

Table No. 5.7 - State and Population 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		RURAL			SEMI-URBAN		
		No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
		1	2	3	4	5	6
I.	AGRICULTURE	1,86,587	210,46	195,26	9,59,773	1095,41	1012,87
	1. Direct Finance	1,84,850	197,48	188,36	9,52,300	1043,29	980,17
	2. Indirect Finance	1,737	12,98	6,90	7,473	52,12	32,70
II.	INDUSTRY	23,738	178,45	154,48	1,43,544	1477,16	1190,75
	1. Mining & Quarrying	61	1,66	1,70	435	17,75	14,40
	2. Food Manufacturing and Processing	875	45,58	43,38	6,588	230,68	184,22
	(a) Rice Mills, Flour and Dal Mills	145	2,13	1,84	1,023	22,83	21,42
	(b) Sugar	1	2	2	9	1,49	1,52
	(c) Edible Oils and Vanaspati	151	2,84	2,71	756	19,96	16,57
	(d) Tea Processing	11	6,76	8,05	40	16,65	14,99
	(e) Processing of Fruits & Vegetables	3	2	1	166	4,70	4,04
	(f) Others	564	33,82	30,75	4,594	165,05	125,67
	3. Beverage and Tobacco	55	1,35	85	299	14,13	13,69
	4. Textiles	434	14,81	8,59	2,559	125,98	102,70
	(a) Cotton Textiles	36	2,44	1,67	286	56,74	51,27
	(b) Jute Textiles	10	4	5	18	51	48
	(c) Handloom Textiles & Khadi	86	1,24	94	136	7,22	4,83
	(d) Other Textiles	302	11,09	5,92	2,119	61,50	46,12
	5. Paper, Paper Products and Printing	143	1,66	1,51	1,224	67,30	44,24
	6. Leather and Leather Products	19	12	9	253	3,45	3,15
	7. Rubber and Rubber Products	117	8,30	6,72	1,531	152,89	126,63
	8. Chemicals and Chemical Products	233	12,65	8,50	2,279	121,44	95,02
	(a) Heavy Industrial Chemicals	10	5,09	2,59	69	10,96	9,94
	(b) Fertilizers	4	27	21	34	26,03	11,24
	(c) Drugs and Pharmaceuticals	49	2,70	1,56	483	21,98	19,56
	(d) Non-Edible Oils	4	8	7	34	75	76
	(e) Other Chemicals & Chemical Products	166	4,51	4,07	1,659	61,72	53,53
	9. Petroleum, Coal Products & Nuclear Fuels	7	13	12	65	2,32	1,82
	10. Manufacture of Cement & Cement Products	94	1,78	1,02	482	9,91	7,01
	11. Basic Metals & Metal Products	171	5,61	6,41	1,487	53,65	51,44
	(a) Iron and Steel	30	4,22	5,09	255	30,38	30,59
	(b) Non-Ferrous Metals	2	2	2	74	1,13	1,05
	(c) Other Metal Products	139	1,36	1,30	1,158	22,14	19,81
	12. Engineering	222	18,87	19,00	1,831	195,86	171,30
	(a) Heavy Engineering	10	11	10	85	5,55	5,57
	(b) Light Engineering	78	70	62	740	18,70	15,31
	(c) Electrical Machinery & Goods	67	2,79	2,71	459	131,47	124,02
	(d) Electronic Machinery & Goods	67	15,27	15,57	547	40,13	26,40
	13. Vehicles, Vehicle Parts & Transport Equipments	219	3,32	2,84	1,073	18,44	14,95
	14. Other Industries	20,888	54,29	46,64	1,21,863	341,22	298,35
	15. Electricity, Gas & Water	24	1,67	1,20	90	56,15	4,51
	(a) Electricity Generation & Transmission	11	97	42	61	54,62	3,63
	(b) Non-Conventional Energy	13	71	79	8	46	45
	(c) Gas, Steam & Water Supply	—	—	—	21	1,07	42
	16. Construction	176	6,65	5,89	1,485	65,99	57,31
III.	TRANSPORT OPERATORS	8,416	77,88	63,21	50,568	439,52	357,90
IV.	PROFESSIONAL AND OTHER SERVICES	19,335	28,73	25,67	1,21,703	227,36	192,46
V.	PERSONAL LOANS	85,040	175,69	161,77	6,08,533	1468,80	1355,05
	1. Loans for Purchase of Consumer Durables	9,060	11,97	9,74	68,031	98,00	85,02
	2. Loans for Housing	6,622	49,00	45,07	55,515	373,94	342,26
	3. Rest of the Personal Loans	69,358	114,72	106,96	4,84,987	996,87	927,77
V I.	TRADE	58,350	157,79	138,60	3,41,669	1199,77	1008,55
	1. Wholesale Trade	572	59,90	49,49	11,548	427,51	337,26

2. Retail Trade	57,778	97,89	89,11	3,30,121	772,27	671,30
VII. FINANCE	23	97	45	245	49,84	37,08
VIII. ALL OTHERS	48,863	56,87	50,87	4,02,891	630,08	563,08
TOTAL BANK CREDIT	4,30,352	886,85	790,32	26,28,926	6587,95	5717,74
OF WHICH : 1. Artisans & Village Industries	10,076	12,99	11,23	45,255	72,61	62,10
2. Other Small Scale Industries	10,038	59,70	48,98	77,539	559,40	460,40

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	7	8	9	10	11	12
I. AGRICULTURE	59,199	211,38	193,22	—	—	—
1. Direct Finance	56,867	137,85	122,55	—	—	—
2. Indirect Finance	2,332	73,54	70,66	—	—	—
II. INDUSTRY	33,937	2137,13	1737,31	—	—	—
1. Mining & Quarrying	69	11,88	12,03	—	—	—
2. Food Manufacturing and Processing	1,753	829,21	605,71	—	—	—
(a) Rice Mills, Flour and Dal Mills	140	12,14	10,49	—	—	—
(b) Sugar	1	26	13	—	—	—
(c) Edible Oils and Vanaspati	134	29,90	23,57	—	—	—
(d) Tea Processing	59	89,92	61,52	—	—	—
(e) Processing of Fruits & Vegetables	26	5,34	5,02	—	—	—
(f) Others	1,393	691,65	504,98	—	—	—
3. Beverage and Tobacco	71	11,91	11,26	—	—	—
4. Textiles	1,104	168,01	145,89	—	—	—
(a) Cotton Textiles	91	58,55	57,23	—	—	—
(b) Jute Textiles	12	3,22	2,96	—	—	—
(c) Handloom Textiles & Khadi	17	3,22	2,93	—	—	—
(d) Other Textiles	984	103,02	82,77	—	—	—
5. Paper, Paper Products and Printing	736	70,40	59,36	—	—	—
6. Leather and Leather Products	109	6,81	6,54	—	—	—
7. Rubber and Rubber Products	436	89,75	78,43	—	—	—
8. Chemicals and Chemical Products	1,046	208,85	171,91	—	—	—
(a) Heavy Industrial Chemicals	68	23,43	21,28	—	—	—
(b) Fertilizers	27	83,14	50,09	—	—	—
(c) Drugs and Pharmaceuticals	212	21,53	19,13	—	—	—
(d) Non-Edible Oils	13	9,73	10,83	—	—	—
(e) Other Chemicals & Chemical Products	726	71,02	70,58	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	39	11,48	8,57	—	—	—
10. Manufacture of Cement & Cement Products	77	7,14	2,30	—	—	—
11. Basic Metals & Metal Products	678	73,17	69,51	—	—	—
(a) Iron and Steel	157	20,29	24,43	—	—	—
(b) Non-Ferrous Metals	50	22,43	22,15	—	—	—
(c) Other Metal Products	471	30,45	22,93	—	—	—
12. Engineering	1,031	312,93	276,12	—	—	—
(a) Heavy Engineering	72	32,24	24,76	—	—	—
(b) Light Engineering	316	31,18	26,95	—	—	—
(c) Electrical Machinery & Goods	291	152,21	131,57	—	—	—
(d) Electronic Machinery & Goods	352	97,30	92,84	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	341	14,27	12,71	—	—	—
14. Other Industries	25,636	214,31	180,49	—	—	—
15. Electricity, Gas & Water	70	21,35	16,99	—	—	—
(a) Electricity Generation & Transmission	62	21,00	16,65	—	—	—
(b) Non-Conventional Energy	3	21	22	—	—	—
(c) Gas, Steam & Water Supply	5	14	12	—	—	—
16. Construction	741	85,65	79,48	—	—	—
III. TRANSPORT OPERATORS	9,776	89,36	76,99	—	—	—
IV. PROFESSIONAL AND OTHER SERVICES	23,734	193,54	161,24	—	—	—
V. PERSONAL LOANS	2,06,174	780,97	708,02	—	—	—
1. Loans for Purchase of Consumer Durables	26,511	46,90	40,84	—	—	—
2. Loans for Housing	24,882	255,86	235,26	—	—	—
3. Rest of the Personal Loans	1,54,781	478,21	431,91	—	—	—
V I. TRADE	54,450	1009,35	766,87	—	—	—
1. Wholesale Trade	4,897	625,67	486,01	—	—	—
2. Retail Trade	49,553	383,68	280,87	—	—	—
VII.	294	80,33	—	—	—	—
VIII. ALL OTHERS	—	412,92	366,56	—	—	—

TOTAL BANK CREDIT		4,77,267	4914,99	4078,48	—	—	—
OF WHICH : 1.	Artisans & Village Industries	7,629	22,97	20,10	—	—	—
2.	Other Small Scale Industries	20,103	656,88	516,85	—	—	—