

**State : Madhya Pradesh**

**Table No. 5.7 – State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation  
March 2001**

CENTRAL REGION		(Amount in Rupees Lakh)					
OCCUPATION		RURAL			SEMI-URBAN		
		No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
		1	2	3	4	5	6
<b>I.</b>	<b>AGRICULTURE</b>	<b>5,89,522</b>	<b>2002,67</b>	<b>1638,53</b>	<b>2,81,061</b>	<b>1158,16</b>	<b>933,43</b>
	1. Direct Finance	5,83,320	1897,98	1549,06	2,77,314	1108,93	896,42
	2. Indirect Finance	6,202	104.69	89,47	3,747	49,23	37,02
<b>II.</b>	<b>INDUSTRY</b>	<b>89,472</b>	<b>1282,57</b>	<b>1014,37</b>	<b>51,351</b>	<b>1186,60</b>	<b>884,08</b>
	1. Mining & Quarrying	57	57,54	35,15	123	11,54	8,00
	2. Food Manufacturing & Processing	920	168,89	121,94	1,096	214,43	131,65
	(a) Rice Mills, Flour & Dal Mills	333	8,59	7,00	641	39,98	31,83
	(b) Sugar	5	59	42	5	10,69	10,78
	(c) Edible Oils & Vanaspati	96	39,48	27,52	210	139,72	70,61
	(d) Tea Processing	13	71,63	62,16	1	4	4
	(e) Processing of Fruits & Vegetables	1	24	23	2	10	—
	(f) Others	472	48,37	24,60	237	23,91	18,39
	3. Beverage & Tobacco	30	31,35	22,40	20	12,62	12,80
	4. Textiles	299	136,42	109,40	615	215,41	153,91
	(a) Cotton Textiles	68	84,95	68,19	229	122,50	93,22
	(b) Jute Textiles	16	22,80	14,97	15	4,95	2,07
	(c) Handloom Textiles & Khadi	12	44	20	6	1,01	52
	(d) Other Textiles	203	28,23	26,04	365	86,95	58,11
	5. Paper, Paper Products & Printing	101	23,04	21,20	218	23,50	21,49
	6. Leather & Leather Products	84	14,61	13,87	113	2,49	2,04
	7. Rubber & Rubber Products	41	29,50	9,08	66	20,46	16,83
	8. Chemicals & Chemical Products	180	84,68	52,80	1,028	94,22	74,37
	(a) Heavy Industrial Chemicals	16	2,33	2,04	27	2,04	1,90
	(b) Fertilisers	7	19,10	13,94	13	4,35	3,78
	(c) Drugs & Pharmaceuticals	30	2,41	1,94	50	18,10	17,60
	(d) Non-Edible Oils	6	1,18	81	2	59	14
	(e) Other Chemicals & Chemical Products	121	59,67	34,06	936	69,14	50,95
	9. Petroleum, Coal Products & Nuclear Fuels	7	1,68	1,58	17	3,05	2,71
	10. Manufacture of Cement & Cement Products	37	9,87	8,63	93	24,43	23,22
	11. Basic Metals & Metal Products	299	398,03	355,69	287	28,05	31,70
	(a) Iron & Steel	72	323,10	294,08	45	10,54	17,22
	(b) Non-Ferrous Metals	23	5,26	3,87	11	1,00	93
	(c) Other Metal Products	204	69,67	57,74	231	16,52	13,56
	12. Engineering	406	89,75	71,92	467	122,46	70,40
	(a) Heavy Engineering	141	55,42	36,37	57	51,47	34,63
	(b) Light Engineering	132	2,33	1,86	222	11,45	9,56
	(c) Electrical Machinery & Goods	120	23,12	20,76	167	55,26	22,69
	(d) Electronic Machinery & Goods	13	8,88	12,93	21	4,28	3,52
	13. Vehicles, Vehicle Parts & Transport Equipments	470	23,06	9,73	312	57,20	32,11
	14. Other Industries	86,104	183,49	161,90	45,968	340,49	290,19
	15. Electricity, Gas & Water	23	17,76	9,59	29	4,07	2,36
	(a) Electricity Generation & Transmission	13	9,95	9,37	22	3,66	1,99
	(b) Non-Conventional Energy	—	—	—	1	18	18
	(c) Gas, Steam & Water Supply	10	7,81	22	6	24	19
	16. Construction	414	12,90	9,49	899	12,18	10,31
<b>III.</b>	<b>TRANSPORT OPERATORS</b>	<b>11,452</b>	<b>54,60</b>	<b>39,04</b>	<b>7,964</b>	<b>56,26</b>	<b>39,98</b>
<b>IV.</b>	<b>PROFESSIONAL AND OTHER SERVICES</b>	<b>30,321</b>	<b>136,32</b>	<b>112,85</b>	<b>22,986</b>	<b>83,71</b>	<b>67,64</b>
<b>V.</b>	<b>PERSONAL LOANS</b>	<b>1,41,606</b>	<b>442,74</b>	<b>379,95</b>	<b>1,60,722</b>	<b>663,74</b>	<b>547,55</b>
	1. Loans for Purchase of Consumer Durables	19,581	45,96	36,91	24,358	58,16	44,20
	2. Loans for Housing	17,336	127,41	112,16	26,636	261,37	223,72
	3. Rest of the Personal Loans	1,04,689	269,37	230,88	1,09,728	344,20	279,63
<b>VI.</b>	<b>TRADE</b>	<b>1,12,398</b>	<b>399,74</b>	<b>325,49</b>	<b>78,514</b>	<b>468,42</b>	<b>373,00</b>
	1. Wholesale Trade	8,877	119,73	101,70	9,087	164,70	132,05
	2. Retail Trade	1,03,521	280,01	223,79	69,427	303,72	240,95
<b>VII.</b>	<b>FINANCE</b>	<b>205</b>	<b>29,87</b>	<b>27,13</b>	<b>185</b>	<b>9,01</b>	<b>5,58</b>
<b>VIII.</b>	<b>ALL OTHERS</b>	<b>24,595</b>	<b>130,46</b>	<b>109,16</b>	<b>22,995</b>	<b>164,31</b>	<b>129,83</b>
<b>TOTAL BANK CREDIT</b>		<b>9,99,571</b>	<b>4478,97</b>	<b>3646,53</b>	<b>6,25,778</b>	<b>3790,20</b>	<b>2981,10</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries		46,648	56,09	45,61	16,242	36,79	31,60
2. Other Small Scale Industries		18,401	159,68	128,66	18,339	278,67	204,90

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>56,747</b>	<b>406,58</b>	<b>300,70</b>	<b>7,517</b>	<b>237,21</b>	<b>185,50</b>
1. Direct Finance	56,051	340,71	269,82	6,734	110,42	85,13
2. Indirect Finance	696	65,87	30,88	783	126,79	100,38
<b>II. INDUSTRY</b>	<b>37,419</b>	<b>2337,29</b>	<b>1729,29</b>	<b>36,600</b>	<b>3039,32</b>	<b>2605,30</b>
1. Mining & Quarrying	87	7,14	5,69	28	14,56	11,32
2. Food Manufacturing & Processing	948	199,38	164,69	684	516,89	430,45
(a) Rice Mills, Flour & Dal Mills	517	28,90	21,71	294	67,04	47,87
(b) Sugar	3	38	13	6	38	29
(c) Edible Oils & Vanaspati	132	146,14	123,50	192	393,95	339,60
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	7	1,62	1,32	12	9,14	8,03
(f) Others	289	22,34	18,03	180	46,39	34,66
3. Beverage & Tobacco	76	24,89	16,85	46	45,09	32,27
4. Textiles	1,398	303,54	209,35	1,379	442,16	411,64
(a) Cotton Textiles	453	143,94	92,16	159	171,47	167,69
(b) Jute Textiles	5	29	15	8	3,21	6,84
(c) Handloom Textiles & Khadi	150	3,79	3,52	6	36	19
(d) Other Textiles	790	155,52	113,53	1,206	267,12	236,94
5. Paper, Paper Products & Printing	473	22,23	17,13	468	79,22	114,35
6. Leather & Leather Products	134	102,98	70,87	129	19,08	16,29
7. Rubber & Rubber Products	70	183,49	123,40	93	94,88	92,33
8. Chemicals & Chemical Products	714	87,23	81,33	957	415,85	288,95
(a) Heavy Industrial Chemicals	25	5,43	4,15	29	9,00	7,81
(b) Fertilisers	11	8,69	5,53	31	42,31	35,24
(c) Drugs & Pharmaceuticals	91	15,74	15,67	273	139,67	113,30
(d) Non-Edible Oils	7	48	36	10	6,33	5,95
(e) Other Chemicals & Chemical Products	580	56,91	55,62	614	218,53	126,65
9. Petroleum, Coal Products & Nuclear Fuels	16	1,31	86	28	10,23	8,38
10. Manufacture of Cement & Cement Products	90	12,71	8,46	46	19,59	20,34
11. Basic Metals & Metal Products	485	135,25	126,72	1,119	465,69	477,97
(a) Iron & Steel	79	105,09	106,80	291	315,50	334,86
(b) Non-Ferrous Metals	34	3,48	3,67	21	28,96	26,15
(c) Other Metal Products	372	26,68	16,25	807	121,23	116,97
12. Engineering	654	433,02	257,25	1,794	289,32	239,09
(a) Heavy Engineering	59	106,65	56,02	64	62,24	39,87
(b) Light Engineering	201	12,95	7,69	388	45,34	44,77
(c) Electrical Machinery & Goods	373	301,57	181,89	1,249	163,03	137,92
(d) Electronic Machinery & Goods	21	11,86	11,66	93	18,71	16,53
13. Vehicles, Vehicle Parts & Transport Equipments	404	37,99	41,41	179	62,51	50,50
14. Other Industries	31,155	246,85	174,16	28,993	398,08	318,37
15. Electricity, Gas & Water	45	481,30	379,01	49	101,19	44,84
(a) Electricity Generation & Transmission	42	481,21	378,95	39	100,02	44,34
(b) Non-Conventional Energy	—	—	—	4	63	11
(c) Gas, Steam & Water Supply	3	10	6	6	54	39
16. Construction	670	57,96	52,11	608	64,98	48,21
<b>III. TRANSPORT OPERATORS</b>	<b>3,858</b>	<b>47,87</b>	<b>33,43</b>	<b>2,119</b>	<b>72,08</b>	<b>73,63</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>12,240</b>	<b>121,60</b>	<b>91,00</b>	<b>10,168</b>	<b>209,53</b>	<b>177,66</b>
<b>V. PERSONAL LOANS</b>	<b>1,45,794</b>	<b>699,26</b>	<b>599,38</b>	<b>1,32,814</b>	<b>862,08</b>	<b>735,38</b>
1. Loans for Purchase of Consumer Durables	23,075	62,22	48,54	13,937	55,89	45,90
2. Loans for Housing	37,257	304,51	272,99	37,596	430,23	385,80
3. Rest of the Personal Loans	85,462	332,54	277,85	81,281	375,97	303,69
<b>VI. TRADE</b>	<b>41,479</b>	<b>474,23</b>	<b>370,56</b>	<b>22,910</b>	<b>1128,22</b>	<b>977,34</b>
1. Wholesale Trade	6,089	178,47	135,01	7,426	853,80	746,63
2. Retail Trade	35,390	295,77	235,55	15,484	274,42	230,71
<b>VII. FINANCE</b>	<b>228</b>	<b>21,97</b>	<b>17,08</b>	<b>143</b>	<b>96,88</b>	<b>72,71</b>
<b>VIII. ALL OTHERS</b>	<b>21,438</b>	<b>231,50</b>	<b>188,68</b>	<b>18,392</b>	<b>629,67</b>	<b>478,93</b>
<b>TOTAL BANK CREDIT</b>	<b>3,19,203</b>	<b>4340,30</b>	<b>3330,12</b>	<b>2,30,663</b>	<b>6274,99</b>	<b>5306,45</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	4,605	14,93	13,58	1,275	8,29	7,77
2. Other Small Scale Industries	18,601	360,67	248,97	15,567	679,86	509,27