b>     | <b>1,16,83</b>   | <b>5</b>        | <b>4,55</b>      |
| <b>VIII. ALL OTHERS</b>                    | <b>11,885</b>   | <b>17,38,51</b>  | <b>14,038</b>   | <b>70,23,93</b>   | <b>2,327</b>  | <b>8,71,59</b>   | <b>5,538</b>    | <b>8,48,75</b>   |
| <b>TOTAL BANK CREDIT</b>                   | <b>1,46,940</b> | <b>460,48,67</b> | <b>1,55,310</b> | <b>2399,46,13</b> | <b>78,547</b> | <b>334,20,51</b> | <b>1,38,468</b> | <b>164,72,96</b> |
| OF WHICH: 1. Artisans & Village Industries | 1,184           | 1,40,15          | 2,192           | 3,37,30           | 412           | 57,95            | 1,489           | 1,25,96          |
| 2. Other Small Scale Industries            | 3,656           | 36,67,57         | 7,040           | 338,59,15         | 1,787         | 48,83,59         | 2,008           | 12,20,48         |

| OCCUPATION                                 | DADRA & NAGAR HAVELI |                 | DAMAN & DIU  |                 |              |                | SOUTHERN REGION STATE-ANDHRA PRADESH |                  |
|--------------------------------------------|----------------------|-----------------|--------------|-----------------|--------------|----------------|--------------------------------------|------------------|
|                                            | DADRA & NAGAR HAVELI |                 | DAMAN        |                 | DIU          |                | ADILABAD                             |                  |
|                                            | No. of               | Amount          | No. of       | Amount          | No. of       | Amount         | No. of                               | Amount           |
|                                            | Accounts             | Out-standing    | Accounts     | Out-standing    | Accounts     | Out-standing   | Accounts                             | Out-standing     |
|                                            | 1                    | 2               | 1            | 2               | 3            | 4              | 1                                    | 2                |
| <b>I. AGRICULTURE</b>                      | <b>1,403</b>         | <b>1,68,26</b>  | <b>633</b>   | <b>1,25,43</b>  | <b>189</b>   | <b>41,83</b>   | <b>93,638</b>                        | <b>54,78,54</b>  |
| 1. Direct Finance                          | 1,402                | 1,67,86         | 632          | 1,22,58         | 189          | 41,83          | 90,115                               | 48,57,16         |
| 2. Indirect Finance                        | 1                    | 40              | 1            | 2,85            | —            | —              | 3,523                                | 6,21,38          |
| <b>II. INDUSTRY</b>                        | <b>777</b>           | <b>65,92,96</b> | <b>836</b>   | <b>65,64,89</b> | <b>89</b>    | <b>65,41</b>   | <b>5,895</b>                         | <b>39,01,41</b>  |
| 1. Mining & Quarrying                      | 1                    | 32              | 7            | 17,65           | —            | —              | 9                                    | 24,47            |
| 2. Manufacturing & Processing              | 768                  | 65,81,58        | 814          | 65,17,97        | 88           | 65,41          | 5,873                                | 37,42,58         |
| 3. Electricity, Gas & Water                | 2                    | 50              | 4            | 6,36            | —            | —              | 8                                    | 1,28,25          |
| 4. Construction                            | 6                    | 10,56           | 11           | 22,91           | 1            | —              | 5                                    | 6,11             |
| <b>III. TRANSPORT OPERATORS</b>            | <b>151</b>           | <b>1,49,15</b>  | <b>74</b>    | <b>1,04,19</b>  | <b>31</b>    | <b>48,10</b>   | <b>1,652</b>                         | <b>6,99,41</b>   |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>267</b>           | <b>2,07,11</b>  | <b>135</b>   | <b>57,46</b>    | <b>82</b>    | <b>32,77</b>   | <b>5,265</b>                         | <b>7,69,06</b>   |
| <b>V. PERSONAL LOANS</b>                   | <b>611</b>           | <b>2,03,02</b>  | <b>1,582</b> | <b>4,16,55</b>  | <b>734</b>   | <b>2,11,30</b> | <b>31,342</b>                        | <b>45,13,39</b>  |
| 1. Loans for Purchase of Consumer Durables | 107                  | 16,67           | 29           | 2,46            | 44           | 4,88           | 2,330                                | 3,89,45          |
| 2. Loans for Housing                       | 31                   | 27,35           | 83           | 71,11           | 22           | 22,73          | 334                                  | 3,63,42          |
| 3. Rest of the Personal Loans              | 473                  | 1,59,00         | 1,470        | 3,42,98         | 668          | 1,83,69        | 28,678                               | 37,60,52         |
| <b>VI. TRADE</b>                           | <b>422</b>           | <b>1,30,73</b>  | <b>292</b>   | <b>1,83,94</b>  | <b>147</b>   | <b>31,66</b>   | <b>17,987</b>                        | <b>19,95,36</b>  |
| 1. Wholesale Trade                         | 50                   | 6,78            | 11           | 34,43           | 1            | —              | 585                                  | 4,94,31          |
| 2. Retail Trade                            | 372                  | 1,23,95         | 281          | 1,49,51         | 146          | 31,66          | 17,402                               | 15,01,05         |
| <b>VII. FINANCE</b>                        | <b>1</b>             | <b>86,64</b>    | <b>1</b>     | <b>19,30</b>    | <b>—</b>     | <b>—</b>       | <b>22</b>                            | <b>5,70,61</b>   |
| <b>VIII. ALL OTHERS</b>                    | <b>88</b>            | <b>1,62,22</b>  | <b>28</b>    | <b>1,83,93</b>  | <b>67</b>    | <b>72,61</b>   | <b>8,173</b>                         | <b>8,98,88</b>   |
| <b>TOTAL BANK CREDIT</b>                   | <b>3,720</b>         | <b>77,00,09</b> | <b>3,581</b> | <b>76,55,69</b> | <b>1,339</b> | <b>5,03,68</b> | <b>1,63,974</b>                      | <b>188,26,66</b> |
| OF WHICH: 1. Artisans & Village Industries | 383                  | 58,63           | 387          | 2,65,17         | 5            | 35             | 3,487                                | 1,11,32          |
| 2. Other Small Scale Industries            | 306                  | 20,10,84        | 232          | 27,15,90        | 78           | 52,87          | 2,042                                | 16,68,85         |

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

(Amount in Rupees Thousand)

| ANANTAPUR       |                     | CHITTOOR        |                     | CUDDAPAH        |                     | EAST GODAVARI   |                     | GUNTUR          |                     | HYDERABAD       |                     | Item No.     |
|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|--------------|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |              |
| 3               | 4                   | 5               | 6                   | 7               | 8                   | 9               | 10                  | 11              | 12                  | 13              | 14                  |              |
| <b>1,46,866</b> | <b>158,33,52</b>    | <b>2,14,539</b> | <b>191,03,55</b>    | <b>1,32,818</b> | <b>127,13,64</b>    | <b>2,10,874</b> | <b>226,87,83</b>    | <b>2,40,230</b> | <b>249,03,14</b>    | <b>10,827</b>   | <b>334,05,97</b>    | <b>I</b>     |
| 1,41,235        | 145,53,46           | 2,10,024        | 186,83,23           | 1,27,573        | 117,14,35           | 2,09,364        | 219,93,79           | 2,38,798        | 227,64,39           | 8,158           | 160,85,72           | 1            |
| 5,631           | 12,80,06            | 4,515           | 4,20,32             | 5,245           | 9,99,29             | 1,510           | 6,94,04             | 1,432           | 21,38,75            | 2,669           | 173,20,25           | 2            |
| <b>15,119</b>   | <b>57,11,52</b>     | <b>7,267</b>    | <b>126,69,25</b>    | <b>17,303</b>   | <b>45,85,68</b>     | <b>9,127</b>    | <b>251,25,39</b>    | <b>8,580</b>    | <b>328,99,15</b>    | <b>17,474</b>   | <b>3380,84,56</b>   | <b>II</b>    |
| 24              | 49,91               | 25              | 5,34,43             | 48              | 8,04,38             | 86              | 6,28,62             | 67              | 1,13,12             | 176             | 35,23,88            | 1            |
| 15,066          | 55,83,46            | 7,204           | 118,45,69           | 17,233          | 37,57,87            | 8,956           | 240,11,76           | 8,455           | 326,62,81           | 16,490          | 2896,53,60          | 2            |
| 3               | 3,17                | 6               | 59,02               | 5               | 4,01                | 18              | 84,58               | 14              | 29,17               | 140             | 356,97,58           | 3            |
| 26              | 74,98               | 32              | 2,30,11             | 17              | 19,42               | 67              | 4,00,43             | 44              | 94,05               | 668             | 92,09,50            | 4            |
| <b>2,034</b>    | <b>8,78,78</b>      | <b>1,009</b>    | <b>6,18,11</b>      | <b>1,517</b>    | <b>7,37,96</b>      | <b>3,867</b>    | <b>12,35,32</b>     | <b>3,538</b>    | <b>7,51,56</b>      | <b>5,972</b>    | <b>31,21,78</b>     | <b>III</b>   |
| <b>8,234</b>    | <b>60,50,61</b>     | <b>5,778</b>    | <b>22,76,00</b>     | <b>11,206</b>   | <b>10,87,81</b>     | <b>16,259</b>   | <b>25,48,52</b>     | <b>12,831</b>   | <b>26,49,10</b>     | <b>14,821</b>   | <b>245,95,38</b>    | <b>IV</b>    |
| <b>43,338</b>   | <b>61,13,83</b>     | <b>52,294</b>   | <b>97,70,80</b>     | <b>39,487</b>   | <b>62,72,77</b>     | <b>63,904</b>   | <b>142,73,84</b>    | <b>62,458</b>   | <b>137,64,78</b>    | <b>1,48,648</b> | <b>612,55,48</b>    | <b>V</b>     |
| 4,956           | 2,64,50             | 3,201           | 5,54,71             | 3,908           | 3,71,31             | 3,890           | 4,07,18             | 1,854           | 2,09,42             | 15,692          | 19,38,24            | 1            |
| 2,210           | 16,94,04            | 3,027           | 24,09,28            | 2,639           | 13,90,86            | 5,204           | 47,03,88            | 5,054           | 43,44,24            | 16,655          | 213,58,97           | 2            |
| 36,172          | 41,55,29            | 46,066          | 68,06,81            | 32,940          | 45,10,60            | 54,810          | 91,62,78            | 55,550          | 92,11,12            | 1,16,301        | 379,58,27           | 3            |
| <b>29,787</b>   | <b>51,53,19</b>     | <b>25,822</b>   | <b>33,33,78</b>     | <b>30,781</b>   | <b>34,59,64</b>     | <b>51,848</b>   | <b>62,61,78</b>     | <b>31,810</b>   | <b>180,97,46</b>    | <b>41,520</b>   | <b>604,77,68</b>    | <b>VI</b>    |
| 1,377           | 12,59,20            | 1,004           | 4,83,30             | 763             | 6,15,58             | 1,459           | 18,16,49            | 2,577           | 142,40,45           | 3,721           | 440,15,94           | 1            |
| 28,410          | 38,93,99            | 24,818          | 28,50,48            | 30,018          | 28,44,06            | 50,389          | 44,45,29            | 29,233          | 38,57,01            | 37,799          | 164,61,74           | 2            |
| <b>20</b>       | <b>7,10,60</b>      | <b>61</b>       | <b>5,40,32</b>      | <b>16</b>       | <b>9,14,84</b>      | <b>110</b>      | <b>5,97,09</b>      | <b>91</b>       | <b>12,73,02</b>     | <b>1,148</b>    | <b>305,23,30</b>    | <b>VII</b>   |
| <b>45,240</b>   | <b>39,08,89</b>     | <b>37,804</b>   | <b>44,22,41</b>     | <b>37,911</b>   | <b>31,83,80</b>     | <b>53,802</b>   | <b>58,34,93</b>     | <b>54,596</b>   | <b>75,82,15</b>     | <b>54,779</b>   | <b>1023,88,35</b>   | <b>VIII</b>  |
| <b>2,90,638</b> | <b>443,60,94</b>    | <b>3,44,574</b> | <b>527,34,22</b>    | <b>2,71,039</b> | <b>329,56,14</b>    | <b>4,09,791</b> | <b>785,64,70</b>    | <b>4,14,134</b> | <b>1019,20,36</b>   | <b>2,95,189</b> | <b>6538,52,50</b>   | <b>Total</b> |
| 9,210           | 9,00,16             | 3,177           | 2,63,05             | 10,827          | 5,76,11             | 2,911           | 3,88,42             | 2,636           | 1,90,26             | 1,004           | 10,48,58            | 1            |
| 4,130           | 17,73,24            | 3,006           | 33,99,35            | 5,729           | 19,20,83            | 4,511           | 55,33,36            | 4,441           | 139,94,34           | 10,571          | 476,24,56           | 2            |

| KARIMNAGAR      |                     | KHAMMAM         |                     | KRISHNA         |                     | KURNOOL         |                     | MAHBUBNAGAR     |                     | MEDAK           |                     | Item No.     |
|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|--------------|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |              |
| 15              | 16                  | 17              | 18                  | 19              | 20                  | 21              | 22                  | 23              | 24                  | 25              | 26                  |              |
| <b>1,59,371</b> | <b>111,49,58</b>    | <b>95,799</b>   | <b>67,86,72</b>     | <b>2,40,761</b> | <b>258,87,58</b>    | <b>1,71,220</b> | <b>142,63,80</b>    | <b>1,63,665</b> | <b>145,58,11</b>    | <b>1,84,617</b> | <b>164,17,54</b>    | <b>I</b>     |
| 1,58,871        | 103,91,80           | 90,574          | 62,38,37            | 2,38,114        | 247,70,32           | 1,68,185        | 135,13,54           | 1,62,719        | 128,88,88           | 1,80,076        | 141,22,15           | 1            |
| 500             | 7,57,78             | 5,225           | 5,48,35             | 2,647           | 11,17,26            | 3,035           | 7,50,26             | 946             | 16,69,23            | 4,541           | 22,95,39            | 2            |
| <b>8,457</b>    | <b>32,24,63</b>     | <b>4,344</b>    | <b>44,37,24</b>     | <b>9,412</b>    | <b>198,67,69</b>    | <b>12,756</b>   | <b>115,19,76</b>    | <b>18,481</b>   | <b>72,94,83</b>     | <b>10,960</b>   | <b>180,11,06</b>    | <b>II</b>    |
| 11              | 2,37,58             | 18              | 2,57,65             | 96              | 4,65,79             | 270             | 6,28,15             | 10              | 19,15               | 43              | 2,53,70             | 1            |
| 8,342           | 25,10,37            | 4,294           | 40,52,77            | 9,203           | 184,17,20           | 12,468          | 108,18,06           | 18,457          | 72,14,81            | 10,906          | 177,11,30           | 2            |
| 61              | 3,77,75             | 10              | 74,81               | 23              | 4,11,84             | 8               | 46,25               | 12              | 57,98               | 3               | 4,43                | 3            |
| 43              | 98,93               | 22              | 52,01               | 90              | 5,72,86             | 10              | 27,30               | 2               | 2,89                | 8               | 41,63               | 4            |
| <b>1,924</b>    | <b>5,36,51</b>      | <b>2,399</b>    | <b>3,96,68</b>      | <b>4,367</b>    | <b>27,55,83</b>     | <b>3,085</b>    | <b>12,94,71</b>     | <b>2,388</b>    | <b>6,74,86</b>      | <b>1,898</b>    | <b>3,27,37</b>      | <b>III</b>   |
| <b>9,876</b>    | <b>9,68,24</b>      | <b>9,098</b>    | <b>9,87,14</b>      | <b>12,222</b>   | <b>30,54,77</b>     | <b>12,992</b>   | <b>11,91,73</b>     | <b>10,984</b>   | <b>7,22,64</b>      | <b>5,815</b>    | <b>16,54,12</b>     | <b>IV</b>    |
| <b>35,107</b>   | <b>67,03,20</b>     | <b>19,610</b>   | <b>36,44,33</b>     | <b>63,921</b>   | <b>170,58,05</b>    | <b>48,675</b>   | <b>75,89,86</b>     | <b>27,410</b>   | <b>39,54,32</b>     | <b>24,080</b>   | <b>35,56,71</b>     | <b>V</b>     |
| 3,438           | 4,81,27             | 1,613           | 1,59,10             | 3,068           | 3,05,30             | 5,178           | 5,76,67             | 963             | 1,00,04             | 2,393           | 3,40,17             | 1            |
| 624             | 6,40,62             | 1,311           | 10,05,98            | 7,691           | 62,09,48            | 2,250           | 21,14,02            | 1,200           | 6,35,81             | 1,029           | 5,10,69             | 2            |
| 31,045          | 55,81,31            | 16,686          | 24,79,25            | 53,162          | 105,43,27           | 41,247          | 48,99,17            | 25,247          | 32,18,47            | 20,658          | 27,05,85            | 3            |
| <b>29,646</b>   | <b>30,76,44</b>     | <b>25,487</b>   | <b>28,26,99</b>     | <b>29,164</b>   | <b>101,97,48</b>    | <b>40,316</b>   | <b>45,27,74</b>     | <b>36,509</b>   | <b>29,06,74</b>     | <b>25,175</b>   | <b>22,52,04</b>     | <b>VI</b>    |
| 1,908           | 6,14,65             | 2,713           | 9,97,59             | 1,783           | 51,56,05            | 777             | 10,47,12            | 1,048           | 4,90,46             | 1,162           | 4,80,52             | 1            |
| 27,738          | 24,61,79            | 22,774          | 18,29,40            | 27,381          | 50,41,43            | 39,539          | 34,80,62            | 35,461          | 24,16,28            | 24,013          | 17,71,52            | 2            |
| <b>41</b>       | <b>3,31,40</b>      | <b>9</b>        | <b>12,82</b>        | <b>124</b>      | <b>7,37,00</b>      | <b>36</b>       | <b>37,47</b>        | <b>30</b>       | <b>49,87</b>        | <b>48</b>       | <b>74,30</b>        | <b>VII</b>   |
| <b>26,320</b>   | <b>31,40,36</b>     | <b>29,220</b>   | <b>21,15,58</b>     | <b>49,267</b>   | <b>85,22,42</b>     | <b>35,808</b>   | <b>39,28,49</b>     | <b>11,815</b>   | <b>10,10,89</b>     | <b>17,479</b>   | <b>28,65,15</b>     | <b>VIII</b>  |
| <b>2,70,742</b> | <b>291,30,36</b>    | <b>1,85,966</b> | <b>212,07,50</b>    | <b>4,09,238</b> | <b>880,80,82</b>    | <b>3,24,888</b> | <b>443,53,56</b>    | <b>2,71,282</b> | <b>311,72,26</b>    | <b>2,70,072</b> | <b>451,58,29</b>    | <b>Total</b> |
| 2,820           | 2,58,50             | 1,922           | 1,01,70             | 2,271           | 6,22,05             | 7,094           | 3,37,11             | 12,840          | 5,78,71             | 6,466           | 3,37,62             | 1            |
| 4,234           | 14,55,59            | 1,870           | 7,74,28             | 5,413           | 82,16,98            | 3,949           | 23,87,60            | 4,516           | 16,08,81            | 3,904           | 48,83,08            | 2            |

TABLE No. 5. 9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

## SOUTHERN REGION

| OCCUPATION                                 | NALGONDA        |                     | NELLORE         |                     | NIZAMABAD       |                     | PRAKASAM        |                     |
|--------------------------------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|
|                                            | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |
|                                            | 27              | 28                  | 29              | 30                  | 31              | 32                  | 33              | 34                  |
| <b>I. AGRICULTURE</b>                      | <b>1,36,193</b> | <b>132,55,02</b>    | <b>1,55,874</b> | <b>227,08,72</b>    | <b>1,35,510</b> | <b>132,22,85</b>    | <b>2,24,394</b> | <b>221,30,31</b>    |
| 1. Direct Finance                          | 1,31,135        | 108,02,64           | 1,53,787        | 219,36,55           | 1,33,800        | 120,69,39           | 2,20,158        | 208,10,21           |
| 2. Indirect Finance                        | 5,058           | 24,52,38            | 2,087           | 7,72,17             | 1,710           | 11,53,46            | 4,236           | 13,20,10            |
| <b>II. INDUSTRY</b>                        | <b>15,296</b>   | <b>67,94,58</b>     | <b>8,822</b>    | <b>66,74,94</b>     | <b>4,157</b>    | <b>31,55,89</b>     | <b>14,113</b>   | <b>54,29,01</b>     |
| 1. Mining & Quarrying                      | 23              | 38,29               | 56              | 5,35,54             | 15              | 2,24,91             | 12              | 29,79               |
| 2. Manufacturing & Processing              | 15,258          | 67,33,40            | 8,699           | 52,69,01            | 4,113           | 27,73,57            | 14,091          | 53,86,94            |
| 3. Electricity, Gas & Water                | 6               | 7,59                | 15              | 2,52,19             | 19              | 1,43,90             | 2               | 71                  |
| 4. Construction                            | 9               | 15,30               | 52              | 6,18,20             | 10              | 13,51               | 8               | 11,57               |
| <b>III. TRANSPORT OPERATORS</b>            | <b>2,960</b>    | <b>5,06,14</b>      | <b>3,995</b>    | <b>6,34,62</b>      | <b>1,679</b>    | <b>3,87,38</b>      | <b>2,686</b>    | <b>4,93,45</b>      |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>11,125</b>   | <b>12,87,10</b>     | <b>9,538</b>    | <b>16,14,43</b>     | <b>7,932</b>    | <b>11,17,77</b>     | <b>8,954</b>    | <b>5,87,83</b>      |
| <b>V. PERSONAL LOANS</b>                   | <b>21,933</b>   | <b>39,39,25</b>     | <b>40,934</b>   | <b>73,76,12</b>     | <b>22,892</b>   | <b>45,17,13</b>     | <b>38,265</b>   | <b>64,87,94</b>     |
| 1. Loans for Purchase of Consumer Durables | 1,272           | 1,44,83             | 2,266           | 2,93,91             | 1,189           | 1,65,35             | 1,227           | 1,28,52             |
| 2. Loans for Housing                       | 1,356           | 5,19,50             | 2,049           | 16,60,63            | 965             | 7,54,93             | 2,170           | 16,24,67            |
| 3. Rest of the Personal Loans              | 19,305          | 32,74,92            | 36,619          | 54,21,58            | 20,738          | 35,96,85            | 34,868          | 47,34,75            |
| <b>VI. TRADE</b>                           | <b>34,255</b>   | <b>24,76,05</b>     | <b>25,251</b>   | <b>36,24,16</b>     | <b>17,133</b>   | <b>32,97,34</b>     | <b>22,997</b>   | <b>52,14,09</b>     |
| 1. Wholesale Trade                         | 608             | 2,16,46             | 1,172           | 5,54,88             | 1,133           | 11,05,51            | 960             | 28,41,20            |
| 2. Retail Trade                            | 33,647          | 22,59,59            | 24,079          | 30,69,28            | 16,000          | 21,91,83            | 22,037          | 23,72,89            |
| <b>VII. FINANCE</b>                        | <b>25</b>       | <b>28,13</b>        | <b>73</b>       | <b>11,43,98</b>     | <b>14</b>       | <b>12,43</b>        | <b>25</b>       | <b>21,82</b>        |
| <b>VIII. ALL OTHERS</b>                    | <b>19,653</b>   | <b>21,53,41</b>     | <b>56,275</b>   | <b>56,57,24</b>     | <b>23,085</b>   | <b>25,20,90</b>     | <b>51,458</b>   | <b>37,27,91</b>     |
| <b>TOTAL BANK CREDIT</b>                   | <b>2,41,440</b> | <b>304,39,68</b>    | <b>3,00,762</b> | <b>494,34,21</b>    | <b>2,12,402</b> | <b>282,31,69</b>    | <b>3,62,892</b> | <b>440,92,36</b>    |
| OF WHICH: 1. Artisans & Village Industries | 9,237           | 4,13,79             | 3,293           | 2,84,48             | 1,140           | 1,32,11             | 8,585           | 5,26,89             |
| 2. Other Small Scale Industries            | 4,798           | 24,06,96            | 4,882           | 34,29,03            | 2,527           | 15,02,78            | 4,460           | 26,24,73            |

| OCCUPATION                                 | RANGA REDDY     |                     | SRIKAKULAM      |                     | VISAKHAPATNAM   |                     | VIZIANAGARAM    |                     |
|--------------------------------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|
|                                            | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |
|                                            | 35              | 36                  | 37              | 38                  | 39              | 40                  | 41              | 42                  |
| <b>I. AGRICULTURE</b>                      | <b>57,406</b>   | <b>103,49,54</b>    | <b>1,25,126</b> | <b>60,37,32</b>     | <b>1,31,534</b> | <b>115,97,90</b>    | <b>1,22,282</b> | <b>55,12,71</b>     |
| 1. Direct Finance                          | 54,445          | 81,79,02            | 1,23,619        | 56,10,11            | 1,28,459        | 106,09,72           | 1,20,334        | 52,65,43            |
| 2. Indirect Finance                        | 2,961           | 21,70,52            | 1,507           | 4,27,21             | 3,075           | 9,88,18             | 1,948           | 2,47,28             |
| <b>II. INDUSTRY</b>                        | <b>8,272</b>    | <b>533,43,34</b>    | <b>5,792</b>    | <b>83,26,59</b>     | <b>7,951</b>    | <b>993,94,89</b>    | <b>8,746</b>    | <b>44,68,72</b>     |
| 1. Mining & Quarrying                      | 59              | 1,39,52             | 12              | 3,81,67             | 145             | 12,09,90            | 15              | 17,20               |
| 2. Manufacturing & Processing              | 8,153           | 522,61,21           | 5,779           | 79,44,55            | 7,487           | 958,76,71           | 8,658           | 42,90,17            |
| 3. Electricity, Gas & Water                | 35              | 8,38,86             | —               | —                   | 10              | 29,40               | 2               | 50,26               |
| 4. Construction                            | 25              | 1,03,75             | 1               | 37                  | 309             | 22,78,88            | 71              | 1,11,09             |
| <b>III. TRANSPORT OPERATORS</b>            | <b>2,020</b>    | <b>4,92,38</b>      | <b>2,381</b>    | <b>3,46,96</b>      | <b>7,089</b>    | <b>27,42,44</b>     | <b>2,694</b>    | <b>4,81,00</b>      |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>7,333</b>    | <b>20,31,25</b>     | <b>8,375</b>    | <b>5,31,59</b>      | <b>11,443</b>   | <b>31,34,01</b>     | <b>10,360</b>   | <b>5,00,01</b>      |
| <b>V. PERSONAL LOANS</b>                   | <b>38,095</b>   | <b>76,97,30</b>     | <b>25,731</b>   | <b>34,98,32</b>     | <b>72,696</b>   | <b>160,80,11</b>    | <b>34,821</b>   | <b>45,07,96</b>     |
| 1. Loans for Purchase of Consumer Durables | 2,215           | 3,12,27             | 586             | 37,53               | 6,794           | 9,16,11             | 1,904           | 1,65,34             |
| 2. Loans for Housing                       | 4,535           | 27,45,60            | 1,391           | 12,27,43            | 6,116           | 53,98,52            | 2,320           | 16,87,55            |
| 3. Rest of the Personal Loans              | 31,345          | 46,39,43            | 23,754          | 22,33,36            | 59,786          | 97,65,48            | 30,597          | 26,55,07            |
| <b>VI. TRADE</b>                           | <b>29,949</b>   | <b>29,57,50</b>     | <b>34,907</b>   | <b>23,97,32</b>     | <b>43,335</b>   | <b>116,72,46</b>    | <b>34,511</b>   | <b>22,38,84</b>     |
| 1. Wholesale Trade                         | 1,012           | 6,45,24             | 197             | 11,01,25            | 1,528           | 67,17,62            | 815             | 3,46,08             |
| 2. Retail Trade                            | 28,937          | 23,12,26            | 34,710          | 12,96,07            | 41,807          | 49,54,84            | 33,696          | 18,92,76            |
| <b>VII. FINANCE</b>                        | <b>27</b>       | <b>2,50,92</b>      | <b>8</b>        | <b>9,93,45</b>      | <b>59</b>       | <b>3,68,64</b>      | <b>12</b>       | <b>11,91</b>        |
| <b>VIII. ALL OTHERS</b>                    | <b>14,784</b>   | <b>65,32,93</b>     | <b>21,838</b>   | <b>11,44,48</b>     | <b>25,429</b>   | <b>152,57,83</b>    | <b>15,562</b>   | <b>11,31,39</b>     |
| <b>TOTAL BANK CREDIT</b>                   | <b>1,57,886</b> | <b>836,55,16</b>    | <b>2,24,158</b> | <b>232,76,03</b>    | <b>2,99,536</b> | <b>1602,48,28</b>   | <b>2,28,988</b> | <b>188,52,54</b>    |
| OF WHICH: 1. Artisans & Village Industries | 1,857           | 1,90,16             | 2,710           | 1,23,17             | 2,397           | 6,82,57             | 4,222           | 1,71,97             |
| 2. Other Small Scale Industries            | 5,506           | 194,33,60           | 1,824           | 15,72,78            | 4,015           | 82,65,25            | 3,998           | 8,94,71             |

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

**STATE : KARNATAKA**

(Amount in Rupees Thousand)

| WARANGAL        |                     | WEST GODAVARI   |                     | BANGALORE RURAL |                     | BANGALORE URBAN |                     | BELGAUM         |                     | BELLARY         |                     | Item No. |
|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|----------|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |          |
| 43              | 44                  | 45              | 46                  | 1               | 2                   | 3               | 4                   | 5               | 6                   | 7               | 8                   |          |
| 1,59,500        | 134,79,06           | 2,17,967        | 315,41,82           | 1,00,705        | 109,21,34           | 46,370          | 302,39,09           | 1,45,729        | 255,52,72           | 86,739          | 152,03,04           | I        |
| 1,57,176        | 106,90,91           | 2,16,369        | 306,58,70           | 1,00,304        | 92,07,09            | 44,351          | 141,14,31           | 1,42,757        | 245,19,49           | 84,088          | 115,58,57           | 1        |
| 2,324           | 27,88,15            | 1,598           | 8,83,12             | 401             | 17,14,25            | 2,019           | 161,24,78           | 2,972           | 10,33,23            | 2,651           | 36,44,47            | 2        |
| <b>9,074</b>    | <b>63,33,00</b>     | <b>6,135</b>    | <b>172,27,42</b>    | <b>6,805</b>    | <b>62,19,79</b>     | <b>40,418</b>   | <b>5586,49,16</b>   | <b>13,504</b>   | <b>167,12,69</b>    | <b>10,913</b>   | <b>129,62,83</b>    | II       |
| 20              | 56,32               | 29              | 29,18               | 18              | 28,77               | 436             | 143,63,90           | 72              | 3,03,32             | 103             | 24,64,50            | 1        |
| 8,993           | 57,48,52            | 6,064           | 169,89,97           | 6,758           | 60,91,50            | 38,643          | 5277,56,81          | 13,289          | 161,10,06           | 10,759          | 100,87,12           | 2        |
| 19              | 2,06,94             | 18              | 1,05,07             | 8               | 14,48               | 151             | 68,95,02            | 20              | 49,46               | 5               | 2,93,69             | 3        |
| 42              | 3,21,22             | 24              | 1,03,20             | 21              | 85,04               | 1,188           | 96,33,43            | 123             | 2,49,85             | 46              | 1,17,52             | 4        |
| <b>3,417</b>    | <b>7,60,04</b>      | <b>3,054</b>    | <b>6,28,48</b>      | <b>1,485</b>    | <b>7,99,91</b>      | <b>8,795</b>    | <b>79,47,74</b>     | <b>2,646</b>    | <b>20,99,25</b>     | <b>2,054</b>    | <b>7,99,52</b>      | III      |
| <b>7,794</b>    | <b>13,96,62</b>     | <b>12,331</b>   | <b>17,00,32</b>     | <b>5,256</b>    | <b>6,18,97</b>      | <b>33,396</b>   | <b>384,08,38</b>    | <b>16,427</b>   | <b>38,99,63</b>     | <b>11,845</b>   | <b>12,22,72</b>     | IV       |
| <b>29,864</b>   | <b>69,49,33</b>     | <b>47,791</b>   | <b>105,23,67</b>    | <b>17,249</b>   | <b>24,68,14</b>     | <b>2,25,987</b> | <b>760,14,91</b>    | <b>66,230</b>   | <b>99,01,76</b>     | <b>32,007</b>   | <b>47,27,58</b>     | V        |
| 2,115           | 3,06,96             | 1,608           | 1,50,48             | 378             | 44,48               | 40,149          | 59,98,35            | 3,921           | 5,18,87             | 1,766           | 1,90,01             | 1        |
| 1,323           | 14,80,38            | 3,271           | 26,39,82            | 704             | 4,87,45             | 18,304          | 179,11,18           | 3,412           | 25,57,53            | 1,477           | 13,30,06            | 2        |
| 26,426          | 51,61,99            | 42,912          | 77,33,37            | 16,167          | 19,36,21            | 1,67,534        | 521,05,38           | 58,897          | 68,25,36            | 28,764          | 32,07,51            | 3        |
| <b>30,867</b>   | <b>43,04,67</b>     | <b>31,195</b>   | <b>51,62,93</b>     | <b>15,560</b>   | <b>22,11,68</b>     | <b>60,042</b>   | <b>598,33,24</b>    | <b>25,225</b>   | <b>58,14,53</b>     | <b>25,894</b>   | <b>45,04,62</b>     | VI       |
| 2,734           | 9,53,08             | 1,566           | 14,32,51            | 186             | 8,07,11             | 5,301           | 368,77,81           | 1,552           | 17,74,84            | 1,286           | 11,93,50            | 1        |
| 28,133          | 33,51,59            | 29,629          | 37,30,42            | 15,374          | 14,04,57            | 54,741          | 229,55,43           | 23,673          | 40,39,69            | 24,608          | 33,11,12            | 2        |
| <b>61</b>       | <b>3,82,77</b>      | <b>123</b>      | <b>4,85,39</b>      | <b>6</b>        | <b>4,12</b>         | <b>906</b>      | <b>489,58,20</b>    | <b>40</b>       | <b>66,37</b>        | <b>20</b>       | <b>19,49,13</b>     | VII      |
| <b>19,843</b>   | <b>27,94,46</b>     | <b>44,827</b>   | <b>49,68,17</b>     | <b>8,864</b>    | <b>9,98,68</b>      | <b>1,20,364</b> | <b>820,70,14</b>    | <b>40,569</b>   | <b>39,17,19</b>     | <b>26,664</b>   | <b>38,94,92</b>     | VIII     |
| <b>2,60,420</b> | <b>363,99,95</b>    | <b>3,63,423</b> | <b>722,38,20</b>    | <b>1,55,930</b> | <b>242,42,63</b>    | <b>5,36,278</b> | <b>9021,20,86</b>   | <b>3,10,370</b> | <b>679,64,14</b>    | <b>1,96,136</b> | <b>452,64,36</b>    | Total    |
| 4,423           | 3,25,76             | 1,872           | 3,99,63             | 2,351           | 1,88,73             | 2,765           | 11,99,98            | 5,608           | 4,91,46             | 4,967           | 3,85,01             | 1        |
| 3,831           | 29,36,35            | 3,297           | 58,44,22            | 2,924           | 32,30,01            | 23,146          | 984,10,66           | 6,205           | 45,11,12            | 5,040           | 19,14,60            | 2        |

| BIDAR           |                     | BIJAPUR         |                     | CHIKMAGALUR     |                     | CHITRADURGA     |                     | DAKSHIN KANNADA |                     | DHARWAD         |                     | Item No. |
|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|----------|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |          |
| 9               | 10                  | 11              | 12                  | 13              | 14                  | 15              | 16                  | 17              | 18                  | 19              | 20                  |          |
| <b>48,910</b>   | <b>51,26,58</b>     | <b>1,22,739</b> | <b>205,38,11</b>    | <b>60,242</b>   | <b>203,37,02</b>    | <b>92,198</b>   | <b>126,93,89</b>    | <b>72,722</b>   | <b>120,02,92</b>    | <b>1,45,494</b> | <b>186,61,77</b>    | I        |
| 48,204          | 48,17,95            | 1,21,188        | 200,52,58           | 60,142          | 199,04,48           | 89,231          | 120,13,62           | 72,044          | 109,48,63           | 1,41,761        | 179,55,28           | 1        |
| 706             | 3,08,63             | 1,551           | 4,85,53             | 100             | 4,32,54             | 2,967           | 6,80,27             | 678             | 10,54,29            | 3,733           | 7,06,49             | 2        |
| <b>3,921</b>    | <b>21,30,15</b>     | <b>15,163</b>   | <b>47,94,77</b>     | <b>4,557</b>    | <b>39,89,95</b>     | <b>7,218</b>    | <b>105,67,10</b>    | <b>20,848</b>   | <b>309,33,99</b>    | <b>13,304</b>   | <b>131,03,58</b>    | II       |
| 4               | 2,16                | 20              | 26,68               | 5               | 75,73               | 19              | 6,92                | 114             | 2,36,33             | 58              | 72,67               | 1        |
| 3,908           | 21,18,61            | 15,119          | 42,50,95            | 4,535           | 38,61,75            | 7,127           | 104,81,24           | 20,391          | 294,08,53           | 13,112          | 122,57,36           | 2        |
| 5               | 2,62                | 2               | 88                  | 1               | 30,60               | 4               | 15,85               | 31              | 2,56,78             | 17              | 82,70               | 3        |
| 4               | 6,76                | 22              | 5,16,26             | 16              | 21,87               | 68              | 63,09               | 312             | 10,32,35            | 117             | 6,90,85             | 4        |
| <b>1,698</b>    | <b>5,27,03</b>      | <b>1,766</b>    | <b>9,66,53</b>      | <b>1,394</b>    | <b>11,69,34</b>     | <b>2,295</b>    | <b>10,44,02</b>     | <b>7,096</b>    | <b>91,12,73</b>     | <b>3,618</b>    | <b>24,01,03</b>     | III      |
| <b>4,811</b>    | <b>5,03,22</b>      | <b>11,760</b>   | <b>12,50,59</b>     | <b>6,531</b>    | <b>18,18,92</b>     | <b>12,442</b>   | <b>15,64,56</b>     | <b>26,170</b>   | <b>62,38,02</b>     | <b>15,312</b>   | <b>34,13,78</b>     | IV       |
| <b>15,584</b>   | <b>22,01,62</b>     | <b>36,839</b>   | <b>57,12,86</b>     | <b>20,688</b>   | <b>46,00,25</b>     | <b>30,204</b>   | <b>48,99,70</b>     | <b>87,860</b>   | <b>247,87,83</b>    | <b>66,420</b>   | <b>141,51,79</b>    | V        |
| 913             | 1,31,72             | 2,209           | 2,40,35             | 1,393           | 2,28,58             | 2,405           | 3,01,53             | 3,415           | 6,48,01             | 4,915           | 6,13,93             | 1        |
| 605             | 4,49,44             | 1,764           | 13,88,34            | 1,058           | 8,88,18             | 1,746           | 14,35,71            | 12,487          | 88,95,27            | 5,421           | 48,64,02            | 2        |
| 14,066          | 16,20,46            | 32,866          | 40,84,17            | 18,237          | 34,83,49            | 26,053          | 31,62,46            | 71,958          | 152,44,55           | 56,084          | 86,73,84            | 3        |
| <b>12,074</b>   | <b>15,28,51</b>     | <b>26,619</b>   | <b>35,55,58</b>     | <b>16,553</b>   | <b>45,23,40</b>     | <b>28,440</b>   | <b>44,73,47</b>     | <b>48,207</b>   | <b>145,95,94</b>    | <b>31,835</b>   | <b>89,87,18</b>     | VI       |
| 188             | 1,17,40             | 818             | 5,88,02             | 421             | 18,12,02            | 859             | 13,80,06            | 1,956           | 51,52,84            | 1,313           | 20,34,17            | 1        |
| 11,886          | 14,11,11            | 25,801          | 29,67,56            | 16,132          | 27,11,38            | 27,581          | 30,93,41            | 46,251          | 94,43,10            | 30,522          | 69,53,01            | 2        |
| <b>5</b>        | <b>7,26</b>         | <b>13</b>       | <b>79,04</b>        | <b>48</b>       | <b>6,44,01</b>      | <b>46</b>       | <b>5,28,54</b>      | <b>279</b>      | <b>51,04,95</b>     | <b>73</b>       | <b>44,02,18</b>     | VII      |
| <b>5,299</b>    | <b>4,29,49</b>      | <b>27,649</b>   | <b>20,01,77</b>     | <b>10,564</b>   | <b>8,70,30</b>      | <b>20,640</b>   | <b>19,23,28</b>     | <b>41,593</b>   | <b>94,15,65</b>     | <b>44,351</b>   | <b>56,16,98</b>     | VIII     |
| <b>92,302</b>   | <b>124,53,86</b>    | <b>2,42,548</b> | <b>388,99,25</b>    | <b>1,20,577</b> | <b>379,53,19</b>    | <b>1,93,483</b> | <b>376,94,56</b>    | <b>3,04,775</b> | <b>1121,92,03</b>   | <b>3,20,407</b> | <b>707,38,29</b>    | Total    |
| 2,157           | 1,30,47             | 10,202          | 4,99,54             | 2,662           | 1,67,07             | 2,483           | 1,41,76             | 9,930           | 10,91,69            | 5,475           | 4,54,69             | 1        |
| 1,315           | 7,44,79             | 3,998           | 9,81,93             | 1,436           | 6,90,55             | 3,945           | 35,60,95            | 8,289           | 158,56,34           | 5,083           | 34,33,34            | 2        |

TABLE No. 5. 9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

**SOUTHERN REGION**

| OCCUPATION                                 | GULBARGA        |                  | HASSAN          |                  | KODAGU        |                  | KOLAR           |                  |
|--------------------------------------------|-----------------|------------------|-----------------|------------------|---------------|------------------|-----------------|------------------|
|                                            | No. of          | Amount           | No. of          | Amount           | No. of        | Amount           | No. of          | Amount           |
|                                            | Accounts        | Out-standing     | Accounts        | Out-standing     | Accounts      | Out-standing     | Accounts        | Out-standing     |
|                                            | 21              | 22               | 23              | 24               | 25            | 26               | 27              | 28               |
| <b>I. AGRICULTURE</b>                      | <b>1,10,306</b> | <b>111,06,00</b> | <b>94,480</b>   | <b>128,05,38</b> | <b>32,423</b> | <b>98,84,48</b>  | <b>1,15,850</b> | <b>112,17,15</b> |
| 1. Direct Finance                          | 1,08,164        | 101,38,86        | 93,801          | 125,54,51        | 32,364        | 95,68,16         | 1,14,894        | 105,42,40        |
| 2. Indirect Finance                        | 2,142           | 9,67,14          | 679             | 2,50,87          | 59            | 3,16,32          | 956             | 6,74,75          |
| <b>II. INDUSTRY</b>                        | <b>7,047</b>    | <b>57,72,49</b>  | <b>4,391</b>    | <b>22,07,58</b>  | <b>2,088</b>  | <b>19,86,88</b>  | <b>5,840</b>    | <b>50,68,07</b>  |
| 1. Mining & Quarrying                      | 199             | 1,89,58          | 9               | 38,50            | 8             | 15,04            | 9               | 94,57            |
| 2. Manufacturing & Processing              | 6,809           | 54,96,78         | 4,298           | 19,52,42         | 2,056         | 19,45,58         | 5,812           | 49,59,14         |
| 3. Electricity, Gas & Water                | 9               | 10,67            | 2               | 8,43             | —             | —                | 6               | 2,53             |
| 4. Construction                            | 30              | 75,46            | 82              | 2,08,23          | 24            | 26,26            | 13              | 11,83            |
| <b>III. TRANSPORT OPERATORS</b>            | <b>3,243</b>    | <b>10,64,79</b>  | <b>2,100</b>    | <b>11,31,44</b>  | <b>1,349</b>  | <b>12,64,55</b>  | <b>2,269</b>    | <b>9,77,44</b>   |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>9,361</b>    | <b>12,10,92</b>  | <b>5,444</b>    | <b>8,67,43</b>   | <b>3,794</b>  | <b>3,66,91</b>   | <b>6,714</b>    | <b>7,82,13</b>   |
| <b>V. PERSONAL LOANS</b>                   | <b>31,073</b>   | <b>54,11,51</b>  | <b>23,582</b>   | <b>36,12,71</b>  | <b>11,986</b> | <b>30,56,81</b>  | <b>22,275</b>   | <b>32,41,07</b>  |
| 1. Loans for Purchase of Consumer Durables | 2,284           | 2,87,20          | 1,927           | 2,31,33          | 550           | 1,42,62          | 1,762           | 2,12,19          |
| 2. Loans for Housing                       | 1,880           | 17,11,43         | 1,166           | 8,28,45          | 855           | 6,35,37          | 1,181           | 7,57,46          |
| 3. Rest of the Personal Loans              | 26,909          | 34,12,88         | 20,489          | 25,52,93         | 10,581        | 22,78,82         | 19,332          | 22,71,42         |
| <b>VI. TRADE</b>                           | <b>31,716</b>   | <b>45,38,62</b>  | <b>19,489</b>   | <b>39,63,37</b>  | <b>10,332</b> | <b>14,48,19</b>  | <b>17,756</b>   | <b>22,93,30</b>  |
| 1. Wholesale Trade                         | 842             | 6,97,97          | 602             | 11,64,10         | 125           | 1,97,50          | 1,110           | 3,34,58          |
| 2. Retail Trade                            | 30,874          | 38,40,65         | 18,887          | 27,99,27         | 10,207        | 12,50,69         | 16,646          | 19,58,72         |
| <b>VII. FINANCE</b>                        | <b>8</b>        | <b>6,94</b>      | <b>21</b>       | <b>7,32,32</b>   | <b>9</b>      | <b>16,51</b>     | <b>24</b>       | <b>4,74,18</b>   |
| <b>VIII. ALL OTHERS</b>                    | <b>27,660</b>   | <b>15,80,99</b>  | <b>23,244</b>   | <b>20,78,69</b>  | <b>5,680</b>  | <b>10,65,46</b>  | <b>17,977</b>   | <b>17,16,79</b>  |
| <b>TOTAL BANK CREDIT</b>                   | <b>2,20,414</b> | <b>306,92,26</b> | <b>1,72,751</b> | <b>273,98,92</b> | <b>67,661</b> | <b>190,89,79</b> | <b>1,88,705</b> | <b>257,70,13</b> |
| OF WHICH: 1. Artisans & Village Industries | 2,650           | 1,92,74          | 1,661           | 1,55,02          | 1,011         | 84,12            | 2,103           | 3,06,39          |
| 2. Other Small Scale Industries            | 3,177           | 27,98,43         | 2,205           | 10,14,68         | 745           | 4,98,49          | 2,542           | 12,51,83         |

| OCCUPATION                                 | MANDYA          |                  | MYSORE          |                  | RAICHUR         |                  | SHIMOGA         |                  |
|--------------------------------------------|-----------------|------------------|-----------------|------------------|-----------------|------------------|-----------------|------------------|
|                                            | No. of          | Amount           | No. of          | Amount           | No. of          | Amount           | No. of          | Amount           |
|                                            | Accounts        | Out-standing     | Accounts        | Out-standing     | Accounts        | Out-standing     | Accounts        | Out-standing     |
|                                            | 29              | 30               | 31              | 32               | 33              | 34               | 35              | 36               |
| <b>I. AGRICULTURE</b>                      | <b>1,00,026</b> | <b>92,37,90</b>  | <b>1,31,380</b> | <b>129,94,16</b> | <b>1,20,244</b> | <b>161,58,21</b> | <b>1,22,581</b> | <b>137,47,30</b> |
| 1. Direct Finance                          | 99,844          | 81,97,34         | 1,29,409        | 123,95,07        | 1,15,876        | 148,02,24        | 1,22,335        | 132,01,90        |
| 2. Indirect Finance                        | 182             | 10,40,56         | 1,971           | 5,99,09          | 4,368           | 13,55,97         | 246             | 5,45,40          |
| <b>II. INDUSTRY</b>                        | <b>3,520</b>    | <b>16,75,21</b>  | <b>10,716</b>   | <b>347,79,66</b> | <b>10,383</b>   | <b>42,28,44</b>  | <b>7,286</b>    | <b>100,41,30</b> |
| 1. Mining & Quarrying                      | 4               | 1,76             | 51              | 1,55,44          | 6               | 2,10,41          | 7               | 2,93             |
| 2. Manufacturing & Processing              | 3,458           | 16,03,99         | 10,498          | 341,18,35        | 10,333          | 39,34,20         | 7,197           | 99,56,44         |
| 3. Electricity, Gas & Water                | 25              | 44,68            | 14              | 81,45            | 17              | 38,35            | 6               | 3,70             |
| 4. Construction                            | 33              | 24,78            | 153             | 4,24,42          | 27              | 45,48            | 76              | 78,23            |
| <b>III. TRANSPORT OPERATORS</b>            | <b>1,010</b>    | <b>4,14,06</b>   | <b>2,260</b>    | <b>9,81,44</b>   | <b>2,064</b>    | <b>7,89,14</b>   | <b>2,350</b>    | <b>17,34,16</b>  |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>3,740</b>    | <b>7,16,57</b>   | <b>11,868</b>   | <b>42,52,65</b>  | <b>10,978</b>   | <b>10,37,19</b>  | <b>11,940</b>   | <b>36,65,37</b>  |
| <b>V. PERSONAL LOANS</b>                   | <b>22,369</b>   | <b>28,01,27</b>  | <b>64,002</b>   | <b>128,76,96</b> | <b>27,792</b>   | <b>46,81,90</b>  | <b>35,781</b>   | <b>59,47,57</b>  |
| 1. Loans for Purchase of Consumer Durables | 1,518           | 1,85,24          | 4,717           | 6,03,48          | 2,496           | 3,22,74          | 2,113           | 3,33,01          |
| 2. Loans for Housing                       | 1,546           | 6,62,48          | 3,968           | 46,55,86         | 1,450           | 13,55,35         | 2,496           | 19,28,06         |
| 3. Rest of the Personal Loans              | 19,305          | 19,53,55         | 55,317          | 76,17,62         | 23,846          | 30,03,81         | 31,172          | 36,86,50         |
| <b>VI. TRADE</b>                           | <b>15,520</b>   | <b>17,35,39</b>  | <b>38,558</b>   | <b>58,36,79</b>  | <b>28,808</b>   | <b>41,61,65</b>  | <b>28,990</b>   | <b>57,69,47</b>  |
| 1. Wholesale Trade                         | 158             | 1,50,14          | 1,327           | 10,81,73         | 480             | 8,77,21          | 539             | 20,04,37         |
| 2. Retail Trade                            | 15,362          | 15,85,25         | 37,231          | 47,55,06         | 28,328          | 32,84,44         | 28,451          | 37,65,10         |
| <b>VII. FINANCE</b>                        | <b>10</b>       | <b>36,60</b>     | <b>70</b>       | <b>8,75,86</b>   | <b>31</b>       | <b>91,28</b>     | <b>29</b>       | <b>4,43,86</b>   |
| <b>VIII. ALL OTHERS</b>                    | <b>14,609</b>   | <b>10,99,05</b>  | <b>34,671</b>   | <b>52,85,87</b>  | <b>28,713</b>   | <b>23,39,69</b>  | <b>16,667</b>   | <b>15,52,35</b>  |
| <b>TOTAL BANK CREDIT</b>                   | <b>1,60,804</b> | <b>177,16,05</b> | <b>2,93,525</b> | <b>778,83,39</b> | <b>2,29,013</b> | <b>334,87,50</b> | <b>2,25,624</b> | <b>429,01,38</b> |
| OF WHICH: 1. Artisans & Village Industries | 1,479           | 1,45,03          | 2,621           | 2,83,06          | 3,983           | 2,57,46          | 3,174           | 3,64,36          |
| 2. Other Small Scale Industries            | 1,626           | 8,00,73          | 5,679           | 57,55,45         | 5,632           | 15,37,11         | 3,158           | 23,94,11         |

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

**STATE : KERALA**

(Amount in Rupees Thousand)

| TUMKUR          |                     | UTTAR KANNADA   |                     | ALAPUZA         |                     | CANNUR          |                     | ERNAKULAM       |                     | IDUKKI          |                     | Item No.     |
|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|--------------|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |              |
| 37              | 38                  | 39              | 40                  | 1               | 2                   | 3               | 4                   | 5               | 6                   | 7               | 8                   |              |
| <b>1,01,167</b> | <b>100,89,70</b>    | <b>27,786</b>   | <b>43,11,93</b>     | <b>66,303</b>   | <b>87,65,79</b>     | <b>83,725</b>   | <b>77,27,52</b>     | <b>76,457</b>   | <b>150,27,58</b>    | <b>49,327</b>   | <b>58,54,00</b>     | <b>I</b>     |
| 1,00,316        | 94,95,02            | 27,134          | 36,05,62            | 64,145          | 57,80,62            | 82,871          | 73,40,71            | 75,992          | 140,85,82           | 49,100          | 56,63,03            | 1            |
| 851             | 5,94,68             | 652             | 7,06,31             | 2,158           | 29,85,17            | 854             | 3,86,81             | 465             | 9,41,76             | 227             | 1,90,97             | 2            |
| <b>7,547</b>    | <b>59,22,48</b>     | <b>6,359</b>    | <b>63,06,59</b>     | <b>18,805</b>   | <b>240,62,14</b>    | <b>10,325</b>   | <b>70,78,65</b>     | <b>23,103</b>   | <b>1083,84,35</b>   | <b>2,791</b>    | <b>18,98,45</b>     | <b>II</b>    |
| 12              | 13,45               | 49              | 4,75,53             | 10              | 38,42               | 31              | 57,01               | 108             | 8,14,39             | 7               | 14,64               | 1            |
| 7,488           | 56,34,56            | 6,203           | 56,86,33            | 18,618          | 236,48,04           | 10,187          | 66,68,64            | 22,087          | 1016,49,85          | 2,746           | 18,12,16            | 2            |
| 12              | 1,65,43             | 9               | 7,42                | 1               | 1,05                | 9               | 4,22                | 23              | 56,04               | 1               | 5,13                | 3            |
| 35              | 1,09,04             | 98              | 1,37,31             | 176             | 3,74,63             | 98              | 3,48,78             | 885             | 58,64,07            | 37              | 66,52               | 4            |
| <b>1,290</b>    | <b>6,39,16</b>      | <b>1,470</b>    | <b>11,80,50</b>     | <b>4,122</b>    | <b>28,53,25</b>     | <b>2,920</b>    | <b>24,98,89</b>     | <b>8,982</b>    | <b>81,28,23</b>     | <b>1,053</b>    | <b>9,08,09</b>      | <b>III</b>   |
| <b>6,031</b>    | <b>9,70,03</b>      | <b>7,497</b>    | <b>7,89,08</b>      | <b>10,989</b>   | <b>13,86,49</b>     | <b>12,643</b>   | <b>18,97,29</b>     | <b>17,390</b>   | <b>105,87,57</b>    | <b>3,149</b>    | <b>4,35,80</b>      | <b>IV</b>    |
| <b>36,796</b>   | <b>42,81,33</b>     | <b>22,673</b>   | <b>40,74,61</b>     | <b>61,486</b>   | <b>114,35,07</b>    | <b>51,519</b>   | <b>91,80,71</b>     | <b>1,12,093</b> | <b>343,90,31</b>    | <b>23,911</b>   | <b>33,99,93</b>     | <b>V</b>     |
| 4,816           | 5,00,25             | 1,819           | 2,61,64             | 4,255           | 6,15,86             | 3,907           | 4,59,37             | 12,131          | 15,74,84            | 3,841           | 4,62,42             | 1            |
| 1,144           | 9,26,06             | 1,203           | 9,89,52             | 7,865           | 26,82,45            | 3,658           | 25,49,66            | 12,453          | 100,29,14           | 1,060           | 8,16,95             | 2            |
| 30,836          | 28,55,02            | 19,651          | 28,23,45            | 49,366          | 81,36,76            | 43,954          | 61,71,68            | 87,509          | 227,86,33           | 19,010          | 21,20,56            | 3            |
| <b>30,372</b>   | <b>27,93,00</b>     | <b>24,159</b>   | <b>34,57,09</b>     | <b>28,445</b>   | <b>111,18,31</b>    | <b>48,727</b>   | <b>82,38,59</b>     | <b>37,895</b>   | <b>495,30,90</b>    | <b>10,902</b>   | <b>52,63,17</b>     | <b>VI</b>    |
| 1,627           | 4,78,51             | 809             | 5,29,92             | 832             | 68,01,63            | 618             | 20,79,96            | 3,516           | 336,84,22           | 298             | 23,32,12            | 1            |
| 28,745          | 23,14,49            | 23,350          | 29,27,17            | 27,613          | 43,16,68            | 48,109          | 61,58,63            | 34,379          | 158,46,68           | 10,604          | 29,31,05            | 2            |
| <b>38</b>       | <b>3,96,21</b>      | <b>19</b>       | <b>1,36,38</b>      | <b>14</b>       | <b>68,63</b>        | <b>25</b>       | <b>14,89,78</b>     | <b>274</b>      | <b>18,76,78</b>     | <b>6</b>        | <b>32,02</b>        | <b>VII</b>   |
| <b>18,159</b>   | <b>20,15,82</b>     | <b>13,483</b>   | <b>9,82,81</b>      | <b>45,745</b>   | <b>35,68,98</b>     | <b>34,088</b>   | <b>32,88,91</b>     | <b>81,189</b>   | <b>177,34,26</b>    | <b>11,588</b>   | <b>8,47,49</b>      | <b>VIII</b>  |
| <b>2,01,400</b> | <b>271,07,73</b>    | <b>1,03,446</b> | <b>212,38,99</b>    | <b>2,35,909</b> | <b>632,58,66</b>    | <b>2,43,972</b> | <b>414,00,34</b>    | <b>3,57,383</b> | <b>2456,59,98</b>   | <b>1,02,727</b> | <b>186,38,95</b>    | <b>Total</b> |
| 3,301           | 2,43,71             | 3,921           | 11,07,12            | 7,035           | 6,93,49             | 4,938           | 4,08,53             | 3,387           | 5,49,52             | 547             | 68,53               | 1            |
| 3,523           | 23,24,13            | 1,659           | 10,54,47            | 9,682           | 82,78,73            | 4,561           | 37,97,42            | 14,364          | 237,24,30           | 1,635           | 6,80,09             | 2            |

| KASARAGOD       |                     | KOLLAM          |                     | KOTTAYAM        |                     | KOZHIKODE       |                     | MALAPPURAM      |                     | PALAKKAD        |                     | Item No.     |
|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|--------------|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |              |
| 9               | 10                  | 11              | 12                  | 13              | 14                  | 15              | 16                  | 17              | 18                  | 19              | 20                  |              |
| <b>63,339</b>   | <b>53,46,46</b>     | <b>73,497</b>   | <b>123,73,03</b>    | <b>67,807</b>   | <b>80,28,76</b>     | <b>1,64,110</b> | <b>107,90,68</b>    | <b>1,26,419</b> | <b>98,71,65</b>     | <b>98,881</b>   | <b>96,79,93</b>     | <b>I</b>     |
| 62,477          | 51,41,40            | 73,182          | 84,23,22            | 67,547          | 76,34,53            | 1,63,878        | 107,31,90           | 1,26,359        | 95,18,07            | 98,231          | 92,97,74            | 1            |
| 862             | 2,05,06             | 315             | 39,49,81            | 260             | 3,94,23             | 232             | 58,78               | 60              | 3,53,58             | 650             | 3,82,19             | 2            |
| <b>4,864</b>    | <b>14,86,58</b>     | <b>13,613</b>   | <b>457,81,78</b>    | <b>14,928</b>   | <b>165,78,48</b>    | <b>24,395</b>   | <b>137,96,56</b>    | <b>17,575</b>   | <b>34,85,93</b>     | <b>10,987</b>   | <b>112,37,16</b>    | <b>II</b>    |
| 38              | 36,33               | 35              | 1,53,05             | 174             | 2,08,46             | 28              | 89,70               | 56              | 71,73               | 17              | 19,63               | 1            |
| 4,764           | 12,92,72            | 13,441          | 450,88,01           | 14,598          | 159,56,09           | 24,154          | 131,00,30           | 17,455          | 32,65,76            | 10,833          | 107,44,91           | 2            |
| 1               | 1                   | 6               | 6,51                | 7               | 3,37                | 3               | 22,57               | 3               | 1,15                | 5               | 1,42                | 3            |
| 61              | 1,57,52             | 131             | 5,34,21             | 149             | 4,10,56             | 210             | 5,83,99             | 61              | 1,47,29             | 132             | 4,71,20             | 4            |
| <b>1,144</b>    | <b>10,44,10</b>     | <b>3,394</b>    | <b>27,25,84</b>     | <b>4,084</b>    | <b>39,54,30</b>     | <b>3,138</b>    | <b>35,63,55</b>     | <b>2,050</b>    | <b>17,17,38</b>     | <b>3,688</b>    | <b>23,16,34</b>     | <b>III</b>   |
| <b>7,212</b>    | <b>6,40,38</b>      | <b>12,830</b>   | <b>16,62,63</b>     | <b>7,793</b>    | <b>29,59,48</b>     | <b>24,284</b>   | <b>28,70,94</b>     | <b>17,089</b>   | <b>16,27,90</b>     | <b>9,341</b>    | <b>13,00,71</b>     | <b>IV</b>    |
| <b>22,404</b>   | <b>35,86,53</b>     | <b>56,134</b>   | <b>114,01,34</b>    | <b>46,054</b>   | <b>124,43,31</b>    | <b>66,090</b>   | <b>125,58,32</b>    | <b>37,589</b>   | <b>61,38,35</b>     | <b>48,729</b>   | <b>97,35,47</b>     | <b>V</b>     |
| 2,539           | 2,02,55             | 5,451           | 7,18,57             | 3,775           | 5,49,18             | 10,222          | 13,20,38            | 6,426           | 8,84,45             | 8,732           | 10,78,14            | 1            |
| 1,766           | 11,00,61            | 3,384           | 25,29,62            | 4,815           | 38,61,27            | 4,877           | 33,76,87            | 2,458           | 13,64,94            | 4,291           | 32,39,23            | 2            |
| 18,099          | 22,83,37            | 47,299          | 81,53,15            | 37,464          | 80,32,86            | 50,991          | 78,61,07            | 28,705          | 38,88,96            | 35,706          | 54,18,10            | 3            |
| <b>21,247</b>   | <b>25,00,64</b>     | <b>21,807</b>   | <b>66,46,12</b>     | <b>27,089</b>   | <b>200,72,51</b>    | <b>54,521</b>   | <b>119,38,13</b>    | <b>40,200</b>   | <b>75,42,54</b>     | <b>27,087</b>   | <b>58,27,16</b>     | <b>VI</b>    |
| 151             | 3,10,34             | 634             | 27,70,02            | 1,180           | 132,58,39           | 1,384           | 42,39,57            | 496             | 21,08,18            | 1,322           | 15,74,06            | 1            |
| 21,096          | 21,90,30            | 21,173          | 38,76,10            | 25,909          | 68,14,12            | 53,137          | 76,98,56            | 39,704          | 54,34,36            | 25,765          | 42,53,10            | 2            |
| <b>3</b>        | <b>5,96</b>         | <b>12</b>       | <b>98,37</b>        | <b>40</b>       | <b>4,79,01</b>      | <b>35</b>       | <b>1,29,22</b>      | <b>14</b>       | <b>9,09,45</b>      | <b>21</b>       | <b>61,55</b>        | <b>VII</b>   |
| <b>25,546</b>   | <b>18,16,37</b>     | <b>60,733</b>   | <b>81,44,09</b>     | <b>29,374</b>   | <b>59,12,18</b>     | <b>45,879</b>   | <b>42,59,30</b>     | <b>34,229</b>   | <b>44,51,23</b>     | <b>37,501</b>   | <b>32,97,39</b>     | <b>VIII</b>  |
| <b>1,45,759</b> | <b>164,27,02</b>    | <b>2,42,020</b> | <b>888,33,20</b>    | <b>1,97,169</b> | <b>704,28,03</b>    | <b>3,82,452</b> | <b>599,06,70</b>    | <b>2,75,165</b> | <b>357,44,43</b>    | <b>2,36,235</b> | <b>434,55,71</b>    | <b>Total</b> |
| 2,814           | 1,44,03             | 3,940           | 3,53,87             | 3,613           | 3,85,83             | 12,546          | 7,66,76             | 9,091           | 4,91,27             | 2,720           | 2,94,52             | 1            |
| 1,673           | 9,42,34             | 8,313           | 303,11,74           | 9,037           | 79,73,56            | 10,255          | 49,20,74            | 7,084           | 16,14,41            | 5,637           | 32,22,19            | 2            |

TABLE No. 5.9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

**SOUTHERN REGION**

| OCCUPATION                                 | PATHANAMTHITTA  |                     | THIRUVANANTHAPURAM |                     | THRISSUR        |                     | WAYANAD         |                     |
|--------------------------------------------|-----------------|---------------------|--------------------|---------------------|-----------------|---------------------|-----------------|---------------------|
|                                            | No. of Accounts | Amount Out-standing | No. of Accounts    | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |
|                                            | 21              | 22                  | 23                 | 24                  | 25              | 26                  | 27              | 28                  |
| <b>I. AGRICULTURE</b>                      | <b>37,630</b>   | <b>41,09,08</b>     | <b>1,09,250</b>    | <b>123,31,18</b>    | <b>88,334</b>   | <b>108,38,19</b>    | <b>78,206</b>   | <b>77,03,35</b>     |
| 1. Direct Finance                          | 37,405          | 37,39,09            | 1,06,539           | 96,16,49            | 86,798          | 103,87,70           | 78,189          | 76,58,02            |
| 2. Indirect Finance                        | 225             | 3,69,99             | 2,711              | 27,14,69            | 1,536           | 4,50,49             | 17              | 45,33               |
| <b>II. INDUSTRY</b>                        | <b>5,915</b>    | <b>31,75,61</b>     | <b>16,409</b>      | <b>215,85,21</b>    | <b>21,245</b>   | <b>186,88,78</b>    | <b>2,905</b>    | <b>15,53,83</b>     |
| 1. Mining & Quarrying                      | 99              | 4,12,86             | 33                 | 4,75,84             | 53              | 53,82               | 4               | 3,08                |
| 2. Manufacturing & Processing              | 5,743           | 25,94,71            | 16,080             | 176,59,67           | 20,949          | 178,60,54           | 2,875           | 13,99,36            |
| 3. Electricity, Gas & Water                | 2               | 2,87                | 70                 | 21,42,01            | 16              | 40,55               | —               | —                   |
| 4. Construction                            | 71              | 1,65,17             | 226                | 13,07,69            | 227             | 7,33,87             | 26              | 1,51,39             |
| <b>III. TRANSPORT OPERATORS</b>            | <b>2,711</b>    | <b>26,42,69</b>     | <b>4,583</b>       | <b>32,79,40</b>     | <b>7,956</b>    | <b>60,49,46</b>     | <b>387</b>      | <b>3,27,91</b>      |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>5,028</b>    | <b>8,50,76</b>      | <b>20,122</b>      | <b>49,58,51</b>     | <b>19,109</b>   | <b>33,01,23</b>     | <b>5,523</b>    | <b>4,77,61</b>      |
| <b>V. PERSONAL LOANS</b>                   | <b>38,698</b>   | <b>100,59,02</b>    | <b>96,935</b>      | <b>242,87,80</b>    | <b>71,833</b>   | <b>192,68,82</b>    | <b>11,523</b>   | <b>17,45,63</b>     |
| 1. Loans for Purchase of Consumer Durables | 2,680           | 3,89,13             | 6,016              | 10,91,01            | 8,242           | 9,68,79             | 1,368           | 1,42,16             |
| 2. Loans for Housing                       | 2,032           | 15,22,69            | 8,363              | 64,45,92            | 8,713           | 58,01,44            | 785             | 3,55,86             |
| 3. Rest of the Personal Loans              | 33,986          | 81,47,20            | 82,556             | 167,50,87           | 54,878          | 124,98,59           | 9,370           | 12,47,61            |
| <b>VI. TRADE</b>                           | <b>13,537</b>   | <b>81,44,15</b>     | <b>54,618</b>      | <b>141,50,55</b>    | <b>38,015</b>   | <b>95,29,39</b>     | <b>13,502</b>   | <b>19,58,48</b>     |
| 1. Wholesale Trade                         | 327             | 53,67,60            | 1,077              | 61,87,70            | 1,363           | 24,09,50            | 349             | 2,45,49             |
| 2. Retail Trade                            | 13,210          | 27,76,55            | 53,541             | 79,62,85            | 36,652          | 71,19,89            | 13,153          | 17,12,99            |
| <b>VII. FINANCE</b>                        | <b>16</b>       | <b>1,19,43</b>      | <b>66</b>          | <b>11,19,23</b>     | <b>121</b>      | <b>1,85,71</b>      | <b>4</b>        | <b>8,21</b>         |
| <b>VIII. ALL OTHERS</b>                    | <b>24,850</b>   | <b>25,00,82</b>     | <b>83,587</b>      | <b>117,01,76</b>    | <b>66,017</b>   | <b>79,94,20</b>     | <b>4,577</b>    | <b>4,57,98</b>      |
| <b>TOTAL BANK CREDIT</b>                   | <b>1,28,385</b> | <b>316,01,56</b>    | <b>3,85,570</b>    | <b>934,13,64</b>    | <b>3,12,630</b> | <b>758,55,78</b>    | <b>1,16,627</b> | <b>142,33,00</b>    |
| OF WHICH: 1. Artisans & Village Industries | 1,085           | 1,36,24             | 5,791              | 7,02,93             | 3,999           | 5,35,67             | 1,425           | 1,15,55             |
| 2. Other Small Scale Industries            | 3,870           | 18,75,01            | 7,877              | 45,12,48            | 12,575          | 86,79,86            | 1,236           | 2,08,38             |

**STATE : TAMIL NADU**

| OCCUPATION                                 | ANNA            |                     | CHENGAI—MGR     |                     | CHENNAI         |                     | CHIDAMBARANAR   |                     |
|--------------------------------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|
|                                            | 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>1,16,236</b> | <b>122,30,66</b>    | <b>1,90,252</b> | <b>233,15,45</b>    | <b>44,439</b>   | <b>235,79,67</b>    | <b>67,121</b>   | <b>67,37,06</b>     |
| 1. Direct Finance                          | 1,15,796        | 118,40,42           | 1,87,744        | 218,80,85           | 43,718          | 148,93,36           | 66,277          | 65,50,32            |
| 2. Indirect Finance                        | 440             | 3,90,24             | 2,508           | 14,34,60            | 721             | 86,86,31            | 844             | 1,86,74             |
| <b>II. INDUSTRY</b>                        | <b>5,136</b>    | <b>179,41,18</b>    | <b>16,215</b>   | <b>466,87,25</b>    | <b>36,021</b>   | <b>5963,10,73</b>   | <b>10,078</b>   | <b>188,63,91</b>    |
| 1. Mining & Quarrying                      | 6               | 42,45               | 63              | 2,41,72             | 523             | 215,93,46           | 19              | 2,58,21             |
| 2. Manufacturing & Processing              | 5,120           | 178,62,98           | 15,982          | 458,50,94           | 34,387          | 5487,03,47          | 10,018          | 184,98,24           |
| 3. Electricity, Gas & Water                | 1               | 40                  | 83              | 76,46               | 141             | 69,85,06            | 5               | 31,93               |
| 4. Construction                            | 9               | 35,35               | 87              | 5,18,13             | 970             | 190,28,74           | 36              | 75,53               |
| <b>III. TRANSPORT OPERATORS</b>            | <b>1,096</b>    | <b>8,38,63</b>      | <b>2,511</b>    | <b>9,13,39</b>      | <b>3,938</b>    | <b>146,33,45</b>    | <b>1,641</b>    | <b>7,99,16</b>      |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>6,354</b>    | <b>12,10,51</b>     | <b>13,255</b>   | <b>53,12,58</b>     | <b>21,827</b>   | <b>736,06,15</b>    | <b>11,153</b>   | <b>19,15,79</b>     |
| <b>V. PERSONAL LOANS</b>                   | <b>21,616</b>   | <b>39,71,70</b>     | <b>56,229</b>   | <b>160,78,97</b>    | <b>5,05,727</b> | <b>1127,92,15</b>   | <b>26,770</b>   | <b>51,17,08</b>     |
| 1. Loans for Purchase of Consumer Durables | 1,622           | 1,79,29             | 4,174           | 3,65,40             | 70,098          | 40,75,54            | 2,924           | 2,53,14             |
| 2. Loans for Housing                       | 1,306           | 9,57,80             | 7,169           | 53,83,71            | 23,489          | 278,94,18           | 1,553           | 12,83,11            |
| 3. Rest of the Personal Loans              | 18,688          | 28,34,61            | 44,886          | 103,29,86           | 4,12,140        | 808,22,43           | 22,293          | 35,80,83            |
| <b>VI. TRADE</b>                           | <b>18,675</b>   | <b>22,58,79</b>     | <b>33,682</b>   | <b>194,62,12</b>    | <b>39,057</b>   | <b>1448,77,69</b>   | <b>14,079</b>   | <b>43,04,57</b>     |
| 1. Wholesale Trade                         | 482             | 4,46,67             | 1,719           | 33,50,54            | 7,184           | 1222,56,83          | 493             | 26,91,45            |
| 2. Retail Trade                            | 18,193          | 18,12,12            | 31,963          | 161,11,58           | 31,873          | 226,20,86           | 13,586          | 16,13,12            |
| <b>VII. FINANCE</b>                        | <b>20</b>       | <b>1,29,41</b>      | <b>87</b>       | <b>1,95,54</b>      | <b>2,522</b>    | <b>1555,71,59</b>   | <b>44</b>       | <b>3,97,39</b>      |
| <b>VIII. ALL OTHERS</b>                    | <b>17,264</b>   | <b>15,46,89</b>     | <b>48,331</b>   | <b>88,38,44</b>     | <b>1,04,020</b> | <b>1518,71,23</b>   | <b>30,223</b>   | <b>41,05,73</b>     |
| <b>TOTAL BANK CREDIT</b>                   | <b>1,86,397</b> | <b>401,27,77</b>    | <b>3,60,562</b> | <b>1208,03,74</b>   | <b>7,57,551</b> | <b>12732,42,66</b>  | <b>1,61,109</b> | <b>422,40,69</b>    |
| OF WHICH: 1. Artisans & Village Industries | 1,423           | 2,11,75             | 2,208           | 3,32,86             | 783             | 5,74,10             | 1,890           | 1,17,66             |
| 2. Other Small Scale Industries            | 2,955           | 41,91,48            | 11,292          | 171,49,13           | 20,934          | 1308,46,76          | 7,056           | 67,16,99            |

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

(Amount in Rupees Thousand)

| COIMBATORE      |                     | DHARMAPURI      |                     | KAMARAJAR       |                     | KANYAKUMARI     |                     | MADURAI         |                     | NAGAPATTINAM—Q—E—M |                     | Item No.     |
|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|--------------------|---------------------|--------------|
| No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts    | Amount Out-standing |              |
| 9               | 10                  | 11              | 12                  | 13              | 14                  | 15              | 16                  | 17              | 18                  | 19                 | 20                  |              |
| <b>1,59,613</b> | <b>212,18,97</b>    | <b>1,78,626</b> | <b>162,26,43</b>    | <b>54,564</b>   | <b>51,75,15</b>     | <b>71,806</b>   | <b>77,01,00</b>     | <b>2,28,263</b> | <b>224,40,33</b>    | <b>1,61,773</b>    | <b>131,28,44</b>    | <b>I</b>     |
| 1,58,016        | 192,92,41           | 1,77,659        | 154,82,50           | 51,905          | 48,35,02            | 70,172          | 74,38,51            | 2,27,223        | 212,56,73           | 1,58,029           | 127,20,90           | 1            |
| 1,597           | 19,26,56            | 967             | 7,43,93             | 2,659           | 3,40,13             | 1,634           | 2,62,49             | 1,040           | 11,83,60            | 3,744              | 4,07,54             | 2            |
| <b>36,861</b>   | <b>2857,94,45</b>   | <b>4,990</b>    | <b>114,80,44</b>    | <b>13,350</b>   | <b>328,30,86</b>    | <b>17,801</b>   | <b>38,16,93</b>     | <b>21,828</b>   | <b>428,22,82</b>    | <b>3,080</b>       | <b>15,05,60</b>     | <b>II</b>    |
| 119             | 9,76,27             | 31              | 1,81,33             | 16              | 45,51               | 11              | 23,80               | 41              | 2,01,97             | 3                  | 3,64                | 1            |
| 36,574          | 2823,92,03          | 4,934           | 111,93,26           | 13,309          | 327,54,15           | 17,757          | 36,67,45            | 21,647          | 415,93,45           | 3,028              | 13,49,00            | 2            |
| 46              | 11,79,59            | 6               | 38,22               | 2               | 2,58                | 4               | 74,86               | 50              | 7,24,23             | 6                  | 51,13               | 3            |
| 122             | 12,46,56            | 19              | 67,63               | 23              | 28,62               | 29              | 50,82               | 90              | 3,03,17             | 43                 | 1,01,83             | 4            |
| <b>2,894</b>    | <b>28,82,86</b>     | <b>899</b>      | <b>5,83,63</b>      | <b>1,732</b>    | <b>9,55,26</b>      | <b>1,194</b>    | <b>7,30,50</b>      | <b>3,542</b>    | <b>19,17,01</b>     | <b>2,131</b>       | <b>7,86,65</b>      | <b>III</b>   |
| <b>13,569</b>   | <b>64,88,21</b>     | <b>3,655</b>    | <b>11,54,21</b>     | <b>5,556</b>    | <b>14,33,39</b>     | <b>9,342</b>    | <b>11,17,94</b>     | <b>11,029</b>   | <b>57,98,75</b>     | <b>6,525</b>       | <b>8,81,88</b>      | <b>IV</b>    |
| <b>96,724</b>   | <b>261,05,25</b>    | <b>22,133</b>   | <b>32,91,76</b>     | <b>28,497</b>   | <b>64,31,74</b>     | <b>36,046</b>   | <b>61,64,58</b>     | <b>62,000</b>   | <b>178,29,13</b>    | <b>27,410</b>      | <b>63,27,96</b>     | <b>V</b>     |
| 14,762          | 18,48,39            | 1,850           | 2,30,20             | 4,907           | 2,51,94             | 3,731           | 3,69,99             | 6,672           | 7,24,51             | 2,427              | 2,77,21             | 1            |
| 6,997           | 63,48,50            | 1,632           | 8,39,24             | 1,769           | 16,12,16            | 1,997           | 11,51,49            | 7,887           | 63,73,56            | 1,904              | 12,76,02            | 2            |
| 74,965          | 179,08,36           | 18,651          | 22,22,32            | 21,821          | 45,67,64            | 30,318          | 46,43,10            | 47,441          | 107,31,06           | 23,079             | 47,74,73            | 3            |
| <b>28,254</b>   | <b>219,15,79</b>    | <b>12,964</b>   | <b>22,92,90</b>     | <b>14,400</b>   | <b>26,94,73</b>     | <b>22,600</b>   | <b>25,39,39</b>     | <b>35,077</b>   | <b>106,33,94</b>    | <b>19,162</b>      | <b>21,44,70</b>     | <b>VI</b>    |
| 2,483           | 123,73,21           | 496             | 9,79,75             | 928             | 12,10,05            | 1,397           | 8,18,76             | 2,643           | 50,35,01            | 226                | 4,67,57             | 1            |
| 25,771          | 95,42,58            | 12,468          | 13,13,15            | 13,472          | 14,84,68            | 21,203          | 17,20,63            | 32,434          | 55,98,93            | 18,936             | 16,77,13            | 2            |
| <b>576</b>      | <b>84,63,49</b>     | <b>20</b>       | <b>1,91,91</b>      | <b>22</b>       | <b>16,36,08</b>     | <b>40</b>       | <b>77,26</b>        | <b>211</b>      | <b>17,40,82</b>     | <b>33</b>          | <b>96,81</b>        | <b>VII</b>   |
| <b>66,550</b>   | <b>178,29,61</b>    | <b>19,164</b>   | <b>30,52,89</b>     | <b>24,457</b>   | <b>42,01,00</b>     | <b>25,630</b>   | <b>26,80,32</b>     | <b>39,222</b>   | <b>118,41,55</b>    | <b>38,949</b>      | <b>25,87,29</b>     | <b>VIII</b>  |
| <b>4,05,041</b> | <b>3906,98,63</b>   | <b>2,42,451</b> | <b>382,74,17</b>    | <b>1,42,578</b> | <b>553,58,21</b>    | <b>1,84,459</b> | <b>248,27,92</b>    | <b>4,01,172</b> | <b>1150,24,35</b>   | <b>2,59,063</b>    | <b>274,59,33</b>    | <b>Total</b> |
| 2,842           | 14,11,49            | 442             | 98,06               | 2,242           | 2,10,57             | 10,601          | 4,45,27             | 2,698           | 2,36,65             | 837                | 98,14               | 1            |
| 26,098          | 1111,16,16          | 3,775           | 46,38,61            | 9,932           | 170,58,95           | 6,193           | 13,90,11            | 12,638          | 111,08,31           | 1,703              | 8,03,33             | 2            |

| NILGIRI         |                     | P. T. THIRUMAGAN |                     | PERIYAR         |                     | PUDUKOTTAI      |                     | RAMANATHAPURAM  |                     | SALEM           |                     | Item No.     |
|-----------------|---------------------|------------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|--------------|
| No. of Accounts | Amount Out-standing | No. of Accounts  | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing | No. of Accounts | Amount Out-standing |              |
| 21              | 22                  | 23               | 24                  | 25              | 26                  | 27              | 28                  | 29              | 30                  | 31              | 32                  |              |
| <b>39,087</b>   | <b>53,48,95</b>     | <b>71,732</b>    | <b>55,21,51</b>     | <b>1,62,686</b> | <b>217,21,20</b>    | <b>66,136</b>   | <b>67,90,65</b>     | <b>51,618</b>   | <b>44,24,77</b>     | <b>2,15,023</b> | <b>282,49,51</b>    | <b>I</b>     |
| 39,000          | 51,32,61            | 70,360           | 53,19,68            | 1,61,253        | 209,39,40           | 65,059          | 60,98,79            | 49,117          | 41,30,23            | 2,14,578        | 266,36,99           | 1            |
| 87              | 2,16,34             | 1,372            | 2,01,83             | 1,433           | 7,81,80             | 1,077           | 6,91,86             | 2,501           | 2,94,54             | 445             | 16,12,52            | 2            |
| <b>1,314</b>    | <b>285,14,12</b>    | <b>3,708</b>     | <b>31,12,86</b>     | <b>11,553</b>   | <b>226,13,89</b>    | <b>3,000</b>    | <b>28,74,39</b>     | <b>5,978</b>    | <b>127,77,28</b>    | <b>18,349</b>   | <b>564,93,98</b>    | <b>II</b>    |
| 1               | 17,53               | 2                | 2,25                | 39              | 2,10,16             | 13              | 29,45               | 2               | —                   | 186             | 19,51,14            | 1            |
| 1,291           | 284,22,31           | 3,684            | 30,85,86            | 11,443          | 218,73,66           | 2,966           | 28,07,25            | 5,966           | 127,29,43           | 18,028          | 538,78,27           | 2            |
| 3               | 3,54                | 4                | 7,09                | 3               | 13,58               | 2               | 13,22               | 4               | 34,71               | 36              | 3,16,83             | 3            |
| 19              | 70,74               | 18               | 17,66               | 68              | 5,16,49             | 19              | 24,47               | 6               | 13,14               | 99              | 3,47,74             | 4            |
| <b>320</b>      | <b>3,92,89</b>      | <b>404</b>       | <b>2,95,74</b>      | <b>2,166</b>    | <b>21,09,16</b>     | <b>473</b>      | <b>3,50,67</b>      | <b>988</b>      | <b>2,90,17</b>      | <b>4,053</b>    | <b>72,53,28</b>     | <b>III</b>   |
| <b>3,242</b>    | <b>22,40,35</b>     | <b>7,783</b>     | <b>5,96,92</b>      | <b>8,826</b>    | <b>19,64,71</b>     | <b>5,123</b>    | <b>5,42,91</b>      | <b>5,024</b>    | <b>5,11,49</b>      | <b>8,164</b>    | <b>29,85,66</b>     | <b>IV</b>    |
| <b>15,331</b>   | <b>29,90,29</b>     | <b>13,843</b>    | <b>34,56,40</b>     | <b>35,962</b>   | <b>72,11,72</b>     | <b>8,421</b>    | <b>21,44,67</b>     | <b>14,200</b>   | <b>21,45,14</b>     | <b>48,530</b>   | <b>112,34,11</b>    | <b>V</b>     |
| 3,251           | 2,18,84             | 2,182            | 1,43,81             | 3,500           | 3,57,44             | 1,025           | 67,43               | 2,238           | 1,84,80             | 4,798           | 7,65,59             | 1            |
| 661             | 5,94,78             | 1,333            | 10,47,95            | 1,726           | 14,54,19            | 782             | 5,87,24             | 1,050           | 4,31,82             | 3,086           | 30,54,62            | 2            |
| 11,419          | 21,76,67            | 10,328           | 22,64,64            | 30,736          | 54,00,09            | 6,614           | 14,90,00            | 10,912          | 15,28,52            | 40,646          | 74,13,90            | 3            |
| <b>9,369</b>    | <b>18,10,79</b>     | <b>10,907</b>    | <b>9,57,96</b>      | <b>17,964</b>   | <b>44,03,68</b>     | <b>9,866</b>    | <b>10,62,05</b>     | <b>11,817</b>   | <b>11,94,91</b>     | <b>20,016</b>   | <b>70,39,04</b>     | <b>VI</b>    |
| 167             | 5,57,48             | 172              | 1,83,70             | 1,051           | 20,15,24            | 188             | 2,30,05             | 83              | 3,66,80             | 1,577           | 33,62,49            | 1            |
| 9,202           | 12,53,31            | 10,735           | 7,74,26             | 16,913          | 23,88,44            | 9,678           | 8,32,00             | 11,734          | 8,28,11             | 18,439          | 36,76,55            | 2            |
| <b>14</b>       | <b>1,76,18</b>      | <b>14</b>        | <b>20,01</b>        | <b>84</b>       | <b>7,94,11</b>      | <b>28</b>       | <b>30,00</b>        | <b>6</b>        | <b>7,12</b>         | <b>104</b>      | <b>5,96,53</b>      | <b>VII</b>   |
| <b>5,360</b>    | <b>15,55,87</b>     | <b>20,323</b>    | <b>23,24,36</b>     | <b>32,220</b>   | <b>34,51,22</b>     | <b>21,394</b>   | <b>12,21,84</b>     | <b>18,820</b>   | <b>13,19,63</b>     | <b>28,913</b>   | <b>44,68,41</b>     | <b>VIII</b>  |
| <b>74,037</b>   | <b>430,29,44</b>    | <b>1,28,714</b>  | <b>162,85,76</b>    | <b>2,71,461</b> | <b>642,69,69</b>    | <b>1,14,441</b> | <b>150,17,18</b>    | <b>1,08,451</b> | <b>226,70,51</b>    | <b>3,43,152</b> | <b>1183,20,52</b>   | <b>Total</b> |
| 210             | 36,59               | 1,363            | 1,18,66             | 2,123           | 4,04,59             | 883             | 1,06,61             | 2,026           | 2,14,30             | 3,917           | 4,72,68             | 1            |
| 731             | 22,14,78            | 2,093            | 9,87,21             | 6,694           | 81,56,32            | 1,772           | 14,38,59            | 3,321           | 64,90,77            | 11,012          | 161,51,79           | 2            |

TABLE No. 5.9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

## SOUTHERN REGION

| OCCUPATION                                 | SOUTH ARCOT     |                  | TVMALASAMBUNARAYAR |                  | THANJAVUR       |                  | TIRUCHIRAPALLI  |                   |
|--------------------------------------------|-----------------|------------------|--------------------|------------------|-----------------|------------------|-----------------|-------------------|
|                                            | No. of          | Amount           | No. of             | Amount           | No. of          | Amount           | No. of          | Amount            |
|                                            | Accounts        | Out-standing     | Accounts           | Out-standing     | Accounts        | Out-standing     | Accounts        | Out-standing      |
|                                            | 33              | 34               | 35                 | 36               | 37              | 38               | 39              | 40                |
| <b>I. AGRICULTURE</b>                      | <b>1,38,126</b> | <b>150,65,35</b> | <b>1,15,595</b>    | <b>115,14,01</b> | <b>1,60,405</b> | <b>143,96,86</b> | <b>2,71,434</b> | <b>269,80,88</b>  |
| 1. Direct Finance                          | 1,37,006        | 139,73,65        | 1,13,809           | 111,31,24        | 1,59,006        | 140,24,38        | 2,67,248        | 256,52,10         |
| 2. Indirect Finance                        | 1,120           | 10,91,70         | 1,786              | 3,82,77          | 1,399           | 3,72,48          | 4,186           | 13,28,78          |
| <b>II. INDUSTRY</b>                        | <b>3,587</b>    | <b>86,70,60</b>  | <b>6,828</b>       | <b>22,47,22</b>  | <b>8,202</b>    | <b>87,72,11</b>  | <b>15,139</b>   | <b>337,77,78</b>  |
| 1. Mining & Quarrying                      | 41              | 80,77            | 7                  | 68,82            | 10              | 12,61            | 64              | 2,28,90           |
| 2. Manufacturing & Processing              | 3,488           | 84,39,47         | 6,815              | 21,21,10         | 8,094           | 85,19,16         | 14,938          | 331,67,20         |
| 3. Electricity, Gas & Water                | 13              | 81,99            | 3                  | 55,92            | 35              | 88,95            | 18              | 1,05,71           |
| 4. Construction                            | 45              | 68,37            | 3                  | 1,38             | 63              | 1,51,39          | 119             | 2,75,97           |
| <b>III. TRANSPORT OPERATORS</b>            | <b>1,197</b>    | <b>6,28,12</b>   | <b>835</b>         | <b>2,83,47</b>   | <b>2,626</b>    | <b>20,07,51</b>  | <b>3,702</b>    | <b>36,28,44</b>   |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>8,243</b>    | <b>9,21,20</b>   | <b>5,108</b>       | <b>4,98,20</b>   | <b>15,213</b>   | <b>23,81,43</b>  | <b>13,947</b>   | <b>36,62,88</b>   |
| <b>V. PERSONAL LOANS</b>                   | <b>23,400</b>   | <b>59,86,27</b>  | <b>16,599</b>      | <b>24,82,56</b>  | <b>34,091</b>   | <b>75,01,17</b>  | <b>60,735</b>   | <b>165,75,65</b>  |
| 1. Loans for Purchase of Consumer Durables | 2,617           | 2,33,79          | 1,711              | 1,78,95          | 3,583           | 2,70,58          | 5,708           | 7,11,99           |
| 2. Loans for Housing                       | 2,295           | 13,81,26         | 1,269              | 6,86,43          | 2,947           | 22,61,95         | 6,080           | 48,76,90          |
| 3. Rest of the Personal Loans              | 18,488          | 43,71,22         | 13,619             | 16,17,18         | 27,561          | 49,68,64         | 48,947          | 109,86,76         |
| <b>VI. TRADE</b>                           | <b>10,276</b>   | <b>34,50,15</b>  | <b>18,475</b>      | <b>23,26,94</b>  | <b>19,328</b>   | <b>47,48,39</b>  | <b>25,733</b>   | <b>73,34,71</b>   |
| 1. Wholesale Trade                         | 382             | 19,67,08         | 350                | 5,80,97          | 783             | 21,60,98         | 1,681           | 27,60,32          |
| 2. Retail Trade                            | 9,894           | 14,83,07         | 18,125             | 17,45,97         | 18,545          | 25,87,41         | 24,052          | 45,74,39          |
| <b>VII. FINANCE</b>                        | <b>23</b>       | <b>27,24</b>     | <b>16</b>          | <b>17,69</b>     | <b>98</b>       | <b>3,11,00</b>   | <b>226</b>      | <b>6,60,74</b>    |
| <b>VIII. ALL OTHERS</b>                    | <b>23,508</b>   | <b>27,20,08</b>  | <b>14,236</b>      | <b>9,43,10</b>   | <b>34,090</b>   | <b>24,65,53</b>  | <b>63,354</b>   | <b>91,91,34</b>   |
| <b>TOTAL BANK CREDIT</b>                   | <b>2,08,360</b> | <b>374,69,01</b> | <b>1,77,692</b>    | <b>203,13,19</b> | <b>2,74,053</b> | <b>425,84,00</b> | <b>4,54,270</b> | <b>1018,12,42</b> |
| OF WHICH: 1. Artisans & Village Industries | 661             | 66,86            | 1,655              | 1,66,46          | 1,520           | 1,20,70          | 3,435           | 2,42,14           |
| 2. Other Small Scale Industries            | 2,347           | 14,88,70         | 4,583              | 9,90,91          | 5,157           | 24,54,79         | 8,996           | 132,10,68         |

## LAKSHADWEEP

| OCCUPATION                                 | TIRUNELVELI<br>KATTABOMMAN |                  | VELLORE -<br>AMBEDKAR |                  | VILLUPURAM RAMASAMY<br>PADAYATCHIAR |                  | LAKSHADWEEP  |                |
|--------------------------------------------|----------------------------|------------------|-----------------------|------------------|-------------------------------------|------------------|--------------|----------------|
|                                            | No. of                     | Amount           | No. of                | Amount           | No. of                              | Amount           | No. of       | Amount         |
|                                            | Accounts                   | Out-standing     | Accounts              | Out-standing     | Accounts                            | Out-standing     | Accounts     | Out-standing   |
|                                            | 41                         | 42               | 43                    | 44               | 45                                  | 46               | 1            | 2              |
| <b>I. AGRICULTURE</b>                      | <b>1,29,112</b>            | <b>109,14,15</b> | <b>1,60,724</b>       | <b>180,32,76</b> | <b>1,63,403</b>                     | <b>128,23,19</b> | <b>622</b>   | <b>56,82</b>   |
| 1. Direct Finance                          | 1,24,513                   | 102,52,85        | 1,52,001              | 155,88,67        | 1,61,814                            | 122,98,82        | 622          | 56,82          |
| 2. Indirect Finance                        | 4,599                      | 6,61,30          | 8,723                 | 24,44,09         | 1,589                               | 5,24,37          | —            | —              |
| <b>II. INDUSTRY</b>                        | <b>8,693</b>               | <b>147,05,79</b> | <b>14,468</b>         | <b>275,67,17</b> | <b>3,633</b>                        | <b>28,23,75</b>  | <b>54</b>    | <b>38,77</b>   |
| 1. Mining & Quarrying                      | 24                         | 1,06,67          | 30                    | 98,76            | 2                                   | 1,35             | —            | —              |
| 2. Manufacturing & Processing              | 8,633                      | 136,59,61        | 14,377                | 272,13,04        | 3,620                               | 28,04,27         | 54           | 38,77          |
| 3. Electricity, Gas & Water                | 12                         | 8,78,49          | 22                    | 87,54            | 3                                   | 5,91             | —            | —              |
| 4. Construction                            | 24                         | 61,02            | 39                    | 1,67,83          | 8                                   | 12,22            | —            | —              |
| <b>III. TRANSPORT OPERATORS</b>            | <b>1,790</b>               | <b>11,11,87</b>  | <b>5,729</b>          | <b>20,94,90</b>  | <b>903</b>                          | <b>6,80,21</b>   | <b>46</b>    | <b>1,19,87</b> |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>11,401</b>              | <b>10,65,79</b>  | <b>10,525</b>         | <b>22,45,43</b>  | <b>4,941</b>                        | <b>3,51,03</b>   | <b>205</b>   | <b>25,20</b>   |
| <b>V. PERSONAL LOANS</b>                   | <b>39,881</b>              | <b>81,80,56</b>  | <b>50,548</b>         | <b>98,44,25</b>  | <b>13,303</b>                       | <b>26,91,24</b>  | <b>506</b>   | <b>98,26</b>   |
| 1. Loans for Purchase of Consumer Durables | 5,536                      | 4,21,61          | 6,617                 | 6,17,45          | 911                                 | 63,81            | 4            | 18             |
| 2. Loans for Housing                       | 3,305                      | 24,83,62         | 3,407                 | 21,67,59         | 466                                 | 4,02,23          | 16           | 30,14          |
| 3. Rest of the Personal Loans              | 31,040                     | 52,75,33         | 40,524                | 70,59,21         | 11,926                              | 22,25,20         | 486          | 67,94          |
| <b>VI. TRADE</b>                           | <b>22,980</b>              | <b>47,75,35</b>  | <b>40,001</b>         | <b>66,19,00</b>  | <b>9,575</b>                        | <b>14,48,96</b>  | <b>179</b>   | <b>1,01,75</b> |
| 1. Wholesale Trade                         | 1,123                      | 29,66,91         | 760                   | 14,39,11         | 1,670                               | 7,93,25          | 12           | 37,13          |
| 2. Retail Trade                            | 21,857                     | 18,08,44         | 39,241                | 51,79,89         | 7,905                               | 6,55,71          | 167          | 64,62          |
| <b>VII. FINANCE</b>                        | <b>31</b>                  | <b>52,08</b>     | <b>68</b>             | <b>1,75,02</b>   | <b>7</b>                            | <b>17,56</b>     | <b>—</b>     | <b>—</b>       |
| <b>VIII. ALL OTHERS</b>                    | <b>52,229</b>              | <b>39,89,02</b>  | <b>30,389</b>         | <b>33,16,83</b>  | <b>23,418</b>                       | <b>15,49,71</b>  | <b>86</b>    | <b>4,74</b>    |
| <b>TOTAL BANK CREDIT</b>                   | <b>2,66,117</b>            | <b>447,94,61</b> | <b>3,12,452</b>       | <b>698,95,36</b> | <b>2,19,183</b>                     | <b>223,85,65</b> | <b>1,698</b> | <b>4,45,41</b> |
| OF WHICH: 1. Artisans & Village Industries | 2,572                      | 2,61,31          | 1,770                 | 1,82,14          | 760                                 | 47,68            | 4            | 93             |
| 2. Other Small Scale Industries            | 4,563                      | 35,95,12         | 10,119                | 120,57,17        | 2,632                               | 7,85,45          | 47           | 31,04          |

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1996**

**PONDICHERRY**

(Amount in Rupees Thousands)

| <b>KARAIKAL</b> |                     | <b>MAHE</b>     |                     | <b>PONDICHERRY</b> |                     | <b>YANAM</b>    |                     | <b>Item No.</b> |
|-----------------|---------------------|-----------------|---------------------|--------------------|---------------------|-----------------|---------------------|-----------------|
| 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>9,359</b>    | <b>10,35,73</b>     | <b>1,557</b>    | <b>1,40,79</b>      | <b>31,749</b>      | <b>33,59,94</b>     | <b>2,214</b>    | <b>2,01,91</b>      | <b>I</b>        |
| 9,315           | 9,25,27             | 1,557           | 1,40,79             | 31,734             | 31,86,93            | 2,213           | 2,01,88             | 1               |
| 44              | 1,10,46             | —               | —                   | 15                 | 1,73,01             | 1               | 3                   | 2               |
| <b>442</b>      | <b>7,50,81</b>      | <b>121</b>      | <b>60,52</b>        | <b>2,001</b>       | <b>168,21,49</b>    | <b>141</b>      | <b>9,67,87</b>      | <b>II</b>       |
| —               | —                   | 1               | 34                  | 4                  | 17,32               | 2               | 81                  | 1               |
| 419             | 7,10,05             | 119             | 60,02               | 1,964              | 166,94,76           | 139             | 9,67,06             | 2               |
| 1               | 1,04                | —               | —                   | 6                  | 28,90               | —               | —                   | 3               |
| 22              | 39,72               | 1               | 16                  | 27                 | 80,51               | —               | —                   | 4               |
| <b>267</b>      | <b>1,04,50</b>      | <b>59</b>       | <b>54,70</b>        | <b>546</b>         | <b>3,42,58</b>      | <b>26</b>       | <b>16,06</b>        | <b>III</b>      |
| <b>2,347</b>    | <b>3,10,91</b>      | <b>78</b>       | <b>19,65</b>        | <b>1,849</b>       | <b>8,28,20</b>      | <b>5</b>        | <b>3,03</b>         | <b>IV</b>       |
| <b>2,684</b>    | <b>8,98,12</b>      | <b>1,333</b>    | <b>2,91,40</b>      | <b>11,450</b>      | <b>50,44,43</b>     | <b>479</b>      | <b>88,72</b>        | <b>V</b>        |
| 572             | 63,93               | 195             | 22,22               | 1,473              | 1,63,65             | —               | —                   | 1               |
| 244             | 2,13,92             | 253             | 1,16,71             | 1,040              | 19,32,72            | 18              | 19,57               | 2               |
| 1,868           | 6,20,27             | 885             | 1,52,47             | 8,937              | 29,48,06            | 461             | 69,15               | 3               |
| <b>2,610</b>    | <b>2,40,35</b>      | <b>330</b>      | <b>2,22,05</b>      | <b>5,487</b>       | <b>27,85,51</b>     | <b>344</b>      | <b>38,60</b>        | <b>VI</b>       |
| 22              | 46,55               | 18              | 70,96               | 149                | 5,10,70             | 12              | 1,04                | 1               |
| 2,588           | 1,93,80             | 312             | 1,51,09             | 5,338              | 22,74,81            | 332             | 37,56               | 2               |
| —               | —                   | <b>1</b>        | <b>4,61</b>         | <b>10</b>          | <b>4,34,50</b>      | —               | —                   | <b>VII</b>      |
| <b>1,570</b>    | <b>3,68,80</b>      | <b>242</b>      | <b>16,76</b>        | <b>9,902</b>       | <b>17,28,16</b>     | <b>19</b>       | <b>6,19</b>         | <b>VIII</b>     |
| <b>19,279</b>   | <b>37,09,22</b>     | <b>3,721</b>    | <b>8,10,48</b>      | <b>62,994</b>      | <b>313,44,81</b>    | <b>3,228</b>    | <b>13,22,38</b>     | <b>Total</b>    |
| 61              | 5,06                | 49              | 3,19                | 167                | 28,30               | —               | —                   | 1               |
| 251             | 1,38,93             | 50              | 50,84               | 1,381              | 47,71,19            | 122             | 69,77               | 2               |

**Table No. 1.1**

Classification of bank offices according to population groups for the year 1969 is based on 1961 census. For the period 1991 to 1994 it is based on 1981 census, and for the subsequent years i.e. 1995 to 1998 it is based on 1991 census. As such, the population group-wise classification of bank offices is not strictly comparable for all the years. The number of bank offices excludes the administrative offices.

Population per office and per capita deposits and credit are based on projected estimate of population supplied by the office of the Registrar General, Government of India.

Deposits and credit of Scheduled Commercial Banks in India are as per returns under Section 42(2) of the Reserve Bank of India Act, 1934 and relate to the last reporting Friday of the reference period. Deposits are net of inter-bank deposits and credit is exclusive of dues from banks and bills rediscounted under the New Bill Market Scheme. For calculating ratio of bank deposits to National Income, deposits relating to March have been considered.

Advances to Priority Sector consist of the advances to (1) agriculture, (2) small-scale industry including loans for setting up industrial estates, (3) small road and water transport operators, (4) small business, (5) professional and self-employed persons, (6) retail trade, (7) state sponsored organisations for scheduled castes/scheduled tribes, (8) education, (9) housing, (10) Self Help Groups (SHGs)/ Non-Governmental Organisations (NGOs), (11) consumption loans granted under the consumption credit scheme and (12) net funds provided to sponsored Regional Rural Banks. With effect from July 1993 the Priority Sector Advances in respect of Foreign Banks operating in India include export credit provided by them. Scheduled Commercial Banks' Advances to Priority Sectors and the related ratios are exclusive of Regional Rural Banks. Due to change in definition of the Priority Sector at different times, the data are not strictly comparable for the entire time period.

Investments for the purpose of calculation of Investment-Deposit ratio pertain to investments in Government and Other Approved Securities.

For working out Cash-Deposit Ratio, Cash is taken to construe cash in hand and balances with Reserve Bank of India.

**Table No.1.2**

Figures relate to the banked centres served by Scheduled Commercial Banks only. Classification of Population Groups is based on 1991 census.

**Table Nos. 1.12 & 5.8**

Data relate to accounts with credit limits of Rs. 25,000 and less.

**Table Nos. 1.14 to 1.16, 4.1 to 4.4 and 5.1 to 5.3**

Data for outstanding credit of Scheduled Commercial Banks in these tables relate to accounts, each with credit limit of over Rs.25,000. For Table Nos. 1.15, 4.3, 4.4 and 5.2 the total amount includes figures for Foreign Governments/Banks. For Table nos. 4.1 to 4.3 and 5.3, the data are exclusive of Inland & Foreign Bills purchased and discounted.

**Table Nos. 1.20 to 1.23 and 3.4**

For Table Nos. 1.20 to 1.23 and 3.4, 'Individuals' include Hindu Undivided Families. In case of joint accounts under Individuals, the gender of the first account holder is considered for classifying the account under Male/Female category. The category 'Others' includes Government Sector, Corporate Sector ( Non-Financial & Financial excluding Banks ) and Other Institutions.

**Table No. 1.26**

Data on interest rate range-wise distribution of term deposits have not been uniformly reported by all the branches which have submitted BSR-2 returns. This table is compiled on the basis of data reported by 45,398 branches.