

**Table No.5.3 – Interest Rate Range-Wise Classification of Outstanding Loans and Advances of Scheduled Commercial Banks According to Occupation
March 2001**

(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	4	7,84	6,24	287	117,64	97,74
1. Direct Finance	—	—	—	172	22,66	17,92
2. Indirect Finance	4	7,84	6,24	115	94,98	79,82
II. INDUSTRY	3	54	14	1,233	1695,52	1246,00
1. Mining & Quarrying	—	—	—	62	26,61	12,80
2. Food Manufacturing & Processing	—	—	—	78	81,49	79,79
(a) Rice Mills, Flour & Dal Mills	—	—	—	10	2,25	2,63
(b) Sugar	—	—	—	2	64	45
(c) Edible Oils & Vanaspati	—	—	—	31	16,09	11,61
(d) Tea Processing	—	—	—	2	16	16
(e) Processing of Fruits & Vegetables	—	—	—	1	85	70
(f) Others	—	—	—	32	61,49	64,24
3. Beverage & Tobacco	—	—	—	5	25	15
4. Textiles	—	—	—	465	345,14	263,74
(a) Cotton Textiles	—	—	—	80	119,07	98,22
(b) Jute Textiles	—	—	—	2	2,00	1,73
(c) Handloom Textiles & Khadi	—	—	—	15	4,66	2,26
(d) Other Textiles	—	—	—	368	219,41	161,53
5. Paper, Paper Products & Printing	—	—	—	13	25,10	26,73
6. Leather & Leather Products	—	—	—	117	115,48	69,24
7. Rubber & Rubber Products	—	—	—	7	3,18	2,97
8. Chemicals & Chemical Products	—	—	—	103	127,60	108,86
(a) Heavy Industrial Chemicals	—	—	—	16	12,45	10,80
(b) Fertilisers	—	—	—	7	20,88	20,55
(c) Drugs & Pharmaceuticals	—	—	—	28	68,24	55,43
(d) Non-Edible Oils	—	—	—	1	85	71
(e) Other Chemicals & Chemical Products	—	—	—	51	25,18	21,37
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	16	225,46	95,75
10. Manufacture of Cement & Cement Products	—	—	—	5	11,39	10,18
11. Basic Metals & Metal Products	—	—	—	80	455,91	359,34
(a) Iron & Steel	—	—	—	27	423,21	334,01
(b) Non-Ferrous Metals	—	—	—	28	25,01	19,18
(c) Other Metal Products	—	—	—	25	7,69	6,15
12. Engineering	—	—	—	65	52,51	50,64
(a) Heavy Engineering	—	—	—	20	19,96	20,80
(b) Light Engineering	—	—	—	14	1,76	1,69
(c) Electrical Machinery & Goods	—	—	—	16	27,35	24,95
(d) Electronic Machinery & Goods	—	—	—	15	3,43	3,21
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	26	57,74	48,22
14. Other Industries	—	—	—	163	139,98	94,05
15. Electricity, Gas & Water	2	4	—	7	14,57	8,10
(a) Electricity Generation & Transmission	2	4	—	7	14,57	8,10
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	1	50	14	21	13,12	15,44
III. TRANSPORT OPERATORS	1	2	1	66	204,10	201,68
IV. PROFESSIONAL AND OTHER SERVICES	—	—	—	161	77,94	66,78
V. PERSONAL LOANS	18,868	711,92	641,81	2,620	169,77	145,10
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	17,894	683,66	615,08	1,992	153,39	132,26
3. Rest of the Personal Loans	974	28,26	26,73	628	16,39	12,84
VI. TRADE	—	—	—	500	276,80	214,35
1. Wholesale Trade	—	—	—	263	193,18	161,15
2. Retail Trade	—	—	—	237	83,62	53,20
VII. FINANCE	18	18,05	15,87	166	90,81	86,88
VIII. ALL OTHERS	78	86,51	40,23	373	126,89	104,23
TOTAL LOANS AND ADVANCES	18,972	824,88	704,30	5,406	2759,47	2162,77
OF WHICH :						
1. Artisans & Village Industries	—	—	—	16	2,43	2,44
2. Other Small Scale Industries	—	—	—	553	307,04	242,44

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	7,057	3226,12	2031,31	20,346	2940,11	2282,02
1. Direct Finance	5,671	586,26	458,03	18,402	840,52	707,62
2. Indirect Finance	1,386	2639,86	1573,29	1,944	2099,60	1574,39
II. INDUSTRY	16,290	32210,51	21326,34	14,286	39015,68	30206,86
1. Mining & Quarrying	384	967,32	415,44	308	4138,95	3105,37
2. Food Manufacturing & Processing	1,162	2696,22	2011,46	1,270	1675,47	1182,93
(a) Rice Mills, Flour & Dal Mills	323	882,21	759,84	534	671,49	461,87
(b) Sugar	26	212,23	144,47	82	311,78	205,35
(c) Edible Oils & Vanaspati	96	239,68	162,24	145	56,58	38,17
(d) Tea Processing	55	185,47	123,27	31	39,60	32,27
(e) Processing of Fruits & Vegetables	37	31,77	24,60	22	44,10	27,85
(f) Others	625	1144,85	797,04	456	551,92	417,42
3. Beverage & Tobacco	75	395,09	280,26	109	167,41	383,67
4. Textiles	4,929	5596,35	4331,64	2,142	1994,17	1509,72
(a) Cotton Textiles	1,237	2213,96	1700,34	578	872,71	647,51
(b) Jute Textiles	57	122,84	58,82	31	12,08	9,46
(c) Handloom Textiles & Khadi	135	204,96	315,40	175	40,81	25,67
(d) Other Textiles	3,500	3054,60	2257,08	1,358	1068,56	827,08
5. Paper, Paper Products & Printing	215	142,14	114,26	561	461,93	334,15
6. Leather & Leather Products	994	689,72	559,54	194	120,89	110,05
7. Rubber & Rubber Products	220	292,34	232,54	245	337,49	257,23
8. Chemicals & Chemical Products	1,614	4528,25	2992,16	1,502	3666,55	2668,29
(a) Heavy Industrial Chemicals	229	348,73	328,27	115	500,02	435,34
(b) Fertilisers	120	639,12	417,50	82	947,67	751,46
(c) Drugs & Pharmaceuticals	412	1382,66	749,72	420	785,24	469,94
(d) Non-Edible Oils	16	66,61	42,18	14	60,95	61,17
(e) Other Chemicals & Chemical Products	837	2091,13	1454,48	871	1372,67	950,39
9. Petroleum, Coal Products & Nuclear Fuels	149	1624,65	942,81	176	5468,90	4034,88
10. Manufacture of Cement & Cement Products	101	474,52	340,41	210	1183,90	987,07
11. Basic Metals & Metal Products	1,477	4505,19	1882,57	1,329	5090,16	4497,00
(a) Iron & Steel	490	3625,05	1346,26	496	4221,87	3840,88
(b) Non-Ferrous Metals	180	312,94	155,57	111	236,93	186,77
(c) Other Metal Products	807	567,20	380,74	722	631,36	469,36
12. Engineering	1,350	3603,60	2480,75	1,776	4190,68	3009,43
(a) Heavy Engineering	324	1387,11	949,35	366	1923,43	1290,66
(b) Light Engineering	382	490,53	341,67	667	719,11	594,66
(c) Electrical Machinery & Goods	351	866,24	687,63	475	1113,72	817,93
(d) Electronic Machinery & Goods	293	859,72	502,10	268	434,42	306,17
13. Vehicles, Vehicle Parts & Transport Equipments	473	1478,08	850,45	536	2104,29	1605,77
14. Other Industries	2,578	3546,77	2668,25	3,084	3455,40	2555,06
15. Electricity, Gas & Water	151	1080,91	837,17	178	4242,53	3386,14
(a) Electricity Generation & Transmission	123	981,61	781,90	134	4045,51	3267,28
(b) Non-Conventional Energy	6	4,12	2,02	5	78,68	27,02
(c) Gas, Steam & Water Supply	22	95,18	53,26	39	118,34	91,84
16. Construction	418	589,37	386,62	666	716,96	580,10
III. TRANSPORT OPERATORS	851	190,93	159,61	5,139	2419,91	2090,39
IV. PROFESSIONAL AND OTHER SERVICES	1,812	1128,51	797,57	4,245	2545,92	1999,21
V. PERSONAL LOANS	1,22,389	5240,08	4818,13	91,606	4611,22	4039,69
1. Loans for Purchase of Consumer Durables	632	20,73	19,05	610	20,69	16,45
2. Loans for Housing	98,462	4218,16	4004,89	58,041	3108,36	2825,29
3. Rest of the Personal Loans	23,295	1001,18	794,19	32,955	1482,18	1197,95
VI. TRADE	10,403	33942,56	31750,58	13,844	14458,13	14232,76
1. Wholesale Trade	3,938	32115,32	30148,52	4,185	13226,89	13316,61
2. Retail Trade	6,465	1827,25	1602,05	9,659	1231,24	916,15
VII. FINANCE	871	3776,79	2706,22	1,776	11100,28	9393,57
VIII. ALL OTHERS	4,589	2647,35	2151,23	7,614	5411,95	4514,31
TOTAL LOANS AND ADVANCES	1,64,262	82362,85	65740,99	1,58,856	82503,22	68758,80
OF WHICH :						
1. Artisans & Village Industries	198	21,13	18,03	419	21,29	16,83
2. Other Small Scale Industries	5,647	3515,45	2732,29	5,562	1138,87	904,03

OCCUPATION	13% AND ABOVE BUT LESS THAN 14%			14% AND ABOVE BUT LESS THAN 15%		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding

	13	14	15	16	17	18
I. AGRICULTURE	38,829	2552,85	2151,26	78,817	4390,46	3464,18
1. Direct Finance	36,886	1322,57	1121,34	74,214	2745,22	2375,37
2. Indirect Finance	1,943	1230,28	1029,92	4,603	1645,24	1088,80
II. INDUSTRY	48,717	30081,44	21830,24	50,887	37259,44	28287,00
1. Mining & Quarrying	753	699,09	476,83	1,622	615,83	439,92
2. Food Manufacturing & Processing	5,798	2321,49	1723,50	6,716	3246,25	2591,38
(a) Rice Mills, Flour & Dal Mills	3,081	872,10	666,73	3,661	963,28	709,68
(b) Sugar	82	438,69	320,50	169	504,16	396,34
(c) Edible Oils & Vanaspati	667	224,89	167,05	785	461,24	468,49
(d) Tea Processing	128	238,54	183,11	213	310,55	271,15
(e) Processing of Fruits & Vegetables	71	33,28	33,20	139	53,23	46,50
(f) Others	1,769	513,99	352,92	1,749	953,79	699,21
3. Beverage & Tobacco	235	219,30	178,93	357	415,49	319,51
4. Textiles	7,126	2930,90	2148,71	7,394	3705,93	3177,26
(a) Cotton Textiles	2,003	942,01	717,33	2,398	1723,51	1485,59
(b) Jute Textiles	58	9,15	6,74	116	51,91	43,03
(c) Handloom Textiles & Khadi	657	55,26	46,51	513	57,79	50,45
(d) Other Textiles	4,408	1924,49	1378,13	4,367	1872,72	1598,19
5. Paper, Paper Products & Printing	2,362	725,68	626,05	2,249	933,26	733,67
6. Leather & Leather Products	648	142,01	105,69	597	248,23	204,83
7. Rubber & Rubber Products	999	392,36	295,98	908	895,99	463,29
8. Chemicals & Chemical Products	5,650	4524,96	2913,71	5,464	5399,98	4223,37
(a) Heavy Industrial Chemicals	325	655,48	285,33	510	788,01	623,20
(b) Fertilisers	167	1063,70	781,28	182	1188,84	1107,61
(c) Drugs & Pharmaceuticals	809	874,18	591,01	1,032	1430,52	860,90
(d) Non-Edible Oils	110	41,95	28,97	112	59,43	50,95
(e) Other Chemicals & Chemical Products	4,239	1889,66	1227,13	3,628	1933,18	1580,70
9. Petroleum, Coal Products & Nuclear Fuels	379	3674,77	2831,15	372	1655,45	1311,33
10. Manufacture of Cement & Cement Products	571	962,49	783,37	509	758,19	648,63
11. Basic Metals & Metal Products	6,036	3300,21	1997,96	5,206	4669,61	2732,42
(a) Iron & Steel	1,199	2456,01	1367,80	1,948	3342,42	1766,87
(b) Non-Ferrous Metals	397	130,26	70,86	354	154,71	107,72
(c) Other Metal Products	4,440	713,94	559,30	2,904	1172,48	857,83
12. Engineering	5,090	3685,34	2616,08	5,542	4888,62	3687,02
(a) Heavy Engineering	1,115	728,16	495,95	993	1316,91	948,87
(b) Light Engineering	1,236	948,83	672,06	1,925	884,06	681,06
(c) Electrical Machinery & Goods	1,923	1052,97	782,75	1,686	1625,59	1211,03
(d) Electronic Machinery & Goods	816	955,38	665,31	938	1062,07	846,05
13. Vehicles, Vehicle Parts & Transport Equipments	1,995	1280,62	932,18	2,070	1967,31	1611,61
14. Other Industries	9,975	2577,06	1991,46	10,301	4064,79	3153,01
15. Electricity, Gas & Water	331	1965,95	1642,44	490	2831,98	2216,72
(a) Electricity Generation & Transmission	252	1790,66	1495,64	352	2734,16	2158,53
(b) Non-Conventional Energy	21	61,48	61,47	25	12,52	5,20
(c) Gas, Steam & Water Supply	58	113,81	85,33	113	85,30	52,99
16. Construction	769	679,20	566,20	1,090	962,52	773,03
III. TRANSPORT OPERATORS	7,569	1332,44	1135,03	20,674	1084,06	797,21
IV. PROFESSIONAL AND OTHER SERVICES	7,376	2236,02	1616,40	13,481	2720,32	2161,17
V. PERSONAL LOANS	1,33,046	6254,48	5531,54	65,939	3117,39	2554,17
1. Loans for Purchase of Consumer Durables	1,320	44,27	38,30	4,136	131,68	108,19
2. Loans for Housing	95,745	4526,28	4066,99	15,985	1146,08	957,73
3. Rest of the Personal Loans	35,981	1683,94	1426,25	45,818	1839,63	1488,25
VI. TRADE	23,069	3793,70	3012,05	45,072	7330,33	5862,63
1. Wholesale Trade	8,467	2350,36	1923,33	16,226	3140,62	2609,79
2. Retail Trade	14,602	1443,34	1088,72	28,846	4189,71	3252,84
VII. FINANCE	1,164	5683,77	4193,23	2,971	3425,79	2310,20
VIII. ALL OTHERS	10,033	3323,64	2653,39	13,124	4105,69	3223,68
TOTAL LOANS AND ADVANCES	2,69,803	55258,34	42123,16	2,90,965	63433,47	48660,24
OF WHICH :						
1. Artisans & Village Industries	759	52,19	42,23	1,143	71,66	58,74
2. Other Small Scale Industries	33,691	4270,24	3338,08	24,643	4829,34	3718,48

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	46,997	3500,84	2939,04	34,038	3099,00	2525,38
1. Direct Finance	43,315	2159,76	1892,71	30,278	2064,37	1739,94
2. Indirect Finance	3,682	1341,08	1046,34	3,760	1034,64	785,44
II. INDUSTRY	80,445	48016,44	37935,97	93,959	41079,97	31093,41

1. Mining & Quarrying	1,506	1273,74	820,40	1,683	688,65	354,41
2. Food Manufacturing & Processing	8,919	5565,30	4531,08	9,552	3835,05	3015,56
(a) Rice Mills, Flour & Dal Mills	4,312	1252,01	943,56	4,143	840,67	650,13
(b) Sugar	349	1576,80	1364,95	281	984,74	882,82
(c) Edible Oils & Vanaspati	1,083	816,64	690,60	1,104	487,24	357,21
(d) Tea Processing	368	440,09	353,50	346	332,49	206,85
(e) Processing of Fruits & Vegetables	227	124,65	89,94	357	92,12	67,13
(f) Others	2,580	1355,11	1088,54	3,321	1097,80	851,42
3. Beverage & Tobacco	605	631,67	416,95	825	495,10	393,45
4. Textiles	11,671	5951,09	4834,72	15,692	5788,07	4849,51
(a) Cotton Textiles	3,956	2310,05	1962,30	5,547	2816,39	2306,13
(b) Jute Textiles	153	122,86	74,42	142	71,78	45,13
(c) Handloom Textiles & Khadi	677	109,83	95,90	679	92,52	83,82
(d) Other Textiles	6,885	3408,36	2702,11	9,324	2807,38	2414,43
5. Paper, Paper Products & Printing	3,896	1383,58	1095,79	5,206	1347,47	1089,62
6. Leather & Leather Products	1,004	396,40	333,21	1,185	345,37	308,40
7. Rubber & Rubber Products	1,509	556,48	466,97	1,599	434,06	333,51
8. Chemicals & Chemical Products	8,923	6746,03	5196,18	11,036	5176,65	3829,59
(a) Heavy Industrial Chemicals	873	1174,32	866,10	982	560,89	453,85
(b) Fertilisers	314	1092,23	896,31	288	602,58	363,79
(c) Drugs & Pharmaceuticals	1,633	1741,12	1321,47	2,107	1417,34	1132,23
(d) Non-Edible Oils	140	54,31	39,86	188	64,23	62,60
(e) Other Chemicals & Chemical Products	5,963	2684,06	2072,45	7,471	2531,61	1817,13
9. Petroleum, Coal Products & Nuclear Fuels	645	1729,01	1255,84	714	1487,04	1023,38
10. Manufacture of Cement & Cement Products	853	1120,26	993,01	921	745,26	620,89
11. Basic Metals & Metal Products	9,138	5889,16	5143,53	9,564	5246,46	4253,08
(a) Iron & Steel	3,826	4031,32	3614,06	3,997	3537,09	2985,65
(b) Non-Ferrous Metals	672	480,00	356,20	816	428,73	294,80
(c) Other Metal Products	4,640	1377,84	1173,27	4,751	1280,65	972,63
12. Engineering	8,889	7681,81	5709,10	10,611	6010,88	4264,11
(a) Heavy Engineering	1,556	2149,45	1682,58	1,840	1738,75	1168,28
(b) Light Engineering	2,869	2070,94	1336,84	3,870	1479,30	981,82
(c) Electrical Machinery & Goods	2,807	1824,89	1345,51	2,878	1376,64	1001,52
(d) Electronic Machinery & Goods	1,657	1636,54	1344,16	2,023	1416,19	1112,49
13. Vehicles, Vehicle Parts & Transport Equipments	2,927	1587,40	1161,77	3,136	1709,46	1000,01
14. Other Industries	17,169	4952,89	3897,55	17,861	4330,42	3188,31
15. Electricity, Gas & Water	419	1498,18	1245,84	606	1725,67	1165,42
(a) Electricity Generation & Transmission	263	1361,06	1131,15	314	1504,79	1064,68
(b) Non-Conventional Energy	32	34,03	31,72	73	32,18	18,82
(c) Gas, Steam & Water Supply	124	103,09	82,98	219	188,71	81,92
16. Construction	2,372	1053,45	834,02	3,768	1714,36	1404,15
III. TRANSPORT OPERATORS	20,204	1296,57	983,77	17,430	1244,05	923,74
IV. PROFESSIONAL AND OTHER SERVICES	19,945	3694,59	2758,96	17,358	3635,68	2839,93
V. PERSONAL LOANS	82,950	4119,20	3158,53	87,716	4031,07	3300,14
1. Loans for Purchase of Consumer Durables	6,888	229,32	192,52	4,824	159,51	126,75
2. Loans for Housing	14,584	1084,35	924,10	16,988	1141,28	1027,72
3. Rest of the Personal Loans	61,478	2805,54	2041,91	65,904	2730,28	2145,67
VI. TRADE	55,399	7601,64	6381,22	77,848	10176,08	8139,93
1. Wholesale Trade	21,584	4094,44	3283,61	30,163	5166,22	4187,68
2. Retail Trade	33,815	3507,20	3097,61	47,685	5009,86	3952,25
VII. FINANCE	2,746	4664,56	2257,55	2,571	4160,67	2156,49
VIII. ALL OTHERS	18,047	5719,46	4432,82	20,644	4813,70	3783,67
TOTAL LOANS AND ADVANCES	3,26,733	78613,29	60847,86	3,51,564	72240,21	54762,70
<i>OF WHICH :</i> 1. Artisans & Village Industries	1,649	126,47	109,48	1,739	122,56	106,47
2. Other Small Scale Industries	38,603	7766,78	6163,54	43,376	8245,54	6711,62

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	17,148	1677,69	1169,97	10,142	862,05	672,16
1. Direct Finance	15,990	1380,58	925,97	9,374	629,44	497,35
2. Indirect Finance	1,158	297,11	244,00	768	232,61	174,80
II. INDUSTRY	31,166	13932,18	11676,89	24,006	10134,78	8635,12
1. Mining & Quarrying	480	198,79	184,14	403	95,36	79,77
2. Food Manufacturing & Processing	3,095	1269,03	990,21	1,999	825,33	710,63
(a) Rice Mills, Flour & Dal Mills	1,173	228,77	164,79	684	129,45	99,02
(b) Sugar	136	336,24	258,86	66	145,50	132,44
(c) Edible Oils & Vanaspati	409	161,18	118,70	332	191,50	162,62

(d)	Tea Processing	176	146,35	118,81	77	60,72	51,76
(e)	Processing of Fruits & Vegetables	95	31,19	30,24	73	36,11	33,03
(f)	Others	1,106	365,31	298,80	767	262,05	231,76
3.	Beverage & Tobacco	230	242,95	231,77	181	166,58	94,86
4.	Textiles	4,847	2039,77	1782,00	4,113	1589,53	1385,03
(a)	Cotton Textiles	1,888	989,25	853,21	1,512	696,09	575,49
(b)	Jute Textiles	62	18,12	14,90	42	13,46	14,95
(c)	Handloom Textiles & Khadi	180	21,01	18,95	185	52,50	35,57
(d)	Other Textiles	2,717	1011,39	894,94	2,374	827,49	759,03
5.	Paper, Paper Products & Printing	1,690	444,45	377,54	1,269	368,37	308,67
6.	Leather & Leather Products	421	112,86	92,54	348	128,47	123,92
7.	Rubber & Rubber Products	507	189,89	167,78	422	121,80	110,80
8.	Chemicals & Chemical Products	3,315	1779,17	1614,70	2,389	1126,93	988,95
(a)	Heavy Industrial Chemicals	307	275,47	243,60	228	137,46	136,36
(b)	Fertilisers	90	205,97	191,87	67	74,03	59,86
(c)	Drugs & Pharmaceuticals	649	402,02	359,59	484	308,26	254,17
(d)	Non-Edible Oils	53	20,61	12,45	56	13,73	15,31
(e)	Other Chemicals & Chemical Products	2,216	875,10	807,19	1,554	593,45	523,24
9.	Petroleum, Coal Products & Nuclear Fuels	226	327,61	241,24	144	99,32	97,49
10.	Manufacture of Cement & Cement Products	284	250,58	216,80	243	128,17	102,31
11.	Basic Metals & Metal Products	2,572	1582,21	1401,74	2,103	1294,80	1225,07
(a)	Iron & Steel	1,051	945,29	846,69	945	907,52	854,45
(b)	Non-Ferrous Metals	182	159,28	125,57	128	83,53	81,89
(c)	Other Metal Products	1,339	477,64	429,48	1,030	303,75	288,73
12.	Engineering	3,458	1847,43	1444,82	2,717	1254,69	1044,06
(a)	Heavy Engineering	645	475,13	334,05	512	297,57	228,89
(b)	Light Engineering	1,164	373,63	312,59	841	230,04	169,15
(c)	Electrical Machinery & Goods	924	428,48	327,65	772	412,38	350,38
(d)	Electronic Machinery & Goods	725	570,19	470,52	592	314,71	295,63
13.	Vehicles, Vehicle Parts & Transport Equipments	1,165	551,71	338,77	686	253,26	171,50
14.	Other Industries	6,483	1750,90	1529,55	4,651	1467,70	1246,60
15.	Electricity, Gas & Water	255	636,67	496,49	135	415,02	295,34
(a)	Electricity Generation & Transmission	157	604,98	471,09	62	400,50	282,74
(b)	Non-Conventional Energy	27	18,31	17,21	18	6,49	7,05
(c)	Gas, Steam & Water Supply	71	13,38	8,19	55	8,03	5,55
16.	Construction	2,138	708,17	566,80	2,203	799,46	650,09
III.	TRANSPORT OPERATORS	8,524	710,61	449,79	7,288	580,86	445,70
IV.	PROFESSIONAL AND OTHER SERVICES	7,018	1393,40	1065,33	5,003	1914,14	1768,49
V.	PERSONAL LOANS	26,264	1417,17	1057,80	18,748	1083,03	847,40
1.	Loans for Purchase of Consumer Durables	2,108	68,12	49,18	1,028	34,59	26,72
2.	Loans for Housing	3,149	362,79	319,65	2,177	335,82	297,84
3.	Rest of the Personal Loans	21,007	986,26	688,97	15,543	712,63	522,85
VI.	TRADE	22,176	2868,03	2295,89	17,957	2505,95	1760,39
1.	Wholesale Trade	8,880	1385,80	1099,50	6,766	1173,05	814,67
2.	Retail Trade	13,296	1482,23	1196,39	11,191	1332,90	945,72
VII.	FINANCE	1,218	1780,15	1408,13	1,041	1052,34	811,08
VIII.	ALL OTHERS	6,562	1556,65	1176,10	4,479	1075,00	808,40
TOTAL LOANS AND ADVANCES		1,20,076	25335,87	20299,90	88,664	19208,15	15748,74
<i>OF WHICH :</i>							
1.	Artisans & Village Industries	663	52,64	46,53	418	35,93	31,92
2.	Other Small Scale Industries	13,418	2569,98	2088,88	9,566	1844,48	1561,75

OCCUPATION		20% AND ABOVE			TOTAL		
		No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
		31	32	33	34	35	36
I.	AGRICULTURE	1,666	251,27	223,10	2,55,331	22625,87	17562,40
1.	Direct Finance	1,436	177,30	155,11	2,35,738	11928,67	9891,37
2.	Indirect Finance	230	73,98	67,98	19,593	10697,21	7671,03
II.	INDUSTRY	9,019	6701,46	4783,80	3,70,011	260127,95	197021,77
1.	Mining & Quarrying	128	111,83	79,04	7,329	8816,17	5968,14
2.	Food Manufacturing & Processing	646	620,75	532,89	39,235	22136,37	17369,43
(a)	Rice Mills, Flour & Dal Mills	174	41,19	41,65	18,095	5883,41	4499,90
(b)	Sugar	34	128,99	119,06	1,227	4639,76	3825,24
(c)	Edible Oils & Vanaspati	136	146,42	92,45	4,788	2801,47	2269,14
(d)	Tea Processing	30	26,87	16,57	1,426	1780,84	1357,45
(e)	Processing of Fruits & Vegetables	29	163,32	161,35	1,051	610,62	514,54
(f)	Others	243	113,96	101,81	12,648	6420,27	4903,16
3.	Beverage & Tobacco	89	69,34	63,05	2,711	2803,18	2362,60
4.	Textiles	1,365	715,43	525,61	59,744	30656,39	24807,95
(a)	Cotton Textiles	496	367,33	271,17	19,695	13050,38	10617,28

(b)	Jute Textiles	18	2,71	3,84	681	426,90	273,02
(c)	Handloom Textiles & Khadi	24	3,34	3,40	3,240	642,67	677,93
(d)	Other Textiles	827	342,06	247,20	36,128	16536,44	13239,72
5.	Paper, Paper Products & Printing	399	143,37	127,27	17,860	5975,34	4833,75
6.	Leather & Leather Products	156	102,71	84,35	5,664	2402,14	1991,78
7.	Rubber & Rubber Products	167	181,49	73,15	6,583	3405,06	2404,22
8.	Chemicals & Chemical Products	1,132	877,97	608,78	41,128	33954,08	25144,60
(a)	Heavy Industrial Chemicals	165	135,75	106,10	3,750	4588,58	3488,95
(b)	Fertilisers	31	91,06	33,84	1,348	5926,08	4624,08
(c)	Drugs & Pharmaceuticals	272	248,15	227,98	7,846	8657,72	6022,45
(d)	Non-Edible Oils	20	72,00	51,26	710	454,66	365,45
(e)	Other Chemicals & Chemical Products	644	331,00	189,59	27,474	14327,04	10643,67
9.	Petroleum, Coal Products & Nuclear Fuels	76	274,97	210,86	2,897	16567,18	12044,74
10.	Manufacture of Cement & Cement Products	90	120,21	124,80	3,787	5754,98	4827,46
11.	Basic Metals & Metal Products	916	839,09	493,28	38,421	32872,80	23986,02
(a)	Iron & Steel	375	524,16	287,11	14,354	24013,93	17243,79
(b)	Non-Ferrous Metals	109	103,00	76,11	2,977	2114,39	1474,67
(c)	Other Metal Products	432	211,93	130,05	21,090	6744,48	5267,56
12.	Engineering	1,118	1050,57	643,45	40,616	34266,13	24949,45
(a)	Heavy Engineering	194	357,18	172,45	7,565	10393,64	7291,89
(b)	Light Engineering	352	172,76	125,26	13,320	7370,96	5216,81
(c)	Electrical Machinery & Goods	265	246,64	164,04	12,097	8974,89	6713,39
(d)	Electronic Machinery & Goods	307	274,00	181,70	7,634	7526,64	5727,36
13.	Vehicles, Vehicle Parts & Transport Equipments	192	96,60	54,55	13,206	11086,47	7774,83
14.	Other Industries	1,736	732,25	613,47	74,001	27018,15	20937,31
15.	Electricity, Gas & Water	42	211,67	108,35	2,616	14623,21	11402,02
(a)	Electricity Generation & Transmission	24	178,55	92,45	1,690	13616,43	10753,56
(b)	Non-Conventional Energy	13	32,96	15,80	220	280,77	186,30
(c)	Gas, Steam & Water Supply	5	16	10	706	726,01	462,16
16.	Construction	767	553,21	440,89	14,213	7790,31	6217,47
III.	TRANSPORT OPERATORS	1,308	91,26	74,18	89,054	9154,81	7261,12
IV.	PROFESSIONAL AND OTHER SERVICES	2,018	486,16	418,11	78,417	19832,68	15491,95
V.	PERSONAL LOANS	25,738	978,08	760,59	6,75,884	31733,41	26854,92
	1. Loans for Purchase of Consumer Durables	1,009	39,18	33,69	22,555	748,08	610,84
	2. Loans for Housing	929	152,37	144,78	3,25,946	16912,52	15316,34
	3. Rest of the Personal Loans	23,800	786,53	582,11	3,27,383	14072,81	10927,74
VI.	TRADE	4,594	857,83	664,57	2,70,862	83811,04	74314,37
	1. Wholesale Trade	1,994	532,60	390,34	1,02,466	63378,47	57935,21
	2. Retail Trade	2,600	325,23	274,23	1,68,396	20432,57	16379,16
VII.	FINANCE	645	486,55	361,99	15,187	36239,77	25701,21
VIII.	ALL OTHERS	2,092	597,47	524,47	87,635	29464,30	23412,53
TOTAL LOANS AND ADVANCES		47,080	10450,08	7810,80	18,42,381	492989,83	387620,26
<i>OF WHICH :</i> 1. Artisans & Village Industries		122	9,90	11,80	7,126	516,20	444,47
2. Other Small Scale Industries		3,083	589,98	517,43	1,78,142	35077,72	27978,52

See Notes on Tables