

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1999 (Part 29 of 32)**

SOUTHERN REGION (contd.)

STATE : KERALA

(Amount in Rupees Lakh)

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	3,28,666	584,25	513,34	4,10,710	784,96	685,93
1. Direct Finance	3,24,496	560,01	490,97	4,08,799	679,29	626,67
2. Indirect Finance	4,170	24,23	22,37	1,911	105,67	59,26
II. INDUSTRY	98,902	1670,60	1450,25	61,708	1532,03	1240,26
1. Mining & Quarrying	77	16,78	15,15	41	2,66	2,03
2. Food Manufacturing & Processing	1,510	361,44	303,39	1,505	406,24	297,30
(a) Rice Mills, Flour & Dal Mills	391	20,37	17,89	316	12,99	10,83
(b) Sugar	2	1,41	1,36	1	3	3
(c) Edible Oils & Vanaspati	175	18,58	15,47	267	24,10	18,72
(d) Tea Processing	25	51,38	45,03	45	54,87	48,42
(e) Processing of Fruits & Vegetables	27	8,60	7,80	20	8,37	5,30
(f) Others	890	261,11	215,85	856	305,89	214,00
3. Beverage & Tobacco	22	4,18	2,57	37	8,60	7,35
4. Textiles	1,508	73,82	69,26	1,369	192,48	160,05
(a) Cotton Textiles	119	38,25	35,61	181	84,13	76,58
(b) Jute Textiles	4	63	63	2	14	16
(c) Handloom Textiles & Khadi	80	94	90	73	9,21	9,21
(d) Other Textiles	1,305	34,00	32,11	1,113	99,01	74,10
5. Paper, Paper Products & Printing	725	86,84	69,04	540	50,07	43,72
6. Leather & Leather Products	144	5,87	4,01	130	2,40	1,70
7. Rubber & Rubber Products	667	92,55	70,27	706	79,25	60,03
8. Chemicals & Chemical Products	992	205,26	191,33	1,197	167,28	115,18
(a) Heavy Industrial Chemicals	39	20,96	19,42	27	10,99	11,34
(b) Fertilisers	26	56,60	51,56	15	75,53	30,07
(c) Drugs & Pharmaceuticals	179	41,73	35,01	209	18,82	17,82
(d) Non-Edible Oils	9	8,25	9,52	4	58	58
(e) Other Chemicals & Chemical Products	739	77,73	75,82	942	61,36	55,38
9. Petroleum, Coal Products & Nuclear Fuels	24	17,27	7,99	14	4,01	3,25
10. Manufacture of Cement & Cement Products	134	7,38	2,20	152	5,56	3,24
11. Basic Metals & Metal Products	496	58,66	54,19	936	47,38	42,53
(a) Iron & Steel	78	37,07	38,62	63	12,65	12,04
(b) Non-Ferrous Metals	25	2,35	1,23	22	4,74	4,09
(c) Other Metal Products	393	19,23	14,34	851	29,99	26,40
12. Engineering	1,093	326,72	299,16	1,264	184,02	172,24
(a) Heavy Engineering	27	33,35	21,92	44	8,91	9,07
(b) Light Engineering	544	21,59	18,40	497	17,74	16,26
(c) Electrical Machinery & Goods	390	185,28	170,06	570	101,91	93,30
(d) Electronic Machinery &	132	86,51	88,78	153	55,45	53,62

	Goods						
13.	Vehicles, Vehicle Parts & Transport Equipments	703	14,17	12,15	592	18,59	14,95
14.	Other Industries	90,342	368,55	324,62	52,569	281,67	241,19
15.	Electricity, Gas & Water	17	1,78	1,56	29	54,40	52,44
	(a) Electricity Generation & Transmission	3	11	11	18	53,25	51,37
	(b) Non-Conventional Energy	10	1,37	1,19	1	45	44
	(c) Gas, Steam & Water Supply	4	29	25	10	70	63
16.	Construction	448	29,34	23,36	627	27,41	23,06
III.	TRANSPORT OPERATORS	17,368	181,58	134,60	16,461	126,66	103,48
IV.	PROFESSIONAL AND OTHER SERVICES	13,811	163,50	140,89	62,550	250,32	195,72
V.	PERSONAL LOANS	2,95,652	1116,61	970,70	2,18,173	922,14	817,33
1.	Loans for Purchase of Consumer Durables	46,955	92,73	77,63	23,947	56,34	48,33
2.	Loans for Housing	34,739	430,35	375,52	39,213	332,59	289,27
3.	Rest of the Personal Loans	2,13,958	593,53	517,55	1,55,013	533,21	479,73
VI.	TRADE	1,21,308	1016,54	937,91	99,003	826,87	670,36
1.	Wholesale Trade	7,506	492,01	472,84	5,526	387,33	306,10
2.	Retail Trade	1,13,802	524,53	465,07	93,477	439,54	364,26
VII.	FINANCE	3,866	35,44	31,21	796	92,01	80,46
VIII.	ALL OTHERS	1,59,697	496,12	446,36	1,69,097	639,30	539,25
TOTAL BANK CREDIT		10,39,270	5264,66	4625,26	10,38,498	5174,28	4332,79
<i>OF WHICH:</i> 1. Artisans & Village Industries		29,383	61,24	54,09	16,708	40,06	35,28
2. Other Small Scale Industries		54,560	434,78	382,37	32,881	473,40	372,66

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	7	8	9	10	11	12
I. AGRICULTURE	-	-	-	3,22,825	296,51	297,64
1. Direct Finance	-	-	-	3,22,536	296,18	297,31
2. Indirect Finance	-	-	-	289	33	32
II. INDUSTRY	20	42,10	33,61	25,040	38,47	35,40
1. Mining & Quarrying	-	-	-	9	51	53
2. Food Manufacturing & Processing	11	31,83	27,70	465	3,71	3,25
(a) Rice Mills, Flour & Dal Mills	-	-	-	107	1,14	89
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	-	-	-	94	89	85
(d) Tea Processing	5	5,86	2,94	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-
(f) Others	6	25,97	24,76	264	1,68	1,51
3. Beverage & Tobacco	-	-	-	2	6	5
4. Textiles	2	3,46	43	234	1,61	1,41
(a) Cotton Textiles	2	3,46	43	32	24	18
(b) Jute Textiles	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	-	-	-	7	13	12
(d) Other Textiles	-	-	-	195	1,24	1,11
5. Paper, Paper Products & Printing	-	-	-	52	57	54
6. Leather & Leather Products	-	-	-	15	11	11
7. Rubber & Rubber Products	4	5,67	4,53	19	27	28
8. Chemicals & Chemical Products	2	94	89	42	35	35

(a) Heavy Industrial Chemicals	1	93	89	-	-	-
(b) Fertilisers	-	-	-	-	-	-
(c) Drugs & Pharmaceuticals	-	-	-	15	12	11
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	1	-	-	27	23	24
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-
10. Manufacture of Cement & Cement Products	-	-	-	24	22	20
11. Basic Metals & Metal Products	-	-	-	72	72	62
(a) Iron & Steel	-	-	-	-	-	-
(b) Non-Ferrous Metals	-	-	-	-	-	-
(c) Other Metal Products	-	-	-	72	72	62
12. Engineering	-	-	-	88	68	63
(a) Heavy Engineering	-	-	-	2	15	11
(b) Light Engineering	-	-	-	32	22	22
(c) Electrical Machinery & Goods	-	-	-	53	28	26
(d) Electronic Machinery & Goods	-	-	-	1	3	2
13. Vehicles, Vehicle Parts & Transport Equipments	-	-	-	19	21	17
14. Other Industries	1	20	6	23,955	28,50	26,33
15. Electricity, Gas & Water	-	-	-	-	-	-
(a) Electricity Generation & Transmission	-	-	-	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16. Construction	-	-	-	44	95	94
III. TRANSPORT OPERATORS	2	1,25	-	1,691	19,08	13,77
IV. PROFESSIONAL AND OTHER SERVICES	1	1,01	1,03	26,329	30,01	28,20
V. PERSONAL LOANS	1,549	24,29	17,62	39,147	62,85	58,26
1. Loans for Purchase of Consumer Durables	-	-	-	4,450	6,93	6,47
2. Loans for Housing	28	1,52	1,46	2,601	18,51	16,21
3. Rest of the Personal Loans	1,521	22,77	16,16	32,096	37,41	35,58
VI. TRADE	18	4,37	3,98	1,61,462	167,29	159,37
1. Wholesale Trade	1	1	-	77	74	65
2. Retail Trade	17	4,36	3,98	1,61,385	166,55	158,73
VII. FINANCE	3	7,42	3,13	8	9	6
VIII. ALL OTHERS	729	23,94	16,56	19,420	19,32	17,69
TOTAL BANK CREDIT	2,322	104,38	75,92	5,95,922	633,63	610,39
OF WHICH: 1. Artisans & Village Industries	-	-	-	15,120	14,62	13,71
2. Other Small Scale Industries	1	6,99	6,99	7,980	16,66	14,93

OCCUPATION	OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	13	14	15	16	17	18
I. AGRICULTURE	1,17,330	373,43	349,43	11,79,531	2039,14	1846,33
1. Direct Finance	1,15,903	329,15	309,75	11,71,734	1864,63	1724,70
2. Indirect Finance	1,427	44,27	39,68	7,797	174,51	121,63

II. INDUSTRY	37,571	1423,12	1110,70	2,23,241	4706,32	3870,21
1. Mining & Quarrying	75	6,85	5,25	202	26,80	22,95
2. Food Manufacturing & Processing	1,488	482,49	339,18	4,979	1285,72	970,82
(a) Rice Mills, Flour & Dal Mills	420	37,02	32,64	1,234	71,51	62,24
(b) Sugar	4	6,13	3,63	7	7,57	5,01
(c) Edible Oils & Vanaspati	311	18,69	14,96	847	62,26	50,01
(d) Tea Processing	12	9,92	8,19	87	122,03	104,59
(e) Processing of Fruits & Vegetables	13	1,16	98	60	18,14	14,08
(f) Others	728	409,57	278,78	2,744	1004,21	734,90
3. Beverage & Tobacco	69	15,59	19,77	130	28,43	29,75
4. Textiles	686	74,15	63,33	3,799	345,52	294,47
(a) Cotton Textiles	45	18,14	16,46	379	144,21	129,26
(b) Jute Textiles	2	1,00	1,21	8	1,77	2,00
(c) Handloom Textiles & Khadi	32	1,47	1,42	192	11,76	11,65
(d) Other Textiles	607	53,54	44,23	3,220	187,78	151,56
5. Paper, Paper Products & Printing	522	50,04	39,08	1,839	187,52	152,38
6. Leather & Leather Products	80	4,90	4,87	369	13,28	10,69
7. Rubber & Rubber Products	563	120,58	63,57	1,959	298,32	198,67
8. Chemicals & Chemical Products	727	82,35	70,64	2,960	456,18	378,38
(a) Heavy Industrial Chemicals	12	5,93	5,96	79	38,81	37,60
(b) Fertilisers	8	30,76	23,05	49	162,90	104,67
(c) Drugs & Pharmaceuticals	171	17,08	15,89	574	77,75	68,83
(d) Non-Edible Oils	4	46	58	17	9,29	10,67
(e) Other Chemicals & Chemical Products	532	28,11	25,17	2,241	167,44	156,60
9. Petroleum, Coal Products & Nuclear Fuels	16	1,76	2,04	54	23,04	13,28
10. Manufacture of Cement & Cement Products	136	18,24	17,94	446	31,40	23,58
11. Basic Metals & Metal Products	329	17,64	15,00	1,833	124,39	112,35
(a) Iron & Steel	38	9,23	7,32	179	58,95	57,97
(b) Non-Ferrous Metals	2	9	7	49	7,18	5,39
(c) Other Metal Products	289	8,32	7,61	1,605	58,26	48,98
12. Engineering	779	79,04	70,55	3,224	590,46	542,59
(a) Heavy Engineering	18	1,93	1,53	91	44,34	32,64
(b) Light Engineering	316	5,51	4,94	1,389	45,06	39,83
(c) Electrical Machinery & Goods	369	57,30	48,54	1,382	344,78	312,17
(d) Electronic Machinery & Goods	76	14,30	15,53	362	156,28	157,95
13. Vehicles, Vehicle Parts & Transport Equipments	522	12,08	10,32	1,836	45,05	37,59
14. Other Industries	29,569	267,50	226,81	1,96,436	946,42	819,00
15. Electricity, Gas & Water	16	2,32	47	62	58,50	54,47
(a) Electricity Generation & Transmission	6	1,93	11	27	55,30	51,59
(b) Non-Conventional Energy	-	-	-	11	1,82	1,63
(c) Gas, Steam & Water Supply	10	38	36	24	1,38	1,25
16. Construction	1,994	187,58	161,88	3,113	245,28	209,24
III. TRANSPORT OPERATORS	18,292	235,12	177,79	53,814	563,70	429,63
IV. PROFESSIONAL AND OTHER SERVICES	31,879	279,43	233,67	1,34,570	724,27	599,51
V. PERSONAL LOANS	2,47,009	1011,10	922,36	8,01,530	3136,99	2786,26
1. Loans for Purchase of Consumer Durables	13,384	31,32	24,49	88,736	187,33	156,91
2. Loans for Housing	33,166	395,74	354,11	1,09,747	1178,71	1036,56

3. Rest of the Personal Loans	2,00,459	584,04	543,76	6,03,047	1770,96	1592,79
VI. TRADE	80,408	1095,17	826,87	4,62,199	3110,25	2598,49
1. Wholesale Trade	4,212	407,25	252,69	17,322	1287,34	1032,27
2. Retail Trade	76,196	687,92	574,18	4,44,877	1822,90	1566,22
VII. FINANCE	472	37,54	30,47	5,145	172,50	145,33
VIII. ALL OTHERS	2,48,942	618,33	554,56	5,97,885	1797,01	1574,42
TOTAL BANK CREDIT	7,81,903	5073,23	4205,83	34,57,915	16250,18	13850,18
<i>OF WHICH:</i> 1. Artisans & Village Industries	7,534	24,52	21,36	68,745	140,44	124,44
2. Other Small Scale Industries	24,488	664,69	489,33	1,19,910	1596,52	1266,28