

State : Andhra Pradesh

Table No. 5.6 – State and Bank Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2000

SOUTHERN REGION			(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	10,72,130	1757,00	1676,26	13,08,045	2984,44	2678,93	6	39,17	28,31
1. Direct Finance	10,65,840	1594,37	1543,08	12,91,984	2438,21	2296,26	3	14,64	14,60
2. Indirect Finance	6,290	162,63	133,18	16,061	546,23	382,67	3	24,53	13,72
II. INDUSTRY	1,53,372	3826,27	3236,27	1,65,735	5502,67	4575,84	181	358,22	212,55
1. Mining & Quarrying	272	76,00	68,20	368	69,75	50,53	2	36	83
2. Food Manufacturing & Processing	7,859	1295,06	959,96	4,800	762,23	602,29	8	31,71	9,73
(a) Rice Mills, Flour & Dal Mills	6,336	1071,04	761,04	3,043	277,29	178,52	1	25	25
(b) Sugar	21	40,55	39,89	71	246,96	249,10	2	5,00	6,46
(c) Edible Oils & Vanaspati	361	105,44	93,17	340	63,39	47,29	2	20,02	55
(d) Tea Processing	3	22	22	9	2,83	2,88	-	-	-
(e) Processing of Fruits & Vegetables	14	2,35	2,59	45	12,27	9,45	-	-	-
(f) Others	1,124	75,48	63,04	1,292	159,49	115,04	3	6,44	2,46
3. Beverage & Tobacco	86	24,34	18,01	271	419,12	305,79	5	17,65	5,53
4. Textiles	1,884	180,34	176,94	2,573	467,56	417,07	10	22,50	20,87
(a) Cotton Textiles	496	110,25	96,05	695	249,90	223,69	2	13,00	12,10
(b) Jute Textiles	9	4,08	2,86	18	22,60	14,67	-	-	-
(c) Handloom Textiles & Khadi	394	2,54	2,28	1,027	8,06	6,85	1	3	3
(d) Other Textiles	985	63,46	75,76	833	186,99	171,87	7	9,47	8,75
5. Paper, Paper Products & Printing	819	71,15	59,14	1,421	205,87	179,08	7	18,30	15,57
6. Leather & Leather Products	112	38,99	61,54	250	17,69	14,18	1	3	3
7. Rubber & Rubber Products	169	31,26	17,21	438	87,86	46,69	-	-	-
8. Chemicals & Chemical Products	1,061	447,98	412,01	2,760	774,57	643,31	54	121,09	72,00
(a) Heavy Industrial Chemicals	91	56,07	48,80	92	25,73	20,95	7	10,18	2,64
(b) Fertilisers	35	97,28	90,22	41	123,58	93,15	2	13,10	12,78
(c) Drugs & Pharmaceuticals	339	198,63	193,89	1,085	411,22	329,85	34	63,96	46,05
(d) Non-Edible Oils	33	20,33	15,32	42	24,22	20,35	1	25	4
(e) Other Chemicals & Chemical Products	563	75,68	63,79	1,500	189,82	179,01	10	33,60	10,50
9. Petroleum, Coal Products & Nuclear Fuels	37	46,27	14,66	60	11,76	6,83	3	4,75	52
10. Manufacture of Cement & Cement Products	345	122,84	94,34	395	231,03	236,54	2	2,95	3,00
11. Basic Metals & Metal Products	722	318,64	295,47	1,536	918,47	794,72	26	32,58	30,74
(a) Iron & Steel	233	224,49	210,76	421	768,70	661,35	17	27,50	26,35
(b) Non-Ferrous Metals	64	25,30	30,10	59	24,25	21,24	1	5	2
(c) Other Metal Products	425	68,85	54,61	1,056	125,52	112,13	8	5,02	4,37
12. Engineering	1,705	499,28	445,08	2,934	354,67	289,77	33	84,46	35,10
(a) Heavy Engineering	154	114,57	96,75	219	82,65	84,87	1	12,00	23
(b) Light Engineering	643	90,93	72,50	1,355	116,68	90,73	16	33,31	2,15
(c) Electrical Machinery & Goods	566	188,44	163,25	1,127	89,95	50,66	6	11,37	4,47
(d) Electronic Machinery & Goods	342	105,34	112,59	233	65,39	63,51	10	27,78	28,26
13. Vehicles, Vehicle Parts & Transport Equipments	1,828	40,50	36,21	1,054	58,11	47,08	3	68	39
14. Other Industries	1,35,001	403,60	368,02	1,44,052	628,55	548,92	20	17,59	14,90
15. Electricity, Gas & Water	116	199,58	181,51	171	351,75	255,82	-	-	-
(a) Electricity Generation & Transmission	70	194,84	176,29	141	345,87	249,85	-	-	-
(b) Non-Conventional Energy	10	2,09	1,98	8	1,93	1,86	-	-	-
(c) Gas, Steam & Water Supply	36	2,66	3,25	22	3,95	4,12	-	-	-
16. Construction	1,356	30,43	27,98	2,652	143,67	137,24	7	3,58	3,34
III. TRANSPORT OPERATORS	20,702	258,74	198,67	33,903	297,04	250,93	9	34	34
IV. PROFESSIONAL AND OTHER SERVICES	29,936	211,60	172,25	1,05,400	645,94	552,95	67	5,52	11,48
V. PERSONAL LOANS	6,00,013	2396,84	2121,96	6,06,912	2310,07	2026,52	37,446	210,86	136,12

1. Loans for Purchase of Consumer Durables	34,596	89,45	67,99	53,823	126,99	105,61	1	3	3
2. Loans for Housing	89,175	974,59	881,22	98,928	853,21	733,78	20	3,34	1,78
3. Rest of the Personal Loans	4,76,242	1332,81	1172,76	4,54,161	1329,88	1187,13	37,425	207,49	134,31
VI. TRADE	1,75,035	3722,32	2919,02	2,14,927	1749,14	1502,13	38	11,81	10,90
1. Wholesale Trade	17,732	291,47	253,88	11,769	900,71	785,39	14	10,61	10,03
2. Retail Trade	1,57,303	3430,85	2665,15	2,03,158	848,43	716,74	24	1,20	87
VII. FINANCE	3,044	150,44	124,82	2,108	188,08	151,36	5	8,90	5,70
VIII. ALL OTHERS	84,570	1105,22	986,89	2,82,166	1588,24	1474,84	4,987	55,07	50,44
TOTAL BANK CREDIT	21,38,802	13428,44	11436,15	27,19,196	15265,62	13213,48	42,739	689,89	455,84
OF WHICH: 1. Artisans & Village Industries	36,784	125,81	130,26	73,751	131,84	121,26	-	-	-
2. Other Small Scale Industries	78,484	1398,43	1117,37	61,173	1020,27	794,59	6	5,46	1,77

OCCUPATION	REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL 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
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	8,69,506	984,83	936,06	64,470	403,62	371,00	33,14,157	6169,05	5690,57
1. Direct Finance	8,41,639	952,03	906,57	60,560	280,33	247,20	32,60,026	5279,58	5007,70
2. Indirect Finance	27,867	32,80	29,49	3,910	123,28	123,81	54,131	889,47	682,86
II. INDUSTRY	39,698	45,68	39,32	17,384	2173,62	1918,29	3,76,370	11906,45	9982,27
1. Mining & Quarrying	14	54	46	40	19,68	18,20	696	166,33	138,22
2. Food Manufacturing & Processing	852	5,51	3,99	727	239,16	183,93	14,246	2333,67	1759,89
(a) Rice Mills, Flour & Dal Mills	143	2,72	2,30	432	76,13	43,97	9,955	1427,42	986,08
(b) Sugar	-	-	-	28	73,85	67,85	122	366,36	363,30
(c) Edible Oils & Vanaspati	27	38	28	78	35,18	27,37	808	224,40	168,67
(d) Tea Processing	-	-	-	3	15	5	15	3,20	3,15
(e) Processing of Fruits & Vegetables	-	-	-	11	6,54	6,40	70	21,16	18,44
(f) Others	682	2,41	1,41	175	47,31	38,29	3,276	291,12	220,24
3. Beverage & Tobacco	1	7	8	28	64,57	59,88	391	525,75	389,27
4. Textiles	216	1,24	98	794	217,38	188,79	5,477	889,01	804,64
(a) Cotton Textiles	24	10	10	447	112,51	90,32	1,664	485,76	422,24
(b) Jute Textiles	-	-	-	19	8,37	6,26	46	35,05	23,78
(c) Handloom Textiles & Khadi	11	5	4	20	3,15	78	1,453	13,83	9,98
(d) Other Textiles	181	1,09	84	308	93,35	91,43	2,314	354,37	348,64
5. Paper, Paper Products & Printing	11	12	7	526	57,36	50,57	2,784	352,80	304,42
6. Leather & Leather Products	3	2	2	36	2,21	1,04	402	58,95	76,80
7. Rubber & Rubber Products	7	4	5	61	3,86	3,52	675	123,02	67,47
8. Chemicals & Chemical Products	55	89	85	950	506,27	425,63	4,880	1850,80	1553,81
(a) Heavy Industrial Chemicals	-	-	-	195	30,86	32,18	385	122,83	104,56
(b) Fertilisers	-	-	-	19	202,93	176,84	97	436,89	373,00
(c) Drugs & Pharmaceuticals	2	19	19	186	155,55	126,15	1,646	829,55	696,13
(d) Non-Edible Oils	-	-	-	8	88	85	84	45,67	36,55
(e) Other Chemicals & Chemical Products	53	70	66	542	116,05	89,61	2,668	415,85	343,56
9. Petroleum, Coal Products & Nuclear Fuels	2	8	8	16	43,40	43,18	118	106,26	65,27
10. Manufacture of Cement & Cement Products	19	53	38	56	93,88	95,18	817	451,23	429,44
11. Basic Metals & Metal Products	29	44	35	521	134,85	129,69	2,834	1404,97	1250,97
(a) Iron & Steel	-	-	-	326	109,82	104,55	997	1130,51	1003,02
(b) Non-Ferrous Metals	-	-	-	24	7,25	6,63	148	56,84	57,99
(c) Other Metal Products	29	44	35	171	17,79	18,51	1,689	217,62	189,96
12. Engineering	153	1,75	1,42	321	114,17	113,72	5,146	1054,33	885,10
(a) Heavy Engineering	41	1,09	91	35	15,34	24,54	450	225,65	207,29
(b) Light Engineering	84	47	35	143	21,07	16,18	2,241	262,45	181,92
(c) Electrical Machinery & Goods	27	15	12	105	64,67	60,86	1,831	354,57	279,36
(d) Electronic Machinery & Goods	1	5	5	38	13,09	12,13	624	211,65	216,53
13. Vehicles, Vehicle Parts & Transport Equipments	128	1,57	1,19	170	14,85	12,92	3,183	115,70	97,78
14. Other Industries	38,180	31,90	28,53	12,605	346,32	319,36	3,29,858	1427,97	1279,73
15. Electricity, Gas & Water	1	6	6	34	193,99	177,19	322	745,38	614,59
(a) Electricity Generation & Transmission	-	-	-	18	186,42	170,99	229	727,13	597,13
(b) Non-Conventional Energy	-	-	-	2	5,96	4,81	20	9,98	8,65
(c) Gas, Steam & Water Supply	1	6	6	14	1,60	1,39	73	8,27	8,82

16. Construction	27	92	80	499	121,68	95,50	4,541	300,28	264,86
III. TRANSPORT OPERATORS	7,575	32,20	25,27	2,788	62,10	49,13	64,977	650,43	524,35
IV. PROFESSIONAL AND OTHER SERVICES	32,482	38,75	32,22	7,596	220,33	180,62	1,75,481	1122,14	949,51
V. PERSONAL LOANS	2,55,844	379,61	338,05	67,738	301,41	258,52	15,67,953	5598,80	4881,17
1. Loans for Purchase of Consumer Durables	24,449	32,27	27,56	7,549	17,27	13,87	1,20,418	266,00	215,06
2. Loans for Housing	23,675	69,13	63,98	4,466	66,71	55,47	2,16,264	1966,97	1736,22
3. Rest of the Personal Loans	2,07,720	278,22	246,51	55,723	217,43	189,18	12,31,271	3365,83	2929,88
VI. TRADE	1,17,044	122,57	101,55	28,017	553,78	456,72	5,35,061	6159,63	4990,32
1. Wholesale Trade	3,905	7,91	7,08	3,813	250,12	202,29	37,233	1460,82	1258,67
2. Retail Trade	1,13,139	114,66	94,46	24,204	303,66	254,43	4,97,828	4698,80	3731,65
VII. FINANCE	4	12	12	1,261	84,46	73,24	6,422	432,01	355,24
VIII. ALL OTHERS	1,62,757	173,39	153,68	20,312	343,77	305,38	5,54,792	3265,68	2971,23
TOTAL BANK CREDIT	14,84,910	1777,17	1626,27	2,09,566	4143,08	3612,90	65,95,213	35304,20	30344,65
OF WHICH: 1. Artisans & Village Industries	30,489	23,30	20,98	4,291	6,93	6,79	1,45,315	287,88	279,28
2. Other Small Scale Industries	6,986	9,64	8,42	6,721	260,48	203,25	1,53,370	2694,29	2125,40