

**Table No. 5.6 – State and Bank Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2001**

**State : Madhya Pradesh**

CENTRAL REGION		(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
<b>I. AGRICULTURE</b>	<b>3,04,687</b>	<b>1371,16</b>	<b>1060,27</b>	<b>3,45,856</b>	<b>1802,21</b>	<b>1474,81</b>
1. Direct Finance	3,01,897	1329,94	1031,03	3,42,834	1534,26	1276,26
2. Indirect Finance	2,790	41,22	29,24	3,022	267,95	198,55
<b>II. INDUSTRY</b>	<b>77,387</b>	<b>3690,40</b>	<b>2991,93</b>	<b>64,005</b>	<b>3560,11</b>	<b>2723,91</b>
1. Mining & Quarrying	118	26,95	20,14	147	61,62	38,21
2. Food Manufacturing & Processing	1,118	450,72	324,01	2,272	565,47	450,87
(a) Rice Mills, Flour & Dal Mills	562	49,30	36,56	1,097	79,39	58,97
(b) Sugar	5	10,04	9,86	11	1,84	1,65
(c) Edible Oils & Vanaspati	334	336,67	236,11	258	328,21	273,35
(d) Tea Processing	1	4	4	13	71,63	62,16
(e) Processing of Fruits & Vegetables	5	1,02	87	16	3,83	2,85
(f) Others	211	53,64	40,58	877	80,58	51,90
3. Beverage & Tobacco	55	31,78	25,49	109	72,17	56,45
4. Textiles	928	595,92	463,39	2,503	416,85	340,28
(a) Cotton Textiles	399	313,61	245,00	385	141,65	111,10
(b) Jute Textiles	8	94	82	35	30,23	23,20
(c) Handloom Textiles & Khadi	8	1,64	1,53	165	3,96	2,89
(d) Other Textiles	513	279,74	216,04	1,918	241,01	203,09
5. Paper, Paper Products & Printing	312	60,00	90,83	895	77,86	73,95
6. Leather & Leather Products	167	122,55	86,79	284	16,43	16,15
7. Rubber & Rubber Products	86	79,64	74,63	144	214,47	152,38
8. Chemicals & Chemical Products	1,331	254,22	234,39	1,464	393,78	234,09
(a) Heavy Industrial Chemicals	21	8,82	8,00	74	9,78	7,63
(b) Fertilisers	26	21,70	22,27	34	50,22	36,17
(c) Drugs & Pharmaceuticals	162	55,82	51,72	258	102,40	80,13
(d) Non-Edible Oils	8	68	54	17	7,90	6,71
(e) Other Chemicals & Chemical Products	1,114	167,21	151,85	1,081	223,48	103,45
9. Petroleum, Coal Products & Nuclear Fuels	25	6,56	5,73	41	9,58	7,71
10. Manufacture of Cement & Cement Products	116	31,66	28,25	134	34,29	31,75
11. Basic Metals & Metal Products	682	346,04	346,53	1,350	610,08	564,33
(a) Iron & Steel	148	202,20	215,31	278	484,70	459,57
(b) Non-Ferrous Metals	43	6,82	4,29	40	29,61	28,20
(c) Other Metal Products	491	137,02	126,93	1,032	95,78	76,55
12. Engineering	740	517,59	344,02	2,308	348,28	234,78
(a) Heavy Engineering	163	94,72	65,95	125	168,24	95,45
(b) Light Engineering	164	16,33	9,26	700	39,25	37,90
(c) Electrical Machinery & Goods	372	401,36	265,37	1,403	123,62	80,54
(d) Electronic Machinery & Goods	41	5,17	3,44	80	17,18	20,88
13. Vehicles, Vehicle Parts & Transport Equipments	278	76,17	62,78	605	70,04	49,93
14. Other Industries	71,146	554,37	457,11	49,376	471,28	359,27
15. Electricity, Gas & Water	63	482,58	378,03	73	108,22	47,04
(a) Electricity Generation & Transmission	52	481,56	377,58	54	99,76	46,33
(b) Non-Conventional Energy	3	73	27	2	8	3
(c) Gas, Steam & Water Supply	8	30	18	17	8,38	6,9
16. Construction	222	53,65	49,80	2,300	89,68	66,73
<b>III. TRANSPORT OPERATORS</b>	<b>4,997</b>	<b>86,82</b>	<b>67,51</b>	<b>6,256</b>	<b>90,53</b>	<b>80,66</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>13,306</b>	<b>137,08</b>	<b>93,81</b>	<b>43,953</b>	<b>368,17</b>	<b>318,17</b>
<b>V. PERSONAL LOANS</b>	<b>2,29,408</b>	<b>1153,62</b>	<b>959,24</b>	<b>2,35,804</b>	<b>1231,66</b>	<b>1066,00</b>
1. Loans for Purchase of Consumer Durables	31,140	94,09	70,94	31,690	93,34	76,65
2. Loans for Housing	50,791	532,77	473,90	50,853	526,06	461,15
3. Rest of the Personal Loans	1,47,477	526,76	414,40	1,53,261	612,25	528,20
<b>VI. TRADE</b>	<b>65,859</b>	<b>951,58</b>	<b>788,27</b>	<b>96,326</b>	<b>1153,66</b>	<b>942,53</b>
1. Wholesale Trade	11,616	649,91	548,64	11,291	493,65	406,91

2. Retail Trade	54,243	301,67	239,62	85,035	660,01	535,62
<b>VII. FINANCE</b>	<b>322</b>	<b>62,04</b>	<b>46,54</b>	<b>391</b>	<b>88,04</b>	<b>70,57</b>
<b>VIII. ALLOTHERS</b>	<b>29,548</b>	<b>580,49</b>	<b>438,37</b>	<b>41,626</b>	<b>505,06</b>	<b>405,84</b>
<b>TOTAL BANK CREDIT</b>	<b>7,25,514</b>	<b>8033,20</b>	<b>6445,94</b>	<b>8,34,217</b>	<b>8799,44</b>	<b>7082,49</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	12,799	31,63	26,45	11,377	38,47	34,71
2. Other Small Scale Industries	32,559	684,75	496,94	32,207	760,34	566,57

**CENTRAL REGION**

(Amount in Rupees Lakh)

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	—	—	—	<b>2,83,095</b>	<b>611,56</b>	<b>507,19</b>
1. Direct Finance	—	—	—	2,77,508	588,54	489,30
2. Indirect Finance	—	—	—	5,587	23,02	17,89
<b>II. INDUSTRY</b>	<b>29</b>	<b>88,82</b>	<b>65,93</b>	<b>72,042</b>	<b>94,86</b>	<b>77,05</b>
1. Mining & Quarrying	—	—	—	26	1,63	1,23
2. Food Manufacturing & Processing	3	1,65	1,31	183	4,06	3,30
(a) Rice Mills, Flour & Dal Mills	—	—	—	93	1,85	1,55
(b) Sugar	—	—	—	3	16	12
(c) Edible Oils & Vanaspati	2	1,25	1,25	16	55	41
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	1	40	6	71	1,49	1,21
3. Beverage & Tobacco	—	—	—	1	7	1
4. Textiles	2	4,00	2,70	97	90	62
(a) Cotton Textiles	—	—	—	5	6	4
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	1	1	—
(d) Other Textiles	2	4,00	2,70	91	84	57
5. Paper, Paper Products & Printing	2	4,16	4,16	30	63	48
6. Leather & Leather Products	—	—	—	9	18	12
7. Rubber & Rubber Products	3	30,00	10,76	17	28	20
8. Chemicals & Chemical Products	2	2,52	5	18	70	56
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	2	2,52	5	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	6	25	18
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	—	—	—	12	45	39
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	2	12	10
10. Manufacture of Cement & Cement Products	1	50	50	12	8	8
11. Basic Metals & Metal Products	3	3,60	3,91	46	1,00	81
(a) Iron & Steel	3	3,60	3,91	1	20	19
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Other Metal Products	—	—	—	45	80	62
12. Engineering	9	26,14	26,10	190	2,36	1,91
(a) Heavy Engineering	—	—	—	24	87	78
(b) Light Engineering	1	10	2	62	80	58
(c) Electrical Machinery & Goods	3	10,20	10,24	100	56	47
(d) Electronic Machinery & Goods	5	15,84	15,84	4	12	8
13. Vehicles, Vehicle Parts & Transport Equipments	1	1,24	1,24	440	3,09	2,46
14. Other Industries	1	10,00	10,00	70,939	78,86	64,41
15. Electricity, Gas & Water	2	5,00	5,19	1	2	2
(a) Electricity Generation & Transmission	2	5,00	5,19	1	2	2
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	—	—	—	31	88	74
<b>III. TRANSPORT OPERATORS</b>	—	—	—	<b>14,001</b>	<b>46,64</b>	<b>31,51</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	—	—	—	<b>17,503</b>	<b>26,55</b>	<b>21,54</b>
<b>V. PERSONAL LOANS</b>	<b>5</b>	<b>24</b>	<b>6</b>	<b>1,09,268</b>	<b>225,77</b>	<b>196,70</b>
1. Loans for Purchase of Consumer Durables	—	—	—	17,801	33,47	26,96
2. Loans for Housing	—	—	—	16,150	51,98	48,76
3. Rest of the Personal Loans	5	24	6	75,317	140,33	120,97
<b>VI. TRADE</b>	<b>1</b>	<b>43</b>	—	<b>91,148</b>	<b>153,90</b>	<b>124,96</b>
1. Wholesale Trade	1	43	—	8,074	14,81	13,81
2. Retail Trade	—	—	—	83,074	139,09	111,15
<b>VII. FINANCE</b>	—	—	—	<b>26</b>	<b>16</b>	<b>12</b>
<b>VIII. ALLOTHERS</b>	—	—	—	<b>14,754</b>	<b>25,39</b>	<b>22,86</b>

<b>TOTAL BANK CREDIT</b>	<b>35</b>	<b>89,48</b>	<b>65,99</b>	<b>6,01,837</b>	<b>1184,83</b>	<b>981,93</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	—	—	—	44,376	44,95	36,40
2. Other Small Scale Industries	2	1,10	78	5,514	15,57	12,60

**CENTRAL REGION**

(Amount in Rupees Lakh)

OCCUPATION	OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	13	14	15	16	17	18
<b>I. AGRICULTURE</b>	<b>1,209</b>	<b>19,69</b>	<b>15,89</b>	<b>9,34,847</b>	<b>3804,61</b>	<b>3058,17</b>
1. Direct Finance	1,180	5,31	3,83	9,23,419	3458,04	2800,42
2. Indirect Finance	29	14,38	12,07	11,428	346,57	257,75
<b>II. INDUSTRY</b>	<b>1,379</b>	<b>411,59</b>	<b>374,22</b>	<b>2,14,842</b>	<b>7845,78</b>	<b>6233,03</b>
1. Mining & Quarrying	4	59	57	295	90,79	60,16
2. Food Manufacturing & Processing	72	77,70	69,24	3,648	1099,59	848,73
(a) Rice Mills, Flour & Dal Mills	33	13,96	11,34	1,785	144,51	108,42
(b) Sugar	—	—	—	19	12,04	11,63
(c) Edible Oils & Vanaspati	20	52,60	50,10	630	719,28	561,22
(d) Tea Processing	—	—	—	14	71,67	62,20
(e) Processing of Fruits & Vegetables	1	6,25	5,86	22	11,10	9,58
(f) Others	18	4,89	1,94	1,178	141,00	95,68
3. Beverage & Tobacco	7	9,91	2,36	172	113,94	84,32
4. Textiles	161	79,87	77,32	3,691	1097,53	884,30
(a) Cotton Textiles	120	67,55	65,12	909	522,86	421,25
(b) Jute Textiles	1	8	—	44	31,25	24,02
(c) Handloom Textiles & Khadi	—	—	—	174	5,61	4,43
(d) Other Textiles	40	12,24	12,20	2,564	537,82	434,60
5. Paper, Paper Products & Printing	21	5,33	4,76	1,260	147,99	174,18
6. Leather & Leather Products	—	—	—	460	139,16	103,06
7. Rubber & Rubber Products	20	3,95	3,67	270	328,33	241,63
8. Chemicals & Chemical Products	64	30,76	28,34	2,879	681,98	497,44
(a) Heavy Industrial Chemicals	2	20	26	97	18,80	15,89
(b) Fertilisers	—	—	—	62	74,45	58,50
(c) Drugs & Pharmaceuticals	18	17,45	16,49	444	175,92	148,51
(d) Non-Edible Oils	—	—	—	25	8,58	7,25
(e) Other Chemicals & Chemical Products	44	13,11	11,59	2,251	404,24	267,28
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	68	16,27	13,53
10. Manufacture of Cement & Cement Products	3	6	6	266	66,60	60,64
11. Basic Metals & Metal Products	109	66,30	76,51	2,190	1027,03	992,09
(a) Iron & Steel	57	63,53	73,98	487	754,23	752,96
(b) Non-Ferrous Metals	6	2,27	2,13	89	38,70	34,61
(c) Other Metal Products	46	50	41	1,614	234,10	204,51
12. Engineering	74	40,18	31,84	3,321	934,55	638,66
(a) Heavy Engineering	9	11,95	4,70	321	275,78	166,88
(b) Light Engineering	16	15,59	16,10	943	72,07	63,88
(c) Electrical Machinery & Goods	31	7,23	6,64	1,909	542,98	363,26
(d) Electronic Machinery & Goods	18	5,41	4,40	148	43,72	44,64
13. Vehicles, Vehicle Parts & Transport Equipments	41	30,22	17,35	1,365	180,76	133,75
14. Other Industries	758	54,40	53,83	1,92,220	1168,92	944,63
15. Electricity, Gas & Water	7	8,50	5,52	146	604,33	435,80
(a) Electricity Generation & Transmission	7	8,50	5,52	116	594,84	434,64
(b) Non-Conventional Energy	—	—	—	5	81	29
(c) Gas, Steam & Water Supply	—	—	—	25	8,68	87
16. Construction	38	3,82	2,84	2,591	148,02	120,12
<b>III. TRANSPORT OPERATORS</b>	<b>139</b>	<b>6,81</b>	<b>6,39</b>	<b>25,393</b>	<b>230,81</b>	<b>186,08</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>953</b>	<b>19,35</b>	<b>15,64</b>	<b>75,715</b>	<b>551,15</b>	<b>449,15</b>
<b>V. PERSONAL LOANS</b>	<b>6,451</b>	<b>56,53</b>	<b>40,27</b>	<b>5,80,936</b>	<b>2667,82</b>	<b>2262,27</b>
1. Loans for Purchase of Consumer Durables	320	1,33	1,00	80,951	222,23	175,55
2. Loans for Housing	1,031	12,71	10,85	1,18,825	1123,52	994,67
3. Rest of the Personal Loans	5,100	42,50	28,42	3,81,160	1322,07	1092,05
<b>VI. TRADE</b>	<b>1,967</b>	<b>211,06</b>	<b>190,64</b>	<b>2,55,301</b>	<b>2470,62</b>	<b>2046,40</b>
1. Wholesale Trade	497	157,92	146,03	31,479	1316,71	1115,40
2. Retail Trade	1,470	53,14	44,61	2,23,822	1153,92	931,00
<b>VII. FINANCE</b>	<b>22</b>	<b>7,48</b>	<b>5,26</b>	<b>761</b>	<b>157,72</b>	<b>122,49</b>
<b>VIII. ALLOTHERS</b>	<b>1,492</b>	<b>45,00</b>	<b>39,54</b>	<b>87,420</b>	<b>1155,94</b>	<b>906,60</b>
<b>TOTAL BANK CREDIT</b>	<b>13,612</b>	<b>777,51</b>	<b>687,84</b>	<b>21,75,215</b>	<b>18884,46</b>	<b>15264,19</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	218	1,05	99	68,770	116,10	98,55

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2. Other Small Scale Industries	626	17,10	14,92	70,908	1478,87	1091,81
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