

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2007

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	2,82,528	1073,47	980,78	15,13,795	6190,87	5570,75
1. Direct Finance	2,81,270	1025,62	942,63	14,96,784	5634,59	5095,99
2. Indirect Finance	1,258	47,85	38,15	17,011	556,28	474,76
II. INDUSTRY	22,207	927,03	697,63	1,44,072	4219,09	3459,29
1. Mining & Quarrying	73	9,24	8,08	317	108,36	86,74
2. Food Manufacturing & Processing	2,415	147,49	108,66	10,022	604,78	497,66
(a) Rice Mills, Flour & Dal Mills	127	9,19	8,86	1,438	126,80	106,88
(b) Sugar	2	49	49	11	80	71
(c) Edible Oils & Vanaspati	74	13,29	12,54	839	57,76	50,59
(d) Tea Processing	6	15,61	15,47	54	113,31	94,24
(e) Processing of Fruits & Vegetables	11	33	24	88	9,03	7,36
(f) Others	2,195	108,59	71,06	7,592	297,08	237,88
3. Beverage & Tobacco	20	97	83	140	80,43	69,20
4. Textiles	1,193	27,00	23,34	11,643	389,31	338,83
(a) Cotton Textiles	436	8,80	7,28	4,567	183,30	168,35
(b) Jute & Other Natural Fibre Textiles	56	54	48	631	16,45	12,09
(c) Handloom Textiles & Khadi	129	6,24	5,72	1,003	59,50	48,48
(d) Other Textiles & Textile Products	572	11,42	9,86	5,442	130,06	109,91
5. Paper, Paper Products & Printing	287	23,23	19,87	3,016	223,37	186,45
6. Leather & Leather Products	94	85	64	572	9,92	8,05
7. Rubber & Plastic Products	341	82,94	72,35	2,936	523,44	354,73
8. Chemicals & Chemical Products	510	30,41	28,60	5,956	173,54	137,82
(a) Heavy Industrial Chemicals	5	6,91	6,80	48	5,48	4,55
(b) Fertilisers	3	31	30	32	21,55	20,98
(c) Drugs & Pharmaceuticals	115	3,05	2,75	939	49,04	43,69
(d) Non-Edible Oils	1	10	10	28	6,24	4,37
(e) Other Chemicals & Chemical Products	386	20,05	18,66	4,909	91,23	64,23
9. Petroleum, Coal Products & Nuclear Fuels	7	2,99	2,98	28	7,49	5,50
10. Manufacture of Cement & Cement Products	139	6,09	4,72	1,070	42,31	28,88
11. Basic Metals & Metal Products	651	122,72	43,01	4,363	87,95	75,69
(a) Iron & Steel	35	8,15	7,38	110	28,77	26,83
(b) Non-Ferrous Metals	17	89,97	14,39	40	9,00	8,48
(c) Metal Products	599	24,60	21,24	4,213	50,18	40,38
12. Engineering	1,105	27,18	21,20	10,371	149,64	125,30
(a) Heavy Engineering	22	3,15	1,10	82	14,44	13,14
(b) Light Engineering	529	14,95	12,92	4,269	69,05	58,85
(c) Electrical Machinery & Goods	416	6,92	5,88	5,411	48,39	37,37
(d) Electronic Machinery & Goods	138	2,15	1,29	609	17,76	15,94
13. Vehicles, Vehicle Parts & Transport Equipments	452	7,38	5,62	2,945	27,99	23,90
14. Other Industries	11,907	143,62	106,87	75,852	767,19	663,45
15. Electricity, Gas & Water	26	7,24	6,99	39	5,63	4,85
(a) Electricity Generation & Transmission	9	5,91	5,84	7	85	72
(b) Non-Conventional Energy	8	82	71	9	2,11	1,94
(c) Gas, Steam & Water Supply	9	51	44	23	2,67	2,20
16. Construction	2,987	287,66	243,88	14,802	1017,73	852,24
III. TRANSPORT OPERATORS	4,226	81,92	75,88	25,748	350,95	300,25
IV. PROFESSIONAL AND OTHER SERVICES	9,962	224,47	173,26	75,014	1637,54	1306,38
V. PERSONAL LOANS	1,09,168	1755,61	1434,62	9,51,064	14221,85	11843,96
1. Loans for Purchase of Consumer Durables	8,744	54,62	39,25	52,349	408,62	351,44
2. Loans for Housing	38,016	1021,69	859,32	3,25,651	7952,37	6793,88
3. Rest of the Personal Loans	62,408	679,30	536,05	5,73,064	5860,87	4698,64
VI. TRADE	33,482	669,96	577,62	2,42,475	4316,81	3563,14
1. Wholesale Trade	4,216	322,29	285,92	36,252	1208,33	957,31
2. Retail Trade	29,266	347,66	291,70	2,06,223	3108,48	2605,83
VII. FINANCE	828	33,09	17,30	3,388	107,93	78,11
VIII. ALL OTHERS	70,159	461,69	359,34	5,31,544	3060,11	2600,15
TOTAL BANK CREDIT	5,32,560	5227,23	4316,44	34,87,100	34105,15	28722,02
OF WHICH : 1. Artisans and Village & Tiny Industries	7,015	46,59	38,03	34,571	297,77	243,68
2. Other Small Scale Industries	5,148	127,00	109,11	40,996	965,86	808,21

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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	1,92,292	2261,15	1958,31	–	–	–
1. Direct Finance	1,88,594	1530,67	1358,09	–	–	–
2. Indirect Finance	3,698	730,48	600,21	–	–	–
II. INDUSTRY	46,203	8092,30	5872,20	–	–	–
1. Mining & Quarrying	207	117,55	105,56	–	–	–
2. Food Manufacturing & Processing	4,510	1588,21	1099,20	–	–	–
(a) Rice Mills, Flour & Dal Mills	325	64,03	54,86	–	–	–
(b) Sugar	11	68	66	–	–	–
(c) Edible Oils & Vanaspati	238	25,30	22,36	–	–	–
(d) Tea Processing	85	101,79	62,24	–	–	–
(e) Processing of Fruits & Vegetables	44	30,89	24,29	–	–	–
(f) Others	3,807	1365,53	934,78	–	–	–
3. Beverage & Tobacco	68	20,35	16,86	–	–	–
4. Textiles	4,608	1044,41	668,72	–	–	–
(a) Cotton Textiles	1,757	388,81	240,38	–	–	–
(b) Jute & Other Natural Fibre Textiles	488	23,90	21,44	–	–	–
(c) Handloom Textiles & Khadi	223	4,39	3,89	–	–	–
(d) Other Textiles & Textile Products	2,140	627,30	403,01	–	–	–
5. Paper, Paper Products & Printing	1,318	240,45	181,65	–	–	–
6. Leather & Leather Products	340	12,42	11,01	–	–	–
7. Rubber & Plastic Products	1,157	762,75	579,86	–	–	–
8. Chemicals & Chemical Products	2,931	811,28	535,33	–	–	–
(a) Heavy Industrial Chemicals	59	73,56	34,47	–	–	–
(b) Fertilisers	45	219,64	154,62	–	–	–
(c) Drugs & Pharmaceuticals	394	61,08	40,92	–	–	–
(d) Non-Edible Oils	18	9,90	9,31	–	–	–
(e) Other Chemicals & Chemical Products	2,415	447,09	296,02	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	31	51,11	50,68	–	–	–
10. Manufacture of Cement & Cement Products	331	15,08	12,42	–	–	–
11. Basic Metals & Metal Products	985	318,00	206,18	–	–	–
(a) Iron & Steel	134	182,54	107,10	–	–	–
(b) Non-Ferrous Metals	43	41,67	26,67	–	–	–
(c) Metal Products	808	93,79	72,41	–	–	–
12. Engineering	2,489	343,34	275,11	–	–	–
(a) Heavy Engineering	77	8,52	7,00	–	–	–
(b) Light Engineering	1,099	108,49	83,39	–	–	–
(c) Electrical Machinery & Goods	945	91,76	70,08	–	–	–
(d) Electronic Machinery & Goods	368	134,57	114,63	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	1,426	178,08	159,61	–	–	–
14. Other Industries	20,520	615,67	472,28	–	–	–
15. Electricity, Gas & Water	89	733,31	514,53	–	–	–
(a) Electricity Generation & Transmission	45	497,39	316,40	–	–	–
(b) Non-Conventional Energy	8	3,10	3,17	–	–	–
(c) Gas, Steam & Water Supply	36	232,83	194,96	–	–	–
16. Construction	5,193	1240,30	983,20	–	–	–
III. TRANSPORT OPERATORS	18,173	449,42	400,10	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	1,15,339	2937,84	2165,88	–	–	–
V. PERSONAL LOANS	5,75,310	12812,02	10459,91	–	–	–
1. Loans for Purchase of Consumer Durables	32,087	265,26	225,47	–	–	–
2. Loans for Housing	1,53,338	7244,69	6145,05	–	–	–
3. Rest of the Personal Loans	3,89,885	5302,07	4089,39	–	–	–
VI. TRADE	72,785	5286,22	4519,20	–	–	–
1. Wholesale Trade	9,433	2677,33	2351,27	–	–	–
2. Retail Trade	63,352	2608,89	2167,92	–	–	–
VII. FINANCE	1,690	1179,88	1070,20	–	–	–
VIII. ALL OTHERS	1,93,159	2051,54	1582,33	–	–	–
TOTAL BANK CREDIT	12,14,951	35070,37	28028,12	–	–	–
OF WHICH : 1. Artisans and Village & Tiny Industries	4,437	47,19	40,25	–	–	–
2. Other Small Scale Industries	14,657	1116,49	833,67	–	–	–