

State : Kerala

**Table No. 5.7 – State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation
March 2001**

SOUTHERN REGION		(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	1,97,215	366,68	340,90	10,33,120	2003,74	1816,81
	1. Direct Finance	1,96,649	348,16	324,10	10,28,486	1875,41	1718,83
	2. Indirect Finance	566	18,52	16,80	4,634	128,33	97,98
II.	INDUSTRY	24,433	403,88	320,59	1,77,274	2374,82	1861,72
	1. Mining & Quarrying	27	2,54	2,48	165	31,30	19,94
	2. Food Manufacturing & Processing	741	112,18	94,22	4,619	441,85	320,39
	(a) Rice Mills, Flour & Dal Mills	135	4,60	2,84	1,407	60,56	51,07
	(b) Sugar	1	6	7	5	1,73	1,41
	(c) Edible Oils & Vanaspati	146	9,96	7,76	760	38,86	28,95
	(d) Tea Processing	25	49,49	39,90	26	21,97	22,19
	(e) Processing of Fruits & Vegetables	2	10	4	46	3,79	2,88
	(f) Others	432	47,98	43,60	2,375	314,94	213,88
	3. Beverage & Tobacco	11	4,38	3,94	88	26,06	22,60
	4. Textiles	355	35,02	26,71	3,642	199,36	168,52
	(a) Cotton Textiles	39	11,21	9,64	334	70,31	69,02
	(b) Jute Textiles	3	7	8	7	51	48
	(c) Handloom Textiles & Khadi	11	2,08	30	288	13,41	10,00
	(d) Other Textiles	302	21,66	16,70	3,013	115,14	89,02
	5. Paper, Paper Products & Printing	147	7,98	6,00	1,373	139,66	97,40
	6. Leather & Leather Products	24	40	36	264	9,86	9,13
	7. Rubber & Rubber Products	193	30,29	20,44	1,859	131,85	103,34
	8. Chemicals & Chemical Products	227	50,62	42,35	2,333	246,08	193,99
	(a) Heavy Industrial Chemicals	3	5,28	2,56	31	4,99	4,07
	(b) Fertilisers	2	5,00	5,10	27	93,32	64,87
	(c) Drugs & Pharmaceuticals	43	8,67	6,77	549	39,99	35,92
	(d) Non-Edible Oils	1	4	4	16	1,23	1,07
	(e) Other Chemicals & Chemical Products	178	31,63	27,88	1,710	106,55	88,06
	9. Petroleum, Coal Products & Nuclear Fuels	3	6,20	4,01	39	3,43	1,91
	10. Manufacture of Cement & Cement Products	89	2,35	1,89	426	11,91	9,94
	11. Basic Metals & Metal Products	215	14,24	12,20	1,806	78,50	65,63
	(a) Iron & Steel	7	1,31	88	94	38,94	33,82
	(b) Non-Ferrous Metals	—	—	—	38	5,91	3,87
	(c) Other Metal Products	208	12,93	11,31	1,674	33,64	27,94
	12. Engineering	250	12,10	7,24	2,220	122,88	107,68
	(a) Heavy Engineering	—	—	—	47	8,51	8,79
	(b) Light Engineering	122	1,30	88	1,029	24,70	19,27
	(c) Electrical Machinery & Goods	111	3,12	2,33	956	52,09	45,44
	(d) Electronic Machinery & Goods	17	7,68	4,03	188	37,57	34,18
	13. Vehicles, Vehicle Parts & Transport Equipments	135	4,23	2,58	1,697	30,67	23,07
	14. Other Industries	21,446	98,37	79,51	1,53,156	729,50	593,88
	15. Electricity, Gas & Water	4	1,07	59	51	25,01	12,86
	(a) Electricity Generation & Transmission	3	1,04	56	19	21,05	9,83
	(b) Non-Conventional Energy	—	—	—	16	2,80	2,47
	(c) Gas, Steam & Water Supply	1	3	3	16	1,16	56
	16. Construction	566	21,90	16,09	3,536	146,89	111,46
III.	TRANSPORT OPERATORS	4,198	43,11	30,62	28,462	320,30	245,32
IV.	PROFESSIONAL AND OTHER SERVICES	17,038	119,68	94,43	1,07,483	510,98	412,73
V.	PERSONAL LOANS	90,864	384,46	342,50	7,58,808	3262,20	2869,48
	1. Loans for Purchase of Consumer Durables	7,807	17,93	14,03	54,613	150,17	123,52
	2. Loans for Housing	21,096	189,36	167,33	1,84,623	1450,48	1276,51
	3. Rest of the Personal Loans	61,961	177,17	161,15	5,19,572	1661,55	1469,45
VI.	TRADE	57,699	252,34	212,45	3,23,246	2042,62	1687,51
	1. Wholesale Trade	823	93,53	79,12	10,140	600,58	465,14
	2. Retail Trade	56,876	158,82	133,33	3,13,106	1442,04	1222,37
VII.	FINANCE	142	4,17	4,79	1,102	54,58	44,26
VIII.	ALL OTHERS	26,027	260,87	202,46	2,12,351	1040,35	886,30
TOTAL BANK CREDIT		4,17,616	1835,20	1548,74	26,41,846	11609,59	9824,12
<i>OF WHICH:</i> 1. Artisans & Village Industries		8,316	14,40	12,74	47,172	95,67	85,25
2. Other Small Scale Industries		9,051	115,99	86,37	71,926	895,29	720,02

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	61,576	418,52	326,83	—	—	—
1. Direct Finance	60,215	301,82	234,78	—	—	—
2. Indirect Finance	1,361	116,70	92,05	—	—	—
II. INDUSTRY	68,796	3514,32	2526,86	—	—	—
1. Mining & Quarrying	48	142,75	70,18	—	—	—
2. Food Manufacturing & Processing	1,687	973,89	759,41	—	—	—
(a) Rice Mills, Flour & Dal Mills	166	36,16	34,25	—	—	—
(b) Sugar	4	50	30	—	—	—
(c) Edible Oils & Vanaspati	88	33,69	25,95	—	—	—
(d) Tea Processing	51	65,47	47,41	—	—	—
(e) Processing of Fruits & Vegetables	21	11,83	5,89	—	—	—
(f) Others	1,357	826,25	645,61	—	—	—
3. Beverage & Tobacco	43	16,32	21,51	—	—	—
4. Textiles	1,583	276,47	230,66	—	—	—
(a) Cotton Textiles	251	121,92	101,25	—	—	—
(b) Jute Textiles	1	5	1	—	—	—
(c) Handloom Textiles & Khadi	7	3,38	3,43	—	—	—
(d) Other Textiles	1,324	151,12	125,96	—	—	—
5. Paper, Paper Products & Printing	876	112,50	77,69	—	—	—
6. Leather & Leather Products	153	4,83	3,78	—	—	—
7. Rubber & Rubber Products	433	209,55	144,85	—	—	—
8. Chemicals & Chemical Products	1,077	280,76	192,56	—	—	—
(a) Heavy Industrial Chemicals	21	13,28	12,82	—	—	—
(b) Fertilisers	21	104,23	49,66	—	—	—
(c) Drugs & Pharmaceuticals	303	34,43	25,45	—	—	—
(d) Non-Edible Oils	13	10,14	11,44	—	—	—
(e) Other Chemicals & Chemical Products	719	118,69	93,18	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	30	316,33	11,42	—	—	—
10. Manufacture of Cement & Cement Products	86	17,28	12,64	—	—	—
11. Basic Metals & Metal Products	910	55,66	47,16	—	—	—
(a) Iron & Steel	97	21,26	20,74	—	—	—
(b) Non-Ferrous Metals	16	2,47	1,45	—	—	—
(c) Other Metal Products	797	31,93	24,97	—	—	—
12. Engineering	1,380	269,36	235,85	—	—	—
(a) Heavy Engineering	43	35,57	22,96	—	—	—
(b) Light Engineering	534	14,50	10,79	—	—	—
(c) Electrical Machinery & Goods	626	91,22	82,10	—	—	—
(d) Electronic Machinery & Goods	177	128,08	119,99	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	440	62,68	49,75	—	—	—
14. Other Industries	59,090	427,62	368,36	—	—	—
15. Electricity, Gas & Water	36	205,27	194,95	—	—	—
(a) Electricity Generation & Transmission	20	201,89	191,98	—	—	—
(b) Non-Conventional Energy	2	1,11	98	—	—	—
(c) Gas, Steam & Water Supply	14	2,27	1,99	—	—	—
16. Construction	924	143,04	106,08	—	—	—
III. TRANSPORT OPERATORS	5,177	85,88	59,78	—	—	—
IV. PROFESSIONAL AND OTHER SERVICES	23,961	461,33	374,43	—	—	—
V. PERSONAL LOANS	3,20,464	1525,89	1333,46	—	—	—
1. Loans for Purchase of Consumer Durables	30,923	105,23	87,29	—	—	—
2. Loans for Housing	63,954	576,83	504,17	—	—	—
3. Rest of the Personal Loans	2,25,587	843,83	742,00	—	—	—
VI. TRADE	61,465	2000,68	1633,10	—	—	—
1. Wholesale Trade	9,912	1187,84	957,18	—	—	—
2. Retail Trade	51,553	812,83	675,93	—	—	—
VII. FINANCE	460	192,36	175,01	—	—	—
VIII. ALL OTHERS	99,430	1017,37	894,72	—	—	—
TOTAL BANK CREDIT	6,41,329	9216,36	7324,19	—	—	—
<i>OF WHICH:</i> 1. Artisans & Village Industries	13,076	27,30	26,11	—	—	—
2. Other Small Scale Industries	29,479	771,65	600,70	—	—	—