

**Table No. 5.3 - Interest Rate Range-Wise Classification of Loans
and Advances of Scheduled Commercial Banks According to
Occupation (Part 1 of 3)
MARCH 1999**

		(Amount in Rupees Lakh)					
OCCUPATION		LESS THAN 6%			6% AND ABOVE BUT LESS THAN 10%		
		No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
		1	2	3	4	5	6
I. AGRICULTURE		12	7,50	7,02	328	238,16	187,79
1. Direct Finance		-	-	-	184	148,40	113,34
2. Indirect Finance		12	7,50	7,02	144	89,76	74,44
II. INDUSTRY		11	4,49	2,54	6,190	10539,04	7995,29
1. Mining & Quarrying		-	-	-	121	138,04	91,81
2. Food Manufacturing & Processing		-	-	-	395	1096,80	850,58
(a) Rice Mills, Flour & Dal Mills		-	-	-	67	330,86	293,86
(b) Sugar		-	-	-	5	5,00	2,10
(c) Edible Oils & Vanaspati		-	-	-	43	189,13	124,70
(d) Tea Processing		-	-	-	23	83,12	61,60
(e) Processing of Fruits & Vegetables		-	-	-	20	19,09	12,87
(f) Others		-	-	-	237	469,59	355,44
3. Beverage & Tobacco		-	-	-	32	127,17	67,67
4. Textiles		-	-	-	2,671	3054,56	2356,14
(a) Cotton Textiles		-	-	-	558	1315,97	992,75
(b) Jute Textiles		-	-	-	13	15,23	10,23
(c) Handloom Textiles & Khadi		-	-	-	42	30,33	25,69
(d) Other Textiles		-	-	-	2,058	1693,04	1327,47
5. Paper, Paper Products & Printing		-	-	-	31	33,61	20,55
6. Leather & Leather Products		-	-	-	428	438,38	374,49
7. Rubber & Rubber Products		-	-	-	109	208,42	156,28
8. Chemicals & Chemical Products		-	-	-	485	1071,86	714,65
(a) Heavy Industrial Chemicals		-	-	-	81	196,27	127,13
(b) Fertilisers		-	-	-	21	60,04	56,90
(c) Drugs & Pharmaceuticals		-	-	-	167	364,62	251,86
(d) Non-Edible Oils		-	-	-	10	77,11	54,93
(e) Other Chemicals & Chemical Products		-	-	-	206	373,83	223,83
9. Petroleum, Coal Products & Nuclear Fuels		-	-	-	23	146,08	108,13
10. Manufacture of Cement & Cement Products		-	-	-	7	34,60	28,98
11. Basic Metals & Metal Products		-	-	-	523	1370,43	1085,28
(a) Iron & Steel		-	-	-	153	1080,23	917,97
(b) Non-Ferrous Metals		-	-	-	75	89,86	58,68
(c) Other Metal Products		-	-	-	295	200,35	108,63
12. Engineering		-	-	-	353	771,58	565,32
(a) Heavy Engineering		-	-	-	83	293,03	257,31
(b) Light Engineering		-	-	-	91	109,26	79,03
(c) Electrical Machinery & Goods		-	-	-	78	152,27	84,88
(d) Electronic Machinery & Goods		-	-	-	101	217,02	144,10
13. Vehicles, Vehicle Parts & Transport Equipments		-	-	-	120	276,21	218,85
14. Other Industries		1	45	6	855	1655,63	1306,09
15. Electricity, Gas & Water		2	8	8	22	25,78	21,61
(a) Electricity Generation & Transmission		2	8	8	22	25,78	21,61
(b) Non-Conventional Energy		-	-	-	-	-	-
(c) Gas, Steam & Water Supply		-	-	-	-	-	-
16. Construction		8	3,96	2,41	15	89,90	28,86
III. TRANSPORT OPERATORS		1	2	2	36	4,37	3,48
IV. PROFESSIONAL AND OTHER SERVICES		1	2	2	104	87,61	51,24
V. PERSONAL LOANS		18,209	707,59	634,68	1,854	78,86	66,73
1. Loans for Purchase of Consumer Durables		-	-	-	-	-	-
2. Loans for Housing		17,515	687,37	617,21	1,481	68,93	59,36
3. Rest of the Personal Loans		694	20,22	17,47	373	9,93	7,37
VI. TRADE		-	-	-	1,683	1320,54	976,14
1. Wholesale Trade		-	-	-	1,353	1163,04	855,26
2. Retail Trade		-	-	-	330	157,50	120,88
VII. FINANCE		41	26,07	20,27	308	179,87	138,73

VIII. ALL OTHERS	85	61,57	33,30	644	411,12	255,11
TOTAL BANK CREDIT	18,360	807,26	697,85	11,147	12859,59	9674,50
<i>OF WHICH:</i> 1. Artisans & Village Industries	-	-	-	33	6,46	5,38
2. Other Small Scale Industries	-	-	-	2,548	1974,19	1589,87

(Amount in Rupees Lakh)

OCCUPATION	10% AND ABOVE BUT LESS THAN 12%			12% AND ABOVE BUT LESS THAN 13%		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	2,143	958,12	619,66	5,849	920,49	739,98
1. Direct Finance	1,272	144,44	106,27	4,969	320,51	260,71
2. Indirect Finance	871	813,68	513,39	880	599,98	479,27
II. INDUSTRY	4,197	4906,97	3713,15	6,461	15031,91	12198,52
1. Mining & Quarrying	223	84,43	42,31	125	328,23	87,61
2. Food Manufacturing & Processing	331	499,92	344,84	504	560,00	433,66
(a) Rice Mills, Flour & Dal Mills	101	170,17	117,03	144	47,10	38,98
(b) Sugar	7	6,71	4,29	26	87,38	65,52
(c) Edible Oils & Vanaspati	52	126,44	74,95	74	159,76	130,82
(d) Tea Processing	29	39,78	37,60	30	39,75	29,89
(e) Processing of Fruits & Vegetables	9	6,48	5,73	20	34,43	23,57
(f) Others	133	150,34	105,23	210	191,57	144,89
3. Beverage & Tobacco	30	165,61	114,27	46	236,82	135,11
4. Textiles	1,069	1223,56	992,33	1,231	2011,34	1695,28
(a) Cotton Textiles	244	511,24	468,47	354	559,27	394,59
(b) Jute Textiles	6	4,37	3,12	13	9,91	6,46
(c) Handloom Textiles & Khadi	103	62,16	55,21	77	43,64	31,80
(d) Other Textiles	716	645,79	465,53	787	1398,52	1262,43
5. Paper, Paper Products & Printing	91	58,14	47,43	205	252,49	199,59
6. Leather & Leather Products	185	122,17	106,05	251	128,43	109,47
7. Rubber & Rubber Products	40	39,34	33,96	93	234,75	183,70
8. Chemicals & Chemical Products	305	303,82	230,58	708	1464,21	1132,61
(a) Heavy Industrial Chemicals	39	47,62	40,18	52	94,21	58,20
(b) Fertilisers	11	4,73	4,55	50	619,81	534,01
(c) Drugs & Pharmaceuticals	81	147,80	106,97	195	306,38	260,10
(d) Non-Edible Oils	7	1,29	1,78	8	6,72	8,06
(e) Other Chemicals & Chemical Products	167	102,37	77,09	403	437,10	272,25
9. Petroleum, Coal Products & Nuclear Fuels	31	47,73	41,04	66	2028,84	1784,28
10. Manufacture of Cement & Cement Products	31	24,19	20,98	86	219,43	122,02
11. Basic Metals & Metal Products	316	367,77	267,80	684	1868,24	1721,14
(a) Iron & Steel	104	190,81	155,79	253	1611,92	1513,37
(b) Non-Ferrous Metals	28	58,56	27,03	45	33,25	28,22
(c) Other Metal Products	184	118,40	84,99	386	223,07	179,55
12. Engineering	366	423,37	317,89	736	1379,77	952,14
(a) Heavy Engineering	82	106,93	88,52	172	610,20	395,34
(b) Light Engineering	102	82,19	60,61	232	98,55	77,15
(c) Electrical Machinery & Goods	85	92,09	71,52	179	449,03	322,87
(d) Electronic Machinery & Goods	97	142,16	97,24	153	221,98	156,78
13. Vehicles, Vehicle Parts & Transport Equipments	104	162,56	81,09	217	1295,23	1132,96
14. Other Industries	901	1158,36	882,39	1,208	1078,86	833,14
15. Electricity, Gas & Water	65	201,78	166,94	71	1685,18	1499,98
(a) Electricity Generation & Transmission	39	200,44	166,29	67	1684,16	1499,40
(b) Non-Conventional Energy	7	33	24	-	-	-
(c) Gas, Steam & Water Supply	19	1,00	41	4	1,02	58
16. Construction	109	24,21	23,24	230	260,09	175,84
III. TRANSPORT OPERATORS	518	48,55	28,03	2,254	120,74	104,91
IV. PROFESSIONAL AND OTHER SERVICES	663	108,99	84,83	1,206	409,45	370,20
V. PERSONAL LOANS	58,165	2215,50	2045,56	14,007	726,53	574,20
1. Loans for Purchase of Consumer Durables	-	-	-	137	4,85	3,69
2. Loans for Housing	56,303	2158,08	1994,88	5,769	321,45	260,32
3. Rest of the Personal Loans	1,862	57,43	50,68	8,101	400,23	310,19
VI. TRADE	1,550	746,69	569,69	3,913	3824,77	3567,64
1. Wholesale Trade	731	582,71	445,41	1,568	3401,69	3258,71
2. Retail Trade	819	163,98	124,27	2,345	423,08	308,92
VII. FINANCE	269	1203,60	1088,90	546	4251,89	3015,28
VIII. ALL OTHERS	1,520	594,68	514,05	2,256	2263,01	1941,19
TOTAL BANK CREDIT	69,025	10783,10	8663,86	36,492	27548,79	22511,92
<i>OF WHICH:</i> 1. Artisans & Village Industries	69	6,47	4,62	129	12,17	9,87

2. Other Small Scale Industries	1,582	816,12	607,25	2,299	603,82	496,35
---------------------------------	-------	--------	--------	-------	--------	--------

See Notes on Tables.