

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

		(Amount in Rupees Lakh)					
OCCUPATION		17% AND ABOVE BUT LESS THAN 18%			18% AND ABOVE BUT LESS THAN 20%		
		No. of	Credit	Amount	No. of	Credit	Amount
		Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
		25	26	27	28	29	30
I. AGRICULTURE		22,944	1888,98	1532,64	17,146	1534,78	1271,79
1. Direct Finance		20,703	1189,81	998,03	15,659	1081,64	904,17
2. Indirect Finance		2,241	699,17	534,61	1,487	453,13	367,62
II. INDUSTRY		62,599	25462,00	20521,54	49,389	19725,00	16839,56
1. Mining & Quarrying		1,053	363,83	281,33	833	210,64	188,26
2. Food Manufacturing & Processing		6,199	2763,88	2151,06	4,391	1800,11	1512,75
(a) Rice Mills, Flour & Dal Mills		2,613	477,52	364,65	1,719	304,39	233,42
(b) Sugar		217	759,41	639,00	165	530,10	451,17
(c) Edible Oils & Vanaspati		902	474,66	346,66	658	348,57	272,03
(d) Tea Processing		318	234,64	175,45	201	168,27	132,20
(e) Processing of Fruits & Vegetables		178	60,17	48,70	133	50,64	39,04
(f) Others		1,971	757,47	576,58	1,515	398,14	384,90
3. Beverage & Tobacco		490	227,88	188,90	383	225,55	206,32
4. Textiles		10,054	3836,27	3186,17	8,589	3315,03	2894,72
(a) Cotton Textiles		3,198	1721,26	1459,25	3,437	1463,65	1233,55
(b) Jute Textiles		142	103,81	76,32	129	60,47	44,50
(c) Handloom Textiles & Khadi		403	54,40	47,96	312	66,87	56,99
(d) Other Textiles		6,311	1956,80	1602,63	4,711	1724,04	1559,67
5. Paper, Paper Products & Printing		3,295	890,10	702,54	2,716	730,88	650,25
6. Leather & Leather Products		899	229,76	240,33	666	216,29	221,46
7. Rubber & Rubber Products		1,107	313,82	267,79	901	355,69	304,45
8. Chemicals & Chemical Products		7,480	3630,99	2766,76	5,499	2718,17	2310,66
(a) Heavy Industrial Chemicals		759	428,76	327,44	533	363,47	307,51
(b) Fertilisers		207	381,69	308,86	140	224,54	176,70
(c) Drugs & Pharmaceuticals		1,342	921,66	766,11	1,089	764,99	629,72
(d) Non-Edible Oils		129	52,46	44,54	112	45,41	40,42
(e) Other Chemicals & Chemical Products		5,043	1846,41	1319,80	3,625	1319,76	1156,32
9. Petroleum, Coal Products & Nuclear Fuels		501	327,98	245,39	373	200,24	156,39
10. Manufacture of Cement & Cement Products		649	504,03	452,22	517	317,23	278,52
11. Basic Metals & Metal Products		6,783	3615,53	3110,97	4,879	2395,27	2116,14
(a) Iron & Steel		3,016	2358,94	2077,90	2,211	1555,87	1369,21
(b) Non-Ferrous Metals		501	304,10	247,23	346	214,48	183,33
(c) Other Metal Products		3,266	952,49	785,83	2,322	624,91	563,61
12. Engineering		7,530	3620,58	2943,79	5,856	3093,54	2596,74
(a) Heavy Engineering		1,341	770,44	604,00	1,079	699,77	609,90
(b) Light Engineering		2,750	837,33	638,06	1,958	698,04	520,59
(c) Electrical Machinery & Goods		1,977	930,20	769,36	1,601	852,55	736,39
(d) Electronic Machinery & Goods		1,462	1082,60	932,37	1,218	843,17	729,85
13. Vehicles, Vehicle Parts & Transport Equipments		2,034	854,95	693,07	1,596	551,76	403,41
14. Other Industries		11,261	2560,05	2007,33	8,474	2212,28	1860,74
15. Electricity, Gas & Water		799	876,55	579,52	303	423,93	278,51
(a) Electricity Generation & Transmission		681	850,25	560,76	180	378,51	243,83
(b) Non-Conventional Energy		22	3,23	2,77	32	23,23	18,28
(c) Gas, Steam & Water Supply		96	23,07	15,98	91	22,18	16,40
16. Construction		2,465	845,80	704,38	3,413	958,40	860,24
III. TRANSPORT OPERATORS		13,487	749,83	530,36	18,309	1046,36	776,89
IV. PROFESSIONAL AND OTHER SERVICES		9,108	1628,32	1308,48	8,900	1693,88	1411,17
V. PERSONAL LOANS		29,840	1469,01	1190,13	27,199	1332,80	1065,26
1. Loans for Purchase of Consumer Durables		1,701	54,48	43,65	1,215	38,32	29,88
2. Loans for Housing		4,175	327,76	279,57	3,712	277,72	232,14
3. Rest of the Personal Loans		23,964	1086,76	866,91	22,272	1016,76	803,24
VI. TRADE		37,877	6674,94	5462,12	31,938	3488,36	2863,06
1. Wholesale Trade		15,421	4299,48	3772,11	13,009	1821,68	1462,12
2. Retail Trade		22,456	2375,47	1690,02	18,929	1666,67	1400,94
VII. FINANCE		1,536	1757,42	1302,93	2,337	2262,24	1699,58

VIII. ALL OTHERS	10,295	2624,36	2176,65	7,873	1733,15	1429,38
TOTAL BANK CREDIT	1,87,686	42254,86	34024,84	1,63,091	32816,56	27356,68
<i>OF WHICH:</i> 1. Artisans & Village Industries	1,003	80,86	63,49	496	41,64	33,41
2. Other Small Scale Industries	30,726	5118,40	4116,78	21,880	3578,82	2981,76

(Amount in Rupees Lakh)						
OCCUPATION	20% AND ABOVE			TOTAL		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	31	32	33	34	35	36
I. AGRICULTURE	2,655	290,66	254,61	1,64,577	16169,88	13077,77
1. Direct Finance	2,258	177,75	166,86	1,47,468	8002,65	6651,38
2. Indirect Finance	397	112,91	87,75	17,109	8167,22	6426,39
II. INDUSTRY	19,692	8596,14	7699,73	3,36,982	192286,32	155094,12
1. Mining & Quarrying	243	129,68	121,47	5,694	3790,34	2828,54
2. Food Manufacturing & Processing	1,579	825,88	779,87	33,393	16388,11	12781,27
(a) Rice Mills, Flour & Dal Mills	561	110,12	110,27	15,392	3667,45	2825,42
(b) Sugar	60	176,33	170,77	1,116	3791,61	3145,44
(c) Edible Oils & Vanaspati	267	134,15	112,75	4,644	2705,45	1941,31
(d) Tea Processing	58	52,85	48,23	1,355	1514,30	1129,94
(e) Processing of Fruits & Vegetables	67	185,54	173,96	838	456,67	400,01
(f) Others	566	166,89	163,90	10,048	4252,62	3339,16
3. Beverage & Tobacco	236	159,45	149,40	2,555	2374,87	1764,42
4. Textiles	3,319	1229,46	1133,93	57,239	28364,33	23376,58
(a) Cotton Textiles	1,277	645,24	612,93	19,386	11958,64	9802,17
(b) Jute Textiles	44	24,25	18,78	635	430,20	306,33
(c) Handloom Textiles & Khadi	127	13,77	10,37	3,403	572,60	488,94
(d) Other Textiles	1,871	546,20	491,85	33,815	15402,89	12779,14
5. Paper, Paper Products & Printing	1,008	333,52	261,78	16,256	5367,11	4349,60
6. Leather & Leather Products	330	105,87	93,15	5,115	1987,73	1777,21
7. Rubber & Rubber Products	401	148,82	110,21	5,989	2768,44	2129,61
8. Chemicals & Chemical Products	2,015	820,31	693,23	38,890	25980,92	20377,44
(a) Heavy Industrial Chemicals	235	147,79	121,73	3,930	4093,15	3160,66
(b) Fertilisers	35	25,65	16,99	1,225	4202,85	3454,06
(c) Drugs & Pharmaceuticals	477	282,04	245,66	7,732	6485,73	5084,50
(d) Non-Edible Oils	43	32,28	35,27	720	427,11	361,09
(e) Other Chemicals & Chemical Products	1,225	332,55	273,58	25,283	10772,09	8317,13
9. Petroleum, Coal Products & Nuclear Fuels	131	344,65	333,34	2,919	8583,71	7286,64
10. Manufacture of Cement & Cement Products	203	127,75	142,43	3,542	3394,51	2856,58
11. Basic Metals & Metal Products	1,755	956,37	851,99	36,354	24645,97	21460,29
(a) Iron & Steel	746	661,77	560,48	14,667	17750,90	15873,71
(b) Non-Ferrous Metals	168	72,19	72,75	2,911	1894,46	1512,09
(c) Other Metal Products	841	222,42	218,76	18,776	5000,61	4074,49
12. Engineering	2,243	1231,47	1119,56	40,295	26180,54	20509,73
(a) Heavy Engineering	305	233,62	203,87	7,288	6817,49	5124,17
(b) Light Engineering	758	273,58	225,51	14,370	6420,24	4941,33
(c) Electrical Machinery & Goods	627	350,46	348,03	11,066	6625,06	5246,22
(d) Electronic Machinery & Goods	553	373,80	342,15	7,571	6317,75	5198,02
13. Vehicles, Vehicle Parts & Transport Equipments	424	318,36	281,48	11,511	9041,26	6999,12
14. Other Industries	3,838	861,53	679,53	60,707	19741,55	15649,26
15. Electricity, Gas & Water	97	185,48	182,66	3,275	8317,25	6454,10
(a) Electricity Generation & Transmission	51	154,03	152,55	2,525	7827,27	6077,55
(b) Non-Conventional Energy	13	28,45	28,12	149	92,82	74,55
(c) Gas, Steam & Water Supply	33	3,01	1,99	601	397,16	301,99
16. Construction	1,870	817,54	765,71	13,248	5359,66	4493,72
III. TRANSPORT OPERATORS	4,031	265,75	219,13	82,333	5946,19	4664,47
IV. PROFESSIONAL AND OTHER SERVICES	4,080	860,84	748,88	49,041	11436,92	9446,95
V. PERSONAL LOANS	20,617	900,44	677,05	3,55,874	15750,97	13002,99
1. Loans for Purchase of Consumer Durables	673	26,22	22,01	7,761	256,58	202,26
2. Loans for Housing	935	58,91	50,41	1,28,073	6236,51	5383,90
3. Rest of the Personal Loans	19,009	815,31	604,63	2,20,040	9257,88	7416,83
VI. TRADE	13,584	1644,38	1443,56	1,88,566	41037,65	34761,61
1. Wholesale Trade	5,385	866,47	756,83	76,128	30086,39	26255,52
2. Retail Trade	8,199	777,91	686,74	1,12,438	10951,27	8506,09
VII. FINANCE	1,358	1184,39	892,51	11,129	21444,77	15483,28
VIII. ALL OTHERS	3,878	800,28	721,24	58,911	18117,80	14973,04
TOTAL BANK CREDIT	69,895	14542,89	12656,72	12,47,413	322190,51	260504,23
<i>OF WHICH:</i> 1. Artisans & Village Industries	137	10,32	7,75	5,680	472,70	372,07
2. Other Small Scale Industries	7,404	1314,11	1116,95	1,59,707	28597,82	23020,06

See Notes on Tables.