Table No. 5.8 - State and Population Group-Wise Classification of Small Borrowal Accounts of Scheduled Commercial Banks According to Occupation
March 1996 (Part 8 of 8)

SOUTHERN REGION
STATE : KERALA

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/ METROPOLITAN		ALL-INDIA	
	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	**1,64,673**	**112,58**	**9,26,121**	**651,06**	**62,138**	**52,54**	**11,52,932**	**816,17**
1. Direct Finance	1,63,036	111,74	9,20,248	646,10	59,675	49,32	11,42,959	807,15
2. Indirect Finance	1,637	85	5,873	4,96	2,463	3,22	9,973	9,02
II. INDUSTRY	**18,031**	**12,66**	**1,04,789**	**92,86**	**18,464**	**18,89**	**1,41,284**	**124,41**
1. Food Manufacturing & Processing	235	15	2,360	2,34	462	54	3,057	3,02
2. Other Industries	17,796	12,51	1,02,429	90,53	18,002	18,35	1,38,227	121,39
III. TRANSPORT OPERATORS	**1,564**	**2,51**	**10,878**	**17,45**	**4,122**	**6,36**	**16,564**	**26,31**
IV. PROFESSIONAL AND OTHER SERVICES	**19,386**	**11,37**	**1,18,625**	**69,20**	**23,990**	**17,00**	**1,62,001**	**97,56**
V. PERSONAL LOANS	**65,724**	**48,14**	**4,16,936**	**355,13**	**1,35,547**	**140,36**	**6,18,207**	**543,63**
1. Loans for Purchase of Consumer Durables	7,801	7,12	49,016	54,23	19,529	22,30	76,346	83,65
2. Loans for Housing	1,172	1,54	10,712	17,65	9,022	10,58	20,906	29,77
3. Rest of the Personal Loans	56,751	39,48	3,57,208	283,25	1,06,996	107,47	5,20,955	430,21
VI. TRADE	**50,073**	**32,14**	**2,93,589**	**198,56**	**47,373**	**36,85**	**3,91,035**	**267,55**
1. Wholesale Trade	142	31	3,364	3,12	618	85	4,124	4,27
2. Retail Trade	49,931	31,83	2,90,225	195,45	46,755	36,00	3,86,911	263,28
VII. ALL OTHERS	**52,875**	**36,62**	**4,02,381**	**316,11**	**1,28,253**	**157,94**	**5,83,509**	**510,67**
TOTAL BANK CREDIT	**3,72,326**	**256,01**	**22,73,319**	**1700,37**	**4,19,887**	**429,92**	**30,65,532**	**2386,31**
OF WHICH: 1. Artisans & Village Industries	9,815	5,21	45,785	28,10	4,771	2,96	60,371	36,27
2. Other Small Scale Industries	7,346	6,75	54,747	59,53	12,907	15,16	75,000	81,43

STATE :TAMIL NADU

OCCUPATION	RURAL		SEMI-URBAN		URBAN/ METROPOLITAN		ALL-INDIA	
	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	**16,16,898**	**1194,35**	**10,27,544**	**835,87**	**2,93,384**	**290,86**	**29,37,826**	**2321,08**
1. Direct Finance	15,96,079	1179,43	10,08,084	817,67	2,89,450	286,46	28,93,613	2283,56
2. Indirect Finance	20,819	14,92	19,460	18,20	3,934	4,40	44,213	37,52
II. INDUSTRY	**47,442**	**34,29**	**66,920**	**80,38**	**54,348**	**106,47**	**1,68,710**	**221,14**

1. Food Manufacturing & Processing	515	49	853	79	735	76	2,103	2,04
2. Other Industries	46,927	33,81	66,067	79,59	53,613	105,71	1,66,607	219,11
III. TRANSPORT OPERATORS	**11,790**	**9,12**	**11,671**	**17,73**	**8,386**	**8,35**	**31,847**	**35,20**
IV. PROFESSIONAL AND OTHER SERVICES	**75,895**	**37,74**	**59,613**	**32,31**	**56,018**	**38,39**	**1,91,526**	**108,43**
V. PERSONAL LOANS	**1,68,748**	**136,27**	**2,34,540**	**222,96**	**6,69,206**	**569,29**	**10,72,494**	**928,52**
1. Loans for Purchase of Consumer Durables	18,533	14,31	29,306	24,36	1,05,927	64,26	1,53,766	102,93
2. Loans for Housing	4,229	7,34	6,151	13,02	11,233	25,23	21,613	45,59
3. Rest of the Personal Loans	1,45,986	114,62	1,99,083	185,58	5,52,046	479,80	8,97,115	780,00
VI. TRADE	**1,57,527**	**80,42**	**1,59,674**	**95,12**	**1,04,062**	**74,67**	**4,21,263**	**250,21**
1. Wholesale Trade	4,738	4,26	3,909	4,46	4,391	8,92	13,038	17,64
2. Retail Trade	1,52,789	76,16	1,55,765	90,66	99,671	65,75	4,08,225	232,56
VII. ALL OTHERS	**2,86,625**	**178,12**	**2,30,123**	**201,41**	**2,56,497**	**304,42**	**7,73,245**	**683,95**
TOTAL BANK CREDIT	**23,64,925**	**1670,32**	**17,90,085**	**1485,77**	**14,41,901**	**1392,44**	**55,96,911**	**4548,53**
OF WHICH: 1. Artisans & Village Industries	18,563	9,24	20,259	11,64	7,048	3,83	45,870	24,71
2. Other Small Scale Industries	26,058	23,32	42,534	63,29	36,846	72,26	1,05,438	158,87

LAKSHADWEEP (Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/ METROPOLITAN		ALL-INDIA	
	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	**618**	**45**	**-**	**-**	**-**	**-**	**618**	**45**
1. Direct Finance	618	45	-	-	-	-	618	45
2. Indirect Finance	-	-	-	-	-	-	-	-
II. INDUSTRY	**35**	**4**	**-**	**-**	**-**	**-**	**35**	**4**
1. Food Manufacturing & Processing	2	-	-	-	-	-	2	-
2. Other Industries	33	4	-	-	-	-	33	4
III. TRANSPORT OPERATORS	**20**	**3**	**-**	**-**	**-**	**-**	**20**	**3**
IV. PROFESSIONAL AND OTHER SERVICES	**196**	**11**	**-**	**-**	**-**	**-**	**196**	**11**
V. PERSONAL LOANS	**478**	**30**	**-**	**-**	**-**	**-**	**478**	**30**
1. Loans for Purchase of Consumer Durables	4	-	-	-	-	-	4	-
2. Loans for Housing	8	1	-	-	-	-	8	1
3. Rest of the Personal Loans	466	29	-	-	-	-	466	29
VI. TRADE	**136**	**12**	**-**	**-**	**-**	**-**	**136**	**12**
1. Wholesale Trade	-	-	-	-	-	-	-	-
2. Retail Trade	136	12	-	-	-	-	136	12
VII. ALL OTHERS	**86**	**5**	**-**	**-**	**-**	**-**	**86**	**5**
TOTAL BANK CREDIT	**1,569**	**1,09**	**-**	**-**	**-**	**-**	**1,569**	**1,09**
OF WHICH: 1. Artisans & Village Industries	-	-	-	-	-	-	-	-
2. Other Small Scale Industries	35	4	-	-	-	-	35	4

PONDICHERRY

OCCUPATION	RURAL		SEMI-URBAN		URBAN/ METROPOLITAN		ALL-INDIA	
	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	**26,065**	**17,49**	**9,278**	**8,98**	**8,247**	**8,31**	**43,590**	**34,78**
1. Direct Finance	26,029	17,48	9,277	8,98	8,247	8,31	43,553	34,77
2. Indirect Finance	36	1	1	-	-	-	37	1
II. INDUSTRY	**234**	**32**	**494**	**72**	**603**	**91**	**1,331**	**1,95**
1. Food Manufacturing & Processing	2	1	1	-	69	14	72	15
2. Other Industries	232	32	493	72	534	77	1,259	1,81
III. TRANSPORT OPERATORS	**27**	**4**	**141**	**10**	**331**	**36**	**499**	**51**
IV. PROFESSIONAL AND OTHER SERVICES	**704**	**26**	**1,860**	**75**	**1,331**	**1,20**	**3,895**	**2,21**
V. PERSONAL LOANS	**1,371**	**1,45**	**3,008**	**3,33**	**7,660**	**9,48**	**12,039**	**14,26**
1. Loans for Purchase of Consumer Durables	247	16	605	42	1,289	1,13	2,141	1,72
2. Loans for Housing	41	9	201	59	172	53	414	1,22
3. Rest of the Personal Loans	1,083	1,19	2,202	2,31	6,199	7,82	9,484	11,32
VI. TRADE	**1,327**	**60**	**2,499**	**1,40**	**3,991**	**2,28**	**7,817**	**4,28**
1. Wholesale Trade	13	2	13	1	2	-	28	3
2. Retail Trade	1,314	58	2,486	1,39	3,989	2,28	7,789	4,25
VII. ALL OTHERS	**1,842**	**1,15**	**1,102**	**1,89**	**8,729**	**9,79**	**11,673**	**12,83**
TOTAL BANK CREDIT	**31,570**	**21,31**	**18,382**	**17,17**	**30,892**	**32,34**	**80,844**	**70,82**
OF WHICH: 1. Artisans & Village Industries	24	3	100	5	101	7	225	15
2. Other Small Scale Industries	203	28	290	54	488	83	981	1,66