

**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 2008**

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	14,91,796	5774,35	6,70,626	3149,88	2,24,093	1154,00	23,86,515	10078,22
1. Direct Finance	14,60,074	5591,46	6,58,369	3076,33	2,16,617	1115,89	23,35,060	9783,67
2. Indirect Finance	31,722	182,89	12,257	73,55	7,476	38,11	51,455	294,55
II. INDUSTRY	27,454	106,36	25,000	109,66	71,609	321,88	1,24,063	537,89
III. TRANSPORT OPERATORS	13,883	89,70	9,943	61,29	22,475	133,23	46,301	284,21
IV. PROFESSIONAL AND OTHER SERVICES	62,115	214,95	42,179	173,56	76,695	348,61	1,80,989	737,13
V. PERSONAL LOANS	3,26,248	1373,01	3,85,804	1793,02	24,26,004	6625,56	31,38,056	9791,59
1. Loans for Purchase of Consumer Durables	19,711	80,64	21,678	88,72	59,806	375,55	1,01,195	544,91
2. Loans for Housing	28,426	269,64	35,114	344,68	1,02,290	957,98	1,65,830	1572,30
3. Rest of the Personal Loans	2,78,111	1022,73	3,29,012	1359,62	22,63,908	5292,02	28,71,031	7674,37
VI. TRADE	1,62,834	523,18	1,12,420	445,22	1,07,884	477,31	3,83,138	1445,72
1. Wholesale Trade	6,593	22,44	3,500	16,82	21,717	83,19	31,810	122,45
2. Retail Trade	1,56,241	500,74	1,08,920	428,41	86,167	394,12	3,51,328	1323,27
VII. FINANCE	4,570	17,58	2,249	11,43	4,401	24,55	11,220	53,56
VIII. ALL OTHERS	2,49,689	853,83	1,28,746	518,10	3,00,443	2229,78	6,78,878	3601,72
TOTAL BANK CREDIT	23,38,589	8952,95	13,76,967	6262,17	32,33,604	11314,92	69,49,160	26530,03

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	3,34,619	851,57	20,23,867	5607,90	2,94,587	910,73	26,53,073	7370,19
1. Direct Finance	3,32,019	841,74	20,03,639	5537,69	2,89,894	894,16	26,25,552	7273,59
2. Indirect Finance	2,600	9,82	20,228	70,21	4,693	16,57	27,521	96,60
II. INDUSTRY	12,066	39,78	95,492	350,87	46,119	170,26	1,53,677	560,91
III. TRANSPORT OPERATORS	2,690	13,72	19,755	131,25	6,828	50,82	29,273	195,79
IV. PROFESSIONAL AND OTHER SERVICES	11,606	35,23	99,382	343,71	45,523	191,87	1,56,511	570,82
V. PERSONAL LOANS	83,757	382,07	7,67,196	3934,46	3,86,502	2123,11	12,37,455	6439,64
1. Loans for Purchase of Consumer Durables	1,596	6,89	16,144	61,99	15,184	61,70	32,924	130,58
2. Loans for Housing	18,020	146,89	1,77,698	1393,79	52,237	511,88	2,47,955	2052,56
3. Rest of the Personal Loans	64,141	228,29	5,73,354	2478,67	3,19,081	1549,54	9,56,576	4256,50
VI. TRADE	36,022	140,04	3,04,637	1418,24	77,805	426,69	4,18,464	1984,96
1. Wholesale Trade	676	2,49	6,269	32,52	3,556	23,42	10,501	58,43
2. Retail Trade	35,346	137,55	2,98,368	1385,72	74,249	403,27	4,07,963	1926,53
VII. FINANCE	885	3,13	3,863	17,98	1,418	6,45	6,166	27,57
VIII. ALL OTHERS	22,001	102,37	2,22,675	1054,54	1,53,313	695,72	3,97,989	1852,63
TOTAL BANK CREDIT	5,03,646	1567,90	35,36,867	12858,95	10,12,095	4575,64	50,52,608	19002,50

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MARCH 2008**

**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	26,67,444	6828,19	22,91,257	6744,24	6,98,724	2276,56	56,57,425	15848,99
1. Direct Finance	26,14,229	6701,69	22,66,822	6666,46	6,89,162	2236,15	55,70,213	15604,31
2. Indirect Finance	53,215	126,50	24,435	77,78	9,562	40,41	87,212	244,69
II. INDUSTRY	54,966	154,11	69,602	295,40	1,05,964	630,53	2,30,532	1080,04
III. TRANSPORT OPERATORS	2,795	14,71	5,959	28,53	6,946	46,62	15,700	89,86
IV. PROFESSIONAL AND OTHER SERVICES	81,611	180,78	67,172	198,18	94,431	383,29	2,43,214	762,25
V. PERSONAL LOANS	3,42,729	1453,33	6,63,924	3034,16	43,03,749	15834,06	53,10,402	20321,55
1. Loans for Purchase of Consumer Durables	12,319	29,44	22,604	92,80	38,682	216,08	73,605	338,32
2. Loans for Housing	30,056	264,43	45,843	444,12	69,589	948,52	1,45,488	1657,07
3. Rest of the Personal Loans	3,00,354	1159,46	5,95,477	2497,24	41,95,478	14669,46	50,91,309	18326,16
VI. TRADE	1,14,539	276,06	1,52,189	429,28	1,26,692	485,25	3,93,420	1190,60
1. Wholesale Trade	5,013	12,64	9,487	30,26	20,730	75,11	35,230	118,01
2. Retail Trade	1,09,526	263,42	1,42,702	399,03	1,05,962	410,14	3,58,190	1072,59
VII. FINANCE	5,541	22,82	7,667	32,24	13,858	75,88	27,066	130,94
VIII. ALL OTHERS	3,20,878	1026,91	3,41,684	1265,31	5,20,551	2956,75	11,83,113	5248,97
TOTAL BANK CREDIT	35,90,503	9956,90	35,99,454	12027,35	58,70,915	22688,95	130,60,872	44673,20

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	481	1,32	333	1,08	–	–	814	2,40
1. Direct Finance	480	1,31	330	1,08	–	–	810	2,39
2. Indirect Finance	1	–	3	–	–	–	4	1
II. INDUSTRY	108	55	42	13	–	–	150	68
III. TRANSPORT OPERATORS	1	–	–	–	–	–	1	–
IV. PROFESSIONAL AND OTHER SERVICES	43	28	5	3	–	–	48	31
V. PERSONAL LOANS	1,144	5,91	1,275	7,30	–	–	2,419	13,21
1. Loans for Purchase of Consumer Durables	101	28	14	2	–	–	115	30
2. Loans for Housing	17	19	33	33	–	–	50	52
3. Rest of the Personal Loans	1,026	5,43	1,228	6,96	–	–	2,254	12,39
VI. TRADE	118	78	97	56	–	–	215	1,34
1. Wholesale Trade	–	–	–	–	–	–	–	–
2. Retail Trade	118	78	97	56	–	–	215	1,34
VII. FINANCE	–	–	–	–	–	–	–	–
VIII. ALL OTHERS	296	99	173	43	–	–	469	1,42
TOTAL BANK CREDIT	2,191	9,82	1,925	9,54	–	–	4,116	19,36

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MARCH 2008**

**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	33,376	77,61	17,832	55,25	22,125	111,75	73,333	244,61
1. Direct Finance	33,316	77,26	17,788	55,05	21,815	110,03	72,919	242,34
2. Indirect Finance	60	35	44	20	310	1,72	414	2,27
II. INDUSTRY	336	1,08	468	1,64	4,838	9,90	5,642	12,62
III. TRANSPORT OPERATORS	8	5	47	40	727	3,71	782	4,16
IV. PROFESSIONAL AND OTHER SERVICES	1,017	3,17	1,425	4,19	3,489	9,63	5,931	16,99
V. PERSONAL LOANS	7,609	28,56	11,476	50,38	37,184	173,00	56,269	251,95
1. Loans for Purchase of Consumer Durables	202	18	286	71	520	1,65	1,008	2,54
2. Loans for Housing	372	2,89	1,052	11,47	1,700	16,08	3,124	30,44
3. Rest of the Personal Loans	7,035	25,49	10,138	38,20	34,964	155,27	52,137	218,96
VI. TRADE	1,912	4,85	2,404	6,70	5,316	14,34	9,632	25,90
1. Wholesale Trade	1	7	36	10	217	67	254	84
2. Retail Trade	1,911	4,78	2,368	6,60	5,099	13,68	9,378	25,05
VII. FINANCE	16	8	83	88	231	1,02	330	1,98
VIII. ALL OTHERS	3,075	11,46	2,275	6,95	11,026	37,51	16,376	55,92
TOTAL BANK CREDIT	47,349	126,86	36,010	126,38	84,936	360,87	1,68,295	614,12