

**Table No. 5.7 - State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March 1998 (Part 20 of 32)**

CENTRAL REGION

STATE : MADHYA PRADESH

(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             |
| <b>I. AGRICULTURE</b>                              | <b>8,15,428</b> | <b>1528,97</b>    | <b>1292,45</b> | <b>3,23,937</b> | <b>818,53</b>     | <b>694,41</b> |
| 1. Direct Finance                                  | 8,04,052        | 1480,26           | 1258,99        | 3,18,668        | 763,39            | 647,77        |
| 2. Indirect Finance                                | 11,376          | 48,70             | 33,46          | 5,269           | 55,14             | 46,64         |
| <b>II. INDUSTRY</b>                                | <b>1,25,381</b> | <b>1164,69</b>    | <b>984,28</b>  | <b>63,183</b>   | <b>1000,27</b>    | <b>806,22</b> |
| 1. Mining & Quarrying                              | 146             | 5,06              | 3,69           | 435             | 43,18             | 35,48         |
| 2. Food Manufacturing & Processing                 | 2,484           | 137,45            | 107,16         | 3,083           | 230,37            | 176,05        |
| (a) Rice Mills, Flour & Dal Mills                  | 1,077           | 20,86             | 17,09          | 1,288           | 54,16             | 44,00         |
| (b) Sugar                                          | 11              | 12,80             | 11,90          | 16              | 7,47              | 5,65          |
| (c) Edible Oils & Vanaspati                        | 344             | 83,63             | 65,59          | 491             | 144,65            | 110,19        |
| (d) Tea Processing                                 | 4               | 2                 | 2              | 9               | 7                 | 6             |
| (e) Processing of Fruits & Vegetables              | 11              | 8                 | 6              | 22              | 1,41              | 87            |
| (f) Others                                         | 1,037           | 20,07             | 12,51          | 1,257           | 22,61             | 15,28         |
| 3. Beverage & Tobacco                              | 20              | 14,04             | 14,11          | 78              | 8,91              | 7,51          |
| 4. Textiles                                        | 602             | 260,35            | 200,72         | 1,151           | 181,81            | 138,93        |
| (a) Cotton Textiles                                | 131             | 190,80            | 138,44         | 228             | 57,38             | 44,79         |
| (b) Jute Textiles                                  | 16              | 3,98              | 86             | 33              | 35                | 26            |
| (c) Handloom Textiles & Khadi                      | 28              | 27                | 30             | 22              | 35                | 42            |
| (d) Other Textiles                                 | 427             | 65,30             | 61,12          | 868             | 123,74            | 93,46         |
| 5. Paper, Paper Products & Printing                | 246             | 41,69             | 37,42          | 751             | 28,16             | 21,37         |
| 6. Leather & Leather Products                      | 90              | 55                | 45             | 308             | 32,55             | 24,26         |
| 7. Rubber & Rubber Products                        | 45              | 1,77              | 1,32           | 138             | 8,17              | 7,24          |
| 8. Chemicals & Chemical Products                   | 231             | 61,28             | 54,19          | 603             | 88,53             | 87,10         |
| (a) Heavy Industrial Chemicals                     | 12              | 11,77             | 12,56          | 42              | 7,00              | 6,48          |
| (b) Fertilisers                                    | 9               | 26,33             | 21,55          | 18              | 97                | 1,33          |
| (c) Drugs & Pharmaceuticals                        | 23              | 29                | 22             | 79              | 2,84              | 2,37          |
| (d) Non-Edible Oils                                | 4               | 7                 | 3              | 21              | 79                | 74            |
| (e) Other Chemicals & Chemical Products            | 183             | 22,82             | 19,82          | 443             | 76,93             | 76,19         |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 42              | 85,04             | 83,41          | 60              | 3,25              | 1,64          |
| 10. Manufacture of Cement & Cement Products        | 147             | 46,12             | 41,74          | 230             | 33,40             | 29,03         |
| 11. Basic Metals & Metal Products                  | 661             | 250,85            | 221,11         | 1,064           | 138,01            | 113,57        |
| (a) Iron & Steel                                   | 98              | 107,53            | 85,35          | 191             | 49,74             | 39,85         |
| (b) Non-Ferrous Metals                             | 52              | 55,92             | 51,93          | 37              | 17,69             | 14,40         |
| (c) Other Metal Products                           | 511             | 87,40             | 83,83          | 836             | 70,58             | 59,31         |
| 12. Engineering                                    | 644             | 38,55             | 32,57          | 1,071           | 49,40             | 32,00         |
| (a) Heavy Engineering                              | 140             | 6,09              | 5,54           | 123             | 9,42              | 9,31          |
| (b) Light Engineering                              | 201             | 2,46              | 2,16           | 481             | 10,17             | 9,29          |
| (c) Electrical Machinery & Goods                   | 183             | 17,97             | 13,93          | 261             | 27,07             | 11,15         |
| (d) Electronic Machinery & Goods                   | 120             | 12,03             | 10,94          | 206             | 2,74              | 2,24          |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 322             | 52,92             | 35,62          | 342             | 19,92             | 14,66         |
| 14. Other Industries                               | 1,19,556        | 120,98            | 104,37         | 53,473          | 122,53            | 107,33        |
| 15. Electricity, Gas & Water                       | 32              | 39,01             | 38,05          | 72              | 3,91              | 2,82          |
| (a) Electricity Generation & Transmission          | 24              | 38,99             | 38,02          | 55              | 3,36              | 2,44          |
| (b) Non-Conventional Energy                        | 2               | 1                 | 1              | 2               | 2                 | 1             |
| (c) Gas, Steam & Water Supply                      | 6               | 2                 | 3              | 15              | 53                | 37            |
| 16. Construction                                   | 113             | 9,02              | 8,35           | 324             | 8,17              | 7,23          |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>27,238</b>   | <b>107,54</b>     | <b>82,55</b>   | <b>19,079</b>   | <b>123,24</b>     | <b>96,18</b>  |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>54,213</b>   | <b>120,22</b>     | <b>111,66</b>  | <b>31,714</b>   | <b>75,53</b>      | <b>65,78</b>  |
| <b>V. PERSONAL LOANS</b>                           | <b>1,27,295</b> | <b>308,34</b>     | <b>272,24</b>  | <b>1,31,067</b> | <b>394,60</b>     | <b>345,05</b> |
| 1. Loans for Purchase of Consumer Durables         | 9,352           | 16,50             | 13,41          | 16,277          | 24,98             | 20,67         |
| 2. Loans for Housing                               | 6,859           | 37,88             | 35,50          | 13,031          | 82,23             | 75,51         |
| 3. Rest of the Personal Loans                      | 1,11,084        | 253,95            | 223,33         | 1,01,759        | 287,39            | 248,87        |
| <b>VI. TRADE</b>                                   | <b>2,97,106</b> | <b>414,08</b>     | <b>356,76</b>  | <b>1,62,133</b> | <b>500,98</b>     | <b>410,56</b> |
| 1. Wholesale Trade                                 | 10,113          | 43,18             | 35,74          | 10,886          | 127,23            | 96,57         |
| 2. Retail Trade                                    | 2,86,993        | 370,90            | 321,03         | 1,51,247        | 373,74            | 313,99        |
| <b>VII. FINANCE</b>                                | <b>31</b>       | <b>33</b>         | <b>30</b>      | <b>108</b>      | <b>8,99</b>       | <b>5,28</b>   |
| <b>VIII. ALL OTHERS</b>                            | <b>34,189</b>   | <b>69,43</b>      | <b>55,80</b>   | <b>30,268</b>   | <b>127,31</b>     | <b>110,05</b> |

|                                            |                  |                |                |                 |                |                |
|--------------------------------------------|------------------|----------------|----------------|-----------------|----------------|----------------|
| <b>TOTAL BANK CREDIT</b>                   | <b>14,80,881</b> | <b>3713,59</b> | <b>3156,04</b> | <b>7,61,489</b> | <b>3049,44</b> | <b>2533,52</b> |
| OF WHICH: 1. Artisans & Village Industries | 91,917           | 67,42          | 56,99          | 26,356          | 33,17          | 28,59          |
| 2. Other Small Scale Industries            | 25,240           | 96,02          | 80,72          | 27,368          | 270,47         | 223,67         |

| OCCUPATION                                         | URBAN           |                |                | METROPOLITAN    |                |                |
|----------------------------------------------------|-----------------|----------------|----------------|-----------------|----------------|----------------|
|                                                    | No. of          | Credit         | Amount         | No. of          | Credit         | Amount         |
|                                                    | Accounts        | Limit          | Outstanding    | Accounts        | Limit          | Outstanding    |
|                                                    | 7               | 8              | 9              | 10              | 11             | 12             |
| <b>I. AGRICULTURE</b>                              | <b>51,119</b>   | <b>250,34</b>  | <b>181,56</b>  | <b>20,788</b>   | <b>326,03</b>  | <b>297,01</b>  |
| 1. Direct Finance                                  | 49,144          | 164,63         | 137,18         | 18,319          | 101,58         | 92,71          |
| 2. Indirect Finance                                | 1,975           | 85,70          | 44,38          | 2,469           | 224,45         | 204,31         |
| <b>II. INDUSTRY</b>                                | <b>39,912</b>   | <b>2154,40</b> | <b>1825,97</b> | <b>29,957</b>   | <b>1960,00</b> | <b>1709,62</b> |
| 1. Mining & Quarrying                              | 280             | 22,04          | 20,65          | 45              | 48,69          | 47,89          |
| 2. Food Manufacturing & Processing                 | 2,884           | 247,70         | 185,87         | 970             | 398,59         | 312,06         |
| (a) Rice Mills, Flour & Dal Mills                  | 615             | 45,35          | 35,83          | 269             | 38,99          | 23,21          |
| (b) Sugar                                          | 7               | 16,20          | 4,19           | 22              | 9,93           | 9,33           |
| (c) Edible Oils & Vanaspati                        | 195             | 153,20         | 120,97         | 167             | 308,26         | 248,64         |
| (d) Tea Processing                                 | 10              | 38             | 35             | 5               | 1,22           | 56             |
| (e) Processing of Fruits & Vegetables              | 32              | 6,40           | 4,28           | 14              | 2,89           | 2,58           |
| (f) Others                                         | 2,025           | 26,16          | 20,26          | 493             | 37,31          | 27,73          |
| 3. Beverage & Tobacco                              | 101             | 46,49          | 37,90          | 78              | 25,35          | 25,39          |
| 4. Textiles                                        | 1,853           | 237,95         | 212,70         | 1,287           | 251,89         | 226,50         |
| (a) Cotton Textiles                                | 719             | 78,84          | 59,84          | 205             | 154,29         | 142,33         |
| (b) Jute Textiles                                  | 22              | 2,69           | 2,41           | 11              | 46             | 37             |
| (c) Handloom Textiles & Khadi                      | 40              | 1,38           | 1,61           | 14              | 1,41           | 3,41           |
| (d) Other Textiles                                 | 1,072           | 155,04         | 148,85         | 1,057           | 95,73          | 80,39          |
| 5. Paper, Paper Products & Printing                | 753             | 18,88          | 16,15          | 810             | 75,80          | 64,96          |
| 6. Leather & Leather Products                      | 184             | 8,60           | 7,77           | 128             | 28,68          | 28,56          |
| 7. Rubber & Rubber Products                        | 111             | 21,36          | 17,51          | 116             | 35,78          | 35,67          |
| 8. Chemicals & Chemical Products                   | 1,133           | 125,73         | 108,75         | 1,040           | 202,35         | 178,61         |
| (a) Heavy Industrial Chemicals                     | 70              | 30,16          | 23,54          | 62              | 17,60          | 14,63          |
| (b) Fertilisers                                    | 11              | 67             | 35             | 21              | 12,15          | 14,68          |
| (c) Drugs & Pharmaceuticals                        | 173             | 17,88          | 14,30          | 309             | 104,55         | 85,48          |
| (d) Non-Edible Oils                                | 16              | 72             | 56             | 11              | 5,28           | 5,19           |
| (e) Other Chemicals & Chemical Products            | 863             | 76,29          | 69,99          | 637             | 62,78          | 58,64          |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 96              | 9,27           | 5,37           | 55              | 15,12          | 13,86          |
| 10. Manufacture of Cement & Cement Products        | 166             | 50,16          | 44,31          | 68              | 13,60          | 13,42          |
| 11. Basic Metals & Metal Products                  | 2,189           | 626,38         | 548,28         | 1,203           | 332,29         | 302,90         |
| (a) Iron & Steel                                   | 706             | 527,27         | 465,02         | 358             | 256,92         | 233,32         |
| (b) Non-Ferrous Metals                             | 106             | 18,40          | 12,29          | 30              | 7,46           | 12,89          |
| (c) Other Metal Products                           | 1,377           | 80,71          | 70,97          | 815             | 67,92          | 56,69          |
| 12. Engineering                                    | 1,201           | 281,31         | 247,96         | 1,256           | 155,60         | 135,85         |
| (a) Heavy Engineering                              | 112             | 38,08          | 26,73          | 139             | 29,05          | 24,03          |
| (b) Light Engineering                              | 449             | 43,76          | 44,34          | 389             | 16,79          | 16,74          |
| (c) Electrical Machinery & Goods                   | 426             | 160,91         | 148,56         | 462             | 90,68          | 78,42          |
| (d) Electronic Machinery & Goods                   | 214             | 38,56          | 28,32          | 266             | 19,08          | 16,66          |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 319             | 47,93          | 43,53          | 244             | 29,27          | 22,91          |
| 14. Other Industries                               | 28,033          | 284,55         | 242,72         | 22,258          | 280,87         | 238,90         |
| 15. Electricity, Gas & Water                       | 152             | 89,85          | 54,67          | 54              | 32,48          | 23,64          |
| (a) Electricity Generation & Transmission          | 124             | 80,45          | 50,54          | 31              | 31,29          | 22,75          |
| (b) Non-Conventional Energy                        | 5               | 26             | 22             | 9               | 40             | 23             |
| (c) Gas, Steam & Water Supply                      | 23              | 9,14           | 3,91           | 14              | 78             | 66             |
| 16. Construction                                   | 457             | 36,21          | 31,83          | 345             | 33,63          | 38,49          |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>11,062</b>   | <b>81,12</b>   | <b>66,90</b>   | <b>3,819</b>    | <b>128,34</b>  | <b>119,15</b>  |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>22,048</b>   | <b>125,18</b>  | <b>105,93</b>  | <b>18,076</b>   | <b>120,52</b>  | <b>108,05</b>  |
| <b>V. PERSONAL LOANS</b>                           | <b>1,31,323</b> | <b>494,12</b>  | <b>424,38</b>  | <b>84,344</b>   | <b>383,72</b>  | <b>337,68</b>  |
| 1. Loans for Purchase of Consumer Durables         | 14,343          | 31,31          | 26,35          | 7,163           | 15,49          | 13,23          |
| 2. Loans for Housing                               | 15,245          | 141,61         | 127,40         | 12,929          | 135,71         | 121,50         |
| 3. Rest of the Personal Loans                      | 1,01,735        | 321,20         | 270,63         | 64,252          | 232,51         | 202,95         |
| <b>VI. TRADE</b>                                   | <b>86,337</b>   | <b>556,10</b>  | <b>450,36</b>  | <b>33,069</b>   | <b>647,55</b>  | <b>525,40</b>  |
| 1. Wholesale Trade                                 | 5,152           | 236,65         | 183,17         | 3,702           | 472,55         | 379,82         |
| 2. Retail Trade                                    | 81,185          | 319,45         | 267,19         | 29,367          | 175,00         | 145,58         |
| <b>VII. FINANCE</b>                                | <b>99</b>       | <b>26,65</b>   | <b>22,74</b>   | <b>128</b>      | <b>79,81</b>   | <b>69,66</b>   |
| <b>VIII. ALL OTHERS</b>                            | <b>42,664</b>   | <b>517,75</b>  | <b>411,51</b>  | <b>22,201</b>   | <b>275,53</b>  | <b>251,56</b>  |
| <b>TOTAL BANK CREDIT</b>                           | <b>3,84,564</b> | <b>4205,64</b> | <b>3489,35</b> | <b>2,12,382</b> | <b>3921,50</b> | <b>3418,12</b> |
| OF WHICH: 1. Artisans & Village Industries         | 6,090           | 13,10          | 12,17          | 1,931           | 8,32           | 7,82           |
| 2. Other Small Scale Industries                    | 22,183          | 551,39         | 458,82         | 17,658          | 520,00         | 411,21         |