Northern Region

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 2000

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**	**2,55,749**	**755,02**	**1,11,559**	**450,67**	**37,328**	**127,77**	**4,04,636**	**1333,46**
	1. Direct Finance	2,52,664	746,55	1,08,206	435,70	36,585	125,60	3,97,455	1307,85
	2. Indirect Finance	3,085	8,47	3,353	14,96	743	2,17	7,181	25,60
II.	**INDUSTRY**	**22,199**	**36,43**	**30,511**	**77,52**	**41,631**	**120,69**	**94,341**	**234,64**
III.	**TRANSPORT OPERATORS**	**12,645**	**18,40**	**4,303**	**11,35**	**3,939**	**12,25**	**20,887**	**42,00**
IV.	**PROFESSIONAL AND OTHER SERVICES**	**5,230**	**7,49**	**6,720**	**15,41**	**7,163**	**18,89**	**19,113**	**41,79**
V.	**PERSONAL LOANS**	**75,040**	**166,81**	**75,763**	**222,57**	**1,13,699**	**380,68**	**2,64,502**	**770,06**
	1. Loans for Purchase of Consumer Durables	7,348	14,75	5,315	13,98	9,710	23,08	22,373	51,81
	2. Loans for Housing	9,324	34,63	15,774	69,59	24,491	105,68	49,589	209,90
	3. Rest of the Personal Loans	58,368	117,44	54,674	138,99	79,498	251,92	1,92,540	508,35
VI.	**TRADE**	**58,497**	**75,87**	**46,338**	**116,14**	**42,249**	**108,07**	**1,47,084**	**300,07**
	1. Wholesale Trade	3,041	3,91	2,415	9,61	2,009	7,29	7,465	20,82
	2. Retail Trade	**55,456**	**71,96**	**43,923**	**106,52**	**40,240**	**100,78**	**1,39,619**	**279,25**
VII.	**FINANCE**	**317**	**61**	**586**	**1,89**	**611**	**1,09**	**1,514**	**3,60**
VIII.	**ALL OTHERS**	**20,330**	**41,33**	**17,428**	**57,08**	**23,346**	**71,00**	**61,104**	**169,41**
TOTAL BANK CREDIT		**4,50,007**	**1101,96**	**2,93,208**	**952,62**	**2,69,966**	**840,44**	**10,13,181**	**2895,02**
OF WHICH: 1. Artisans & Village Industries		12,086	14,18	6,719	10,63	7,935	10,74	26,740	35,54
	2. Other Small Scale Industries	7,428	16,30	17,583	45,10	20,072	78,65	45,083	140,05

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**	**90,223**	**131,60**	**9,225**	**17,76**	-	-	**99,448**	**149,37**
	1. Direct Finance	89,077	129,70	9,064	17,44	-	-	98,141	147,15
	2. Indirect Finance	1,146	1,90	161	32	-	-	1,307	2,22
II.	**INDUSTRY**	**20,998**	**37,16**	**6,693**	**15,95**	-	-	**27,691**	**53,11**
III.	**TRANSPORT OPERATORS**	**11,215**	**38,25**	**2,452**	**11,71**	-	-	**13,667**	**49,96**
IV.	**PROFESSIONAL AND OTHER SERVICES**	**7,442**	**13,13**	**2,406**	**6,67**	-	-	**9,848**	**19,80**
V.	**PERSONAL LOANS**	**83,093**	**176,32**	**30,419**	**80,29**	-	-	**1,13,512**	**256,61**
	1. Loans for Purchase of Consumer Durables	7,309	15,97	3,358	7,98	-	-	10,667	23,95
	2. Loans for Housing	11,450	38,82	5,442	24,65	-	-	16,892	63,47
	3. Rest of the Personal Loans	64,334	121,54	21,619	47,66	-	-	85,953	169,20
VI.	**TRADE**	**39,410**	**105,52**	**11,188**	**41,54**	-	-	**50,598**	**147,05**
	1. Wholesale Trade	853	2,12	310	1,25	-	-	1,163	3,37
	2. Retail Trade	38,557	103,40	10,878	40,29	-	-	49,435	143,68
VII.	**FINANCE**	**126**	**27**	**13**	**3**	-	-	**139**	**30**
VIII.	**ALL OTHERS**	**20,190**	**49,87**	**8,327**	**27,15**	-	-	**28,517**	**77,02**
TOTAL BANK CREDIT		**2,72,697**	**552,13**	**70,723**	**201,09**	-	-	**3,43,420**	**753,23**
OF WHICH: 1. Artisans & Village Industries		12,798	16,81	2,632	4,32	-	-	15,430	21,13
	2. Other Small Scale Industries	6,769	16,71	2,943	9,05	-	-	9,712	25,76

State : Jammu & Kashmir

RURAL	SEMI-URBAN	URBAN/	TOTAL

OCCUPATION		No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts (METROPOLITAN)	Amount Out-standing (METROPOLITAN)	No. of Accounts	Amount Out-standing
		1	**2**	**3**	**4**	**5**	**6**	**7**	**8**
I.	**AGRICULTURE**	**50,002**	**57,16**	**7,391**	**11,64**	**2,959**	**8,27**	**60,352**	**77,06**
	1. Direct Finance	48,958	55,68	7,274	11,39	2,819	7,99	59,051	75,06
	2. Indirect Finance	1,044	1,48	117	24	140	28	1,301	2,01
II.	**INDUSTRY**	**10,868**	**22,41**	**3,595**	**8,60**	**12,620**	**44,62**	**27,083**	**75,64**
III.	**TRANSPORT OPERATORS**	**6,841**	**13,02**	**1,310**	**4,28**	**2,722**	**12,45**	**10,873**	**29,75**
IV.	**PROFESSIONAL AND OTHER SERVICES**	**1,633**	**3,92**	**754**	**2,51**	**15,802**	**21,27**	**18,189**	**27,70**
V.	**PERSONAL LOANS**	**48,499**	**100,77**	**13,051**	**33,34**	**43,887**	**136,03**	**1,05,437**	**270,13**
	1. Loans for Purchase of Consumer Durables	5,933	12,42	2,352	6,61	9,928	28,69	18,213	47,73
	2. Loans for Housing	6,266	21,01	2,063	8,56	6,815	34,77	15,144	64,34
	3. Rest of the Personal Loans	36,300	67,33	8,636	18,16	27,144	72,57	72,080	158,06
VI.	**TRADE**	**26,017**	**76,99**	**7,229**	**29,87**	**13,925**	**68,44**	**47,171**	**175,29**
	1. Wholesale Trade	1,877	2,45	80	32	1,648	6,94	3,605	9,71
	2. Retail Trade	24,140	74,54	7,149	29,55	12,277	61,50	43,566	165,59
VII.	**FINANCE**	**94**	**48**	**4**	**(..)**	**66**	**19**	**164**	**68**
VIII.	**ALL OTHERS**	**6,516**	**14,38**	**3,281**	**9,50**	**7,658**	**28,56**	**17,455**	**52,44**
TOTAL BANK CREDIT		**1,50,470**	**289,13**	**36,615**	**99,74**	**99,639**	**319,82**	**2,86,724**	**708,69**
OF WHICH: 1. Artisans & Village Industries		5,015	6,31	1,736	2,82	4,330	8,46	11,081	17,59
	2. Other Small Scale Industries	4,408	10,54	1,604	4,53	5,658	23,52	11,670	38,58

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**	**3,61,580**	**1184,24**	**1,82,334**	**734,01**	**38,355**	**154,96**	**5,82,269**	**2073,21**
	1. Direct Finance	3,57,648	1171,01	1,75,526	712,64	36,907	149,47	5,70,081	2033,12
	2. Indirect Finance	3,932	13,23	6,808	21,37	1,448	5,49	12,188	40,09
II.	**INDUSTRY**	**37,272**	**62,82**	**42,887**	**111,78**	**77,837**	**250,14**	**1,57,996**	**424,74**
III.	**TRANSPORT OPERATORS**	**10,639**	**18,90**	**7,876**	**18,48**	**5,924**	**17,73**	**24,439**	**55,11**
IV.	**PROFESSIONAL AND OTHER SERVICES**	**6,906**	**12,10**	**8,016**	**18,97**	**9,345**	**27,00**	**24,267**	**58,07**
V.	**PERSONAL LOANS**	**1,07,016**	**283,04**	**1,29,617**	**379,13**	**1,73,493**	**531,32**	**4,10,126**	**1193,48**
	1. Loans for Purchase of Consumer Durables	11,435	25,89	15,857	40,20	19,073	54,57	46,365	120,66
	2. Loans for Housing	17,557	64,34	27,424	102,95	38,176	156,96	83,157	324,26
	3. Rest of the Personal Loans	78,024	192,80	86,336	235,98	1,16,244	319,79	2,80,604	748,56
VI.	**TRADE**	**62,951**	**116,83**	**57,448**	**183,87**	**46,003**	**162,17**	**1,66,402**	**462,87**
	1. Wholesale Trade	1,034	2,75	3,277	12,08	5,617	21,02	9,928	35,85
	2. Retail Trade	61,917	114,08	54,171	171,79	40,386	141,15	1,56,474	427,02
VII.	**FINANCE**	**205**	**63**	**870**	**2,31**	**314**	**56**	**1,389**	**3,50**
VIII.	**ALL OTHERS**	**23,319**	**72,17**	**33,559**	**122,12**	**40,776**	**139,32**	**97,654**	**333,61**
TOTAL BANK CREDIT		**6,09,888**	**1750,73**	**4,62,607**	**1570,68**	**3,92,047**	**1283,18**	**14,64,542**	**4604,59**
OF WHICH: 1. Artisans & Village Industries		18,169	23,05	13,704	23,43	9,186	15,46	41,059	61,94
	2. Other Small Scale Industries	13,667	28,01	23,135	72,83	44,744	159,09	81,546	259,94

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**	**6,12,703**	**1118,41**	**2,38,839**	**563,15**	**27,263**	**88,79**	**8,78,805**	**1770,34**
	1. Direct Finance	6,07,568	1108,41	2,36,645	556,54	26,135	85,15	8,70,348	1750,10
	2. Indirect Finance	5,135	10,00	2,194	6,61	1,128	3,64	8,457	20,24
II.	**INDUSTRY**	**75,870**	**94,19**	**50,573**	**94,99**	**51,842**	**133,93**	**1,78,285**	**323,11**
III.	**TRANSPORT OPERATORS**	**13,640**	**22,83**	**6,871**	**21,77**	**8,163**	**32,73**	**28,674**	**77,33**
IV.	**PROFESSIONAL AND OTHER SERVICES**	**18,232**	**21,85**	**14,773**	**22,00**	**13,193**	**39,86**	**46,198**	**83,70**

V.	**PERSONAL LOANS**	**1,61,914**	**310,61**	**1,47,356**	**343,39**	**2,23,675**	**642,66**	**5,32,945**	**1296,66**
	1. Loans for Purchase of Consumer Durables	10,077	15,31	10,171	17,10	19,011	45,02	39,259	77,43
	2. Loans for Housing	18,096	55,22	23,258	89,30	42,994	213,39	84,348	357,91
	3. Rest of the Personal Loans	1,33,741	240,08	1,13,927	236,98	1,61,670	384,25	4,09,338	861,32
VI.	**TRADE**	**1,22,246**	**189,51**	**1,05,031**	**216,84**	**56,201**	**163,76**	**2,83,478**	**570,11**
	1. Wholesale Trade	2,953	5,61	4,740	14,65	4,407	13,74	12,100	34,00
	2. Retail Trade	1,19,293	183,90	1,00,291	202,19	51,794	150,02	2,71,378	536,11
VII.	**FINANCE**	**266**	**65**	**705**	**1,32**	**392**	**2,06**	**1,363**	**4,04**
VIII.	**ALL OTHERS**	**25,417**	**50,00**	**21,845**	**55,89**	**44,778**	**147,02**	**92,040**	**252,91**
TOTAL BANK CREDIT		**10,30,288**	**1808,05**	**5,85,993**	**1319,35**	**4,25,507**	**1250,80**	**20,41,788**	**4378,20**
OF WHICH: 1. Artisans & Village Industries		56,271	56,00	25,227	31,62	10,733	19,81	92,231	107,42
	2. Other Small Scale Industries	16,251	30,52	22,993	56,55	32,657	94,16	71,901	181,22

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**	**318**	**61**	**185**	**20**	**2,092**	**3,97**	**2,595**	**4,78**
	1. Direct Finance	273	48	185	20	1,773	3,12	2,231	3,80
	2. Indirect Finance	45	13	-	-	319	85	364	98
II.	**INDUSTRY**	**179**	**53**	**300**	**79**	**31,260**	**39,21**	**31,739**	**40,52**
III.	**TRANSPORT OPERATORS**	**46**	**9**	**23**	**10**	**811**	**3,82**	**880**	**4,01**
IV.	**PROFESSIONAL AND OTHER SERVICES**	**157**	**42**	**78**	**20**	**1,735**	**5,70**	**1,970**	**6,31**
V.	**PERSONAL LOANS**	**1,085**	**3,54**	**2,348**	**7,12**	**64,563**	**174,96**	**67,996**	**185,61**
	1. Loans for Purchase of Consumer Durables	220	81	460	1,55	9,684	30,20	10,364	32,56
	2. Loans for Housing	128	67	660	2,10	5,799	26,65	6,587	29,41
	3. Rest of the Personal Loans	737	2,06	1,228	3,47	49,080	118,11	51,045	123,64
VI.	**TRADE**	**347**	**63**	**266**	**1,16**	**6,288**	**20,59**	**6,901**	**22,37**
	1. Wholesale Trade	-	-	-	-	630	2,08	630	2,08
	2. Retail Trade	347	63	266	1,16	5,658	18,50	6,271	20,29
VII.	**FINANCE**	**-**	**-**	**-**	**-**	**65**	**18**	**65**	**18**
VIII.	**ALL OTHERS**	**290**	**85**	**572**	**2,35**	**26,516**	**115,70**	**27,378**	**118,91**
TOTAL BANK CREDIT		**2,422**	**6,66**	**3,772**	**11,92**	**1,33,330**	**364,11**	**1,39,524**	**382,69**
OF WHICH: 1. Artisans & Village Industries		56	11	175	25	8,983	13,00	9,214	13,36
	2. Other Small Scale Industries	57	24	47	24	8,408	19,93	8,512	20,41

State : Delhi

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**	**1,082**	**2,39**	**94**	**15**	**8,275**	**14,54**	**9,451**	**17,08**
	1. Direct Finance	1,070	2,35	94	15	7,965	13,09	9,129	15,59
	2. Indirect Finance	12	3	-	-	310	1,46	322	1,49
II.	**INDUSTRY**	**1,236**	**2,68**	**426**	**1,14**	**93,990**	**216,59**	**95,652**	**220,42**
III.	**TRANSPORT OPERATORS**	**483**	**1,71**	**87**	**39**	**5,955**	**18,02**	**6,525**	**20,11**
IV.	**PROFESSIONAL AND OTHER SERVICES**	**251**	**76**	**78**	**25**	**16,379**	**45,29**	**16,708**	**46,31**
V.	**PERSONAL LOANS**	**8,657**	**27,41**	**3,896**	**13,19**	**6,01,138**	**1980,74**	**6,13,691**	**2021,34**
	1. Loans for Purchase of Consumer Durables	257	70	56	17	25,133	119,86	25,446	120,73
	2. Loans for Housing	639	2,07	127	30	47,616	380,95	48,382	383,32
	3. Rest of the Personal Loans	7,761	24,65	3,713	12,71	5,28,389	1479,94	5,39,863	1517,29
VI.	**TRADE**	**2,887**	**5,17**	**667**	**1,43**	**38,460**	**113,14**	**42,014**	**119,74**
	1. Wholesale Trade	58	19	112	33	12,478	38,40	12,648	38,92
	2. Retail Trade	2,829	4,98	555	1,10	25,982	74,74	29,366	80,82
VII.	**FINANCE**	**1**	**(..)**	**10**	**3**	**755**	**1,71**	**766**	**1,74**
VIII.	**ALL OTHERS**	**1,736**	**6,04**	**725**	**2,66**	**84,152**	**321,65**	**86,613**	**330,35**
TOTAL BANK CREDIT		**16,333**	**46,16**	**5,983**	**19,24**	**8,49,104**	**2711,68**	**8,71,420**	**2777,09**
OF WHICH: 1. Artisans & Village Industries		483	71	204	32	10,146	15,46	10,833	16,50

2. Other Small Scale Industries	619	1,65	166	61	54,650	133,01	55,435	135,28

(..) Indicates negligible

See Notes on Tables.