

Kerala

Table No.5.7–State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March 2002

SOUTHERN REGION		(Amount in Rupees Lakh)					
OCCUPATION	RURAL			SEMI-URBAN			
	No. of Accounts	Credit Limit	Amount Out standing	No. of Accounts	Credit Limit	Amount Out Standing	
	1	2	3	4	5	6	
I. AGRICULTURE	1,97,084	409,56	373,85	10,52,674	2159,15	1988,09	
1. Direct Finance	1,94,869	361,03	338,09	10,38,040	2005,43	1859,73	
2. Indirect Finance	2,215	48,53	35,75	14,634	153,72	128,36	
II. INDUSTRY	22,187	387,44	301,01	1,59,814	2544,49	2080,66	
1. Mining & Quarrying	31	1,51	1,14	177	19,84	15,47	
2. Food Manufacturing & Processing	858	192,19	129,89	5,580	369,32	317,71	
(a) Rice Mills, Flour & Dal Mills	208	9,85	10,09	1,727	68,42	62,75	
(b) Sugar	—	—	—	1	65	25	
(c) Edible Oils & Vanaspati	159	20,16	4,93	786	46,49	40,05	
(d) Tea Processing	14	8,79	7,56	43	41,80	42,75	
(e) Processing of Fruits & Vegetables	4	10	10	61	6,90	5,78	
(f) Others	473	153,29	107,21	2,962	205,06	166,13	
3. Beverage & Tobacco	11	2,34	2,35	102	38,74	33,04	
4. Textiles	670	25,57	27,00	4,874	322,08	262,59	
(a) Cotton Textiles	27	1,66	1,38	342	94,22	71,15	
(b) Jute & Other Natural Fibre Textiles	3	7	7	124	8,82	4,81	
(c) Handloom Textiles & Khadi	19	57	48	388	24,88	22,12	
(d) Other Textiles & Textile Products	621	23,27	25,07	4,020	194,17	164,51	
5. Paper, Paper Products & Printing	151	5,02	4,69	1,606	118,05	86,44	
6. Leather & Leather Products	31	18	16	578	18,00	16,84	
7. Rubber & Plastic Products	308	16,73	15,17	2,800	195,93	164,48	
8. Chemicals & Chemical Products	168	11,03	8,17	1,678	164,15	131,95	
(a) Heavy Industrial Chemicals	4	1,42	27	42	8,25	5,11	
(b) Fertilisers	2	7	4	36	66,14	46,16	
(c) Drugs & Pharmaceuticals	76	1,39	1,33	702	39,16	34,58	
(d) Non-Edible Oils	1	4	4	12	3,33	2,58	
(e) Other Chemicals & Chemical Products	85	8,11	6,49	886	47,27	43,53	
9. Petroleum, Coal Products & Nuclear Fuels	4	43	21	24	1,74	1,56	
10. Manufacture of Cement & Cement Products	87	1,44	1,28	602	17,11	13,71	
11. Basic Metals & Metal Products	168	5,52	5,72	1,523	52,95	46,90	
(a) Iron & Steel	14	2,04	2,44	91	16,21	14,63	
(b) Non-Ferrous Metals	2	1,03	1,20	28	2,38	2,00	
(c) Metal Products	152	2,45	2,08	1,404	34,35	30,27	
12. Engineering	378	6,53	5,87	2,742	174,31	121,92	
(a) Heavy Engineering	19	1,21	1,03	58	11,39	9,01	
(b) Light Engineering	219	1,91	1,62	1,344	23,27	20,96	
(c) Electrical Machinery & Goods	74	2,25	2,11	765	105,16	66,16	
(d) Electronic Machinery & Goods	66	1,17	1,11	575	34,49	25,80	
13. Vehicles, Vehicle Parts & Transport Equipments	47	1,86	1,18	1,397	30,51	17,87	
14. Other Industries	18,622	74,95	65,83	1,29,815	660,78	553,57	
15. Electricity, Gas & Water	10	7,06	1,55	66	47,52	30,42	
(a) Electricity Generation & Transmission	4	6,65	1,25	17	43,62	27,32	
(b) Non-Conventional Energy	—	—	—	11	1,03	86	
(c) Gas, Steam & Water Supply	6	41	30	38	2,87	2,24	
16. Construction	643	35,08	30,78	6,250	313,45	266,21	
III. TRANSPORT OPERATORS	2,922	36,07	25,72	34,210	363,91	286,43	

IV. PROFESSIONAL AND OTHER SERVICES	14,246	53,49	41,31	78,060	559,11	465,64
V. PERSONAL LOANS	83,881	458,84	397,95	6,65,033	3962,18	3375,81
1. Loans for Purchase of Consumer Durables	5,621	15,09	11,23	38,563	113,02	87,52
2. Loans for Housing	13,422	212,63	186,29	1,12,910	1738,53	1535,62
3. Rest of the Personal Loans	64,838	231,11	200,44	5,13,560	2110,63	1752,67
VI. TRADE	62,180	192,72	173,08	3,06,712	2418,59	2169,08
1. Wholesale Trade	1,631	38,62	33,84	9,536	828,58	746,96
2. Retail Trade	60,549	154,10	139,24	2,97,176	1590,01	1422,12
VII. FINANCE	216	7,86	6,49	3,794	66,42	60,08
VIII. ALL OTHERS	57,757	216,05	191,41	4,75,434	1953,60	1611,41
TOTAL BANK CREDIT	4,40,473	1762,01	1510,83	27,75,731	14027,44	12037,20
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	7,583	24,52	20,89	45,654	196,19	169,37
2. Other Small Scale Industries	11,263	122,43	85,67	88,145	881,18	758,05

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out standing	Accounts	Limit	Out standing
	7	8	9	10	11	12
I. AGRICULTURE	60,383	383,42	323,49	—	—	—
1. Direct Finance	51,186	286,34	241,30	—	—	—
2. Indirect Finance	9,197	97,08	82,19	—	—	—
II. INDUSTRY	32,172	3474,48	2642,08	—	—	—
1. Mining & Quarrying	52	94,65	106,86	—	—	—
2. Food Manufacturing & Processing	2,495	1032,60	673,34	—	—	—
(a) Rice Mills, Flour & Dal Mills	1,043	26,34	24,06	—	—	—
(b) Sugar	2	14	12	—	—	—
(c) Edible Oils & Vanaspati	234	32,42	30,90	—	—	—
(d) Tea Processing	50	132,41	50,27	—	—	—
(e) Processing of Fruits & Vegetables	26	7,51	8,54	—	—	—
(f) Others	1,140	833,79	559,45	—	—	—
3. Beverage & Tobacco	57	39,11	45,12	—	—	—
4. Textiles	1,690	323,29	211,00	—	—	—
(a) Cotton Textiles	169	218,74	128,56	—	—	—
(b) Jute & Other Natural Fibre Textiles	9	33	32	—	—	—
(c) Handloom Textiles & Khadi	17	3,10	3,05	—	—	—
(d) Other Textiles & Textile Products	1,495	101,12	79,08	—	—	—
5. Paper, Paper Products & Printing	1,145	101,14	81,99	—	—	—
6. Leather & Leather Products	261	5,66	4,92	—	—	—
7. Rubber & Plastic Products	683	154,78	151,52	—	—	—
8. Chemicals & Chemical Products	744	213,86	178,23	—	—	—
(a) Heavy Industrial Chemicals	37	21,28	16,03	—	—	—
(b) Fertilisers	17	86,71	67,34	—	—	—
(c) Drugs & Pharmaceuticals	207	25,06	29,92	—	—	—
(d) Non-Edible Oils	15	11,60	13,03	—	—	—
(e) Other Chemicals & Chemical Products	468	69,21	51,91	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	24	221,49	158,18	—	—	—
10. Manufacture of Cement & Cement Products	109	14,22	10,66	—	—	—
11. Basic Metals & Metal Products	806	91,22	78,15	—	—	—
(a) Iron & Steel	99	39,31	33,86	—	—	—
(b) Non-Ferrous Metals	27	26,98	24,81	—	—	—
(c) Metal Products	680	24,93	19,48	—	—	—
12. Engineering	919	322,51	233,81	—	—	—
(a) Heavy Engineering	16	4,80	2,22	—	—	—
(b) Light Engineering	361	60,83	43,42	—	—	—

	(c) Electrical Machinery & Goods	279	126,76	80,20	—	—	—
	(d) Electronic Machinery & Goods	263	130,13	107,97	—	—	—
	13. Vehicles, Vehicle Parts & Transport Equipments	258	48,69	29,44	—	—	—
	14. Other Industries	20,560	308,29	233,95	—	—	—
	15. Electricity, Gas & Water	86	314,13	273,09	—	—	—
	(a) Electricity Generation & Transmission	57	311,64	270,77	—	—	—
	(b) Non-Conventional Energy	5	37	38	—	—	—
	(c) Gas, Steam & Water Supply	24	2,11	1,95	—	—	—
	16. Construction	2,283	188,85	171,81	—	—	—
III.	TRANSPORT OPERATORS	4,752	84,41	70,28	—	—	—
IV.	PROFESSIONAL AND OTHER SERVICES	20,203	731,99	597,60	—	—	—
V.	PERSONAL LOANS	2,64,617	1995,13	1698,26	—	—	—
	1. Loans for Purchase of Consumer Durables	20,204	78,09	62,92	—	—	—
	2. Loans for Housing	46,993	849,44	751,09	—	—	—
	3. Rest of the Personal Loans	1,97,420	1067,60	884,26	—	—	—
VI.	TRADE	49,905	2580,67	2271,55	—	—	—
	1. Wholesale Trade	4,271	1668,01	1507,35	—	—	—
	2. Retail Trade	45,634	912,67	764,20	—	—	—
VII.	FINANCE	344	111,17	91,24	—	—	—
VIII.	ALL OTHERS	1,01,292	1527,14	1332,39	—	—	—
TOTAL BANK CREDIT		5,33,668	10888,41	9026,90	—	—	—
	<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	3,671	40,64	33,41	—	—	—
	2. Other Small Scale Industries	17,457	715,91	491,26	—	—	—