

**State : Madhya Pradesh**

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

<b>CENTRAL 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>2,38,226</b>	<b>1797,94</b>	<b>1405,94</b>	<b>3,15,333</b>	<b>2219,52</b>	<b>1794,35</b>
1. Direct Finance	2,35,070	1556,89	1205,67	3,00,413	1469,53	1188,77
2. Indirect Finance	3,156	241,04	200,27	14,920	749,99	605,57
<b>II. INDUSTRY</b>	<b>53,628</b>	<b>2915,36</b>	<b>2309,29</b>	<b>78,582</b>	<b>2489,07</b>	<b>1993,81</b>
1. Mining & Quarrying	116	18,76	10,48	194	19,28	17,60
2. Food Manufacturing & Processing	2,334	529,14	395,32	4,127	439,25	289,36
(a) Rice Mills, Flour & Dal Mills	793	45,90	32,13	1,291	69,38	52,32
(b) Sugar	3	12,96	3,28	11	1,21	1,14
(c) Edible Oils & Vanaspati	376	322,66	244,20	1,522	247,48	159,29
(d) Tea Processing	1	2	—	2	13	11
(e) Processing of Fruits & Vegetables	3	1,57	5	25	6,42	5,26
(f) Others	1,158	146,03	115,66	1,276	114,64	71,23
3. Beverage & Tobacco	40	28,28	22,18	108	78,04	75,47
4. Textiles	1,965	418,67	309,07	8,112	283,49	225,34
(a) Cotton Textiles	313	234,55	190,79	501	104,42	92,46
(b) Jute & Other Natural Fibre Textiles	71	6,03	5,21	30	1,76	96
(c) Handloom Textiles & Khadi	228	23,43	20,00	260	3,54	2,55
(d) Other Textiles & Textile Products	1,353	154,66	93,07	7,321	173,76	129,37
5. Paper, Paper Products & Printing	641	77,17	66,71	829	61,99	48,24
6. Leather & Leather Products	394	94,56	83,81	1,185	7,49	6,04
7. Rubber & Plastic Products	482	117,85	101,76	594	207,92	196,52
8. Chemicals & Chemical Products	440	103,07	90,81	1,190	218,71	195,79
(a) Heavy Industrial Chemicals	34	5,60	4,88	40	8,17	7,06
(b) Fertilisers	19	16,44	17,35	31	23,91	21,18
(c) Drugs & Pharmaceuticals	128	19,29	21,12	424	130,47	116,83
(d) Non-Edible Oils	9	82	78	21	4,55	3,33
(e) Other Chemicals & Chemical Products	250	60,91	46,68	674	51,60	47,38
9. Petroleum, Coal Products & Nuclear Fuels	41	7,57	6,68	24	3,84	3,31
10. Manufacture of Cement & Cement Products	131	7,64	5,19	143	23,10	21,78
11. Basic Metals & Metal Products	1,131	321,40	290,85	1,226	125,24	101,91
(a) Iron & Steel	165	216,22	211,01	209	78,93	60,80
(b) Non-Ferrous Metals	32	35,60	30,33	40	6,98	6,10
(c) Metal Products	934	69,58	49,50	977	39,33	35,01
12. Engineering	1,134	410,84	220,06	2,509	366,78	276,25
(a) Heavy Engineering	26	10,88	8,01	119	197,40	130,58
(b) Light Engineering	331	129,18	90,31	697	32,30	28,65
(c) Electrical Machinery & Goods	466	263,55	117,13	1,332	118,73	99,45
(d) Electronic Machinery & Goods	311	7,22	4,61	361	18,35	17,56
13. Vehicles, Vehicle Parts & Transport Equipments	341	89,74	75,60	1,241	79,66	68,28
14. Other Industries	42,927	367,12	323,85	53,767	369,94	298,31
15. Electricity, Gas & Water	79	252,21	243,70	48	33,01	32,51

(a) Electricity Generation & Transmission	41	250,46	242,16	27	30,23	30,33
(b) Non-Conventional Energy	24	1,10	1,05	4	19	18
(c) Gas, Steam & Water Supply	14	66	50	17	2,59	2,01
16. Construction	1,432	71,35	63,21	3,285	171,32	137,10
<b>III. TRANSPORT OPERATORS</b>	<b>6,433</b>	<b>89,38</b>	<b>61,84</b>	<b>7,948</b>	<b>98,48</b>	<b>79,49</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>11,273</b>	<b>141,89</b>	<b>104,43</b>	<b>30,107</b>	<b>316,46</b>	<b>251,62</b>
<b>V. PERSONAL LOANS</b>	<b>2,05,588</b>	<b>1448,65</b>	<b>1173,12</b>	<b>2,28,184</b>	<b>1517,04</b>	<b>1246,53</b>
1. Loans for Purchase of Consumer Durables	26,481	96,33	67,19	24,581	81,39	63,72
2. Loans for Housing	33,309	657,61	571,60	31,482	549,22	474,08
3. Rest of the Personal Loans	1,45,798	694,72	534,34	1,72,121	886,43	708,73
<b>VI. TRADE</b>	<b>86,704</b>	<b>894,99</b>	<b>738,22</b>	<b>1,59,984</b>	<b>1308,01</b>	<b>1073,01</b>
1. Wholesale Trade	5,801	424,54	364,82	14,827	438,26	379,54
2. Retail Trade	80,903	470,45	373,40	1,45,157	869,75	693,47
<b>VII. FINANCE</b>	<b>708</b>	<b>96,32</b>	<b>51,13</b>	<b>2,590</b>	<b>104,95</b>	<b>93,04</b>
<b>VIII. ALL OTHERS</b>	<b>41,883</b>	<b>957,26</b>	<b>697,57</b>	<b>1,24,308</b>	<b>826,54</b>	<b>662,13</b>
<b>TOTAL BANK CREDIT</b>	<b>6,44,443</b>	<b>8341,79</b>	<b>6541,55</b>	<b>9,47,036</b>	<b>8880,07</b>	<b>7193,97</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	10,938	145,96	109,72	16,422	72,96	62,14
2. Other Small Scale Industries	31,097	498,44	326,52	37,787	629,97	508,29

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>2,61,839</b>	<b>722,27</b>	<b>574,89</b>
1. Direct Finance	—	—	—	2,45,552	678,90	545,73
2. Indirect Finance	—	—	—	16,287	43,37	29,16
<b>II. INDUSTRY</b>	<b>27</b>	<b>106,26</b>	<b>86,50</b>	<b>52,858</b>	<b>96,11</b>	<b>73,62</b>
1. Mining & Quarrying	—	—	—	30	1,67	1,42
2. Food Manufacturing & Processing	6	40,40	22,12	201	5,50	4,33
(a) Rice Mills, Flour & Dal Mills	—	—	—	103	2,11	1,75
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	6	40,40	22,12	28	1,28	97
(d) Tea Processing	—	—	—	1	8	4
(e) Processing of Fruits & Vegetables	—	—	—	2	13	7
(f) Others	—	—	—	67	1,89	1,50
3. Beverage & Tobacco	—	—	—	2	4	4
4. Textiles	—	—	—	87	85	64
(a) Cotton Textiles	—	—	—	8	33	26
(b) Jute & Other Natural Fibre Textiles	—	—	—	15	1	1
(c) Handloom Textiles & Khadi	—	—	—	28	12	9
(d) Other Textiles & Textile Products	—	—	—	36	39	28
5. Paper, Paper Products & Printing	2	4,16	4,16	40	76	55
6. Leather & Leather Products	—	—	—	25	26	23
7. Rubber & Plastic Products	5	20,00	15,00	16	56	43
8. Chemicals & Chemical Products	1	2,00	5,25	391	1,05	98
(a) Heavy Industrial Chemicals	—	—	—	1	5	5
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	381	72	67
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	1	2,00	5,25	9	28	26
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	1	3	2
10. Manufacture of Cement & Cement Products	—	—	—	12	41	36

11. Basic Metals & Metal Products	6	18,97	20,34	22	77	56
(a) Iron & Steel	3	11,13	13,61	2	23	20
(b) Non-Ferrous Metals	3	7,84	6,74	—	—	—
(c) Metal Products	—	—	—	20	55	36
12. Engineering	3	3,60	3,36	78	1,62	1,23
(a) Heavy Engineering	—	—	—	15	71	51
(b) Light Engineering	3	3,60	3,36	14	38	27
(c) Electrical Machinery & Goods	—	—	—	39	38	33
(d) Electronic Machinery & Goods	—	—	—	10	14	12
13. Vehicles, Vehicle Parts & Transport Equipments	4	17,14	16,26	234	2,84	1,57
14. Other Industries	—	—	—	50,173	73,04	55,90
15. Electricity, Gas & Water	—	—	—	3	15	11
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	3	15	11
16. Construction	—	—	—	1,543	6,55	5,25
<b>III. TRANSPORT OPERATORS</b>	—	—	—	<b>7,981</b>	<b>33,52</b>	<b>19,90</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	—	—	—	<b>19,567</b>	<b>35,81</b>	<b>26,52</b>
<b>V. PERSONAL LOANS</b>	<b>184</b>	<b>5,75</b>	<b>5,64</b>	<b>1,08,921</b>	<b>331,27</b>	<b>254,45</b>
1. Loans for Purchase of Consumer Durables	—	—	—	19,212	48,25	33,18
2. Loans for Housing	—	—	—	14,438	82,75	65,36
3. Rest of the Personal Loans	184	5,75	5,64	75,271	200,27	155,91
<b>VI. TRADE</b>	—	—	—	<b>75,199</b>	<b>166,97</b>	<b>112,78</b>
1. Wholesale Trade	—	—	—	3,313	17,50	14,20
2. Retail Trade	—	—	—	71,886	149,47	98,59
<b>VII. FINANCE</b>	—	—	—	<b>160</b>	<b>58</b>	<b>39</b>
<b>VIII. ALL OTHERS</b>	—	—	—	<b>19,766</b>	<b>53,63</b>	<b>43,92</b>
<b>TOTAL BANK CREDIT</b>	<b>211</b>	<b>112,02</b>	<b>92,14</b>	<b>5,46,291</b>	<b>1440,15</b>	<b>1106,47</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	—	—	—	40,185	54,39	40,11
2. Other Small Scale Industries	—	—	—	8,486	21,31	17,75

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>893</b>	<b>42,42</b>	<b>30,71</b>	<b>8,16,291</b>	<b>4782,16</b>	<b>3805,89</b>
1. Direct Finance	784	5,94	5,29	7,81,819	3711,26	2945,47
2. Indirect Finance	109	36,48	25,42	34,472	1070,90	860,42
<b>II. INDUSTRY</b>	<b>1,475</b>	<b>1755,87</b>	<b>1412,90</b>	<b>1,86,570</b>	<b>7362,67</b>	<b>5876,12</b>
1. Mining & Quarrying	9	27,35	25,98	349	67,06	55,48
2. Food Manufacturing & Processing	65	112,46	99,29	6,733	1126,75	810,41
(a) Rice Mills, Flour & Dal Mills	17	13,72	13,02	2,204	131,11	99,22
(b) Sugar	3	5,49	4,11	17	19,66	8,53
(c) Edible Oils & Vanaspati	29	83,29	74,05	1,961	695,12	500,63
(d) Tea Processing	—	—	—	4	23	15
(e) Processing of Fruits & Vegetables	3	6,45	6,23	33	14,57	11,62
(f) Others	13	3,50	1,87	2,514	266,06	190,25
3. Beverage & Tobacco	8	7,37	5,56	158	113,74	103,25
4. Textiles	135	484,57	464,26	10,299	1187,57	999,31
(a) Cotton Textiles	92	355,41	341,71	914	694,71	625,22
(b) Jute & Other Natural Fibre Textiles	1	87,00	87,00	117	94,81	93,18
(c) Handloom Textiles & Khadi	16	2	1	532	27,12	22,64

(d) Other Textiles & Textile Products	26	42,14	35,54	8,736	370,94	258,26
5. Paper, Paper Products & Printing	22	5,92	4,29	1,534	150,00	123,96
6. Leather & Leather Products	6	15,64	8,56	1,610	117,96	98,64
7. Rubber & Plastic Products	43	47,71	40,27	1,140	394,05	353,98
8. Chemicals & Chemical Products	73	86,57	53,17	2,095	411,38	345,99
(a) Heavy Industrial Chemicals	16	11,94	3,92	91	25,76	15,91
(b) Fertilisers	6	2,89	2,60	56	43,24	41,12
(c) Drugs & Pharmaceuticals	35	28,35	18,85	968	178,83	157,47
(d) Non-Edible Oils	—	—	—	30	5,37	4,11
(e) Other Chemicals & Chemical Products	16	43,38	27,80	950	158,17	127,37
9. Petroleum, Coal Products & Nuclear Fuels	1	3	10	67	11,47	10,11
10. Manufacture of Cement & Cement Products	17	243,02	201,85	303	274,16	229,17
11. Basic Metals & Metal Products	85	115,70	99,68	2,470	582,08	513,34
(a) Iron & Steel	60	97,43	80,24	439	403,93	365,86
(b) Non-Ferrous Metals	9	7,48	6,30	84	57,89	49,46
(c) Metal Products	16	10,79	13,14	1,947	120,25	98,02
12. Engineering	86	227,02	122,90	3,810	1009,86	623,81
(a) Heavy Engineering	22	91,58	45,60	182	300,58	184,71
(b) Light Engineering	18	25,41	22,60	1,063	190,87	145,20
(c) Electrical Machinery & Goods	32	104,81	51,07	1,869	487,47	267,99
(d) Electronic Machinery & Goods	14	5,23	3,62	696	30,94	25,91
13. Vehicles, Vehicle Parts & Transport Equipments	16	99,91	18,41	1,836	289,28	180,12
14. Other Industries	784	10,49	7,16	1,47,651	820,59	685,23
15. Electricity, Gas & Water	11	156,50	146,11	141	441,88	422,44
(a) Electricity Generation & Transmission	11	156,50	146,11	79	437,19	418,59
(b) Non-Conventional Energy	—	—	—	28	1,29	1,23
(c) Gas, Steam & Water Supply	—	—	—	34	3,40	2,62
16. Construction	114	115,62	115,33	6,374	364,84	320,88
<b>III. TRANSPORT OPERATORS</b>	<b>369</b>	<b>10,73</b>	<b>8,34</b>	<b>22,731</b>	<b>232,11</b>	<b>169,57</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>609</b>	<b>23,52</b>	<b>20,52</b>	<b>61,556</b>	<b>517,67</b>	<b>403,09</b>
<b>V. PERSONAL LOANS</b>	<b>10,106</b>	<b>73,64</b>	<b>59,73</b>	<b>5,52,983</b>	<b>3376,36</b>	<b>2739,46</b>
1. Loans for Purchase of Consumer Durables	463	1,52	92	70,737	227,48	165,01
2. Loans for Housing	2,508	21,75	20,71	81,737	1311,33	1131,74
3. Rest of the Personal Loans	7,135	50,37	38,10	4,00,509	1837,54	1442,71
<b>VI. TRADE</b>	<b>2,522</b>	<b>134,26</b>	<b>129,73</b>	<b>3,24,409</b>	<b>2504,22</b>	<b>2053,74</b>
1. Wholesale Trade	401	80,13	81,44	24,342	960,43	840,00
2. Retail Trade	2,121	54,13	48,29	3,00,067	1543,79	1213,74
<b>VII. FINANCE</b>	<b>34</b>	<b>7,97</b>	<b>5,36</b>	<b>3,492</b>	<b>209,82</b>	<b>149,92</b>
<b>VIII. ALL OTHERS</b>	<b>1,460</b>	<b>112,84</b>	<b>83,18</b>	<b>1,87,417</b>	<b>1950,27</b>	<b>1486,80</b>
<b>TOTAL BANK CREDIT</b>	<b>17,468</b>	<b>2161,24</b>	<b>1750,47</b>	<b>21,55,449</b>	<b>20935,28</b>	<b>16684,60</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	219	1,22	96	67,764	274,53	212,95
2. Other Small Scale Industries	696	55,35	48,38	78,066	1205,06	900,93