

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	23,91,806	3824,33	10,26,623	1855,97	1,70,848	408,03	35,89,277	6088,32
1. Direct Finance	23,59,527	3766,65	10,11,693	1810,59	1,46,501	353,48	35,17,721	5930,71
2. Indirect Finance	32,279	57,67	14,930	45,38	24,347	54,55	71,556	157,61
II. INDUSTRY	55,917	102,98	40,304	139,66	36,453	144,46	1,32,674	387,10
III. TRANSPORT OPERATORS	14,875	52,44	11,789	52,76	12,724	56,86	39,388	162,06
IV. PROFESSIONAL AND OTHER SERVICES	61,818	89,23	41,742	86,84	40,225	123,18	1,43,785	299,24
V. PERSONAL LOANS	5,31,783	1157,92	5,15,340	1557,35	6,82,798	2763,62	17,29,921	5478,89
1. Loans for Purchase of Consumer Durables	46,245	98,37	39,984	80,18	51,748	135,11	1,37,977	313,65
2. Loans for Housing	60,133	250,07	79,288	445,72	79,681	677,58	2,19,102	1373,37
3. Rest of the Personal Loans	4,25,405	809,48	3,96,068	1031,45	5,51,369	1950,93	13,72,842	3791,87
VI. TRADE	2,01,122	284,96	1,24,577	317,09	79,501	289,09	4,05,200	891,15
1. Wholesale Trade	7,158	12,40	6,117	23,83	6,154	38,51	19,429	74,74
2. Retail Trade	1,93,964	272,56	1,18,460	293,26	73,347	250,59	3,85,771	816,41
VII. FINANCE	3,319	7,47	1,778	7,48	2,303	13,15	7,400	28,09
VIII. ALL OTHERS	4,01,193	640,75	3,29,918	764,69	2,72,037	889,67	10,03,148	2295,11
TOTAL BANK CREDIT	36,61,833	6160,06	20,92,071	4781,83	12,96,889	4688,07	70,50,793	15629,96
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	33,839	44,94	15,752	41,59	3,959	10,84	53,550	97,37
2. Other Small Scale Industries	15,980	38,74	15,823	61,65	19,893	91,57	51,696	191,95

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 2003

SOUTHERN REGION
STATE : KARNATAKA

(Amount in Rupees Lakh)

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	11,16,430	2506,19	4,32,324	1318,59	73,558	293,39	16,22,312	4118,17
1. Direct Finance	10,95,578	2460,52	4,25,064	1295,89	71,557	280,76	15,92,199	4037,18
2. Indirect Finance	20,852	45,67	7,260	22,70	2,001	12,63	30,113	80,99
II. INDUSTRY	47,394	115,50	40,631	147,01	53,665	204,17	1,41,690	466,67
III. TRANSPORT OPERATORS	10,217	46,99	7,924	41,14	16,522	71,92	34,663	160,05
IV. PROFESSIONAL AND OTHER SERVICES	63,889	126,73	39,371	113,99	43,614	167,64	1,46,874	408,36
V. PERSONAL LOANS	3,29,114	814,11	3,48,345	1132,27	20,56,989	4005,22	27,34,448	5951,60
1. Loans for Purchase of Consumer Durables	22,190	47,29	28,562	62,49	56,655	153,78	1,07,407	263,57
2. Loans for Housing	22,500	186,91	38,636	329,13	88,027	688,82	1,49,163	1204,86
3. Rest of the Personal Loans	2,84,424	579,91	2,81,147	740,64	19,12,307	3162,63	24,77,878	4483,18
VI. TRADE	1,77,446	377,35	1,08,563	358,05	76,941	299,95	3,62,950	1035,34
1. Wholesale Trade	5,019	14,51	5,240	27,82	5,252	26,87	15,511	69,20
2. Retail Trade	1,72,427	362,84	1,03,323	330,23	71,689	273,08	3,47,439	966,14
VII. FINANCE	1,036	4,96	677	4,65	1,950	13,64	3,663	23,25
VIII. ALL OTHERS	1,62,083	278,54	1,16,901	306,33	2,09,944	811,93	4,88,928	1396,80
TOTAL BANK CREDIT	19,07,609	4270,36	10,94,736	3422,03	25,33,183	5867,86	55,35,528	13560,25
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	22,777	43,05	11,772	33,12	2,399	10,04	36,948	86,21
2. Other Small Scale Industries	16,733	48,57	23,133	81,03	36,763	146,26	76,629	275,87

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	2,07,214	354,26	10,94,951	1895,09	58,224	106,40	13,60,389	2355,75
1. Direct Finance	2,05,875	351,87	10,79,317	1872,02	55,968	103,45	13,41,160	2327,35
2. Indirect Finance	1,339	2,39	15,634	23,06	2,256	2,95	19,229	28,40
II. INDUSTRY	16,632	45,87	1,11,242	363,14	24,846	112,65	1,52,720	521,66
III. TRANSPORT OPERATORS	3,055	13,30	26,621	128,68	5,275	29,18	34,951	171,16
IV. PROFESSIONAL AND OTHER SERVICES	17,598	31,57	91,895	206,76	19,258	58,14	1,28,751	296,47
V. PERSONAL LOANS	77,809	260,06	6,36,293	2420,82	2,50,492	1000,03	9,64,594	3680,91
1. Loans for Purchase of Consumer Durables	4,357	7,82	30,594	65,61	17,006	53,23	51,957	126,66
2. Loans for Housing	11,169	112,66	1,02,000	986,28	34,556	335,90	1,47,725	1434,84
3. Rest of the Personal Loans	62,283	139,58	5,03,699	1368,93	1,98,930	610,90	7,64,912	2119,41
VI. TRADE	49,765	102,61	2,58,434	701,31	38,983	124,85	3,47,182	928,76
1. Wholesale Trade	2,816	5,16	8,558	31,38	2,082	11,89	13,456	48,42
2. Retail Trade	46,949	97,45	2,49,876	669,93	36,901	112,96	3,33,726	880,34
VII. FINANCE	206	1,17	2,596	9,65	248	1,88	3,050	12,69
VIII. ALL OTHERS	58,596	101,32	5,42,829	1055,30	1,21,183	348,33	7,22,608	1504,96
TOTAL BANK CREDIT	4,30,875	910,17	27,64,861	6780,73	5,18,509	1781,45	37,14,245	9472,35
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	7,274	12,18	39,192	93,22	2,795	7,65	49,261	113,05
2. Other Small Scale Industries	7,668	27,61	59,689	217,68	15,482	71,98	82,839	317,27

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 2003

SOUTHERN REGION
STATE: TAMILNADU

(Amount in Rupees Lakh)

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	14,94,477	2351,79	7,25,083	1317,33	1,71,998	349,34	23,91,558	4018,46
1. Direct Finance	14,61,415	2305,65	7,08,791	1282,65	1,55,663	322,89	23,25,869	3911,19
2. Indirect Finance	33,062	46,14	16,292	34,68	16,335	26,45	65,689	107,27
II. INDUSTRY	53,788	134,08	56,593	205,90	1,61,224	523,45	2,71,605	863,43
III. TRANSPORT OPERATORS	4,206	15,70	5,263	23,97	5,243	26,17	14,712	65,84
IV. PROFESSIONAL AND OTHER SERVICES	62,434	94,46	45,521	101,23	39,567	129,05	1,47,522	324,74
V. PERSONAL LOANS	3,78,285	901,78	4,90,978	1381,85	25,46,371	6310,00	34,15,634	8593,63
1. Loans for Purchase of Consumer Durables	24,158	44,35	32,244	68,32	59,855	156,39	1,16,257	269,06
2. Loans for Housing	41,296	232,91	58,219	346,26	86,931	658,40	1,86,446	1237,57
3. Rest of the Personal Loans	3,12,831	624,52	4,00,515	967,27	23,99,585	5495,20	31,12,931	7087,00
VI. TRADE	1,06,947	177,03	94,365	223,83	70,194	247,12	2,71,506	647,97
1. Wholesale Trade	7,238	14,40	4,209	16,03	8,695	35,08	20,142	65,50
2. Retail Trade	99,709	162,63	90,156	207,80	61,499	212,04	2,51,364	582,47
VII. FINANCE	1,536	6,82	1,623	4,99	4,630	11,80	7,789	23,61
VIII. ALL OTHERS	2,64,699	493,12	2,49,777	608,20	2,78,770	927,39	7,93,246	2028,71
TOTAL BANK CREDIT	23,66,372	4174,78	16,69,203	3867,30	32,77,997	8524,31	73,13,572	16566,39
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	13,873	24,66	10,768	29,65	7,255	19,57	31,896	73,88
2. Other Small Scale Industries	30,693	81,15	33,054	117,89	54,308	245,75	1,18,055	444,80

LAKSHADWEEP

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	408	67	—	—	—	—	408	67
1. Direct Finance	408	67	—	—	—	—	408	67
2. Indirect Finance	—	—	—	—	—	—	—	—
II. INDUSTRY	38	15	—	—	—	—	38	15
III. TRANSPORT OPERATORS	67	29	—	—	—	—	67	29
IV. PROFESSIONAL AND OTHER SERVICES	18	3	—	—	—	—	18	3
V. PERSONAL LOANS	1,043	2,67	—	—	—	—	1,043	2,67
1. Loans for Purchase of Consumer Durables	90	12	—	—	—	—	90	12
2. Loans for Housing	13	13	—	—	—	—	13	13
3. Rest of the Personal Loans	940	242	—	—	—	—	940	242
VI. TRADE	167	51	—	—	—	—	167	51
1. Wholesale Trade	1	(.)	—	—	—	—	1	(.)
2. Retail Trade	166	51	—	—	—	—	166	51
VII. FINANCE	—	—	—	—	—	—	—	—
VIII. ALL OTHERS	266	79	—	—	—	—	266	79
TOTAL BANK CREDIT	2,007	5,10	—	—	—	—	2,007	5,10
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	11	3	—	—	—	—	11	3
2. Other Small Scale Industries	27	11	—	—	—	—	27	11

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 2003

SOUTHERN REGION
PONDICHERRY

(Amount in Rupees Lakh)

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	14,775	22,46	4,149	7,60	5,751	15,97	24,675	46,03
1. Direct Finance	14,775	22,46	4,144	7,58	5,704	15,82	24,623	45,87
2. Indirect Finance	—	—	5	1	47	15	52	17
II. INDUSTRY	203	66	327	1,48	933	4,62	1,463	6,76
III. TRANSPORT OPERATORS	25	8	85	38	312	97	422	1,43
IV. PROFESSIONAL AND OTHER SERVICES	563	98	565	1,25	846	2,49	1,974	4,67
V. PERSONAL LOANS	9,701	18,02	7,848	26,54	18,284	68,88	35,833	113,44
1. Loans for Purchase of Consumer Durables	429	43	778	1,75	993	2,16	2,200	4,33
2. Loans for Housing	562	3,89	937	6,34	1,565	13,79	3,064	24,03
3. Rest of the Personal Loans	8,710	13,70	6,133	18,45	15,726	52,93	30,569	85,09
VI. TRADE	1,441	3,08	1,134	3,36	3,758	9,10	6,333	15,54
1. Wholesale Trade	6	2	10	8	90	34	106	44
2. Retail Trade	1,435	3,06	1,124	3,27	3,668	8,76	6,227	15,09
VII. FINANCE	7	1	3	1	38	33	48	35
VIII. ALL OTHERS	1,584	2,82	2,509	7,57	8,294	34,98	12,387	45,38
TOTAL BANK CREDIT	28,299	48,07	16,620	48,19	38,216	137,34	83,135	233,60
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	86	24	84	19	195	38	365	82
2. Other Small Scale Industries	86	26	210	99	627	3,27	923	4,52

TABLE NO. 5.9

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