

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

**MARCH 2004**

(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
<b>I. AGRICULTURE</b>	<b>96</b>	<b>31,20</b>	<b>29,43</b>	<b>38,556</b>	<b>4430,66</b>	<b>2723,80</b>
1. Direct Finance	56	2,63	2,64	34,726	2378,25	1539,52
2. Indirect Finance	40	28,56	26,79	3,830	2052,40	1184,29
<b>II. INDUSTRY</b>	<b>93</b>	<b>110,68</b>	<b>99,65</b>	<b>38,954</b>	<b>18441,58</b>	<b>13544,63</b>
1. Mining & Quarrying	–	–	–	606	598,97	498,10
2. Food Manufacturing & Processing	–	–	–	1,584	1921,08	1325,77
(a) Rice Mills, Flour & Dal Mills	–	–	–	678	616,78	470,32
(b) Sugar	–	–	–	12	121,13	18,91
(c) Edible Oils & Vanaspati	–	–	–	107	198,30	129,22
(d) Tea Processing	–	–	–	59	59,09	47,37
(e) Processing of Fruits & Vegetables	–	–	–	64	51,42	42,57
(f) Others	–	–	–	664	874,36	617,38
3. Beverage & Tobacco	–	–	–	74	276,27	196,51
4. Textiles	5	13,51	7,50	3,936	4280,40	2945,53
(a) Cotton Textiles	2	7,50	7,50	899	1520,73	954,09
(b) Jute & Other Natural Fibre Textiles	–	–	–	69	62,59	46,60
(c) Handloom Textiles & Khadi	3	6,01	–	174	108,74	102,57
(d) Other Textiles & Textile Products	–	–	–	2,794	2588,35	1842,26
5. Paper, Paper Products & Printing	1	20,74	16,59	338	236,63	190,66
6. Leather & Leather Products	–	–	–	649	670,65	533,41
7. Rubber & Plastic Products	4	26,00	26,00	447	367,13	305,54
8. Chemicals & Chemical Products	1	4,95	4,95	940	1847,53	1272,06
(a) Heavy Industrial Chemicals	1	4,95	4,95	195	518,69	296,06
(b) Fertilisers	–	–	–	21	130,53	107,73
(c) Drugs & Pharmaceuticals	–	–	–	240	636,57	499,88
(d) Non-Edible Oils	–	–	–	21	48,80	38,90
(e) Other Chemicals & Chemical Products	–	–	–	463	512,95	329,49
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	35	33,62	29,41
10. Manufacture of Cement & Cement Products	–	–	–	98	97,08	76,05
11. Basic Metals & Metal Products	–	–	–	1,286	1029,47	825,26
(a) Iron & Steel	–	–	–	350	456,66	334,01
(b) Non-Ferrous Metals	–	–	–	170	301,65	276,42
(c) Metal Products	–	–	–	766	271,16	214,83
12. Engineering	–	–	–	1,152	767,55	490,17
(a) Heavy Engineering	–	–	–	281	119,51	90,71
(b) Light Engineering	–	–	–	483	348,42	195,13
(c) Electrical Machinery & Goods	–	–	–	269	207,76	139,72
(d) Electronic Machinery & Goods	–	–	–	119	91,87	64,61
13. Vehicles, Vehicle Parts & Transport Equipments	–	–	–	417	421,36	323,12
14. Other Industries	45	21,05	20,25	3,397	2886,88	1912,92
15. Electricity, Gas & Water	4	5,36	5,36	115	763,17	652,28
(a) Electricity Generation & Transmission	4	5,36	5,36	53	641,90	583,90
(b) Non-Conventional Energy	–	–	–	23	17,85	17,68
(c) Gas, Steam & Water Supply	–	–	–	39	103,42	50,69
16. Construction	33	19,07	19,00	23,880	2243,77	1967,85
<b>III. TRANSPORT OPERATORS</b>	<b>2</b>	<b>5</b>	<b>5</b>	<b>1,672</b>	<b>252,44</b>	<b>187,11</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>16</b>	<b>25,31</b>	<b>22,98</b>	<b>10,994</b>	<b>2368,47</b>	<b>1848,67</b>
<b>V. PERSONAL LOANS</b>	<b>61,920</b>	<b>2488,98</b>	<b>2414,03</b>	<b>5,41,842</b>	<b>29649,43</b>	<b>26320,43</b>
1. Loans for Purchase of Consumer Durables	–	–	–	–	–	–
2. Loans for Housing	57,266	2336,55	2267,28	5,31,808	29319,41	26040,38
3. Rest of the Personal Loans	4,654	152,42	146,75	10,034	330,02	280,05
<b>VI. TRADE</b>	<b>14</b>	<b>5,88</b>	<b>5,27</b>	<b>12,974</b>	<b>51576,78</b>	<b>39434,42</b>
1. Wholesale Trade	10	2,94	2,94	3,932	49943,22	38400,69
2. Retail Trade	4	2,94	2,33	9,042	1633,56	1033,73
<b>VII. FINANCE</b>	<b>47</b>	<b>3,13</b>	<b>3,19</b>	<b>1,529</b>	<b>3609,00</b>	<b>3009,04</b>
<b>VIII. ALL OTHERS</b>	<b>44</b>	<b>36,91</b>	<b>34,11</b>	<b>23,075</b>	<b>2825,29</b>	<b>2145,80</b>
<b>TOTAL LOANS AND ADVANCEES</b>	<b>62,232</b>	<b>2702,13</b>	<b>2608,71</b>	<b>6,69,596</b>	<b>113153,65</b>	<b>89213,91</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	44	2,05	1,25	2,008	196,00	155,51
2. Other Small Scale Industries	3	6,01	–	5,773	3795,68	2685,72

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

**MARCH 2004**

(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
<b>I. AGRICULTURE</b>	<b>2,22,559</b>	<b>14434,98</b>	<b>11653,52</b>	<b>1,01,969</b>	<b>8229,00</b>	<b>6556,10</b>
1. Direct Finance	2,06,386	8371,99	6942,65	93,126	4831,33	3883,30
2. Indirect Finance	16,173	6062,98	4710,87	8,843	3397,67	2672,80
<b>II. INDUSTRY</b>	<b>1,12,083</b>	<b>75342,54</b>	<b>50672,09</b>	<b>69,640</b>	<b>52299,75</b>	<b>35028,53</b>
1. Mining & Quarrying	3,094	2636,42	1431,39	1,596	4999,56	752,63
2. Food Manufacturing & Processing	14,953	8727,75	5682,94	8,570	5994,02	4117,57
(a) Rice Mills, Flour & Dal Mills	7,062	2375,47	1666,46	3,595	1236,70	777,25
(b) Sugar	242	1998,31	1157,06	226	2013,09	1254,95
(c) Edible Oils & Vanaspati	1,213	691,83	528,66	850	723,43	533,56
(d) Tea Processing	439	810,86	558,35	497	462,78	354,78
(e) Processing of Fruits & Vegetables	325	82,15	58,77	231	58,15	45,61
(f) Others	5,672	2769,14	1713,63	3,171	1499,86	1151,43
3. Beverage & Tobacco	786	830,66	641,10	646	480,25	331,27
4. Textiles	17,423	9994,23	6978,64	10,139	6027,11	4540,23
(a) Cotton Textiles	5,354	4129,94	2962,27	3,381	2925,86	2328,42
(b) Jute & Other Natural Fibre Textiles	380	239,95	108,20	182	111,19	75,87
(c) Handloom Textiles & Khadi	1,532	385,48	266,67	557	89,36	74,90
(d) Other Textiles & Textile Products	10,157	5238,86	3641,51	6,019	2900,70	2061,04
5. Paper, Paper Products & Printing	4,933	2096,38	1370,30	3,663	1692,85	1150,02
6. Leather & Leather Products	1,319	470,42	389,06	836	311,06	250,42
7. Rubber & Plastic Products	5,451	1744,76	1291,72	4,000	1677,26	1180,04
8. Chemicals & Chemical Products	7,180	7555,26	5026,56	5,265	5705,68	3860,87
(a) Heavy Industrial Chemicals	1,044	1967,21	1205,29	903	1392,08	823,57
(b) Fertilisers	252	1498,27	985,26	196	1271,72	1022,74
(c) Drugs & Pharmaceuticals	1,582	1674,24	1209,84	1,245	1434,51	937,43
(d) Non-Edible Oils	159	62,99	48,88	125	59,16	32,81
(e) Other Chemicals & Chemical Products	4,143	2352,54	1577,28	2,796	1548,20	1044,33
9. Petroleum, Coal Products & Nuclear Fuels	395	1899,76	794,07	342	778,00	679,95
10. Manufacture of Cement & Cement Products	1,426	810,72	598,93	863	1168,37	1000,01
11. Basic Metals & Metal Products	10,371	7516,15	4812,23	6,590	6513,89	4688,25
(a) Iron & Steel	3,603	4734,98	3003,06	2,464	4075,00	3091,53
(b) Non-Ferrous Metals	1,255	1005,62	512,55	530	580,76	418,52
(c) Metal Products	5,513	1775,55	1296,61	3,596	1858,13	1178,20
12. Engineering	11,196	6489,34	3979,66	7,958	5183,49	3702,93
(a) Heavy Engineering	2,534	1273,15	938,16	1,902	858,49	647,50
(b) Light Engineering	4,692	1883,72	1207,36	2,857	1367,15	875,03
(c) Electrical Machinery & Goods	2,888	2547,44	1283,67	2,194	1568,80	1095,52
(d) Electronic Machinery & Goods	1,082	785,03	550,47	1,005	1389,05	1084,88
13. Vehicles, Vehicle Parts & Transport Equipments	3,230	2767,11	1458,89	2,136	1905,93	1358,47
14. Other Industries	14,900	7818,91	5812,20	9,810	3091,98	2330,25
15. Electricity, Gas & Water	804	5178,85	4024,25	565	2375,25	1736,51
(a) Electricity Generation & Transmission	382	4640,55	3593,28	234	2168,04	1579,47
(b) Non-Conventional Energy	97	96,74	89,02	86	104,01	94,97
(c) Gas, Steam & Water Supply	325	441,56	341,95	245	103,20	62,08
16. Construction	14,622	8805,81	6380,14	6,661	4395,07	3349,11
<b>III. TRANSPORT OPERATORS</b>	<b>14,446</b>	<b>2105,25</b>	<b>1665,98</b>	<b>13,060</b>	<b>1526,75</b>	<b>1166,97</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>36,436</b>	<b>9947,27</b>	<b>8244,43</b>	<b>27,972</b>	<b>6364,20</b>	<b>4946,72</b>
<b>V. PERSONAL LOANS</b>	<b>3,50,303</b>	<b>16375,22</b>	<b>13855,51</b>	<b>1,91,941</b>	<b>9543,70</b>	<b>7570,02</b>
1. Loans for Purchase of Consumer Durables	132	4,55	4,29	1,590	58,67	45,96
2. Loans for Housing	2,12,874	11564,77	10411,32	49,001	3532,21	3136,35
3. Rest of the Personal Loans	1,37,297	4805,89	3439,90	1,41,350	5952,82	4387,70
<b>VI. TRADE</b>	<b>86,757</b>	<b>11100,05</b>	<b>8067,00</b>	<b>58,609</b>	<b>8691,18</b>	<b>6724,99</b>
1. Wholesale Trade	23,124	4234,55	3016,80	18,346	3844,32	2904,71
2. Retail Trade	63,633	6865,50	5050,20	40,263	4846,86	3820,29
<b>VII. FINANCE</b>	<b>3,186</b>	<b>8481,33</b>	<b>5786,17</b>	<b>1,617</b>	<b>4546,73</b>	<b>3570,67</b>
<b>VIII. ALL OTHERS</b>	<b>59,976</b>	<b>8852,84</b>	<b>6277,93</b>	<b>32,460</b>	<b>6131,53</b>	<b>4520,84</b>
<b>TOTAL LOANS AND ADVANCEES</b>	<b>8,85,746</b>	<b>146639,48</b>	<b>106222,64</b>	<b>4,97,268</b>	<b>97332,85</b>	<b>70884,84</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	12,601	1268,66	974,02	6,050	826,16	648,83
2. Other Small Scale Industries	52,372	9823,53	7318,69	31,286	7852,20	5999,36

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

**MARCH 2004**

(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
<b>I. AGRICULTURE</b>	<b>1,18,669</b>	<b>11012,10</b>	<b>9222,62</b>	<b>80,640</b>	<b>7605,65</b>	<b>6424,07</b>
1. Direct Finance	1,08,864	4605,54	3952,48	72,323	3332,71	2949,67
2. Indirect Finance	9,805	6406,56	5270,14	8,317	4272,94	3474,40
<b>II. INDUSTRY</b>	<b>60,289</b>	<b>66046,83</b>	<b>52692,38</b>	<b>66,984</b>	<b>76118,18</b>	<b>59652,59</b>
1. Mining & Quarrying	1,749	2655,30	2468,84	1,843	3446,11	3130,34
2. Food Manufacturing & Processing	7,224	4137,72	2998,32	6,956	5772,95	4540,90
(a) Rice Mills, Flour & Dal Mills	3,086	1169,48	703,29	2,900	1043,84	733,24
(b) Sugar	176	1189,65	916,17	256	1514,52	1266,45
(c) Edible Oils & Vanaspati	730	426,17	345,00	699	536,79	478,73
(d) Tea Processing	321	377,88	306,72	320	888,46	801,64
(e) Processing of Fruits & Vegetables	179	64,02	43,30	223	112,32	84,67
(f) Others	2,732	910,52	683,84	2,558	1677,02	1176,16
3. Beverage & Tobacco	654	297,11	227,23	781	1554,88	1372,41
4. Textiles	8,723	4551,16	3576,80	10,005	8761,44	7059,34
(a) Cotton Textiles	3,188	2241,70	1754,86	3,860	4197,78	3349,80
(b) Jute & Other Natural Fibre Textiles	165	175,50	162,24	170	217,51	130,29
(c) Handloom Textiles & Khadi	474	346,79	252,36	402	143,30	131,46
(d) Other Textiles & Textile Products	4,896	1787,17	1407,34	5,573	4202,85	3447,79
5. Paper, Paper Products & Printing	3,121	1018,23	758,14	3,204	2259,82	1815,53
6. Leather & Leather Products	807	273,96	192,61	924	534,84	441,60
7. Rubber & Plastic Products	3,202	946,63	705,20	2,812	1679,22	1253,08
8. Chemicals & Chemical Products	4,026	5361,07	3739,63	4,436	9286,49	7228,99
(a) Heavy Industrial Chemicals	720	2130,85	1503,12	797	1747,91	1538,65
(b) Fertilisers	145	1307,82	823,24	202	1899,95	1683,70
(c) Drugs & Pharmaceuticals	928	844,63	643,03	1,081	2724,19	2026,78
(d) Non-Edible Oils	103	43,19	35,77	97	86,70	56,08
(e) Other Chemicals & Chemical Products	2,130	1034,58	734,46	2,259	2827,74	1923,78
9. Petroleum, Coal Products & Nuclear Fuels	372	4234,96	3646,57	355	2142,85	1448,21
10. Manufacture of Cement & Cement Products	755	1387,62	1196,16	718	1777,98	1227,47
11. Basic Metals & Metal Products	5,480	5990,27	4476,97	5,595	7760,91	6061,00
(a) Iron & Steel	1,876	4739,09	3489,78	2,203	4901,85	3878,41
(b) Non-Ferrous Metals	401	207,27	135,89	477	901,41	635,90
(c) Metal Products	3,203	1043,91	851,30	2,915	1957,64	1546,69
12. Engineering	6,267	5110,51	3715,33	6,788	8534,45	6478,00
(a) Heavy Engineering	1,418	782,65	543,26	1,573	1865,84	1341,82
(b) Light Engineering	2,344	966,39	749,97	2,539	2260,91	1753,89
(c) Electrical Machinery & Goods	1,748	2317,78	1543,09	1,763	2200,50	1688,02
(d) Electronic Machinery & Goods	757	1043,69	879,02	913	2207,21	1694,28
13. Vehicles, Vehicle Parts & Transport Equipments	1,444	2415,65	1809,89	1,708	3986,37	3348,10
14. Other Industries	9,660	2933,40	2319,44	12,129	8608,99	6075,41
15. Electricity, Gas & Water	668	12447,51	11039,75	539	3653,87	2897,54
(a) Electricity Generation & Transmission	358	12022,29	10721,51	267	3299,66	2652,96
(b) Non-Conventional Energy	85	61,73	50,53	68	109,68	88,28
(c) Gas, Steam & Water Supply	225	363,49	267,71	204	244,53	156,30
16. Construction	6,137	12285,73	9821,51	8,191	6357,01	5274,67
<b>III. TRANSPORT OPERATORS</b>	<b>14,407</b>	<b>2858,80</b>	<b>1960,12</b>	<b>11,251</b>	<b>2207,56</b>	<b>1807,13</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>18,119</b>	<b>6216,68</b>	<b>5345,18</b>	<b>19,123</b>	<b>11520,78</b>	<b>8537,70</b>
<b>V. PERSONAL LOANS</b>	<b>1,19,075</b>	<b>5572,44</b>	<b>4340,57</b>	<b>73,539</b>	<b>3534,47</b>	<b>2672,75</b>
1. Loans for Purchase of Consumer Durables	1,506	59,18	47,10	1,294	50,37	37,32
2. Loans for Housing	33,093	1886,63	1643,01	10,545	774,20	674,78
3. Rest of the Personal Loans	84,476	3626,63	2650,46	61,700	2709,89	1960,65
<b>VI. TRADE</b>	<b>70,597</b>	<b>9773,99</b>	<b>7513,80</b>	<b>66,121</b>	<b>10090,73</b>	<b>7965,20</b>
1. Wholesale Trade	21,072	4541,84	3396,28	19,770	4564,92	3599,04
2. Retail Trade	49,525	5232,15	4117,52	46,351	5525,81	4366,16
<b>VII. FINANCE</b>	<b>1,177</b>	<b>14709,59</b>	<b>12949,70</b>	<b>1,874</b>	<b>15956,86</b>	<b>14411,93</b>
<b>VIII. ALL OTHERS</b>	<b>25,939</b>	<b>6309,85</b>	<b>4698,69</b>	<b>27,313</b>	<b>6465,72</b>	<b>5016,54</b>
<b>TOTAL LOANS AND ADVANCEES</b>	<b>4,28,272</b>	<b>122500,28</b>	<b>98723,06</b>	<b>3,46,845</b>	<b>133499,96</b>	<b>106487,91</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	4,463	389,63	316,14	3,907	326,92	267,50
2. Other Small Scale Industries	26,436	5300,69	4202,51	26,347	5906,85	4586,11