

TABLE NO. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2006

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	2,87,770	798,83	705,08	14,53,425	4503,58	3954,83
1. Direct Finance	2,85,324	760,32	676,55	14,37,722	4254,47	3747,02
2. Indirect Finance	2,446	38,51	28,52	15,703	249,12	207,80
II. INDUSTRY	41,034	860,96	680,57	1,96,193	3948,21	2904,44
1. Mining & Quarrying	95	5,33	4,46	1,117	84,39	67,04
2. Food Manufacturing & Processing	1,690	106,09	80,31	15,512	510,98	399,78
(a) Rice Mills, Flour & Dal Mills	249	20,96	18,50	2,906	94,45	76,76
(b) Sugar	2	59	58	19	1,33	1,10
(c) Edible Oils & Vanaspati	110	3,31	1,86	1,298	51,40	43,43
(d) Tea Processing	7	9,83	9,58	88	101,41	83,42
(e) Processing of Fruits & Vegetables	9	28	24	79	14,09	10,62
(f) Others	1,313	71,12	49,54	11,122	248,31	184,46
3. Beverage & Tobacco	18	75	65	140	48,86	45,25
4. Textiles	767	15,57	12,48	10,006	334,30	269,92
(a) Cotton Textiles	101	3,71	2,99	2,647	146,05	120,43
(b) Jute & Other Natural Fibre Textiles	13	7	7	316	3,62	3,14
(c) Handloom Textiles & Khadi	27	1,15	99	898	69,93	52,08
(d) Other Textiles & Textile Products	626	10,63	8,44	6,145	114,69	94,27
5. Paper, Paper Products & Printing	459	77,98	68,20	5,138	173,70	125,31
6. Leather & Leather Products	127	1,03	79	1,262	10,26	7,82
7. Rubber & Plastic Products	377	82,60	72,37	8,456	464,08	277,46
8. Chemicals & Chemical Products	267	43,42	31,40	3,879	182,35	132,52
(a) Heavy Industrial Chemicals	6	10,91	10,64	52	4,95	4,18
(b) Fertilisers	5	84	30	53	29,77	28,10
(c) Drugs & Pharmaceuticals	122	12,58	2,29	1,966	64,56	40,13
(d) Non-Edible Oils	6	96	91	20	3,41	2,83
(e) Other Chemicals & Chemical Products	128	18,14	17,26	1,788	79,66	57,28
9. Petroleum, Coal Products & Nuclear Fuels	34	4,38	4,19	271	15,53	11,62
10. Manufacture of Cement & Cement Products	161	16,17	11,05	1,527	35,23	24,45
11. Basic Metals & Metal Products	423	65,93	34,42	3,038	111,15	94,63
(a) Iron & Steel	45	5,63	5,45	460	43,52	38,71
(b) Non-Ferrous Metals	14	40,22	13,31	52	5,27	4,35
(c) Metal Products	364	20,07	15,66	2,526	62,36	51,57
12. Engineering	716	22,86	18,39	13,035	242,46	139,30
(a) Heavy Engineering	24	3,16	1,14	102	8,07	7,00
(b) Light Engineering	390	12,27	10,65	3,208	51,48	41,84
(c) Electrical Machinery & Goods	188	6,00	5,40	8,560	164,56	74,87
(d) Electronic Machinery & Goods	114	1,42	1,20	1,165	18,35	15,58
13. Vehicles, Vehicle Parts & Transport Equipments	292	3,22	2,67	4,601	61,35	32,37
14. Other Industries	33,308	175,34	131,39	1,15,888	748,93	614,01
15. Electricity, Gas & Water	24	12,01	10,12	373	66,89	23,74
(a) Electricity Generation & Transmission	9	10,83	9,03	305	23,01	19,25
(b) Non-Conventional Energy	6	49	46	26	40,30	1,29
(c) Gas, Steam & Water Supply	9	69	63	42	3,58	3,21
16. Construction	2,276	228,29	197,67	11,950	857,74	639,23
III. TRANSPORT OPERATORS	5,218	113,54	105,27	25,468	346,06	285,77
IV. PROFESSIONAL AND OTHER SERVICES	13,116	160,41	126,66	1,04,174	1465,62	1136,09
V. PERSONAL LOANS	1,15,991	1481,50	1222,41	8,43,504	11680,66	9621,14
1. Loans for Purchase of Consumer Durables	7,992	46,15	35,84	54,159	378,21	303,88
2. Loans for Housing	32,178	887,34	747,57	2,38,241	6573,34	5531,66
3. Rest of the Personal Loans	75,821	548,01	439,00	5,51,104	4729,11	3785,60
VI. TRADE	33,688	575,42	503,00	2,14,194	4623,03	2878,12
1. Wholesale Trade	1,598	254,42	237,66	9,792	1022,78	764,07
2. Retail Trade	32,090	321,00	265,33	2,04,402	3600,25	2114,05
VII. FINANCE	1,324	18,42	14,44	3,206	84,78	66,99
VIII. ALL OTHERS	1,98,251	674,90	507,37	14,05,028	4990,75	3899,74
TOTAL BANK CREDIT	6,96,392	4683,99	3864,80	42,45,192	31642,69	24747,10
OF WHICH: 1. Artisans and Village & Tiny Industries	7,997	45,87	37,81	43,817	325,11	262,68
2. Other Small Scale Industries	22,549	165,41	133,98	1,03,560	1187,96	953,77

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MARCH 2006

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	1,69,117	1311,98	1148,82	-	-	-
1. Direct Finance	1,65,576	974,08	849,75	-	-	-
2. Indirect Finance	3,541	337,90	299,07	-	-	-
II. INDUSTRY	82,740	15962,35	5550,46	-	-	-
1. Mining & Quarrying	528	97,34	86,11	-	-	-
2. Food Manufacturing & Processing	19,447	4724,24	1109,36	-	-	-
(a) Rice Mills, Flour & Dal Mills	1,022	57,16	50,84	-	-	-
(b) Sugar	10	48	45	-	-	-
(c) Edible Oils & Vanaspati	234	59,19	45,14	-	-	-
(d) Tea Processing	84	87,41	54,36	-	-	-
(e) Processing of Fruits & Vegetables	47	32,03	23,95	-	-	-
(f) Others	18,050	4487,97	934,62	-	-	-
3. Beverage & Tobacco	93	86,71	84,26	-	-	-
4. Textiles	9,435	5904,74	547,54	-	-	-
(a) Cotton Textiles	847	209,17	166,00	-	-	-
(b) Jute & Other Natural Fibre Textiles	5,470	29,90	25,63	-	-	-
(c) Handloom Textiles & Khadi	78	5,85	5,48	-	-	-
(d) Other Textiles & Textile Products	3,040	5659,82	350,43	-	-	-
5. Paper, Paper Products & Printing	2,165	163,43	134,93	-	-	-
6. Leather & Leather Products	414	13,54	10,88	-	-	-
7. Rubber & Plastic Products	1,452	694,46	540,33	-	-	-
8. Chemicals & Chemical Products	1,453	484,21	359,15	-	-	-
(a) Heavy Industrial Chemicals	73	109,55	78,31	-	-	-
(b) Fertilisers	22	67,94	60,45	-	-	-
(c) Drugs & Pharmaceuticals	600	78,25	55,77	-	-	-
(d) Non-Edible Oils	15	14,17	8,90	-	-	-
(e) Other Chemicals & Chemical Products	743	214,30	155,73	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	25	49,79	48,85	-	-	-
10. Manufacture of Cement & Cement Products	369	14,57	11,19	-	-	-
11. Basic Metals & Metal Products	1,434	150,05	112,04	-	-	-
(a) Iron & Steel	226	74,42	58,50	-	-	-
(b) Non-Ferrous Metals	35	27,34	18,72	-	-	-
(c) Metal Products	1,173	48,28	34,83	-	-	-
12. Engineering	6,283	263,64	210,88	-	-	-
(a) Heavy Engineering	136	17,43	15,96	-	-	-
(b) Light Engineering	1,492	94,07	72,64	-	-	-
(c) Electrical Machinery & Goods	3,881	55,19	45,35	-	-	-
(d) Electronic Machinery & Goods	774	96,95	76,93	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	2,231	206,17	188,86	-	-	-
14. Other Industries	32,156	551,97	434,97	-	-	-
15. Electricity, Gas & Water	405	1413,35	751,08	-	-	-
(a) Electricity Generation & Transmission	335	1221,33	566,17	-	-	-
(b) Non-Conventional Energy	19	2,39	2,11	-	-	-
(c) Gas, Steam & Water Supply	51	189,62	182,80	-	-	-
16. Construction	4,850	1144,15	920,05	-	-	-
III. TRANSPORT OPERATORS	14,627	366,54	301,38	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	31,991	2044,92	1556,94	-	-	-
V. PERSONAL LOANS	5,84,626	10393,49	8512,23	-	-	-
1. Loans for Purchase of Consumer Durables	27,658	207,48	168,58	-	-	-
2. Loans for Housing	1,21,908	5645,69	4831,79	-	-	-
3. Rest of the Personal Loans	4,35,060	4540,33	3511,86	-	-	-
VI. TRADE	68,223	8366,79	3627,31	-	-	-
1. Wholesale Trade	14,818	6148,86	2028,30	-	-	-
2. Retail Trade	53,405	2217,93	1599,01	-	-	-
VII. FINANCE	1,598	768,72	524,20	-	-	-
VIII. ALL OTHERS	3,70,948	2502,02	1896,89	-	-	-
TOTAL BANK CREDIT	13,23,870	41716,81	23118,23	-	-	-
OF WHICH: 1. Artisans and Village & Tiny Industries	6,016	58,73	47,51	-	-	-
2. Other Small Scale Industries	49,746	1098,10	830,95	-	-	-