

**State: Andhra Pradesh**

**Table No.5.6 – State and Bank Group-wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation–March 2002**

<b>SOUTHERN 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
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>9,86,417</b>	<b>2369,82</b>	<b>2095,52</b>	<b>14,39,008</b>	<b>4720,78</b>	<b>3739,46</b>
1. Direct Finance	9,75,170	1840,09	1716,44	13,97,693	3111,47	2878,43
2. Indirect Finance	11,247	529,72	379,07	41,315	1609,31	861,03
<b>II. INDUSTRY</b>	<b>64,126</b>	<b>7715,48</b>	<b>5102,85</b>	<b>67,929</b>	<b>6561,15</b>	<b>5607,97</b>
1. Mining & Quarrying	195	93,20	57,40	487	114,28	98,74
2. Food Manufacturing & Processing	5,475	1017,12	723,24	4,396	904,97	741,09
(a) Rice Mills, Flour & Dal Mills	3,127	451,49	277,41	2,416	315,78	208,39
(b) Sugar	40	152,75	126,39	80	326,94	312,31
(c) Edible Oils & Vanaspati	598	162,71	137,71	253	58,01	47,69
(d) Tea Processing	—	—	—	16	1,43	1,21
(e) Processing of Fruits & Vegetables	12	7,46	5,12	45	14,92	12,30
(f) Others	1,698	242,70	176,61	1,586	187,89	159,19
3. Beverage & Tobacco	125	50,58	38,52	272	397,45	272,19
4. Textiles	3,060	671,48	507,02	2,450	456,35	420,69
(a) Cotton Textiles	496	323,06	287,43	625	247,23	222,61
(b) Jute & Other Natural Fibre Textiles	124	47,39	20,57	168	27,13	23,96
(c) Handloom Textiles & Khadi	959	6,36	4,61	786	5,56	4,83
(d) Other Textiles & Textile Products	1,481	294,67	194,40	871	176,44	169,29
5. Paper, Paper Products & Printing	949	124,60	92,74	1,621	203,92	180,79
6. Leather & Leather Products	574	150,91	137,27	278	26,55	27,19
7. Rubber & Plastic Products	644	123,69	93,21	1,576	141,53	121,91
8. Chemicals & Chemical Products	1,346	1294,72	896,89	1,739	664,58	548,16
(a) Heavy Industrial Chemicals	136	167,01	148,36	129	85,03	61,18
(b) Fertilisers	51	174,59	107,17	45	65,43	57,50
(c) Drugs & Pharmaceuticals	535	700,85	514,03	918	403,71	313,85
(d) Non-Edible Oils	23	17,72	14,38	22	9,72	9,04
(e) Other Chemicals & Chemical Products	601	234,55	112,96	625	100,69	106,60
9. Petroleum, Coal Products & Nuclear Fuels	30	80,34	55,32	24	17,35	17,86
10. Manufacture of Cement & Cement Products	458	180,14	155,92	500	193,61	189,97
11. Basic Metals & Metal Products	2,694	1209,42	802,48	1,195	1217,65	1120,74
(a) Iron & Steel	358	833,28	487,87	359	799,56	733,64
(b) Non-Ferrous Metals	69	80,30	72,98	48	54,73	51,90
(c) Metal Products	2,267	295,83	241,62	788	363,36	335,20
12. Engineering	7,473	1089,06	801,43	3,427	364,13	296,74
(a) Heavy Engineering	177	114,68	91,32	270	96,66	83,88
(b) Light Engineering	1,039	606,00	454,47	2,101	107,85	76,03
(c) Electrical Machinery & Goods	5,938	286,76	191,92	598	77,21	68,28
(d) Electronic Machinery & Goods	319	81,61	63,72	458	82,40	68,55
13. Vehicles, Vehicle Parts & Transport Equipments	945	64,63	43,97	859	111,09	92,35
14. Other Industries	38,127	927,80	306,02	45,460	426,41	380,42
15. Electricity, Gas & Water	105	481,56	260,36	172	624,80	522,63
(a) Electricity Generation & Transmission	68	474,72	255,46	98	563,27	497,22
(b) Non-Conventional Energy	8	1,64	1,33	10	2,07	1,73

(c) Gas, Steam & Water Supply	29	5,20	3,57	64	59,46	23,68
16. Construction	1,926	156,23	131,07	3,473	696,48	576,52
<b>III. TRANSPORT OPERATORS</b>	<b>14,293</b>	<b>223,31</b>	<b>161,45</b>	<b>25,286</b>	<b>428,76</b>	<b>279,28</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>14,055</b>	<b>1368,79</b>	<b>468,70</b>	<b>93,040</b>	<b>1017,14</b>	<b>831,60</b>
<b>V. PERSONAL LOANS</b>	<b>5,36,605</b>	<b>3372,39</b>	<b>2858,24</b>	<b>7,12,078</b>	<b>3775,08</b>	<b>3259,13</b>
1. Loans for Purchase of Consumer Durables	23,968	80,81	54,99	50,771	156,28	122,14
2. Loans for Housing	62,828	1544,22	1370,59	69,847	1285,91	1157,35
3. Rest of the Personal Loans	4,49,809	1747,36	1432,66	5,91,460	2332,89	1979,64
<b>VI. TRADE</b>	<b>1,33,496</b>	<b>1320,92</b>	<b>978,09</b>	<b>1,81,335</b>	<b>2772,83</b>	<b>2411,68</b>
1. Wholesale Trade	8,550	574,90	448,31	11,530	1779,21	1568,22
2. Retail Trade	1,24,946	746,02	529,78	1,69,805	993,62	843,47
<b>VII. FINANCE</b>	<b>2,331</b>	<b>217,84</b>	<b>179,71</b>	<b>3,101</b>	<b>177,82</b>	<b>137,94</b>
<b>VIII. ALL OTHERS</b>	<b>3,93,359</b>	<b>3380,30</b>	<b>1847,22</b>	<b>4,53,149</b>	<b>2951,58</b>	<b>2501,21</b>
<b>TOTAL BANK CREDIT</b>	<b>21,44,682</b>	<b>19968,85</b>	<b>13691,78</b>	<b>29,74,926</b>	<b>22405,13</b>	<b>18768,28</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	15,193	389,11	305,54	10,307	52,79	48,20
2. Other Small Scale Industries	22,285	835,56	612,28	36,065	1027,64	803,03

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>4</b>	<b>2,13</b>	<b>1,62</b>	<b>9,54,883</b>	<b>1368,68</b>	<b>1299,18</b>
1. Direct Finance	—	—	—	9,35,449	1332,69	1267,08
2. Indirect Finance	4	2,13	1,62	19,434	36,00	32,10
<b>II. INDUSTRY</b>	<b>712</b>	<b>509,58</b>	<b>382,53</b>	<b>44,961</b>	<b>86,90</b>	<b>68,27</b>
1. Mining & Quarrying	—	—	—	42	2,50	2,16
2. Food Manufacturing & Processing	14	18,59	23,02	453	9,87	8,57
(a) Rice Mills, Flour & Dal Mills	—	—	—	333	7,27	6,51
(b) Sugar	1	32	32	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	17	32	26
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	3	15	14
(f) Others	13	18,27	22,70	100	2,14	1,66
3. Beverage & Tobacco	3	45,22	1,24	5	25	23
4. Textiles	19	21,34	21,64	491	2,35	1,94
(a) Cotton Textiles	11	16,85	17,37	84	1,17	93
(b) Jute & Other Natural Fibre Textiles	—	—	—	2	1	1
(c) Handloom Textiles & Khadi	—	—	—	333	63	58
(d) Other Textiles & Textile Products	8	4,48	4,27	72	54	42
5. Paper, Paper Products & Printing	9	10,48	6,34	10	15	11
6. Leather & Leather Products	—	—	—	55	11	10
7. Rubber & Plastic Products	7	4,77	3,21	43	17	15
8. Chemicals & Chemical Products	232	229,83	203,44	113	62	57
(a) Heavy Industrial Chemicals	117	32,58	32,27	—	—	—
(b) Fertilisers	3	25,07	4,15	—	—	—
(c) Drugs & Pharmaceuticals	84	161,18	164,26	18	29	24
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	28	10,99	2,75	95	33	33
9. Petroleum, Coal Products & Nuclear Fuels	4	84	84	—	—	—
10. Manufacture of Cement & Cement Products	31	12,70	12,89	417	86	70
11. Basic Metals & Metal Products	114	21,39	20,34	42	40	32
(a) Iron & Steel	65	11,54	11,54	—	—	—
(b) Non-Ferrous Metals	9	39	34	—	—	—
(c) Metal Products	40	9,46	8,45	42	40	32
12. Engineering	99	55,27	26,44	310	77	52

(a) Heavy Engineering	1	3,10	3,05	7	31	24
(b) Light Engineering	11	30,01	8,76	101	19	11
(c) Electrical Machinery & Goods	67	21,65	14,13	146	15	13
(d) Electronic Machinery & Goods	20	51	50	56	12	4
13. Vehicles, Vehicle Parts & Transport Equipments	18	7,50	7,29	287	1,98	1,42
14. Other Industries	100	10,44	7,29	42,430	59,44	45,02
15. Electricity, Gas & Water	9	50,37	30,79	1	5	4
(a) Electricity Generation & Transmission	9	50,37	30,79	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	1	5	4
16. Construction	53	20,86	17,76	262	7,38	6,42
<b>III. TRANSPORT OPERATORS</b>	<b>37</b>	<b>7,27</b>	<b>6,33</b>	<b>6,526</b>	<b>29,18</b>	<b>23,47</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>205</b>	<b>34,91</b>	<b>31,81</b>	<b>37,060</b>	<b>65,73</b>	<b>51,85</b>
<b>V. PERSONAL LOANS</b>	<b>65,966</b>	<b>539,97</b>	<b>318,41</b>	<b>3,37,842</b>	<b>680,00</b>	<b>578,53</b>
1. Loans for Purchase of Consumer Durables	1,407	12,72	12,69	57,004	109,52	86,22
2. Loans for Housing	1,276	70,43	64,61	25,277	131,78	111,19
3. Rest of the Personal Loans	63,283	456,82	241,10	2,55,561	438,70	381,12
<b>VI. TRADE</b>	<b>272</b>	<b>12,16</b>	<b>9,03</b>	<b>1,20,762</b>	<b>156,99</b>	<b>128,48</b>
1. Wholesale Trade	260	7,81	3,52	5,460	11,74	9,69
2. Retail Trade	12	4,36	5,51	1,15,302	145,26	118,79
<b>VII. FINANCE</b>	<b>14</b>	<b>22,77</b>	<b>22,48</b>	<b>1,257</b>	<b>3,03</b>	<b>2,41</b>
<b>VIII. ALL OTHERS</b>	<b>5,742</b>	<b>48,86</b>	<b>45,69</b>	<b>2,23,555</b>	<b>350,59</b>	<b>292,95</b>
<b>TOTAL BANK CREDIT</b>	<b>72,952</b>	<b>1177,66</b>	<b>817,89</b>	<b>17,26,846</b>	<b>2741,11</b>	<b>2445,14</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	30	95	85	35,047	46,56	33,94
2. Other Small Scale Industries	23	25,52	16,01	6,145	15,33	13,06

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>62,794</b>	<b>612,29</b>	<b>439,31</b>	<b>34,43,106</b>	<b>9073,71</b>	<b>7575,08</b>
1. Direct Finance	59,686	357,20	263,79	33,67,998	6641,45	6125,75
2. Indirect Finance	3,108	255,09	175,52	75,108	2432,25	1449,33
<b>II. INDUSTRY</b>	<b>12,586</b>	<b>5997,10</b>	<b>4746,35</b>	<b>1,90,314</b>	<b>20870,21</b>	<b>15907,98</b>
1. Mining & Quarrying	148	443,72	388,19	872	653,69	546,49
2. Food Manufacturing & Processing	758	510,08	378,70	11,096	2460,63	1874,62
(a) Rice Mills, Flour & Dal Mills	408	93,09	46,55	6,284	867,62	538,87
(b) Sugar	36	207,63	176,34	157	687,64	615,36
(c) Edible Oils & Vanaspati	105	40,88	37,57	973	261,92	223,23
(d) Tea Processing	3	42	35	19	1,85	1,56
(e) Processing of Fruits & Vegetables	14	14,47	7,73	74	37,01	25,28
(f) Others	192	153,59	110,16	3,589	604,60	470,31
3. Beverage & Tobacco	95	194,45	158,84	500	687,95	471,02
4. Textiles	987	490,40	340,15	7,007	1641,93	1291,43
(a) Cotton Textiles	639	363,07	252,53	1,855	951,38	780,88
(b) Jute & Other Natural Fibre Textiles	38	60,45	35,41	332	134,98	79,95
(c) Handloom Textiles & Khadi	6	12	9	2,084	12,67	10,11
(d) Other Textiles & Textile Products	304	66,76	52,12	2,736	542,89	420,50
5. Paper, Paper Products & Printing	494	149,57	111,34	3,083	488,71	391,30
6. Leather & Leather Products	34	6,67	5,24	941	184,23	169,79
7. Rubber & Plastic Products	154	34,15	32,31	2,424	304,31	250,78
8. Chemicals & Chemical Products	858	1056,39	760,03	4,288	3246,14	2409,10
(a) Heavy Industrial Chemicals	113	172,56	113,59	495	457,19	355,39
(b) Fertilisers	27	361,61	268,13	126	626,71	436,96

(c) Drugs & Pharmaceuticals	168	250,58	206,08	1,723	1516,60	1198,46
(d) Non-Edible Oils	—	—	—	45	27,44	23,41
(e) Other Chemicals & Chemical Products	550	271,64	172,24	1,899	618,20	394,88
9. Petroleum, Coal Products & Nuclear Fuels	3	1,93	1,74	61	100,47	75,76
10. Manufacture of Cement & Cement Products	139	630,35	541,29	1,545	1017,66	900,77
11. Basic Metals & Metal Products	422	531,36	365,32	4,467	2980,22	2309,20
(a) Iron & Steel	222	414,04	285,12	1,004	2058,43	1518,17
(b) Non-Ferrous Metals	42	21,11	18,85	168	156,53	144,07
(c) Metal Products	158	96,21	61,36	3,295	765,25	646,96
12. Engineering	419	173,13	124,34	11,728	1682,36	1249,47
(a) Heavy Engineering	65	32,31	28,28	520	247,06	206,77
(b) Light Engineering	152	46,30	26,52	3,404	790,35	565,89
(c) Electrical Machinery & Goods	101	47,61	37,53	6,850	433,38	311,99
(d) Electronic Machinery & Goods	101	46,92	32,01	954	211,57	164,82
13. Vehicles, Vehicle Parts & Transport Equipments	121	118,15	102,01	2,230	303,35	247,04
14. Other Industries	7,052	99,13	88,25	1,33,169	1523,21	827,01
15. Electricity, Gas & Water	57	1185,21	1015,48	344	2341,99	1829,30
(a) Electricity Generation & Transmission	42	1161,18	998,67	217	2249,54	1782,14
(b) Non-Conventional Energy	2	22,36	15,67	20	26,07	18,73
(c) Gas, Steam & Water Supply	13	1,67	1,13	107	66,39	28,42
16. Construction	845	372,42	333,13	6,559	1253,37	1064,90
<b>III. TRANSPORT OPERATORS</b>	<b>2,959</b>	<b>334,43</b>	<b>176,25</b>	<b>49,101</b>	<b>1022,95</b>	<b>646,79</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>7,523</b>	<b>664,84</b>	<b>503,76</b>	<b>1,51,883</b>	<b>3151,41</b>	<b>1887,72</b>
<b>V. PERSONAL LOANS</b>	<b>80,666</b>	<b>570,10</b>	<b>415,69</b>	<b>17,33,157</b>	<b>8937,54</b>	<b>7430,00</b>
1. Loans for Purchase of Consumer Durables	7,717	20,90	12,78	1,40,867	380,23	288,83
2. Loans for Housing	4,248	135,48	110,82	1,63,476	3167,82	2814,56
3. Rest of the Personal Loans	68,701	413,71	292,08	14,28,814	5389,48	4326,61
<b>VI. TRADE</b>	<b>23,946</b>	<b>659,55</b>	<b>512,82</b>	<b>4,59,811</b>	<b>4922,45</b>	<b>4040,10</b>
1. Wholesale Trade	4,037	375,71	296,75	29,837	2749,36	2326,49
2. Retail Trade	19,909	283,83	216,07	4,29,974	2173,09	1713,62
<b>VII. FINANCE</b>	<b>1,245</b>	<b>185,23</b>	<b>129,08</b>	<b>7,948</b>	<b>606,68</b>	<b>471,62</b>
<b>VIII. ALL OTHERS</b>	<b>27,816</b>	<b>663,14</b>	<b>542,31</b>	<b>11,03,621</b>	<b>7394,47</b>	<b>5229,38</b>
<b>TOTAL BANK CREDIT</b>	<b>2,19,535</b>	<b>9686,66</b>	<b>7465,58</b>	<b>71,38,941</b>	<b>55979,42</b>	<b>43188,67</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,587	7,31	5,96	62,164	496,71	394,48
2. Other Small Scale Industries	4,762	268,81	187,02	69,280	2172,86	1631,40