

**Table No. 5.9 - District-Wise Classification of Outstanding Credit of
Scheduled Commercial Banks According to Occupation - March
1998 (Part 23 of 25)**

STATE : KERALA

(Amount in Rupees Thousand)								
OCCUPATION	ALAPUZHA		CANNUR		ERNAKULAM		IDUKKI	
	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	63,577	97,08,80	91,425	118,10,50	87,874	190,48,61	51,844	69,08,81
1. Direct Finance	61,797	73,54,41	90,314	111,86,89	86,029	171,89,78	51,677	68,12,32
2. Indirect Finance	1,780	23,54,39	1,111	6,23,61	1,845	18,58,83	167	96,49
II. INDUSTRY	19,091	251,85,20	10,834	112,12,14	24,839	1423,46,31	2,567	16,17,57
1. Mining & Quarrying	11	17,72	32	1,23,70	106	29,72,91	5	12,88
2. Manufacturing & Processing	18,911	244,12,92	10,671	105,48,79	24,175	1330,00,50	2,514	14,48,18
3. Electricity, Gas & Water	8	1,33,63	11	17,96	26	1,57,70	1	5,21
4. Construction	161	6,20,93	120	5,21,69	532	62,15,20	47	1,51,30
III. TRANSPORT OPERATORS	5,374	35,34,31	4,482	33,63,94	9,169	86,87,42	1,008	8,81,69
IV. PROFESSIONAL AND OTHER SERVICES	11,469	19,86,65	12,252	24,39,42	19,116	143,84,44	3,231	6,30,78
V. PERSONAL LOANS	76,491	171,83,15	51,910	135,99,92	1,68,743	633,12,70	26,609	58,08,32
1. Loans for Purchase of Consumer Durables	5,708	9,19,00	2,806	4,36,87	19,082	38,38,88	3,346	5,02,54
2. Loans for Housing	7,496	37,40,12	5,714	50,14,09	18,809	179,22,25	1,414	13,04,44
3. Rest of the Personal Loans	63,287	125,24,03	43,390	81,48,96	1,30,852	415,51,57	21,849	40,01,34
VI. TRADE	29,736	166,73,48	59,476	120,39,57	40,831	571,52,58	12,550	48,34,13
1. Wholesale Trade	1,838	93,33,80	826	20,70,09	2,839	271,02,75	292	12,82,91
2. Retail Trade	27,898	73,39,68	58,650	99,69,48	37,992	300,49,83	12,258	35,51,22
VII. FINANCE	17	38,67	20	4,52,21	252	20,09,20	1	-
VIII. ALL OTHERS	45,264	69,33,93	33,611	38,84,44	55,306	321,08,13	11,924	15,12,70
TOTAL BANK CREDIT	2,51,019	812,44,19	2,64,010	588,02,14	4,06,130	3390,49,39	1,09,734	221,94,00
OF WHICH: 1. Artisans & Village Industries	5,668	6,84,25	5,341	7,04,91	2,952	8,55,95	517	83,89
2. Other Small Scale Industries	10,866	100,95,68	4,334	46,18,61	16,793	316,84,75	1,609	6,83,74

OCCUPATION	KASARAGOD		KOLLAM		KOTTAYAM		KOZHIKODE	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	9	10	11	12	13	14	15	16
I. AGRICULTURE	69,585	79,96,18	61,705	98,61,75	71,308	123,36,66	1,76,043	164,59,40
1. Direct Finance	69,012	78,72,16	60,405	96,51,90	69,900	113,84,25	1,75,919	161,20,43
2. Indirect Finance	573	1,24,02	1,300	2,09,85	1,408	9,52,41	124	3,38,97
II. INDUSTRY	4,933	20,32,81	13,850	450,56,61	15,091	203,82,29	23,511	198,20,00
1. Mining & Quarrying	49	53,94	18	1,96,02	89	1,42,29	86	93,96
2. Manufacturing & Processing	4,805	16,94,02	13,677	441,23,48	14,825	195,91,43	23,134	185,01,51
3. Electricity, Gas & Water	-	-	1	70	4	3,85	6	8,93
4. Construction	79	2,84,85	154	7,36,41	173	6,44,72	285	12,15,60
III. TRANSPORT OPERATORS	1,707	14,12,64	4,650	38,61,84	5,052	42,99,98	4,964	50,38,78
IV. PROFESSIONAL AND OTHER SERVICES	5,132	8,91,03	10,269	36,08,98	7,310	19,90,74	22,773	43,06,53
V. PERSONAL LOANS	24,127	51,85,61	72,762	219,65,25	65,835	200,07,99	82,397	184,83,10
1. Loans for Purchase of Consumer Durables	1,960	2,34,25	5,466	8,64,06	5,186	9,24,55	12,328	18,38,34
2. Loans for Housing	2,202	18,09,02	5,383	91,28,04	6,724	62,68,27	6,917	58,63,78
3. Rest of the Personal Loans	19,965	31,42,34	61,913	119,73,15	53,925	128,15,17	63,152	107,80,98
VI. TRADE	29,822	41,03,04	24,206	103,12,98	24,964	231,47,96	54,374	165,85,19
1. Wholesale Trade	181	3,46,69	1,048	26,80,01	1,173	122,03,01	1,192	49,42,98
2. Retail Trade	29,641	37,56,35	23,158	76,32,97	23,791	109,44,95	53,182	116,42,21
VII. FINANCE	4	2,96	17	1,03,78	32	34,67,98	41	1,20,63
VIII. ALL OTHERS	26,472	24,00,37	47,609	71,65,11	26,073	81,97,42	43,051	73,59,75
TOTAL BANK CREDIT	1,61,782	240,24,64	2,35,068	1019,36,30	2,15,665	938,31,02	4,07,154	881,73,38
OF WHICH: 1. Artisans & Village Industries	2,510	1,92,51	3,658	4,83,12	4,732	6,82,24	11,109	9,65,61
2. Other Small Scale Industries	2,054	9,95,58	7,657	245,74,09	8,268	70,60,39	9,996	70,26,71

OCCUPATION	MALAPPURAM		PALAKKAD		PATHANAM-THITTA		THIRUVANANTHAPURAM	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	17	18	19	20	21	22	23	24
I. AGRICULTURE	1,40,133	143,13,71	1,06,584	140,15,22	40,606	54,69,35	94,079	166,99,82
1. Direct Finance	1,38,996	137,86,65	1,06,141	137,00,73	39,908	50,36,55	92,471	119,27,88
2. Indirect Finance	1,137	5,27,06	443	3,14,49	698	4,32,80	1,608	47,71,94
II. INDUSTRY	17,560	44,32,19	12,668	177,06,70	5,534	41,20,64	17,749	215,33,21
1. Mining & Quarrying	44	61,18	46	57,94	33	2,88,42	39	4,58,85
2. Manufacturing & Processing	17,448	40,89,26	12,458	169,64,89	5,403	33,47,15	17,402	183,21,29
3. Electricity, Gas & Water	2	4,78	9	26,87	4	61,85	38	6,84,19
4. Construction	66	2,76,97	155	6,57,00	94	4,23,22	270	20,68,88
III. TRANSPORT OPERATORS	2,925	19,84,55	4,593	27,64,69	3,278	29,59,95	6,969	46,24,39
IV. PROFESSIONAL AND OTHER SERVICES	18,661	22,11,95	9,872	21,25,73	5,538	18,58,34	17,491	65,25,71
V. PERSONAL LOANS	54,029	101,92,45	56,276	145,53,48	51,189	161,41,36	1,23,611	372,76,87
1. Loans for Purchase of Consumer Durables	9,424	13,42,81	7,965	11,02,06	2,551	4,60,92	10,105	21,42,22
2. Loans for Housing	3,828	26,69,49	6,452	53,66,03	3,232	30,10,81	11,112	91,54,05
3. Rest of the Personal Loans	40,777	61,80,15	41,859	80,85,39	45,406	126,69,63	1,02,394	259,80,60
VI. TRADE	49,560	111,41,32	27,928	90,76,35	14,616	95,28,57	48,689	305,09,40
1. Wholesale Trade	968	27,52,24	1,262	19,09,20	565	55,98,88	2,533	150,61,45
2. Retail Trade	48,592	83,89,08	26,666	71,67,15	14,051	39,29,69	46,156	154,47,95
VII. FINANCE	9	11,06,13	31	99,40	20	49,75	55	52,00,16
VIII. ALL OTHERS	33,272	55,81,88	43,030	42,57,04	25,813	31,54,93	77,675	145,01,89
TOTAL BANK CREDIT	3,16,149	509,64,18	2,60,982	645,98,61	1,46,594	432,82,89	3,86,318	1368,71,45
OF WHICH: 1. Artisans & Village Industries	7,953	6,22,77	3,084	5,45,56	1,604	2,41,41	6,055	11,93,94
2. Other Small Scale Industries	7,556	21,75,60	6,462	54,19,30	3,125	19,92,66	8,812	47,51,48

OCCUPATION	THRISSUR		WAYANAD	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	25	26	27	28
I. AGRICULTURE	88,015	144,17,74	94,146	117,83,16
1. Direct Finance	87,238	138,40,30	93,801	116,63,42
2. Indirect Finance	777	5,77,44	345	1,19,74
II. INDUSTRY	20,810	248,01,19	2,780	20,73,88
1. Mining & Quarrying	82	1,53,15	2	69
2. Manufacturing & Processing	20,454	235,42,68	2,738	16,00,93
3. Electricity, Gas & Water	10	21,32	-	-
4. Construction	264	10,84,04	40	4,72,26
III. TRANSPORT OPERATORS	10,423	69,83,53	669	4,51,14
IV. PROFESSIONAL AND OTHER SERVICES	21,533	55,23,74	5,174	7,43,69
V. PERSONAL LOANS	98,010	308,38,57	14,464	25,68,39
1. Loans for Purchase of Consumer Durables	9,508	14,29,49	2,151	2,58,67
2. Loans for Housing	12,740	98,34,18	825	6,01,35
3. Rest of the Personal Loans	75,762	195,74,90	11,488	17,08,37
VI. TRADE	38,624	174,17,72	15,738	28,04,39
1. Wholesale Trade	1,560	41,18,43	124	3,05,58
2. Retail Trade	37,064	132,99,29	15,614	24,98,81
VII. FINANCE	100	3,10,21	10	22,93
VIII. ALL OTHERS	61,198	97,58,51	6,467	7,15,85
TOTAL BANK CREDIT	3,38,713	1100,51,21	1,39,448	211,63,43
OF WHICH: 1. Artisans & Village Industries	4,685	11,54,00	1,457	1,48,51
2. Other Small Scale Industries	11,865	105,11,85	967	2,21,55