

**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. 50 LAKH AND UPTO Rs. 1 CRORE			ABOVE Rs. 1 CRORE AND UPTO Rs. 4 CRORE		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	19	20	21	22	23	24
I. AGRICULTURE	2,885	2153,19	1480,84	2,211	4,559,98	2,920,42
1. Direct Finance	1,734	1,292,35	803,40	1,242	2,521,43	1,344,81
2. Indirect Finance	1,151	860,84	677,44	969	2,038,54	1,575,61
II. INDUSTRY	23,098	1,75,73,20	1,47,31,87	25,816	53,90,5,34	43,49,3,99
1. Mining & Quarrying	406	308,26	241,59	376	802,40	609,97
2. Food Manufacturing & Processing	3,061	2,289,58	1,899,10	2,714	5,557,28	4,376,01
(a) Rice Mills, Flour & Dal Mills	1,332	974,73	744,78	536	1,000,05	793,98
(b) Sugar	101	81,87	130,42	216	498,73	436,62
(c) Edible Oils & Vanaspati	315	246,86	209,93	471	1,000,36	824,86
(d) Tea Processing	332	250,83	215,28	429	834,37	666,07
(e) Processing of Fruits & Vegetables	84	61,79	41,62	107	241,49	172,93
(f) Others	897	673,50	557,06	955	1,982,28	1,481,56
3. Beverage & Tobacco	213	164,23	135,71	340	726,14	637,60
4. Textiles	4,796	3,677,76	3,002,17	5,438	11,327,01	8,948,38
(a) Cotton Textiles	1,836	1,405,02	1,173,10	2,327	4,958,53	4,050,49
(b) Jute & Other Natural Fibre Textiles	104	81,12	71,19	120	239,79	201,13
(c) Handloom Textiles & Khadi	98	72,13	63,70	114	233,15	170,51
(d) Other Textiles & Textile Products	2,758	2,119,48	1,694,19	2,877	5,895,54	4,526,25
5. Paper, Paper Products & Printing	850	641,48	603,24	956	1,958,57	1,624,02
6. Leather & Leather Products	739	541,02	418,10	560	1,147,91	876,18
7. Rubber & Plastic Products	1,011	761,62	635,14	1,049	2,153,43	1,691,26
8. Chemicals & Chemical Products	2,375	1,829,51	1,440,54	3,012	6,474,84	5,018,49
(a) Heavy Industrial Chemicals	471	362,46	280,07	602	1,289,61	958,03
(b) Fertilisers	99	80,61	60,55	199	451,05	393,19
(c) Drugs & Pharmaceuticals	694	543,92	434,52	964	2,064,74	1,659,94
(d) Non-Edible Oils	61	46,85	36,94	46	104,01	87,36
(e) Other Chemicals & Chemical Products	1,050	795,66	628,47	1,201	2,565,45	1,919,98
9. Petroleum, Coal Products & Nuclear Fuels	162	122,69	112,16	203	432,83	402,80
10. Manufacture of Cement & Cement Products	235	174,15	136,77	411	895,06	738,22
11. Basic Metals & Metal Products	2,468	1,890,40	1,616,98	2,873	5,902,69	4,950,64
(a) Iron & Steel	1,213	937,75	830,29	1,554	3,240,24	2,722,82
(b) Non-Ferrous Metals	295	228,44	196,84	417	844,26	709,13
(c) Metal Products	960	724,20	589,85	902	1,818,19	1,518,69
12. Engineering	2,633	1,997,45	1,596,88	3,242	6,839,62	5,519,22
(a) Heavy Engineering	639	476,57	364,76	654	1,372,99	1,078,69
(b) Light Engineering	756	584,48	446,99	953	1,995,85	1,515,47
(c) Electrical Machinery & Goods	765	574,46	471,46	939	2,006,13	1,710,82
(d) Electronic Machinery & Goods	473	361,94	313,67	696	1,464,64	1,214,23
13. Vehicles, Vehicle Parts & Transport Equipments	694	531,95	459,21	984	2,106,13	1,638,13
14. Other Industries	1,774	1,343,23	1,234,95	2,235	4,623,62	3,952,50
15. Electricity, Gas & Water	618	483,95	440,76	422	848,29	735,38
(a) Electricity Generation & Transmission	523	406,46	377,84	325	631,64	557,45
(b) Non-Conventional Energy	27	20,70	15,96	40	94,98	70,54
(c) Gas, Steam & Water Supply	68	56,79	46,96	57	121,67	107,39
16. Construction	1,063	815,94	758,56	1,001	2,109,53	1,775,18
III. TRANSPORT OPERATORS	307	233,19	180,93	271	564,64	446,09
IV. PROFESSIONAL AND OTHER SERVICES	3,225	2,438,73	1,606,78	2,567	5,256,12	3,842,96
V. PERSONAL LOANS	1,591	1,178,47	675,97	1,174	2,441,75	645,25
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	1,414	1,048,11	605,42	1,163	2,423,47	630,34
3. Rest of the Personal Loans	177	130,36	70,55	11	18,28	14,91
VI. TRADE	7,023	5,275,83	4,282,97	4,326	8,681,26	6,767,64
1. Wholesale Trade	3,721	2,799,28	2,400,82	2,460	5,069,81	3,891,18
2. Retail Trade	3,302	2,476,55	1,882,15	1,866	3,611,45	2,876,46
VII. FINANCE	783	610,25	636,34	964	2,145,29	1,813,37
VIII. ALL OTHERS	6,128	4,639,44	3,176,60	4,368	8,925,42	6,066,73
TOTAL BANK CREDIT	45,040	34,102,30	26,772,30	41,697	86,479,79	65,996,45
OF WHICH: 1. Artisans and Village & Tiny Industries	1,040	734,80	528,60	—	—	—
2. Other Small Scale Industries	8,252	6,174,19	4,950,83	6,061	11,663,04	8,986,23

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MARCH 2003**

(Amount in Rupees Lakh)

OCCUPATION	ABOVE Rs. 4 CRORE AND UPTO Rs. 6 CRORE			ABOVE Rs. 6 CRORE AND UPTO Rs. 10 CRORE		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	25	26	27	28	29	30
I. AGRICULTURE	389	1964,46	1097,56	481	4025,73	1586,63
1. Direct Finance	236	1189,31	470,15	316	2660,85	549,84
2. Indirect Finance	153	775,14	627,41	165	1364,88	1036,79
II. INDUSTRY	4,939	24661,75	19089,81	4,625	37566,17	28111,00
1. Mining & Quarrying	69	341,39	234,45	73	612,67	450,84
2. Food Manufacturing & Processing	482	2418,82	1865,39	459	3745,73	2707,50
(a) Rice Mills, Flour & Dal Mills	35	180,60	124,94	51	425,76	281,52
(b) Sugar	117	587,40	499,97	133	1092,63	899,34
(c) Edible Oils & Vanaspati	79	388,49	278,56	66	522,52	347,07
(d) Tea Processing	59	292,20	238,45	57	469,75	293,51
(e) Processing of Fruits & Vegetables	17	83,85	57,55	11	86,49	67,61
(f) Others	175	886,28	665,92	141	1148,58	818,45
3. Beverage & Tobacco	84	426,46	346,70	74	607,20	448,48
4. Textiles	896	4460,54	3528,90	785	6247,42	4481,44
(a) Cotton Textiles	496	2477,53	1953,74	412	3252,59	2381,94
(b) Jute & Other Natural Fibre Textiles	15	75,07	59,24	16	131,17	87,13
(c) Handloom Textiles & Khadi	6	29,41	83,39	11	85,36	51,63
(d) Other Textiles & Textile Products	379	1878,53	1432,53	346	2778,30	1960,75
5. Paper, Paper Products & Printing	154	754,51	575,92	108	848,41	616,93
6. Leather & Leather Products	81	406,63	280,95	65	518,11	363,62
7. Rubber & Plastic Products	175	865,67	672,30	145	1166,57	879,99
8. Chemicals & Chemical Products	687	3428,76	2644,12	719	5881,72	4244,60
(a) Heavy Industrial Chemicals	157	786,54	623,96	148	1206,79	957,19
(b) Fertilisers	64	321,41	278,36	82	695,26	583,61
(c) Drugs & Pharmaceuticals	227	1141,77	897,36	223	1816,87	1287,26
(d) Non-Edible Oils	7	36,83	25,61	9	72,93	46,38
(e) Other Chemicals & Chemical Products	232	1142,21	818,83	257	2089,87	1370,17
9. Petroleum, Coal Products & Nuclear Fuels	37	181,11	132,58	42	346,83	280,97
10. Manufacture of Cement & Cement Products	95	483,02	426,13	132	1078,06	908,55
11. Basic Metals & Metal Products	517	2584,85	2183,76	459	3685,98	2944,23
(a) Iron & Steel	322	1611,87	1387,61	275	2226,12	1790,84
(b) Non-Ferrous Metals	78	388,93	328,10	64	516,16	392,23
(c) Metal Products	117	584,05	468,05	120	943,70	761,16
12. Engineering	650	3241,81	2293,34	598	4837,16	3664,32
(a) Heavy Engineering	131	649,15	457,45	125	993,37	669,89
(b) Light Engineering	187	929,79	626,69	166	1369,82	1060,13
(c) Electrical Machinery & Goods	192	961,73	695,15	167	1340,66	1003,74
(d) Electronic Machinery & Goods	140	701,14	514,05	140	1133,31	930,55
13. Vehicles, Vehicle Parts & Transport Equipments	270	1345,41	956,56	200	1658,26	1202,96
14. Other Industries	464	2335,05	1845,45	448	3638,36	2886,97
15. Electricity, Gas & Water	72	362,11	269,51	111	942,27	740,48
(a) Electricity Generation & Transmission	59	293,90	219,74	89	751,97	580,57
(b) Non-Conventional Energy	6	31,50	19,13	9	77,76	64,36
(c) Gas, Steam & Water Supply	7	36,72	30,65	13	112,53	95,56
16. Construction	206	1025,61	833,76	207	1751,41	1289,10
III. TRANSPORT OPERATORS	47	232,71	197,10	65	545,23	317,04
IV. PROFESSIONAL AND OTHER SERVICES	450	2239,66	1514,13	409	3466,25	2208,13
V. PERSONAL LOANS	226	1129,30	274,69	132	1072,74	404,76
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	226	1129,30	274,69	132	1072,74	404,76
3. Rest of the Personal Loans	—	—	—	—	—	—
VI. TRADE	572	2890,73	2212,80	419	3430,81	2384,84
1. Wholesale Trade	375	1912,55	1467,80	277	2285,33	1638,84
2. Retail Trade	197	978,18	744,99	142	1145,48	746,00
VII. FINANCE	298	1489,77	1292,75	328	2828,68	2356,81
VIII. ALL OTHERS	677	3383,07	2297,36	575	4803,39	2916,90
TOTAL BANK CREDIT	7,598	37991,44	27976,20	7,034	57739,00	40286,10
OF WHICH: 1. Artisans and Village & Tiny Industries	—	—	—	—	—	—
2. Other Small Scale Industries	593	2968,43	2261,88	487	3892,51	2566,77

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SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2003**

(Amount in Rupees Lakh)

OCCUPATION	ABOVE Rs. 10 CRORE AND UPTO Rs. 25 CRORE			ABOVE Rs. 25 CRORE		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	31	32	33	34	35	36
I. AGRICULTURE	628	10820,52	3035,01	282	15352,79	7870,68
1. Direct Finance	472	7992,13	1057,35	170	6184,33	1143,57
2. Indirect Finance	156	2828,39	1977,66	112	9168,46	6727,12
II. INDUSTRY	3,996	64754,75	49488,87	2,286	165847,19	113480,74
1. Mining & Quarrying	76	1276,93	1005,19	122	16237,95	10103,75
2. Food Manufacturing & Processing	387	6052,06	4425,23	125	7260,98	3521,75
(a) Rice Mills, Flour & Dal Mills	45	745,31	562,74	22	1587,61	658,82
(b) Sugar	158	2442,89	1937,08	39	2000,32	1043,08
(c) Edible Oils & Vanaspati	33	528,66	418,38	4	135,30	58,22
(d) Tea Processing	34	502,22	368,98	12	525,30	377,78
(e) Processing of Fruits & Vegetables	5	64,91	54,89	2	147,86	147,93
(f) Others	112	1768,08	1083,16	46	2864,59	1235,92
3. Beverage & Tobacco	47	747,16	663,10	20	1127,69	999,40
4. Textiles	501	7509,50	5362,96	150	8289,07	5366,07
(a) Cotton Textiles	237	3500,42	2616,09	77	4047,68	3000,24
(b) Jute & Other Natural Fibre Textiles	13	210,06	84,81	1	117,45	117,45
(c) Handloom Textiles & Khadi	4	70,31	50,76	4	264,76	122,90
(d) Other Textiles & Textile Products	247	3728,70	2611,31	68	3859,18	2125,48
5. Paper, Paper Products & Printing	107	1741,33	1386,33	45	2365,57	1690,53
6. Leather & Leather Products	43	683,71	496,13	3	127,56	127,60
7. Rubber & Plastic Products	90	1350,31	1059,24	28	1506,57	1112,74
8. Chemicals & Chemical Products	585	9677,55	7459,00	286	16214,33	11282,42
(a) Heavy Industrial Chemicals	112	1828,57	1443,97	58	3832,19	2657,88
(b) Fertilisers	115	2033,93	1716,50	77	4298,21	3104,74
(c) Drugs & Pharmaceuticals	155	2500,47	1853,65	52	2464,97	1856,39
(d) Non-Edible Oils	6	103,73	66,47	5	238,11	125,74
(e) Other Chemicals & Chemical Products	197	3210,85	2378,40	94	5380,85	3537,67
9. Petroleum, Coal Products & Nuclear Fuels	70	1234,92	1062,85	107	11229,17	9301,57
10. Manufacture of Cement & Cement Products	91	1453,44	1252,83	70	3791,29	3047,84
11. Basic Metals & Metal Products	392	6389,68	5132,45	306	22442,55	16825,81
(a) Iron & Steel	265	4307,49	3652,13	240	17912,78	14698,36
(b) Non-Ferrous Metals	48	802,26	582,20	25	1287,25	998,51
(c) Metal Products	79	1279,93	898,12	41	3242,53	1128,94
12. Engineering	564	9263,41	6372,33	264	18711,67	10592,33
(a) Heavy Engineering	112	1852,50	1373,52	56	3040,24	1624,92
(b) Light Engineering	171	2894,23	1967,16	60	3590,44	2334,40
(c) Electrical Machinery & Goods	149	2379,14	1499,15	71	7133,93	3140,94
(d) Electronic Machinery & Goods	132	2137,54	1532,50	77	4947,06	3492,07
13. Vehicles, Vehicle Parts & Transport Equipments	205	3408,20	2463,35	101	6935,87	3741,27
14. Other Industries	429	6727,02	5356,98	170	9688,01	6730,08
15. Electricity, Gas & Water	195	3452,72	2825,45	304	26585,00	19540,73
(a) Electricity Generation & Transmission	179	3209,59	2627,19	278	25159,82	18594,20
(b) Non-Conventional Energy	4	47,46	30,20	5	314,62	245,30
(c) Gas, Steam & Water Supply	12	195,67	168,07	21	1110,56	701,23
16. Construction	214	3786,80	3165,46	185	13333,90	9496,85
III. TRANSPORT OPERATORS	87	1598,85	1109,28	58	4299,67	2927,15
IV. PROFESSIONAL AND OTHER SERVICES	349	5862,08	3758,83	246	17271,40	11492,17
V. PERSONAL LOANS	111	1895,46	844,39	58	3219,79	2651,91
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	111	1895,46	844,39	58	3219,79	2651,91
3. Rest of the Personal Loans	—	—	—	—	—	—
VI. TRADE	303	4915,59	3284,11	167	56549,36	49628,24
1. Wholesale Trade	203	3318,26	2047,52	141	55331,49	48860,39
2. Retail Trade	100	1597,33	1236,59	26	1217,87	767,85
VII. FINANCE	405	7344,52	5756,07	464	44911,97	37091,10
VIII. ALL OTHERS	369	6018,39	3960,83	216	14481,25	9506,39
TOTAL BANK CREDIT	6,248	103210,16	71237,40	3,777	321933,42	234648,38
OF WHICH: 1. Artisans and Village & Tiny Industries	—	—	—	—	—	—
2. Other Small Scale Industries	157	1988,04	1354,72	1	50,00	50,00

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TABLE NO. 5.5

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