Southern Region

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 2000

State : Andhra Pradesh

(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**	**21,74,135**	**2562,91**	**9,52,917**	**1294,18**	**1,72,402**	**323,78**	**32,99,454**	**4180,87**
	1. Direct Finance	21,46,612	2529,92	9,38,303	1265,63	1,62,729	291,86	32,47,644	4087,42
	2. Indirect Finance	27,523	32,99	14,614	28,55	9,673	31,91	51,810	93,45
II.	**INDUSTRY**	**1,01,658**	**134,89**	**99,850**	**187,24**	**1,49,746**	**299,51**	**3,51,254**	**621,64**
III.	**TRANSPORT OPERATORS**	**17,415**	**44,60**	**17,021**	**52,37**	**26,080**	**81,31**	**60,516**	**178,27**
IV.	**PROFESSIONAL AND OTHER SERVICES**	**71,690**	**69,38**	**46,373**	**70,19**	**52,867**	**134,79**	**1,70,930**	**274,37**
V.	**PERSONAL LOANS**	**4,38,690**	**680,07**	**4,38,841**	**905,61**	**6,49,358**	**1782,40**	**15,26,889**	**3368,08**
	1. Loans for Purchase of Consumer Durables	25,029	32,46	32,537	51,35	62,327	115,50	1,19,893	199,30
	2. Loans for Housing	30,937	101,76	51,404	206,18	1,08,843	488,70	1,91,184	796,65
	3. Rest of the Personal Loans	3,82,724	545,85	3,54,900	648,08	4,78,188	1178,19	12,15,812	2372,12
VI.	**TRADE**	**2,36,061**	**251,09**	**1,57,023**	**302,84**	**1,23,404**	**313,53**	**5,16,488**	**867,46**
	1. Wholesale Trade	7,287	10,93	10,508	30,24	12,811	42,35	30,606	83,52
	2. Retail Trade	2,28,774	240,16	1,46,515	272,61	1,10,593	271,18	4,85,882	783,94
VII.	**FINANCE**	**2,627**	**4,09**	**1,416**	**3,00**	**1,579**	**3,59**	**5,622**	**10,67**
VIII.	**ALL OTHERS**	**2,21,918**	**397,93**	**1,48,129**	**420,60**	**1,78,728**	**682,03**	**5,48,775**	**1500,56**
TOTAL BANK CREDIT		**32,64,194**	**4144,95**	**18,61,570**	**3236,05**	**13,54,164**	**3620,92**	**64,79,928**	**11001,92**
OF WHICH:	1. Artisans & Village Industries	59,981	61,56	42,291	56,66	41,966	61,06	1,44,238	179,27
	2. Other Small Scale Industries	27,772	50,80	39,017	87,97	74,736	166,35	1,41,525	305,11

State : Karnataka

	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**	**13,64,720**	**2014,41**	**5,38,437**	**1041,71**	**94,569**	**218,96**	**19,97,726**	**3275,08**
	1. Direct Finance	13,50,716	1993,71	5,32,219	1025,05	91,015	209,62	19,73,950	3228,38
	2. Indirect Finance	14,004	20,70	6,218	16,67	3,554	9,34	23,776	46,71
II.	**INDUSTRY**	**75,122**	**121,37**	**86,514**	**191,93**	**1,44,883**	**352,42**	**3,06,519**	**665,73**
III.	**TRANSPORT OPERATORS**	**18,763**	**59,20**	**16,278**	**61,39**	**32,820**	**101,23**	**67,861**	**221,82**
IV.	**PROFESSIONAL AND OTHER SERVICES**	**86,339**	**106,33**	**62,680**	**116,37**	**58,924**	**164,38**	**2,07,943**	**387,08**
V.	**PERSONAL LOANS**	**3,82,578**	**632,12**	**3,82,228**	**789,30**	**7,25,694**	**1857,62**	**14,90,500**	**3279,04**
	1. Loans for Purchase of Consumer Durables	26,825	44,30	30,387	59,46	78,480	164,04	1,35,692	267,80
	2. Loans for Housing	31,058	120,91	48,984	215,20	91,644	473,75	1,71,686	809,86
	3. Rest of the Personal Loans	3,24,695	466,91	3,02,857	514,64	5,55,570	1219,83	11,83,122	2201,37
VI.	**TRADE**	**2,46,448**	**347,89**	**1,51,875**	**341,15**	**1,15,627**	**302,06**	**5,13,950**	**991,10**
	1. Wholesale Trade	7,117	13,14	6,092	18,68	17,879	41,16	31,088	72,97
	2. Retail Trade	2,39,331	334,75	1,45,783	322,47	97,748	260,91	4,82,862	918,13
VII.	**FINANCE**	**633**	**97**	**975**	**1,82**	**564**	**4,04**	**2,172**	**6,83**
VIII.	**ALL OTHERS**	**1,31,838**	**205,37**	**76,898**	**215,06**	**1,57,724**	**612,08**	**3,66,460**	**1032,50**
TOTAL BANK CREDIT		**23,06,441**	**3487,65**	**13,15,885**	**2758,73**	**13,30,805**	**3612,80**	**49,53,131**	**9859,19**
OF WHICH:	1. Artisans & Village Industries	38,812	44,18	29,949	44,68	31,777	47,92	1,00,538	136,77
	2. Other Small Scale Industries	27,799	53,87	43,167	106,31	71,665	202,73	1,42,631	362,91

State : Kerala

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**	**1,81,018**	**233,71**	**9,85,685**	**1356,72**	**58,236**	**85,00**	**12,24,939**	**1675,44**
	1. Direct Finance	1,80,892	233,35	9,81,310	1348,80	57,722	84,21	12,19,924	1666,37
	2. Indirect Finance	126	36	4,375	7,92	514	79	5,015	9,07
II.	**INDUSTRY**	**24,464**	**47,22**	**1,87,622**	**384,30**	**71,082**	**169,30**	**2,83,168**	**600,83**
III.	**TRANSPORT OPERATORS**	**4,756**	**20,80**	**40,137**	**175,16**	**5,754**	**23,31**	**50,647**	**219,27**
IV.	**PROFESSIONAL AND OTHER SERVICES**	**16,650**	**23,23**	**1,01,790**	**156,71**	**19,812**	**49,31**	**1,38,252**	**229,26**
V.	**PERSONAL LOANS**	**86,912**	**192,00**	**6,11,637**	**1518,91**	**2,35,072**	**664,89**	**9,33,621**	**2375,79**
	1. Loans for Purchase of Consumer Durables	7,445	12,05	52,187	90,23	26,057	52,64	85,689	154,93
	2. Loans for Housing	15,746	82,92	1,31,401	590,70	49,505	227,49	1,96,652	901,11
	3. Rest of the Personal Loans	63,721	97,03	4,28,049	837,98	1,59,510	384,76	6,51,280	1319,76
VI.	**TRADE**	**60,742**	**89,53**	**3,18,633**	**583,56**	**48,986**	**123,02**	**4,28,361**	**796,11**
	1. Wholesale Trade	689	1,99	7,362	23,71	6,282	20,72	14,333	46,41
	2. Retail Trade	60,053	87,54	3,11,271	559,86	42,704	102,30	4,14,028	749,70
VII.	**FINANCE**	**202**	**42**	**3,792**	**7,31**	**722**	**1,69**	**4,716**	**9,42**
VIII.	**ALL OTHERS**	**31,635**	**72,78**	**2,69,934**	**660,51**	**94,562**	**368,68**	**3,96,131**	**1101,98**
TOTAL BANK CREDIT		**4,06,379**	**679,70**	**25,19,230**	**4843,19**	**5,34,226**	**1485,21**	**34,59,835**	**7008,09**
OF WHICH:	1. Artisans & Village Industries	11,682	14,36	75,035	103,90	26,531	41,12	1,13,248	159,37
	2. Other Small Scale Industries	9,475	24,43	80,484	206,51	27,792	88,83	1,17,751	319,76

State : Tamil Nadu

		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**	**14,56,791**	**1761,03**	**7,73,826**	**1109,68**	**1,63,555**	**258,19**	**23,94,172**	**3128,90**
	1. Direct Finance	14,36,682	1733,38	7,66,532	1094,99	1,60,190	250,66	23,63,404	3079,04
	2. Indirect Finance	20,109	27,65	7,294	14,69	3,365	7,53	30,768	49,86
II.	**INDUSTRY**	**86,800**	**133,87**	**1,09,335**	**225,51**	**2,62,023**	**591,36**	**4,58,158**	**950,74**
III.	**TRANSPORT OPERATORS**	**9,052**	**20,81**	**10,469**	**34,95**	**13,622**	**33,56**	**33,143**	**89,32**
IV.	**PROFESSIONAL AND OTHER SERVICES**	**64,649**	**69,73**	**54,396**	**82,33**	**74,785**	**129,90**	**1,93,830**	**281,95**
V.	**PERSONAL LOANS**	**3,32,262**	**524,06**	**4,07,190**	**815,72**	**7,63,255**	**2389,46**	**15,02,707**	**3729,24**
	1. Loans for Purchase of Consumer Durables	30,175	37,75	48,068	67,65	79,359	156,74	1,57,602	262,14
	2. Loans for Housing	34,688	119,46	48,264	193,90	1,16,547	772,52	1,99,499	1085,87
	3. Rest of the Personal Loans	2,67,399	366,85	3,10,858	554,17	5,67,349	1460,21	11,45,606	2381,23
VI.	**TRADE**	**1,41,645**	**149,77**	**1,20,794**	**194,74**	**98,383**	**232,29**	**3,60,822**	**576,80**
	1. Wholesale Trade	5,416	7,45	7,374	18,01	16,162	45,69	28,952	71,16
	2. Retail Trade	1,36,229	142,31	1,13,420	176,73	82,221	186,60	3,31,870	505,64
VII.	**FINANCE**	**1,398**	**1,15**	**1,381**	**2,30**	**2,672**	**5,98**	**5,451**	**9,42**
VIII.	**ALL OTHERS**	**1,18,565**	**253,00**	**1,07,569**	**297,52**	**2,39,967**	**1000,19**	**4,66,101**	**1550,72**
TOTAL BANK CREDIT		**22,11,162**	**2913,41**	**15,84,960**	**2762,74**	**16,18,262**	**4640,94**	**54,14,384**	**10317,09**
OF WHICH:	1. Artisans & Village Industries	41,000	46,06	37,252	46,46	42,825	61,13	1,21,077	153,64
	2. Other Small Scale Industries	33,349	66,87	53,017	133,00	1,19,038	316,83	2,05,404	516,70

Lakshadweep

		RURAL		SEMI-URBAN		URBAN/ METROPOLITAN		TOTAL	
	OCCUPATION Accounts	No. of Out-	Amount Accounts standing	No. of Out-	Amount Accounts standing	No. of Out-	Amount Accounts standing	No. of Out-	Amount standing
		1	2	3	4	5	6	7	8
I.	**AGRICULTURE**	**489**	**63**	**-**	**-**	**-**	**-**	**489**	**63**
	1. Direct Finance	484	62	-	-	-	-	484	62
	2. Indirect Finance	5	(..)	-	-	-	-	5	(..)
II.	**INDUSTRY**	**30**	**5**	**-**	**-**	**-**	**-**	**30**	**5**
III.	**TRANSPORT OPERATORS**	**154**	**63**	**-**	**-**	**-**	**-**	**154**	**63**
IV.	**PROFESSIONAL AND OTHER SERVICES**	**74**	**12**	**-**	**-**	**-**	**-**	**74**	**12**
V.	**PERSONAL LOANS**	**977**	**2,26**	**-**	**-**	**-**	**-**	**977**	**2,26**

	1. Loans for Purchase of Consumer Durables	28	7	-	-	-	-	28	7
	2. Loans for Housing	18	10	-	-	-	-	18	10
	3. Rest of the Personal Loans	931	2,09	-	-	-	-	931	2,09
VI.	**TRADE**	**179**	**46**	-	-	-	-	**179**	**46**
	1. Wholesale Trade	-	-	-	-	-	-	-	-
	2. Retail Trade	179	46	-	-	-	-	179	46
VII.	**FINANCE**	**-**	**-**	-	-	-	-	**-**	**-**
VIII.	**ALL OTHERS**	**50**	**5**	-	-	-	-	**50**	**5**
TOTAL BANK CREDIT		**1,953**	**4,20**	-	-	-	-	**1,953**	**4,20**
OF WHICH: 1. Artisans & Village Industries		16	2	-	-	-	-	16	2
	2. Other Small Scale Industries	8	3	-	-	-	-	8	3

Pondicherry

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**	**15,063**	**17,58**	**7,941**	**8,02**	**8,051**	**15,04**	**31,055**	**40,64**
	1. Direct Finance	14,972	17,34	7,895	7,91	8,047	15,01	30,914	40,26
	2. Indirect Finance	91	24	46	11	4	3	141	38
II.	**INDUSTRY**	**763**	**1,36**	**2,593**	**5,92**	**2,662**	**6,52**	**6,018**	**13,81**
III.	**TRANSPORT OPERATORS**	**90**	**20**	**130**	**45**	**274**	**76**	**494**	**1,41**
IV.	**PROFESSIONAL AND OTHER SERVICES**	**433**	**47**	**1,056**	**2,56**	**875**	**2,29**	**2,364**	**5,32**
V.	**PERSONAL LOANS**	**10,002**	**13,12**	**7,689**	**18,59**	**17,735**	**47,07**	**35,426**	**78,77**
	1. Loans for Purchase of Consumer Durables	836	1,16	1,853	5,40	2,553	4,06	5,242	10,62
	2. Loans for Housing	681	2,59	1,074	4,49	2,112	9,66	3,867	16,74
	3. Rest of the Personal Loans	8,485	9,37	4,762	8,70	13,070	33,34	26,317	51,41
VI.	**TRADE**	**1,401**	**1,29**	**2,626**	**5,17**	**4,059**	**9,45**	**8,086**	**15,91**
	1. Wholesale Trade	-	-	187	79	81	98	268	1,77
	2. Retail Trade	1,401	1,29	2,439	4,38	3,978	8,47	7,818	14,14
VII.	**FINANCE**	**-**	**-**	**9**	**(..)**	**26**	**10**	**35**	**10**
VIII.	**ALL OTHERS**	**1,140**	**2,07**	**2,013**	**6,57**	**3,779**	**14,13**	**6,932**	**22,77**
TOTAL BANK CREDIT		**28,892**	**36,09**	**24,057**	**47,29**	**37,461**	**95,36**	**90,410**	**178,73**
OF WHICH: 1. Artisans & Village Industries		330	33	657	81	1,152	1,71	2,139	2,86
	2. Other Small Scale Industries	373	98	1,595	3,34	1,054	4,11	3,022	8,43