

**Table No. 5.8 - State and Population Group-Wise Classification of
Small Borrowal Accounts of Scheduled Commercial Banks
According to Occupation - March 1998 (Part 8 of 8)**

**SOUTHERN REGION
STATE : KERALA**

(Amount in Rupees lacs)

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	1,84,489	155,53	9,45,471	851,98	55,684	62,85	11,85,644	10,00,000
1. Direct Finance	1,82,443	154,18	9,36,157	844,41	54,619	61,78	11,73,219	10,00,000
2. Indirect Finance	2,046	1,35	9,314	7,57	1,065	1,07	12,425	10,00,000
II. INDUSTRY	17,053	14,32	1,06,177	106,18	17,259	21,63	1,40,489	1,00,000
1. Food Manufacturing & Processing	397	38	2,893	2,89	282	29	3,572	1,00,000
2. Other Industries	16,656	13,94	1,03,284	103,30	16,977	21,35	1,36,917	1,00,000
III. TRANSPORT OPERATORS	2,435	3,07	16,548	24,31	3,891	6,18	22,874	1,00,000
IV. PROFESSIONAL AND OTHER SERVICES	19,440	15,42	1,16,682	91,67	17,061	16,68	1,53,183	1,00,000
V. PERSONAL LOANS	77,276	66,78	5,38,137	543,69	1,58,591	186,39	7,74,004	7,00,000
1. Loans for Purchase of Consumer Durables	9,359	9,34	55,005	66,52	25,508	31,49	89,872	1,00,000
2. Loans for Housing	2,016	3,22	20,069	33,26	9,873	11,64	31,958	1,00,000
3. Rest of the Personal Loans	65,901	54,22	4,63,063	443,91	1,23,210	143,26	6,52,174	6,00,000
VI. TRADE	60,522	45,20	3,07,251	260,69	38,521	39,12	4,06,294	3,00,000
1. Wholesale Trade	302	40	5,283	7,11	1,135	1,47	6,720	1,00,000
2. Retail Trade	60,220	44,79	3,01,968	253,58	37,386	37,64	3,99,574	3,00,000
VII. ALL OTHERS	45,591	36,26	4,00,873	346,57	84,852	100,09	5,31,316	4,00,000
TOTAL BANK CREDIT	4,06,806	336,57	24,31,139	2225,10	3,75,859	432,94	32,13,804	29,00,000
OF WHICH: 1. Artisans & Village Industries	8,677	6,13	43,322	33,98	3,536	3,10	55,535	1,00,000
2. Other Small Scale Industries	6,969	6,96	56,107	63,87	12,024	16,44	75,100	1,00,000

STATE : TAMIL NADU

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	16,31,124	1378,03	8,63,840	844,51	2,21,671	256,34	27,16,635	24,00,000
1. Direct Finance	16,10,019	1359,93	8,58,466	838,61	2,13,357	246,25	26,81,842	24,00,000
2. Indirect Finance	21,105	18,10	5,374	5,91	8,314	10,08	34,793	1,00,000
II. INDUSTRY	61,067	47,48	71,630	77,49	66,152	85,23	1,98,849	2,00,000
1. Food Manufacturing & Processing	335	38	888	80	592	96	1,815	1,00,000
2. Other Industries	60,732	47,10	70,742	76,69	65,560	84,28	1,97,034	2,00,000
III. TRANSPORT OPERATORS	13,371	13,73	10,306	13,36	7,789	9,77	31,466	1,00,000
IV. PROFESSIONAL AND OTHER SERVICES	69,506	46,28	46,793	36,99	46,988	45,48	1,63,287	1,00,000
V. PERSONAL LOANS	2,07,327	202,61	2,48,876	284,13	4,71,642	546,81	9,27,845	10,00,000
1. Loans for Purchase of Consumer Durables	22,497	20,05	33,669	35,35	70,233	74,64	1,26,399	1,00,000
2. Loans for Housing	8,059	12,30	10,831	17,89	13,277	21,87	32,167	1,00,000
3. Rest of the Personal Loans	1,76,771	170,26	2,04,376	230,89	3,88,132	450,30	7,69,279	8,00,000
VI. TRADE	1,56,875	105,60	1,33,636	118,25	74,744	80,98	3,65,255	3,00,000
1. Wholesale Trade	6,650	6,61	6,179	7,80	5,022	6,15	17,851	1,00,000
2. Retail Trade	1,50,225	98,99	1,27,457	110,44	69,722	74,83	3,47,404	2,00,000
VII. ALL OTHERS	2,69,995	194,43	2,05,933	186,83	1,79,749	220,70	6,55,677	6,00,000
TOTAL BANK CREDIT	24,09,265	1988,17	15,81,014	1561,56	10,68,735	1245,31	50,59,014	47,00,000
OF WHICH: 1. Artisans & Village Industries	17,742	11,95	15,065	15,28	4,788	4,61	37,595	1,00,000
2. Other Small Scale Industries	25,879	24,84	35,610	47,23	34,437	53,10	95,926	1,00,000

**SOUTHERN REGION
LAKSHADWEEP**

(Amount in Rupees lacs)

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	577	50	-	-	-	-	577	50

	1. Direct Finance	577	50	-	-	-	-	577
	2. Indirect Finance	-	-	-	-	-	-	-
II.	INDUSTRY	50	4	-	-	-	-	50
	1. Food Manufacturing & Processing	-	-	-	-	-	-	-
	2. Other Industries	50	4	-	-	-	-	50
III.	TRANSPORT OPERATORS	25	3	-	-	-	-	25
IV.	PROFESSIONAL AND OTHER SERVICES	56	5	-	-	-	-	56
V.	PERSONAL LOANS	625	46	-	-	-	-	625
	1. Loans for Purchase of Consumer Durabl	13	1	-	-	-	-	13
	2. Loans for Housing	13	2	-	-	-	-	13
	3. Rest of the Personal Loans	599	43	-	-	-	-	599
VI.	TRADE	98	10	-	-	-	-	98
	1. Wholesale Trade	-	-	-	-	-	-	-
	2. Retail Trade	98	10	-	-	-	-	98
VII.	ALL OTHERS	89	4	-	-	-	-	89
TOTAL BANK CREDIT		1,520	1,22	-	-	-	-	1,520
OF WHICH: 1. Artisans & Village Industries		4	1	-	-	-	-	4
2. Other Small Scale Industries		46	3	-	-	-	-	46

PONDICHERRY

OCCUPATION		RURAL		SEMI-URBAN		URBAN/METROPOLITAN		TOTAL	An
		No. of	Amount	No. of	Amount	No. of	Amount	No. of	
		Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	
		1	2	3	4	5	6	7	star
I.	AGRICULTURE	23,429	18,15	7,610	8,43	9,898	12,65	40,937	:
	1. Direct Finance	23,429	18,15	7,610	8,43	9,898	12,65	40,937	:
	2. Indirect Finance	-	-	-	-	-	-	-	:
II.	INDUSTRY	185	23	694	1,14	538	75	1,417	:
	1. Food Manufacturing & Processing	-	-	3	-	1	-	4	:
	2. Other Industries	185	23	691	1,13	537	75	1,413	:
III.	TRANSPORT OPERATORS	31	2	180	17	453	61	664	:
IV.	PROFESSIONAL AND OTHER SERVICES	177	14	551	45	889	1,45	1,617	:
V.	PERSONAL LOANS	1,432	1,55	5,395	6,89	9,185	10,44	16,012	:
	1. Loans for Purchase of Consumer Durables	455	27	922	1,30	1,431	1,42	2,808	:
	2. Loans for Housing	133	27	173	36	69	8	375	:
	3. Rest of the Personal Loans	844	1,00	4,300	5,23	7,685	8,94	12,829	:
VI.	TRADE	555	53	2,505	2,90	4,336	3,68	7,396	:
	1. Wholesale Trade	139	8	152	29	22	2	313	:
	2. Retail Trade	416	45	2,353	2,61	4,314	3,66	7,083	:
VII.	ALL OTHERS	1,274	80	2,258	2,14	3,782	4,25	7,314	:
TOTAL BANK CREDIT		27,083	21,42	19,193	22,12	29,081	33,82	75,357	:
OF WHICH: 1. Artisans & Village Industries		40	5	97	6	155	16	292	:
2. Other Small Scale Industries		145	19	568	99	339	50	1,052	: