

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 2006

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	11,46,857	3631,80	5,27,799	2153,22	1,45,569	687,08	18,20,225	6472,11
1. Direct Finance	11,32,222	3589,57	5,20,844	2122,95	1,41,575	668,02	17,94,641	6380,53
2. Indirect Finance	14,635	42,24	6,955	30,27	3,994	19,07	25,584	91,58
II. INDUSTRY	31,577	111,35	31,719	146,23	89,896	434,16	1,53,192	691,73
III. TRANSPORT OPERATORS	12,331	71,78	9,320	54,22	28,397	188,66	50,048	314,65
IV. PROFESSIONAL AND OTHER SERVICES	43,207	116,38	31,044	110,97	43,949	200,56	1,18,200	427,91
V. PERSONAL LOANS	3,18,902	1146,81	3,82,110	1553,19	31,66,934	7173,98	38,67,946	9873,97
1. Loans for Purchase of Consumer Durables	22,476	81,09	28,957	113,87	84,422	449,05	1,35,855	644,01
2. Loans for Housing	27,836	253,25	35,746	346,09	92,122	879,43	1,55,704	1478,77
3. Rest of the Personal Loans	2,68,590	812,47	3,17,407	1093,23	29,90,390	5845,49	35,76,387	7751,19
VI. TRADE	1,48,930	426,81	1,02,786	376,11	91,848	458,74	3,43,564	1261,67
1. Wholesale Trade	4,821	18,11	3,817	17,47	11,540	87,37	20,178	122,95
2. Retail Trade	1,44,109	408,71	98,969	358,64	80,308	371,38	3,23,386	1138,72
VII. FINANCE	2,001	8,86	963	4,58	1,536	5,79	4,500	19,23
VIII. ALL OTHERS	1,81,886	542,66	1,13,028	421,24	3,37,373	1841,07	6,32,287	2804,97
TOTAL BANK CREDIT	18,85,691	6056,45	11,98,769	4819,76	39,05,502	10990,03	69,89,962	21866,25
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	11,877	34,48	8,484	31,41	2,819	14,11	23,180	80,00
2. Other Small Scale Industries	16,668	62,65	17,976	83,36	50,152	172,21	84,796	318,22

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	2,84,483	535,92	14,32,660	2893,99	1,57,747	348,23	18,74,890	3778,14
1. Direct Finance	2,82,531	531,16	14,19,459	2866,03	1,54,684	338,49	18,56,674	3735,68
2. Indirect Finance	1,952	4,77	13,201	27,96	3,063	9,74	18,216	42,46
II. INDUSTRY	37,004	71,68	1,68,920	492,14	68,308	178,44	2,74,232	742,26
III. TRANSPORT OPERATORS	2,919	12,94	21,691	117,18	10,953	74,75	35,563	204,87
IV. PROFESSIONAL AND OTHER SERVICES	12,031	29,95	96,983	259,89	26,958	97,83	1,35,972	387,67
V. PERSONAL LOANS	93,855	378,51	6,78,029	3051,10	4,58,753	1970,79	12,30,637	5400,40
1. Loans for Purchase of Consumer Durables	7,872	31,77	52,534	250,43	26,734	137,86	87,140	420,06
2. Loans for Housing	18,395	173,25	1,38,973	1303,30	54,147	498,11	2,11,515	1974,65
3. Rest of the Personal Loans	67,588	173,49	4,86,522	1497,37	3,77,872	1334,82	9,31,982	3005,68
VI. TRADE	30,823	103,86	1,91,095	693,78	55,729	214,69	2,77,647	1012,33
1. Wholesale Trade	1,175	3,47	5,271	20,78	11,036	20,99	17,482	45,23
2. Retail Trade	29,648	100,39	1,85,824	673,00	44,693	193,71	2,60,165	967,10
VII. FINANCE	1,172	4,12	2,633	10,84	1,076	4,80	4,881	19,76
VIII. ALL OTHERS	1,96,711	368,58	13,93,693	2928,83	3,63,128	1126,40	19,53,532	4423,81
TOTAL BANK CREDIT	6,58,998	1505,55	39,85,704	10447,75	11,42,652	4015,94	57,87,354	15969,24
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	7,649	21,06	41,290	105,10	5,382	18,14	54,321	144,30
2. Other Small Scale Industries	21,465	36,42	96,552	284,58	45,486	116,82	1,63,503	437,82

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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	20,83,228	4079,82	16,26,610	3575,31	4,33,531	981,55	41,43,369	8636,69
1. Direct Finance	20,03,298	3944,05	15,77,442	3473,74	4,20,126	950,59	40,00,866	8368,38
2. Indirect Finance	79,930	135,77	49,168	101,58	13,405	30,96	1,42,503	268,30
II. INDUSTRY	39,389	121,61	45,799	162,03	88,370	518,69	1,73,558	802,33
III. TRANSPORT OPERATORS	4,448	14,75	4,084	20,85	19,529	172,19	28,061	207,79
IV. PROFESSIONAL AND OTHER SERVICES	38,635	85,55	46,671	139,05	42,516	163,89	1,27,822	388,50
V. PERSONAL LOANS	4,49,297	1438,50	7,44,365	2670,71	68,25,577	9597,62	80,19,239	13706,83
1. Loans for Purchase of Consumer Durables	27,273	103,27	36,727	146,27	68,082	413,71	1,32,082	663,25
2. Loans for Housing	34,046	273,13	50,189	450,74	85,701	768,39	1,69,936	1492,26
3. Rest of the Personal Loans	3,87,978	1062,09	6,57,449	2073,71	66,71,794	8415,52	77,17,221	11551,32
VI. TRADE	1,05,236	241,19	1,10,001	310,51	90,679	359,45	3,05,916	911,16
1. Wholesale Trade	3,266	11,34	6,580	23,86	16,605	89,78	26,451	124,99
2. Retail Trade	1,01,970	229,85	1,03,421	286,65	74,074	269,67	2,79,465	786,17
VII. FINANCE	7,937	23,83	4,742	10,92	2,129	7,58	14,808	42,33
VIII. ALL OTHERS	3,10,461	783,54	3,43,884	1072,12	5,55,123	2874,20	12,09,468	4729,87
TOTAL BANK CREDIT	30,38,631	6788,79	29,26,156	7961,51	80,57,454	14675,18	140,22,241	29425,48
OF WHICH: 1. Artisans and Village & Tiny Industries	10,991	25,29	13,512	44,35	5,867	25,92	30,370	95,56
2. Other Small Scale Industries	14,872	42,08	19,985	68,19	43,034	206,30	77,891	316,58

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	265	79	127	36	-	-	392	1,15
1. Direct Finance	265	79	127	36	-	-	392	1,15
2. Indirect Finance	-	-	-	-	-	-	-	-
II. INDUSTRY	126	41	12	9	-	-	138	50
III. TRANSPORT OPERATORS	13	2	5	1	-	-	18	4
IV. PROFESSIONAL AND OTHER SERVICES	59	16	4	3	-	-	63	19
V. PERSONAL LOANS	942	3,75	867	4,62	-	-	1,809	8,37
1. Loans for Purchase of Consumer Durables	1	-	81	51	-	-	82	52
2. Loans for Housing	7	5	8	12	-	-	15	17
3. Rest of the Personal Loans	934	3,69	778	3,99	-	-	1,712	7,69
VI. TRADE	116	54	79	40	-	-	195	94
1. Wholesale Trade	-	-	-	-	-	-	-	-
2. Retail Trade	116	54	79	40	-	-	195	94
VII. FINANCE	-	-	-	-	-	-	-	-
VIII. ALL OTHERS	268	72	76	92	-	-	344	1,64
TOTAL BANK CREDIT	1,789	6,39	1,170	6,44	-	-	2,959	12,83
OF WHICH: 1. Artisans and Village & Tiny Industries	13	11	6	4	-	-	19	14
2. Other Small Scale Industries	35	14	5	5	-	-	40	19

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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	21,491	41,21	11,289	25,06	8,967	31,83	41,747	98,09
1. Direct Finance	21,339	40,46	10,571	23,93	8,851	31,44	40,761	95,83
2. Indirect Finance	152	75	718	1,12	116	39	986	2,26
II. INDUSTRY	197	81	420	1,74	987	5,90	1,604	8,45
III. TRANSPORT OPERATORS	20	13	55	37	380	1,95	455	2,45
IV. PROFESSIONAL AND OTHER SERVICES	677	1,84	842	1,87	1,233	4,64	2,752	8,35
V. PERSONAL LOANS	10,724	27,31	11,910	50,54	39,844	149,88	62,478	227,73
1. Loans for Purchase of Consumer Durables	108	33	411	1,79	1,645	8,94	2,164	11,05
2. Loans for Housing	449	3,92	1,026	9,66	1,391	13,38	2,866	26,96
3. Rest of the Personal Loans	10,167	23,06	10,473	39,10	36,808	127,56	57,448	189,72
VI. TRADE	1,683	4,53	1,592	4,47	4,827	14,77	8,102	23,77
1. Wholesale Trade	15	7	47	26	132	1,95	194	2,28
2. Retail Trade	1,668	4,47	1,545	4,21	4,695	12,81	7,908	21,49
VII. FINANCE	316	56	4	2	33	31	353	89
VIII. ALL OTHERS	1,246	4,34	3,014	9,76	11,283	64,34	15,543	78,43
TOTAL BANK CREDIT	36,354	80,73	29,126	93,83	67,554	273,60	1,33,034	448,16
OF WHICH: 1. Artisans and Village & Tiny Industries	46	23	119	48	166	49	331	1,19
2. Other Small Scale Industries	93	31	245	89	543	3,30	881	4,50