

**Table No.5.3 – Interest Rate Range-Wise Classification of
Outstanding Loans and Advances of Scheduled Commercial Banks
According to Occupation March 2000**

(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	11	11,94	6,21	279	124,68	105,09
1. Direct Finance	-	-	-	153	39,64	32,28
2. Indirect Finance	11	11,94	6,21	126	85,05	72,81
II. INDUSTRY	14	3,74	2,41	2,420	2718,06	2100,63
1. Mining & Quarrying	-	-	-	63	66,90	51,69
2. Food Manufacturing & Processing	-	-	-	157	236,18	126,93
(a) Rice Mills, Flour & Dal Mills	-	-	-	21	47,27	24,48
(b) Sugar	-	-	-	1	47	27
(c) Edible Oils & Vanaspati	-	-	-	40	62,69	29,96
(d) Tea Processing	-	-	-	3	57	1,66
(e) Processing of Fruits & Vegetables	-	-	-	14	3,22	2,60
(f) Others	-	-	-	78	121,96	67,96
3. Beverage & Tobacco	-	-	-	3	2,61	7,03
4. Textiles	-	-	-	1,006	714,25	555,13
(a) Cotton Textiles	-	-	-	194	211,95	154,19
(b) Jute Textiles	-	-	-	2	4,50	3,09
(c) Handloom Textiles & Khadi	-	-	-	14	4,66	3,37
(d) Other Textiles	-	-	-	796	493,14	394,49
5. Paper, Paper Products & Printing	-	-	-	20	4,23	1,69
6. Leather & Leather Products	-	-	-	183	143,81	125,59
7. Rubber & Rubber Products	-	-	-	20	13,81	8,71
8. Chemicals & Chemical Products	-	-	-	247	273,19	217,11
(a) Heavy Industrial Chemicals	-	-	-	29	45,83	24,42
(b) Fertilisers	-	-	-	7	4,35	3,46
(c) Drugs & Pharmaceuticals	-	-	-	84	134,66	109,46
(d) Non-Edible Oils	-	-	-	2	6,24	5,61
(e) Other Chemicals & Chemical Products	-	-	-	125	82,11	74,15
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	18	163,06	161,70
10. Manufacture of Cement & Cement Products	-	-	-	4	11,59	11,72
11. Basic Metals & Metal Products	-	-	-	225	519,94	388,19
(a) Iron & Steel	-	-	-	79	451,51	336,01
(b) Non-Ferrous Metals	-	-	-	27	17,04	11,77
(c) Other Metal Products	-	-	-	119	51,40	40,40
12. Engineering	-	-	-	148	184,83	145,57
(a) Heavy Engineering	-	-	-	44	80,72	50,45
(b) Light Engineering	-	-	-	41	44,89	41,82
(c) Electrical Machinery & Goods	-	-	-	33	48,90	45,48
(d) Electronic Machinery & Goods	-	-	-	30	10,32	7,82
13. Vehicles, Vehicle Parts & Transport Equipments	-	-	-	74	55,21	42,65
14. Other Industries	6	65	18	228	293,64	232,74
15. Electricity, Gas & Water	1	2	-	5	23,52	12,40
(a) Electricity Generation & Transmission	1	2	-	4	23,48	12,37
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	1	4	3
16. Construction	7	3,07	2,23	19	11,29	11,79
III. TRANSPORT OPERATORS	4	14	13	41	560,10	336,18
IV. PROFESSIONAL AND OTHER SERVICES	2	5,00	89	156	65,88	57,21
V. PERSONAL LOANS	20,808	821,42	744,28	2,241	136,24	120,66
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	19,843	793,31	718,94	1,718	122,79	111,61
3. Rest of the Personal Loans	965	28,11	25,34	523	13,45	9,04
VI. TRADE	-	-	-	669	417,48	338,43
1. Wholesale Trade	-	-	-	401	339,75	280,90
2. Retail Trade	-	-	-	268	77,73	57,53
VII. FINANCE	21	8,76	7,86	241	138,29	119,99
VIII. ALL OTHERS	72	51,55	24,32	396	164,14	113,15

TOTAL LOANS AND ADVANCES	20,932	902,56	786,09	6,443	4324,87	3291,32
OF WHICH: 1. Artisans & Village Industries	-	-	-	30	4,13	4,13
2. Other Small Scale Industries	-	-	-	985	557,74	376,84

(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	3,845	1582,60	1267,05	12,111	1844,57	1518,47
1. Direct Finance	2,747	373,95	293,93	10,721	572,43	504,04
2. Indirect Finance	1,098	1208,65	973,12	1,390	1272,14	1014,43
II. INDUSTRY	11,257	18187,75	13645,31	11,471	27006,87	21044,18
1. Mining & Quarrying	316	263,95	151,02	194	962,26	734,25
2. Food Manufacturing & Processing	834	1938,57	1409,99	1,882	901,77	707,32
(a) Rice Mills, Flour & Dal Mills	202	656,89	530,55	1,387	315,35	277,09
(b) Sugar	20	29,62	27,08	78	271,62	213,41
(c) Edible Oils & Vanaspati	86	261,90	166,12	81	39,39	26,51
(d) Tea Processing	53	189,55	128,89	26	28,68	26,85
(e) Processing of Fruits & Vegetables	40	36,85	29,10	20	11,93	1,39
(f) Others	433	763,77	528,24	290	234,79	162,06
3. Beverage & Tobacco	75	303,28	229,52	81	224,53	234,93
4. Textiles	3,736	4684,23	3536,80	1,489	1409,32	929,78
(a) Cotton Textiles	1,051	2022,56	1599,41	457	672,64	517,17
(b) Jute Textiles	48	27,10	18,97	22	10,22	9,62
(c) Handloom Textiles & Khadi	124	197,07	101,19	110	38,20	27,01
(d) Other Textiles	2,513	2437,49	1817,23	900	688,27	375,97
5. Paper, Paper Products & Printing	133	113,07	81,29	361	286,32	175,40
6. Leather & Leather Products	609	470,59	401,09	219	76,47	58,96
7. Rubber & Rubber Products	148	234,53	168,93	123	359,48	175,13
8. Chemicals & Chemical Products	1,136	2026,42	1535,01	1,620	2901,89	2127,67
(a) Heavy Industrial Chemicals	175	422,20	347,86	81	155,19	132,22
(b) Fertilisers	26	111,72	109,06	82	1424,99	1076,34
(c) Drugs & Pharmaceuticals	331	684,41	480,12	276	586,51	389,63
(d) Non-Edible Oils	12	141,96	121,79	22	10,31	5,60
(e) Other Chemicals & Chemical Products	592	666,12	476,18	1,159	724,89	523,89
9. Petroleum, Coal Products & Nuclear Fuels	104	1308,52	962,62	142	6363,71	5569,53
10. Manufacture of Cement & Cement Products	51	93,93	86,75	184	731,00	463,72
11. Basic Metals & Metal Products	856	1469,99	1124,50	961	2829,03	2309,85
(a) Iron & Steel	261	933,84	735,09	334	2432,45	2016,92
(b) Non-Ferrous Metals	112	197,15	133,40	62	112,19	78,19
(c) Other Metal Products	483	339,00	256,01	565	284,40	214,74
12. Engineering	829	1467,31	879,30	1,230	3022,59	2122,16
(a) Heavy Engineering	186	511,00	260,93	315	1878,09	1269,31
(b) Light Engineering	226	263,49	183,67	432	474,96	351,34
(c) Electrical Machinery & Goods	201	375,46	260,83	271	390,74	281,93
(d) Electronic Machinery & Goods	216	317,37	173,87	212	278,81	219,58
13. Vehicles, Vehicle Parts & Transport Equipments	272	758,44	519,69	296	1450,33	1130,09
14. Other Industries	1,788	2489,88	2086,67	2,066	1819,34	1407,85
15. Electricity, Gas & Water	59	198,13	133,71	125	3308,86	2610,96
(a) Electricity Generation & Transmission	38	192,86	129,89	91	3305,82	2608,25
(b) Non-Conventional Energy	3	21	17	13	67	75
(c) Gas, Steam & Water Supply	18	5,06	3,65	21	2,37	1,96
16. Construction	311	366,91	338,43	498	359,94	286,58
III. TRANSPORT OPERATORS	729	47,31	32,29	3,219	511,84	376,50
IV. PROFESSIONAL AND OTHER SERVICES	1,167	333,32	296,40	2,377	1011,25	800,07
V. PERSONAL LOANS	95,054	3696,38	3443,50	34,657	1846,03	1527,41
1. Loans for Purchase of Consumer Durables	384	12,86	11,82	414	14,51	11,35
2. Loans for Housing	83,232	3240,66	3052,81	17,117	1013,67	848,57
3. Rest of the Personal Loans	11,438	442,85	378,87	17,126	817,85	667,50
VI. TRADE	4,869	3446,90	2699,11	8,992	22125,06	20359,46
1. Wholesale Trade	2,999	2656,18	2080,67	2,463	21125,71	19558,56
2. Retail Trade	1,870	790,72	618,43	6,529	999,35	800,91
VII. FINANCE	625	3351,17	3050,81	1,307	5247,43	4473,76
VIII. ALL OTHERS	2,144	1230,89	1017,38	4,515	2815,83	2581,53
TOTAL LOANS AND ADVANCES	1,19,690	31876,32	25451,84	78,649	62408,88	52681,37
OF WHICH: 1. Artisans & Village Industries	138	13,18	9,69	1,451	104,32	90,10
2. Other Small Scale Industries	4,033	2654,59	2082,42	3,984	1002,30	755,91

(Amount in Rupees Lakh)

13% AND ABOVE BUT

14% AND ABOVE BUT

OCCUPATION	LESS THAN 14%			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	35,142	2047,11	1636,04	46,785	3165,90	2601,07
1. Direct Finance	32,808	1124,40	893,71	43,215	1663,68	1546,04
2. Indirect Finance	2,334	922,71	742,33	3,570	1502,23	1055,03
II. INDUSTRY	41,423	22411,20	18080,28	40,750	28104,55	22710,16
1. Mining & Quarrying	548	1272,26	1167,12	746	816,79	700,74
2. Food Manufacturing & Processing	4,975	2267,53	1849,21	5,939	2637,10	2095,93
(a) Rice Mills, Flour & Dal Mills	2,750	903,02	792,18	3,272	774,38	561,34
(b) Sugar	123	227,01	187,23	415	658,96	568,33
(c) Edible Oils & Vanaspati	611	155,74	113,69	640	310,51	284,65
(d) Tea Processing	99	117,24	69,34	153	282,79	219,64
(e) Processing of Fruits & Vegetables	47	10,96	9,60	93	51,39	56,47
(f) Others	1,345	853,57	677,17	1,366	559,08	405,50
3. Beverage & Tobacco	206	204,73	163,69	292	385,52	275,95
4. Textiles	6,136	2368,61	1810,15	5,923	3129,18	2651,55
(a) Cotton Textiles	1,627	902,54	613,53	1,868	1363,25	1123,15
(b) Jute Textiles	58	27,27	15,95	80	19,88	16,94
(c) Handloom Textiles & Khadi	668	56,47	48,21	484	54,42	47,49
(d) Other Textiles	3,783	1382,33	1132,47	3,491	1691,63	1463,97
5. Paper, Paper Products & Printing	1,728	427,40	350,45	1,752	682,90	542,41
6. Leather & Leather Products	642	199,53	168,74	494	207,31	134,64
7. Rubber & Rubber Products	813	339,90	312,21	693	557,88	426,18
8. Chemicals & Chemical Products	4,899	3193,73	2536,03	4,892	4357,09	3403,27
(a) Heavy Industrial Chemicals	333	409,93	305,28	416	745,31	520,26
(b) Fertilisers	172	1118,36	1050,64	178	1037,89	942,57
(c) Drugs & Pharmaceuticals	697	528,34	331,74	894	845,51	623,10
(d) Non-Edible Oils	82	19,56	10,85	84	61,28	49,73
(e) Other Chemicals & Chemical Products	3,615	1117,54	837,53	3,320	1667,10	1267,62
9. Petroleum, Coal Products & Nuclear Fuels	671	1170,43	1029,84	314	1719,44	1502,16
10. Manufacture of Cement & Cement Products	455	452,88	377,07	424	871,63	753,86
11. Basic Metals & Metal Products	4,983	2328,49	1879,59	4,348	2916,58	2336,26
(a) Iron & Steel	996	1359,56	1126,05	1,444	2075,28	1640,65
(b) Non-Ferrous Metals	315	90,40	59,49	305	197,35	175,60
(c) Other Metal Products	3,672	878,53	694,05	2,599	643,95	520,01
12. Engineering	4,176	2609,87	1977,94	4,580	3832,87	2898,98
(a) Heavy Engineering	803	828,62	602,86	956	753,76	574,51
(b) Light Engineering	1,177	541,59	412,05	1,296	894,28	686,00
(c) Electrical Machinery & Goods	1,525	767,75	571,96	1,505	1068,41	843,63
(d) Electronic Machinery & Goods	671	471,90	391,07	823	1116,44	794,85
13. Vehicles, Vehicle Parts & Transport Equipments	1,642	1086,02	755,20	1,566	1699,81	1405,26
14. Other Industries	8,597	2526,79	2153,48	7,344	2293,78	1994,43
15. Electricity, Gas & Water	228	1341,48	1057,61	410	1328,09	992,84
(a) Electricity Generation & Transmission	176	1288,03	1044,28	304	1213,13	933,65
(b) Non-Conventional Energy	13	50,74	10,71	22	2,20	2,70
(c) Gas, Steam & Water Supply	39	2,71	2,62	84	112,77	56,49
16. Construction	724	621,55	491,94	1,033	668,59	595,68
III. TRANSPORT OPERATORS	7,687	1493,47	1383,61	13,874	752,93	596,24
IV. PROFESSIONAL AND OTHER SERVICES	5,127	1584,81	1179,58	7,210	1758,24	1410,86
V. PERSONAL LOANS	64,659	3023,36	2602,90	40,211	2123,07	1758,31
1. Loans for Purchase of Consumer Durables	774	25,78	22,16	1,119	38,75	32,10
2. Loans for Housing	41,699	1949,60	1687,97	16,900	1074,87	909,31
3. Rest of the Personal Loans	22,186	1047,98	892,77	22,192	1009,45	816,90
VI. TRADE	17,901	4437,68	3782,77	31,094	4064,38	3302,70
1. Wholesale Trade	6,393	3241,28	2872,19	11,145	2086,55	1696,90
2. Retail Trade	11,508	1196,39	910,57	19,949	1977,84	1605,80
VII. FINANCE	1,177	3545,48	2638,87	1,179	2911,19	2015,37
VIII. ALL OTHERS	6,330	1896,88	1585,79	9,023	2924,61	2363,31
TOTAL LOANS AND ADVANCES	1,79,446	40439,97	32889,84	1,90,126	45804,87	36758,01
OF WHICH: 1. Artisans & Village Industries	1,403	88,03	62,18	970	51,67	49,00
2. Other Small Scale Industries	27,512	2991,98	2559,64	20,280	3651,02	2880,46

(Amount in Rupees Lakh)

OCCUPATION	15% AND ABOVE BUT LESS THAN 16%			16% AND ABOVE BUT LESS THAN 17%		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	19	20	21	22	23	24

I. AGRICULTURE	42,879	3517,04	2950,45	35,350	2944,07	2437,16
1. Direct Finance	39,234	2022,03	1767,18	31,687	1855,54	1613,98
2. Indirect Finance	3,645	1495,01	1183,27	3,663	1088,53	823,17
II. INDUSTRY	68,191	46667,75	37292,67	93,563	39429,73	31047,76
1. Mining & Quarrying	1,089	849,85	615,97	1,714	717,23	400,28
2. Food Manufacturing & Processing	8,683	4687,36	3598,93	9,534	3916,60	3164,13
(a) Rice Mills, Flour & Dal Mills	4,702	1310,24	996,59	4,350	892,17	683,30
(b) Sugar	497	1473,89	1155,99	336	1032,75	914,29
(c) Edible Oils & Vanaspati	906	580,86	469,63	1,080	493,63	407,44
(d) Tea Processing	319	419,00	318,38	342	271,46	187,50
(e) Processing of Fruits & Vegetables	174	52,17	50,64	325	81,41	67,99
(f) Others	2,085	851,21	607,70	3,101	1145,19	903,61
3. Beverage & Tobacco	483	475,55	365,10	765	531,70	427,95
4. Textiles	9,649	5332,95	4339,61	15,637	5786,76	4910,57
(a) Cotton Textiles	3,201	2098,37	1799,06	5,097	2696,25	2163,66
(b) Jute Textiles	105	53,23	32,36	165	120,96	82,24
(c) Handloom Textiles & Khadi	591	110,85	88,66	802	111,25	91,26
(d) Other Textiles	5,752	3070,51	2419,53	9,573	2858,30	2573,41
5. Paper, Paper Products & Printing	3,194	1390,09	1143,75	4,858	1249,10	1038,14
6. Leather & Leather Products	869	387,54	333,64	1,155	363,06	318,50
7. Rubber & Rubber Products	1,306	588,25	481,57	1,606	536,09	382,69
8. Chemicals & Chemical Products	7,962	6480,01	4853,02	11,690	5916,31	4512,95
(a) Heavy Industrial Chemicals	767	979,94	807,47	1,105	932,77	752,20
(b) Fertilisers	242	846,50	777,22	320	606,89	462,24
(c) Drugs & Pharmaceuticals	1,448	2153,08	1303,45	2,144	1416,63	1035,46
(d) Non-Edible Oils	105	47,25	35,54	164	60,67	62,02
(e) Other Chemicals & Chemical Products	5,400	2453,24	1929,33	7,957	2899,37	2201,04
9. Petroleum, Coal Products & Nuclear Fuels	705	3921,03	3544,84	824	868,90	564,28
10. Manufacture of Cement & Cement Products	648	894,15	775,60	965	916,29	839,78
11. Basic Metals & Metal Products	7,927	6614,65	5541,40	9,846	4135,81	3549,48
(a) Iron & Steel	3,208	5055,97	4236,53	4,001	2613,37	2403,55
(b) Non-Ferrous Metals	577	337,06	275,72	753	295,32	205,03
(c) Other Metal Products	4,142	1221,62	1029,15	5,092	1227,12	940,89
12. Engineering	7,732	6120,61	4749,23	11,086	6079,42	4604,73
(a) Heavy Engineering	1,356	1118,58	838,28	1,913	1499,04	1116,48
(b) Light Engineering	2,599	1376,37	1117,75	3,954	1734,81	1267,68
(c) Electrical Machinery & Goods	2,323	2198,24	1589,56	3,114	1383,76	1069,85
(d) Electronic Machinery & Goods	1,454	1427,42	1203,63	2,105	1461,81	1150,72
13. Vehicles, Vehicle Parts & Transport Equipments	2,513	2085,88	1450,47	3,118	1520,55	1002,79
14. Other Industries	13,061	4551,36	3636,57	16,965	3991,81	2982,50
15. Electricity, Gas & Water	522	1361,02	1213,95	638	1670,05	1300,34
(a) Electricity Generation & Transmission	319	1251,99	1113,30	380	1518,66	1148,26
(b) Non-Conventional Energy	60	9,54	8,80	70	29,80	26,81
(c) Gas, Steam & Water Supply	143	99,49	91,86	188	121,58	125,27
16. Construction	1,848	927,42	649,04	3,162	1230,02	1048,64
III. TRANSPORT OPERATORS	18,427	1107,29	827,69	18,383	1285,74	946,71
IV. PROFESSIONAL AND OTHER SERVICES	11,078	2400,59	1749,73	13,705	2752,04	2033,10
V. PERSONAL LOANS	67,279	3426,57	2630,20	42,341	2439,07	2051,12
1. Loans for Purchase of Consumer Durables	5,267	169,11	139,18	4,115	135,80	110,50
2. Loans for Housing	11,498	720,33	621,44	8,834	817,87	732,72
3. Rest of the Personal Loans	50,514	2537,13	1869,58	29,392	1485,40	1207,90
VI. TRADE	38,889	6251,19	4867,99	64,078	12045,63	10572,58
1. Wholesale Trade	14,521	3042,42	2230,92	25,445	8014,81	7250,42
2. Retail Trade	24,368	3208,76	2637,07	38,633	4030,82	3322,16
VII. FINANCE	1,832	5418,87	3329,16	2,166	3447,38	2122,88
VIII. ALL OTHERS	12,746	4367,60	3531,28	15,592	4103,40	3392,01
TOTAL LOANS AND ADVANCES	2,61,321	73156,89	57179,18	2,85,178	68447,04	54603,32
OF WHICH: 1. Artisans & Village Industries	1,677	142,82	125,18	1,740	139,13	113,42
2. Other Small Scale Industries	33,050	6993,92	5672,64	42,237	7615,08	6243,37

(Amount in Rupees Lakh)

OCCUPATION	17% AND ABOVE BUT LESS THAN 18%			18% AND ABOVE BUT LESS THAN 20%		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	25	26	27	28	29	30
	20,288	1334,46	1145,93	14,315	1014,45	887,47
I. AGRICULTURE						
1. Direct Finance	18,681	942,57	831,77	13,355	722,07	642,43
2. Indirect Finance	1,607	391,89	314,16	960	292,38	245,04
II. INDUSTRY	43,351	17825,15	15660,72	34,149	11911,75	10651,01
1. Mining & Quarrying	674	234,52	210,24	497	103,07	80,52

2. Food Manufacturing & Processing	4,468	1843,85	1456,66	2,975	956,94	796,46
(a) Rice Mills, Flour & Dal Mills	1,927	353,47	283,42	1,064	182,96	138,11
(b) Sugar	189	437,27	353,62	126	145,31	121,86
(c) Edible Oils & Vanaspati	583	432,15	312,20	495	195,85	162,45
(d) Tea Processing	230	150,14	106,30	135	93,66	82,44
(e) Processing of Fruits & Vegetables	138	64,22	62,61	131	53,00	55,17
(f) Others	1,401	406,61	338,49	1,024	286,17	236,43
3. Beverage & Tobacco	386	284,50	270,28	282	157,67	137,82
4. Textiles	7,391	3459,80	3068,80	6,149	1897,70	1753,41
(a) Cotton Textiles	2,829	1415,14	1246,31	2,395	877,35	783,80
(b) Jute Textiles	98	33,11	25,37	55	20,19	18,80
(c) Handloom Textiles & Khadi	238	26,77	23,63	225	16,57	20,39
(d) Other Textiles	4,226	1984,78	1773,49	3,474	983,60	930,43
5. Paper, Paper Products & Printing	2,408	627,37	586,03	1,875	459,39	401,36
6. Leather & Leather Products	658	131,15	104,08	479	191,17	201,26
7. Rubber & Rubber Products	684	201,17	170,39	578	139,84	130,94
8. Chemicals & Chemical Products	4,981	2213,87	1931,20	3,502	1500,72	1307,29
(a) Heavy Industrial Chemicals	535	347,53	274,05	331	225,70	218,57
(b) Fertilisers	142	163,83	140,84	71	143,70	132,73
(c) Drugs & Pharmaceuticals	917	475,19	416,45	709	416,10	380,92
(d) Non-Edible Oils	92	24,75	20,99	68	22,91	24,62
(e) Other Chemicals & Chemical Products	3,295	1202,58	1078,87	2,323	692,31	550,44
9. Petroleum, Coal Products & Nuclear Fuels	366	466,63	433,82	199	115,50	97,00
10. Manufacture of Cement & Cement Products	434	241,93	168,75	353	191,58	178,16
11. Basic Metals & Metal Products	4,222	2227,43	2229,17	3,026	1496,26	1472,24
(a) Iron & Steel	1,893	1460,42	1518,46	1,316	1037,87	1055,24
(b) Non-Ferrous Metals	311	245,57	256,48	197	100,35	96,87
(c) Other Metal Products	2,018	521,44	454,23	1,513	358,04	320,14
12. Engineering	4,838	2483,78	2224,01	3,707	1521,99	1364,16
(a) Heavy Engineering	901	588,58	535,17	722	356,11	288,34
(b) Light Engineering	1,641	589,31	497,43	1,175	330,30	286,78
(c) Electrical Machinery & Goods	1,285	650,92	569,01	1,016	505,45	441,01
(d) Electronic Machinery & Goods	1,011	654,97	622,40	794	330,13	348,02
13. Vehicles, Vehicle Parts & Transport Equipments	1,440	514,06	356,85	982	236,29	148,55
14. Other Industries	7,707	1762,52	1489,95	6,595	1561,58	1403,25
15. Electricity, Gas & Water	311	374,96	325,92	215	518,41	414,33
(a) Electricity Generation & Transmission	197	340,78	297,08	127	495,82	397,63
(b) Non-Conventional Energy	26	19,37	17,81	21	10,44	7,64
(c) Gas, Steam & Water Supply	88	14,81	11,03	67	12,15	9,06
16. Construction	2,383	757,62	634,57	2,735	863,66	764,26
III. TRANSPORT OPERATORS	11,129	626,51	460,03	12,141	737,85	564,20
IV. PROFESSIONAL AND OTHER SERVICES	8,244	1553,47	1273,41	6,454	2021,84	1930,19
V. PERSONAL LOANS	25,707	1363,41	1152,48	18,455	976,53	846,32
1. Loans for Purchase of Consumer Durables	2,412	76,89	64,37	1,171	37,41	29,86
2. Loans for Housing	3,645	241,50	199,10	2,935	208,56	174,16
3. Rest of the Personal Loans	19,650	1045,02	889,01	14,349	730,57	642,30
VI. TRADE	29,703	4684,41	4118,11	23,852	2774,05	2434,06
1. Wholesale Trade	11,423	2698,98	2386,80	8,736	1190,02	1048,02
2. Retail Trade	18,280	1985,43	1731,31	15,116	1584,03	1386,05
VII. FINANCE	1,582	2137,19	1483,85	1,531	2086,47	1349,80
VIII. ALL OTHERS	9,311	2552,48	2203,74	6,039	1344,25	1214,16
TOTAL LOANS AND ADVANCES	1,49,315	32077,07	27498,27	1,16,936	22867,20	19877,21
OF WHICH: 1. Artisans & Village Industries	719	57,63	46,66	378	30,37	27,95
2. Other Small Scale Industries	20,247	3503,34	2886,75	14,913	2456,46	2114,45

(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	1,957	205,22	214,18	2,12,962	17792,05	14769,13
1. Direct Finance	1,686	131,41	142,67	1,94,287	9447,71	8268,04
2. Indirect Finance	271	73,81	71,51	18,675	8344,34	6501,09
II. INDUSTRY	11,715	6300,15	5310,18	3,58,304	220566,71	177545,32
1. Mining & Quarrying	150	173,47	166,37	5,991	5460,31	4278,20
2. Food Manufacturing & Processing	910	638,58	625,78	40,357	20024,49	15831,33
(a) Rice Mills, Flour & Dal Mills	305	62,90	64,68	19,980	5498,65	4351,75
(b) Sugar	32	136,16	136,94	1,817	4413,05	3679,01
(c) Edible Oils & Vanaspati	175	105,47	107,48	4,697	2638,20	2080,13
(d) Tea Processing	28	22,04	14,02	1,388	1575,11	1155,04
(e) Processing of Fruits & Vegetables	44	184,27	182,52	1,026	549,41	518,09

(f) Others	326	127,73	120,14	11,449	5350,07	4047,32
3. Beverage & Tobacco	120	80,55	81,37	2,693	2650,66	2193,64
4. Textiles	1,971	735,59	690,59	59,087	29518,39	24246,39
(a) Cotton Textiles	716	331,24	296,22	19,435	12591,28	10296,50
(b) Jute Textiles	22	13,05	12,99	655	329,50	236,31
(c) Handloom Textiles & Khadi	77	6,99	7,09	3,333	623,26	458,31
(d) Other Textiles	1,156	384,30	374,28	35,664	15974,34	13255,26
5. Paper, Paper Products & Printing	576	192,22	157,99	16,905	5432,10	4478,53
6. Leather & Leather Products	211	109,47	95,17	5,519	2280,08	1941,68
7. Rubber & Rubber Products	204	68,71	54,25	6,175	3039,68	2311,00
8. Chemicals & Chemical Products	1,284	657,64	599,22	42,213	29520,88	23022,78
(a) Heavy Industrial Chemicals	155	93,73	92,25	3,927	4358,12	3474,59
(b) Fertilisers	27	15,04	17,00	1,267	5473,28	4712,09
(c) Drugs & Pharmaceuticals	315	226,66	204,16	7,815	7467,07	5274,49
(d) Non-Edible Oils	31	26,70	27,99	662	421,62	364,73
(e) Other Chemicals & Chemical Products	756	295,51	257,82	28,542	11800,77	9196,88
9. Petroleum, Coal Products & Nuclear Fuels	107	145,97	48,50	3,450	16243,19	13914,30
10. Manufacture of Cement & Cement Products	122	95,78	119,51	3,640	4500,76	3774,92
11. Basic Metals & Metal Products	1,125	632,31	571,81	37,519	25170,49	21402,49
(a) Iron & Steel	455	419,50	361,14	13,987	17839,74	15429,65
(b) Non-Ferrous Metals	119	87,25	71,42	2,778	1679,68	1363,97
(c) Other Metal Products	551	125,56	139,25	20,754	5651,06	4608,87
12. Engineering	1,413	973,69	882,64	39,739	28296,97	21848,71
(a) Heavy Engineering	220	266,67	243,36	7,416	7881,16	5779,68
(b) Light Engineering	469	186,29	164,68	13,010	6436,29	5009,20
(c) Electrical Machinery & Goods	370	317,33	270,67	11,643	7706,96	5943,95
(d) Electronic Machinery & Goods	354	203,39	203,92	7,670	6272,56	5115,88
13. Vehicles, Vehicle Parts & Transport Equipments	247	69,02	56,69	12,150	9475,61	6868,23
14. Other Industries	2,161	455,28	367,80	66,518	21746,65	17755,42
15. Electricity, Gas & Water	39	787,03	279,28	2,553	10911,57	8341,33
(a) Electricity Generation & Transmission	20	753,37	262,76	1,657	10383,96	7947,47
(b) Non-Conventional Energy	7	32,52	15,76	235	155,50	91,14
(c) Gas, Steam & Water Supply	12	1,14	76	661	372,11	302,73
16. Construction	1,075	484,85	513,21	13,795	6294,92	5336,37
III. TRANSPORT OPERATORS	2,190	207,39	152,79	87,824	7330,55	5676,35
IV. PROFESSIONAL AND OTHER SERVICES	2,437	659,69	484,12	57,957	14146,12	11215,57
V. PERSONAL LOANS	11,502	571,56	510,13	4,22,914	20423,64	17387,29
1. Loans for Purchase of Consumer Durables	661	26,02	23,08	16,317	537,12	444,40
2. Loans for Housing	977	103,22	94,82	2,08,398	10286,39	9151,45
3. Rest of the Personal Loans	9,864	442,32	392,23	1,98,199	9600,13	7791,44
VI. TRADE	6,994	1005,59	925,26	2,27,041	61252,36	53400,46
1. Wholesale Trade	2,828	535,83	474,40	86,354	44931,53	39879,77
2. Retail Trade	4,166	469,76	450,86	1,40,687	16320,83	13520,69
VII. FINANCE	898	969,91	600,12	12,559	29262,12	21192,46
VIII. ALL OTHERS	2,482	752,04	638,12	68,650	22203,67	18664,79
TOTAL LOANS AND ADVANCES	40,175	10671,55	8834,90	14,48,211	392977,22	319851,37
OF WHICH: 1. Artisans & Village Industries	95	7,06	8,99	8,601	638,34	537,30
2. Other Small Scale Industries	4,470	696,43	671,41	1,71,711	32122,85	26243,89

See Notes on Tables