

**TABLE NO. 5.3 – INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND
ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2005**

(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
I. AGRICULTURE	165	32,35	31,31	84,166	8397,87	6168,05
1. Direct Finance	96	4,99	3,99	77,213	5615,89	3989,05
2. Indirect Finance	69	27,36	27,31	6,953	2781,98	2178,99
II. INDUSTRY	52	359,34	347,71	70,021	36914,60	25351,73
1. Mining & Quarrying	3	13	12	1,947	1112,66	594,83
2. Food Manufacturing & Processing	7	6,82	1,83	3,548	4048,59	2320,57
(a) Rice Mills, Flour & Dal Mills	4	49	47	1,552	1295,89	942,46
(b) Sugar	–	–	–	44	227,41	128,59
(c) Edible Oils & Vanaspati	–	–	–	229	394,73	216,38
(d) Tea Processing	–	–	–	85	84,17	69,68
(e) Processing of Fruits & Vegetables	–	–	–	115	61,36	46,35
(f) Others	3	6,33	1,36	1,523	1985,05	917,10
3. Beverage & Tobacco	–	–	–	159	273,72	143,30
4. Textiles	4	3,99	3,80	6,381	6458,45	4730,97
(a) Cotton Textiles	–	–	–	1,752	2491,51	1706,48
(b) Jute & Other Natural Fibre Textiles	–	–	–	91	68,10	44,89
(c) Handloom Textiles & Khadi	–	–	–	385	418,14	344,87
(d) Other Textiles & Textile Products	4	3,99	3,80	4,153	3480,71	2634,73
5. Paper, Paper Products & Printing	2	28,42	26,00	971	545,38	361,70
6. Leather & Leather Products	–	–	–	968	949,15	735,73
7. Rubber & Plastic Products	1	3	2	1,077	722,85	512,27
8. Chemicals & Chemical Products	2	1,60	–	1,535	2390,46	1465,49
(a) Heavy Industrial Chemicals	–	–	–	265	484,47	363,84
(b) Fertilisers	–	–	–	42	158,47	124,80
(c) Drugs & Pharmaceuticals	–	–	–	432	836,95	508,58
(d) Non-Edible Oils	–	–	–	35	141,01	59,62
(e) Other Chemicals & Chemical Products	2	1,60	–	761	769,56	408,64
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	77	260,55	172,14
10. Manufacture of Cement & Cement Products	–	–	–	225	204,71	145,31
11. Basic Metals & Metal Products	1	6	6	2,441	2850,55	2002,17
(a) Iron & Steel	1	6	6	919	1885,84	1341,96
(b) Non-Ferrous Metals	–	–	–	297	262,28	222,48
(c) Metal Products	–	–	–	1,225	702,43	437,72
12. Engineering	1	30	30	2,909	2960,73	1987,86
(a) Heavy Engineering	1	30	30	735	768,61	668,03
(b) Light Engineering	–	–	–	1,324	842,58	544,87
(c) Electrical Machinery & Goods	–	–	–	623	978,86	484,09
(d) Electronic Machinery & Goods	–	–	–	227	370,67	290,87
13. Vehicles, Vehicle Parts & Transport Equipments	–	–	–	790	945,00	670,30
14. Other Industries	24	302,64	301,48	6,095	4398,49	2808,56
15. Electricity, Gas & Water	1	3	3	209	2392,63	1536,36
(a) Electricity Generation & Transmission	–	–	–	128	2225,46	1381,21
(b) Non-Conventional Energy	1	3	3	31	59,78	56,95
(c) Gas, Steam & Water Supply	–	–	–	50	107,39	98,21
16. Construction	6	15,34	14,08	40,689	6400,69	5164,19
III. TRANSPORT OPERATORS	12	2,79	2,72	5,334	569,34	450,20
IV. PROFESSIONAL AND OTHER SERVICES	51	44,97	34,65	16,621	5495,65	4214,31
V. PERSONAL LOANS	75,469	3140,06	3086,40	14,68,299	95628,67	84054,28
1. Loans for Purchase of Consumer Durables	–	–	–	–	–	–
2. Loans for Housing	69,536	2943,17	2895,81	14,00,105	93302,28	82313,30
3. Rest of the Personal Loans	5,933	196,89	190,59	68,194	2326,39	1740,97
VI. TRADE	22	2,70	2,05	31,347	53022,30	44897,04
1. Wholesale Trade	5	36	36	8,866	49306,89	42501,84
2. Retail Trade	17	2,34	1,69	22,481	3715,42	2395,19
VII. FINANCE	21	571,98	374,26	6,353	5673,22	4486,85
VIII. ALL OTHERS	100	39,85	36,68	26,070	3976,59	2917,37
TOTAL LOANS AND ADVANCES	75,892	4194,05	3915,78	17,08,211	209678,25	172539,82
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	21	2,56	1,46	4,048	378,21	281,59
2. Other Small Scale Industries	2	40	5	10,961	5692,38	4128,62

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MARCH 2005**

(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
I. AGRICULTURE	4,09,574	22259,64	18313,66	1,05,277	7867,12	6653,63
1. Direct Finance	3,85,389	15889,63	13451,84	94,578	4998,56	4256,07
2. Indirect Finance	24,185	6370,00	4861,82	10,699	2868,56	2397,57
II. INDUSTRY	1,84,529	119925,02	79787,58	84,945	82792,70	37613,00
1. Mining & Quarrying	6,114	5506,70	3037,02	2,711	1661,04	985,52
2. Food Manufacturing & Processing	24,690	13120,22	8159,63	10,038	22052,91	4038,45
(a) Rice Mills, Flour & Dal Mills	12,359	3951,51	2704,54	4,065	1455,71	890,86
(b) Sugar	413	3529,80	1825,73	231	1496,66	927,87
(c) Edible Oils & Vanaspati	1,996	1310,28	842,57	1,034	878,75	612,44
(d) Tea Processing	663	1014,82	765,75	583	11869,08	299,55
(e) Processing of Fruits & Vegetables	565	146,95	106,87	321	136,11	90,51
(f) Others	8,694	3166,85	1914,17	3,804	6216,60	1217,22
3. Beverage & Tobacco	1,284	1331,91	1040,21	778	806,84	487,22
4. Textiles	26,474	15659,87	10132,60	12,166	11583,69	5374,16
(a) Cotton Textiles	9,093	7047,09	4978,07	4,697	4432,76	2805,87
(b) Jute & Other Natural Fibre Textiles	535	224,89	158,77	247	222,93	94,75
(c) Handloom Textiles & Khadi	2,270	682,15	551,99	776	242,87	156,84
(d) Other Textiles & Textile Products	14,576	7705,74	4443,76	6,446	6685,14	2316,70
5. Paper, Paper Products & Printing	8,464	2773,65	2072,73	4,170	2927,39	1486,03
6. Leather & Leather Products	1,915	865,78	722,89	965	521,42	327,74
7. Rubber & Plastic Products	9,265	2926,48	1975,39	4,339	3321,80	1106,56
8. Chemicals & Chemical Products	11,064	11283,00	7530,48	5,437	6256,67	3388,91
(a) Heavy Industrial Chemicals	1,808	2406,71	1476,86	942	1288,19	802,04
(b) Fertilisers	340	3374,65	2502,82	195	703,28	601,55
(c) Drugs & Pharmaceuticals	2,224	2392,81	1524,92	1,268	1958,73	823,65
(d) Non-Edible Oils	304	201,35	128,80	132	55,06	39,71
(e) Other Chemicals & Chemical Products	6,388	2907,47	1897,08	2,900	2251,41	1121,96
9. Petroleum, Coal Products & Nuclear Fuels	832	3285,92	1436,94	414	1552,98	1185,12
10. Manufacture of Cement & Cement Products	2,329	1848,09	1381,00	1,033	1098,82	816,30
11. Basic Metals & Metal Products	17,374	18332,10	11568,12	8,082	8647,08	4764,04
(a) Iron & Steel	6,707	13067,78	8178,57	3,105	5852,24	2955,17
(b) Non-Ferrous Metals	2,204	1671,96	886,13	876	1227,75	681,08
(c) Metal Products	8,463	3592,37	2503,42	4,101	1567,09	1127,79
12. Engineering	19,804	9435,43	6314,80	9,989	8537,87	4634,05
(a) Heavy Engineering	4,061	2271,37	1647,32	2,244	1286,41	1006,89
(b) Light Engineering	9,280	3462,27	2051,30	3,913	3707,25	1262,24
(c) Electrical Machinery & Goods	4,620	2162,36	1513,25	2,702	2256,25	1578,85
(d) Electronic Machinery & Goods	1,843	1539,43	1102,93	1,130	1287,96	786,08
13. Vehicles, Vehicle Parts & Transport Equipments	4,887	3906,16	2214,74	2,105	1459,38	849,22
14. Other Industries	26,667	11344,57	8836,60	13,072	4923,31	2896,42
15. Electricity, Gas & Water	1,194	6940,83	4758,56	618	2096,52	1188,49
(a) Electricity Generation & Transmission	475	6200,50	4235,47	221	1691,42	988,48
(b) Non-Conventional Energy	180	312,69	198,62	107	150,42	40,11
(c) Gas, Steam & Water Supply	539	427,65	324,47	290	254,68	159,90
16. Construction	22,172	11364,33	8605,88	9,028	5344,98	4084,77
III. TRANSPORT OPERATORS	28,554	2476,98	1916,22	17,511	1800,35	1476,63
IV. PROFESSIONAL AND OTHER SERVICES	56,039	14685,82	10154,92	23,985	6156,73	4383,18
V. PERSONAL LOANS	3,97,460	19747,44	16138,17	2,58,984	21863,76	17673,88
1. Loans for Purchase of Consumer Durables	-	-	-	2,508	85,82	68,33
2. Loans for Housing	2,13,740	12375,53	10781,48	1,34,176	16160,40	13403,28
3. Rest of the Personal Loans	1,83,720	7371,91	5356,69	1,22,300	5617,54	4202,27
VI. TRADE	1,67,299	21302,72	15588,06	84,941	13805,11	9809,68
1. Wholesale Trade	31,939	7615,84	5193,65	24,448	5712,46	4265,89
2. Retail Trade	1,35,360	13686,88	10394,40	60,493	8092,65	5543,79
VII. FINANCE	3,899	11077,43	5535,79	1,597	2540,65	1862,60
VIII. ALL OTHERS	55,293	10564,95	7042,51	29,694	5171,61	3378,19
TOTAL LOANS AND ADVANCES	13,02,647	222040,00	154476,90	6,06,934	141998,04	82850,80
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	24,411	2485,95	1912,73	8,413	1004,96	802,13
2. Other Small Scale Industries	83,974	17529,94	13249,11	33,733	9106,59	6988,00

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MARCH 2005**

(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
I. AGRICULTURE	75,341	14377,04	11935,27	60,531	6197,65	5181,64
1. Direct Finance	67,126	3455,01	2979,07	53,620	2850,06	2501,73
2. Indirect Finance	8,215	10922,03	8956,19	6,911	3347,59	2679,91
II. INDUSTRY	57,642	80306,62	60635,83	62,006	159713,28	92617,72
1. Mining & Quarrying	1,816	2158,47	1824,49	1,812	7962,68	5348,43
2. Food Manufacturing & Processing	6,384	3795,04	2771,29	5,762	10978,81	5464,53
(a) Rice Mills, Flour & Dal Mills	2,573	690,65	471,45	2,177	3164,69	954,74
(b) Sugar	144	998,84	604,54	233	2295,82	1777,38
(c) Edible Oils & Vanaspati	674	671,27	533,97	594	1064,68	720,85
(d) Tea Processing	199	304,77	215,01	284	997,51	608,00
(e) Processing of Fruits & Vegetables	237	62,68	49,19	204	116,46	78,74
(f) Others	2,557	1066,82	897,12	2,270	3339,65	1324,82
3. Beverage & Tobacco	559	312,83	256,08	628	1048,87	829,16
4. Textiles	8,036	4932,18	4163,02	9,255	24001,10	10148,73
(a) Cotton Textiles	3,203	3416,92	3068,02	3,602	10801,82	4963,36
(b) Jute & Other Natural Fibre Textiles	147	60,15	45,33	190	289,63	154,59
(c) Handloom Textiles & Khadi	412	97,62	78,15	301	105,52	97,50
(d) Other Textiles & Textile Products	4,274	1357,49	971,53	5,162	12804,12	4933,28
5. Paper, Paper Products & Printing	2,723	858,03	659,82	2,623	4005,52	2676,10
6. Leather & Leather Products	810	305,42	243,19	815	1037,16	460,12
7. Rubber & Plastic Products	2,978	942,70	664,73	2,581	2508,57	1448,56
8. Chemicals & Chemical Products	3,452	6508,94	3845,14	4,187	21200,80	9212,17
(a) Heavy Industrial Chemicals	671	3048,89	1851,30	738	3041,88	2080,29
(b) Fertilisers	150	1344,10	833,28	238	3691,10	2085,15
(c) Drugs & Pharmaceuticals	798	547,91	441,67	1,249	10706,87	3145,75
(d) Non-Edible Oils	87	45,64	38,11	71	69,64	52,87
(e) Other Chemicals & Chemical Products	1,746	1522,41	680,78	1,891	3691,32	1848,12
9. Petroleum, Coal Products & Nuclear Fuels	428	3498,79	2965,49	301	4025,28	1852,16
10. Manufacture of Cement & Cement Products	697	939,42	743,71	604	2436,69	2084,56
11. Basic Metals & Metal Products	5,018	7945,85	4784,01	5,086	18132,79	12208,16
(a) Iron & Steel	1,782	6485,64	3692,53	2,200	13705,32	9470,31
(b) Non-Ferrous Metals	412	385,87	211,19	467	2339,38	1098,28
(c) Metal Products	2,824	1074,35	880,29	2,419	2088,10	1639,58
12. Engineering	5,978	4894,70	3846,03	6,031	13671,74	9054,72
(a) Heavy Engineering	1,517	699,63	550,20	1,442	1992,76	1551,95
(b) Light Engineering	2,264	1411,42	1198,65	2,225	3816,81	2563,85
(c) Electrical Machinery & Goods	1,477	1795,31	1279,08	1,492	4179,43	2434,91
(d) Electronic Machinery & Goods	720	988,34	818,10	872	3682,73	2504,00
13. Vehicles, Vehicle Parts & Transport Equipments	1,341	4099,84	2985,63	1,537	5704,91	3640,98
14. Other Industries	9,768	4249,96	3148,23	10,623	20623,11	11037,89
15. Electricity, Gas & Water	712	17065,59	13191,90	602	8063,21	6645,95
(a) Electricity Generation & Transmission	363	16789,37	12964,10	338	7033,74	6034,14
(b) Non-Conventional Energy	95	88,01	68,68	81	607,76	206,19
(c) Gas, Steam & Water Supply	254	188,21	159,12	183	421,71	405,63
16. Construction	6,942	17798,86	14543,08	9,559	14312,04	10505,50
III. TRANSPORT OPERATORS	13,549	3283,14	2306,33	9,162	1626,91	1228,28
IV. PROFESSIONAL AND OTHER SERVICES	19,592	6340,21	5517,08	19,021	19119,15	10700,96
V. PERSONAL LOANS	70,868	3175,12	2408,68	62,735	2609,02	1964,36
1. Loans for Purchase of Consumer Durables	1,183	48,64	38,76	683	26,71	18,69
2. Loans for Housing	-	-	-	1	5	5
3. Rest of the Personal Loans	69,685	3126,48	2369,92	62,051	2582,26	1945,61
VI. TRADE	70,448	11193,99	8933,69	57,215	16429,16	11417,62
1. Wholesale Trade	19,758	5531,12	4418,39	17,417	6428,21	4386,20
2. Retail Trade	50,690	5662,87	4515,30	39,798	10000,95	7031,42
VII. FINANCE	1,404	20699,02	18601,33	2,435	22206,87	19366,83
VIII. ALL OTHERS	24,905	5640,66	4329,32	24,419	6116,65	4774,32
TOTAL LOANS AND ADVANCES	3,33,749	145015,80	114667,52	2,97,524	234018,68	147251,73
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	4,508	378,67	293,69	3,083	268,69	216,75
2. Other Small Scale Industries	21,939	4470,24	3486,97	20,271	5871,76	4327,71