

State : Kerala

Table No. 5.9 – District-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2000

(Amount in Rupees Thousand)

SOUTHERN REGION			STATE : KERALA							
OCCUPATION			CANNUR		ERNAKULAM		IDUKKI		KASARAGOD	
			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	1,12,152	166,67,15	73,749	282,90,60	40,794	99,49,56	83,295	122,63,15	
	1. Direct Finance	1,11,171	162,30,81	72,846	244,47,22	40,510	98,88,03	83,097	121,05,14	
	2. Indirect Finance	981	4,36,34	903	38,43,38	284	61,53	198	1,58,01	
II.	INDUSTRY	14,729	147,95,33	50,463	1690,09,37	4,650	37,94,22	5,871	28,48,72	
	1. Mining & Quarrying	12	79,39	48	111,76,74	6	18,83	7	57,77	
	2. Manufacturing & Processing	14,529	139,30,03	48,968	1445,22,68	4,571	36,03,98	5,735	24,52,65	
	3. Electricity, Gas & Water	3	11,66	31	31,09,30	1	5,23	—	—	
	4. Construction	185	7,74,25	1,416	102,00,65	72	1,66,18	129	3,38,30	
III.	TRANSPORT OPERATORS	4,654	29,44,47	6,171	59,86,79	1,302	9,28,59	2,537	14,97,46	
IV.	PROFESSIONAL AND OTHER SERVICES	11,255	40,09,70	13,482	240,74,33	2,588	10,98,83	4,836	11,04,37	
V.	PERSONAL LOANS	43,941	180,25,06	2,05,807	801,78,65	27,209	89,52,69	24,284	77,71,85	
	1. Loans for Purchase of Consumer Durables	3,718	7,30,58	12,389	33,33,13	3,645	5,26,28	1,590	2,69,14	
	2. Loans for Housing	12,509	94,38,68	44,587	322,95,43	6,906	51,96,45	5,544	37,32,99	
	3. Rest of the Personal Loans	27,714	78,55,80	1,48,831	445,50,09	16,658	32,29,96	17,150	37,69,72	
VI.	TRADE	59,838	153,47,30	36,645	637,80,17	10,600	73,95,49	38,476	69,53,90	
	1. Wholesale Trade	699	23,64,40	4,130	279,33,61	470	24,88,09	222	5,76,01	
	2. Retail Trade	59,139	129,82,90	32,515	358,46,56	10,130	49,07,40	38,254	63,77,89	
VII.	FINANCE	250	14,88,23	672	33,47,41	73	65,63	6	1,58,17	
VIII.	ALL OTHERS	18,472	63,74,02	64,245	646,16,13	8,201	29,25,27	14,791	25,39,18	
TOTAL BANK CREDIT		2,65,291	796,51,26	4,51,234	4392,83,45	95,417	351,10,28	1,74,096	351,36,80	
OF WHICH: 1. Artisans & Village Industries		6,936	9,51,21	16,829	26,18,82	1,790	3,54,61	3,406	5,23,16	
2. Other Small Scale Industries		5,737	66,04,37	19,904	301,09,96	2,044	14,50,62	1,676	15,20,56	

OCCUPATION		STATE : KERALA							
		KOLLAM		KOTTAYAM		KOZHIKODE		MALAPPURAM	
		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	49,100	110,26,03	69,896	155,89,28	1,94,881	200,62,27	1,59,498	179,83,15
	1. Direct Finance	48,685	104,54,65	69,642	143,40,23	1,94,719	195,13,56	1,59,351	178,72,85
	2. Indirect Finance	415	5,71,38	254	12,49,05	162	5,48,71	147	1,10,30
II.	INDUSTRY	25,582	599,45,44	24,285	252,64,66	27,630	245,60,76	22,191	68,32,79
	1. Mining & Quarrying	12	7,34,76	20	1,37,66	6	27,50	7	19,70
	2. Manufacturing & Processing	25,430	582,11,49	24,095	239,44,93	27,281	232,51,54	22,084	62,15,01
	3. Electricity, Gas & Water	2	5,30	3	13,67	—	—	1	3,61
	4. Construction	138	9,93,89	167	11,68,40	343	12,81,72	99	5,94,47
III.	TRANSPORT OPERATORS	3,931	33,60,56	4,809	32,63,55	5,247	41,20,24	3,228	22,24,19
IV.	PROFESSIONAL AND OTHER SERVICES	6,964	26,19,41	7,926	33,82,37	20,372	74,78,20	14,605	33,52,37
V.	PERSONAL LOANS	60,432	218,62,45	71,028	270,29,00	77,880	251,08,25	40,316	124,60,09
	1. Loans for Purchase of Consumer Durables	5,750	12,97,35	5,682	14,70,42	11,323	21,01,40	4,536	10,48,71
	2. Loans for Housing	11,622	86,92,31	17,335	115,56,39	14,211	105,46,19	8,420	56,86,98
	3. Rest of the Personal Loans	43,060	118,72,79	48,011	140,02,19	52,346	124,60,66	27,360	57,24,40
VI.	TRADE	21,057	126,20,18	24,020	260,90,75	53,845	251,25,29	52,539	140,06,54
	1. Wholesale Trade	1,130	30,59,90	1,833	111,05,54	1,322	75,39,79	1,125	31,78,96
	2. Retail Trade	19,927	95,60,28	22,187	149,85,21	52,523	175,85,50	51,414	108,27,58
VII.	FINANCE	389	5,06,85	417	1,43,18	195	7,02,41	79	11,02,45
VIII.	ALL OTHERS	42,123	125,63,84	26,262	108,21,72	25,266	115,15,28	23,343	86,09,51
TOTAL BANK CREDIT		2,09,578	1245,04,76	2,28,643	1115,84,51	4,05,316	1186,72,70	3,15,799	665,71,09
OF WHICH: 1. Artisans & Village Industries		10,417	14,90,10	6,995	12,62,89	13,170	15,91,53	10,037	11,30,01
2. Other Small Scale Industries		8,529	235,10,23	10,601	84,89,22	10,530	85,06,34	8,295	30,43,29

STATE : KERALA								
OCCUPATION	PALAKKAD		PATHANAMTHITTA		THIRUVANANTHA PURAM		THRISSUR	
	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	98,938	161,37,53	36,560	60,07,52	88,493	194,62,32	78,724	143,61,39
1. Direct Finance	98,645	157,82,80	36,399	59,36,52	87,886	130,21,13	77,949	136,27,50
2. Indirect Finance	293	3,54,73	161	71,00	607	64,41,19	775	7,33,89
II. INDUSTRY	19,335	264,18,52	9,991	51,77,93	35,933	404,12,86	29,402	292,53,73
1. Mining & Quarrying	11	52,12	29	5,44,02	30	7,93,88	14	1,24,91
2. Manufacturing & Processing	19,174	253,48,70	9,863	40,60,17	35,471	306,25,67	29,112	278,35,53
3. Electricity, Gas & Water	4	8,87	7	74,54	18	65,28,69	1	3,63
4. Construction	146	10,08,83	92	4,99,20	414	24,64,62	275	12,89,66
III. TRANSPORT OPERATORS	4,118	26,02,71	3,488	26,12,83	6,341	44,71,77	6,284	45,91,20
IV. PROFESSIONAL AND OTHER SERVICES	9,364	29,13,84	5,204	36,68,96	13,841	128,36,07	16,304	62,60,40
V. PERSONAL LOANS	64,769	196,36,80	48,401	196,61,56	1,25,885	493,98,68	94,268	384,97,16
1. Loans for Purchase of Consumer Durables	8,197	13,26,04	2,822	6,16,28	10,010	24,23,11	9,108	18,48,07
2. Loans for Housing	13,223	90,64,71	9,657	66,04,86	25,590	181,33,99	26,067	173,24,75
3. Rest of the Personal Loans	43,349	92,46,05	35,922	124,40,42	90,285	288,41,58	59,093	193,24,34
VI. TRADE	24,324	119,21,01	12,352	121,36,73	40,601	537,28,03	30,040	215,10,36
1. Wholesale Trade	1,542	30,54,24	625	64,33,81	2,962	359,38,66	2,078	56,45,41
2. Retail Trade	22,782	88,66,77	11,727	57,02,92	37,639	177,89,37	27,962	158,64,95
VII. FINANCE	439	1,76,47	341	2,85,04	545	58,98,05	659	7,79,74
VIII. ALL OTHERS	21,275	79,49,54	18,885	69,90,10	56,795	275,24,88	38,636	169,56,42
TOTAL BANK CREDIT	2,42,562	877,56,42	1,35,222	565,40,67	3,68,434	2137,32,66	2,94,317	1322,10,40
OF WHICH: 1. Artisans & Village Industries	5,863	10,04,35	3,954	6,67,56	13,524	22,56,49	9,337	17,64,25
2. Other Small Scale Industries	9,002	74,76,62	4,163	24,92,54	17,472	93,07,33	14,748	147,05,32

STATE : KERALA				
OCCUPATION	WAYANAD		ALAPUZHA	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	25	26	27	28
I. AGRICULTURE	89,027	168,42,76	55,164	79,39,18
1. Direct Finance	88,873	167,21,31	54,944	77,09,24
2. Indirect Finance	154	1,21,45	220	2,29,94
II. INDUSTRY	3,921	21,88,23	26,057	341,08,14
1. Mining & Quarrying	3	8,41	4	34,87
2. Manufacturing & Processing	3,899	20,65,29	25,615	328,98,23
3. Electricity, Gas & Water	—	—	6	1,01,35
4. Construction	19	1,14,53	432	10,73,69
III. TRANSPORT OPERATORS	1,402	8,08,54	4,774	30,89,76
IV. PROFESSIONAL AND OTHER SERVICES	5,489	6,89,53	9,878	22,74,96
V. PERSONAL LOANS	12,706	41,11,89	67,889	206,09,70
1. Loans for Purchase of Consumer Durables	1,605	3,01,84	6,318	11,22,11
2. Loans for Housing	2,717	19,98,23	14,263	79,07,84
3. Rest of the Personal Loans	8,384	18,11,82	47,308	115,79,75
VI. TRADE	19,419	43,52,57	23,609	160,43,71
1. Wholesale Trade	151	5,21,61	1,831	73,31,88
2. Retail Trade	19,268	38,30,96	21,778	87,11,83
VII. FINANCE	10	11,08	1,012	13,53,02
VIII. ALL OTHERS	6,065	21,41,92	36,338	108,25,98
TOTAL BANK CREDIT	1,38,039	311,46,52	2,24,721	962,44,45
OF WHICH: 1. Artisans & Village Industries	1,799	2,75,74	9,440	14,74,80
2. Other Small Scale Industries	1,595	5,23,34	11,469	127,21,42