

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

MARCH 2002

(Amount in Rupees Lakh)

OCCUPATION	LESS THAN 6%			6% AND ABOVE BUT LESS THAN 10%		
	No. of Accounts	Credit Limit	Amount Out standing	No. of Accounts	Credit Limit	Amount Out standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>40</b>	<b>5,76</b>	<b>3,48</b>	<b>979</b>	<b>780,81</b>	<b>555,02</b>
1. Direct Finance	17	51	50	528	217,25	166,31
2. Indirect Finance	23	5,25	2,99	451	563,56	388,71
<b>II. INDUSTRY</b>	<b>78</b>	<b>29,32</b>	<b>22,27</b>	<b>7,522</b>	<b>14860,00</b>	<b>11697,87</b>
1. Mining & Quarrying	—	—	—	196	2616,78	2471,27
2. Food Manufacturing & Processing	2	12	12	568	1560,25	1179,13
(a) Rice Mills , Flour & Dal Mills	—	—	—	83	631,73	526,52
(b) Sugar	—	—	—	5	6,30	5,14
(c) Edible Oils & Vanaspati	1	8	8	64	86,94	58,81
(d) Tea Processing	—	—	—	15	82,83	58,11
(e) Processing of Fruits & Vegetables	—	—	—	35	42,13	31,95
(f) Others	1	4	4	366	710,33	498,61
3. Beverage & Tobacco	—	—	—	37	283,37	197,03
4. Textiles	2	8	8	3,188	3309,90	2587,25
(a) Cotton Textiles	—	—	—	777	1060,18	818,51
(b) Jute & Other Natural Fibre Textiles	—	—	—	39	21,89	19,07
(c) Handloom Textiles & Khadi	—	—	—	74	54,43	45,05
(d) Other Textiles & Textile Products	2	8	8	2,298	2173,41	1704,63
5. Paper , Paper Products & Printing	—	—	—	63	27,23	23,00
6. Leather & Leather Products	—	—	—	518	627,94	539,33
7. Rubber & Plastic Products	2	23	25	219	220,63	210,80
8. Chemicals & Chemical Products	4	27	27	517	1279,58	850,41
(a) Heavy Industrial Chemicals	1	5	5	94	203,02	127,17
(b) Fertilisers	—	—	—	17	308,43	229,86
(c) Drugs & Pharmaceuticals	—	—	—	176	385,64	247,36
(d) Non-Edible Oils	—	—	—	7	27,00	21,07
(e) Other Chemicals & Chemical Products	3	23	22	223	355,50	224,94
9. Petroleum, Coal Products & Nuclear Fuels	1	2,03	2,03	11	9,96	9,27
10. Manufacture of Cement & Cement Products	3	4,87	4,86	17	73,54	53,37
11. Basic Metals & Metal Products	2	11	11	608	1083,80	788,07
(a) Iron & Steel	—	—	—	168	761,30	542,17
(b) Non- Ferrous Metals	—	—	—	218	161,35	145,28
(c) Metal Products	2	11	11	222	161,15	100,62
12. Engineering	—	—	—	429	909,55	703,67
(a) Heavy Engineering	—	—	—	66	57,51	53,03
(b) Light Engineering	—	—	—	179	408,23	285,03
(c) Electrical Machinery & Goods	—	—	—	115	274,89	234,42
(d) Electronic Machinery & Goods	—	—	—	69	168,93	131,19
13. Vehicles, VehicleParts & Transport Equipments	—	—	—	181	266,38	198,62
14. Other Industries	24	6,56	6,40	753	1994,22	1316,49
15. Electricity, Gas & Water	—	—	—	18	35,76	31,04
(a) Electricity Generation & Transmission	—	—	—	5	23,50	19,77
(b) Non-Conventional Energy	—	—	—	12	12,06	11,22
(c) Gas, Steam & Water Supply	—	—	—	1	19	5
16. Construction	38	15,07	8,17	199	561,10	539,11
<b>III. TRANSPORT OPERATORS</b>	<b>4</b>	<b>13</b>	<b>10</b>	<b>70</b>	<b>4,84</b>	<b>3,21</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>8</b>	<b>16,40</b>	<b>15,77</b>	<b>426</b>	<b>294,56</b>	<b>212,44</b>

<b>V. PERSONAL LOANS</b>	<b>21,743</b>	<b>748,01</b>	<b>670,38</b>	<b>5,585</b>	<b>564,12</b>	<b>529,34</b>
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	20,598	713,35	639,60	3,882	513,31	483,64
3. Rest of the Personal Loans	1,145	34,67	30,78	1,703	50,81	45,70
<b>VI. TRADE</b>	<b>6</b>	<b>1,71</b>	<b>88</b>	<b>1,661</b>	<b>1802,30</b>	<b>1132,41</b>
1. Wholesale Trade	3	33	54	1,141	1614,11	985,06
2. Retail Trade	3	1,38	35	520	188,18	147,35
<b>VII. FINANCE</b>	<b>11</b>	<b>1,89</b>	<b>2,06</b>	<b>190</b>	<b>563,57</b>	<b>449,46</b>
<b>VIII. ALL OTHERS</b>	<b>12</b>	<b>5,59</b>	<b>2,25</b>	<b>1,613</b>	<b>1619,30</b>	<b>1073,99</b>
<b>TOTAL LOANS AND ADVANCES</b>	<b>21,902</b>	<b>808,81</b>	<b>717,20</b>	<b>18,046</b>	<b>20489,48</b>	<b>15653,75</b>
<i>OF WHICH:</i>	13	71	73	523	118,30	93,47
1. Artisans and Village & Tiny Industries						
2. Other Small Scale Industries	3	23	22	2,170	2257,13	1748,50

(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 Out standing	No. of Accounts	Credit Limit	Amount Out standing
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>17,560</b>	<b>6491,76</b>	<b>4344,37</b>	<b>33,013</b>	<b>4642,82</b>	<b>3335,87</b>
1. Direct Finance	12,389	814,63	652,28	27,266	1398,68	961,37
2. Indirect Finance	5,171	5677,12	3692,09	5,747	3244,13	2374,50
<b>II. INDUSTRY</b>	<b>22,229</b>	<b>49708,92</b>	<b>31745,53</b>	<b>22,564</b>	<b>32977,93</b>	<b>23641,67</b>
1. Mining & Quarrying	398	10411,89	3088,43	419	1200,05	950,61
2. Food Manufacturing & Processing	1,063	2028,43	1215,37	1,693	1609,89	1212,38
(a) Rice Mills, Flour & Dal Mills	301	251,89	211,75	661	444,98	346,97
(b) Sugar	49	535,27	246,75	86	378,06	261,22
(c) Edible Oils & Vanaspati	101	217,06	125,55	189	84,15	76,95
(d) Tea Processing	52	135,50	72,77	83	149,72	120,03
(e) Processing of Fruits & Vegetables	53	126,75	57,50	63	30,49	23,54
(f) Others	507	761,97	501,05	611	522,49	383,66
3. Beverage & Tobacco	129	322,80	232,41	175	178,68	154,78
4. Textiles	3,300	3993,44	2957,81	2,469	2285,04	1635,89
(a) Cotton Textiles	912	1816,45	1339,37	709	1351,44	976,62
(b) Jute & Other Natural Fibre Textiles	76	112,75	67,88	77	63,62	27,29
(c) Handloom Textiles & Khadi	177	403,99	297,97	152	48,13	25,77
(d) Other Textiles & Textile Products	2,135	1660,24	1252,59	1,531	821,85	606,22
5. Paper, Paper Products & Printing	397	489,94	388,46	730	675,92	473,60
6. Leather & Leather Products	686	371,41	257,41	229	73,76	57,56
7. Rubber & Plastic Products	509	608,00	532,47	726	570,09	441,75
8. Chemicals & Chemical Products	1,134	5747,02	3577,81	1,178	3599,33	2594,99
(a) Heavy Industrial Chemicals	196	1105,30	777,30	184	626,25	524,74
(b) Fertilisers	96	1962,33	1040,58	82	1239,07	677,08
(c) Drugs & Pharmaceuticals	332	1192,94	879,76	345	779,82	675,42
(d) Non-Edible Oils	26	79,15	57,08	18	17,92	17,55
(e) Other Chemicals & Chemical Products	484	1407,29	823,08	549	936,26	700,18
9. Petroleum, Coal Products & Nuclear Fuels	121	3437,39	2497,00	126	2048,99	1405,79
10. Manufacture of Cement & Cement Products	154	398,21	345,05	229	498,34	386,68
11. Basic Metals & Metal Products	1,231	4301,72	3590,83	1,425	4672,88	4140,22
(a) Iron & Steel	474	3161,06	2884,98	583	3786,28	3375,87
(b) Non-Ferrous Metals	131	580,68	270,21	116	199,92	172,28
(c) Metal Products	626	559,98	435,64	726	686,68	592,07
12. Engineering	1,515	4779,33	3143,17	1,763	2850,88	1939,11
(a) Heavy Engineering	265	860,14	561,42	357	454,12	290,49
(b) Light Engineering	496	2160,84	1545,24	677	1076,70	634,25
(c) Electrical Machinery & Goods	483	965,67	544,87	428	772,98	641,62

(d) Electronic Machinery & Goods	271	792,67	491,63	301	547,09	372,76
13. Vehicles, Vehicle Parts & Transport Equipments	434	1963,11	1590,58	490	1164,42	867,90
14. Other Industries	2,745	3705,90	2852,62	3,324	1856,55	1423,82
15. Electricity, Gas & Water	231	4180,17	3071,01	288	6101,23	3352,73
(a) Electricity Generation & Transmission	170	3650,97	2730,96	182	5736,37	3085,36
(b) Non-Conventional Energy	33	8,03	6,28	22	116,64	112,98
(c) Gas, Steam & Water Supply	28	521,17	333,77	84	248,23	154,39
16. Construction	8,182	2970,17	2405,09	7,300	3591,89	2603,89
<b>III. TRANSPORT OPERATORS</b>	<b>1,279</b>	<b>1876,37</b>	<b>1586,00</b>	<b>4,382</b>	<b>1501,09</b>	<b>1170,71</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>6,097</b>	<b>2426,72</b>	<b>1836,17</b>	<b>10,212</b>	<b>2732,22</b>	<b>2258,13</b>
<b>V. PERSONAL LOANS</b>	<b>2,01,208</b>	<b>10499,87</b>	<b>9359,11</b>	<b>1,88,721</b>	<b>9292,11</b>	<b>7930,12</b>
1. Loans for Purchase of Consumer Durables	3	11	10	1,412	49,30	40,96
2. Loans for Housing	1,89,343	10097,66	9009,31	1,14,508	6164,23	5470,44
3. Rest of the Personal Loans	11,862	402,10	349,70	72,801	3078,58	2418,72
<b>VI. TRADE</b>	<b>9,967</b>	<b>52767,19</b>	<b>48075,72</b>	<b>17,172</b>	<b>3840,35</b>	<b>2892,80</b>
1. Whole sale Trade	3,859	51324,88	47020,19	5,134	2512,97	1971,87
2. Retail Trade	6,108	1442,31	1055,53	12,038	1327,37	920,94
<b>VII. FINANCE</b>	<b>2,393</b>	<b>18641,03</b>	<b>14692,16</b>	<b>3,283</b>	<b>6718,28</b>	<b>5040,64</b>
<b>VIII. ALL OTHERS</b>	<b>10,807</b>	<b>8037,52</b>	<b>6486,32</b>	<b>14,209</b>	<b>7068,84</b>	<b>5280,01</b>
<b>TOTAL LOANS AND ADVANCES</b>	<b>2,71,540</b>	<b>150449,36</b>	<b>118125,38</b>	<b>2,93,556</b>	<b>68773,63</b>	<b>51549,95</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,842	131,39	105,50	2,973	204,04	161,74
2. Other Small Scale Industries	3,206	2153,82	1687,01	3,690	997,47	795,65

(Amount in Rupees Lakh)

OCCUPATION	13% AND ABOVE BUT LESS THAN 14%			14% AND ABOVE BUT LESS THAN 15%		
	No. of Accounts	Credit Limit	Amount Out standing	No. of Accounts	Credit Limit	Amount Out standing
	13	14	15	16	17	18
<b>I. AGRICULTURE</b>	<b>61,618</b>	<b>4379,61</b>	<b>3641,04</b>	<b>1,13,530</b>	<b>6421,16</b>	<b>5101,09</b>
1. Direct Finance	55,359	2069,80	1776,53	1,00,211	3632,92	3225,64
2. Indirect Finance	6,259	2309,81	1864,51	13,319	2788,23	1875,45
<b>II. INDUSTRY</b>	<b>57,190</b>	<b>39612,97</b>	<b>30583,34</b>	<b>56,544</b>	<b>54300,67</b>	<b>40288,74</b>
1. Mining & Quarrying	1,395	1454,80	1005,94	1,751	939,36	796,80
2. Food Manufacturing & Processing	7,997	3610,66	2685,96	7,408	4430,66	3391,65
(a) Rice Mills, Flour & Dal Mills	4,471	1303,65	971,67	3,548	1070,71	796,16
(b) Sugar	117	862,12	648,32	167	901,58	723,23
(c) Edible Oils & Vanaspati	809	273,57	210,14	779	776,25	528,38
(d) Tea Processing	193	301,49	153,87	313	538,60	456,85
(e) Processing of Fruits & Vegetables	108	42,36	34,47	201	68,77	55,28
(f) Others	2,299	827,46	667,48	2,400	1074,76	831,75
3. Beverage & Tobacco	360	414,33	349,56	583	595,10	471,15
4. Textiles	8,757	4135,62	3244,15	8,841	6124,79	4586,09
(a) Cotton Textiles	2,748	2124,59	1686,97	3,009	2816,89	2171,41
(b) Jute & Other Natural Fibre Textiles	126	41,68	35,93	139	136,40	130,92
(c) Handloom Textiles & Khadi	743	62,26	50,90	600	463,31	54,56
(d) Other Textiles & Textile Products	5,140	1907,09	1470,35	5,093	2708,20	2229,19
5. Paper, Paper Products & Printing	2,825	1271,24	993,19	2,712	2430,14	2080,56
6. Leather & Leather Products	545	185,09	142,58	620	192,98	154,85
7. Rubber & Plastic Products	3,332	1067,83	820,71	2,765	1520,71	1217,96
8. Chemicals & Chemical Products	4,109	4704,91	3271,63	4,095	8508,22	5262,68
(a) Heavy Industrial Chemicals	432	718,83	465,09	630	1645,66	1150,59
(b) Fertilisers	155	1096,16	693,38	165	1401,16	1028,80
(c) Drugs & Pharmaceuticals	883	1057,39	811,12	972	1818,02	1034,51
(d) Non-Edible Oils	151	306,46	236,13	92	47,84	39,78

(e) Other Chemicals & Chemical Products	2,488	1526,07	1065,91	2,236	3595,55	2009,00
9. Petroleum, Coal Products & Nuclear Fuels	322	3117,79	2950,39	312	1286,02	1235,81
10. Manufacture of Cement & Cement Products	1,343	1150,52	990,96	735	1612,31	1325,26
11. Basic Metals & Metal Products	5,752	3684,26	2956,15	5,480	8439,76	6300,42
(a) Iron & Steel	2,307	2722,88	2267,28	2,177	6917,51	5037,72
(b) Non-Ferrous Metals	548	224,49	142,79	386	448,42	392,70
(c) Metal Products	2,897	736,89	546,08	2,917	1073,84	870,00
12. Engineering	5,727	4086,04	3006,59	6,021	7294,29	5154,83
(a) Heavy Engineering	994	786,49	553,58	1,311	1429,53	1136,53
(b) Light Engineering	2,166	1072,14	772,01	2,022	1508,15	1199,11
(c) Electrical Machinery & Goods	1,727	1050,93	817,69	1,714	2076,06	1605,67
(d) Electronic Machinery & Goods	840	1176,48	863,30	974	2280,56	1213,51
13. Vehicles, Vehicle Parts & Transport Equipments	1,850	2059,84	1491,60	1,737	1844,76	1266,38
14. Other Industries	6,568	2236,15	1541,49	8,764	3039,50	2237,00
15. Electricity, Gas & Water	438	4099,92	3220,91	589	4391,55	3532,56
(a) Electricity Generation & Transmission	268	3795,50	3033,53	372	4219,25	3389,74
(b) Non-Conventional Energy	54	74,03	70,98	47	102,75	97,07
(c) Gas, Steam & Water Supply	116	230,39	116,40	170	69,55	45,75
16. Construction	5,870	2334,00	1911,53	4,131	1650,51	1274,74
<b>III. TRANSPORT OPERATORS</b>	<b>9,936</b>	<b>1491,17</b>	<b>1089,33</b>	<b>22,758</b>	<b>1627,01</b>	<b>1063,12</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>12,321</b>	<b>3667,57</b>	<b>2933,05</b>	<b>23,230</b>	<b>5700,70</b>	<b>3814,11</b>
<b>V. PERSONAL LOANS</b>	<b>1,24,427</b>	<b>6044,30</b>	<b>5273,66</b>	<b>91,815</b>	<b>3873,64</b>	<b>3166,84</b>
1. Loans for Purchase of Consumer Durables	2,068	66,36	56,44	3,087	98,62	76,41
2. Loans for Housing	64,134	3434,17	3079,80	16,247	1050,71	859,29
3. Rest of the Personal Loans	58,225	2543,78	2137,41	72,481	2724,31	2231,14
<b>VI. TRADE</b>	<b>36,313</b>	<b>4579,85</b>	<b>3799,59</b>	<b>56,568</b>	<b>6745,06</b>	<b>5688,72</b>
1. Wholesale Trade	13,107	2708,09	2284,62	20,953	3390,81	2879,26
2. Retail Trade	23,206	1871,76	1514,98	35,615	3354,24	2809,47
<b>VII. FINANCE</b>	<b>4,667</b>	<b>6892,67</b>	<b>5263,89</b>	<b>1,996</b>	<b>3769,95</b>	<b>3072,73</b>
<b>VIII. ALL OTHERS</b>	<b>15,251</b>	<b>6010,79</b>	<b>4577,12</b>	<b>18,223</b>	<b>9203,59</b>	<b>6107,78</b>
<b>TOTAL LOANS AND ADVANCES</b>	<b>3,21,723</b>	<b>72678,93</b>	<b>57161,01</b>	<b>3,84,664</b>	<b>91641,78</b>	<b>68303,14</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	24,588	2130,83	1699,06	6,602	771,68	598,45
2. Other Small Scale Industries	9,909	2612,98	1987,88	18,360	4083,18	3249,51

(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 Out standing	No. of Accounts	Credit Limit	Amount Out standing
	19	20	21	22	23	24
<b>I. AGRICULTURE</b>	<b>53,230</b>	<b>5539,91</b>	<b>4463,30</b>	<b>31,317</b>	<b>3642,53</b>	<b>3011,89</b>
1. Direct Finance	42,637	2135,66	1837,37	23,991	1669,19	1377,26
2. Indirect Finance	10,593	3404,24	2625,94	7,326	1973,34	1634,63
<b>II. INDUSTRY</b>	<b>79,422</b>	<b>48794,65</b>	<b>40111,70</b>	<b>76,111</b>	<b>39923,56</b>	<b>33746,21</b>
1. Mining & Quarrying	1,711	846,97	739,80	1,662	1699,92	1613,27
2. Food Manufacturing & Processing	8,788	5483,79	4342,63	7,568	3649,00	3093,81
(a) Rice Mills, Flour & Dal Mills	3,806	970,20	746,87	2,983	626,51	494,35
(b) Sugar	342	2041,82	1595,88	179	807,30	703,94
(c) Edible Oils & Vanaspati	1,075	700,74	576,53	840	476,18	388,31
(d) Tea Processing	402	369,29	293,17	340	352,62	295,22
(e) Processing of Fruits & Vegetables	221	66,14	56,27	303	234,87	229,20
(f) Others	2,942	1335,60	1073,90	2,923	1151,51	982,79
3. Beverage & Tobacco	888	801,91	652,86	841	584,81	478,38

4. Textiles	13,117	6171,73	5332,25	11,994	5569,30	4879,89
(a) Cotton Textiles	5,113	3357,45	2874,34	4,096	2334,43	2071,17
(b) Jute & Other Natural Fibre Textiles	243	128,24	88,27	219	157,82	114,08
(c) Handloom Textiles & Khadi	654	173,68	158,49	524	92,65	80,70
(d) Other Textiles & Textile Products	7,107	2512,36	2211,15	7,155	2984,40	2613,94
5. Paper, Paper Products & Printing	4,479	1578,81	1234,70	4,497	1409,49	1209,41
6. Leather & Leather Products	998	366,18	334,07	1,220	450,58	406,83
7. Rubber & Plastic Products	4,406	1558,71	1359,72	4,137	1525,30	1308,82
8. Chemicals & Chemical Products	6,354	5325,42	4392,76	5,788	4322,79	3486,92
(a) Heavy Industrial Chemicals	1,054	1143,89	859,96	991	867,31	797,50
(b) Fertilisers	245	984,51	781,85	236	671,18	557,19
(c) Drugs & Pharmaceuticals	1,348	1384,66	1204,18	1,613	1335,18	961,92
(d) Non-Edible Oils	131	42,30	36,79	131	32,01	28,64
(e) Other Chemicals & Chemical Products	3,576	1770,06	1509,97	2,817	1417,10	1141,67
9. Petroleum, Coal Products & Nuclear Fuels	506	2100,14	2113,49	514	802,16	503,67
10. Manufacture of Cement & Cement Products	886	1494,93	1303,23	727	614,82	542,68
11. Basic Metals & Metal Products	8,605	5322,80	4440,33	7,244	4955,41	4242,97
(a) Iron & Steel	3,581	3592,17	2922,53	2,665	2895,86	2586,83
(b) Non-Ferrous Metals	713	412,57	373,15	713	991,20	703,30
(c) Metal Products	4,311	1318,06	1144,66	3,866	1068,35	952,83
12. Engineering	8,871	7586,33	5842,78	8,491	5516,18	4388,15
(a) Heavy Engineering	1,786	1334,28	1043,97	2,246	1292,56	1020,48
(b) Light Engineering	3,317	2141,86	1761,80	2,572	1545,73	1314,16
(c) Electrical Machinery & Goods	2,471	1939,31	1277,08	2,218	1270,62	982,02
(d) Electronic Machinery & Goods	1,297	2170,88	1759,93	1,455	1407,27	1071,48
13. Vehicles, Vehicle Parts & Transport Equipments	2,196	1895,74	1681,36	2,105	1643,33	1493,37
14. Other Industries	11,324	3365,40	2182,34	12,330	3271,95	2800,75
15. Electricity, Gas & Water	561	2530,66	2115,80	659	1425,84	1182,17
(a) Electricity Generation & Transmission	283	2390,88	1998,71	282	1145,52	984,84
(b) Non-Conventional Energy	45	20,74	19,51	78	78,42	41,73
(c) Gas, Steam & Water Supply	233	119,05	97,58	299	201,90	155,60
16. Construction	5,732	2365,13	2043,56	6,334	2482,68	2115,13
<b>III. TRANSPORT OPERATORS</b>	<b>17,318</b>	<b>1205,02</b>	<b>895,07</b>	<b>11,675</b>	<b>1020,83</b>	<b>847,26</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>22,386</b>	<b>5999,55</b>	<b>4923,64</b>	<b>18,639</b>	<b>5305,45</b>	<b>3725,16</b>
<b>V. PERSONAL LOANS</b>	<b>1,38,651</b>	<b>6904,94</b>	<b>5260,37</b>	<b>52,207</b>	<b>2698,38</b>	<b>2068,67</b>
1. Loans for Purchase of Consumer Durables	3,346	122,84	97,71	1,564	57,69	43,34
2. Loans for Housing	14,191	1440,13	951,31	7,688	704,26	575,61
3. Rest of the Personal Loans	1,21,114	5341,97	4211,35	42,955	1936,43	1449,73
<b>VI. TRADE</b>	<b>65,387</b>	<b>10505,15</b>	<b>8942,78</b>	<b>52,334</b>	<b>9848,38</b>	<b>8594,85</b>
1. Wholesale Trade	26,298	6100,96	5303,10	19,671	6380,39	5802,33
2. Retail Trade	39,089	4404,18	3639,68	32,663	3467,99	2792,52
<b>VII. FINANCE</b>	<b>1,782</b>	<b>3308,57</b>	<b>1885,60</b>	<b>2,670</b>	<b>4570,44</b>	<b>3772,36</b>
<b>VIII. ALL OTHERS</b>	<b>25,007</b>	<b>10134,83</b>	<b>8462,40</b>	<b>23,668</b>	<b>5824,61</b>	<b>4771,76</b>
<b>TOTAL LOANS AND ADVANCES</b>	<b>4,03,183</b>	<b>92392,63</b>	<b>74944,87</b>	<b>2,68,621</b>	<b>72834,18</b>	<b>60538,17</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	7,106	861,83	729,09	5,323	498,12	432,32
2. Other Small Scale Industries	28,870	6533,08	5436,67	32,054	6922,15	5948,83

(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 Out standing	No. of Accounts	Credit Limit	Amount Out standing
	25	26	27	28	29	30
<b>I. AGRICULTURE</b>	<b>14,086</b>	<b>1080,57</b>	<b>835,06</b>	<b>7,222</b>	<b>870,72</b>	<b>664,20</b>
1. Direct Finance	11,921	600,50	491,74	6,026	348,51	302,43

2. Indirect Finance	2,165	480,07	343,32	1,196	522,21	361,77
<b>II. INDUSTRY</b>	<b>18,459</b>	<b>8950,70</b>	<b>7882,48</b>	<b>15,176</b>	<b>18049,30</b>	<b>8705,77</b>
1. Mining & Quarrying	361	75,13	63,22	236	85,30	71,26
2. Food Manufacturing & Processing	1,821	817,56	629,29	1,291	696,15	606,25
(a) Rice Mills, Flour & Dal Mills	662	124,52	99,79	402	84,31	75,05
(b) Sugar	48	195,48	127,53	36	160,19	115,65
(c) Edible Oils & Vanaspati	309	156,31	145,03	245	154,95	132,35
(d) Tea Processing	52	104,90	54,36	42	56,59	50,91
(e) Processing of Fruits & Vegetables	71	38,77	27,57	56	25,32	28,44
(f) Others	679	197,58	175,01	510	214,80	203,85
3. Beverage & Tobacco	203	130,28	150,96	178	149,13	128,32
4. Textiles	2,796	1256,54	1136,98	3,099	4286,03	1397,75
(a) Cotton Textiles	1,174	622,74	562,93	1,052	864,95	750,72
(b) Jute & Other Natural Fibre Textiles	61	24,53	22,77	64	14,98	14,56
(c) Handloom Textiles & Khadi	92	10,38	10,69	62	8,01	6,55
(d) Other Textiles & Textile Products	1,469	598,89	540,58	1,921	3398,09	625,92
5. Paper, Paper Products & Printing	893	225,92	206,25	678	298,84	263,58
6. Leather & Leather Products	226	67,07	61,05	255	87,06	86,90
7. Rubber & Plastic Products	949	260,53	222,99	673	309,62	259,01
8. Chemicals & Chemical Products	1,298	1091,50	876,20	1,100	1484,39	1109,90
(a) Heavy Industrial Chemicals	251	269,85	203,65	248	447,19	385,97
(b) Fertilisers	52	162,85	148,99	47	255,93	83,03
(c) Drugs & Pharmaceuticals	315	231,29	210,96	239	193,08	148,83
(d) Non-Edible Oils	23	4,86	5,57	31	12,98	12,88
(e) Other Chemicals & Chemical Products	657	422,64	307,04	535	575,21	479,19
9. Petroleum, Coal Products & Nuclear Fuels	119	543,54	551,80	88	382,96	420,07
10. Manufacture of Cement & Cement Products	199	208,67	180,62	176	275,82	223,68
11. Basic Metals & Metal Products	1,538	1280,97	1190,99	1,413	1296,28	1165,43
(a) Iron & Steel	576	772,53	744,54	597	760,78	672,10
(b) Non-Ferrous Metals	160	198,64	190,78	114	134,08	142,66
(c) Metal Products	802	309,80	255,67	702	401,42	350,66
12. Engineering	1,879	1158,86	996,42	1,734	6043,66	1044,46
(a) Heavy Engineering	470	244,15	196,45	326	378,30	293,54
(b) Light Engineering	613	250,74	213,18	537	228,20	221,18
(c) Electrical Machinery & Goods	474	332,29	310,59	562	5108,92	321,58
(d) Electronic Machinery & Goods	322	331,68	276,20	309	328,24	208,15
13. Vehicles, Vehicle Parts & Transport Equipments	433	230,95	156,33	370	445,54	284,25
14. Other Industries	2,948	561,39	507,17	2,020	609,29	503,35
15. Electricity, Gas & Water	165	381,40	330,21	121	923,29	556,43
(a) Electricity Generation & Transmission	71	358,41	311,08	65	869,41	527,99
(b) Non-Conventional Energy	12	7,95	5,25	9	27,02	20,31
(c) Gas, Steam & Water Supply	82	15,03	13,88	47	26,85	8,13
16. Construction	2,631	660,37	621,99	1,744	675,94	585,14
<b>III. TRANSPORT OPERATORS</b>	<b>4,582</b>	<b>381,04</b>	<b>269,05</b>	<b>3,430</b>	<b>414,10</b>	<b>300,77</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>4,957</b>	<b>1476,53</b>	<b>1230,01</b>	<b>3,651</b>	<b>2289,70</b>	<b>2149,80</b>
<b>V. PERSONAL LOANS</b>	<b>24,390</b>	<b>1212,62</b>	<b>843,56</b>	<b>27,062</b>	<b>1176,45</b>	<b>845,51</b>
1. Loans for Purchase of Consumer Durables	609	21,14	12,78	214	7,78	4,91
2. Loans for Housing	3,379	405,50	294,26	2,431	214,13	163,35
3. Rest of the Personal Loans	20,402	785,99	536,53	24,417	954,55	677,25
<b>VI. TRADE</b>	<b>14,876</b>	<b>1622,32</b>	<b>1385,37</b>	<b>10,006</b>	<b>2263,46</b>	<b>1135,56</b>
1. Whole sale Trade	5,852	768,81	596,92	3,855	1611,65	581,81
2. Retail Trade	9,024	853,51	788,45	6,151	651,80	553,75
<b>VII. FINANCE</b>	<b>683</b>	<b>1010,22</b>	<b>853,85</b>	<b>512</b>	<b>612,55</b>	<b>554,17</b>
<b>VIII. ALL OTHERS</b>	<b>5,205</b>	<b>1313,09</b>	<b>944,56</b>	<b>3,596</b>	<b>1129,56</b>	<b>929,47</b>
<b>TOTAL LOANS AND ADVANCES</b>	<b>87,238</b>	<b>17047,10</b>	<b>14243,95</b>	<b>70,655</b>	<b>26805,82</b>	<b>15285,26</b>
<i>OF WHICH: 1. Artisans and Village &amp; Tiny Industries</i>	819	67,44	55,23	585	57,19	39,33

2.Other Small Scale Industries	6,183	1111,47	966,54	4,771	1094,29	1024,10
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(Amount in Rupees Lakh)

OCCUPATION	20% AND ABOVE			TOTAL		
	No. of Accounts	Credit Limit	Amount Out standing	No. of Accounts	Credit Limit	Amount Out standing
	31	32	33	34	35	36
<b>I. AGRICULTURE</b>	<b>1,708</b>	<b>253,37</b>	<b>214,00</b>	<b>3,34,303</b>	<b>34109,01</b>	<b>26169,33</b>
1. Direct Finance	1,339	131,12	116,94	2,81,684	13018,79	10908,37
2. Indirect Finance	369	122,25	97,06	52,619	21090,22	15260,96
<b>II. INDUSTRY</b>	<b>6,248</b>	<b>5574,03</b>	<b>4293,34</b>	<b>3,61,543</b>	<b>312782,04</b>	<b>232718,92</b>
1. Mining & Quarrying	76	43,44	45,55	8,205	19373,64	10846,14
2. Food Manufacturing & Processing	465	387,47	312,25	38,664	24273,98	18668,84
(a) Rice Mills, Flour & Dal Mills	120	29,95	25,71	17,037	5538,44	4294,84
(b) Sugar	29	54,70	41,62	1,058	5942,83	4469,29
(c) Edible Oils & Vanaspati	95	126,17	116,94	4,507	3052,40	2359,07
(d) Tea Processing	8	7,39	5,37	1,500	2098,93	1560,67
(e) Processing of Fruits & Vegetables	29	30,89	16,37	1,140	706,49	560,60
(f) Others	184	138,37	106,24	13,422	6934,90	5424,36
3. Beverage & Tobacco	55	37,98	38,66	3,449	3498,39	2854,12
4. Textiles	1,052	559,03	410,22	58,615	37691,49	28168,35
(a) Cotton Textiles	516	368,79	239,87	20,106	16717,90	13491,91
(b) Jute & Other Natural Fibre Textiles	23	4,59	4,01	1,067	706,49	524,77
(c) Handloom Textiles & Khadi	31	5,24	4,15	3,109	1322,08	734,83
(d) Other Textiles & Textile Products	482	180,41	162,20	34,333	18945,02	13416,85
5. Paper, Paper Products & Printing	273	160,25	137,17	17,547	8567,77	7009,93
6. Leather & Leather Products	110	59,99	39,37	5,407	2482,06	2079,95
7. Rubber & Plastic Products	274	112,58	118,14	17,992	7754,22	6492,63
8. Chemicals & Chemical Products	721	882,96	709,12	26,298	36946,39	26132,68
(a) Heavy Industrial Chemicals	218	158,10	187,08	4,299	7185,44	5479,10
(b) Fertilisers	26	89,49	69,17	1,121	8171,11	5309,93
(c) Drugs & Pharmaceuticals	152	232,20	209,87	6,375	8610,24	6383,94
(d) Non-Edible Oils	8	98	1,67	618	571,50	457,16
(e) Other Chemicals & Chemical Products	317	402,19	241,33	13,885	12408,09	8502,53
9. Petroleum, Coal Products & Nuclear Fuels	60	297,04	266,26	2,180	14028,03	11955,57
10. Manufacture of Cement & Cement Products	95	167,59	105,46	4,564	6499,60	5461,85
11. Basic Metals & Metal Products	649	830,20	671,89	33,947	35868,19	29487,39
(a) Iron & Steel	270	582,12	461,35	13,398	25952,48	21495,37
(b) Non-Ferrous Metals	101	68,33	59,04	3,200	3419,69	2592,18
(c) Metal Products	278	179,75	151,50	17,349	6496,03	5399,84
12. Engineering	699	628,61	410,24	37,129	40853,75	26629,40
(a) Heavy Engineering	151	162,12	88,50	7,972	6999,20	5237,99
(b) Light Engineering	178	120,41	96,16	12,757	10513,01	8042,12
(c) Electrical Machinery & Goods	210	178,64	130,38	10,402	13970,31	6865,93
(d) Electronic Machinery & Goods	160	167,44	95,20	5,998	9371,24	6483,37
13. Vehicles, Vehicle Parts & Transport Equipments	138	206,62	118,15	9,934	11720,69	9148,54
14. Other Industries	1,019	694,51	476,36	51,819	21341,44	15847,79
15. Electricity, Gas & Water	70	234,10	200,33	3,140	24303,90	17593,20
(a) Electricity Generation & Transmission	43	225,86	192,64	1,741	22415,67	16274,64
(b) Non-Conventional Energy	9	4,43	4,13	321	452,07	389,46
(c) Gas, Steam & Water Supply	18	3,80	3,56	1,078	1436,16	929,09
16. Construction	492	271,67	234,19	42,653	17578,51	14342,55
<b>III. TRANSPORT OPERATORS</b>	<b>750</b>	<b>108,44</b>	<b>53,16</b>	<b>76,184</b>	<b>9630,04</b>	<b>7277,79</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2,052</b>	<b>464,30</b>	<b>405,55</b>	<b>1,03,979</b>	<b>30373,69</b>	<b>23503,84</b>
<b>V. PERSONAL LOANS</b>	<b>38,744</b>	<b>1364,34</b>	<b>583,47</b>	<b>9,14,553</b>	<b>44378,79</b>	<b>36531,04</b>
1. Loans for Purchase of Consumer Durables	40	1,53	1,26	12,343	425,36	333,91

2. Loansfor Housing	1,794	195,43	178,45	4,38,195	24932,85	21705,06
3. Rest of the Personal Loans	36,910	1167,38	403,76	4,64,015	19020,58	14492,07
<b>VI. TRADE</b>	<b>2,898</b>	<b>340,53</b>	<b>318,61</b>	<b>2,67,188</b>	<b>94316,28</b>	<b>81967,30</b>
1. WholesaleTrade	1,243	201,64	178,40	1,01,116	76614,65	67604,09
2. RetailTrade	1,655	138,89	140,20	1,66,072	17701,63	14363,20
<b>VII. FINANCE</b>	<b>360</b>	<b>344,94</b>	<b>265,51</b>	<b>18,547</b>	<b>46434,09</b>	<b>35852,44</b>
<b>VIII. ALLOTHERS</b>	<b>1,843</b>	<b>483,11</b>	<b>440,52</b>	<b>1,19,434</b>	<b>50830,84</b>	<b>39076,17</b>
<b>TOTAL LOANS AND ADVANCES</b>	<b>54,603</b>	<b>8933,07</b>	<b>6574,17</b>	<b>21,95,731</b>	<b>622854,79</b>	<b>483096,84</b>
<i>OFWHICH:</i> 1.Artisans and Villag e& Tiny Industries	328	15,62	14,78	50,702	4857,14	3929,70
2.Other Small Scale Industries	1,810	322,71	321,71	1,11,026	28088,52	23166,63