

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2008**

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>38,83,442</b>	<b>14040,27</b>	<b>12795,65</b>	<b>22,78,254</b>	<b>9110,83</b>	<b>8241,43</b>
1. Direct Finance	38,44,349	13029,05	11955,37	22,53,608	8517,20	7824,70
2. Indirect Finance	39,093	1011,22	840,28	24,646	593,64	416,73
<b>II. INDUSTRY</b>	<b>58,800</b>	<b>13268,08</b>	<b>9253,51</b>	<b>65,284</b>	<b>3898,01</b>	<b>3002,34</b>
1. Mining & Quarrying	490	819,41	797,15	842	119,55	94,51
2. Food Manufacturing & Processing	8,348	1096,39	795,36	9,152	1391,23	971,80
(a) Rice Mills, Flour & Dal Mills	1,388	224,37	167,10	3,389	903,92	632,46
(b) Sugar	38	412,00	298,91	22	162,25	121,04
(c) Edible Oils & Vanaspati	125	106,98	72,63	236	69,75	51,13
(d) Tea Processing	9	3,68	3,44	6	26	19
(e) Processing of Fruits & Vegetables	47	6,44	5,04	65	9,02	4,40
(f) Others	6,741	342,92	248,25	5,434	246,04	162,58
3. Beverage & Tobacco	82	92,74	70,48	96	26,18	23,35
4. Textiles	4,827	646,31	395,37	6,573	495,01	360,67
(a) Cotton Textiles	739	431,27	240,87	1,080	406,44	293,12
(b) Jute & Other Natural Fibre Textiles	202	29,90	19,15	209	10,01	9,21
(c) Handloom Textiles & Khadi	3,044	11,15	9,54	3,735	19,79	16,93
(d) Other Textiles & Textile Products	842	173,98	125,81	1,549	58,78	41,41
5. Paper, Paper Products & Printing	600	182,66	153,10	625	157,91	132,14
6. Leather & Leather Products	595	404,56	310,74	294	1,55	98
7. Rubber & Plastic Products	268	74,28	65,16	273	29,40	22,61
8. Chemicals & Chemical Products	566	1892,57	1287,15	1,710	308,08	227,50
(a) Heavy Industrial Chemicals	29	143,37	101,96	134	143,63	97,76
(b) Fertilisers	46	1024,64	756,74	38	33,14	18,51
(c) Drugs & Pharmaceuticals	159	177,26	110,47	1,158	72,47	62,26
(d) Non-Edible Oils	27	18,67	11,65	24	4,49	3,93
(e) Other Chemicals & Chemical Products	305	528,64	306,32	356	54,34	45,04
9. Petroleum, Coal Products & Nuclear Fuels	30	63,18	56,19	19	5,03	4,01
10. Manufacture of Cement & Cement Products	522	762,67	275,43	466	28,27	22,07
11. Basic Metals & Metal Products	667	1415,87	858,86	864	180,45	148,81
(a) Iron & Steel	189	1330,26	781,73	88	101,49	89,00
(b) Non-Ferrous Metals	26	18,29	15,55	26	8,45	7,45
(c) Metal Products	452	67,33	61,58	750	70,51	52,36
12. Engineering	1,070	479,68	342,40	1,085	152,54	126,71
(a) Heavy Engineering	98	39,05	28,68	194	39,61	31,22
(b) Light Engineering	674	226,99	139,61	569	36,21	28,19
(c) Electrical Machinery & Goods	202	163,38	130,04	212	57,86	49,90
(d) Electronic Machinery & Goods	96	50,27	44,07	110	18,86	17,40
13. Vehicles, Vehicle Parts & Transport Equipments	1,223	839,03	504,96	580	65,27	27,90
14. Other Industries	35,824	426,22	285,81	38,274	319,38	251,53
15. Electricity, Gas & Water	154	2632,40	1826,01	97	110,05	69,16
(a) Electricity Generation & Transmission	89	2514,28	1712,92	22	59,04	26,90
(b) Non-Conventional Energy	6	63,11	59,01	3	37,87	32,66
(c) Gas, Steam & Water Supply	59	55,01	54,08	72	13,14	9,60
16. Construction	3,534	1440,11	1229,34	4,334	508,11	518,60
<b>III. TRANSPORT OPERATORS</b>	<b>11,631</b>	<b>292,46</b>	<b>209,55</b>	<b>8,801</b>	<b>117,25</b>	<b>100,20</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>57,484</b>	<b>725,10</b>	<b>517,27</b>	<b>39,158</b>	<b>712,10</b>	<b>558,38</b>
<b>V. PERSONAL LOANS</b>	<b>4,72,038</b>	<b>5467,81</b>	<b>4440,26</b>	<b>6,99,051</b>	<b>8017,73</b>	<b>6336,01</b>
1. Loans for Purchase of Consumer Durables	28,961	155,28	122,66	33,140	240,90	153,61
2. Loans for Housing	66,421	2068,42	1759,02	96,839	2650,58	2219,54
3. Rest of the Personal Loans	3,76,656	3244,11	2558,58	5,69,072	5126,26	3962,86
<b>VI. TRADE</b>	<b>2,03,725</b>	<b>3069,12</b>	<b>2395,20</b>	<b>1,49,815</b>	<b>1528,92</b>	<b>1264,81</b>
1. Wholesale Trade	5,352	1921,23	1512,43	4,670	292,47	245,97
2. Retail Trade	1,98,373	1147,89	882,77	1,45,145	1236,45	1018,84
<b>VII. FINANCE</b>	<b>17,205</b>	<b>793,62</b>	<b>651,81</b>	<b>12,054</b>	<b>117,96</b>	<b>92,04</b>
<b>VIII. ALL OTHERS</b>	<b>5,95,533</b>	<b>3879,18</b>	<b>3107,46</b>	<b>3,25,336</b>	<b>2491,85</b>	<b>2034,69</b>
<b>TOTAL BANK CREDIT</b>	<b>52,99,858</b>	<b>41535,62</b>	<b>33370,71</b>	<b>35,77,753</b>	<b>25994,64</b>	<b>21629,90</b>

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MARCH 2008**

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>5,67,103</b>	<b>5892,32</b>	<b>4748,51</b>	<b>28,609</b>	<b>3959,79</b>	<b>3448,43</b>
1. Direct Finance	5,57,457	4728,11	3847,84	27,019	1606,11	1330,43
2. Indirect Finance	9,646	1164,21	900,68	1,590	2353,69	2118,01
<b>II. INDUSTRY</b>	<b>60,178</b>	<b>11877,14</b>	<b>9364,45</b>	<b>50,574</b>	<b>49849,55</b>	<b>35976,96</b>
1. Mining & Quarrying	556	381,21	334,59	263	742,13	529,53
2. Food Manufacturing & Processing	7,613	1824,09	1327,60	3,200	1568,21	1308,28
(a) Rice Mills, Flour & Dal Mills	1,659	809,85	620,88	158	210,26	176,48
(b) Sugar	25	185,94	147,82	31	191,46	164,46
(c) Edible Oils & Vanaspati	186	220,77	171,90	1,695	293,18	224,65
(d) Tea Processing	6	1,18	1,15	6	8,13	1,08
(e) Processing of Fruits & Vegetables	58	20,63	17,61	19	13,02	9,50
(f) Others	5,679	585,72	368,24	1,291	852,16	732,11
3. Beverage & Tobacco	291	916,59	420,56	90	206,07	185,89
4. Textiles	7,621	1358,95	1036,18	2,832	2482,51	1774,14
(a) Cotton Textiles	2,919	1010,06	804,44	1,463	1759,85	1206,95
(b) Jute & Other Natural Fibre Textiles	1,390	57,23	37,63	379	16,76	11,96
(c) Handloom Textiles & Khadi	1,788	21,23	19,74	39	20,20	17,03
(d) Other Textiles & Textile Products	1,524	270,43	174,36	951	685,70	538,20
5. Paper, Paper Products & Printing	1,182	225,21	190,09	897	789,75	605,58
6. Leather & Leather Products	754	42,61	36,78	123	50,61	45,50
7. Rubber & Plastic Products	639	210,61	186,14	976	602,49	525,84
8. Chemicals & Chemical Products	1,082	549,25	463,28	4,418	6743,96	4550,02
(a) Heavy Industrial Chemicals	146	81,85	73,54	311	1219,90	979,60
(b) Fertilisers	43	115,97	123,71	64	695,39	499,35
(c) Drugs & Pharmaceuticals	295	81,54	67,29	2,850	3896,44	2369,36
(d) Non-Edible Oils	41	62,35	43,73	21	78,65	52,64
(e) Other Chemicals & Chemical Products	557	207,55	155,01	1,172	853,58	649,08
9. Petroleum, Coal Products & Nuclear Fuels	42	9,53	9,21	91	191,16	151,41
10. Manufacture of Cement & Cement Products	482	107,74	62,71	572	1698,35	1157,29
11. Basic Metals & Metal Products	3,267	885,44	704,57	17,957	3871,78	2907,86
(a) Iron & Steel	240	779,86	621,70	516	2889,70	2255,88
(b) Non-Ferrous Metals	45	14,87	7,87	172	251,63	121,59
(c) Metal Products	2,982	90,71	75,01	17,269	730,46	530,40
12. Engineering	1,736	412,57	278,34	4,914	3861,25	2730,46
(a) Heavy Engineering	229	67,61	55,40	353	264,92	161,41
(b) Light Engineering	952	120,94	104,95	841	1173,10	846,85
(c) Electrical Machinery & Goods	399	140,27	93,58	3,104	1822,75	1230,46
(d) Electronic Machinery & Goods	156	83,75	24,42	616	600,48	491,74
13. Vehicles, Vehicle Parts & Transport Equipments	742	223,69	172,57	881	716,11	630,04
14. Other Industries	24,047	744,33	655,40	6,407	3715,19	2616,46
15. Electricity, Gas & Water	141	786,47	916,07	290	5027,23	3569,70
(a) Electricity Generation & Transmission	41	748,49	880,67	230	4167,84	3016,42
(b) Non-Conventional Energy	17	2,13	1,49	17	465,36	251,91
(c) Gas, Steam & Water Supply	83	35,85	33,91	43	394,03	301,37
16. Construction	9,983	3198,84	2570,36	6,663	17582,75	12688,96
<b>III. TRANSPORT OPERATORS</b>	<b>20,336</b>	<b>785,54</b>	<b>646,77</b>	<b>22,430</b>	<b>1480,57</b>	<b>1037,23</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>48,635</b>	<b>2601,55</b>	<b>2133,98</b>	<b>44,710</b>	<b>11627,87</b>	<b>8686,38</b>
<b>V. PERSONAL LOANS</b>	<b>9,48,746</b>	<b>23121,83</b>	<b>18641,01</b>	<b>6,58,210</b>	<b>19989,78</b>	<b>16226,88</b>
1. Loans for Purchase of Consumer Durables	34,063	198,05	152,06	28,268	284,76	244,52
2. Loans for Housing	2,21,598	13083,98	11445,00	1,00,429	9607,12	8154,87
3. Rest of the Personal Loans	6,93,085	9839,79	7043,95	5,29,513	10097,90	7827,50
<b>VI. TRADE</b>	<b>1,03,980</b>	<b>4006,18</b>	<b>3244,40</b>	<b>36,148</b>	<b>16600,89</b>	<b>5113,20</b>
1. Wholesale Trade	6,442	1534,71	1156,70	7,445	2714,73	1933,44
2. Retail Trade	97,538	2471,47	2087,70	28,703	13886,16	3179,76
<b>VII. FINANCE</b>	<b>28,175</b>	<b>1102,63</b>	<b>680,55</b>	<b>4,557</b>	<b>2766,68</b>	<b>2240,09</b>
<b>VIII. ALL OTHERS</b>	<b>2,21,553</b>	<b>3550,52</b>	<b>2871,25</b>	<b>1,49,208</b>	<b>4445,22</b>	<b>3618,62</b>
<b>TOTAL BANK CREDIT</b>	<b>19,98,706</b>	<b>52937,71</b>	<b>42330,93</b>	<b>9,94,446</b>	<b>110720,35</b>	<b>76347,78</b>