

TABLE NO.5.3 - INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2012

(Amount in ₹ Million)

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	31,962	27034.1	16315.9	1,789,281	748859.8	567057.0
1. Direct Finance	30,558	21781.1	12265.0	1,725,448	679871.1	516705.5
2. Indirect Finance	1,404	5253.0	4050.9	63,833	68988.7	50351.5
II. INDUSTRY	8,078	964277.0	373674.2	55,728	1844486.8	1035298.8
1. Mining & Quarrying	156	27084.3	23363.9	685	60009.7	34843.6
2. Food Manufacturing & Processing	600	57167.8	19506.6	2,671	97204.2	60550.9
(a) Rice Mills, Flour & Dal Mills	80	5707.5	1171.8	562	15988.3	7635.4
(b) Sugar	30	28388.6	7060.1	138	15815.6	12368.0
(c) Edible Oils & Vanaspati	43	4933.8	890.9	217	11005.7	5614.3
(d) Tea Processing	4	183.7	82.6	39	1190.4	1183.3
(e) Processing of Fruits & Vegetables	13	654.2	2836.5	262	19976.6	15945.1
(f) Others	430	17300.0	7464.6	1,453	33227.5	17804.7
3. Beverage & Tobacco	46	2804.5	2093.7	196	16888.0	3899.9
4. Textiles	1,696	111418.5	30683.2	7,485	255226.7	73327.7
(a) Cotton Textiles	341	21570.8	11117.3	2,645	47636.8	30462.0
(b) Jute & Other Natural Fibre Textiles	20	1025.1	367.4	63	673.5	741.0
(c) Handloom Textiles & Khadi	16	17.1	16.0	292	1585.0	1336.0
(d) Other Textiles & Textile Products	1,319	88805.5	19182.5	4,485	205331.4	40788.7
5. Paper, Paper Products & Printing	176	83862.3	10982.5	784	27483.1	17059.1
6. Woods and Wood Products	19	179.2	162.6	230	3851.1	3409.4
7. Leather & Leather Products	143	22026.1	1832.4	504	13336.1	6171.8
8. Gems and Jewellery	930	61256.4	37712.8	624	73373.5	29722.4
9. Rubber & Plastic Products	240	10752.3	7195.3	730	11685.7	5410.1
10. Chemicals & Chemical Products	734	135426.4	61648.8	1,677	125363.5	51803.6
(a) Heavy Industrial Chemicals	111	14189.6	5085.4	320	15386.4	9962.0
(b) Fertilisers	19	4438.6	1210.1	52	9857.3	4283.2
(c) Drugs & Pharmaceuticals	323	94123.9	45215.5	331	68514.8	20067.7
(d) Non-Edible Oils	3	104.4	89.1	41	1623.9	1078.1
(e) Other Chemicals & Chemical Products	278	22569.9	10048.8	933	29981.1	16412.7
11. Petroleum, Coal Products & Nuclear Fuels	41	19524.9	23420.7	129	91709.4	73282.6
12. Manufacture of Cement & Cement Products	29	1139.1	525.2	423	29791.2	17952.4
13. Basic Metals & Metal Products	708	218762.5	61574.8	2,098	204572.0	124082.2
(a) Iron & Steel	206	42421.7	21577.2	1,153	137060.5	104350.3
(b) Non-Ferrous Metals	185	93214.9	29998.0	295	17689.5	12890.3
(c) Metal Products	317	83125.9	9999.6	650	49822.0	6841.6
14. Engineering	723	56409.3	34015.6	8,906	105017.9	52856.4
(a) Heavy Engineering	111	10811.0	6268.9	499	13761.1	7972.0
(b) Light Engineering	466	32156.1	21248.0	7,530	30458.1	14817.1
(c) Electrical Machinery & Goods	125	11781.1	5763.0	674	35619.8	24393.6
(d) Electronic Machinery & Goods	21	1661.2	735.6	203	25178.8	5673.7
15. Vehicles, Vehicle Parts & Transport Equipments	293	35573.5	21959.3	4,002	107051.4	47330.4
16. Other Industries	518	67445.6	10384.1	2,779	24099.9	16484.0
17. Electricity, Gas & Water	31	7640.6	1107.4	434	295340.1	222785.9
(a) Electricity Generation & Transmission	7	735.5	468.5	270	268836.3	197603.9
(b) Non-Conventional Energy	11	214.1	167.5	65	7606.0	6818.4
(c) Gas, Steam & Water Supply	13	6691.0	471.4	99	18897.8	18363.7
18. Construction	995	45803.9	25505.5	21,371	302483.3	194326.4
(a) Other than Infrastructure	847	18365.7	5492.4	18,010	69356.5	37449.0
(b) Infrastructure Construction	148	27438.2	20013.1	3,361	233126.8	156877.4
III. TRANSPORT OPERATORS	5,032	16962.7	14167.3	131,325	271571.3	135120.5
IV. PROFESSIONAL AND OTHER SERVICES	1,459	84880.8	32193.0	35,701	268399.3	109496.4
1. Professional Services	191	19887.6	3137.2	6,187	9878.0	4777.1
2. Tourism, Hotel & Restaurants	122	15030.9	3129.5	2,848	45946.3	17775.5
3. Recreation services	30	498.3	469.1	218	5312.4	1645.3
4. IT and Telecommunications	40	25240.5	13099.8	424	53288.1	27833.0
5. Others	1,076	24223.4	12357.3	26,024	153974.5	57465.5
V. PERSONAL LOANS	58,775	62187.7	49294.3	1,744,390	1510904.1	1163600.6
1. Housing	41,918	30436.2	24965.1	1,081,024	1125313.9	918710.4
2. Consumer Durables	1,036	400.0	327.3	6,984	3812.3	2989.4
3. Vehicles	5,840	3273.3	1223.4	221,330	125872.4	71768.8
4. Education	624	572.1	170.2	67,667	35545.9	20170.5
5. Personal Credit Cards	1	0.4	0.4	36	141.4	90.1
6. Others	9,356	27505.8	22607.9	367,349	220218.2	149871.4
VI. TRADE	5,300	110954.1	50519.6	47,852	274146.0	180558.8
1. Wholesale Trade	2,618	93076.0	40088.0	3,592	133226.9	94835.2
2. Retail Trade	2,682	17878.1	10431.7	44,260	140919.1	85723.6
VII. FINANCE	730	112622.2	57713.8	25,684	728294.3	449838.1
VIII. ALL OTHERS	13,628	229977.1	20553.1	53,848	119253.2	72205.9
TOTAL LOANS AND ADVANCES	124,964	1608895.7	614431.2	3,883,809	5765914.9	3713176.2

See Notes on Tables.

TABLE NO.5.3 - INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2012

(Amount in ₹ Million)

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	596,797	1144278.3	899109.0	461,011	486752.7	383589.1
1. Direct Finance	548,056	626261.7	501678.5	423,556	338137.3	276061.1
2. Indirect Finance	48,741	518016.6	397430.4	37,455	148615.4	107528.0
II. INDUSTRY	149,688	6388220.4	4328342.1	111,548	4100364.4	2723742.6
1. Mining & Quarrying	2,029	215325.0	143159.4	1,651	67578.4	44379.6
2. Food Manufacturing & Processing	13,324	426390.5	330810.7	14,289	332635.7	225008.0
(a) Rice Mills, Flour & Dal Mills	5,845	102004.3	79162.4	5,560	90985.5	74337.2
(b) Sugar	417	92130.0	77619.9	387	93107.7	59188.4
(c) Edible Oils & Vanaspati	972	49175.5	34508.9	1,692	33918.6	21138.9
(d) Tea Processing	129	1794.6	1209.2	124	2402.7	1893.4
(e) Processing of Fruits & Vegetables	751	48525.8	31649.9	654	44244.6	23058.7
(f) Others	5,210	132760.2	106660.4	5,872	67976.7	45391.5
3. Beverage & Tobacco	772	34027.3	18371.7	721	41859.0	30369.3
4. Textiles	18,760	376565.9	249549.8	18,530	387125.0	256517.5
(a) Cotton Textiles	7,602	189706.0	131703.6	5,299	218540.2	150896.2
(b) Jute & Other Natural Fibre Textiles	279	3728.8	2739.1	310	1927.5	1409.6
(c) Handloom Textiles & Khadi	757	6403.3	2468.9	889	4139.0	2851.9
(d) Other Textiles & Textile Products	10,122	176727.8	112638.2	12,032	162518.2	101359.9
5. Paper, Paper Products & Printing	2,631	92752.2	36767.3	3,309	72660.8	47017.0
6. Woods and Wood Products	819	3040.6	2554.0	976	6598.7	4382.5
7. Leather & Leather Products	1,458	24572.9	16741.3	1,013	9696.6	5257.0
8. Gems and Jewellery	1,448	108452.8	60351.6	1,138	32205.4	24711.8
9. Rubber & Plastic Products	2,694	50940.4	39176.1	3,356	75943.1	54124.4
10. Chemicals & Chemical Products	4,399	460357.0	294778.0	3,829	133526.1	85735.0
(a) Heavy Industrial Chemicals	757	63737.1	42615.5	578	19847.0	12582.3
(b) Fertilisers	215	179684.3	121769.5	124	13011.5	9442.6
(c) Drugs & Pharmaceuticals	931	121807.6	71100.7	768	55279.2	36443.9
(d) Non-Edible Oils	145	3694.1	2594.7	117	1243.6	956.6
(e) Other Chemicals & Chemical Products	2,351	91433.9	56697.7	2,242	44144.9	26309.6
11. Petroleum, Coal Products & Nuclear Fuels	451	513970.1	400019.5	335	57516.6	30191.6
12. Manufacture of Cement & Cement Products	1,168	69202.6	49907.8	1,342	84742.2	58759.3
13. Basic Metals & Metal Products	5,962	599016.6	369170.0	6,109	674644.5	408909.2
(a) Iron & Steel	2,878	447421.2	259730.6	2,669	355068.9	240569.8
(b) Non-Ferrous Metals	858	97487.8	68979.7	766	240075.6	120592.6
(c) Metal Products	2,226	54107.5	40459.7	2,674	79500.0	47746.8
14. Engineering	24,982	300562.9	171509.4	19,480	201700.0	140263.4
(a) Heavy Engineering	1,594	56873.0	37651.5	1,903	34334.7	20966.4
(b) Light Engineering	20,639	68811.9	52878.9	14,991	77793.2	55394.6
(c) Electrical Machinery & Goods	2,032	92813.3	52322.6	1,945	62450.6	42400.7
(d) Electronic Machinery & Goods	717	82064.7	28656.4	641	27121.5	21501.7
15. Vehicles, Vehicle Parts & Transport Equipments	8,465	177169.3	108320.6	4,337	141014.8	81399.0
16. Other Industries	10,541	142956.5	94860.3	8,749	118733.1	57318.4
17. Electricity, Gas & Water	1,403	1343110.1	872282.7	1,137	563608.0	428034.5
(a) Electricity Generation & Transmission	1,015	1243764.4	795282.6	594	530298.3	410661.4
(b) Non-Conventional Energy	192	25141.0	18366.0	287	20336.3	11381.1
(c) Gas, Steam & Water Supply	196	74204.8	58634.1	256	12973.4	5991.9
18. Construction	48,382	1449807.7	1070011.9	21,247	1098576.5	741365.0
(a) Other than Infrastructure	39,793	180409.3	122398.7	14,867	148616.6	109356.7
(b) Infrastructure Construction	8,589	1269398.4	947613.2	6,380	949959.9	632008.3
III. TRANSPORT OPERATORS	209,293	600775.1	435551.1	97,199	196309.0	129870.5
IV. PROFESSIONAL AND OTHER SERVICES	122,889	1083168.1	680153.8	74,025	898899.0	487866.4
1. Professional Services	23,528	90128.5	56798.5	15,156	37126.2	27334.8
2. Tourism, Hotel & Restaurants	8,766	58267.1	43839.2	5,958	67742.8	37438.8
3. Recreation services	662	36046.1	18846.3	491	16346.7	11511.2
4. IT and Telecommunications	1,451	311188.7	248729.5	1,045	321973.3	140389.6
5. Others	88,482	587537.8	311940.3	51,375	455710.0	271192.0
V. PERSONAL LOANS	2,841,606	2703392.2	2087106.8	1,701,010	1340258.4	1013819.9
1. Housing	1,561,384	1745805.8	1423528.6	961,123	935451.3	721339.5
2. Consumer Durables	12,259	11370.8	9212.8	9,007	6576.8	5421.6
3. Vehicles	731,911	333318.3	231448.2	410,139	182878.9	141724.3
4. Education	122,265	53437.4	32471.7	140,301	63019.3	45468.5
5. Personal Credit Cards	6,411	3802.3	1183.3	32	40.2	27.3
6. Others	407,376	555657.7	389262.2	180,408	152291.9	99838.7
VI. TRADE	141,022	1856311.0	1128410.1	115,886	726797.9	488021.5
1. Wholesale Trade	15,650	1121733.0	588456.8	12,753	297949.9	168952.4
2. Retail Trade	125,372	734578.1	539953.3	103,133	428848.0	319069.1
VII. FINANCE	14,573	3323571.8	2441721.9	13,183	593922.2	442107.0
VIII. ALL OTHERS	205,390	1799294.7	543432.1	148,391	326773.2	250997.1
TOTAL LOANS AND ADVANCES	4,281,258	18899011.7	12543826.8	2,722,253	8670076.8	5920014.0

TABLE NO.5.3 - INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2012

(Amount in ₹ Million)

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	776,066	585029.2	423669.4	884,566	526273.5	433604.6
1. Direct Finance	741,638	489292.8	352374.0	845,313	430329.2	361724.4
2. Indirect Finance	34,428	95736.3	71295.4	39,253	95944.3	71880.3
II. INDUSTRY	155,223	4990894.4	3165554.9	211,967	4509238.3	3042908.6
1. Mining & Quarrying	2,903	82606.2	56582.6	5,434	118690.7	91741.8
2. Food Manufacturing & Processing	19,201	311202.6	221107.0	24,636	283873.6	202753.0
(a) Rice Mills, Flour & Dal Mills	7,220	72421.5	52446.5	7,932	59008.5	45530.7
(b) Sugar	373	87011.8	64321.2	492	59236.9	44650.1
(c) Edible Oils & Vanaspati	1,648	36862.9	23382.9	2,600	44600.8	27978.2
(d) Tea Processing	162	4282.3	2850.5	213	3488.4	2121.6
(e) Processing of Fruits & Vegetables	1,659	22786.8	17643.6	1,378	39269.9	25190.3
(f) Others	8,139	87837.2	60462.3	12,021	78269.1	57282.0
3. Beverage & Tobacco	1,164	53748.3	41260.5	1,853	46150.7	36765.8
4. Textiles	26,639	527480.6	349496.7	34,414	466757.7	342550.9
(a) Cotton Textiles	7,594	251712.6	176686.1	10,227	235267.9	172970.8
(b) Jute & Other Natural Fibre Textiles	480	7090.7	4069.7	597	4007.7	2312.5
(c) Handloom Textiles & Khadi	1,729	8305.1	5587.1	2,322	7051.1	5507.8
(d) Other Textiles & Textile Products	16,836	260372.1	163153.7	21,268	220431.1	161759.7
5. Paper, Paper Products & Printing	6,253	98060.2	65065.4	9,593	109152.9	73176.9
6. Woods and Wood Products	1,980	10693.4	7663.8	3,811	19503.8	14383.6
7. Leather & Leather Products	1,593	35987.3	14985.1	2,081	22308.0	15809.4
8. Gems and Jewellery	1,339	24705.4	18580.4	2,042	40665.5	31024.9
9. Rubber & Plastic Products	6,594	90586.6	58614.0	10,260	86709.6	60504.6
10. Chemicals & Chemical Products	6,852	209955.9	128966.0	11,050	258575.6	173536.5
(a) Heavy Industrial Chemicals	1,077	31803.2	20476.6	2,029	45525.6	28748.5
(b) Fertilisers	240	19121.2	6218.8	428	24526.2	11337.4
(c) Drugs & Pharmaceuticals	1,274	77341.3	52689.7	2,266	92175.3	71175.9
(d) Non-Edible Oils	210	5488.8	3273.3	387	5978.5	4291.2
(e) Other Chemicals & Chemical Products	4,051	76201.5	46307.6	5,940	90370.0	57983.6
11. Petroleum, Coal Products & Nuclear Fuels	586	88390.9	23990.9	1,083	50157.7	24235.9
12. Manufacture of Cement & Cement Products	2,730	114336.0	95275.6	4,669	66365.7	54487.1
13. Basic Metals & Metal Products	12,337	818326.9	569312.1	18,843	676096.8	454418.6
(a) Iron & Steel	5,682	640701.2	448930.4	8,892	537121.4	358767.2
(b) Non-Ferrous Metals	1,619	83049.0	57179.4	2,849	47553.6	36196.0
(c) Metal Products	5,036	94576.6	63202.3	7,102	91421.8	59455.4
14. Engineering	21,124	698228.4	269448.7	28,101	362003.9	280243.5
(a) Heavy Engineering	2,997	64226.8	44656.1	4,391	63469.7	47365.2
(b) Light Engineering	12,850	130537.9	97845.4	16,266	125956.8	100768.7
(c) Electrical Machinery & Goods	4,020	420798.6	59986.9	5,672	107478.6	78879.6
(d) Electronic Machinery & Goods	1,257	82665.1	66960.3	1,772	65098.8	53230.1
15. Vehicles, Vehicle Parts & Transport Equipments	5,723	140853.0	98337.2	6,088	134381.9	91884.0
16. Other Industries	18,084	156987.4	87828.8	29,017	160177.8	119656.5
17. Electricity, Gas & Water	1,426	554288.7	379439.4	1,916	745905.9	395457.8
(a) Electricity Generation & Transmission	651	505121.4	343150.5	945	705464.0	363908.2
(b) Non-Conventional Energy	382	41625.5	30831.1	379	24399.5	19627.1
(c) Gas, Steam & Water Supply	393	7541.8	5457.9	592	16042.5	11922.4
18. Construction	18,695	974456.6	679600.5	17,076	861760.3	580277.6
(a) Other than Infrastructure	12,127	238485.8	179618.1	10,505	204556.6	157994.6
(b) Infrastructure Construction	6,568	735970.8	499982.4	6,571	657203.7	422282.9
III. TRANSPORT OPERATORS	99,828	239173.6	166819.7	88,897	159728.4	114950.1
IV. PROFESSIONAL AND OTHER SERVICES	83,624	902074.2	576532.9	108,655	882279.9	645712.2
1. Professional Services	13,666	52836.6	40999.0	12,632	49314.4	37462.6
2. Tourism, Hotel & Restaurants	6,491	117495.5	80576.6	9,701	147654.0	101143.0
3. Recreation services	786	31998.9	24878.8	1,724	32250.5	23567.9
4. IT and Telecommunications	1,642	177352.1	37283.1	2,844	97321.2	77518.9
5. Others	61,039	522390.9	392795.4	81,754	555739.9	406019.9
V. PERSONAL LOANS	1,274,015	860309.0	618063.2	1,015,787	575317.7	418403.5
1. Housing	392,109	406535.6	280906.2	135,452	151100.5	108959.8
2. Consumer Durables	8,218	5415.2	4158.2	11,213	6602.5	5424.6
3. Vehicles	307,106	128275.3	90318.0	200,763	77986.8	43150.1
4. Education	383,491	149660.7	110418.1	393,361	155323.2	124872.6
5. Personal Credit Cards	188	156.9	138.3	329	1518.8	1451.4
6. Others	182,903	170265.2	132124.5	274,669	182785.8	134545.0
VI. TRADE	145,392	1535462.4	613005.9	392,524	840831.6	639972.6
1. Wholesale Trade	20,849	1053696.0	300690.7	35,676	265115.3	199530.5
2. Retail Trade	124,543	481766.3	312315.2	356,848	575716.3	440442.1
VII. FINANCE	17,523	410911.5	299467.8	54,095	162106.2	90441.6
VIII. ALL OTHERS	119,506	338913.8	242704.6	111,863	251064.7	188511.8
TOTAL LOANS AND ADVANCES	2,671,177	9862767.9	6105818.3	2,868,354	7906840.3	5574504.9

TABLE NO.5.3 - INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2012

(Amount in ₹ Million)

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	547,059	410413.6	309070.8	133,762	108959.8	91494.7
1. Direct Finance	522,476	308165.5	239305.4	126,742	87697.7	74272.8
2. Indirect Finance	24,583	102248.0	69765.3	7,020	21262.2	17221.8
II. INDUSTRY	188,765	3812513.0	2106084.2	75,735	1017680.9	696036.9
1. Mining & Quarrying	5,103	75962.7	48233.5	1,881	21587.5	16116.3
2. Food Manufacturing & Processing	22,307	307247.1	149259.6	7,270	61744.9	48568.7
(a) Rice Mills, Flour & Dal Mills	7,206	69490.0	26779.2	2,028	10422.7	7943.1
(b) Sugar	475	43880.2	35028.2	153	10023.6	8534.1
(c) Edible Oils & Vanaspati	2,066	33775.9	21015.1	689	6995.0	5545.6
(d) Tea Processing	242	4923.9	1327.5	91	788.2	613.0
(e) Processing of Fruits & Vegetables	1,295	18044.2	12351.3	375	4938.3	4188.9
(f) Others	11,023	137132.9	52758.4	3,934	28577.2	21744.0
3. Beverage & Tobacco	1,913	34562.2	27684.4	735	16254.4	11676.1
4. Textiles	30,310	930113.8	255664.6	9,180	93643.3	70076.5
(a) Cotton Textiles	8,197	308715.7	125460.8	3,057	50276.6	36816.7
(b) Jute & Other Natural Fibre Textiles	628	4931.6	2678.2	168	2377.0	1962.0
(c) Handloom Textiles & Khadi	2,164	8326.7	4757.3	403	1866.0	1474.8
(d) Other Textiles & Textile Products	19,321	608139.8	122768.3	5,552	39123.6	29823.0
5. Paper, Paper Products & Printing	8,981	78992.9	59919.8	3,672	27247.6	20669.0
6. Woods and Wood Products	3,246	14323.7	10676.5	1,212	6810.0	5665.1
7. Leather & Leather Products	2,915	80755.3	15592.4	672	5415.3	3968.1
8. Gems and Jewellery	1,792	94089.0	64025.2	534	10018.2	9485.0
9. Rubber & Plastic Products	9,381	77034.4	56684.6	3,635	27914.7	21155.0
10. Chemicals & Chemical Products	10,444	240964.1	139025.4	4,313	69360.7	47961.2
(a) Heavy Industrial Chemicals	1,827	45090.9	24606.2	723	11345.9	6607.5
(b) Fertilisers	356	8066.5	5121.0	152	2766.1	1069.2
(c) Drugs & Pharmaceuticals	2,280	104894.6	59801.0	1,066	25521.5	16591.3
(d) Non-Edible Oils	429	5640.8	4380.1	150	3589.1	3472.2
(e) Other Chemicals & Chemical Products	5,552	77271.4	45117.1	2,222	26138.3	20221.0
11. Petroleum, Coal Products & Nuclear Fuels	1,045	139460.0	41757.6	426	23982.4	14925.6
12. Manufacture of Cement & Cement Products	4,765	38538.0	30513.9	1,537	13582.5	9514.2
13. Basic Metals & Metal Products	16,127	414339.3	307907.6	5,923	202827.9	98268.6
(a) Iron & Steel	7,599	296447.8	229720.8	2,750	165377.7	69384.8
(b) Non-Ferrous Metals	2,892	52502.7	31777.1	1,068	13943.3	10156.6
(c) Metal Products	5,636	65388.8	46409.7	2,105	23506.9	18727.2
14. Engineering	26,760	275727.1	207247.6	14,309	110711.9	85566.7
(a) Heavy Engineering	5,158	50528.4	40610.4	1,547	22527.9	18531.8
(b) Light Engineering	15,116	117760.3	83431.4	10,006	43778.1	33231.4
(c) Electrical Machinery & Goods	5,052	75056.9	55264.2	2,030	25968.8	18004.3
(d) Electronic Machinery & Goods	1,434	32381.6	27941.6	726	18437.0	15799.2
15. Vehicles, Vehicle Parts & Transport Equipments	5,186	105596.0	59128.4	2,202	25151.6	16484.9
16. Other Industries	21,891	111575.6	82849.9	7,565	67941.4	35579.3
17. Electricity, Gas & Water	1,618	269686.9	159049.6	655	40983.3	30047.8
(a) Electricity Generation & Transmission	632	235745.7	130630.4	224	27325.9	19319.2
(b) Non-Conventional Energy	279	25664.3	23293.3	116	4232.9	3740.8
(c) Gas, Steam & Water Supply	707	8276.9	5125.9	315	9424.6	6987.9
18. Construction	14,981	523544.8	390863.6	10,014	192503.4	150308.9
(a) Other than Infrastructure	9,331	193744.3	144998.5	6,848	115907.5	89463.1
(b) Infrastructure Construction	5,650	329800.5	245865.1	3,166	76595.9	60845.7
III. TRANSPORT OPERATORS	70,182	105592.6	78111.2	29,715	41265.1	28488.6
IV. PROFESSIONAL AND OTHER SERVICES	83,143	739574.4	541373.2	45,181	353530.4	270078.2
1. Professional Services	8,568	50713.4	37594.0	5,275	23733.7	18152.2
2. Tourism, Hotel & Restaurants	9,952	129425.3	89417.3	4,873	54759.0	44863.9
3. Recreation services	1,603	33356.2	26250.3	793	32014.5	29319.7
4. IT and Telecommunications	2,427	59812.0	51088.3	866	8395.2	7021.4
5. Others	60,593	466267.5	337023.4	33,374	234627.9	170721.0
V. PERSONAL LOANS	1,116,995	592162.9	434775.6	239,569	153368.8	109138.2
1. Housing	151,107	127361.2	89897.3	46,548	44601.2	31967.1
2. Consumer Durables	9,117	5862.7	4695.9	5,027	3250.3	2524.6
3. Vehicles	46,034	21861.2	12901.9	24,260	10595.6	6637.8
4. Education	75,340	45657.7	35530.9	9,426	5632.2	4749.2
5. Personal Credit Cards	972	301.4	31.5	5	9.0	3.9
6. Others	834,425	391118.7	291718.1	154,303	89280.4	63255.6
VI. TRADE	252,984	911560.7	635994.9	96,824	320056.8	224476.6
1. Wholesale Trade	26,611	491308.6	322120.3	13,450	130770.1	90908.1
2. Retail Trade	226,373	420252.1	313874.6	83,374	189286.7	133568.4
VII. FINANCE	4,836	138379.6	36456.8	2,498	24721.8	11488.1
VIII. ALL OTHERS	110,949	427703.1	129547.8	50,206	63142.0	48385.8
TOTAL LOANS AND ADVANCES	2,374,913	7137899.8	4271414.6	673,490	2082725.7	1479587.1

TABLE NO.5.3 - INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2012

(Amount in ₹ Million)

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
I. AGRICULTURE	46,848	33958.1	25529.6	95,266	48853.1	35288.4
1. Direct Finance	44,663	25469.9	19776.6	93,046	42607.8	31141.2
2. Indirect Finance	2,185	8488.2	5753.0	2,220	6245.3	4147.2
II. INDUSTRY	31,148	358808.6	261130.1	26,497	322009.4	164070.0
1. Mining & Quarrying	704	7587.8	5558.8	607	8850.8	4263.6
2. Food Manufacturing & Processing	2,620	24839.5	18399.9	1,747	18959.7	9327.1
(a) Rice Mills, Flour & Dal Mills	683	4483.4	2743.7	467	5675.0	3353.4
(b) Sugar	81	5617.0	4513.6	52	2413.6	724.4
(c) Edible Oils & Vanaspati	316	3563.4	3287.8	222	2373.9	1187.0
(d) Tea Processing	37	424.5	314.9	33	412.9	71.2
(e) Processing of Fruits & Vegetables	151	1690.2	1133.0	86	1654.6	256.2
(f) Others	1,352	9061.0	6406.8	887	6429.7	3734.9
3. Beverage & Tobacco	253	5994.3	4688.1	216	5385.5	3390.0
4. Textiles	3,692	37502.9	27553.8	3,249	24505.6	14057.3
(a) Cotton Textiles	1,418	16624.6	11531.9	975	9753.9	5682.5
(b) Jute & Other Natural Fibre Textiles	69	654.2	411.6	49	247.3	167.0
(c) Handloom Textiles & Khadi	156	644.6	535.7	109	376.0	255.4
(d) Other Textiles & Textile Products	2,049	19579.5	15074.7	2,116	14128.4	7952.4
5. Paper, Paper Products & Printing	1,305	10090.6	7676.3	999	9452.5	5740.9
6. Woods and Wood Products	487	2773.8	2681.2	331	1485.9	758.4
7. Leather & Leather Products	310	2625.6	2043.8	261	1982.7	1356.8
8. Gems and Jewellery	219	4944.4	2533.9	317	6465.5	4366.9
9. Rubber & Plastic Products	1,210	7836.3	6142.7	894	5154.2	3596.4
10. Chemicals & Chemical Products	1,694	24753.9	14318.3	1,382	28065.8	12186.5
(a) Heavy Industrial Chemicals	301	4956.2	2511.0	270	3911.9	2171.9
(b) Fertilisers	77	2820.1	873.8	47	2934.6	360.8
(c) Drugs & Pharmaceuticals	480	10073.3	5773.5	450	12279.9	5229.1
(d) Non-Edible Oils	89	704.6	610.8	17	103.4	199.2
(e) Other Chemicals & Chemical Products	747	6199.7	4549.1	598	8835.8	4225.4
11. Petroleum, Coal Products & Nuclear Fuels	189	16721.7	4610.9	176	24649.8	7285.3
12. Manufacture of Cement & Cement Products	442	5516.2	2824.2	295	4825.3	1694.5
13. Basic Metals & Metal Products	2,334	47207.0	37119.5	1,887	36874.1	19522.5
(a) Iron & Steel	1,152	35488.0	28154.7	949	21576.5	12595.8
(b) Non-Ferrous Metals	384	5694.0	4687.6	277	4417.8	2034.5
(c) Metal Products	798	6025.0	4277.3	661	10879.8	4892.3
14. Engineering	6,698	40415.0	31317.7	5,389	32295.5	15322.2
(a) Heavy Engineering	556	4683.1	3530.4	656	5216.6	2847.6
(b) Light Engineering	5,059	17451.8	13131.7	3,798	11310.4	5729.9
(c) Electrical Machinery & Goods	823	11132.0	9836.2	737	11663.3	4651.3
(d) Electronic Machinery & Goods	260	7148.0	4819.5	198	4105.3	2093.3
15. Vehicles, Vehicle Parts & Transport Equipments	983	8152.2	6328.0	872	32023.8	6018.0
16. Other Industries	2,802	17383.0	12658.0	3,219	12580.8	7321.7
17. Electricity, Gas & Water	245	11890.8	9532.0	178	7844.4	3847.4
(a) Electricity Generation & Transmission	93	8880.6	7532.4	72	6531.4	2871.2
(b) Non-Conventional Energy	69	2143.0	1505.5	19	852.8	725.7
(c) Gas, Steam & Water Supply	83	867.2	494.1	87	460.3	250.4
18. Construction	4,961	82573.7	65143.2	4,478	60607.4	44014.6
(a) Other than Infrastructure	3,451	42993.2	35026.2	3,300	17666.2	13360.0
(b) Infrastructure Construction	1,510	39580.5	30117.0	1,178	42941.2	30654.6
III. TRANSPORT OPERATORS	11,344	21886.3	14670.4	11,576	14045.3	7479.4
IV. PROFESSIONAL AND OTHER SERVICES	18,944	119365.8	88874.6	14,890	108072.2	45099.2
1. Professional Services	2,947	9074.3	6793.3	2,528	9472.8	5155.4
2. Tourism, Hotel & Restaurants	1,764	21246.9	16902.0	1,492	9539.7	5097.1
3. Recreation services	311	4286.8	3538.8	301	4734.4	2033.0
4. IT and Telecommunications	374	4173.9	2972.4	423	6216.6	1311.9
5. Others	13,548	80583.8	58668.0	10,146	78108.7	31501.8
V. PERSONAL LOANS	227,005	154454.4	62492.7	150,723	86972.6	60802.6
1. Housing	22,983	15986.6	12186.4	23,666	15694.2	14794.4
2. Consumer Durables	1,909	974.5	750.7	2,712	1399.3	772.3
3. Vehicles	14,774	6162.6	3739.5	14,712	5338.8	3211.8
4. Education	6,056	2842.0	2515.4	2,797	1475.7	1083.3
5. Personal Credit Cards	48,876	17779.4	444.0	3,008	1575.7	210.8
6. Others	132,407	110709.4	42856.8	103,828	61489.0	40730.0
VI. TRADE	44,990	155551.1	89258.2	41,602	144238.7	70140.5
1. Wholesale Trade	6,553	42315.4	35927.8	5,243	49488.6	33925.5
2. Retail Trade	38,437	113235.6	53330.4	36,359	94750.1	36215.0
VII. FINANCE	1,472	14157.6	8351.7	5,325	226429.7	11314.1
VIII. ALL OTHERS	26,955	32863.8	23520.6	28,022	34385.9	20117.3
TOTAL LOANS AND ADVANCES	408,706	891045.7	573827.9	373,901	985007.0	414311.6

TABLE NO.5.3 - INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2012

(Amount in ₹ Million)

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	30,965	45694.7	10607.6	5,393,583	4166106.8	3195336.0
1. Direct Finance	29,613	43700.1	9391.6	5,131,109	3093314.2	2394696.3
2. Indirect Finance	1,352	1994.6	1215.9	262,474	1072792.6	800639.7
II. INDUSTRY	8,631	81679.9	56595.7	1,023,008	28390173.3	17953438.2
1. Mining & Quarrying	165	1211.2	614.7	21,318	686494.3	468857.9
2. Food Manufacturing & Processing	460	3787.9	2929.4	109,125	1925053.4	1288220.8
(a) Rice Mills, Flour & Dal Mills	88	330.7	265.3	37,671	436517.4	301368.7
(b) Sugar	12	175.4	84.2	2,610	437800.5	314092.1
(c) Edible Oils & Vanaspati	43	1199.9	993.2	10,508	228405.4	145542.8
(d) Tea Processing	38	33.5	22.6	1,112	19925.2	11690.0
(e) Processing of Fruits & Vegetables	34	354.2	307.4	6,658	202139.4	134560.8
(f) Others	245	1694.1	1256.7	50,566	600265.6	380966.5
3. Beverage & Tobacco	22	630.5	579.0	7,891	258304.7	180778.4
4. Textiles	1,856	7509.9	4726.5	155,811	3217849.9	1674204.5
(a) Cotton Textiles	272	3417.4	1885.6	47,627	1353222.7	855213.6
(b) Jute & Other Natural Fibre Textiles	11	10.9	8.2	2,674	26674.4	16866.3
(c) Handloom Textiles & Khadi	30	68.2	43.9	8,867	38782.1	24834.7
(d) Other Textiles & Textile Products	1,543	4013.3	2788.8	96,643	1799170.7	777289.9
5. Paper, Paper Products & Printing	234	1359.0	1252.3	37,937	611114.0	345326.7
6. Woods and Wood Products	113	317.2	229.5	13,224	69577.3	52566.4
7. Leather & Leather Products	125	445.3	318.4	11,075	219151.1	84076.5
8. Gems and Jewellery	110	9117.4	7529.1	10,493	465293.4	290044.1
9. Rubber & Plastic Products	352	3033.9	2418.3	39,346	447591.2	315021.6
10. Chemicals & Chemical Products	426	13307.0	10173.2	46,800	1699656.2	1020132.5
(a) Heavy Industrial Chemicals	68	1131.0	521.0	8,061	256924.7	155887.8
(b) Fertilisers	10	534.9	66.7	1,720	267761.3	161753.1
(c) Drugs & Pharmaceuticals	149	8420.4	6867.7	10,318	670431.8	390955.9
(d) Non-Edible Oils	7	12.9	8.5	1,595	28184.1	20953.8
(e) Other Chemicals & Chemical Products	192	3207.8	2709.3	25,106	476354.3	290581.9
11. Petroleum, Coal Products & Nuclear Fuels	105	2805.1	2393.8	4,566	1028888.6	646114.5
12. Manufacture of Cement & Cement Products	75	515.3	377.1	17,475	428554.3	321831.2
13. Basic Metals & Metal Products	846	5558.8	2870.2	73,174	3898226.4	2453155.2
(a) Iron & Steel	520	2572.1	1744.9	34,450	2681257.1	1775526.4
(b) Non-Ferrous Metals	65	696.3	547.8	11,258	656324.6	375039.5
(c) Metal Products	261	2290.5	577.4	27,466	560644.7	302589.4
14. Engineering	1,178	5114.6	3374.9	157,650	2188186.5	1291166.2
(a) Heavy Engineering	384	837.9	659.7	19,796	327270.3	231060.1
(b) Light Engineering	520	1331.9	1104.4	107,241	657346.5	479581.3
(c) Electrical Machinery & Goods	192	1952.5	1232.5	23,302	856715.3	352734.9
(d) Electronic Machinery & Goods	82	992.3	378.4	7,311	346854.3	227789.8
15. Vehicles, Vehicle Parts & Transport Equipments	273	3068.6	1409.0	38,424	910036.2	538598.9
16. Other Industries	1,300	3670.0	1355.5	106,465	883551.1	526296.4
17. Electricity, Gas & Water	49	3155.9	236.7	9,092	3843454.9	2501821.0
(a) Electricity Generation & Transmission	33	101.7	91.8	4,536	3532805.2	2271520.0
(b) Non-Conventional Energy	4	3045.6	137.4	1,803	155260.9	116593.8
(c) Gas, Steam & Water Supply	12	8.7	7.5	2,753	155388.8	113707.2
18. Construction	942	17072.2	13808.2	163,142	5609189.8	3955225.5
(a) Other than Infrastructure	600	2396.9	1735.9	119,679	1232498.7	896893.4
(b) Infrastructure Construction	342	14675.2	12072.4	43,463	4376691.1	3058332.1
III. TRANSPORT OPERATORS	10,083	10242.1	7187.8	764,474	1677551.5	1132416.4
IV. PROFESSIONAL AND OTHER SERVICES	5,609	22381.0	16616.4	594,120	5462625.0	3493996.3
1. Professional Services	365	1751.7	1437.9	91,043	353917.3	239642.1
2. Tourism, Hotel & Restaurants	349	3441.9	2655.2	52,316	670549.3	442838.2
3. Recreation services	53	1232.1	939.7	6,972	198077.1	143000.1
4. IT and Telecommunications	72	2178.8	2023.7	11,608	1067140.4	609271.4
5. Others	4,770	13776.4	9559.8	432,181	3172941.0	2059244.4
V. PERSONAL LOANS	1,174,276	413501.7	68430.8	11,544,151	8452829.5	6085928.3
1. Housing	1,108	1389.0	1184.9	4,418,422	4599675.6	3628439.8
2. Consumer Durables	1,432	591.3	296.0	68,914	46255.7	36573.4
3. Vehicles	1,483	431.4	287.7	1,978,352	895994.5	606411.6
4. Education	347	275.1	136.5	1,201,675	513441.3	377586.8
5. Personal Credit Cards	1,135,876	383487.0	47380.5	1,195,734	408812.4	50961.5
6. Others	34,030	27328.0	19145.2	2,681,054	1988649.9	1385955.3
VI. TRADE	6,800	28507.8	15140.3	1,291,176	6904418.1	4135499.0
1. Wholesale Trade	2,019	9197.9	7807.9	145,014	3687877.8	1883243.2
2. Retail Trade	4,781	19309.9	7332.4	1,146,162	3216540.3	2252255.7
VII. FINANCE	41,753	27275.4	19793.9	181,672	5762392.2	3868694.7
VIII. ALL OTHERS	25,497	155703.1	42385.6	894,255	3779074.6	1582361.8
TOTAL LOANS AND ADVANCES	1,303,614	784985.7	236758.1	21,686,439	64595171.0	41447670.8