

Table No. 5.7 - State and Population Group - Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March 1999 (Part 29 of 32)

SOUTHERN REGION

STATE : KERALA

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	1,78,392	261,91	243,85	9,44,137	1472,16	1351,88
1. Direct Finance	1,77,811	252,86	236,31	9,38,302	1425,50	1317,55
2. Indirect Finance	581	9,05	7,55	5,835	46,66	34,33
II. INDUSTRY	22,631	213,30	174,35	1,64,222	1895,38	1576,70
1. Mining & Quarrying	28	3,57	3,09	143	18,97	16,09
2. Food Manufacturing & Processing	392	48,14	41,16	3,146	331,64	242,12
(a) Rice Mills, Flour & Dal Mills	131	3,49	2,98	967	41,78	37,98
(b) Sugar	-	-	-	7	7,57	5,01
(c) Edible Oils & Vanaspati	120	3,80	2,99	620	30,28	24,90
(d) Tea Processing	18	14,85	11,21	19	9,04	8,82
(e) Processing of Fruits & Vegetables	2	10	4	39	3,36	2,71
(f) Others	121	25,91	23,93	1,494	239,61	162,72
3. Beverage & Tobacco	10	2,43	2,56	78	14,42	12,53
4. Textiles	252	8,04	7,19	2,435	131,90	111,43
(a) Cotton Textiles	38	89	85	204	55,62	47,80
(b) Jute Textiles	-	-	-	5	1,20	1,43
(c) Handloom Textiles & Khadi	18	45	34	147	8,32	8,74
(d) Other Textiles	196	6,70	6,00	2,079	66,75	53,46
5. Paper, Paper Products & Printing	87	5,67	5,62	1,076	105,03	83,81
6. Leather & Leather Products	22	17	17	206	4,20	4,27
7. Rubber & Rubber Products	146	22,87	9,55	1,284	123,27	95,19
8. Chemicals & Chemical Products	176	10,69	10,13	1,880	197,19	156,55
(a) Heavy Industrial Chemicals	2	5,03	5,21	33	9,05	7,05
(b) Fertilisers	-	-	-	30	74,06	45,18
(c) Drugs & Pharmaceuticals	31	84	64	370	38,86	36,82
(d) Non-Edible Oils	-	-	-	6	57	69
(e) Other Chemicals & Chemical Products	143	4,83	4,27	1,441	74,65	66,82
9. Petroleum, Coal Products & Nuclear Fuels	2	6	6	30	2,82	2,27
10. Manufacture of Cement & Cement Products	45	2,07	88	345	10,59	7,76
11. Basic Metals & Metal Products	132	6,77	6,21	1,025	52,03	45,67
(a) Iron & Steel	2	1,25	1,29	95	24,54	23,06
(b) Non-Ferrous Metals	1	2,91	2,74	21	1,68	95
(c) Other Metal Products	129	2,61	2,18	909	25,81	21,66
12. Engineering	193	13,86	13,55	1,780	209,13	203,46
(a) Heavy Engineering	3	18	15	30	6,42	5,80
(b) Light Engineering	91	1,03	86	891	20,53	16,94
(c) Electrical Machinery & Goods	82	9,77	9,28	711	122,07	128,57
(d) Electronic Machinery & Goods	17	2,88	3,26	148	60,11	52,14
13. Vehicles, Vehicle Parts & Transport Equipments	153	2,46	1,89	1,253	22,51	17,48
14. Other Industries	20,664	66,98	57,67	1,47,604	565,16	487,71
15. Electricity, Gas & Water	1	67	67	37	5,14	3,68
(a) Electricity Generation & Transmission	-	-	-	13	3,88	2,70
(b) Non-Conventional Energy	1	67	67	9	70	53
(c) Gas, Steam & Water Supply	-	-	-	15	56	46
16. Construction	328	18,86	13,97	1,900	101,38	86,70
III. TRANSPORT OPERATORS	5,731	55,08	41,30	40,895	421,29	319,50
IV. PROFESSIONAL AND OTHER SERVICES	15,013	37,16	29,70	1,00,142	334,84	280,56
V. PERSONAL LOANS	71,077	224,97	201,63	5,30,802	1966,63	1759,85
1. Loans for Purchase of Consumer Durables	8,799	16,22	13,75	54,668	108,20	90,03
2. Loans for Housing	9,870	86,91	77,12	68,864	751,06	669,35
3. Rest of the Personal Loans	52,408	121,85	110,76	4,07,270	1107,38	1000,47
VI. TRADE	63,551	183,38	164,10	3,40,910	1593,25	1318,76
1. Wholesale Trade	402	58,95	55,52	10,181	476,83	344,83
2. Retail Trade	63,149	124,43	108,58	3,30,729	1116,42	973,93
VII. FINANCE	184	1,22	91	4,415	49,45	41,59
VIII. ALL OTHERS	52,704	200,16	152,44	4,40,326	1002,85	897,64

TOTAL BANK CREDIT	4,09,283	1177,18	1008,28	25,65,849	8735,84	7546,47
OF WHICH:						
1. Artisans & Village Industries	8,889	13,60	11,95	53,358	101,71	88,87
2. Other Small Scale Industries	10,668	74,93	62,10	88,838	785,12	641,09

SOUTHERN REGION

STATE : KERALA

(Amount in Rupees Lakh)

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	57,002	305,07	250,60	-	-	-
1. Direct Finance	55,621	186,27	170,84	-	-	-
2. Indirect Finance	1,381	118,79	79,76	-	-	-
II. INDUSTRY	36,388	2597,64	2119,16	-	-	-
1. Mining & Quarrying	31	4,26	3,77	-	-	-
2. Food Manufacturing & Processing	1,441	905,93	687,53	-	-	-
(a) Rice Mills, Flour & Dal Mills	136	26,25	21,28	-	-	-
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	107	28,18	22,12	-	-	-
(d) Tea Processing	50	98,14	84,56	-	-	-
(e) Processing of Fruits & Vegetables	19	14,67	11,32	-	-	-
(f) Others	1,129	738,70	548,26	-	-	-
3. Beverage & Tobacco	42	11,57	14,65	-	-	-
4. Textiles	1,112	205,59	175,85	-	-	-
(a) Cotton Textiles	137	87,70	80,62	-	-	-
(b) Jute Textiles	3	57	57	-	-	-
(c) Handloom Textiles & Khadi	27	2,99	2,57	-	-	-
(d) Other Textiles	945	114,33	92,10	-	-	-
5. Paper, Paper Products & Printing	676	76,82	62,96	-	-	-
6. Leather & Leather Products	141	8,91	6,26	-	-	-
7. Rubber & Rubber Products	529	152,19	93,94	-	-	-
8. Chemicals & Chemical Products	904	248,30	211,71	-	-	-
(a) Heavy Industrial Chemicals	44	24,73	25,34	-	-	-
(b) Fertilisers	19	88,83	59,50	-	-	-
(c) Drugs & Pharmaceuticals	173	38,06	31,37	-	-	-
(d) Non-Edible Oils	11	8,72	9,99	-	-	-
(e) Other Chemicals & Chemical Products	657	87,96	85,51	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	22	20,16	10,95	-	-	-
10. Manufacture of Cement & Cement Products	56	18,74	14,94	-	-	-
11. Basic Metals & Metal Products	676	65,59	60,47	-	-	-
(a) Iron & Steel	82	33,16	33,62	-	-	-
(b) Non-Ferrous Metals	27	2,59	1,71	-	-	-
(c) Other Metal Products	567	29,84	25,14	-	-	-
12. Engineering	1,251	367,48	325,58	-	-	-
(a) Heavy Engineering	58	37,74	26,68	-	-	-
(b) Light Engineering	407	23,49	22,02	-	-	-
(c) Electrical Machinery & Goods	589	212,95	174,32	-	-	-
(d) Electronic Machinery & Goods	197	93,30	102,55	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	430	20,08	18,22	-	-	-
14. Other Industries	28,168	314,28	273,63	-	-	-
15. Electricity, Gas & Water	24	52,69	50,12	-	-	-
(a) Electricity Generation & Transmission	14	51,42	48,89	-	-	-
(b) Non-Conventional Energy	1	45	44	-	-	-
(c) Gas, Steam & Water Supply	9	81	79	-	-	-
16. Construction	885	125,04	108,58	-	-	-
III. TRANSPORT OPERATORS	7,188	87,32	68,83	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	19,415	352,27	289,25	-	-	-
V. PERSONAL LOANS	1,99,651	945,39	824,78	-	-	-
1. Loans for Purchase of Consumer Durables	25,269	62,91	53,13	-	-	-
2. Loans for Housing	31,013	340,74	290,10	-	-	-
3. Rest of the Personal Loans	1,43,369	541,74	481,56	-	-	-
VI. TRADE	57,738	1333,62	1115,64	-	-	-
1. Wholesale Trade	6,739	751,56	631,93	-	-	-
2. Retail Trade	50,999	582,06	483,72	-	-	-
VII. FINANCE	546	121,84	102,83	-	-	-
VIII. ALL OTHERS	1,04,855	594,00	524,34	-	-	-
TOTAL BANK CREDIT	4,82,783	6337,15	5295,43	-	-	-
OF WHICH:						
1. Artisans & Village Industries	6,498	25,13	23,61	-	-	-
2. Other Small Scale Industries	20,404	736,47	563,10	-	-	-