

**TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

**SOUTHERN REGION (Contd.)**

**STATE:**

| OCCUPATION   | STATE BANK OF INDIA<br>AND ITS ASSOCIATES |                 |                            | NATIONALISED BANKS |                 |                            |
|--|---|-----------------|----------------------------|--------------------|-----------------|----------------------------|
|  | No. of<br>Accounts                        | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts | Credit<br>Limit | Amount<br>Out-<br>standing |
|  |   |                 |                            | 1                  | 2               | 3                          |
| <b>I. AGRICULTURE</b>                              | <b>3,70,567</b>                           | <b>1222,73</b>  | <b>1141,43</b>             | <b>5,07,406</b>    | <b>1992,84</b>  | <b>1691,64</b>             |
| 1. Direct Finance                                  | 3,68,902                                  | 1202,17         | 1122,61                    | 5,01,676           | 1483,15         | 1261,29                    |
| 2. Indirect Finance                                | 1,665                                     | 20,56           | 18,82                      | 5,730              | 509,69          | 430,35                     |
| <b>II. INDUSTRY</b>                                | <b>76,491</b>                             | <b>4017,82</b>  | <b>2314,03</b>             | <b>49,328</b>      | <b>3165,49</b>  | <b>2453,60</b>             |
| 1. Mining & Quarrying                              | 230                                       | 45,25           | 20,44                      | 98                 | 27,96           | 24,13                      |
| 2. Food Manufacturing & Processing                 | 6,660                                     | 1066,71         | 462,23                     | 2,709              | 870,46          | 536,31                     |
| (a) Rice Mills, Flour & Dal Mills                  | 879                                       | 48,49           | 38,21                      | 612                | 20,27           | 18,25                      |
| (b) Sugar  | 9   | 69,50           | 69,85                      | 2                  | 26              | 26                         |
| (c) Edible Oils & Vanaspati                        | 350                                       | 32,80           | 22,59                      | 284                | 25,67           | 21,33                      |
| (d) Tea Processing                                 | 69  | 52,86           | 32,51                      | 59                 | 85,40           | 47,88                      |
| (e) Processing of Fruits & Vegetables              | 34  | 7,05            | 6,31                       | 33                 | 9,79            | 9,13                       |
| (f) Others   | 5,319                                     | 856,03          | 292,76                     | 1,719              | 729,07          | 439,46                     |
| 3. Beverage & Tobacco                              | 56  | 44,04           | 42,05                      | 63                 | 12,95           | 10,89                      |
| 4. Textiles  | 4,534                                     | 497,64          | 301,13                     | 2,218              | 255,63          | 194,18                     |
| (a) Cotton Textiles                                | 607                                       | 76,02           | 61,24                      | 527                | 87,16           | 54,42                      |
| (b) Jute & Other Natural Fibre Textiles            | 1,104                                     | 14,91           | 9,63                       | 64                 | 11,97           | 7,70                       |
| (c) Handloom Textiles & Khadi                      | 310                                       | 36,09           | 32,62                      | 198                | 33,79           | 22,07                      |
| (d) Other Textiles & Textile Products              | 2,513                                     | 370,62          | 197,64                     | 1,429              | 122,71          | 110,00                     |
| 5. Paper, Paper Products & Printing                | 2,562                                     | 239,16          | 128,49                     | 1,648              | 150,71          | 109,41                     |
| 6. Leather & Leather Products                      | 232                                       | 6,02            | 5,26                       | 293                | 5,75            | 5,54                       |
| 7. Rubber & Plastic Products                       | 4,243                                     | 306,37          | 280,19                     | 1,450              | 193,34          | 153,99                     |
| 8. Chemicals & Chemical Products                   | 1,915                                     | 280,80          | 199,09                     | 886                | 153,28          | 128,58                     |
| (a) Heavy Industrial Chemicals                     | 22  | 11,25           | 10,95                      | 46                 | 20,30           | 16,73                      |
| (b) Fertilisers                                    | 20  | 98,35           | 97,29                      | 16                 | 60,41           | 45,63                      |
| (c) Drugs & Pharmaceuticals                        | 810                                       | 13,72           | 11,47                      | 270                | 25,87           | 24,20                      |
| (d) Non-Edible Oils                                | 8   | 65              | 60                         | 16                 | 6,35            | 4,97                       |
| (e) Other Chemicals & Chemical Products            | 1,055                                     | 156,82          | 78,80                      | 538                | 40,35           | 37,04                      |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 16  | 1,75            | 1,49                       | 12                 | 54,68           | 52,51                      |
| 10. Manufacture of Cement & Cement Products        | 530                                       | 8,10            | 6,53                       | 319                | 8,75            | 6,84                       |
| 11. Basic Metals & Metal Products                  | 1,806                                     | 78,01           | 73,90                      | 1,003              | 60,14           | 48,85                      |
| (a) Iron & Steel                                   | 69  | 34,90           | 34,60                      | 75                 | 21,24           | 17,83                      |
| (b) Non-Ferrous Metals                             | 22  | 3,66            | 3,13                       | 26                 | 12,58           | 8,28                       |
| (c) Metal Products                                 | 1,715                                     | 39,45           | 36,17                      | 902                | 26,33           | 22,73                      |
| 12. Engineering                                    | 4,323                                     | 814,06          | 254,18                     | 1,914              | 142,92          | 131,10                     |
| (a) Heavy Engineering                              | 26  | 2,94            | 3,18                       | 69                 | 4,86            | 4,46                       |
| (b) Light Engineering                              | 1,333                                     | 92,04           | 78,19                      | 1,060              | 41,80           | 37,85                      |
| (c) Electrical Machinery & Goods                   | 2,116                                     | 682,53          | 137,43                     | 417                | 16,26           | 13,59                      |
| (d) Electronic Machinery & Goods                   | 848                                       | 36,55           | 35,39                      | 368                | 80,01           | 75,19                      |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 3,268                                     | 51,30           | 46,73                      | 699                | 121,12          | 91,40                      |
| 14. Other Industries                               | 43,763                                    | 288,10          | 218,00                     | 32,385             | 355,88          | 297,99                     |
| 15. Electricity, Gas & Water                       | 204                                       | 104,93          | 102,51                     | 80                 | 410,51          | 378,11                     |
| (a) Electricity Generation & Transmission          | 172                                       | 50,87           | 48,73                      | 46                 | 406,85          | 374,67                     |
| (b) Non-Conventional Energy                        | 14  | 2,87            | 2,81                       | 7                  | 1,13            | 1,04                       |
| (c) Gas, Steam & Water Supply                      | 18  | 51,19           | 50,97                      | 27                 | 2,53            | 2,40                       |
| 16. Construction                                   | 2,149                                     | 185,59          | 171,81                     | 3,551              | 341,41          | 283,78                     |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>7,657</b>                              | <b>135,96</b>   | <b>97,24</b>               | <b>14,807</b>      | <b>152,59</b>   | <b>120,71</b>              |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>5,973</b>                              | <b>422,84</b>   | <b>371,92</b>              | <b>61,161</b>      | <b>874,97</b>   | <b>711,74</b>              |
| <b>V. PERSONAL LOANS</b>                           | <b>5,10,300</b>                           | <b>5098,67</b>  | <b>4172,80</b>             | <b>3,43,711</b>    | <b>3533,99</b>  | <b>3062,32</b>             |
| 1. Loans for Purchase of Consumer Durables         | 21,168                                    | 132,75          | 103,57                     | 21,423             | 75,28           | 55,98                      |
| 2. Loans for Housing                               | 1,06,777                                  | 2505,11         | 2144,33                    | 92,695             | 1892,62         | 1698,59                    |
| 3. Rest of the Personal Loans                      | 3,82,355                                  | 2460,81         | 1924,91                    | 2,29,593           | 1566,09         | 1307,75                    |
| <b>VI. TRADE</b>                                   | <b>66,939</b>                             | <b>1604,80</b>  | <b>1310,10</b>             | <b>1,06,632</b>    | <b>2139,26</b>  | <b>1837,54</b>             |
| 1. Wholesale Trade                                 | 4,929                                     | 890,12          | 713,93                     | 4,860              | 992,63          | 923,33                     |
| 2. Retail Trade                                    | 62,010                                    | 714,68          | 596,17                     | 1,01,772           | 1146,63         | 914,21                     |
| <b>VII. FINANCE</b>                                | <b>143</b>                                | <b>208,67</b>   | <b>228,96</b>              | <b>1,097</b>       | <b>59,68</b>    | <b>50,65</b>               |
| <b>VIII. ALL OTHERS</b>                            | <b>61,597</b>                             | <b>1127,39</b>  | <b>765,00</b>              | <b>1,30,955</b>    | <b>888,79</b>   | <b>710,51</b>              |
| <b>TOTAL BANK CREDIT</b>                           | <b>10,99,667</b>                          | <b>13838,88</b> | <b>10401,49</b>            | <b>12,15,097</b>   | <b>12807,61</b> | <b>10638,71</b>            |
| OF WHICH :   |   |                 |                            |                    |                 |                            |
| 1. Artisans and Village & Tiny Industries          | 28,161                                    | 195,67          | 150,35                     | 9,458              | 58,14           | 50,50                      |
| 2. Other Small Scale Industries                    | 8,991                                     | 630,11          | 386,72                     | 28,449             | 773,76          | 560,36                     |

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004**

**KERALA**

(Amount in Rupees Lakh)

| FOREIGN BANKS   |              |                     | REGIONAL RURAL BANKS |              |                     | OTHER SCHEDULED COMMERCIAL BANKS |              |                     | ALL SCHEDULED COMMERCIAL BANKS |              |                     |          |
|-----------------|--------------|---------------------|----------------------|--------------|---------------------|----------------------------------|--------------|---------------------|--------------------------------|--------------|---------------------|----------|
| No. of Accounts | Credit Limit | Amount Out-standing | No. of Accounts      | Credit Limit | Amount Out-standing | No. of Accounts                  | Credit Limit | Amount Out-standing | No. of Accounts                | Credit Limit | Amount Out-standing | Item No. |
| 7               | 8            | 9                   | 10                   | 11           | 12                  | 13                               | 14           | 15                  | 16                             | 17           | 18                  |          |
| 1               | 15           | 15                  | 5,71,425             | 824,79       | 772,68              | 1,29,211                         | 841,21       | 754,65              | 15,78,610                      | 4881,72      | 4360,55             | I        |
| 1               | 15           | 15                  | 5,68,748             | 820,36       | 768,92              | 1,20,058                         | 535,63       | 485,47              | 15,59,385                      | 4041,45      | 3638,44             | 1        |
| –               | –            | –                   | 2,677                | 4,43         | 3,76                | 9,153                            | 305,58       | 269,17              | 19,225                         | 840,27       | 722,11              | 2        |
| 29              | 31,80        | 23,82               | 25,022               | 103,43       | 86,05               | 23,544                           | 2313,74      | 1696,78             | 1,74,414                       | 9632,28      | 6574,27             | II       |
| –               | –            | –                   | 18                   | 83           | 63                  | 67                               | 9,01         | 6,60                | 413                            | 83,05        | 51,79               | 1        |
| 13              | 22,04        | 17,94               | 574                  | 5,81         | 4,53                | 2,075                            | 475,35       | 339,99              | 12,031                         | 2440,38      | 1361,00             | 2        |
| –               | –            | –                   | 196                  | 1,43         | 1,11                | 330                              | 64,06        | 56,26               | 2,017                          | 134,25       | 113,83              | 2(a)     |
| –               | –            | –                   | –                    | –            | –                   | 3                                | 15           | 16                  | 14                             | 69,91        | 70,27               | 2(b)     |
| –               | –            | –                   | 81                   | 1,82         | 1,44                | 333                              | 50,11        | 31,12               | 1,048                          | 110,39       | 76,49               | 2(c)     |
| 8               | 32           | 14                  | –                    | –            | –                   | 30                               | 92,05        | 77,51               | 166                            | 230,62       | 158,04              | 2(d)     |
| –               | –            | –                   | 2                    | 7            | 6                   | 24                               | 3,96         | 3,70                | 93                             | 20,86        | 19,19               | 2(e)     |
| 5               | 21,73        | 17,80               | 295                  | 2,50         | 1,92                | 1,355                            | 265,02       | 171,24              | 8,693                          | 1874,35      | 923,18              | 2(f)     |
| –               | –            | –                   | 7                    | 25           | 21                  | 37                               | 26,62        | 24,42               | 163                            | 83,87        | 77,56               | 3        |
| 2               | 7            | 7                   | 250                  | 90           | 72                  | 1,032                            | 100,97       | 75,75               | 8,036                          | 855,20       | 571,85              | 4        |
| 2               | 7            | 7                   | 1                    | 4            | 2                   | 95                               | 60,46        | 45,48               | 1,232                          | 223,75       | 161,22              | 4(a)     |
| –               | –            | –                   | 3                    | 4            | 3                   | 111                              | 9,87         | 4,60                | 1,282                          | 36,79        | 21,96               | 4(b)     |
| –               | –            | –                   | 49                   | 17           | 15                  | 64                               | 2,85         | 2,33                | 621                            | 72,89        | 57,16               | 4(c)     |
| –               | –            | –                   | 197                  | 65           | 52                  | 762                              | 27,79        | 23,35               | 4,901                          | 521,77       | 331,50              | 4(d)     |
| –               | –            | –                   | 62                   | 1,70         | 1,35                | 515                              | 87,49        | 68,97               | 4,787                          | 479,05       | 308,21              | 5        |
| 1               | 5            | 5                   | 12                   | 16           | 15                  | 182                              | 8,16         | 8,65                | 720                            | 20,13        | 19,66               | 6        |
| –               | –            | –                   | 102                  | 1,24         | 89                  | 880                              | 301,28       | 166,34              | 6,675                          | 802,23       | 601,41              | 7        |
| 4               | 1            | –                   | 31                   | 98           | 89                  | 885                              | 162,74       | 98,17               | 3,721                          | 597,82       | 426,73              | 8        |
| –               | –            | –                   | 1                    | 5            | 3                   | 20                               | 22,46        | 20,50               | 89                             | 54,07        | 48,20               | 8(a)     |
| –               | –            | –                   | –                    | –            | –                   | 14                               | 2,86         | 2,67                | 50                             | 161,62       | 145,59              | 8(b)     |
| –               | –            | –                   | 15                   | 40           | 37                  | 477                              | 20,99        | 19,92               | 1,572                          | 60,98        | 55,96               | 8(c)     |
| –               | –            | –                   | –                    | –            | –                   | 4                                | 1,24         | 1,12                | 28                             | 8,25         | 6,68                | 8(d)     |
| 4               | 1            | –                   | 15                   | 53           | 49                  | 370                              | 115,19       | 53,97               | 1,982                          | 312,90       | 170,31              | 8(e)     |
| –               | –            | –                   | –                    | –            | –                   | 9                                | 1,10         | 49                  | 37                             | 57,53        | 54,50               | 9        |
| –               | –            | –                   | 41                   | 61           | 50                  | 204                              | 15,49        | 11,10               | 1,094                          | 32,94        | 24,96               | 10       |
| 2               | 22           | 18                  | 70                   | 94           | 76                  | 379                              | 59,06        | 50,26               | 3,260                          | 198,38       | 173,95              | 11       |
| –               | –            | –                   | 4                    | 21           | 17                  | 50                               | 25,33        | 24,16               | 198                            | 81,67        | 76,75               | 11(a)    |
| –               | –            | –                   | –                    | –            | –                   | 5                                | 25           | 23                  | 53                             | 16,49        | 11,65               | 11(b)    |
| 2               | 22           | 18                  | 66                   | 74           | 60                  | 324                              | 33,48        | 25,87               | 3,009                          | 100,22       | 85,55               | 11(c)    |
| 5               | 8,53         | 5,04                | 154                  | 1,02         | 86                  | 739                              | 123,40       | 52,02               | 7,135                          | 1089,93      | 443,19              | 12       |
| –               | –            | –                   | 3                    | 13           | 12                  | 20                               | 7,48         | 86                  | 118                            | 15,41        | 8,62                | 12(a)    |
| 4               | 8,50         | 5,01                | 20                   | 31           | 25                  | 343                              | 15,63        | 8,71                | 2,760                          | 158,28       | 130,00              | 12(b)    |
| –               | –            | –                   | 97                   | 28           | 22                  | 208                              | 60,58        | 31,28               | 2,838                          | 759,65       | 182,53              | 12(c)    |
| 1               | 3            | 3                   | 34                   | 29           | 26                  | 168                              | 39,71        | 11,17               | 1,419                          | 156,59       | 122,04              | 12(d)    |
| –               | –            | –                   | 23                   | 45           | 27                  | 196                              | 10,94        | 8,13                | 4,186                          | 183,81       | 146,53              | 13       |
| 2               | 88           | 55                  | 22,564               | 57,30        | 49,20               | 10,610                           | 280,82       | 232,24              | 1,09,324                       | 982,99       | 797,98              | 14       |
| –               | –            | –                   | 4                    | 26           | 23                  | 35                               | 52,86        | 42,40               | 323                            | 568,55       | 523,25              | 15       |
| –               | –            | –                   | –                    | –            | –                   | 13                               | 35,91        | 25,63               | 231                            | 493,64       | 449,02              | 15(a)    |
| –               | –            | –                   | –                    | –            | –                   | 3                                | 28           | 28                  | 24                             | 4,28         | 4,13                | 15(b)    |
| –               | –            | –                   | 4                    | 26           | 23                  | 19                               | 16,66        | 16,50               | 68                             | 70,64        | 70,10               | 15(c)    |
| –               | –            | –                   | 1,110                | 30,97        | 24,86               | 5,699                            | 598,45       | 511,25              | 12,509                         | 1156,41      | 991,70              | 16       |
| –               | –            | –                   | 1,178                | 13,43        | 9,13                | 7,312                            | 175,50       | 118,36              | 30,954                         | 477,48       | 345,45              | III      |
| 35              | 41,19        | 19,13               | 26,866               | 75,30        | 63,52               | 24,822                           | 884,87       | 746,36              | 1,18,857                       | 2299,17      | 1912,68             | IV       |
| 4,418           | 166,19       | 162,25              | 49,130               | 256,63       | 220,61              | 4,13,411                         | 4075,04      | 3386,42             | 13,20,970                      | 13130,51     | 11004,41            | V        |
| 1,669           | 13,30        | 13,33               | 3,845                | 10,01        | 9,01                | 5,587                            | 23,00        | 18,54               | 53,692                         | 254,35       | 200,43              | 1        |
| 858             | 110,38       | 109,95              | 9,945                | 127,16       | 109,56              | 60,543                           | 1799,67      | 1496,68             | 2,70,818                       | 6434,95      | 5559,10             | 2        |
| 1,891           | 42,50        | 38,98               | 35,340               | 119,45       | 102,04              | 3,47,281                         | 2252,36      | 1871,20             | 9,96,460                       | 6441,21      | 5244,87             | 3        |
| 48              | 5,06         | 4,83                | 95,956               | 288,18       | 263,54              | 42,295                           | 1745,23      | 1428,50             | 3,11,870                       | 5782,54      | 4844,52             | VI       |
| 6               | 73           | 73                  | 3,319                | 19,98        | 17,21               | 5,120                            | 814,25       | 644,72              | 18,234                         | 2717,72      | 2299,92             | 1        |
| 42              | 4,33         | 4,10                | 92,637               | 268,20       | 246,33              | 37,175                           | 930,98       | 783,79              | 2,93,636                       | 3064,82      | 2544,60             | 2        |
| –               | –            | –                   | 41                   | 1,89         | 1,16                | 2,292                            | 118,06       | 89,88               | 3,573                          | 388,30       | 370,64              | VII      |
| 350             | 15,44        | 9,60                | 12,826               | 46,91        | 40,32               | 3,50,413                         | 1904,32      | 1598,60             | 5,56,141                       | 3982,85      | 3124,03             | VIII     |
| 4,881           | 259,82       | 219,78              | 7,82,444             | 1610,56      | 1457,02             | 9,93,300                         | 12057,97     | 9819,54             | 40,95,389                      | 40574,85     | 32536,54            | TOTAL    |
| –               | –            | –                   | 18,716               | 42,49        | 36,23               | 3,140                            | 24,95        | 20,22               | 59,475                         | 321,25       | 257,29              | 1        |
| –               | –            | –                   | 4,411                | 21,36        | 17,90               | 10,959                           | 482,98       | 355,74              | 52,810                         | 1908,22      | 1320,71             | 2        |