

State: Kerala

Table No.5.6 – State and Bank Group-wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation–March 2002

SOUTHERN REGION		(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	3,21,896	823,99	762,93	4,27,920	1040,14	888,02
1. Direct Finance	3,16,495	769,18	713,55	4,15,097	873,15	759,49
2. Indirect Finance	5,401	54,81	49,38	12,823	166,99	128,53
II. INDUSTRY	67,961	1943,88	1472,04	59,919	2167,03	1707,35
1. Mining & Quarrying	81	68,62	55,97	69	10,71	10,30
2. Food Manufacturing & Processing	3,657	397,80	288,45	3,002	655,70	439,47
(a) Rice Mills, Flour & Dal Mills	1,078	32,22	29,93	1,327	21,75	21,53
(b) Sugar	1	4	2	1	65	25
(c) Edible Oils & Vanaspati	474	28,23	18,71	310	39,26	22,89
(d) Tea Processing	30	82,65	30,27	40	43,41	27,03
(e) Processing of Fruits & Vegetables	24	2,21	2,21	44	10,51	10,56
(f) Others	2,050	252,46	207,31	1,280	540,11	357,22
3. Beverage & Tobacco	49	11,90	10,26	44	14,63	12,01
4. Textiles	3,406	170,84	132,18	1,970	242,44	168,13
(a) Cotton Textiles	126	58,79	43,88	182	101,35	44,81
(b) Jute & Other Natural Fibre Textiles	80	81	73	32	55	50
(c) Handloom Textiles & Khadi	187	7,12	6,60	105	19,98	17,71
(d) Other Textiles & Textile Products	3,013	104,12	80,97	1,651	120,55	105,11
5. Paper, Paper Products & Printing	1,548	96,80	66,37	737	49,27	41,67
6. Leather & Leather Products	375	6,91	5,94	367	5,67	5,30
7. Rubber & Plastic Products	1,537	136,98	131,48	1,363	110,76	92,22
8. Chemicals & Chemical Products	849	172,80	130,86	795	150,77	127,84
(a) Heavy Industrial Chemicals	32	10,93	7,10	34	15,18	11,70
(b) Fertilisers	25	74,55	51,07	15	76,93	61,17
(c) Drugs & Pharmaceuticals	337	18,57	16,32	247	22,43	21,57
(d) Non-Edible Oils	15	10,85	11,55	10	3,89	3,78
(e) Other Chemicals & Chemical Products	440	57,89	44,82	489	32,34	29,62
9. Petroleum, Coal Products & Nuclear Fuels	28	75,85	21,97	14	100,80	100,13
10. Manufacture of Cement & Cement Products	393	6,13	4,70	178	3,28	2,49
11. Basic Metals & Metal Products	689	60,25	52,36	1,143	41,26	34,08
(a) Iron & Steel	68	34,98	30,73	58	13,91	11,34
(b) Non-Ferrous Metals	13	1,73	1,14	31	7,78	6,15
(c) Metal Products	608	23,55	20,49	1,054	19,57	16,60
12. Engineering	1,525	280,47	203,69	1,411	105,89	88,60
(a) Heavy Engineering	28	12,20	8,35	43	3,28	2,82
(b) Light Engineering	670	61,16	44,09	690	14,87	12,32
(c) Electrical Machinery & Goods	504	140,88	89,95	354	20,76	16,30
(d) Electronic Machinery & Goods	323	66,23	61,30	324	66,98	57,15
13. Vehicles, Vehicle Parts & Transport Equipments	612	13,48	8,65	840	16,38	13,73
14. Other Industries	51,493	298,40	245,80	44,464	266,75	231,02
15. Electricity, Gas & Water	48	74,80	50,04	72	260,63	230,43
(a) Electricity Generation & Transmission	12	71,85	47,54	50	258,91	228,96
(b) Non-Conventional Energy	11	1,05	87	2	18	17

(c) Gas, Steam & Water Supply	25	1,91	1,62	20	1,54	1,29
16. Construction	1,671	71,84	63,33	3,450	132,10	109,92
III. TRANSPORT OPERATORS	14,676	178,13	126,31	14,559	106,89	88,93
IV. PROFESSIONAL AND OTHER SERVICES	8,515	331,21	275,09	52,827	397,06	329,58
V. PERSONAL LOANS	3,37,403	2547,41	2084,68	2,75,755	1879,80	1652,59
1. Loans for Purchase of Consumer Durables	27,495	93,47	69,48	24,116	72,72	57,28
2. Loans for Housing	62,844	1228,88	1062,56	63,492	851,71	767,43
3. Rest of the Personal Loans	2,47,064	1225,06	952,64	1,88,147	955,37	827,88
VI. TRADE	89,788	1838,90	1606,65	86,193	1412,13	1264,85
1. Wholesale Trade	4,598	1078,64	965,31	4,681	668,73	644,90
2. Retail Trade	85,190	760,27	641,34	81,512	743,39	619,95
VII. FINANCE	1,591	17,40	13,63	1,326	69,92	58,78
VIII. ALL OTHERS	1,58,709	1319,89	1163,17	1,30,117	1103,82	925,56
TOTAL BANK CREDIT	10,00,539	9000,83	7504,51	10,48,616	8176,79	6915,67
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	19,011	155,45	129,03	12,769	48,48	41,86
2. Other Small Scale Industries	35,739	439,66	365,15	32,935	638,28	457,04

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	7	8	9	10	11	12
I. AGRICULTURE	—	—	—	4,62,539	555,41	535,02
1. Direct Finance	—	—	—	4,58,413	551,31	531,09
2. Indirect Finance	—	—	—	4,126	4,10	3,93
II. INDUSTRY	39	33,92	17,16	42,051	92,33	82,60
1. Mining & Quarrying	—	—	—	21	1,04	86
2. Food Manufacturing & Processing	13	30,21	16,08	435	4,05	3,53
(a) Rice Mills, Flour & Dal Mills	—	—	—	117	1,12	97
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	1	75	52	60	1,12	99
(d) Tea Processing	8	11,80	14	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	2	6	3
(f) Others	4	17,66	15,42	256	1,74	1,55
3. Beverage & Tobacco	—	—	—	4	18	16
4. Textiles	1	3,00	66	375	1,01	90
(a) Cotton Textiles	1	3,00	66	1	1	1
(b) Jute & Other Natural Fibre Textiles	—	—	—	2	4	4
(c) Handloom Textiles & Khadi	—	—	—	66	7	7
(d) Other Textiles & Textile Products	—	—	—	306	89	79
5. Paper, Paper Products & Printing	—	—	—	59	83	73
6. Leather & Leather Products	—	—	—	16	9	8
7. Rubber & Plastic Products	—	—	—	81	59	51
8. Chemicals & Chemical Products	5	19	18	31	51	46
(a) Heavy Industrial Chemicals	—	—	—	1	5	5
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	18	14	13
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	5	19	18	12	32	28
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	44	33	30
11. Basic Metals & Metal Products	—	—	—	65	48	45
(a) Iron & Steel	—	—	—	1	10	10
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	—	—	—	64	38	35
12. Engineering	—	—	—	133	50	43

(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	—	—	—	10	10	9
(c) Electrical Machinery & Goods	—	—	—	89	12	11
(d) Electronic Machinery & Goods	—	—	—	34	27	23
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	38	57	41
14. Other Industries	18	48	23	40,228	64,03	57,70
15. Electricity, Gas & Water	—	—	—	1	4	4
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	1	4	4
16. Construction	2	4	2	520	18,09	16,03
III. TRANSPORT OPERATORS	10	27	16	2,326	16,06	11,66
IV. PROFESSIONAL AND OTHER SERVICES	34	5,11	4,88	26,022	48,63	42,64
V. PERSONAL LOANS	4,173	102,10	89,55	42,606	149,75	134,13
1. Loans for Purchase of Consumer Durables	963	10,00	10,00	3,603	7,27	6,21
2. Loans for Housing	261	19,24	18,87	4,549	59,03	52,45
3. Rest of the Personal Loans	2,949	72,87	60,68	34,454	83,45	75,48
VI. TRADE	137	26,97	4,50	1,78,381	261,24	242,93
1. Wholesale Trade	117	25,80	3,30	2,171	7,60	7,04
2. Retail Trade	20	1,18	1,20	1,76,210	253,64	235,89
VII. FINANCE	—	—	—	878	2,78	2,17
VIII. ALL OTHERS	1,181	27,19	19,24	13,880	36,74	33,20
TOTAL BANK CREDIT	5,574	195,56	135,49	7,68,683	1162,94	1084,34
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	—	—	—	20,166	31,99	28,55
2. Other Small Scale Industries	1	18	18	19,294	33,91	30,60

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	97,786	532,59	499,45	13,10,141	2952,14	2685,43
1. Direct Finance	94,090	459,16	435,00	12,84,095	2652,81	2439,13
2. Indirect Finance	3,696	73,43	64,45	26,046	299,33	246,30
II. INDUSTRY	44,203	2169,24	1744,59	2,14,173	6406,40	5023,74
1. Mining & Quarrying	89	35,63	56,34	260	116,01	123,46
2. Food Manufacturing & Processing	1,826	506,36	373,40	8,933	1594,11	1120,94
(a) Rice Mills, Flour & Dal Mills	456	49,51	44,48	2,978	104,61	96,91
(b) Sugar	1	10	10	3	79	37
(c) Edible Oils & Vanaspati	334	29,70	32,77	1,179	99,06	75,88
(d) Tea Processing	29	45,13	43,14	107	182,99	100,58
(e) Processing of Fruits & Vegetables	21	1,74	1,62	91	14,51	14,42
(f) Others	985	380,17	251,29	4,575	1192,14	832,78
3. Beverage & Tobacco	73	53,47	58,08	170	80,18	80,52
4. Textiles	1,482	253,66	198,73	7,234	670,94	500,60
(a) Cotton Textiles	228	151,47	111,75	538	314,61	201,10
(b) Jute & Other Natural Fibre Textiles	22	7,83	3,93	136	9,23	5,20
(c) Handloom Textiles & Khadi	66	1,38	1,26	424	28,54	25,64
(d) Other Textiles & Textile Products	1,166	92,99	81,79	6,136	318,56	268,66
5. Paper, Paper Products & Printing	558	77,30	64,34	2,902	224,21	173,12
6. Leather & Leather Products	112	11,18	10,60	870	23,84	21,92
7. Rubber & Plastic Products	810	119,10	106,96	3,791	367,44	331,17
8. Chemicals & Chemical Products	910	64,77	59,02	2,590	389,03	318,35
(a) Heavy Industrial Chemicals	16	4,79	2,56	83	30,95	21,41
(b) Fertilisers	15	1,44	1,30	55	152,92	113,54

(c) Drugs & Pharmaceuticals	383	24,47	27,81	985	65,61	65,83
(d) Non-Edible Oils	3	22	31	28	14,97	15,64
(e) Other Chemicals & Chemical Products	493	33,85	27,03	1,439	124,59	101,93
9. Petroleum, Coal Products & Nuclear Fuels	10	47,01	37,85	52	223,66	159,95
10. Manufacture of Cement & Cement Products	183	23,03	18,16	798	32,77	25,65
11. Basic Metals & Metal Products	600	47,69	43,88	2,497	149,68	130,77
(a) Iron & Steel	77	8,57	8,76	204	57,56	50,93
(b) Non-Ferrous Metals	13	20,88	20,73	57	30,39	28,01
(c) Metal Products	510	18,24	14,38	2,236	61,73	51,83
12. Engineering	970	116,50	68,88	4,039	503,36	361,60
(a) Heavy Engineering	22	1,91	1,08	93	17,39	12,26
(b) Light Engineering	554	9,88	9,49	1,924	86,01	65,99
(c) Electrical Machinery & Goods	171	72,41	42,10	1,118	234,17	148,46
(d) Electronic Machinery & Goods	223	32,30	16,21	904	165,78	134,89
13. Vehicles, Vehicle Parts & Transport Equipments	212	50,64	25,70	1,702	81,07	48,49
14. Other Industries	32,794	414,36	318,60	1,68,997	1044,02	853,34
15. Electricity, Gas & Water	41	33,24	24,56	162	368,71	305,06
(a) Electricity Generation & Transmission	16	31,16	22,83	78	361,92	299,33
(b) Non-Conventional Energy	3	18	19	16	1,40	1,24
(c) Gas, Steam & Water Supply	22	1,90	1,54	68	5,39	4,49
16. Construction	3,533	315,31	279,50	9,176	537,38	468,80
III. TRANSPORT OPERATORS	10,313	183,02	155,38	41,884	484,39	382,43
IV. PROFESSIONAL AND OTHER SERVICES	25,111	562,58	452,36	1,12,509	1344,59	1104,55
V. PERSONAL LOANS	3,53,594	1737,09	1511,08	10,13,531	6416,14	5472,03
1. Loans for Purchase of Consumer Durables	8,211	22,75	18,70	64,388	206,21	161,66
2. Loans for Housing	42,179	641,74	571,68	1,73,325	2800,60	2473,00
3. Rest of the Personal Loans	3,03,204	1072,59	920,70	7,75,818	3409,34	2837,37
VI. TRADE	64,298	1652,74	1494,78	4,18,797	5191,98	4613,71
1. Wholesale Trade	3,871	754,45	667,61	15,438	2535,21	2288,15
2. Retail Trade	60,427	898,30	827,18	4,03,359	2656,77	2325,56
VII. FINANCE	559	95,33	83,23	4,354	185,44	157,81
VIII. ALL OTHERS	3,30,596	1209,15	994,04	6,34,483	3696,79	3135,21
TOTAL BANK CREDIT	9,26,460	8141,74	6934,91	37,49,872	26677,86	22574,92
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	4,962	25,44	24,24	56,908	261,35	223,67
2. Other Small Scale Industries	28,896	607,48	482,02	1,16,865	1719,51	1334,99