

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation
March 1996 (Part 29 of 32)**

SOUTHERN REGION		STATE: KERALA						(Amount in Rupees Lakh)		
OCCUPATION		STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
		No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
		1	2	3	4	5	6	7	8	9
I.	AGRICULTURE	3,89,381	531,64	506,33	4,08,198	457,88	444,02	2	1	1
	1. Direct Finance	3,84,429	438,90	414,80	4,07,419	431,11	422,14	-	-	-
	2. Indirect Finance	4,952	92,73	91,53	779	26,78	21,88	2	1	1
II.	INDUSTRY	80,032	1192,12	1059,76	46,266	1262,69	1041,38	44	55,10	44,43
	1. Mining & Quarrying	392	12,66	7,41	104	10,76	10,20	-	-	-
	2. Food Manufacturing and Processing	4,145	225,13	194,94	1,943	410,76	316,80	18	41,53	30,07
	(a) Rice Mills, Flour and Dal Mills	461	10,05	8,15	253	6,46	6,09	-	-	-
	(b) Sugar	3	53	56	5	95	99	-	-	-
	(c) Edible Oils and Vanaspati	388	9,59	8,10	308	21,38	17,81	-	-	-
	(d) Tea Processing	31	27,11	20,86	46	52,90	42,82	16	23,93	14,48
	(e) Processing of Fruits & Vegetables	234	5,41	5,19	45	90	70	-	-	-
	(f) Others	3,028	172,43	152,08	1,286	328,17	248,39	2	17,60	15,59
	3. Beverage and Tobacco	107	2,95	1,67	119	9,47	8,53	1	10	-
	4. Textiles	1,167	59,44	52,42	1,170	157,45	131,84	-	-	-
	(a) Cotton Textiles	93	14,05	12,41	164	71,48	65,52	-	-	-
	(b) Jute Textiles	9	86	91	4	3	3	-	-	-
	(c) Handloom Textiles & Khadi	59	79	60	75	5,58	4,36	-	-	-
	(d) Other Textiles	1,006	43,74	38,50	927	80,35	61,93	-	-	-
	5. Paper, Paper Products and Printing	828	40,45	32,30	601	46,02	40,06	-	-	-
	6. Leather and Leather Products	126	2,56	2,27	132	1,57	1,26	-	-	-
	7. Rubber and Rubber Products	949	71,63	50,32	627	92,03	79,51	5	6,97	6,02
	8. Chemicals and Chemical Products	1,344	161,10	148,97	1,283	131,35	103,84	3	77	15
	(a) Heavy Industrial Chemicals	61	14,66	14,55	45	12,61	12,34	-	-	-
	(b) Fertilizers	48	65,36	45,77	26	49,54	30,74	-	-	-
	(c) Drugs and Pharmaceuticals	224	8,58	7,47	247	12,23	11,98	2	17	15
	(d) Non-Edible Oils	30	10,44	11,96	27	13,00	11,21	-	-	-
	(e) Other Chemicals & Chemical Products	981	62,06	69,22	938	43,97	37,56	1	60	-
	9. Petroleum, Coal Products & Nuclear Fuels	43	11,36	3,68	27	3,62	3,41	-	-	-
	10. Manufacture of Cement & Cement Products	210	5,91	3,32	153	6,25	4,59	-	-	-
	11. Basic Metals & Metal Products	939	63,81	68,29	761	52,88	41,57	7	3,02	3,10
	(a) Iron and Steel	192	32,58	35,56	129	12,58	14,45	-	-	-
	(b) Non-Ferrous Metals	65	1,58	1,35	35	15,33	9,28	2	62	78
	(c) Other Metal Products	682	29,65	31,38	597	24,97	17,85	5	2,40	2,32
	12. Engineering	1,081	240,27	241,48	990	149,35	145,85	4	2,04	4,61
	(a) Heavy Engineering	58	23,75	15,08	50	4,18	3,83	1	1	-

	(b) Light Engineering	503	23,68	13,48	369	12,66	10,98	-	-	-
	(c) Electrical Machinery & Goods	283	148,79	156,16	240	55,49	53,32	3	2,03	4,60
	(d) Electronic Machinery & Goods	237	44,05	56,75	331	77,02	77,72	-	-	-
13.	Vehicles, Vehicle Parts & Transport Equipments	409	12,33	10,35	491	12,39	11,39	-	-	-
14.	Other Industries	67,859	241,14	219,07	37,364	138,91	111,20	5	65	44
15.	Electricity, Gas & Water	70	19,79	6,58	45	17,20	12,25	-	-	-
	(a) Electricity Generation & Transmission	61	19,59	6,38	35	17,02	12,09	-	-	-
	(b) Non-Conventional Energy	2	11	11	3	6	9	-	-	-
	(c) Gas, Steam & Water Supply	7	9	9	7	12	7	-	-	-
16.	Construction	363	21,60	16,69	456	22,67	19,10	1	2	2
III.	TRANSPORT OPERATORS	14,150	158,01	118,46	8,403	82,53	71,25	1	70	27
IV.	PROFESSIONAL AND OTHER SERVICES	18,029	98,08	82,17	80,384	161,64	121,04	10	80	62
V.	PERSONAL LOANS	2,39,260	642,13	572,24	1,50,390	561,34	503,76	1,476	19,59	15,37
	1. Loans for Purchase of Consumer Durables	32,385	54,45	48,07	12,558	21,02	18,18	-	-	-
	2. Loans for Housing	23,918	181,94	164,44	22,507	167,77	155,04	30	57	57
	3. Rest of the Personal Loans	1,82,957	405,74	359,73	1,15,325	372,55	330,54	1,446	19,02	14,80
VI.	TRADE	1,47,108	611,61	531,82	1,05,943	582,10	457,02	52	27,04	7,03
	1. Wholesale Trade	5,573	317,97	283,68	3,310	369,53	270,53	47	26,63	6,64
	2. Retail Trade	1,41,535	293,64	248,14	1,02,633	212,57	186,50	5	41	40
VII.	FINANCE	64	10,74	8,68	223	53,28	39,50	4	29	23
VIII.	ALL OTHERS	93,469	204,52	172,02	1,56,519	262,22	241,61	3	2,84	2,08
	TOTAL BANK CREDIT	9,81,493	3448,84	3051,48	9,56,326	3423,67	2919,59	1,592	106,35	70,03
	OF WHICH : 1. Artisans & Village Industries	24,244	28,36	24,25	13,375	19,80	17,04	-	-	-
	2. Other Small Scale Industries	46,871	344,39	304,01	27,199	514,36	413,24	1	6,00	4,16

OCCUPATION	REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	2,72,234	156,77	153,56	1,13,470	197,47	180,55	11,83,285	1343,77	1284,47
1. Direct Finance	2,70,595	155,61	152,47	1,10,270	173,86	160,76	11,72,713	1199,48	1150,18
2. Indirect Finance	1,639	1,16	1,09	3,200	23,61	19,79	10,572	144,29	134,29
II. INDUSTRY	30,077	17,70	16,18	31,441	803,43	626,19	1,87,860	3331,03	2787,94
1. Mining & Quarrying	34	22	22	163	6,77	6,66	693	30,41	24,49
2. Food Manufacturing and Processing	389	1,28	1,21	1,961	280,23	196,34	8,456	958,95	739,36
(a) Rice Mills, Flour and Dal Mills	59	36	34	440	14,33	11,19	1,213	31,21	25,77
(b) Sugar	-	-	-	4	26	14	12	1,74	1,69
(c) Edible Oils and Vanaspati	32	28	25	394	11,87	9,70	1,122	43,11	35,86
(d) Tea Processing	1	-	-	19	9,88	7,13	113	113,82	85,30
(e) Processing of Fruits & Vegetables	1	-	-	27	90	94	307	7,22	6,83
(f) Others	296	64	62	1,077	243,00	167,24	5,689	761,85	583,91
3. Beverage and Tobacco	5	2	2	203	14,68	13,57	435	27,22	23,80
4. Textiles	87	55	52	859	37,57	32,69	3,283	255,00	217,47
(a) Cotton Textiles	22	16	15	61	8,23	9,71	340	93,93	87,79
(b) Jute Textiles	-	-	-	17	19	12	30	1,08	1,06
(c) Handloom Textiles & Khadi	1	1	1	53	77	47	188	7,14	5,44
(d) Other Textiles	64	38	36	728	28,37	22,39	2,725	152,85	123,17
5. Paper, Paper Products and Printing	25	16	16	676	35,66	30,25	2,130	122,29	102,76

6.	Leather and Leather Products	4	3	3	67	2,74	2,63	329	6,90	6,19
7.	Rubber and Rubber Products	13	5	5	626	64,71	51,37	2,220	235,39	187,27
8.	Chemicals and Chemical Products	23	21	19	830	38,65	34,51	3,483	332,08	287,66
	(a) Heavy Industrial Chemicals	-	-	-	19	61	60	125	27,88	27,49
	(b) Fertilizers	-	-	-	6	17	16	80	115,07	76,67
	(c) Drugs and Pharmaceuticals	9	5	5	222	18,46	17,25	704	39,49	36,91
	(d) Non-Edible Oils	2	1	1	18	44	49	77	23,89	23,67
	(e) Other Chemicals & Chemical Products	12	15	13	565	18,98	16,00	2,497	125,75	122,92
9.	Petroleum, Coal Products & Nuclear Fuels	-	-	-	25	1,36	1,31	95	16,34	8,40
10.	Manufacture of Cement & Cement Products	9	11	13	195	3,08	2,80	567	15,35	10,84
11.	Basic Metals & Metal Products	31	23	22	451	9,12	7,39	2,189	129,05	120,57
	(a) Iron and Steel	4	3	3	90	3,67	2,99	415	48,86	53,03
	(b) Non-Ferrous Metals	-	-	-	22	21	22	124	17,74	11,62
	(c) Other Metal Products	27	20	19	339	5,24	4,18	1,650	62,45	55,92
12.	Engineering	14	9	8	799	28,32	27,54	2,888	420,07	419,56
	(a) Heavy Engineering	2	1	-	57	4,11	3,80	168	32,06	22,73
	(b) Light Engineering	3	1	1	301	4,24	3,27	1,176	40,60	27,75
	(c) Electrical Machinery & Goods	8	7	5	187	8,88	10,06	721	215,26	224,20
	(d) Electronic Machinery & Goods	1	1	-	254	11,08	10,41	823	132,16	144,88
13.	Vehicles, Vehicle Parts & Transport Equipments	10	11	10	666	11,21	7,77	1,576	36,05	29,61
14.	Other Industries	29,428	14,54	13,22	22,223	177,35	130,00	1,56,879	572,59	473,93
15.	Electricity, Gas & Water	1	-	-	31	3,96	4,04	147	40,95	22,87
	(a) Electricity Generation & Transmission	1	-	-	19	3,51	3,60	116	40,12	22,07
	(b) Non-Conventional Energy	-	-	-	6	22	22	11	39	42
	(c) Gas, Steam & Water Supply	-	-	-	6	23	22	20	44	37
16.	Construction	4	8	3	1,666	88,03	77,33	2,490	132,40	113,17
III.	TRANSPORT OPERATORS	998	11,11	9,41	26,660	297,35	220,71	50,212	549,69	420,09
IV.	PROFESSIONAL AND OTHER SERVICES	38,257	21,43	19,77	35,822	158,89	125,97	1,72,502	440,83	349,57
V.	PERSONAL LOANS	61,601	53,92	51,15	2,92,271	598,42	553,78	7,44,998	1875,39	1696,31
	1. Loans for Purchase of Consumer Durables	9,419	10,03	9,04	25,223	36,43	29,28	79,585	121,93	104,57
	2. Loans for Housing	2,381	9,50	8,71	17,684	143,75	128,00	66,520	503,54	456,77
	3. Rest of the Personal Loans	49,801	34,38	33,40	2,49,364	418,24	396,49	5,98,893	1249,92	1134,97
VI.	TRADE	1,17,997	84,18	77,83	66,492	693,49	550,90	4,37,592	1998,42	1624,61
	1. Wholesale Trade	56	37	33	4,561	351,04	272,52	13,547	1065,53	833,69
	2. Retail Trade	1,17,941	83,82	77,50	61,931	342,45	278,38	4,24,045	932,88	790,92
VII.	FINANCE	3	3	2	357	26,79	17,41	651	91,12	65,83
VIII.	ALL OTHERS	38,910	25,23	24,37	2,96,002	351,56	319,67	5,84,903	846,37	759,75
TOTAL BANK CREDIT		5,60,077	370,37	352,30	8,62,515	3127,39	2595,18	33,62,003	10476,63	8988,57
OF WHICH :										
	1. Artisans & Village Industries	21,136	8,49	7,60	4,176	8,87	7,58	62,931	65,51	56,47
	2. Other Small Scale Industries	8,023	7,80	7,31	15,705	358,95	278,71	97,799	1231,49	1007,41