

**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	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	45,191	4775,72	4099,24	19,864	6446,76	5253,42
1. Direct Finance	39,699	2282,72	1976,59	16,496	1890,52	1426,50
2. Indirect Finance	5,492	2493,00	2122,65	3,368	4556,24	3826,91
II. INDUSTRY	42,224	29894,35	23787,86	25,810	51961,97	38594,53
1. Mining & Quarrying	1,065	552,93	450,78	782	2056,59	1066,34
2. Food Manufacturing & Processing	4,436	2300,22	1746,35	2,628	3341,05	2463,79
(a) Rice Mills, Flour & Dal Mills	1,636	366,70	292,36	883	435,50	363,04
(b) Sugar	129	494,49	366,99	88	630,39	401,65
(c) Edible Oils & Vanaspati	537	362,71	272,07	306	298,68	216,46
(d) Tea Processing	284	390,96	304,26	93	357,48	270,90
(e) Processing of Fruits & Vegetables	136	34,31	29,34	121	236,38	207,86
(f) Others	1,714	651,05	481,33	1,137	1382,63	1003,88
3. Beverage & Tobacco	438	447,37	395,85	333	732,20	537,60
4. Textiles	5,498	3598,96	3046,48	4,378	5756,28	3960,93
(a) Cotton Textiles	2,107	1876,99	1572,49	1,363	2587,99	1918,79
(b) Jute & Other Natural Fibre Textiles	116	80,89	63,48	125	84,69	68,63
(c) Handloom Textiles & Khadi	298	73,52	63,13	152	90,57	41,73
(d) Other Textiles & Textile Products	2,977	1567,56	1347,37	2,738	2993,04	1931,77
5. Paper, Paper Products & Printing	2,029	960,54	849,49	1,033	1371,07	1122,94
6. Leather & Leather Products	559	231,02	178,56	648	459,73	404,52
7. Rubber & Plastic Products	2,087	842,84	722,57	1,054	804,78	627,78
8. Chemicals & Chemical Products	2,489	2838,04	1908,23	2,179	6567,17	5141,43
(a) Heavy Industrial Chemicals	506	758,54	556,52	385	1184,90	967,04
(b) Fertilisers	121	643,93	344,98	120	1430,53	1018,77
(c) Drugs & Pharmaceuticals	535	574,78	411,43	535	1402,76	1079,60
(d) Non-Edible Oils	57	22,70	21,48	36	117,17	97,11
(e) Other Chemicals & Chemical Products	1,270	838,09	573,81	1,103	2431,82	1978,90
9. Petroleum, Coal Products & Nuclear Fuels	259	1004,49	858,20	157	2169,92	1516,05
10. Manufacture of Cement & Cement Products	502	894,21	652,48	303	1080,14	850,98
11. Basic Metals & Metal Products	3,569	3297,46	2604,47	2,351	7676,08	5779,01
(a) Iron & Steel	1,184	2260,04	1724,00	887	5672,12	4316,47
(b) Non-Ferrous Metals	275	307,64	304,24	258	759,50	554,72
(c) Metal Products	2,110	729,78	576,23	1,206	1244,45	907,82
12. Engineering	4,582	3874,83	3116,70	2,711	5381,71	3968,14
(a) Heavy Engineering	1,052	774,33	483,41	608	852,07	656,75
(b) Light Engineering	1,543	1094,55	1004,32	892	1202,25	842,64
(c) Electrical Machinery & Goods	1,373	886,27	722,52	721	1917,33	1341,96
(d) Electronic Machinery & Goods	614	1119,69	906,45	490	1410,05	1126,78
13. Vehicles, Vehicle Parts & Transport Equipments	793	1319,89	823,21	566	2501,75	1792,61
14. Other Industries	8,070	3940,06	3245,82	4,072	4258,27	3294,44
15. Electricity, Gas & Water	381	1562,70	1315,86	235	4190,03	3200,18
(a) Electricity Generation & Transmission	175	1337,95	1130,91	134	3993,17	3023,05
(b) Non-Conventional Energy	58	55,21	34,34	26	46,74	44,11
(c) Gas, Steam & Water Supply	148	169,54	150,61	75	150,12	133,02
16. Construction	5,467	2228,80	1872,80	2,380	3615,19	2867,80
III. TRANSPORT OPERATORS	8,621	595,90	450,53	4,234	1753,31	1374,35
IV. PROFESSIONAL AND OTHER SERVICES	11,210	3358,30	2796,38	6,851	5930,97	4521,18
V. PERSONAL LOANS	5,24,054	23677,40	18624,24	38,938	5759,59	4787,72
1. Loans for Purchase of Consumer Durables	6,235	231,82	187,47	406	16,85	10,40
2. Loans for Housing	23,213	1415,41	1207,16	12,830	4423,21	3916,56
3. Rest of the Personal Loans	4,94,606	22030,17	17229,62	25,702	1319,52	860,76
VI. TRADE	36,717	5493,78	4501,94	14,498	4439,80	3375,02
1. Wholesale Trade	10,870	2317,55	1975,14	4,671	2474,92	1867,48
2. Retail Trade	25,847	3176,23	2526,80	9,827	1964,88	1507,53
VII. FINANCE	949	2446,42	2195,37	1,298	12312,64	10275,88
VIII. ALL OTHERS	18,586	3342,15	2538,33	9,054	3145,62	2456,23
TOTAL LOANS AND ADVANCEES	6,87,552	73584,01	58993,89	1,20,547	91750,65	70638,32
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	2,571	209,13	174,46	1,438	116,90	94,81
2. Other Small Scale Industries	15,980	3089,65	2494,12	9,209	3020,75	2333,65

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MARCH 2004

(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	5,156	577,20	487,30	10,074	1487,72	1356,98
1. Direct Finance	4,716	347,71	300,70	7,806	858,89	806,82
2. Indirect Finance	440	229,49	186,59	2,268	628,83	550,16
II. INDUSTRY	5,822	4000,27	2961,67	15,916	9030,05	7906,18
1. Mining & Quarrying	114	37,39	32,45	284	164,12	176,52
2. Food Manufacturing & Processing	547	545,69	339,69	785	482,88	426,32
(a) Rice Mills, Flour & Dal Mills	197	49,78	41,05	159	54,94	50,64
(b) Sugar	27	311,07	142,24	19	43,19	36,89
(c) Edible Oils & Vanaspati	79	67,18	50,71	123	105,86	94,72
(d) Tea Processing	22	22,84	20,64	28	30,46	30,11
(e) Processing of Fruits & Vegetables	28	20,64	20,58	74	37,53	34,68
(f) Others	194	74,19	64,47	382	210,90	179,28
3. Beverage & Tobacco	63	83,13	74,01	115	395,17	387,04
4. Textiles	947	617,84	526,44	1,524	969,10	832,98
(a) Cotton Textiles	345	331,26	282,44	624	470,15	396,26
(b) Jute & Other Natural Fibre Textiles	19	1,08	1,13	21	22,00	13,70
(c) Handloom Textiles & Khadi	40	3,04	2,49	61	33,77	31,81
(d) Other Textiles & Textile Products	543	282,46	240,39	818	443,18	391,22
5. Paper, Paper Products & Printing	297	123,29	74,46	388	233,00	204,55
6. Leather & Leather Products	89	21,02	16,10	167	85,85	74,85
7. Rubber & Plastic Products	267	95,97	84,77	390	221,93	190,12
8. Chemicals & Chemical Products	500	571,20	443,42	669	1124,76	939,82
(a) Heavy Industrial Chemicals	101	134,99	91,23	150	245,53	209,22
(b) Fertilisers	20	104,96	100,65	23	128,65	103,29
(c) Drugs & Pharmaceuticals	106	129,06	108,18	144	297,26	283,30
(d) Non-Edible Oils	4	1,27	1,27	11	7,18	6,77
(e) Other Chemicals & Chemical Products	269	200,92	142,10	341	446,13	337,25
9. Petroleum, Coal Products & Nuclear Fuels	45	38,31	30,09	85	41,67	39,62
10. Manufacture of Cement & Cement Products	57	154,77	103,31	85	128,91	113,70
11. Basic Metals & Metal Products	533	475,40	367,99	976	799,56	605,42
(a) Iron & Steel	194	269,37	233,64	468	415,90	368,22
(b) Non-Ferrous Metals	73	20,15	19,06	59	82,60	58,97
(c) Metal Products	266	185,88	115,29	449	301,05	178,23
12. Engineering	655	690,54	414,04	1,234	1180,49	1051,21
(a) Heavy Engineering	134	173,29	127,82	358	220,00	196,99
(b) Light Engineering	194	155,42	102,29	302	351,05	324,57
(c) Electrical Machinery & Goods	161	172,55	63,41	360	336,03	291,65
(d) Electronic Machinery & Goods	166	189,29	120,53	214	273,41	238,01
13. Vehicles, Vehicle Parts & Transport Equipments	143	54,57	40,15	197	205,14	190,87
14. Other Industries	978	220,03	190,08	1,966	838,12	779,18
15. Electricity, Gas & Water	45	99,31	78,40	403	634,05	549,50
(a) Electricity Generation & Transmission	28	97,00	76,83	368	572,68	487,97
(b) Non-Conventional Energy	2	30	5	6	32	27
(c) Gas, Steam & Water Supply	15	2,01	1,53	29	61,05	61,26
16. Construction	542	171,80	146,27	6,648	1525,31	1344,47
III. TRANSPORT OPERATORS	1,060	83,64	64,59	5,038	698,64	675,84
IV. PROFESSIONAL AND OTHER SERVICES	1,492	361,64	290,93	14,303	2741,46	2574,22
V. PERSONAL LOANS	14,006	573,65	436,53	4,95,977	31225,30	26749,73
1. Loans for Purchase of Consumer Durables	209	8,07	4,78	813	36,83	30,26
2. Loans for Housing	699	51,71	43,10	3,30,397	22732,69	19629,20
3. Rest of the Personal Loans	13,098	513,87	388,65	1,64,767	8455,77	7090,27
VI. TRADE	2,947	411,94	351,85	7,033	2355,50	1944,15
1. Wholesale Trade	1,082	183,99	158,47	2,534	809,92	694,10
2. Retail Trade	1,865	227,95	193,38	4,499	1545,58	1250,05
VII. FINANCE	231	264,55	200,87	4,351	853,49	649,35
VIII. ALL OTHERS	2,090	526,61	409,39	18,291	2104,91	1692,05
TOTAL LOANS AND ADVANCECS	32,804	6799,51	5203,13	5,70,983	50497,07	43548,49
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	419	25,34	19,17	794	42,90	32,02
2. Other Small Scale Industries	2,032	461,68	384,38	2,844	639,19	566,94

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MARCH 2004**

(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	1,108	257,19	215,78	6,43,882	59288,17	48022,25
1. Direct Finance	866	156,66	129,83	5,85,064	29058,96	23910,69
2. Indirect Finance	242	100,53	85,95	58,818	30229,21	24111,56
II. INDUSTRY	30,473	5499,24	3646,23	4,68,288	388745,45	288586,37
1. Mining & Quarrying	44	24,19	24,56	11,177	17171,60	10031,96
2. Food Manufacturing & Processing	330	303,03	194,37	48,013	33526,41	23836,01
(a) Rice Mills, Flour & Dal Mills	62	15,29	11,65	20,258	7364,49	5109,30
(b) Sugar	16	59,18	36,73	1,191	8375,02	5598,04
(c) Edible Oils & Vanaspati	50	69,58	34,18	4,694	3480,53	2683,30
(d) Tea Processing	5	7,66	8,06	2,068	3408,46	2702,83
(e) Processing of Fruits & Vegetables	36	47,57	31,47	1,417	744,49	598,85
(f) Others	161	103,76	72,28	18,385	10153,42	7143,69
3. Beverage & Tobacco	35	37,69	32,53	3,925	5134,72	4195,55
4. Textiles	951	764,55	522,54	63,529	45334,60	33997,42
(a) Cotton Textiles	624	444,35	271,53	21,747	20734,24	15798,45
(b) Jute & Other Natural Fibre Textiles	7	7,08	6,75	1,254	1002,48	676,88
(c) Handloom Textiles & Khadi	10	2,65	2,38	3,703	1283,22	969,50
(d) Other Textiles & Textile Products	310	310,47	241,89	36,825	22314,65	16552,58
5. Paper, Paper Products & Printing	149	147,90	105,68	19,156	10160,45	7658,38
6. Leather & Leather Products	41	14,98	13,01	6,039	3073,54	2494,15
7. Rubber & Plastic Products	168	484,43	456,20	19,882	8890,97	6843,00
8. Chemicals & Chemical Products	699	928,57	508,81	28,384	41790,71	30074,77
(a) Heavy Industrial Chemicals	117	219,49	136,15	4,919	10305,14	7331,81
(b) Fertilisers	12	73,14	38,99	1,112	8489,51	6229,35
(c) Drugs & Pharmaceuticals	85	130,01	90,74	6,481	9848,01	7290,22
(d) Non-Edible Oils	1	11,40	2,49	614	460,54	341,56
(e) Other Chemicals & Chemical Products	484	494,54	240,43	15,258	12687,51	8881,83
9. Petroleum, Coal Products & Nuclear Fuels	29	18,44	17,96	2,074	12362,02	9060,12
10. Manufacture of Cement & Cement Products	62	126,29	84,45	4,869	7626,08	5903,54
11. Basic Metals & Metal Products	382	777,69	564,04	37,133	41836,87	30784,63
(a) Iron & Steel	157	402,84	296,32	13,386	27927,83	20735,43
(b) Non-Ferrous Metals	60	66,86	57,92	3,558	4233,48	2974,20
(c) Metal Products	165	307,99	209,81	20,189	9675,56	7075,00
12. Engineering	1,086	541,73	382,63	43,629	37754,65	27298,81
(a) Heavy Engineering	505	196,15	133,27	10,365	7115,48	5159,68
(b) Light Engineering	105	51,89	31,87	15,951	9681,75	7087,07
(c) Electrical Machinery & Goods	365	130,43	82,16	11,842	12284,90	8251,72
(d) Electronic Machinery & Goods	111	163,26	135,33	5,471	8672,52	6800,36
13. Vehicles, Vehicle Parts & Transport Equipments	121	168,38	151,45	10,755	15746,15	11296,78
14. Other Industries	26,092	799,26	297,96	91,119	35416,95	26277,94
15. Electricity, Gas & Water	48	205,83	165,21	3,807	31115,93	25664,85
(a) Electricity Generation & Transmission	30	204,52	163,99	2,033	28983,11	24019,23
(b) Non-Conventional Energy	2	9	5	453	492,67	419,31
(c) Gas, Steam & Water Supply	16	1,23	1,17	1,321	1640,15	1226,31
16. Construction	236	156,26	124,83	74,797	41803,81	33168,46
III. TRANSPORT OPERATORS	325	73,90	34,11	74,116	12156,23	9386,78
IV. PROFESSIONAL AND OTHER SERVICES	1,883	431,17	347,58	1,48,399	49266,25	39475,96
V. PERSONAL LOANS	75,854	2510,41	934,90	24,87,449	130910,59	108706,45
1. Loans for Purchase of Consumer Durables	1,152	64,59	60,75	13,337	530,95	428,34
2. Loans for Housing	–	–	–	12,61,726	78036,81	68969,13
3. Rest of the Personal Loans	74,702	2445,82	874,16	12,12,386	52342,84	39308,97
VI. TRADE	925	320,68	280,36	3,57,192	104260,32	80163,99
1. Wholesale Trade	330	134,72	114,00	1,05,741	73052,89	56129,66
2. Retail Trade	595	185,96	166,36	2,51,451	31207,43	24034,34
VII. FINANCE	167	378,06	400,48	16,426	63561,81	53452,65
VIII. ALL OTHERS	4,324	337,11	253,89	2,21,152	40078,53	30043,81
TOTAL LOANS AND ADVANCECS	1,15,059	9807,77	6113,35	44,16,904	848267,35	657838,26
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	626	32,44	25,45	34,921	3436,13	2709,17
2. Other Small Scale Industries	921	224,90	208,34	1,73,203	40121,15	30779,80