

**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 1999**  
(Part 7 of 8)

**WESTERN REGION**

**STATE : DADRA & NAGAR HAVELI**

(Amount in Rupees Lakh)

| OCCUPATION                                  | RURAL        |              | SEMI-URBAN   |              | URBAN / METROPOLITAN |              | TOTAL        |              |
|---------------------------------------------|--------------|--------------|--------------|--------------|----------------------|--------------|--------------|--------------|
|                                             | 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            | 3            | 4            | 5                    | 6            | 7            | 8            |
| <b>I. AGRICULTURE</b>                       | <b>647</b>   | <b>93</b>    | <b>490</b>   | <b>65</b>    | -                    | -            | <b>1,137</b> | <b>1,57</b>  |
| 1. Direct Finance                           | 647          | 93           | 490          | 65           | -                    | -            | 1,137        | 1,57         |
| 2. Indirect Finance                         | -            | -            | -            | -            | -                    | -            | -            | -            |
| <b>II. INDUSTRY</b>                         | <b>110</b>   | <b>35</b>    | <b>188</b>   | <b>50</b>    | -                    | -            | <b>298</b>   | <b>85</b>    |
| <b>III. TRANSPORT OPERATORS</b>             | <b>55</b>    | <b>55</b>    | <b>71</b>    | <b>75</b>    | -                    | -            | <b>126</b>   | <b>1,30</b>  |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>  | <b>201</b>   | <b>42</b>    | <b>10</b>    | <b>7</b>     | -                    | -            | <b>211</b>   | <b>50</b>    |
| <b>V. PERSONAL LOANS</b>                    | <b>132</b>   | <b>29</b>    | <b>618</b>   | <b>3,01</b>  | -                    | -            | <b>750</b>   | <b>3,30</b>  |
| 1. Loans for Purchase of Consumer Durables  | 35           | 7            | 11           | 6            | -                    | -            | 46           | 13           |
| 2. Loans for Housing                        | 9            | 3            | 45           | 30           | -                    | -            | 54           | 33           |
| 3. Rest of the Personal Loans               | 88           | 19           | 562          | 2,65         | -                    | -            | 650          | 2,84         |
| <b>VI. TRADE</b>                            | <b>208</b>   | <b>58</b>    | <b>315</b>   | <b>1,02</b>  | -                    | -            | <b>523</b>   | <b>1,60</b>  |
| 1. Wholesale Trade                          | -            | -            | 26           | 8            | -                    | -            | 26           | 8            |
| 2. Retail Trade                             | 208          | 58           | 289          | 94           | -                    | -            | 497          | 1,52         |
| <b>VII. FINANCE</b>                         | -            | -            | -            | -            | -                    | -            | -            | -            |
| <b>VIII. ALL OTHERS</b>                     | <b>96</b>    | <b>42</b>    | <b>184</b>   | <b>83</b>    | -                    | -            | <b>280</b>   | <b>1,25</b>  |
| <b>TOTAL BANK CREDIT</b>                    | <b>1,449</b> | <b>3,55</b>  | <b>1,876</b> | <b>6,83</b>  | -                    | -            | <b>3,325</b> | <b>10,38</b> |
| OF WHICH : 1. Artisans & Village Industries | 82           | 17           | 92           | 11           | -                    | -            | 174          | 28           |
| 2. Other Small Scale Industries             | 25           | 16           | 51           | 17           | -                    | -            | 76           | 33           |

**STATE : DAMAN & DIU**

| OCCUPATION                                  | RURAL      |              | SEMI-URBAN   |              | URBAN / METROPOLITAN |              | TOTAL        |              |
|---------------------------------------------|------------|--------------|--------------|--------------|----------------------|--------------|--------------|--------------|
|                                             | 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            | 3            | 4            | 5                    | 6            | 7            | 8            |
| <b>I. AGRICULTURE</b>                       | <b>21</b>  | <b>3</b>     | <b>353</b>   | <b>72</b>    | -                    | -            | <b>374</b>   | <b>75</b>    |
| 1. Direct Finance                           | 21         | 3            | 326          | 66           | -                    | -            | 347          | 69           |
| 2. Indirect Finance                         | -          | -            | 27           | 6            | -                    | -            | 27           | 6            |
| <b>II. INDUSTRY</b>                         | <b>6</b>   | <b>3</b>     | <b>385</b>   | <b>1,91</b>  | -                    | -            | <b>391</b>   | <b>1,93</b>  |
| <b>III. TRANSPORT OPERATORS</b>             | -          | -            | <b>82</b>    | <b>93</b>    | -                    | -            | <b>82</b>    | <b>93</b>    |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>  | -          | -            | <b>199</b>   | <b>81</b>    | -                    | -            | <b>199</b>   | <b>81</b>    |
| <b>V. PERSONAL LOANS</b>                    | <b>168</b> | <b>36</b>    | <b>1,776</b> | <b>5,79</b>  | -                    | -            | <b>1,944</b> | <b>6,16</b>  |
| 1. Loans for Purchase of Consumer Durables  | 9          | (..)         | 147          | 40           | -                    | -            | 156          | 40           |
| 2. Loans for Housing                        | -          | -            | 156          | 1,33         | -                    | -            | 156          | 1,33         |
| 3. Rest of the Personal Loans               | 159        | 35           | 1,473        | 4,07         | -                    | -            | 1,632        | 4,42         |
| <b>VI. TRADE</b>                            | -          | -            | <b>535</b>   | <b>1,02</b>  | -                    | -            | <b>535</b>   | <b>1,02</b>  |
| 1. Wholesale Trade                          | -          | -            | 8            | 10           | -                    | -            | 8            | 10           |
| 2. Retail Trade                             | -          | -            | 527          | 92           | -                    | -            | 527          | 92           |
| <b>VII. FINANCE</b>                         | -          | -            | -            | -            | -                    | -            | -            | -            |
| <b>VIII. ALL OTHERS</b>                     | -          | -            | <b>296</b>   | <b>73</b>    | -                    | -            | <b>296</b>   | <b>73</b>    |
| <b>TOTAL BANK CREDIT</b>                    | <b>195</b> | <b>42</b>    | <b>3,626</b> | <b>11,91</b> | -                    | -            | <b>3,821</b> | <b>12,33</b> |
| OF WHICH : 1. Artisans & Village Industries | 5          | 2            | 127          | 35           | -                    | -            | 132          | 37           |
| 2. Other Small Scale Industries             | 1          | (..)         | 118          | 37           | -                    | -            | 119          | 37           |

**SOUTHERN REGION**

**STATE : ANDHRA PRADESH**

| OCCUPATION | RURAL    |              | SEMI-URBAN |              | URBAN / METROPOLITAN |              | TOTAL    |              |
|------------|----------|--------------|------------|--------------|----------------------|--------------|----------|--------------|
|            | 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              | 3                | 4              | 5                | 6              | 7                | 8              |
|--------------------------------------------|------------------|----------------|------------------|----------------|------------------|----------------|------------------|----------------|
| <b>I. AGRICULTURE</b>                      | <b>21,05,395</b> | <b>2312,70</b> | <b>9,40,189</b>  | <b>1196,91</b> | <b>1,69,735</b>  | <b>293,07</b>  | <b>32,15,319</b> | <b>3802,68</b> |
| 1. Direct Finance                          | 20,73,207        | 2276,39        | 9,28,219         | 1176,58        | 1,59,774         | 274,19         | 31,61,200        | 3727,17        |
| 2. Indirect Finance                        | 32,188           | 36,31          | 11,970           | 20,32          | 9,961            | 18,88          | 54,119           | 75,51          |
| <b>II. INDUSTRY</b>                        | <b>89,218</b>    | <b>120,97</b>  | <b>88,760</b>    | <b>179,27</b>  | <b>87,057</b>    | <b>246,81</b>  | <b>2,65,035</b>  | <b>547,05</b>  |
| <b>III. TRANSPORT OPERATORS</b>            | <b>13,006</b>    | <b>34,94</b>   | <b>13,341</b>    | <b>45,62</b>   | <b>19,879</b>    | <b>63,23</b>   | <b>46,226</b>    | <b>143,79</b>  |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>64,010</b>    | <b>65,22</b>   | <b>42,803</b>    | <b>60,58</b>   | <b>47,380</b>    | <b>115,57</b>  | <b>1,54,193</b>  | <b>241,36</b>  |
| <b>V. PERSONAL LOANS</b>                   | <b>3,84,884</b>  | <b>542,63</b>  | <b>4,02,601</b>  | <b>765,39</b>  | <b>5,27,670</b>  | <b>1411,95</b> | <b>13,15,155</b> | <b>2719,97</b> |
| 1. Loans for Purchase of Consumer Durables | 18,163           | 19,71          | 27,514           | 37,14          | 62,161           | 97,31          | 1,07,838         | 154,16         |
| 2. Loans for Housing                       | 18,606           | 80,98          | 33,107           | 171,93         | 62,842           | 409,48         | 1,14,555         | 662,38         |
| 3. Rest of the Personal Loans              | 3,48,115         | 441,94         | 3,41,980         | 556,33         | 4,02,667         | 905,17         | 10,92,762        | 1903,43        |
| <b>VI. TRADE</b>                           | <b>2,19,794</b>  | <b>226,76</b>  | <b>1,57,097</b>  | <b>278,49</b>  | <b>1,19,289</b>  | <b>282,66</b>  | <b>4,96,180</b>  | <b>787,91</b>  |
| 1. Wholesale Trade                         | 11,710           | 16,20          | 9,063            | 28,47          | 7,735            | 34,13          | 28,508           | 78,80          |
| 2. Retail Trade                            | 2,08,084         | 210,55         | 1,48,034         | 250,02         | 1,11,554         | 248,53         | 4,67,672         | 709,11         |
| <b>VII. FINANCE</b>                        | <b>1,524</b>     | <b>2,80</b>    | <b>1,916</b>     | <b>5,31</b>    | <b>5,314</b>     | <b>7,06</b>    | <b>8,754</b>     | <b>15,17</b>   |
| <b>VIII. ALL OTHERS</b>                    | <b>3,23,909</b>  | <b>347,70</b>  | <b>2,16,227</b>  | <b>332,99</b>  | <b>2,76,574</b>  | <b>575,64</b>  | <b>8,16,710</b>  | <b>1256,33</b> |
| <b>TOTAL BANK CREDIT</b>                   | <b>32,01,740</b> | <b>3653,72</b> | <b>18,62,934</b> | <b>2864,56</b> | <b>12,52,898</b> | <b>2995,98</b> | <b>63,17,572</b> | <b>9514,26</b> |
| OF WHICH :                                 |                  |                |                  |                |                  |                |                  |                |
| 1. Artisans & Village Industries           | 49,559           | 49,06          | 31,612           | 43,27          | 16,891           | 31,19          | 98,062           | 123,51         |
| 2. Other Small Scale Industries            | 26,957           | 45,60          | 34,242           | 85,27          | 39,749           | 129,40         | 1,00,948         | 260,27         |

**STATE : KARNATAKA**

| OCCUPATION                                 | URBAN /            |                            |                    |                            |                    |                            |                    |                            |
|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                            | RURAL              |                            | SEMI-URBAN         |                            | METROPOLITAN       |                            | TOTAL              |                            |
|                                            | 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>11,35,909</b>   | <b>1629,36</b>             | <b>4,18,424</b>    | <b>833,73</b>              | <b>85,275</b>      | <b>178,50</b>              | <b>16,39,608</b>   | <b>2641,60</b>             |
| 1. Direct Finance                          | 11,20,031          | 1606,57                    | 4,13,848           | 816,06                     | 84,276             | 174,55                     | 16,18,155          | 2597,18                    |
| 2. Indirect Finance                        | 15,878             | 22,80                      | 4,576              | 17,67                      | 999                | 3,95                       | 21,453             | 44,42                      |
| <b>II. INDUSTRY</b>                        | <b>96,523</b>      | <b>134,92</b>              | <b>1,27,985</b>    | <b>221,11</b>              | <b>1,09,640</b>    | <b>332,46</b>              | <b>3,34,148</b>    | <b>688,50</b>              |
| <b>III. TRANSPORT OPERATORS</b>            | <b>13,171</b>      | <b>48,69</b>               | <b>11,987</b>      | <b>47,84</b>               | <b>30,236</b>      | <b>79,72</b>               | <b>55,394</b>      | <b>176,25</b>              |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>66,238</b>      | <b>78,51</b>               | <b>47,982</b>      | <b>86,12</b>               | <b>42,600</b>      | <b>118,75</b>              | <b>1,56,820</b>    | <b>283,38</b>              |
| <b>V. PERSONAL LOANS</b>                   | <b>2,81,193</b>    | <b>450,72</b>              | <b>2,59,923</b>    | <b>537,98</b>              | <b>6,08,698</b>    | <b>1403,93</b>             | <b>11,49,814</b>   | <b>2392,63</b>             |
| 1. Loans for Purchase of Consumer Durables | 17,654             | 26,35                      | 27,264             | 40,86                      | 72,740             | 126,49                     | 1,17,658           | 193,70                     |
| 2. Loans for Housing                       | 14,047             | 89,03                      | 19,757             | 141,12                     | 46,413             | 357,59                     | 80,217             | 587,74                     |
| 3. Rest of the Personal Loans              | 2,49,492           | 335,34                     | 2,12,902           | 356,00                     | 4,89,545           | 919,85                     | 9,51,939           | 1611,19                    |
| <b>VI. TRADE</b>                           | <b>2,09,667</b>    | <b>266,52</b>              | <b>1,28,695</b>    | <b>262,08</b>              | <b>90,246</b>      | <b>232,14</b>              | <b>4,28,608</b>    | <b>760,74</b>              |
| 1. Wholesale Trade                         | 5,915              | 10,73                      | 9,363              | 17,08                      | 11,995             | 30,70                      | 27,273             | 58,51                      |
| 2. Retail Trade                            | 2,03,752           | 255,78                     | 1,19,332           | 245,00                     | 78,251             | 201,44                     | 4,01,335           | 702,22                     |
| <b>VII. FINANCE</b>                        | <b>165</b>         | <b>40</b>                  | <b>471</b>         | <b>83</b>                  | <b>893</b>         | <b>2,55</b>                | <b>1,529</b>       | <b>3,78</b>                |
| <b>VIII. ALL OTHERS</b>                    | <b>1,50,138</b>    | <b>184,66</b>              | <b>99,736</b>      | <b>195,33</b>              | <b>1,96,689</b>    | <b>547,40</b>              | <b>4,46,563</b>    | <b>927,39</b>              |
| <b>TOTAL BANK CREDIT</b>                   | <b>19,53,004</b>   | <b>2793,77</b>             | <b>10,95,203</b>   | <b>2185,03</b>             | <b>11,64,277</b>   | <b>2895,46</b>             | <b>42,12,484</b>   | <b>7874,27</b>             |
| OF WHICH :                                 |                    |                            |                    |                            |                    |                            |                    |                            |
| 1. Artisans & Village Industries           | 34,678             | 39,12                      | 23,809             | 44,98                      | 12,168             | 39,75                      | 70,655             | 123,85                     |
| 2. Other Small Scale Industries            | 57,718             | 79,28                      | 95,517             | 153,28                     | 68,687             | 204,68                     | 2,21,922           | 437,23                     |