

**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 2009**

**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>14,08,596</b>	<b>5788,76</b>	<b>6,80,876</b>	<b>3364,17</b>	<b>2,08,201</b>	<b>1222,55</b>	<b>22,97,673</b>	<b>10375,49</b>
1. Direct Finance	13,86,605	5696,72	6,72,997	3326,87	1,98,671	1142,14	22,58,273	10165,72
2. Indirect Finance	21,991	92,05	7,879	37,31	9,530	80,41	39,400	209,76
<b>II. INDUSTRY</b>	<b>24,172</b>	<b>99,92</b>	<b>19,513</b>	<b>109,93</b>	<b>1,14,012</b>	<b>1305,47</b>	<b>1,57,697</b>	<b>1515,32</b>
<b>III. TRANSPORT OPERATORS</b>	<b>13,055</b>	<b>75,63</b>	<b>8,091</b>	<b>49,13</b>	<b>21,519</b>	<b>128,15</b>	<b>42,665</b>	<b>252,91</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>50,278</b>	<b>184,55</b>	<b>37,430</b>	<b>159,09</b>	<b>75,487</b>	<b>525,28</b>	<b>1,63,195</b>	<b>868,91</b>
<b>V. PERSONAL LOANS</b>	<b>4,31,216</b>	<b>1845,37</b>	<b>4,33,615</b>	<b>2127,66</b>	<b>30,31,256</b>	<b>7539,57</b>	<b>38,96,087</b>	<b>11512,60</b>
1. Loans for Housing	26,523	247,65	33,030	328,49	1,04,417	1030,81	1,63,970	1606,96
2. Loans for Purchase of Consumer Durables	31,676	135,96	20,219	91,71	48,486	237,58	1,00,381	465,24
3. Rest of the Personal Loans	3,73,017	1461,76	3,80,366	1707,46	28,78,353	6271,18	36,31,736	9440,40
<b>VI. TRADE</b>	<b>1,53,474</b>	<b>495,05</b>	<b>1,05,186</b>	<b>423,21</b>	<b>90,535</b>	<b>475,35</b>	<b>3,49,195</b>	<b>1393,61</b>
1. Wholesale Trade	10,182	40,70	5,241	26,46	11,830	76,46	27,253	143,62
2. Retail Trade	1,43,292	454,35	99,945	396,75	78,705	398,89	3,21,942	1249,99
<b>VII. FINANCE</b>	<b>24,588</b>	<b>132,47</b>	<b>6,679</b>	<b>41,70</b>	<b>3,664</b>	<b>21,14</b>	<b>34,931</b>	<b>195,31</b>
<b>VIII. ALL OTHERS</b>	<b>1,23,456</b>	<b>411,49</b>	<b>77,953</b>	<b>473,86</b>	<b>1,59,751</b>	<b>1100,55</b>	<b>3,61,160</b>	<b>1985,89</b>
<b>TOTAL BANK CREDIT</b>	<b>22,28,835</b>	<b>9033,23</b>	<b>13,69,343</b>	<b>6748,76</b>	<b>37,04,425</b>	<b>12318,05</b>	<b>73,02,603</b>	<b>28100,04</b>

**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>2,58,878</b>	<b>738,37</b>	<b>15,12,908</b>	<b>4660,65</b>	<b>2,30,194</b>	<b>898,26</b>	<b>20,01,980</b>	<b>6297,28</b>
1. Direct Finance	2,56,780	729,28	14,88,337	4568,20	2,24,561	873,80	19,69,678	6171,28
2. Indirect Finance	2,098	9,08	24,571	92,46	5,633	24,46	32,302	126,00
<b>II. INDUSTRY</b>	<b>11,031</b>	<b>39,17</b>	<b>68,434</b>	<b>289,88</b>	<b>25,200</b>	<b>145,50</b>	<b>1,04,665</b>	<b>474,55</b>
<b>III. TRANSPORT OPERATORS</b>	<b>2,233</b>	<b>14,77</b>	<b>17,625</b>	<b>117,86</b>	<b>5,477</b>	<b>41,28</b>	<b>25,335</b>	<b>173,91</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>15,540</b>	<b>43,30</b>	<b>1,00,906</b>	<b>377,54</b>	<b>29,736</b>	<b>144,93</b>	<b>1,46,182</b>	<b>565,77</b>
<b>V. PERSONAL LOANS</b>	<b>1,49,599</b>	<b>545,69</b>	<b>11,78,747</b>	<b>5150,95</b>	<b>5,80,739</b>	<b>2710,06</b>	<b>19,09,085</b>	<b>8406,70</b>
1. Loans for Housing	18,835	168,16	1,55,807	1349,41	67,406	713,69	2,42,048	2231,26
2. Loans for Purchase of Consumer Durables	1,627	6,39	19,364	82,17	10,582	34,44	31,573	123,01
3. Rest of the Personal Loans	1,29,137	371,14	10,03,576	3719,37	5,02,751	1961,93	16,35,464	6052,43
<b>VI. TRADE</b>	<b>44,884</b>	<b>162,00</b>	<b>2,99,301</b>	<b>1405,49</b>	<b>77,190</b>	<b>431,22</b>	<b>4,21,375</b>	<b>1998,71</b>
1. Wholesale Trade	1,212	4,80	8,589	37,73	6,971	64,42	16,772	106,95
2. Retail Trade	43,672	157,20	2,90,712	1367,76	70,219	366,80	4,04,603	1891,76
<b>VII. FINANCE</b>	<b>1,670</b>	<b>6,77</b>	<b>11,361</b>	<b>52,35</b>	<b>1,960</b>	<b>10,68</b>	<b>14,991</b>	<b>69,81</b>
<b>VIII. ALL OTHERS</b>	<b>16,598</b>	<b>90,53</b>	<b>2,11,351</b>	<b>1018,85</b>	<b>75,283</b>	<b>394,28</b>	<b>3,03,232</b>	<b>1503,66</b>
<b>TOTAL BANK CREDIT</b>	<b>5,00,433</b>	<b>1640,60</b>	<b>34,00,633</b>	<b>13073,58</b>	<b>10,25,779</b>	<b>4776,21</b>	<b>49,26,845</b>	<b>19490,39</b>

**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 2009**

**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
<b>I. AGRICULTURE</b>	<b>25,67,135</b>	<b>7583,51</b>	<b>21,95,760</b>	<b>7427,51</b>	<b>6,01,516</b>	<b>2519,15</b>	<b>53,64,411</b>	<b>17530,18</b>
1. Direct Finance	25,13,150	7418,89	21,54,655	7282,12	5,90,365	2441,00	52,58,170	17142,01
2. Indirect Finance	53,985	164,62	41,105	145,40	11,151	78,15	1,06,241	388,16
<b>II. INDUSTRY</b>	<b>38,120</b>	<b>128,20</b>	<b>58,982</b>	<b>439,00</b>	<b>1,26,126</b>	<b>1278,43</b>	<b>2,23,228</b>	<b>1845,63</b>
<b>III. TRANSPORT OPERATORS</b>	<b>2,918</b>	<b>15,04</b>	<b>5,760</b>	<b>30,78</b>	<b>7,554</b>	<b>57,73</b>	<b>16,232</b>	<b>103,55</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>86,235</b>	<b>208,80</b>	<b>89,310</b>	<b>266,96</b>	<b>82,635</b>	<b>466,19</b>	<b>2,58,180</b>	<b>941,95</b>
<b>V. PERSONAL LOANS</b>	<b>4,60,081</b>	<b>1985,77</b>	<b>8,37,639</b>	<b>3851,34</b>	<b>27,18,664</b>	<b>13384,77</b>	<b>40,16,384</b>	<b>19221,87</b>
1. Loans for Housing	33,509	286,22	47,627	407,43	67,235	661,58	1,48,371	1355,23
2. Loans for Purchase of Consumer Durables	14,102	43,31	26,551	86,91	29,739	129,86	70,392	260,08
3. Rest of the Personal Loans	4,12,470	1656,23	7,63,461	3356,99	26,21,690	12593,33	37,97,621	17606,56
<b>VI. TRADE</b>	<b>1,20,288</b>	<b>324,68</b>	<b>1,68,833</b>	<b>516,09</b>	<b>1,55,919</b>	<b>742,87</b>	<b>4,45,040</b>	<b>1583,64</b>
1. Wholesale Trade	6,375	16,27	8,975	32,20	12,484	72,29	27,834	120,76
2. Retail Trade	1,13,913	308,42	1,59,858	483,89	1,43,435	670,57	4,17,206	1462,88
<b>VII. FINANCE</b>	<b>44,813</b>	<b>206,25</b>	<b>32,148</b>	<b>163,04</b>	<b>21,830</b>	<b>108,37</b>	<b>98,791</b>	<b>477,67</b>
<b>VIII. ALL OTHERS</b>	<b>3,12,879</b>	<b>966,53</b>	<b>3,08,603</b>	<b>1147,67</b>	<b>3,43,349</b>	<b>1936,49</b>	<b>9,64,831</b>	<b>4050,69</b>
<b>TOTAL BANK CREDIT</b>	<b>36,32,469</b>	<b>11418,79</b>	<b>36,97,035</b>	<b>13842,40</b>	<b>40,57,593</b>	<b>20493,99</b>	<b>113,87,097</b>	<b>45755,18</b>

**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
<b>I. AGRICULTURE</b>	<b>341</b>	<b>82</b>	<b>380</b>	<b>1,09</b>	<b>-</b>	<b>-</b>	<b>721</b>	<b>1,91</b>
1. Direct Finance	341	82	376	1,07	-	-	717	1,90
2. Indirect Finance	-	-	4	1	-	-	4	1
<b>II. INDUSTRY</b>	<b>65</b>	<b>16</b>	<b>8</b>	<b>2</b>	<b>-</b>	<b>-</b>	<b>73</b>	<b>18</b>
<b>III. TRANSPORT OPERATORS</b>	<b>8</b>	<b>10</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8</b>	<b>10</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>220</b>	<b>79</b>	<b>31</b>	<b>16</b>	<b>-</b>	<b>-</b>	<b>251</b>	<b>95</b>
<b>V. PERSONAL LOANS</b>	<b>1,642</b>	<b>6,64</b>	<b>1,406</b>	<b>7,28</b>	<b>-</b>	<b>-</b>	<b>3,048</b>	<b>13,92</b>
1. Loans for Housing	27	45	50	61	-	-	77	1,06
2. Loans for Purchase of Consumer Durables	3	1	3	1	-	-	6	3
3. Rest of the Personal Loans	1,612	6,17	1,353	6,65	-	-	2,965	12,83
<b>VI. TRADE</b>	<b>107</b>	<b>57</b>	<b>76</b>	<b>89</b>	<b>-</b>	<b>-</b>	<b>183</b>	<b>1,45</b>
1. Wholesale Trade	-	-	-	-	-	-	-	-
2. Retail Trade	107	57	76	89	-	-	183	1,45
<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>162</b>	<b>22</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>163</b>	<b>23</b>
<b>TOTAL BANK CREDIT</b>	<b>2,545</b>	<b>9,30</b>	<b>1,902</b>	<b>9,43</b>	<b>-</b>	<b>-</b>	<b>4,447</b>	<b>18,73</b>

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SMALL BORROWAL ACCOUNTS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2009**

**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
<b>I. AGRICULTURE</b>	<b>31,125</b>	<b>89,29</b>	<b>15,461</b>	<b>56,41</b>	<b>21,831</b>	<b>104,60</b>	<b>68,417</b>	<b>250,31</b>
1. Direct Finance	30,347	87,75	15,379	55,98	21,625	103,55	67,351	247,28
2. Indirect Finance	778	1,54	82	43	206	1,06	1,066	3,03
<b>II. INDUSTRY</b>	<b>255</b>	<b>1,04</b>	<b>333</b>	<b>1,56</b>	<b>1,259</b>	<b>5,09</b>	<b>1,847</b>	<b>7,69</b>
<b>III. TRANSPORT OPERATORS</b>	<b>14</b>	<b>10</b>	<b>53</b>	<b>38</b>	<b>366</b>	<b>1,67</b>	<b>433</b>	<b>2,14</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2,050</b>	<b>6,98</b>	<b>1,076</b>	<b>3,61</b>	<b>2,217</b>	<b>10,82</b>	<b>5,343</b>	<b>21,41</b>
<b>V. PERSONAL LOANS</b>	<b>11,622</b>	<b>38,89</b>	<b>13,636</b>	<b>58,71</b>	<b>55,822</b>	<b>205,94</b>	<b>81,080</b>	<b>303,55</b>
1. Loans for Housing	297	2,35	737	7,51	1,917	15,71	2,951	25,57
2. Loans for Purchase of Consumer Durables	114	26	225	50	1,018	2,96	1,357	3,73
3. Rest of the Personal Loans	11,211	36,28	12,674	50,70	52,887	187,27	76,772	274,25
<b>VI. TRADE</b>	<b>1,770</b>	<b>4,73</b>	<b>2,276</b>	<b>7,90</b>	<b>4,715</b>	<b>16,64</b>	<b>8,761</b>	<b>29,27</b>
1. Wholesale Trade	12	10	15	6	304	1,08	331	1,24
2. Retail Trade	1,758	4,63	2,261	7,83	4,411	15,57	8,430	28,03
<b>VII. FINANCE</b>	<b>440</b>	<b>2,56</b>	<b>64</b>	<b>27</b>	<b>269</b>	<b>1,24</b>	<b>773</b>	<b>4,07</b>
<b>VIII. ALL OTHERS</b>	<b>3,169</b>	<b>8,03</b>	<b>2,872</b>	<b>11,72</b>	<b>7,742</b>	<b>37,92</b>	<b>13,783</b>	<b>57,67</b>
<b>TOTAL BANK CREDIT</b>	<b>50,445</b>	<b>151,61</b>	<b>35,771</b>	<b>140,57</b>	<b>94,221</b>	<b>383,93</b>	<b>1,80,437</b>	<b>676,11</b>