

**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 2007**

**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	13,18,183	4720,67	5,99,066	2637,76	1,78,688	876,93	20,95,937	8235,35
1. Direct Finance	13,01,911	4664,72	5,92,994	2609,90	1,73,401	851,46	20,68,306	8126,08
2. Indirect Finance	16,272	55,94	6,072	27,86	5,287	25,47	27,631	109,27
II. INDUSTRY	36,098	124,59	29,903	134,63	51,430	312,81	1,17,431	572,03
III. TRANSPORT OPERATORS	13,845	85,52	9,271	59,08	29,406	203,19	52,522	347,79
IV. PROFESSIONAL AND OTHER SERVICES	47,663	141,37	33,617	119,83	1,33,025	373,03	2,14,305	634,23
V. PERSONAL LOANS	3,25,222	1236,95	3,87,347	1615,12	31,53,341	7405,26	38,65,910	10257,32
1. Loans for Purchase of Consumer Durables	26,724	114,44	30,139	126,86	98,295	630,82	1,55,158	872,12
2. Loans for Housing	45,481	296,78	46,806	367,94	1,13,175	1020,80	2,05,462	1685,52
3. Rest of the Personal Loans	2,53,017	825,73	3,10,402	1120,31	29,41,871	5753,63	35,05,290	7699,68
VI. TRADE	1,59,031	495,66	1,09,292	411,57	1,00,362	524,52	3,68,685	1431,74
1. Wholesale Trade	7,688	29,67	4,445	20,40	11,184	103,73	23,317	153,80
2. Retail Trade	1,51,343	465,99	1,04,847	391,16	89,178	420,79	3,45,368	1277,94
VII. FINANCE	2,781	10,06	1,752	8,47	2,627	11,41	7,160	29,94
VIII. ALL OTHERS	1,86,119	522,40	1,06,440	359,55	2,34,691	1063,98	5,27,250	1945,93
TOTAL BANK CREDIT	20,88,942	7337,21	12,76,688	5345,99	38,83,570	10771,12	72,49,200	23454,32
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	14,481	40,65	7,873	30,77	4,330	18,71	26,684	90,13
2. Other Small Scale Industries	15,843	59,09	15,231	71,72	27,515	150,10	58,589	280,92

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	2,76,074	604,44	14,78,520	3551,27	1,78,441	463,72	19,33,035	4619,42
1. Direct Finance	2,75,438	602,44	14,65,208	3514,20	1,75,428	453,14	19,16,074	4569,78
2. Indirect Finance	636	1,99	13,312	37,06	3,013	10,58	16,961	49,64
II. INDUSTRY	17,875	62,56	1,21,553	469,31	34,527	157,55	1,73,955	689,42
III. TRANSPORT OPERATORS	2,549	12,59	21,887	138,29	13,761	112,27	38,197	263,16
IV. PROFESSIONAL AND OTHER SERVICES	8,572	24,35	67,380	235,16	1,09,411	261,36	1,85,363	520,87
V. PERSONAL LOANS	79,496	357,13	7,31,389	3275,13	4,07,565	1947,17	12,18,450	5579,43
1. Loans for Purchase of Consumer Durables	8,526	31,91	49,746	259,53	30,994	186,88	89,266	478,31
2. Loans for Housing	20,845	161,10	1,99,766	1318,91	62,963	503,60	2,83,574	1983,61
3. Rest of the Personal Loans	50,125	164,13	4,81,877	1696,69	3,13,608	1256,69	8,45,610	3117,51
VI. TRADE	29,868	111,06	2,14,461	885,22	57,441	282,75	3,01,770	1279,04
1. Wholesale Trade	3,665	9,63	32,219	112,70	5,528	28,68	41,412	151,02
2. Retail Trade	26,203	101,43	1,82,242	772,52	51,913	254,07	2,60,358	1128,02
VII. FINANCE	652	2,12	2,761	12,30	1,145	4,77	4,558	19,19
VIII. ALL OTHERS	67,735	165,99	5,17,389	1392,59	1,83,888	668,56	7,69,012	2227,14
TOTAL BANK CREDIT	4,82,821	1340,25	31,55,340	9959,26	9,86,179	3898,16	46,24,340	15197,68
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	6,690	19,61	32,461	94,74	4,044	16,21	43,195	130,56
2. Other Small Scale Industries	4,302	18,55	36,309	153,68	11,658	55,57	52,269	227,79

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 2007

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	23,67,671	5485,66	19,61,060	5138,75	5,32,806	1580,10	48,61,537	12204,51
1. Direct Finance	22,88,467	5319,72	19,20,053	5038,32	5,11,951	1472,75	47,20,471	11830,80
2. Indirect Finance	79,204	165,94	41,007	100,43	20,855	107,35	1,41,066	373,72
II. INDUSTRY	86,956	223,19	84,501	266,27	67,589	548,07	2,39,046	1037,53
III. TRANSPORT OPERATORS	3,857	15,80	7,077	30,98	53,703	500,85	64,637	547,63
IV. PROFESSIONAL AND OTHER SERVICES	59,079	129,72	53,129	163,73	1,74,762	431,77	2,86,970	725,22
V. PERSONAL LOANS	3,63,369	1414,96	6,62,390	2768,69	67,66,331	9122,61	77,92,090	13306,26
1. Loans for Purchase of Consumer Durables	34,305	134,85	40,940	200,35	79,539	534,73	1,54,784	869,93
2. Loans for Housing	36,185	271,13	58,021	441,18	69,592	640,93	1,63,798	1353,23
3. Rest of the Personal Loans	2,92,879	1008,99	5,63,429	2127,16	66,17,200	7946,95	74,73,508	11083,10
VI. TRADE	1,09,731	257,24	1,20,155	340,14	1,96,979	1342,75	4,26,865	1940,12
1. Wholesale Trade	5,345	16,01	9,672	30,66	50,634	182,28	65,651	228,94
2. Retail Trade	1,04,386	241,23	1,10,483	309,48	1,46,345	1160,47	3,61,214	1711,18
VII. FINANCE	9,861	30,50	13,222	34,40	12,234	72,36	35,317	137,26
VIII. ALL OTHERS	2,69,182	662,08	2,51,380	823,89	3,41,687	1596,35	8,62,249	3082,31
TOTAL BANK CREDIT	32,69,706	8219,14	31,52,914	9566,84	81,46,091	15194,86	145,68,711	32980,85
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	14,908	37,96	12,840	48,41	6,920	29,46	34,668	115,82
2. Other Small Scale Industries	11,826	40,54	19,240	77,01	18,310	114,04	49,376	231,59

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	410	1,10	255	72	-	-	665	1,82
1. Direct Finance	410	1,10	255	72	-	-	665	1,82
2. Indirect Finance	-	-	-	-	-	-	-	-
II. INDUSTRY	84	32	54	32	-	-	138	63
III. TRANSPORT OPERATORS	6	2	2	-	-	-	8	2
IV. PROFESSIONAL AND OTHER SERVICES	35	16	18	6	-	-	53	21
V. PERSONAL LOANS	1,101	5,25	1,156	5,98	-	-	2,257	11,23
1. Loans for Purchase of Consumer Durables	40	23	1	-	-	-	41	23
2. Loans for Housing	22	35	12	21	-	-	34	56
3. Rest of the Personal Loans	1,039	4,67	1,143	5,77	-	-	2,182	10,44
VI. TRADE	141	97	105	75	-	-	246	1,72
1. Wholesale Trade	-	-	-	-	-	-	-	-
2. Retail Trade	141	97	105	75	-	-	246	1,72
VII. FINANCE	-	-	-	-	-	-	-	-
VIII. ALL OTHERS	115	53	36	9	-	-	151	63
TOTAL BANK CREDIT	1,892	8,35	1,626	7,92	-	-	3,518	16,27
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	18	12	-	-	-	-	18	12
2. Other Small Scale Industries	66	20	20	10	-	-	86	29

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 2007

**SOUTHERN REGION
PUDUCHERRY**

(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	28,900	61,71	13,190	35,45	15,017	57,57	57,107	154,72
1. Direct Finance	28,398	60,54	13,189	35,45	14,868	56,74	56,455	152,73
2. Indirect Finance	502	1,16	1	–	149	82	652	1,99
II. INDUSTRY	143	64	479	1,82	771	5,08	1,393	7,55
III. TRANSPORT OPERATORS	43	18	108	54	576	3,86	727	4,57
IV. PROFESSIONAL AND OTHER SERVICES	728	2,05	528	1,51	1,278	5,12	2,534	8,68
V. PERSONAL LOANS	8,980	28,31	9,827	44,72	45,985	178,39	64,792	251,43
1. Loans for Purchase of Consumer Durables	402	1,61	305	1,26	2,025	16,19	2,732	19,06
2. Loans for Housing	372	3,36	1,282	11,57	1,211	12,87	2,865	27,80
3. Rest of the Personal Loans	8,206	23,34	8,240	31,89	42,749	149,33	59,195	204,56
VI. TRADE	1,621	3,90	1,837	6,10	6,733	29,65	10,191	39,65
1. Wholesale Trade	5	3	51	16	105	77	161	96
2. Retail Trade	1,616	3,87	1,786	5,95	6,628	28,88	10,030	38,69
VII. FINANCE	229	67	12	6	57	31	298	1,04
VIII. ALL OTHERS	5,671	10,45	2,062	6,00	8,728	57,51	16,461	73,95
TOTAL BANK CREDIT	46,315	107,90	28,043	96,20	79,145	337,48	1,53,503	541,59
<i>OF WHICH</i> : 1. Artisans and Village & Tiny Industries	40	14	69	42	167	63	276	1,19
2. Other Small Scale Industries	59	31	264	82	376	2,77	699	3,90