

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
<b>I. AGRICULTURE</b>	<b>31,78,115</b>	<b>5967,99</b>	<b>14,20,888</b>	<b>2947,93</b>	<b>2,59,324</b>	<b>780,80</b>	<b>48,58,327</b>	<b>9696,72</b>
1. Direct Finance	31,35,317	5880,93	14,03,414	2898,03	2,52,831	745,35	47,91,562	9524,31
2. Indirect Finance	42,798	87,06	17,474	49,90	6,493	35,45	66,765	172,41
<b>II. INDUSTRY</b>	<b>56,680</b>	<b>115,10</b>	<b>35,547</b>	<b>123,91</b>	<b>29,609</b>	<b>135,27</b>	<b>1,21,836</b>	<b>374,28</b>
<b>III. TRANSPORT OPERATORS</b>	<b>14,069</b>	<b>52,93</b>	<b>8,376</b>	<b>35,96</b>	<b>11,359</b>	<b>52,27</b>	<b>33,804</b>	<b>141,16</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>64,477</b>	<b>119,18</b>	<b>36,936</b>	<b>80,23</b>	<b>30,574</b>	<b>121,77</b>	<b>1,31,987</b>	<b>321,18</b>
<b>V. PERSONAL LOANS</b>	<b>5,91,686</b>	<b>1673,23</b>	<b>6,59,554</b>	<b>2489,64</b>	<b>8,75,655</b>	<b>4181,03</b>	<b>21,26,895</b>	<b>8343,90</b>
1. Loans for Purchase of Consumer Durables	41,097	113,34	31,754	96,37	76,279	334,94	1,49,130	544,64
2. Loans for Housing	32,648	251,66	57,045	496,26	91,893	794,58	1,81,586	1542,50
3. Rest of the Personal Loans	5,17,941	1308,23	5,70,755	1897,01	7,07,483	3051,52	17,96,179	6256,77
<b>VI. TRADE</b>	<b>2,16,960</b>	<b>369,66</b>	<b>1,39,959</b>	<b>377,18</b>	<b>82,746</b>	<b>290,12</b>	<b>4,39,665</b>	<b>1036,96</b>
1. Wholesale Trade	6,304	13,76	8,544	26,47	5,327	32,95	20,175	73,18
2. Retail Trade	2,10,656	355,90	1,31,415	350,70	77,419	257,17	4,19,490	963,77
<b>VII. FINANCE</b>	<b>9,042</b>	<b>20,06</b>	<b>3,309</b>	<b>8,62</b>	<b>2,447</b>	<b>12,33</b>	<b>14,798</b>	<b>41,02</b>
<b>VIII. ALL OTHERS</b>	<b>4,90,488</b>	<b>953,41</b>	<b>4,13,522</b>	<b>1038,40</b>	<b>3,15,201</b>	<b>1224,05</b>	<b>12,19,211</b>	<b>3215,86</b>
<b>TOTAL BANK CREDIT</b>	<b>46,21,517</b>	<b>9271,55</b>	<b>27,18,091</b>	<b>7101,87</b>	<b>16,06,915</b>	<b>6797,65</b>	<b>89,46,523</b>	<b>23171,08</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	31,143	50,67	14,719	42,42	4,307	12,60	50,169	105,69
2. Other Small Scale Industries	17,895	44,88	13,843	53,67	12,244	66,96	43,982	165,51

(.) 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 2005**

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
<b>I. AGRICULTURE</b>	<b>12,83,330</b>	<b>3613,91</b>	<b>5,31,225</b>	<b>1965,12</b>	<b>86,117</b>	<b>377,11</b>	<b>19,00,672</b>	<b>5956,14</b>
1. Direct Finance	12,64,940	3556,02	5,25,921	1942,63	83,532	363,08	18,74,393	5861,73
2. Indirect Finance	18,390	57,89	5,304	22,49	2,585	14,03	26,279	94,41
<b>II. INDUSTRY</b>	<b>43,332</b>	<b>125,43</b>	<b>39,943</b>	<b>163,11</b>	<b>35,626</b>	<b>176,73</b>	<b>1,18,901</b>	<b>465,27</b>
<b>III. TRANSPORT OPERATORS</b>	<b>12,864</b>	<b>64,23</b>	<b>10,876</b>	<b>65,79</b>	<b>17,648</b>	<b>101,59</b>	<b>41,388</b>	<b>231,60</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>52,426</b>	<b>128,61</b>	<b>35,326</b>	<b>113,84</b>	<b>37,579</b>	<b>171,67</b>	<b>1,25,331</b>	<b>414,13</b>
<b>V. PERSONAL LOANS</b>	<b>3,57,739</b>	<b>1152,88</b>	<b>4,02,542</b>	<b>1593,88</b>	<b>28,52,166</b>	<b>5668,49</b>	<b>36,12,447</b>	<b>8415,26</b>
1. Loans for Purchase of Consumer Durables	19,758	48,83	28,667	87,32	94,528	429,46	1,42,953	565,61
2. Loans for Housing	28,660	263,80	40,934	426,53	69,933	671,35	1,39,527	1361,68
3. Rest of the Personal Loans	3,09,321	840,25	3,32,941	1080,03	26,87,705	4567,68	33,29,967	6487,97
<b>VI. TRADE</b>	<b>1,86,965</b>	<b>471,15</b>	<b>1,12,579</b>	<b>409,39</b>	<b>70,624</b>	<b>312,73</b>	<b>3,70,168</b>	<b>1193,27</b>
1. Wholesale Trade	7,368	22,52	5,788	24,08	3,762	24,22	16,918	70,81
2. Retail Trade	1,79,597	448,63	1,06,791	385,31	66,862	288,51	3,53,250	1122,46
<b>VII. FINANCE</b>	<b>1,474</b>	<b>6,20</b>	<b>1,134</b>	<b>6,51</b>	<b>1,145</b>	<b>6,39</b>	<b>3,753</b>	<b>19,10</b>
<b>VIII. ALL OTHERS</b>	<b>1,82,192</b>	<b>421,36</b>	<b>1,14,399</b>	<b>329,14</b>	<b>2,45,469</b>	<b>1006,98</b>	<b>5,42,060</b>	<b>1757,49</b>
<b>TOTAL BANK CREDIT</b>	<b>21,20,322</b>	<b>5983,77</b>	<b>12,48,024</b>	<b>4646,79</b>	<b>33,46,374</b>	<b>7821,69</b>	<b>67,14,720</b>	<b>18452,25</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	20,903	51,09	11,575	37,11	2,461	9,89	34,939	98,08
2. Other Small Scale Industries	18082	58,30	22,171	94,57	20,678	124,18	60,931	277,05

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
<b>I. AGRICULTURE</b>	<b>2,66,101</b>	<b>475,09</b>	<b>13,44,985</b>	<b>2555,22</b>	<b>99,497</b>	<b>194,68</b>	<b>17,10,583</b>	<b>3224,99</b>
1. Direct Finance	2,63,345	469,44	13,27,918	2521,05	95,349	185,74	16,86,612	3176,23
2. Indirect Finance	2,756	5,65	17,067	34,18	4,148	8,94	23,971	48,76
<b>II. INDUSTRY</b>	<b>2,83,158</b>	<b>236,59</b>	<b>2,85,426</b>	<b>640,74</b>	<b>45,610</b>	<b>129,27</b>	<b>6,14,194</b>	<b>1006,60</b>
<b>III. TRANSPORT OPERATORS</b>	<b>2,340</b>	<b>11,23</b>	<b>19,427</b>	<b>94,96</b>	<b>5,517</b>	<b>23,03</b>	<b>27,284</b>	<b>129,22</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>12,082</b>	<b>28,53</b>	<b>98,120</b>	<b>259,79</b>	<b>19,373</b>	<b>70,41</b>	<b>1,29,575</b>	<b>358,73</b>
<b>V. PERSONAL LOANS</b>	<b>90,056</b>	<b>339,91</b>	<b>6,90,482</b>	<b>2937,68</b>	<b>2,86,830</b>	<b>1294,71</b>	<b>10,67,368</b>	<b>4572,31</b>
1. Loans for Purchase of Consumer Durables	2,916	6,33	32,279	101,75	33,984	153,44	69,179	261,53
2. Loans for Housing	17,336	168,61	1,44,327	1355,91	43,429	408,45	2,05,092	1932,96
3. Rest of the Personal Loans	69,804	164,97	5,13,876	1480,02	2,09,417	732,82	7,93,097	2377,82
<b>VI. TRADE</b>	<b>29,871</b>	<b>97,08</b>	<b>1,86,115</b>	<b>624,31</b>	<b>33,080</b>	<b>121,59</b>	<b>2,49,066</b>	<b>842,99</b>
1. Wholesale Trade	1,061	3,25	6,451	23,95	3,246	10,59	10,758	37,78
2. Retail Trade	28,810	93,84	1,79,664	600,37	29,834	111,00	2,38,308	805,20
<b>VII. FINANCE</b>	<b>820</b>	<b>2,46</b>	<b>2,625</b>	<b>11,30</b>	<b>621</b>	<b>2,68</b>	<b>4,066</b>	<b>16,44</b>
<b>VIII. ALL OTHERS</b>	<b>31,508</b>	<b>76,34</b>	<b>3,66,909</b>	<b>840,21</b>	<b>1,05,453</b>	<b>364,52</b>	<b>5,03,870</b>	<b>1281,07</b>
<b>TOTAL BANK CREDIT</b>	<b>7,15,936</b>	<b>1267,24</b>	<b>29,94,089</b>	<b>7964,23</b>	<b>5,95,981</b>	<b>2200,89</b>	<b>43,06,006</b>	<b>11432,35</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	6,938	17,55	40,906	103,05	2,916	8,03	50,760	128,62
2. Other Small Scale Industries	46,928	51,74	76,886	215,28	14,929	56,94	1,38,743	323,96

**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 2005**

SOUTHERN REGION  
STATE: TAMIL NADU

(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
<b>I. AGRICULTURE</b>	<b>20,02,824</b>	<b>3600,86</b>	<b>11,97,861</b>	<b>2435,21</b>	<b>2,91,828</b>	<b>665,59</b>	<b>34,92,513</b>	<b>6701,66</b>
1. Direct Finance	19,27,071	3476,35	11,64,672	2372,73	2,74,016	630,23	33,65,759	6479,30
2. Indirect Finance	75,753	124,52	33,189	62,48	17,812	35,36	1,26,754	222,36
<b>II. INDUSTRY</b>	<b>41,090</b>	<b>102,09</b>	<b>75,042</b>	<b>189,90</b>	<b>1,31,842</b>	<b>531,14</b>	<b>2,47,974</b>	<b>823,12</b>
<b>III. TRANSPORT OPERATORS</b>	<b>3,968</b>	<b>15,03</b>	<b>6,657</b>	<b>24,74</b>	<b>7,044</b>	<b>40,15</b>	<b>17,669</b>	<b>79,93</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>43,426</b>	<b>83,61</b>	<b>41,434</b>	<b>112,55</b>	<b>44,888</b>	<b>162,72</b>	<b>1,29,748</b>	<b>358,88</b>
<b>V. PERSONAL LOANS</b>	<b>4,05,719</b>	<b>1238,64</b>	<b>5,95,407</b>	<b>2101,75</b>	<b>61,66,776</b>	<b>7508,72</b>	<b>71,67,902</b>	<b>10849,11</b>
1. Loans for Purchase of Consumer Durables	22,268	55,67	28,011	76,88	95,092	438,06	1,45,371	570,62
2. Loans for Housing	32,455	288,61	45,272	417,39	79,490	790,65	1,57,217	1496,65
3. Rest of the Personal Loans	3,50,996	894,36	5,22,124	1607,47	59,92,194	6280,01	68,65,314	8781,84
<b>VI. TRADE</b>	<b>1,10,601</b>	<b>226,01</b>	<b>1,02,968</b>	<b>276,02</b>	<b>79,870</b>	<b>279,95</b>	<b>2,93,439</b>	<b>781,98</b>
1. Wholesale Trade	6,254	12,68	4,250	20,25	11,602	35,79	22,106	68,71
2. Retail Trade	1,04,347	213,34	98,718	255,77	68,268	244,16	2,71,333	713,27
<b>VII. FINANCE</b>	<b>5,282</b>	<b>14,90</b>	<b>3,761</b>	<b>8,59</b>	<b>1,973</b>	<b>8,11</b>	<b>11,016</b>	<b>31,60</b>
<b>VIII. ALL OTHERS</b>	<b>1,84,082</b>	<b>384,00</b>	<b>1,56,443</b>	<b>465,90</b>	<b>3,08,138</b>	<b>1376,51</b>	<b>6,48,663</b>	<b>2226,41</b>
<b>TOTAL BANK CREDIT</b>	<b>27,96,992</b>	<b>5665,15</b>	<b>21,79,573</b>	<b>5614,67</b>	<b>70,32,359</b>	<b>10572,88</b>	<b>120,08,924</b>	<b>21852,69</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	10,573	25,56	16,565	47,16	5,813	22,88	32,951	95,60
2. Other Small Scale Industries	18,843	50,07	17,206	69,17	35,654	185,48	71,703	304,72

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
<b>I. AGRICULTURE</b>	<b>437</b>	<b>95</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>437</b>	<b>95</b>
1. Direct Finance	437	95	-	-	-	-	437	95
2. Indirect Finance	-	-	-	-	-	-	-	-
<b>II. INDUSTRY</b>	<b>44</b>	<b>25</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>44</b>	<b>25</b>
<b>III. TRANSPORT OPERATORS</b>	<b>45</b>	<b>12</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>45</b>	<b>12</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>57</b>	<b>17</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>57</b>	<b>17</b>
<b>V. PERSONAL LOANS</b>	<b>1,330</b>	<b>4,63</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,330</b>	<b>4,63</b>
1. Loans for Purchase of Consumer Durables	7	4	-	-	-	-	7	4
2. Loans for Housing	22	16	-	-	-	-	22	16
3. Rest of the Personal Loans	1,301	4,43	-	-	-	-	1,301	4,43
<b>VI. TRADE</b>	<b>215</b>	<b>89</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>215</b>	<b>89</b>
1. Wholesale Trade	-	-	-	-	-	-	-	-
2. Retail Trade	215	89	-	-	-	-	215	89
<b>VII. FINANCE</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>VIII. ALL OTHERS</b>	<b>276</b>	<b>84</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>276</b>	<b>84</b>
<b>TOTAL BANK CREDIT</b>	<b>2,404</b>	<b>7,86</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,404</b>	<b>7,86</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	10	8	-	-	-	-	10	8
2. Other Small Scale Industries	19	7	-	-	-	-	19	7

**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 2005**

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
<b>I. AGRICULTURE</b>	<b>19,748</b>	<b>35,02</b>	<b>7,488</b>	<b>16,40</b>	<b>7,088</b>	<b>22,36</b>	<b>34,324</b>	<b>73,77</b>
1. Direct Finance	19,738	34,99	7,480	16,37	7,059	22,22	34,277	73,59
2. Indirect Finance	10	2	8	3	29	13	47	18
<b>II. INDUSTRY</b>	<b>190</b>	<b>77</b>	<b>275</b>	<b>1,19</b>	<b>1,317</b>	<b>7,25</b>	<b>1,782</b>	<b>9,21</b>
<b>III. TRANSPORT OPERATORS</b>	<b>21</b>	<b>18</b>	<b>59</b>	<b>32</b>	<b>338</b>	<b>1,46</b>	<b>418</b>	<b>1,96</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>571</b>	<b>1,40</b>	<b>802</b>	<b>1,73</b>	<b>1,163</b>	<b>4,56</b>	<b>2,536</b>	<b>7,69</b>
<b>V. PERSONAL LOANS</b>	<b>10,460</b>	<b>24,12</b>	<b>11,064</b>	<b>44,83</b>	<b>30,028</b>	<b>114,85</b>	<b>51,552</b>	<b>183,80</b>
1. Loans for Purchase of Consumer Durables	96	10	338	1,21	5,352	17,48	5,786	18,78
2. Loans for Housing	481	4,73	1,101	9,92	1,475	16,18	3,057	30,84
3. Rest of the Personal Loans	9,883	19,30	9,625	33,70	23,201	81,19	42,709	134,18
<b>VI. TRADE</b>	<b>1,799</b>	<b>4,38</b>	<b>1,776</b>	<b>4,10</b>	<b>4,384</b>	<b>12,27</b>	<b>7,959</b>	<b>20,74</b>
1. Wholesale Trade	21	6	48	9	64	43	133	57
2. Retail Trade	1,778	4,32	1,728	4,01	4,320	11,84	7,826	20,17
<b>VII. FINANCE</b>	<b>94</b>	<b>25</b>	<b>10</b>	<b>2</b>	<b>18</b>	<b>15</b>	<b>122</b>	<b>42</b>
<b>VIII. ALL OTHERS</b>	<b>1,169</b>	<b>2,04</b>	<b>2,195</b>	<b>6,07</b>	<b>6,692</b>	<b>32,21</b>	<b>10,056</b>	<b>40,32</b>
<b>TOTAL BANK CREDIT</b>	<b>34,052</b>	<b>68,16</b>	<b>23,669</b>	<b>74,66</b>	<b>51,028</b>	<b>195,10</b>	<b>1,08,749</b>	<b>337,92</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	72	22	122	45	322	78	516	1,45
2. Other Small Scale Industries	47	16	67	25	417	2,95	531	3,36