

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2007**

SOUTHERN REGION

STATE : ANDHRA 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
<b>I. AGRICULTURE</b>	<b>34,58,607</b>	<b>11247,74</b>	<b>10009,61</b>	<b>19,70,926</b>	<b>6936,65</b>	<b>6298,70</b>
1. Direct Finance	34,06,410	10286,75	9216,79	19,47,571	6656,45	6064,02
2. Indirect Finance	52,197	960,99	792,83	23,355	280,20	234,68
<b>II. INDUSTRY</b>	<b>60,572</b>	<b>5985,45</b>	<b>4204,82</b>	<b>41,467</b>	<b>3795,44</b>	<b>2668,93</b>
1. Mining & Quarrying	328	55,12	46,19	816	79,62	58,10
2. Food Manufacturing & Processing	3,969	652,16	470,08	3,551	1017,53	702,33
(a) Rice Mills, Flour & Dal Mills	2,500	194,87	142,87	2,028	564,88	402,21
(b) Sugar	27	150,36	111,93	23	208,66	143,23
(c) Edible Oils & Vanaspati	53	24,99	19,77	103	44,74	32,40
(d) Tea Processing	13	6,28	6,04	4	17	14
(e) Processing of Fruits & Vegetables	33	8,99	7,25	49	3,29	2,77
(f) Others	1,343	266,69	182,22	1,344	195,79	121,58
3. Beverage & Tobacco	97	11,21	8,72	92	63,80	42,18
4. Textiles	2,793	208,76	107,54	3,082	484,96	367,55
(a) Cotton Textiles	659	162,21	74,09	764	348,50	270,66
(b) Jute & Other Natural Fibre Textiles	222	23,24	15,93	66	11,51	8,63
(c) Handloom Textiles & Khadi	1,204	5,58	3,91	1,420	19,23	16,11
(d) Other Textiles & Textile Products	708	17,73	13,60	832	105,71	72,15
5. Paper, Paper Products & Printing	243	78,54	57,11	201	245,96	184,74
6. Leather & Leather Products	368	172,14	103,55	199	1,58	1,39
7. Rubber & Plastic Products	595	37,39	30,67	133	33,79	25,57
8. Chemicals & Chemical Products	339	987,85	701,92	550	437,22	266,44
(a) Heavy Industrial Chemicals	26	144,48	101,08	41	226,82	119,84
(b) Fertilisers	33	605,56	428,47	31	4,15	3,72
(c) Drugs & Pharmaceuticals	72	146,10	98,87	285	43,13	34,99
(d) Non-Edible Oils	27	15,87	9,47	13	1,88	1,35
(e) Other Chemicals & Chemical Products	181	75,84	64,03	180	161,25	106,54
9. Petroleum, Coal Products & Nuclear Fuels	22	3,28	2,81	16	1,91	1,33
10. Manufacture of Cement & Cement Products	149	299,29	93,14	146	318,63	170,35
11. Basic Metals & Metal Products	314	856,48	557,05	312	198,24	182,44
(a) Iron & Steel	123	769,52	502,89	70	177,96	164,05
(b) Non-Ferrous Metals	29	42,51	21,36	13	3,48	4,04
(c) Metal Products	162	44,45	32,81	229	16,80	14,34
12. Engineering	491	193,20	124,79	477	224,12	141,59
(a) Heavy Engineering	57	17,54	12,60	115	39,74	29,26
(b) Light Engineering	202	118,33	61,86	162	137,78	90,43
(c) Electrical Machinery & Goods	152	16,62	13,09	103	32,33	9,80
(d) Electronic Machinery & Goods	80	40,71	37,24	97	14,26	12,11
13. Vehicles, Vehicle Parts & Transport Equipments	829	156,52	145,51	667	8,73	7,05
14. Other Industries	45,671	310,66	243,07	26,081	208,36	164,34
15. Electricity, Gas & Water	133	1422,50	1055,77	72	173,99	123,05
(a) Electricity Generation & Transmission	67	1371,18	1018,85	19	137,68	92,26
(b) Non-Conventional Energy	7	19,00	15,59	3	33,08	28,04
(c) Gas, Steam & Water Supply	59	32,32	21,32	50	3,23	2,75
16. Construction	4,231	540,36	456,90	5,072	296,99	230,50
<b>III. TRANSPORT OPERATORS</b>	<b>11,560</b>	<b>276,73</b>	<b>202,20</b>	<b>7,395</b>	<b>89,32</b>	<b>77,85</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>56,631</b>	<b>444,65</b>	<b>334,54</b>	<b>31,739</b>	<b>520,20</b>	<b>437,80</b>
<b>V. PERSONAL LOANS</b>	<b>5,38,274</b>	<b>5518,01</b>	<b>4554,52</b>	<b>6,91,126</b>	<b>7352,69</b>	<b>5640,61</b>
1. Loans for Purchase of Consumer Durables	77,252	415,79	346,42	71,651	416,25	351,42
2. Loans for Housing	65,156	2045,35	1779,51	83,783	2760,91	1975,95
3. Rest of the Personal Loans	3,95,866	3056,87	2428,59	5,35,692	4175,54	3313,24
<b>VI. TRADE</b>	<b>1,97,980</b>	<b>3136,66</b>	<b>2495,00</b>	<b>1,45,792</b>	<b>1301,75</b>	<b>1057,93</b>
1. Wholesale Trade	7,982	2198,18	1760,25	5,074	265,22	223,49
2. Retail Trade	1,89,998	938,48	734,75	1,40,718	1036,54	834,44
<b>VII. FINANCE</b>	<b>10,322</b>	<b>486,74</b>	<b>475,93</b>	<b>4,621</b>	<b>54,10</b>	<b>39,77</b>
<b>VIII. ALL OTHERS</b>	<b>6,54,453</b>	<b>2716,95</b>	<b>2301,11</b>	<b>5,22,895</b>	<b>2435,72</b>	<b>2011,99</b>
<b>TOTAL BANK CREDIT</b>	<b>49,88,399</b>	<b>29812,92</b>	<b>24577,74</b>	<b>34,15,961</b>	<b>22485,87</b>	<b>18233,58</b>
OF WHICH : 1. Artisans and Village & Tiny Industries	29,081	189,80	153,20	20,567	377,39	286,06
2. Other Small Scale Industries	18,795	505,55	392,62	9,038	639,61	451,77

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SOUTHERN REGION

STATE : ANDHRA PRADESH

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>4,39,433</b>	<b>3755,84</b>	<b>3269,43</b>	<b>20,731</b>	<b>5599,82</b>	<b>4590,29</b>
1. Direct Finance	4,29,182	3145,10	2767,99	19,094	1307,87	1142,55
2. Indirect Finance	10,251	610,74	501,43	1,637	4291,96	3447,75
<b>II. INDUSTRY</b>	<b>38,705</b>	<b>9403,27</b>	<b>7095,35</b>	<b>27,748</b>	<b>44424,93</b>	<b>24101,58</b>
1. Mining & Quarrying	472	378,32	343,68	242	521,47	271,49
2. Food Manufacturing & Processing	3,369	1345,50	891,03	977	1648,93	1124,46
(a) Rice Mills, Flour & Dal Mills	1,773	483,67	370,10	267	78,72	61,62
(b) Sugar	23	111,47	90,77	9	79,94	65,84
(c) Edible Oils & Vanaspati	165	191,32	130,97	163	302,43	234,01
(d) Tea Processing	3	89	18	8	105,09	105,14
(e) Processing of Fruits & Vegetables	61	25,92	23,42	13	17,47	7,00
(f) Others	1,344	532,23	275,60	517	1065,28	650,85
3. Beverage & Tobacco	248	701,12	503,33	94	170,37	144,41
4. Textiles	6,114	1029,91	806,26	1,652	1947,14	1288,94
(a) Cotton Textiles	2,116	792,15	612,28	673	1240,38	770,89
(b) Jute & Other Natural Fibre Textiles	2,200	52,73	41,43	395	53,51	37,62
(c) Handloom Textiles & Khadi	617	8,43	7,47	28	47,65	39,07
(d) Other Textiles & Textile Products	1,181	176,60	145,07	556	605,59	441,36
5. Paper, Paper Products & Printing	1,153	205,83	166,31	1,257	926,07	488,31
6. Leather & Leather Products	246	34,21	32,13	99	170,60	79,71
7. Rubber & Plastic Products	416	126,04	110,71	527	368,74	282,17
8. Chemicals & Chemical Products	941	1031,49	805,91	6,114	14767,45	3443,72
(a) Heavy Industrial Chemicals	82	102,11	87,89	374	732,25	536,84
(b) Fertilisers	36	269,67	168,20	128	748,41	564,16
(c) Drugs & Pharmaceuticals	258	385,94	346,84	4,787	12101,08	1848,70
(d) Non-Edible Oils	35	61,98	44,31	14	23,21	11,74
(e) Other Chemicals & Chemical Products	530	211,78	158,66	811	1162,50	482,28
9. Petroleum, Coal Products & Nuclear Fuels	30	7,08	5,96	47	511,43	227,01
10. Manufacture of Cement & Cement Products	275	50,45	37,41	367	1167,92	797,65
11. Basic Metals & Metal Products	842	1025,43	762,81	1,372	2368,73	1826,40
(a) Iron & Steel	262	912,26	690,75	406	1790,59	1439,02
(b) Non-Ferrous Metals	44	6,77	6,06	191	273,20	151,68
(c) Metal Products	536	106,41	66,00	775	304,94	235,70
12. Engineering	1,236	290,42	179,30	2,218	2445,50	1818,73
(a) Heavy Engineering	178	110,53	55,89	362	315,31	269,82
(b) Light Engineering	563	78,65	61,08	724	641,58	457,33
(c) Electrical Machinery & Goods	396	90,88	55,15	700	858,57	664,50
(d) Electronic Machinery & Goods	99	10,36	7,18	432	630,03	427,08
13. Vehicles, Vehicle Parts & Transport Equipments	966	659,26	514,90	410	426,75	282,88
14. Other Industries	15,480	698,21	521,64	6,382	3391,31	1734,26
15. Electricity, Gas & Water	116	293,37	231,82	331	4664,90	3444,37
(a) Electricity Generation & Transmission	46	254,27	207,13	283	4062,61	2951,03
(b) Non-Conventional Energy	7	2,57	2,61	15	184,13	146,06
(c) Gas, Steam & Water Supply	63	36,53	22,07	33	418,16	347,28
16. Construction	6,801	1526,62	1182,16	5,659	8927,63	6847,07
<b>III. TRANSPORT OPERATORS</b>	<b>23,373</b>	<b>511,34</b>	<b>447,06</b>	<b>23,351</b>	<b>1481,52</b>	<b>1073,88</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>33,055</b>	<b>1976,33</b>	<b>1488,02</b>	<b>84,636</b>	<b>5795,37</b>	<b>4352,78</b>
<b>V. PERSONAL LOANS</b>	<b>8,09,120</b>	<b>13510,41</b>	<b>10729,62</b>	<b>6,23,606</b>	<b>20472,00</b>	<b>16194,19</b>
1. Loans for Purchase of Consumer Durables	53,940	387,91	332,85	39,216	386,35	325,62
2. Loans for Housing	1,60,237	6031,67	4946,92	1,33,823	12666,10	10483,57
3. Rest of the Personal Loans	5,94,943	7090,84	5449,85	4,50,567	7419,54	5385,00
<b>VI. TRADE</b>	<b>94,874</b>	<b>3503,90</b>	<b>2488,34</b>	<b>33,352</b>	<b>15196,04</b>	<b>2963,77</b>
1. Wholesale Trade	9,144	1431,03	897,65	8,670	2761,73	1324,56
2. Retail Trade	85,730	2072,88	1590,69	24,682	12434,31	1639,21
<b>VII. FINANCE</b>	<b>4,418</b>	<b>264,36</b>	<b>234,92</b>	<b>2,714</b>	<b>2825,02</b>	<b>2565,96</b>
<b>VIII. ALL OTHERS</b>	<b>2,95,537</b>	<b>3143,90</b>	<b>2421,33</b>	<b>1,22,194</b>	<b>2792,04</b>	<b>1918,88</b>
<b>TOTAL BANK CREDIT</b>	<b>17,38,515</b>	<b>36069,34</b>	<b>28174,05</b>	<b>9,38,332</b>	<b>98586,75</b>	<b>57761,34</b>
OF WHICH : 1. Artisans and Village & Tiny Industries	7,051	69,14	55,18	1,913	85,78	71,70
2. Other Small Scale Industries	12,969	1554,45	1245,79	5,952	1460,64	1103,77