

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

(Amount in Rupees Lakh)									
OCCUPATION	16% AND ABOVE BUT LESS THAN 17%			17% AND ABOVE BUT LESS THAN 18%			18% AND ABOVE BUT LESS THAN 20%		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	19	20	21	22	23	24	25	26	27
I. AGRICULTURE	39,455	1296,73	1147,22	49,791	2520,63	2100,46	30,912	1786,02	1560,96
1. Direct Finance	37,410	724,57	629,83	45,578	1097,99	961,24	28,381	1131,51	1028,67
2. Indirect Finance	2,045	572,16	517,38	4,213	1422,64	1139,22	2,531	654,51	532,28
II. INDUSTRY	65,062	9434,89	7989,26	91,121	18322,34	14967,71	99,580	37510,14	29597,90
1. Mining & Quarrying	908	280,25	190,70	1,478	243,77	212,76	1,696	513,36	391,92
2. Food Manufacturing and Processing	6,471	924,94	757,63	8,907	1604,00	1297,71	9,498	3115,89	2477,35
(a) Rice Mills, Flour and Dal Mills	2,850	205,93	165,12	4,176	314,00	230,62	4,260	555,39	411,91
(b) Sugar	151	121,38	90,36	205	478,49	409,47	336	773,14	638,90
(c) Edible Oils and Vanaspati	1,069	168,03	126,00	1,547	283,89	226,62	1,342	603,39	485,86
(d) Tea Processing	157	93,45	66,64	215	142,24	109,33	340	448,06	320,73
(e) Processing of Fruits & Vegetables	141	10,80	8,47	161	14,94	13,95	269	52,67	44,76
(f) Others	2,103	325,35	301,05	2,603	370,44	307,73	2,951	683,23	575,19
3. Beverage and Tobacco	448	171,48	125,32	609	194,11	132,34	854	417,83	334,10
4. Textiles	9,950	1397,00	1180,02	11,964	2297,31	1877,99	16,023	5510,58	4378,11
(a) Cotton Textiles	2,712	611,80	542,79	3,514	1075,56	906,43	5,152	2135,27	1731,07
(b) Jute Textiles	127	46,68	34,60	167	50,16	36,07	170	120,70	88,34
(c) Handloom Textiles & Khadi	896	31,98	25,20	1,188	83,84	67,03	606	80,92	70,92
(d) Other Textiles	6,215	706,54	577,43	7,095	1087,75	868,46	10,095	3173,69	2487,78
5. Paper, Paper Products and Printing	3,390	292,74	270,06	4,497	589,84	505,01	5,748	1103,21	915,53
6. Leather and Leather Products	975	121,02	105,45	1,203	112,70	115,83	1,485	284,20	286,10
7. Rubber and Rubber Products	1,084	134,39	100,74	1,564	219,80	161,04	1,974	594,52	520,67
8. Chemicals and Chemical Products	6,813	1521,26	1255,05	8,813	2607,53	2165,65	12,099	6404,07	4990,91
(a) Heavy Industrial Chemicals	724	262,34	191,67	902	448,20	383,72	1,506	1293,00	992,01
(b) Fertilizers	251	280,69	250,29	298	361,05	287,44	389	1028,37	727,19
(c) Drugs and Pharmaceuticals	1,383	425,79	333,04	1,641	777,07	654,00	2,465	1593,10	1273,37
(d) Non-Edible Oils	171	62,92	57,96	191	39,30	31,41	215	59,17	47,28
(e) Other Chemicals & Chemical Products	4,284	489,52	422,09	5,781	981,91	809,07	7,524	2430,44	1951,06
9. Petroleum, Coal Products & Nuclear Fuels	515	116,97	94,27	711	464,34	417,46	771	950,10	697,12
10. Manufacture of Cement & Cement Products	679	169,94	135,14	966	346,43	262,32	885	1006,25	619,93
11. Basic Metals & Metal Products	6,991	1009,17	943,95	9,756	2593,43	2207,58	11,441	5856,26	4640,74
(a) Iron and Steel	2,323	572,65	558,84	3,326	1954,98	1662,18	4,714	4505,83	3521,05
(b) Non-Ferrous Metals	462	60,18	48,64	697	163,80	133,99	841	389,60	327,12
(c) Other Metal Products	4,206	376,35	336,48	5,733	474,64	411,41	5,886	960,84	792,56
12. Engineering	8,106	1690,00	1441,01	11,734	3733,63	2979,90	13,995	6128,59	4890,00
(a) Heavy Engineering	1,316	428,45	425,66	1,885	1256,93	1025,84	2,438	1873,65	1324,96
(b) Light Engineering	3,436	473,75	408,73	4,921	902,22	675,52	5,352	1415,82	1170,47
(c) Electrical Machinery & Goods	2,138	444,33	375,71	2,892	635,68	519,39	3,624	1453,29	1198,61
(d) Electronic Machinery & Goods	1,216	343,46	230,91	2,036	938,80	759,15	2,581	1385,82	1195,96
13. Vehicles, Vehicle Parts & Transport Equipments	2,135	340,81	290,79	3,557	805,37	622,61	4,149	1586,71	1059,27
14. Other Industries	13,468	896,92	814,21	22,003	1566,97	1346,89	14,406	2387,56	1944,08
15. Electricity, Gas & Water	1,253	175,14	125,10	1,013	625,38	374,54	738	811,23	671,89
(a) Electricity Generation & Transmission	1,178	172,56	122,50	894	610,44	362,08	557	773,58	638,88
(b) Non-Conventional Energy	23	73	69	32	2,39	2,41	54	17,26	15,31
(c) Gas, Steam & Water Supply	52	1,85	1,91	87	12,55	10,05	127	20,39	17,70
16. Construction	1,876	192,87	159,83	2,346	317,75	288,08	3,818	839,78	780,19
III. TRANSPORT OPERATORS	10,694	339,72	296,08	19,673	535,00	432,65	32,263	1188,94	975,33
IV. PROFESSIONAL AND OTHER SERVICES	10,172	582,26	496,58	21,445	1746,35	1383,50	22,133	2217,88	1893,82
V. PERSONAL LOANS	59,481	858,09	782,63	2,92,446	3307,20	2530,35	1,14,329	1820,43	1543,05
1. Loans for Purchase of Consumer Durables	1,498	10,85	9,24	7,056	52,75	45,15	8,714	73,35	63,26
2. Loans for Housing	13,347	270,26	247,03	45,364	987,47	740,12	7,729	353,88	307,27

3. Rest of the Personal Loans	44,636	576,98	526,35	2,40,026	2266,98	1745,07	97,886	1393,21	1172,52
VI. TRADE	38,455	2702,52	2471,18	57,534	9223,39	7819,32	47,385	3940,13	3283,62
1. Wholesale Trade	12,508	2144,79	1966,77	16,258	8267,48	7052,73	21,479	2294,66	1911,13
2. Retail Trade	25,947	557,73	504,42	41,276	955,91	766,59	25,906	1645,47	1372,49
VII. FINANCE	1,262	849,17	652,38	2,563	1285,11	991,72	3,160	2339,14	2000,19
VIII. ALL OTHERS	2,977	1663,48	1342,85	27,442	6237,43	4660,84	5,434	2780,49	2445,87
TOTAL LOANS AND ADVANCES	2,27,558	17726,86	15178,18	5,62,015	43177,45	34886,56	3,55,196	53583,17	43300,74
OF WHICH : 1. Artisans & Village Industries	1,935	43,39	34,66	2,805	75,87	57,20	1,352	80,07	67,22
2. Other Small Scale Industries	42,786	2564,47	2295,85	56,039	4191,32	3527,00	65,551	7150,66	6028,19

		(Amount in Rupees Lakh)					
		20% AND ABOVE			TOTAL		
		No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
OCCUPATION		28	29	30	31	32	33
I. AGRICULTURE		10,784	1026,78	864,93	10,46,758	17369,61	14551,98
1. Direct Finance		9,656	431,13	388,13	10,12,436	12164,70	10521,39
2. Indirect Finance		1,128	595,65	476,80	34,322	5204,91	4030,59
II. INDUSTRY		84,327	29458,00	25279,87	8,06,057	123719,69	101206,74
1. Mining & Quarrying		945	193,32	166,07	11,818	2130,54	1680,92
2. Food Manufacturing and Processing		6,454	2513,12	2155,94	85,258	11285,54	9225,04
(a) Rice Mills, Flour and Dal Mills		2,424	310,57	291,78	34,687	1969,82	1611,92
(b) Sugar		244	576,88	529,71	1,414	2092,26	1776,92
(c) Edible Oils and Vanaspati		1,068	431,99	333,96	15,999	2170,79	1713,92
(d) Tea Processing		421	401,08	330,66	1,522	1351,78	1022,92
(e) Processing of Fruits & Vegetables		153	30,75	25,02	1,991	203,89	171,78
(f) Others		2,144	761,85	644,82	29,645	3496,99	2927,58
3. Beverage and Tobacco		908	643,95	542,50	5,734	1781,11	1377,09
4. Textiles		15,098	4167,46	3696,57	1,20,994	19894,79	16394,62
(a) Cotton Textiles		5,499	1998,03	1776,45	33,307	8210,54	6876,13
(b) Jute Textiles		119	34,68	28,83	1,472	453,40	370,82
(c) Handloom Textiles & Khadi		437	54,15	42,95	9,309	553,66	446,19
(d) Other Textiles		9,043	2080,60	1848,35	76,906	10677,19	8701,47
5. Paper, Paper Products and Printing		4,316	927,36	805,74	39,983	3693,10	3127,97
6. Leather and Leather Products		1,184	234,60	210,69	13,315	1717,94	1528,26
7. Rubber and Rubber Products		1,520	535,07	466,47	11,822	1870,20	1583,37
8. Chemicals and Chemical Products		9,825	4508,75	3715,84	67,466	18088,17	14390,15
(a) Heavy Industrial Chemicals		1,133	750,22	582,84	6,471	3351,46	2538,14
(b) Fertilizers		306	581,04	390,97	1,903	2482,12	1857,49
(c) Drugs and Pharmaceuticals		2,079	1422,42	1200,19	13,047	5149,98	4147,73
(d) Non-Edible Oils		208	65,06	65,62	1,577	315,26	268,56
(e) Other Chemicals & Chemical Products		6,099	1690,01	1476,22	44,468	6789,35	5578,23
9. Petroleum, Coal Products & Nuclear Fuels		563	475,92	372,13	5,211	2656,83	2166,01
10. Manufacture of Cement & Cement Products		804	425,86	374,59	8,321	2296,00	1704,98
11. Basic Metals & Metal Products		8,552	3753,07	3184,82	78,764	15986,43	13229,09
(a) Iron and Steel		3,950	2497,61	2155,60	24,822	11253,40	9306,78
(b) Non-Ferrous Metals		655	264,44	226,79	5,554	1090,34	902,90
(c) Other Metal Products		3,947	991,01	802,43	48,388	3642,69	3019,41
12. Engineering		10,708	5362,27	4721,83	90,978	20137,61	16491,85
(a) Heavy Engineering		1,810	1280,65	1044,57	13,316	5922,97	4577,58
(b) Light Engineering		3,891	1183,50	997,41	39,427	4764,14	3913,34
(c) Electrical Machinery & Goods		2,819	1299,38	1171,71	22,412	4669,16	3922,88
(d) Electronic Machinery & Goods		2,188	1598,75	1508,15	15,823	4781,35	4078,05
13. Vehicles, Vehicle Parts & Transport Equipments		3,222	1231,37	970,42	28,991	4977,92	3717,10
14. Other Industries		14,161	2218,16	1889,52	2,01,975	10683,65	9069,19
15. Electricity, Gas & Water		546	804,56	651,36	10,994	2890,05	2210,72
(a) Electricity Generation & Transmission		355	685,88	542,52	9,731	2687,11	2029,20
(b) Non-Conventional Energy		51	52,51	45,39	343	84,82	75,00
(c) Gas, Steam & Water Supply		140	66,17	63,45	920	118,12	106,53
16. Construction		5,521	1463,15	1355,37	24,433	3629,81	3310,38
III. TRANSPORT OPERATORS		17,074	700,02	574,41	2,48,615	4818,26	3960,00

IV. PROFESSIONAL AND OTHER SERVICES	12,724	1611,80	1358,58	1,87,295	8669,43	7197,17
V. PERSONAL LOANS	96,001	1647,07	1404,37	17,27,626	18759,75	16177,89
1. Loans for Purchase of Consumer Durables	4,979	58,59	53,26	28,938	247,22	216,84
2. Loans for Housing	3,331	119,57	100,18	5,54,678	7601,82	6697,25
3. Rest of the Personal Loans	87,691	1468,91	1250,92	11,44,010	10910,70	9263,80
VI. TRADE	52,122	3805,47	3149,76	5,92,560	29943,60	25242,85
1. Wholesale Trade	23,623	2237,29	1839,37	1,48,095	21649,23	18281,92
2. Retail Trade	28,499	1568,17	1310,40	4,44,465	8294,36	6960,93
VII. FINANCE	5,421	3875,34	3179,56	21,532	10862,66	8859,31
VIII. ALL OTHERS	5,249	2524,51	2204,97	54,500	19022,35	15590,80
TOTAL LOANS AND ADVANCES	2,83,702	44648,99	38016,45	46,84,943	233165,35	192786,75
OF WHICH :						
1. Artisans & Village Industries	760	31,26	27,48	45,140	497,53	430,41
2. Other Small Scale Industries	50,161	5949,56	4957,03	4,86,467	29993,03	24565,78