

State : Kerala

Table No. 5.7 – State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March 2000

SOUTHERN REGION			(Amount in Rupees Lakh)			
OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	1,81,947	300,95	284,84	9,89,236	1707,89	1573,74
1. Direct Finance	1,81,763	289,81	274,07	9,84,573	1630,26	1522,33
2. Indirect Finance	184	11,14	10,77	4,663	77,63	51,41
II. INDUSTRY	25,881	362,47	305,15	1,97,722	2131,76	1823,38
1. Mining & Quarrying	29	4,91	4,41	134	25,82	20,62
2. Food Manufacturing & Processing	798	97,46	83,68	5,431	362,46	305,76
(a) Rice Mills, Flour & Dal Mills	206	3,87	3,37	1,706	41,03	38,27
(b) Sugar	-	-	-	3	1,50	1,18
(c) Edible Oils & Vanaspati	227	8,91	8,09	1,250	51,53	44,26
(d) Tea Processing	24	45,96	33,83	43	24,44	23,57
(e) Processing of Fruits & Vegetables	2	10	4	42	3,61	2,92
(f) Others	339	38,61	38,33	2,387	240,35	195,58
3. Beverage & Tobacco	13	2,83	2,83	73	12,97	11,10
4. Textiles	412	29,46	25,26	3,952	184,01	156,76
(a) Cotton Textiles	52	10,84	9,46	439	66,07	60,42
(b) Jute Textiles	2	5	3	7	1,16	1,81
(c) Handloom Textiles & Khadi	13	44	28	352	11,80	9,93
(d) Other Textiles	345	18,12	15,48	3,154	104,97	84,60
5. Paper, Paper Products & Printing	176	7,36	7,05	1,519	107,88	82,46
6. Leather & Leather Products	34	25	28	361	9,15	8,57
7. Rubber & Rubber Products	204	29,55	18,85	2,094	176,02	131,78
8. Chemicals & Chemical Products	306	44,56	41,91	2,531	226,56	200,11
(a) Heavy Industrial Chemicals	3	5,06	5,59	33	6,11	6,53
(b) Fertilisers	2	5,00	5,10	37	89,73	78,46
(c) Drugs & Pharmaceuticals	60	4,51	3,73	605	33,77	31,56
(d) Non-Edible Oils	2	6	5	12	79	73
(e) Other Chemicals & Chemical Products	239	29,94	27,44	1,844	96,16	82,82
9. Petroleum, Coal Products & Nuclear Fuels	5	6,70	4,02	34	3,42	2,70
10. Manufacture of Cement & Cement Products	87	1,42	1,11	488	8,74	8,68
11. Basic Metals & Metal Products	196	16,78	12,94	1,860	53,33	47,92
(a) Iron & Steel	4	2,40	2,54	69	17,79	19,75
(b) Non-Ferrous Metals	1	3,20	48	24	3,21	1,95
(c) Other Metal Products	191	11,18	9,93	1,767	32,33	26,21
12. Engineering	372	21,24	16,30	2,507	216,86	204,05
(a) Heavy Engineering	3	18	8	48	9,61	9,85
(b) Light Engineering	233	1,72	1,21	1,234	22,60	18,07
(c) Electrical Machinery & Goods	119	13,03	12,08	1,024	100,40	105,78
(d) Electronic Machinery & Goods	17	6,32	2,93	201	84,25	70,35
13. Vehicles, Vehicle Parts & Transport Equipments	159	2,38	1,26	1,651	22,50	17,96
14. Other Industries	22,731	77,87	69,47	1,72,357	601,27	519,99
15. Electricity, Gas & Water	3	80	58	49	7,72	6,29
(a) Electricity Generation & Transmission	2	77	55	17	4,87	3,74
(b) Non-Conventional Energy	-	-	-	14	2,17	1,96
(c) Gas, Steam & Water Supply	1	3	3	18	67	59
16. Construction	356	18,91	15,21	2,681	113,06	98,62
III. TRANSPORT OPERATORS	5,533	53,97	39,94	45,767	426,69	319,85
IV. PROFESSIONAL AND OTHER SERVICES	16,866	98,94	88,70	1,03,809	418,44	359,96
V. PERSONAL LOANS	89,298	308,24	277,74	6,30,449	2487,75	2197,62
1. Loans for Purchase of Consumer Durables	7,482	16,47	13,30	52,708	129,99	105,72
2. Loans for Housing	17,123	144,79	128,90	1,41,330	1082,03	942,66
3. Rest of the Personal Loans	64,693	146,98	135,54	4,36,411	1275,73	1149,24
VI. TRADE	61,750	232,41	196,80	3,30,422	1711,74	1479,45
1. Wholesale Trade	935	88,23	70,25	10,358	495,43	400,61
2. Retail Trade	60,815	144,17	126,55	3,20,064	1216,31	1078,84
VII. FINANCE	215	2,84	2,48	3,946	69,21	56,04
VIII. ALL OTHERS	31,880	215,29	181,38	2,72,490	1128,10	1028,29

TOTAL BANK CREDIT	4,13,370	1575,11	1377,03	25,73,841	10081,58	8838,34
OF WHICH: 1. Artisans & Village Industries	11,694	16,58	15,03	75,207	122,05	113,21
2. Other Small Scale Industries	10,196	96,60	81,08	85,683	820,40	703,27

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	59,088	349,56	267,24	-	-	-
1. Direct Finance	58,381	199,81	180,11	-	-	-
2. Indirect Finance	707	149,75	87,13	-	-	-
II. INDUSTRY	76,437	3100,71	2317,58	-	-	-
1. Mining & Quarrying	46	184,67	113,08	-	-	-
2. Food Manufacturing & Processing	1,475	787,16	601,73	-	-	-
(a) Rice Mills, Flour & Dal Mills	186	26,61	20,91	-	-	-
(b) Sugar	3	23	22	-	-	-
(c) Edible Oils & Vanaspati	110	20,82	19,60	-	-	-
(d) Tea Processing	44	71,58	62,45	-	-	-
(e) Processing of Fruits & Vegetables	17	9,22	4,19	-	-	-
(f) Others	1,115	658,72	494,36	-	-	-
3. Beverage & Tobacco	46	12,48	16,89	-	-	-
4. Textiles	1,646	259,66	202,28	-	-	-
(a) Cotton Textiles	166	108,68	80,37	-	-	-
(b) Jute Textiles	3	15	13	-	-	-
(c) Handloom Textiles & Khadi	40	3,80	3,05	-	-	-
(d) Other Textiles	1,437	147,03	118,72	-	-	-
5. Paper, Paper Products & Printing	993	87,17	68,85	-	-	-
6. Leather & Leather Products	205	9,25	4,86	-	-	-
7. Rubber & Rubber Products	584	177,98	158,31	-	-	-
8. Chemicals & Chemical Products	1,357	217,54	173,71	-	-	-
(a) Heavy Industrial Chemicals	27	9,76	9,82	-	-	-
(b) Fertilisers	15	106,22	62,78	-	-	-
(c) Drugs & Pharmaceuticals	471	23,23	21,91	-	-	-
(d) Non-Edible Oils	11	8,72	10,03	-	-	-
(e) Other Chemicals & Chemical Products	833	69,62	69,16	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	35	316,90	11,39	-	-	-
10. Manufacture of Cement & Cement Products	120	16,81	13,60	-	-	-
11. Basic Metals & Metal Products	877	47,24	41,53	-	-	-
(a) Iron & Steel	83	20,11	17,35	-	-	-
(b) Non-Ferrous Metals	7	98	33	-	-	-
(c) Other Metal Products	787	26,15	23,84	-	-	-
12. Engineering	1,516	284,20	284,93	-	-	-
(a) Heavy Engineering	51	23,63	23,65	-	-	-
(b) Light Engineering	534	26,33	17,13	-	-	-
(c) Electrical Machinery & Goods	767	160,51	149,91	-	-	-
(d) Electronic Machinery & Goods	164	73,73	94,24	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	700	37,29	36,28	-	-	-
14. Other Industries	65,922	436,52	392,50	-	-	-
15. Electricity, Gas & Water	25	110,01	91,79	-	-	-
(a) Electricity Generation & Transmission	12	107,36	89,17	-	-	-
(b) Non-Conventional Energy	3	1,67	1,54	-	-	-
(c) Gas, Steam & Water Supply	10	98	1,08	-	-	-
16. Construction	890	115,84	105,85	-	-	-
III. TRANSPORT OPERATORS	6,986	86,28	65,24	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	21,433	373,53	308,97	-	-	-
V. PERSONAL LOANS	2,45,068	1207,94	1057,67	-	-	-
1. Loans for Purchase of Consumer Durables	26,503	78,12	65,13	-	-	-
2. Loans for Housing	54,198	470,39	410,24	-	-	-
3. Rest of the Personal Loans	1,64,367	659,43	582,31	-	-	-
VI. TRADE	55,193	1452,70	1233,86	-	-	-
1. Wholesale Trade	8,827	805,17	700,86	-	-	-
2. Retail Trade	46,366	647,52	533,01	-	-	-
VII. FINANCE	926	118,34	101,66	-	-	-
VIII. ALL OTHERS	96,327	797,07	713,87	-	-	-
TOTAL BANK CREDIT	5,61,458	7486,13	6066,09	-	-	-
OF WHICH: 1. Artisans & Village Industries	26,596	45,94	45,41	-	-	-
2. Other Small Scale Industries	29,886	704,33	520,26	-	-	-