

**Table No.5.7 - State and Population Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation
March 1996 (Part 29 of 32)**

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	1,70,183	177,30	162,20	9,48,524	935,79	910,17
1. Direct Finance	1,68,474	164,83	156,15	9,42,287	885,17	850,45
2. Indirect Finance	1,709	12,47	6,05	6,237	50,62	59,72
II. INDUSTRY	23,062	170,70	155,88	1,34,272	1228,48	1072,52
1. Mining & Quarrying	51	1,32	1,47	579	16,62	10,68
2. Food Manufacturing and Processing	777	33,95	33,46	5,778	198,60	166,80
(a) Rice Mills, Flour and Dal Mills	183	2,65	2,13	893	16,15	14,30
(b) Sugar	2	93	96	8	61	63
(c) Edible Oils and Vanaspati	144	2,88	2,50	790	17,54	14,33
(d) Tea Processing	8	7,43	7,75	39	17,85	14,06
(e) Processing of Fruits & Vegetables	4	4	4	271	6,41	6,06
(f) Others	436	20,03	20,08	3,777	140,03	117,43
3. Beverage and Tobacco	39	2,77	2,53	319	12,51	11,10
4. Textiles	297	4,51	3,90	2,008	90,51	79,60
(a) Cotton Textiles	25	1,82	1,80	230	35,34	34,06
(b) Jute Textiles	10	7	3	11	31	30
(c) Handloom Textiles & Khadi	75	92	63	92	3,96	3,22
(d) Other Textiles	187	1,70	1,44	1,675	50,88	42,02
5. Paper, Paper Products and Printing	106	1,23	1,11	1,253	62,38	50,32
6. Leather and Leather Products	25	14	12	204	3,18	2,92
7. Rubber and Rubber Products	131	40,76	38,71	1,646	108,79	89,37
8. Chemicals and Chemical Products	223	5,46	4,51	2,189	112,82	97,99
(a) Heavy Industrial Chemicals	13	35	25	56	10,08	9,31
(b) Fertilizers	5	3	3	50	20,71	17,81
(c) Drugs and Pharmaceuticals	43	69	68	446	16,96	15,13
(d) Non-Edible Oils	5	7	6	47	11,04	10,65
(e) Other Chemicals & Chemical Products	157	4,32	3,50	1,590	54,02	45,09
9. Petroleum, Coal Products & Nuclear Fuels	9	12	9	57	2,36	2,18
10. Manufacture of Cement & Cement Products	65	1,09	86	425	9,49	7,49
11. Basic Metals & Metal Products	189	5,17	7,46	1,387	52,57	51,33
(a) Iron and Steel	33	3,71	6,08	240	31,80	32,43
(b) Non-Ferrous Metals	4	1	-	82	1,14	99
(c) Other Metal Products	152	1,45	1,38	1,065	19,63	17,91
12. Engineering	182	17,04	17,25	1,686	163,68	170,19
(a) Heavy Engineering	10	7	6	86	5,61	5,12
(b) Light Engineering	63	60	49	726	17,27	14,52
(c) Electrical Machinery & Goods	51	2,34	2,19	412	114,44	124,03
(d) Electronic Machinery & Goods	58	14,03	14,51	462	26,36	26,52
13. Vehicles, Vehicle Parts & Transport						

Equipments	195	2,48	1,95	1,050	18,51	14,29
14. Other Industries	20,569	47,24	36,21	1,14,102	318,25	268,78
15. Electricity, Gas & Water	14	2,15	1,67	55	2,64	1,48
(a) Electricity Generation & Transmission	10	2,09	1,62	36	2,15	1,05
(b) Non-Conventional Energy	4	6	6	3	12	12
(c) Gas, Steam & Water Supply	-	-	-	16	36	31
16. Construction	190	5,28	4,60	1,534	55,58	47,99
III. TRANSPORT OPERATORS	6,167	70,23	51,86	35,874	394,57	303,16
IV. PROFESSIONAL AND OTHER SERVICES	20,049	23,05	20,34	1,24,897	231,49	185,96
V. PERSONAL LOANS	74,623	138,20	125,02	4,95,452	1142,31	1040,60
1. Loans for Purchase of Consumer Durables	7,968	9,54	8,07	51,048	76,99	66,56
2. Loans for Housing	4,849	37,84	33,88	38,885	303,92	275,67
3. Rest of the Personal Loans	61,806	90,81	83,06	4,05,519	761,39	698,36
VI. TRADE	54,338	176,35	166,07	3,24,516	949,86	806,49
1. Wholesale Trade	489	105,53	103,89	8,177	340,11	280,51
2. Retail Trade	53,849	70,82	62,18	3,16,339	609,75	525,98
VII. FINANCE	19	65	21	288	50,42	34,17
VIII. ALL OTHERS	52,951	52,48	49,02	4,03,032	447,20	413,04
TOTAL BANK CREDIT	4,01,392	808,96	730,60	24,66,855	5380,12	4766,11
OF WHICH : 1. Artisans & Village Industries	10,113	7,40	6,72	47,595	45,71	39,31
2. Other Small Scale Industries	9,755	48,53	43,22	69,681	514,44	449,25

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	64,578	230,68	212,11	-	-	-
1. Direct Finance	61,952	149,48	143,59	-	-	-
2. Indirect Finance	2,626	81,20	68,52	-	-	-
II. INDUSTRY	30,526	1931,86	1559,53	-	-	-
1. Mining & Quarrying	63	12,47	12,34	-	-	-
2. Food Manufacturing and Processing	1,901	726,40	539,10	-	-	-
(a) Rice Mills, Flour and Dal Mills	137	12,40	9,35	-	-	-
(b) Sugar	2	20	10	-	-	-
(c) Edible Oils and Vanaspati	188	22,70	19,03	-	-	-
(d) Tea Processing	66	88,54	63,48	-	-	-
(e) Processing of Fruits & Vegetables	32	77	74	-	-	-
(f) Others	1,476	601,78	446,41	-	-	-
3. Beverage and Tobacco	77	11,94	10,17	-	-	-
4. Textiles	978	159,99	133,97	-	-	-
(a) Cotton Textiles	85	56,77	51,94	-	-	-
(b) Jute Textiles	9	69	74	-	-	-
(c) Handloom Textiles & Khadi	21	2,26	1,59	-	-	-
(d) Other Textiles	863	100,26	79,71	-	-	-
5. Paper, Paper Products and Printing	771	58,68	51,33	-	-	-
6. Leather and Leather Products	100	3,57	3,15	-	-	-
7. Rubber and Rubber Products	443	85,83	59,19	-	-	-
8. Chemicals and Chemical Products	1,071	213,81	185,15	-	-	-
(a) Heavy Industrial Chemicals	56	17,45	17,94	-	-	-
(b) Fertilizers	25	94,33	58,83	-	-	-

(c) Drugs and Pharmaceuticals	215	21,84	21,10	-	-	-
(d) Non-Edible Oils	25	12,78	12,96	-	-	-
(e) Other Chemicals & Chemical Products	750	67,40	74,33	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	29	13,87	6,14	-	-	-
10. Manufacture of Cement & Cement Products	77	4,77	2,49	-	-	-
11. Basic Metals & Metal Products	613	71,31	61,78	-	-	-
(a) Iron and Steel	142	13,35	14,52	-	-	-
(b) Non-Ferrous Metals	38	16,59	10,63	-	-	-
(c) Other Metal Products	433	41,37	36,62	-	-	-
12. Engineering	1,020	239,36	232,13	-	-	-
(a) Heavy Engineering	72	26,38	17,55	-	-	-
(b) Light Engineering	387	22,73	12,74	-	-	-
(c) Electrical Machinery & Goods	258	98,48	97,98	-	-	-
(d) Electronic Machinery & Goods	303	91,77	103,85	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	331	15,05	13,36	-	-	-
14. Other Industries	22,208	207,10	168,95	-	-	-
15. Electricity, Gas & Water	78	36,16	19,71	-	-	-
(a) Electricity Generation & Transmission	70	35,88	19,41	-	-	-
(b) Non-Conventional Energy	4	21	24	-	-	-
(c) Gas, Steam & Water Supply	4	7	7	-	-	-
16. Construction	766	71,54	60,58	-	-	-
III. TRANSPORT OPERATORS	8,171	84,89	65,08	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	27,556	186,29	143,28	-	-	-
V. PERSONAL LOANS	1,74,923	594,89	530,69	-	-	-
1. Loans for Purchase of Consumer Durables	20,569	35,40	29,93	-	-	-
2. Loans for Housing	22,786	161,77	147,21	-	-	-
3. Rest of the Personal Loans	1,31,568	397,72	353,55	-	-	-
VI. TRADE	58,738	872,20	652,04	-	-	-
1. Wholesale Trade	4,881	619,89	449,29	-	-	-
2. Retail Trade	53,857	252,31	202,75	-	-	-
VII. FINANCE	344	40,04	31,45	-	-	-
VIII. ALL OTHERS	1,28,920	346,69	297,69	-	-	-
TOTAL BANK CREDIT	4,93,756	4287,54	3491,86	-	-	-
OF WHICH : 1. Artisans & Village Industries	5,223	12,41	10,44	-	-	-
2. Other Small Scale Industries	18,363	668,53	514,94	-	-	-