

**Table No.5.7 - State and Population Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation
March 1996 (Part 27 of 32)**

SOUTHERN REGION

STATE: ANDHRA PRADESH

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	22,72,491	2060,97	1947,99	10,29,010	1145,65	1061,00
1. Direct Finance	22,31,224	1889,46	1828,37	10,08,865	1009,74	968,65
2. Indirect Finance	41,267	171,51	119,61	20,145	135,91	92,35
II. INDUSTRY	1,04,777	1002,62	805,94	76,856	1344,99	1111,67
1. Mining & Quarrying	307	20,53	15,09	472	33,48	20,28
2. Food Manufacturing and Processing	3,333	289,10	234,20	4,490	307,50	221,04
(a) Rice Mills, Flour and Dal Mills	1,500	44,56	34,62	2,500	171,51	117,62
(b) Sugar	33	75,90	61,53	47	31,64	20,99
(c) Edible Oils and Vanaspati	343	9,84	7,80	445	62,01	47,26
(d) Tea Processing	9	1,95	1,95	3	1	1
(e) Processing of Fruits & Vegetables	147	86	89	26	1,33	1,23
(f) Others	1,301	155,99	127,41	1,469	41,00	33,93
3. Beverage and Tobacco	145	14,03	9,20	133	3,68	3,28
4. Textiles	868	87,52	68,36	2,397	122,85	105,89
(a) Cotton Textiles	367	52,27	35,25	695	78,64	67,28
(b) Jute Textiles	4	2,25	2,37	20	9,36	7,56
(c) Handloom Textiles & Khadi	171	1,05	92	205	3,07	2,08
(d) Other Textiles	326	31,95	29,83	1,477	31,78	28,97
5. Paper, Paper Products and Printing	262	40,65	27,98	574	40,51	36,70
6. Leather and Leather Products	56	2,09	2,03	110	5,41	4,83
7. Rubber and Rubber Products	53	2,58	1,87	136	15,91	10,24
8. Chemicals and Chemical Products	484	154,39	145,85	854	148,07	128,48
(a) Heavy Industrial Chemicals	37	7,64	8,38	58	13,51	14,51
(b) Fertilizers	31	43,31	43,90	24	29,90	21,57
(c) Drugs and Pharmaceuticals	133	60,44	52,59	128	38,31	35,81
(d) Non-Edible Oils	35	8,27	8,52	65	22,89	19,30
(e) Other Chemicals & Chemical Products	248	34,73	32,46	579	43,46	37,29
9. Petroleum, Coal Products & Nuclear Fuels	16	6,59	5,62	51	11,62	11,14
10. Manufacture of Cement & Cement Products	93	20,43	19,44	170	22,99	19,07
11. Basic Metals & Metal Products	357	117,69	101,00	829	398,94	369,35
(a) Iron and Steel	90	92,35	79,69	199	335,12	310,31
(b) Non-Ferrous Metals	22	15,80	12,87	64	44,22	40,46
(c) Other Metal Products	245	9,55	8,44	566	19,60	18,58
12. Engineering	856	112,65	73,30	1,157	71,54	50,41
(a) Heavy Engineering	137	9,07	7,26	180	20,51	13,35
(b) Light Engineering	355	21,57	10,52	442	22,72	12,89
(c) Electrical Machinery & Goods	165	23,22	17,77	339	17,11	14,44
(d) Electronic Machinery & Goods	199	58,79	37,75	196	11,20	9,74

13. Vehicles, Vehicle Parts & Transport Equipments	323	14,44	7,30	500	12,60	7,48
14. Other Industries	97,467	95,88	82,16	64,667	126,19	106,60
15. Electricity, Gas & Water	89	22,73	11,40	137	18,21	11,56
(a) Electricity Generation & Transmission	84	22,67	11,34	124	17,73	11,11
(b) Non-Conventional Energy	-	-	-	2	7	4
(c) Gas, Steam & Water Supply	5	7	7	11	42	41
16. Construction	68	1,32	1,14	179	5,49	5,33
III. TRANSPORT OPERATORS	20,462	48,91	41,52	21,764	82,64	64,05
IV. PROFESSIONAL AND OTHER SERVICES	1,04,436	97,55	84,45	66,102	179,34	153,83
V. PERSONAL LOANS	2,98,451	467,33	394,04	3,19,148	774,94	602,07
1. Loans for Purchase of Consumer Durables	12,398	14,37	12,44	17,864	24,81	21,85
2. Loans for Housing	9,411	63,50	55,36	19,127	217,11	160,88
3. Rest of the Personal Loans	2,76,642	389,46	326,25	2,82,157	533,02	419,34
V I. TRADE	3,43,018	253,42	209,50	2,28,578	464,09	374,12
1. Wholesale Trade	12,023	42,88	28,36	10,031	155,63	130,30
2. Retail Trade	3,30,995	210,54	181,14	2,18,547	308,46	243,81
VII. FINANCE	305	10,59	9,43	311	31,47	26,47
VIII. ALL OTHERS	3,42,275	624,45	301,66	2,13,147	594,93	249,64
TOTAL BANK CREDIT	34,86,215	4565,84	3794,52	19,54,916	4618,05	3642,85
OF WHICH : 1. Artisans & Village Industries	65,611	40,98	31,83	32,494	32,92	29,02
2. Other Small Scale Industries	32,452	183,72	159,87	33,956	433,37	338,85

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	2,18,808	436,70	400,02	10,702	389,16	321,24
1. Direct Finance	2,14,954	366,85	345,05	8,045	155,57	150,02
2. Indirect Finance	3,854	69,85	54,97	2,657	233,59	171,22
II. INDUSTRY	34,765	2159,40	1831,98	17,135	3908,91	3235,21
1. Mining & Quarrying	318	35,30	32,34	172	58,88	34,32
2. Food Manufacturing and Processing	2,389	307,31	244,77	661	199,29	182,07
(a) Rice Mills, Flour and Dal Mills	1,051	59,82	45,50	94	9,48	8,71
(b) Sugar	36	58,24	44,13	15	37,67	35,59
(c) Edible Oils and Vanaspati	244	88,47	72,22	102	85,79	80,35
(d) Tea Processing	5	3	2	12	81	89
(e) Processing of Fruits & Vegetables	19	2,74	2,05	5	1,17	64
(f) Others	1,034	98,01	80,84	433	64,37	55,90
3. Beverage and Tobacco	322	199,26	140,74	96	86,02	52,57
4. Textiles	1,454	173,40	147,01	585	300,82	253,46
(a) Cotton Textiles	956	147,30	127,60	203	85,54	73,51
(b) Jute Textiles	36	14,76	10,01	7	5,23	5,79
(c) Handloom Textiles & Khadi	42	1,56	1,58	15	2,17	1,44
(d) Other Textiles	420	9,79	7,82	360	207,87	172,72
5. Paper, Paper Products and Printing	884	79,19	74,29	944	129,54	109,92
6. Leather and Leather Products	173	8,20	9,69	159	24,40	22,45
7. Rubber and Rubber Products	194	10,44	10,18	175	30,20	24,21
8. Chemicals and Chemical Products	1,046	242,04	207,72	1,856	801,25	647,12
(a) Heavy Industrial Chemicals	111	19,75	18,96	133	19,19	19,08

(b) Fertilizers	66	63,64	60,40	59	107,91	66,88
(c) Drugs and Pharmaceuticals	227	89,67	73,52	838	481,44	384,18
(d) Non-Edible Oils	49	27,18	19,07	19	6,19	4,10
(e) Other Chemicals & Chemical Products	593	41,81	35,77	807	186,51	172,88
9. Petroleum, Coal Products & Nuclear Fuels	54	10,09	2,91	41	9,03	7,75
10. Manufacture of Cement & Cement Products	153	12,76	12,10	222	240,45	201,75
11. Basic Metals & Metal Products	1,025	342,69	260,75	1,213	404,69	397,80
(a) Iron and Steel	333	256,47	181,30	432	279,70	284,76
(b) Non-Ferrous Metals	70	4,58	3,78	71	23,24	20,23
(c) Other Metal Products	622	81,63	75,67	710	101,75	92,80
12. Engineering	1,643	325,04	291,64	2,009	652,16	566,14
(a) Heavy Engineering	172	43,61	37,02	212	115,38	96,48
(b) Light Engineering	734	63,13	38,69	748	175,70	178,71
(c) Electrical Machinery & Goods	430	180,37	191,97	450	217,93	163,71
(d) Electronic Machinery & Goods	307	37,93	23,96	599	143,15	127,24
13. Vehicles, Vehicle Parts & Transport Equipments	446	212,50	219,18	322	28,46	21,76
14. Other Industries	23,904	136,84	120,20	7,891	311,21	271,59
15. Electricity, Gas & Water	83	15,70	12,43	128	527,88	350,75
(a) Electricity Generation & Transmission	61	7,97	4,84	99	491,14	314,07
(b) Non-Conventional Energy	6	7,10	7,09	15	35,75	35,85
(c) Gas, Steam & Water Supply	16	63	51	14	99	82
16. Construction	677	48,64	46,02	661	104,64	91,59
III. TRANSPORT OPERATORS	19,599	91,59	79,05	5,800	34,28	30,40
IV. PROFESSIONAL AND OTHER SERVICES	45,362	177,06	143,04	14,666	281,59	243,24
V. PERSONAL LOANS	2,67,981	784,06	697,84	1,47,716	757,86	606,54
1. Loans for Purchase of Consumer Durables	27,721	37,98	33,63	15,677	21,21	19,27
2. Loans for Housing	29,727	268,86	244,04	16,459	307,79	210,92
3. Rest of the Personal Loans	2,10,533	477,22	420,17	1,15,580	428,87	376,34
VI. TRADE	1,07,448	609,28	492,53	41,208	713,34	602,98
1. Wholesale Trade	6,849	362,34	278,28	3,699	492,12	439,31
2. Retail Trade	1,00,599	246,94	214,25	37,509	221,22	163,66
VII. FINANCE	435	71,76	61,43	1,132	374,61	303,39
VIII. ALL OTHERS	1,45,160	456,98	384,72	54,386	1476,06	1020,90
TOTAL BANK CREDIT	8,39,558	4786,82	4090,60	2,92,745	7935,81	6363,90
OF WHICH : 1. Artisans & Village Industries	7,371	22,50	18,91	925	9,29	9,89
2. Other Small Scale Industries	20,602	566,04	472,21	10,444	538,20	470,59