

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

**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	2,33,156	554,55	497,61	12,53,466	3090,80	2793,13
1. Direct Finance	2,31,145	519,83	466,74	12,39,875	2912,88	2648,76
2. Indirect Finance	2,011	34,73	30,87	13,591	177,93	144,37
II. INDUSTRY	16,031	383,00	329,67	1,26,881	3454,37	2328,28
1. Mining & Quarrying	31	2,16	1,81	272	54,17	29,00
2. Food Manufacturing & Processing	1,193	69,16	60,07	8,181	428,93	338,13
(a) Rice Mills, Flour & Dal Mills	308	11,72	9,67	1,369	84,47	69,78
(b) Sugar	1	3	3	7	44	40
(c) Edible Oils & Vanaspati	99	6,19	3,25	830	52,59	39,20
(d) Tea Processing	12	3,43	3,39	66	113,38	96,68
(e) Processing of Fruits & Vegetables	1	3	2	62	7,65	6,29
(f) Others	772	47,77	43,70	5,847	170,41	125,77
3. Beverage & Tobacco	12	46	44	110	40,34	37,28
4. Textiles	449	11,03	9,07	5,594	211,48	172,28
(a) Cotton Textiles	39	3,20	2,35	733	69,92	66,71
(b) Jute & Other Natural Fibre Textiles	9	12	9	1,143	17,93	12,52
(c) Handloom Textiles & Khadi	28	64	54	503	38,70	25,93
(d) Other Textiles & Textile Products	373	7,07	6,08	3,215	84,93	67,12
5. Paper, Paper Products & Printing	268	26,12	23,44	2,200	228,45	182,32
6. Leather & Leather Products	93	58	48	445	12,48	12,88
7. Rubber & Plastic Products	218	9,72	7,60	5,695	256,01	207,79
8. Chemicals & Chemical Products	158	23,01	21,73	2,532	248,00	175,61
(a) Heavy Industrial Chemicals	6	17,74	17,60	33	9,01	8,34
(b) Fertilisers	1	4	4	36	80,26	82,06
(c) Drugs & Pharmaceuticals	67	1,83	1,74	1,142	36,48	32,31
(d) Non-Edible Oils	3	18	8	18	2,64	1,82
(e) Other Chemicals & Chemical Products	81	3,22	2,26	1,303	119,62	51,09
9. Petroleum, Coal Products & Nuclear Fuels	7	96	93	18	1,40	1,26
10. Manufacture of Cement & Cement Products	94	3,56	2,63	772	23,57	17,94
11. Basic Metals & Metal Products	226	13,36	12,50	1,994	94,78	84,84
(a) Iron & Steel	18	3,88	4,24	119	43,29	38,73
(b) Non-Ferrous Metals	3	10	9	21	1,72	1,45
(c) Metal Products	205	9,37	8,17	1,854	49,77	44,66
12. Engineering	340	21,71	17,33	4,615	694,46	113,52
(a) Heavy Engineering	9	36	34	79	12,58	5,79
(b) Light Engineering	154	11,67	7,82	1,957	41,37	28,67
(c) Electrical Machinery & Goods	98	3,29	2,93	1,948	608,64	67,72
(d) Electronic Machinery & Goods	79	6,39	6,25	631	31,88	11,34
13. Vehicles, Vehicle Parts & Transport Equipments	179	1,39	1,12	2,528	25,98	19,91
14. Other Industries	11,691	97,87	82,56	83,404	568,35	459,47
15. Electricity, Gas & Water	18	12,50	12,82	71	28,74	26,53
(a) Electricity Generation & Transmission	9	11,84	12,18	17	24,21	22,30
(b) Non-Conventional Energy	2	23	24	15	1,69	1,68
(c) Gas, Steam & Water Supply	7	42	40	39	2,84	2,56
16. Construction	1,054	89,42	75,15	8,450	537,21	449,52
III. TRANSPORT OPERATORS	2,895	31,22	22,34	23,705	307,68	210,81
IV. PROFESSIONAL AND OTHER SERVICES	14,719	163,39	126,29	83,389	848,38	677,42
V. PERSONAL LOANS	1,01,924	779,75	657,30	8,77,458	8242,12	6893,96
1. Loans for Purchase of Consumer Durables	4,176	15,58	12,16	33,747	164,52	128,52
2. Loans for Housing	19,205	389,85	335,14	1,80,628	4038,39	3465,24
3. Rest of the Personal Loans	78,543	374,32	310,00	6,63,083	4039,21	3300,20
VI. TRADE	38,385	262,98	234,67	2,32,730	2964,28	2466,02
1. Wholesale Trade	786	74,61	71,83	11,611	1157,15	919,49
2. Retail Trade	37,599	188,37	162,84	2,21,119	1807,13	1546,53
VII. FINANCE	674	8,85	6,23	2,333	44,23	34,48
VIII. ALL OTHERS	41,874	211,11	177,50	4,00,481	1985,92	1663,34
TOTAL BANK CREDIT	4,49,658	2394,85	2051,62	30,00,443	20937,78	17067,44
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	7,624	31,14	24,41	47,932	262,94	211,49
2. Other Small Scale Industries	4,506	92,63	75,08	36,588	787,02	646,24

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MARCH 2004**

**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	91,988	1236,36	1069,81	–	–	–
1. Direct Finance	88,365	608,75	522,94	–	–	–
2. Indirect Finance	3,623	627,61	546,87	–	–	–
II. INDUSTRY	31,502	5794,92	3916,32	–	–	–
1. Mining & Quarrying	110	26,73	20,99	–	–	–
2. Food Manufacturing & Processing	2,657	1942,29	962,81	–	–	–
(a) Rice Mills, Flour & Dal Mills	340	38,06	34,37	–	–	–
(b) Sugar	6	69,44	69,84	–	–	–
(c) Edible Oils & Vanaspati	119	51,62	34,04	–	–	–
(d) Tea Processing	88	113,81	57,98	–	–	–
(e) Processing of Fruits & Vegetables	30	13,19	12,88	–	–	–
(f) Others	2,074	1656,17	753,71	–	–	–
3. Beverage & Tobacco	41	43,07	39,84	–	–	–
4. Textiles	1,993	632,69	390,50	–	–	–
(a) Cotton Textiles	460	150,63	92,16	–	–	–
(b) Jute & Other Natural Fibre Textiles	130	18,73	9,35	–	–	–
(c) Handloom Textiles & Khadi	90	33,55	30,69	–	–	–
(d) Other Textiles & Textile Products	1,313	429,78	258,30	–	–	–
5. Paper, Paper Products & Printing	2,319	224,49	102,45	–	–	–
6. Leather & Leather Products	182	7,08	6,30	–	–	–
7. Rubber & Plastic Products	762	536,50	386,02	–	–	–
8. Chemicals & Chemical Products	1,031	326,80	229,40	–	–	–
(a) Heavy Industrial Chemicals	50	27,32	22,26	–	–	–
(b) Fertilisers	13	81,32	63,49	–	–	–
(c) Drugs & Pharmaceuticals	363	22,68	21,91	–	–	–
(d) Non-Edible Oils	7	5,43	4,78	–	–	–
(e) Other Chemicals & Chemical Products	598	190,05	116,96	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	12	55,17	52,30	–	–	–
10. Manufacture of Cement & Cement Products	228	5,81	4,38	–	–	–
11. Basic Metals & Metal Products	1,040	90,24	76,61	–	–	–
(a) Iron & Steel	61	34,51	33,78	–	–	–
(b) Non-Ferrous Metals	29	14,67	10,11	–	–	–
(c) Metal Products	950	41,07	32,72	–	–	–
12. Engineering	2,180	373,75	312,34	–	–	–
(a) Heavy Engineering	30	2,47	2,49	–	–	–
(b) Light Engineering	649	105,25	93,52	–	–	–
(c) Electrical Machinery & Goods	792	147,71	111,88	–	–	–
(d) Electronic Machinery & Goods	709	118,33	104,45	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	1,479	156,45	125,50	–	–	–
14. Other Industries	14,229	316,77	255,95	–	–	–
15. Electricity, Gas & Water	234	527,31	483,90	–	–	–
(a) Electricity Generation & Transmission	205	457,59	414,54	–	–	–
(b) Non-Conventional Energy	7	2,36	2,22	–	–	–
(c) Gas, Steam & Water Supply	22	67,37	67,14	–	–	–
16. Construction	3,005	529,78	467,03	–	–	–
III. TRANSPORT OPERATORS	4,354	138,58	112,29	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	20,749	1287,39	1108,97	–	–	–
V. PERSONAL LOANS	3,41,588	4108,64	3453,14	–	–	–
1. Loans for Purchase of Consumer Durables	15,769	74,24	59,75	–	–	–
2. Loans for Housing	70,985	2006,72	1758,72	–	–	–
3. Rest of the Personal Loans	2,54,834	2027,68	1634,67	–	–	–
VI. TRADE	40,755	2555,28	2143,84	–	–	–
1. Wholesale Trade	5,837	1485,96	1308,61	–	–	–
2. Retail Trade	34,918	1069,32	835,23	–	–	–
VII. FINANCE	566	335,21	329,92	–	–	–
VIII. ALL OTHERS	1,13,786	1785,83	1283,18	–	–	–
TOTAL BANK CREDIT	6,45,288	17242,21	13417,48	–	–	–
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	3,919	27,17	21,38	–	–	–
2. Other Small Scale Industries	11,716	1028,56	599,39	–	–	–