

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1998 (Part 27 of 32)**

SOUTHERN REGION		STATE :ANDHRA PRADESH						(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		11,55,747	1638,00	1552,83	11,65,068	2131,98	1992,64	5	11,07	11,06
1. Direct Finance		11,46,809	1487,07	1433,05	11,54,120	1786,60	1708,95	5	11,07	11,06
2. Indirect Finance		8,938	150,93	119,79	10,948	345,39	283,69	-	-	-
II. INDUSTRY		83,662	5018,22	4136,19	90,246	4627,17	3775,40	201	265,12	226,24
1. Mining & Quarrying		1,116	76,22	58,25	684	61,28	48,03	-	-	-
2. Food Manufacturing & Processing		6,151	639,22	496,38	4,890	569,45	490,54	19	9,39	9,55
(a) Rice Mills, Flour & Dal Mills		2,835	215,84	165,87	1,954	133,47	99,21	2	2	2
(b) Sugar		46	68,12	65,85	95	227,14	222,35	-	-	-
(c) Edible Oils & Vanaspati		538	197,06	123,12	420	87,45	66,33	6	34	33
(d) Tea Processing		6	22	12	17	77	73	-	-	-
(e) Processing of Fruits & Vegetables		36	6,09	5,15	378	5,21	5,23	2	2,00	1,89
(f) Others		2,690	151,89	136,26	2,026	115,41	96,68	9	7,02	7,31
3. Beverage & Tobacco		203	57,05	43,21	405	233,02	235,40	1	2,50	2,53
4. Textiles		2,062	363,67	308,39	2,159	378,24	328,27	23	40,76	30,73
(a) Cotton Textiles		848	200,03	177,22	789	202,51	163,66	5	18,19	13,09
(b) Jute Textiles		27	15,60	9,68	36	9,30	7,43	-	-	-
(c) Handloom Textiles & Khadi		329	3,60	3,49	208	4,76	3,43	-	-	-
(d) Other Textiles		858	144,44	118,00	1,126	161,66	153,75	18	22,57	17,64
5. Paper, Paper Products & Printing		935	127,54	126,59	1,624	183,70	161,59	7	21,62	19,80
6. Leather & Leather Products		214	36,41	34,06	293	10,88	11,23	-	-	-
7. Rubber & Rubber Products		224	40,87	34,07	244	31,62	25,47	-	-	-
8. Chemicals & Chemical Products		1,817	938,58	764,36	2,228	680,11	557,73	47	104,77	81,91
(a) Heavy Industrial Chemicals		162	58,18	50,44	138	19,89	17,34	5	30,07	30,07
(b) Fertilisers		55	121,70	106,97	75	105,67	75,13	5	24,36	23,93
(c) Drugs & Pharmaceuticals		533	439,28	395,98	738	357,13	285,99	23	31,44	17,14
(d) Non-Edible Oils		64	30,35	29,22	70	19,06	18,88	-	-	-
(e) Other Chemicals & Chemical Products		1,003	289,07	181,76	1,207	178,37	160,39	14	18,91	10,78
9. Petroleum, Coal Products & Nuclear Fuels		83	39,11	32,60	88	15,03	8,21	-	-	-
10. Manufacture of Cement & Cement Products		382	129,75	96,91	420	185,91	170,20	1	3,50	3,47
11. Basic Metals & Metal Products		1,469	749,32	638,17	1,854	804,90	678,97	14	7,72	6,87
(a) Iron & Steel		431	482,85	423,87	466	697,05	590,09	6	4,48	4,18
(b) Non-Ferrous Metals		132	106,28	66,27	70	21,96	17,99	-	-	-
(c) Other Metal Products		906	160,19	148,03	1,318	85,89	70,89	8	3,25	2,69
12. Engineering		3,024	782,07	667,42	2,770	609,45	379,87	20	23,15	21,17
(a) Heavy Engineering		283	90,89	80,29	325	114,10	90,02	-	-	-
(b) Light Engineering		1,403	211,39	187,37	997	123,06	98,48	10	3,42	2,86
(c) Electrical Machinery & Goods		725	345,54	275,56	676	276,97	111,08	6	10,68	9,58
(d) Electronic Machinery & Goods		613	134,25	124,20	772	95,32	80,29	4	9,05	8,72
13. Vehicles, Vehicle Parts & Transport Equipments		673	210,47	216,87	800	36,94	24,53	-	-	-
14. Other Industries		64,866	436,14	393,39	70,750	332,29	299,94	66	43,21	43,42
15. Electricity, Gas & Water		103	359,17	194,42	175	397,14	264,96	-	-	-
(a) Electricity Generation & Transmission		76	357,64	192,95	134	388,76	258,03	-	-	-
(b) Non-Conventional Energy		4	30	32	16	6,85	5,86	-	-	-
(c) Gas, Steam & Water Supply		23	1,23	1,14	25	1,53	1,08	-	-	-
16. Construction		340	32,62	31,10	862	97,21	90,47	3	8,50	6,78
III. TRANSPORT OPERATORS		30,327	157,15	127,88	29,996	144,08	116,04	3	2,50	2,27
IV. PROFESSIONAL AND OTHER SERVICES		24,810	200,80	175,90	1,04,433	470,45	396,19	19	13,23	13,23
V. PERSONAL LOANS		5,67,118	1696,19	1555,64	4,48,677	1441,41	1293,94	8,848	89,62	61,63

1. Loans for Purchase of Consumer Durables	40,954	77,89	66,55	34,218	59,16	51,59	1,548	27,36	27,56
2. Loans for Housing	49,206	593,31	540,66	45,398	482,05	433,31	42	3,16	3,08
3. Rest of the Personal Loans	4,76,958	1024,99	948,42	3,69,061	900,20	809,04	7,258	59,10	30,99
VI. TRADE	2,37,703	925,81	800,74	2,25,273	1208,86	1041,24	11	8,23	7,96
1. Wholesale Trade	15,199	338,26	278,24	12,941	601,56	525,05	3	2,05	2,11
2. Retail Trade	2,22,504	587,55	522,51	2,12,332	607,30	516,18	8	6,18	5,85
VII FINANCE	310	162,88	125,55	738	160,39	121,06	2	1,02	54
VII ALL OTHERS	73,458	1099,72	1027,23	4,10,142	1140,96	1056,19	9	3,35	3,29
I.									
TOTAL BANK CREDIT	21,73,135	10898,78	9501,97	24,74,573	11325,31	9792,72	9,098	394,14	326,23
OF WHICH: 1. Artisans & Village Industries	26,397	58,15	53,94	17,253	41,70	36,88	-	-	-
2. Other Small Scale Industries	41,644	904,64	785,29	40,822	770,21	678,96	10	4,65	2,43

SOUTHERN REGION		STATE :ANDHRA PRADESH						(Amount in Rupees Lakh)		
		REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
OCCUPATION		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		8,36,091	740,42	718,18	56,631	340,57	318,65	32,13,542	4862,03	4593,37
1. Direct Finance		8,05,398	708,55	690,08	54,187	212,08	198,42	31,60,519	4205,37	4041,56
2. Indirect Finance		30,693	31,87	28,10	2,444	128,48	120,23	53,023	656,67	551,80
II. INDUSTRY		50,650	42,41	38,43	4,652	1049,59	921,18	2,29,411	11002,51	9097,44
1. Mining & Quarrying		29	58	55	35	12,61	12,02	1,864	150,70	118,86
2. Food Manufacturing & Processing		573	3,32	2,78	489	94,58	73,70	12,122	1315,97	1072,93
(a) Rice Mills, Flour & Dal Mills		95	1,59	1,33	224	23,85	13,33	5,110	374,78	279,76
(b) Sugar		2	1	1	13	12,57	12,67	156	307,83	300,88
(c) Edible Oils & Vanaspati		28	40	34	77	33,31	26,13	1,069	318,56	216,25
(d) Tea Processing		1	-	-	4	18	6	28	1,18	91
(e) Processing of Fruits & Vegetables		-	-	-	9	4,67	4,24	425	17,97	16,51
(f) Others		447	1,33	1,10	162	19,99	17,28	5,334	295,65	258,63
3. Beverage & Tobacco		3	2	2	21	11,06	10,91	633	303,66	292,07
4. Textiles		147	1,02	79	992	176,35	127,22	5,383	960,04	795,40
(a) Cotton Textiles		17	14	7	389	91,28	51,22	2,048	512,16	405,25
(b) Jute Textiles		1	2	2	12	13,60	11,65	76	38,52	28,78
(c) Handloom Textiles & Khadi		34	20	17	6	13	9	577	8,68	7,18
(d) Other Textiles		95	66	54	585	71,34	64,25	2,682	400,68	354,18
5. Paper, Paper Products & Printing		16	42	32	217	46,86	44,15	2,799	380,13	352,46
6. Leather & Leather Products		4	2	1	25	3,80	1,53	536	51,11	46,83
7. Rubber & Rubber Products		3	2	1	17	3,47	2,97	488	75,98	62,52
8. Chemicals & Chemical Products		33	46	39	336	253,71	244,63	4,461	1977,63	1649,02
(a) Heavy Industrial Chemicals		-	-	-	17	4,19	3,42	322	112,33	101,27
(b) Fertilisers		-	-	-	9	19,30	17,17	144	271,03	223,19
(c) Drugs & Pharmaceuticals		7	5	3	128	169,38	172,01	1,429	997,28	871,15
(d) Non-Edible Oils		5	10	10	12	1,31	90	151	50,81	49,10
(e) Other Chemicals & Chemical Products		21	31	26	170	59,52	51,12	2,415	546,17	404,30
9. Petroleum, Coal Products & Nuclear Fuels		-	-	-	31	7,86	8,39	202	62,00	49,20
10. Manufacture of Cement & Cement Products		12	43	29	48	25,41	26,45	863	345,01	297,32
11. Basic Metals & Metal Products		17	19	14	233	121,05	114,16	3,587	1683,19	1438,31
(a) Iron & Steel		-	-	-	109	83,77	76,97	1,012	1268,15	1095,11
(b) Non-Ferrous Metals		-	-	-	19	12,33	11,52	221	140,57	95,78
(c) Other Metal Products		17	19	14	105	24,95	25,67	2,354	274,47	247,41
12. Engineering		126	1,84	1,59	287	60,27	50,04	6,227	1476,78	1120,08
(a) Heavy Engineering		66	1,21	1,07	53	23,19	20,05	727	229,39	191,43
(b) Light Engineering		25	20	15	79	10,42	7,63	2,514	348,50	296,50
(c) Electrical Machinery & Goods		8	5	3	62	13,91	11,80	1,477	647,14	408,05
(d) Electronic Machinery & Goods		27	38	33	93	12,76	10,56	1,509	251,75	224,10
13. Vehicles, Vehicle Parts & Transport Equipments		65	91	69	100	4,87	4,66	1,638	253,19	246,75
14. Other Industries		49,578	31,64	29,30	1,535	47,75	43,32	1,86,795	891,03	809,38
15. Electricity, Gas & Water		9	5	4	25	78,64	69,78	312	835,00	529,21
(a) Electricity Generation & Transmission		6	4	4	15	57,10	52,44	231	803,54	503,46
(b) Non-Conventional Energy		-	-	-	8	20,68	16,50	28	27,82	22,68

(c) Gas, Steam & Water Supply	3	1	1	2	86	84	53	3,63	3,07
16. Construction	35	1,48	1,49	261	101,28	87,26	1,501	241,09	217,12
III. TRANSPORT OPERATORS	9,674	28,80	23,30	2,942	44,90	33,31	72,942	377,43	302,81
IV. PROFESSIONAL AND OTHER SERVICES	40,929	36,61	30,95	4,830	85,85	75,60	1,75,021	806,95	691,87
V. PERSONAL LOANS	1,85,332	241,11	217,61	52,746	204,16	181,21	12,62,721	3672,49	3310,03
1. Loans for Purchase of Consumer Durables	14,049	15,08	12,02	9,968	8,01	6,22	1,00,737	187,50	163,94
2. Loans for Housing	10,206	43,54	42,94	2,669	35,07	29,77	1,07,521	1157,13	1049,78
3. Rest of the Personal Loans	1,61,077	182,50	162,65	40,109	161,07	145,21	10,54,463	2327,86	2096,31
VI. TRADE	1,35,508	101,00	88,11	23,973	413,32	339,12	6,22,468	2657,24	2277,17
1. Wholesale Trade	4,260	7,22	6,30	3,280	210,33	165,18	35,683	1159,43	976,88
2. Retail Trade	1,31,248	93,78	81,81	20,693	202,99	173,94	5,86,785	1497,81	1300,29
VII FINANCE	40	68	63	457	99,66	83,10	1,547	424,63	330,89
VII ALL OTHERS	1,85,133	151,32	145,07	26,092	373,67	350,46	6,94,834	2769,03	2582,23
I.									
TOTAL BANK CREDIT	14,43,357	1342,35	1262,28	1,72,323	2611,73	2302,62	62,72,486	26572,31	23185,81
OF WHICH: 1. Artisans & Village Industries	43,127	27,08	25,40	452	1,20	99	87,229	128,12	117,21
2. Other Small Scale Industries	6,056	6,92	6,10	1,609	167,64	110,92	90,141	1854,05	1583,70