

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1997 (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 Outsta- nding	No. of Accounts	Credit Limit	Amount Outsta- nding	No. of Accounts	Credit Limit	Amount Outsta- nding
	1	2	3	4	5	6	7	8	9
I. AGRICULTURE	3,78,408	523,65	475,11	4,11,047	554,24	507,68	3	6	5
1. Direct Finance	3,73,343	462,65	422,22	4,08,258	506,55	472,14	3	6	5
2. Indirect Finance	5,065	61,00	52,88	2,789	47,69	35,54	-	-	-
II. INDUSTRY	87,209	1398,82	1204,69	53,685	1338,80	1004,69	45	70,35	76,20
1. Mining & Quarrying	248	18,47	16,17	102	4,78	3,99	-	-	-
2. Food Manufacturing and Processing	4,327	288,47	247,54	2,166	399,31	274,19	19	56,78	62,29
(a) Rice Mills, Flour and Dal Mills	478	13,16	11,82	298	6,88	5,97	-	-	-
(b) Sugar	4	1,43	1,48	3	3	2	-	-	-
(c) Edible Oils and Vanaspati	329	17,54	13,25	282	20,88	17,36	-	-	-
(d) Tea Processing	39	52,30	36,43	33	24,20	23,83	12	24,59	15,52
(e) Processing of Fruits & Vegetables	130	5,11	4,67	34	94	66	-	-	-
(f) Others	3,347	198,94	179,89	1,516	346,37	226,36	7	32,18	46,76
3. Beverage and Tobacco	95	2,60	1,76	122	8,27	7,53	1	14	1
4. Textiles	1,358	69,31	63,60	1,594	181,08	143,55	-	-	-
(a) Cotton Textiles	134	32,96	29,67	184	75,09	65,89	-	-	-
(b) Jute Textiles	13	94	93	11	2,68	2,41	-	-	-
(c) Handloom Textiles & Khadi	73	2,25	68	100	6,86	5,89	-	-	-
(d) Other Textiles	1,138	33,15	32,31	1,299	96,45	69,35	-	-	-
5. Paper, Paper Products and Printing	764	52,55	34,98	639	45,02	37,16	-	-	-
6. Leather and Leather Products	136	5,76	5,41	170	1,51	1,42	-	-	-
7. Rubber and Rubber Products	843	103,42	93,29	591	69,65	58,70	3	4,69	2,90
8. Chemicals and Chemical Products	1,311	184,98	151,59	1,303	112,36	83,52	4	1,09	22
(a) Heavy Industrial Chemicals	71	21,06	16,77	55	17,46	16,07	-	-	-
(b) Fertilizers	37	73,44	47,76	20	35,77	13,55	-	-	-
(c) Drugs and Pharmaceuticals	211	12,93	9,99	262	11,89	11,27	2	24	21
(d) Non-Edible Oils	21	8,37	9,79	12	1,76	1,36	-	-	-
(e) Other Chemicals & Chemical Products	971	69,18	67,28	954	45,48	41,27	2	85	1
9. Petroleum, Coal Products & Nuclear Fuels	53	8,16	5,87	34	4,05	3,00	-	-	-
10. Manufacture of Cement & Cement Products	245	9,03	3,85	179	6,46	3,48	-	-	-
11. Basic Metals & Metal Products	952	57,51	58,70	845	59,54	54,49	7	4,22	4,33
(a) Iron and Steel	178	37,44	40,90	163	13,34	15,25	-	-	-
(b) Non-Ferrous Metals	65	2,12	1,46	41	20,41	20,44	2	87	1,08
(c) Other Metal Products	709	17,95	16,34	641	25,79	18,80	5	3,35	3,25
12. Engineering	1,152	303,46	270,55	1,086	182,79	151,74	5	2,30	5,88
(a) Heavy Engineering	60	31,84	24,83	55	4,30	4,17	1	1	1
(b) Light Engineering	479	27,32	23,37	371	18,17	15,22	1	1	1
(c) Electrical Machinery & Goods	318	175,30	168,40	278	92,08	65,76	3	2,27	5,87
(d) Electronic Machinery & Goods	295	69,01	53,96	382	68,23	66,59	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	449	11,84	10,33	568	12,97	10,83	1	53	25
14. Other Industries	74,871	239,33	206,96	43,843	164,54	137,57	4	59	30
15. Electricity, Gas & Water	72	14,15	10,59	65	63,97	11,15	-	-	-
(a) Electricity Generation & Transmission	56	12,50	9,36	53	63,66	10,97	-	-	-
(b) Non-Conventional Energy	7	96	1,06	3	5	5	-	-	-
(c) Gas, Steam & Water Supply	9	69	17	9	26	14	-	-	-
16. Construction	333	29,78	23,50	378	22,50	22,38	1	3	3
III. TRANSPORT OPERATORS	21,427	163,79	130,59	14,063	100,43	84,96	6	2,15	1,41
IV. PROFESSIONAL AND OTHER SERVICES	16,928	98,28	81,32	76,706	170,77	138,71	3	8	2
V. PERSONAL LOANS	3,08,313	873,98	786,08	1,90,365	698,80	639,07	2,619	25,59	20,75
1. Loans for Purchase of Consumer Durables	51,453	81,00	70,67	15,834	28,19	23,71	-	-	-
2. Loans for Housing	27,631	265,44	246,22	27,879	186,34	170,51	400	1,62	1,62
3. Rest of the Personal Loans	2,29,229	527,55	469,19	1,46,652	484,27	444,85	2,219	23,97	19,13
VI. TRADE	1,43,190	741,18	625,86	1,14,464	627,39	475,53	31	38,52	26,97
1. Wholesale Trade	8,168	351,39	287,83	3,553	317,39	241,40	19	34,46	24,60
2. Retail Trade	1,35,022	389,80	338,03	1,10,911	310,00	234,13	12	4,06	2,37

VII. FINANCE	66	11,36	10,54	178	50,41	43,55	7	7,62	4,65
VIII. ALL OTHERS	92,319	236,51	219,74	1,38,509	406,93	352,40	343	2,05	2,05
TOTAL BANK CREDIT	10,47,860	4047,56	3533,92	9,99,017	3947,76	3246,58	3,057	146,41	132,11
OF WHICH : 1. Artisans & Village Industries	28,620	60,04	51,95	14,600	28,26	23,11	-	-	-
2. Other Small Scale Industries	49,085	343,58	316,73	31,005	468,22	340,37	1	6,00	23,46

OCCUPATION	REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Outsta-nding	No. of Accounts	Credit Limit	Amount Outsta-nding	No. of Accounts	Credit Limit	Amount Outsta-nding
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	2,73,811	186,13	186,27	1,42,290	253,18	232,24	12,05,559	1517,26	1401,35
1. Direct Finance	2,72,669	185,10	185,19	1,39,744	224,26	211,49	11,94,017	1378,62	1291,09
2. Indirect Finance	1,142	1,03	1,08	2,546	28,92	20,75	11,542	138,64	110,26
II. INDUSTRY	25,371	23,91	22,43	34,909	960,87	774,53	2,01,219	3792,75	3082,54
1. Mining & Quarrying	42	55	49	173	7,49	7,49	565	31,28	28,14
2. Food Manufacturing and Processing	550	1,96	1,72	2,154	358,97	247,57	9,216	1105,48	833,31
(a) Rice Mills, Flour and Dal Mills	79	58	49	453	16,48	15,47	1,308	37,10	33,75
(b) Sugar	-	-	-	4	31	16	11	1,77	1,66
(c) Edible Oils and Vanaspati	39	44	40	391	13,84	11,86	1,041	52,70	42,86
(d) Tea Processing	-	-	-	26	12,24	8,79	110	113,34	84,57
(e) Processing of Fruits & Vegetables	3	1	1	28	4,00	3,73	195	10,06	9,07
(f) Others	429	92	82	1,252	312,11	207,57	6,551	890,52	661,40
3. Beverage and Tobacco	7	4	3	200	16,35	16,46	425	27,39	25,79
4. Textiles	154	95	90	991	57,45	49,13	4,097	308,79	257,18
(a) Cotton Textiles	26	21	20	69	9,47	14,42	413	117,73	110,17
(b) Jute Textiles	-	-	-	16	16	15	40	3,78	3,49
(c) Handloom Textiles & Khadi	-	-	-	66	2,57	2,12	239	11,68	8,70
(d) Other Textiles	128	74	70	840	45,26	32,45	3,405	175,61	134,81
5. Paper, Paper Products and Printing	27	20	19	673	41,59	32,79	2,103	139,37	105,11
6. Leather and Leather Products	8	6	5	67	3,05	2,91	381	10,38	9,79
7. Rubber and Rubber Products	12	8	7	635	73,11	56,83	2,084	250,94	211,78
8. Chemicals and Chemical Products	27	26	25	913	44,26	39,86	3,558	342,94	275,44
(a) Heavy Industrial Chemicals	-	-	-	21	96	97	147	39,48	33,81
(b) Fertilizers	-	-	-	8	23	22	65	109,44	61,54
(c) Drugs and Pharmaceuticals	7	9	9	262	21,06	18,69	744	46,22	40,25
(d) Non-Edible Oils	2	1	1	16	42	50	51	10,55	11,66
(e) Other Chemicals & Chemical Products	18	15	15	606	21,58	19,48	2,551	137,25	128,18
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	24	1,72	1,64	111	13,93	10,51
10. Manufacture of Cement & Cement Products	10	10	11	219	3,24	2,89	653	18,84	10,33
11. Basic Metals & Metal Products	48	33	28	484	10,83	9,56	2,336	132,43	127,36
(a) Iron and Steel	12	8	6	89	4,04	3,90	442	54,90	60,11
(b) Non-Ferrous Metals	-	-	-	18	17	23	126	23,58	23,22
(c) Other Metal Products	36	25	22	377	6,61	5,43	1,768	53,95	44,03
12. Engineering	31	28	26	810	38,84	38,00	3,084	527,66	466,43
(a) Heavy Engineering	2	6	6	49	1,69	1,36	167	37,90	30,44
(b) Light Engineering	5	3	2	278	5,05	4,27	1,134	50,57	42,88
(c) Electrical Machinery & Goods	20	14	13	198	16,68	18,15	817	286,48	258,30
(d) Electronic Machinery & Goods	4	5	4	285	15,43	14,22	966	152,71	134,82
13. Vehicles, Vehicle Parts & Transport Equipments	21	19	17	594	10,49	8,92	1,633	36,03	30,49
14. Other Industries	24,420	18,55	17,59	25,249	186,81	163,07	1,68,387	609,82	525,47
15. Electricity, Gas & Water	2	1	1	45	1,05	96	184	79,18	22,70
(a) Electricity Generation & Transmission	2	1	1	23	42	36	134	76,59	20,70
(b) Non-Conventional Energy	-	-	-	14	37	36	24	1,37	1,46
(c) Gas, Steam & Water Supply	-	-	-	8	26	24	26	1,21	55
16. Construction	12	36	32	1,678	105,62	96,45	2,402	158,29	142,69
III. TRANSPORT OPERATORS	1,389	15,96	13,16	31,875	324,43	267,98	68,760	606,75	498,10
IV. PROFESSIONAL AND OTHER SERVICES	34,116	22,79	21,82	37,019	157,73	137,51	1,64,772	449,64	379,37
V. PERSONAL LOANS	66,376	67,54	66,14	3,32,074	759,56	712,80	8,99,747	2425,47	2224,84
1. Loans for Purchase of Consumer Durables	12,570	12,82	12,38	23,745	34,86	28,84	1,03,602	156,87	135,60
2. Loans for Housing	3,052	11,13	10,77	28,057	214,27	193,46	87,019	678,80	622,59
3. Rest of the Personal Loans	50,754	43,59	42,98	2,80,272	510,42	490,50	7,09,126	1589,80	1466,65
VI. TRADE	1,24,229	103,55	98,93	72,555	856,28	686,75	4,54,469	2366,92	1914,03
1. Wholesale Trade	62	52	52	5,215	409,32	318,41	17,017	1113,08	872,76
2. Retail Trade	1,24,167	103,02	98,41	67,340	446,96	368,34	4,37,452	1253,83	1041,27
VII. FINANCE	1	-	-	310	61,75	47,07	562	131,14	105,81
VIII. ALL OTHERS	42,466	31,95	31,14	2,67,820	422,43	375,18	5,41,457	1099,87	980,50
TOTAL BANK CREDIT	5,67,759	451,83	439,89	9,18,852	3796,22	3234,04	35,36,545	12389,79	10586,54
OF WHICH : 1. Artisans & Village Industries	14,344	9,39	8,87	5,396	10,87	9,51	62,960	108,57	93,43

2. Other Small Scale Industries	9,244	11,67	10,89	18,345	446,52	334,78	1,07,680	1275,99	1026,23
---------------------------------	-------	-------	-------	--------	--------	--------	----------	---------	---------