

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1998 (Part 29 of 32)**

SOUTHERN REGION		STATE :KERALA						(Amount in Rupees Lakh)		
		STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
OCCUPATION		No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
		1	2	3	4	5	6	7	8	9
I.	AGRICULTURE	3,82,077	582,82	550,75	4,12,001	655,30	613,22	3	10	5
	1. Direct Finance	3,77,811	531,70	502,67	4,09,693	588,31	555,44	3	10	5
	2. Indirect Finance	4,266	51,12	48,09	2,308	67,00	57,78	-	-	-
II.	INDUSTRY	80,139	1511,02	1303,44	50,701	1364,64	1109,78	71	108,58	110,29
	1. Mining & Quarrying	200	25,41	20,10	103	3,26	2,76	-	-	-
	2. Food Manufacturing & Processing	4,217	290,72	234,85	2,291	351,78	259,20	27	78,74	78,10
	(a) Rice Mills, Flour & Dal Mills	495	14,46	14,01	370	10,37	7,72	-	-	-
	(b) Sugar	4	1,48	1,53	2	3	1	-	-	-
	(c) Edible Oils & Vanaspati	337	20,31	15,13	327	24,39	20,55	-	-	-
	(d) Tea Processing	39	53,40	33,78	52	33,03	31,96	16	22,09	10,37
	(e) Processing of Fruits & Vegetables	131	5,20	4,75	42	1,13	75	-	-	-
	(f) Others	3,211	195,88	165,65	1,498	282,84	198,21	11	56,65	67,74
	3. Beverage & Tobacco	97	3,50	2,87	124	6,45	5,60	3	1,28	12
	4. Textiles	1,462	75,45	72,39	1,685	201,03	166,02	-	-	-
	(a) Cotton Textiles	125	30,40	26,94	195	83,38	73,65	-	-	-
	(b) Jute Textiles	13	1,01	94	14	55	49	-	-	-
	(c) Handloom Textiles & Khadi	88	89	91	76	8,20	6,98	-	-	-
	(d) Other Textiles	1,236	43,16	43,60	1,400	108,90	84,91	-	-	-
	5. Paper, Paper Products & Printing	752	82,97	71,62	624	50,13	43,28	-	-	-
	6. Leather & Leather Products	134	6,26	5,28	148	1,59	1,39	-	-	-
	7. Rubber & Rubber Products	895	111,22	90,26	625	69,76	61,07	5	8,30	5,26
	8. Chemicals & Chemical Products	1,365	206,51	194,58	1,292	145,81	120,78	7	7,07	6,91
	(a) Heavy Industrial Chemicals	62	21,68	18,29	45	19,67	18,47	3	6,60	6,49
	(b) Fertilisers	32	95,27	80,37	21	57,91	38,76	-	-	-
	(c) Drugs & Pharmaceuticals	226	13,21	11,59	249	15,98	16,07	4	48	42
	(d) Non-Edible Oils	19	8,37	9,61	11	2,07	1,59	-	-	-
	(e) Other Chemicals & Chemical Products	1,026	67,98	74,71	966	50,18	45,89	-	-	-
	9. Petroleum, Coal Products & Nuclear Fuels	58	9,15	6,60	36	3,99	3,27	-	-	-
	10. Manufacture of Cement & Cement Products	265	12,56	4,56	198	6,82	3,34	-	-	-
	11. Basic Metals & Metal Products	956	64,37	66,49	864	52,82	49,43	14	8,43	8,66
	(a) Iron & Steel	160	41,70	45,75	125	12,45	12,57	-	-	-
	(b) Non-Ferrous Metals	56	2,19	1,68	38	17,49	16,77	4	1,73	2,17
	(c) Other Metal Products	740	20,48	19,05	701	22,88	20,10	10	6,70	6,49
	12. Engineering	1,280	316,75	264,91	1,110	228,61	193,32	6	3,15	10,33
	(a) Heavy Engineering	55	31,85	22,31	56	5,02	4,89	2	3	2
	(b) Light Engineering	570	33,75	32,69	380	22,26	20,44	-	-	-
	(c) Electrical Machinery & Goods	307	178,45	152,81	294	130,86	96,03	4	3,12	10,30
	(d) Electronic Machinery & Goods	348	72,70	57,10	380	70,47	71,96	-	-	-
	13. Vehicles, Vehicle Parts & Transport Equipments	558	15,22	12,39	658	23,47	15,27	-	-	-
	14. Other Industries	67,483	256,69	228,09	40,486	188,33	158,41	7	1,53	84
	15. Electricity, Gas & Water	52	3,04	2,46	42	9,36	7,56	-	-	-
	(a) Electricity Generation & Transmission	33	1,49	1,44	29	9,00	7,32	-	-	-
	(b) Non-Conventional Energy	9	1,11	76	3	8	7	-	-	-
	(c) Gas, Steam & Water Supply	10	44	27	10	28	17	-	-	-
	16. Construction	365	31,21	26,00	415	21,44	19,07	2	6	6
III.	TRANSPORT OPERATORS	19,690	191,12	139,30	14,736	118,15	98,09	4	2,02	29
IV.	PROFESSIONAL AND OTHER SERVICES	16,822	104,29	89,69	77,472	208,37	174,39	-	-	-
V.	PERSONAL LOANS	3,21,421	1089,59	962,78	2,11,878	829,05	762,04	3,961	35,29	22,42

1. Loans for Purchase of Consumer Durables	46,023	87,95	77,65	18,211	39,59	34,84	-	-	-
2. Loans for Housing	32,047	337,30	312,70	26,704	226,11	204,19	353	2,33	2,33
3. Rest of the Personal Loans	2,43,351	664,33	572,44	1,66,963	563,36	523,01	3,608	32,96	20,09
VI. TRADE	1,36,762	871,69	772,06	1,10,545	649,54	550,26	41	45,17	32,83
1. Wholesale Trade	7,641	417,35	373,72	3,902	291,74	243,42	27	42,58	30,36
2. Retail Trade	1,29,121	454,34	398,34	1,06,643	357,80	306,85	14	2,59	2,47
VII FINANCE	72	52,83	48,62	162	64,11	52,12	6	8,60	4,76
VII ALL OTHERS	92,941	250,61	231,29	1,46,094	464,45	420,73	21	2,30	65
I.									
TOTAL BANK CREDIT	10,49,924	4653,97	4097,95	10,23,589	4353,62	3780,63	4,107	202,06	171,29
OF WHICH: 1. Artisans & Village Industries	22,765	40,10	36,55	14,265	29,11	25,47	-	-	-
2. Other Small Scale Industries	46,833	394,08	359,36	27,237	440,20	357,56	3	8,77	26,23

SOUTHERN REGION		STATE :KERALA						(Amount in Rupees Lakh)		
OCCUPATION		REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
		No. of	Credit	Amount	No. of	Credit	Amount	No. of	Credit	Amount
		Accounts	Limit	Out- standing	Accounts	Limit	Out- standing	Accounts	Limit	Out- standing
		10	11	12	13	14	15	16	17	18
I.	AGRICULTURE	2,97,273	235,30	238,66	1,45,570	327,76	305,61	12,36,924	1801,28	1708,30
	1. Direct Finance	2,95,555	234,19	237,55	1,40,546	296,92	279,57	12,23,608	1651,21	1575,28
	2. Indirect Finance	1,718	1,11	1,11	5,024	30,84	26,05	13,316	150,07	133,02
II.	INDUSTRY	27,657	28,22	26,43	33,249	1092,09	873,27	1,91,817	4104,55	3423,21
	1. Mining & Quarrying	56	90	87	283	23,42	22,60	642	52,98	46,34
	2. Food Manufacturing & Processing	593	2,77	2,44	2,361	356,86	267,74	9,489	1080,87	842,33
	(a) Rice Mills, Flour & Dal Mills	101	88	74	529	31,16	28,28	1,495	56,87	50,74
	(b) Sugar	-	-	-	3	5	6	9	1,56	1,59
	(c) Edible Oils & Vanaspati	59	61	56	413	14,95	12,31	1,136	60,25	48,55
	(d) Tea Processing	-	-	-	25	19,75	15,77	132	128,26	91,88
	(e) Processing of Fruits & Vegetables	11	3	3	27	1,03	74	211	7,39	6,27
	(f) Others	422	1,25	1,11	1,364	289,92	210,58	6,506	826,54	643,29
	3. Beverage & Tobacco	9	5	4	208	17,94	18,70	441	29,21	27,33
	4. Textiles	192	1,24	1,08	1,275	65,80	57,47	4,614	343,52	296,96
	(a) Cotton Textiles	27	21	18	139	16,94	18,87	486	130,93	119,63
	(b) Jute Textiles	-	-	-	6	7	6	33	1,62	1,49
	(c) Handloom Textiles & Khadi	3	2	1	72	1,77	1,69	239	10,88	9,59
	(d) Other Textiles	162	1,01	89	1,058	47,02	36,85	3,856	200,09	166,25
	5. Paper, Paper Products & Printing	31	32	28	689	42,30	38,43	2,096	175,71	153,61
	6. Leather & Leather Products	6	6	6	101	1,68	1,60	389	9,58	8,34
	7. Rubber & Rubber Products	15	16	16	560	81,37	40,79	2,100	270,82	197,54
	8. Chemicals & Chemical Products	33	34	30	988	82,80	52,42	3,685	442,54	374,99
	(a) Heavy Industrial Chemicals	-	-	-	26	8,65	8,61	136	56,61	51,87
	(b) Fertilisers	-	-	-	12	30,40	5,46	65	183,57	124,59
	(c) Drugs & Pharmaceuticals	8	11	10	214	17,13	14,83	701	46,90	43,01
	(d) Non-Edible Oils	2	4	1	15	33	37	47	10,80	11,58
	(e) Other Chemicals & Chemical Products	23	19	19	721	26,30	23,14	2,736	144,65	143,93
	9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	40	2,57	2,69	134	15,71	12,55
	10. Manufacture of Cement & Cement Products	16	13	14	265	11,33	10,84	744	30,83	18,88
	11. Basic Metals & Metal Products	58	40	34	563	23,25	18,49	2,455	149,28	143,41
	(a) Iron & Steel	2	1	1	103	14,41	10,93	390	68,57	69,26
	(b) Non-Ferrous Metals	-	-	-	13	18	19	111	21,60	20,81
	(c) Other Metal Products	56	39	32	447	8,65	7,38	1,954	59,11	53,34
	12. Engineering	45	41	38	965	58,85	56,42	3,406	607,77	525,35
	(a) Heavy Engineering	5	17	15	70	2,52	2,07	188	39,59	29,44
	(b) Light Engineering	8	3	3	347	6,87	6,10	1,305	62,91	59,25
	(c) Electrical Machinery & Goods	24	17	16	263	31,71	28,42	892	344,31	287,73
	(d) Electronic Machinery & Goods	8	4	4	285	17,74	19,82	1,021	160,96	148,92
	13. Vehicles, Vehicle Parts & Transport Equipments	12	9	7	371	20,80	18,57	1,599	59,57	46,30
	14. Other Industries	26,572	20,86	19,84	22,915	183,62	157,11	1,57,463	651,04	564,29
	15. Electricity, Gas & Water	-	-	-	26	1,32	1,25	120	13,72	11,27
	(a) Electricity Generation & Transmission	-	-	-	8	36	27	70	10,85	9,02
	(b) Non-Conventional Energy	-	-	-	2	51	54	14	1,70	1,37

(c) Gas, Steam & Water Supply	-	-	-	16	45	45	36	1,17	88
16. Construction	19	50	44	1,639	118,20	108,15	2,440	171,42	153,73
III. TRANSPORT OPERATORS	1,384	18,00	13,84	29,449	336,65	256,97	65,263	665,94	508,49
IV. PROFESSIONAL AND OTHER SERVICES	33,495	25,57	25,03	42,032	244,25	203,17	1,69,821	582,48	492,28
V. PERSONAL LOANS	60,456	63,86	62,37	3,68,737	1028,70	961,55	9,66,453	3046,49	2771,17
1. Loans for Purchase of Consumer Durables	10,691	10,50	9,88	22,661	46,81	40,58	97,586	184,85	162,95
2. Loans for Housing	2,182	13,62	12,87	31,562	317,54	284,76	92,848	896,90	816,86
3. Rest of the Personal Loans	47,583	39,74	39,62	3,14,514	664,36	636,21	7,76,019	1964,73	1791,37
VI. TRADE	1,48,882	129,49	124,25	74,884	1038,23	773,86	4,71,114	2734,12	2253,27
1. Wholesale Trade	62	50	49	4,769	391,14	249,09	16,401	1143,30	897,08
2. Retail Trade	1,48,820	128,99	123,76	70,115	647,09	524,77	4,54,713	1590,82	1356,19
VII FINANCE	1	-	-	368	34,33	24,33	609	159,88	129,84
VIII ALL OTHERS	32,440	24,68	24,01	2,65,269	479,31	398,64	5,36,765	1221,35	1075,32
I.									
TOTAL BANK CREDIT	6,01,588	525,12	514,60	9,59,558	4581,32	3797,40	36,38,766	14316,10	12361,87
OF WHICH: 1. Artisans & Village Industries	18,438	11,14	10,73	5,857	14,50	12,84	61,325	94,85	85,59
2. Other Small Scale Industries	7,734	12,94	11,90	18,557	460,97	363,07	1,00,364	1316,96	1118,12