

## Andaman & Nicobar Islands

**Tableno.5.6 – State and Bank Group-wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation–March 2002**

<b>EASTERN 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>690</b>	<b>18,41</b>	<b>17,20</b>	<b>691</b>	<b>13,51</b>	<b>12,64</b>
1. Direct Finance	609	2,28	1,69	490	2,68	2,48
2. Indirect Finance	81	16,13	15,50	201	10,83	10,16
<b>II. INDUSTRY</b>	<b>280</b>	<b>11,16</b>	<b>9,82</b>	<b>418</b>	<b>42,70</b>	<b>37,67</b>
1. Mining & Quarrying	—	—	—	3	20	12
2. Food Manufacturing & Processing	39	1,18	1,19	26	17,97	15,01
(a) Rice Mills, Flour & Dal Mills	7	13	9	6	11	8
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	—	—	—
(d) Tea Processing	1	40	40	2	1,93	1,92
(e) Processing of Fruits & Vegetables	—	—	—	1	3	3
(f) Others	31	65	70	17	15,90	12,98
3. Beverage & Tobacco	—	—	—	5	67	57
4. Textiles	10	10	5	14	3,23	3,02
(a) Cotton Textiles	1	5	1	4	2,32	2,32
(b) Jute & Other Natural Fibre Textiles	—	—	—	2	16	13
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles & Textile Products	9	5	4	8	74	58
5. Paper, Paper Products & Printing	26	15	11	1	1	—
6. Leather & Leather Products	—	—	—	1	3	2
7. Rubber & Plastic Products	3	22	18	2	27	22
8. Chemicals & Chemical Products	2	1,16	1,08	2	8	8
(a) Heavy Industrial Chemicals	1	1,15	1,07	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	1	1	1	2	8	8
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	3	19	28
11. Basic Metals & Metal Products	11	4,76	4,66	27	50	45
(a) Iron & Steel	2	6	6	2	42	37
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	9	4,70	4,60	25	9	8
12. Engineering	4	26	15	12	81	61
(a) Heavy Engineering	—	—	—	8	68	50
(b) Light Engineering	2	9	3	1	10	8
(c) Electrical Machinery & Goods	1	5	4	3	3	3
(d) Electronic Machinery & Goods	1	12	7	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	1	—	—	10	83	85
14. Other Industries	181	1,89	1,78	245	11,78	11,41
15. Electricity, Gas & Water	—	—	—	1	3	3

(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	1	3	3
16. Construction	3	1,46	63	66	6,12	5,00
<b>III. TRANSPORT OPERATORS</b>	<b>244</b>	<b>5,03</b>	<b>3,79</b>	<b>208</b>	<b>3,00</b>	<b>2,44</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>92</b>	<b>1,65</b>	<b>1,26</b>	<b>275</b>	<b>3,85</b>	<b>3,13</b>
<b>V. PERSONAL LOANS</b>	<b>2,804</b>	<b>14,07</b>	<b>11,91</b>	<b>1,814</b>	<b>10,98</b>	<b>9,11</b>
1. Loans for Purchase of Consumer Durables	124	42	33	232	1,02	82
2. Loans for Housing	209	6,30	5,56	89	1,76	1,60
3. Rest of the Personal Loans	2,471	7,35	6,02	1,493	8,20	6,68
<b>VI. TRADE</b>	<b>1,554</b>	<b>19,70</b>	<b>17,12</b>	<b>990</b>	<b>18,27</b>	<b>17,88</b>
1. Wholesale Trade	78	5,63	4,83	90	4,68	4,50
2. Retail Trade	1,476	14,07	12,30	900	13,59	13,38
<b>VII. FINANCE</b>	<b>1</b>	<b>3</b>	<b>2</b>	<b>4</b>	<b>85,35</b>	<b>85,31</b>
<b>VIII. ALL OTHERS</b>	<b>340</b>	<b>13,50</b>	<b>6,51</b>	<b>1,971</b>	<b>10,03</b>	<b>8,59</b>
<b>TOTAL BANK CREDIT</b>	<b>6,005</b>	<b>83,54</b>	<b>67,64</b>	<b>6,371</b>	<b>187,69</b>	<b>176,76</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	68	90	77	40	25	20
2. Other Small Scale Industries	171	2,13	1,87	201	3,36	2,96

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>6</b>	<b>56</b>	<b>22</b>
1. Direct Finance	—	—	—	4	38	9
2. Indirect Finance	—	—	—	2	18	13
<b>II. INDUSTRY</b>	—	—	—	—	—	—
1. Mining & Quarrying	—	—	—	—	—	—
2. Food Manufacturing & Processing	—	—	—	—	—	—
(a) Rice Mills, Flour & Dal Mills	—	—	—	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	—	—	—	—	—	—
3. Beverage & Tobacco	—	—	—	—	—	—
4. Textiles	—	—	—	—	—	—
(a) Cotton Textiles	—	—	—	—	—	—
(b) Jute & Other Natural Fibre Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles & Textile Products	—	—	—	—	—	—
5. Paper, Paper Products & Printing	—	—	—	—	—	—
6. Leather & Leather Products	—	—	—	—	—	—
7. Rubber & Plastic Products	—	—	—	—	—	—
8. Chemicals & Chemical Products	—	—	—	—	—	—
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	—	—	—	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	—	—	—

11. Basic Metals & Metal Products	—	—	—	—	—	—
(a) Iron & Steel	—	—	—	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	—	—	—	—	—	—
12. Engineering	—	—	—	—	—	—
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	—	—	—	—	—	—
(c) Electrical Machinery & Goods	—	—	—	—	—	—
(d) Electronic Machinery & Goods	—	—	—	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	—	—	—
14. Other Industries	—	—	—	—	—	—
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	—	—	—	—	—	—
<b>III. TRANSPORT OPERATORS</b>	—	—	—	<b>1</b>	<b>3</b>	<b>2</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	—	—	—	—	—	—
<b>V. PERSONAL LOANS</b>	—	—	—	<b>8</b>	<b>26</b>	<b>25</b>
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	—	—	—	7	23	23
3. Rest of the Personal Loans	—	—	—	1	3	3
<b>VI. TRADE</b>	—	—	—	—	—	—
1. Wholesale Trade	—	—	—	—	—	—
2. Retail Trade	—	—	—	—	—	—
<b>VII. FINANCE</b>	—	—	—	—	—	—
<b>VIII. ALL OTHERS</b>	—	—	—	—	—	—
<b>TOTAL BANK CREDIT</b>	—	—	—	<b>15</b>	<b>85</b>	<b>49</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	—	—	—	—	—	—
2. Other Small Scale Industries	—	—	—	—	—	—

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
	<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b>	<b>17</b>	<b>18</b>
<b>I. AGRICULTURE</b>	<b>6</b>	<b>5,18</b>	<b>2,77</b>	<b>1,393</b>	<b>37,66</b>	<b>32,83</b>
1. Direct Finance	4	5,12	2,70	1,107	10,46	6,96
2. Indirect Finance	2	6	7	286	27,20	25,87
<b>II. INDUSTRY</b>	<b>17</b>	<b>2,60</b>	<b>1,81</b>	<b>715</b>	<b>56,47</b>	<b>49,30</b>
1. Mining & Quarrying	—	—	—	3	20	12
2. Food Manufacturing & Processing	—	—	—	65	19,15	16,20
(a) Rice Mills, Flour & Dal Mills	—	—	—	13	24	17
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	—	—	—
(d) Tea Processing	—	—	—	3	2,33	2,31
(e) Processing of Fruits & Vegetables	—	—	—	1	3	3
(f) Others	—	—	—	48	16,55	13,68
3. Beverage & Tobacco	—	—	—	5	67	57
4. Textiles	3	60	12	27	3,92	3,19
(a) Cotton Textiles	1	6	6	6	2,43	2,39
(b) Jute & Other Natural Fibre Textiles	—	—	—	2	16	13
(c) Handloom Textiles & Khadi	—	—	—	—	—	—

(d) Other Textiles & Textile Products	2	54	5	19	1,33	67
5. Paper, Paper Products & Printing	1	14	9	28	30	20
6. Leather & Leather Products	—	—	—	1	3	2
7. Rubber & Plastic Products	—	—	—	5	49	41
8. Chemicals & Chemical Products	—	—	—	4	1,23	1,15
(a) Heavy Industrial Chemicals	—	—	—	1	1,15	1,07
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	—	—	—	3	8	8
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	2	60	63	5	79	92
11. Basic Metals & Metal Products	—	—	—	38	5,26	5,11
(a) Iron & Steel	—	—	—	4	47	43
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	—	—	—	34	4,78	4,68
12. Engineering	1	2	—	17	1,09	76
(a) Heavy Engineering	—	—	—	8	68	50
(b) Light Engineering	1	2	—	4	21	11
(c) Electrical Machinery & Goods	—	—	—	4	8	8
(d) Electronic Machinery & Goods	—	—	—	1	12	7
13. Vehicles, Vehicle Parts & Transport Equipments	3	70	50	14	1,53	1,35
14. Other Industries	2	11	12	428	13,77	13,30
15. Electricity, Gas & Water	—	—	—	1	3	3
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	1	3	3
16. Construction	5	44	35	74	8,02	5,98
<b>III. TRANSPORT OPERATORS</b>	<b>4</b>	<b>46</b>	<b>34</b>	<b>457</b>	<b>8,52</b>	<b>6,58</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	—	—	—	<b>367</b>	<b>5,51</b>	<b>4,39</b>
<b>V. PERSONAL LOANS</b>	<b>10</b>	<b>48</b>	<b>36</b>	<b>4,636</b>	<b>25,79</b>	<b>21,63</b>
1. Loans for Purchase of Consumer Durables	—	—	—	356	1,44	1,15
2. Loans for Housing	3	9	7	308	8,38	7,46
3. Rest of the Personal Loans	7	39	29	3,972	15,97	13,02
<b>VI. TRADE</b>	<b>9</b>	<b>46</b>	<b>43</b>	<b>2,553</b>	<b>38,42</b>	<b>35,44</b>
1. Wholesale Trade	5	23	23	173	10,54	9,55
2. Retail Trade	4	23	21	2,380	27,88	25,88
<b>VII. FINANCE</b>	<b>4</b>	<b>9,60</b>	<b>12,53</b>	<b>9</b>	<b>94,97</b>	<b>97,86</b>
<b>VIII. ALL OTHERS</b>	<b>4</b>	<b>5,21</b>	<b>2,84</b>	<b>2,315</b>	<b>28,74</b>	<b>17,94</b>
<b>TOTAL BANK CREDIT</b>	<b>54</b>	<b>23,99</b>	<b>21,08</b>	<b>12,445</b>	<b>296,07</b>	<b>265,97</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	—	—	—	108	1,15	97
2. Other Small Scale Industries	1	60	39	373	6,09	5,21