

**Table No. 5. 9 - District-Wise Classification of Outstanding Credit
of Scheduled Commercial Banks According to Occupation - March
1997 (Part 28 of 32)**

SOUTHERN REGION

STATE : ANDHRA PRADESH

(Amount in Rupees Thousand)										
OCCUPATION	ADILABAD		ANANTAPUR		CHITTOOR		CUDDAPAH		EAST GODAVARI	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	1	2	3	4	5	6	7	8	9	10
I. AGRICULTURE	81,569	55,01,76	1,52,839	184,79,39	1,93,632	215,94,10	1,30,345	141,39,38	1,96,136	256,66,37
1. Direct Finance	81,399	50,11,74	1,46,005	167,81,61	1,88,251	201,68,17	1,24,508	132,42,15	1,94,135	245,67,47
2. Indirect Finance	170	4,90,02	6,834	16,97,78	5,381	14,25,93	5,837	8,97,23	2,001	10,98,90
II. INDUSTRY	4,220	40,75,28	14,801	59,37,28	7,113	130,28,66	16,486	44,24,98	10,245	299,18,84
1. Mining & Quarrying	55	36,17	18	2,43,47	54	5,36,62	41	1,01,81	132	6,13,17
2. Manufacturing & Processing	4,153	39,95,39	14,754	55,98,80	7,028	123,32,01	16,426	43,00,53	9,999	288,50,03
3. Electricity, Gas & Water	8	39,30	5	2,66	4	2,09	7	7,84	44	97,70
4. Construction	4	4,42	24	92,35	27	1,57,94	12	14,80	70	3,57,94
III. TRANSPORT OPERATORS	2,488	9,35,76	3,079	11,28,01	1,306	6,90,34	2,125	10,24,68	4,066	16,83,00
IV. PROFESSIONAL AND OTHER SERVICES	3,515	3,63,90	9,967	47,24,98	4,538	15,27,89	11,631	17,91,13	13,419	22,13,27
V. PERSONAL LOANS	34,637	49,96,81	50,264	78,54,76	69,159	118,53,41	54,870	81,82,27	77,710	156,06,70
1. Loans for Purchase of Consumer Durables	2,180	2,14,90	3,659	2,78,53	3,200	3,91,18	4,690	4,10,99	5,190	6,32,27
2. Loans for Housing	858	4,41,13	3,199	19,54,21	3,936	28,49,92	3,111	17,37,09	6,107	54,68,71
3. Rest of the Personal Loans	31,599	43,40,78	43,406	56,22,02	62,023	86,12,31	47,069	60,34,19	66,413	95,05,72
VI. TRADE	16,542	38,80,23	31,881	61,43,54	30,392	48,85,88	32,034	36,80,28	45,027	99,78,16
1. Wholesale Trade	176	12,98,08	1,693	14,06,98	2,268	9,28,18	678	5,82,22	1,927	36,30,68
2. Retail Trade	16,366	25,82,15	30,188	47,36,56	28,124	39,57,70	31,356	30,98,06	43,100	63,47,48
VII. FINANCE	22	5,41,84	23	7,12,86	36	97,34	13	9,06,21	107	7,00,19
VIII. ALL OTHERS	6,607	8,69,94	49,583	46,37,54	41,344	54,11,18	44,335	37,39,75	54,081	65,59,73
TOTAL BANK CREDIT	1,49,600	211,65,52	3,12,437	496,18,36	3,47,520	590,88,80	2,91,839	378,88,68	4,00,791	923,26,26
OF WHICH: 1. Artisans & Village Industries	2,121	1,39,41	9,527	10,27,81	3,099	7,73,54	9,864	5,53,22	3,061	5,58,75
2. Other Small Scale Industries	1,619	17,50,85	3,245	17,62,08	3,010	34,23,26	5,781	19,72,94	4,881	50,32,09

(Amount in Rupees Thousand)										
OCCUPATION	GUNTUR		HYDERABAD		KARIMNAGAR		KHAMMAM		KRISHNA	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	11	12	13	14	15	16	17	18	19	20
I. AGRICULTURE	2,42,187	279,69,22	4,474	417,08,39	1,48,253	116,14,25	90,037	77,20,99	2,12,788	248,12,93
1. Direct Finance	2,40,287	256,70,69	2,977	206,83,87	1,47,261	105,93,11	88,949	71,38,79	2,08,188	233,66,72

2. Indirect Finance	1,900	22,98,53	1,497	210,24,52	992	10,21,14	1,088	5,82,20	4,600	14,46,21
II. INDUSTRY	10,359	384,57,74	20,086	4144,24,45	7,852	39,08,35	4,090	65,73,07	12,704	271,83,04
1. Mining & Quarrying	106	2,57,43	152	54,69,67	48	3,21,08	53	15,79,21	141	4,93,09
2. Manufacturing & Processing	10,198	380,81,33	19,143	3535,55,23	7,747	34,73,07	4,005	48,72,48	12,453	256,92,89
3. Electricity, Gas & Water	12	25,52	153	447,13,98	11	46,48	9	55,79	26	4,35,38
4. Construction	43	93,46	638	106,85,57	46	67,72	23	65,59	84	5,61,68
III. TRANSPORT OPERATORS	2,996	8,37,80	8,960	36,20,03	2,269	7,23,04	1,827	4,47,31	5,270	28,60,04
IV. PROFESSIONAL AND OTHER SERVICES	13,289	32,88,02	13,414	213,59,99	8,847	11,21,79	4,715	6,96,50	11,455	31,64,64
V. PERSONAL LOANS	76,775	159,68,56	1,78,083	673,63,90	45,547	78,92,57	28,217	47,45,49	84,326	201,18,89
1. Loans for Purchase of Consumer Durables	2,542	3,02,59	18,752	19,50,36	3,738	4,52,78	2,610	1,95,79	5,090	4,38,44
2. Loans for Housing	7,485	49,72,79	22,017	233,67,37	852	9,00,15	1,511	11,99,73	10,572	78,23,77
3. Rest of the Personal Loans	66,748	106,93,18	1,37,314	420,46,17	40,957	65,39,64	24,096	33,49,97	68,664	118,56,68
VI. TRADE	34,749	221,65,12	40,807	520,94,34	29,435	36,55,58	18,056	22,90,53	33,879	115,89,16
1. Wholesale Trade	3,685	173,01,42	4,435	307,83,68	1,712	6,23,66	1,635	2,52,40	2,043	49,54,42
2. Retail Trade	31,064	48,63,70	36,372	213,10,66	27,723	30,31,92	16,421	20,38,13	31,836	66,34,74
VII. FINANCE	76	1,13,18	1,152	294,87,03	36	2,92,44	14	17,86	131	11,64,43
VIII. ALL OTHERS	59,953	67,76,88	64,294	1129,61,75	22,586	31,53,80	19,705	17,82,55	58,781	86,13,30
TOTAL BANK CREDIT	4,40,384	1155,76,52	3,31,270	7430,19,88	2,64,825	323,61,82	1,66,661	242,74,30	4,19,334	995,06,43
OF WHICH: 1. Artisans & Village Industries	1,710	2,69,99	1,768	12,89,42	2,664	3,25,17	1,147	1,49,75	1,462	8,98,79
2. Other Small Scale Industries	6,396	153,04,44	10,883	483,25,18	4,065	19,84,03	2,307	10,85,40	6,213	105,50,05

(Amount in Rupees Thousand)

OCCUPATION	KURNOOL		MAHABUBNAGA		MEDAK		NALGONDA		NELLORE	
	R		R		R		R		R	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	21	22	23	24	25	26	27	28	29	30
I. AGRICULTURE	1,70,903	167,09,76	1,57,621	158,27,72	1,72,579	185,68,68	1,43,857	140,82,76	1,56,815	269,60,61
1. Direct Finance	1,66,723	157,47,90	1,56,034	139,60,27	1,68,859	160,57,10	1,40,112	123,10,60	1,53,200	251,87,62
2. Indirect Finance	4,180	9,61,86	1,587	18,67,45	3,720	25,11,58	3,745	17,72,16	3,615	17,72,99
II. INDUSTRY	11,759	115,83,31	12,206	78,25,57	9,950	214,00,00	13,171	77,31,86	14,381	98,98,81
1. Mining & Quarrying	351	7,06,47	14	19,67	80	3,27,72	22	42,53	50	5,48,92
2. Manufacturing & Processing	11,393	108,42,82	12,176	77,60,55	9,855	210,27,99	13,132	76,21,27	14,265	85,45,63
3. Electricity, Gas & Water	5	13,96	14	43,76	5	28,59	7	56,42	15	2,20,83
4. Construction	10	20,06	2	1,59	10	15,70	10	11,64	51	5,83,43
III. TRANSPORT OPERATORS	4,193	14,37,66	2,322	7,61,93	2,613	5,26,41	3,403	6,08,84	4,517	7,57,13
IV. PROFESSIONAL AND OTHER SERVICES	11,503	13,35,81	7,115	5,98,57	5,284	9,22,25	9,044	8,38,48	8,095	17,47,38
V. PERSONAL LOANS	50,501	86,74,64	35,206	53,06,36	37,809	47,31,61	28,831	46,91,53	59,487	99,13,98
1. Loans for Purchase of Consumer Durables	5,093	5,40,17	1,381	1,26,63	4,807	4,55,30	1,351	1,35,59	2,976	3,59,08
2. Loans for Housing	2,753	24,58,55	1,287	6,83,68	1,608	8,15,16	1,814	7,91,08	4,734	21,78,02
3. Rest of the Personal Loans	42,655	56,75,92	32,538	44,96,05	31,394	34,61,15	25,666	37,64,86	51,777	73,76,88
VI. TRADE	35,846	51,73,22	32,850	40,70,16	26,794	25,30,84	29,774	31,47,68	29,731	49,31,01
1. Wholesale Trade	1,532	11,14,94	1,247	9,73,86	1,722	2,88,47	973	5,42,77	2,704	11,25,16
2. Retail Trade	34,314	40,58,28	31,603	30,96,30	25,072	22,42,37	28,801	26,04,91	27,027	38,05,85
VII. FINANCE	37	37,91	44	48,78	56	56,33	24	25,83	107	13,38,66

VIII.ALL OTHERS	34,643	35,59,26	11,741	11,66,12	15,112	22,49,28	14,073	24,16,08	55,857	55,88,70
TOTAL BANK CREDIT	3,19,385	485,11,57	2,59,105	356,05,21	2,70,197	509,85,40	2,42,177	335,43,06	3,28,990	611,36,28
OF WHICH: 1. Artisans & Village Industries	5,536	3,83,00	7,852	4,93,60	5,289	4,33,17	6,741	5,24,73	5,485	7,38,53
2. Other Small Scale Industries	4,760	26,16,38	3,519	16,69,61	3,638	54,07,42	4,768	25,34,43	7,612	41,75,82

(Amount in Rupees Thousand)									
OCCUPATION	NIZAMABAD		PRAKASAM		RANGA REDDY		SRIKAKULAM		
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	
	31	32	33	34	35	36	37	38	
I. AGRICULTURE	1,32,993	142,78,54	2,27,807	242,71,46	63,982	117,75,43	1,06,582	67,65,17	
1. Direct Finance	1,31,863	128,96,01	2,25,963	230,34,56	63,141	92,10,55	1,04,079	63,17,75	
2. Indirect Finance	1,130	13,82,53	1,844	12,36,90	841	25,64,88	2,503	4,47,42	
II. INDUSTRY	4,334	35,39,70	12,405	67,22,79	8,733	543,04,66	4,386	85,95,76	
1. Mining & Quarrying	13	2,12,70	98	92,99	108	3,10,54	21	3,99,58	
2. Manufacturing & Processing	4,293	32,70,48	12,293	66,01,34	8,561	520,81,98	4,360	81,84,42	
3. Electricity, Gas & Water	21	45,83	-	-	24	17,58,79	4	2,29	
4. Construction	7	10,69	14	28,46	40	1,53,35	1	9,47	
III. TRANSPORT OPERATORS	1,680	4,71,17	4,265	7,56,73	2,708	6,40,65	2,134	5,47,78	
IV. PROFESSIONAL AND OTHER SERVICES	6,636	8,37,83	7,428	9,96,61	8,720	25,73,62	9,467	12,15,59	
V. PERSONAL LOANS	30,130	51,11,01	47,826	83,67,93	48,972	117,00,67	34,655	45,30,14	
1. Loans for Purchase of Consumer Durables	1,906	1,91,20	1,317	1,23,12	2,278	5,28,28	1,077	1,11,04	
2. Loans for Housing	1,162	8,97,82	5,125	21,60,87	5,753	33,82,39	1,755	15,45,99	
3. Rest of the Personal Loans	27,062	40,21,99	41,384	60,83,94	40,941	77,90,00	31,823	28,73,11	
VI. TRADE	19,401	36,89,44	24,699	88,12,80	30,700	154,93,49	23,806	32,45,04	
1. Wholesale Trade	805	9,64,95	3,753	57,22,30	554	129,93,21	764	16,64,36	
2. Retail Trade	18,596	27,24,49	20,946	30,90,50	30,146	25,00,28	23,042	15,80,68	
VII. FINANCE	13	12,98	32	35,57	33	3,77,51	18	15,12,18	
VIII.ALL OTHERS	17,821	18,75,01	56,604	46,38,35	13,151	77,18,98	19,772	11,25,30	
TOTAL BANK CREDIT	2,13,008	298,15,68	3,81,066	546,02,24	1,76,999	1045,85,01	2,00,820	275,36,96	
OF WHICH: 1. Artisans & Village Industries	1,449	1,68,78	5,974	4,08,14	1,790	2,79,55	1,979	2,60,88	
2. Other Small Scale Industries	2,309	11,53,26	5,140	24,68,99	5,809	193,83,51	1,436	18,53,42	

(Amount in Rupees Thousand)								
OCCUPATION	VISAKHAPATNAM		VIZIANAGARAM		WARANGAL		WEST GODAVARI	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	39	40	41	42	43	44	45	46
I. AGRICULTURE	1,11,547	136,18,94	96,327	57,31,40	1,49,362	149,26,70	2,20,545	351,00,83
1. Direct Finance	1,09,715	119,84,63	95,470	55,15,29	1,48,302	122,43,71	2,18,269	337,09,38
2. Indirect Finance	1,832	16,34,31	857	2,16,11	1,060	26,82,99	2,276	13,91,45
II. INDUSTRY	7,243	1282,58,64	6,277	64,81,11	8,396	77,86,87	7,718	170,83,02
1. Mining & Quarrying	282	15,15,58	11	8,58	22	1,18,31	43	1,02,38
2. Manufacturing & Processing	6,670	1252,47,11	6,181	63,12,87	8,328	73,56,61	7,632	167,35,52
3. Electricity, Gas & Water	13	11,46	4	54,92	17	64,66	13	1,28,43

4. Construction	278	14,84,49	81	1,04,74	29	2,47,29	30	1,16,69
III. TRANSPORT OPERATORS	4,638	26,25,28	2,704	5,56,62	4,085	9,41,81	2,210	7,12,90
IV. PROFESSIONAL AND OTHER SERVICES	11,217	33,88,58	7,502	5,88,76	9,001	13,76,18	9,243	17,68,91
V. PERSONAL LOANS	86,899	202,63,55	34,118	52,99,78	41,603	91,16,99	58,450	119,79,60
1. Loans for Purchase of Consumer Durables	12,884	14,71,19	2,111	2,40,62	2,987	3,64,74	1,834	1,87,36
2. Loans for Housing	6,343	61,69,92	2,975	16,96,87	1,574	14,38,95	4,932	31,95,12
3. Rest of the Personal Loans	67,672	126,22,44	29,032	33,62,29	37,042	73,13,30	51,684	85,97,12
VI. TRADE	34,922	147,27,06	24,139	22,30,49	31,118	48,65,84	32,988	62,77,86
1. Wholesale Trade	981	79,38,04	797	4,49,60	2,418	9,67,79	1,735	15,63,13
2. Retail Trade	33,941	67,89,02	23,342	17,80,89	28,700	38,98,05	31,253	47,14,73
VII. FINANCE	63	3,98,83	24	32,06	62	3,36,10	122	6,28,88
VIII. ALL OTHERS	24,035	93,22,79	10,378	10,33,90	23,681	28,65,22	46,496	57,32,26
TOTAL BANK CREDIT	2,80,564	1926,03,67	1,81,469	219,54,12	2,67,308	422,15,71	3,77,772	792,84,26
OF WHICH: 1. Artisans & Village Industries	1,683	7,40,76	2,204	1,63,85	3,271	2,55,18	2,254	4,49,00
2. Other Small Scale Industries	3,267	69,94,00	3,559	8,35,42	4,178	29,73,02	4,147	60,43,81