

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**  
**MARCH 2004**

**EASTERN REGION**  
**ANDAMAN & NICOBAR ISLANDS**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>698</b>	<b>28,47</b>	<b>25,77</b>	<b>277</b>	<b>18,03</b>	<b>17,73</b>
1. Direct Finance	380	3,57	3,20	230	4,92	4,87
2. Indirect Finance	318	24,90	22,56	47	13,11	12,86
<b>II. INDUSTRY</b>	<b>375</b>	<b>42,41</b>	<b>37,70</b>	<b>310</b>	<b>11,33</b>	<b>8,73</b>
1. Mining & Quarrying	1	5	5	10	57	38
2. Food Manufacturing & Processing	5	11,17	10,89	19	52	47
(a) Rice Mills, Flour & Dal Mills	—	—	—	7	11	8
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	1	10,80	10,77	1	4	2
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	1	3	2
(f) Others	4	37	11	10	34	35
3. Beverage & Tobacco	—	—	—	5	79	57
4. Textiles	9	64	52	7	24	17
(a) Cotton Textiles	3	13	12	2	20	13
(b) Jute & Other Natural Fibre Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	1	2	2	—	—	—
(d) Other Textiles & Textile Products	5	49	39	5	4	3
5. Paper, Paper Products & Printing	5	2,45	1,99	1	6	1
6. Leather & Leather Products	1	8	4	1	3	2
7. Rubber & Plastic Products	2	11	11	1	4	4
8. Chemicals & Chemical Products	2	54	54	6	35	38
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	1	1	1	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	1	53	53	6	35	38
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	2	9	8
10. Manufacture of Cement & Cement Products	2	2,00	1,04	2	16	8
11. Basic Metals & Metal Products	5	5,10	5,03	37	28	21
(a) Iron & Steel	2	4,96	4,94	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	3	14	9	37	28	21
12. Engineering	11	4,40	2,45	6	21	10
(a) Heavy Engineering	5	74	44	1	3	3
(b) Light Engineering	3	2,14	48	2	6	2
(c) Electrical Machinery & Goods	2	1,53	1,52	2	2	2
(d) Electronic Machinery & Goods	1	—	—	1	10	3
13. Vehicles, Vehicle Parts & Transport Equipments	3	1,34	1,32	5	16	17
14. Other Industries	296	12,12	11,58	169	3,02	2,66
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	33	2,42	2,15	39	4,81	3,42
<b>III. TRANSPORT OPERATORS</b>	<b>153</b>	<b>2,86</b>	<b>1,99</b>	<b>485</b>	<b>10,29</b>	<b>8,70</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>108</b>	<b>1,98</b>	<b>1,76</b>	<b>334</b>	<b>8,01</b>	<b>6,52</b>
<b>V. PERSONAL LOANS</b>	<b>2,125</b>	<b>19,80</b>	<b>16,81</b>	<b>4,542</b>	<b>45,84</b>	<b>38,91</b>
1. Loans for Purchase of Consumer Durables	250	75	65	194	1,59	86
2. Loans for Housing	216	7,82	6,68	395	18,52	16,09
3. Rest of the Personal Loans	1,659	11,23	9,48	3,953	25,73	21,96
<b>VI. TRADE</b>	<b>658</b>	<b>10,12</b>	<b>8,86</b>	<b>1,109</b>	<b>44,12</b>	<b>39,32</b>
1. Wholesale Trade	22	2,77	2,64	124	14,96	11,83
2. Retail Trade	636	7,35	6,22	985	29,16	27,49
<b>VII. FINANCE</b>	<b>1</b>	<b>—</b>	<b>—</b>	<b>11</b>	<b>10,26</b>	<b>10,20</b>
<b>VIII. ALL OTHERS</b>	<b>2,048</b>	<b>17,22</b>	<b>14,31</b>	<b>1,644</b>	<b>16,22</b>	<b>14,25</b>
<b>TOTAL BANK CREDIT</b>	<b>6,166</b>	<b>122,86</b>	<b>107,20</b>	<b>8,712</b>	<b>164,10</b>	<b>144,36</b>
OF WHICH :	1. Artisans and Village & Tiny Industries	234	1,76	1,38	101	2,66
	2. Other Small Scale Industries	62	3,24	2,38	107	2,23

Note : There are no Urban and Metropolitan Centres in Andaman & Nicobar Islands.