

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 2004

**WESTERN REGION
DAMAN & DIU**

(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	32	14	179	36	–	–	211	50
1. Direct Finance	32	14	172	33	–	–	204	47
2. Indirect Finance	–	–	7	2	–	–	7	2
II. INDUSTRY	2	2	209	1,04	–	–	211	1,06
III. TRANSPORT OPERATORS	2	(..)	215	73	–	–	217	74
IV. PROFESSIONAL AND OTHER SERVICES	–	–	205	1,12	–	–	205	1,12
V. PERSONAL LOANS	120	38	3,154	10,38	–	–	3,274	10,76
1. Loans for Purchase of Consumer Durables	3	(..)	180	42	–	–	183	42
2. Loans for Housing	2	(..)	782	3,31	–	–	784	3,32
3. Rest of the Personal Loans	115	37	2,192	6,65	–	–	2,307	7,02
VI. TRADE	38	15	358	1,58	–	–	396	1,73
1. Wholesale Trade	–	–	23	20	–	–	23	20
2. Retail Trade	38	15	335	1,39	–	–	373	1,54
VII. FINANCE	–	–	2	3	–	–	2	3
VIII. ALL OTHERS	22	2	260	1,03	–	–	282	1,05
TOTAL BANK CREDIT	216	72	4,582	16,27	–	–	4,798	16,99
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	–	–	147	74	–	–	147	74
2. Other Small Scale Industries	2	2	32	21	–	–	34	23

(..) indicates negligible

**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	24,15,086	4100,39	10,36,319	1986,18	1,79,998	481,18	36,31,403	6567,75
1. Direct Finance	23,86,733	4048,94	10,24,844	1949,50	1,72,431	442,71	35,84,008	6441,14
2. Indirect Finance	28,353	51,45	11,475	36,68	7,567	38,47	47,395	126,61
II. INDUSTRY	47,798	87,47	30,646	109,89	25,823	116,00	1,04,267	313,36
III. TRANSPORT OPERATORS	12,507	42,73	10,815	38,57	12,881	59,39	36,203	140,69
IV. PROFESSIONAL AND OTHER SERVICES	64,625	110,58	42,955	103,66	34,522	125,38	1,42,102	339,62
V. PERSONAL LOANS	5,74,372	1402,45	6,02,321	1967,03	7,71,092	3427,12	19,47,785	6796,60
1. Loans for Purchase of Consumer Durables	52,306	119,30	41,263	90,44	70,022	201,38	1,63,591	411,12
2. Loans for Housing	24,097	200,77	49,959	421,71	91,442	775,00	1,65,498	1397,48
3. Rest of the Personal Loans	4,97,969	1082,38	5,11,099	1454,88	6,09,628	2450,74	16,18,696	4988,00
VI. TRADE	1,92,999	288,31	1,17,164	291,30	77,608	271,11	3,87,771	850,72
1. Wholesale Trade	5,029	10,76	8,808	28,26	3,819	25,03	17,656	64,06
2. Retail Trade	1,87,970	277,55	1,08,356	263,04	73,789	246,08	3,70,115	786,66
VII. FINANCE	7,293	13,81	2,086	5,22	2,708	11,04	12,087	30,08
VIII. ALL OTHERS	4,78,636	836,89	3,88,270	951,86	3,15,793	1176,11	11,82,699	2964,86
TOTAL BANK CREDIT	37,93,316	6882,63	22,30,576	5453,71	14,20,425	5667,34	74,44,317	18003,68
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	31,317	46,93	13,831	37,21	4,590	12,17	49,738	96,31
2. Other Small Scale Industries	8,792	21,24	6,843	30,23	10,605	59,22	26,240	110,69

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 2004

SOUTHERN REGION
STATE : KARNATAKA

(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	11,27,885	2788,41	4,47,210	1495,04	76,902	301,48	16,51,997	4584,93
1. Direct Finance	11,12,544	2750,30	4,41,981	1472,85	72,937	285,73	16,27,462	4508,88
2. Indirect Finance	15,341	38,11	5,229	22,20	3,965	15,75	24,535	76,05
II. INDUSTRY	35,277	98,55	30,597	116,01	29,365	144,85	95,239	359,41
III. TRANSPORT OPERATORS	11,507	55,42	9,193	49,39	16,675	86,07	37,375	190,87
IV. PROFESSIONAL AND OTHER SERVICES	64,875	137,58	39,854	126,34	40,172	171,31	1,44,901	435,23
V. PERSONAL LOANS	3,63,518	1084,83	3,84,876	1407,04	20,51,510	4409,69	27,99,904	6901,56
1. Loans for Purchase of Consumer Durables	22,604	49,58	27,093	66,05	59,803	204,03	1,09,500	319,66
2. Loans for Housing	25,231	225,87	37,808	365,02	83,879	760,25	1,46,918	1351,13
3. Rest of the Personal Loans	3,15,683	809,38	3,19,975	975,97	19,07,828	3445,42	25,43,486	5230,77
VI. TRADE	1,79,108	414,72	1,09,507	366,72	70,093	296,87	3,58,708	1078,31
1. Wholesale Trade	4,789	13,53	5,092	23,18	3,699	24,57	13,580	61,29
2. Retail Trade	1,74,319	401,19	1,04,415	343,54	66,394	272,30	3,45,128	1017,03
VII. FINANCE	1,404	3,74	456	1,90	996	4,57	2,856	10,21
VIII. ALL OTHERS	1,71,125	305,74	1,19,410	324,02	2,05,958	899,02	4,96,493	1528,78
TOTAL BANK CREDIT	19,54,699	4888,99	11,41,103	3886,45	24,91,671	6313,86	55,87,473	15089,30
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	20,182	43,77	11,316	34,68	2,827	10,40	34,325	88,85
2. Other Small Scale Industries	9,976	36,36	14,701	59,90	15,334	92,63	40,011	188,89

STATE : KERALA

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	2,30,953	393,21	12,43,983	2229,49	81,989	150,65	15,56,925	2773,34
1. Direct Finance	2,29,171	390,64	12,31,171	2204,00	78,715	144,66	15,39,057	2739,30
2. Indirect Finance	1,782	2,56	12,812	25,50	3,274	5,98	17,868	34,04
II. INDUSTRY	13,890	43,69	1,09,328	369,19	23,440	77,85	1,46,658	490,72
III. TRANSPORT OPERATORS	2,506	11,90	20,911	98,90	3,053	13,88	26,470	124,69
IV. PROFESSIONAL AND OTHER SERVICES	14,113	31,39	78,824	190,45	17,627	75,55	1,10,564	297,39
V. PERSONAL LOANS	92,172	318,77	7,73,630	3038,52	2,88,567	1289,52	11,54,369	4646,81
1. Loans for Purchase of Consumer Durables	4,092	9,27	32,674	90,93	15,442	49,36	52,208	149,56
2. Loans for Housing	13,785	132,18	1,21,926	1168,19	41,840	403,44	1,77,551	1703,81
3. Rest of the Personal Loans	74,295	177,31	6,19,030	1779,40	2,31,285	836,72	9,24,610	2793,43
VI. TRADE	36,917	90,76	2,16,402	644,32	33,062	110,09	2,86,381	845,17
1. Wholesale Trade	496	1,29	7,916	24,21	3,228	10,85	11,640	36,34
2. Retail Trade	36,421	89,47	2,08,486	620,12	29,834	99,24	2,74,741	808,83
VII. FINANCE	613	1,85	2,014	7,28	341	1,60	2,968	10,73
VIII. ALL OTHERS	41,007	86,84	3,92,447	913,72	1,07,994	397,21	5,41,448	1397,78
TOTAL BANK CREDIT	4,32,171	978,39	28,37,539	7491,88	5,56,073	2116,35	38,25,783	10586,63
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	7,480	18,68	46,465	118,96	3,693	10,17	57,638	147,81
2. Other Small Scale Industries	3,771	15,59	31,233	124,47	9,202	35,53	44,206	175,59

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 2004

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	16,25,592	2664,02	9,37,021	1770,44	2,02,250	444,96	27,64,863	4879,43
1. Direct Finance	15,74,624	2580,60	9,09,391	1714,54	1,87,278	412,88	26,71,293	4708,02
2. Indirect Finance	50,968	83,43	27,630	55,90	14,972	32,08	93,570	171,41
II. INDUSTRY	41,946	101,14	43,412	153,00	86,698	507,67	1,72,056	761,80
III. TRANSPORT OPERATORS	4,285	16,93	5,617	23,14	7,582	46,31	17,484	86,38
IV. PROFESSIONAL AND OTHER SERVICES	66,569	111,29	49,705	124,12	44,655	148,58	1,60,929	383,98
V. PERSONAL LOANS	4,18,114	1111,88	5,69,406	1791,78	63,71,890	7036,45	73,59,410	9940,11
1. Loans for Purchase of Consumer Durables	28,278	58,33	30,546	78,05	1,16,308	276,06	1,75,132	412,44
2. Loans for Housing	32,691	258,83	45,095	386,46	86,450	746,84	1,64,236	1392,14
3. Rest of the Personal Loans	3,57,145	794,72	4,93,765	1327,27	61,69,132	6013,54	70,20,042	8135,53
VI. TRADE	1,06,040	194,89	98,600	247,36	68,257	251,69	2,72,897	693,94
1. Wholesale Trade	7,089	12,79	6,054	17,16	10,313	37,57	23,456	67,53
2. Retail Trade	98,951	182,10	92,546	230,19	57,944	214,12	2,49,441	626,41
VII. FINANCE	3,037	7,52	1,848	5,93	1,790	7,78	6,675	21,24
VIII. ALL OTHERS	2,31,926	424,32	1,93,270	508,79	2,55,752	1013,79	6,80,948	1946,90
TOTAL BANK CREDIT	24,97,509	4632,00	18,98,879	4624,55	70,38,874	9457,23	114,35,262	18713,78
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	11,790	26,52	16,685	49,34	9,140	24,70	37,615	100,56
2. Other Small Scale Industries	17,537	45,94	12,190	52,15	27,717	128,96	57,444	227,06

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	463	72	-	-	-	-	463	72
1. Direct Finance	437	69	-	-	-	-	437	69
2. Indirect Finance	26	3	-	-	-	-	26	3
II. INDUSTRY	65	31	-	-	-	-	65	31
III. TRANSPORT OPERATORS	66	25	-	-	-	-	66	25
IV. PROFESSIONAL AND OTHER SERVICES	38	8	-	-	-	-	38	8
V. PERSONAL LOANS	1,293	3,93	-	-	-	-	1,293	3,93
1. Loans for Purchase of Consumer Durables	10	(..)	-	-	-	-	10	(..)
2. Loans for Housing	17	19	-	-	-	-	17	19
3. Rest of the Personal Loans	1,266	3,74	-	-	-	-	1,266	3,74
VI. TRADE	240	1,00	-	-	-	-	240	1,00
1. Wholesale Trade	1	(..)	-	-	-	-	1	(..)
2. Retail Trade	239	1,00	-	-	-	-	239	1,00
VII. FINANCE	-	-	-	-	-	-	-	-
VIII. ALL OTHERS	279	48	-	-	-	-	279	48
TOTAL BANK CREDIT	2,444	6,78	-	-	-	-	2,444	6,78
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	30	18	-	-	-	-	30	18
2. Other Small Scale Industries	35	13	-	-	-	-	35	13

(..) indicates negligible

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 2004

**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	15,843	24,08	5,408	11,37	5,927	18,53	27,178	53,99
1. Direct Finance	15,842	24,08	5,373	11,31	5,784	18,22	26,999	53,62
2. Indirect Finance	1	(..)	35	6	143	31	179	37
II. INDUSTRY	172	70	284	1,08	1,116	5,30	1,572	7,07
III. TRANSPORT OPERATORS	24	11	73	49	294	1,19	391	1,79
IV. PROFESSIONAL AND OTHER SERVICES	659	1,22	669	1,67	1,182	4,26	2,510	7,14
V. PERSONAL LOANS	10,440	21,08	9,659	35,43	22,715	92,30	42,814	148,81
1. Loans for Purchase of Consumer Durables	302	54	186	76	1,208	3,03	1,696	4,33
2. Loans for Housing	546	4,41	1,056	8,58	1,456	15,73	3,058	28,72
3. Rest of the Personal Loans	9,592	16,14	8,417	26,08	20,051	73,54	38,060	115,76
VI. TRADE	1,567	3,48	1,157	3,24	3,818	10,49	6,542	17,21
1. Wholesale Trade	13	3	3	3	48	61	64	67
2. Retail Trade	1,554	3,45	1,154	3,21	3,770	9,88	6,478	16,54
VII. FINANCE	30	5	6	5	8	4	44	14
VIII. ALL OTHERS	1,396	3,10	3,256	6,97	7,556	32,54	12,208	42,61
TOTAL BANK CREDIT	30,131	53,83	20,512	60,29	42,616	164,65	93,259	278,77
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	49	14	130	41	201	46	380	1,01
2. Other Small Scale Industries	43	19	65	21	499	2,01	607	2,41

(..) indicates negligible