

**Table No. 5.9 - District-Wise Classification of Outstanding Credit of  
Scheduled Commercial Banks According to Occupation - March  
1999 (Part 20 of 22)**

| SOUTHERN REGION                            |  | STATE : KERALA |                  |          |                  | (Amount in Rupees Thousand) |                  |          |                  |
|--------------------------------------------|--|----------------|------------------|----------|------------------|-----------------------------|------------------|----------|------------------|
| OCCUPATION                                 |  | ALAPUZZHA      |                  | CANNUR   |                  | ERNAKULAM                   |                  | IDUKKI   |                  |
|                                            |  | No. of         | Amount           | No. of   | Amount           | No. of                      | Amount           | No. of   | Amount           |
|                                            |  | Accounts       | Out-<br>standing | Accounts | Out-<br>standing | Accounts                    | Out-<br>standing | Accounts | Out-<br>standing |
|                                            |  | 1              | 2                | 3        | 4                | 5                           | 6                | 7        | 8                |
| <b>I. AGRICULTURE</b>                      |  | 55,566         | 76,14,42         | 1,01,561 | 140,26,29        | 71,033                      | 236,32,73        | 40,809   | 81,03,10         |
| 1. Direct Finance                          |  | 54,599         | 72,57,69         | 1,01,244 | 137,33,99        | 69,817                      | 200,06,17        | 40,498   | 79,84,54         |
| 2. Indirect Finance                        |  | 967            | 3,56,73          | 317      | 2,92,30          | 1,216                       | 36,26,56         | 311      | 1,18,56          |
| <b>II. INDUSTRY</b>                        |  | 22,532         | 221,29,58        | 12,043   | 147,08,84        | 29,660                      | 1543,32,29       | 3,246    | 23,07,06         |
| 1. Mining & Quarrying                      |  | 5              | 24,38            | 10       | 89,11            | 43                          | 10,24,63         | 4        | 10,65            |
| 2. Manufacturing & Processing              |  | 22,180         | 211,84,14        | 11,916   | 138,54,54        | 28,406                      | 1420,64,10       | 3,215    | 21,69,19         |
| 3. Electricity, Gas & Water                |  | 5              | 1,23,71          | 3        | 1,56             | 19                          | 2,12,46          | 2        | 8,58             |
| 4. Construction                            |  | 342            | 7,97,35          | 114      | 7,63,63          | 1,192                       | 110,31,10        | 25       | 1,18,64          |
| <b>III. TRANSPORT OPERATORS</b>            |  | 4,369          | 31,63,31         | 3,563    | 29,61,04         | 7,582                       | 67,38,53         | 907      | 9,31,28          |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> |  | 8,431          | 23,98,02         | 10,580   | 32,85,18         | 13,592                      | 177,39,53        | 2,339    | 9,93,44          |
| <b>V. PERSONAL LOANS</b>                   |  | 59,172         | 180,20,03        | 38,856   | 139,78,95        | 1,29,485                    | 566,79,88        | 20,541   | 57,83,46         |
| 1. Loans for Purchase of Consumer Durables |  | 6,715          | 10,37,44         | 3,364    | 4,92,54          | 12,245                      | 28,78,12         | 3,732    | 4,74,81          |
| 2. Loans for Housing                       |  | 6,330          | 55,77,37         | 6,715    | 67,33,67         | 26,121                      | 235,02,36        | 2,792    | 26,61,34         |
| 3. Rest of the Personal Loans              |  | 46,127         | 114,05,22        | 28,777   | 67,52,74         | 91,119                      | 302,99,40        | 14,017   | 26,47,31         |
| <b>VI. TRADE</b>                           |  | 24,323         | 190,84,94        | 55,554   | 133,16,45        | 49,587                      | 672,95,60        | 10,194   | 64,24,62         |
| 1. Wholesale Trade                         |  | 1,352          | 116,51,58        | 660      | 19,43,09         | 4,240                       | 303,02,88        | 335      | 16,74,96         |
| 2. Retail Trade                            |  | 22,971         | 74,33,36         | 54,894   | 113,73,36        | 45,347                      | 369,92,72        | 9,859    | 47,49,66         |
| <b>VII. FINANCE</b>                        |  | 712            | 1,23,47          | 144      | 12,88,90         | 894                         | 28,60,36         | 128      | 36,74            |
| <b>VIII. ALL OTHERS</b>                    |  | 52,229         | 104,12,14        | 26,941   | 53,59,63         | 93,287                      | 510,49,88        | 14,228   | 23,77,21         |
| <b>TOTAL BANK CREDIT</b>                   |  | 2,27,334       | 829,45,91        | 2,49,242 | 689,25,28        | 3,95,120                    | 3803,28,80       | 92,392   | 269,56,91        |
| OF WHICH: 1. Artisans & Village Industries |  | 7,351          | 11,16,00         | 5,792    | 8,42,01          | 3,525                       | 10,97,37         | 720      | 2,02,40          |
| 2. Other Small Scale Industries            |  | 13,821         | 99,30,49         | 5,568    | 52,90,12         | 15,523                      | 335,25,28        | 1,999    | 12,35,04         |

|                                            |  | (Amount in Rupees Thousand) |                  |          |                  |          |                  |           |                  |
|--------------------------------------------|--|-----------------------------|------------------|----------|------------------|----------|------------------|-----------|------------------|
| OCCUPATION                                 |  | KASARAGOD                   |                  | KOLLAM   |                  | KOTTAYAM |                  | KOZHIKODE |                  |
|                                            |  | No. of                      | Amount           | No. of   | Amount           | No. of   | Amount           | No. of    | Amount           |
|                                            |  | Accounts                    | Out-<br>standing | Accounts | Out-<br>standing | Accounts | Out-<br>standing | Accounts  | Out-<br>standing |
|                                            |  | 9                           | 10               | 11       | 12               | 13       | 14               | 15        | 16               |
| <b>I. AGRICULTURE</b>                      |  | 75,662                      | 101,62,15        | 56,726   | 102,59,76        | 65,913   | 122,74,34        | 1,77,467  | 179,16,62        |
| 1. Direct Finance                          |  | 75,620                      | 100,64,47        | 56,308   | 98,98,14         | 64,975   | 118,26,34        | 1,76,810  | 175,72,87        |
| 2. Indirect Finance                        |  | 42                          | 97,68            | 418      | 3,61,62          | 938      | 4,48,00          | 657       | 3,43,75          |
| <b>II. INDUSTRY</b>                        |  | 4,549                       | 24,17,79         | 18,089   | 537,01,25        | 18,425   | 199,62,61        | 21,818    | 236,99,96        |
| 1. Mining & Quarrying                      |  | 10                          | 51,40            | 9        | 35,19            | 21       | 1,11,60          | 8         | 39,42            |
| 2. Manufacturing & Processing              |  | 4,449                       | 20,14,03         | 17,963   | 527,26,51        | 18,278   | 191,30,46        | 21,558    | 222,75,39        |
| 3. Electricity, Gas & Water                |  | -                           | -                | 1        | 1,61             | -        | -                | 1         | 1,11             |
| 4. Construction                            |  | 90                          | 3,52,36          | 116      | 9,37,94          | 126      | 7,20,55          | 251       | 13,84,04         |
| <b>III. TRANSPORT OPERATORS</b>            |  | 1,721                       | 13,63,06         | 3,271    | 31,11,62         | 4,414    | 33,93,50         | 5,833     | 44,00,09         |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> |  | 4,870                       | 10,18,61         | 7,204    | 26,36,86         | 5,377    | 25,25,44         | 18,259    | 52,69,22         |
| <b>V. PERSONAL LOANS</b>                   |  | 20,007                      | 56,46,48         | 57,131   | 177,42,85        | 56,780   | 219,74,66        | 70,254    | 192,94,85        |
| 1. Loans for Purchase of Consumer Durables |  | 1,721                       | 2,31,44          | 5,808    | 10,40,03         | 4,703    | 9,03,42          | 12,607    | 20,17,42         |
| 2. Loans for Housing                       |  | 3,181                       | 23,82,31         | 5,378    | 56,72,25         | 7,939    | 84,37,08         | 8,208     | 74,01,08         |
| 3. Rest of the Personal Loans              |  | 15,105                      | 30,32,73         | 45,945   | 110,30,57        | 44,138   | 126,34,16        | 49,439    | 98,76,35         |
| <b>VI. TRADE</b>                           |  | 32,359                      | 53,42,69         | 22,708   | 123,17,64        | 24,742   | 228,38,36        | 61,297    | 195,80,94        |
| 1. Wholesale Trade                         |  | 246                         | 4,80,23          | 1,580    | 36,53,51         | 2,493    | 111,31,19        | 1,237     | 52,09,95         |
| 2. Retail Trade                            |  | 32,113                      | 48,62,46         | 21,128   | 86,64,13         | 22,249   | 117,07,17        | 60,060    | 143,70,99        |
| <b>VII. FINANCE</b>                        |  | 4                           | 3,96             | 416      | 2,06,28          | 341      | 5,49,11          | 227       | 2,66,22          |
| <b>VIII. ALL OTHERS</b>                    |  | 16,633                      | 22,72,90         | 56,259   | 103,66,75        | 40,306   | 105,82,09        | 40,126    | 95,58,85         |
| <b>TOTAL BANK CREDIT</b>                   |  | 1,55,805                    | 282,27,64        | 2,21,804 | 1103,43,01       | 2,16,298 | 941,00,11        | 3,95,281  | 999,86,75        |
| OF WHICH: 1. Artisans & Village Industries |  | 2,470                       | 3,14,30          | 5,475    | 8,96,29          | 5,164    | 9,10,99          | 8,551     | 12,42,79         |
| 2. Other Small Scale Industries            |  | 1,842                       | 12,29,96         | 8,966    | 271,26,99        | 8,998    | 83,15,83         | 12,350    | 96,36,86         |

|  |  | (Amount in Rupees Thousand) |          |                |                         |
|--|--|-----------------------------|----------|----------------|-------------------------|
|  |  | MALAPPURAM                  | PALAKKAD | PATHANAMTHITTA | THIRUVANANTH-<br>APURAM |

| OCCUPATION                                        |                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|---------------------------------------------------|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                                   |                                            | 17                 | 18                         | 19                 | 20                         | 21                 | 22                         | 23                 | 24                         |
| <b>I.</b>                                         | <b>AGRICULTURE</b>                         | <b>1,39,575</b>    | <b>153,03,50</b>           | <b>98,568</b>      | <b>146,96,88</b>           | <b>36,393</b>      | <b>53,30,22</b>            | <b>95,789</b>      | <b>180,51,13</b>           |
|                                                   | 1. Direct Finance                          | 1,39,465           | 152,42,72                  | 98,225             | 145,49,95                  | 36,036             | 51,93,98                   | 94,652             | 127,79,36                  |
|                                                   | 2. Indirect Finance                        | 110                | 60,78                      | 343                | 1,46,93                    | 357                | 1,36,24                    | 1,137              | 52,71,77                   |
| <b>II.</b>                                        | <b>INDUSTRY</b>                            | <b>18,434</b>      | <b>55,62,36</b>            | <b>14,916</b>      | <b>220,77,57</b>           | <b>7,890</b>       | <b>46,79,03</b>            | <b>25,944</b>      | <b>344,93,79</b>           |
|                                                   | 1. Mining & Quarrying                      | 7                  | 21,36                      | 18                 | 63,79                      | 26                 | 3,13,52                    | 20                 | 4,06,03                    |
|                                                   | 2. Manufacturing & Processing              | 18,358             | 51,60,16                   | 14,789             | 213,29,14                  | 7,741              | 37,94,83                   | 25,561             | 271,67,32                  |
|                                                   | 3. Electricity, Gas & Water                | 1                  | 3,61                       | 5                  | 26,70                      | 4                  | 76,23                      | 19                 | 49,84,89                   |
|                                                   | 4. Construction                            | 68                 | 3,77,23                    | 104                | 6,57,94                    | 119                | 4,94,45                    | 344                | 19,35,55                   |
| <b>III.</b>                                       | <b>TRANSPORT OPERATORS</b>                 | <b>2,941</b>       | <b>19,82,29</b>            | <b>3,793</b>       | <b>24,96,46</b>            | <b>3,071</b>       | <b>27,61,72</b>            | <b>5,782</b>       | <b>43,00,28</b>            |
| <b>IV.</b>                                        | <b>PROFESSIONAL AND OTHER SERVICES</b>     | <b>15,127</b>      | <b>26,85,46</b>            | <b>9,748</b>       | <b>23,37,06</b>            | <b>5,074</b>       | <b>20,75,38</b>            | <b>13,898</b>      | <b>103,05,44</b>           |
| <b>V.</b>                                         | <b>PERSONAL LOANS</b>                      | <b>42,935</b>      | <b>105,02,24</b>           | <b>52,682</b>      | <b>156,66,18</b>           | <b>47,198</b>      | <b>174,90,34</b>           | <b>1,13,802</b>    | <b>393,39,11</b>           |
|                                                   | 1. Loans for Purchase of Consumer Durables | 5,464              | 9,24,75                    | 8,111              | 11,57,33                   | 2,856              | 4,69,43                    | 9,850              | 21,11,85                   |
|                                                   | 2. Loans for Housing                       | 4,725              | 38,58,33                   | 6,328              | 63,26,78                   | 4,471              | 46,41,05                   | 14,666             | 125,95,07                  |
|                                                   | 3. Rest of the Personal Loans              | 32,746             | 57,19,16                   | 38,243             | 81,82,07                   | 39,871             | 123,79,86                  | 89,286             | 246,32,19                  |
| <b>VI.</b>                                        | <b>TRADE</b>                               | <b>54,616</b>      | <b>117,86,79</b>           | <b>24,156</b>      | <b>102,69,48</b>           | <b>12,016</b>      | <b>104,99,53</b>           | <b>44,903</b>      | <b>382,85,77</b>           |
|                                                   | 1. Wholesale Trade                         | 632                | 23,75,39                   | 1,162              | 19,62,50                   | 620                | 58,64,26                   | 1,224              | 221,68,47                  |
|                                                   | 2. Retail Trade                            | 53,984             | 94,11,40                   | 22,994             | 83,06,98                   | 11,396             | 46,35,27                   | 43,679             | 161,17,30                  |
| <b>VII.</b>                                       | <b>FINANCE</b>                             | <b>8</b>           | <b>10,97,92</b>            | <b>411</b>         | <b>2,84,61</b>             | <b>425</b>         | <b>1,26,80</b>             | <b>1,008</b>       | <b>72,79,97</b>            |
| <b>VIII.</b>                                      | <b>ALL OTHERS</b>                          | <b>36,980</b>      | <b>80,67,93</b>            | <b>35,278</b>      | <b>66,85,59</b>            | <b>36,315</b>      | <b>69,06,24</b>            | <b>92,137</b>      | <b>200,00,60</b>           |
| <b>TOTAL BANK CREDIT</b>                          |                                            | <b>3,10,616</b>    | <b>569,88,49</b>           | <b>2,39,552</b>    | <b>745,13,83</b>           | <b>1,48,382</b>    | <b>498,69,26</b>           | <b>3,93,263</b>    | <b>1720,56,09</b>          |
| <i>OF WHICH:</i> 1. Artisans & Village Industries |                                            | 8,330              | 10,16,11                   | 4,191              | 7,08,09                    | 1,698              | 3,42,07                    | 7,881              | 17,87,03                   |
| 2. Other Small Scale Industries                   |                                            | 9,056              | 28,78,44                   | 8,306              | 55,73,69                   | 5,286              | 26,43,96                   | 11,989             | 58,42,51                   |

(Amount in Rupees Thousand)

| OCCUPATION                                        |                                            | THRISSUR           |                            | WAYANAD            |                            |
|---------------------------------------------------|--------------------------------------------|--------------------|----------------------------|--------------------|----------------------------|
|                                                   |                                            | No. of<br>Accounts | Amount<br>Out-<br>standing | No. of<br>Accounts | Amount<br>Out-<br>standing |
|                                                   |                                            | 25                 | 26                         | 27                 | 28                         |
| <b>I.</b>                                         | <b>AGRICULTURE</b>                         | <b>78,252</b>      | <b>134,48,23</b>           | <b>86,217</b>      | <b>138,13,62</b>           |
|                                                   | 1. Direct Finance                          | 77,302             | 126,19,38                  | 86,183             | 137,40,36                  |
|                                                   | 2. Indirect Finance                        | 950                | 8,28,85                    | 34                 | 73,26                      |
| <b>II.</b>                                        | <b>INDUSTRY</b>                            | <b>22,042</b>      | <b>250,85,43</b>           | <b>3,653</b>       | <b>18,62,97</b>            |
|                                                   | 1. Mining & Quarrying                      | 20                 | 99,36                      | 1                  | 4,72                       |
|                                                   | 2. Manufacturing & Processing              | 21,817             | 237,32,28                  | 3,633              | 17,52,38                   |
|                                                   | 3. Electricity, Gas & Water                | 2                  | 6,41                       | -                  | -                          |
|                                                   | 4. Construction                            | 203                | 12,47,38                   | 19                 | 1,05,87                    |
| <b>III.</b>                                       | <b>TRANSPORT OPERATORS</b>                 | <b>5,649</b>       | <b>46,97,08</b>            | <b>918</b>         | <b>6,63,03</b>             |
| <b>IV.</b>                                        | <b>PROFESSIONAL AND OTHER SERVICES</b>     | <b>15,562</b>      | <b>59,92,88</b>            | <b>4,509</b>       | <b>6,88,73</b>             |
| <b>V.</b>                                         | <b>PERSONAL LOANS</b>                      | <b>81,915</b>      | <b>336,93,00</b>           | <b>10,772</b>      | <b>28,14,25</b>            |
|                                                   | 1. Loans for Purchase of Consumer Durables | 10,263             | 17,30,96                   | 1,297              | 2,21,32                    |
|                                                   | 2. Loans for Housing                       | 11,662             | 128,39,91                  | 1,231              | 10,27,72                   |
|                                                   | 3. Rest of the Personal Loans              | 59,990             | 191,22,13                  | 8,244              | 15,65,21                   |
| <b>VI.</b>                                        | <b>TRADE</b>                               | <b>29,752</b>      | <b>186,19,63</b>           | <b>15,992</b>      | <b>41,86,97</b>            |
|                                                   | 1. Wholesale Trade                         | 1,449              | 44,69,06                   | 92                 | 3,39,93                    |
|                                                   | 2. Retail Trade                            | 28,303             | 141,50,57                  | 15,900             | 38,47,04                   |
| <b>VII.</b>                                       | <b>FINANCE</b>                             | <b>413</b>         | <b>3,85,98</b>             | <b>14</b>          | <b>22,40</b>               |
| <b>VIII.</b>                                      | <b>ALL OTHERS</b>                          | <b>52,637</b>      | <b>130,45,51</b>           | <b>4,529</b>       | <b>7,56,63</b>             |
| <b>TOTAL BANK CREDIT</b>                          |                                            | <b>2,86,222</b>    | <b>1149,67,74</b>          | <b>1,26,604</b>    | <b>248,08,60</b>           |
| <i>OF WHICH:</i> 1. Artisans & Village Industries |                                            | 5,607              | 17,20,78                   | 1,990              | 2,47,36                    |
| 2. Other Small Scale Industries                   |                                            | 14,738             | 130,11,62                  | 1,468              | 3,87,40                    |