

TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

SOUTHERN REGION (Contd.)

STATE :

| OCCUPATION | STATE BANK OF INDIA AND ITS ASSOCIATES | | | NATIONALISED BANKS | | |
|--|---|-----------------|----------------------------|--------------------|-----------------|----------------------------|
| | No. of Accounts | Credit Limit | Amount Out- standing | No. of Accounts | Credit Limit | Amount Out- standing |
| | 1 | 2 | 3 | 4 | 5 | 6 |
| I. AGRICULTURE | 2,89,124 | 2606,91 | 2210,92 | 8,11,462 | 6109,99 | 4696,52 |
| 1. Direct Finance | 2,67,642 | 2115,96 | 1795,95 | 7,99,894 | 4366,42 | 3751,57 |
| 2. Indirect Finance | 21,482 | 490,95 | 414,97 | 11,568 | 1743,58 | 944,95 |
| II. INDUSTRY | 46,316 | 8024,04 | 4166,23 | 48,225 | 4673,90 | 3343,10 |
| 1. Mining & Quarrying | 206 | 55,81 | 43,98 | 129 | 43,45 | 32,50 |
| 2. Food Manufacturing & Processing | 8,715 | 3118,71 | 916,04 | 5,649 | 806,29 | 538,97 |
| (a) Rice Mills, Flour & Dal Mills | 488 | 89,76 | 70,62 | 470 | 58,51 | 42,88 |
| (b) Sugar | 5 | 19 | 14 | 1 | 5 | 5 |
| (c) Edible Oils & Vanaspati | 623 | 96,01 | 73,88 | 361 | 25,51 | 20,99 |
| (d) Tea Processing | 127 | 43,30 | 27,71 | 80 | 96,42 | 80,85 |
| (e) Processing of Fruits & Vegetables | 148 | 34,85 | 20,98 | 48 | 13,03 | 9,92 |
| (f) Others | 7,324 | 2854,60 | 722,70 | 4,689 | 612,76 | 384,28 |
| 3. Beverage & Tobacco | 105 | 55,74 | 46,61 | 95 | 28,88 | 27,74 |
| 4. Textiles | 9,656 | 768,70 | 569,82 | 7,352 | 712,93 | 512,04 |
| (a) Cotton Textiles | 219 | 197,39 | 150,89 | 710 | 457,39 | 305,23 |
| (b) Jute & Other Natural Fibre Textiles | 101 | 24,79 | 7,88 | 838 | 5,39 | 4,75 |
| (c) Handloom Textiles & Khadi | 396 | 31,78 | 23,51 | 1,448 | 39,53 | 34,68 |
| (d) Other Textiles & Textile Products | 8,940 | 514,74 | 387,54 | 4,356 | 210,63 | 167,38 |
| 5. Paper, Paper Products & Printing | 1,887 | 438,44 | 223,78 | 2,019 | 302,69 | 172,25 |
| 6. Woods and Wood Products | 3,052 | 99,74 | 83,78 | 3,429 | 104,87 | 87,73 |
| 7. Leather & Leather Products | 481 | 10,96 | 8,36 | 434 | 9,17 | 7,87 |
| 8. Gems and Jewellery | 799 | 45,30 | 39,35 | 275 | 41,91 | 40,36 |
| 9. Rubber & Plastic Products | 2,208 | 586,23 | 318,17 | 1,471 | 220,48 | 166,81 |
| 10. Chemicals & Chemical Products | 1,990 | 685,56 | 460,56 | 1,547 | 253,01 | 227,64 |
| (a) Heavy Industrial Chemicals | 48 | 45,57 | 38,26 | 41 | 38,28 | 39,93 |
| (b) Fertilisers | 71 | 309,83 | 217,51 | 26 | 45,89 | 40,31 |
| (c) Drugs & Pharmaceuticals | 533 | 76,65 | 56,63 | 378 | 37,42 | 31,41 |
| (d) Non-Edible Oils | 32 | 5,60 | 4,79 | 18 | 4,00 | 3,43 |
| (e) Other Chemicals & Chemical Products | 1,306 | 247,91 | 143,36 | 1,084 | 127,42 | 112,55 |
| 11. Petroleum, Coal Products & Nuclear Fuels | 39 | 112,09 | 9,32 | 18 | 2,42 | 2,16 |
| 12. Manufacture of Cement & Cement Products | 1,314 | 59,40 | 32,29 | 840 | 25,89 | 21,08 |
| 13. Basic Metals & Metal Products | 1,284 | 344,06 | 280,07 | 1,716 | 128,96 | 104,08 |
| (a) Iron & Steel | 122 | 282,04 | 235,12 | 112 | 44,40 | 37,90 |
| (b) Non-Ferrous Metals | 105 | 29,92 | 19,74 | 62 | 30,94 | 18,16 |
| (c) Metal Products | 1,057 | 32,10 | 25,21 | 1,542 | 53,62 | 48,02 |
| 14. Engineering | 2,722 | 322,47 | 257,14 | 2,077 | 147,69 | 113,12 |
| (a) Heavy Engineering | 159 | 20,29 | 17,14 | 58 | 8,32 | 6,81 |
| (b) Light Engineering | 1,612 | 105,92 | 71,39 | 1,055 | 50,80 | 33,54 |
| (c) Electrical Machinery & Goods | 714 | 141,48 | 122,05 | 588 | 37,67 | 28,94 |
| (d) Electronic Machinery & Goods | 237 | 54,77 | 46,55 | 376 | 50,90 | 43,83 |
| 15. Vehicles, Vehicle Parts & Transport Equipments | 284 | 177,26 | 116,79 | 854 | 41,94 | 35,38 |
| 16. Other Industries | 7,177 | 243,68 | 190,24 | 13,457 | 539,26 | 364,71 |
| 17. Electricity, Gas & Water | 40 | 261,52 | 192,14 | 86 | 402,38 | 295,28 |
| (a) Electricity Generation & Transmission | 14 | 118,29 | 63,61 | 21 | 338,59 | 245,07 |
| (b) Non-Conventional Energy | 9 | 2,02 | 1,78 | 26 | 56,86 | 45,26 |
| (c) Gas, Steam & Water Supply | 17 | 141,21 | 126,75 | 39 | 6,93 | 4,95 |
| 18. Construction | 4,357 | 638,36 | 377,80 | 6,777 | 861,68 | 593,37 |
| (a) Other than Infrastructure | 1,131 | 249,10 | 188,19 | 4,957 | 510,85 | 378,95 |
| (b) Infrastructure Construction | 3,226 | 389,27 | 189,61 | 1,820 | 350,83 | 214,42 |
| III. TRANSPORT OPERATORS | 6,434 | 263,50 | 206,53 | 14,295 | 307,58 | 252,92 |
| IV. PROFESSIONAL AND OTHER SERVICES | 21,844 | 1896,71 | 1317,60 | 76,930 | 2756,90 | 2013,37 |
| 1. Professional Services | 4,461 | 140,39 | 109,32 | 20,343 | 393,25 | 305,46 |
| 2. Tourism, Hotel & Restaurants | 2,134 | 534,20 | 372,22 | 3,699 | 606,44 | 397,53 |
| 3. Recreation services | 2,346 | 126,43 | 78,70 | 881 | 87,28 | 79,65 |
| 4. IT and Telecommunications | 138 | 17,43 | 13,79 | 165 | 19,54 | 15,61 |
| 5. Others | 12,765 | 1078,26 | 743,56 | 51,842 | 1650,39 | 1215,13 |
| V. PERSONAL LOANS | 9,30,334 | 18486,32 | 14561,04 | 5,00,918 | 10390,39 | 8962,26 |
| 1. Housing | 2,28,397 | 10284,06 | 8139,77 | 1,79,696 | 6177,11 | 5544,99 |
| 2. Consumer Durables | 10,730 | 58,79 | 45,75 | 19,422 | 157,72 | 127,02 |
| 3. Vehicles | 65,226 | 1644,96 | 1245,36 | 34,890 | 574,17 | 481,54 |
| 4. Education | 1,04,051 | 2359,33 | 1707,18 | 75,469 | 1435,24 | 1125,53 |
| 5. Personal Credit Cards | – | – | – | 16,705 | 65,75 | 50,24 |
| 6. Others | 5,21,930 | 4139,18 | 3422,98 | 1,74,736 | 1980,39 | 1632,94 |
| VI. TRADE | 1,61,942 | 4638,47 | 3739,72 | 1,32,150 | 4322,07 | 3481,04 |
| 1. Wholesale Trade | 7,712 | 1507,35 | 1225,89 | 8,163 | 1296,37 | 1053,99 |
| 2. Retail Trade | 1,54,230 | 3131,12 | 2513,83 | 1,23,987 | 3025,70 | 2427,05 |
| VII. FINANCE | 3,156 | 1020,42 | 914,95 | 4,065 | 977,72 | 651,66 |
| VIII. ALL OTHERS | 43,138 | 780,07 | 705,32 | 1,57,682 | 1698,33 | 1237,43 |
| TOTAL BANK CREDIT | 15,02,288 | 37716,43 | 27822,30 | 17,45,727 | 31236,89 | 24638,29 |

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2009

KERALA

(Amount in Rupees Lakh)

| FOREIGN BANKS | | | REGIONAL RURAL BANKS | | | PRIVATE SECTOR BANKS | | | ALL SCHEDULED COMMERCIAL BANKS | | | Item No. |
|-----------------|--------------|--------------------|----------------------|--------------|--------------------|----------------------|--------------|--------------------|--------------------------------|--------------|--------------------|----------|
| No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts | Credit Limit | Amount Outstanding | |
| 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | |
| 1 | 1 | 1 | 6,81,717 | 1863,25 | 1837,62 | 3,06,379 | 4797,38 | 3548,08 | 20,88,683 | 15377,53 | 12293,14 | I. |
| 1 | 1 | 1 | 6,79,611 | 1843,74 | 1821,16 | 2,97,783 | 3447,26 | 2741,23 | 20,44,931 | 11773,38 | 10109,92 | 1. |
| - | - | - | 2,106 | 19,51 | 16,46 | 8,596 | 1350,12 | 806,84 | 43,752 | 3604,15 | 2183,22 | 2. |
| 376 | 397,25 | 175,78 | 23,817 | 144,57 | 129,88 | 26,011 | 7689,01 | 4392,75 | 1,44,745 | 20928,77 | 12207,73 | II. |
| 3 | 44 | 44 | - | - | - | 170 | 103,54 | 88,96 | 508 | 203,24 | 165,88 | 1. |
| 38 | 56,47 | 38,70 | 2,586 | 18,17 | 15,16 | 3,000 | 1270,33 | 660,92 | 19,988 | 5269,96 | 2169,78 | 2. |
| 2 | 3,05 | 5 | 515 | 5,22 | 4,55 | 276 | 142,43 | 106,93 | 1,751 | 298,97 | 225,04 | 2 (a) |
| - | - | - | - | - | - | 1 | 2,65 | 2,63 | 7 | 2,89 | 2,82 | 2 (b) |
| - | - | - | 3 | 3 | 3 | 172 | 82,21 | 59,25 | 1,159 | 203,76 | 154,15 | 2 (c) |
| - | - | - | 1 | 1 | 1 | 31 | 36,18 | 33,53 | 239 | 175,91 | 142,10 | 2 (d) |
| - | - | - | 4 | 19 | 15 | 28 | 8,10 | 7,88 | 228 | 56,17 | 38,92 | 2 (e) |
| 36 | 53,41 | 38,65 | 2,063 | 12,72 | 10,42 | 2,492 | 998,76 | 450,70 | 16,604 | 4532,25 | 1606,76 | 2 (f) |
| - | - | - | 19 | 86 | 77 | 31 | 55,67 | 33,48 | 250 | 141,16 | 108,60 | 3. |
| 2 | 8,88 | 18 | 5,609 | 16,17 | 13,66 | 2,336 | 333,98 | 248,50 | 24,955 | 1840,66 | 1344,19 | 4. |
| 2 | 8,88 | 18 | 3 | 14 | 11 | 590 | 141,26 | 109,11 | 1,524 | 805,05 | 565,51 | 4 (a) |
| - | - | - | 1 | 1 | 1 | 126 | 52,50 | 39,83 | 1,066 | 82,69 | 52,48 | 4 (b) |
| - | - | - | 153 | 45 | 41 | 67 | 3,83 | 3,10 | 2,064 | 75,59 | 61,70 | 4 (c) |
| - | - | - | 5,452 | 15,57 | 13,12 | 1,553 | 136,39 | 96,46 | 20,301 | 877,33 | 664,50 | 4 (d) |
| 5 | 1,84 | 1,84 | 263 | 3,60 | 3,25 | 757 | 232,59 | 123,41 | 4,931 | 979,16 | 524,52 | 5. |
| 1 | 7 | 7 | 1,729 | 10,10 | 8,54 | 1,430 | 89,10 | 66,98 | 9,641 | 303,88 | 247,10 | 6. |
| - | - | - | 84 | 50 | 41 | 190 | 20,03 | 17,03 | 1,189 | 40,66 | 33,67 | 7. |
| 1 | 12 | 12 | 377 | 2,42 | 1,96 | 246 | 87,79 | 82,34 | 1,698 | 177,54 | 164,13 | 8. |
| 8 | 40,24 | 5,04 | 165 | 3,03 | 2,91 | 867 | 943,32 | 498,74 | 4,719 | 1793,30 | 991,67 | 9. |
| 11 | 35,82 | 8,86 | 223 | 2,13 | 1,81 | 539 | 192,42 | 127,65 | 4,310 | 1168,94 | 826,52 | 10. |
| - | - | - | - | - | - | 26 | 12,64 | 3,16 | 115 | 96,49 | 81,35 | 10 (a) |
| - | - | - | - | - | - | 21 | 3,71 | 1,90 | 118 | 359,43 | 259,72 | 10 (b) |
| 2 | 65 | 65 | 110 | 1,20 | 1,02 | 123 | 36,29 | 29,96 | 1,146 | 152,21 | 119,68 | 10 (c) |
| - | - | - | - | - | - | 6 | 1,49 | 96 | 56 | 11,09 | 9,18 | 10 (d) |
| 9 | 35,17 | 8,21 | 113 | 94 | 79 | 363 | 138,29 | 91,67 | 2,875 | 549,72 | 356,58 | 10 (e) |
| - | - | - | - | - | - | 24 | 4,17 | 3,16 | 81 | 118,68 | 14,64 | 11. |
| 1 | 49 | 49 | 211 | 3,18 | 2,76 | 298 | 35,80 | 21,23 | 2,664 | 124,76 | 77,85 | 12. |
| 21 | 132,74 | 48,22 | 628 | 5,85 | 5,01 | 592 | 681,17 | 115,56 | 4,241 | 1292,78 | 552,95 | 13. |
| 7 | 13,05 | 5,33 | - | - | - | 87 | 64,76 | 45,87 | 328 | 404,25 | 324,22 | 13 (a) |
| 12 | 118,87 | 42,07 | 1 | 5 | 5 | 19 | 560,45 | 20,45 | 199 | 740,23 | 100,47 | 13 (b) |
| 2 | 82 | 82 | 627 | 5,80 | 4,96 | 486 | 55,96 | 49,24 | 3,714 | 148,30 | 128,25 | 13 (c) |
| 13 | 25,70 | 1,77 | 217 | 1,40 | 1,27 | 1,717 | 251,11 | 115,13 | 6,746 | 748,36 | 488,42 | 14. |
| 1 | 14,00 | - | - | - | - | 30 | 5,85 | 5,15 | 248 | 48,46 | 29,10 | 14 (a) |
| 5 | 9,76 | 68 | 79 | 42 | 38 | 1,401 | 157,90 | 66,28 | 4,152 | 324,81 | 172,27 | 14 (b) |
| 7 | 1,94 | 1,09 | 6 | 3 | 3 | 206 | 53,82 | 24,08 | 1,521 | 234,94 | 176,20 | 14 (c) |
| - | - | - | 132 | 94 | 86 | 80 | 33,54 | 19,61 | 825 | 140,15 | 110,85 | 14 (d) |
| 1 | 5,04 | 5,04 | 84 | 19 | 15 | 195 | 24,92 | 19,96 | 1,418 | 249,36 | 177,33 | 15. |
| 253 | 86,98 | 62,68 | 9,741 | 32,34 | 28,69 | 9,848 | 1262,30 | 626,98 | 40,476 | 2164,56 | 1273,30 | 16. |
| - | - | - | - | - | - | 77 | 189,91 | 186,31 | 203 | 853,81 | 673,72 | 17. |
| - | - | - | - | - | - | 27 | 160,53 | 159,11 | 62 | 617,41 | 467,79 | 17 (a) |
| - | - | - | - | - | - | 18 | 25,54 | 23,85 | 53 | 84,42 | 70,89 | 17 (b) |
| - | - | - | - | - | - | 32 | 3,84 | 3,35 | 88 | 151,98 | 135,05 | 17 (c) |
| 18 | 2,44 | 2,34 | 1,881 | 44,63 | 43,52 | 3,694 | 1910,87 | 1356,41 | 16,727 | 3457,98 | 2373,45 | 18. |
| 12 | 1,60 | 1,60 | 519 | 29,85 | 29,59 | 2,072 | 1125,35 | 857,19 | 8,691 | 1916,75 | 1455,51 | 18 (a) |
| 6 | 84 | 74 | 1,362 | 14,78 | 13,94 | 1,622 | 785,51 | 499,22 | 8,036 | 1541,22 | 917,93 | 18 (b) |
| 14 | 5,70 | 4,43 | 5,992 | 61,87 | 57,05 | 11,753 | 606,89 | 461,31 | 38,488 | 1245,54 | 982,24 | III. |
| 371 | 81,56 | 77,60 | 46,393 | 143,08 | 135,00 | 24,535 | 2376,38 | 1653,01 | 1,70,073 | 7254,62 | 5196,58 | IV. |
| 154 | 16,32 | 16,32 | 722 | 3,70 | 3,43 | 2,140 | 304,69 | 218,49 | 27,820 | 858,35 | 653,01 | 1. |
| 16 | 3,34 | 3,34 | 4,568 | 24,83 | 22,09 | 1,730 | 353,31 | 265,79 | 12,147 | 1522,11 | 1060,96 | 2. |
| 6 | 1,35 | 1,35 | 159 | 97 | 88 | 216 | 115,89 | 101,04 | 3,608 | 331,93 | 261,61 | 3. |
| 11 | 2,58 | 2,58 | 1 | 3 | 2 | 89 | 29,75 | 26,15 | 404 | 69,32 | 58,14 | 4. |
| 184 | 57,98 | 54,02 | 40,943 | 113,55 | 108,59 | 20,360 | 1572,75 | 1041,55 | 1,26,094 | 4472,92 | 3162,85 | 5. |
| 8,922 | 268,24 | 197,00 | 2,70,142 | 1347,64 | 944,78 | 7,97,457 | 13081,22 | 9815,90 | 25,07,773 | 43573,81 | 34480,97 | V. |
| 1,074 | 158,57 | 133,87 | 28,281 | 387,09 | 387,72 | 1,00,759 | 5471,87 | 4476,62 | 5,38,207 | 22478,70 | 18682,96 | 1. |
| 1 | 1 | 1 | 876 | 4,10 | 3,03 | 2,799 | 22,53 | 16,78 | 33,828 | 243,15 | 192,59 | 2. |
| 38 | 24 | 5 | 6,019 | 69,84 | 66,00 | 2,58,512 | 3366,12 | 1980,75 | 3,64,685 | 5655,33 | 3773,70 | 3. |
| - | - | - | 12,338 | 117,66 | 132,35 | 15,933 | 361,59 | 243,15 | 2,07,791 | 4273,82 | 3208,22 | 4. |
| 432 | 12,79 | 2,29 | - | - | - | 1,787 | 59,61 | 23,07 | 18,924 | 138,16 | 75,60 | 5. |
| 7,377 | 96,63 | 60,77 | 2,22,628 | 768,96 | 355,69 | 4,17,667 | 3799,49 | 3075,52 | 13,44,338 | 10784,65 | 8547,91 | 6. |
| 572 | 181,64 | 159,43 | 1,37,510 | 639,47 | 571,90 | 45,389 | 4579,87 | 3136,21 | 4,77,563 | 14361,52 | 11088,30 | VI. |
| 266 | 89,35 | 79,89 | 1,381 | 10,37 | 9,68 | 6,065 | 1997,99 | 1094,23 | 23,587 | 4901,43 | 3463,68 | 1. |
| 306 | 92,29 | 79,54 | 1,36,129 | 629,10 | 562,22 | 39,324 | 2581,87 | 2041,98 | 4,53,976 | 9460,09 | 7624,63 | 2. |
| 38 | 10,78 | 10,78 | 2,667 | 43,24 | 34,75 | 7,241 | 2516,67 | 1920,66 | 17,167 | 4568,82 | 3532,80 | VII. |
| 49 | 21 | 20 | 14,429 | 98,64 | 73,16 | 1,00,793 | 1837,76 | 1558,28 | 3,16,091 | 4415,01 | 3574,38 | VIII. |
| 10,343 | 945,38 | 625,22 | 11,82,667 | 4341,76 | 3784,14 | 13,19,558 | 37485,16 | 26486,20 | 57,60,583 | 111725,62 | 83356,15 | TOTAL |