TABLE No. 5.8 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SMALL BORROWAL ACCOUNTS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2006

NORTHERN REGION

STATE: HARYANA

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	3,04,548	1852,13	1,50,572	1030,50	56,076	361,40	5,11,196	3244,03
1. Direct Finance	3,00,473	1825,43	1,48,645	1014,99	55,592	357,54	5,04,710	3197,95
2. Indirect Finance	4,075	26,70	1,927	15,52	484	3,86	6,486	46,08
II. INDUSTRY	7,930	20,80	5,746	25,28	17,399	134,86	31,075	180,94
III. TRANSPORT OPERATORS	1,478	3,63	791	4,23	2,496	16,75	4,765	24,61
IV. PROFESSIONAL AND OTHER SERVICES	2,946	9,12	3,148	15,86	16,562	101,42	22,656	126,40
V. PERSONAL LOANS	78,097	398,65	83,496	441,03	2,54,065	1527,40	4,15,658	2367,08
1. Loans for Purchase of Consumer Durables	5,685	25,71	4,101	20,17	11,707	65,16	21,493	111,04
2. Loans for Housing	13,771	117,11	12,574	123,90	57,318	591,10	83,663	832,11
3. Rest of the Personal Loans	58,641	255,84	66,821	296,96	1,85,040	871,13	3,10,502	1423,93
VI. TRADE	34,908	84,23	30,887	128,05	46,736	207,13	1,12,531	419,40
1. Wholesale Trade	939	3,87	669	6,52	3,353	26,38	4,961	36,77
2. Retail Trade	33,969	80,36	30,218	121,53	43,383	180,74	1,07,570	382,63
VII. FINANCE	440	1,36	128	50	359	1,97	927	3,83
VIII. ALL OTHERS	29,316	141,92	17,205	107,97	40,351	286,04	86,872	535,94
TOTAL BANK CREDIT	4,59,663	2511,84	2,91,973	1753,41	4,34,044	2636,97	11,85,680	6902,23
OF WHICH : 1. Artisans and Village & Tiny Industries	5,551	9,87	2,365	6,70	1,120	5,27	9,036	21,85
2. Other Small Scale Industries	1,677	8,01	1,611	8,51	10,382	76,15	13,670	92,68

STATE: HIMACHAL PRADESH

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	1,52,025	441,72	7,764	28,15	442	2,00	1,60,231	471,87
1. Direct Finance	1,50,365	436,38	7,682	27,74	425	1,78	1,58,472	465,90
2. Indirect Finance	1,660	5,35	82	41	17	21	1,759	5,96
II. INDUSTRY	10,390	43,80	1,671	9,06	256	1,86	12,317	54,71
III. TRANSPORT OPERATORS	2,954	23,75	720	4,42	161	1,61	3,835	29,77
IV. PROFESSIONAL AND OTHER SERVICES	6,213	26,03	1,460	7,19	412	2,64	8,085	35,86
V. PERSONAL LOANS	1,00,385	470,92	20,114	110,25	13,310	73,92	1,33,809	655,08
1. Loans for Purchase of Consumer Durables	5,695	20,44	1,130	6,17	627	2,74	7,452	29,35
2. Loans for Housing	16,063	143,29	3,538	34,60	1,825	20,50	21,426	198,40
3. Rest of the Personal Loans	78,627	307,18	15,446	69,48	10,858	50,67	1,04,931	427,33
VI. TRADE	39,706	197,40	5,729	32,21	1,898	11,16	47,333	240,77
1. Wholesale Trade	435	2,42	243	2,43	80	1,01	758	5,86
2. Retail Trade	39,271	194,98	5,486	29,78	1,818	10,15	46,575	234,91
VII. FINANCE	416	1,55	31	17	34	24	481	1,96
VIII. ALL OTHERS	16,114	58,55	3,088	20,17	3,272	10,88	22,474	89,60
TOTAL BANK CREDIT	3,28,203	1263,72	40,577	211,61	19,785	104,29	3,88,565	1579,62
OF WHICH: 1. Artisans and Village & Tiny Industries	5,204	17,79	622	3,02	74	46	5,900	21,26
2. Other Small Scale Industries	3,177	16,86	849	4,85	100	68	4,126	22,39

See Notes on Tables.

TABLE No. 5.8 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SMALL BORROWAL ACCOUNTS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2006

NORTHERN REGION

STATE: JAMMU & KASHMIR

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	27,736	82,63	9,801	34,71	1,820	7,15	39,357	124,49
1. Direct Finance	26,889	79,53	9,541	33,96	1,807	7,06	38,237	120,55
2. Indirect Finance	847	3,10	260	75	13	9	1,120	3,94
II. INDUSTRY	7,570	33,40	3,435	18,65	8,496	48,97	19,501	101,02
III. TRANSPORT OPERATORS	2,170	16,48	857	7,54	1,336	12,06	4,363	36,08
IV. PROFESSIONAL AND OTHER SERVICES	1,011	5,40	433	2,26	1,701	9,91	3,145	17,57
V. PERSONAL LOANS	1,05,413	484,54	53,399	253,98	1,00,472	551,68	2,59,284	1290,19
1. Loans for Purchase of Consumer Durables	7,408	28,17	2,776	14,50	9,580	38,13	19,764	80,80
2. Loans for Housing	3,961	43,76	1,974	20,92	5,138	54,49	11,073	119,16
3. Rest of the Personal Loans	94,044	412,61	48,649	218,56	85,754	459,06	2,28,447	1090,23
VI. TRADE	27,306	165,31	15,179	98,21	13,656	95,21	56,141	358,74
1. Wholesale Trade	545	2,43	54	56	338	2,09	937	5,08
2. Retail Trade	26,761	162,88	15,125	97,66	13,318	93,12	55,204	353,66
VII. FINANCE	196	98	35	15	216	1,28	447	2,41
VIII. ALL OTHERS	12,122	61,46	3,959	19,83	13,055	96,53	29,136	177,82
TOTAL BANK CREDIT	1,83,524	850,19	87,098	435,33	1,40,752	822,78	4,11,374	2108,31
OF WHICH: 1. Artisans and Village & Tiny Industries	5,175	19,49	1,798	7,90	3,122	13,53	10,095	40,92
2. Other Small Scale Industries	1,364	7,58	844	5,51	3,762	23,71	5,970	36,80

STATE: PUNJAB

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	3,74,785	2358,59	2,05,319	1446,50	43,286	307,99	6,23,390	4113,08
1. Direct Finance	3,71,085	2330,50	2,01,655	1414,24	42,619	302,19	6,15,359	4046,93
2. Indirect Finance	3,700	28,09	3,664	32,27	667	5,80	8,031	66,15
II. INDUSTRY	14,763	42,69	10,575	51,84	19,406	131,73	44,744	226,26
III. TRANSPORT OPERATORS	2,941	9,13	1,456	4,83	3,652	25,38	8,049	39,33
IV. PROFESSIONAL AND OTHER SERVICES	5,473	25,23	5,355	23,69	10,339	58,20	21,167	107,12
V. PERSONAL LOANS	1,06,189	519,67	1,59,749	906,62	2,80,455	1501,76	5,46,393	2928,05
1. Loans for Purchase of Consumer Durables	6,084	23,09	5,692	26,76	8,725	49,39	20,501	99,24
2. Loans for Housing	19,591	169,05	32,310	328,13	40,949	403,40	92,850	900,58
3. Rest of the Personal Loans	80,514	327,54	1,21,747	551,74	2,30,781	1048,96	4,33,042	1928,24
VI. TRADE	40,741	123,61	38,704	197,63	28,983	162,73	1,08,428	483,98
1. Wholesale Trade	871	4,10	1,701	12,95	1,560	10,75	4,132	27,80
2. Retail Trade	39,870	119,52	37,003	184,68	27,423	151,98	1,04,296	456,18
VII. FINANCE	332	1,62	269	1,45	415	2,32	1,016	5,39
VIII. ALL OTHERS	21,972	114,26	27,674	158,18	44,860	286,94	94,506	559,39
TOTAL BANK CREDIT	5,67,196	3194,81	4,49,101	2790,75	4,31,396	2477,05	14,47,693	8462,61
OF WHICH: 1. Artisans and Village & Tiny Industries	7,849	16,20	2,187	8,48	1,016	6,06	11,052	30,74
2. Other Small Scale Industries	4,138	13,90	5,463	26,96	13,273	93,16	22,874	134,02

TABLE No. 5.8 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SMALL BORROWAL ACCOUNTS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2006

NORTHERN REGION
STATE: RAJASTHAN

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	8,56,480	3359,05	4,04,865	1865,43	48,644	291,07	13,09,989	5515,55
1. Direct Finance	8,44,743	3315,34	4,02,109	1851,34	47,765	285,54	12,94,617	5452,22
2. Indirect Finance	11,737	43,72	2,756	14,09	879	5,53	15,372	63,33
II. INDUSTRY	40,814	78,59	24,729	73,57	16,619	98,93	82,162	251,09
III. TRANSPORT OPERATORS	4,030	11,77	2,472	9,49	12,376	98,60	18,878	119,87
IV. PROFESSIONAL AND OTHER SERVICES	22,424	56,96	17,450	58,89	22,370	103,88	62,244	219,74
V. PERSONAL LOANS	1,64,025	675,82	2,21,495	956,27	4,10,069	1880,72	7,95,589	3512,81
1. Loans for Purchase of Consumer Durables	8,801	28,80	9,798	31,18	11,156	49,90	29,755	109,88
2. Loans for Housing	21,137	155,07	22,998	211,48	41,167	411,29	85,302	777,84
3. Rest of the Personal Loans	1,34,087	491,95	1,88,699	713,61	3,57,746	1419,53	6,80,532	2625,09
VI. TRADE	97,878	237,11	92,909	304,00	52,907	228,62	2,43,694	769,73
1. Wholesale Trade	2,450	7,02	1,698	7,95	1,656	15,02	5,804	29,99
2. Retail Trade	95,428	230,09	91,211	296,05	51,251	213,60	2,37,890	739,74
VII. FINANCE	1,670	3,41	477	1,22	460	2,06	2,607	6,68
VIII. ALL OTHERS	32,161	116,21	17,568	65,94	35,817	223,72	85,546	405,87
TOTAL BANK CREDIT	12,19,482	4538,92	7,81,965	3334,82	5,99,262	2927,60	26,00,709	10801,34
OF WHICH: 1. Artisans and Village & Tiny Industries	27,382	43,37	12,268	27,03	2,452	7,59	42,102	77,98
2. Other Small Scale Industries	9,970	24,85	9,135	33,37	7,157	40,82	26,262	99,03

CHANDIGARH

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	627	2,34	8	6	1,800	11,04	2,435	13,44
1. Direct Finance	611	2,26	8	6	1,608	8,47	2,227	10,79
2. Indirect Finance	16	8	–	–	192	2,57	208	2,65
II. INDUSTRY	70	52	11	10	8,398	105,00	8,479	105,62
III. TRANSPORT OPERATORS	23	14	1	–	1,541	8,75	1,565	8,89
IV. PROFESSIONAL AND OTHER SERVICES	363	1,81	–	–	4,061	23,69	4,424	25,50
V. PERSONAL LOANS	3,968	25,73	179	1,20	72,701	388,91	76,848	415,84
1. Loans for Purchase of Consumer Durables	128	88	5	1	3,513	17,98	3,646	18,88
2. Loans for Housing	1,434	14,52	36	16	10,405	102,62	11,875	117,30
3. Rest of the Personal Loans	2,406	10,33	138	1,02	58,783	268,30	61,327	279,66
VI. TRADE	453	2,45	23	6	2,782	15,81	3,258	18,32
1. Wholesale Trade	12	14	8	2	392	2,76	412	2,91
2. Retail Trade	441	2,31	15	4	2,390	13,06	2,846	15,41
VII. FINANCE	6	1	–	–	59	33	65	34
VIII. ALL OTHERS	229	69	–	–	9,162	67,31	9,391	68,00
TOTAL BANK CREDIT	5,739	33,68	222	1,42	1,00,504	620,85	1,06,465	655,94
OF WHICH: 1. Artisans and Village & Tiny Industries	8	5	–	–	35	14	43	19
2. Other Small Scale Industries	52	36	1	–	6,994	90,61	7,047	90,97

TABLE No. 5.8 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SMALL BORROWAL ACCOUNTS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2006

NORTHERN REGION
STATE: DELHI

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	1,090	5,38	245	1,18	3,647	24,26	4,982	30,82
1. Direct Finance	1,081	5,30	223	1,06	3,126	22,92	4,430	29,28
2. Indirect Finance	9	7	22	13	521	1,34	552	1,54
II. INDUSTRY	344	1,22	178	89	88,718	452,24	89,240	454,34
III. TRANSPORT OPERATORS	57	43	38	29	4,297	30,89	4,392	31,62
IV. PROFESSIONAL AND OTHER SERVICES	736	3,82	462	2,66	15,165	99,09	16,363	105,57
V. PERSONAL LOANS	8,869	45,97	5,648	29,17	12,52,266	5067,77	12,66,783	5142,92
1. Loans for Purchase of Consumer Durables	110	67	422	2,51	32,437	276,09	32,969	279,27
2. Loans for Housing	519	3,92	270	2,78	39,157	385,79	39,946	392,50
3. Rest of the Personal Loans	8,240	41,38	4,956	23,88	11,80,672	4405,89	11,93,868	4471,16
VI. TRADE	1,010	3,58	391	2,15	24,592	233,27	25,993	238,99
1. Wholesale Trade	22	9	6	9	9,911	130,56	9,939	130,74
2. Retail Trade	988	3,49	385	2,06	14,681	102,71	16,054	108,25
VII. FINANCE	2	3	–	–	435	3,12	437	3,15
VIII. ALL OTHERS	815	4,29	1,094	5,45	1,44,621	969,16	1,46,530	978,90
TOTAL BANK CREDIT	12,923	64,73	8,056	41,79	15,33,741	6879,79	15,54,720	6986,31
OF WHICH: 1. Artisans and Village & Tiny Industries	188	47	56	21	297	1,66	541	2,34
2. Other Small Scale Industries	115	54	44	32	46,841	123,51	47,000	124,37

NORTH–EASTERN REGION
STATE: ARUNACHAL PRADESH

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	7,014	11,58	3,090	10,19	–	–	10,104	21,78
1. Direct Finance	6,401	11,02	3,074	10,16	–	–	9,475	21,19
2. Indirect Finance	613	56	16	3	–	–	629	59
II. INDUSTRY	819	3,54	880	6,64	–	–	1,699	10,18
III. TRANSPORT OPERATORS	338	1,69	335	3,70	–	–	673	5,39
IV. PROFESSIONAL AND OTHER SERVICES	197	1,13	279	1,86	–	–	476	3,00
V. PERSONAL LOANS	9,290	41,06	9,549	62,39	–	–	18,839	103,45
1. Loans for Purchase of Consumer Durables	508	1,26	540	4,27	–	–	1,048	5,54
2. Loans for Housing	80	67	457	2,71	–	–	537	3,39
3. Rest of the Personal Loans	8,702	39,13	8,552	55,40	–	–	17,254	94,53
VI. TRADE	1,362	8,74	1,679	12,73	–	–	3,041	21,47
1. Wholesale Trade	42	37	3	4	–	–	45	41
2. Retail Trade	1,320	8,37	1,676	12,69	–	–	2,996	21,06
VII. FINANCE	1	–	1	–	–	–	2	–
VIII. ALL OTHERS	312	2,28	2,268	27,68	–	–	2,580	29,96
TOTAL BANK CREDIT	19,333	70,03	18,081	125,20	–	–	37,414	195,22
OF WHICH: 1. Artisans and Village & Tiny Industries	529	1,95	242	1,99	–	–	771	3,94
2. Other Small Scale Industries	106	38	401	2,41	–	–	507	2,79