

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2010**

SOUTHERN REGION  
STATE: ANDHRA PRADESH

(Amount in ₹ 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. AGRICULTURE</b>	<b>43,01,312</b>	<b>21963,71</b>	<b>19853,52</b>	<b>25,43,792</b>	<b>16466,52</b>	<b>14575,66</b>
1. Direct Finance	41,61,352	20011,13	18192,94	24,71,248	14488,32	12972,43
2. Indirect Finance	1,39,960	1952,59	1660,58	72,544	1978,20	1603,24
<b>II. INDUSTRY</b>	<b>43,178</b>	<b>8875,91</b>	<b>6314,23</b>	<b>66,782</b>	<b>8780,41</b>	<b>6089,36</b>
1. Mining & Quarrying	613	87,55	72,84	1,304	288,82	236,56
2. Food Manufacturing & Processing	5,290	824,44	542,23	8,558	3816,29	2240,89
(a) Rice Mills, Flour & Dal Mills	1,391	253,95	181,50	4,338	2008,44	1322,13
(b) Sugar	26	207,83	140,14	32	460,28	110,28
(c) Edible Oils & Vanaspati	86	134,98	54,26	191	162,84	127,59
(d) Tea Processing	11	2,01	1,99	16	4,75	3,33
(e) Processing of Fruits & Vegetables	39	9,60	8,59	75	30,45	26,51
(f) Others	3,737	216,07	155,75	3,906	1149,52	651,05
3. Beverage & Tobacco	66	132,45	122,15	188	263,37	210,93
4. Textiles	4,958	611,02	467,88	5,543	904,83	722,59
(a) Cotton Textiles	1,192	392,84	300,12	1,660	618,85	492,26
(b) Jute & Other Natural Fibre Textiles	55	13,55	9,27	112	57,19	56,33
(c) Handloom Textiles & Khadi	2,433	11,94	9,71	2,467	28,84	24,98
(d) Other Textiles & Textile Products	1,278	192,69	148,77	1,304	199,96	149,02
5. Paper, Paper Products & Printing	547	211,45	170,18	1,269	367,61	293,09
6. Woods and Wood Products	447	10,39	8,51	583	39,38	29,77
7. Leather & Leather Products	236	2,97	1,92	332	9,50	8,10
8. Gems and Jewellery	10,623	31,36	26,11	28,572	33,11	30,13
9. Rubber & Plastic Products	295	26,18	20,30	411	90,41	70,80
10. Chemicals & Chemical Products	716	944,14	657,53	939	617,71	478,60
(a) Heavy Industrial Chemicals	36	139,88	75,79	174	178,66	113,34
(b) Fertilisers	376	434,85	350,56	64	75,04	70,03
(c) Drugs & Pharmaceuticals	81	28,21	16,34	207	178,16	143,11
(d) Non-Edible Oils	21	4,56	3,96	88	42,95	35,17
(e) Other Chemicals & Chemical Products	202	336,63	210,88	406	142,91	116,94
11. Petroleum, Coal Products & Nuclear Fuels	33	8,80	7,03	28	8,54	5,09
12. Manufacture of Cement & Cement Products	1,313	503,27	232,40	874	193,50	110,98
13. Basic Metals & Metal Products	994	739,17	428,94	1,093	443,23	342,85
(a) Iron & Steel	51	669,95	369,85	174	287,21	211,60
(b) Non-Ferrous Metals	10	2,23	1,34	56	29,35	26,02
(c) Metal Products	933	67,00	57,75	863	126,67	105,23
14. Engineering	2,241	295,22	200,87	1,721	529,12	435,06
(a) Heavy Engineering	67	35,17	13,67	207	66,09	48,27
(b) Light Engineering	1,318	61,26	58,30	1,141	225,39	175,97
(c) Electrical Machinery & Goods	768	169,08	119,04	286	151,38	135,61
(d) Electronic Machinery & Goods	88	29,71	9,86	87	86,26	75,21
15. Vehicles, Vehicle Parts & Transport Equipments	1,028	206,75	178,68	848	43,52	30,86
16. Other Industries	8,891	265,56	212,38	11,197	375,77	247,08
17. Electricity, Gas & Water	137	1356,59	1244,97	301	221,21	157,84
(a) Electricity Generation & Transmission	33	1226,82	1128,18	26	107,55	78,75
(b) Non-Conventional Energy	8	95,99	85,62	13	58,48	39,27
(c) Gas, Steam & Water Supply	96	33,78	31,17	262	55,18	39,82
18. Construction	4,750	2618,62	1719,32	3,021	534,50	438,12
(a) Other than Infrastructure	2,616	814,77	555,16	1,979	258,39	209,77
(b) Infrastructure Construction	2,134	1803,85	1164,16	1,042	276,11	228,35
<b>III. TRANSPORT OPERATORS</b>	<b>15,399</b>	<b>607,30</b>	<b>346,57</b>	<b>8,590</b>	<b>299,48</b>	<b>220,60</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>66,705</b>	<b>1204,76</b>	<b>860,66</b>	<b>47,689</b>	<b>1571,55</b>	<b>1183,46</b>
1. Professional Services	15,754	271,76	184,19	11,054	254,81	203,53
2. Tourism, Hotel & Restaurants	3,571	169,72	121,10	2,214	90,22	70,17
3. Recreation services	6,903	27,95	26,04	578	42,04	32,91
4. IT and Telecommunications	34	2,96	2,39	91	9,92	7,18
5. Others	40,443	732,37	526,95	33,752	1174,56	869,67
<b>V. PERSONAL LOANS</b>	<b>6,96,943</b>	<b>8036,85</b>	<b>6331,95</b>	<b>9,11,015</b>	<b>13621,28</b>	<b>10703,31</b>
1. Housing	85,333	2231,29	1847,50	1,57,452	5578,56	4577,01
2. Consumer Durables	27,736	183,14	139,45	22,315	169,49	125,37
3. Vehicles	33,479	1015,98	618,07	36,982	639,48	478,53
4. Education	45,305	1067,06	855,24	63,280	1552,35	1127,48
5. Personal Credit Cards	1,04,067	314,14	311,85	1,37,109	568,15	521,02
6. Others	4,01,023	3225,24	2559,83	4,93,877	5113,26	3873,90
<b>VI. TRADE</b>	<b>2,03,044</b>	<b>10395,03</b>	<b>2884,91</b>	<b>1,71,008</b>	<b>2765,43</b>	<b>2193,84</b>
1. Wholesale Trade	9,690	8941,72	1771,56	8,248	524,03	374,78
2. Retail Trade	1,93,354	1453,31	1113,35	1,62,760	2241,40	1819,06
<b>VII. FINANCE</b>	<b>2,72,403</b>	<b>2198,62</b>	<b>1659,08</b>	<b>1,10,991</b>	<b>810,31</b>	<b>605,67</b>
<b>VIII. ALL OTHERS</b>	<b>4,26,988</b>	<b>2536,05</b>	<b>2162,72</b>	<b>3,28,219</b>	<b>2538,45</b>	<b>2168,17</b>
<b>TOTAL BANK CREDIT</b>	<b>60,25,972</b>	<b>55818,22</b>	<b>40413,65</b>	<b>41,88,086</b>	<b>46853,46</b>	<b>37740,08</b>

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SOUTHERN REGION  
STATE: ANDHRA PRADESH

(Amount in ₹ Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	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>6,48,924</b>	<b>11320,28</b>	<b>10080,21</b>	<b>46,527</b>	<b>5809,09</b>	<b>4689,74</b>
1. Direct Finance	6,11,486	8465,58	7632,54	43,994	2127,32	1786,33
2. Indirect Finance	37,438	2854,70	2447,67	2,533	3681,77	2903,41
<b>II. INDUSTRY</b>	<b>52,067</b>	<b>33741,17</b>	<b>20319,98</b>	<b>33,885</b>	<b>98807,97</b>	<b>69514,88</b>
1. Mining & Quarrying	1,013	565,35	420,47	456	1571,15	940,57
2. Food Manufacturing & Processing	8,195	5013,97	3195,83	2,842	4160,89	2087,52
(a) Rice Mills, Flour & Dal Mills	2,763	2226,16	1607,95	171	183,01	133,33
(b) Sugar	58	435,76	311,49	45	561,05	456,18
(c) Edible Oils & Vanaspati	325	1211,92	453,85	116	526,61	367,62
(d) Tea Processing	27	6,04	2,15	85	5,63	4,41
(e) Processing of Fruits & Vegetables	102	109,43	83,18	20	37,14	35,18
(f) Others	4,920	1024,66	737,21	2,405	2847,45	1090,80
3. Beverage & Tobacco	397	943,99	521,93	128	408,48	314,02
4. Textiles	5,781	4175,47	2917,44	1,903	3268,78	2107,96
(a) Cotton Textiles	2,198	3094,14	2156,88	477	2112,80	1290,45
(b) Jute & Other Natural Fibre Textiles	384	155,36	138,31	29	39,41	25,22
(c) Handloom Textiles & Khadi	1,405	54,43	48,26	71	51,80	39,47
(d) Other Textiles & Textile Products	1,794	871,53	573,98	1,326	1064,77	752,82
5. Paper, Paper Products & Printing	1,854	1017,41	692,13	1,475	1932,92	1511,68
6. Woods and Wood Products	590	71,00	59,27	221	82,36	63,51
7. Leather & Leather Products	887	23,83	20,96	188	53,99	36,13
8. Gems and Jewellery	1,611	99,73	85,28	354	751,57	487,58
9. Rubber & Plastic Products	944	316,85	251,92	761	634,26	473,03
10. Chemicals & Chemical Products	2,046	3328,06	817,04	5,279	14928,74	7603,77
(a) Heavy Industrial Chemicals	146	94,17	68,71	414	907,05	651,65
(b) Fertilisers	76	288,49	108,47	50	1189,15	920,68
(c) Drugs & Pharmaceuticals	705	2523,71	345,96	2,681	10867,52	4602,92
(d) Non-Edible Oils	57	113,75	72,53	45	291,51	238,72
(e) Other Chemicals & Chemical Products	1,062	307,94	221,38	2,089	1673,51	1189,80
11. Petroleum, Coal Products & Nuclear Fuels	54	80,55	59,85	96	482,61	351,06
12. Manufacture of Cement & Cement Products	718	193,87	99,66	340	3239,05	2561,80
13. Basic Metals & Metal Products	1,702	2216,30	1452,86	3,177	5184,77	3886,00
(a) Iron & Steel	409	1445,98	1079,99	732	3615,70	2716,82
(b) Non-Ferrous Metals	138	484,15	161,93	160	359,22	256,42
(c) Metal Products	1,155	286,18	210,94	2,285	1209,85	912,75
14. Engineering	4,630	1584,23	1233,41	4,509	8891,92	5840,60
(a) Heavy Engineering	310	118,08	97,78	277	712,17	466,30
(b) Light Engineering	1,884	564,92	396,44	2,756	3816,36	2093,65
(c) Electrical Machinery & Goods	2,095	431,07	359,83	1,017	2942,34	2170,34
(d) Electronic Machinery & Goods	341	470,17	379,37	459	1421,06	1110,31
15. Vehicles, Vehicle Parts & Transport Equipments	892	503,10	272,69	416	815,49	689,42
16. Other Industries	9,889	1208,26	967,99	5,013	3022,00	2133,17
17. Electricity, Gas & Water	379	2252,66	1226,86	417	13027,91	9858,39
(a) Electricity Generation & Transmission	97	1918,94	977,06	315	12289,54	9390,70
(b) Non-Conventional Energy	31	117,07	75,28	37	675,87	420,48
(c) Gas, Steam & Water Supply	251	216,65	174,52	65	62,49	47,20
18. Construction	10,485	10146,54	6024,38	6,310	36351,10	28568,65
(a) Other than Infrastructure	7,679	3684,44	2564,16	1,911	6766,14	5087,13
(b) Infrastructure Construction	2,806	6462,10	3460,22	4,399	29584,96	23481,52
<b>III. TRANSPORT OPERATORS</b>	<b>29,006</b>	<b>2136,04</b>	<b>1356,99</b>	<b>11,733</b>	<b>2309,34</b>	<b>1614,95</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>58,510</b>	<b>5639,16</b>	<b>4314,14</b>	<b>31,125</b>	<b>17200,04</b>	<b>12780,84</b>
1. Professional Services	10,634	915,49	739,69	4,678	2853,86	2499,48
2. Tourism, Hotel & Restaurants	3,228	664,59	432,07	3,015	2668,67	1895,67
3. Recreation services	921	84,32	51,76	294	1044,16	822,73
4. IT and Telecommunications	314	67,11	39,93	263	1744,20	1020,11
5. Others	43,413	3907,66	3050,70	22,875	8889,15	6542,86
<b>V. PERSONAL LOANS</b>	<b>12,05,938</b>	<b>30200,56</b>	<b>23297,28</b>	<b>6,89,464</b>	<b>22517,90</b>	<b>17269,95</b>
1. Housing	2,80,017	17156,84	13959,50	1,22,255	12982,49	10624,77
2. Consumer Durables	25,158	220,68	171,87	13,744	186,88	135,65
3. Vehicles	1,53,785	2094,33	1305,73	1,38,897	1423,78	947,36
4. Education	78,859	2245,52	1642,70	42,793	1853,68	1360,19
5. Personal Credit Cards	87,242	498,42	384,36	49,725	854,57	294,56
6. Others	5,80,877	7984,77	5833,13	3,22,050	5216,50	3907,42
<b>VI. TRADE</b>	<b>1,37,096</b>	<b>8023,73</b>	<b>6183,95</b>	<b>34,012</b>	<b>11566,58</b>	<b>7510,14</b>
1. Wholesale Trade	8,108	2622,29	2049,07	5,723	4754,28	2989,90
2. Retail Trade	1,28,988	5401,43	4134,88	28,289	6812,30	4520,24
<b>VII. FINANCE</b>	<b>31,724</b>	<b>1381,29</b>	<b>890,75</b>	<b>7,262</b>	<b>8797,39</b>	<b>6746,33</b>
<b>VIII. ALL OTHERS</b>	<b>2,82,183</b>	<b>3730,76</b>	<b>2831,38</b>	<b>2,50,218</b>	<b>8146,30</b>	<b>5882,71</b>
<b>TOTAL BANK CREDIT</b>	<b>24,45,448</b>	<b>96172,99</b>	<b>69274,68</b>	<b>11,04,226</b>	<b>175154,61</b>	<b>126009,55</b>