

Southern 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 2002

SOUTHERN REGION		(Amount in Rupees Lakh)							
STATE : ANDHRAPRADESH		RURAL		SEMI-URBAN		URBAN/METROP		TOTAL	
OCCUPATION		OLITAN							
		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		22,88,675	3290,54	9,72,619	1582,98	1,58,057	340,57	34,19,351	5214,09
1.Direct Finance		22,57,950	3241,02	9,58,236	1548,05	1,34,456	296,65	33,50,642	5085,72
2.Indirect Finance		30,725	49,52	14,383	34,93	23,601	43,93	68,709	128,37
II. INDUSTRY		65,962	100,90	50,788	131,50	46,991	175,44	1,63,741	407,84
III. TRANSPORT OPERATORS		14,381	45,75	12,040	45,12	18,911	72,78	45,332	163,65
IV. PROFESSIONAL AND OTHER SERVICES		60,291	72,62	37,809	72,58	43,490	126,96	1,41,590	272,16
V. PERSONAL LOANS		4,78,630	883,35	4,56,500	1201,69	7,16,266	2329,96	16,51,396	4415,00
1. Loans for Purchase of Consumer Durables		39,767	61,50	38,850	68,02	61,588	138,67	1,40,205	268,19
2.Loans for Housing		20,993	144,01	31,217	284,42	65,655	519,18	1,17,865	947,62
3.Rest of the Personal Loans		4,17,870	677,84	3,86,433	849,25	5,89,023	1672,11	13,93,326	3199,20
VI. TRADE		2,08,364	265,10	1,34,115	305,52	99,326	322,41	4,41,805	893,02
1. Wholesale Trade		7,844	11,48	6,226	26,36	8,037	41,96	22,107	79,80
2. Retail Trade		2,00,520	253,62	1,27,889	279,16	91,289	280,45	4,19,698	813,23
VII. FINANCE		2,647	5,07	1,296	5,52	2,598	11,60	6,541	22,19
VIII. ALL OTHERS		4,38,537	689,79	3,68,809	785,34	2,85,277	1011,01	10,92,623	2486,13
TOTAL BANK CREDIT		35,57,487	5353,13	20,33,976	4130,24	13,70,916	4390,72	69,62,379	13874,09
OF WHICH: 1. Artisans and Village & Tiny Industries		34,765	37,16	17,586	25,19	6,142	14,99	58,493	77,34
2.Other Small Scale Industries		17,613	38,06	18,956	64,36	26,017	105,63	62,586	208,05

STATE : KARNATAKA		(Amount in Rupees Lakh)							
OCCUPATION		RURAL		SEMI-URBAN		URBAN/METROP		TOTAL	
		OLITAN							
		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		11,10,357	2240,55	4,40,626	1184,57	72,618	249,37	16,23,601	3674,49
1.Direct Finance		10,94,315	2208,37	4,34,248	1168,40	69,837	238,21	15,98,400	3614,98
2.Indirect Finance		16,042	32,19	6,378	16,17	2,781	11,15	25,201	59,51
II. INDUSTRY		54,969	112,66	46,543	137,87	92,578	271,58	1,94,090	522,10
III. TRANSPORT OPERATORS		10,067	42,08	10,633	45,04	17,545	70,86	38,245	157,98
IV. PROFESSIONAL AND OTHER SERVICES		58,981	99,10	39,299	100,05	40,626	145,04	1,38,906	344,19
V. PERSONAL LOANS		3,51,172	739,47	3,41,065	906,04	19,09,294	3537,51	26,01,531	5183,01
1. Loans for Purchase of Consumer Durables		23,125	43,58	31,458	59,84	63,297	156,94	1,17,880	260,36
2.Loans for Housing		19,852	158,52	25,384	238,37	75,328	613,41	1,20,564	1010,30
3.Rest of the Personal Loans		3,08,195	537,38	2,84,223	607,83	17,70,669	2767,15	23,63,087	3912,36
VI. TRADE		1,81,760	329,42	1,06,615	299,29	73,352	261,19	3,61,727	889,89
1. Wholesale Trade		6,033	14,26	6,730	27,07	3,818	20,63	16,581	61,96
2.Retail Trade		1,75,727	315,16	99,885	272,21	69,534	240,56	3,45,146	827,93
VII. FINANCE		837	3,94	648	3,99	2,853	10,86	4,338	18,79
VIII. ALL OTHERS		1,38,623	242,53	1,06,226	279,39	1,84,122	687,93	4,28,971	1209,85
TOTAL BANK CREDIT		19,06,766	3809,74	10,91,655	2956,24	23,92,988	5234,32	53,91,409	12000,31
OF WHICH: 1. Artisans and Village & Tiny Industries		26,348	41,49	11,898	28,45	3,963	10,14	42,209	80,08
2.Other Small Scale Industries		20,675	52,15	28,063	84,84	44,162	158,50	92,900	295,48

STATE : KERALA		(Amount in Rupees Lakh)							
OCCUPATION		RURAL		SEMI-URBAN		URBAN/METROP		TOTAL	
		OLITAN							
		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		1,96,091	307,74	10,48,246	1703,52	59,503	98,56	13,03,840	2109,82
1.Direct Finance		1,94,100	304,77	10,34,593	1680,13	50,570	87,20	12,79,263	2072,10
2.Indirect Finance		1,991	2,98	13,653	23,39	8,933	11,36	24,577	37,72

II. INDUSTRY	20,602	55,57	1,46,037	412,76	26,329	93,81	1,92,968	562,14
III. TRANSPORT OPERATORS	2,447	13,67	30,045	133,49	3,690	18,07	36,182	165,23
IV. PROFESSIONAL AND OTHER SERVICES	13,970	23,38	74,592	156,31	17,152	49,41	1,05,714	229,10
V. PERSONAL LOANS	79,467	245,87	6,29,397	2120,39	2,43,923	892,02	9,52,787	3258,28
1. Loans for Purchase of Consumer Durables	5,585	10,14	38,157	75,35	19,898	54,90	63,640	140,38
2. Loans for Housing	11,356	109,58	93,482	852,13	36,523	297,67	1,41,361	1259,38
3. Rest of the Personal Loans	62,526	126,16	4,97,758	1192,90	1,87,502	539,45	7,47,786	1858,51
VI. TRADE	61,100	103,71	2,91,851	667,19	42,627	133,84	3,95,578	904,74
1. Wholesale Trade	1,358	3,32	5,844	23,57	1,655	9,50	8,857	36,40
2. Retail Trade	59,742	100,39	2,86,007	643,62	40,972	124,34	3,86,721	868,34
VII. FINANCE	189	1,42	3,522	12,89	137	1,10	3,848	15,41
VIII. ALL OTHERS	57,376	111,04	4,71,288	980,11	98,056	337,28	6,26,720	1428,43
TOTAL BANK CREDIT	4,31,242	862,41	26,94,978	6186,66	4,91,417	1624,09	36,17,637	8673,16
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	7,407	13,31	44,477	95,66	3,267	7,96	55,151	116,93
2. Other Small Scale Industries	10,738	32,22	83,612	247,60	15,856	58,55	1,10,206	338,36

STATE : TAMIL NADU

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROP OLITAN		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	14,41,940	1954,57	7,41,010	1213,36	1,63,999	294,55	23,46,949	3462,48
1. Direct Finance	14,19,257	1923,78	7,23,237	1183,74	1,49,429	273,34	22,91,923	3380,86
2. Indirect Finance	22,683	30,79	17,773	29,62	14,570	21,21	55,026	81,62
II. INDUSTRY	58,712	141,65	60,405	193,55	1,55,655	455,55	2,74,772	790,75
III. TRANSPORT OPERATORS	10,466	18,22	5,851	25,79	7,049	30,87	23,366	74,87
IV. PROFESSIONAL AND OTHER SERVICES	60,816	77,46	54,888	92,07	38,616	114,15	1,54,320	283,68
V. PERSONAL LOANS	3,56,479	685,30	4,43,444	1037,74	9,57,327	3044,49	17,57,250	4767,52
1. Loans for Purchase of Consumer Durables	26,029	40,62	38,928	72,88	75,476	183,01	1,40,433	296,51
2. Loans for Housing	24,406	168,78	29,458	243,26	79,035	546,16	1,32,899	958,20
3. Rest of the Personal Loans	3,06,044	475,90	3,75,058	721,60	8,02,816	2315,31	14,83,918	3512,81
VI. TRADE	1,02,427	144,53	88,318	185,99	71,222	236,89	2,61,967	567,40
1. Wholesale Trade	4,233	10,24	3,703	14,17	10,995	44,88	18,931	69,30
2. Retail Trade	98,194	134,28	84,615	171,81	60,227	192,01	2,43,036	498,10
VII. FINANCE	1,346	5,05	1,768	4,94	2,145	8,13	5,259	18,12
VIII. ALL OTHERS	2,28,540	377,04	1,83,078	373,04	2,36,981	858,46	6,48,599	1608,54
TOTAL BANK CREDIT	22,60,726	3403,80	15,78,762	3126,48	16,32,994	5043,08	54,72,482	11573,37
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	15,856	21,75	10,950	18,47	8,470	24,25	35,276	64,47
2. Other Small Scale Industries	31,186	80,65	34,990	118,44	57,240	250,59	1,23,416	449,68

LAKSHADWEEP

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROP OLITAN		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	416	60	—	—	—	—	416	60
1. Direct Finance	416	60	—	—	—	—	416	60
2. Indirect Finance	—	—	—	—	—	—	—	—
II. INDUSTRY	16	6	—	—	—	—	16	6
III. TRANSPORT OPERATORS	128	48	—	—	—	—	128	48
IV. PROFESSIONAL AND OTHER SERVICES	40	13	—	—	—	—	40	13
V. PERSONAL LOANS	982	2,66	—	—	—	—	982	2,66
1. Loans for Purchase of Consumer Durables	16	3	—	—	—	—	16	3
2. Loans for Housing	13	10	—	—	—	—	13	10
3. Rest of the Personal Loans	953	2,53	—	—	—	—	953	2,53
VI. TRADE	137	57	—	—	—	—	137	57
1. Wholesale Trade	1	(..)	—	—	—	—	1	(..)
2. Retail Trade	136	57	—	—	—	—	136	57
VII. FINANCE	12	4	—	—	—	—	12	4
VIII. ALL OTHERS	240	63	—	—	—	—	240	63
TOTAL BANK CREDIT	1,971	5,17	—	—	—	—	1,971	5,17
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	9	2	—	—	—	—	9	2
2. Other Small Scale Industries	7	4	—	—	—	—	7	4

PONDICHERRY

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROP OLITAN		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	15,858	21,49	5,858	10,40	6,798	15,85	28,514	47,74
1.Direct Finance	15,856	21,46	5,814	10,33	6,790	15,79	28,460	47,58
2.Indirect Finance	2	3	44	6	8	6	54	15
II. INDUSTRY	206	74	438	1,59	1,307	5,54	1,951	7,87
III. TRANSPORT OPERATORS	30	10	230	83	278	97	538	1,89
IV. PROFESSIONAL AND OTHER SERVICES	515	86	640	1,34	693	2,31	1,848	4,51
V. PERSONAL LOANS	8,017	13,14	8,097	21,53	17,589	55,22	33,703	89,89
1.Loans for Purchase of Consumer Durables	634	79	690	1,05	1,849	3,45	3,173	5,29
2.Loans for Housing	450	2,81	856	6,58	1,256	12,05	2,562	21,44
3.Rest of the Personal Loans	6,933	9,53	6,551	13,90	14,484	39,72	27,968	63,16
VI. TRADE	1,488	2,19	1,121	2,48	4,815	11,36	7,424	16,03
1.Wholesale Trade	7	5	7	6	200	1,66	214	1,77
2.Retail Trade	1,481	2,14	1,114	2,42	4,615	9,70	7,210	14,26
VII. FINANCE	—	—	6	6	111	31	117	37
VIII. ALL OTHERS	841	1,97	1,924	4,56	4,620	17,40	7,385	23,93
TOTAL BANK CREDIT	26,955	40,48	18,314	42,80	36,211	108,95	81,480	192,23
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	39	14	48	5	203	43	290	62
2.Other Small Scale Industries	105	36	302	1,13	960	4,11	1,367	5,60