

**TABLE NO.54—SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2003**

(Amount in Rupees Lakh)

OCCUPATION	Rs.25,000 AND LESS			ABOVE Rs.25,000 AND UPTO Rs.2 LAKH		
	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>158,21,026</b>	<b>20037,23</b>	<b>17910,29</b>	<b>46,18,296</b>	<b>30356,20</b>	<b>26088,29</b>
1. Direct Finance	153,38,568	19469,89	17434,02	45,12,557	29561,76	25428,69
2. Indirect Finance	4,82,458	567,34	476,27	1,05,739	794,44	659,60
<b>II. INDUSTRY</b>	<b>26,13,318</b>	<b>2821,18</b>	<b>2377,62</b>	<b>7,94,921</b>	<b>6451,97</b>	<b>5543,26</b>
1. Mining & Quarrying	....	....	....	....	....	....
2. Food Manufacturing & Processing	1,78,927	182,56	163,60	46,617	387,71	338,36
(a) Rice Mills, Flour & Dal Mills	....	....	....	....	....	....
(b) Sugar	....	....	....	....	....	....
(c) Edible Oils & Vanaspati	....	....	....	....	....	....
(d) Tea Processing	....	....	....	....	....	....
(e) Processing of Fruits & Vegetables	....	....	....	....	....	....
(f) Others	....	....	....	....	....	....
3. Beverage & Tobacco	....	....	....	....	....	....
4. Textiles	1,06,124	143,80	116,98	49,916	467,15	389,82
(a) Cotton Textiles	....	....	....	....	....	....
(b) Jute & Other Natural Fibre Textiles	....	....	....	....	....	....
(c) Handloom Textiles & Khadi	....	....	....	....	....	....
(d) Other Textiles & Textile Products	....	....	....	....	....	....
5. Paper, Paper Products & Printing	16,298	28,48	27,91	13,069	132,09	111,39
6. Leather & Leather Products	17,002	23,47	20,28	6,467	50,66	43,54
7. Rubber & Plastic Products	7,101	10,12	9,69	8,450	88,10	74,86
8. Chemicals & Chemical Products	38,957	51,62	50,54	19,598	190,66	168,46
(a) Heavy Industrial Chemicals	....	....	....	....	....	....
(b) Fertilisers	....	....	....	....	....	....
(c) Drugs & Pharmaceuticals	....	....	....	....	....	....
(d) Non-Edible Oils	....	....	....	....	....	....
(e) Other Chemicals & Chemical Products	....	....	....	....	....	....
9. Petroleum, Coal Products & Nuclear Fuels	....	....	....	....	....	....
10. Manufacture of Cement & Cement Products	2,649	4,51	3,71	3,738	36,08	30,80
11. Basic Metals & Metal Products	29,462	34,68	33,51	21,614	210,69	182,35
(a) Iron & Steel	....	....	....	....	....	....
(b) Non-Ferrous Metals	....	....	....	....	....	....
(c) Metal Products	....	....	....	....	....	....
12. Engineering	85,066	105,98	101,18	33,904	326,08	274,32
(a) Heavy Engineering	....	....	....	....	....	....
(b) Light Engineering	....	....	....	....	....	....
(c) Electrical Machinery & Goods	....	....	....	....	....	....
(d) Electronic Machinery & Goods	....	....	....	....	....	....
13. Vehicles, Vehicle Parts & Transport Equipments	23,141	29,39	25,17	13,929	130,86	110,72
14. Other Industries	20,75,134	2158,06	1785,16	5,43,773	4080,03	3521,04
15. Electricity, Gas & Water	....	....	....	....	....	....
(a) Electricity Generation & Transmission	....	....	....	....	....	....
(b) Non-Conventional Energy	....	....	....	....	....	....
(c) Gas, Steam & Water Supply	....	....	....	....	....	....
16. Construction	33,457	48,53	39,90	33,846	351,85	297,61
<b>III. TRANSPORT OPERATORS</b>	<b>2,57,035</b>	<b>267,63</b>	<b>220,61</b>	<b>2,44,036</b>	<b>2055,12</b>	<b>1618,99</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>9,77,528</b>	<b>1221,86</b>	<b>1004,73</b>	<b>4,52,807</b>	<b>3218,97</b>	<b>2506,06</b>
<b>V. PERSONAL LOANS</b>	<b>90,06,700</b>	<b>12715,88</b>	<b>10396,13</b>	<b>98,99,955</b>	<b>65809,04</b>	<b>46240,96</b>
1. Loans for Purchase of Consumer Durables	5,73,663	871,05	685,71	5,38,751	2953,91	2264,59
2. Loans for Housing	4,42,944	579,12	555,62	13,16,608	14555,71	12874,06
3. Rest of the Personal Loans	79,90,093	11265,71	9154,80	80,44,596	48299,42	31102,32
<b>VI. TRADE</b>	<b>39,95,638</b>	<b>4986,00</b>	<b>4106,38</b>	<b>15,83,880</b>	<b>11523,51</b>	<b>9575,60</b>
1. Wholesale Trade	1,52,272	201,03	166,13	97,649	940,03	759,03
2. Retail Trade	38,43,366	4784,97	3940,25	14,86,231	10583,48	8816,57
<b>VII. FINANCE</b>	<b>46,450</b>	<b>65,39</b>	<b>58,92</b>	<b>49,872</b>	<b>518,96</b>	<b>423,61</b>
<b>VIII. ALL OTHERS</b>	<b>41,54,971</b>	<b>5415,52</b>	<b>4963,68</b>	<b>20,10,186</b>	<b>14388,97</b>	<b>12022,05</b>
<b>TOTAL BANK CREDIT</b>	<b>368,72,666</b>	<b>47530,69</b>	<b>41038,35</b>	<b>196,53,953</b>	<b>134322,74</b>	<b>104018,83</b>
OF WHICH:						
1. Artisans and Village & Tiny Industries	12,12,426	1159,88	935,38	1,64,434	1154,56	957,82
2. Other Small Scale Industries	8,25,650	973,41	808,73	4,41,463	3573,00	3119,04

.... indicates break-up not available separately.

**TABLE NO.54—SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2003**

(Amount in Rupees Lakh)

OCCUPATION	ABOVE Rs. 2 LAKH AND UPTO Rs. 5 LAKH			ABOVE Rs. 5 LAKH AND UPTO Rs. 10 LAKH		
	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>3,43,305</b>	<b>9832,00</b>	<b>8893,23</b>	<b>28,150</b>	<b>2119,70</b>	<b>1745,58</b>
1. Direct Finance	3,05,871	8596,80	7721,98	18,872	1394,87	1093,81
2. Indirect Finance	37,434	1235,21	1171,25	9,278	724,83	651,77
<b>II. INDUSTRY</b>	<b>1,79,180</b>	<b>6329,87</b>	<b>6411,96</b>	<b>86,146</b>	<b>6721,47</b>	<b>6079,89</b>
1. Mining & Quarrying	6,452	197,63	183,02	3,090	241,22	222,24
2. Food Manufacturing & Processing	14,821	534,96	534,15	9,174	731,46	645,72
(a) Rice Mills, Flour & Dal Mills	5,457	202,02	195,76	4,444	361,36	306,14
(b) Sugar	107	3,83	31,33	76	6,10	15,60
(c) Edible Oils & Vanaspati	1,584	57,49	55,12	875	70,73	68,34
(d) Tea Processing	289	10,04	9,70	195	15,69	14,67
(e) Processing of Fruits & Vegetables	551	19,18	18,24	247	19,36	16,62
(f) Others	6,833	242,41	224,01	3,337	258,23	224,34
3. Beverage & Tobacco	1,314	47,05	40,85	718	56,16	51,44
4. Textiles	22,283	810,31	864,70	13,270	1052,17	982,55
(a) Cotton Textiles	6,807	247,40	286,01	4,078	328,50	310,23
(b) Jute & Other Natural Fibre Textiles	417	15,19	15,18	278	21,14	18,66
(c) Handloom Textiles & Khadi	1,765	63,90	55,66	799	62,27	54,29
(d) Other Textiles & Textile Products	13,294	483,82	507,85	8,115	640,26	599,37
5. Paper, Paper Products & Printing	7,935	283,76	253,87	4,146	322,25	286,21
6. Leather & Leather Products	2,233	79,18	80,60	1,523	119,25	125,42
7. Rubber & Plastic Products	7,809	281,03	266,50	4,613	353,80	314,81
8. Chemicals & Chemical Products	9,240	333,09	374,88	5,978	467,28	426,80
(a) Heavy Industrial Chemicals	1,389	49,95	49,76	1,071	83,42	79,74
(b) Fertilisers	198	7,23	6,77	169	14,33	13,25
(c) Drugs & Pharmaceuticals	2,042	74,12	72,15	1,384	108,66	108,44
(d) Non-Edible Oils	198	7,33	45,55	133	10,74	8,73
(e) Other Chemicals & Chemical Products	5,413	194,46	200,64	3,221	250,12	216,64
9. Petroleum, Coal Products & Nuclear Fuels	699	25,62	24,26	458	35,91	31,89
10. Manufacture of Cement & Cement Products	2,258	82,90	71,86	969	73,83	69,36
11. Basic Metals & Metal Products	14,083	503,93	500,56	8,029	624,36	581,48
(a) Iron & Steel	4,154	150,96	148,18	2,649	208,33	195,93
(b) Non-Ferrous Metals	1,200	43,56	66,97	795	63,01	60,69
(c) Metal Products	8,729	309,41	285,41	4,585	353,02	324,87
12. Engineering	17,011	607,19	615,08	8,901	695,53	626,44
(a) Heavy Engineering	4,054	144,02	133,97	2,118	166,36	150,93
(b) Light Engineering	6,440	230,18	265,27	3,277	252,77	226,73
(c) Electrical Machinery & Goods	4,410	157,40	142,14	2,424	191,78	173,47
(d) Electronic Machinery & Goods	2,107	75,59	73,70	1,082	84,62	75,31
13. Vehicles, Vehicle Parts & Transport Equipments	4,747	166,10	178,21	2,055	157,29	153,09
14. Other Industries	33,070	1163,84	1336,61	12,860	988,11	869,30
15. Electricity, Gas & Water	1,269	44,47	40,32	585	45,71	44,89
(a) Electricity Generation & Transmission	498	17,19	17,20	263	20,77	22,13
(b) Non-Conventional Energy	156	5,32	4,55	54	4,29	3,79
(c) Gas, Steam & Water Supply	615	21,96	18,57	268	20,65	18,97
16. Construction	33,956	1168,82	1046,49	9,777	757,14	648,26
<b>III. TRANSPORT OPERATORS</b>	<b>57,092</b>	<b>1820,99</b>	<b>1345,20</b>	<b>10,792</b>	<b>736,11</b>	<b>576,70</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>63,359</b>	<b>2144,47</b>	<b>1827,90</b>	<b>20,206</b>	<b>1560,29</b>	<b>1298,50</b>
<b>V. PERSONAL LOANS</b>	<b>11,12,583</b>	<b>36166,73</b>	<b>29890,29</b>	<b>2,07,466</b>	<b>14865,20</b>	<b>12494,95</b>
1. Loans for Purchase of Consumer Durables	9,208	280,72	212,82	1,018	73,82	58,09
2. Loans for Housing	5,13,798	17435,11	15973,65	1,27,959	9281,31	8242,24
3. Rest of the Personal Loans	5,89,577	18450,90	13703,82	78,489	5510,08	4194,62
<b>VI. TRADE</b>	<b>1,94,763</b>	<b>6959,36</b>	<b>6229,55</b>	<b>72,111</b>	<b>5697,27</b>	<b>5002,16</b>
1. Wholesale Trade	48,955	1819,15	1604,14	28,303	2284,33	2006,45
2. Retail Trade	1,45,808	5140,21	4625,41	43,808	3412,94	2995,70
<b>VII. FINANCE</b>	<b>10,291</b>	<b>355,91</b>	<b>326,38</b>	<b>3,103</b>	<b>244,03</b>	<b>214,56</b>
<b>VIII. ALL OTHERS</b>	<b>89,503</b>	<b>3056,91</b>	<b>2604,14</b>	<b>63,300</b>	<b>4768,39</b>	<b>3862,45</b>
<b>TOTAL BANK CREDIT</b>	<b>20,50,076</b>	<b>66666,24</b>	<b>57528,65</b>	<b>4,91,274</b>	<b>36712,47</b>	<b>31274,79</b>
OF WHICH: 1. Artisans and Village & Tiny Industries	21,388	764,33	653,87	9,082	710,25	599,49
2. Other Small Scale Industries	66,057	2390,37	2214,15	38,348	2986,75	2671,47

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SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2003**

(Amount in Rupees Lakh)

OCCUPATION	ABOVE Rs. 10 LAKH AND UPTO Rs. 25 LAKH			ABOVE Rs. 25 LAKH AND UPTO Rs. 50 LAKH		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	13	14	15	16	17	18
<b>I. AGRICULTURE</b>	<b>16,810</b>	<b>2869,51</b>	<b>1787,01</b>	<b>5,971</b>	<b>2212,70</b>	<b>1519,69</b>
1. Direct Finance	11,643	1987,20	1099,85	3,783	1385,11	910,11
2. Indirect Finance	5,167	882,31	687,16	2,188	827,59	609,58
<b>II. INDUSTRY</b>	<b>65,924</b>	<b>11315,78</b>	<b>10154,48</b>	<b>33,546</b>	<b>12724,63</b>	<b>10864,08</b>
1. Mining & Quarrying	1,411	238,20	231,78	594	223,23	182,20
2. Food Manufacturing & Processing	8,018	1414,59	1210,38	4,485	1720,16	1437,99
(a) Rice Mills, Flour & Dal Mills	4,143	740,84	603,54	2,348	900,29	713,16
(b) Sugar	83	14,80	33,07	82	33,33	54,85
(c) Edible Oils & Vanaspati	834	147,04	139,19	417	159,27	146,22
(d) Tea Processing	256	46,25	39,19	278	106,56	88,69
(e) Processing of Fruits & Vegetables	194	32,94	27,68	129	49,27	40,62
(f) Others	2,508	432,73	367,71	1,231	471,44	394,45
3. Beverage & Tobacco	546	95,44	84,04	314	120,55	112,11
4. Textiles	12,527	2177,14	1957,36	7,179	2719,68	2263,65
(a) Cotton Textiles	4,565	800,97	716,19	2,789	1057,58	891,71
(b) Jute & Other Natural Fibre Textiles	249	43,40	38,96	130	51,52	43,43
(c) Handloom Textiles & Khadi	435	71,92	62,05	182	66,03	49,68
(d) Other Textiles & Textile Products	7,278	1260,84	1140,16	4,078	1544,56	1278,83
5. Paper, Paper Products & Printing	3,148	533,46	463,09	1,441	539,55	427,11
6. Leather & Leather Products	1,468	253,40	226,64	873	332,32	263,93
7. Rubber & Plastic Products	3,740	627,81	542,51	1,663	620,18	524,96
8. Chemicals & Chemical Products	5,562	952,86	913,42	3,030	1149,16	1049,60
(a) Heavy Industrial Chemicals	1,052	179,57	175,18	588	222,35	246,27
(b) Fertilisers	202	36,44	31,72	85	31,09	25,13
(c) Drugs & Pharmaceuticals	1,444	247,70	254,80	849	322,90	290,48
(d) Non-Edible Oils	172	30,47	25,75	87	33,77	31,12
(e) Other Chemicals & Chemical Products	2,692	458,68	425,97	1,421	539,05	456,61
9. Petroleum, Coal Products & Nuclear Fuels	398	69,19	59,93	222	84,47	92,05
10. Manufacture of Cement & Cement Products	545	91,47	92,41	282	105,46	110,48
11. Basic Metals & Metal Products	7,107	1218,08	1090,14	3,605	1370,72	1155,23
(a) Iron & Steel	2,678	469,85	416,77	1,646	631,95	523,79
(b) Non-Ferrous Metals	851	141,73	133,68	399	150,32	130,87
(c) Metal Products	3,578	606,51	539,69	1,560	588,45	500,57
12. Engineering	7,646	1308,97	1197,93	3,784	1434,41	1224,31
(a) Heavy Engineering	1,738	296,99	259,57	817	309,37	252,98
(b) Light Engineering	2,612	441,08	399,34	1,204	456,27	378,90
(c) Electrical Machinery & Goods	2,247	390,71	372,80	1,162	439,08	390,58
(d) Electronic Machinery & Goods	1,049	180,19	166,22	601	229,68	201,86
13. Vehicles, Vehicle Parts & Transport Equipments	1,835	311,72	308,74	948	359,33	315,48
14. Other Industries	6,571	1106,54	970,71	2,802	1059,31	954,67
15. Electricity, Gas & Water	442	76,55	74,83	371	147,40	116,71
(a) Electricity Generation & Transmission	227	40,29	44,46	255	103,61	85,03
(b) Non-Conventional Energy	30	5,18	4,22	25	9,51	6,67
(c) Gas, Steam & Water Supply	185	31,08	26,15	91	34,28	25,02
16. Construction	4,960	840,36	730,57	1,953	738,71	633,58
<b>III. TRANSPORT OPERATORS</b>	<b>2,221</b>	<b>351,46</b>	<b>282,69</b>	<b>652</b>	<b>240,39</b>	<b>188,17</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>11,458</b>	<b>1912,87</b>	<b>1554,15</b>	<b>4,150</b>	<b>1569,71</b>	<b>1293,65</b>
<b>V. PERSONAL LOANS</b>	<b>58,805</b>	<b>9069,01</b>	<b>6984,13</b>	<b>9,986</b>	<b>3547,13</b>	<b>2438,26</b>
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	36,202	5500,43	4624,93	5,466	1940,98	1384,91
3. Rest of the Personal Loans	22,603	3568,58	2359,20	4,520	1606,15	1053,35
<b>VI. TRADE</b>	<b>42,848</b>	<b>7131,16</b>	<b>6208,67</b>	<b>13,850</b>	<b>5180,59</b>	<b>4366,58</b>
1. Wholesale Trade	20,459	3540,40	3084,37	8,170	3053,64	2594,56
2. Retail Trade	22,389	3590,76	3124,29	5,680	2126,95	1772,02
<b>VII. FINANCE</b>	<b>1,752</b>	<b>299,68</b>	<b>376,77</b>	<b>943</b>	<b>358,30</b>	<b>298,43</b>
<b>VIII. ALL OTHERS</b>	<b>31,139</b>	<b>5220,97</b>	<b>3865,23</b>	<b>11,769</b>	<b>4441,71</b>	<b>3009,39</b>
<b>TOTAL BANK CREDIT</b>	<b>2,30,957</b>	<b>38170,43</b>	<b>31213,12</b>	<b>80,867</b>	<b>30275,15</b>	<b>23978,25</b>
OF WHICH: 1. Artisans and Village & Tiny Industries	5,871	1010,29	827,59	2,502	944,04	722,81
2. Other Small Scale Industries	30,103	5161,90	4460,76	14,249	5350,95	4495,73