

Andhra Pradesh

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

SOUTHERN REGION		(Amount in Rupees Lakh)					
OCCUPATION		RURAL			SEMI-URBAN		
		No. of	Credit	Amount	No. of	Credit	Amount
		Accounts	Limit	Out	Accounts	Limit	Out
		standing			Standing		
		1	2	3	4	5	6
I.	AGRICULTURE	22,99,995	4645,00	3854,32	9,79,340	2318,15	2061,78
	1. Direct Finance	22,67,832	3882,82	3644,94	9,62,871	1927,34	1763,32
	2. Indirect Finance	32,163	762,18	209,38	16,469	390,81	298,46
II.	INDUSTRY	68,916	2001,63	1300,84	57,489	3311,00	2463,14
	1. Mining & Quarrying	126	60,90	31,33	344	45,26	34,07
	2. Food Manufacturing & Processing	3,059	351,46	281,74	4,835	826,04	568,43
	(a) Rice Mills, Flour & Dal Mills	1,854	150,57	91,34	2,934	411,23	244,59
	(b) Sugar	22	99,00	97,56	75	277,52	216,39
	(c) Edible Oils & Vanaspati	185	42,06	40,58	446	47,76	37,62
	(d) Tea Processing	—	—	—	13	61	63
	(e) Processing of Fruits & Vegetables	15	6,33	5,85	12	3,25	3,16
	(f) Others	983	53,51	46,41	1,355	85,66	66,04
	3. Beverage & Tobacco	35	11,56	10,96	81	55,49	40,44
	4. Textiles	1,953	219,90	106,53	2,274	306,86	226,39
	(a) Cotton Textiles	241	79,85	69,65	330	177,61	139,34
	(b) Jute & Other Natural Fibre Textiles	12	45	51	95	60,08	30,53
	(c) Handloom Textiles & Khadi	929	2,59	2,11	994	5,76	4,11
	(d) Other Textiles & Textile Products	771	137,00	34,26	855	63,40	52,41
	5. Paper, Paper Products & Printing	163	27,85	19,42	709	74,27	59,86
	6. Leather & Leather Products	292	21,16	21,27	205	3,63	3,62
	7. Rubber & Plastic Products	161	19,74	15,72	291	39,48	35,38
	8. Chemicals & Chemical Products	256	297,80	238,04	1,072	329,03	260,02
	(a) Heavy Industrial Chemicals	23	11,18	10,28	87	71,21	43,04
	(b) Fertilisers	7	9,54	7,94	15	5,21	4,27
	(c) Drugs & Pharmaceuticals	104	252,08	197,41	248	154,60	133,79
	(d) Non-Edible Oils	4	1,80	1,46	8	3,05	93
	(e) Other Chemicals & Chemical Products	118	23,20	20,94	714	94,96	78,00
	9. Petroleum, Coal Products & Nuclear Fuels	1	50	50	18	19,70	17,10
	10. Manufacture of Cement & Cement Products	574	58,98	53,74	301	463,42	417,29
	11. Basic Metals & Metal Products	1,447	164,09	142,69	699	489,27	280,27
	(a) Iron & Steel	117	109,00	93,62	146	365,63	186,79
	(b) Non-Ferrous Metals	18	10,49	7,94	19	7,98	5,90
	(c) Metal Products	1,312	44,60	41,13	534	115,65	87,58
	12. Engineering	5,996	141,41	108,98	1,156	244,97	210,06
	(a) Heavy Engineering	36	25,63	18,61	115	47,02	42,78
	(b) Light Engineering	263	37,83	29,28	540	87,71	69,28
	(c) Electrical Machinery & Goods	5,638	54,22	47,62	248	77,76	74,46
	(d) Electronic Machinery & Goods	59	23,73	13,47	253	32,47	23,53
	13. Vehicles, Vehicle Parts & Transport Equipments	478	13,07	7,21	579	20,16	12,65
	14. Other Industries	53,595	443,00	159,26	43,360	183,95	147,76
	15. Electricity, Gas & Water	22	129,64	67,32	48	133,03	83,88
	(a) Electricity Generation & Transmission	13	84,11	57,58	13	128,90	80,36
	(b) Non-Conventional Energy	1	3	4	5	1,21	97
	(c) Gas, Steam & Water Supply	8	45,50	9,70	30	2,92	2,55
	16. Construction	758	40,56	36,14	1,517	76,45	65,92
III.	TRANSPORT OPERATORS	15,118	83,11	63,81	13,080	105,85	78,35

IV. PROFESSIONAL AND OTHER SERVICES	60,998	911,47	120,49	39,783	298,65	235,44
V. PERSONAL LOANS	4,85,920	1279,95	1107,64	4,72,724	2078,89	1757,88
1. Loans for Purchase of Consumer Durables	39,814	79,39	62,82	39,077	99,15	74,94
2. Loans for Housing	25,088	309,33	280,21	40,658	709,82	623,26
3. Rest of the Personal Loans	4,21,018	891,23	764,61	3,92,989	1269,93	1059,68
VI. TRADE	2,09,583	1814,90	1512,42	1,39,323	937,67	776,49
1. Wholesale Trade	8,273	1338,49	1207,71	8,394	351,68	292,30
2. Retail Trade	2,01,310	476,41	304,71	1,30,929	585,99	484,18
VII. FINANCE	2,733	84,84	70,57	1,496	53,24	40,03
VIII. ALL OTHERS	4,39,662	2205,27	953,06	3,71,202	1432,95	1217,57
TOTAL BANK CREDIT	35,82,925	13026,17	8983,15	20,74,437	10536,40	8630,68
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	35,445	114,78	92,59	18,894	186,98	139,77
2. Other Small Scale Industries	18,417	266,79	190,29	20,919	575,98	396,97

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out	Accounts	Limit	Out
	7	8	standing	10	11	standing
I. AGRICULTURE	1,39,436	1376,77	1092,45	24,335	733,78	566,54
1. Direct Finance	1,33,161	645,38	566,39	4,134	185,91	151,09
2. Indirect Finance	6,275	731,40	526,05	20,201	547,87	415,45
II. INDUSTRY	37,563	6492,27	4585,96	26,346	9065,31	7558,04
1. Mining & Quarrying	328	97,30	76,15	74	450,23	404,94
2. Food Manufacturing & Processing	2,510	847,92	639,17	692	435,22	385,28
(a) Rice Mills, Flour & Dal Mills	1,422	287,59	187,33	74	18,23	15,61
(b) Sugar	42	182,35	180,98	18	128,77	120,43
(c) Edible Oils & Vanaspati	195	69,35	50,87	147	102,76	94,16
(d) Tea Processing	1	9	8	5	1,15	85
(e) Processing of Fruits & Vegetables	28	19,92	11,48	19	7,50	4,80
(f) Others	822	288,63	208,43	429	176,81	149,43
3. Beverage & Tobacco	320	544,64	393,15	64	76,25	26,46
4. Textiles	1,933	426,90	337,21	847	688,28	621,30
(a) Cotton Textiles	967	295,42	243,65	317	398,50	328,24
(b) Jute & Other Natural Fibre Textiles	199	72,37	46,82	26	2,08	2,07
(c) Handloom Textiles & Khadi	144	3,25	2,93	17	1,07	96
(d) Other Textiles & Textile Products	623	55,86	43,80	487	286,63	290,03
5. Paper, Paper Products & Printing	1,360	192,56	157,11	851	194,04	154,92
6. Leather & Leather Products	258	17,55	10,08	186	141,90	134,82
7. Rubber & Plastic Products	524	64,65	54,00	1,448	180,44	145,68
8. Chemicals & Chemical Products	838	936,39	559,21	2,122	1682,92	1351,83
(a) Heavy Industrial Chemicals	109	165,36	115,54	276	209,44	186,53
(b) Fertilisers	41	284,92	187,53	63	327,03	237,22
(c) Drugs & Pharmaceuticals	276	234,70	136,81	1,095	875,23	730,45
(d) Non-Edible Oils	16	12,49	10,90	17	10,10	10,11
(e) Other Chemicals & Chemical Products	396	238,92	108,43	671	261,12	187,51
9. Petroleum, Coal Products & Nuclear Fuels	23	57,74	36,83	19	22,52	21,32
10. Manufacture of Cement & Cement Products	342	153,61	120,66	328	341,65	309,07
11. Basic Metals & Metal Products	1,214	1242,79	913,28	1,107	1084,06	972,96
(a) Iron & Steel	295	1096,85	785,02	446	486,95	452,74
(b) Non-Ferrous Metals	40	19,22	19,56	91	118,84	110,67
(c) Metal Products	879	126,72	108,69	570	478,28	409,56
12. Engineering	1,648	456,32	390,03	2,928	839,66	540,40
(a) Heavy Engineering	184	83,19	67,76	185	91,23	77,63
(b) Light Engineering	643	269,95	246,17	1,958	394,85	221,15

	(c) Electrical Machinery & Goods	477	74,62	54,21	487	226,78	135,71
	(d) Electronic Machinery & Goods	344	28,56	21,90	298	126,80	105,92
	13. Vehicles, Vehicle Parts & Transport Equipments	437	145,32	126,22	736	124,80	100,97
	14. Other Industries	22,434	532,13	189,72	13,780	364,12	330,26
	15. Electricity, Gas & Water	106	345,81	233,61	168	1733,51	1444,49
	(a) Electricity Generation & Transmission	52	320,53	211,00	139	1716,00	1433,20
	(b) Non-Conventional Energy	2	16,03	15,03	12	8,80	2,69
	(c) Gas, Steam & Water Supply	52	9,26	7,58	17	8,71	8,60
	16. Construction	3,288	430,64	349,52	996	705,71	613,31
III.	TRANSPORT OPERATORS	12,696	241,81	150,74	8,207	592,18	353,88
IV.	PROFESSIONAL AND OTHER SERVICES	32,270	681,50	530,05	18,832	1259,78	1001,74
V.	PERSONAL LOANS	4,79,420	3048,00	2580,14	2,95,093	2530,70	1984,33
	1. Loans for Purchase of Consumer Durables	39,078	125,04	93,87	22,898	76,65	57,19
	2. Loans for Housing	65,912	1211,09	1076,68	31,818	937,59	834,41
	3. Rest of the Personal Loans	3,74,430	1711,87	1409,59	2,40,377	1516,46	1092,73
VI.	TRADE	80,545	1388,49	1095,31	30,360	781,40	655,88
	1. Wholesale Trade	9,529	670,26	495,53	3,641	388,94	330,94
	2. Retail Trade	71,016	718,23	599,79	26,719	392,46	324,94
VII.	FINANCE	2,425	199,14	156,02	1,294	269,47	205,00
VIII.	ALL OTHERS	1,97,380	1838,38	1433,86	95,377	1917,87	1624,89
TOTAL BANK CREDIT		9,81,735	15266,35	11624,53	4,99,844	17150,50	13950,30
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries		5,775	136,53	111,74	2,050	58,41	50,38
2. Other Small Scale Industries		18,923	760,72	546,05	11,021	569,37	498,09