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 2010

SOUTHERN REGION

STATE: KARNATAKA

(Amount in ₹ 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	**15,48,414**	**6837,12**	**7,11,748**	**3875,94**	**2,82,487**	**1687,46**	**25,42,649**	**12400,51**
1. Direct Finance	14,94,159	6596,62	6,92,853	3789,36	2,73,252	1632,15	24,60,264	12018,12
2. Indirect Finance	54,255	240,50	18,895	86,58	9,235	55,31	82,385	382,39
II. INDUSTRY	**31,192**	**126,46**	**19,621**	**100,55**	**1,57,208**	**1902,29**	**2,08,021**	**2129,31**
III. TRANSPORT OPERATORS	**15,248**	**84,99**	**9,131**	**53,77**	**20,042**	**125,43**	**44,421**	**264,19**
IV. PROFESSIONAL AND OTHER SERVICES	**85,420**	**283,24**	**58,029**	**247,11**	**71,917**	**498,65**	**2,15,366**	**1029,00**
V. PERSONAL LOANS	**3,42,002**	**1492,57**	**3,76,878**	**1941,54**	**25,85,241**	**6290,23**	**33,04,121**	**9724,34**
1. Loans for Housing	22,665	203,33	26,758	249,10	72,384	757,49	1,21,807	1209,92
2. Loans for Purchase of Consumer Durables	14,321	55,12	19,072	90,83	44,033	217,23	77,426	363,18
3. Rest of the Personal Loans	3,05,016	1234,12	3,31,048	1601,61	24,68,824	5315,51	31,04,888	8151,24
VI. TRADE	**1,63,968**	**575,13**	**1,01,422**	**438,04**	**2,83,764**	**529,59**	**5,49,154**	**1542,76**
1. Wholesale Trade	13,125	53,50	6,892	31,07	27,080	63,84	47,097	148,41
2. Retail Trade	1,50,843	521,63	94,530	406,97	2,56,684	465,74	5,02,057	1394,35
VII. FINANCE	**24,864**	**154,06**	**8,552**	**49,97**	**4,285**	**24,72**	**37,701**	**228,75**
VIII. ALL OTHERS	**1,15,424**	**418,48**	**75,261**	**436,85**	**3,21,512**	**1135,85**	**5,12,197**	**1991,18**
TOTAL BANK CREDIT	**23,26,532**	**9972,04**	**13,60,642**	**7143,77**	**37,26,456**	**12194,22**	**74,13,630**	**29310,03**

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	**2,74,839**	**906,30**	**17,34,291**	**6310,99**	**2,58,552**	**1150,20**	**22,67,682**	**8367,49**
1. Direct Finance	2,70,698	889,49	16,43,624	5973,54	2,43,386	1071,50	21,57,708	7934,53
2. Indirect Finance	4,141	16,80	90,667	337,45	15,166	78,70	1,09,974	432,96
II. INDUSTRY	**9,329**	**36,37**	**68,449**	**283,70**	**35,454**	**357,39**	**1,13,232**	**677,47**
III. TRANSPORT OPERATORS	**2,465**	**18,58**	**18,403**	**130,21**	**4,862**	**37,70**	**25,730**	**186,49**
IV. PROFESSIONAL AND OTHER SERVICES	**14,375**	**48,59**	**89,273**	**387,59**	**30,067**	**149,21**	**1,33,715**	**585,38**
V. PERSONAL LOANS	**1,53,199**	**580,40**	**11,76,186**	**5344,86**	**5,43,185**	**2690,44**	**18,72,570**	**8615,71**
1. Loans for Housing	18,025	161,70	1,46,611	1266,94	60,115	555,19	2,24,751	1983,83
2. Loans for Purchase of Consumer Durables	1,722	7,01	16,057	62,29	9,614	33,06	27,393	102,36
3. Rest of the Personal Loans	1,33,452	411,69	10,13,518	4015,63	4,73,456	2102,19	16,20,426	6529,51
VI. TRADE	**40,110**	**152,75**	**2,50,319**	**1231,55**	**65,505**	**365,92**	**3,55,934**	**1750,23**
1. Wholesale Trade	1,302	4,82	5,120	25,60	4,187	28,25	10,609	58,67
2. Retail Trade	38,808	147,93	2,45,199	1205,96	61,318	337,68	3,45,325	1691,56
VII. FINANCE	**1,166**	**5,94**	**8,434**	**50,22**	**1,830**	**10,05**	**11,430**	**66,21**
VIII. ALL OTHERS	**13,075**	**70,14**	**1,60,802**	**682,23**	**1,27,064**	**266,50**	**3,00,941**	**1018,86**
TOTAL BANK CREDIT	**5,08,558**	**1819,08**	**35,06,157**	**14421,36**	**10,66,519**	**5027,42**	**50,81,234**	**21267,85**

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 2010

SOUTHERN REGION

STATE: TAMIL NADU

(Amount in ₹ 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	**30,72,471**	**10544,25**	**26,99,560**	**10513,70**	**7,89,640**	**3645,67**	**65,61,671**	**24703,62**
1. Direct Finance	26,39,516	9091,73	24,62,827	9604,08	7,21,299	3307,70	58,23,642	22003,51
2. Indirect Finance	4,32,955	1452,52	2,36,733	909,61	68,341	337,98	7,38,029	2700,11
II. INDUSTRY	**51,435**	**198,63**	**54,039**	**316,45**	**1,22,802**	**1149,49**	**2,28,276**	**1664,56**
III. TRANSPORT OPERATORS	**6,113**	**21,91**	**4,353**	**24,71**	**7,554**	**56,37**	**18,020**	**102,99**
IV. PROFESSIONAL AND OTHER SERVICES	**93,360**	**287,47**	**1,06,091**	**361,22**	**1,00,164**	**517,46**	**2,99,615**	**1166,14**
V. PERSONAL LOANS	**4,54,160**	**2163,05**	**8,65,128**	**4356,46**	**74,22,440**	**13677,72**	**87,41,728**	**20197,23**
1. Loans for Housing	34,605	229,00	48,569	371,33	58,242	495,34	1,41,416	1095,67
2. Loans for Purchase of Consumer Durables	11,592	34,14	23,534	78,77	25,978	91,18	61,104	204,09
3. Rest of the Personal Loans	4,07,963	1899,91	7,93,025	3906,37	73,38,220	13091,20	85,39,208	18897,47
VI. TRADE	**1,24,143**	**353,91**	**1,59,348**	**551,44**	**1,59,920**	**821,82**	**4,43,411**	**1727,17**
1. Wholesale Trade	9,344	23,14	5,151	21,06	13,750	86,43	28,245	130,64
2. Retail Trade	1,14,799	330,77	1,54,197	530,38	1,46,170	735,38	4,15,166	1596,53
VII. FINANCE	**33,178**	**144,28**	**31,364**	**161,19**	**23,279**	**134,17**	**87,821**	**439,64**
VIII. ALL OTHERS	**1,82,124**	**557,22**	**2,54,804**	**713,05**	**5,18,661**	**1712,45**	**9,55,589**	**2982,72**
TOTAL BANK CREDIT	**40,16,984**	**14270,71**	**41,74,687**	**16998,21**	**91,44,460**	**21715,15**	**173,36,131**	**52984,08**

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	**350**	**1,08**	**432**	**1,17**	**–**	**–**	**782**	**2,26**
1. Direct Finance	350	1,08	430	1,17	–	–	780	2,25
2. Indirect Finance	–	–	2	–	–	–	2	–
II. INDUSTRY	**41**	**45**	**17**	**4**	**–**	**–**	**58**	**49**
III. TRANSPORT OPERATORS	**11**	**6**	**1**	**–**	**–**	**–**	**12**	**7**
IV. PROFESSIONAL AND OTHER SERVICES	**77**	**45**	**67**	**38**	**–**	**–**	**144**	**83**
V. PERSONAL LOANS	**1,103**	**6,98**	**1,351**	**8,70**	**–**	**–**	**2,454**	**15,68**
1. Loans for Housing	25	40	52	65	–	–	77	1,06
2. Loans for Purchase of Consumer Durables	62	26	3	2	–	–	65	28
3. Rest of the Personal Loans	1,016	6,31	1,296	8,03	–	–	2,312	14,34
VI. TRADE	**136**	**1,14**	**108**	**1,09**	**–**	**–**	**244**	**2,23**
1. Wholesale Trade	–	–	–	–	–	–	–	–
2. Retail Trade	136	1,14	108	1,09	–	–	244	2,23
VII. FINANCE	**–**	**–**	**–**	**–**	**–**	**–**	**–**	**–**
VIII. ALL OTHERS	**82**	**34**	**–**	**–**	**–**	**–**	**82**	**34**
TOTAL BANK CREDIT	**1,800**	**10,50**	**1,976**	**11,40**	**–**	**–**	**3,776**	**21,90**

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 2010

SOUTHERN REGION
PUDUCHERRY

(Amount in ₹ 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	**44,775**	**144,22**	**19,995**	**78,84**	**20,269**	**94,98**	**85,039**	**318,05**
1. Direct Finance	34,804	115,91	19,393	77,04	20,017	93,65	74,214	286,61
2. Indirect Finance	9,971	28,31	602	1,80	252	1,33	10,825	31,44
II. INDUSTRY	**439**	**1,56**	**431**	**1,98**	**1,366**	**6,93**	**2,236**	**10,47**
III. TRANSPORT OPERATORS	**14**	**7**	**41**	**34**	**219**	**91**	**274**	**1,33**
IV. PROFESSIONAL AND OTHER SERVICES	**2,645**	**8,48**	**1,919**	**5,74**	**2,420**	**12,38**	**6,984**	**26,59**
V. PERSONAL LOANS	**10,619**	**46,85**	**13,740**	**66,10**	**60,941**	**277,18**	**85,300**	**390,13**
1. Loans for Housing	394	2,95	787	7,77	1,559	13,84	2,740	24,56
2. Loans for Purchase of Consumer Durables	126	38	320	72	677	2,49	1,123	3,59
3. Rest of the Personal Loans	10,099	43,53	12,633	57,61	58,705	260,85	81,437	361,99
VI. TRADE	**3,205**	**8,97**	**3,386**	**14,36**	**4,701**	**16,96**	**11,292**	**40,29**
1. Wholesale Trade	1,120	3,05	18	11	392	1,16	1,530	4,32
2. Retail Trade	2,085	5,92	3,368	14,25	4,309	15,79	9,762	35,96
VII. FINANCE	**248**	**1,71**	**90**	**44**	**694**	**5,44**	**1,032**	**7,59**
VIII. ALL OTHERS	**1,460**	**2,90**	**2,750**	**9,17**	**19,164**	**25,05**	**23,374**	**37,12**
TOTAL BANK CREDIT	**63,405**	**214,77**	**42,352**	**176,98**	**1,09,774**	**439,83**	**2,15,531**	**831,57**