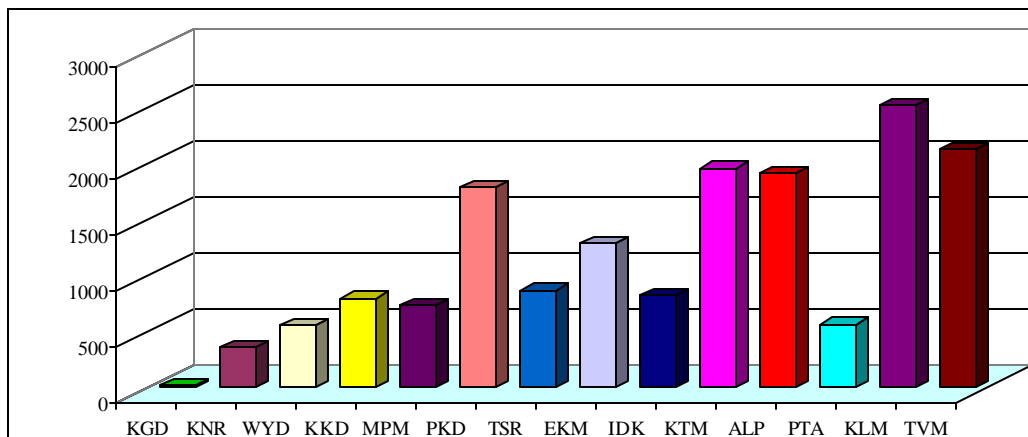




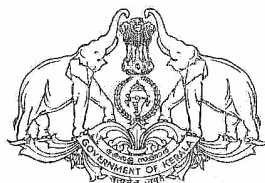
Government of Kerala



REPORT OF SURVEY ON UNREGISTERED NON BANKING FINANCIAL INSTITUTIONS IN KERALA (2005)

**Department of Economics & Statistics
Thiruvananthapuram.
2006**

Printed and Published by Department of Economics and Statistics,
Government of Kerala. Thiruvananthapuram. Ph:0471-2305318
e-mail: director@ecostatkerala.org. Website: www.ecostatkerala.org



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PREFACE

The financial activities carried out by the local money lenders who constitute the unorganized part of financial sector are not being properly accounted in the estimation of State Domestic Product or in any other estimation. The data gap of this sector was a major drawback in the proper estimation of value added being created by this financial part of the economy. Seeing this phenomena, the Central Statistical Organisation requested the Director of Economics & Statistics of Kerala to conduct a survey (sample survey) to collect possible information of the nature of working of this sector, so as to have a better idea of it and to estimate the real contribution of this part of the financial sector to the economy.

As per this, the Directorate of Economics & Statistics, Kerala designed a format and launched a sample survey on the money lending activities being carried out in the unorganized sector. Information from the local money lenders, chitty /kuri operators and others who are engaged in other kinds of financial activities were collected though with some difficulties. In many cases data could not be collected directly from the persons engaged in such activities. In such cases, required information were collected from persons who are somehow related to the money lenders and who know about the activities. The fieldworkers i.e. the investigators of the department have done a very command able job in eliciting possible information and I appreciate them in this occasion.

The data received from the field was thoroughly scrutinized and computerized and necessary tables were generated. Computerisation work was done by Sri. K.V.Abhilash and DTP work done by Sri. S. Saseendran under the supervision of Sri. K. Vimalan, Deputy Director. This report is based on the table so generated. The sincere efforts put in by Sri. Rajendran Kuttikkad, Smt. B Sujatha and Smt. L. Sobhana Pillai, Research Officer under the supervision of Sri. S. Rajendran, Joint Director and Sri. K. Ashokan, Additional Director are worth mentioning and I appreciate them whole-heartedly at this juncture. It is a fact that due to the non co-operation of the moneylenders, complete information couldn't be collected. Still this report may bring light into the financial intermediation activities being carried out by the local money lenders/chitty operators who are working outside the purview of banking regulations or rules in vogue in the state or country.

Suggestion on this report is most welcome.

Thiruvananthapuram,
19 /12/2006

M.R. Balakrishnan
Director

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SURVEY ON UNREGISTERED NON BANKING FINANCIAL INSTITUTIONS IN KERALA (2005)

CHAPTER I INTRODUCTION

Financial Institutions, a subsidiary of service sector have a significant role in National/State Income. The liberalisation policy has brought about vast changes to our economy. The Unregistered Non Banking financial Institutions have their own role in the economy and the contribution of which to the economy of the state is not logically accounted at present in computing state income. The income from such institutions whose functions are beyond the guidelines or control of the Reserve Bank of India, is also an important factor which influences the economic scenario. Proper accounting of the transactions of these institutions in computing state income will provide a more reliable and accurate picture of the economy. But no authentic data is available about the functioning of these institutions such as the number of Unregistered Non Banking financial Institutions, their income and expenditure, mode of functioning, employment, total transaction etc. This survey aimed at gathering these details in a realistic manner.

Objectives of the Survey:

- 1) To study the functioning of unregistered or unorganised money lenders, chitty operators and others engaged in lending money without observing the Reserve Bank of India or Government norms.
- 2) To ascertain the volume of transactions carried on by these institutions.
- 3) To study the contribution of these institutions in State Income and to work out some rates and ratios of this to the total contributions of the financial sector.

- 4) To study the relevance of the institutions/persons in the value added process in the state's economy.

Methodology:

The list of money lenders, chitty operators and those indulged in other financial activities was prepared from local enquiry on the basis of Block/Municipality/Corporation as a unit. Thirty units engaged in this activity were selected by stratified random sampling method from the list prepared. The selection was done Blocks as stratum in rural areas and Municipality/Municipal Corporation as stratum in urban areas.

Thirty samples were selected from the category of money lenders, chitty operators and those indulged in other financial activities (10 samples from each category) The details of functioning of each individual unit were collected in the form designed for this purpose.

Schedules of enquiry

Form 01 – Listing schedule for Unregistered Non Banking financial Institutions

Form 02 –Schedule for detailed survey of these Institutions.

Limitations of the Study:

The collection of data of the non banking financial Institutions in the unorganised sector is a very tedious one, since the functioning of many of these institutions are violative of the regulations/rules in vogue. With great strain and patience, details were collected. The details were collected mainly from the people having linkage with such institutions as the owners, reluctant to part with the information. Many of these institutions charge exorbitant rates of interest which lead people to a vicious circle of indebtedness from which they could never escape. Because of the exorbitant rates of interest being charged by these institutions, people often call these institution/persons as 'Blade' which means 'guillotine'. Many people depending these institutions fall in this debt trap, which ultimately leads them to commit suicide. Due to certain such incidents people organise agitations against such institutions in few districts like Wayanad. Such incidents also made the data collection very difficult.

Thiruvananthapuram, Kollam, Pathanamthitta, Alappuzha, Kottayam, Idukki, Ernakulam, Thrissur, Palakkad, Malappuram, Kozhikkode, Wayanad, Kannur, and Kasargod are the 14 districts in Kerala state

Chapter II

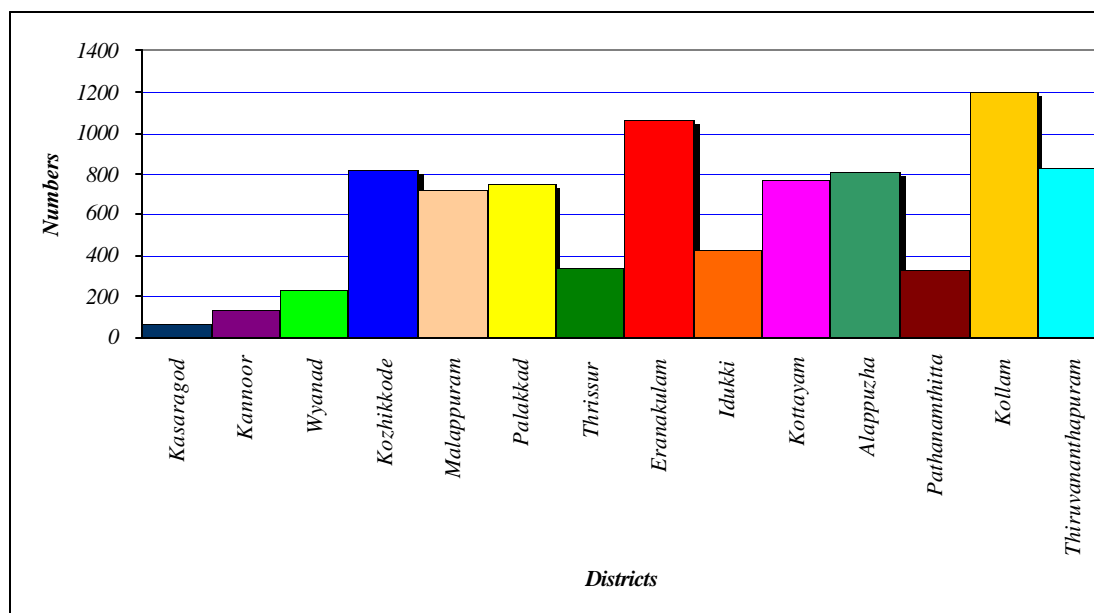
Features of Unregistered Non Banking Financial Institutions

The Unregistered Non Banking Financial Institutions contribute their share to the Kerala Economy even though they do not have any legal back up or specific functional set up. Many of the Unregistered Non Banking financial Institutions functions are behind the blanket of suspicion in the sense that the data pertaining to their day to day functions, their rate of interest, the mode of loan recovery, etc cannot be assessed accurately and hence remains opaque to data collectors to some extent. The people who engaged in this field are also reluctant to part with the details of their business due to the non-transparency they always want to conserve for the smooth functioning of their business.

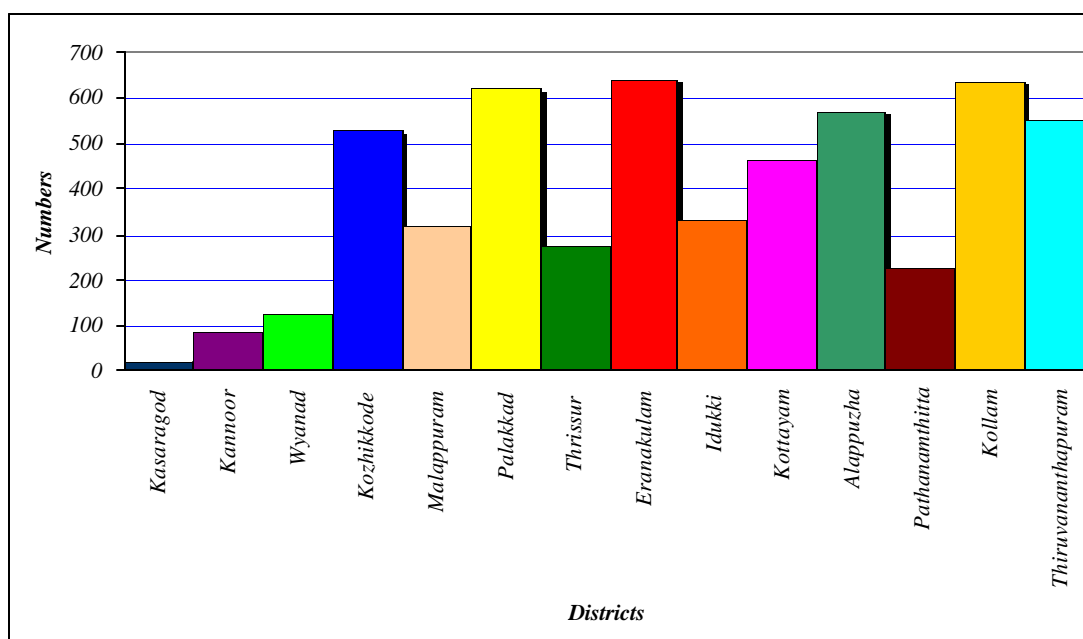
The absence of any legal backup and various lacuna which co-exist in this kind of “illegal” businesses, is only one side of the coin. The economical thrust these institutions exert in the laymans’ needs cannot be neglected. To be more precise these institutions also contribute their own share to our economy in their own way on the common man’s ways and means.

According to the survey the total number of money lenders is 5394, Chitty operators is 2686 and those engaged in other financial activities is 396. The study reveals that the Unregistered Non Banking financial Institutions thrive well in almost all the districts with the industrial district Ernakulam being the most flourishing ground for money lenders Ernakulam has a total number of 640 money lenders followed by Kollam with 639 and Palakkad with 622. In the case of chitty operators Kollam tops with 474 chitty operators, Malappuram 378 and Ernakulam 370. In the case of other financial activities also Kollam and Ernakulam share the first and second position respectively with 90 and 56. Somehow Wayanad, which is a backward district, is also in the scene with a third position having 51 other financial institutions.

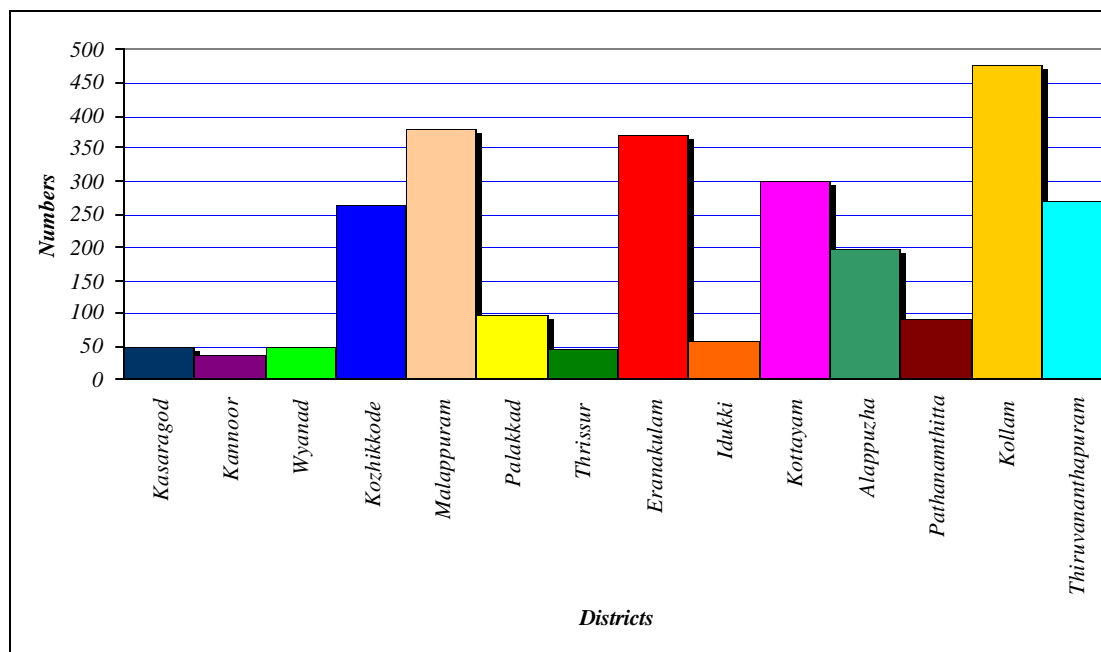
Total number of Unregistered Non banking Financial Institutions - District wise



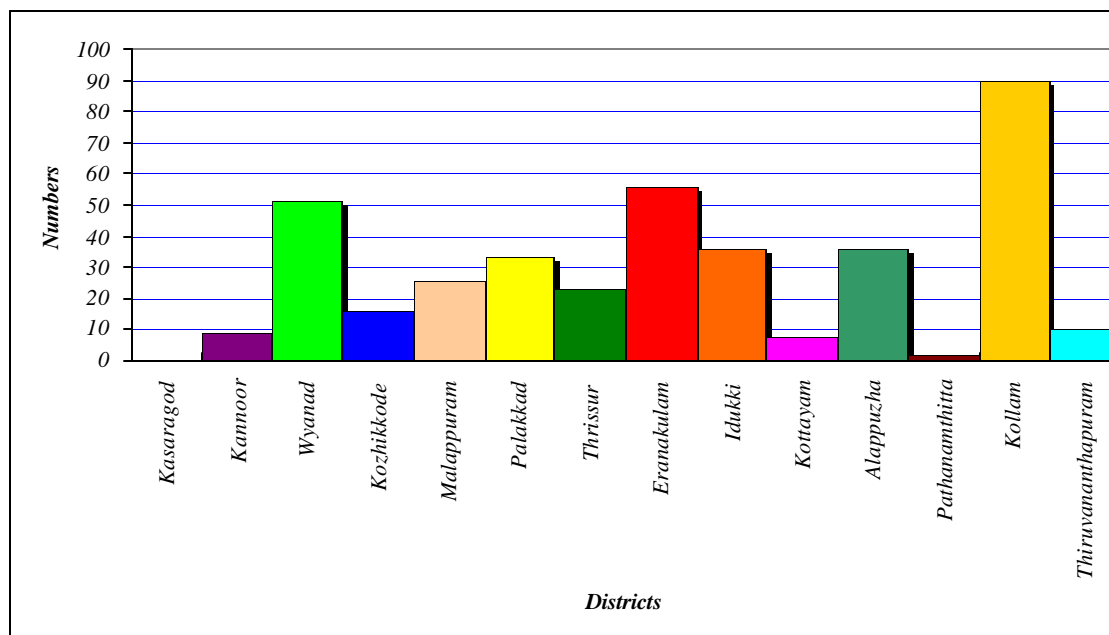
Number of Money lenders - District wise



Number of Chitty operators- District wise



Number of Institutions engaged in Other Financial Activities- District wise



The highest number of money lending institutions had been started during the period 1996-2000. Kollam district tops the list with 375 institutions followed by Ernakulam and Palakkad districts respectively with 300 and 282 institutions. In the case of chitty operators and other financial institutions also the period from 1996 to 2000 recorded the opening of maximum number of institutions. It is significant that similar to that in the case of moneylenders, Kollam district is in the forefront in the number of chitty operators and other financial institutions also. The reason for why the hub-sub in the field of money lending activities as well as chitty operations is on high pitch in Kollam district is a matter to be studied in detail

Maintenance of proper records on business is very important in the case of financial institutions. As per the survey out of the total 8476 Unregistered Non Banking Financial Institutions, 6398 institutions maintain proper records where as 2078 institutions have not kept any records. In the case of money lenders, it is seen that out of 5394 institutions only 3675 are seen properly maintaining records. As far as chitty operators are considered, among the total 2686 institutions 2417 seem to have maintained proper records and 269 hasn't maintained any records. In the case of other financial institutions, 306 out of 396 institutions have proper records and 90 of them haven't maintained any records.

On analyzing the district wise number of Unregistered Non Banking Financial Institutions by their present status, it can be seen that out of the 8476 such institutions, 6633 are progressing, 1678 are stagnant and 165 of them are running at loss.

Labour force

With regard to the work personnel among the total 10777 workers engaged in all the unregistered non banking financial institutions, 9186 are house hold members themselves and 1591 are hired labourers. This workforce includes 1826 female workers. Out of the 10777 total workforce, 59.5% are engaged in money lending operation, 32.5% are in the chitty field and only 8% are working in other financial activities.

These institutions mainly function with household members. The Institutions working with household members alone constitute 88.13% of the total 8476 institutions. Those

institutions working only with hired labourers are 3.6% and those with both hired and household members constitute 8.26%.

Activities

It can be seen that these Unregistered Non Banking financial Institutions undertake different types of activities such as advancing loan, receiving deposits, operation of chitties or kuries and others. In addition to money lending, few institutions are engaged in receiving deposits (436 nos), Chitty operations (106) and in other financial activities (60nos). 150 of the 2686 chitty operators indulge in advancing loan 43 numbers are receiving deposits and a very few institutions are engaged in other activities. Considering the case of institutions engaging in other financial activities, 106 of them advance loans, 35 of them receive deposits and 4 of these institutions conduct chitty operations.

Securities

Different types of securities are accepted by these unregistered non banking financial institutions. The majority of these institutions, i.e., 52.88% accept cheque leaf as security, 38.95% accept Promisory Note and 29.07% accept other valuables as security. Gold security is insisted by 14.92% and land by 12.16%. 2.62% of these institutions require no security at all.

Loans and Interest Rate

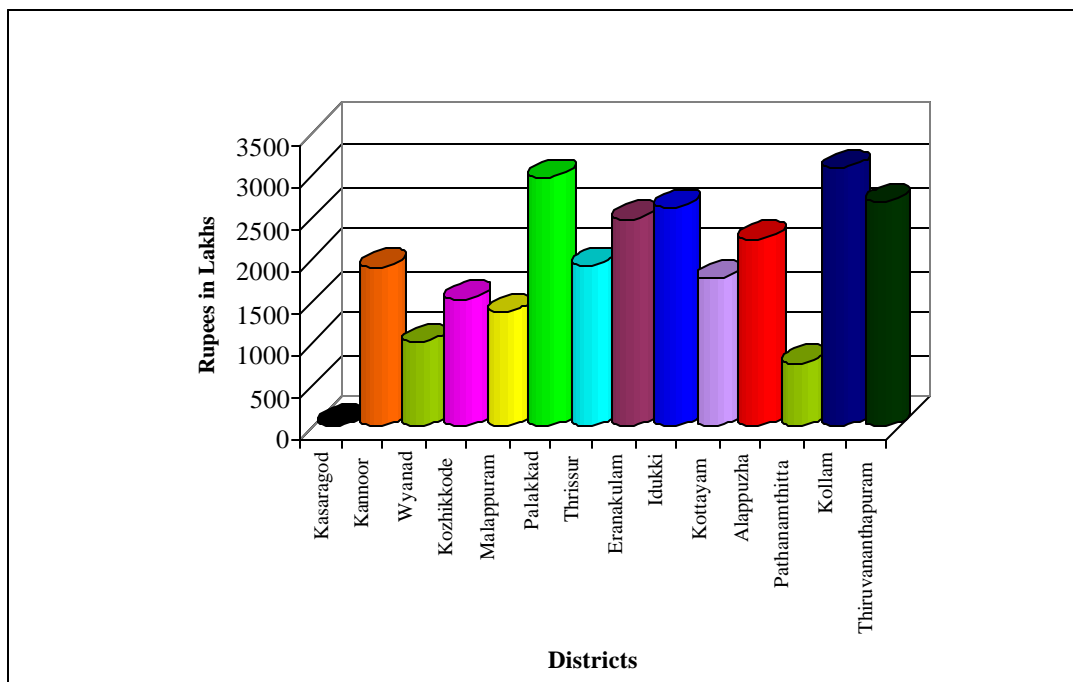
The volume of loans advanced by these institutions altogether in the last year was to the tune of Rs.264.15 crores. A portion of this amount has already been received back by these institutions/persons. The total amount now vested with the loanees as per the survey was 232.26 crores. The rate of interest charged by these institutions is exorbitantly high compared to that of registered Non Banking financial Institutions. The number of institutions lending money at high interest rates is greater among the money lending institutions. The number of institutions charging above 50% interest are 2241, between 31-50% are 2325 between 21-30 are 586, between 11 to 20 are 184 and less than 10% are only 58. It is noticeable that there were institutions charging an interest rate of more than 100%.

On analysing the district wise distribution of loans during the last year, it is seen that maximum amount of loans are advanced in Kollam district (30.80crores) followed by Palakkad (29.86 crores) and Thiruvananthapuram (26.86 Crores). Eventhough Ernakulam

district has 1066 institutions, the amount advanced by these institutions is only 24.75 crores. The total amount advanced in Kollam district is the highest ie. 36.50 crores followed by Palakkad with 29.17 crores. Alappuzha is in the third position with 26.10 crores.

As said earlier the number of institutions lending money at high interest rates is greater among the money lending institutions. Out of the 8476 institutions, 29.47% of these institutions lend money at the interest rates ranging from 31-50% Those charging interest above 50% are 27.36% . In the case of number of institutions charging interest rate between 31-50%, Kollam district is in the prime position with 396 institutions followed by Thiruvananthapuram district (349) and Ernakulam district (319). In the case of institutions charging the rate of interest above 50%, Kozhikkode district is at the top with 434 institutions followed by Palakkad district (350) and Alappuzha district (282). It was found during the survey that there were institutions charging up to a maximum of 950% interest for their loans.

Amount Distributed –District wise



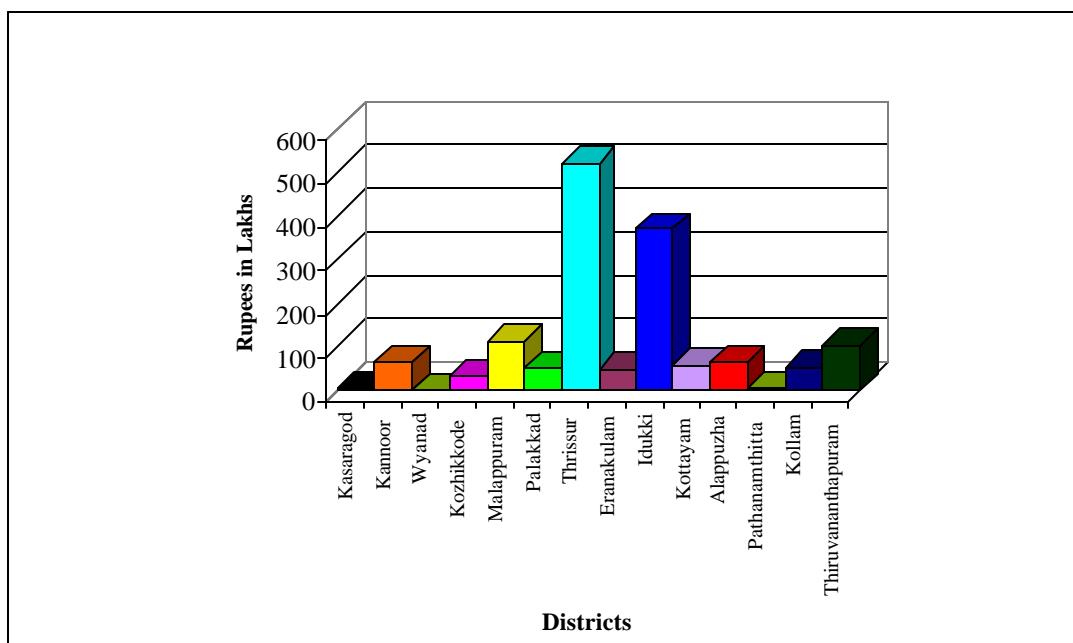
Deposits and Interest Rate

The total deposits received by these unregistered non banking financial institutions for the last year is amounted to Rs.14.9 crores of which 9.95 crores were received by the money lenders, Rs.62.27 lakhs by the chitty operators and Rs.4.32 crores by the other financial institutions.

There are only 620 Institutions which receive deposits in this sector of which 247 of them disburse interest to deposits ranging from 21-30%. 165 Institutions give interest above 30%, 165 insitutions give interest in the range 11-20 and only 43 institutions give interest below 10%

It can be seen that in Thiruvananthapuram and Alappuzha districts, there are 52 institutions disbursing interest ranging from 21-30% followed by Kottayam(34 nos) Palakkad and Kollam (24 numbers each) in this category. In the case of those institutions giving above 30% for their deposits Malappuram is at the top with 50 institutions followed by Kollam (30) and Kottayam(28 Nos).

Deposits Received - District wise



Chitties And Kurries

Another widespread financial activity of these institutions is conducting chitty/kuries. Among the 8476 unregistered non banking financial institutions the number of chitty operating units according to the survey are 2775 for a total sala of Rs.44.99 crores with 14060 Chitties. 267 out of 14060 chitties were operated by money lenders, 13,766 by chitty operators and 27 by other financial institutions.

Kollam has the largest number of chitty operators, ie. 483nos with 4686 chitties. With regard to the number of chitty operating institutions, Kollam is followed by Ernakulam (391) and Malappuram(384) . In the case of number of chitties, Kollam is followed by Alappuzha (2676)nos and Kottayam(1440)nos.

Assets

While monitoring the asset details of these institution, it is noted that an amount of Rs.133.67 crores have been invested as working capital by these institution in the state. This is the skeleton for the functioning of these institutions. The total amount advanced is Rs.116.27 crores. The district wise analysis shows that larger share i.e. Rs.18.25 crores has been advanced in Kollam district. Palakkad district is in the second position with Rs.14.59 crores and Alappuzha district is in the third position with Rs.13.05 crores advanced. About 15.41 crores have been spent for furniture and vehicles and Rs.28.03 crores for land and building. Rs.3.13 crores have been spent for other activities.

The value of assets possessed by the money lenders is Rs.133.65 crores and that of the chitty operators is Rs.17.17 crores. The other financial institutions possess assets worth Rs.12.01 crores.

Expenditure

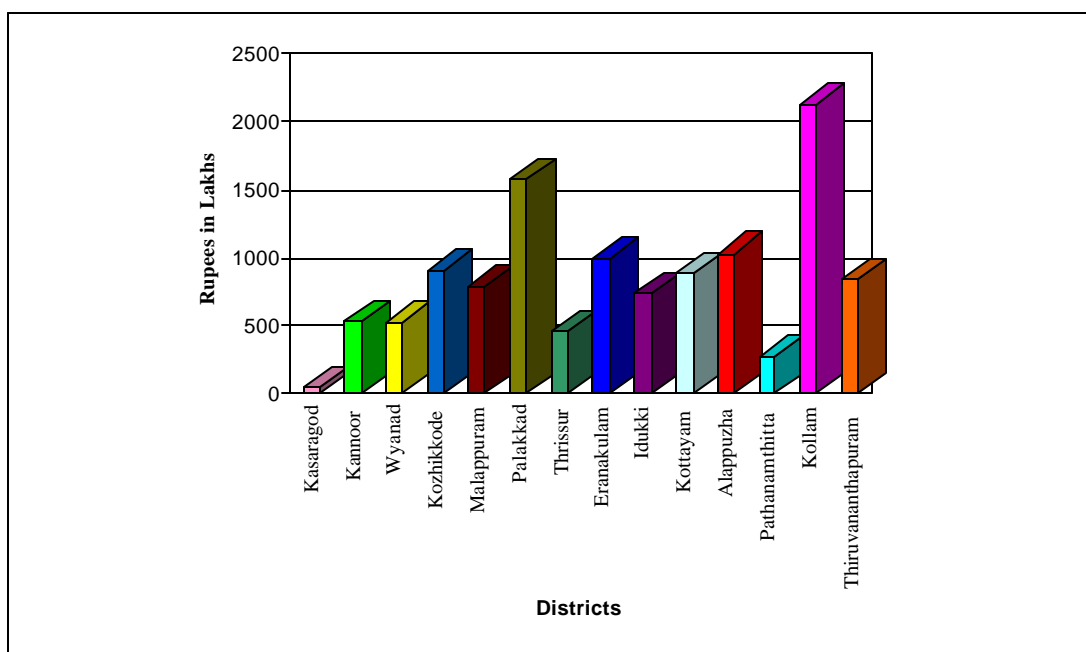
In assessing the details of expenditure of unregistered non banking financial institutions, the interest given to deposits is a significant and attractive factor. The money lenders disburse interest to the tune of Rs.13.7 crores to depositors with a very high rate of interest compared to registered institutions. This dream interest rate is the most crucial factor which attracts depositors to these institutions ignoring all the other risk factors which

circumscribes these types of institutions. There are institutions which offer even 100% interest on the deposits. The chitty operators distributed interest to a tune of Rs.9.6 lakhs and other financial institutions disbursed amount to the tune of Rs.61.5 lakhs as interest.

According to the survey, the highest amount disbursed as interest to deposits is in Idukki district, ie., Rs.54.85 lakhs followed by Malappuram (Rs.21.76 lakh) and Thiruvananthapuram (Rs.21.34 lakhs). The total expenditure of these institutions, when analysed shows that Palakkad has the highest expenditure which amounts to Rs.1.77 crores, closely followed by Kollam with Rs.1.71 crores and Thiruvananthapuram with Rs.1.33 crores.

Income

Income - District wise



An amount of Rs.116.71 crores have been received as income by these unregistered non banking financial institutions/persons of which Rs.98.6 crores is received as interest from loans alone, Rs.10.9 crores as income from chitties and Rs.7.13 crores for other financial activities.

It is important to note that few moneylenders are earning an income which is more than the amount they disburse as loans. The total income of these institutions is Rs.116.71 crores of which Rs.96.57 crores attributes to money lenders, Rs.12.14 crores to chitty operators and Rs.7.99 crores to other institutions.

The total income from these activities is the highest for Kollam district i.e., Rs.21.29 crores. The second highest is Palakkad with Rs.15.77 crores followed by Alappuzha with Rs.10.28 crores.

These institutions do not bother much about the intricacies of a controlled business environment. They function on their motto and on their simple banking principle “hectic needs, hasty payment, hefty returns”.

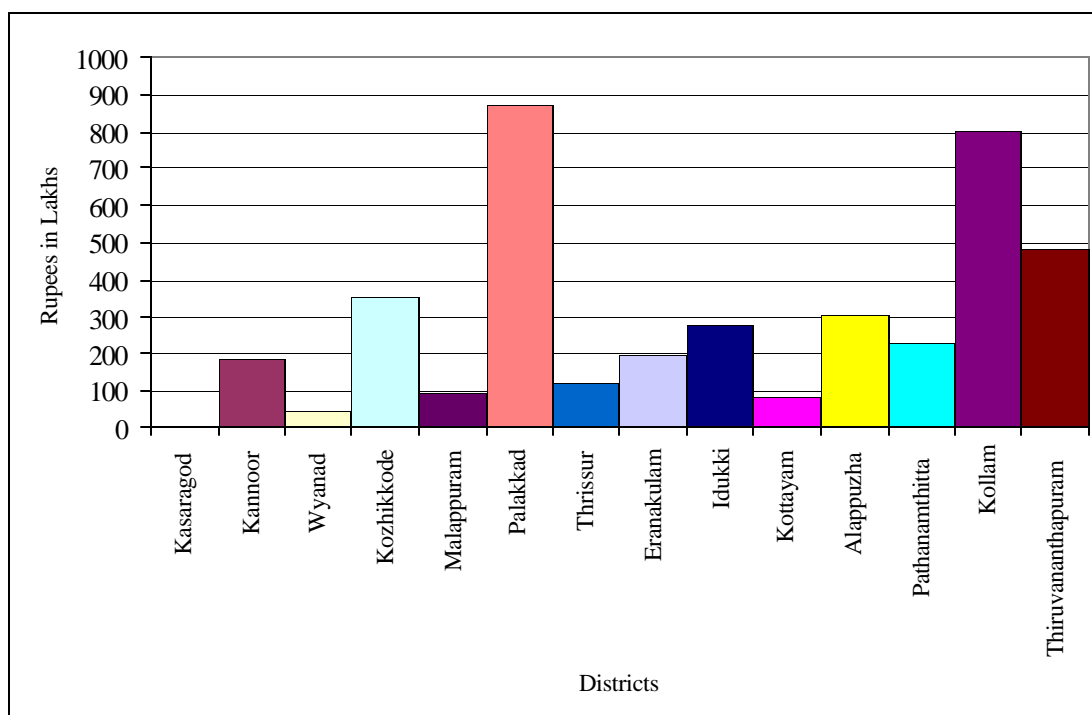
Dues

On analysing the repayment pattern to these institutions/persons, it can be seen that Rs.40.49 crores is overdue. The principal amount outstanding is Rs.31.82 crores and interest is Rs.8.69 crores.

The highest amount of repayment over due in the case of principal amount is in Palakkad district i.e. Rs.7.01 crores followed by Kollam district, Rs.6.64 crores and Thiruvananthapuram with Rs.4.07 crores. As far as interest dues to these institutions is considered, Palakkad district is in the top. An amount of Rs.1.68 crores is pending as interest to these institutions/persons in this district from various sources followed by Kollam with Rs.1.39 crores and Kozhikkode Rs.1.28 crores.

The over all dues is highest in Palakkad district, i.e., Rs.8.69 crores (21.46%) Kollam district has Rs.8.03 crores as dues.

Repayment dues - District wise



CONCLUSION

The unorganized part of financial intermediation in the State has a major role in catering the financial needs of the local people. Its sanctity lies in the fact that people will get timely and adequate finance according to their requirements without much security. Even though the interest rate charged by these institutions/persons is somewhat high, they offer need based and timely financial assistance unlike the government/Co-operative agencies. Since the rate of interest charged is not in conformity with the Reserve Bank of India or Government norms, the activities of this sector is carried out without publicity or in a confidential manner. The persons/institutions engaged in such activities often do not divulge their activities as they are engaged in some sort of illegal activities. Sometimes they threaten those who enquire about these activities.

The data collection of the survey was very difficult. In most cases information could not be collected directly from the persons engaged in the activities. Often persons associated with the activities or clients of these institutions/persons were contacted for data collection. Information (though not perfect) which could be used for arriving at a conclusion had been collected in a tactful manner.

The information contained in this report will certainly give a somewhat true picture of the activities of the local moneylenders about whom hitherto no authentic data was available.

Table 1
District wise Number of Unregistered Non-Banking Financial Institutions

Sl. No.	District	Money Lending	Chitty Operating	Others	Total
1	Kasaragod	19	48	0	67
2	Kannoor	87	37	9	133
3	Wyanad	123	51	51	225
4	Kozhikkode	530	264	16	810
5	Malappuram	318	378	26	722
6	Palakkad	622	98	33	753
7	Thrissur	272	46	23	341
8	Eranakulam	640	370	56	1066
9	Idukki	333	60	36	429
10	Kottayam	462	300	8	770
11	Alappuzha	570	196	36	802
12	Pathanamthitta	229	94	2	325
13	Kollam	639	474	90	1203
14	Thiruvananthapuram	550	270	10	830
State		5394	2686	396	8476

Table 2A

***District wise Number of Unregistered Non-Banking Financial Institutions By
Year of Starting***

Type of Activity: Money Lending

Sl. No.	District	Before 1990	1991 - 1995	1996 - 2000	After 2000	Total
1	Kasaragod	0	4	5	10	19
2	Kannoor	2	12	35	38	87
3	Wyanad	12	21	45	45	123
4	Kozhikkode	16	96	224	194	530
5	Malappuram	24	58	150	86	318
6	Palakkad	58	100	282	182	622
7	Thrissur	5	39	139	89	272
8	Eranakulam	28	132	300	180	640
9	Idukki	12	72	147	102	333
10	Kottayam	51	102	180	129	462
11	Alappuzha	38	102	226	204	570
12	Pathanamthitta	16	39	104	70	229
13	Kollam	6	117	375	141	639
14	Thiruvananthapuram	32	128	234	156	550
State		300	1022	2446	1626	5394

Table 2 B
District wise Number of Unregistered Non-Banking Financial Institutions By
Year of Starting

Type of Activity: Chitty/Kuri Operation

Sl. No.	District	Before 1990	1990 - 1995	1996 - 2000	After 2000	Total
1	Kasaragod	7	5	11	25	48
2	Kannoor	0	5	19	13	37
3	Wyanad	0	9	21	21	51
4	Kozhikkode	8	18	98	140	264
5	Malappuram	36	72	176	94	378
6	Palakkad	8	11	53	26	98
7	Thrissur	2	8	24	12	46
8	Eranakulam	20	96	118	136	370
9	Idukki	0	4	28	28	60
10	Kottayam	18	52	150	80	300
11	Alappuzha	10	38	82	66	196
12	Pathanamthitta	10	20	28	36	94
13	Kollam	12	93	270	99	474
14	Thiruvananthapuram	24	48	112	86	270
State		155	479	1190	862	2686

Table 2 C
District wise Number of Unregistered Non-Banking Financial Institutions By
Year of Starting

Type of Activity : Engaged in Other financial activities

Sl. No.	District	Before 1990	1990 - 1995	1996 - 2000	After 2000	Total
1	Kasaragod	0	0	0	0	0
2	Kannoor	1	1	2	5	9
3	Wyanad	3	15	21	12	51
4	Kozhikkode	2	2	6	6	16
5	Malappuram	6	0	14	6	26
6	Palakkad	1	13	11	8	33
7	Thrissur	0	8	10	5	23
8	Eranakulam	10	10	25	11	56
9	Idukki	0	8	24	4	36
10	Kottayam	2	4	2	0	8
11	Alappuzha	2	6	18	10	36
12	Pathanamthitta	0	0	2	0	2
13	Kollam	0	15	57	18	90
14	Thiruvananthapuram	1	3	4	2	10
State		28	85	196	87	396

Table 3A

***District wise Number of Unregistered Non-Banking Financial Institutions
Maintaining Records***

Type of Activity: Money Lending

Sl. No.	District	Maintaining Records	Not Maintaining Records	Total
1	Kasaragod	9	10	19
2	Kannoor	47	40	87
3	Wyanad	15	108	123
4	Kozhikkode	430	100	530
5	Malappuram	274	44	318
6	Palakkad	328	294	622
7	Thrissur	99	173	272
8	Eranakulam	464	176	640
9	Idukki	264	69	333
10	Kottayam	273	189	462
11	Alappuzha	378	192	570
12	Pathanamthitta	64	165	229
13	Kollam	582	57	639
14	Thiruvananthapuram	448	102	550
State		3675	1719	5394

Table 3B
District wise Number of Unregistered Non-Banking Financial Institutions Maintaining Records

Type of Activity: Chitty/Kuri Operation

Sl. No.	District	Maintaining Records	Not Maintaining Records	Total
1	Kasaragod	33	15	48
2	Kannoor	32	5	37
3	Wyanad	48	3	51
4	Kozhikkode	260	4	264
5	Malappuram	368	10	378
6	Palakkad	85	13	98
7	Thrissur	30	16	46
8	Eranakulam	334	36	370
9	Idukki	40	20	60
10	Kottayam	280	20	300
11	Alappuzha	180	16	196
12	Pathanamthitta	60	34	94
13	Kollam	447	27	474
14	Thiruvananthapuram	220	50	270
	State	2417	269	2686

Table 3C
District wise Number of Unregistered Non-Banking Financial Institutions
Maintaining Records

Type of Activity : Engaged in Other financial activities

Sl. No.	District	Maintaining Records	Not Maintaining Records	Total
1	Kasaragod	0	0	0
2	Kannoor	9	0	9
3	Wyanad	12	39	51
4	Kozhikkode	10	6	16
5	Malappuram	26	0	26
6	Palakkad	17	16	33
7	Thrissur	18	5	23
8	Eranakulam	51	5	56
9	Idukki	32	4	36
10	Kottayam	4	4	8
11	Alappuzha	32	4	36
12	Pathanamthitta	0	2	2
13	Kollam	90	0	90
14	Thiruvananthapuram	5	5	10
State		306	90	396

Table 4A

District wise Number of Unregistered Non-Banking Financial Institutions By Status

Type of Activity: Money Lending

Sl. No.	District	Progressing	Stagnant	Loss	Total
1	Kasaragod	10	8	1	19
2	Kannoor	71	13	3	87
3	Wyanad	108	15	0	123
4	Kozhikkode	320	192	18	530
5	Malappuram	288	30	0	318
6	Palakkad	440	172	10	622
7	Thrissur	187	78	7	272
8	Eranakulam	512	118	10	640
9	Idukki	282	48	3	333
10	Kottayam	360	99	3	462
11	Alappuzha	474	88	8	570
12	Pathanamthitta	169	53	7	229
13	Kollam	609	30	0	639
14	Thiruvananthapuram	482	60	8	550
State		4312	1004	78	5394

Table 4B

District wise Number of Unregistered Non-Banking Financial Institutions By Status

Type of Activity: Chitty/Kuri Operation

Sl. No.	District	Progressing	Stagnant	Loss	Total
1	Kasaragod	28	14	6	48
2	Kannoor	26	10	1	37
3	Wyanad	48	3	0	51
4	Kozhikkode	122	130	12	264
5	Malappuram	250	120	8	378
6	Palakkad	67	29	2	98
7	Thrissur	24	15	7	46
8	Eranakulam	302	62	6	370
9	Idukki	54	4	2	60
10	Kottayam	216	74	10	300
11	Alappuzha	176	20	0	196
12	Pathanamthitta	70	22	2	94
13	Kollam	423	51	0	474
14	Thiruvananthapuram	218	52	0	270
State		2024	606	56	2686

Table 4C

District wise Number of Unregistered Non-Banking Financial Institutions By Status

Type of Activity : Engaged in Other financial activities

Sl. No.	District	Progressing	Stagnant	Loss	Total
1	Kasaragod	0	0	0	0
2	Kannoor	5	3	1	9
3	Wyanad	42	6	3	51
4	Kozhikkode	8	4	4	16
5	Malappuram	22	4	0	26
6	Palakkad	19	12	2	33
7	Thrissur	10	11	2	23
8	Eranakulam	46	9	1	56
9	Idukki	16	4	16	36
10	Kottayam	4	4	0	8
11	Alappuzha	30	6	0	36
12	Pathanamthitta	0	2	0	2
13	Kollam	90	0	0	90
14	Thiruvananthapuram	5	3	2	10
State		297	68	31	396

Table 5A

District wise Number of Workers In Unregistered Non-Banking Financial Institutions

Type of Activity :Money Lending

Sl. No.	District	Household Members			Hired Labours			Total		
		Male	Female	Total	Male	Female	Total	Male	Female	Total
1	Kasaragod	19	2	21	3	2	5	22	4	26
2	Kannoor	83	7	90	20	6	26	103	13	116
3	Wyanad	129	12	141	45	12	57	174	24	198
4	Kozhikkode	526	10	536	42	8	50	568	18	586
5	Malappuram	306	14	320	36	4	40	342	18	360
6	Palakkad	644	22	666	128	32	160	772	54	826
7	Thrissur	255	6	261	38	24	62	293	30	323
8	Eranakulam	572	132	704	78	24	102	650	156	806
9	Idukki	321	30	351	21	3	24	342	33	375
10	Kottayam	465	39	504	39	3	42	504	42	546
11	Alappuzha	528	56	584	10	6	16	538	62	600
12	Pathanamthitta	210	27	237	11	3	14	221	30	251
13	Kollam	582	66	648	54	9	63	636	75	711
14	Thiruvananthapuram	530	130	660	14	14	28	544	144	688
Total		5170	553	5723	539	150	689	5709	703	6412

Table 5B**District wise Number of Workers In Unregistered Non-Banking Financial Institutions****Type of Activity: Chitty/Kuri Operation**

Sl. No.	District	Household Members			Hired Labours			Total		
		Male	Fe-male	Total	Male	Fe-male	Total	Male	Fe-male	Total
1	Kasaragod	74	1	75	4	1	5	78	2	80
2	Kannoor	35	3	38	15	7	22	50	10	60
3	Wyanad	42	12	54	33	0	33	75	12	87
4	Kozhikkode	202	70	272	14	2	16	216	72	288
5	Malappuram	482	34	516	48	0	48	530	34	564
6	Palakkad	83	21	104	40	22	62	123	43	166
7	Thrissur	45	29	74	4	18	22	49	47	96
8	Eranakulam	210	170	380	60	32	92	270	202	472
9	Idukki	58	6	64	26	0	26	84	6	90
10	Kottayam	254	80	334	18	4	22	272	84	356
11	Alappuzha	138	56	194	16	2	18	154	58	212
12	Pathanamthitta	56	44	100	0	0	0	56	44	100
13	Kollam	396	126	522	81	3	84	477	129	606
14	Thiruvananthapuram	192	98	290	16	20	36	208	118	326
Total		2267	750	3017	375	111	486	2642	861	3503

Table 5C

District wise Number of Workers In Unregistered Non-Banking Financial Institutions

Type of Activity: Engaged in Other financial activities

Sl. No.	District	Household Members			Hired Labours			Total		
		Male	Fe-male	Total	Male	Fe-male	Total	Male	Fe-male	Total
1	Kasaragod	0	0	0	0	0	0	0	0	0
2	Kannoor	11	0	11	3	3	6	14	3	17
3	Wyanad	51	6	57	138	186	324	189	192	381
4	Kozhikkode	16	2	18	2	0	2	18	2	20
5	Malappuram	40	2	42	2	2	4	42	4	46
6	Palakkad	37	1	38	22	4	26	59	5	64
7	Thrissur	21	2	23	7	11	18	28	13	41
8	Eranakulam	45	10	55	15	6	21	60	16	76
9	Idukki	40	0	40	8	0	8	48	0	48
10	Kottayam	8	0	8	0	0	0	8	0	8
11	Alappuzha	36	2	38	2	0	2	38	2	40
12	Pathanamthitta	2	0	2	0	0	0	2	0	2
13	Kollam	84	21	105	0	0	0	84	21	105
14	Thiruvananthapuram	7	2	9	3	2	5	10	4	14
	Total	398	48	446	202	214	416	600	262	862

Table 6A

***District wise Number of Unregistered Non-Banking Financial Institutions
With Category of Labourers***

Type of Activity: Money Lending

Sl. No.	District	Household Members Only	Hired Labourers Only	Household Members & Hired Labourers	Total
1	Kasaragod	15	1	3	19
2	Kannoor	71	6	10	87
3	Wyanad	99	12	12	123
4	Kozhikkode	488	6	36	530
5	Malappuram	290	8	20	318
6	Palakkad	500	14	108	622
7	Thrissur	220	25	27	272
8	Eranakulam	558	36	46	640
9	Idukki	315	3	15	333
10	Kottayam	420	3	39	462
11	Alappuzha	554	8	8	570
12	Pathanamthitta	217	5	7	229
13	Kollam	582	30	27	639
14	Thiruvananthapuram	524	2	24	550
	Total	4853	159	382	5394

Table 6B

***District wise Number of Unregistered Non-Banking Financial Institutions
With Category of Labourers***

Type of Activity: Chitty/Kuri Operation

Sl. No.	District	Household Members Only	Hired Labourers Only	Household Members & Hired Labourers	Total
1	Kasaragod	43	5	0	48
2	Kannoor	30	6	1	37
3	Wyanad	27	6	18	51
4	Kozhikkode	252	4	8	264
5	Malappuram	336	32	10	378
6	Palakkad	74	2	22	98
7	Thrissur	37	3	6	46
8	Eranakulam	298	46	26	370
9	Idukki	44	2	14	60
10	Kottayam	280	4	16	300
11	Alappuzha	178	10	8	196
12	Pathanamthitta	94	0	0	94
13	Kollam	402	3	69	474
14	Thiruvananthapuram	248	6	16	270
State		2343	129	214	2686

Table 6C

***District wise Number of Unregistered Non-Banking Financial Institutions
With Category of Labourers***

Type of Activity : Engaged in Other financial activities

Sl. No.	District	Household Members Only	Hired Labourers Only	Household Members & Hired Labourers	Total
1	Kasaragod	0	0	0	0
2	Kannoor	5	1	3	9
3	Wyanad	0	3	48	51
4	Kozhikkode	14	2	0	16
5	Malappuram	22	0	4	26
6	Palakkad	16	0	17	33
7	Thrissur	10	2	11	23
8	Eranakulam	39	9	8	56
9	Idukki	28	0	8	36
10	Kottayam	8	0	0	8
11	Alappuzha	34	0	2	36
12	Pathanamthitta	2	0	0	2
13	Kollam	90	0	0	90
14	Thiruvananthapuram	6	1	3	10
State		274	18	104	396

Table 7A
District wise Number of Unregistered Non-Banking Financial Institutions By Activities

Type of Activity: Money Lending

Sl. No.	District	No. of Institutions	Advancing Loan	Receiving Deposits	Chitty Operation	Others
1	Kasaragod	19	19	1	0	0
2	Kannoor	87	87	8	0	1
3	Wyanad	123	123	6	0	12
4	Kozhikkode	530	530	20	6	0
5	Malappuram	318	318	56	8	12
6	Palakkad	622	622	52	4	0
7	Thrissur	272	272	16	2	2
8	Eranakulam	640	640	28	18	12
9	Idukki	333	333	15	3	0
10	Kottayam	462	462	54	18	3
11	Alappuzha	570	570	56	14	4
12	Pathanamthitta	229	229	6	13	4
13	Kollam	639	639	36	6	6
14	Thiruvananthapuram	550	550	82	14	4
Total		5394	5394	436	106	60

Table 7B

District wise Number of Unregistered Non-Banking Financial Institutions By Activities

Type of Activity: Chitty/Kuri Operation

Sl. No.	District	No. of Institutions	Advancing Loan	Receiving Deposits	Chitty Operation	Others
1	Kasaragod	48	0	0	48	0
2	Kannoor	37	3	0	37	0
3	Wyanad	51	3	3	51	0
4	Kozhikkode	264	0	0	264	0
5	Malappuram	378	4	0	378	8
6	Palakkad	98	1	0	98	0
7	Thrissur	46	13	5	46	2
8	Eranakulam	370	28	0	370	0
9	Idukki	60	0	0	60	0
10	Kottayam	300	64	8	300	0
11	Alappuzha	196	16	10	196	2
12	Pathanamthitta	94	6	0	94	0
13	Kollam	474	0	15	474	3
14	Thiruvananthapuram	270	12	2	270	0
Total		2686	150	43	2686	15

Table 7C
District wise Number of Unregistered Non-Banking Financial Institutions By Activities

Type of Activity: Engaged in Other financial activities

Sl. No.	District	No. of Institutions	Advancing Loan	Receiving Deposits	Chitty Operation	Others
1	Kasaragod	0	0	0	0	0
2	Kannoor	9	1	0	0	9
3	Wyanad	51	30	0	0	51
4	Kozhikkode	16	0	0	0	16
5	Malappuram	26	8	0	0	26
6	Palakkad	33	16	2	0	33
7	Thrissur	23	3	6	0	23
8	Eranakulam	56	17	2	0	56
9	Idukki	36	20	20	0	36
10	Kottayam	8	0	0	0	8
11	Alappuzha	36	8	4	4	36
12	Pathanamthitta	2	0	0	0	2
13	Kollam	90	0	0	0	90
14	Thiruvananthapuram	10	3	1	0	10
State		396	106	35	4	396

Table 8A

District wise Number of Unregistered Non-Banking Financial Institutions By Securities For Loans

Type of Activity: Money Lending

Sl. No.	District	No. of Institutions	Land	Cheque	Promisory Note	Gold	Others	No Security
1	Kasaragod	19	2	15	2	7	1	1
2	Kannoor	87	16	56	38	32	20	0
3	Wyanad	123	27	105	30	60	87	0
4	Kozhikkode	530	110	382	122	218	150	2
5	Malappuram	318	96	218	84	20	130	4
6	Palakkad	622	124	408	348	98	82	108
7	Thrissur	272	20	199	171	19	103	1
8	Eranakulam	640	14	418	272	40	86	2
9	Idukki	333	102	243	234	69	117	12
10	Kottayam	462	66	300	174	72	141	3
11	Alappuzha	570	28	384	238	30	234	0
12	Pathanamthitta	229	13	175	147	36	25	0
13	Kollam	639	138	540	351	72	42	24
14	Thiruvananthapuram	550	38	330	370	186	168	0
	Total	5394	794	3773	2581	959	1386	157

Table 8B

District wise Number of Unregistered Non-Banking Financial Institutions By Securities For Loans

Type of Activity: Chitty/Kuri Operation

Sl. No.	District	No. of Institutions	Land	Cheque	Promisory Note	Gold	Others	No Security
1	Kasaragod	48	1	6	0	2	19	0
2	Kannoor	37	1	3	2	0	21	0
3	Wyanad	51	15	30	15	3	30	0
4	Kozhikkode	264	0	4	6	0	178	2
5	Malappuram	378	6	42	14	0	134	2
6	Palakkad	98	15	19	66	13	17	9
7	Thrissur	46	19	21	18	0	9	0
8	Eranakulam	370	0	110	194	2	124	0
9	Idukki	60	10	28	24	0	0	0
10	Kottayam	300	6	88	66	28	82	26
11	Alappuzha	196	14	62	40	4	102	0
12	Pathanamthitta	94	32	20	30	2	28	0
13	Kollam	474	84	180	120	0	66	21
14	Thiruvananthapuram	270	6	56	86	8	122	0
Total		2686	209	669	681	62	932	60

Table 8C

District wise Number of Unregistered Non-Banking Financial Institutions By Securities For Loans

Type of Activity : Engaged in Other financial activities

Sl. No.	District	No. of Institutions	Land	Cheque	Promisory Note	Gold	Others	No Security
1	Kasaragod	0	0	0	0	0	0	0
2	Kannoor	9	0	1	0	7	2	0
3	Wyanad	51	0	0	0	0	51	0
4	Kozhikkode	16	0	0	2	2	8	0
5	Malappuram	26	12	12	8	10	12	0
6	Palakkad	33	4	2	8	19	12	2
7	Thrissur	23	2	4	3	22	1	0
8	Eranakulam	56	3	12	9	50	21	0
9	Idukki	36	0	0	0	36	0	0
10	Kottayam	8	0	0	0	0	0	0
11	Alappuzha	36	2	4	4	20	16	0
12	Pathanamthitta	2	0	0	0	2	0	0
13	Kollam	90	3	3	0	72	21	3
14	Thiruvananthapuram	10	2	2	6	4	2	0
Total		396	28	40	40	244	146	5

Table 9
District wise Number of Unregistered Non-Banking Financial Institutions By
Loan amount and Interest Rate

Sl. No.	District	No. of Institutions	Loan Amount Last Year (Rs.)	Amount Outstanding with the Lonees (Rs.)	No. of Inst. According to Rate of Interest to Loans (%)				
					0 - 10	11 - 20	21 - 30	31 - 50	Above 50
1	Kasaragod	67	4610000	3610000	7	4	0	6	5
2	Kannoor	133	189770356	65728046	21	18	6	22	28
3	Wyanad	225	102090000	79155000	3	3	0	72	48
4	Kozhikkode	810	152237960	149077600	0	14	8	80	434
5	Malappuram	722	137169200	126560000	6	0	10	46	268
6	Palakkad	753	298652816	291715480	1	17	35	253	350
7	Thrissur	341	192845312	125567172	0	40	43	187	40
8	Ernakulam	1066	247550272	194538000	3	105	141	319	161
9	Idukki	429	261298400	151778000	0	50	118	135	66
10	Kottayam	770	176583000	182558000	3	9	50	255	211
11	Alappuzha	802	224673200	261012800	2	8	96	232	282
12	Pathanamthitta	325	77419600	104127000	3	1	49	146	36
13	Kollam	1203	308040006	365016000	0	12	81	396	261
14	Thiruvananthapuram	830	268601800	224704800	20	4	63	349	129
State		8476	2641541922	2325147898	69	285	700	2498	2319

Table 9A**District wise Number of Unregistered Non-Banking Financial Institutions By
Loan amount and Interest Rate****Type of Activity: Money Lending**

Sl No.	District	No. of Instit - utions	Loan Amount Last Year (Rs.)	Amount Outstanding with the Lonees (Rs.)	No. of Inst. According to Rate of Interest to Loans (%)				
					0 - 10	11 - 20	21 - 30	31 - 50	Above 50
1	Kasaragod	19	4270000	2460000	4	4	0	6	5
2	Kannoor	87	176917926	64758046	19	12	6	22	28
3	Wyanad	123	55590000	37755000	3	0	0	72	48
4	Kozhikkode	530	151297960	148271600	0	14	4	80	432
5	Malappuram	318	127969200	113418000	6	0	10	46	256
6	Palakkad	622	233670816	264941480	0	16	26	234	346
7	Thrissur	272	159631312	97502006	0	20	31	183	38
8	Eranakulam	640	217196272	164010000	0	84	122	274	160
9	Idukki	333	155886000	148614000	0	18	114	135	66
10	Kottayam	462	168075000	164838000	3	3	48	231	177
11	Alappuzha	570	205993200	236002800	0	2	90	206	272
12	Pathanamthitta	229	76435600	102815000	3	1	49	146	30
13	Kollam	639	279570000	273306000	0	6	24	354	255
14	Thiruvananthapuram	550	262621800	214996800	20	4	62	336	128
Total		5394	2275125086	2033688732	58	184	586	2325	2241

Table 9B**District wise Number of Unregistered Non-Banking Financial Institutions By
Loan amount and Interest Rate****Type of Activity: Chitty/Kuri Operation**

Sl No.	District	No. of Institutions	Loan Amount Last Year (Rs.)	Amount Outstanding with the Lonees (Rs.)	No. of Inst. According to Rate of Interest to Loans(%)				
					0 - 10	11 - 20	21 - 30	31 - 50	Above 50
1	Kasaragod	48	340000	1150000	3	0	0	0	0
2	Kannoor	37	5170000	170000	2	2	0	0	0
3	Wyanad	51	14400000	14700000	0	3	0	0	0
4	Kozhikkode	264	0	0	0	0	0	0	0
5	Malappuram	378	0	630000	0	0	0	0	0
6	Palakkad	98	1160000	1260000	0	0	0	0	1
7	Thrissur	46	17984000	9385166	0	6	11	1	2
8	Eranakulam	370	11340000	7530000	2	10	2	20	0
9	Idukki	60	0	0	0	0	0	0	0
10	Kottayam	300	8508000	14920000	0	6	2	24	34
11	Alappuzha	196	6960000	11950000	2	2	0	6	8
12	Pathanamthitta	94	484000	1312000	0	0	0	0	6
13	Kollam	474	9660006	69060000	0	0	3	21	0
14	Thiruvananthapuram	270	1400000	7528000	0	0	0	6	0
Total		2686	77406006	139595166	9	29	18	78	51

Table 9C***District wise Number of Unregistered Non-Banking Financial Institutions By
Loan amount and Interest Rate*****Type of Activity : Engaged in Other financial activities**

Sl No.	District	No. of Institutions	Loan Amount Last Year (Rs.)	Amount Outstanding with the Lonees (Rs.)	No. of Inst. According to Rate of Interest to Loans (%)				
					0 - 10	11 - 20	21 - 30	31 - 50	Above 50
1	Kasaragod	0	0	0	0	0	0	0	0
2	Kannoor	9	7682430	800000	0	4	0	0	0
3	Wyanad	51	32100000	26700000	0	0	0	0	0
4	Kozhikkode	16	940000	806000	0	0	4	0	2
5	Malappuram	26	9200000	12512000	0	0	0	0	12
6	Palakkad	33	63822000	25514000	1	1	9	19	3
7	Thrissur	23	15230000	18680000	0	14	1	3	0
8	Eranakulam	56	19014000	22998000	1	11	17	25	1
9	Idukki	36	105412400	3164000	0	32	4	0	0
10	Kottayam	8	0	2800000	0	0	0	0	0
11	Alappuzha	36	11720000	13060000	0	4	6	20	2
12	Pathanamthitta	2	500000	0	0	0	0	0	0
13	Kollam	90	18810000	22650000	0	6	54	21	6
14	Thiruvananthapuram	10	4580000	2180000	0	0	1	7	1
Total		396	289010830	151864000	2	72	96	95	27

Table 10
District wise Number of Unregistered Non-Banking Financial Institutions
According to Deposit & Rate of Interest

Sl. No.	District	No. of Institutions	Total Deposit Last Year (Rs)	No. of Institutions. According to Rate of Interest to Deposit (%)			
				0 - 10	11 - 20	21 - 30	Above 30
1	Kasaragod	67	675000	3	0	0	0
2	Kannoor	133	6637000	15	1	0	2
3	Wyanad	225	90000	0	3	0	0
4	Kozhikkode	810	2930000	2	2	4	16
5	Malappuram	722	11205000	2	14	22	50
6	Palakkad	753	5046000	2	11	24	16
7	Thrissur	341	52213112	6	23	4	0
8	Eranakulam	1066	4888000	2	17	20	6
9	Idukki	429	36874400	0	23	9	0
10	Kottayam	770	5710002	7	22	34	28
11	Alappuzha	802	6476602	2	2	52	10
12	Pathanamthitta	325	565000	0	2	2	4
13	Kollam	1203	5175000	0	3	24	30
14	Thiruvananthapuram	830	10585000	2	42	52	3
State		8476	149070116	43	165	247	165

Table 10A

***District wise Number of Unregistered Non-Banking Financial Institutions
According to Deposit &&Rate of Interest***

Type of Activity: Money Lending

Sl. No.	District	No. of Institutions	Total Deposit Last Year (Rs)	No. of Inst. According to Rate of Interest to Deposit (%)			
				0 - 10	11 - 20	21 - 30	Above 30
1	Kasaragod	19	675000	3	0	0	0
2	Kannoor	87	6138000	12	0	0	2
3	Wyanad	123	90000	0	3	0	0
4	Kozhikkode	530	2930000	2	2	4	16
5	Malappuram	318	9061000	2	14	22	48
6	Palakkad	622	4754000	2	10	22	16
7	Thrissur	272	45613112	5	11	4	0
8	Eranakulam	640	3768000	0	14	16	4
9	Idukki	333	1035000	0	3	9	0
10	Kottayam	462	4890000	3	18	30	24
11	Alappuzha	570	5182600	2	2	42	10
12	Pathanamthitta	229	565000	0	2	0	4
13	Kollam	639	4650000	0	3	21	18
14	Thiruvananthapuram	550	10235000	2	40	50	2
Total		5394	99586712	33	122	220	144

Table 10B

***District wise Number of Unregistered Non-Banking Financial Institutions
According to Deposit &&Rate of Interest***

Type of Activity: Chitty/Kuri Operation

Sl. No.	District	No. of Institutions	Total Deposit Last Year (Rs)	No. of Institutions According to Rate of Interest to Deposit (%)			
				0 - 10	11 - 20	21 - 30	Above 30
1	Kasaragod	48	0	0	0	0	0
2	Kannoor	37	25000	1	0	0	0
3	Wyanad	51	0	0	0	0	0
4	Kozhikkode	264	0	0	0	0	0
5	Malappuram	378	680000	0	0	0	2
6	Palakkad	98	167000	0	0	1	0
7	Thrissur	46	2900000	0	6	0	0
8	Eranakulam	370	40000	0	0	0	2
9	Idukki	60	0	0	0	0	0
10	Kottayam	300	820002	4	4	4	4
11	Alappuzha	196	770002	0	0	6	0
12	Pathanamthitta	94	0	0	0	0	0
13	Kollam	474	525000	0	0	3	12
14	Thiruvananthapuram	270	300000	0	2	2	0
Total		2686	6227004	5	12	16	20

Table 10C

***District wise Number of Unregistered Non-Banking Financial Institutions
According to Deposit & Rate of Interest***

Type of Activity: Engaged in Other financial activities

Sl. No.	District	No. of Institutions	Total Deposit Last Year (Rs.)	No. of Institutions According to Rate of Interest to Deposit (%)			
				0 - 10	11 - 20	21 - 30	Above 30
1	Kasaragod	0	0	0	0	0	0
2	Kannoor	9	474000	2	1	0	0
3	Wyanad	51	0	0	0	0	0
4	Kozhikkode	16	0	0	0	0	0
5	Malappuram	26	1464000	0	0	0	0
6	Palakkad	33	125000	0	1	1	0
7	Thrissur	23	3700000	1	6	0	0
8	Eranakulam	56	1080000	2	3	4	0
9	Idukki	36	35839400	0	20	0	0
10	Kottayam	8	0	0	0	0	0
11	Alappuzha	36	524000	0	0	4	0
12	Pathanamthitta	2	0	0	0	2	0
13	Kollam	90	0	0	0	0	0
14	Thiruvananthapuram	10	50000	0	0	0	1
Total		396	43256400	5	31	11	1

Table 11
Details of Chitties / Kuries Operated By Unregistered Non-Banking Financial Institutions

Sl No	District	No. of Institutions	No. of Inst.operating Chitties/Kuries	No. of Chitties	Total Sala (Rs)
1	Kasaragod	67	49	235	6967500
2	Kannoor	133	37	157	7076000
3	Wyanad	225	51	363	21585000
4	Kozhikkode	810	266	390	11291800
5	Malappuram	722	384	676	29350200
6	Palakkad	753	102	311	15418250
7	Thrissur	341	49	383	26551750
8	Eranakulam	1066	391	1007	32008670
9	Idukki	429	60	208	42595000
10	Kottayam	770	303	1440	36876300
11	Alappuzha	802	214	2676	28666000
12	Pathanamthitta	325	106	472	11318000
13	Kollam	1203	483	4686	149973000
14	Thiruvananthapuram	830	280	1056	30279000
State		8476	2775	14060	449956470

Table 11A
Details of Chitties / Kuries Operated By Unregistered Non-Banking Financial Institutions

Type of Activity : Money Lending

Sl. No.	District	No. of Institutions	No. of Inst.operating Chitties/Kuries	No. of Chitties	Total Sala (Rs)
1	Kasaragod	19	1	1	50000
2	Kannoor	87	0	0	0
3	Wyanad	123	0	0	0
4	Kozhikkode	530	2	2	620000
5	Malappuram	318	0	0	0
6	Palakkad	622	4	8	360000
7	Thrissur	272	3	9	1167000
8	Eranakulam	640	20	54	3790000
9	Idukki	333	0	0	360000
10	Kottayam	462	3	6	150000
11	Alappuzha	570	14	38	1390000
12	Pathanamthitta	229	12	78	2824000
13	Kollam	639	6	39	1356000
14	Thiruvananthapuram	550	10	32	940000
State		5394	75	267	13007000

Table 11B
**Details of Chitties / Kuries Operated By Unregistered Non-Banking
Financial Institutions**

Type of Activity : Chitty/Kuri Operation

Sl. No.	District	No. of Institutions	No. of Inst.operating Chitties/Kuries	No. of Chitties	Total Sala (Rs)
1	Kasaragod	48	48	234	6917500
2	Kannoor	37	37	157	7076000
3	Wyanad	51	51	363	21585000
4	Kozhikkode	264	264	388	10671800
5	Malappuram	378	378	670	29296200
6	Palakkad	98	98	303	15058250
7	Thrissur	46	46	374	25384750
8	Eranakulam	370	370	952	28198200
9	Idukki	60	60	208	42235000
10	Kottayam	300	300	1434	36726300
11	Alappuzha	196	196	2630	26676000
12	Pathanamthitta	94	94	394	8494000
13	Kollam	474	474	4635	147417000
14	Thiruvananthapuram	270	270	1024	29339000
Total		2686	2686	13766	435075000

Table 11C
**Details of Chitties / Kuries Operated By Unregistered Non-Banking
Financial Institutions**

Type of Activity : Engaged in Other financial activities

Sl. No.	District	No. of Institutions	No. of Inst.operating Chitties/Kuries	No. of Chitties	Total Sala (Rs)
1	Kasaragod	0	0	0	0
2	Kannoor	9	0	0	0
3	Wyanad	51	0	0	0
4	Kozhikkode	16	0	0	0
5	Malappuram	26	6	6	54000
6	Palakkad	33	0	0	0
7	Thrissur	23	0	0	0
8	Eranakulam	56	1	1	20470
9	Idukki	36	0	0	0
10	Kottayam	8	0	0	0
11	Alappuzha	36	4	8	600000
12	Pathanamthitta	2	0	0	0
13	Kollam	90	3	12	1200000
14	Thiruvananthapuram	10	0	0	0
State		396	14	27	1874470

Table 12
Asset Details of Unregistered Non-Banking Financial Institutions

Sl. No	District	No. of Institutions	Working Capital/Initial Investment (Rs)	Amount Advanced (Rs)	Furniture & Vehicles (Rs)	Land & Building (Rs)	Others (Rs)	Total Assets (Rs)
1	Kasaragod	67	2967500	1805000	407400	105000	7000	2324400
2	Kannoor	133	44147221	32864023	2061149	800600	235218	35960990
3	Wyanad	225	67641000	39577500	13506000	1545000	550503	55179003
4	Kozhikkode	810	91310800	74538800	3782500	706000	388300	79415600
5	Malappuram	722	52914200	63280000	7807500	1190000	1427600	73705100
6	Palakkad	753	122374200	145857740	20079350	11002500	1033800	177973390
7	Thrissur	341	84940300	62783586	10400654	11090156	2287800	86562196
8	Eranakulam	1066	93637800	97269000	12766000	15740000	3003400	128778400
9	Idukki	429	100351896	75889000	3172632	2575000	700900	82337532
10	Kottayam	770	121349000	91279000	12682000	82436000	8597900	194994900
11	Alappuzha	802	193157152	130506400	16070520	36442600	8242900	191262420
12	Pathanamthitta	325	25933000	52063500	2772900	1053000	221450	56110850
13	Kollam	1203	209372100	182508000	28856550	37005000	2821650	251191200
14	Thiruvananthapuram	830	126625008	112352400	19760600	78683000	1801050	212597050
State		8476	1336721177	1162573949	154125755	280373856	31319471	1628393031

Table 12A
Asset Details of Unregistered Non-Banking Financial Institutions

Type of Activity: Money Lending

Sl. No	District	No. of Institutions	Working Capital/Initial Investment (Rs)	Amount Advanced (Rs)	Furniture & Vehicles (Rs)	Land & Building (Rs)	Others (Rs)	Total Assets (Rs)
1	Kasaragod	19	2115000	1230000	407000	0	4500	1641500
2	Kannoor	87	39773457	32379023	1429993	0	106200	33915216
3	Wyanad	123	26106000	18877500	5106000	0	345003	24328503
4	Kozhikkode	530	90422800	74135800	3666700	578000	344300	78724800
5	Malappuram	318	44432000	56709000	5655000	150000	1206400	63720400
6	Palakkad	622	100008200	132470740	15814400	9858000	623300	158766440
7	Thrissur	272	62167300	48751003	7622653	4130000	2032300	62535956
8	Eranakulam	640	76746800	82005000	10003900	3950000	1836300	97795200
9	Idukki	333	91911000	74307000	2358000	2325000	480900	79470900
10	Kottayam	462	95475000	82419000	8775000	45636000	4286100	141116100
11	Alappuzha	570	158593152	118001400	12742000	29652600	6124900	166520900
12	Pathanamthitta	229	23495000	51407500	2411500	1043000	157450	55019450
13	Kollam	639	159810600	136653000	20961000	27904200	1863450	187381650
14	Thiruvananthapuram	550	112553008	107498400	16180000	60183000	1707600	185569000
State		5394	1083609317	1016844366	113133146	185409800	21118703	1336506015

Table 12B
Asset Details of Unregistered Non-Banking Financial Institutions

Type of Activity: Chitty/Kuri Operation

Sl. No	District	No. of Institutions	Working Capital/Initial Investment (Rs)	Amount Advanced (Rs)	Furniture & Vehicles (Rs)	Land & Building (Rs)	Others (Rs)	Total Assets (Rs)
1	Kasaragod	48	852500	575000	400	105000	2500	682900
2	Kannoor	37	2415000	85000	393798	0	37518	516316
3	Wyanad	51	9345000	7350000	2970000	0	31500	10351500
4	Kozhikkode	264	310000	0	109800	108000	14000	231800
5	Malappuram	378	3431200	315000	851100	40000	67200	1273300
6	Palakkad	98	3349000	630000	2794950	924500	172500	4521950
7	Thrissur	46	7673000	4692583	1728001	5310156	113000	11843740
8	Eranakulam	370	6696000	3765000	2252600	11540000	897600	18455200
9	Idukki	60	80000	0	284000	250000	180000	714000
10	Kottayam	300	21174000	7460000	2007000	17600000	1811800	28878800
11	Alappuzha	196	26924000	5975000	3000400	6030000	2084000	17089400
12	Pathanamthitta	94	2438000	656000	361400	10000	64000	1091400
13	Kollam	474	37291500	34530000	6674550	8269800	687600	50161950
14	Thiruvananthapuram	270	12272000	3764000	3555100	18500000	91450	25910550
	State	2686	134251200	69797583	26983099	68687456	6254668	171722806

Table 12C
Asset Details of Unregistered Non-Banking Financial Institutions

Type of Activity: Engaged in Other financial activities

Sl. No	District	No. of Institutions	Working Capital/Initial Investment (Rs)	Amount Advanced (Rs)	Furniture & Vehicles (Rs)	Land & Building (Rs)	Others (Rs)	Total Assets (Rs)
1	Kasaragod	0	0	0	0	0	0	0
2	Kannoor	9	1958764	400000	237358	800600	91500	1529458
3	Wyanad	51	32190000	13350000	5430000	1545000	174000	20499000
4	Kozhikkode	16	578000	403000	6000	20000	30000	459000
5	Malappuram	26	5051000	6256000	1301400	1000000	154000	8711400
6	Palakkad	33	19017000	12757000	1470000	220000	238000	14685000
7	Thrissur	23	15100000	9340000	1050000	1650000	142500	12182500
8	Eranakulam	56	10195000	11499000	509500	250000	269500	12528000
9	Idukki	36	8360896	1582000	530632	0	40000	2152632
10	Kottayam	8	4700000	1400000	1900000	19200000	2500000	25000000
11	Alappuzha	36	7640000	6530000	328120	760000	34000	7652120
12	Pathanamthitta	2	0	0	0	0	0	0
13	Kollam	90	12270000	11325000	1221000	831000	270600	13647600
14	Thiruvananthapuram	10	1800000	1090000	25500	0	2000	1117500
State		396	118860660	75932000	14009510	26276600	3946100	120164210

Table 13
Expenditure Details of Unregistered Non Banking Financial Institutions

Sl. No	District	No. of Institutions	Salaries & Wages (Rs.)	Rent for Building (Rs.)	Communication Expense (Rs.)	Fuel & Lubricant (Rs.)	Electricity Charges (Rs.)	Interest Given to Deposits (Rs.)	Others (Rs.)	Total (Rs.)
1	Kasaragod	67	100600	55500	51900	37500	17100	64300	23805	350705
2	Kannoor	133	1866119	412126	501329	214000	106404	1500000	1992169	6592147
3	Wyanad	225	8973000	82500	779880	1365000	326100	33000	1329000	12888480
4	Kozhikkode	810	1379200	858040	734276	538150	102982	722000	835330	5169978
5	Malappuram	722	1587000	114300	938560	1323500	526260	2176300	1057084	7723004
6	Palakkad	753	5736300	1263080	2262020	3741020	449990	1478740	2802900	17734050
7	Thrissur	341	4115642	671650	1169653	1980210	414350	1724004	1292302	11367811
8	Eranakulam	1066	3690580	971900	1825560	2728300	340760	1034040	2345836	12936976
9	Idukki	429	1958080	466000	1046522	1347600	100840	5485356	1194800	11599198
10	Kottayam	770	846300	180000	939380	1949350	34000	752910	860290	5562230
11	Alappuzha	802	618000	186000	1467640	2507300	263740	1930094	1184740	8157514
12	Pathanamthitta	325	558000	50800	1258781	689380	75800	210840	361400	3205001
13	Kollam	1203	1964700	150300	2527950	5827380	1057020	1569750	3983550	17080650
14	Thiruvananthapuram	830	1699200	483600	2128980	4173900	360860	2133660	2283970	13264170
State		8476	35092721	5945796	17632431	28422590	4176206	20814994	21547176	133631914

Table 13A**Expenditure Details of Unregistered Non Banking Financial Institutions****Type of Activity: Money Lending**

Sl. No	District	No. of Institutions	Salaries & Wages (Rs.)	Rent for Building (Rs.)	Communication Expense (Rs.)	Fuel & Lubricant (Rs.)	Electricity Charges (Rs.)	Interest Given to Deposits (Rs.)	Others (Rs.)	Total (Rs.)
1	Kasaragod	19	46000	54000	42900	35500	15200	64000	18000	275600
2	Kannoor	87	629950	141400	399435	187000	39401	1452000	215915	3065101
3	Wyanad	123	2283000	82500	594600	690000	28500	33000	569400	4281000
4	Kozhikkode	530	952600	757240	712376	534950	94582	722000	754930	4528678
5	Malappuram	318	683000	32800	709680	954500	469480	2176300	904180	5929940
6	Palakkad	622	3846800	833900	1841160	3391320	292080	1223140	2412820	13841220
7	Thrissur	272	1678700	290850	851488	1728610	182486	1123304	973378	6828816
8	Eranakulam	640	1861800	467800	1412710	2242900	197360	803040	1602900	8588510
9	Idukki	333	612600	46800	859350	1203600	58200	239400	1059600	4079550
10	Kottayam	462	623100	180000	748980	1465350	33600	704310	629430	4384770
11	Alappuzha	570	308000	145600	1198240	2121700	147640	1487094	929140	6337414
12	Pathanamthitta	229	558000	50800	1195681	614780	70200	210840	337200	3037501
13	Kollam	639	581700	25200	1549050	4608750	535050	1416750	2198100	10914600
14	Thiruvananthapuram	550	1005400	300000	1717710	3532100	276280	2048710	1850200	10730400
State		5394	15670650	3408890	13833360	23311060	2440059	13703888	14455193	86823100

Table 13B**Expenditure Details of Unregistered Non Banking Financial Institutions****Type of Activity: Chitty/Kuri Operation**

Sl. No	District	No. of Institutions	Salaries & Wages (Rs.)	Rent for Building (Rs.)	Communication Expense (Rs.)	Fuel & Lubricant (Rs.)	Electricity Charges (Rs.)	Interest Given to Deposits (Rs.)	Others (Rs.)	Total (Rs.)
1	Kasaragod	48	54600	1500	9000	2000	1900	300	5805	75105
2	Kannoor	37	1003397	218126	94834	27000	52319	0	1739861	3135537
3	Wyanad	51	1401000	0	104700	261000	3600	0	201600	1971900
4	Kozhikkode	264	327600	100800	17900	3200	5800	0	67800	523100
5	Malappuram	378	700000	13500	147580	306800	32500	0	100704	1301084
6	Palakkad	98	1313900	274380	320960	206300	119570	232200	247130	2714440
7	Thrissur	46	2058942	213600	182565	109600	158664	242700	237924	3203995
8	Eranakulam	370	1543040	177100	339650	387700	111000	24000	488936	3071426
9	Idukki	60	714400	0	125800	126000	6400	0	123200	1095800
10	Kottayam	300	223200	0	158400	404000	400	48600	180860	1015460
11	Alappuzha	196	262000	15200	152600	317600	82600	193000	242600	1265600
12	Pathanamthitta	94	0	0	59100	74600	2600	0	22200	158500
13	Kollam	474	1347000	125100	818400	1098930	467670	153000	1667550	5677650
14	Thiruvananthapuram	270	493800	163600	395570	631800	82280	66950	386270	2220270
State		2686	11442879	1302906	2927059	3956530	1127303	960750	5712440	27429867

Table 13C**Expenditure Details of Unregistered Non Banking Financial Institutions****Type of Activity : Engaged in Other financial activities**

Sl. No	District	No. of Institutions	Salaries & Wages (Rs.)	Rent for Building (Rs.)	Communication Expense (Rs.)	Fuel & Lubricant (Rs.)	Electricity Charges (Rs.)	Interest Given to Deposits (Rs.)	Others (Rs.)	Total (Rs.)
1	Kasaragod	0	0	0	0	0	0	0	0	0
2	Kannoor	9	232772	52600	7060	0	14684	48000	36393	391509
3	Wyanad	51	5289000	0	80580	414000	294000	0	558000	6635580
4	Kozhikkode	16	99000	0	4000	0	2600	0	12600	118200
5	Malappuram	26	204000	68000	81300	62200	24280	0	52200	491980
6	Palakkad	33	575600	154800	99900	143400	38340	23400	142950	1178390
7	Thrissur	23	378000	167200	135600	142000	73200	358000	81000	1335000
8	Eranakulam	56	285740	327000	73200	97700	32400	207000	254000	1277040
9	Idukki	36	631080	419200	61372	18000	36240	5245956	12000	6423848
10	Kottayam	8	0	0	32000	80000	0	0	50000	162000
11	Alappuzha	36	48000	25200	116800	68000	33500	250000	13000	554500
12	Pathanamthitta	2	0	0	4000	0	3000	0	2000	9000
13	Kollam	90	36000	0	160500	119700	54300	0	117900	488400
14	Thiruvananthapuram	10	200000	20000	15700	10000	2300	18000	47500	313500
State		396	7979192	1234000	872012	1155000	608844	6150356	1379543	19378947

Table 14
Income Details of Unregistered Non-Banking Financial Institutions

Sl. No	District	No. of Institutions	Income received/ receivable by the way of interest (Rs)	Income from Chities y/Kuries (Rs)	Others (Rs)	Total (Rs)
1	Kasaragod	67	2861400	1202530	260000	4323930
2	Kannoor	133	45023604	6466280	479667	51969551
3	Wyanad	225	22837500	1968000	26757000	51562500
4	Kozhikkode	810	85295052	4582600	353200	90230852
5	Malappuram	722	62285428	12662600	3930000	78878028
6	Palakkad	753	144920504	5007800	7747880	157676184
7	Thrissur	341	41003568	2085736	2093000	45182304
8	Eranakulam	1066	80595520	16154300	2501220	99251040
9	Idukki	429	67211628	3355400	2421600	72988628
10	Kottayam	770	74790160	12309280	1350000	88449440
11	Alappuzha	802	92669356	6936140	3238000	102843496
12	Pathanamthitta	325	23644492	3055000	262700	26962192
13	Kollam	1203	170749800	22940550	19237800	212928150
	Thiruvananthapuram	830	72193160	10963500	756920	83913580
State		8476	986081172	109689716	71388987	1167159875

Table 14A
Income Details of Unregistered Non-Banking Financial Institutions

Type of Activity: Money Lending

Sl. No	District	No. of Institutions	Income received/ receivable by the way of interest (Rs)	Income from Chities y/Kuries (Rs)	Others (Rs)	Total (Rs)
1	Kasaragod	19	2285400	0	260000	2545400
2	Kannoor	87	45013604	0	0	45013604
3	Wyanad	123	22837500	0	90000	22927500
4	Kozhikkode	530	85293052	12000	0	85305052
5	Malappuram	318	61759028	0	3000	61762028
6	Palakkad	622	144131504	36000	73200	144240704
7	Thrissur	272	38364468	30000	393000	38787468
8	Eranakulam	640	77061920	2240000	97300	79399220
9	Idukki	333	55866180	84000	0	55950180
10	Kottayam	462	71792160	291000	60000	72143160
11	Alappuzha	570	88131164	357000	1830000	90318164
12	Pathanamthitta	229	23276412	454000	5500	23735912
13	Kollam	639	167901000	753000	2571000	171225000
14	Thiruvananthapuram	550	71673160	512000	223920	72409080
State		5394	955386552	4769000	5606920	965762472

Table 14B***Income Details of Unregistered Non-Banking Financial Institutions*****Type of Activity: Chitty/Kuri Operation**

Sl. No	District	No. of Institutions	Income received/ receivable by the way of interest (Rs)	Income from Chities y/Kuries (Rs)	Others (Rs)	Total (Rs)
1	Kasaragod	48	576000	1202530	0	1778530
2	Kannoor	37	10000	6466280	0	6476280
3	Wyanad	51	0	1968000	360000	2328000
4	Kozhikkode	264	2000	4570600	0	4572600
5	Malappuram	378	120000	12662600	21000	12803600
6	Palakkad	98	640000	4971800	0	5611800
7	Thrissur	46	2198100	2055736	15000	4268836
8	Eranakulam	370	2451200	13914300	67000	16432500
9	Idukki	60	0	3271400	0	3271400
10	Kottayam	300	2998000	12018280	40000	15056280
11	Alappuzha	196	3430192	6549140	30000	10009332
12	Pathanamthitta	94	368080	2601000	254000	3223080
13	Kollam	474	2154000	22187550	291000	24632550
14	Thiruvananthapuram	270	520000	10451500	0	10971500
State		2686	15467572	104890716	1078000	121436288

Table 14C**Income Details of Unregistered Non-Banking Financial Institutions****Type of Activity : Engaged in Other financial activities**

Sl. No	District	No. of Institutions	Income received/ receivable by the way of interest (Rs)	Income from Chities y/Kuries (Rs)	Others (Rs)	Total (Rs)
1	Kasaragod	0	0	0	0	0
2	Kannoor	9	0	0	479667	479667
3	Wyanad	51	0	0	26307000	26307000
4	Kozhikkode	16	0	0	353200	353200
5	Malappuram	26	406400	0	3906000	4312400
6	Palakkad	33	149000	0	7674680	7823680
7	Thrissur	23	441000	0	1685000	2126000
8	Eranakulam	56	1082400	0	2336920	3419320
9	Idukki	36	11345448	0	2421600	13767048
10	Kottayam	8	0	0	1250000	1250000
11	Alappuzha	36	1108000	30000	1378000	2516000
12	Pathanamthitta	2	0	0	3200	3200
13	Kollam	90	694800	0	16375800	17070600
14	Thiruvananthapuram	10	0	0	533000	533000
State		396	15227048	30000	64704067	79961115

Table 15
Details of Repayment Dues of Unregistered Non-Banking Financial Institutions

Sl. No	District	No. of Institutions	Principle (Rs.)	Interest (Rs.)	Total (Rs.)
1	Kasaragod	67	365000	99550	464550
2	Kannoor	133	14725135	4101143	18826278
3	Wyanad	225	3681000	1013700	4694700
4	Kozhikkode	810	22374600	12825440	35200040
5	Malappuram	722	5877800	3636510	9514310
6	Palakkad	753	70119200	16787040	86906240
7	Thrissur	341	10732200	1536830	12269030
8	Eranakulam	1066	16409400	3129508	19538908
9	Idukki	429	20933100	6620564	27553664
10	Kottayam	770	6153000	2058800	8211800
11	Alappuzha	802	22752160	7335694	30087854
12	Pathanamthitta	325	16984825	5793045	22777870
13	Kollam	1203	66365100	13951701	80316801
14	Thiruvananthapuram	830	40740000	7803826	48543826
State		8476	318212520	86693351	404905871

Table 15A

Details of Repayment Dues of Unregistered Non-Banking Financial Institutions

Type of Activity: Money Lending

Sl. No	District	No. of Institutions	Principle (Rs.)	Interest (Rs.)	Total (Rs.)
1	Kasaragod	19	365000	98600	463600
2	Kannoor	87	14649500	4067601	18717101
3	Wyanad	123	2568000	1013700	3581700
4	Kozhikkode	530	22207200	12785440	34992640
5	Malappuram	318	5877800	3636510	9514310
6	Palakkad	622	61386000	14878060	76264060
7	Thrissur	272	10097200	1295830	11393030
8	Eranakulam	640	11745600	2587808	14333408
9	Idukki	333	20933100	4295700	25228800
10	Kottayam	462	5751000	2028000	7779000
11	Alappuzha	570	20268760	6468494	26737254
12	Pathanamthitta	229	16202825	5559605	21762430
13	Kollam	639	55930500	11594436	67524936
14	Thiruvananthapuram	550	38446000	7354826	45800826
State		5394	286428485	77664610	364093095

Table 15B

Details of Repayment Dues of Unregistered Non-Banking Financial Institutions

Type of Activity: Chitty/Kuri Operating Chitty/Kuri Operation

Sl. No	District	No. of Institutions	Principle (Rs.)	Interest (Rs.)	Total (Rs.)
1	Kasaragod	48	0	950	950
2	Kannoor	37	0	0	0
3	Wyanad	51	753000	0	753000
4	Kozhikkode	264	97400	0	97400
5	Malappuram	378	0	0	0
6	Palakkad	98	394500	60000	454500
7	Thrissur	46	140000	41000	181000
8	Eranakulam	370	3453800	321000	3774800
9	Idukki	60	0	0	0
10	Kottayam	300	402000	30800	432800
11	Alappuzha	196	1773400	563200	2336600
12	Pathanamthitta	94	782000	233440	1015440
13	Kollam	474	5082600	1573365	6655965
14	Thiruvananthapuram	270	956000	319000	1275000
State		2686	13834700	3142755	16977455

Table 15C

Details of Repayment Dues of Unregistered Non-Banking Financial Institutions

Type of Activity : Engaged in Other financial activities

Sl. No	District	No. of Institutions	Principle (Rs.)	Interest (Rs.)	Total (Rs.)
1	Kasaragod	0	0	0	0
2	Kannoor	9	75635	33542	109177
3	Wyanad	51	360000	0	360000
4	Kozhikkode	16	70000	40000	110000
5	Malappuram	26	0	0	0
6	Palakkad	33	8338700	1848980	10187680
7	Thrissur	23	495000	200000	695000
8	Eranakulam	56	1210000	220700	1430700
9	Idukki	36	0	2324864	2324864
10	Kottayam	8	0	0	0
11	Alappuzha	36	710000	304000	1014000
12	Pathanamthitta	2	0	0	0
13	Kollam	90	5352000	783900	6135900
14	Thiruvananthapuram	10	1338000	130000	1468000
State		396	17949335	5885986	23835321