

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation
March 1996 (Part 27 of 32)**

SOUTHERN REGION		STATE: ANDHRA PRADESH						(Amount in Rupees Lakh)		
OCCUPATION		STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
		No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
		1	2	3	4	5	6	7	8	9
I. AGRICULTURE		12,48,038	1415,65	1285,81	13,52,757	1851,65	1737,54	13	7,35	6,54
1. Direct Finance		12,32,833	1212,20	1166,23	13,38,094	1521,44	1488,70	6	1,07	62
2. Indirect Finance		15,205	203,44	119,58	14,663	330,22	248,84	7	6,28	5,91
II. INDUSTRY		1,00,885	3980,64	3326,88	65,690	3711,99	3065,68	170	193,01	145,61
1. Mining & Quarrying		638	78,15	55,90	563	56,33	40,28	-	-	-
2. Food Manufacturing and Processing		5,632	499,56	399,09	4,444	524,28	426,95	9	13,53	9,72
(a) Rice Mills, Flour and Dal Mills		2,640	162,78	120,48	2,259	108,03	77,99	2	2	2
(b) Sugar		39	43,50	32,10	68	131,62	111,03	-	-	-
(c) Edible Oils and Vanaspati		555	157,89	143,54	481	65,77	47,00	3	11,42	8,21
(d) Tea Processing		12	26	30	17	2,54	2,57	-	-	-
(e) Processing of Fruits & Vegetables		20	1,54	1,22	170	2,81	2,49	-	-	-
(f) Others		2,366	133,60	101,44	1,449	213,51	185,87	4	2,09	1,50
3. Beverage and Tobacco		249	55,59	46,47	400	208,49	134,44	11	31,00	18,59
4. Textiles		1,990	255,15	200,56	1,963	316,56	282,80	17	23,29	15,78
(a) Cotton Textiles		911	145,98	117,56	845	150,15	132,49	7	10,93	6,62
(b) Jute Textiles		15	4,96	6,33	33	19,22	13,14	-	-	-
(c) Handloom Textiles & Khadi		213	2,68	2,34	208	4,72	3,31	-	-	-
(d) Other Textiles		851	101,53	74,34	877	142,47	133,85	10	12,35	9,16
5. Paper, Paper Products and Printing		893	108,61	82,23	1,587	141,74	130,61	14	24,46	22,39
6. Leather and Leather Products		197	26,64	26,47	275	11,82	10,95	1	2	2
7. Rubber and Rubber Products		279	32,18	26,09	258	21,06	17,22	-	-	-
8. Chemicals and Chemical Products		1,793	611,77	518,92	2,117	580,26	487,00	64	48,44	35,40
(a) Heavy Industrial Chemicals		160	41,79	42,71	164	14,57	15,29	1	50	51
(b) Fertilizers		70	104,93	81,76	96	121,86	99,30	3	10,57	6,91
(c) Drugs and Pharmaceuticals		493	301,88	249,07	732	288,89	233,98	17	20,50	14,23
(d) Non-Edible Oils		88	38,30	32,30	67	23,02	15,62	-	-	-
(e) Other Chemicals & Chemical Products		982	124,88	113,08	1,058	131,92	122,81	43	16,87	13,76
9. Petroleum, Coal Products & Nuclear Fuels		64	20,01	15,03	94	16,89	11,99	-	-	-
10. Manufacture of Cement & Cement Products		267	140,88	109,38	339	135,13	124,75	1	1,00	1,04
11. Basic Metals & Metal Products		1,455	596,71	577,58	1,824	614,08	498,40	12	13,85	13,82
(a) Iron and Steel		439	400,49	396,37	535	519,07	415,96	11	11,25	11,25
(b) Non-Ferrous Metals		98	63,34	55,90	116	22,43	19,03	-	-	-
(c) Other Metal Products		918	132,89	125,31	1,173	72,58	63,42	1	2,60	2,57
12. Engineering		2,881	719,98	615,02	2,509	403,60	335,21	17	12,98	9,90
(a) Heavy Engineering		334	101,06	73,29	312	81,07	76,21	-	-	-

	(b) Light Engineering	1,291	191,99	156,52	896	84,31	79,16	13	3,72	2,08
	(c) Electrical Machinery & Goods	714	277,29	263,86	618	146,86	112,01	2	4,23	2,63
	(d) Electronic Machinery & Goods	542	149,65	121,35	683	91,36	67,84	2	5,04	5,19
13.	Vehicles, Vehicle Parts & Transport Equipments	607	214,24	209,45	827	47,35	40,15	4	2,25	2,32
14.	Other Industries	83,328	324,54	284,67	47,412	280,98	241,15	11	17,03	11,25
15.	Electricity, Gas & Water	213	271,75	139,12	204	270,83	207,56	-	-	-
	(a) Electricity Generation & Transmission	191	267,51	135,09	167	259,86	196,19	-	-	-
	(b) Non-Conventional Energy	7	3,41	3,41	6	9,69	10,20	-	-	-
	(c) Gas, Steam & Water Supply	15	82	62	31	1,29	1,18	-	-	-
16.	Construction	399	24,88	20,92	874	82,60	76,23	9	5,17	5,38
III.	TRANSPORT OPERATORS	26,654	108,63	88,52	28,704	103,21	87,99	5	2,30	1,51
IV.	PROFESSIONAL AND OTHER SERVICES	26,801	203,80	143,68	1,48,205	450,24	412,65	45	3,49	2,75
V.	PERSONAL LOANS	5,16,558	1393,87	1057,10	3,26,434	1058,81	955,90	1,512	21,94	15,78
	1. Loans for Purchase of Consumer Durables	29,041	49,42	44,04	23,044	30,25	26,31	1	5	5
	2. Loans for Housing	31,887	435,06	292,72	33,018	371,83	332,73	22	1,04	1,03
	3. Rest of the Personal Loans	4,55,630	909,39	720,34	2,70,372	656,73	596,86	1,489	20,85	14,70
VI.	TRADE	2,83,240	772,06	622,13	2,44,289	953,60	812,18	70	47,01	24,00
	1. Wholesale Trade	14,724	350,05	286,61	10,934	565,43	482,27	11	30,18	20,77
	2. Retail Trade	2,68,516	422,01	335,52	2,33,355	388,16	329,91	59	16,83	3,23
VII.	FINANCE	522	158,71	125,49	844	168,04	143,53	16	11,28	9,35
VIII.	ALL OTHERS	81,863	1890,98	816,36	4,69,286	1056,26	945,59	-	-	-
	TOTAL BANK CREDIT	22,84,561	9924,34	7465,97	26,36,209	9353,81	8161,07	1,831	286,39	205,54
	OF WHICH : 1. Artisans & Village Industries	39,630	61,24	48,40	16,396	24,20	22,09	2	2	1
	2. Other Small Scale Industries	48,108	850,69	716,44	37,297	755,25	633,86	10	9,28	5,57

OCCUPATION	REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	8,85,340	579,43	537,65	44,863	178,39	162,71	35,31,011	4032,48	3730,25
1. Direct Finance	8,48,221	550,74	511,33	43,934	136,17	125,21	34,63,088	3421,62	3292,10
2. Indirect Finance	37,119	28,69	26,32	929	42,22	37,50	67,923	610,86	438,15
II. INDUSTRY	62,784	29,70	27,53	4,004	500,57	419,11	2,33,533	8415,92	6984,81
1. Mining & Quarrying	35	85	85	33	12,86	5,01	1,269	148,19	102,03
2. Food Manufacturing and Processing	379	2,44	2,09	409	63,39	44,22	10,873	1103,20	882,07
(a) Rice Mills, Flour and Dal Mills	69	1,17	1,01	175	13,37	6,95	5,145	285,37	206,45
(b) Sugar	4	7	6	20	28,25	19,05	131	203,44	162,24
(c) Edible Oils and Vanaspati	21	28	23	74	10,76	8,63	1,134	246,11	207,62
(d) Tea Processing	-	-	-	-	-	-	29	2,80	2,87
(e) Processing of Fruits & Vegetables	1	1	1	6	1,74	1,10	197	6,10	4,82
(f) Others	284	91	78	134	9,27	8,49	4,237	359,37	298,08
3. Beverage and Tobacco	8	8	7	28	7,82	6,20	696	302,98	205,78
4. Textiles	102	48	36	1,232	89,10	75,23	5,304	684,58	574,73
(a) Cotton Textiles	14	10	7	444	56,59	46,90	2,221	363,75	303,64
(b) Jute Textiles	-	-	-	19	7,42	6,25	67	31,60	25,72
(c) Handloom Textiles & Khadi	2	1	-	10	44	37	433	7,84	6,02
(d) Other Textiles	86	38	28	759	24,65	21,71	2,583	281,39	239,34

5.	Paper, Paper Products and Printing	9	12	4	161	14,96	13,62	2,664	289,89	248,89
6.	Leather and Leather Products	7	3	2	18	1,60	1,54	498	40,10	39,00
7.	Rubber and Rubber Products	1	1	1	20	5,88	3,17	558	59,13	46,49
8.	Chemicals and Chemical Products	21	24	22	245	105,04	87,62	4,240	1345,75	1129,17
	(a) Heavy Industrial Chemicals	1	2	2	13	3,22	2,39	339	60,09	60,92
	(b) Fertilizers	1	1	-	10	7,39	4,79	180	244,76	192,76
	(c) Drugs and Pharmaceuticals	5	3	3	79	58,56	48,77	1,326	669,86	546,09
	(d) Non-Edible Oils	1	-	-	12	3,20	3,06	168	64,52	50,99
	(e) Other Chemicals & Chemical Products	13	18	15	131	32,68	28,61	2,227	306,52	278,40
9.	Petroleum, Coal Products & Nuclear Fuels	-	-	-	4	42	40	162	37,33	27,42
10.	Manufacture of Cement & Cement Products	5	15	15	26	19,48	17,05	638	296,63	252,37
11.	Basic Metals & Metal Products	9	4	3	124	39,32	39,07	3,424	1264,01	1128,90
	(a) Iron and Steel	3	1	1	66	32,81	32,48	1,054	963,64	856,07
	(b) Non-Ferrous Metals	1	-	-	12	2,06	2,40	227	87,84	77,33
	(c) Other Metal Products	5	2	2	46	4,44	4,19	2,143	212,53	195,50
12.	Engineering	53	62	60	205	24,21	20,76	5,665	1161,39	981,48
	(a) Heavy Engineering	27	44	42	28	6,01	4,18	701	188,57	154,10
	(b) Light Engineering	12	10	9	67	3,00	2,97	2,279	283,11	240,81
	(c) Electrical Machinery & Goods	9	6	6	41	10,20	9,32	1,384	438,63	387,88
	(d) Electronic Machinery & Goods	5	3	2	69	5,00	4,29	1,301	251,08	198,69
13.	Vehicles, Vehicle Parts & Transport Equipments	68	81	73	85	3,36	3,07	1,591	268,01	255,71
14.	Other Industries	62,080	23,64	22,18	1,098	23,93	21,31	1,93,929	670,12	580,56
15.	Electricity, Gas & Water	2	2	2	18	41,94	39,43	437	584,53	386,14
	(a) Electricity Generation & Transmission	2	2	2	8	12,12	10,07	368	539,51	341,36
	(b) Non-Conventional Energy	-	-	-	10	29,82	29,37	23	42,91	42,98
	(c) Gas, Steam & Water Supply	-	-	-	-	-	-	46	2,11	1,80
16.	Construction	5	16	15	298	47,28	41,40	1,585	160,08	144,07
III.	TRANSPORT OPERATORS	10,140	17,81	16,18	2,122	25,47	20,81	67,625	257,42	215,02
IV.	PROFESSIONAL AND OTHER SERVICES	51,763	29,90	24,67	3,752	48,11	40,81	2,30,566	735,54	624,56
V.	PERSONAL LOANS	1,48,436	153,98	134,42	40,356	155,59	137,28	10,33,296	2784,19	2300,48
	1. Loans for Purchase of Consumer Durables	9,639	9,52	8,41	11,935	9,13	8,37	73,660	98,37	87,19
	2. Loans for Housing	7,508	27,22	25,12	2,289	22,11	19,61	74,724	857,26	671,20
	3. Rest of the Personal Loans	1,31,289	117,24	100,89	26,132	124,35	109,30	8,84,912	1828,56	1542,10
VI.	TRADE	1,78,199	88,47	73,44	14,454	178,99	147,37	7,20,252	2040,13	1679,12
	1. Wholesale Trade	4,391	4,29	4,05	2,542	103,01	82,56	32,602	1052,96	876,25
	2. Retail Trade	1,73,808	84,18	69,39	11,912	75,97	64,81	6,87,650	987,16	802,86
VII.	FINANCE	24	37	35	777	150,03	122,00	2,183	488,43	400,72
VIII.	ALL OTHERS	1,91,772	116,41	113,33	12,047	88,77	81,63	7,54,968	3152,41	1956,91
TOTAL BANK CREDIT		15,28,458	1016,06	927,57	1,22,375	1325,93	1131,72	65,73,434	21906,52	17891,86
OF WHICH :										
	1. Artisans & Village Industries	50,262	19,80	18,80	111	41	34	1,06,401	105,68	89,64
	2. Other Small Scale Industries	10,534	5,75	5,18	15,05	100,37	80,46	97,454	1721,33	1441,51