

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 2001

**SOUTHERN REGION
STATE : ANDHRA 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	20,47,833	2892,07	8,84,065	1378,93	1,54,456	315,75	30,86,354	4586,74
1. Direct Finance	20,20,732	2855,87	8,72,224	1355,29	1,46,833	289,36	30,39,789	4500,52
2. Indirect Finance	27,101	36,20	11,841	23,64	7,623	26,39	46,565	86,23
II. INDUSTRY	68,530	109,27	56,413	136,94	1,19,769	280,09	2,44,712	526,29
III. TRANSPORT OPERATORS	16,052	33,88	11,250	30,99	19,645	57,49	46,947	122,36
IV. PROFESSIONAL AND OTHER SERVICES	56,215	70,85	39,926	75,46	45,344	128,25	1,41,485	274,56
V. PERSONAL LOANS	4,39,804	780,04	4,50,493	1034,82	7,27,935	2028,99	16,18,232	3843,86
1. Loans for Purchase of Consumer Durables	34,863	46,34	38,870	64,65	73,352	136,61	1,47,085	247,59
2. Loans for Housing	30,431	126,85	50,165	244,51	1,15,491	536,71	1,96,087	908,06
3. Rest of the Personal Loans	3,74,510	606,86	3,61,458	725,66	5,39,092	1355,68	12,75,060	2688,20
VI. TRADE	1,98,409	250,75	1,53,958	316,04	1,24,876	313,99	4,77,243	880,77
1. Wholesale Trade	9,410	16,17	9,349	27,29	9,219	35,30	27,978	78,76
2. Retail Trade	1,88,999	234,58	1,44,609	288,75	1,15,657	278,69	4,49,265	802,02
VII. FINANCE	909	1,44	47	5	220	34	1,176	1,83
VIII. ALL OTHERS	2,12,234	364,27	1,37,689	369,55	1,75,229	715,99	5,25,152	1449,81
TOTAL BANK CREDIT	30,39,986	4502,56	17,33,841	3342,77	13,67,474	3840,89	61,41,301	11686,23
<i>OF WHICH:</i>								
1. Artisans & Village Industries	37,688	43,14	17,811	31,99	15,038	31,93	70,537	107,06
2. Other Small Scale Industries	12,918	29,98	21,271	54,53	57,671	136,33	91,860	220,84

**SOUTHERN REGION
STATE : KARNATAKA**

(Amount in Rupees Lakh)

	RURAL	SEMI-URBAN	URBAN/ METROPOLITAN	TOTAL
--	-------	------------	------------------------	-------

OCCUPATION	No. of Accounts		Amount Outstanding		No. of Accounts		Amount Outstanding	
	1	2	3	4	5	6	7	8
	I. AGRICULTURE	11,22,412	2038,98	4,64,747	1071,71	84,481	221,39	16,71,640
1. Direct Finance	11,11,999	2021,87	4,58,224	1058,87	81,607	209,70	16,51,830	3290,44
2. Indirect Finance	10,413	17,11	6,523	12,84	2,874	11,69	19,810	41,64
II. INDUSTRY	56,587	115,71	65,171	165,56	1,61,375	395,06	2,83,133	676,33
III. TRANSPORT OPERATORS	12,276	31,63	7,913	25,20	26,129	74,30	46,318	131,12
IV. PROFESSIONAL AND OTHER SERVICES	66,764	102,22	48,511	107,74	52,476	155,36	1,67,751	365,31
V. PERSONAL LOANS	3,36,986	663,69	3,41,526	832,84	7,41,277	1970,50	14,19,789	3467,03
1. Loans for Purchase of Consumer Durables	26,185	45,15	31,648	61,85	67,936	143,45	1,25,769	250,44
2. Loans for Housing	30,210	137,85	39,632	221,98	94,157	526,85	1,63,999	886,68
3. Rest of the Personal Loans	2,80,591	480,69	2,70,246	549,01	5,79,184	1300,21	11,30,021	2329,91
VI. TRADE	1,54,243	239,06	89,525	200,40	1,07,266	250,29	3,51,034	689,75
1. Wholesale Trade	6,321	14,80	5,737	19,86	19,256	41,86	31,314	76,51
2. Retail Trade	1,47,922	224,27	83,788	180,54	88,010	208,43	3,19,720	613,25
VII. FINANCE	23	13	132	16	16	3	171	33
VIII. ALL OTHERS	1,10,390	163,04	60,889	148,17	1,56,186	570,53	3,27,465	881,74
TOTAL BANK CREDIT	18,59,681	3354,45	10,78,414	2551,78	13,29,206	3637,47	42,67,301	9543,71
<i>OF WHICH:</i>								
1. Artisans & Village Industries	25,874	38,58	14,396	30,99	12,041	30,02	52,311	99,58
2. Other Small Scale Industries	15,659	35,07	32,106	70,04	69,871	167,67	1,17,636	272,78

STATE : KERALA

OCCUPATION	RURAL		SEMI-URBAN		URBAN/ METROPOLITAN		TOTAL	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	1	2	3	4	5	6	7	8
I. AGRICULTURE	1,96,152	275,27	10,28,754	1510,43	60,687	95,61	12,85,593	1881,31
1. Direct Finance	1,95,655	273,90	10,24,542	1498,96	59,436	91,87	12,79,633	1864,73
2. Indirect Finance	497	1,37	4,212	11,47	1,251	3,74	5,960	16,58
II. INDUSTRY	22,855	54,53	1,65,860	398,68	63,124	181,00	2,51,839	634,21

III. TRANSPORT OPERATORS	3,461	12,39	22,928	92,86	3,965	16,20	30,354	121,45
IV. PROFESSIONAL AND OTHER SERVICES	16,792	26,94	1,05,049	187,36	22,078	59,51	1,43,919	273,82
V. PERSONAL LOANS	87,866	221,14	7,33,011	1929,64	3,07,266	824,98	11,28,143	2975,76
1. Loans for Purchase of Consumer Durables	7,754	12,26	53,990	105,27	30,344	70,49	92,088	188,03
2. Loans for Housing	19,398	93,51	1,70,315	761,49	57,654	256,12	2,47,367	1111,11
3. Rest of the Personal Loans	60,714	115,36	5,08,706	1062,88	2,19,268	498,38	7,88,688	1676,62
VI. TRADE	56,485	81,91	3,09,354	555,67	54,487	157,11	4,20,326	794,69
1. Wholesale Trade	548	1,87	6,705	23,32	7,135	25,40	14,388	50,58
2. Retail Trade	55,937	80,04	3,02,649	532,35	47,352	131,71	4,05,938	744,11
VII. FINANCE	119	20	934	1,40	251	49	1,304	2,09
VIII. ALL OTHERS	25,667	59,65	2,09,219	495,80	97,346	359,96	3,32,232	915,41
TOTAL BANK CREDIT	4,09,397	732,03	25,75,109	5171,84	6,09,204	1694,86	35,93,710	7598,73
<i>OF WHICH:</i>								
1. Artisans & Village Industries	8,285	11,31	46,953	75,41	12,981	20,29	68,219	107,00
2. Other Small Scale Industries	8,232	24,61	66,265	175,44	27,265	85,04	1,01,762	285,09

**SOUTHERN REGION
STATE : TAMIL NADU**

(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	12,52,964	1863,10	7,15,535	1152,94	1,56,077	274,26	21,24,576	3290,30
1. Direct Finance	12,36,298	1830,60	7,04,069	1125,64	1,53,866	266,98	20,94,233	3223,21
2. Indirect Finance	16,666	32,50	11,466	27,30	2,211	7,28	30,343	67,08
II. INDUSTRY	54,894	115,82	78,293	206,98	2,14,209	575,75	3,47,396	898,55
III. TRANSPORT OPERATORS	5,581	14,75	6,619	20,42	12,482	35,04	24,682	70,21
IV. PROFESSIONAL AND OTHER SERVICES	51,068	79,23	52,001	96,19	82,419	168,47	1,85,488	343,89
V. PERSONAL LOANS	2,91,017	601,60	3,93,558	916,48	8,99,717	2604,33	15,84,292	4122,41
1. Loans for Purchase of Consumer Durables	34,134	48,19	49,396	87,58	93,746	200,30	1,77,276	336,06
2. Loans for Housing	29,861	139,43	43,321	215,92	1,02,983	523,80	1,76,165	879,15
3. Rest of the Personal Loans	2,27,022	413,98	3,00,841	612,98	7,02,988	1880,24	12,30,851	2907,20
VI. TRADE	1,15,251	156,34	1,01,784	186,30	1,12,718	253,87	3,29,753	596,51

1. Wholesale Trade	4,138	9,05	6,326	20,15	23,333	50,78	33,797	79,97
2. Retail Trade	1,11,113	147,29	95,458	166,16	89,385	203,09	2,95,956	516,54
VII. FINANCE	75	4	232	44	941	1,60	1,248	2,08
VIII. ALL OTHERS	99,260	207,37	92,613	239,99	2,60,443	1143,44	4,52,316	1590,80
TOTAL BANK CREDIT	18,70,110	3038,26	14,40,635	2819,74	17,39,006	5056,75	50,49,751	10914,74
<i>OF WHICH:</i>								
1. Artisans & Village Industries	18,411	28,88	12,946	22,02	18,139	43,30	49,496	94,20
2. Other Small Scale Industries	24,465	58,61	42,520	122,53	1,02,508	314,13	1,69,493	495,27

LAKSHADWEEP

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	406	79	—	—	—	—	406	79
1. Direct Finance	405	79	—	—	—	—	405	79
2. Indirect Finance	1	(..)	—	—	—	—	1	(..)
II. INDUSTRY	77	57	—	—	—	—	77	57
III. TRANSPORT OPERATORS	3	(..)	—	—	—	—	3	(..)
IV. PROFESSIONAL AND OTHER SERVICES	45	11	—	—	—	—	45	11
V. PERSONAL LOANS	1,067	3,97	—	—	—	—	1,067	3,97
1. Loans for Purchase of Consumer Durables	37	5	—	—	—	—	37	5
2. Loans for Housing	14	9	—	—	—	—	14	9
3. Rest of the Personal Loans	1,016	3,83	—	—	—	—	1,016	3,83
VI. TRADE	18	3	—	—	—	—	18	3
1. Wholesale Trade	—	—	—	—	—	—	—	—
2. Retail Trade	18	3	—	—	—	—	18	3
VII. FINANCE	—	—	—	—	—	—	—	—
VIII. ALL OTHERS	11	(..)	—	—	—	—	11	(..)
TOTAL BANK CREDIT	1,627	5,48	—	—	—	—	1,627	5,48
<i>OF WHICH:</i>								
1. Artisans & Village Industries	62	53	—	—	—	—	62	53
2. Other Small Scale Industries	9	3	—	—	—	—	9	3

**SOUTHERN REGION
PONDICHERRY**

(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	11,288	18,59	5,691	9,79	7,877	17,87	24,856	46,24
1. Direct Finance	11,287	18,57	5,664	9,69	7,871	17,84	24,822	46,10
2. Indirect Finance	1	2	27	10	6	2	34	14
II. INDUSTRY	246	99	1,208	4,68	2,272	7,04	3,726	12,71
III. TRANSPORT OPERATORS	11	2	81	22	289	1,10	381	1,34
IV. PROFESSIONAL AND OTHER SERVICES	339	58	647	1,65	1,564	4,08	2,550	6,31
V. PERSONAL LOANS	6,261	12,69	7,649	19,15	24,071	59,79	37,981	91,62
1. Loans for Purchase of Consumer Durables	670	80	1,848	5,27	2,932	5,93	5,450	12,00
2. Loans for Housing	437	2,45	1,014	4,65	2,676	13,47	4,127	20,57
3. Rest of the Personal Loans	5,154	9,43	4,787	9,23	18,463	40,38	28,404	59,05
VI. TRADE	447	48	1,151	2,36	8,323	16,09	9,921	18,94
1. Wholesale Trade	4	(..)	59	34	332	1,49	395	1,84
2. Retail Trade	443	47	1,092	2,02	7,991	14,60	9,526	17,10
VII. FINANCE	—	—	22	(..)	—	—	22	(..)
VIII. ALL OTHERS	625	80	1,710	3,52	3,005	10,49	5,340	14,81
TOTAL BANK CREDIT	19,217	34,14	18,159	41,37	47,401	116,46	84,777	191,97
<i>OF WHICH:</i>								
1. Artisans & Village Industries	82	19	177	24	86	20	345	62
2. Other Small Scale Industries	142	66	616	1,99	834	3,58	1,592	6,22