

Table No. 5.3 - Interest Rate Range-Wise Classification of Loans and Advances of Scheduled Commercial Banks According to Occupation (Part 2 of 3)
MARCH 1999

		(Amount in Rupees Lakh)					
OCCUPATION		13% AND ABOVE BUT LESS THAN 14%			14% AND ABOVE BUT LESS THAN 15%		
		No. of	Credit	Amount	No. of	Credit	Amount
		Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
		13	14	15	16	17	18
I. AGRICULTURE		20,824	2911,66	2523,49	28,587	2095,61	1621,61
1. Direct Finance		19,058	858,18	706,93	25,502	984,09	795,91
2. Indirect Finance		1,766	2053,48	1816,56	3,085	1111,52	825,71
II. INDUSTRY		23,434	18869,45	15483,31	34,292	18535,41	14386,36
1. Mining & Quarrying		373	815,51	735,90	553	748,54	581,86
2. Food Manufacturing & Processing		2,091	1033,65	763,75	3,506	1499,09	1164,60
(a) Rice Mills, Flour & Dal Mills		989	275,89	229,57	1,888	346,57	247,31
(b) Sugar		44	104,12	77,89	119	587,45	474,02
(c) Edible Oils & Vanaspati		290	121,87	62,56	496	186,89	122,84
(d) Tea Processing		61	39,00	21,70	69	160,66	153,54
(e) Processing of Fruits & Vegetables		33	13,69	12,21	52	8,82	7,25
(f) Others		674	479,08	359,82	882	208,70	159,64
3. Beverage & Tobacco		162	194,15	123,37	201	115,49	67,59
4. Textiles		4,497	2957,37	2292,60	5,281	1691,52	1402,10
(a) Cotton Textiles		1,268	1134,23	849,59	1,869	642,15	526,58
(b) Jute Textiles		34	50,22	29,30	47	16,73	15,44
(c) Handloom Textiles & Khadi		466	53,99	45,35	440	59,31	52,15
(d) Other Textiles		2,729	1718,93	1368,38	2,925	973,33	807,93
5. Paper, Paper Products & Printing		866	252,04	194,27	1,568	616,73	517,73
6. Leather & Leather Products		448	208,14	168,79	439	107,41	103,09
7. Rubber & Rubber Products		452	230,97	189,05	627	326,45	221,28
8. Chemicals & Chemical Products		2,375	2248,52	1777,14	4,028	2960,43	2284,98
(a) Heavy Industrial Chemicals		238	426,94	329,61	350	689,80	603,88
(b) Fertilisers		95	504,23	428,15	148	674,60	479,31
(c) Drugs & Pharmaceuticals		486	383,52	271,54	729	466,40	341,00
(d) Non-Edible Oils		52	66,66	57,87	84	45,08	37,44
(e) Other Chemicals & Chemical Products		1,504	867,18	689,98	2,717	1084,55	823,35
9. Petroleum, Coal Products & Nuclear Fuels		342	1331,94	1232,39	324	867,79	764,58
10. Manufacture of Cement & Cement Products		243	195,62	162,09	390	361,10	294,68
11. Basic Metals & Metal Products		2,473	3528,27	3264,43	4,119	2601,59	2131,24
(a) Iron & Steel		858	3140,93	2997,51	1,322	1728,68	1408,84
(b) Non-Ferrous Metals		250	83,48	34,74	331	474,62	428,03
(c) Other Metal Products		1,365	303,86	232,18	2,466	398,29	294,37
12. Engineering		2,577	2122,45	1515,77	4,214	2266,04	1783,35
(a) Heavy Engineering		528	972,38	638,45	913	600,64	468,23
(b) Light Engineering		961	468,86	354,62	1,454	628,58	464,66
(c) Electrical Machinery & Goods		675	382,18	283,14	1,220	571,06	470,21
(d) Electronic Machinery & Goods		413	299,02	239,56	627	465,76	380,25
13. Vehicles, Vehicle Parts & Transport Equipments		1,156	886,26	623,83	1,290	1079,19	856,70
14. Other Industries		4,485	1437,80	1178,03	6,435	1465,44	1032,61
15. Electricity, Gas & Water		205	1001,09	890,08	518	1550,68	949,80
(a) Electricity Generation & Transmission		178	996,69	885,91	477	1424,26	898,99
(b) Non-Conventional Energy		4	13	10	11	11,42	1,80
(c) Gas, Steam & Water Supply		23	4,27	4,08	30	115,00	49,01
16. Construction		689	425,68	371,83	799	277,92	230,18
III. TRANSPORT OPERATORS		4,322	481,30	414,28	8,516	1200,50	1044,21
IV. PROFESSIONAL AND OTHER SERVICES		3,313	1047,06	885,30	4,247	1006,52	820,14
V. PERSONAL LOANS		24,674	1265,02	996,60	26,292	1339,97	1040,96
1. Loans for Purchase of Consumer Durables		313	10,35	7,81	888	28,76	20,59
2. Loans for Housing		9,126	542,39	430,98	9,447	593,92	458,74
3. Rest of the Personal Loans		15,235	712,28	557,81	15,957	717,29	561,63
VI. TRADE		13,365	8588,95	7330,74	16,983	3249,25	3110,45
1. Wholesale Trade		4,611	7853,69	6802,10	6,040	2374,57	2430,92
2. Retail Trade		8,754	735,26	528,64	10,943	874,68	679,53
VII. FINANCE		833	2391,59	1720,02	837	2310,69	1533,04

VIII. ALL OTHERS	4,982	1525,26	1229,59	6,336	2135,58	1723,80
TOTAL BANK CREDIT	95,747	37080,28	30583,33	1,26,090	31873,54	25280,58
<i>OF WHICH:</i> 1. Artisans & Village Industries	658	48,10	39,05	616	39,95	31,06
2. Other Small Scale Industries	12,030	1844,57	1401,56	19,167	2352,52	1866,62

(Amount in Rupees Lakh)

OCCUPATION	15% AND ABOVE BUT LESS THAN 16%			16% AND ABOVE BUT LESS THAN 17%		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	19	20	21	22	23	24
I. AGRICULTURE	32,567	2434,45	1990,01	31,522	2889,47	2329,18
1. Direct Finance	29,798	1425,47	1197,81	28,065	1672,36	1401,37
2. Indirect Finance	2,769	1008,98	792,20	3,457	1217,10	927,82
II. INDUSTRY	45,212	26789,53	22100,96	85,505	43826,38	34153,15
1. Mining & Quarrying	743	331,95	236,81	1,427	639,50	461,19
2. Food Manufacturing & Processing	5,461	2547,10	1904,27	8,936	3761,67	2875,89
(a) Rice Mills, Flour & Dal Mills	2,861	617,63	462,01	4,449	987,19	728,32
(b) Sugar	215	698,04	552,07	258	837,07	708,60
(c) Edible Oils & Vanaspati	693	336,80	239,68	1,169	627,16	454,32
(d) Tea Processing	234	320,46	218,00	332	375,76	251,72
(e) Processing of Fruits & Vegetables	93	23,74	25,82	233	54,07	50,86
(f) Others	1,365	550,43	406,69	2,495	880,41	682,06
3. Beverage & Tobacco	332	369,98	299,02	643	552,77	412,77
4. Textiles	6,525	3433,74	2782,41	14,003	5611,48	4640,91
(a) Cotton Textiles	2,296	1356,52	1164,47	4,885	2609,10	2099,99
(b) Jute Textiles	70	56,82	37,16	137	88,40	65,01
(c) Handloom Textiles & Khadi	641	82,08	73,46	792	106,06	89,97
(d) Other Textiles	3,518	1938,31	1507,31	8,189	2807,92	2385,94
5. Paper, Paper Products & Printing	2,140	845,02	701,01	4,336	1354,59	1054,46
6. Leather & Leather Products	528	158,63	131,44	941	272,65	228,94
7. Rubber & Rubber Products	814	333,27	271,43	1,445	576,91	391,45
8. Chemicals & Chemical Products	5,531	4417,52	3703,18	10,464	6345,10	4763,64
(a) Heavy Industrial Chemicals	538	662,65	475,14	1,105	1035,64	769,86
(b) Fertilisers	198	836,02	727,77	320	871,55	720,82
(c) Drugs & Pharmaceuticals	1,087	1294,42	1101,63	2,079	1553,90	1109,90
(d) Non-Edible Oils	116	48,00	37,94	159	52,08	42,83
(e) Other Chemicals & Chemical Products	3,592	1576,43	1360,70	6,801	2831,93	2120,23
9. Petroleum, Coal Products & Nuclear Fuels	402	885,83	780,80	726	2402,62	1840,31
10. Manufacture of Cement & Cement Products	506	538,61	482,04	910	1071,94	872,64
11. Basic Metals & Metal Products	5,012	3425,56	3099,97	9,810	4516,94	3811,33
(a) Iron & Steel	1,849	2424,42	2283,06	4,155	2997,34	2589,59
(b) Non-Ferrous Metals	409	193,68	156,95	758	370,24	275,13
(c) Other Metal Products	2,754	807,46	659,97	4,897	1149,36	946,61
12. Engineering	5,955	3884,43	3111,79	10,465	7387,33	5603,39
(a) Heavy Engineering	948	646,52	509,73	1,837	1883,96	1348,81
(b) Light Engineering	2,385	1488,81	1145,96	3,679	1735,03	1375,14
(c) Electrical Machinery & Goods	1,626	951,52	772,22	2,998	1893,70	1387,59
(d) Electronic Machinery & Goods	996	797,58	683,88	1,951	1874,65	1491,85
13. Vehicles, Vehicle Parts & Transport Equipments	1,640	1158,09	927,71	2,930	2458,66	1780,02
14. Other Industries	7,908	2812,94	2248,12	15,341	4498,20	3621,22
15. Electricity, Gas & Water	545	1077,54	922,01	648	1289,17	962,91
(a) Electricity Generation & Transmission	414	964,71	821,51	414	1148,35	826,62
(b) Non-Conventional Energy	13	1,01	1,05	47	25,02	22,18
(c) Gas, Steam & Water Supply	118	111,81	99,45	187	115,80	114,10
16. Construction	1,170	569,32	498,95	2,480	1086,83	832,08
III. TRANSPORT OPERATORS	12,645	941,89	748,78	18,214	1086,88	794,38
IV. PROFESSIONAL AND OTHER SERVICES	5,988	2333,48	2082,15	11,431	2260,76	1684,55
V. PERSONAL LOANS	88,781	3327,05	2809,59	46,236	2388,19	1902,25
1. Loans for Purchase of Consumer Durables	783	25,11	20,16	2,051	68,48	54,46
2. Loans for Housing	10,517	544,52	458,22	9,093	655,47	542,08
3. Rest of the Personal Loans	77,481	2757,43	2331,20	35,092	1664,24	1305,70
VI. TRADE	20,741	4086,51	3387,85	46,932	7413,26	6050,37
1. Wholesale Trade	8,327	2927,79	2493,86	19,683	4795,25	3978,21
2. Retail Trade	12,414	1158,72	893,99	27,249	2618,01	2072,16
VII. FINANCE	1,111	2388,74	1767,19	1,953	3488,29	2304,82
VIII. ALL OTHERS	7,782	1996,82	1621,97	13,260	3971,96	3326,74
TOTAL BANK CREDIT	2,14,827	44298,46	36508,50	2,55,053	67325,19	52545,44
<i>OF WHICH:</i> 1. Artisans & Village Industries	943	87,10	65,73	1,596	139,64	111,72

2. Other Small Scale Industries	22,039	3956,08	3198,05	40,032	7039,19	5644,87
---------------------------------	--------	---------	---------	--------	---------	---------

See Notes on Tables.