

**TABLE NO. 5.3- INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND
ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2003**

(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	29	4,09	3,43	6,507	6630,21	1651,80
1. Direct Finance	3	16	3	4,887	5177,11	902,72
2. Indirect Finance	26	3,93	3,40	1,620	1453,11	749,09
II. INDUSTRY	68	22,94	12,97	15,522	18817,22	14601,73
1. Mining & Quarrying	—	—	—	381	3804,91	3732,61
2. Food Manufacturing & Processing	1	86	86	712	2066,83	1524,71
(a) Rice Mills, Flour & Dal Mills	1	86	86	130	628,85	506,34
(b) Sugar	—	—	—	13	59,98	50,60
(c) Edible Oils & Vanaspati	—	—	—	37	72,01	52,06
(d) Tea Processing	—	—	—	24	130,29	102,70
(e) Processing of Fruits & Vegetables	—	—	—	48	38,89	28,53
(f) Others	—	—	—	460	1136,82	784,49
3. Beverage & Tobacco	—	—	—	44	250,90	200,99
4. Textiles	1	264	264	4,118	3744,80	2871,77
(a) Cotton Textiles	—	—	—	921	1299,64	916,04
(b) Jute & Other Natural Fibre Textiles	—	—	—	79	49,46	49,81
(c) Handloom Textiles & Khadi	—	—	—	87	94,48	79,58
(d) Other Textiles & Textile Products	1	264	264	3,031	2301,22	1826,35
5. Paper, Paper Products & Printing	—	—	—	159	112,63	50,13
6. Leather & Leather Products	—	—	—	804	541,36	472,96
7. Rubber & Plastic Products	—	—	—	314	188,77	126,76
8. Chemicals & Chemical Products	2	3,04	3,04	677	1812,86	1501,57
(a) Heavy Industrial Chemicals	—	—	—	119	254,78	187,48
(b) Fertilisers	—	—	—	7	105,17	101,64
(c) Drugs & Pharmaceuticals	2	3,04	3,04	204	389,66	288,87
(d) Non-Edible Oils	—	—	—	15	27,14	25,83
(e) Other Chemicals & Chemical Products	—	—	—	332	1036,11	897,75
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	33	133,00	90,24
10. Manufacture of Cement & Cement Products	—	—	—	25	41,71	36,65
11. Basic Metals & Metal Products	1	5	5	1,038	1324,14	879,81
(a) Iron & Steel	1	5	5	283	938,44	575,56
(b) Non-Ferrous Metals	—	—	—	247	147,35	126,31
(c) Metal Products	—	—	—	508	238,34	177,94
12. Engineering	—	—	—	699	1421,52	679,32
(a) Heavy Engineering	—	—	—	175	354,81	86,85
(b) Light Engineering	—	—	—	285	602,00	162,66
(c) Electrical Machinery & Goods	—	—	—	163	354,90	334,33
(d) Electronic Machinery & Goods	—	—	—	76	109,82	95,48
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	297	330,86	258,42
14. Other Industries	24	4,63	3,47	1,840	2171,83	1429,80
15. Electricity, Gas & Water	3	1,97	32	73	303,17	247,56
(a) Electricity Generation & Transmission	2	1,9	19	51	301,24	245,96
(b) Non-Conventional Energy	—	—	—	5	50	35
(c) Gas, Steam & Water Supply	1	1,78	13	17	1,43	1,25
16. Construction	36	9,75	2,58	4,308	567,93	498,42
III. TRANSPORT OPERATORS	2	5	9	437	51,33	81,93
IV. PROFESSIONAL AND OTHER SERVICES	12	16,60	7,32	2,805	1082,51	858,32
V. PERSONAL LOANS	24,307	1438,00	790,44	1,09,071	7419,25	6141,37
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	21,951	1362,79	719,33	1,05,724	7310,85	6046,53
3. Rest of the Personal Loans	2,356	75,21	71,11	3,347	108,40	94,83
VI. TRADE	8	2,62	1,22	6,229	2694,27	2077,58
1. Wholesale Trade	1	21	21	2,692	1916,63	1511,39
2. Retail Trade	7	2,41	1,01	3,537	777,64	566,19
VII. FINANCE	26	2,11	1,71	584	4159,21	3030,13
VIII. ALL OTHERS	32	13,26	9,84	5,675	1876,12	1421,74
TOTAL LOANS AND ADVANCES	24,484	1499,68	827,02	1,46,830	42730,11	29864,59
OF WHICH: 1. Artisans and Village & Tiny Industries	11	88	87	1,031	140,42	114,75
2. Other Small Scale Industries	3	4,04	3,15	4,732	3294,26	2665,61

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MARCH 2003**

(Amount in Rupees Lakh)

OCCUPATION	10% AND ABOVE BUT LESS THAN 12%			12% AND ABOVE BUT LESS THAN 13%		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	42,920	14868,80	5700,80	69,670	9742,86	4281,38
1. Direct Finance	34,378	9159,59	1755,77	62,344	7345,75	2472,91
2. Indirect Finance	8,542	5709,21	3945,03	7,326	2397,10	1808,47
II. INDUSTRY	42,367	51599,20	36139,28	45,042	39763,59	28631,16
1. Mining & Quarrying	592	3654,50	1459,84	963	3672,12	1823,20
2. Food Manufacturing & Processing	3,009	3057,28	2030,89	6,037	2883,16	1990,40
(a) Rice Mills, Flour & Dal Mills	1,245	731,10	434,52	3,051	1073,68	742,59
(b) Sugar	90	752,08	522,52	109	405,36	335,83
(c) Edible Oils & Vanaspati	297	272,39	178,96	546	266,33	174,59
(d) Tea Processing	105	159,69	126,58	220	274,92	212,38
(e) Processing of Fruits & Vegetables	81	77,69	62,19	141	33,21	21,99
(f) Others	1,191	1064,32	706,13	1,970	829,65	503,02
3. Beverage & Tobacco	218	383,25	336,68	324	310,67	249,72
4. Textiles	5,363	5050,05	3643,72	6,815	3586,41	2717,11
(a) Cotton Textiles	1,436	2046,16	1566,90	2,095	1768,18	1469,08
(b) Jute & Other Natural Fibre Textiles	62	56,48	24,18	119	72,57	44,74
(c) Handloom Textiles & Khadi	622	256,17	201,37	431	67,87	45,28
(d) Other Textiles & Textile Products	3,243	2691,24	1851,27	4,170	1677,79	1158,02
5. Paper, Paper Products & Printing	1,200	927,06	742,60	1,885	1032,09	768,90
6. Leather & Leather Products	600	380,56	318,87	436	147,29	121,36
7. Rubber & Plastic Products	1,389	1097,16	848,91	2,142	877,48	752,06
8. Chemicals & Chemical Products	2,073	6166,59	3762,75	3,002	3885,68	2981,24
(a) Heavy Industrial Chemicals	287	736,46	523,79	405	686,52	585,09
(b) Fertilisers	122	1957,68	1082,01	112	678,88	570,92
(c) Drugs & Pharmaceuticals	513	1235,64	918,03	782	1398,50	1033,63
(d) Non-Edible Oils	44	78,17	63,89	87	44,36	33,83
(e) Other Chemicals & Chemical Products	1,107	2158,65	1175,03	1,616	1077,42	757,76
9. Petroleum, Coal Products & Nuclear Fuels	146	3289,89	2800,73	177	1869,98	1004,38
10. Manufacture of Cement & Cement Products	429	518,42	462,55	748	598,98	470,49
11. Basic Metals & Metal Products	2,978	4890,02	4076,43	3,758	4877,46	3924,62
(a) Iron & Steel	1,114	3956,19	3385,89	1,443	3692,14	2964,40
(b) Non-Ferrous Metals	331	212,74	171,97	339	344,16	272,65
(c) Metal Products	1,533	721,10	518,57	1,976	841,16	687,57
12. Engineering	3,279	3880,48	2961,44	4,762	3745,07	2631,08
(a) Heavy Engineering	632	695,71	521,44	985	696,46	509,18
(b) Light Engineering	1,260	1757,41	1358,44	1,849	1197,32	815,83
(c) Electrical Machinery & Goods	977	872,98	674,16	1,318	1090,25	867,95
(d) Electronic Machinery & Goods	410	554,38	407,40	610	761,05	438,12
13. Vehicles, Vehicle Parts & Transport Equipments	1,213	3074,24	1374,21	1,312	1390,85	981,50
14. Other Industries	5,114	3506,28	2979,29	5,611	2025,59	1712,77
15. Electricity, Gas & Water	331	6401,68	4487,26	466	4827,70	3529,52
(a) Electricity Generation & Transmission	217	5734,40	4013,19	261	4435,19	3290,35
(b) Non-Conventional Energy	38	204,50	148,90	42	83,49	75,23
(c) Gas, Steam & Water Supply	76	462,78	325,17	163	309,02	163,94
16. Construction	14,433	5321,73	3853,12	6,604	4033,06	2972,80
III. TRANSPORT OPERATORS	3,320	1745,39	1425,44	7,838	1526,56	1057,06
IV. PROFESSIONAL AND OTHER SERVICES	14,373	5677,69	3898,63	15,762	5096,74	3283,02
V. PERSONAL LOANS	4,14,729	23116,10	18215,22	2,21,192	11088,54	8462,45
1. Loans for Purchase of Consumer Durables	—	—	—	2,370	77,12	60,30
2. Loans for Housing	3,59,723	21323,27	16833,23	87,041	5450,30	4330,10
3. Rest of the Personal Loans	55,006	1792,83	1381,98	1,31,781	5561,11	4072,05
VI. TRADE	24,223	51700,06	45962,54	41,465	6650,42	5352,04
1. Wholesale Trade	6,378	49126,90	44165,49	13,524	4130,92	3498,29
2. Retail Trade	17,845	2573,16	1797,05	27,941	2519,50	1853,75
VII. FINANCE	3,286	12545,05	10059,47	3,377	6323,38	5037,93
VIII. ALL OTHERS	44,527	10193,50	6526,75	31,586	7723,30	4918,68
TOTAL LOANS AND ADVANCES	5,89,745	171445,79	127928,13	4,35,932	87915,39	61023,72
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	6,360	542,35	417,36	9,236	1097,84	841,98
2. Other Small Scale Industries	9,426	2775,07	2146,21	15,164	3924,93	2855,89

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MARCH 2003**

(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 Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	13	14	15	16	17	18
I. AGRICULTURE	1,05,270	7389,57	5890,02	1,00,632	6836,85	5720,73
1. Direct Finance	90,907	4324,81	3452,60	90,333	4336,28	3527,17
2. Indirect Finance	14,363	3064,76	2437,42	10,299	2500,57	2193,56
II. INDUSTRY	61,136	55110,84	41561,05	79,170	78869,55	63030,34
1. Mining & Quarrying	1,730	2552,81	1837,76	2,358	1425,74	1196,64
2. Food Manufacturing & Processing	9,010	5964,87	3720,15	9,137	5590,42	4580,30
(a) Rice Mills, Flour & Dal Mills	4,330	1024,81	822,42	4,021	1090,84	828,68
(b) Sugar	224	2059,18	1257,34	231	1421,38	1189,89
(c) Edible Oils & Vanaspati	912	489,91	379,92	1,007	511,63	411,72
(d) Tea Processing	430	561,34	341,56	373	854,54	757,96
(e) Processing of Fruits & Vegetables	230	62,76	43,04	237	83,14	75,40
(f) Others	2,884	1766,88	875,87	3,268	1628,90	1316,65
3. Beverage & Tobacco	521	434,04	353,57	725	1409,55	1228,37
4. Textiles	8,660	5812,36	4163,66	11,903	8893,51	7344,44
(a) Cotton Textiles	2,760	3058,65	2304,33	4,511	3987,01	3494,15
(b) Jute & Other Natural Fibre Textiles	197	83,91	59,34	208	288,17	246,74
(c) Handloom Textiles & Khadi	541	153,33	128,07	645	133,95	112,04
(d) Other Textiles & Textile Products	5,162	2516,47	1671,92	6,539	4484,38	3491,52
5. Paper, Paper Products & Printing	3,086	1495,77	1118,69	4,022	2683,66	2269,83
6. Leather & Leather Products	669	217,02	153,91	1,015	608,02	490,48
7. Rubber & Plastic Products	3,432	1184,08	880,09	3,840	2278,56	1840,75
8. Chemicals & Chemical Products	4,262	5540,87	4194,99	5,519	11724,59	9429,12
(a) Heavy Industrial Chemicals	625	1108,07	765,70	1,008	3083,60	2170,86
(b) Fertilisers	167	1246,77	1095,99	268	2144,65	2036,94
(c) Drugs & Pharmaceuticals	1,022	1223,32	994,82	1,344	2190,62	1799,07
(d) Non-Edible Oils	130	52,13	40,00	121	63,35	35,39
(e) Other Chemicals & Chemical Products	2,318	1910,58	1298,49	2,778	4242,36	3386,86
9. Petroleum, Coal Products & Nuclear Fuels	326	1849,74	1418,06	410	1566,55	1460,91
10. Manufacture of Cement & Cement Products	1,130	1416,56	1151,41	924	2538,35	2020,45
11. Basic Metals & Metal Products	5,794	6216,05	4869,30	7,360	11295,57	9051,51
(a) Iron & Steel	2,104	4735,75	3790,48	2,672	6967,76	6522,67
(b) Non-Ferrous Metals	453	362,94	245,29	596	771,96	753,32
(c) Metal Products	3,237	1117,37	833,54	4,092	3555,85	1775,53
12. Engineering	6,564	4689,05	3628,48	8,622	10927,21	8150,28
(a) Heavy Engineering	1,418	739,55	560,72	1,845	1995,43	1429,50
(b) Light Engineering	2,547	1160,66	822,44	3,314	2969,38	2476,73
(c) Electrical Machinery & Goods	1,756	1519,15	1289,51	2,321	3142,54	2177,36
(d) Electronic Machinery & Goods	843	1269,69	955,80	1,142	2819,87	2066,69
13. Vehicles, Vehicle Parts & Transport Equipments	1,780	1651,09	1051,00	2,180	3223,99	2395,62
14. Other Industries	8,528	3085,42	2375,13	13,236	6483,72	4822,21
15. Electricity, Gas & Water	591	8447,90	6803,41	1,282	5039,93	3908,29
(a) Electricity Generation & Transmission	342	7821,56	6353,05	955	4822,68	3720,67
(b) Non-Conventional Energy	62	56,12	40,93	81	116,68	105,92
(c) Gas, Steam & Water Supply	187	570,23	409,44	246	100,58	81,69
16. Construction	5,053	4553,20	3841,42	6,637	3180,19	2841,13
III. TRANSPORT OPERATORS	17,855	1934,86	1258,95	18,761	2148,56	1522,59
IV. PROFESSIONAL AND OTHER SERVICES	18,168	8076,17	5491,10	19,590	10126,14	6160,20
V. PERSONAL LOANS	1,09,504	5421,76	4238,89	75,010	3871,86	2907,73
1. Loans for Purchase of Consumer Durables	1,304	44,12	33,56	1,672	55,61	41,37
2. Loans for Housing	46,899	2736,31	2208,45	17,535	1560,43	1173,60
3. Rest of the Personal Loans	61,301	2641,34	1996,88	55,803	2255,82	1692,76
VI. TRADE	58,472	6528,33	5231,68	86,664	12004,74	10242,40
1. Wholesale Trade	19,608	3267,77	2588,07	27,715	5900,57	4877,21
2. Retail Trade	38,864	3260,55	2643,61	58,949	6104,17	5365,19
VII. FINANCE	5,128	12598,94	10937,82	2,084	14433,22	12847,22
VIII. ALLOTTHERS	28,638	6999,20	4810,73	26,764	8759,54	6183,68
TOTAL LOANS AND ADVANCES	4,04,171	104059,66	79420,24	4,08,675	137050,45	108614,90
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	9,038	966,61	754,51	4,860	481,47	387,94
2. Other Small Scale Industries	25,861	5274,12	4000,38	36,429	7356,78	6109,52