

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2009

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	2,76,942	2017,32	1681,97	15,71,345	9821,00	7987,31
1. Direct Finance	2,73,225	1807,49	1507,50	15,38,018	7892,49	6854,25
2. Indirect Finance	3,717	209,83	174,48	33,327	1928,51	1133,06
II. INDUSTRY	15,058	1199,94	698,48	91,170	5785,45	4251,22
1. Mining & Quarrying	47	11,42	8,64	323	99,69	79,71
2. Food Manufacturing & Processing	2,324	278,09	128,62	11,976	925,71	601,18
(a) Rice Mills, Flour & Dal Mills	222	15,65	9,07	1,333	188,90	154,47
(b) Sugar	-	-	-	4	17	14
(c) Edible Oils & Vanaspati	89	2,95	1,98	889	108,82	78,98
(d) Tea Processing	14	68,87	65,55	62	20,71	16,79
(e) Processing of Fruits & Vegetables	14	70	70	147	15,35	10,99
(f) Others	1,985	189,92	51,33	9,541	591,75	339,81
3. Beverage & Tobacco	15	54	36	167	94,01	66,29
4. Textiles	2,042	165,56	85,92	16,340	431,06	342,79
(a) Cotton Textiles	101	133,97	56,92	629	164,33	131,72
(b) Jute & Other Natural Fibre Textiles	68	36	31	712	16,15	6,66
(c) Handloom Textiles & Khadi	110	94	89	1,732	65,92	52,78
(d) Other Textiles & Textile Products	1,763	30,28	27,79	13,267	184,66	151,64
5. Paper, Paper Products & Printing	343	17,94	14,15	2,778	201,35	167,86
6. Woods and Wood Products	974	33,64	27,50	6,873	214,04	176,05
7. Leather & Leather Products	116	1,41	82	681	20,30	17,13
8. Gems and Jewellery	206	6,07	4,97	931	37,40	32,67
9. Rubber & Plastic Products	270	50,31	33,94	2,670	562,45	379,34
10. Chemicals & Chemical Products	382	80,20	65,45	2,560	437,03	367,47
(a) Heavy Industrial Chemicals	13	2,22	1,83	58	41,85	41,83
(b) Fertilisers	5	43	38	90	207,06	175,12
(c) Drugs & Pharmaceuticals	124	7,62	2,67	613	75,40	62,02
(d) Non-Edible Oils	1	5	5	42	9,40	8,07
(e) Other Chemicals & Chemical Products	239	69,89	60,52	1,757	103,33	80,42
11. Petroleum, Coal Products & Nuclear Fuels	4	69	34	54	7,01	6,31
12. Manufacture of Cement & Cement Products	476	12,98	10,14	1,921	69,24	48,74
13. Basic Metals & Metal Products	555	160,19	61,28	2,736	128,17	104,89
(a) Iron & Steel	33	14,42	5,94	130	56,03	45,19
(b) Non-Ferrous Metals	32	134,44	46,19	78	8,41	7,66
(c) Metal Products	490	11,32	9,15	2,528	63,73	52,03
14. Engineering	1,041	87,58	31,13	3,609	219,30	145,73
(a) Heavy Engineering	19	1,55	1,13	151	16,13	13,22
(b) Light Engineering	854	68,47	22,76	2,073	135,85	81,02
(c) Electrical Machinery & Goods	105	5,92	4,83	983	46,59	33,50
(d) Electronic Machinery & Goods	63	11,64	2,41	402	20,74	17,99
15. Vehicles, Vehicle Parts & Transport Equipments	63	2,10	1,68	982	37,60	32,01
16. Other Industries	4,674	111,71	76,38	25,463	620,55	488,29
17. Electricity, Gas & Water	14	4,57	4,64	87	241,42	188,06
(a) Electricity Generation & Transmission	3	2,91	3,21	28	232,12	180,98
(b) Non-Conventional Energy	3	39	38	16	4,42	2,92
(c) Gas, Steam & Water Supply	8	1,27	1,05	43	4,88	4,16
18. Construction	1,512	174,97	142,53	11,019	1439,10	1006,70
(a) Other than Infrastructure	802	110,04	91,91	5,380	757,83	605,73
(b) Infrastructure Construction	710	64,93	50,62	5,639	681,27	400,97
III. TRANSPORT OPERATORS	3,326	78,69	58,76	24,292	545,77	421,19
IV. PROFESSIONAL AND OTHER SERVICES	18,488	353,33	231,08	1,13,058	2105,74	1606,66
1. Professional Services	2,026	45,22	32,45	18,604	298,88	228,05
2. Tourism, Hotel & Restaurants	1,342	28,71	23,97	7,912	351,73	282,56
3. Recreation services	193	4,96	4,36	2,431	81,86	69,22
4. IT and Telecommunications	29	16,98	14,77	194	22,40	18,97
5. Others	14,898	257,46	155,53	83,917	1350,87	1007,87
V. PERSONAL LOANS	2,24,177	4718,02	3455,82	15,18,212	23149,27	18514,91
1. Housing	50,776	2338,08	1919,82	3,30,259	11524,80	9523,01
2. Consumer Durables	1,729	11,57	9,27	20,876	156,57	125,93
3. Vehicles	26,712	993,58	542,88	1,08,159	2263,36	1610,48
4. Education	17,603	366,13	263,91	1,49,010	2896,81	2171,96
5. Personal Credit Cards	2,082	33,07	13,77	11,488	49,35	34,94
6. Others	1,25,275	975,59	706,16	8,98,420	6258,38	5048,60
VI. TRADE	49,403	921,09	772,99	3,33,683	6785,49	5498,75
1. Wholesale Trade	1,671	426,66	369,80	11,915	1782,10	1459,33
2. Retail Trade	47,732	494,43	403,19	3,21,768	5003,39	4039,42
VII. FINANCE	1,901	134,17	108,71	12,729	668,07	474,91
VIII. ALL OTHERS	17,951	269,54	212,36	2,18,541	2396,14	2138,58
TOTAL BANK CREDIT	6,07,246	9692,11	7220,17	38,83,030	51256,95	40893,53

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2009

SOUTHERN REGION

STATE : KERALA

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	2,40,396	3539,21	2623,86	–	–	–
1. Direct Finance	2,33,688	2073,40	1748,17	–	–	–
2. Indirect Finance	6,708	1465,81	875,69	–	–	–
II. INDUSTRY	38,517	13943,37	7258,03	–	–	–
1. Mining & Quarrying	138	92,13	77,53	–	–	–
2. Food Manufacturing & Processing	5,688	4066,15	1439,99	–	–	–
(a) Rice Mills, Flour & Dal Mills	196	94,42	61,50	–	–	–
(b) Sugar	3	2,72	2,68	–	–	–
(c) Edible Oils & Vanaspati	181	91,99	73,19	–	–	–
(d) Tea Processing	163	86,32	59,76	–	–	–
(e) Processing of Fruits & Vegetables	67	40,12	27,24	–	–	–
(f) Others	5,078	3750,58	1215,62	–	–	–
3. Beverage & Tobacco	68	46,61	41,95	–	–	–
4. Textiles	6,573	1244,04	915,48	–	–	–
(a) Cotton Textiles	794	506,75	376,87	–	–	–
(b) Jute & Other Natural Fibre Textiles	286	66,17	45,51	–	–	–
(c) Handloom Textiles & Khadi	222	8,72	8,04	–	–	–
(d) Other Textiles & Textile Products	5,271	662,39	485,07	–	–	–
5. Paper, Paper Products & Printing	1,810	759,87	342,51	–	–	–
6. Woods and Wood Products	1,794	56,21	43,55	–	–	–
7. Leather & Leather Products	392	18,94	15,72	–	–	–
8. Gems and Jewellery	561	134,08	126,49	–	–	–
9. Rubber & Plastic Products	1,779	1180,54	578,40	–	–	–
10. Chemicals & Chemical Products	1,368	651,70	393,60	–	–	–
(a) Heavy Industrial Chemicals	44	52,42	37,69	–	–	–
(b) Fertilisers	23	151,94	84,22	–	–	–
(c) Drugs & Pharmaceuticals	409	69,19	54,98	–	–	–
(d) Non-Edible Oils	13	1,64	1,06	–	–	–
(e) Other Chemicals & Chemical Products	879	376,51	215,64	–	–	–
11. Petroleum, Coal Products & Nuclear Fuels	23	110,98	8,00	–	–	–
12. Manufacture of Cement & Cement Products	267	42,55	18,96	–	–	–
13. Basic Metals & Metal Products	950	1004,42	386,78	–	–	–
(a) Iron & Steel	165	333,80	273,09	–	–	–
(b) Non-Ferrous Metals	89	597,38	46,61	–	–	–
(c) Metal Products	696	73,25	67,07	–	–	–
14. Engineering	2,096	441,48	311,57	–	–	–
(a) Heavy Engineering	78	30,78	14,76	–	–	–
(b) Light Engineering	1,225	120,49	68,48	–	–	–
(c) Electrical Machinery & Goods	433	182,43	137,87	–	–	–
(d) Electronic Machinery & Goods	360	107,78	90,45	–	–	–
15. Vehicles, Vehicle Parts & Transport Equipments	373	209,66	143,63	–	–	–
16. Other Industries	10,339	1432,30	708,63	–	–	–
17. Electricity, Gas & Water	102	607,82	481,03	–	–	–
(a) Electricity Generation & Transmission	31	382,38	283,60	–	–	–
(b) Non-Conventional Energy	34	79,61	67,58	–	–	–
(c) Gas, Steam & Water Supply	37	145,83	129,84	–	–	–
18. Construction	4,196	1843,91	1224,21	–	–	–
(a) Other than Infrastructure	2,509	1048,89	757,88	–	–	–
(b) Infrastructure Construction	1,687	795,03	466,34	–	–	–
III. TRANSPORT OPERATORS	10,870	621,08	502,29	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	38,527	4795,55	3358,85	–	–	–
1. Professional Services	7,190	514,24	392,51	–	–	–
2. Tourism, Hotel & Restaurants	2,893	1141,67	754,44	–	–	–
3. Recreation services	984	245,11	188,04	–	–	–
4. IT and Telecommunications	181	29,94	24,41	–	–	–
5. Others	27,279	2864,59	1999,45	–	–	–
V. PERSONAL LOANS	7,65,384	15706,52	12510,25	–	–	–
1. Housing	1,57,172	8615,82	7240,13	–	–	–
2. Consumer Durables	11,223	75,00	57,39	–	–	–
3. Vehicles	2,29,814	2398,39	1620,34	–	–	–
4. Education	41,178	1010,89	772,35	–	–	–
5. Personal Credit Cards	5,354	55,74	26,89	–	–	–
6. Others	3,20,643	3550,68	2793,14	–	–	–
VI. TRADE	94,477	6654,94	4816,56	–	–	–
1. Wholesale Trade	10,001	2692,67	1634,55	–	–	–
2. Retail Trade	84,476	3962,27	3182,01	–	–	–
VII. FINANCE	2,537	3766,57	2949,17	–	–	–
VIII. ALL OTHERS	79,599	1749,32	1223,44	–	–	–
TOTAL BANK CREDIT	12,70,307	50776,57	35242,45	–	–	–