

State : Kerala

Table No. 5.6 – State and Bank Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2000

SOUTHERN REGION			(Amount in Rupees Lakh)						
OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- Standing
	1	2	3	4	5	6	7	8	9
I. AGRICULTURE	3,22,200	646,46	580,92	4,28,917	896,44	772,11	-	-	-
1. Direct Finance	3,20,243	606,26	554,35	4,27,232	748,12	690,23	-	-	-
2. Indirect Finance	1,957	40,20	26,57	1,685	148,33	81,88	-	-	-
II. INDUSTRY	1,20,037	1968,17	1706,11	83,469	1984,68	1412,93	21	58,63	41,12
1. Mining & Quarrying	91	198,15	124,29	40	6,78	6,21	-	-	-
2. Food Manufacturing & Processing	1,713	328,74	304,04	2,005	430,32	336,57	10	23,43	20,24
(a) Rice Mills, Flour & Dal Mills	577	20,54	18,54	476	14,99	12,96	-	-	-
(b) Sugar	3	1,50	1,18	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	200	15,78	13,43	438	23,75	19,80	-	-	-
(d) Tea Processing	25	47,69	37,74	51	69,40	61,10	5	5,86	2,94
(e) Processing of Fruits & Vegetables	18	2,02	1,70	30	9,50	4,44	-	-	-
(f) Others	890	241,20	231,45	1,010	312,68	238,28	5	17,57	17,29
3. Beverage & Tobacco	27	4,54	3,40	34	8,05	5,60	-	-	-
4. Textiles	1,867	121,24	105,36	1,682	184,33	140,10	5	9,92	3,86
(a) Cotton Textiles	69	27,11	24,74	177	83,42	63,92	5	9,92	3,86
(b) Jute Textiles	4	20	20	3	16	18	-	-	-
(c) Handloom Textiles & Khadi	202	3,81	2,91	83	9,99	8,27	-	-	-
(d) Other Textiles	1,592	90,12	77,50	1,419	90,76	67,73	-	-	-
5. Paper, Paper Products & Printing	1,005	94,53	66,49	805	47,50	42,52	-	-	-
6. Leather & Leather Products	255	3,72	3,93	150	3,14	2,71	-	-	-
7. Rubber & Rubber Products	970	135,91	139,75	947	115,07	87,89	1	21,81	12,70
8. Chemicals & Chemical Products	1,502	226,92	210,94	1,562	205,21	155,45	2	96	96
(a) Heavy Industrial Chemicals	20	8,42	8,34	25	9,57	10,62	1	96	96
(b) Fertilisers	32	93,20	83,41	11	106,62	62,26	-	-	-
(c) Drugs & Pharmaceuticals	426	16,25	13,72	403	23,60	23,14	-	-	-
(d) Non-Edible Oils	11	8,34	9,58	7	81	78	-	-	-
(e) Other Chemicals & Chemical Products	1,013	100,71	95,89	1,116	64,61	58,66	1	-	-
9. Petroleum, Coal Products & Nuclear Fuels	31	16,48	6,67	16	305,53	4,31	-	-	-
10. Manufacture of Cement & Cement Products	202	6,48	4,23	188	4,02	2,66	-	-	-
11. Basic Metals & Metal Products	647	48,78	45,02	1,199	40,69	33,44	-	-	-
(a) Iron & Steel	42	14,92	16,82	63	12,74	11,07	-	-	-
(b) Non-Ferrous Metals	17	1,84	1,09	12	5,41	1,56	-	-	-
(c) Other Metal Products	588	32,02	27,11	1,124	22,53	20,81	-	-	-
12. Engineering	1,275	288,89	267,29	1,713	169,55	170,02	3	2,51	3,36
(a) Heavy Engineering	33	23,56	24,49	37	6,43	6,48	-	-	-
(b) Light Engineering	594	22,02	13,68	759	16,59	14,42	1	45	25
(c) Electrical Machinery & Goods	525	146,63	139,48	770	92,80	86,05	-	-	-
(d) Electronic Machinery & Goods	123	96,68	89,65	147	53,73	63,08	2	2,06	3,11
13. Vehicles, Vehicle Parts & Transport Equipments	1,158	13,99	12,86	663	23,83	21,39	-	-	-
14. Other Industries	1,08,949	423,32	375,84	71,650	341,20	307,57	-	-	-
15. Electricity, Gas & Water	25	35,29	18,47	36	71,45	68,53	-	-	-
(a) Electricity Generation & Transmission	5	32,84	16,17	22	69,95	67,06	-	-	-
(b) Non-Conventional Energy	14	2,17	1,96	2	60	60	-	-	-
(c) Gas, Steam & Water Supply	6	28	34	12	90	87	-	-	-
16. Construction	320	21,20	17,53	779	28,02	27,95	-	-	-
III. TRANSPORT OPERATORS	18,598	193,58	141,11	18,031	138,13	116,24	2	1,25	-
IV. PROFESSIONAL AND OTHER SERVICES	15,657	214,93	167,71	64,727	312,60	267,18	4	2,66	2,32
V. PERSONAL LOANS	3,22,787	1426,12	1222,67	2,50,842	1123,20	1016,20	1,825	31,01	26,33

1. Loans for Purchase of Consumer Durables	40,252	104,09	84,77	29,337	79,94	67,33	-	-	-
2. Loans for Housing	79,913	645,75	563,35	62,209	473,40	419,07	12	46	45
3. Rest of the Personal Loans	2,02,622	676,28	574,55	1,59,296	569,86	529,80	1,813	30,56	25,88
VI. TRADE	1,06,256	1056,96	973,63	1,02,053	927,29	809,15	21	17,52	15,96
1. Wholesale Trade	8,946	524,25	493,71	5,905	414,54	354,38	2	14,91	13,58
2. Retail Trade	97,310	532,71	479,93	96,148	512,76	454,77	19	2,61	2,38
VII. FINANCE	3,068	50,52	47,32	1,093	89,52	73,26	4	3,81	2,87
VIII. ALL OTHERS	1,02,197	636,39	583,01	1,30,457	795,30	697,24	1,211	44,18	30,44
TOTAL BANK CREDIT	10,10,800	6193,12	5422,47	10,79,589	6267,17	5164,30	3,088	159,06	119,04
OF WHICH: 1. Artisans & Village Industries	35,586	60,62	55,84	34,495	59,38	57,48	-	-	-
2. Other Small Scale Industries	56,660	531,17	471,20	34,052	492,28	390,37	-	-	-

OCCUPATION	REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	3,67,396	377,01	371,25	1,11,758	438,48	401,54	12,30,271	2358,40	2125,82
1. Direct Finance	3,66,600	375,80	370,21	1,10,642	389,71	361,72	12,24,717	2119,88	1976,51
2. Indirect Finance	796	1,22	1,04	1,116	48,77	39,82	5,554	238,52	149,31
II. INDUSTRY	28,664	47,18	42,87	67,849	1536,28	1243,08	3,00,040	5594,93	4446,11
1. Mining & Quarrying	13	60	58	65	9,87	7,02	209	215,41	138,11
2. Food Manufacturing & Processing	1,097	5,53	4,97	2,879	459,07	325,35	7,704	1247,08	991,17
(a) Rice Mills, Flour & Dal Mills	227	1,37	1,22	818	34,60	29,83	2,098	71,51	62,55
(b) Sugar	-	-	-	3	23	22	6	1,73	1,40
(c) Edible Oils & Vanaspati	131	1,05	88	818	40,68	37,85	1,587	81,25	71,95
(d) Tea Processing	-	-	-	30	19,02	18,07	111	141,97	119,85
(e) Processing of Fruits & Vegetables	-	-	-	13	1,41	1,01	61	12,94	7,15
(f) Others	739	3,11	2,87	1,197	363,13	238,37	3,841	937,68	728,27
3. Beverage & Tobacco	2	6	6	69	15,62	21,76	132	28,28	30,82
4. Textiles	393	2,45	2,12	2,063	155,19	132,86	6,010	473,13	384,30
(a) Cotton Textiles	63	56	51	343	64,58	57,23	657	185,59	150,26
(b) Jute Textiles	-	-	-	5	1,00	1,59	12	1,36	1,98
(c) Handloom Textiles & Khadi	10	6	7	110	2,19	2,01	405	16,05	13,26
(d) Other Textiles	320	1,83	1,55	1,605	87,41	72,03	4,936	270,12	218,81
5. Paper, Paper Products & Printing	93	69	64	785	59,68	48,71	2,688	202,41	158,36
6. Leather & Leather Products	49	21	20	146	11,58	6,88	600	18,65	13,71
7. Rubber & Rubber Products	59	36	32	905	110,39	68,29	2,882	383,54	308,94
8. Chemicals & Chemical Products	109	72	70	1,019	54,84	47,69	4,194	488,66	415,73
(a) Heavy Industrial Chemicals	-	-	-	17	1,97	2,03	63	20,92	21,94
(b) Fertilisers	-	-	-	11	1,12	68	54	200,95	146,34
(c) Drugs & Pharmaceuticals	20	18	17	287	21,48	20,18	1,136	61,50	57,21
(d) Non-Edible Oils	-	-	-	7	42	46	25	9,57	10,81
(e) Other Chemicals & Chemical Products	89	54	53	697	29,85	24,35	2,916	195,72	179,43
9. Petroleum, Coal Products & Nuclear Fuels	3	13	12	24	4,88	7,00	74	327,02	18,11
10. Manufacture of Cement & Cement Products	57	29	26	248	16,18	16,24	695	26,97	23,38
11. Basic Metals & Metal Products	166	1,13	95	921	26,75	22,96	2,933	117,34	102,38
(a) Iron & Steel	-	-	-	51	12,64	11,75	156	40,30	39,64
(b) Non-Ferrous Metals	-	-	-	3	14	11	32	7,39	2,76
(c) Other Metal Products	166	1,13	95	867	13,97	11,10	2,745	69,65	59,98
12. Engineering	152	1,02	80	1,252	60,33	63,80	4,395	522,30	505,28
(a) Heavy Engineering	3	18	8	29	3,25	2,54	102	33,41	33,58
(b) Light Engineering	48	26	22	599	11,34	7,85	2,001	50,65	36,41
(c) Electrical Machinery & Goods	99	55	46	516	33,97	41,78	1,910	273,94	267,77
(d) Electronic Machinery & Goods	2	5	5	108	11,78	11,63	382	164,30	167,51
13. Vehicles, Vehicle Parts & Transport Equipments	67	51	44	622	23,84	20,81	2,510	62,17	55,50
14. Other Industries	26,230	30,73	28,31	54,181	320,41	270,24	2,61,010	1115,65	981,96
15. Electricity, Gas & Water	-	-	-	16	11,78	11,66	77	118,52	98,66
(a) Electricity Generation & Transmission	-	-	-	4	10,21	10,22	31	113,00	93,45
(b) Non-Conventional Energy	-	-	-	1	1,07	94	17	3,84	3,50
(c) Gas, Steam & Water Supply	-	-	-	11	50	50	29	1,68	1,71

16. Construction	174	2,74	2,40	2,654	195,86	171,80	3,927	247,81	219,68
III. TRANSPORT OPERATORS	2,728	23,96	17,77	18,927	210,02	149,91	58,286	566,94	425,03
IV. PROFESSIONAL AND OTHER SERVICES	26,516	34,62	31,53	35,204	326,10	288,90	1,42,108	890,91	757,63
V. PERSONAL LOANS	40,727	90,02	81,99	3,48,634	1333,59	1185,85	9,64,815	4003,94	3533,04
1. Loans for Purchase of Consumer Durables	3,954	6,30	5,76	13,150	34,27	26,29	86,693	224,59	184,14
2. Loans for Housing	4,231	33,86	29,30	66,286	543,74	469,64	2,12,651	1697,21	1481,80
3. Rest of the Personal Loans	32,542	49,87	46,94	2,69,198	755,58	689,92	6,65,471	2082,15	1867,10
VI. TRADE	1,65,349	206,94	196,40	73,686	1188,14	914,98	4,47,365	3396,85	2910,12
1. Wholesale Trade	144	99	94	5,123	434,16	309,11	20,120	1388,84	1171,72
2. Retail Trade	1,65,205	205,95	195,46	68,563	753,98	605,87	4,27,245	2008,01	1738,40
VII. FINANCE	3	21	2	919	46,33	36,71	5,087	190,39	160,18
VIII. ALL OTHERS	17,345	21,98	18,79	1,49,487	642,60	594,06	4,00,697	2140,45	1923,54
TOTAL BANK CREDIT	6,48,728	801,92	760,61	8,06,464	5721,55	4815,04	35,48,669	19142,82	16281,46
OF WHICH: 1. Artisans & Village Industries	17,469	15,12	14,06	25,947	49,45	46,28	1,13,497	184,57	173,66
2. Other Small Scale Industries	7,469	15,22	13,82	27,584	582,66	429,22	1,25,765	1621,33	1304,61