

Table No. 5.7 - State and Population 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)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit Outstanding	Limit Outstanding	Accounts	Limit Outstanding	Limit Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	1,93,160	243,41	229,65	9,83,716	1290,15	1221,58
1. Direct Finance	1,91,018	230,19	220,72	9,73,838	1235,83	1174,73
2. Indirect Finance	2,142	13,22	8,93	9,878	54,32	46,86
II. INDUSTRY	22,833	225,70	199,51	1,38,570	1617,70	1330,88
1. Mining & Quarrying	108	2,74	2,33	464	21,63	16,93
2. Food Manufacturing & Processing	1,074	56,81	48,75	6,736	263,24	197,69
(a) Rice Mills, Flour & Dal Mills	199	3,33	2,70	1,123	34,72	31,36
(b) Sugar	1	2	2	8	1,55	1,58
(c) Edible Oils & Vanaspati	200	3,34	3,13	802	24,60	18,87
(d) Tea Processing	6	5,17	5,40	37	9,96	11,44
(e) Processing of Fruits & Vegetables	7	12	7	175	4,46	3,53
(f) Others	661	44,82	37,43	4,591	187,95	130,92
3. Beverage & Tobacco	33	2,63	2,63	343	16,89	15,29
4. Textiles	537	9,98	8,67	2,913	139,23	113,95
(a) Cotton Textiles	35	95	93	364	63,83	56,29
(b) Jute Textiles	4	4	3	21	52	50
(c) Handloom Textiles & Khadi	92	1,06	86	127	7,33	6,31
(d) Other Textiles	406	7,92	6,85	2,401	67,55	50,85
5. Paper, Paper Products & Printing	116	2,44	2,33	1,276	98,71	83,85
6. Leather & Leather Products	28	24	23	260	4,10	3,37
7. Rubber & Rubber Products	150	25,09	21,52	1,463	141,51	101,18
8. Chemicals & Chemical Products	271	16,81	15,90	2,388	164,83	140,95
(a) Heavy Industrial Chemicals	10	5,18	5,19	69	16,86	13,99
(b) Fertilisers	3	5	3	37	52,64	39,81
(c) Drugs & Pharmaceuticals	51	87	83	475	29,28	27,07
(d) Non-Edible Oils	8	12	11	27	60	60
(e) Other Chemicals & Chemical Products	199	10,60	9,75	1,780	65,45	59,48
9. Petroleum, Coal Products & Nuclear Fuels	8	6	5	85	3,26	2,30
10. Manufacture of Cement & Cement Products	96	2,10	1,21	570	12,17	8,87
11. Basic Metals & Metal Products	200	6,22	6,71	1,597	63,88	59,71
(a) Iron & Steel	31	4,73	5,43	224	35,91	34,50
(b) Non-Ferrous Metals	-	-	-	58	1,36	1,25
(c) Other Metal Products	169	1,49	1,28	1,315	26,61	23,96
12. Engineering	286	24,13	27,02	2,077	214,36	173,71
(a) Heavy Engineering	18	30	27	101	6,40	4,99
(b) Light Engineering	106	6,63	6,74	877	21,43	17,65
(c) Electrical Machinery & Goods	92	3,38	3,13	498	135,06	114,79
(d) Electronic Machinery & Goods	70	13,82	16,87	601	51,47	36,27
13. Vehicles, Vehicle Parts & Transport Equipments	180	9,89	4,42	1,075	20,41	15,54
14. Other Industries	19,524	58,09	50,32	1,15,799	377,68	330,98
15. Electricity, Gas & Water	6	72	48	65	5,38	3,81
(a) Electricity Generation & Transmission	4	18	16	29	3,92	2,76
(b) Non-Conventional Energy	1	53	30	10	62	48
(c) Gas, Steam & Water Supply	1	2	2	26	85	57
16. Construction	216	7,76	6,94	1,459	70,42	62,76
III. TRANSPORT OPERATORS	8,610	93,30	69,58	47,666	471,28	358,59
IV. PROFESSIONAL AND OTHER SERVICES	21,114	40,52	35,53	1,26,405	297,75	256,76
V. PERSONAL LOANS	92,851	241,19	218,65	6,59,479	1881,86	1718,43
1. Loans for Purchase of Consumer Durables	9,877	15,29	12,88	59,338	108,19	95,37
2. Loans for Housing	8,069	75,68	68,61	58,221	515,85	466,21
3. Rest of the Personal Loans	74,905	150,22	137,16	5,41,920	1257,83	1156,84
VI. TRADE	67,951	202,82	180,32	3,50,756	1420,47	1172,94
1. Wholesale Trade	774	69,06	64,64	10,379	449,52	339,58
2. Retail Trade	67,177	133,76	115,68	3,40,377	970,95	833,37
VII. FINANCE	29	1,66	57	237	61,11	55,23
VIII. ALL OTHERS	46,000	71,18	60,79	4,03,691	660,81	583,15

TOTAL BANK CREDIT	4,52,548	1119,78	994,60	27,10,520	7701,11	6697,57
OF WHICH: 1. Artisans & Village Industries	9,308	10,41	9,47	46,968	68,29	60,06
2. Other Small Scale Industries	10,011	64,71	56,48	72,339	635,07	529,19

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	60,048	267,72	257,06	-	-	-
1. Direct Finance	58,752	185,19	179,83	-	-	-
2. Indirect Finance	1,296	82,53	77,23	-	-	-
II. INDUSTRY	30,414	2261,15	1892,82	-	-	-
1. Mining & Quarrying	70	28,61	27,08	-	-	-
2. Food Manufacturing & Processing	1,679	760,82	595,88	-	-	-
(a) Rice Mills, Flour & Dal Mills	173	18,82	16,68	-	-	-
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	134	32,30	26,55	-	-	-
(d) Tea Processing	89	113,13	75,04	-	-	-
(e) Processing of Fruits & Vegetables	29	2,81	2,67	-	-	-
(f) Others	1,254	593,77	474,94	-	-	-
3. Beverage & Tobacco	65	9,69	9,41	-	-	-
4. Textiles	1,164	194,30	174,33	-	-	-
(a) Cotton Textiles	87	66,15	62,41	-	-	-
(b) Jute Textiles	8	1,06	96	-	-	-
(c) Handloom Textiles & Khadi	20	2,48	2,42	-	-	-
(d) Other Textiles	1,049	124,61	108,55	-	-	-
5. Paper, Paper Products & Printing	704	74,56	67,43	-	-	-
6. Leather & Leather Products	101	5,24	4,73	-	-	-
7. Rubber & Rubber Products	487	104,22	74,85	-	-	-
8. Chemicals & Chemical Products	1,026	260,90	218,13	-	-	-
(a) Heavy Industrial Chemicals	57	34,56	32,69	-	-	-
(b) Fertilisers	25	130,89	84,76	-	-	-
(c) Drugs & Pharmaceuticals	175	16,76	15,11	-	-	-
(d) Non-Edible Oils	12	10,08	10,87	-	-	-
(e) Other Chemicals & Chemical Products	757	68,61	74,70	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	41	12,39	10,20	-	-	-
10. Manufacture of Cement & Cement Products	78	16,56	8,80	-	-	-
11. Basic Metals & Metal Products	658	79,18	76,99	-	-	-
(a) Iron & Steel	135	27,93	29,33	-	-	-
(b) Non-Ferrous Metals	53	20,24	19,56	-	-	-
(c) Other Metal Products	470	31,02	28,10	-	-	-
12. Engineering	1,043	369,28	324,62	-	-	-
(a) Heavy Engineering	69	32,89	24,18	-	-	-
(b) Light Engineering	322	34,85	34,86	-	-	-
(c) Electrical Machinery & Goods	302	205,87	169,81	-	-	-
(d) Electronic Machinery & Goods	350	95,67	95,78	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	344	29,28	26,34	-	-	-
14. Other Industries	22,140	215,27	183,00	-	-	-
15. Electricity, Gas & Water	49	7,62	6,98	-	-	-
(a) Electricity Generation & Transmission	37	6,75	6,10	-	-	-
(b) Non-Conventional Energy	3	56	59	-	-	-
(c) Gas, Steam & Water Supply	9	30	29	-	-	-
16. Construction	765	93,23	84,03	-	-	-
III. TRANSPORT OPERATORS	8,987	101,37	80,32	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	22,302	244,21	199,99	-	-	-
V. PERSONAL LOANS	2,14,123	923,43	834,09	-	-	-
1. Loans for Purchase of Consumer Durables	28,371	61,38	54,70	-	-	-
2. Loans for Housing	26,558	305,37	282,03	-	-	-
3. Rest of the Personal Loans	1,59,194	556,69	497,36	-	-	-
VI. TRADE	52,407	1110,83	900,00	-	-	-
1. Wholesale Trade	5,248	624,72	492,86	-	-	-
2. Retail Trade	47,159	486,11	407,14	-	-	-
VII. FINANCE	343	97,12	74,04	-	-	-
VIII. ALL OTHERS	87,074	489,37	431,38	-	-	-
TOTAL BANK CREDIT	4,75,698	5495,20	4669,70	-	-	-
OF WHICH: 1. Artisans & Village Industries	5,049	16,15	16,06	-	-	-
2. Other Small Scale Industries	18,014	617,19	532,45	-	-	-