

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2005

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	2,68,472	648,73	582,79	13,57,870	3669,26	3238,06
1. Direct Finance	2,65,432	610,70	552,34	13,39,472	3449,79	3064,66
2. Indirect Finance	3,040	38,02	30,45	18,398	219,47	173,40
II. INDUSTRY	2,86,376	1005,75	689,36	3,10,774	3963,50	2899,87
1. Mining & Quarrying	184	11,21	9,59	2,161	167,94	124,53
2. Food Manufacturing & Processing	1,847	116,07	99,83	22,171	462,57	307,26
(a) Rice Mills, Flour & Dal Mills	294	35,51	33,89	3,255	59,66	48,33
(b) Sugar	5	20,18	20,10	11	1,31	1,16
(c) Edible Oils & Vanaspati	133	7,07	3,87	1,477	47,88	39,03
(d) Tea Processing	7	5,92	5,96	68	58,82	47,83
(e) Processing of Fruits & Vegetables	7	1,77	1,72	58	32,11	10,54
(f) Others	1,401	45,63	34,29	17,302	262,79	160,37
3. Beverage & Tobacco	14	50	47	159	46,64	44,03
4. Textiles	735	15,29	12,06	19,748	302,51	245,54
(a) Cotton Textiles	86	3,57	2,85	1,968	108,77	93,20
(b) Jute & Other Natural Fibre Textiles	19	1,25	76	10,587	22,51	16,99
(c) Handloom Textiles & Khadi	14	86	75	877	58,80	48,36
(d) Other Textiles & Textile Products	616	9,61	7,70	6,316	112,42	87,00
5. Paper, Paper Products & Printing	450	54,35	49,21	5,611	162,02	114,72
6. Leather & Leather Products	115	63	42	1,325	9,91	7,81
7. Rubber & Plastic Products	314	10,71	9,08	13,347	378,91	239,75
8. Chemicals & Chemical Products	288	35,28	33,23	4,370	277,63	176,28
(a) Heavy Industrial Chemicals	8	28,17	28,15	67	4,82	4,08
(b) Fertilisers	4	46	40	38	29,90	25,80
(c) Drugs & Pharmaceuticals	153	3,00	1,48	2,282	67,38	57,20
(d) Non-Edible Oils	2	63	65	16	2,45	2,07
(e) Other Chemicals & Chemical Products	121	3,02	2,55	1,967	173,08	87,14
9. Petroleum, Coal Products & Nuclear Fuels	14	1,08	98	272	85,62	62,22
10. Manufacture of Cement & Cement Products	163	10,59	5,27	1,629	29,19	20,39
11. Basic Metals & Metal Products	384	111,46	42,12	3,192	148,63	82,36
(a) Iron & Steel	98	6,46	5,70	246	97,32	42,17
(b) Non-Ferrous Metals	21	93,57	26,25	35	3,32	3,01
(c) Metal Products	265	11,44	10,16	2,911	47,99	37,17
12. Engineering	687	24,04	12,80	89,523	287,71	219,25
(a) Heavy Engineering	18	1,21	90	87	8,49	6,97
(b) Light Engineering	378	13,99	4,39	3,419	60,13	46,44
(c) Electrical Machinery & Goods	172	2,38	1,66	84,713	204,02	153,77
(d) Electronic Machinery & Goods	119	6,46	5,85	1,304	15,07	12,08
13. Vehicles, Vehicle Parts & Transport Equipments	283	2,45	1,88	5,234	82,33	70,24
14. Other Industries	2,79,181	464,40	307,24	1,31,890	790,47	602,31
15. Electricity, Gas & Water	28	13,99	12,87	273	21,43	17,71
(a) Electricity Generation & Transmission	18	13,03	12,07	195	13,20	9,99
(b) Non-Conventional Energy	4	45	44	27	4,38	4,32
(c) Gas, Steam & Water Supply	6	50	36	51	3,85	3,40
16. Construction	1,689	133,70	92,31	9,869	709,99	565,48
III. TRANSPORT OPERATORS	3,727	74,25	65,20	22,354	274,53	209,92
IV. PROFESSIONAL AND OTHER SERVICES	12,867	153,84	129,59	1,04,282	1452,22	1122,37
V. PERSONAL LOANS	1,05,679	1146,40	952,60	8,10,709	9365,35	7830,77
1. Loans for Purchase of Consumer Durables	2,996	11,43	9,10	33,419	173,92	138,55
2. Loans for Housing	26,383	659,35	549,88	2,17,922	5362,68	4560,73
3. Rest of the Personal Loans	76,300	475,62	393,63	5,59,368	3828,75	3131,49
VI. TRADE	32,059	446,55	398,46	2,05,798	3286,18	2496,86
1. Wholesale Trade	1,522	200,96	192,68	10,313	1083,19	757,75
2. Retail Trade	30,537	245,59	205,78	1,95,485	2202,99	1739,11
VII. FINANCE	882	6,99	5,64	3,076	169,30	103,52
VIII. ALL OTHERS	32,658	245,23	210,37	3,74,409	1873,60	1532,13
TOTAL BANK CREDIT	7,42,720	3727,75	3034,01	31,89,272	24053,94	19433,51
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	7,158	31,90	26,19	42,945	278,19	227,43
2. Other Small Scale Industries	47,699	172,17	134,22	83,152	978,90	774,78

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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	1,05,209	821,89	670,18	-	-	-
1. Direct Finance	1,00,710	512,83	418,69	-	-	-
2. Indirect Finance	4,499	309,06	251,48	-	-	-
II. INDUSTRY	57,466	27917,75	4772,61	-	-	-
1. Mining & Quarrying	776	98,79	56,09	-	-	-
2. Food Manufacturing & Processing	7,415	18181,55	1122,63	-	-	-
(a) Rice Mills, Flour & Dal Mills	480	65,42	59,19	-	-	-
(b) Sugar	10	75	67	-	-	-
(c) Edible Oils & Vanaspati	222	55,81	46,37	-	-	-
(d) Tea Processing	163	11863,14	73,09	-	-	-
(e) Processing of Fruits & Vegetables	36	10,34	8,03	-	-	-
(f) Others	6,504	6186,08	935,28	-	-	-
3. Beverage & Tobacco	41	98,85	88,32	-	-	-
4. Textiles	3,849	2200,81	403,00	-	-	-
(a) Cotton Textiles	770	659,74	138,10	-	-	-
(b) Jute & Other Natural Fibre Textiles	439	17,06	6,38	-	-	-
(c) Handloom Textiles & Khadi	183	74,44	54,75	-	-	-
(d) Other Textiles & Textile Products	2,457	1449,57	203,77	-	-	-
5. Paper, Paper Products & Printing	2,449	205,72	94,38	-	-	-
6. Leather & Leather Products	411	27,73	11,49	-	-	-
7. Rubber & Plastic Products	1,216	1646,20	315,55	-	-	-
8. Chemicals & Chemical Products	1,360	381,51	252,18	-	-	-
(a) Heavy Industrial Chemicals	47	41,30	27,15	-	-	-
(b) Fertilisers	23	88,82	76,82	-	-	-
(c) Drugs & Pharmaceuticals	523	28,88	22,52	-	-	-
(d) Non-Edible Oils	14	8,49	8,33	-	-	-
(e) Other Chemicals & Chemical Products	753	214,01	117,36	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	22	241,99	89,37	-	-	-
10. Manufacture of Cement & Cement Products	278	4,42	3,65	-	-	-
11. Basic Metals & Metal Products	1,826	183,23	121,30	-	-	-
(a) Iron & Steel	182	57,96	51,04	-	-	-
(b) Non-Ferrous Metals	38	27,67	23,13	-	-	-
(c) Metal Products	1,606	97,61	47,13	-	-	-
12. Engineering	6,056	2105,29	232,42	-	-	-
(a) Heavy Engineering	103	18,06	16,05	-	-	-
(b) Light Engineering	3,287	1892,51	43,69	-	-	-
(c) Electrical Machinery & Goods	1,380	66,11	49,65	-	-	-
(d) Electronic Machinery & Goods	1,286	128,61	123,02	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	3,852	134,77	93,95	-	-	-
14. Other Industries	23,872	749,48	592,98	-	-	-
15. Electricity, Gas & Water	87	923,75	701,48	-	-	-
(a) Electricity Generation & Transmission	44	828,61	607,11	-	-	-
(b) Non-Conventional Energy	10	1,49	1,30	-	-	-
(c) Gas, Steam & Water Supply	33	93,64	93,06	-	-	-
16. Construction	3,956	733,66	593,84	-	-	-
III. TRANSPORT OPERATORS	6,812	165,88	131,31	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	23,565	1633,68	1267,69	-	-	-
V. PERSONAL LOANS	3,79,085	7389,73	6148,58	-	-	-
1. Loans for Purchase of Consumer Durables	34,650	214,09	175,62	-	-	-
2. Loans for Housing	95,819	4331,79	3690,94	-	-	-
3. Rest of the Personal Loans	2,48,616	2843,84	2282,02	-	-	-
VI. TRADE	43,390	4080,08	2898,50	-	-	-
1. Wholesale Trade	6,314	2310,18	1656,09	-	-	-
2. Retail Trade	37,076	1769,90	1242,41	-	-	-
VII. FINANCE	954	634,99	407,29	-	-	-
VIII. ALL OTHERS	1,09,417	1225,43	951,03	-	-	-
TOTAL BANK CREDIT	7,25,898	43869,43	17247,19	-	-	-
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	3,300	31,22	24,96	-	-	-
2. Other Small Scale Industries	18,334	1174,19	812,18	-	-	-