

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1997 (Part 27 of 32)**
SOUTHERN REGION STATE: ANDHRA PRADESH

							(Amount in Rupees Lakh)			
OCCUPATION		STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		FOREIGN BANKS			
		No. of Accounts	Credit Limit	Amount Out- stand- ing	No. of Accounts	Credit Limit	Amount Out- stand- ing	No. of Accounts	Credit Limit	Amount Out- stand- ing
		1	2	3	4	5	6	7	8	9
I.	AGRICULTURE	12,41,736	1563,77	1497,85	12,44,967	2012,29	1853,93	12	7,36	6,63
	1. Direct Finance	12,30,484	1397,62	1356,64	12,33,714	1648,69	1549,67	8	1,36	76
	2. Indirect Finance	11,252	166,14	141,21	11,253	363,60	304,26	4	6,00	5,87
II.	INDUSTRY	95,934	4338,17	3752,36	81,537	4596,84	3669,95	192	188,71	144,75
	1. Mining & Quarrying	929	65,61	62,75	852	71,49	58,82	-	-	-
	2. Food Manufacturing and Processing	6,635	545,69	447,17	5,007	470,38	375,42	7	7,32	7,25
	(a) Rice Mills, Flour and Dal Mills	2,935	193,21	147,50	2,286	125,37	93,32	2	3	3
	(b) Sugar	36	42,69	34,85	81	146,31	122,72	-	-	-
	(c) Edible Oils and Vanaspati	576	169,15	157,88	463	89,55	68,07	-	-	-
	(d) Tea Processing	8	31	39	18	1,19	78	-	-	-
	(e) Processing of Fruits & Vegetables	24	2,79	2,55	317	4,15	3,61	-	-	-
	(f) Others	3,056	137,54	104,01	1,842	103,80	86,93	5	7,29	7,22
	3. Beverage and Tobacco	262	69,37	58,68	431	239,89	130,74	8	18,77	15,19
	4. Textiles	2,015	270,21	217,08	2,089	362,99	316,16	41	29,10	19,90
	(a) Cotton Textiles	848	147,11	121,31	814	175,55	145,51	16	16,99	10,76
	(b) Jute Textiles	20	7,18	8,81	39	17,42	13,61	-	-	-
	(c) Handloom Textiles & Khadi	278	2,89	2,91	237	5,30	3,18	-	-	-
	(d) Other Textiles	869	113,03	84,05	999	164,72	153,86	25	12,10	9,15
	5. Paper, Paper Products and Printing	975	114,16	84,65	1,717	154,97	135,91	14	32,70	27,32
	6. Leather and Leather Products	224	30,64	29,15	306	12,95	9,00	1	3	3
	7. Rubber and Rubber Products	278	28,06	28,14	286	34,49	26,77	-	-	-
	8. Chemicals and Chemical Products	1,999	657,55	602,77	2,217	699,05	573,20	50	54,39	34,11
	(a) Heavy Industrial Chemicals	147	43,62	43,79	189	22,22	20,59	1	50	44
	(b) Fertilizers	77	110,63	93,04	100	132,16	105,21	2	7,47	2,59
	(c) Drugs and Pharmaceuticals	563	324,99	301,77	730	346,47	281,47	33	25,86	17,36
	(d) Non-Edible Oils	89	46,62	42,12	60	21,19	15,17	-	-	-
	(e) Other Chemicals & Chemical Products	1,123	131,69	122,06	1,138	177,00	150,76	14	20,56	13,71
	9. Petroleum, Coal Products & Nuclear Fuels	65	15,32	12,90	98	22,64	15,87	-	-	-
	10. Manufacture of Cement & Cement Products	332	164,28	126,72	420	166,97	148,99	1	1,00	1,06
	11. Basic Metals & Metal Products	1,568	667,15	656,47	1,939	923,54	748,20	28	12,16	12,18
	(a) Iron and Steel	515	453,56	458,15	581	813,99	662,46	27	9,56	9,62
	(b) Non-Ferrous Metals	106	73,33	64,83	111	21,44	15,36	-	-	-
	(c) Other Metal Products	947	140,26	133,49	1,247	88,11	70,38	1	2,60	2,56
	12. Engineering	3,213	774,71	680,31	2,873	537,19	392,88	17	15,22	12,24
	(a) Heavy Engineering	317	97,34	73,44	348	111,41	92,46	-	-	-
	(b) Light Engineering	1,548	191,99	201,13	983	106,41	91,90	13	4,62	4,07
	(c) Electrical Machinery & Goods	777	329,37	256,57	738	219,49	126,13	2	5,55	2,84
	(d) Electronic Machinery & Goods	571	156,00	149,17	804	99,88	82,40	2	5,05	5,33
	13. Vehicles, Vehicle Parts & Transport Equipments	734	224,12	234,31	926	44,96	38,52	3	33	33
	14. Other Industries	76,199	346,31	317,47	61,250	410,14	355,54	10	9,85	7,30
	15. Electricity, Gas & Water	142	337,87	169,05	256	361,66	269,13	4	7,63	7,63
	(a) Electricity Generation & Transmission	117	332,56	163,76	218	345,96	253,81	4	7,63	7,63
	(b) Non-Conventional Energy	5	4,39	4,53	14	14,49	14,27	-	-	-
	(c) Gas, Steam & Water Supply	20	92	76	24	1,22	1,05	-	-	-
	16. Construction	364	27,13	24,73	870	83,54	74,80	8	22	22
III.	TRANSPORT OPERATORS	32,456	121,68	105,68	30,617	119,90	99,60	7	2,79	1,93
IV.	PROFESSIONAL AND OTHER SERVICES	27,757	204,62	165,63	1,31,107	411,37	350,01	41	4,28	3,37
V.	PERSONAL LOANS	6,14,207	1459,78	1291,08	4,40,253	1204,76	1078,33	3,075	31,33	26,81
	1. Loans for Purchase of Consumer Durables	41,267	62,31	52,89	27,911	36,79	30,08	-	-	-
	2. Loans for Housing	43,553	374,81	353,40	48,160	408,08	370,08	23	1,15	1,03
	3. Rest of the Personal Loans	5,29,387	1022,66	884,79	3,64,182	759,90	678,17	3,052	30,18	25,78
VI.	TRADE	2,71,134	882,53	752,58	2,56,389	1159,41	914,04	75	50,44	26,37
	1. Wholesale Trade	17,082	393,46	332,38	16,094	661,32	484,94	16	38,86	22,01

2. Retail Trade	2,54,052	489,07	420,20	2,40,295	498,09	429,10	59	11,58	4,36
VII. FINANCE	513	179,10	139,74	863	143,45	106,74	15	8,07	8,01
VIII. ALL OTHERS	82,566	1116,80	984,26	4,76,999	902,65	802,24	3	2,76	76
TOTAL BANK CREDIT	23,66,303	9866,45	8689,18	26,62,732	10550,68	8874,85	3,420	295,75	218,63
OF WHICH : 1. Artisans & Village Industries	31,471	63,68	56,46	18,314	38,69	34,56	2	2	1
2. Other Small Scale Industries	47,064	864,28	784,34	46,256	750,45	609,25	11	12,59	7,53

OCCUPATION	REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Amount Limit	Outsta- nding	No. of Accounts	Credit Amount Limit	Outsta- nding	No. of Accounts	Credit Limit	Outsta- nding
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	8,23,373	655,32	612,79	53,092	217,21	207,04	33,63,180	4455,94	4178,25
1. Direct Finance	7,87,607	621,93	582,63	51,877	175,34	164,29	33,03,690	3844,93	3654,00
2. Indirect Finance	35,766	33,39	30,16	1,215	41,88	42,75	59,490	611,01	524,25
II. INDUSTRY	45,894	34,21	31,39	5,358	904,55	792,99	2,28,915	10062,49	8391,44
1. Mining & Quarrying	27	47	42	107	34,10	18,59	1,915	171,67	140,58
2. Food Manufacturing and Processing	375	2,99	2,80	451	102,39	75,34	12,475	1128,78	907,99
(a) Rice Mills, Flour and Dal Mills	77	1,44	1,39	185	15,01	8,21	5,485	335,07	250,45
(b) Sugar	1	3	3	23	41,31	27,57	141	230,34	185,17
(c) Edible Oils and Vanaspati	22	31	29	76	31,89	26,77	1,137	290,91	253,01
(d) Tea Processing	-	-	-	-	-	-	26	1,50	1,17
(e) Processing of Fruits & Vegetables	-	-	-	10	3,72	3,19	351	10,66	9,35
(f) Others	275	1,22	1,09	157	10,46	9,60	5,335	260,31	208,84
3. Beverage and Tobacco	4	3	3	36	9,78	7,85	741	337,84	212,48
4. Textiles	122	91	69	1,385	164,94	139,18	5,652	828,16	693,01
(a) Cotton Textiles	11	9	5	570	66,15	51,81	2,259	405,89	329,44
(b) Jute Textiles	-	-	-	20	9,38	7,74	79	33,98	30,16
(c) Handloom Textiles & Khadi	29	29	22	14	63	54	558	9,11	6,85
(d) Other Textiles	82	53	42	781	88,78	79,09	2,756	379,17	326,56
5. Paper, Paper Products and Printing	15	36	29	205	26,80	24,61	2,926	328,99	272,79
6. Leather and Leather Products	6	2	2	22	1,78	1,41	559	45,42	39,61
7. Rubber and Rubber Products	1	1	1	18	6,24	3,98	583	68,79	58,91
8. Chemicals and Chemical Products	17	15	14	314	276,91	254,02	4,597	1688,05	1464,22
(a) Heavy Industrial Chemicals	-	-	-	13	2,23	2,18	350	68,57	67,00
(b) Fertilizers	1	1	1	9	13,47	12,21	189	263,74	213,05
(c) Drugs and Pharmaceuticals	6	4	3	117	208,00	192,59	1,449	905,36	793,22
(d) Non-Edible Oils	1	-	-	16	3,29	3,15	166	71,11	60,44
(e) Other Chemicals & Chemical Products	9	11	10	159	49,92	43,88	2,443	379,28	330,50
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	27	4,19	3,41	190	42,15	32,18
10. Manufacture of Cement & Cement Products	9	28	28	35	26,80	26,65	797	359,34	303,70
11. Basic Metals & Metal Products	11	6	5	184	69,06	70,82	3,730	1671,96	1487,72
(a) Iron and Steel	5	2	2	92	56,07	56,08	1,220	1333,20	1186,33
(b) Non-Ferrous Metals	1	-	-	22	4,47	3,54	240	99,25	83,74
(c) Other Metal Products	5	3	3	70	8,52	11,19	2,270	239,51	217,65
12. Engineering	89	1,10	1,03	239	42,08	37,92	6,431	1370,29	1124,39
(a) Heavy Engineering	41	64	61	39	14,87	13,59	745	224,27	180,09
(b) Light Engineering	19	15	15	74	3,09	3,22	2,637	306,25	300,47
(c) Electrical Machinery & Goods	10	6	6	51	13,91	10,72	1,578	568,39	396,32
(d) Electronic Machinery & Goods	19	24	22	75	10,21	10,39	1,471	271,38	247,51
13. Vehicles, Vehicle Parts & Transport Equipments	58	75	66	105	5,59	4,89	1,826	275,74	278,71
14. Other Industries	45,135	26,11	24,20	1,944	49,12	43,17	1,84,538	841,54	747,69
15. Electricity, Gas & Water	8	7	7	11	31,04	32,69	421	738,26	478,57
(a) Electricity Generation & Transmission	5	3	3	4	12,57	13,25	348	698,75	438,47
(b) Non-Conventional Energy	2	4	4	7	18,47	19,44	28	37,38	38,28
(c) Gas, Steam & Water Supply	1	-	-	-	-	-	45	2,14	1,82
16. Construction	17	89	70	275	53,74	48,44	1,534	165,52	148,89
III. TRANSPORT OPERATORS	10,464	26,79	23,25	2,314	28,08	22,49	75,858	299,24	252,95
IV. PROFESSIONAL AND OTHER SERVICES	41,936	30,86	27,00	4,204	46,55	38,39	2,05,045	697,67	584,41
V. PERSONAL LOANS	1,86,841	213,21	187,64	49,699	181,69	158,85	12,94,075	3090,77	2742,71
1. Loans for Purchase of Consumer Durables	15,178	14,00	11,69	9,297	10,42	6,36	93,653	123,53	101,02
2. Loans for Housing	7,034	30,94	33,12	2,693	26,88	23,66	1,01,463	841,86	781,29
3. Rest of the Personal Loans	1,64,629	168,27	142,83	37,709	144,38	128,84	10,98,959	2125,39	1860,40
VI. TRADE	1,40,099	94,20	79,27	21,873	268,30	223,31	6,89,570	2454,88	1995,58
1. Wholesale Trade	4,067	5,51	4,36	2,978	165,73	137,01	40,237	1264,88	980,70
2. Retail Trade	1,36,032	88,68	74,90	18,895	102,56	86,31	6,49,333	1189,99	1014,87
VII. FINANCE	63	73	67	791	159,10	133,59	2,245	490,45	388,75
VIII. ALL OTHERS	1,77,684	127,66	124,97	27,381	139,85	125,75	7,64,633	2289,72	2037,98

TOTAL BANK CREDIT	14,26,354	1182,97	1086,97	1,64,712	1945,32	1702,42	66,23,521	23841,17	20572,06
OF WHICH : 1. Artisans & Village Industries	37,609	22,37	20,92	534	98	90	87,930	125,75	112,85
2. Other Small Scale Industries	7,102	6,33	5,87	2,109	107,12	86,00	1,02,542	1740,77	1492,99