

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1999 (Part 27 of 32)**

SOUTHERN REGION

STATE : ANDHRA PRADESH

(Amount in Rupees Lakh)

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	11,44,455	1800,01	1695,08	11,86,769	2529,24	2326,35
1. Direct Finance	11,36,312	1670,44	1590,80	11,75,786	2090,68	1985,20
2. Indirect Finance	8,143	129,57	104,27	10,983	438,56	341,15
II. INDUSTRY	1,40,015	6446,68	5134,93	1,05,616	5320,47	4387,33
1. Mining & Quarrying	273	98,84	65,87	344	66,29	57,50
2. Food Manufacturing & Processing	4,026	799,84	609,19	3,228	681,11	525,65
(a) Rice Mills, Flour & Dal Mills	2,794	301,76	228,30	2,076	213,89	129,88
(b) Sugar	41	78,93	72,56	66	249,42	228,41
(c) Edible Oils & Vanaspati	373	213,76	131,54	349	83,26	56,65
(d) Tea Processing	5	21	15	8	1,57	1,48
(e) Processing of Fruits & Vegetables	15	7,38	6,19	39	10,63	9,59
(f) Others	798	197,80	170,45	690	122,34	99,63
3. Beverage & Tobacco	104	60,18	54,64	262	376,47	235,51
4. Textiles	2,173	385,44	378,93	1,811	461,30	413,41
(a) Cotton Textiles	659	220,21	198,54	766	252,93	222,74
(b) Jute Textiles	23	14,90	13,50	20	8,46	5,36
(c) Handloom Textiles & Khadi	357	4,04	3,91	258	6,14	4,72
(d) Other Textiles	1,134	146,28	162,98	767	193,77	180,59
5. Paper, Paper Products & Printing	726	125,17	122,72	995	174,82	155,14
6. Leather & Leather Products	325	70,34	79,36	200	10,55	9,90
7. Rubber & Rubber Products	184	38,11	32,64	221	49,27	31,32
8. Chemicals & Chemical Products	2,061	1239,27	916,25	1,849	697,52	597,09
(a) Heavy Industrial Chemicals	149	58,52	53,78	101	24,82	22,90
(b) Fertilisers	56	213,20	190,00	46	95,95	82,52
(c) Drugs & Pharmaceuticals	901	614,93	445,29	567	366,61	303,27
(d) Non-Edible Oils	62	36,01	28,74	45	22,25	21,72
(e) Other Chemicals & Chemical Products	893	316,61	198,44	1,090	187,88	166,67
9. Petroleum, Coal Products & Nuclear Fuels	49	54,02	40,14	57	157,66	153,39
10. Manufacture of Cement & Cement Products	319	243,33	158,23	390	233,75	220,29
11. Basic Metals & Metal Products	1,153	908,38	755,28	1,810	1019,12	853,22
(a) Iron & Steel	419	599,61	469,06	383	851,51	702,17
(b) Non-Ferrous Metals	98	97,46	93,21	59	25,93	22,88
(c) Other Metal Products	636	211,32	193,00	1,368	141,68	128,18
12. Engineering	2,693	740,13	647,67	2,269	385,42	319,33
(a) Heavy Engineering	195	153,91	124,10	192	111,02	95,59
(b) Light Engineering	1,421	196,58	156,59	1,004	101,91	87,48
(c) Electrical Machinery & Goods	741	230,39	210,22	861	89,86	65,36
(d) Electronic Machinery &	336	159,25	156,77	212	82,62	70,91

	Goods						
13.	Vehicles, Vehicle Parts & Transport Equipments	1,329	225,15	237,79	565	45,48	36,68
14.	Other Industries	1,23,640	622,20	578,77	89,804	484,39	427,16
15.	Electricity, Gas & Water	673	772,72	410,61	111	358,46	250,95
	(a) Electricity Generation & Transmission	650	768,37	407,10	90	354,97	248,14
	(b) Non-Conventional Energy	5	1,78	1,62	7	1,89	1,46
	(c) Gas, Steam & Water Supply	18	2,58	1,89	14	1,59	1,35
16.	Construction	287	63,56	46,86	1,700	118,87	100,79
III.	TRANSPORT OPERATORS	15,673	166,32	137,51	24,434	218,28	183,92
IV.	PROFESSIONAL AND OTHER SERVICES	31,937	245,06	222,25	88,961	512,34	432,35
V.	PERSONAL LOANS	6,11,553	2002,36	1814,37	4,67,206	1706,78	1505,20
1.	Loans for Purchase of Consumer Durables	47,181	90,80	75,97	38,740	79,55	66,77
2.	Loans for Housing	52,042	727,08	661,52	51,887	653,03	569,68
3.	Rest of the Personal Loans	5,12,330	1184,48	1076,87	3,76,579	974,20	868,75
VI.	TRADE	1,74,995	977,10	846,61	1,89,519	1285,95	1167,13
1.	Wholesale Trade	13,183	347,98	290,22	10,366	653,79	639,69
2.	Retail Trade	1,61,812	629,12	556,39	1,79,153	632,16	527,44
VII.	FINANCE	7,410	162,81	135,44	1,860	192,78	166,30
VIII.	ALL OTHERS	1,29,769	700,37	610,54	4,70,116	1487,27	1333,75
TOTAL BANK CREDIT		22,55,807	12500,71	10596,72	25,34,481	13253,11	11502,34
<i>OF WHICH:</i> 1. Artisans & Village Industries		35,495	77,80	71,31	31,753	70,89	62,05
2. Other Small Scale Industries		52,875	1014,00	864,59	50,894	904,92	697,00

OCCUPATION		FOREIGN BANKS			REGIONAL RURAL BANKS		
		No. of	Credit	Amount	No. of	Credit	Amount
		Accounts	Limit	Out-standing	Accounts	Limit	Out-standing
		7	8	9	10	11	12
I.	AGRICULTURE	2	11,64	11,31	8,36,555	860,04	814,40
1.	Direct Finance	2	11,64	11,31	8,02,988	826,07	784,99
2.	Indirect Finance	-	-	-	33,567	33,98	29,41
II.	INDUSTRY	125	371,55	231,76	37,124	45,47	37,54
1.	Mining & Quarrying	1	2,50	2,50	11	39	36
2.	Food Manufacturing & Processing	7	43,43	18,65	169	5,45	3,14
	(a) Rice Mills, Flour & Dal Mills	-	-	-	76	1,69	1,43
	(b) Sugar	2	5,00	1,52	-	-	-
	(c) Edible Oils & Vanaspati	1	20,00	52	21	36	30
	(d) Tea Processing	-	-	-	-	-	-
	(e) Processing of Fruits & Vegetables	2	2,00	1,93	-	-	-
	(f) Others	2	16,43	14,69	72	3,40	1,42
3.	Beverage & Tobacco	5	7,69	5,85	-	-	-
4.	Textiles	15	30,69	28,02	152	1,27	90
	(a) Cotton Textiles	2	13,00	12,10	3	7	5
	(b) Jute Textiles	-	-	-	-	-	-
	(c) Handloom Textiles & Khadi	-	-	-	17	23	17
	(d) Other Textiles	13	17,69	15,92	132	97	67
5.	Paper, Paper Products & Printing	5	21,93	21,84	12	34	22
6.	Leather & Leather Products	-	-	-	4	2	2
7.	Rubber & Rubber Products	-	-	-	-	-	-
8.	Chemicals & Chemical Products	32	128,69	76,26	26	57	48

(a) Heavy Industrial Chemicals	-	-	-	-	-	-
(b) Fertilisers	3	36,29	35,97	1	4	3
(c) Drugs & Pharmaceuticals	18	44,15	27,68	6	22	22
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	11	48,25	12,61	19	31	24
9. Petroleum, Coal Products & Nuclear Fuels	2	75	52	3	11	7
10. Manufacture of Cement & Cement Products	1	2,92	3,19	13	63	57
11. Basic Metals & Metal Products	12	9,40	8,36	18	17	13
(a) Iron & Steel	4	3,83	3,39	-	-	-
(b) Non-Ferrous Metals	1	5	2	-	-	-
(c) Other Metal Products	7	5,52	4,95	18	17	13
12. Engineering	12	78,13	33,27	125	1,82	1,51
(a) Heavy Engineering	-	-	-	41	99	92
(b) Light Engineering	2	21,50	-	49	46	34
(c) Electrical Machinery & Goods	2	6,20	4,01	32	23	16
(d) Electronic Machinery & Goods	8	50,43	29,27	3	14	9
13. Vehicles, Vehicle Parts & Transport Equipments	19	76	57	82	1,15	87
14. Other Industries	12	42,92	30,97	36,465	31,67	27,58
15. Electricity, Gas & Water	1	55	51	1	2	2
(a) Electricity Generation & Transmission	1	55	51	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	1	2	2
16. Construction	1	1,20	1,26	43	1,85	1,67
III. TRANSPORT OPERATORS	2	2,01	1,82	7,516	28,56	21,90
IV. PROFESSIONAL AND OTHER SERVICES	4	15,42	15,05	29,640	34,76	28,35
V. PERSONAL LOANS	2,166	51,25	43,68	2,03,456	265,34	240,06
1. Loans for Purchase of Consumer Durables	-	-	-	14,541	16,90	13,88
2. Loans for Housing	20	3,37	1,82	24,209	57,61	54,95
3. Rest of the Personal Loans	2,146	47,88	41,86	1,64,706	190,83	171,23
VI. TRADE	4	3,37	4,08	1,12,612	113,23	95,46
1. Wholesale Trade	2	2,35	3,23	7,689	10,34	9,47
2. Retail Trade	2	1,03	85	1,04,923	102,89	85,98
VII. FINANCE	2	61	28	12	16	15
VIII. ALL OTHERS	3,553	54,95	41,62	1,83,856	164,40	155,70
TOTAL BANK CREDIT	5,858	510,81	349,60	14,10,771	1511,95	1393,55
OF WHICH: 1. Artisans & Village Industries	-	-	-	30,780	26,34	22,28
2. Other Small Scale Industries	4	3,65	93	5,249	8,07	6,98

OCCUPATION	OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	13	14	15	16	17	18
I. AGRICULTURE	59,276	436,21	357,49	32,27,057	5637,14	5204,62
1. Direct Finance	55,839	229,99	205,99	31,70,927	4828,82	4578,30
2. Indirect Finance	3,437	206,22	151,49	56,130	808,32	626,32

II. INDUSTRY	6,096	1405,69	1292,60	2,88,976	13589,85	11084,16
1. Mining & Quarrying	28	17,81	16,97	657	185,83	143,20
2. Food Manufacturing & Processing	539	154,79	130,74	7,969	1684,61	1287,37
(a) Rice Mills, Flour & Dal Mills	316	38,69	25,11	5,262	556,02	384,72
(b) Sugar	17	52,78	52,49	126	386,13	354,99
(c) Edible Oils & Vanaspati	78	36,05	29,22	822	353,42	218,23
(d) Tea Processing	4	22	8	17	2,00	1,71
(e) Processing of Fruits & Vegetables	5	3,84	3,63	61	23,85	21,33
(f) Others	119	23,21	20,21	1,681	363,18	306,39
3. Beverage & Tobacco	23	19,56	17,17	394	463,90	313,17
4. Textiles	693	151,56	138,12	4,844	1030,25	959,37
(a) Cotton Textiles	330	78,60	64,11	1,760	564,82	497,54
(b) Jute Textiles	13	10,09	8,84	56	33,45	27,69
(c) Handloom Textiles & Khadi	11	2,94	2,88	643	13,35	11,68
(d) Other Textiles	339	59,92	62,29	2,385	418,63	422,45
5. Paper, Paper Products & Printing	349	48,27	47,54	2,087	370,54	347,45
6. Leather & Leather Products	35	4,14	2,63	564	85,05	91,92
7. Rubber & Rubber Products	31	4,90	3,50	436	92,27	67,46
8. Chemicals & Chemical Products	740	297,99	270,66	4,708	2364,03	1860,74
(a) Heavy Industrial Chemicals	119	19,63	14,07	369	102,97	90,75
(b) Fertilisers	8	51,04	46,82	114	396,52	355,34
(c) Drugs & Pharmaceuticals	235	135,54	120,87	1,727	1161,45	897,34
(d) Non-Edible Oils	8	86	82	115	59,12	51,27
(e) Other Chemicals & Chemical Products	370	90,93	88,08	2,383	643,97	466,04
9. Petroleum, Coal Products & Nuclear Fuels	10	2,87	2,70	121	215,41	196,81
10. Manufacture of Cement & Cement Products	40	71,43	71,56	763	552,06	453,84
11. Basic Metals & Metal Products	306	142,59	139,22	3,299	2079,66	1756,20
(a) Iron & Steel	192	117,18	111,36	998	1572,12	1285,97
(b) Non-Ferrous Metals	22	8,90	8,80	180	132,33	124,92
(c) Other Metal Products	92	16,52	19,06	2,121	375,21	345,32
12. Engineering	260	103,61	89,76	5,359	1309,11	1091,55
(a) Heavy Engineering	26	21,61	21,05	454	287,54	241,66
(b) Light Engineering	97	15,08	13,39	2,573	335,52	257,80
(c) Electrical Machinery & Goods	97	52,41	42,02	1,733	379,09	321,76
(d) Electronic Machinery & Goods	40	14,51	13,29	599	306,96	270,33
13. Vehicles, Vehicle Parts & Transport Equipments	165	8,51	8,23	2,160	281,06	284,13
14. Other Industries	2,539	165,95	162,05	2,52,460	1347,12	1226,53
15. Electricity, Gas & Water	22	93,96	83,40	808	1225,72	745,48
(a) Electricity Generation & Transmission	14	80,35	75,30	755	1204,25	731,05
(b) Non-Conventional Energy	5	13,43	7,92	17	17,10	11,00
(c) Gas, Steam & Water Supply	3	18	18	36	4,37	3,43
16. Construction	316	117,74	108,36	2,347	303,23	258,94
III. TRANSPORT OPERATORS	2,248	57,76	47,90	49,873	472,93	393,05
IV. PROFESSIONAL AND OTHER SERVICES	7,684	125,96	108,81	1,58,226	933,55	806,80
V. PERSONAL LOANS	59,135	222,47	195,27	13,43,516	4248,20	3798,58
1. Loans for Purchase of Consumer Durables	7,782	10,93	9,09	1,08,244	198,17	165,71
2. Loans for Housing	3,179	40,84	35,26	1,31,337	1481,94	1323,24

3. Rest of the Personal Loans	48,174	170,69	150,92	11,03,935	2568,09	2309,62
VI. TRADE	33,620	523,36	439,93	5,10,750	2903,01	2553,21
1. Wholesale Trade	3,455	277,41	226,65	34,695	1291,87	1169,26
2. Retail Trade	30,165	245,94	213,28	4,76,055	1611,14	1383,94
VII. FINANCE	277	91,56	82,05	9,561	447,92	384,22
VIII. ALL OTHERS	34,556	232,72	191,17	8,21,850	2639,71	2332,78
TOTAL BANK CREDIT	2,02,892	3095,72	2715,22	64,09,809	30872,31	26557,42
<i>OF WHICH:</i> 1. Artisans & Village Industries	464	1,17	94	98,492	176,20	156,58
2. Other Small Scale Industries	2,316	190,47	158,71	1,11,338	2121,11	1728,20