

**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	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	37,613	4235,22	3608,22	21,986	3836,95	2995,78
1. Direct Finance	31,334	1993,77	1703,71	17,045	1771,12	1450,14
2. Indirect Finance	6,279	2241,45	1904,51	4,941	2065,83	1545,63
II. INDUSTRY	67,287	44467,23	36968,69	52,426	32817,43	25858,46
1. Mining & Quarrying	4,088	2155,62	1709,66	1,151	558,56	465,27
2. Food Manufacturing & Processing	6,874	4338,39	3397,54	5,211	2974,23	2422,38
(a) Rice Mills, Flour & Dal Mills	2,614	592,82	513,29	1,992	552,08	495,33
(b) Sugar	223	1245,35	1081,61	95	442,05	351,08
(c) Edible Oils & Vanaspati	835	535,53	464,08	499	403,80	338,78
(d) Tea Processing	395	483,96	392,84	267	325,37	243,01
(e) Processing of Fruits & Vegetables	201	89,23	76,04	219	255,29	237,64
(f) Others	2,606	1391,50	869,68	2,139	995,63	756,54
3. Beverage & Tobacco	737	464,21	399,69	678	497,26	475,36
4. Textiles	9,646	5122,57	4464,59	7,741	4058,64	3434,07
(a) Cotton Textiles	4,071	2901,92	2504,29	2,509	1696,43	1465,86
(b) Jute & Other Natural Fibre Textiles	212	126,61	103,48	147	97,77	67,80
(c) Handloom Textiles & Khadi	456	77,46	63,37	365	116,93	52,90
(d) Other Textiles & Textile Products	4,907	2016,57	1793,45	4,720	2147,51	1847,51
5. Paper, Paper Products & Printing	3,513	1406,40	1132,37	2,909	1221,25	1044,75
6. Leather & Leather Products	845	401,32	363,73	1,029	366,96	336,91
7. Rubber & Plastic Products	3,283	929,04	777,46	2,807	950,26	793,66
8. Chemicals & Chemical Products	4,540	3975,49	3224,37	4,184	3493,85	2976,33
(a) Heavy Industrial Chemicals	892	1139,85	863,74	683	544,77	518,69
(b) Fertilisers	180	624,20	493,22	171	350,44	310,13
(c) Drugs & Pharmaceuticals	1,034	970,48	874,01	1,308	1142,38	925,88
(d) Non-Edible Oils	89	41,82	31,52	102	64,58	91,32
(e) Other Chemicals & Chemical Products	2,345	1199,13	961,88	1,920	1391,69	1130,31
9. Petroleum, Coal Products & Nuclear Fuels	376	2056,84	2107,15	433	694,79	377,86
10. Manufacture of Cement & Cement Products	736	1185,00	1073,40	573	743,00	642,12
11. Basic Metals & Metal Products	6,153	4766,31	4000,27	4,934	3469,96	3031,77
(a) Iron & Steel	2,256	3261,77	2677,36	1,776	1816,39	1797,36
(b) Non-Ferrous Metals	505	430,25	387,92	583	747,05	487,26
(c) Metal Products	3,392	1074,30	934,99	2,575	906,53	747,15
12. Engineering	7,265	7074,22	5148,99	5,958	6421,25	3717,89
(a) Heavy Engineering	1,708	1253,01	827,31	1,796	1088,41	849,50
(b) Light Engineering	2,553	1337,21	1096,42	1,601	1225,99	997,25
(c) Electrical Machinery & Goods	2,007	1839,86	1093,15	1,512	2899,32	952,71
(d) Electronic Machinery & Goods	997	2644,14	2132,11	1,049	1207,54	918,43
13. Vehicles, Vehicle Parts & Transport Equipments	1,511	1900,00	1630,40	1,321	1211,58	988,82
14. Other Industries	10,323	3174,36	2885,01	8,745	2654,35	2189,02
15. Electricity, Gas & Water	509	2109,88	1840,33	440	1307,99	1133,29
(a) Electricity Generation & Transmission	235	1983,38	1737,14	167	1171,27	1035,57
(b) Non-Conventional Energy	49	37,56	30,08	49	73,79	40,91
(c) Gas, Steam & Water Supply	225	88,95	73,10	224	62,93	56,82
16. Construction	6,888	3407,58	2813,72	4,312	2193,48	1828,95
III. TRANSPORT OPERATORS	11,506	1197,72	899,00	6,404	1106,77	803,22
IV. PROFESSIONAL AND OTHER SERVICES	14,949	5608,59	4317,87	12,093	3863,46	2834,20
V. PERSONAL LOANS	2,71,008	13503,22	10731,81	32,714	2729,51	2036,25
1. Loans for Purchase of Consumer Durables	3,703	133,99	103,33	746	26,85	19,47
2. Loans for Housing	9,608	1659,80	1342,99	6,242	1322,99	1092,63
3. Rest of the Personal Loans	2,57,697	11709,43	9285,49	25,726	1379,67	924,15
VI. TRADE	58,796	7889,21	6707,23	32,815	7589,73	6516,15
1. Wholesale Trade	17,313	2994,85	2479,29	11,403	5262,44	4511,73
2. Retail Trade	41,483	4894,36	4227,94	21,412	2327,29	2004,41
VII. FINANCE	1,324	2179,68	2011,66	1,386	4645,86	3334,98
VIII. ALL OTHERS	23,656	6013,73	4527,97	16,593	5183,91	3888,28
TOTAL LOANS AND ADVANCES	4,86,139	85094,59	69772,45	1,76,417	61773,62	48267,32
OF WHICH:						
1. Artisans and Village & Tiny Industries	3,173	307,75	256,16	3,835	320,77	299,06
2. Other Small Scale Industries	28,505	5574,63	4757,03	23,288	4901,64	4168,40

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MARCH 2003**

(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 Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	25	26	27	28	29	30
I. AGRICULTURE	7,960	531,81	422,76	6,165	818,54	685,27
1. Direct Finance	7,124	386,30	331,61	4,887	538,53	453,10
2. Indirect Finance	836	145,51	91,15	1,278	280,01	232,17
II. INDUSTRY	10,086	7875,44	6507,20	12,506	10999,12	9028,62
1. Mining & Quarrying	223	62,09	55,94	176	128,84	126,92
2. Food Manufacturing & Processing	1,005	650,45	540,62	835	536,09	459,49
(a) Rice Mills, Flour & Dal Mills	386	73,55	65,53	202	41,15	35,26
(b) Sugar	39	197,42	168,99	24	65,77	36,93
(c) Edible Oils & Vanaspati	148	128,01	101,68	142	144,75	112,89
(d) Tea Processing	45	56,15	48,30	32	35,13	34,75
(e) Processing of Fruits & Vegetables	51	40,00	30,46	39	20,67	18,14
(f) Others	336	155,32	125,66	336	228,61	221,52
3. Beverage & Tobacco	119	60,92	45,72	103	78,24	61,35
4. Textiles	1,615	884,90	730,06	1,800	1383,87	1142,52
(a) Cotton Textiles	637	428,75	344,14	754	756,12	588,39
(b) Jute & Other Natural Fibre Textiles	54	34,86	17,11	32	13,83	14,91
(c) Handloom Textiles & Khadi	62	5,02	4,11	42	4,67	5,47
(d) Other Textiles & Textile Products	862	416,27	364,70	972	609,24	533,75
5. Paper, Paper Products & Printing	504	173,42	144,55	416	264,91	189,12
6. Leather & Leather Products	146	24,69	19,13	197	91,52	78,32
7. Rubber & Plastic Products	496	194,69	172,89	452	388,05	334,68
8. Chemicals & Chemical Products	838	1173,14	799,74	819	1514,72	1248,02
(a) Heavy Industrial Chemicals	164	279,78	188,99	196	515,40	522,55
(b) Fertilisers	34	161,11	115,06	36	242,49	63,43
(c) Drugs & Pharmaceuticals	204	262,97	161,98	195	220,17	178,33
(d) Non-Edible Oils	8	1,58	1,57	21	8,44	7,69
(e) Other Chemicals & Chemical Products	428	467,69	332,15	371	528,23	476,02
9. Petroleum, Coal Products & Nuclear Fuels	84	614,90	611,62	88	501,91	534,18
10. Manufacture of Cement & Cement Products	131	243,93	209,02	119	298,45	250,94
11. Basic Metals & Metal Products	979	1161,85	964,54	1,052	1284,44	1065,22
(a) Iron & Steel	363	781,86	676,39	468	780,44	642,14
(b) Non-Ferrous Metals	112	91,92	97,41	95	158,34	163,14
(c) Metal Products	504	288,07	190,74	489	345,66	259,95
12. Engineering	1,109	1180,17	916,26	1,296	1519,88	1295,93
(a) Heavy Engineering	232	349,07	262,73	232	482,10	366,85
(b) Light Engineering	361	169,02	129,43	355	286,78	256,01
(c) Electrical Machinery & Goods	298	402,74	340,16	403	389,91	361,39
(d) Electronic Machinery & Goods	218	259,35	183,95	246	361,09	311,67
13. Vehicles, Vehicle Parts & Transport Equipments	217	209,97	144,40	192	349,77	157,02
14. Other Industries	1,335	493,12	452,78	1,636	780,64	718,03
15. Electricity, Gas & Water	107	423,47	392,39	229	1072,37	672,54
(a) Electricity Generation & Transmission	48	416,06	386,95	195	1065,48	664,92
(b) Non-Conventional Energy	3	53	30	5	2,38	2,42
(c) Gas, Steam & Water Supply	56	6,88	5,14	29	4,50	5,20
16. Construction	1,178	323,73	307,54	3,096	805,42	694,33
III. TRANSPORT OPERATORS	2,176	302,54	211,47	2,264	214,94	135,38
IV. PROFESSIONAL AND OTHER SERVICES	2,729	1124,94	1068,88	2,939	1378,91	1388,07
V. PERSONAL LOANS	11,433	528,20	367,54	61,497	3336,19	2691,64
1. Loans for Purchase of Consumer Durables	127	4,26	2,26	263	11,28	9,52
2. Loans for Housing	1,771	128,46	100,07	29,390	2027,82	1730,20
3. Rest of the Personal Loans	9,535	395,49	265,20	31,844	1297,09	951,92
VI. TRADE	6,442	1042,80	704,74	5,583	1027,38	894,53
1. Wholesale Trade	2,251	630,92	333,13	1,888	447,94	413,17
2. Retail Trade	4,191	411,89	371,61	3,695	579,43	481,36
VII. FINANCE	358	649,16	533,63	427	729,07	666,56
VIII. ALL OTHERS	3,214	653,74	476,67	9,163	1572,66	1324,12
TOTAL LOANS AND ADVANCES	44,398	12708,63	10292,89	1,00,544	20076,81	16814,19
OF WHICH: 1. Artisans and Village & Tiny Industries	403	33,98	26,60	486	47,46	39,84
2. Other Small Scale Industries	3,665	717,06	621,05	3,559	903,42	839,00

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MARCH 2003**

(Amount in Rupees Lakh)

OCCUPATION	20% AND ABOVE			TOTAL		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	31	32	33	34	35	36
I. AGRICULTURE	1,383	255,26	217,64	4,00,135	55150,16	31177,83
1. Direct Finance	1,078	152,25	134,92	3,44,320	35185,67	16184,68
2. Indirect Finance	305	103,01	82,72	55,815	19964,49	14993,15
II. INDUSTRY	5,519	5398,41	4594,37	3,91,129	345740,98	266933,87
1. Mining & Quarrying	86	124,91	134,78	11,748	18140,11	12542,62
2. Food Manufacturing & Processing	426	360,40	265,40	42,257	28423,00	20932,74
(a) Rice Mills, Flour & Dal Mills	94	26,85	19,61	18,066	5836,61	4464,43
(b) Sugar	23	63,89	46,31	1,071	6712,46	5041,09
(c) Edible Oils & Vanaspati	93	111,54	90,79	4,516	2935,89	2305,47
(d) Tea Processing	7	1,77	1,81	1,898	2883,18	2261,89
(e) Processing of Fruits & Vegetables	28	16,89	7,05	1,275	717,78	600,48
(f) Others	181	139,46	99,83	15,431	9337,07	6259,39
3. Beverage & Tobacco	49	31,81	36,13	3,518	3920,83	3387,58
4. Textiles	842	527,67	371,69	58,504	39067,43	30886,28
(a) Cotton Textiles	489	326,25	193,11	20,183	18269,12	14846,29
(b) Jute & Other Natural Fibre Textiles	10	3,86	3,39	1,120	827,52	631,49
(c) Handloom Textiles & Khadi	14	2,78	1,64	3,265	912,66	693,83
(d) Other Textiles & Textile Products	329	194,79	173,55	33,936	19058,13	14714,67
5. Paper, Paper Products & Printing	213	139,12	109,22	17,907	9456,30	7570,15
6. Leather & Leather Products	65	55,40	45,36	5,806	2834,14	2401,04
7. Rubber & Plastic Products	216	117,23	123,63	18,371	8205,31	6650,90
8. Chemicals & Chemical Products	688	974,84	788,71	26,604	40265,67	30909,89
(a) Heavy Industrial Chemicals	207	179,03	244,25	4,586	8528,25	6571,14
(b) Fertilisers	20	46,57	39,00	1,117	7557,97	5908,33
(c) Drugs & Pharmaceuticals	145	295,09	282,78	6,753	9331,87	7460,43
(d) Non-Edible Oils	5	68,61	1,09	622	450,19	332,13
(e) Other Chemicals & Chemical Products	311	385,53	221,60	13,526	14397,39	10637,86
9. Petroleum, Coal Products & Nuclear Fuels	51	170,19	168,32	2,124	12747,80	10573,46
10. Manufacture of Cement & Cement Products	92	159,44	134,48	4,907	7743,83	6451,52
11. Basic Metals & Metal Products	549	940,65	697,36	34,596	40226,51	32560,89
(a) Iron & Steel	219	648,59	473,72	12,699	27579,38	23506,02
(b) Non-Ferrous Metals	99	85,62	72,94	3,360	3352,31	2778,22
(c) Metal Products	231	206,44	150,70	18,537	9294,81	6276,65
12. Engineering	589	670,99	551,70	40,143	41529,85	29681,38
(a) Heavy Engineering	135	133,76	86,53	9,218	7788,30	5500,62
(b) Light Engineering	156	169,59	182,63	14,281	10875,34	8297,83
(c) Electrical Machinery & Goods	149	187,37	163,22	10,904	12699,01	8253,95
(d) Electronic Machinery & Goods	149	180,28	119,32	5,740	10167,21	7628,98
13. Vehicles, Vehicle Parts & Transport Equipments	164	187,21	318,83	10,187	13529,56	9300,23
14. Other Industries	994	514,86	432,62	57,386	24894,81	20000,15
15. Electricity, Gas & Water	107	257,55	206,40	4,138	30193,62	23221,32
(a) Electricity Generation & Transmission	76	244,24	204,03	2,549	27995,69	21652,02
(b) Non-Conventional Energy	13	11,99	1,17	347	587,53	446,21
(c) Gas, Steam & Water Supply	18	1,32	1,19	1,242	1610,40	1123,08
16. Construction	388	166,15	209,73	52,933	24562,21	19863,75
III. TRANSPORT OPERATORS	813	117,11	60,50	71,376	10345,83	7455,62
IV. PROFESSIONAL AND OTHER SERVICES	1,771	276,11	237,28	1,05,191	42327,87	29544,91
V. PERSONAL LOANS	61,426	2116,02	705,04	13,91,891	74568,63	57288,37
1. Loans for Purchase of Consumer Durables	41	1,32	1,10	10,226	354,54	270,91
2. Loans for Housing	645	63,67	60,10	6,86,529	44946,69	35637,24
3. Rest of the Personal Loans	60,740	2051,03	643,84	6,95,136	29267,41	21380,22
VI. TRADE	2,103	255,69	252,52	3,22,800	97385,24	83942,63
1. Wholesale Trade	935	147,00	134,51	1,03,708	73826,14	64512,49
2. Retail Trade	1,168	108,69	118,02	2,19,092	23559,10	19430,14
VII. FINANCE	319	330,65	355,26	18,299	58596,31	48816,36
VIII. ALL OTHERS	4,400	442,40	491,56	1,94,248	49431,36	34580,04
TOTAL LOANS AND ADVANCES	77,734	9191,66	6914,17	28,95,069	733546,39	559739,62
OF WHICH: 1. Artisans and Village & Tiny Industries	484	21,87	22,44	38,917	3961,40	3161,51
2. Other Small Scale Industries	1,495	324,55	306,09	1,52,127	35050,51	28472,33