

State : Andhra Pradesh

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

SOUTHERN REGION		(Amount in Rupees Lakh)					
		RURAL			SEMI-URBAN		
OCCUPATION	No. of	Credit	Amount	No. of	Credit	Amount	
	Accounts	Limit Outstanding		Accounts	Limit Outstanding		
	1	2	3	4	5	6	
I. AGRICULTURE	20,57,732	3632,79	3387,99	8,89,477	1959,36	1744,07	
1. Direct Finance	20,29,894	3407,54	3218,55	8,76,852	1754,07	1599,81	
2. Indirect Finance	27,838	225,25	169,44	12,625	205,28	144,26	
II. INDUSTRY	71,278	1265,02	976,52	63,102	2527,67	1990,03	
1. Mining & Quarrying	111	21,46	15,79	295	73,10	31,77	
2. Food Manufacturing & Processing	1,982	284,16	230,75	4,042	819,68	581,26	
(a) Rice Mills, Flour & Dal Mills	1,261	128,92	82,37	3,067	463,94	291,11	
(b) Sugar	30	97,89	96,51	73	199,20	173,80	
(c) Edible Oils & Vanaspati	125	25,95	23,81	216	83,14	63,67	
(d) Tea Processing	2	18	10	3	13	10	
(e) Processing of Fruits & Vegetables	14	3,60	3,48	9	3,22	2,96	
(f) Others	550	27,62	24,48	674	70,04	49,61	
3. Beverage & Tobacco	18	10,45	10,29	47	19,32	16,56	
4. Textiles	503	61,64	48,43	1,708	224,19	192,85	
(a) Cotton Textiles	133	41,18	31,62	266	69,75	69,19	
(b) Jute Textiles	4	40	79	23	53,62	28,69	
(c) Handloom Textiles & Khadi	62	1,41	98	818	3,41	2,89	
(d) Other Textiles	304	18,65	15,04	601	97,40	92,07	
5. Paper, Paper Products & Printing	102	35,45	15,07	599	53,24	40,22	
6. Leather & Leather Products	18	2,59	1,90	71	3,26	3,27	
7. Rubber & Rubber Products	23	3,40	2,73	43	3,77	2,46	
8. Chemicals & Chemical Products	281	113,66	69,06	1,016	230,43	194,13	
(a) Heavy Industrial Chemicals	24	12,38	9,58	70	28,59	26,33	
(b) Fertilisers	9	3,07	2,24	11	8,15	7,99	
(c) Drugs & Pharmaceuticals	57	44,56	25,10	237	95,99	78,50	
(d) Non-Edible Oils	7	1,95	1,76	16	6,13	2,18	
(e) Other Chemicals & Chemical Products	184	51,70	30,39	682	91,56	79,12	
9. Petroleum, Coal Products & Nuclear Fuels	19	5,32	2,36	32	15,91	14,85	
10. Manufacture of Cement & Cement Products	104	88,69	82,91	200	55,34	45,63	
11. Basic Metals & Metal Products	229	164,86	140,01	707	379,44	344,53	
(a) Iron & Steel	97	128,10	106,67	103	327,41	297,27	
(b) Non-Ferrous Metals	26	7,63	7,66	15	10,21	8,91	
(c) Other Metal Products	106	29,14	25,69	589	41,82	38,35	
12. Engineering	605	182,31	135,46	1,092	278,76	244,87	
(a) Heavy Engineering	79	29,77	21,24	163	98,40	94,28	
(b) Light Engineering	218	9,67	8,52	450	59,22	48,70	
(c) Electrical Machinery & Goods	246	120,03	83,34	359	87,76	78,85	
(d) Electronic Machinery & Goods	62	22,84	22,36	120	33,38	23,04	
13. Vehicles, Vehicle Parts & Transport Equipments	558	14,57	7,55	455	23,68	14,88	
14. Other Industries	66,604	145,26	125,97	52,542	243,14	199,78	
15. Electricity, Gas & Water	21	117,58	74,92	30	83,60	44,26	
(a) Electricity Generation & Transmission	13	69,92	30,82	6	75,96	40,14	
(b) Non-Conventional Energy	2	2,19	1,90	3	1,11	1,01	
(c) Gas, Steam & Water Supply	6	45,47	42,19	21	6,52	3,11	
16. Construction	100	13,63	13,31	223	20,82	18,72	
III. TRANSPORT OPERATORS	17,047	74,37	60,26	12,622	94,42	70,84	
IV. PROFESSIONAL AND OTHER SERVICES	56,684	133,22	103,12	41,233	239,90	198,68	
V. PERSONAL LOANS	4,44,745	1057,60	935,80	4,62,330	1685,21	1470,49	
1. Loans for Purchase of Consumer Durables	34,931	59,05	48,12	39,038	83,90	69,42	
2. Loans for Housing	33,234	241,09	215,20	57,417	595,33	523,20	
3. Rest of the Personal Loans	3,76,580	757,46	672,48	3,65,875	1005,98	877,88	
VI. TRADE	1,99,942	1145,50	1068,73	1,60,277	1123,08	825,06	
1. Wholesale Trade	9,901	792,95	774,18	11,800	426,72	292,03	
2. Retail Trade	1,90,041	352,56	294,54	1,48,477	696,36	533,03	
VII. FINANCE	1,038	9,87	8,27	197	58,94	41,65	
VIII. ALL OTHERS	2,13,247	541,09	479,64	1,39,796	868,37	749,08	
TOTAL BANK CREDIT	30,61,713	7859,48	7020,33	17,69,034	8556,93	7089,89	
<i>OF WHICH :</i> 1. Artisans & Village Industries	37,888	62,53	55,23	18,014	53,30	48,74	
2. Other Small Scale Industries	14,196	261,71	196,19	25,014	710,42	522,87	

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	1,53,441	764,97	652,51	4,830	748,79	575,91
1. Direct Finance	1,45,977	591,18	507,62	3,798	363,16	327,22
2. Indirect Finance	7,464	173,79	144,89	1,032	385,63	248,70
II. INDUSTRY	58,043	3803,45	2981,34	77,746	8494,06	7006,64
1. Mining & Quarrying	207	102,11	80,95	127	135,56	122,25
2. Food Manufacturing & Processing	2,292	665,12	504,12	589	446,74	342,98
(a) Rice Mills, Flour & Dal Mills	1,469	261,89	173,82	129	28,48	19,62
(b) Sugar	35	101,36	100,58	34	101,78	107,58
(c) Edible Oils & Vanaspati	208	70,37	68,23	113	127,44	92,26
(d) Tea Processing	2	16	17	12	2,49	2,44
(e) Processing of Fruits & Vegetables	39	10,97	8,00	6	2,80	3,19
(f) Others	539	220,37	153,31	295	183,75	117,88
3. Beverage & Tobacco	235	496,21	329,41	60	80,61	65,11
4. Textiles	1,356	290,54	224,24	716	596,20	572,46
(a) Cotton Textiles	825	243,46	185,16	254	320,67	303,20
(b) Jute Textiles	11	17,85	17,07	23	1,53	1,61
(c) Handloom Textiles & Khadi	38	3,06	2,14	19	1,47	1,02
(d) Other Textiles	482	26,17	19,87	420	272,52	266,64
5. Paper, Paper Products & Printing	735	117,79	98,62	739	219,94	177,75
6. Leather & Leather Products	115	19,31	13,95	129	90,05	84,10
7. Rubber & Rubber Products	164	20,32	20,52	189	89,92	65,84
8. Chemicals & Chemical Products	1,135	316,02	242,49	1,992	2179,20	1813,07
(a) Heavy Industrial Chemicals	44	12,29	8,96	107	74,92	86,91
(b) Fertilisers	41	114,52	92,95	87	492,67	399,52
(c) Drugs & Pharmaceuticals	291	94,20	62,22	875	1288,08	1051,47
(d) Non-Edible Oils	35	22,39	18,46	17	15,88	18,40
(e) Other Chemicals & Chemical Products	724	72,62	59,90	906	307,65	256,78
9. Petroleum, Coal Products & Nuclear Fuels	36	32,13	23,58	56	70,56	50,07
10. Manufacture of Cement & Cement Products	227	48,82	36,62	209	420,22	392,37
11. Basic Metals & Metal Products	850	697,24	565,35	1,083	1152,32	932,83
(a) Iron & Steel	246	540,60	446,53	498	669,23	515,73
(b) Non-Ferrous Metals	35	11,28	11,04	85	77,10	94,59
(c) Other Metal Products	569	145,36	107,78	500	405,98	322,51
12. Engineering	1,518	204,32	146,98	2,927	859,51	617,42
(a) Heavy Engineering	132	58,46	52,27	124	138,21	114,57
(b) Light Engineering	621	49,99	33,87	576	279,74	208,43
(c) Electrical Machinery & Goods	627	63,92	34,74	1,931	262,31	139,26
(d) Electronic Machinery & Goods	138	31,95	26,11	296	179,25	155,16
13. Vehicles, Vehicle Parts & Transport Equipments	552	257,70	252,78	357	76,43	74,15
14. Other Industries	47,400	342,53	290,43	67,707	609,02	558,66
15. Electricity, Gas & Water	70	62,41	50,99	191	1108,74	858,63
(a) Electricity Generation & Transmission	41	57,64	48,07	153	1076,81	825,43
(b) Non-Conventional Energy	2	1,53	1,53	12	23,81	24,27
(c) Gas, Steam & Water Supply	27	3,24	1,39	26	8,13	8,92
16. Construction	1,151	130,89	100,31	675	359,04	278,97
III. TRANSPORT OPERATORS	12,870	143,13	112,02	8,678	373,00	297,84
IV. PROFESSIONAL AND OTHER SERVICES	35,750	489,59	352,60	14,772	1130,79	940,46
V. PERSONAL LOANS	4,63,620	2181,69	1857,42	3,04,768	2006,94	1720,92
1. Loans for Purchase of Consumer Durables	45,635	116,49	92,42	28,418	84,02	65,36
2. Loans for Housing	91,064	892,52	778,95	46,716	756,93	676,67
3. Rest of the Personal Loans	3,26,921	1172,68	986,05	2,29,634	1165,99	978,89
VI. TRADE	1,00,778	1796,65	1209,31	36,487	987,98	832,88
1. Wholesale Trade	10,174	752,77	500,01	4,678	488,28	387,99
2. Retail Trade	90,604	1043,88	709,30	31,809	499,70	444,90
VII. FINANCE	436	96,66	79,20	429	207,52	189,75
VIII. ALL OTHERS	1,12,897	1112,62	879,32	68,381	1941,36	1550,41
TOTAL BANK CREDIT	9,37,835	10388,76	8123,72	5,16,091	15890,42	13114,82
<i>OF WHICH:</i> 1. Artisans & Village Industries	11,216	31,61	24,85	4,001	18,78	18,10
2. Other Small Scale Industries	28,089	954,23	727,37	36,400	839,86	722,95