

**TABLE NO.5.3 - INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2011**

(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
<b>I. AGRICULTURE</b>	<b>32,256</b>	<b>55459.6</b>	<b>30682.3</b>	<b>1,060,489</b>	<b>1242175.1</b>	<b>868134.4</b>
1. Direct Finance	30,829	26662.8	20299.4	999,040	781047.8	529269.5
2. Indirect Finance	1,427	28796.8	10382.9	61,449	461127.2	338865.0
<b>II. INDUSTRY</b>	<b>7,913</b>	<b>1187868.6</b>	<b>345588.0</b>	<b>93,322</b>	<b>4309535.7</b>	<b>2877662.6</b>
1. Mining & Quarrying	157	45293.6	32557.1	1,422	180381.9	140818.7
2. Food Manufacturing & Processing	570	27341.9	14103.9	6,597	237767.3	131546.7
(a) Rice Mills, Flour & Dal Mills	101	3918.5	2585.4	2,388	63157.4	34325.8
(b) Sugar	11	1632.5	1348.0	192	23096.4	21515.8
(c) Edible Oils & Vanaspati	34	1782.4	1259.0	485	70550.4	18500.4
(d) Tea Processing	13	660.3	854.5	53	1529.1	1340.9
(e) Processing of Fruits & Vegetables	25	276.4	215.9	269	8428.3	5822.2
(f) Others	386	19071.8	7841.1	3,210	71005.7	50041.6
3. Beverage & Tobacco	41	4815.7	2302.9	592	24438.7	16110.9
4. Textiles	1,686	360089.4	32612.3	13,855	247355.6	171445.3
(a) Cotton Textiles	294	25429.4	11143.9	6,900	102603.5	75590.2
(b) Jute & Other Natural Fibre Textiles	28	197.1	403.5	193	2176.0	1967.9
(c) Handloom Textiles & Khadi	16	12.3	7.0	613	3228.6	2275.2
(d) Other Textiles & Textile Products	1,348	334450.6	21057.9	6,149	139347.5	91612.1
5. Paper, Paper Products & Printing	179	13069.4	6389.0	1,681	135365.4	27240.9
6. Woods and Wood Products	38	1219.0	1092.0	307	3214.6	2520.4
7. Leather & Leather Products	111	6964.5	1472.1	865	18806.7	13537.6
8. Gems and Jewellery	736	36715.1	26510.9	871	62268.1	46467.7
9. Rubber & Plastic Products	196	8405.2	4944.8	1,331	35587.3	27219.9
10. Chemicals & Chemical Products	652	117725.0	63096.7	2,700	282350.4	164007.0
(a) Heavy Industrial Chemicals	139	11925.4	5421.8	556	20384.5	15064.9
(b) Fertilisers	18	22026.4	19986.5	120	90376.5	56059.7
(c) Drugs & Pharmaceuticals	300	68275.4	27486.4	821	105242.3	54861.7
(d) Non-Edible Oils	3	110.4	93.1	72	1072.5	849.1
(e) Other Chemicals & Chemical Products	192	15387.3	10108.9	1,131	65274.6	37171.6
11. Petroleum, Coal Products & Nuclear Fuels	33	14994.2	19868.6	282	434013.3	366319.9
12. Manufacture of Cement & Cement Products	34	3969.1	2116.5	583	42073.6	35477.6
13. Basic Metals & Metal Products	681	115194.5	55099.0	3,995	466768.1	355792.8
(a) Iron & Steel	307	54117.7	27983.7	1,767	292210.5	216190.0
(b) Non-Ferrous Metals	203	50934.9	21524.2	719	142394.0	119730.3
(c) Metal Products	171	10141.9	5591.1	1,509	32163.6	19872.6
14. Engineering	547	29250.5	16504.9	5,753	294220.3	108670.0
(a) Heavy Engineering	113	7706.9	4109.4	844	35579.9	23495.3
(b) Light Engineering	265	11692.0	6076.6	3,009	133205.6	32319.2
(c) Electrical Machinery & Goods	131	8183.0	5179.5	1,546	75689.8	30804.2
(d) Electronic Machinery & Goods	38	1668.7	1139.4	354	49745.0	22051.4
15. Vehicles, Vehicle Parts & Transport Equipments	361	36146.4	29979.3	4,407	163841.4	84248.7
16. Other Industries	424	28738.4	7167.5	5,706	40179.5	30846.9
17. Electricity, Gas & Water	66	16958.4	13082.0	969	751811.7	596731.8
(a) Electricity Generation & Transmission	19	5060.8	1562.6	649	688729.8	544229.8
(b) Non-Conventional Energy	14	58.0	56.7	69	20457.8	16503.0
(c) Gas, Steam & Water Supply	33	11839.5	11462.7	251	42624.1	35999.1
18. Construction	1,401	320978.4	16688.6	41,406	889091.7	558659.9
(a) Other than Infrastructure	1,052	305889.6	6327.6	35,703	237618.2	84725.9
(b) Infrastructure Construction	349	15088.8	10361.1	5,703	651473.5	473934.0
<b>III. TRANSPORT OPERATORS</b>	<b>2,199</b>	<b>23097.3</b>	<b>19498.9</b>	<b>149,005</b>	<b>342664.6</b>	<b>240756.4</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2,142</b>	<b>94087.5</b>	<b>47790.3</b>	<b>54,802</b>	<b>4011077.3</b>	<b>573205.2</b>
1. Professional Services	318	15656.6	2723.7	5,723	61488.4	28280.9
2. Tourism, Hotel & Restaurants	169	5698.2	5447.4	3,170	77801.2	22137.2
3. Recreation services	62	1251.0	1140.3	712	13721.2	11964.6
4. IT and Telecommunications	50	36981.7	10893.0	2,939	276268.0	227553.3
5. Others	1,543	34500.1	27585.9	42,258	1095386.0	283269.1
<b>V. PERSONAL LOANS</b>	<b>58,678</b>	<b>48104.9</b>	<b>36131.2</b>	<b>2,560,574</b>	<b>2361096.2</b>	<b>1861440.5</b>
1. Housing	35,774	18864.5	14181.3	1,614,687	1670411.4	1372203.9
2. Consumer Durables	292	683.0	614.5	4,757	8985.9	8208.8
3. Vehicles	10,827	5092.3	1736.5	456,127	220633.5	158547.9
4. Education	465	321.7	203.5	63,179	38433.1	26572.3
5. Personal Credit Cards	4	347.2	347.2	392	717.7	555.5
6. Others	11,316	22796.2	19048.2	421,432	421914.6	295352.1
<b>VI. TRADE</b>	<b>4,820</b>	<b>128991.9</b>	<b>78010.9</b>	<b>63,042</b>	<b>760262.7</b>	<b>375114.5</b>
1. Wholesale Trade	746	106645.2	65638.7	7,127	365306.3	242021.0
2. Retail Trade	4,074	22346.7	12372.2	55,915	394956.4	133093.4
<b>VII. FINANCE</b>	<b>7,156</b>	<b>459811.4</b>	<b>52332.2</b>	<b>13,370</b>	<b>3078911.2</b>	<b>1962250.0</b>
<b>VIII. ALL OTHERS</b>	<b>9,256</b>	<b>40159.3</b>	<b>17360.1</b>	<b>115,441</b>	<b>785997.0</b>	<b>485755.4</b>
<b>TOTAL LOANS AND ADVANCES</b>	<b>124,420</b>	<b>2037580.4</b>	<b>627393.9</b>	<b>4,110,045</b>	<b>16891719.8</b>	<b>9244319.1</b>

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 2011**

(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
<b>I. AGRICULTURE</b>	<b>673,334</b>	<b>1954292.3</b>	<b>619735.5</b>	<b>741,871</b>	<b>593735.2</b>	<b>389178.0</b>
1. Direct Finance	630,258	592807.0	437541.1	697,685	399243.4	318772.7
2. Indirect Finance	43,076	1361485.4	182194.4	44,186	194491.7	70405.3
<b>II. INDUSTRY</b>	<b>197,659</b>	<b>8237044.6</b>	<b>4276674.8</b>	<b>165,301</b>	<b>4299854.3</b>	<b>2513873.7</b>
1. Mining & Quarrying	3,249	142467.7	95867.5	4,022	116975.2	51381.1
2. Food Manufacturing & Processing	20,160	447566.5	294741.0	21,630	301315.9	187814.8
(a) Rice Mills, Flour & Dal Mills	8,687	120616.5	86329.9	8,453	72296.0	49223.7
(b) Sugar	512	125111.4	97705.9	517	89620.3	53967.5
(c) Edible Oils & Vanaspati	1,476	74168.5	31912.8	1,568	48265.5	29511.7
(d) Tea Processing	273	5556.0	2837.1	188	2372.1	1626.7
(e) Processing of Fruits & Vegetables	613	8216.6	6076.6	760	4916.4	3624.6
(f) Others	8,599	113897.4	69878.6	10,144	83845.8	49860.6
3. Beverage & Tobacco	1,466	136998.5	40307.2	1,506	42116.7	27479.3
4. Textiles	27,901	685689.6	365038.7	28,576	504732.6	313310.9
(a) Cotton Textiles	7,995	403503.7	199905.1	9,765	216530.0	159949.9
(b) Jute & Other Natural Fibre Textiles	637	7087.6	2194.0	601	4652.0	2882.8
(c) Handloom Textiles & Khadi	1,783	9150.1	6238.7	1,894	6541.2	4779.8
(d) Other Textiles & Textile Products	17,486	265948.3	156700.9	16,316	277009.3	145698.3
5. Paper, Paper Products & Printing	5,103	173947.6	71529.6	6,268	112303.3	55008.1
6. Woods and Wood Products	1,328	7259.2	4608.7	1,993	9701.5	7762.4
7. Leather & Leather Products	2,533	30828.2	16522.9	1,750	37200.3	14119.7
8. Gems and Jewellery	1,715	61293.5	35974.4	1,363	31595.6	14455.2
9. Rubber & Plastic Products	3,945	87247.7	59252.3	5,962	96153.7	51209.3
10. Chemicals & Chemical Products	5,970	522401.4	189965.3	7,592	223717.0	122496.4
(a) Heavy Industrial Chemicals	995	48206.5	32960.2	1,225	29756.1	15830.5
(b) Fertilisers	212	46415.9	14151.2	255	20944.6	5486.0
(c) Drugs & Pharmaceuticals	1,381	302509.3	96241.0	1,548	82863.2	49445.9
(d) Non-Edible Oils	208	2366.0	2017.4	292	5299.1	4180.1
(e) Other Chemicals & Chemical Products	3,174	122903.6	44595.4	4,272	84854.0	47553.9
11. Petroleum, Coal Products & Nuclear Fuels	652	192117.2	119045.8	716	60124.5	36873.6
12. Manufacture of Cement & Cement Products	2,015	136347.0	78806.7	2,499	91101.7	64180.0
13. Basic Metals & Metal Products	9,395	930361.7	491349.9	12,440	701873.4	415041.8
(a) Iron & Steel	4,075	602379.2	375705.9	5,745	551298.3	346433.8
(b) Non-Ferrous Metals	1,208	170421.5	65285.8	1,679	40658.7	24214.5
(c) Metal Products	4,112	157561.1	50358.2	5,016	109916.5	44393.4
14. Engineering	15,089	672378.7	262949.8	16,735	417806.2	237089.9
(a) Heavy Engineering	3,310	92774.0	37555.5	3,084	102169.8	34168.4
(b) Light Engineering	7,729	139356.6	86771.0	9,006	129452.0	98283.6
(c) Electrical Machinery & Goods	3,056	351042.0	101359.6	3,503	136686.2	63035.2
(d) Electronic Machinery & Goods	994	89206.1	37263.7	1,142	49498.3	41602.8
15. Vehicles, Vehicle Parts & Transport Equipments	7,208	176916.7	107419.9	5,009	122361.7	85779.2
16. Other Industries	14,756	160368.0	93764.0	18,153	172912.2	66546.3
17. Electricity, Gas & Water	1,704	1136506.7	761806.0	1,613	437346.9	236606.5
(a) Electricity Generation & Transmission	1,101	1062889.7	710037.7	694	413724.1	218892.3
(b) Non-Conventional Energy	213	45859.2	35217.8	404	16843.8	13589.9
(c) Gas, Steam & Water Supply	390	27757.8	16550.5	515	6779.0	4124.4
18. Construction	73,470	2536348.7	1187725.1	27,474	820515.7	526719.2
(a) Other than Infrastructure	63,529	444267.6	175728.8	21,432	150272.1	106711.3
(b) Infrastructure Construction	9,941	2092081.1	1011996.4	6,042	670243.6	420007.9
<b>III. TRANSPORT OPERATORS</b>	<b>118,229</b>	<b>517321.6</b>	<b>239189.3</b>	<b>95,619</b>	<b>335447.4</b>	<b>260078.8</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>100,495</b>	<b>2425572.6</b>	<b>877595.7</b>	<b>82,315</b>	<b>825155.8</b>	<b>491265.0</b>
1. Professional Services	8,403	125898.9	52071.6	7,266	44355.3	26071.2
2. Tourism, Hotel & Restaurants	6,906	128811.3	55651.6	6,104	198389.3	68458.2
3. Recreation services	1,051	30254.8	20927.3	1,060	35440.8	25958.1
4. IT and Telecommunications	2,523	1054111.1	332534.0	2,280	42374.8	22591.0
5. Others	81,612	1086496.6	416411.1	65,605	504595.7	348186.5
<b>V. PERSONAL LOANS</b>	<b>3,314,271</b>	<b>2700837.7</b>	<b>1965052.3</b>	<b>1,209,285</b>	<b>706226.5</b>	<b>514417.4</b>
1. Housing	1,949,088	1782536.1	1414462.2	186,242	237920.7	191284.5
2. Consumer Durables	9,915	6876.5	5365.1	8,835	5720.1	4085.4
3. Vehicles	647,393	279757.2	202059.8	416,167	167882.8	111538.5
4. Education	303,925	129606.4	94500.3	413,881	156788.9	114488.3
5. Personal Credit Cards	6,966	2431.7	710.7	445	209.0	167.8
6. Others	396,984	499629.8	247954.2	183,715	137705.0	92852.9
<b>VI. TRADE</b>	<b>173,332</b>	<b>2887560.3</b>	<b>715951.4</b>	<b>206,692</b>	<b>580708.8</b>	<b>372798.4</b>
1. Wholesale Trade	16,396	1757690.3	461240.6	19,496	254904.4	150437.4
2. Retail Trade	156,936	1129870.0	254710.8	187,196	325804.4	222361.0
<b>VII. FINANCE</b>	<b>14,542</b>	<b>1611274.8</b>	<b>987418.4</b>	<b>9,889</b>	<b>435754.4</b>	<b>219678.2</b>
<b>VIII. ALL OTHERS</b>	<b>128,869</b>	<b>1657533.5</b>	<b>359190.0</b>	<b>89,026</b>	<b>296294.9</b>	<b>189741.6</b>
<b>TOTAL LOANS AND ADVANCES</b>	<b>4,720,731</b>	<b>21991437.4</b>	<b>10040807.4</b>	<b>2,599,998</b>	<b>8073177.3</b>	<b>4951031.1</b>

**TABLE NO.5.3 - INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2011**

(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
<b>I. AGRICULTURE</b>	<b>899,184</b>	<b>561760.4</b>	<b>457210.1</b>	<b>267,373</b>	<b>254824.5</b>	<b>186819.0</b>
1. Direct Finance	850,659	458147.5	387270.3	250,674	191998.3	154250.0
2. Indirect Finance	48,525	103612.9	69939.8	16,699	62826.3	32569.0
<b>II. INDUSTRY</b>	<b>254,189</b>	<b>4097784.1</b>	<b>2625935.5</b>	<b>145,775</b>	<b>2749469.3</b>	<b>1373408.1</b>
1. Mining & Quarrying	8,201	121833.6	85399.9	3,969	54258.8	37753.1
2. Food Manufacturing & Processing	33,375	249933.8	180817.8	15,307	245582.5	99044.3
(a) Rice Mills, Flour & Dal Mills	11,775	60510.6	45344.4	4,211	54076.3	20526.2
(b) Sugar	677	64248.9	47743.6	268	32058.3	23041.9
(c) Edible Oils & Vanaspati	2,590	33531.5	23365.2	1,130	17522.7	13723.2
(d) Tea Processing	278	2404.8	1770.2	243	12711.2	1778.6
(e) Processing of Fruits & Vegetables	1,260	5148.8	3827.1	610	5049.7	3136.0
(f) Others	16,795	84089.1	58767.4	8,845	124164.4	36838.3
3. Beverage & Tobacco	2,520	46609.6	37268.0	1,287	29542.6	24057.3
4. Textiles	41,144	455180.4	353128.2	26,176	599525.5	158427.4
(a) Cotton Textiles	12,209	224800.3	177413.7	7,526	168843.2	66738.1
(b) Jute & Other Natural Fibre Textiles	941	5856.8	4397.8	538	4193.0	3251.5
(c) Handloom Textiles & Khadi	3,301	9502.1	7916.7	1,275	10974.1	2774.5
(d) Other Textiles & Textile Products	24,693	215021.2	163400.1	16,837	415515.2	85663.3
5. Paper, Paper Products & Printing	11,341	128203.0	75183.0	6,975	70364.1	45724.2
6. Woods and Wood Products	4,274	15987.9	11746.0	2,298	10158.9	8187.0
7. Leather & Leather Products	2,510	14984.9	11154.4	3,009	87571.5	10263.1
8. Gems and Jewellery	2,032	43827.3	28658.2	1,004	31489.9	19063.5
9. Rubber & Plastic Products	10,316	88105.8	64989.8	6,046	52181.6	37309.1
10. Chemicals & Chemical Products	13,464	248908.3	158259.6	7,801	158149.1	88825.0
(a) Heavy Industrial Chemicals	2,517	49760.3	30165.2	1,395	28828.3	17235.8
(b) Fertilisers	480	13916.2	8167.9	279	2651.8	2106.3
(c) Drugs & Pharmaceuticals	2,743	104689.4	68501.8	1,885	59593.5	36665.8
(d) Non-Edible Oils	549	4666.9	3415.2	279	5081.9	3655.6
(e) Other Chemicals & Chemical Products	7,175	75875.5	48009.5	3,963	61993.6	29161.6
11. Petroleum, Coal Products & Nuclear Fuels	1,301	165806.9	42224.8	795	36255.4	25586.1
12. Manufacture of Cement & Cement Products	5,604	84001.0	53547.0	3,004	31082.7	23549.2
13. Basic Metals & Metal Products	20,833	551691.2	389557.6	12,147	294668.4	207426.4
(a) Iron & Steel	9,448	409988.4	288298.8	5,334	204866.4	144827.8
(b) Non-Ferrous Metals	3,621	53783.8	39471.2	1,932	34057.8	21593.2
(c) Metal Products	7,764	87919.0	61787.6	4,881	55744.3	41005.3
14. Engineering	30,407	345133.2	225480.5	16,133	207093.3	130898.4
(a) Heavy Engineering	6,166	58181.2	26770.5	2,912	62981.3	32582.2
(b) Light Engineering	16,087	125061.7	97334.8	8,534	72439.9	45240.5
(c) Electrical Machinery & Goods	6,330	119036.8	70878.5	3,589	51035.4	36682.1
(d) Electronic Machinery & Goods	1,824	42853.4	30496.6	1,098	20636.6	16393.6
15. Vehicles, Vehicle Parts & Transport Equipments	6,776	154935.2	102956.3	3,745	60521.8	34836.0
16. Other Industries	31,386	161870.0	93896.8	14,622	108971.4	61766.5
17. Electricity, Gas & Water	2,032	465766.7	210136.5	1,214	185727.8	77793.5
(a) Electricity Generation & Transmission	848	434432.9	189639.9	451	159486.8	68328.8
(b) Non-Conventional Energy	413	21899.1	14078.3	235	6177.6	4025.0
(c) Gas, Steam & Water Supply	771	9434.7	6418.3	528	20063.3	5439.8
18. Construction	26,673	755005.2	501531.0	20,243	486323.9	282898.0
(a) Other than Infrastructure	19,115	186161.1	133659.7	15,212	165491.8	130369.8
(b) Infrastructure Construction	7,558	568844.1	367871.4	5,031	320832.1	152528.2
<b>III. TRANSPORT OPERATORS</b>	<b>106,630</b>	<b>253212.3</b>	<b>176284.8</b>	<b>69,495</b>	<b>94943.4</b>	<b>69706.0</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>108,459</b>	<b>945695.4</b>	<b>629257.2</b>	<b>69,345</b>	<b>629832.3</b>	<b>481907.9</b>
1. Professional Services	11,835	59270.1	35367.6	10,299	40323.6	31084.3
2. Tourism, Hotel & Restaurants	11,968	136492.6	99271.1	7,327	107831.3	83918.2
3. Recreation services	2,127	80161.1	36907.4	1,329	20409.6	17142.8
4. IT and Telecommunications	3,702	57005.9	43157.8	3,841	23860.6	18690.0
5. Others	78,827	612765.7	414553.3	46,549	437407.2	331072.5
<b>V. PERSONAL LOANS</b>	<b>1,152,420</b>	<b>663992.1</b>	<b>482984.8</b>	<b>477,712</b>	<b>334154.6</b>	<b>232860.8</b>
1. Housing	202,250	202689.8	153122.4	95,724	105673.5	76593.5
2. Consumer Durables	11,025	6507.0	5124.7	13,193	5604.0	4307.0
3. Vehicles	157,625	72796.6	41662.0	80,484	35528.2	17206.9
4. Education	217,269	103383.5	81162.7	44,049	29740.0	22119.7
5. Personal Credit Cards	2,830	1331.6	936.5	3,282	2958.5	1452.4
6. Others	561,421	277283.6	200976.5	240,980	154650.4	111181.3
<b>VI. TRADE</b>	<b>395,352</b>	<b>819966.1</b>	<b>608695.1</b>	<b>169,435</b>	<b>582654.3</b>	<b>352253.1</b>
1. Wholesale Trade	35,819	301439.7	219445.9	25,153	241877.0	130910.8
2. Retail Trade	359,533	518526.3	389249.2	144,282	340777.3	221342.3
<b>VII. FINANCE</b>	<b>13,266</b>	<b>223175.0</b>	<b>99734.3</b>	<b>27,900</b>	<b>213242.2</b>	<b>40425.2</b>
<b>VIII. ALL OTHERS</b>	<b>67,835</b>	<b>189452.1</b>	<b>140074.6</b>	<b>41,940</b>	<b>168566.9</b>	<b>94119.3</b>
<b>TOTAL LOANS AND ADVANCES</b>	<b>2,997,335</b>	<b>7755037.4</b>	<b>5220176.3</b>	<b>1,268,975</b>	<b>5027687.4</b>	<b>2831499.4</b>

**TABLE NO.5.3 - INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2011**

(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
<b>I. AGRICULTURE</b>	<b>63,186</b>	<b>75861.2</b>	<b>54784.7</b>	<b>34,292</b>	<b>329304.2</b>	<b>21496.0</b>
1. Direct Finance	57,503	55250.0	41963.4	32,461	325322.0	18412.2
2. Indirect Finance	5,683	20611.2	12821.3	1,831	3982.2	3083.8
<b>II. INDUSTRY</b>	<b>72,018</b>	<b>1439009.7</b>	<b>691745.3</b>	<b>24,611</b>	<b>280191.3</b>	<b>204962.9</b>
1. Mining & Quarrying	1,663	22236.8	17731.1	476	9585.6	8206.8
2. Food Manufacturing & Processing	5,869	62410.4	45642.4	2,193	17930.1	13490.1
(a) Rice Mills, Flour & Dal Mills	1,439	10154.8	7560.5	586	4587.2	3615.6
(b) Sugar	135	10327.9	7834.1	60	3373.4	2348.0
(c) Edible Oils & Vanaspati	527	6745.0	5600.5	205	2829.0	2044.4
(d) Tea Processing	66	1792.5	1604.6	19	137.1	96.5
(e) Processing of Fruits & Vegetables	265	2305.8	1957.8	74	263.5	223.8
(f) Others	3,437	31084.4	21084.7	1,249	6739.9	5161.8
3. Beverage & Tobacco	653	17417.3	13251.9	183	5502.1	4125.8
4. Textiles	10,217	109582.5	85618.1	3,494	33329.8	23083.7
(a) Cotton Textiles	3,190	46212.6	37360.6	1,229	15079.5	11688.9
(b) Jute & Other Natural Fibre Textiles	261	2289.4	1584.8	183	587.3	448.6
(c) Handloom Textiles & Khadi	416	2546.0	2231.8	127	364.0	287.4
(d) Other Textiles & Textile Products	6,350	58534.5	44441.0	1,955	17299.0	10658.9
5. Paper, Paper Products & Printing	3,246	66193.5	22180.0	857	7123.4	4900.9
6. Woods and Wood Products	862	4753.4	4292.2	382	1954.4	1523.6
7. Leather & Leather Products	839	6915.3	5289.2	495	2756.6	1613.1
8. Gems and Jewellery	744	56197.9	26473.3	192	5123.3	4092.2
9. Rubber & Plastic Products	2,696	30621.1	20846.2	712	7036.8	5848.1
10. Chemicals & Chemical Products	3,733	321266.3	56458.3	1,045	21048.0	14248.6
(a) Heavy Industrial Chemicals	750	12751.9	9555.1	221	4045.2	3318.2
(b) Fertilisers	147	5826.2	3675.5	76	1022.7	256.6
(c) Drugs & Pharmaceuticals	987	54556.4	21458.3	263	9599.5	6165.8
(d) Non-Edible Oils	113	2810.8	2563.4	27	745.6	733.8
(e) Other Chemicals & Chemical Products	1,736	245320.9	19206.0	458	5635.0	3774.3
11. Petroleum, Coal Products & Nuclear Fuels	361	37268.8	10690.2	257	9342.3	2608.5
12. Manufacture of Cement & Cement Products	995	12360.2	6885.7	202	2801.1	2310.6
13. Basic Metals & Metal Products	6,099	190973.7	119611.3	1,394	33538.6	24502.9
(a) Iron & Steel	2,789	132737.8	85254.4	625	22345.3	16545.3
(b) Non-Ferrous Metals	879	24278.0	12201.6	181	3338.4	2771.3
(c) Metal Products	2,431	33957.9	22155.3	588	7855.0	5186.2
14. Engineering	8,300	199896.2	71157.4	2,483	22445.2	17191.8
(a) Heavy Engineering	1,259	21557.0	11943.9	341	3438.1	2940.5
(b) Light Engineering	4,760	110911.4	27842.5	1,244	8369.0	7067.6
(c) Electrical Machinery & Goods	1,674	44062.1	21691.8	753	7555.3	5198.1
(d) Electronic Machinery & Goods	607	23365.7	9679.2	145	3082.8	1985.6
15. Vehicles, Vehicle Parts & Transport Equipments	1,913	32508.6	23162.2	487	4452.6	3192.5
16. Other Industries	7,529	49829.3	27448.6	2,285	11113.9	8442.7
17. Electricity, Gas & Water	564	52859.0	17624.6	156	4840.4	2359.1
(a) Electricity Generation & Transmission	232	9246.8	7987.2	73	4208.6	1938.0
(b) Non-Conventional Energy	82	6755.3	2797.4	15	341.6	186.2
(c) Gas, Steam & Water Supply	250	36857.0	6840.0	68	290.2	234.9
18. Construction	15,735	165719.5	117382.5	7,318	80267.1	63221.8
(a) Other than Infrastructure	12,562	102875.3	72441.9	5,991	31061.3	24621.6
(b) Infrastructure Construction	3,173	62844.1	44940.6	1,327	49205.8	38600.2
<b>III. TRANSPORT OPERATORS</b>	<b>34,738</b>	<b>50007.5</b>	<b>34031.5</b>	<b>18,664</b>	<b>15358.1</b>	<b>11387.3</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>45,666</b>	<b>468041.3</b>	<b>284863.4</b>	<b>13,340</b>	<b>119593.4</b>	<b>78786.0</b>
1. Professional Services	6,884	50484.0	21548.6	1,942	16576.1	9509.9
2. Tourism, Hotel & Restaurants	4,276	56176.4	37557.2	1,452	12186.4	8615.5
3. Recreation services	796	8458.6	7135.3	347	4553.2	3676.3
4. IT and Telecommunications	1,376	17542.6	12412.4	630	3705.4	2971.5
5. Others	32,334	335379.7	206209.9	8,969	82572.3	54012.9
<b>V. PERSONAL LOANS</b>	<b>299,812</b>	<b>215425.7</b>	<b>139976.2</b>	<b>153,766</b>	<b>85343.6</b>	<b>58097.5</b>
1. Housing	56,707	65918.7	49152.1	16,386	17707.1	13886.9
2. Consumer Durables	4,719	2985.8	2083.2	3,595	1396.3	1022.8
3. Vehicles	37,548	16390.1	8952.6	23,513	9479.1	6042.3
4. Education	10,212	4918.3	3961.2	2,865	2149.4	1597.9
5. Personal Credit Cards	201	186.1	137.1	97	94.2	37.7
6. Others	190,425	125026.7	75690.0	107,310	54517.5	35510.0
<b>VI. TRADE</b>	<b>96,095</b>	<b>367422.5</b>	<b>272098.3</b>	<b>32,394</b>	<b>74010.2</b>	<b>61422.3</b>
1. Wholesale Trade	14,657	202107.7	145207.9	4,924	28614.9	24128.5
2. Retail Trade	81,438	165314.8	126890.4	27,470	45395.3	37293.8
<b>VII. FINANCE</b>	<b>2,148</b>	<b>96657.8</b>	<b>24928.5</b>	<b>2,034</b>	<b>23362.4</b>	<b>3968.5</b>
<b>VIII. ALL OTHERS</b>	<b>24,541</b>	<b>69379.8</b>	<b>47294.4</b>	<b>15,084</b>	<b>28695.1</b>	<b>20544.7</b>
<b>TOTAL LOANS AND ADVANCES</b>	<b>638,204</b>	<b>2781805.4</b>	<b>1549722.3</b>	<b>294,185</b>	<b>955858.2</b>	<b>460665.3</b>

**TABLE NO.5.3 - INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2011**

(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
<b>I. AGRICULTURE</b>	<b>25,852</b>	<b>14652.2</b>	<b>10906.7</b>	<b>53,242</b>	<b>19839.1</b>	<b>16390.7</b>
1. Direct Finance	24,706	12237.5	9108.0	52,068	18789.8	15676.2
2. Indirect Finance	1,146	2414.7	1798.6	1,174	1049.4	714.6
<b>II. INDUSTRY</b>	<b>16,382</b>	<b>139781.0</b>	<b>78107.3</b>	<b>12,735</b>	<b>47890.6</b>	<b>30426.4</b>
1. Mining & Quarrying	345	6093.4	2468.5	160	671.2	413.9
2. Food Manufacturing & Processing	1,557	8006.3	5825.3	1,270	3633.0	2616.5
(a) Rice Mills, Flour & Dal Mills	321	2293.1	1680.8	68	262.2	186.8
(b) Sugar	35	857.5	700.7	30	200.5	199.6
(c) Edible Oils & Vanaspati	111	341.8	281.1	38	412.8	166.0
(d) Tea Processing	19	432.4	362.0	28	103.3	81.7
(e) Processing of Fruits & Vegetables	26	331.2	209.2	20	482.8	484.1
(f) Others	1,045	3750.2	2591.6	1,086	2171.4	1498.4
3. Beverage & Tobacco	126	1552.5	1098.5	37	405.1	297.7
4. Textiles	2,594	16194.6	10642.0	1,851	5740.1	3545.2
(a) Cotton Textiles	836	7823.4	4515.0	476	2373.5	1480.9
(b) Jute & Other Natural Fibre Textiles	78	266.1	127.1	19	154.9	131.5
(c) Handloom Textiles & Khadi	86	132.6	107.7	75	231.7	94.6
(d) Other Textiles & Textile Products	1,594	7972.5	5892.1	1,281	2980.0	1838.3
5. Paper, Paper Products & Printing	530	2530.9	1895.1	475	1999.2	1202.7
6. Woods and Wood Products	221	602.0	454.2	109	235.8	175.9
7. Leather & Leather Products	237	970.7	728.6	134	698.6	517.5
8. Gems and Jewellery	165	1610.7	1544.2	146	1265.6	748.5
9. Rubber & Plastic Products	627	4995.8	2168.5	331	749.8	616.6
10. Chemicals & Chemical Products	834	11802.2	8631.3	544	4918.8	2426.9
(a) Heavy Industrial Chemicals	216	1094.3	836.7	218	777.7	435.2
(b) Fertilisers	28	436.0	85.9	31	74.9	51.0
(c) Drugs & Pharmaceuticals	202	3899.5	2780.7	98	3090.7	1222.6
(d) Non-Edible Oils	30	80.5	77.8	7	38.2	15.8
(e) Other Chemicals & Chemical Products	358	6291.9	4850.2	190	937.3	702.4
11. Petroleum, Coal Products & Nuclear Fuels	110	2281.7	1743.3	60	383.0	335.8
12. Manufacture of Cement & Cement Products	169	817.8	716.6	71	99.5	96.4
13. Basic Metals & Metal Products	802	24955.0	8332.5	408	5957.4	3359.2
(a) Iron & Steel	316	12786.2	5660.4	183	4470.1	2132.1
(b) Non-Ferrous Metals	114	2961.0	1233.0	61	368.5	288.4
(c) Metal Products	372	9207.8	1439.0	164	1118.9	938.7
14. Engineering	1,727	18223.6	6548.3	1,309	7821.3	4835.0
(a) Heavy Engineering	453	7792.1	1449.8	520	632.7	430.8
(b) Light Engineering	748	6157.4	2203.4	452	1502.3	962.6
(c) Electrical Machinery & Goods	404	3025.7	2043.6	252	4559.6	2819.9
(d) Electronic Machinery & Goods	122	1248.4	851.5	85	1126.7	621.7
15. Vehicles, Vehicle Parts & Transport Equipments	391	1559.1	1187.3	332	895.4	638.9
16. Other Industries	1,456	5239.3	4084.0	1,595	3325.7	2429.3
17. Electricity, Gas & Water	193	3935.5	2462.6	32	98.2	72.4
(a) Electricity Generation & Transmission	71	2723.3	1665.5	10	32.5	15.8
(b) Non-Conventional Energy	56	423.8	386.0	6	45.7	39.8
(c) Gas, Steam & Water Supply	66	788.4	411.0	16	20.0	16.8
18. Construction	4,298	28409.7	17576.4	3,871	8992.7	6097.9
(a) Other than Infrastructure	3,408	17561.4	9754.2	3,286	3619.6	2840.8
(b) Infrastructure Construction	890	10848.3	7822.2	585	5373.1	3257.0
<b>III. TRANSPORT OPERATORS</b>	<b>10,977</b>	<b>14859.0</b>	<b>8836.6</b>	<b>12,018</b>	<b>7604.5</b>	<b>5288.5</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>8,495</b>	<b>77778.6</b>	<b>35754.7</b>	<b>13,801</b>	<b>22799.5</b>	<b>18299.7</b>
1. Professional Services	1,297	4610.5	2182.0	1,530	1299.6	1112.2
2. Tourism, Hotel & Restaurants	884	4210.1	3290.2	404	3003.6	2325.7
3. Recreation services	279	2456.8	1892.3	264	1163.5	775.3
4. IT and Telecommunications	417	5421.8	5083.4	444	860.3	612.7
5. Others	5,618	61079.4	23306.9	11,159	16472.4	13473.7
<b>V. PERSONAL LOANS</b>	<b>107,363</b>	<b>80014.0</b>	<b>55237.6</b>	<b>177,151</b>	<b>78034.1</b>	<b>44338.0</b>
1. Housing	12,657	29366.7	24187.5	2,799	2068.0	1419.1
2. Consumer Durables	902	856.0	413.9	448	192.1	125.6
3. Vehicles	17,722	7120.0	4271.8	23,156	7726.8	4549.5
4. Education	1,519	1456.5	1160.3	417	234.4	185.8
5. Personal Credit Cards	2,078	1737.2	168.8	3,991	1754.0	113.5
6. Others	72,485	39477.5	25035.3	146,340	66058.8	37944.5
<b>VI. TRADE</b>	<b>21,029</b>	<b>59301.2</b>	<b>43560.3</b>	<b>15,012</b>	<b>32091.5</b>	<b>25832.0</b>
1. Wholesale Trade	4,072	28393.2	21149.4	2,588	16600.1	13195.5
2. Retail Trade	16,957	30907.9	22410.9	12,424	15491.4	12636.5
<b>VII. FINANCE</b>	<b>463</b>	<b>21140.3</b>	<b>13637.7</b>	<b>3,222</b>	<b>192758.5</b>	<b>3801.2</b>
<b>VIII. ALL OTHERS</b>	<b>7,760</b>	<b>12739.0</b>	<b>7916.2</b>	<b>11,254</b>	<b>38896.5</b>	<b>10049.0</b>
<b>TOTAL LOANS AND ADVANCES</b>	<b>198,321</b>	<b>420265.2</b>	<b>253957.2</b>	<b>298,435</b>	<b>439914.3</b>	<b>154425.5</b>

**TABLE NO.5.3 - INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2011**

(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
<b>I. AGRICULTURE</b>	<b>25,601</b>	<b>10700.1</b>	<b>7361.3</b>	<b>3,876,680</b>	<b>5112603.9</b>	<b>2662698.6</b>
1. Direct Finance	24,632	9939.7	6910.3	3,650,515	2871445.8	1939473.0
2. Indirect Finance	969	760.4	451.0	226,165	2241158.2	723225.6
<b>II. INDUSTRY</b>	<b>3,492</b>	<b>42797.0</b>	<b>19408.2</b>	<b>993,397</b>	<b>26831226.0</b>	<b>15037792.8</b>
1. Mining & Quarrying	46	559.0	220.0	23,710	700356.8	472817.7
2. Food Manufacturing & Processing	409	2601.9	1973.2	108,937	1604089.6	977615.9
(a) Rice Mills, Flour & Dal Mills	26	614.8	450.3	38,055	392487.3	251829.5
(b) Sugar	2	446.5	446.1	2,439	350973.6	256851.2
(c) Edible Oils & Vanaspati	8	138.3	48.7	8,172	256287.9	126412.9
(d) Tea Processing	7	5.2	4.2	1,187	27704.1	12356.9
(e) Processing of Fruits & Vegetables	5	29.6	9.3	3,927	35449.0	25586.6
(f) Others	361	1367.6	1014.6	55,157	541187.6	304578.9
3. Beverage & Tobacco	21	2051.5	143.5	8,432	311450.2	166443.1
4. Textiles	820	2486.3	1817.9	158,314	3019906.5	1518669.7
(a) Cotton Textiles	127	804.4	673.6	50,547	1214003.4	746459.8
(b) Jute & Other Natural Fibre Textiles	5	165.2	163.5	3,484	27625.4	17552.8
(c) Handloom Textiles & Khadi	27	15.9	11.6	9,613	42698.6	26725.0
(d) Other Textiles & Textile Products	661	1500.9	969.2	94,670	1735579.1	727932.0
5. Paper, Paper Products & Printing	93	239.7	142.1	36,748	711339.5	311395.6
6. Woods and Wood Products	14	25.1	9.5	11,826	55111.8	42371.9
7. Leather & Leather Products	71	104.5	66.3	12,554	207801.8	75284.5
8. Gems and Jewellery	35	2510.4	2478.3	9,003	333897.3	206466.5
9. Rubber & Plastic Products	85	8009.4	392.4	32,247	419094.1	274797.1
10. Chemicals & Chemical Products	174	7519.3	4893.0	44,509	1919805.8	873308.2
(a) Heavy Industrial Chemicals	63	855.4	128.4	8,295	208385.7	130951.9
(b) Fertilisers	1	1200.0	1.3	1,647	204891.3	110028.0
(c) Drugs & Pharmaceuticals	43	3806.5	3405.6	10,271	798125.7	368235.5
(d) Non-Edible Oils	1	0.5	0.5	1,581	22272.4	17601.7
(e) Other Chemicals & Chemical Products	66	1657.0	1357.3	22,715	686130.7	246491.1
11. Petroleum, Coal Products & Nuclear Fuels	8	53.1	52.7	4,575	952640.6	625349.5
12. Manufacture of Cement & Cement Products	14	55.4	21.6	15,190	404709.1	267708.0
13. Basic Metals & Metal Products	133	3163.0	868.3	68,327	3319145.2	2070941.8
(a) Iron & Steel	56	2895.0	641.9	30,645	2290094.7	1509674.2
(b) Non-Ferrous Metals	23	135.1	116.3	10,620	523331.6	308430.0
(c) Metal Products	54	133.0	110.1	27,062	505718.9	252837.6
14. Engineering	339	3348.6	1003.8	98,822	2217617.1	1082329.7
(a) Heavy Engineering	126	66.8	49.2	19,128	392880.0	175495.4
(b) Light Engineering	154	495.2	403.2	51,988	738643.1	404504.8
(c) Electrical Machinery & Goods	44	2409.9	263.5	21,282	803285.7	339956.0
(d) Electronic Machinery & Goods	15	376.7	287.9	6,424	282808.3	162373.4
15. Vehicles, Vehicle Parts & Transport Equipments	78	400.6	82.5	30,707	754539.5	473482.7
16. Other Industries	356	375.7	259.8	98,268	742923.5	396652.4
17. Electricity, Gas & Water	12	3144.3	124.4	8,555	3058995.5	1918799.5
(a) Electricity Generation & Transmission	5	28.3	17.3	4,153	2780563.5	1744314.8
(b) Non-Conventional Energy	4	3015.4	107.0	1,511	121877.3	86987.1
(c) Gas, Steam & Water Supply	3	100.6	0.2	2,891	156554.7	87497.6
18. Construction	784	6149.3	4858.8	222,673	6097802.0	3283359.1
(a) Other than Infrastructure	587	1251.0	869.3	181,877	1646069.2	748050.8
(b) Infrastructure Construction	197	4898.3	3989.5	40,796	4451732.8	2535308.3
<b>III. TRANSPORT OPERATORS</b>	<b>8,688</b>	<b>5516.6</b>	<b>3261.1</b>	<b>626,262</b>	<b>1660032.4</b>	<b>1068319.2</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>3,983</b>	<b>6336.3</b>	<b>4578.6</b>	<b>502,843</b>	<b>9625969.9</b>	<b>3523303.8</b>
1. Professional Services	538	328.2	239.9	56,035	420291.4	210191.9
2. Tourism, Hotel & Restaurants	93	186.9	124.1	42,753	730787.1	386796.3
3. Recreation services	87	102.9	106.1	8,114	197973.4	127626.0
4. IT and Telecommunications	128	148.6	106.7	18,330	4004693.0	676605.9
5. Others	3,137	5569.8	4001.8	377,611	4272224.9	2122083.5
<b>V. PERSONAL LOANS</b>	<b>1,178,979</b>	<b>387891.0</b>	<b>62987.0</b>	<b>10,690,011</b>	<b>7661120.2</b>	<b>5453523.3</b>
1. Housing	1,237	1126.4	588.6	4,173,551	4134282.7	3311082.0
2. Consumer Durables	154	88.5	9.4	57,835	39895.3	31360.4
3. Vehicles	1,871	618.1	415.6	1,872,433	823024.6	556983.4
4. Education	338	304.4	308.8	1,058,119	467336.6	346260.6
5. Personal Credit Cards	1,111,637	360783.4	47985.0	1,131,923	372550.6	52612.2
6. Others	63,742	24970.3	13679.5	2,396,150	1824030.5	1155224.6
<b>VI. TRADE</b>	<b>6,557</b>	<b>5865.9</b>	<b>3379.9</b>	<b>1,183,760</b>	<b>6298835.3</b>	<b>2909116.0</b>
1. Wholesale Trade	405	1431.4	948.0	131,383	3305010.3	1474323.7
2. Retail Trade	6,152	4434.5	2431.8	1,052,377	2993825.0	1434792.3
<b>VII. FINANCE</b>	<b>1,965</b>	<b>3482.2</b>	<b>2278.0</b>	<b>95,955</b>	<b>6359570.0</b>	<b>3410452.3</b>
<b>VIII. ALL OTHERS</b>	<b>4,634</b>	<b>3715.5</b>	<b>2280.1</b>	<b>515,640</b>	<b>3291429.6</b>	<b>1374325.6</b>
<b>TOTAL LOANS AND ADVANCES</b>	<b>1,233,899</b>	<b>466304.6</b>	<b>105534.0</b>	<b>18,484,548</b>	<b>66840787.4</b>	<b>35439531.3</b>