

TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2010

SOUTHERN REGION
STATE: KERALA

(Amount in ₹ 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	2,95,525	2090,24	1929,89	18,09,943	12754,45	10941,71
1. Direct Finance	2,89,971	1942,18	1799,17	17,13,569	10066,62	8934,27
2. Indirect Finance	5,554	148,06	130,72	96,374	2687,83	2007,44
II. INDUSTRY	14,341	1207,15	744,80	91,158	5865,15	4465,08
1. Mining & Quarrying	91	21,15	15,88	341	121,64	95,47
2. Food Manufacturing & Processing	1,699	329,29	144,54	12,887	868,76	595,62
(a) Rice Mills, Flour & Dal Mills	193	14,35	11,94	1,141	164,27	136,41
(b) Sugar	1	4	2	5	25	22
(c) Edible Oils & Vanaspati	54	2,30	1,97	798	75,04	59,14
(d) Tea Processing	10	64,62	50,45	77	30,64	22,29
(e) Processing of Fruits & Vegetables	19	1,08	99	181	22,10	14,89
(f) Others	1,422	246,90	79,16	10,685	576,46	362,67
3. Beverage & Tobacco	23	1,12	96	185	107,71	83,47
4. Textiles	2,039	122,30	76,29	17,112	464,21	355,34
(a) Cotton Textiles	94	83,12	42,41	794	178,26	136,27
(b) Jute & Other Natural Fibre Textiles	48	65	55	351	15,69	6,60
(c) Handloom Textiles & Khadi	97	91	85	1,248	60,40	51,87
(d) Other Textiles & Textile Products	1,800	37,61	32,48	14,719	209,86	160,61
5. Paper, Paper Products & Printing	274	15,43	13,02	2,641	189,51	146,49
6. Woods and Wood Products	913	55,53	47,09	6,404	253,95	200,44
7. Leather & Leather Products	94	3,84	3,24	770	21,80	18,91
8. Gems and Jewellery	218	6,03	4,75	1,503	81,02	71,33
9. Rubber & Plastic Products	295	62,20	46,01	2,655	621,64	493,65
10. Chemicals & Chemical Products	366	36,80	26,51	2,789	454,85	358,99
(a) Heavy Industrial Chemicals	11	2,04	1,59	58	41,04	28,84
(b) Fertilisers	14	2,30	1,81	73	184,22	159,61
(c) Drugs & Pharmaceuticals	106	18,01	11,31	579	88,86	68,37
(d) Non-Edible Oils	3	17	9	41	9,91	8,55
(e) Other Chemicals & Chemical Products	232	14,29	11,71	2,038	130,82	93,61
11. Petroleum, Coal Products & Nuclear Fuels	9	1,16	97	48	9,19	7,16
12. Manufacture of Cement & Cement Products	335	19,57	15,79	2,312	84,37	64,62
13. Basic Metals & Metal Products	870	71,42	55,44	2,670	224,20	187,43
(a) Iron & Steel	26	11,58	8,73	140	91,47	77,75
(b) Non-Ferrous Metals	21	41,64	30,93	116	17,03	15,06
(c) Metal Products	823	18,21	15,78	2,414	115,69	94,62
14. Engineering	472	32,57	18,67	3,462	197,02	151,57
(a) Heavy Engineering	20	1,22	78	186	18,96	14,31
(b) Light Engineering	262	9,55	6,95	1,876	84,37	64,06
(c) Electrical Machinery & Goods	85	7,38	6,93	901	74,00	57,48
(d) Electronic Machinery & Goods	105	14,41	4,02	499	19,69	15,73
15. Vehicles, Vehicle Parts & Transport Equipments	181	11,09	6,88	642	45,75	38,41
16. Other Industries	4,052	89,68	58,62	24,738	488,55	385,73
17. Electricity, Gas & Water	27	7,12	5,49	104	206,02	139,53
(a) Electricity Generation & Transmission	7	3,70	3,40	46	197,79	134,12
(b) Non-Conventional Energy	8	31	25	21	3,70	2,05
(c) Gas, Steam & Water Supply	12	3,11	1,84	37	4,53	3,36
18. Construction	2,383	320,86	204,64	9,895	1424,96	1070,90
(a) Other than Infrastructure	1,699	231,50	137,95	5,194	876,01	672,01
(b) Infrastructure Construction	684	89,36	66,69	4,701	548,95	398,89
III. TRANSPORT OPERATORS	9,177	475,22	227,89	30,115	892,59	618,65
IV. PROFESSIONAL AND OTHER SERVICES	16,936	449,65	321,65	1,05,826	3029,57	2314,84
1. Professional Services	1,671	99,85	69,52	16,714	508,62	384,12
2. Tourism, Hotel & Restaurants	1,368	49,58	28,36	8,453	446,54	352,82
3. Recreation services	150	6,95	5,95	2,460	79,86	67,47
4. IT and Telecommunications	39	18,45	13,22	229	28,02	19,86
5. Others	13,708	274,83	204,61	77,970	1966,53	1490,57
V. PERSONAL LOANS	2,37,259	5189,49	3769,69	15,76,938	27474,07	21698,16
1. Housing	51,468	2509,20	1996,60	3,47,844	14074,24	11343,59
2. Consumer Durables	3,018	72,75	48,38	21,155	330,84	229,35
3. Vehicles	25,244	828,34	479,75	1,21,742	2681,05	1944,21
4. Education	24,755	599,94	482,74	1,75,144	3812,94	2996,64
5. Personal Credit Cards	2,053	52,63	11,34	5,192	37,39	18,33
6. Others	1,30,721	1126,64	750,88	9,05,861	6537,61	5166,03
VI. TRADE	45,539	1044,12	911,86	2,87,520	7473,90	5935,05
1. Wholesale Trade	1,814	436,21	403,47	8,493	2111,16	1673,34
2. Retail Trade	43,725	607,91	508,39	2,79,027	5362,75	4261,70
VII. FINANCE	1,364	292,32	218,61	9,941	1402,35	649,79
VIII. ALL OTHERS	14,417	245,11	183,58	1,66,405	1627,63	1452,17
TOTAL BANK CREDIT	6,34,558	10993,30	8307,97	40,77,846	60519,71	48075,44

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SOUTHERN REGION
STATE: KERALA

(Amount in ₹ Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	2,77,731	5214,74	4132,69	-	-	-
1. Direct Finance	2,60,538	3224,34	2631,67	-	-	-
2. Indirect Finance	17,193	1990,40	1501,02	-	-	-
II. INDUSTRY	50,398	13332,40	8454,58	-	-	-
1. Mining & Quarrying	154	102,24	71,79	-	-	-
2. Food Manufacturing & Processing	6,287	3693,79	1754,62	-	-	-
(a) Rice Mills, Flour & Dal Mills	236	66,51	45,33	-	-	-
(b) Sugar	5	28,30	28,22	-	-	-
(c) Edible Oils & Vanaspati	231	88,91	67,91	-	-	-
(d) Tea Processing	141	85,16	52,56	-	-	-
(e) Processing of Fruits & Vegetables	73	65,55	44,05	-	-	-
(f) Others	5,601	3359,37	1516,54	-	-	-
3. Beverage & Tobacco	81	45,64	37,44	-	-	-
4. Textiles	6,503	1221,30	826,08	-	-	-
(a) Cotton Textiles	656	416,33	242,36	-	-	-
(b) Jute & Other Natural Fibre Textiles	189	50,72	37,98	-	-	-
(c) Handloom Textiles & Khadi	107	13,38	12,64	-	-	-
(d) Other Textiles & Textile Products	5,551	740,86	533,09	-	-	-
5. Paper, Paper Products & Printing	2,039	517,92	321,22	-	-	-
6. Woods and Wood Products	1,909	123,15	99,28	-	-	-
7. Leather & Leather Products	300	19,83	17,61	-	-	-
8. Gems and Jewellery	560	248,90	234,26	-	-	-
9. Rubber & Plastic Products	1,984	1119,63	780,92	-	-	-
10. Chemicals & Chemical Products	6,533	702,58	564,86	-	-	-
(a) Heavy Industrial Chemicals	62	56,15	35,51	-	-	-
(b) Fertilisers	26	204,68	164,50	-	-	-
(c) Drugs & Pharmaceuticals	376	60,69	47,78	-	-	-
(d) Non-Edible Oils	13	2,07	1,71	-	-	-
(e) Other Chemicals & Chemical Products	6,056	379,00	315,36	-	-	-
11. Petroleum, Coal Products & Nuclear Fuels	23	104,67	44,28	-	-	-
12. Manufacture of Cement & Cement Products	3,541	110,86	96,65	-	-	-
13. Basic Metals & Metal Products	1,656	524,28	453,58	-	-	-
(a) Iron & Steel	167	387,37	344,57	-	-	-
(b) Non-Ferrous Metals	75	49,60	37,82	-	-	-
(c) Metal Products	1,414	87,31	71,20	-	-	-
14. Engineering	5,932	677,87	509,12	-	-	-
(a) Heavy Engineering	266	53,48	34,98	-	-	-
(b) Light Engineering	4,547	304,06	235,33	-	-	-
(c) Electrical Machinery & Goods	758	235,78	171,84	-	-	-
(d) Electronic Machinery & Goods	361	84,55	66,97	-	-	-
15. Vehicles, Vehicle Parts & Transport Equipments	296	102,77	88,15	-	-	-
16. Other Industries	7,851	597,39	437,32	-	-	-
17. Electricity, Gas & Water	94	446,84	260,52	-	-	-
(a) Electricity Generation & Transmission	36	366,71	183,99	-	-	-
(b) Non-Conventional Energy	18	61,67	60,71	-	-	-
(c) Gas, Steam & Water Supply	40	18,47	15,82	-	-	-
18. Construction	4,655	2972,73	1856,89	-	-	-
(a) Other than Infrastructure	2,974	1165,20	730,32	-	-	-
(b) Infrastructure Construction	1,681	1807,53	1126,57	-	-	-
III. TRANSPORT OPERATORS	12,629	695,07	493,20	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	39,987	4864,37	3376,02	-	-	-
1. Professional Services	6,830	583,69	447,60	-	-	-
2. Tourism, Hotel & Restaurants	3,249	1339,33	960,03	-	-	-
3. Recreation services	835	273,84	160,55	-	-	-
4. IT and Telecommunications	193	37,41	25,37	-	-	-
5. Others	28,880	2630,09	1782,47	-	-	-
V. PERSONAL LOANS	7,46,325	17592,81	13801,32	-	-	-
1. Housing	1,64,888	10123,29	8157,76	-	-	-
2. Consumer Durables	11,066	116,43	85,44	-	-	-
3. Vehicles	1,99,822	2041,12	1390,62	-	-	-
4. Education	54,429	1521,15	1193,52	-	-	-
5. Personal Credit Cards	5,009	74,61	24,14	-	-	-
6. Others	3,11,111	3716,20	2949,84	-	-	-
VI. TRADE	85,958	7649,88	5775,86	-	-	-
1. Wholesale Trade	7,614	2570,74	1841,68	-	-	-
2. Retail Trade	78,344	5079,14	3934,18	-	-	-
VII. FINANCE	2,520	5621,62	4475,14	-	-	-
VIII. ALL OTHERS	1,32,636	1619,76	1245,63	-	-	-
TOTAL BANK CREDIT	13,48,184	56590,64	41754,44	-	-	-