

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

**MARCH 2001**

**State : Andhra Pradesh**

<b>SOUTHERN REGION</b>		(Amount in Rupees Lakh)				
<b>OCCUPATION</b>	<b>STATE BANK OF INDIA AND ITS ASSOCIATES</b>			<b>NATIONALISED BANKS</b>		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
<b>I. AGRICULTURE</b>	<b>9,84,895</b>	<b>2068,30</b>	<b>1918,29</b>	<b>11,58,494</b>	<b>3291,15</b>	<b>2918,66</b>
1. Direct Finance	9,80,170	1846,54	1759,61	11,43,522	2740,36	2530,25
2. Indirect Finance	4,725	221,76	158,68	14,972	550,79	388,41
<b>II. INDUSTRY</b>	<b>1,21,314</b>	<b>6586,71</b>	<b>5402,30</b>	<b>92,659</b>	<b>6587,32</b>	<b>5347,09</b>
1. Mining & Quarrying	267	173,99	149,88	393	99,94	78,05
2. Food Manufacturing & Processing	3,913	905,45	695,34	3,962	962,45	757,05
(a) Rice Mills, Flour & Dal Mills	2,883	391,96	271,94	2,434	351,97	225,08
(b) Sugar	35	129,45	101,42	91	305,71	316,39
(c) Edible Oils & Vanaspati	296	164,66	160,90	255	65,11	50,89
(d) Tea Processing	2	13	10	12	2,52	2,55
(e) Processing of Fruits & Vegetables	12	4,35	4,07	46	12,53	9,82
(f) Others	685	214,89	156,92	1,124	224,61	152,33
3. Beverage & Tobacco	69	34,65	22,21	250	470,98	325,91
4. Textiles	1,284	468,50	424,39	2,039	444,48	425,00
(a) Cotton Textiles	451	251,69	230,58	586	270,11	254,78
(b) Jute Textiles	25	26,10	19,15	23	16,20	16,00
(c) Handloom Textiles & Khadi	96	3,02	2,17	827	6,06	4,60
(d) Other Textiles	712	187,69	172,50	603	152,11	149,62
5. Paper, Paper Products & Printing	616	117,58	88,57	1,022	226,32	195,65
6. Leather & Leather Products	122	92,44	85,33	190	19,71	17,21
7. Rubber & Rubber Products	143	44,70	42,11	218	66,57	44,62
8. Chemicals & Chemical Products	1,452	1154,85	989,63	2,052	853,31	682,04
(a) Heavy Industrial Chemicals	104	64,64	60,26	87	24,42	20,73
(b) Fertilisers	53	186,82	154,00	63	183,65	146,87
(c) Drugs & Pharmaceuticals	524	646,40	560,95	724	470,61	351,94
(d) Non-Edible Oils	34	27,71	22,41	34	16,03	17,76
(e) Other Chemicals & Chemical Products	737	229,28	192,00	1,144	158,60	144,74
9. Petroleum, Coal Products & Nuclear Fuels	59	82,20	63,34	65	20,90	12,25
10. Manufacture of Cement & Cement Products	376	244,90	207,59	281	268,34	255,58
11. Basic Metals & Metal Products	1,321	992,21	827,11	1,143	1192,90	967,89
(a) Iron & Steel	375	654,15	496,13	368	865,87	740,88
(b) Non-Ferrous Metals	86	69,95	80,10	58	23,73	20,84
(c) Other Metal Products	860	268,10	250,89	717	303,30	206,17
12. Engineering	3,659	854,19	623,18	1,982	459,94	373,29
(a) Heavy Engineering	209	186,74	169,88	186	87,74	81,36
(b) Light Engineering	836	168,71	121,56	849	189,34	146,08
(c) Electrical Machinery & Goods	2,342	375,19	240,47	665	82,53	50,01
(d) Electronic Machinery & Goods	272	123,56	91,27	282	100,33	95,85
13. Vehicles, Vehicle Parts & Transport Equipments	675	237,55	233,84	908	107,01	95,66
14. Other Industries	1,06,985	649,35	572,62	76,633	505,67	443,72
15. Electricity, Gas & Water	113	449,06	310,75	155	651,40	471,23
(a) Electricity Generation & Transmission	78	444,63	306,62	114	576,46	399,10
(b) Non-Conventional Energy	7	2,50	2,27	9	20,43	20,12

(c) Gas, Steam & Water Supply	28	1,93	1,86	32	54,52	52,01
16. Construction	260	85,09	66,41	1,366	237,40	201,95
<b>III. TRANSPORT OPERATORS</b>	<b>9,333</b>	<b>188,96</b>	<b>146,22</b>	<b>26,594</b>	<b>365,40</b>	<b>302,46</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>23,290</b>	<b>589,63</b>	<b>454,28</b>	<b>82,986</b>	<b>769,14</b>	<b>664,95</b>
<b>V. PERSONAL LOANS</b>	<b>5,87,371</b>	<b>2793,31</b>	<b>2422,56</b>	<b>6,25,810</b>	<b>2876,82</b>	<b>2540,16</b>
1. Loans for Purchase of Consumer Durables	34,277	84,49	62,44	62,844	171,12	140,72
2. Loans for Housing	96,885	1195,43	1072,25	89,653	1071,77	957,68
3. Rest of the Personal Loans	4,56,209	1513,38	1287,87	4,73,313	1633,93	1441,76
<b>VI. TRADE</b>	<b>1,22,696</b>	<b>1185,20</b>	<b>957,77</b>	<b>2,25,479</b>	<b>2529,57</b>	<b>2192,83</b>
1. Wholesale Trade	14,240	585,07	454,33	10,195	1289,03	1140,10
2. Retail Trade	1,08,456	600,14	503,44	2,15,284	1240,54	1052,73
<b>VII. FINANCE</b>	<b>341</b>	<b>92,05</b>	<b>75,39</b>	<b>560</b>	<b>195,60</b>	<b>179,73</b>
<b>VIII. ALL OTHERS</b>	<b>72,085</b>	<b>1420,40</b>	<b>1077,59</b>	<b>2,48,519</b>	<b>2092,03</b>	<b>1818,00</b>
<b>TOTAL BANK CREDIT</b>	<b>19,21,325</b>	<b>14924,55</b>	<b>12454,39</b>	<b>24,61,101</b>	<b>18707,05</b>	<b>15963,88</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	16,771	55,55	50,97	24,879	72,01	62,74
2. Other Small Scale Industries	63,506	1404,52	1124,28	29,668	967,06	785,16

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>8</b>	<b>47,66</b>	<b>36,28</b>	<b>8,96,650</b>	<b>1177,31</b>	<b>1112,01</b>
1. Direct Finance	4	22,14	22,06	8,71,477	1146,71	1084,98
2. Indirect Finance	4	25,53	14,22	25,173	30,59	27,03
<b>II. INDUSTRY</b>	<b>259</b>	<b>457,02</b>	<b>303,73</b>	<b>40,993</b>	<b>62,56</b>	<b>54,17</b>
1. Mining & Quarrying	1	2	49	19	97	85
2. Food Manufacturing & Processing	17	46,18	10,30	210	5,76	4,84
(a) Rice Mills, Flour & Dal Mills	3	75	76	118	3,21	2,95
(b) Sugar	2	5,00	6,46	3	8	6
(c) Edible Oils & Vanaspati	4	30,02	4	16	31	20
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	4	22	19
(f) Others	8	10,41	3,05	69	1,93	1,44
3. Beverage & Tobacco	3	8,52	1,29	2	7	7
4. Textiles	10	16,29	15,18	204	1,79	1,35
(a) Cotton Textiles	3	7,84	7,18	33	43	39
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	8	5	4
(d) Other Textiles	7	8,45	8,00	163	1,31	92
5. Paper, Paper Products & Printing	6	8,61	3,41	13	21	14
6. Leather & Leather Products	—	—	—	5	2	2
7. Rubber & Rubber Products	—	—	—	2	5	3
8. Chemicals & Chemical Products	66	232,63	187,53	27	83	71
(a) Heavy Industrial Chemicals	5	7,75	31,62	—	—	—
(b) Fertilisers	5	39,20	14,42	—	—	—
(c) Drugs & Pharmaceuticals	49	166,73	137,87	4	20	20
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	7	18,95	3,62	23	64	51
9. Petroleum, Coal Products & Nuclear Fuels	2	4,80	—	1	8	8
10. Manufacture of Cement & Cement Products	4	5,45	5,49	20	80	72
11. Basic Metals & Metal Products	20	29,00	26,36	33	51	40
(a) Iron & Steel	17	27,50	26,35	—	—	—
(b) Non-Ferrous Metals	1	5	—	—	—	—

(c) Other Metal Products	2	1,45	—	33	51	40
12. Engineering	23	68,95	28,52	116	1,94	1,52
(a) Heavy Engineering	3	15,23	31	36	1,16	93
(b) Light Engineering	5	16,75	5,14	63	50	36
(c) Electrical Machinery & Goods	11	30,27	15,64	16	22	18
(d) Electronic Machinery & Goods	4	6,70	7,43	1	6	6
13. Vehicles, Vehicle Parts & Transport Equipments	1	50	33	134	2,07	1,56
14. Other Industries	67	15,92	8,52	40,188	46,82	41,29
15. Electricity, Gas & Water	1	10,00	10,00	2	11	11
(a) Electricity Generation & Transmission	1	10,00	10,00	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	2	11	11
16. Construction	38	10,15	6,31	17	54	48
<b>III. TRANSPORT OPERATORS</b>	<b>28</b>	<b>4,38</b>	<b>4,64</b>	<b>12,996</b>	<b>39,60</b>	<b>32,52</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>100</b>	<b>127,68</b>	<b>113,17</b>	<b>33,483</b>	<b>58,18</b>	<b>46,95</b>
<b>V. PERSONAL LOANS</b>	<b>53,633</b>	<b>283,39</b>	<b>213,81</b>	<b>3,29,864</b>	<b>532,29</b>	<b>473,50</b>
1. Loans for Purchase of Consumer Durables	22	1,22	1,20	42,687	63,99	54,32
2. Loans for Housing	18	86	54	37,211	98,11	89,81
3. Rest of the Personal Loans	53,593	281,31	212,07	2,49,966	370,20	329,37
<b>VI. TRADE</b>	<b>418</b>	<b>74,84</b>	<b>67,88</b>	<b>1,24,390</b>	<b>159,20</b>	<b>133,04</b>
1. Wholesale Trade	399	72,77	66,76	7,407	13,38	11,89
2. Retail Trade	19	2,08	1,12	1,16,983	145,83	121,16
<b>VII. FINANCE</b>	<b>13</b>	<b>9,38</b>	<b>5,75</b>	<b>35</b>	<b>1,08</b>	<b>85</b>
<b>VIII. ALL OTHERS</b>	<b>4,701</b>	<b>45,58</b>	<b>43,34</b>	<b>1,86,854</b>	<b>229,37</b>	<b>208,19</b>
<b>TOTAL BANK CREDIT</b>	<b>59,160</b>	<b>1049,94</b>	<b>788,59</b>	<b>16,25,265</b>	<b>2259,58</b>	<b>2061,22</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	2	11	11	26,607	28,21	24,73
2. Other Small Scale Industries	6	18,90	3,33	5,122	10,98	9,58

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
<b>I. AGRICULTURE</b>	<b>65,433</b>	<b>521,50</b>	<b>375,24</b>	<b>31,05,480</b>	<b>7105,91</b>	<b>6360,48</b>
1. Direct Finance	61,348	360,21	256,31	30,56,521	6115,95	5653,20
2. Indirect Finance	4,085	161,29	118,94	48,959	989,96	707,28
<b>II. INDUSTRY</b>	<b>14,944</b>	<b>2396,58</b>	<b>1847,23</b>	<b>2,70,169</b>	<b>16090,20</b>	<b>12954,53</b>
1. Mining & Quarrying	60	57,31	21,49	740	332,22	250,76
2. Food Manufacturing & Processing	803	295,86	191,56	8,905	2215,70	1659,10
(a) Rice Mills, Flour & Dal Mills	488	135,34	66,21	5,926	883,23	566,93
(b) Sugar	41	59,99	54,15	172	500,24	478,47
(c) Edible Oils & Vanaspati	91	46,80	35,95	662	306,90	247,97
(d) Tea Processing	5	31	17	19	2,96	2,82
(e) Processing of Fruits & Vegetables	6	3,50	3,55	68	20,59	17,63
(f) Others	172	49,93	31,54	2,058	501,77	345,28
3. Beverage & Tobacco	36	92,38	71,89	360	606,59	421,36
4. Textiles	746	241,52	172,07	4,283	1172,57	1037,98
(a) Cotton Textiles	405	144,98	96,24	1,478	675,07	589,16
(b) Jute Textiles	13	31,11	13,01	61	73,41	48,16
(c) Handloom Textiles & Khadi	6	23	23	937	9,36	7,03
(d) Other Textiles	322	65,19	62,59	1,807	414,74	393,63
5. Paper, Paper Products & Printing	518	73,70	43,88	2,175	426,41	331,65
6. Leather & Leather Products	16	3,04	65	333	115,22	103,21
7. Rubber & Rubber Products	56	6,08	4,79	419	117,40	91,56

8. Chemicals & Chemical Products	827	597,68	458,84	4,424	2839,31	2318,75
(a) Heavy Industrial Chemicals	49	31,37	19,18	245	128,18	131,78
(b) Fertilisers	27	208,74	187,41	148	618,41	502,70
(c) Drugs & Pharmaceuticals	159	238,89	166,33	1,460	1522,83	1217,29
(d) Non-Edible Oils	7	2,62	62	75	46,35	40,79
(e) Other Chemicals & Chemical Products	585	116,06	85,30	2,496	523,53	426,18
9. Petroleum, Coal Products & Nuclear Fuels	16	15,93	15,19	143	123,92	90,86
10. Manufacture of Cement & Cement Products	59	93,58	88,15	740	613,07	557,52
11. Basic Metals & Metal Products	352	179,24	160,97	2,869	2393,86	1982,73
(a) Iron & Steel	184	117,81	102,85	944	1665,33	1366,21
(b) Non-Ferrous Metals	16	12,49	21,26	161	106,22	122,20
(c) Other Metal Products	152	48,94	36,86	1,764	622,31	494,33
12. Engineering	362	139,87	118,22	6,142	1524,90	1144,74
(a) Heavy Engineering	64	33,96	29,88	498	324,84	282,36
(b) Light Engineering	112	23,32	26,38	1,865	398,62	299,52
(c) Electrical Machinery & Goods	129	45,82	29,89	3,163	534,02	336,19
(d) Electronic Machinery & Goods	57	36,77	32,06	616	267,41	226,67
13. Vehicles, Vehicle Parts & Transport Equipments	204	25,25	17,97	1,922	372,38	349,36
14. Other Industries	10,380	122,18	108,70	2,34,253	1339,94	1174,84
15. Electricity, Gas & Water	41	261,75	236,71	312	1372,33	1028,80
(a) Electricity Generation & Transmission	20	249,24	228,75	213	1280,33	944,47
(b) Non-Conventional Energy	3	5,71	6,31	19	28,64	28,71
(c) Gas, Steam & Water Supply	18	6,80	1,65	80	63,36	55,62
16. Construction	468	191,20	136,15	2,149	524,38	411,30
<b>III. TRANSPORT OPERATORS</b>	<b>2,266</b>	<b>86,58</b>	<b>55,12</b>	<b>51,217</b>	<b>684,92</b>	<b>540,96</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>8,580</b>	<b>448,87</b>	<b>315,53</b>	<b>1,48,439</b>	<b>1993,50</b>	<b>1594,87</b>
<b>V. PERSONAL LOANS</b>	<b>78,785</b>	<b>445,63</b>	<b>334,61</b>	<b>16,75,463</b>	<b>6931,44</b>	<b>5984,63</b>
1. Loans for Purchase of Consumer Durables	8,192	22,64	16,63	1,48,022	343,46	275,32
2. Loans for Housing	4,664	119,69	73,74	2,28,431	2485,87	2194,01
3. Rest of the Personal Loans	65,929	303,29	244,24	12,99,010	4102,11	3515,30
<b>VI. TRADE</b>	<b>24,501</b>	<b>1104,38</b>	<b>584,46</b>	<b>4,97,484</b>	<b>5053,20</b>	<b>3935,98</b>
1. Wholesale Trade	4,312	500,47	281,14	36,553	2460,71	1954,21
2. Retail Trade	20,189	603,91	303,33	4,60,931	2592,50	1981,77
<b>VII. FINANCE</b>	<b>1,151</b>	<b>74,88</b>	<b>57,15</b>	<b>2,100</b>	<b>372,99</b>	<b>318,86</b>
<b>VIII. ALL OTHERS</b>	<b>22,162</b>	<b>676,05</b>	<b>511,33</b>	<b>5,34,321</b>	<b>4463,43</b>	<b>3658,45</b>
<b>TOTAL BANK CREDIT</b>	<b>2,17,822</b>	<b>5754,47</b>	<b>4080,68</b>	<b>62,84,673</b>	<b>42695,60</b>	<b>35348,76</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	2,860	10,34	8,37	71,119	166,23	146,92
2. Other Small Scale Industries	5,397	364,76	247,03	1,03,699	2766,22	2169,39