

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2008**

SOUTHERN REGION

STATE : KERALA

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	3,47,876	1779,15	1616,30	20,75,644	10091,59	8315,73
1. Direct Finance	3,43,917	1641,50	1492,02	20,50,027	9345,94	7709,26
2. Indirect Finance	3,959	137,65	124,28	25,617	745,66	606,47
II. INDUSTRY	16,296	1482,90	1046,42	1,16,522	5431,24	3810,02
1. Mining & Quarrying	48	16,33	11,55	321	123,34	91,98
2. Food Manufacturing & Processing	1,788	287,68	137,91	11,299	1225,76	555,30
(a) Rice Mills, Flour & Dal Mills	299	20,65	19,32	1,740	173,40	144,68
(b) Sugar	1	44	44	12	67	75
(c) Edible Oils & Vanaspati	84	3,81	2,96	719	58,75	48,37
(d) Tea Processing	8	21,07	43,16	26	14,69	8,85
(e) Processing of Fruits & Vegetables	17	99	92	87	10,30	9,32
(f) Others	1,379	240,72	71,11	8,715	967,95	343,33
3. Beverage & Tobacco	18	82	75	156	91,00	68,49
4. Textiles	2,161	139,17	110,48	16,248	442,60	279,07
(a) Cotton Textiles	102	106,02	81,81	1,894	68,69	42,77
(b) Jute & Other Natural Fibre Textiles	57	31	22	513	27,29	24,26
(c) Handloom Textiles & Khadi	107	10,40	10,06	1,375	57,72	50,68
(d) Other Textiles & Textile Products	1,895	22,45	18,39	12,466	288,89	161,35
5. Paper, Paper Products & Printing	250	14,20	12,95	2,117	179,43	147,46
6. Leather & Leather Products	112	89	65	736	16,27	14,09
7. Rubber & Plastic Products	354	103,40	76,09	2,387	477,31	322,06
8. Chemicals & Chemical Products	299	82,34	73,06	2,595	264,12	203,96
(a) Heavy Industrial Chemicals	11	2,22	2,01	54	43,63	30,20
(b) Fertilisers	6	58	53	40	48,84	43,99
(c) Drugs & Pharmaceuticals	87	2,64	2,23	807	71,08	60,87
(d) Non-Edible Oils	-	-	-	35	7,69	5,86
(e) Other Chemicals & Chemical Products	195	76,90	68,29	1,659	92,88	63,05
9. Petroleum, Coal Products & Nuclear Fuels	6	3,27	3,09	32	3,31	2,88
10. Manufacture of Cement & Cement Products	263	9,25	7,52	1,479	55,01	39,73
11. Basic Metals & Metal Products	487	199,13	79,05	2,540	130,77	111,20
(a) Iron & Steel	45	21,59	9,17	122	71,75	57,84
(b) Non-Ferrous Metals	22	164,45	58,27	48	5,12	4,72
(c) Metal Products	420	13,09	11,61	2,370	53,89	48,64
12. Engineering	522	34,55	21,22	3,299	120,00	103,73
(a) Heavy Engineering	18	3,23	1,25	100	17,87	16,10
(b) Light Engineering	347	20,54	10,25	1,555	53,18	43,99
(c) Electrical Machinery & Goods	95	9,67	8,79	1,102	33,10	28,09
(d) Electronic Machinery & Goods	62	1,11	92	542	15,86	15,56
13. Vehicles, Vehicle Parts & Transport Equipments	81	2,85	2,56	1,013	27,52	24,44
14. Other Industries	7,582	132,26	109,07	59,398	676,20	566,11
15. Electricity, Gas & Water	14	4,02	3,70	52	33,23	18,71
(a) Electricity Generation & Transmission	1	2,80	2,80	11	25,99	12,68
(b) Non-Conventional Energy	7	64	51	10	3,11	2,26
(c) Gas, Steam & Water Supply	6	58	38	31	4,13	3,77
16. Construction	2,311	452,75	396,77	12,850	1565,37	1260,82
III. TRANSPORT OPERATORS	4,915	131,88	115,35	24,742	453,86	369,45
IV. PROFESSIONAL AND OTHER SERVICES	13,714	252,31	189,59	1,08,332	1647,37	1347,18
V. PERSONAL LOANS	1,41,315	3764,10	2922,51	10,29,301	17981,72	14811,87
1. Loans for Purchase of Consumer Durables	1,715	12,85	11,85	17,979	166,78	138,94
2. Loans for Housing	46,123	2076,07	1751,37	3,19,726	9349,83	7977,44
3. Rest of the Personal Loans	93,477	1675,18	1159,29	6,91,596	8465,12	6695,50
VI. TRADE	40,491	890,13	783,49	3,38,926	5684,42	4606,30
1. Wholesale Trade	1,329	421,73	389,96	9,718	1232,24	901,76
2. Retail Trade	39,162	468,39	393,53	3,29,208	4452,18	3704,54
VII. FINANCE	1,562	75,26	51,47	4,410	155,84	123,71
VIII. ALL OTHERS	24,090	310,77	245,42	2,31,710	2457,49	2196,35
TOTAL BANK CREDIT	5,90,259	8686,49	6970,55	39,29,587	43903,54	35580,62

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SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2008**

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	3,03,847	2602,31	2131,07	–	–	–
1. Direct Finance	2,98,394	2014,72	1665,19	–	–	–
2. Indirect Finance	5,453	587,59	465,89	–	–	–
II. INDUSTRY	57,530	10370,35	6707,46	–	–	–
1. Mining & Quarrying	105	62,92	56,11	–	–	–
2. Food Manufacturing & Processing	3,997	3125,82	1349,84	–	–	–
(a) Rice Mills, Flour & Dal Mills	241	75,71	45,81	–	–	–
(b) Sugar	3	10	10	–	–	–
(c) Edible Oils & Vanaspati	183	42,61	23,37	–	–	–
(d) Tea Processing	56	75,91	55,36	–	–	–
(e) Processing of Fruits & Vegetables	35	26,18	20,47	–	–	–
(f) Others	3,479	2905,32	1204,73	–	–	–
3. Beverage & Tobacco	76	92,54	60,80	–	–	–
4. Textiles	5,153	944,66	786,31	–	–	–
(a) Cotton Textiles	1,305	307,09	289,06	–	–	–
(b) Jute & Other Natural Fibre Textiles	431	65,43	47,20	–	–	–
(c) Handloom Textiles & Khadi	178	1,95	1,39	–	–	–
(d) Other Textiles & Textile Products	3,239	570,19	448,66	–	–	–
5. Paper, Paper Products & Printing	1,065	192,91	142,89	–	–	–
6. Leather & Leather Products	314	11,53	9,74	–	–	–
7. Rubber & Plastic Products	1,596	893,32	615,29	–	–	–
8. Chemicals & Chemical Products	1,168	517,43	429,07	–	–	–
(a) Heavy Industrial Chemicals	48	85,67	73,43	–	–	–
(b) Fertilisers	17	129,03	103,45	–	–	–
(c) Drugs & Pharmaceuticals	387	59,74	46,66	–	–	–
(d) Non-Edible Oils	34	11,80	10,71	–	–	–
(e) Other Chemicals & Chemical Products	682	231,19	194,82	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	30	62,84	58,11	–	–	–
10. Manufacture of Cement & Cement Products	296	25,34	21,47	–	–	–
11. Basic Metals & Metal Products	22,577	331,10	260,18	–	–	–
(a) Iron & Steel	105	107,66	89,19	–	–	–
(b) Non-Ferrous Metals	21	49,59	35,27	–	–	–
(c) Metal Products	22,451	173,85	135,71	–	–	–
12. Engineering	2,195	410,89	317,85	–	–	–
(a) Heavy Engineering	73	10,09	7,19	–	–	–
(b) Light Engineering	909	104,34	80,50	–	–	–
(c) Electrical Machinery & Goods	462	141,83	93,89	–	–	–
(d) Electronic Machinery & Goods	751	154,62	136,27	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	431	192,06	115,75	–	–	–
14. Other Industries	12,109	590,67	466,59	–	–	–
15. Electricity, Gas & Water	70	605,16	390,29	–	–	–
(a) Electricity Generation & Transmission	32	383,45	179,53	–	–	–
(b) Non-Conventional Energy	10	8,67	7,82	–	–	–
(c) Gas, Steam & Water Supply	28	213,04	202,94	–	–	–
16. Construction	6,348	2311,15	1627,17	–	–	–
III. TRANSPORT OPERATORS	12,615	451,98	366,82	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	52,940	3253,71	2520,60	–	–	–
V. PERSONAL LOANS	5,41,423	12845,35	10415,95	–	–	–
1. Loans for Purchase of Consumer Durables	15,654	97,45	80,57	–	–	–
2. Loans for Housing	1,27,085	7006,09	5959,86	–	–	–
3. Rest of the Personal Loans	3,98,684	5741,81	4375,52	–	–	–
VI. TRADE	92,567	6773,70	4826,05	–	–	–
1. Wholesale Trade	6,341	3658,92	2330,47	–	–	–
2. Retail Trade	86,226	3114,79	2495,58	–	–	–
VII. FINANCE	1,820	1599,49	1435,70	–	–	–
VIII. ALL OTHERS	1,60,754	2831,55	1989,80	–	–	–
TOTAL BANK CREDIT	12,23,496	40728,43	30393,45	–	–	–