

**Table No. 5. 9 - District-Wise Classification of Outstanding Credit
of Scheduled Commercial Banks According to Occupation - March
1997 (Part 30 of 32)**

SOUTHERN REGION

STATE : KERALA

(Amount in Rupees Thousand)										
OCCUPATION	ALAPUZHA		CANNUR		ERNAKULAM		AURANGABAD		BHANDARA	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out- standing	Accounts	Out- standing	Accounts	Out- standing	Accounts	Out- standing	Accounts	Out- standing
	1	2	3	4	5	6	7	8	9	10
I. AGRICULTURE	68,992	97,45,51	84,144	90,17,21	82,698	140,42,79	49,866	58,31,27	65,794	68,10,77
1. Direct Finance	67,567	68,26,31	83,126	86,32,60	82,403	122,87,43	49,767	57,92,49	65,766	65,29,50
2. Indirect Finance	1,425	29,19,20	1,018	3,84,61	295	17,55,36	99	38,78	28	2,81,27
II. INDUSTRY	20,797	226,85,67	10,112	89,16,93	25,880	1211,89,83	2,930	20,84,05	4,164	18,93,54
1. Mining & Quarrying	11	41,22	35	1,07,50	123	13,02,57	5	13,91	48	51,40
2. Manufacturing & Processing	20,613	221,14,79	9,978	83,67,07	24,973	1127,15,12	2,878	19,41,71	4,053	16,83,79
3. Electricity, Gas & Water	5	34,00	12	6,44	31	1,85,46	2	6,46	5	3,04
4. Construction	168	4,95,66	87	4,35,92	753	69,86,68	45	1,21,97	58	1,55,31
III. TRANSPORT OPERATORS	5,358	34,40,38	3,530	31,06,71	9,872	90,11,98	1,125	9,97,56	1,655	13,65,50
IV. PROFESSIONAL AND OTHER SERVICES	10,901	15,49,88	11,633	18,77,08	17,779	109,85,22	2,886	3,91,80	6,675	8,21,73
V. PERSONAL LOANS	71,852	138,62,25	53,145	111,70,03	1,47,607	490,75,27	27,600	56,62,49	21,833	39,76,29
1. Loans for Purchase of Consumer Durables	7,008	7,51,44	3,595	4,91,56	17,741	29,28,02	5,042	4,85,56	1,837	1,95,26
2. Loans for Housing	6,385	30,39,98	5,219	36,53,50	15,966	127,99,88	1,167	9,87,24	2,319	13,54,12
3. Rest of the Personal Loans	58,459	100,70,83	44,331	70,24,97	1,13,900	333,47,37	21,391	41,89,69	17,677	24,26,91
VI. TRADE	29,922	131,43,38	55,919	106,63,22	39,526	531,52,03	13,125	62,28,20	22,041	28,95,45
1. Wholesale Trade	2,470	74,92,46	642	25,30,13	3,046	312,61,97	261	25,14,18	141	3,12,67
2. Retail Trade	27,452	56,50,92	55,277	81,33,09	36,480	218,90,06	12,864	37,14,02	21,900	25,82,78
VII. FINANCE	16	62,60	28	18,75,45	200	56,41,94	5	3,25	4	4,93
VIII. ALL OTHERS	47,244	55,03,20	34,445	34,42,75	60,932	302,05,74	11,519	21,05,92	27,823	22,04,33
TOTAL BANK CREDIT	2,55,082	699,92,87	2,52,956	500,69,38	3,84,494	2933,04,80	1,09,056	233,04,54	1,49,989	199,72,54
OF WHICH: 1. Artisans & Village Industries	6,307	7,17,44	4,683	6,86,61	4,863	13,28,06	734	1,49,41	2,294	2,29,81
2. Other Small Scale Industries	12,262	83,97,39	4,332	39,97,51	15,549	248,92,85	1,812	7,69,12	1,546	8,40,00

OCCUPATION	KOLLAM		KOTTAYAM		KOZHIKODE		MALAPPURAM		PALAKKAD	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out- standing	Accounts	Out- standing	Accounts	Out- standing	Accounts	Out- standing	Accounts	Out- standing
	11	12	13	14	15	16	17	18	19	20
I. AGRICULTURE	64,030	76,08,73	73,093	88,36,77	1,62,029	138,57,51	1,33,611	116,40,75	98,672	112,96,76
1. Direct Finance	63,388	74,60,96	72,539	85,72,92	1,61,973	137,40,87	1,33,455	114,33,47	98,217	108,96,53
2. Indirect Finance	642	1,47,77	554	2,63,85	56	1,16,64	156	2,07,28	455	4,00,23

II. INDUSTRY	14,683	508,62,96	15,540	181,65,00	21,898	163,00,16	18,295	42,00,04	13,604	146,23,63
1. Mining & Quarrying	21	1,49,44	90	1,04,10	23	81,79	55	85,49	30	44,05
2. Manufacturing & Processing	14,497	500,34,04	15,266	174,20,00	21,670	155,04,41	18,167	38,36,57	13,439	138,99,35
3. Electricity, Gas & Water	6	5,01	7	26,20	5	24,07	5	1,01	10	16,78
4. Construction	159	6,74,47	177	6,14,70	200	6,89,89	68	2,76,97	125	6,63,45
III. TRANSPORT OPERATORS	4,364	34,00,57	4,866	43,70,83	6,840	44,37,82	2,835	19,18,22	5,323	27,30,86
IV. PROFESSIONAL AND OTHER SERVICES	10,470	18,78,52	6,903	19,29,28	23,613	34,50,51	16,604	18,55,02	9,140	16,82,61
V. PERSONAL LOANS	68,065	188,10,18	58,058	149,56,19	75,561	159,06,72	48,545	83,01,23	53,207	111,32,89
1. Loans for Purchase of Consumer Durables	6,752	8,85,02	5,377	6,33,13	13,335	17,28,97	9,167	11,68,02	8,050	9,47,85
2. Loans for Housing	5,090	78,83,54	6,014	44,60,96	7,237	46,30,26	3,478	18,09,25	5,587	38,39,01
3. Rest of the Personal Loans	56,223	100,41,62	46,667	98,62,10	54,989	95,47,49	35,900	53,23,96	39,570	63,46,03
VI. TRADE	25,845	79,93,85	27,014	229,34,39	49,459	133,48,82	44,869	103,78,25	28,805	65,73,37
1. Wholesale Trade	965	23,75,02	1,069	127,48,86	1,371	37,79,99	1,099	33,84,63	1,045	17,48,25
2. Retail Trade	24,880	56,18,83	25,945	101,85,53	48,088	95,68,83	43,770	69,93,62	27,760	48,25,12
VII. FINANCE	19	68,00	39	3,90,22	38	96,30	7	10,20,14	18	55,37
VIII. ALL OTHERS	48,406	56,26,84	29,595	90,09,22	46,486	55,43,90	32,387	47,46,52	39,639	37,99,16
TOTAL BANK CREDIT	2,35,882	962,49,65	2,15,108	805,91,90	3,85,924	729,41,74	2,97,153	440,60,17	2,48,408	518,94,65
OF WHICH: 1. Artisans & Village Industries	3,470	5,16,16	4,311	7,01,39	8,856	10,94,68	7,191	6,29,97	4,093	6,91,97
2. Other Small Scale Industries	9,600	306,49,26	8,875	71,73,26	10,703	50,07,84	9,083	19,57,44	6,304	42,04,90

OCCUPATION	PATHANAM- -THITTA		THIRUVANAN- -THAPURAM		THRISSUR		WAYANAD	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	21	22	23	24	25	26	27	28
I. AGRICULTURE	43,796	49,11,06	99,838	137,61,55	88,377	130,16,20	90,619	97,58,07
1. Direct Finance	43,259	43,91,76	95,088	102,72,07	87,030	125,83,37	90,439	96,88,68
2. Indirect Finance	537	5,19,30	4,750	34,89,48	1,347	4,32,83	180	69,39
II. INDUSTRY	6,664	32,22,23	22,325	208,77,40	21,494	213,17,90	2,833	19,14,79
1. Mining & Quarrying	41	2,19,21	39	4,57,78	42	1,53,93	2	1,37
2. Manufacturing & Processing	6,544	27,51,37	21,991	168,62,54	21,199	202,35,54	2,800	15,35,07
3. Electricity, Gas & Water	3	48,00	64	18,58,26	29	55,70	-	-
4. Construction	76	2,03,65	231	16,98,82	224	8,72,73	31	3,78,35
III. TRANSPORT OPERATORS	4,110	31,40,72	6,266	39,58,76	12,078	75,25,15	538	4,04,97
IV. PROFESSIONAL AND OTHER SERVICES	6,171	15,21,79	18,442	55,49,54	19,083	39,28,57	4,472	5,15,08
V. PERSONAL LOANS	50,496	125,44,03	1,15,670	304,73,40	93,984	245,96,81	14,124	20,16,01
1. Loans for Purchase of Consumer Durables	3,064	4,23,43	8,744	13,57,62	11,874	13,48,93	2,016	2,15,56
2. Loans for Housing	3,389	21,29,95	11,079	77,52,67	13,138	74,66,35	951	4,52,20
3. Rest of the Personal Loans	44,043	99,90,65	95,847	213,63,11	68,972	157,81,53	11,157	13,48,25
VI. TRADE	14,648	79,16,49	52,859	215,07,46	36,341	123,74,83	14,096	22,93,39
1. Wholesale Trade	644	46,37,52	1,599	115,57,73	2,407	26,35,62	258	2,96,66
2. Retail Trade	14,004	32,78,97	51,260	99,49,73	33,934	97,39,21	13,838	19,96,73
VII. FINANCE	21	33,95	74	10,65,15	89	2,60,11	4	3,72
VIII. ALL OTHERS	21,415	27,90,20	77,294	138,96,53	59,748	86,87,47	4,524	4,88,41

TOTAL BANK CREDIT	1,47,321	360,80,47	3,92,768	1110,89,79	3,31,194	917,07,04	1,31,210	173,94,44
OF WHICH: 1. Artisans & Village Industries	1,534	2,43,00	7,686	10,14,86	5,514	12,09,29	1,424	1,30,63
2. Other Small Scale Industries	4,192	18,54,64	10,863	40,41,94	11,457	86,25,35	1,102	2,11,58
