

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2004**

CENTRAL REGION

STATE : MADHYA 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
I. AGRICULTURE	5,21,512	3051,56	2457,44	2,48,975	2021,44	1631,21
1. Direct Finance	5,02,889	2812,93	2290,20	2,41,261	1808,56	1457,80
2. Indirect Finance	18,623	238,63	167,23	7,714	212,87	173,41
II. INDUSTRY	58,116	505,13	383,23	31,777	1490,71	1156,45
1. Mining & Quarrying	248	21,43	11,74	161	14,56	9,89
2. Food Manufacturing & Processing	2,097	77,30	48,82	2,384	216,51	155,79
(a) Rice Mills, Flour & Dal Mills	608	11,93	7,75	762	45,31	32,78
(b) Sugar	3	60	62	10	8,51	8,32
(c) Edible Oils & Vanaspati	208	30,90	24,92	541	66,67	43,45
(d) Tea Processing	3	13	12	—	—	—
(e) Processing of Fruits & Vegetables	1	2	2	7	1,53	90
(f) Others	1,274	33,72	15,38	1,064	94,49	70,35
3. Beverage & Tobacco	20	27,24	22,86	36	12,94	12,46
4. Textiles	679	33,45	23,99	881	330,17	250,65
(a) Cotton Textiles	95	24,09	15,27	272	165,34	139,61
(b) Jute & Other Natural Fibre Textiles	31	43	30	34	1,65	1,18
(c) Handloom Textiles & Khadi	170	2,30	1,58	178	2,47	2,15
(d) Other Textiles & Textile Products	383	6,63	6,84	397	160,71	107,72
5. Paper, Paper Products & Printing	135	6,82	6,27	325	30,65	25,79
6. Leather & Leather Products	193	87	76	211	1,36	88
7. Rubber & Plastic Products	86	32,49	13,93	188	83,87	74,72
8. Chemicals & Chemical Products	165	38,33	36,00	245	48,08	37,77
(a) Heavy Industrial Chemicals	3	16	7	23	8,64	7,00
(b) Fertilisers	11	8,65	8,28	19	19,71	18,17
(c) Drugs & Pharmaceuticals	29	84	69	38	6,05	1,90
(d) Non-Edible Oils	4	31	31	10	1,26	1,00
(e) Other Chemicals & Chemical Products	118	28,38	26,66	155	12,42	9,69
9. Petroleum, Coal Products & Nuclear Fuels	10	1,57	89	24	6,82	4,01
10. Manufacture of Cement & Cement Products	213	5,12	4,48	224	174,34	142,39
11. Basic Metals & Metal Products	173	29,28	26,12	357	175,15	160,52
(a) Iron & Steel	13	16,58	15,59	47	147,19	141,64
(b) Non-Ferrous Metals	10	1,48	1,28	17	16,04	11,63
(c) Metal Products	150	11,22	9,25	293	11,92	7,25
12. Engineering	448	12,96	7,09	740	94,27	50,39
(a) Heavy Engineering	20	1,01	58	71	43,63	30,72
(b) Light Engineering	180	2,58	1,81	242	8,74	3,89
(c) Electrical Machinery & Goods	124	4,53	3,32	302	31,42	7,61
(d) Electronic Machinery & Goods	124	4,85	1,38	125	10,48	8,17
13. Vehicles, Vehicle Parts & Transport Equipments	306	3,04	2,01	488	13,92	12,61
14. Other Industries	50,549	138,59	106,10	24,248	243,37	183,87
15. Electricity, Gas & Water	17	34,70	34,50	63	6,79	6,23
(a) Electricity Generation & Transmission	15	34,64	34,45	35	5,03	4,78
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	2	6	5	28	1,76	1,45
16. Construction	2,777	41,94	37,65	1,202	37,91	28,47
III. TRANSPORT OPERATORS	4,514	33,69	23,08	4,235	60,91	42,47
IV. PROFESSIONAL AND OTHER SERVICES	17,451	64,89	49,43	15,686	128,53	101,05
V. PERSONAL LOANS	1,89,326	1013,65	791,01	2,14,713	1623,16	1295,74
1. Loans for Purchase of Consumer Durables	29,619	123,04	88,66	21,387	83,21	57,77
2. Loans for Housing	14,071	177,66	154,86	23,908	431,56	374,52
3. Rest of the Personal Loans	1,45,636	712,95	547,49	1,69,418	1108,38	863,46
VI. TRADE	1,08,389	423,47	334,23	82,797	777,47	604,37
1. Wholesale Trade	6,162	94,43	81,58	7,428	204,55	163,48
2. Retail Trade	1,02,227	329,04	252,65	75,369	572,92	440,89
VII. FINANCE	987	44,83	35,78	915	23,18	18,69
VIII. ALL OTHERS	78,365	405,54	316,34	62,133	462,11	352,75
TOTAL BANK CREDIT	9,78,660	5542,78	4390,54	6,61,231	6587,51	5202,72
OF WHICH : 1. Artisans and Village & Tiny Industries	36,086	79,27	57,49	15,488	91,03	71,08
2. Other Small Scale Industries	15,164	98,00	73,14	9,649	243,55	169,00

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CENTRAL REGION

STATE : MADHYA 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
I. AGRICULTURE	44,362	820,70	623,70	6,329	836,57	699,97
1. Direct Finance	41,705	644,52	471,71	3,276	184,76	139,38
2. Indirect Finance	2,657	176,18	151,99	3,053	651,81	560,59
II. INDUSTRY	14,991	2246,58	1295,24	20,986	3751,83	2749,91
1. Mining & Quarrying	164	15,52	13,02	86	41,24	34,91
2. Food Manufacturing & Processing	1,345	238,16	174,92	1,092	781,83	547,53
(a) Rice Mills, Flour & Dal Mills	475	46,01	32,15	265	60,68	44,82
(b) Sugar	1	3	2	8	26,46	9,81
(c) Edible Oils & Vanaspati	177	137,53	102,90	391	483,82	325,17
(d) Tea Processing	6	2,86	60	1	13	6
(e) Processing of Fruits & Vegetables	14	1,76	1,37	3	7,78	7,72
(f) Others	672	49,97	37,87	424	202,95	159,95
3. Beverage & Tobacco	53	34,26	17,73	56	36,57	20,71
4. Textiles	1,371	264,50	160,24	1,102	606,61	524,10
(a) Cotton Textiles	297	101,18	70,92	409	397,40	377,92
(b) Jute & Other Natural Fibre Textiles	17	20	18	59	9,96	8,94
(c) Handloom Textiles & Khadi	334	6,22	3,96	209	7,80	2,10
(d) Other Textiles & Textile Products	723	156,90	85,19	425	191,45	135,14
5. Paper, Paper Products & Printing	487	23,59	18,78	560	219,72	156,74
6. Leather & Leather Products	207	117,44	93,34	201	34,63	16,92
7. Rubber & Plastic Products	323	116,12	69,70	412	222,04	128,82
8. Chemicals & Chemical Products	488	81,39	57,17	6,379	379,09	255,77
(a) Heavy Industrial Chemicals	25	29,15	24,92	61	31,78	26,47
(b) Fertilisers	6	82	50	24	27,73	19,02
(c) Drugs & Pharmaceuticals	115	15,19	6,20	466	167,92	129,01
(d) Non-Edible Oils	9	1,22	1,04	6	67,63	19,16
(e) Other Chemicals & Chemical Products	333	35,01	24,52	5,822	84,02	62,12
9. Petroleum, Coal Products & Nuclear Fuels	34	31,89	1,66	27	15,85	10,62
10. Manufacture of Cement & Cement Products	106	53,97	52,43	58	17,70	14,28
11. Basic Metals & Metal Products	606	88,60	46,62	2,852	512,45	417,10
(a) Iron & Steel	92	56,45	32,43	285	382,23	307,14
(b) Non-Ferrous Metals	32	3,94	2,84	33	27,56	21,19
(c) Metal Products	482	28,21	11,35	2,534	102,66	88,77
12. Engineering	819	632,86	372,21	1,565	333,91	240,47
(a) Heavy Engineering	61	20,26	13,77	81	41,63	28,99
(b) Light Engineering	252	19,70	11,35	308	76,73	65,76
(c) Electrical Machinery & Goods	368	592,07	346,36	978	201,70	133,84
(d) Electronic Machinery & Goods	138	84	74	198	13,85	11,88
13. Vehicles, Vehicle Parts & Transport Equipments	294	337,57	58,48	261	107,34	78,14
14. Other Industries	7,913	93,75	74,90	5,035	240,19	176,17
15. Electricity, Gas & Water	33	32,06	14,52	42	55,97	22,13
(a) Electricity Generation & Transmission	14	30,85	13,70	18	53,77	20,78
(b) Non-Conventional Energy	12	41	34	15	83	69
(c) Gas, Steam & Water Supply	7	80	49	9	1,37	66
16. Construction	748	84,89	69,53	1,258	146,68	105,49
III. TRANSPORT OPERATORS	4,090	47,89	36,97	2,635	58,40	46,27
IV. PROFESSIONAL AND OTHER SERVICES	10,869	186,11	149,61	8,334	372,08	320,77
V. PERSONAL LOANS	1,81,103	1892,40	1538,49	1,53,791	2449,97	2046,19
1. Loans for Purchase of Consumer Durables	15,706	63,56	43,91	7,745	39,40	29,33
2. Loans for Housing	34,007	858,23	769,08	40,505	1237,49	1113,22
3. Rest of the Personal Loans	1,31,390	970,61	725,50	1,05,541	1173,07	903,64
VI. TRADE	47,817	882,50	575,04	36,768	1694,45	1259,39
1. Wholesale Trade	4,233	230,99	156,80	17,537	1048,12	774,61
2. Retail Trade	43,584	651,51	418,23	19,231	646,33	484,78
VII. FINANCE	522	48,01	42,34	621	180,56	116,04
VIII. ALL OTHERS	35,139	406,26	311,06	27,267	966,88	668,55
TOTAL BANK CREDIT	3,38,893	6530,43	4572,45	2,56,731	10310,73	7907,09
OF WHICH : 1. Artisans and Village & Tiny Industries	3,460	22,67	19,30	1,032	14,20	11,46
2. Other Small Scale Industries	6,756	455,60	284,74	6,819	602,21	442,06