

**Table No.5.7 - State and Population Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation (Part 20 of 32)
MARCH 1997**

**CENTRAL REGION
STATE: MADHAYA PRADESH**

(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
I.	AGRICULTURE	8,97,405	1341,14	1119,65	3,58,867	704,51	588,56
	1. Direct Finance	8,87,098	1311,44	1097,49	3,53,804	670,78	559,38
	2. Indirect Finance	10,307	29,69	22,16	5,063	33,72	29,18
II.	INDUSTRY	1,29,511	674,24	523,93	68,431	1336,45	969,87
	1. Mining & Quarrying	145	5,07	4,24	404	27,85	24,35
	2. Food Manufacturing and Processing	2,191	85,91	71,86	2,706	396,08	208,06
	(a) Rice Mills, Flour and Dal Mills	1,067	12,91	11,12	1,337	52,50	43,38
	(b) Sugar	18	9,32	11,28	19	10,34	8,30
	(c) Edible Oils and Vanaspati	333	53,04	41,92	483	299,24	136,80
	(d) Tea Processing	10	4,66	3,20	7	1,75	1,42
	(e) Processing of Fruits & Vegetables	16	62	42	15	83	67
	(f) Others	747	5,36	3,91	845	31,41	17,48
	3. Beverage and Tobacco	30	12,28	11,81	84	9,23	7,27
	4. Textiles	1,420	154,40	115,80	1,358	200,29	154,67
	(a) Cotton Textiles	108	100,11	67,39	246	39,58	24,73
	(b) Jute Textiles	11	31	29	44	4,96	2,16
	(c) Handloom Textiles & Khadi	81	50	46	21	24	23
	(d) Other Textiles	1,220	53,48	47,67	1,047	155,50	127,55
	5. Paper, Paper Products and Printing	292	34,55	31,68	630	28,92	25,09
	6. Leather and Leather Products	135	1,81	1,30	337	14,42	11,74
	7. Rubber and Rubber Products	37	1,07	84	152	10,12	10,37
	8. Chemicals and Chemical Products	327	43,33	34,13	619	99,35	78,96
	(a) Heavy Industrial Chemicals	14	11,11	11,13	52	4,84	3,79
	(b) Fertilizers	13	7,92	5,24	31	10,50	14,46
	(c) Drugs and Pharmaceuticals	31	5,78	4,00	80	4,11	1,66
	(d) Non-Edible Oils	74	1,23	1,18	19	1,34	1,12
	(e) Other Chemicals & Chemical Products	195	17,28	12,59	437	78,57	57,93
	9. Petroleum, Coal Products & Nuclear Fuels	35	86	56	68	3,56	3,31
	10. Manufacture of Cement & Cement Products	137	39,36	36,33	257	51,02	38,57
	11. Basic Metals & Metal Products	745	119,28	81,35	1,056	175,90	154,10
	(a) Iron and Steel	167	87,60	51,31	271	121,05	110,37
	(b) Non-Ferrous Metals	73	16,34	17,41	58	36,86	33,62
	(c) Other Metal Products	505	15,34	12,62	727	17,99	10,11
	12. Engineering	683	21,60	20,40	1,073	193,38	150,40
	(a) Heavy Engineering	155	6,25	5,64	90	12,83	9,61
	(b) Light Engineering	218	2,38	2,12	473	13,54	12,08
	(c) Electrical Machinery & Goods	202	11,86	11,68	303	148,73	109,68
	(d) Electronic Machinery & Goods	108	1,10	95	207	18,28	19,04
	13. Vehicles, Vehicle Parts & Transport Equipments	327	34,43	20,37	303	7,67	6,74
	14. Other Industries	1,22,851	110,65	89,24	59,035	111,80	90,32
	15. Electricity, Gas & Water	58	7,48	2,14	39	85	76
	(a) Electricity Generation & Transmission	39	7,35	2,01	23	32	30
	(b) Non-Conventional Energy	5	4	3	3	1	1
	(c) Gas, Steam & Water Supply	14	9	9	13	51	45
	16. Construction	98	2,16	1,89	310	6,01	5,17
III.	TRANSPORT OPERATORS	27,780	94,05	77,67	18,397	111,85	91,92
IV.	PROFESSIONAL AND OTHER SERVICES	67,074	100,79	91,34	41,877	100,28	88,35
V.	PERSONAL LOANS	1,20,678	218,73	190,49	1,38,898	328,71	275,85
	1. Loans for Purchase of Consumer Durables	8,051	11,44	9,88	12,004	18,50	14,84
	2. Loans for Housing	6,380	32,37	30,53	12,748	69,99	65,45
	3. Rest of the Personal Loans	1,06,247	174,92	150,09	1,14,146	240,21	195,56
V I.	TRADE	3,63,932	358,91	302,62	1,77,403	429,83	342,66

	1. Wholesale Trade	11,513	33,12	28,38	10,261	102,37	74,25
	2. Retail Trade	3,52,419	325,79	274,24	1,67,142	327,46	268,41
VII.	FINANCE	65	1,01	90	178	11,01	8,63
VIII.	ALL OTHERS	36,012	74,52	64,46	41,882	119,96	95,95
TOTAL BANK CREDIT		16,42,457	2863,38	2371,08	8,45,933	3142,59	2461,79
OF WHICH :							
	1. Artisans & Village Industries	96,522	67,38	52,72	31,054	32,42	26,10
	2. Other Small Scale Industries	27,288	125,40	106,13	28,894	233,47	188,03

(Amount in Rupees Lakh)

OCCUPATION		URBAN			METROPOLITAN		
		No. of	Credit	Amount	No. of	Credit	Amount
		Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
		7	8	9	10	11	12
I.	AGRICULTURE	52,147	203,41	152,33	19,946	210,71	178,39
	1. Direct Finance	49,611	124,15	109,79	19,389	114,60	103,67
	2. Indirect Finance	2,536	79,26	42,53	557	96,10	74,72
II.	INDUSTRY	37,949	1925,69	1537,31	24,321	1549,47	1239,18
	1. Mining & Quarrying	284	28,45	26,56	60	2,24	1,84
	2. Food Manufacturing and Processing	1,443	203,03	152,53	764	354,03	243,46
	(a) Rice Mills, Flour and Dal Mills	605	35,55	29,11	264	36,59	20,09
	(b) Sugar	9	19,14	12,79	14	2,36	2,35
	(c) Edible Oils and Vanaspati	181	128,12	95,62	170	277,26	189,37
	(d) Tea Processing	4	6	6	6	1,67	41
	(e) Processing of Fruits & Vegetables	41	5,45	4,09	16	84	50
	(f) Others	603	14,71	10,88	294	35,31	30,73
	3. Beverage and Tobacco	113	70,52	59,61	71	22,30	21,40
	4. Textiles	1,950	261,00	222,42	1,201	177,70	147,42
	(a) Cotton Textiles	725	100,05	78,92	192	91,40	79,21
	(b) Jute Textiles	34	5,64	5,54	8	40	28
	(c) Handloom Textiles & Khadi	57	1,14	1,11	14	1,40	2,06
	(d) Other Textiles	1,134	154,17	136,85	987	84,50	65,86
	5. Paper, Paper Products and Printing	809	24,09	18,08	990	68,43	66,38
	6. Leather and Leather Products	178	14,91	11,19	134	6,97	6,50
	7. Rubber and Rubber Products	131	29,43	29,35	128	34,23	23,81
	8. Chemicals and Chemical Products	1,356	122,57	103,18	1,102	192,92	162,17
	(a) Heavy Industrial Chemicals	278	17,69	14,18	73	15,18	12,30
	(b) Fertilizers	21	87	50	35	34,02	28,28
	(c) Drugs and Pharmaceuticals	178	43,99	41,71	315	84,07	66,54
	(d) Non-Edible Oils	13	52	31	16	10,59	8,78
	(e) Other Chemicals & Chemical Products	866	59,51	46,48	663	49,07	46,27
	9. Petroleum, Coal Products & Nuclear Fuels	128	7,19	5,32	52	3,90	2,87
	10. Manufacture of Cement & Cement Products	189	33,64	22,38	71	15,67	15,74
	11. Basic Metals & Metal Products	2,081	419,11	318,44	1,212	303,03	266,85
	(a) Iron and Steel	686	360,09	264,16	395	216,55	208,60
	(b) Non-Ferrous Metals	108	11,34	10,24	27	4,05	3,74
	(c) Other Metal Products	1,287	47,68	44,05	790	82,43	54,50
	12. Engineering	1,313	338,33	271,61	1,263	158,85	99,79
	(a) Heavy Engineering	135	77,19	64,80	130	15,43	13,49
	(b) Light Engineering	452	26,23	19,08	409	26,86	23,42
	(c) Electrical Machinery & Goods	501	189,36	155,95	487	99,47	46,98
	(d) Electronic Machinery & Goods	225	45,55	31,78	237	17,09	15,91
	13. Vehicles, Vehicle Parts & Transport Equipments	339	48,72	42,51	253	25,73	20,22
	14. Other Industries	27,021	234,95	194,85	16,598	140,22	118,39
	15. Electricity, Gas & Water	110	60,34	32,21	56	12,39	10,24
	(a) Electricity Generation & Transmission	91	56,05	30,11	36	11,60	9,64
	(b) Non-Conventional Energy	1	3	2	10	44	29
	(c) Gas, Steam & Water Supply	18	4,26	2,08	10	35	32
	16. Construction	504	29,39	27,05	366	30,85	32,10
III.	TRANSPORT OPERATORS	10,892	80,93	68,05	3,599	74,61	74,67
IV.	PROFESSIONAL AND OTHER SERVICES	29,184	151,57	123,26	23,111	120,60	99,16
V.	PERSONAL LOANS	1,26,690	393,83	350,75	89,483	332,34	289,82
	1. Loans for Purchase of Consumer Durables	12,751	20,36	16,94	5,738	11,09	9,03
	2. Loans for Housing	14,340	124,45	114,30	13,865	129,46	116,19
	3. Rest of the Personal Loans	99,599	249,03	219,51	69,880	191,79	164,60
V I.	TRADE	93,270	441,69	361,34	35,453	492,43	370,51
	1. Wholesale Trade	5,967	152,75	120,92	4,464	323,85	252,26
	2. Retail Trade	87,303	288,94	240,42	30,989	168,58	118,25
VII.	FINANCE	120	31,75	18,41	134	51,57	40,55
VIII.	ALL OTHERS	44,055	779,15	398,77	31,001	461,75	423,60

TOTAL BANK CREDIT		3,94,307	4008,02	3010,21	2,27,048	3293,48	2715,89
OF WHICH :	1. Artisans & Village Industries	6,462	12,47	10,62	1,376	7,09	6,41
	2. Other Small Scale Industries	21,473	508,57	393,53	15,654	450,81	325,46
