

State : Madhya Pradesh

Table No. 5.6 – State and Bank Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2000

CENTRAL REGION			(Amount in Rupees Lakh)						
OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6	7	8	9
I. AGRICULTURE	2,90,940	1466,58	1130,23	3,76,638	1793,70	1495,30	-	-	-
1. Direct Finance	2,87,192	1337,25	1042,43	3,72,369	1529,32	1271,00	-	-	-
2. Indirect Finance	3,748	129,33	87,80	4,269	264,38	224,31	-	-	-
II. INDUSTRY	1,00,232	4052,13	3159,88	93,813	3671,22	2947,78	37	87,11	67,29
1. Mining & Quarrying	147	75,71	70,08	188	36,74	34,17	-	-	-
2. Food Manufacturing & Processing	1,850	522,51	380,46	3,226	521,42	429,61	2	1,25	1,25
(a) Rice Mills, Flour & Dal Mills	1,172	95,04	71,78	1,914	137,52	98,26	-	-	-
(b) Sugar	14	35,02	21,53	12	1,60	1,63	-	-	-
(c) Edible Oils & Vanaspati	354	333,14	242,45	417	311,96	280,30	2	1,25	1,25
(d) Tea Processing	4	27	18	3	18	68	-	-	-
(e) Processing of Fruits & Vegetables	13	3,49	2,83	21	11,34	10,59	-	-	-
(f) Others	293	55,56	41,69	859	58,83	38,16	-	-	-
3. Beverage & Tobacco	73	35,57	32,68	113	68,31	57,40	-	-	-
4. Textiles	1,253	521,64	358,53	2,232	432,14	358,27	3	5,03	3,73
(a) Cotton Textiles	427	231,29	180,38	486	135,12	110,84	-	-	-
(b) Jute Textiles	10	2,30	87	25	9,45	7,38	-	-	-
(c) Handloom Textiles & Khadi	13	27	23	343	4,56	3,29	-	-	-
(d) Other Textiles	803	287,78	177,04	1,378	283,01	236,75	3	5,03	3,73
5. Paper, Paper Products & Printing	420	77,86	57,10	1,124	68,96	60,19	2	4,16	4,16
6. Leather & Leather Products	133	51,37	47,42	281	13,42	9,01	-	-	-
7. Rubber & Rubber Products	98	71,12	67,75	189	215,73	85,55	2	25,00	5,76
8. Chemicals & Chemical Products	972	366,82	269,63	2,340	361,89	233,67	3	3,02	16
(a) Heavy Industrial Chemicals	31	34,59	49,69	97	14,79	11,76	-	-	-
(b) Fertilisers	50	38,28	27,70	29	29,23	28,13	2	2,52	5
(c) Drugs & Pharmaceuticals	191	84,11	46,65	458	97,05	85,15	1	50	10
(d) Non-Edible Oils	15	9,50	57	22	5,60	4,35	-	-	-
(e) Other Chemicals & Chemical Products	685	200,33	145,02	1,734	215,23	104,27	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	37	7,82	4,18	89	19,22	14,89	1	30	12
10. Manufacture of Cement & Cement Products	137	110,00	55,28	242	46,67	40,48	1	50	50
11. Basic Metals & Metal Products	1,074	639,92	610,38	1,656	780,73	740,80	3	3,60	3,91
(a) Iron & Steel	269	379,46	375,23	457	695,34	678,76	3	3,60	3,91
(b) Non-Ferrous Metals	58	62,61	60,36	50	16,23	7,68	-	-	-
(c) Other Metal Products	747	197,85	174,79	1,149	69,15	54,36	-	-	-
12. Engineering	857	514,72	322,56	1,949	327,55	257,37	9	23,91	23,89
(a) Heavy Engineering	134	90,15	61,48	165	89,42	76,28	-	-	-
(b) Light Engineering	227	12,08	9,73	890	34,74	35,30	1	45	39
(c) Electrical Machinery & Goods	434	405,30	245,51	807	182,67	123,38	3	10,20	10,24
(d) Electronic Machinery & Goods	62	7,19	5,84	87	20,72	22,40	5	13,26	13,26
13. Vehicles, Vehicle Parts & Transport Equipments	249	101,96	69,27	677	49,62	39,73	6	4,14	4,22
14. Other Industries	92,418	588,67	493,38	77,958	544,45	469,91	1	10,00	10,00
15. Electricity, Gas & Water	126	330,42	293,88	44	93,08	38,12	3	6,00	7,41
(a) Electricity Generation & Transmission	109	326,06	290,47	24	90,98	36,59	3	6,00	7,41
(b) Non-Conventional Energy	7	2,02	1,95	4	18	13	-	-	-
(c) Gas, Steam & Water Supply	10	2,33	1,45	16	1,93	1,40	-	-	-
16. Construction	388	36,01	27,29	1,505	91,29	78,60	1	20	2,19
III. TRANSPORT OPERATORS	13,927	141,80	97,24	18,396	170,10	138,06	1	25	25
IV. PROFESSIONAL AND OTHER SERVICES	18,568	138,30	105,44	55,420	327,47	265,00	2	38	14
V. PERSONAL LOANS	2,45,088	1079,05	891,74	2,46,170	1101,13	930,46	5	14	14

1. Loans for Purchase of Consumer Durables	29,644	82,78	62,69	29,250	79,27	63,35	-	-	-
2. Loans for Housing	47,412	448,93	393,98	54,197	413,85	347,68	-	-	-
3. Rest of the Personal Loans	1,68,032	547,34	435,07	1,62,723	608,01	519,43	5	14	14
VI. TRADE	1,21,007	1496,72	1067,96	2,19,455	1450,66	1178,39	8	7,51	3,59
1. Wholesale Trade	11,866	934,06	622,84	12,976	451,76	358,89	4	5,26	1,79
2. Retail Trade	1,09,141	562,67	445,11	2,06,479	998,89	819,50	4	2,25	1,80
VII. FINANCE	907	30,89	25,18	2,110	81,33	60,23	-	-	-
VIII. ALL OTHERS	45,723	489,15	447,43	65,223	614,39	513,07	-	-	-
TOTAL BANK CREDIT	8,36,392	8894,63	6925,10	10,77,225	9209,99	7528,29	53	95,38	71,40
OF WHICH: 1. Artisans & Village Industries	22,132	42,10	33,75	25,795	60,65	54,10	-	-	-
2. Other Small Scale Industries	46,410	805,82	611,86	46,520	825,87	674,90	1	1,00	76

OCCUPATION	REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	3,91,152	686,47	561,87	1,093	12,87	11,06	10,59,823	3959,62	3198,46
1. Direct Finance	3,82,841	662,85	543,49	1,074	7,78	6,50	10,43,476	3537,20	2863,41
2. Indirect Finance	8,311	23,62	18,38	19	5,09	4,56	16,347	422,41	335,04
II. INDUSTRY	85,184	96,67	75,77	1,632	409,00	392,74	2,80,898	8316,12	6643,46
1. Mining & Quarrying	19	1,23	1,09	4	23	11	358	113,92	105,46
2. Food Manufacturing & Processing	400	6,78	4,39	73	96,43	92,18	5,551	1148,39	907,89
(a) Rice Mills, Flour & Dal Mills	233	4,85	2,85	16	2,05	1,53	3,335	239,45	174,43
(b) Sugar	-	-	-	-	-	-	26	36,62	23,16
(c) Edible Oils & Vanaspati	22	59	51	24	69,80	67,69	819	716,73	592,20
(d) Tea Processing	-	-	-	-	-	-	7	45	86
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-	34	14,83	13,42
(f) Others	145	1,35	1,03	33	24,59	22,96	1,330	140,32	103,83
3. Beverage & Tobacco	1	7	1	3	8,11	7,98	190	112,06	98,07
4. Textiles	130	83	61	211	121,44	121,45	3,829	1081,09	842,60
(a) Cotton Textiles	13	6	6	166	77,32	79,48	1,092	443,79	370,77
(b) Jute Textiles	-	-	-	1	8	4	36	11,83	8,30
(c) Handloom Textiles & Khadi	5	4	3	-	-	-	361	4,87	3,56
(d) Other Textiles	112	73	52	44	44,04	41,93	2,340	620,59	459,98
5. Paper, Paper Products & Printing	56	71	49	31	1,01	81	1,633	152,70	122,74
6. Leather & Leather Products	13	7	4	-	-	-	427	64,86	56,47
7. Rubber & Rubber Products	26	15	13	12	10,22	5,35	327	322,21	164,54
8. Chemicals & Chemical Products	30	63	45	82	25,82	17,11	3,427	758,18	521,02
(a) Heavy Industrial Chemicals	-	-	-	1	10	16	129	49,48	61,61
(b) Fertilisers	-	-	-	2	65	43	83	70,68	56,32
(c) Drugs & Pharmaceuticals	15	13	8	23	1,98	1,46	688	183,78	133,44
(d) Non-Edible Oils	1	4	1	-	-	-	38	15,13	4,94
(e) Other Chemicals & Chemical Products	14	46	35	56	23,09	15,07	2,489	439,11	264,72
9. Petroleum, Coal Products & Nuclear Fuels	2	6	3	-	-	-	129	27,40	19,22
10. Manufacture of Cement & Cement Products	15	12	9	2	4	3	397	157,33	96,37
11. Basic Metals & Metal Products	62	63	58	94	48,92	58,43	2,889	1473,80	1414,11
(a) Iron & Steel	1	6	6	38	46,39	55,97	768	1124,84	1113,92
(b) Non-Ferrous Metals	-	-	-	4	2,09	2,08	112	80,93	70,12
(c) Other Metal Products	61	58	53	52	44	38	2,009	268,02	230,06
12. Engineering	201	2,70	2,19	86	25,37	20,84	3,102	894,24	626,85
(a) Heavy Engineering	39	1,57	1,30	8	4,43	3,33	346	185,57	142,38
(b) Light Engineering	102	72	55	10	27	20	1,230	48,26	46,17
(c) Electrical Machinery & Goods	58	33	27	56	16,15	13,68	1,358	614,65	393,08
(d) Electronic Machinery & Goods	2	8	7	12	4,52	3,63	168	45,76	45,21
13. Vehicles, Vehicle Parts & Transport Equipments	332	3,05	2,38	28	14,01	12,23	1,292	172,79	127,83
14. Other Industries	83,856	78,88	62,58	939	53,79	52,91	2,55,172	1275,80	1088,78
15. Electricity, Gas & Water	-	-	-	-	-	-	173	429,50	339,40
(a) Electricity Generation & Transmission	-	-	-	-	-	-	136	423,05	334,47
(b) Non-Conventional Energy	-	-	-	-	-	-	11	2,20	2,08
(c) Gas, Steam & Water Supply	-	-	-	-	-	-	26	4,26	2,85

16. Construction	41	75	72	67	3,61	3,30	2,002	131,86	112,10
III. TRANSPORT OPERATORS	18,335	57,63	38,30	157	7,91	6,88	50,816	377,70	280,73
IV. PROFESSIONAL AND OTHER SERVICES	22,860	28,56	23,00	979	37,26	35,37	97,829	531,98	428,94
V. PERSONAL LOANS	1,09,009	214,87	180,48	5,723	42,25	33,68	6,05,995	2437,44	2036,48
1. Loans for Purchase of Consumer Durables	15,690	27,99	21,44	370	1,63	1,32	74,954	191,67	148,80
2. Loans for Housing	12,463	45,18	41,22	1,071	8,93	8,04	1,15,143	916,89	790,92
3. Rest of the Personal Loans	80,856	141,70	117,82	4,282	31,69	24,32	4,15,898	1328,88	1096,77
VI. TRADE	1,22,956	160,39	126,80	2,895	193,45	180,68	4,66,321	3308,73	2557,41
1. Wholesale Trade	3,837	7,83	6,70	454	89,83	81,14	29,137	1488,74	1071,36
2. Retail Trade	1,19,119	152,56	120,09	2,441	103,62	99,54	4,37,184	1819,99	1486,05
VII. FINANCE	1	3	2	35	5,40	4,64	3,053	117,65	90,08
VIII. ALL OTHERS	12,843	22,20	17,00	1,528	18,10	14,94	1,25,317	1143,83	992,44
TOTAL BANK CREDIT	7,62,340	1266,81	1023,24	14,042	726,24	679,98	26,90,052	20193,06	16228,00
OF WHICH: 1. Artisans & Village Industries	70,685	59,40	47,47	395	1,25	1,02	1,19,007	163,40	136,35
2. Other Small Scale Industries	11,444	22,92	16,76	699	25,97	19,38	1,05,074	1681,58	1323,66