

**TABLE O.57—STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2003**

SOUTHERN REGION
STATE : KERALA

(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	2,08,193	440,51	406,31	10,99,920	2547,00	2291,88
1. Direct Finance	2,06,786	429,48	396,23	10,83,591	2405,18	2182,37
2. Indirect Finance	1,407	11,03	10,08	16,329	141,82	109,51
II. INDUSTRY	18,345	266,52	224,25	1,25,710	2664,27	2193,05
1. Mining & Quarrying	28	1,51	1,46	172	24,96	18,37
2. Food Manufacturing & Processing	718	65,64	59,76	5,801	410,93	367,28
(a) Rice Mills, Flour & Dal Mills	165	6,68	6,62	1,573	71,54	63,98
(b) Sugar	—	—	—	1	7	4
(c) Edible Oils & Vanaspati	144	5,95	3,60	809	38,00	32,52
(d) Tea Processing	10	6,70	6,21	53	69,91	68,96
(e) Processing of Fruits & Vegetables	3	8	7	55	5,54	4,74
(f) Others	396	46,24	43,26	3,310	225,87	197,03
3. Beverage & Tobacco	7	70	53	118	37,94	38,89
4. Textiles	538	11,21	8,75	4,011	269,91	170,43
(a) Cotton Textiles	44	2,97	2,45	384	64,88	52,66
(b) Jute & Other Natural Fibre Textiles	7	7	5	115	5,15	4,96
(c) Handloom Textiles & Khadi	9	28	15	467	85,49	23,64
(d) Other Textiles & Textile Products	478	7,89	6,09	3,045	114,39	89,18
5. Paper, Paper Products & Printing	174	17,79	17,52	1,820	182,74	140,23
6. Leather & Leather Products	53	35	25	478	16,00	17,28
7. Rubber & Plastic Products	197	18,72	17,74	2,479	192,01	157,48
8. Chemicals & Chemical Products	178	5,37	4,03	1,755	214,94	163,26
(a) Heavy Industrial Chemicals	2	6	4	52	4,37	4,38
(b) Fertilisers	2	9	4	41	106,08	66,61
(c) Drugs & Pharmaceuticals	44	68	54	900	42,75	38,49
(d) Non-Edible Oils	2	7	7	18	4,19	3,17
(e) Other Chemicals & Chemical Products	128	4,49	3,34	744	57,56	50,60
9. Petroleum, Coal Products & Nuclear Fuels	4	2,05	85	15	84	79
10. Manufacture of Cement & Cement Products	83	2,74	2,44	729	20,08	18,02
11. Basic Metals & Metal Products	186	9,91	7,56	1,463	80,46	67,84
(a) Iron & Steel	11	1,63	1,42	128	42,54	34,87
(b) Non-Ferrous Metals	5	3,37	1,59	23	2,66	2,37
(c) Metal Products	170	4,91	4,55	1,312	35,26	30,60
12. Engineering	344	7,08	5,93	2,531	165,65	135,95
(a) Heavy Engineering	8	57	47	67	7,11	7,80
(b) Light Engineering	195	3,73	3,06	1,230	26,79	23,98
(c) Electrical Machinery & Goods	85	1,80	1,64	738	95,39	78,83
(d) Electronic Machinery & Goods	56	99	76	496	36,36	25,34
13. Vehicles, Vehicle Parts & Transport Equipments	97	1,22	87	1,052	17,74	12,08
14. Other Industries	14,464	71,79	58,51	96,776	590,74	514,71
15. Electricity, Gas & Water	9	1,63	91	84	23,88	23,02
(a) Electricity Generation & Transmission	4	1,34	55	26	18,46	18,24
(b) Non-Conventional Energy	—	—	—	12	1,50	1,19
(c) Gas, Steam & Water Supply	5	30	36	46	3,92	3,58
16. Construction	1,265	48,81	37,13	6,426	415,43	347,42
III. TRANSPORT OPERATORS	3,394	31,41	22,25	30,089	385,65	290,90
IV. PROFESSIONAL AND OTHER SERVICES	17,926	80,33	67,64	95,820	721,14	603,08
V. PERSONAL LOANS	83,886	562,49	482,34	6,87,570	5012,56	4261,45
1. Loans for Purchase of Consumer Durables	4,400	12,80	9,15	30,988	98,05	76,57
2. Loans for Housing	14,285	271,51	238,83	1,31,001	2383,43	2076,36
3. Rest of the Personal Loans	65,201	278,18	234,36	5,25,581	2531,08	2108,52
VI. TRADE	50,951	244,72	213,51	2,74,435	2656,93	2401,09
1. Wholesale Trade	3,111	70,65	67,16	12,183	913,88	849,37
2. Retail Trade	47,840	174,07	146,35	2,62,252	1743,05	1551,72
VII. FINANCE	250	13,07	12,33	2,891	143,37	74,83
VIII. ALL OTHERS	59,127	191,11	158,67	5,48,445	2055,47	1738,20
TOTAL BANK CREDIT	4,42,072	1830,16	1587,30	28,64,880	16186,38	13854,49
OF WHICH:						
1. Artisans and Village & Tiny Industries	7,433	23,53	19,17	40,517	221,05	187,27
2. Other Small Scale Industries	8,278	90,72	76,94	64,286	876,25	747,09

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SOUTHERN REGION
STATE: KERALA

(Amount in Rupees 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	59,167	449,87	363,70	—	—	—
1. Direct Finance	56,666	307,76	253,91	—	—	—
2. Indirect Finance	2,501	142,11	109,79	—	—	—
II. INDUSTRY	31,792	4369,70	3302,72	—	—	—
1. Mining & Quarrying	773	247,45	191,98	—	—	—
2. Food Manufacturing & Processing	3,276	1259,72	813,31	—	—	—
(a) Rice Mills, Flour & Dal Mills	1,077	26,38	24,57	—	—	—
(b) Sugar	3	95	64	—	—	—
(c) Edible Oils & Vanaspati	115	35,59	34,32	—	—	—
(d) Tea Processing	58	129,94	54,98	—	—	—
(e) Processing of Fruits & Vegetables	29	7,95	8,89	—	—	—
(f) Others	1,994	1058,91	689,90	—	—	—
3. Beverage & Tobacco	49	31,21	40,05	—	—	—
4. Textiles	1,329	337,90	234,97	—	—	—
(a) Cotton Textiles	150	223,00	135,87	—	—	—
(b) Jute & Other Natural Fibre Textiles	14	1,81	1,66	—	—	—
(c) Handloom Textiles & Khadi	16	94	91	—	—	—
(d) Other Textiles & Textile Products	1,149	112,16	96,54	—	—	—
5. Paper, Paper Products & Printing	758	66,88	56,47	—	—	—
6. Leather & Leather Products	261	4,32	3,98	—	—	—
7. Rubber & Plastic Products	674	207,47	192,19	—	—	—
8. Chemicals & Chemical Products	950	247,60	184,19	—	—	—
(a) Heavy Industrial Chemicals	40	15,53	14,54	—	—	—
(b) Fertilisers	13	119,96	76,59	—	—	—
(c) Drugs & Pharmaceuticals	380	23,10	20,32	—	—	—
(d) Non-Edible Oils	16	12,64	12,98	—	—	—
(e) Other Chemicals & Chemical Products	501	76,37	59,77	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	28	175,76	159,63	—	—	—
10. Manufacture of Cement & Cement Products	89	3,71	3,37	—	—	—
11. Basic Metals & Metal Products	860	96,39	85,98	—	—	—
(a) Iron & Steel	62	24,65	25,39	—	—	—
(b) Non-Ferrous Metals	28	42,98	37,34	—	—	—
(c) Metal Products	770	28,75	23,26	—	—	—
12. Engineering	1,082	347,33	241,69	—	—	—
(a) Heavy Engineering	22	4,50	2,32	—	—	—
(b) Light Engineering	449	77,48	52,78	—	—	—
(c) Electrical Machinery & Goods	302	132,01	76,87	—	—	—
(d) Electronic Machinery & Goods	309	133,36	109,72	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	229	205,61	158,48	—	—	—
14. Other Industries	18,847	412,59	331,96	—	—	—
15. Electricity, Gas & Water	73	456,14	378,51	—	—	—
(a) Electricity Generation & Transmission	44	452,35	374,84	—	—	—
(b) Non-Conventional Energy	4	1,73	1,74	—	—	—
(c) Gas, Steam & Water Supply	25	2,07	1,93	—	—	—
16. Construction	2,514	269,63	225,95	—	—	—
III. TRANSPORT OPERATORS	6,173	105,65	91,26	—	—	—
IV. PROFESSIONAL AND OTHER SERVICES	21,874	825,22	704,86	—	—	—
V. PERSONAL LOANS	2,82,885	2779,31	2310,58	—	—	—
1. Loans for Purchase of Consumer Durables	17,387	79,00	62,98	—	—	—
2. Loans for Housing	50,672	1274,61	1087,27	—	—	—
3. Rest of the Personal Loans	2,14,826	1425,70	1160,32	—	—	—
VI. TRADE	46,453	2716,26	2485,13	—	—	—
1. Wholesale Trade	4,727	1710,77	1669,49	—	—	—
2. Retail Trade	41,726	1005,49	815,64	—	—	—
VII. FINANCE	445	104,40	85,72	—	—	—
VIII. ALL OTHERS	1,24,630	1284,25	1155,91	—	—	—
TOTAL BANK CREDIT	5,73,419	12634,67	10499,88	—	—	—
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	3,163	47,40	37,23	—	—	—
2. Other Small Scale Industries	17,171	801,93	580,62	—	—	—