

**Table No.5.3 - Interest Rate Range-Wise Classification of Outstanding Credit of Scheduled Commercial Banks according to Occupation
March 1996 (Part 1 of 2)**

(Amount in Rupees Lakh)									
OCCUPATION	LESS THAN 6%			6% AND ABOVE BUT LESS THAN 10%			10% AND ABOVE BUT LESS THAN 12%		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6	7	8	9
I. AGRICULTURE	2	2	1	2,320	65,73	59,34	13,504	417,31	275,98
1. Direct Finance	-	-	-	1,368	31,43	37,31	10,658	113,46	100,19
2. Indirect Finance	2	2	1	952	34,31	22,03	2,846	303,86	175,79
II. INDUSTRY	67	61	51	2,717	858,06	700,50	10,047	839,12	788,25
1. Mining & Quarrying	-	-	-	86	48,61	37,94	205	15,90	14,53
2. Food Manufacturing and Processing	-	-	-	189	72,36	54,87	1,218	41,94	38,48
(a) Rice Mills, Flour and Dal Mills	-	-	-	31	62	47	487	7,53	7,02
(b) Sugar	-	-	-	5	2,77	1,93	12	14,70	14,05
(c) Edible Oils and Vanaspati	-	-	-	6	2,70	23	242	3,58	3,40
(d) Tea Processing	-	-	-	4	6,84	3,19	17	2,44	2,38
(e) Processing of Fruits & Vegetables	-	-	-	32	7,60	3,30	25	53	45
(f) Others	-	-	-	111	51,82	45,74	435	13,17	11,19
3. Beverage and Tobacco	-	-	-	7	2,32	2,94	64	17,99	16,23
4. Textiles	-	-	-	472	210,47	164,68	1,094	70,72	61,87
(a) Cotton Textiles	-	-	-	60	32,49	28,13	298	40,25	30,40
(b) Jute Textiles	-	-	-	2	18	3	42	1,33	1,14
(c) Handloom Textiles & Khadi	-	-	-	147	31,26	21,50	93	4,84	6,13
(d) Other Textiles	-	-	-	263	146,55	115,02	661	24,30	24,21
5. Paper, Paper Products and Printing	-	-	-	47	26,60	20,39	496	18,66	17,01
6. Leather and Leather Products	-	-	-	205	90,03	89,09	161	6,66	5,69
7. Rubber and Rubber Products	-	-	-	15	37,69	36,32	128	3,91	3,89
8. Chemicals and Chemical Products	-	-	-	118	88,02	76,05	595	48,43	46,87
(a) Heavy Industrial Chemicals	-	-	-	25	14,46	8,85	79	10,78	10,04
(b) Fertilizers	-	-	-	1	-	17	15	6,44	6,23
(c) Drugs and Pharmaceuticals	-	-	-	44	24,89	22,59	117	7,63	8,20
(d) Non-Edible Oils	-	-	-	6	2,74	2,39	18	1,78	1,90
(e) Other Chemicals & Chemical Products	-	-	-	42	45,93	42,05	366	21,80	20,50
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	10	5,91	5,90	69	3,59	3,12
10. Manufacture of Cement & Cement Products	-	-	-	9	11,55	11,34	97	5,12	4,18
11. Basic Metals & Metal Products	-	-	-	109	105,92	65,41	946	141,67	118,61
(a) Iron and Steel	-	-	-	32	78,03	51,36	242	102,07	94,47
(b) Non-Ferrous Metals	-	-	-	20	20,47	7,69	45	4,94	3,73
(c) Other Metal Products	-	-	-	57	7,42	6,36	659	34,66	20,41
12. Engineering	-	-	-	119	85,85	64,99	739	111,91	117,94
(a) Heavy Engineering	-	-	-	33	39,51	15,76	110	42,22	34,51
(b) Light Engineering	-	-	-	49	25,96	24,82	354	32,48	28,59
(c) Electrical Machinery & Goods	-	-	-	20	16,40	21,95	178	17,62	18,44
(d) Electronic Machinery & Goods	-	-	-	17	3,98	2,46	97	19,58	36,41
13. Vehicles, Vehicle Parts & Transport Equipments	-	-	-	134	9,42	8,76	223	190,53	203,12
14. Other Industries	67	61	51	344	31,04	27,25	3,423	85,60	75,76
15. Electricity, Gas & Water	-	-	-	840	7,42	4,61	336	59,49	42,90
(a) Electricity Generation & Transmission	-	-	-	837	7,40	4,60	267	58,79	42,26
(b) Non-Conventional Energy	-	-	-	-	-	-	34	46	43
(c) Gas, Steam & Water Supply	-	-	-	3	2	2	35	24	20
16. Construction	-	-	-	13	24,89	29,95	253	16,99	18,04
III. TRANSPORT OPERATORS	18	18	15	752	6,83	5,00	2,096	35,30	25,92
IV. PROFESSIONAL AND OTHER SERVICES	11	13	11	745	61,46	54,74	2,654	113,19	100,04
V. PERSONAL LOANS	2,53,628	2677,70	2404,00	39,111	346,25	294,65	1,13,428	1565,60	1480,93
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-	-	-	-
2. Loans for Housing	2,53,357	2675,52	2402,12	23,738	240,32	203,31	98,165	1480,50	1410,78

3. Rest of the Personal Loans	271	2,18	1,88	15,373	105,93	91,34	15,263	85,09	70,15
VI. TRADE	-	-	-	557	134,10	92,69	3,764	78,48	63,12
1. Wholesale Trade	-	-	-	304	125,88	88,14	802	40,31	32,28
2. Retail Trade	-	-	-	253	8,22	4,55	2,962	38,17	30,83
VII. FINANCE	63	3,76	3,77	529	276,12	224,65	385	26,07	22,46
VIII. ALL OTHERS	2	4,72	4,73	237	146,55	96,22	570	119,32	102,30
TOTAL LOANS AND ADVANCES	2,53,791	2687,12	2413,27	46,968	1895,11	1527,78	1,46,448	3194,38	2858,99
OF WHICH : 1. Artisans & Village Industries	147	2,42	2,59	40	2,44	2,54	672	5,90	5,79
2. Other Small Scale Industries	4,305	745,59	511,35	1,586	518,84	401,48	4,859	146,92	113,74

(Amount in Rupees Lakh)									
OCCUPATION	12% AND ABOVE BUT LESS THAN 14%			14% AND ABOVE BUT LESS THAN 15%			15% AND ABOVE BUT LESS THAN 16%		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	1,40,492	1579,55	1354,05	5,11,642	5321,52	4502,98	2,47,856	3355,32	2686,05
1. Direct Finance	1,36,761	1168,87	1022,37	500,545	4769,21	4126,69	2,42,079	2696,54	2226,96
2. Indirect Finance	3,731	410,68	331,68	11,097	552,31	376,30	5,777	658,77	459,09
II. INDUSTRY	90,361	14774,32	11630,40	2,48,135	3979,45	3452,57	1,14,640	8542,75	6799,77
1. Mining & Quarrying	1,383	248,28	206,62	3,305	104,48	99,11	1,812	482,57	361,26
2. Food Manufacturing and Processing	10,299	1991,58	1570,18	28,915	346,12	308,47	13,307	675,61	564,40
(a) Rice Mills, Flour and Dal Mills	3,617	305,83	262,46	11,546	128,89	115,28	5,296	141,07	127,27
(b) Sugar	86	44,26	31,65	186	6,63	5,06	189	74,01	55,80
(c) Edible Oils and Vanaspati	1,927	527,71	417,11	6,104	59,89	52,10	2,694	89,60	68,63
(d) Tea Processing	136	161,77	126,95	127	7,28	7,04	105	88,63	56,00
(e) Processing of Fruits & Vegetables	298	47,14	34,43	673	15,18	15,10	239	24,28	26,30
(f) Others	4,235	904,87	697,59	10,279	128,25	113,89	4,784	258,03	230,39
3. Beverage and Tobacco	588	232,17	159,13	1,454	25,47	20,05	802	75,79	44,49
4. Textiles	14,520	3855,75	3016,91	35,756	657,00	544,96	16,117	1728,49	1473,51
(a) Cotton Textiles	3,324	1203,64	878,58	9,164	280,67	228,32	3,584	832,83	753,98
(b) Jute Textiles	195	89,82	80,29	429	28,58	25,17	221	81,28	76,37
(c) Handloom Textiles & Khadi	1,101	180,05	141,98	3,247	38,74	30,34	1,594	47,88	40,13
(d) Other Textiles	9,900	2382,24	1916,06	22,916	309,01	261,12	10,718	766,50	603,03
5. Paper, Paper Products and Printing	4,003	230,81	163,07	11,870	148,67	134,51	5,616	355,23	296,66
6. Leather and Leather Products	2,298	691,91	569,12	3,911	51,16	45,42	1,893	125,67	100,87
7. Rubber and Rubber Products	1,094	180,10	145,29	2,817	66,63	55,78	1,626	98,08	93,16
8. Chemicals and Chemical Products	6,015	1462,51	1038,15	14,543	369,51	334,37	8,645	1078,08	767,26
(a) Heavy Industrial Chemicals	568	270,31	172,69	859	53,24	50,56	675	248,90	145,75
(b) Fertilizers	165	55,98	54,53	268	21,34	20,05	210	147,22	120,62
(c) Drugs and Pharmaceuticals	1,122	545,91	384,16	2,679	93,72	85,01	1,517	259,45	187,16
(d) Non-Edible Oils	186	49,67	27,87	379	8,31	8,87	203	26,31	25,28
(e) Other Chemicals & Chemical Products	3,974	540,64	398,90	10,358	192,90	169,88	6,040	396,21	288,45
9. Petroleum, Coal Products & Nuclear Fuels	436	356,12	344,68	1,340	30,36	25,29	796	253,52	206,05
10. Manufacture of Cement & Cement Products	687	84,49	75,47	2,859	81,90	76,60	1,335	164,46	145,40
11. Basic Metals & Metal Products	7,775	1289,15	1074,78	22,431	369,92	322,28	10,763	867,85	670,93
(a) Iron and Steel	1,960	868,60	735,96	5,614	169,75	146,90	2,661	503,88	380,42
(b) Non-Ferrous Metals	742	96,04	78,58	1,324	21,59	17,14	768	69,28	59,21
(c) Other Metal Products	5,073	324,51	260,24	15,493	178,57	158,23	7,334	294,68	231,29
12. Engineering	8,549	1325,93	996,49	24,915	628,43	518,60	12,113	1071,02	761,09
(a) Heavy Engineering	1,211	452,99	325,24	2,838	172,53	147,15	1,675	376,03	233,90
(b) Light Engineering	4,193	310,15	243,48	11,550	179,92	159,00	5,681	240,34	205,33
(c) Electrical Machinery & Goods	1,961	315,83	255,78	5,875	176,57	128,52	2,905	310,04	232,78
(d) Electronic Machinery & Goods	1,184	246,96	172,00	4,652	99,40	83,94	1,852	144,60	89,09
13. Vehicles, Vehicle Parts & Transport Equipments	2,656	383,01	241,27	8,772	140,84	102,88	4,143	289,86	217,98
14. Other Industries	26,098	2103,54	1751,91	77,774	710,02	636,72	30,231	683,23	582,33
15. Electricity, Gas & Water	1,576	71,35	48,09	2,538	121,75	111,26	2,154	213,74	180,98
(a) Electricity Generation & Transmission	1,433	64,79	41,37	2,207	114,30	104,39	2,003	199,37	170,60
(b) Non-Conventional Energy	37	4,00	4,07	73	73	71	39	6,73	5,98
(c) Gas, Steam & Water Supply	106	2,55	2,64	258	6,72	6,16	112	7,64	4,40
16. Construction	2,384	267,62	229,25	4,935	127,22	116,26	3,287	379,55	333,40

III. TRANSPORT OPERATORS	29,213	393,62	349,86	90,401	964,45	809,52	46,431	654,20	491,09
IV. PROFESSIONAL AND OTHER SERVICES	22,184	699,74	555,03	72,385	944,26	781,73	22,842	692,37	573,04
V. PERSONAL LOANS	2,82,167	2288,38	1976,00	2,95,492	2534,85	2236,58	1,81,543	1714,18	1525,34
1. Loans for Purchase of Consumer Durables	1,839	13,26	12,31	3,332	26,08	22,53	1,520	12,36	11,09
2. Loans for Housing	22,099	357,33	291,66	60,402	690,42	619,77	27,146	426,54	375,00
3. Rest of the Personal Loans	2,58,229	1917,79	1672,03	2,31,758	1818,35	1594,27	1,52,877	1275,28	1139,26
VI. TRADE	70,985	4026,87	3094,02	2,47,185	3278,43	2867,01	74,573	2754,21	2402,13
1. Wholesale Trade	16,483	3010,14	2225,55	37,768	1502,86	1377,48	18,870	2025,82	1788,48
2. Retail Trade	54,502	1016,73	868,48	209,417	1775,57	1489,53	55,703	728,39	613,65
VII. FINANCE	2,795	768,02	628,31	2,816	619,44	527,72	2,538	820,50	628,55
VIII. ALL OTHERS	4,937	2367,92	1869,27	3,002	566,24	469,78	4,650	2611,69	2393,97
TOTAL LOANS AND ADVANCES	6,43,134	26898,40	21456,95	14,71,058	18208,64	15647,89	6,95,073	21145,22	17499,93
OF WHICH : 1. Artisans & Village Industries	7,509	71,12	62,32	22,628	134,18	122,66	7,292	50,89	47,94
2. Other Small Scale Industries	49,648	4532,61	3432,19	1,39,989	1671,20	1472,14	71,543	2521,87	1826,83

See [Notes on Tables](#).