

**Table No. 5.9 - District-Wise Classification of Outstanding Credit of
Scheduled Commercial Banks According to Occupation
March 1996 (Part 23 of 26)**

SOUTHERN REGION

STATE: ANDHRA PRADESH

(Amount in Rupees Thousand)

OCCUPATION	MEDAK		NALGONDA		NELLORE		NIZAMABAD	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	25	26	27	28	29	30	31	32
I. AGRICULTURE	1,84,617	164,17,54	1,36,193	132,55,02	1,55,874	227,08,72	1,35,510	132,22,85
1. Direct Finance	1,80,076	141,22,15	1,31,135	108,02,64	1,53,787	219,36,55	1,33,800	120,69,39
2. Indirect Finance	4,541	22,95,39	5,058	24,52,38	2,087	7,72,17	1,710	11,53,46
II. INDUSTRY	10,960	180,11,06	15,296	67,94,58	8,822	66,74,94	4,157	31,55,89
1. Mining & Quarrying	43	2,53,70	23	38,29	56	5,35,54	15	2,24,91
2. Manufacturing & Processing	10,906	177,11,30	15,258	67,33,40	8,699	52,69,01	4,113	27,73,57
3. Electricity, Gas & Water	3	4,43	6	7,59	15	2,52,19	19	1,43,90
4. Construction	8	41,63	9	15,30	52	6,18,20	10	13,51
III. TRANSPORT OPERATORS	1,898	3,27,37	2,960	5,06,14	3,995	6,34,62	1,679	3,87,38
IV. PROFESSIONAL AND OTHER SERVICES	5,815	16,54,12	11,125	12,87,10	9,538	16,14,43	7,932	11,17,77
V. PERSONAL LOANS	24,080	35,56,71	21,933	39,39,25	40,934	73,76,12	22,892	45,17,13
1. Loans for Purchase of Consumer Durables	2,393	3,40,17	1,272	1,44,83	2,266	2,93,91	1,189	1,65,35
2. Loans for Housing	1,029	5,10,69	1,356	5,19,50	2,049	16,60,63	965	7,54,93
3. Rest of the Personal Loans	20,658	27,05,85	19,305	32,74,92	36,619	54,21,58	20,738	35,96,85
VI. TRADE	25,175	22,52,04	34,255	24,76,05	25,251	36,24,16	17,133	32,97,34
1. Wholesale Trade	1,162	4,80,52	608	2,16,46	1,172	5,54,88	1,133	11,05,51
2. Retail Trade	24,013	17,71,52	33,647	22,59,59	24,079	30,69,28	16,000	21,91,83
VII. FINANCE	48	74,30	25	28,13	73	11,43,98	14	12,43
VIII. ALL OTHERS	17,479	28,65,15	19,653	21,53,41	56,275	56,57,24	23,085	25,20,90
TOTAL BANK CREDIT	2,70,072	451,58,29	2,41,440	304,39,68	3,00,762	494,34,21	2,12,402	282,31,69
OF WHICH: 1. Artisans & Village Industries	6,466	3,37,62	9,237	4,13,79	3,293	2,84,48	1,140	1,32,11
2. Other Small Scale Industries	3,904	48,83,08	4,798	24,06,96	4,882	34,29,03	2,527	15,02,78

OCCUPATION	PRAKASAM		RANGA REDDY		SRIKAKULAM		VISAKHAPATNAM	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	33	34	35	36	37	38	39	40
I. AGRICULTURE	2,24,394	221,30,31	57,406	103,49,54	1,25,126	60,37,32	1,31,534	115,97,90
1. Direct Finance	2,20,158	208,10,21	54,445	81,79,02	1,23,619	56,10,11	1,28,459	106,09,72
2. Indirect Finance	4,236	13,20,10	2,961	21,70,52	1,507	4,27,21	3,075	9,88,18
II. INDUSTRY	14,113	54,29,01	8,272	533,43,34	5,792	83,26,59	7,951	993,94,89
1. Mining & Quarrying	12	29,79	59	1,39,52	12	3,81,67	145	12,09,90
2. Manufacturing & Processing	14,091	53,86,94	8,153	522,61,21	5,779	79,44,55	7,487	958,76,71
3. Electricity, Gas & Water	2	71	35	8,38,86	-	-	10	29,40
4. Construction	8	11,57	25	1,03,75	1	37	309	22,78,88
III. TRANSPORT OPERATORS	2,686	4,93,45	2,020	4,92,38	2,381	3,46,96	7,089	27,42,44
IV. PROFESSIONAL AND OTHER SERVICES	8,954	5,87,83	7,333	20,31,25	8,375	5,31,59	11,443	31,34,01
V. PERSONAL LOANS	38,265	64,87,94	38,095	76,97,30	25,731	34,98,32	72,696	160,80,11
1. Loans for Purchase of Consumer Durables	1,227	1,28,52	2,215	3,12,27	586	37,53	6,794	9,16,11
2. Loans for Housing	2,170	16,24,67	4,535	27,45,60	1,391	12,27,43	6,116	53,98,52
3. Rest of the Personal Loans	34,868	47,34,75	31,345	46,39,43	23,754	22,33,36	59,786	97,65,48
VI. TRADE	22,997	52,14,09	29,949	29,57,50	34,907	23,97,32	43,335	116,72,46
1. Wholesale Trade	960	28,41,20	1,012	6,45,24	197	11,01,25	1,528	67,17,62
2. Retail Trade	22,037	23,72,89	28,937	23,12,26	34,710	12,96,07	41,807	49,54,84
VII. FINANCE	25	21,82	27	2,50,92	8	9,93,45	59	3,68,64

VIII. ALL OTHERS	51,458	37,27,91	14,784	65,32,93	21,838	11,44,48	25,429	152,57,83
TOTAL BANK CREDIT	3,62,892	440,92,36	1,57,886	836,55,16	2,24,158	232,76,03	2,99,536	1602,48,28
OF WHICH: 1. Artisans & Village Industries	8,585	5,26,89	1,857	1,90,16	2,710	1,23,17	2,397	6,82,57
2. Other Small Scale Industries	4,460	26,24,73	5,506	194,33,60	1,824	15,72,78	4,015	82,65,25

OCCUPATION	VIZIANAGARAM		WARANGAL		WEST GODAVARI	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	41	42	43	44	45	46
I. AGRICULTURE	1,22,282	55,12,71	1,59,500	134,79,06	2,17,967	315,41,82
1. Direct Finance	1,20,334	52,65,43	1,57,176	106,90,91	2,16,369	306,58,70
2. Indirect Finance	1,948	2,47,28	2,324	27,88,15	1,598	8,83,12
II. INDUSTRY	8,746	44,68,72	9,074	63,33,00	6,135	172,27,42
1. Mining & Quarrying	15	17,20	20	56,32	29	29,18
2. Manufacturing & Processing	8,658	42,90,17	8,993	57,48,52	6,064	169,89,97
3. Electricity, Gas & Water	2	50,26	19	2,06,94	18	1,05,07
4. Construction	71	1,11,09	42	3,21,22	24	1,03,20
III. TRANSPORT OPERATORS	2,694	4,81,00	3,417	7,60,04	3,054	6,28,48
IV. PROFESSIONAL AND OTHER SERVICES	10,360	5,00,01	7,794	13,96,62	12,331	17,00,32
V. PERSONAL LOANS	34,821	45,07,96	29,864	69,49,33	47,791	105,23,67
1. Loans for Purchase of Consumer Durables	1,904	1,65,34	2,115	3,06,96	1,608	1,50,48
2. Loans for Housing	2,320	16,87,55	1,323	14,80,38	3,271	26,39,82
3. Rest of the Personal Loans	30,597	26,55,07	26,426	51,61,99	42,912	77,33,37
VI. TRADE	34,511	22,38,84	30,867	43,04,67	31,195	51,62,93
1. Wholesale Trade	815	3,46,08	2,734	9,53,08	1,566	14,32,51
2. Retail Trade	33,696	18,92,76	28,133	33,51,59	29,629	37,30,42
VII. FINANCE	12	11,91	61	3,82,77	123	4,85,39
VIII. ALL OTHERS	15,562	11,31,39	19,843	27,94,46	44,827	49,68,17
TOTAL BANK CREDIT	2,28,988	188,52,54	2,60,420	363,99,95	3,63,423	722,38,20
OF WHICH: 1. Artisans & Village Industries	4,222	1,71,97	4,423	3,25,76	1,872	3,99,63
2. Other Small Scale Industries	3,998	8,94,71	3,831	29,36,35	3,297	58,44,22

SOUTHERN REGION
STATE : KARNATAKA

(Amount in Rupees Thousand)

OCCUPATION	BANGALORE RURAL		BANGALORE URBAN		BELGAUM		BELLARY	
	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	1,00,705	109,21,34	46,370	302,39,09	1,45,729	255,52,72	86,739	152,03,04
1. Direct Finance	1,00,304	92,07,09	44,351	141,14,31	1,42,757	245,19,49	84,088	115,58,57
2. Indirect Finance	401	17,14,25	2,019	161,24,78	2,972	10,33,23	2,651	36,44,47
II. INDUSTRY	6,805	62,19,79	40,418	5586,49,16	13,504	167,12,69	10,913	129,62,83
1. Mining & Quarrying	18	28,77	436	143,63,90	72	3,03,32	103	24,64,50
2. Manufacturing & Processing	6,758	60,91,50	38,643	5277,56,81	13,289	161,10,06	10,759	100,87,12
3. Electricity, Gas & Water	8	14,48	151	68,95,02	20	49,46	5	2,93,69
4. Construction	21	85,04	1,188	96,33,43	123	2,49,85	46	1,17,52
III. TRANSPORT OPERATORS	1,485	7,99,91	8,795	79,47,74	2,646	20,99,25	2,054	7,99,52
IV. PROFESSIONAL AND OTHER SERVICES	5,256	6,18,97	33,396	384,08,38	16,427	38,99,63	11,845	12,22,72
V. PERSONAL LOANS	17,249	24,68,14	2,25,987	760,14,91	66,230	99,01,76	32,007	47,27,58
1. Loans for Purchase of Consumer								

	Durables	378	44,48	40,149	59,98,35	3,921	5,18,87	1,766	1,90,01
	2. Loans for Housing	704	4,87,45	18,304	179,11,18	3,412	25,57,53	1,477	13,30,06
	3. Rest of the Personal Loans	16,167	19,36,21	1,67,534	521,05,38	58,897	68,25,36	28,764	32,07,51
VI.	TRADE	15,560	22,11,68	60,042	598,33,24	25,225	58,14,53	25,894	45,04,62
	1. Wholesale Trade	186	8,07,11	5,301	368,77,81	1,552	17,74,84	1,286	11,93,50
	2. Retail Trade	15,374	14,04,57	54,741	229,55,43	23,673	40,39,69	24,608	33,11,12
VII.	FINANCE	6	4,12	906	489,58,20	40	66,37	20	19,49,13
VIII.	ALL OTHERS	8,864	9,98,68	1,20,364	820,70,14	40,569	39,17,19	26,664	38,94,92
TOTAL BANK CREDIT		1,55,930	242,42,63	5,36,278	9021,20,86	3,10,370	679,64,14	1,96,136	452,64,36
OF WHICH: 1. Artisans & Village Industries		2,351	1,88,73	2,765	11,99,98	5,608	4,91,46	4,967	3,85,01
2. Other Small Scale Industries		2,924	32,30,01	23,146	984,10,66	6,205	45,11,12	5,040	19,14,60

OCCUPATION		BIDAR		BIJAPUR		CHIKMAGALUR		CHITRADURGA	
		No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
		Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
		9	10	11	12	13	14	15	16
I.	AGRICULTURE	48,910	51,26,58	1,22,739	205,38,11	60,242	203,37,02	92,198	126,93,89
	1. Direct Finance	48,204	48,17,95	1,21,188	200,52,58	60,142	199,04,48	89,231	120,13,62
	2. Indirect Finance	706	3,08,63	1,551	4,85,53	100	4,32,54	2,967	6,80,27
II.	INDUSTRY	3,921	21,30,15	15,163	47,94,77	4,557	39,89,95	7,218	105,67,10
	1. Mining & Quarrying	4	2,16	20	26,68	5	75,73	19	6,92
	2. Manufacturing & Processing	3,908	21,18,61	15,119	42,50,95	4,535	38,61,75	7,127	104,81,24
	3. Electricity, Gas & Water	5	2,62	2	88	1	30,60	4	15,85
	4. Construction	4	6,76	22	5,16,26	16	21,87	68	63,09
III.	TRANSPORT OPERATORS	1,698	5,27,03	1,766	9,66,53	1,394	11,69,34	2,295	10,44,02
IV.	PROFESSIONAL AND OTHER SERVICES	4,811	5,03,22	11,760	12,50,59	6,531	18,18,92	12,442	15,64,56
V.	PERSONAL LOANS	15,584	22,01,62	36,839	57,12,86	20,688	46,00,25	30,204	48,99,70
	1. Loans for Purchase of Consumer Durables	913	1,31,72	2,209	2,40,35	1,393	2,28,58	2,405	3,01,53
	2. Loans for Housing	605	4,49,44	1,764	13,88,34	1,058	8,88,18	1,746	14,35,71
	3. Rest of the Personal Loans	14,066	16,20,46	32,866	40,84,17	18,237	34,83,49	26,053	31,62,46
VI.	TRADE	12,074	15,28,51	26,619	35,55,58	16,553	45,23,40	28,440	44,73,47
	1. Wholesale Trade	188	1,17,40	818	5,88,02	421	18,12,02	859	13,80,06
	2. Retail Trade	11,886	14,11,11	25,801	29,67,56	16,132	27,11,38	27,581	30,93,41
VII.	FINANCE	5	7,26	13	79,04	48	6,44,01	46	5,28,54
VIII.	ALL OTHERS	5,299	4,29,49	27,649	20,01,77	10,564	8,70,30	20,640	19,23,28
TOTAL BANK CREDIT		92,302	124,53,86	2,42,548	388,99,25	1,20,577	379,53,19	1,93,483	376,94,56
OF WHICH: 1. Artisans & Village Industries		2,157	1,30,47	10,202	4,99,54	2,662	1,67,07	2,483	1,41,76
2. Other Small Scale Industries		1,315	7,44,79	3,998	9,81,93	1,436	6,90,55	3,945	35,60,95