Table No. 5.8 - State and Population Group - Wise Classification of Small Borrowal Accounts of Scheduled Commercial Banks According to Occupation - March 1997 (Part 8 of 8)

SOUTHERN REGION
STATE : KERALA

(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	**1,79,679**	**133,26**	**9,31,674**	**733,56**	**55,459**	**51,88**	**11,66,812**	**918,70**
1. Direct Finance	1,77,993	132,38	9,24,611	728,62	53,327	50,67	11,55,931	911,67
2. Indirect Finance	1,686	88	7,063	4,94	2,132	1,21	10,881	7,03
II. INDUSTRY	**18,399**	**13,82**	**1,12,995**	**97,40**	**22,016**	**21,02**	**1,53,410**	**132,23**
1. Food Manufacturing & Processing	336	18	3,070	2,49	344	32	3,750	2,99
2. Other Industries	18,063	13,64	1,09,925	94,91	21,672	20,70	1,49,660	129,25
III. TRANSPORT OPERATORS	**3,407**	**3,02**	**21,949**	**22,10**	**5,217**	**4,78**	**30,573**	**29,89**
IV. PROFESSIONAL AND OTHER SERVICES	**18,330**	**12,65**	**1,14,322**	**74,83**	**19,195**	**15,08**	**1,51,847**	**102,56**
V. PERSONAL LOANS	**73,646**	**57,73**	**5,10,273**	**438,61**	**1,57,733**	**148,31**	**7,41,652**	**644,65**
1. Loans for Purchase of Consumer Durables	8,787	7,95	64,725	61,45	24,812	24,56	98,324	93,96
2. Loans for Housing	2,222	2,21	23,549	22,36	9,202	9,43	34,973	34,00
3. Rest of the Personal Loans	62,637	47,56	4,21,999	354,80	1,23,719	114,32	6,08,355	516,69
VI. TRADE	**52,879**	**37,98**	**3,06,013**	**220,42**	**42,457**	**33,10**	**4,01,349**	**291,51**
1. Wholesale Trade	174	14	6,658	5,51	949	91	7,781	6,56
2. Retail Trade	52,705	37,84	2,99,355	214,91	41,508	32,19	3,93,568	284,94
VII. ALL OTHERS	**48,610**	**33,32**	**4,00,663**	**318,19**	**87,566**	**97,87**	**5,36,839**	**449,39**
TOTAL BANK CREDIT	**3,94,950**	**291,78**	**23,97,889**	**1905,11**	**3,89,643**	**372,04**	**31,82,482**	**2568,93**
OF WHICH: 1. Artisans & Village Industries	9,167	5,88	40,810	30,68	5,966	4,10	55,943	40,66
2. Other Small Scale Industries	7,624	6,78	63,683	58,29	15,346	16,18	86,653	81,25

STATE :TAMIL NADU

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	**14,77,206**	**1168,91**	**8,85,700**	**796,13**	**2,31,218**	**245,86**	**25,94,124**	**2210,90**
1. Direct Finance	14,60,340	1155,46	8,80,307	791,60	2,27,518	241,06	25,68,165	2188,11
2. Indirect Finance	16,866	13,46	5,393	4,53	3,700	4,80	25,959	22,79
II. INDUSTRY	**45,075**	**35,21**	**55,103**	**56,77**	**67,204**	**89,12**	**1,67,382**	**181,11**
1. Food Manufacturing & Processing	296	19	632	47	250	22	1,178	88
2. Other Industries	44,779	35,02	54,471	56,30	66,954	88,90	1,66,204	180,22
III. TRANSPORT OPERATORS	**13,764**	**10,97**	**11,787**	**9,81**	**9,705**	**8,65**	**35,256**	**29,43**
IV. PROFESSIONAL AND OTHER SERVICES	**70,000**	**42,32**	**51,028**	**32,01**	**53,806**	**46,62**	**1,74,834**	**120,94**
V. PERSONAL LOANS	**3,20,529**	**253,71**	**3,04,765**	**273,22**	**6,45,140**	**602,44**	**12,70,434**	**1129,37**
1. Loans for Purchase of Consumer Durables	22,421	16,16	31,744	25,36	78,962	65,18	1,33,127	106,70
2. Loans for Housing	8,289	8,78	14,578	16,20	20,397	21,82	43,264	46,80
3. Rest of the Personal Loans	2,89,819	228,77	2,58,443	231,66	5,45,781	515,45	10,94,043	975,87

VI. TRADE	**1,42,823**	**80,62**	**1,34,642**	**96,55**	**83,819**	**65,28**	**3,61,284**	**242,45**
1. Wholesale Trade	5,681	4,09	4,349	3,54	4,208	4,55	14,238	12,18
2. Retail Trade	1,37,142	76,53	1,30,293	93,01	79,611	60,73	3,47,046	230,27
VII. ALL OTHERS	**2,74,707**	**189,91**	**2,11,360**	**181,08**	**2,09,548**	**225,43**	**6,95,615**	**596,42**
TOTAL BANK CREDIT	**23,44,104**	**1781,66**	**16,54,385**	**1445,57**	**13,00,440**	**1283,39**	**52,98,929**	**4510,62**
OF WHICH: 1. Artisans & Village Industries	14,595	9,82	12,441	9,80	7,838	5,23	34,874	24,85
2. Other Small Scale Industries	25,881	21,99	37,626	41,40	49,069	65,92	1,12,576	129,31

LAKSHADWEEP

	RURAL		**SEMI-URBAN**		**URBAN / METROPOLITAN**		**TOTAL**	
OCCUPATION	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	**556**	**45**	**-**	**-**	**-**	**-**	**556**	**45**
1. Direct Finance	556	45	-	-	-	-	556	45
2. Indirect Finance	-	-	-	-	-	-	-	-
II. INDUSTRY	**56**	**4**	**-**	**-**	**-**	**-**	**56**	**4**
1. Food Manufacturing & Processing	-	-	-	-	-	-	-	-
2. Other Industries	56	4	-	-	-	-	56	4
III. TRANSPORT OPERATORS	**28**	**2**	**-**	**-**	**-**	**-**	**28**	**2**
IV. PROFESSIONAL AND OTHER SERVICES	**132**	**7**	**-**	**-**	**-**	**-**	**132**	**7**
V. PERSONAL LOANS	**529**	**33**	**-**	**-**	**-**	**-**	**529**	**33**
1. Loans for Purchase of Consumer Durables	7	-	-	-	-	-	7	-
2. Loans for Housing	6	-	-	-	-	-	6	-
3. Rest of the Personal Loans	516	32	-	-	-	-	516	32
VI. TRADE	**109**	**8**	**-**	**-**	**-**	**-**	**109**	**8**
1. Wholesale Trade	-	-	-	-	-	-	-	-
2. Retail Trade	109	8	-	-	-	-	109	8
VII. ALL OTHERS	**61**	**5**	**-**	**-**	**-**	**-**	**61**	**5**
TOTAL BANK CREDIT	**1,471**	**1,03**	**-**	**-**	**-**	**-**	**1,471**	**1,03**
OF WHICH: 1. Artisans & Village Industries	1	-	-	-	-	-	1	-
2. Other Small Scale Industries	55	4	-	-	-	-	55	4

PONDICHERRY

	RURAL		**SEMI-URBAN**		**URBAN / METROPOLITAN**		**TOTAL**	
OCCUPATION	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	**26,062**	**18,50**	**7,314**	**7,48**	**9,402**	**9,10**	**42,778**	**35,08**
1. Direct Finance	26,032	18,47	7,314	7,48	9,402	9,10	42,748	35,05
2. Indirect Finance	30	2	-	-	-	-	30	2
II. INDUSTRY	**324**	**29**	**758**	**1,51**	**597**	**68**	**1,679**	**2,49**
1. Food Manufacturing & Processing	3	-	3	-	18	1	24	1
2. Other Industries	321	29	755	1,51	579	67	1,655	2,47
III. TRANSPORT OPERATORS	**26**	**2**	**282**	**22**	**296**	**25**	**604**	**49**
IV. PROFESSIONAL AND OTHER SERVICES	**241**	**21**	**611**	**41**	**2,239**	**2,25**	**3,091**	**2,87**
V. PERSONAL LOANS	**1,454**	**1,25**	**4,446**	**4,88**	**10,508**	**8,77**	**16,408**	**14,90**
1. Loans for Purchase of Consumer Durables	456	44	408	41	1,521	1,24	2,385	2,09
2. Loans for Housing	-	-	250	55	80	7	330	63
3. Rest of the Personal Loans	998	81	3,788	3,91	8,907	7,47	13,693	12,19

VI. TRADE	**964**	**52**	**2,483**	**1,88**	**3,842**	**2,84**	**7,289**	**5,24**
1. Wholesale Trade	165	10	14	1	36	9	215	20
2. Retail Trade	799	42	2,469	1,87	3,806	2,75	7,074	5,04
VII. ALL OTHERS	**1,201**	**97**	**1,769**	**1,83**	**6,431**	**7,66**	**9,401**	**10,45**
TOTAL BANK CREDIT	**30,272**	**21,75**	**17,663**	**18,20**	**33,315**	**31,56**	**81,250**	**71,51**
OF WHICH: 1. Artisans & Village Industries	31	4	388	74	110	13	529	91
2. Other Small Scale Industries	290	25	305	53	483	55	1,078	1,33