

Table No 5-9 – District-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2001

State : Kerala

		(Amount in Rupees Thousand)							
OCCUPATION	ALAPUZHA		CANNUR		ERNAKULAM		DUKKI		
	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	59,971	95,75,95	1,27,821	197,41,90	84,820	335,03,50	38,484	93,38,95	
1. Direct Finance	59,642	92,82,29	1,27,579	191,06,22	83,544	287,82,16	38,124	92,60,62	
2. Indirect Finance	329	2,93,66	242	6,35,68	1,276	47,21,34	360	78,33	
II. INDUSTRY	23,001	331,77,72	13,532	192,53,48	43,846	1638,31,54	3,500	37,69,64	
1. Mining & Quarrying	5	27,74	13	75,03	47	68,28,81	9	40,56	
2. Manufacturing & Processing	22,444	318,65,55	13,300	182,00,22	42,209	1431,93,94	3,446	35,10,67	
3. Electricity, Gas & Water	5	74,22	3	10,91	36	35,23,94	1	5,23	
4. Construction	547	12,10,21	216	9,67,32	1,554	102,84,85	44	2,13,18	
III. TRANSPORT OPERATORS	3,091	24,71,44	2,599	22,51,04	3,887	50,15,57	980	7,20,59	
IV. PROFESSIONAL AND OTHER SERVICES	9,257	27,13,96	10,449	38,43,72	16,849	268,40,84	2,321	7,15,80	
V. PERSONAL LOANS	69,561	261,15,78	47,853	241,24,74	3,47,728	1075,00,61	28,357	101,10,79	
1. Loans for Purchase of Consumer Durables	7,150	14,98,94	3,679	9,45,13	14,436	43,21,85	3,284	4,83,85	
2. Loans for Housing	14,706	103,95,91	13,655	129,92,27	82,982	436,47,08	8,331	56,59,60	
3. Rest of the Personal Loans	47,705	142,20,93	30,519	101,87,34	2,50,310	595,31,68	16,742	39,67,34	
VI. TRADE	20,945	184,96,78	57,844	168,24,36	41,437	784,45,66	9,569	74,51,04	
1. Wholesale Trade	2,460	94,54,06	709	30,59,27	3,649	306,83,62	273	25,24,83	
2. Retail Trade	18,485	90,42,72	57,135	137,65,09	37,788	477,62,04	9,296	49,26,21	
VII. FINANCE	383	11,38,42	31	42,35	217	146,27,01	77	1,11,21	
VIII. ALL OTHERS	24,945	85,03,79	13,885	64,22,38	69,749	660,18,42	10,520	41,26,17	
TOTAL BANK CREDIT	2,11,154	1021,93,84	2,74,014	925,03,97	6,08,533	4957,83,15	93,808	363,44,19	
<i>OF WHICH:</i>									
1. Artisans & Village Industries	5,722	10,72,11	5,098	7,64,96	7,401	18,08,38	823	1,93,46	
2. Other Small Scale Industries	10,976	132,49,52	4,016	63,06,78	17,556	321,02,80	1,427	15,63,22	

OCCUPATION	KASARAGOD		KOLLAM		KOTTAYAM		KOZHIKODE	
	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	94,261	152,32,58	48,866	116,68,39	76,449	193,53,38	1,94,430	229,96,17
1. Direct Finance	93,950	144,89,91	48,626	111,46,06	76,136	173,80,74	1,93,672	223,03,97
2. Indirect Finance	311	7,42,67	240	5,22,33	313	19,72,64	758	6,92,20
II. INDUSTRY	5,309	40,87,79	23,264	625,52,31	24,041	273,85,83	26,189	285,15,81
1. Mining & Quarrying	8	55,48	12	6,43,78	19	81,31	10	51,34
2. Manufacturing & Processing	5,200	29,94,39	23,080	607,33,53	23,790	257,89,82	25,625	270,04,40
3. Electricity, Gas & Water	1	6,21,84	2	5,05	2	9,37	1	4,16
4. Construction	100	4,16,08	170	11,69,95	230	15,05,33	553	14,55,91
III. TRANSPORT OPERATORS	1,346	11,26,42	2,704	29,80,90	3,787	26,45,57	3,344	29,57,71
IV. PROFESSIONAL AND OTHER SERVICES	5,223	14,40,85	7,564	33,39,06	7,555	41,40,80	20,455	86,20,79
V. PERSONAL LOANS	20,610	89,93,89	68,130	279,92,46	70,862	335,46,06	78,369	310,82,18

1. Loans for Purchase of Consumer Durables	1,491	2,62,71	6,532	18,82,13	5,893	18,04,74	10,888	22,12,63
2. Loans for Housing	5,405	46,11,30	13,497	109,61,25	17,591	150,03,21	16,106	136,90,01
3. Rest of the Personal Loans	13,714	41,19,88	48,101	151,49,08	47,378	167,38,11	51,375	151,79,54
VI. TRADE	40,564	83,49,42	17,834	169,01,58	22,791	298,91,56	56,186	282,46,55
1. Wholesale Trade	219	6,59,74	1,160	48,66,70	1,728	125,31,18	1,663	88,50,49
2. Retail Trade	40,345	76,89,68	16,674	120,34,88	21,063	173,60,38	54,523	193,96,06
VII. FINANCE	8	63,53	14	6,05,12	101	1,35,16	57	7,81,29
VIII. ALL OTHERS	5,571	16,69,62	33,677	115,53,18	23,836	118,75,04	19,917	124,86,40
TOTAL BANK CREDIT	1,72,892	409,64,10	2,02,053	1375,93,00	2,29,422	1289,73,40	3,98,947	1356,86,90
<i>OF WHICH:</i>								
1. Artisans & Village Industries	2,368	5,14,24	8,062	12,11,05	4,376	8,38,31	8,666	12,19,58
2. Other Small Scale Industries	1,507	15,70,55	6,719	277,90,94	8,485	95,65,24	8,787	97,70,98

OCCUPATION	MALAPPURAM		PALAKKAD		PATHANAMTHITTA	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	17	18	19	20	21	22
I. AGRICULTURE	1,63,644	200,79,81	1,00,931	172,99,07	37,523	69,06,08
1. Direct Finance	1,63,178	199,50,50	1,00,641	168,43,67	36,988	66,91,42
2. Indirect Finance	466	1,29,31	290	4,55,40	535	2,14,66
II. INDUSTRY	22,125	73,29,73	15,899	263,36,67	6,722	63,28,43
1. Mining & Quarrying	6	17,32	19	65,51	33	8,03,46
2. Manufacturing & Processing	21,927	68,14,92	15,563	253,42,28	6,570	48,83,17
3. Electricity, Gas & Water	1	3,61	4	7,27	5	50,02
4. Construction	191	4,93,88	313	9,21,61	114	5,91,78
III. TRANSPORT OPERATORS	2,169	17,69,74	2,172	17,74,99	2,384	21,50,76
IV. PROFESSIONAL AND OTHER SERVICES	14,645	34,53,07	10,629	34,38,83	4,872	42,55,11
V. PERSONAL LOANS	47,466	167,73,00	78,299	240,58,17	50,808	239,85,06
1. Loans for Purchase of Consumer Durables	5,160	10,02,15	8,294	15,19,42	2,967	7,24,24
2. Loans for Housing	9,808	75,51,14	15,590	113,33,90	9,238	83,75,36
3. Rest of the Personal Loans	32,498	82,19,71	54,415	112,04,85	38,603	148,85,46
VI. TRADE	53,898	139,55,72	24,391	120,96,67	12,400	148,09,11
1. Wholesale Trade	613	18,52,03	1,278	31,09,61	533	87,08,18
2. Retail Trade	53,285	121,03,69	23,113	89,87,06	11,867	61,00,93
VII. FINANCE	93	11,01,46	20	50,81	356	2,33,37
VIII. ALL OTHERS	19,494	74,26,74	19,494	60,36,92	16,060	61,17,38
TOTAL BANK CREDIT	3,23,534	718,89,27	2,51,835	910,92,13	1,31,125	647,85,30
<i>OF WHICH:</i>						
1. Artisans & Village Industries	8,151	10,33,45	2,963	6,95,11	1,403	3,33,70
2. Other Small Scale Industries	8,078	32,30,08	6,997	78,49,78	2,865	28,37,32

OCCUPATION	THIRUVANANTHAPURAM		THRISSUR		WAYANAD	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	23	24	25	26	27	28
I. AGRICULTURE	81,572	244,84,01	80,088	179,77,74	1,03,051	202,95,80
1. Direct Finance	81,099	164,48,68	79,315	160,46,04	1,02,856	200,38,33
2. Indirect Finance	473	80,35,33	773	19,31,70	195	2,57,47

II. INDUSTRY	33,050	553,87,13	26,136	304,95,47	3,889	24,65,44
1. Mining & Quarrying	40	3,87,83	13	1,29,15	6	52,60
2. Manufacturing & Processing	32,463	358,86,54	25,659	289,23,05	3,870	23,12,54
3. Electricity, Gas & Water	26	165,04,41	4	18,96	—	—
4. Construction	521	26,08,35	460	14,24,31	13	1,00,30
III. TRANSPORT OPERATORS	4,475	39,48,94	4,145	32,85,73	754	4,73,38
IV. PROFESSIONAL AND OTHER SERVICES	14,357	160,56,82	17,668	82,17,06	6,638	10,81,81
V. PERSONAL LOANS	1,35,519	638,55,87	1,12,059	506,30,73	14,515	57,75,22
1. Loans for Purchase of Consumer Durables	11,729	33,03,35	10,178	22,19,16	1,662	3,03,50
2. Loans for Housing	29,541	241,93,22	29,735	234,81,12	3,488	29,05,93
3. Rest of the Personal Loans	94,249	363,59,30	72,146	249,30,45	9,365	25,65,79
VI. TRADE	35,198	784,52,22	30,329	235,01,77	19,024	58,83,68
1. Wholesale Trade	4,712	564,33,69	1,753	66,54,99	125	7,55,71
2. Retail Trade	30,486	220,18,53	28,576	168,46,78	18,899	51,27,97
VII. FINANCE	224	28,64,30	113	6,43,61	10	7,92
VIII. ALL OTHERS	43,112	388,22,05	31,569	152,05,54	5,979	20,84,40
TOTAL BANK CREDIT	3,47,507	2838,71,34	3,02,107	1499,57,65	1,53,860	380,67,65
<i>OF WHICH:</i>						
1. Artisans & Village Industries	6,317	12,29,41	5,509	12,29,49	1,705	2,66,55
2. Other Small Scale Industries	19,250	105,43,30	12,510	139,46,96	1,283	3,81,85