

Madhya Pradesh

Table No.5.7—State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March 2002

CENTRAL REGION		(Amount in Rupees Lakh)					
OCCUPATION	RURAL			SEMI-URBAN			
	No. of Accounts	Credit Limit	Amount Out standing	No. of Accounts	Credit Limit	Amount Out standing	
	1	2	3	4	5	6	
I. AGRICULTURE	5,25,991	2280,25	1843,43	2,42,356	1447,27	1101,23	
1. Direct Finance	5,06,076	2076,69	1668,26	2,31,116	1252,79	967,49	
2. Indirect Finance	19,915	203,55	175,17	11,240	194,48	133,74	
II. INDUSTRY	74,672	488,76	379,69	49,464	1467,74	1124,53	
1. Mining & Quarrying	66	7,32	5,42	123	38,75	33,76	
2. Food Manufacturing & Processing	1,339	95,00	67,26	2,324	196,69	148,05	
(a) Rice Mills, Flour & Dal Mills	495	6,79	4,75	1,065	39,41	29,57	
(b) Sugar	2	22	23	6	2,64	86	
(c) Edible Oils & Vanaspati	111	32,95	24,76	240	105,58	77,04	
(d) Tea Processing	1	3	2	1	8	4	
(e) Processing of Fruits & Vegetables	2	6	5	12	3,00	2,30	
(f) Others	728	54,96	37,44	1,000	45,98	38,25	
3. Beverage & Tobacco	20	23,47	25,01	24	11,79	12,34	
4. Textiles	1,213	41,42	23,88	1,488	287,73	227,56	
(a) Cotton Textiles	182	35,06	19,11	280	209,49	181,99	
(b) Jute & Other Natural Fibre Textiles	33	1,48	1,46	38	1,35	1,16	
(c) Handloom Textiles & Khadi	120	42	35	146	2,82	2,81	
(d) Other Textiles & Textile Products	878	4,45	2,97	1,024	74,06	41,61	
5. Paper, Paper Products & Printing	94	5,43	4,30	294	21,34	17,74	
6. Leather & Leather Products	507	1,63	1,22	645	18,59	11,07	
7. Rubber & Plastic Products	137	30,28	21,43	286	86,05	73,51	
8. Chemicals & Chemical Products	554	20,12	18,42	351	68,78	50,84	
(a) Heavy Industrial Chemicals	5	31	13	35	5,09	3,63	
(b) Fertilisers	6	4,24	3,72	6	4,20	3,41	
(c) Drugs & Pharmaceuticals	408	1,41	1,39	108	26,55	17,78	
(d) Non-Edible Oils	3	31	17	7	60	42	
(e) Other Chemicals & Chemical Products	132	13,84	13,00	195	32,35	25,60	
9. Petroleum, Coal Products & Nuclear Fuels	9	83	78	33	6,37	5,43	
10. Manufacture of Cement & Cement Products	68	32,83	33,26	104	107,90	87,46	
11. Basic Metals & Metal Products	312	26,84	24,66	564	47,45	43,02	
(a) Iron & Steel	49	12,31	11,71	60	25,68	22,05	
(b) Non-Ferrous Metals	12	5,10	4,53	20	8,72	7,33	
(c) Metal Products	251	9,43	8,42	484	13,06	13,63	
12. Engineering	526	31,49	17,27	935	128,23	89,62	
(a) Heavy Engineering	15	82	59	49	63,26	52,97	
(b) Light Engineering	175	8,06	7,39	269	19,79	14,84	
(c) Electrical Machinery & Goods	249	17,30	4,00	425	38,59	17,12	
(d) Electronic Machinery & Goods	87	5,30	5,29	192	6,59	4,69	
13. Vehicles, Vehicle Parts & Transport Equipments	732	4,48	2,85	492	97,34	24,09	
14. Other Industries	67,364	152,77	121,90	39,597	313,75	270,90	
15. Electricity, Gas & Water	9	1,24	92	41	3,81	2,08	
(a) Electricity Generation & Transmission	8	1,21	90	8	1,86	49	
(b) Non-Conventional Energy	—	—	—	16	81	80	
(c) Gas, Steam & Water Supply	1	3	2	17	1,13	80	
16. Construction	1,722	13,61	11,12	2,163	33,16	27,04	
III. TRANSPORT OPERATORS	7,183	47,87	31,37	8,074	63,91	41,59	

IV. PROFESSIONAL AND OTHER SERVICES	26,665	63,87	47,38	18,978	128,65	98,10
V. PERSONAL LOANS	1,43,069	528,42	433,74	1,61,064	887,15	675,90
1. Loans for Purchase of Consumer Durables	19,102	50,42	37,95	22,581	68,64	44,84
2. Loans for Housing	12,053	117,83	102,00	23,456	330,46	260,70
3. Rest of the Personal Loans	1,11,914	360,17	293,79	1,15,027	488,05	370,36
VI. TRADE	1,36,424	402,30	311,66	1,10,980	642,91	491,08
1. Wholesale Trade	7,568	72,94	58,73	6,774	157,46	126,91
2. Retail Trade	1,28,856	329,36	252,93	1,04,206	485,45	364,17
VII. FINANCE	881	10,67	9,28	827	25,00	21,42
VIII. ALL OTHERS	61,680	242,21	185,82	53,324	400,33	310,69
TOTAL BANK CREDIT	9,76,565	4064,35	3242,38	6,45,067	5062,96	3864,54
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	41,843	74,65	57,60	18,556	90,61	68,47
2. Other Small Scale Industries	24,507	101,03	82,74	20,694	207,25	148,65

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out	Accounts	Limit	Out
			standing			standing
	7	8	9	10	11	12
I. AGRICULTURE	39,921	548,12	427,62	8,023	506,52	433,60
1. Direct Finance	37,739	296,08	235,61	6,888	85,70	74,10
2. Indirect Finance	2,182	252,05	192,01	1,135	420,82	359,50
II. INDUSTRY	34,269	2621,85	2054,85	28,165	2784,31	2317,05
1. Mining & Quarrying	110	10,97	9,27	50	10,02	7,03
2. Food Manufacturing & Processing	1,293	154,11	111,38	1,777	680,94	483,72
(a) Rice Mills, Flour & Dal Mills	382	25,17	19,98	262	59,74	44,93
(b) Sugar	—	—	—	9	16,80	7,45
(c) Edible Oils & Vanaspati	396	88,88	61,97	1,214	467,70	336,87
(d) Tea Processing	1	10	9	1	2	—
(e) Processing of Fruits & Vegetables	9	1,82	1,62	10	9,70	7,65
(f) Others	505	38,14	27,73	281	126,98	86,83
3. Beverage & Tobacco	53	23,96	18,87	61	54,52	47,03
4. Textiles	6,120	566,21	495,87	1,478	292,21	252,00
(a) Cotton Textiles	297	307,89	288,01	155	142,26	136,11
(b) Jute & Other Natural Fibre Textiles	19	88,40	87,70	27	3,57	2,87
(c) Handloom Textiles & Khadi	222	8,54	5,74	44	15,34	13,74
(d) Other Textiles & Textile Products	5,582	161,38	114,41	1,252	131,05	99,27
5. Paper, Paper Products & Printing	649	23,16	18,45	497	100,07	83,46
6. Leather & Leather Products	235	88,67	80,18	223	9,06	6,17
7. Rubber & Plastic Products	329	149,05	141,87	388	128,67	117,17
8. Chemicals & Chemical Products	432	129,02	95,25	758	193,47	181,49
(a) Heavy Industrial Chemicals	16	14,28	6,90	35	6,08	5,26
(b) Fertilisers	18	8,96	5,83	26	25,84	28,17
(c) Drugs & Pharmaceuticals	134	49,87	37,47	318	101,00	100,83
(d) Non-Edible Oils	10	76	61	10	3,70	2,90
(e) Other Chemicals & Chemical Products	254	55,15	44,44	369	56,84	44,32
9. Petroleum, Coal Products & Nuclear Fuels	10	47	34	15	3,79	3,56
10. Manufacture of Cement & Cement Products	77	122,11	99,34	54	11,33	9,11
11. Basic Metals & Metal Products	802	97,89	47,44	792	409,89	398,22
(a) Iron & Steel	89	75,51	35,96	241	290,44	296,13
(b) Non-Ferrous Metals	24	2,11	1,46	28	41,96	36,13
(c) Metal Products	689	20,27	10,01	523	77,49	65,96
12. Engineering	805	477,99	216,46	1,544	372,16	300,46
(a) Heavy Engineering	51	149,37	63,74	67	87,12	67,40
(b) Light Engineering	259	53,64	38,12	360	109,38	84,85

	(c) Electrical Machinery & Goods	377	272,82	113,06	818	158,76	133,82
	(d) Electronic Machinery & Goods	118	2,15	1,54	299	16,90	14,40
	13. Vehicles, Vehicle Parts & Transport Equipments	402	56,31	44,12	210	131,15	109,05
	14. Other Industries	22,015	151,47	128,82	18,675	202,60	163,61
	15. Electricity, Gas & Water	46	377,63	366,15	45	59,20	53,29
	(a) Electricity Generation & Transmission	29	376,87	365,64	34	57,25	51,56
	(b) Non-Conventional Energy	8	26	23	4	21	20
	(c) Gas, Steam & Water Supply	9	50	27	7	1,74	1,53
	16. Construction	891	192,83	181,04	1,598	125,23	101,69
III.	TRANSPORT OPERATORS	4,372	51,20	38,97	3,102	69,14	57,64
IV.	PROFESSIONAL AND OTHER SERVICES	9,721	124,25	93,46	6,192	200,90	164,15
V.	PERSONAL LOANS	1,32,744	923,18	763,80	1,16,106	1037,61	866,02
	1. Loans for Purchase of Consumer Durables	19,338	66,20	49,78	9,716	42,22	32,44
	2. Loans for Housing	22,948	393,76	349,87	23,280	469,29	419,17
	3. Rest of the Personal Loans	90,458	463,22	364,14	83,110	526,10	414,42
VI.	TRADE	53,032	588,61	480,04	23,973	870,41	770,96
	1. Wholesale Trade	5,850	206,84	173,06	4,150	523,19	481,30
	2. Retail Trade	47,182	381,76	306,98	19,823	347,22	289,66
VII.	FINANCE	656	65,24	30,43	1,128	108,90	88,79
VIII.	ALL OTHERS	41,154	469,03	331,23	31,259	838,70	659,06
TOTAL BANK CREDIT		3,15,869	5391,49	4220,39	2,17,948	6416,48	5357,29
	<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	5,010	63,06	51,63	2,355	46,22	35,24
	2. Other Small Scale Industries	18,081	325,67	225,93	14,784	571,11	443,61