

**Table No. 5.6 – State and Bank Group-Wise Classification of Outstanding Credit of
Scheduled Commercial Banks According to Occupation
MARCH 2001
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	3,48,242	791,55	704,63	3,85,262	953,84	848,63
1. Direct Finance	3,46,705	725,85	654,59	3,82,064	797,38	723,98
2. Indirect Finance	1,537	65,69	50,04	3,198	156,46	124,65
II. INDUSTRY	1,27,188	2105,05	1677,39	63,986	2144,01	1507,08
1. Mining & Quarrying	104	160,02	79,74	57	3,43	3,09
2. Food Manufacturing & Processing	2,355	383,27	304,06	2,024	539,62	449,87
(a) Rice Mills, Flour & Dal Mills	632	25,70	22,48	381	18,54	15,99
(b) Sugar	3	1,50	1,18	2	24	16
(c) Edible Oils & Vanaspati	183	21,31	14,81	305	26,59	19,11
(d) Tea Processing	30	47,07	38,17	44	49,34	45,43
(e) Processing of Fruits & Vegetables	17	1,36	1,28	39	8,06	6,13
(f) Others	1,490	286,33	226,15	1,253	436,85	363,04
3. Beverage & Tobacco	27	7,23	5,97	33	8,57	5,83
4. Textiles	2,044	127,83	109,16	1,543	209,66	172,57
(a) Cotton Textiles	86	45,28	39,81	235	88,48	75,94
(b) Jute Textiles	4	14	8	3	16	18
(c) Handloom Textiles & Khadi	125	3,17	2,45	56	11,57	9,01
(d) Other Textiles	1,829	79,24	66,82	1,249	109,45	87,43
5. Paper, Paper Products & Printing	1,002	126,02	77,90	583	56,11	47,21
6. Leather & Leather Products	180	4,62	5,04	124	3,42	2,90
7. Rubber & Rubber Products	994	158,05	114,65	809	116,25	81,85
8. Chemicals & Chemical Products	1,255	248,71	215,38	1,347	209,75	132,69
(a) Heavy Industrial Chemicals	19	9,08	6,34	23	11,47	10,88
(b) Fertilisers	30	96,10	77,20	11	105,45	41,60
(c) Drugs & Pharmaceuticals	303	21,43	19,19	287	25,18	23,90
(d) Non-Edible Oils	13	8,41	9,64	8	2,27	2,11
(e) Other Chemicals & Chemical Products	890	113,70	103,01	1,018	65,39	54,20
9. Petroleum, Coal Products & Nuclear Fuels	33	16,31	5,74	21	304,51	3,75
10. Manufacture of Cement & Cement Products	167	7,62	5,99	156	4,09	2,51
11. Basic Metals & Metal Products	698	59,19	53,97	1,236	40,83	34,31
(a) Iron & Steel	50	21,30	21,06	76	11,60	10,65
(b) Non-Ferrous Metals	23	2,23	1,82	22	4,92	2,86
(c) Other Metal Products	625	35,66	31,08	1,138	24,31	20,81
12. Engineering	1,256	211,99	176,67	1,485	114,94	108,73
(a) Heavy Engineering	38	34,35	23,38	25	6,72	6,25
(b) Light Engineering	532	10,86	9,88	647	15,82	11,91
(c) Electrical Machinery & Goods	573	90,65	80,66	647	16,87	14,64
(d) Electronic Machinery & Goods	113	76,12	62,75	166	75,52	75,93
13. Vehicles, Vehicle Parts & Transport Equipments	790	19,59	16,96	975	24,38	20,84
14. Other Industries	1,14,395	501,61	437,95	52,885	305,92	263,47
15. Electricity, Gas & Water	33	44,18	43,17	41	173,79	152,90
(a) Electricity Generation & Transmission	8	40,81	40,04	29	172,89	152,10
(b) Non-Conventional Energy	16	2,80	2,47	—	—	—

(c) Gas, Steam & Water Supply	9	57	65	12	90	80
16. Construction	1,855	28,82	25,04	667	28,73	24,56
III. TRANSPORT OPERATORS	11,377	155,91	115,18	11,284	98,27	83,61
IV. PROFESSIONAL AND OTHER SERVICES	13,509	231,58	184,57	67,273	360,15	311,29
V. PERSONAL LOANS	3,79,077	1811,15	1545,08	2,68,955	1403,42	1263,75
1. Loans for Purchase of Consumer Durables	41,764	119,52	94,24	36,064	113,85	98,49
2. Loans for Housing	94,830	852,01	740,95	64,030	614,48	553,45
3. Rest of the Personal Loans	2,42,483	839,62	709,90	1,68,861	675,09	611,81
VI. TRADE	83,543	1389,52	1276,30	86,468	1047,30	908,40
1. Wholesale Trade	9,898	782,46	727,03	5,735	432,52	372,22
2. Retail Trade	73,645	607,06	549,27	80,733	614,78	536,18
VII. FINANCE	973	137,12	131,14	397	45,22	36,30
VIII. ALL OTHERS	78,133	598,43	524,36	1,10,487	879,41	753,32
TOTAL BANK CREDIT	10,42,042	7220,30	6158,66	9,94,112	6931,60	5712,38
<i>OF WHICH:</i> 1. Artisans & Village Industries	26,154	54,28	48,39	16,963	38,82	36,19
2. Other Small Scale Industries	49,984	537,77	463,98	28,971	501,54	415,43

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out-standing	Accounts	Limit	Out-standing
	7	8	9	10	11	12
I. AGRICULTURE	5	23,84	16,37	4,31,548	483,33	469,38
1. Direct Finance	2	22,49	15,19	4,31,037	482,43	468,52
2. Indirect Finance	3	1,35	1,18	511	91	86
II. INDUSTRY	60	89,90	62,04	33,573	64,85	58,12
1. Mining & Quarrying	—	—	—	11	54	47
2. Food Manufacturing & Processing	21	40,45	27,22	697	6,61	5,77
(a) Rice Mills, Flour & Dal Mills	—	—	—	148	1,46	1,30
(b) Sugar	—	—	—	1	6	7
(c) Edible Oils & Vanaspati	—	—	—	102	1,48	1,23
(d) Tea Processing	11	14,71	3,05	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	10	25,74	24,17	446	3,61	3,16
3. Beverage & Tobacco	1	10	—	4	13	10
4. Textiles	2	6,43	5,15	437	3,41	2,97
(a) Cotton Textiles	2	6,43	5,15	39	41	33
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	4	2	2
(d) Other Textiles	—	—	—	394	2,98	2,62
5. Paper, Paper Products & Printing	—	—	—	123	1,17	95
6. Leather & Leather Products	—	—	—	46	33	31
7. Rubber & Rubber Products	—	—	—	34	23	22
8. Chemicals & Chemical Products	6	27,61	18,16	141	1,35	1,23
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	1	10	—	21	22	20
(d) Non-Edible Oils	—	—	—	1	4	4
(e) Other Chemicals & Chemical Products	5	27,51	18,16	119	1,09	99
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	1	3	1
10. Manufacture of Cement & Cement Products	—	—	—	64	50	41
11. Basic Metals & Metal Products	3	90	43	176	1,32	1,15
(a) Iron & Steel	—	—	—	—	—	—
(b) Non-Ferrous Metals	3	90	43	—	—	—

(c) Other Metal Products	—	—	—	176	1,32	1,15
12. Engineering	2	9,20	9,22	209	1,52	1,23
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	—	—	—	87	52	45
(c) Electrical Machinery & Goods	—	—	—	122	1,00	78
(d) Electronic Machinery & Goods	2	9,20	9,22	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	66	64	57
14. Other Industries	23	5,17	1,83	31,446	43,66	39,76
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	2	5	3	118	3,41	2,97
III. TRANSPORT OPERATORS	18	5,94	26	2,391	25,37	18,42
IV. PROFESSIONAL AND OTHER SERVICES	33	6,18	4,82	30,174	46,06	41,30
V. PERSONAL LOANS	3,100	58,43	43,55	39,597	137,97	124,26
1. Loans for Purchase of Consumer Durables	—	—	—	4,467	9,16	8,24
2. Loans for Housing	16	71	68	4,229	49,32	43,17
3. Rest of the Personal Loans	3,084	57,72	42,87	30,901	79,50	72,85
VI. TRADE	143	19,15	14,58	1,78,179	258,66	242,15
1. Wholesale Trade	114	14,64	11,43	292	2,73	2,52
2. Retail Trade	29	4,51	3,15	1,77,887	255,93	239,63
VII. FINANCE	5	4,32	3,29	7	17	17
VIII. ALL OTHERS	791	25,28	18,02	14,755	22,12	19,68
TOTAL BANK CREDIT	4,155	233,05	162,94	7,30,224	1038,53	973,48
<i>OF WHICH:</i> 1. Artisans & Village Industries	—	—	—	16,574	18,78	17,17
2. Other Small Scale Industries	1	4	—	7,366	20,12	17,66

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	1,26,854	536,39	445,52	12,91,911	2788,94	2484,53
1. Direct Finance	1,25,542	497,24	415,42	12,85,350	2525,39	2277,71
2. Indirect Finance	1,312	39,15	30,10	6,561	263,55	206,83
II. INDUSTRY	45,696	1889,21	1404,53	2,70,503	6293,02	4709,17
1. Mining & Quarrying	68	12,61	9,29	240	176,59	92,60
2. Food Manufacturing & Processing	1,950	557,96	387,10	7,047	1527,92	1174,02
(a) Rice Mills, Flour & Dal Mills	547	55,61	48,39	1,708	101,31	88,16
(b) Sugar	4	49	38	10	2,29	1,78
(c) Edible Oils & Vanaspati	404	33,14	27,51	994	82,51	62,67
(d) Tea Processing	17	25,79	22,85	102	136,92	109,50
(e) Processing of Fruits & Vegetables	13	6,30	1,40	69	15,71	8,82
(f) Others	965	436,64	286,57	4,164	1189,17	903,09
3. Beverage & Tobacco	77	30,74	36,14	142	46,77	48,05
4. Textiles	1,554	163,52	136,04	5,580	510,85	425,89
(a) Cotton Textiles	262	62,85	58,69	624	203,44	179,91
(b) Jute Textiles	4	32	30	11	63	57
(c) Handloom Textiles & Khadi	121	4,11	2,25	306	18,87	13,73
(d) Other Textiles	1,167	96,24	74,81	4,639	287,92	231,68
5. Paper, Paper Products & Printing	688	76,84	55,02	2,396	260,14	181,09
6. Leather & Leather Products	91	6,73	5,03	441	15,10	13,28
7. Rubber & Rubber Products	648	97,16	71,92	2,485	371,69	268,63

8. Chemicals & Chemical Products	888	90,04	61,43	3,637	577,46	428,89
(a) Heavy Industrial Chemicals	13	3,01	2,23	55	23,55	19,45
(b) Fertilisers	9	1,00	83	50	202,54	119,63
(c) Drugs & Pharmaceuticals	283	36,16	24,85	895	83,09	68,14
(d) Non-Edible Oils	8	69	77	30	11,41	12,55
(e) Other Chemicals & Chemical Products	575	49,18	32,75	2,607	256,87	209,12
9. Petroleum, Coal Products & Nuclear Fuels	17	5,10	7,84	72	325,96	17,33
10. Manufacture of Cement & Cement Products	214	19,32	15,56	601	31,53	24,47
11. Basic Metals & Metal Products	818	46,16	35,13	2,931	148,40	124,99
(a) Iron & Steel	72	28,62	23,73	198	61,52	55,44
(b) Non-Ferrous Metals	6	33	21	54	8,38	5,32
(c) Other Metal Products	740	17,21	11,19	2,679	78,50	64,23
12. Engineering	898	66,70	54,92	3,850	404,34	350,76
(a) Heavy Engineering	27	3,01	2,13	90	44,08	31,75
(b) Light Engineering	419	13,31	8,70	1,685	40,50	30,94
(c) Electrical Machinery & Goods	351	37,90	33,79	1,693	146,43	129,87
(d) Electronic Machinery & Goods	101	12,49	10,30	382	173,33	158,21
13. Vehicles, Vehicle Parts & Transport Equipments	441	52,97	37,02	2,272	97,58	75,39
14. Other Industries	34,943	399,14	298,75	2,33,692	1255,49	1041,76
15. Electricity, Gas & Water	17	13,39	12,32	91	231,35	208,39
(a) Electricity Generation & Transmission	5	10,29	10,22	42	223,98	202,36
(b) Non-Conventional Energy	2	1,11	98	18	3,91	3,46
(c) Gas, Steam & Water Supply	10	1,99	1,12	31	3,46	2,58
16. Construction	2,384	250,82	181,02	5,026	311,83	233,63
III. TRANSPORT OPERATORS	12,767	163,81	118,26	37,837	449,29	335,73
IV. PROFESSIONAL AND OTHER SERVICES	37,493	448,02	339,59	1,48,482	1091,99	881,59
V. PERSONAL LOANS	4,79,407	1761,58	1568,81	11,70,136	5172,56	4545,45
1. Loans for Purchase of Consumer Durables	11,048	30,82	23,87	93,343	273,34	224,84
2. Loans for Housing	1,06,568	700,15	609,77	2,69,673	2216,66	1948,01
3. Rest of the Personal Loans	3,61,791	1030,61	935,17	8,07,120	2682,55	2372,59
VI. TRADE	94,077	1581,01	1091,63	4,42,410	4295,64	3533,06
1. Wholesale Trade	4,836	649,61	388,24	20,875	1881,95	1501,44
2. Retail Trade	89,241	931,41	703,39	4,21,535	2413,69	2031,62
VII. FINANCE	322	64,30	53,16	1,704	251,12	224,06
VIII. ALL OTHERS	1,33,642	793,35	668,10	3,37,808	2318,59	1983,48
TOTAL BANK CREDIT	9,30,258	7237,67	5689,60	37,00,791	22661,15	18697,06
<i>OF WHICH:</i> 1. Artisans & Village Industries	8,873	25,48	22,34	68,564	137,36	124,10
2. Other Small Scale Industries	24,134	723,46	510,02	1,10,456	1782,92	1407,09