

TABLE NO. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

SOUTHERN REGION		STATE : ANDHRA PRADESH (Concd.)				STATE : KARNATAKA		
OCCUPATION	VIZIANAGARAM		WARANGAL		WEST GODAVARI		BAGALKOTE	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	41	42	43	44	45	46	1	2
I. AGRICULTURE	1,31,659	202,74,70	1,94,721	548,42,17	2,68,289	1080,63,07	65,328	439,02,92
1. Direct Finance	1,30,042	198,28,66	1,92,727	411,72,42	2,64,394	1027,34,89	64,604	419,43,93
2. Indirect Finance	1,617	4,46,04	1,994	136,69,75	3,895	53,28,18	724	19,58,99
II. INDUSTRY	4,375	169,62,55	5,157	213,08,68	5,973	706,43,22	4,038	161,22,74
1. Mining & Quarrying	3	13,36	14	57,59	37	2,08,27	12	71,08
2. Manufacturing & Processing	4,119	160,12,66	4,429	97,42,43	5,279	636,45,82	3,742	87,88,14
3. Electricity, Gas & Water	—	—	15	91,53,34	7	14,76,55	—	—
4. Construction	253	9,36,53	699	23,55,32	650	53,12,58	284	72,63,52
III. TRANSPORT OPERATORS	1,133	5,94,72	1,684	11,97,50	1,972	20,43,75	1,281	10,46,87
IV. PROFESSIONAL AND OTHER SERVICES	10,395	23,72,90	2,962	35,36,44	7,495	55,20,25	3,324	71,13,17
V. PERSONAL LOANS	55,500	325,19,88	86,068	578,05,92	1,00,162	807,52,07	27,342	198,95,02
1. Loans for Purchase of Consumer Durables	5,707	13,84,31	872	2,94,71	1,990	7,98,01	1,054	2,93,02
2. Loans for Housing	8,096	160,82,69	7,904	209,60,21	18,457	399,29,01	4,198	88,73,69
3. Rest of the Personal Loans	41,697	150,52,88	77,292	365,51,00	79,715	400,25,05	22,090	107,28,31
VI. TRADE	19,950	54,19,97	17,596	121,78,54	20,899	201,44,12	9,501	135,68,26
1. Wholesale Trade	322	7,75,20	1,219	44,19,73	1,861	57,64,02	177	25,37,91
2. Retail Trade	19,628	46,44,77	16,377	77,58,81	19,038	143,80,10	9,324	110,30,35
VII. FINANCE	153	1,03,82	241	16,59,61	948	7,79,86	61	33,41
VIII. ALL OTHERS	20,370	49,11,83	36,314	177,78,16	61,571	246,20,41	13,217	56,96,71
TOTAL BANK CREDIT	2,43,535	831,60,37	3,44,743	1703,07,02	4,67,309	3125,66,75	1,24,092	1073,79,10
OF WHICH:								
1. Artisans and Village & Tiny Industries	3,376	10,93,09	1,042	12,63,40	1,638	38,50,18	1,734	5,85,60
2. Other Small Scale Industries	584	13,45,55	2,275	64,12,54	2,325	170,81,95	1,913	32,37,83

OCCUPATION	BANGALORE RURAL		BANGALORE URBAN		BELGAUM		BELLARY	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	3	4	5	6	7	8	9	10
I. AGRICULTURE	75,687	362,95,30	20,339	2709,71,19	1,76,362	875,13,92	86,206	565,54,18
1. Direct Finance	73,283	285,32,45	17,354	363,53,77	1,73,678	826,06,67	84,927	478,23,19
2. Indirect Finance	2,404	77,62,85	2,985	2346,17,42	2,684	49,07,25	1,279	87,30,99
II. INDUSTRY	8,769	4173,44,71	37,343	18163,75,04	9,564	448,82,53	9,379	1966,97,86
1. Mining & Quarrying	134	88,89,52	427	286,74,26	37	3,20,47	94	253,31,85
2. Manufacturing & Processing	7,739	2968,72,39	31,343	10342,96,28	8,225	347,07,99	8,504	1581,31,47
3. Electricity, Gas & Water	59	501,92,10	276	3576,73,65	9	1,80,02	12	97,32,66
4. Construction	837	613,90,70	5,297	3957,30,85	1,293	96,74,05	769	35,01,88
III. TRANSPORT OPERATORS	480	136,51,03	10,103	442,62,18	2,892	33,47,85	1,429	17,41,49
IV. PROFESSIONAL AND OTHER SERVICES	4,462	434,60,95	19,361	3630,47,21	12,329	98,42,78	5,801	46,11,52
V. PERSONAL LOANS	70,363	1670,26,80	26,71,934	14683,02,99	1,13,765	798,39,42	52,890	397,58,80
1. Loans for Purchase of Consumer Durables	1,062	4,94,74	65,115	347,54,88	6,941	18,49,98	3,786	9,43,17
2. Loans for Housing	21,823	1285,53,53	1,13,389	8171,79,84	16,612	387,19,77	6,735	151,78,57
3. Rest of the Personal Loans	47,478	379,78,53	24,93,430	6163,68,27	90,212	392,69,67	42,369	236,37,06
VI. TRADE	10,831	289,53,15	26,773	2336,13,67	22,879	179,80,52	21,443	214,12,59
1. Wholesale Trade	783	154,72,40	4,547	1327,84,83	1,417	36,14,96	1,954	121,02,59
2. Retail Trade	10,048	134,80,75	22,226	1008,28,84	21,462	143,65,56	19,489	93,10,00
VII. FINANCE	137	24,71,70	1,551	2563,46,72	479	7,85,85	215	2,32,13
VIII. ALL OTHERS	7,732	427,08,52	1,70,327	2776,81,84	38,693	139,55,29	19,428	122,00,47
TOTAL BANK CREDIT	1,78,461	7519,12,16	29,57,731	47306,00,84	3,76,963	2581,48,16	1,96,791	3332,09,04
OF WHICH:								
1. Artisans and Village & Tiny Industries	854	5,96,44	1,749	44,67,80	2,824	14,14,36	3,404	9,33,76
2. Other Small Scale Industries	5,005	643,08,23	13,804	1027,36,65	3,951	97,25,20	3,689	104,43,10

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2005

(Amount in Rupees Thousand)

BIDAR		BIJAPUR		CHAMARAJANAGAR		CHIKMAGALUR		CHITRADURGA		DAKSHIN KANNAD		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
11	12	13	14	15	16	17	18	19	20	21	22	
49,208	144,08,61	72,201	503,97,11	30,854	108,96,68	65,680	647,31,81	62,211	255,18,82	51,418	346,54,00	I
48,900	139,31,81	71,696	493,12,56	30,578	106,29,73	64,948	638,78,49	60,622	242,69,51	50,217	265,81,81	1
308	4,76,80	505	10,84,55	276	2,66,95	732	8,53,32	1,589	12,49,31	1,201	80,72,19	2
1,684	29,49,89	3,264	108,65,15	1,156	9,61,62	2,573	207,19,72	2,988	70,21,63	6,522	828,27,11	II
3	24,33	31	1,59,35	6	2,07,52	3	49,30	5	26,72	43	7,48,96	1
1,528	24,39,38	2,897	72,42,61	1,135	6,31,81	2,299	195,59,39	2,501	49,45,22	5,372	448,03,40	2
3	45,04	-	-	-	-	4	32,75	3	3,63,27	44	220,07,20	3
150	4,41,14	336	34,63,19	15	1,22,29	267	10,78,28	479	16,86,42	1,063	152,67,55	4
1,180	10,37,83	1,578	17,27,03	237	1,41,74	1,224	10,59,33	911	11,28,18	4,651	97,68,78	III
2,638	9,34,48	4,052	37,16,40	777	2,59,85	3,481	11,75,43	4,247	41,72,87	9,736	215,35,04	IV
25,133	131,60,46	32,623	324,11,36	15,328	67,94,93	30,982	219,28,61	26,263	165,51,56	1,04,591	1235,13,92	V
1,032	2,46,26	1,539	4,40,24	470	1,10,28	1,897	4,43,13	2,362	7,17,92	4,820	17,03,48	1
2,487	47,20,09	5,581	142,37,45	1,332	25,76,90	4,806	108,87,40	3,866	86,11,15	25,064	768,97,45	2
21,614	81,94,11	25,503	177,33,67	13,526	41,07,75	24,279	105,98,08	20,035	72,22,49	74,707	449,12,99	3
9,639	46,88,14	12,062	59,95,19	7,870	37,67,91	13,801	82,51,61	13,648	66,01,10	18,638	292,51,67	VI
89	12,30,18	442	13,66,29	50	7,98,92	682	34,67,18	791	18,97,88	1,072	85,93,70	1
9,550	34,57,96	11,620	46,28,90	7,820	29,68,99	13,119	47,84,43	12,857	47,03,22	17,566	206,57,97	2
10	14,69	199	1,07,38	89	74,07	184	2,82,29	78	40,27	352	31,76,38	VII
4,544	23,01,91	13,472	74,52,15	6,770	14,84,17	10,086	40,42,41	12,948	38,44,86	25,910	166,39,22	VIII
94,036	394,96,01	1,39,451	1,126,71,77	63,081	243,80,97	1,28,011	1,221,91,21	1,23,294	648,79,29	2,21,818	3,213,66,12	TOTAL
475	1,85,20	1,389	6,45,51	513	2,66,17	1,036	3,33,02	874	3,35,89	1,000	9,48,25	1
924	16,13,30	1,428	10,78,51	565	2,65,77	950	6,58,51	1,462	31,11,61	3,201	184,20,13	2

DAVANGERE		DHARWAD		GADAG		GULBARGA		HASSAN		HAVERI		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
23	24	25	26	27	28	29	30	31	32	33	34	
77,013	385,21,48	52,395	297,45,31	44,141	193,80,95	1,84,207	695,86,68	97,112	506,25,17	69,447	262,15,39	I
76,335	353,87,69	51,195	241,42,32	43,349	188,67,79	1,82,379	541,21,44	95,871	500,01,36	69,101	256,68,77	1
678	31,33,79	1,200	56,02,99	792	5,13,16	1,828	154,65,24	1,241	6,23,81	346	5,46,62	2
4,073	120,56,59	5,668	371,81,96	1,984	26,83,42	4,445	105,46,32	3,204	73,85,19	2,283	26,17,22	II
5	16,64	43	8,83,19	3	37,88	37	3,62,08	29	3,20,40	6	37,23	1
3,741	90,91,85	4,319	210,23,90	1,802	17,99,59	3,952	79,85,71	2,536	35,04,49	1,783	11,57,24	2
4	7,93,42	18	57,44,29	2	13,31	8	62,67	6	35,01	-	-	3
323	21,54,68	1,288	95,30,58	177	8,32,64	448	21,35,86	633	35,25,29	494	14,22,75	4
1,427	7,05,21	2,987	131,87,93	541	10,67,54	2,195	14,32,44	902	9,01,56	883	7,89,65	III
3,701	19,59,82	7,042	99,61,22	2,463	19,67,58	5,325	43,32,03	3,663	25,03,11	3,326	16,23,34	IV
37,985	295,45,22	89,551	892,15,30	20,732	115,16,06	57,951	391,97,14	52,199	330,80,59	24,638	126,49,07	V
4,450	22,10,71	12,773	44,98,95	1,474	4,16,76	2,288	5,52,48	2,274	5,78,08	1,410	3,91,70	1
5,895	142,78,56	18,539	491,87,37	3,011	56,36,26	7,609	159,29,39	7,072	160,36,40	3,465	54,57,17	2
27,640	130,55,95	58,239	355,28,98	16,247	54,63,04	48,054	227,15,27	42,853	164,66,11	19,763	68,00,20	3
12,666	115,49,20	12,814	218,95,08	6,331	40,83,08	19,375	107,74,10	13,632	99,06,32	8,344	57,37,59	VI
1,382	58,93,78	589	52,12,68	210	12,76,53	689	22,01,97	810	32,34,18	564	24,58,99	1
11,284	56,55,42	12,225	166,82,40	6,121	28,06,55	18,686	85,72,13	12,822	66,72,14	7,780	32,78,60	2
162	72,58	330	40,80,18	23	86,16	61	93,46	45	16,39,32	55	33,11	VII
14,795	81,52,93	24,478	155,21,96	7,225	16,32,58	15,041	80,96,75	17,026	45,18,11	12,858	48,91,07	VIII
1,51,822	1,025,63,03	1,95,265	2,207,88,94	83,440	424,17,37	2,88,600	1,440,58,92	1,87,783	1,105,59,37	1,21,834	545,56,44	TOTAL
954	5,67,69	612	5,72,07	606	2,63,87	1,504	5,98,36	573	4,75,42	707	2,71,82	1
2,104	15,57,02	3,007	78,89,16	1,116	10,73,61	1,824	40,38,33	1,707	15,86,22	963	6,32,33	2

TABLE NO. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

SOUTHERN REGION

STATE : KARNATAKA (Contd.)

OCCUPATION	KODAGU		KOLAR		KOPPAL		MANDYA	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	35	36	37	38	39	40	41	42
I. AGRICULTURE	40,957	455,97,44	98,125	362,05,87	53,417	301,63,21	77,693	251,33,40
1. Direct Finance	40,787	448,79,38	95,930	343,55,27	52,750	286,90,92	76,355	240,40,88
2. Indirect Finance	170	7,18,06	2,195	18,50,60	667	14,72,29	1,338	10,92,52
II. INDUSTRY	1,151	45,03,68	8,408	83,73,83	4,432	41,00,00	2,870	105,07,64
1. Mining & Quarrying	–	–	15	57,76	9	50,15	9	61,63
2. Manufacturing & Processing	998	38,14,25	7,992	58,20,66	4,112	35,78,37	2,605	91,92,89
3. Electricity, Gas & Water	3	5,66	3	6,82	–	–	1	1,51,77
4. Construction	150	6,83,77	398	24,88,59	311	4,71,48	255	11,01,35
III. TRANSPORT OPERATORS	946	9,66,33	746	7,64,62	412	2,32,05	747	11,34,99
IV. PROFESSIONAL AND OTHER SERVICES	2,218	20,40,54	3,681	29,08,40	3,041	20,20,42	1,579	9,80,61
V. PERSONAL LOANS	25,356	179,43,83	38,245	252,68,49	21,136	240,40,72	37,109	209,19,37
1. Loans for Purchase of Consumer Durables	1,417	3,90,78	5,312	16,03,85	1,087	2,54,53	1,095	3,52,67
2. Loans for Housing	3,875	87,92,04	4,868	94,10,99	4,150	113,42,31	4,972	100,02,07
3. Rest of the Personal Loans	20,064	87,61,01	28,065	142,53,65	15,899	124,43,88	31,042	105,64,63
VI. TRADE	6,881	53,35,09	12,364	74,78,13	10,364	54,45,82	11,455	70,33,82
1. Wholesale Trade	369	13,92,10	1,865	28,89,88	880	15,97,74	183	19,00,03
2. Retail Trade	6,512	39,42,99	10,499	45,88,25	9,484	38,48,08	11,272	51,33,79
VII. FINANCE	29	38,26	78	80,08	30	7,14	64	1,16,61
VIII. ALL OTHERS	4,918	25,90,41	12,442	62,32,44	6,101	21,69,08	8,280	25,55,45
TOTAL BANK CREDIT	82,456	790,15,58	1,74,089	873,11,86	98,933	681,78,44	1,39,797	683,81,89
OF WHICH: 1. Artisans and Village & Tiny Industries	266	1,93,84	475	4,66,17	2,198	7,54,57	859	3,41,86
2. Other Small Scale Industries	462	2,78,80	4,724	28,48,86	1,148	13,01,84	1,431	21,36,58

OCCUPATION	MYSORE		RAICHUR		SHIMOGA		TUMKUR	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	43	44	45	46	47	48	49	50
I. AGRICULTURE	90,477	318,17,68	77,119	455,70,54	1,03,784	518,48,67	1,02,680	315,75,25
1. Direct Finance	89,076	308,57,65	75,227	404,73,96	1,01,044	408,56,12	1,00,504	302,19,64
2. Indirect Finance	1,401	9,60,03	1,892	50,96,58	2,740	109,92,55	2,176	13,55,61
II. INDUSTRY	5,691	656,49,66	5,247	94,66,29	7,870	112,05,78	5,987	172,64,42
1. Mining & Quarrying	39	4,96,33	16	90,33	11	56,12	15	1,47,27
2. Manufacturing & Processing	4,611	561,60,44	4,709	69,38,02	7,191	79,45,59	5,759	146,32,51
3. Electricity, Gas & Water	136	10,23,15	22	7,01,19	17	64,01	3	9,79
4. Construction	905	79,69,74	500	17,36,75	651	31,40,06	210	24,74,85
III. TRANSPORT OPERATORS	1,722	23,10,38	331	2,20,59	2,671	30,78,25	960	6,90,97
IV. PROFESSIONAL AND OTHER SERVICES	6,334	207,69,14	5,014	27,13,76	5,868	64,32,62	3,781	29,28,59
V. PERSONAL LOANS	1,31,939	1144,45,03	32,139	209,78,72	51,419	399,03,56	47,999	342,99,62
1. Loans for Purchase of Consumer Durables	6,730	28,27,15	3,831	8,49,82	2,733	7,00,53	3,720	12,21,07
2. Loans for Housing	21,069	611,04,91	4,139	89,05,62	9,710	210,37,28	8,067	179,14,91
3. Rest of the Personal Loans	1,04,140	505,12,97	24,169	112,23,28	38,976	181,65,75	36,212	151,63,64
VI. TRADE	23,325	218,44,82	14,094	84,34,95	17,192	163,19,58	22,509	119,87,69
1. Wholesale Trade	818	49,00,63	1,659	15,63,08	1,242	60,55,78	524	54,20,05
2. Retail Trade	22,507	169,44,19	12,435	68,71,87	15,950	102,63,80	21,985	65,67,64
VII. FINANCE	247	15,26,39	69	62,85	189	2,28,60	203	4,14,89
VIII. ALL OTHERS	36,307	150,78,52	10,518	71,14,39	18,098	101,32,66	23,391	97,52,72
TOTAL BANK CREDIT	2,96,042	2734,41,62	1,44,531	945,62,09	2,07,091	1391,49,72	2,07,510	1089,14,15
OF WHICH: 1. Artisans and Village & Tiny Industries	427	3,30,49	2,469	6,38,11	3,049	12,26,09	2,866	10,56,17
2. Other Small Scale Industries	2,941	120,16,73	1,793	22,81,95	3,855	36,92,92	2,186	30,28,51

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2005

STATE : KERALA

(Amount in Rupees Thousand)

UDIPI		UTTAR KANNAD		ALAPUZA		ERNAKULAM		IDUKKI		KANNUR		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
51	52	53	54	1	2	3	4	5	6	7	8	
33,395	141,38,65	29,945	124,79,12	78,458	210,75,57	90,754	537,62,29	51,613	258,33,26	1,55,461	323,00,72	I
32,525	134,11,13	28,804	114,53,86	76,898	193,09,66	88,256	397,51,32	51,141	253,76,15	1,53,993	310,12,85	1
870	7,27,52	1,141	10,25,26	1,560	17,65,91	2,498	140,10,97	472	4,57,11	1,468	12,87,87	2
5,005	285,75,81	6,634	111,00,22	40,152	332,83,96	1,43,985	2926,50,61	4,519	80,27,63	14,136	326,82,53	II
31	1,31,65	12	64,97	277	11,20,65	326	32,30,75	80	3,26,68	455	21,41,60	1
4,469	250,59,61	6,252	83,57,64	38,815	275,86,17	1,40,506	2272,25,12	4,126	63,59,77	12,919	256,63,33	2
7	7,91,45	4	7,37	7	86,62	33	102,21,22	3	36,86	10	32,81	3
498	25,93,10	366	26,70,24	1,053	44,90,52	3,120	519,73,52	310	13,04,32	752	48,44,79	4
3,458	42,37,25	2,047	19,59,04	1,892	26,30,96	6,347	101,84,77	690	10,85,57	2,942	24,73,08	III
7,494	68,13,82	5,248	27,72,39	10,153	115,49,12	17,630	671,66,75	3,404	31,60,15	10,009	90,03,60	IV
60,847	598,29,50	39,859	265,35,64	86,080	835,47,57	2,03,187	3129,46,37	29,553	241,37,37	63,196	626,21,88	V
1,643	5,16,06	1,730	4,31,60	2,664	9,44,33	13,623	69,00,33	828	2,54,17	1,371	5,18,27	1
14,507	352,61,44	5,867	126,69,67	20,132	435,21,89	57,454	1901,40,93	6,574	139,32,87	21,238	375,65,87	2
44,697	240,52,00	32,262	134,34,37	63,284	390,81,35	1,32,110	1159,05,11	22,151	99,50,33	40,587	245,37,74	3
15,230	137,54,49	22,040	118,50,21	17,187	346,24,44	28,443	1238,02,49	6,592	99,08,63	25,372	214,25,04	VI
454	37,31,30	565	11,64,37	1,399	158,11,38	3,614	385,73,40	441	26,72,03	986	44,05,15	1
14,776	100,23,19	21,475	106,85,84	15,788	188,13,06	24,829	852,29,09	6,151	72,36,60	24,386	170,19,89	2
88	8,54,28	57	37,09	294	11,57,12	818	145,20,93	64	1,05,68	202	45,61,68	VII
13,206	55,39,17	13,959	42,47,51	52,340	160,86,95	81,901	765,46,70	13,497	33,83,88	31,032	122,72,49	VIII
1,38,723	1337,42,97	1,19,789	709,81,22	2,86,556	2039,55,69	5,73,065	9515,80,91	1,09,932	756,42,17	3,02,350	1773,41,02	TOTAL
941	5,16,25	2,259	17,72,80	5,571	19,05,26	3,231	30,33,13	636	5,88,20	4,928	31,07,41	1
2,815	108,46,57	3,801	21,55,52	10,642	121,02,17	28,909	435,61,55	1,890	20,43,91	5,099	93,27,77	2