

**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	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	31,321	3986,24	3357,99	16,802	6605,39	5264,56
1. Direct Finance	27,677	1783,22	1523,50	13,616	2086,92	1546,01
2. Indirect Finance	3,644	2203,02	1834,49	3,186	4518,47	3718,55
II. INDUSTRY	27,858	27012,73	18874,97	21,755	79110,60	58797,40
1. Mining & Quarrying	1,194	1989,16	1044,37	487	1898,96	1436,06
2. Food Manufacturing & Processing	2,893	1924,09	1370,92	1,936	4065,57	3321,64
(a) Rice Mills, Flour & Dal Mills	1,102	325,38	277,86	513	495,98	496,41
(b) Sugar	122	400,71	272,54	56	390,84	314,39
(c) Edible Oils & Vanaspati	311	225,39	142,38	234	566,22	434,37
(d) Tea Processing	213	374,45	298,49	78	138,08	120,56
(e) Processing of Fruits & Vegetables	85	52,71	26,44	103	304,35	292,07
(f) Others	1,060	545,46	353,19	952	2170,09	1663,84
3. Beverage & Tobacco	297	211,77	189,89	233	1370,96	1003,42
4. Textiles	3,506	3126,24	2488,91	3,723	7469,47	5429,30
(a) Cotton Textiles	1,298	1014,81	763,47	1,241	4439,49	3071,31
(b) Jute & Other Natural Fibre Textiles	82	67,25	48,57	65	75,64	59,25
(c) Handloom Textiles & Khadi	228	67,12	58,74	282	942,69	760,14
(d) Other Textiles & Textile Products	1,898	1977,05	1618,12	2,135	2011,66	1538,60
5. Paper, Paper Products & Printing	1,162	659,85	479,63	718	1816,93	1580,04
6. Leather & Leather Products	420	152,77	111,32	603	565,36	439,54
7. Rubber & Plastic Products	1,143	658,26	524,10	808	1270,68	948,68
8. Chemicals & Chemical Products	1,539	2284,67	1436,46	1,901	8403,94	6286,93
(a) Heavy Industrial Chemicals	326	337,05	237,36	360	2322,62	1602,21
(b) Fertilisers	70	560,39	246,01	99	1644,78	1208,90
(c) Drugs & Pharmaceuticals	346	377,31	318,61	597	2491,09	1968,27
(d) Non-Edible Oils	19	6,62	5,19	28	139,29	94,49
(e) Other Chemicals & Chemical Products	778	1003,30	629,29	817	1806,16	1413,07
9. Petroleum, Coal Products & Nuclear Fuels	164	1167,33	1026,07	130	3139,42	2733,11
10. Manufacture of Cement & Cement Products	322	832,75	372,23	302	2516,55	1821,14
11. Basic Metals & Metal Products	2,281	3283,67	2635,71	1,850	9435,60	6328,53
(a) Iron & Steel	814	2392,44	1930,48	743	6365,86	4727,33
(b) Non-Ferrous Metals	296	423,29	351,31	255	2142,82	961,34
(c) Metal Products	1,171	467,94	353,93	852	926,92	639,86
12. Engineering	2,615	2853,78	1948,32	2,074	6297,73	4636,57
(a) Heavy Engineering	608	604,68	446,20	423	810,97	553,96
(b) Light Engineering	904	606,91	531,90	743	2669,36	2114,52
(c) Electrical Machinery & Goods	697	409,47	317,98	537	1333,94	970,76
(d) Electronic Machinery & Goods	406	1232,72	652,24	371	1483,46	997,34
13. Vehicles, Vehicle Parts & Transport Equipments	642	855,55	606,89	605	4485,45	3339,86
14. Other Industries	5,368	2918,81	2136,21	2,985	9229,12	6621,98
15. Electricity, Gas & Water	283	1902,42	769,92	284	7868,59	5298,89
(a) Electricity Generation & Transmission	138	1746,54	636,35	219	7492,16	5019,66
(b) Non-Conventional Energy	54	113,34	101,43	19	81,44	75,87
(c) Gas, Steam & Water Supply	91	42,53	32,15	46	294,98	203,36
16. Construction	4,029	2191,62	1734,03	3,116	9276,28	7571,70
III. TRANSPORT OPERATORS	5,619	847,09	728,46	4,462	2366,99	1751,69
IV. PROFESSIONAL AND OTHER SERVICES	8,742	4106,80	3194,08	7,809	10053,89	7810,83
V. PERSONAL LOANS	9,03,354	45140,78	35485,82	21,662	1007,00	635,94
1. Loans for Purchase of Consumer Durables	9,055	325,51	262,25	211	7,80	5,28
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	8,94,299	44815,26	35223,57	21,451	999,19	630,66
VI. TRADE	26,004	9186,65	5972,23	11,210	6752,81	5005,07
1. Wholesale Trade	6,692	1899,24	1376,91	3,874	2992,49	2361,40
2. Retail Trade	19,312	7287,40	4595,32	7,336	3760,32	2643,66
VII. FINANCE	919	3794,07	3485,97	1,531	19658,73	16743,63
VIII. ALL OTHERS	11,364	3108,09	1993,17	8,752	4780,69	3374,42
TOTAL LOANS AND ADVANCES	10,15,181	97182,45	73092,71	93,983	130336,09	99383,54
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,974	181,04	146,15	943	83,42	67,45
2. Other Small Scale Industries	9,085	2235,63	1718,99	6,046	3058,79	2539,63

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MARCH 2005**

(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	3,759	333,16	229,62	25,995	2421,29	1972,62
1. Direct Finance	3,407	251,52	163,27	20,800	1274,28	1047,63
2. Indirect Finance	352	81,64	66,35	5,195	1147,00	924,98
II. INDUSTRY	3,746	3497,10	1594,66	33,207	13397,10	10069,63
1. Mining & Quarrying	96	25,12	21,46	348	342,99	234,51
2. Food Manufacturing & Processing	420	146,11	122,03	1,300	729,02	599,27
(a) Rice Mills, Flour & Dal Mills	142	30,12	25,58	527	211,91	179,33
(b) Sugar	6	7,15	7,06	19	71,02	53,76
(c) Edible Oils & Vanaspati	53	23,09	14,57	119	120,71	115,26
(d) Tea Processing	15	12,28	9,76	26	21,23	19,59
(e) Processing of Fruits & Vegetables	19	23,29	19,03	41	76,67	65,43
(f) Others	185	50,19	46,03	568	227,48	165,90
3. Beverage & Tobacco	45	15,94	7,46	137	92,58	78,09
4. Textiles	643	399,16	294,84	1,997	1407,51	1099,01
(a) Cotton Textiles	291	171,84	103,18	799	543,61	380,69
(b) Jute & Other Natural Fibre Textiles	13	1,54	95	31	13,59	12,42
(c) Handloom Textiles & Khadi	25	3,42	3,27	184	91,46	64,40
(d) Other Textiles & Textile Products	314	222,36	187,43	983	758,85	641,50
5. Paper, Paper Products & Printing	156	623,65	46,20	391	196,35	153,41
6. Leather & Leather Products	47	10,07	6,00	163	70,70	56,11
7. Rubber & Plastic Products	218	81,30	66,64	362	272,95	223,10
8. Chemicals & Chemical Products	249	589,24	152,97	674	1289,34	813,58
(a) Heavy Industrial Chemicals	60	452,13	42,71	184	460,98	269,72
(b) Fertilisers	6	8,03	7,33	18	60,70	29,44
(c) Drugs & Pharmaceuticals	72	80,59	68,29	152	450,92	290,61
(d) Non-Edible Oils	6	1,92	1,52	11	19,22	9,61
(e) Other Chemicals & Chemical Products	105	46,58	33,11	309	297,53	214,21
9. Petroleum, Coal Products & Nuclear Fuels	30	24,64	21,19	164	54,22	51,62
10. Manufacture of Cement & Cement Products	45	13,56	8,92	91	113,07	80,65
11. Basic Metals & Metal Products	341	350,80	232,08	1,193	1399,05	848,11
(a) Iron & Steel	142	197,21	174,96	557	576,43	445,05
(b) Non-Ferrous Metals	35	20,42	17,71	159	621,04	237,76
(c) Metal Products	164	133,17	39,40	477	201,58	165,30
12. Engineering	385	294,15	221,38	1,355	1257,35	1006,33
(a) Heavy Engineering	102	86,05	80,62	346	275,12	244,15
(b) Light Engineering	114	90,85	46,66	376	219,23	199,51
(c) Electrical Machinery & Goods	72	37,95	35,67	363	333,26	236,50
(d) Electronic Machinery & Goods	97	79,30	58,43	270	429,73	326,18
13. Vehicles, Vehicle Parts & Transport Equipments	70	434,13	32,25	194	174,11	142,45
14. Other Industries	629	121,44	107,52	3,470	1379,42	969,86
15. Electricity, Gas & Water	43	289,14	186,13	293	1227,18	817,27
(a) Electricity Generation & Transmission	35	287,90	184,98	219	1065,88	685,76
(b) Non-Conventional Energy	2	23	14	19	20,79	13,94
(c) Gas, Steam & Water Supply	6	1,02	1,01	55	140,50	117,57
16. Construction	329	78,65	67,58	21,075	3391,26	2896,25
III. TRANSPORT OPERATORS	969	50,04	39,74	19,322	1684,38	1643,27
IV. PROFESSIONAL AND OTHER SERVICES	1,185	200,84	160,31	29,583	4803,44	3701,98
V. PERSONAL LOANS	63,719	3250,81	2480,48	1,02,420	5187,17	4222,54
1. Loans for Purchase of Consumer Durables	38	1,39	1,17	895	38,89	33,05
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	63,681	3249,42	2479,31	1,01,525	5148,28	4189,49
VI. TRADE	1,893	399,62	346,85	11,005	3226,03	2093,21
1. Wholesale Trade	735	222,40	205,87	3,838	1042,82	770,99
2. Retail Trade	1,158	177,22	140,98	7,167	2183,21	1322,22
VII. FINANCE	156	181,75	130,03	1,099	698,34	251,44
VIII. ALL OTHERS	1,356	195,71	125,43	29,242	3819,78	2815,47
TOTAL LOANS AND ADVANCES	76,783	8109,04	5107,11	2,51,873	35237,52	26770,16
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	297	25,92	18,57	2,037	129,80	106,47
2. Other Small Scale Industries	1,307	342,58	268,53	2,792	1022,35	838,03

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MARCH 2005**

(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	977	302,19	185,49	8,13,908	72779,95	59293,82
1. Direct Finance	689	149,78	79,44	7,44,211	38359,87	31541,61
2. Indirect Finance	288	152,41	106,04	69,697	34420,08	27752,21
II. INDUSTRY	3,144	4278,18	2683,27	5,48,905	607307,26	388373,50
1. Mining & Quarrying	32	20,03	16,52	16,560	22677,92	14543,32
2. Food Manufacturing & Processing	195	184,55	133,27	57,173	61051,73	28303,42
(a) Rice Mills, Flour & Dal Mills	39	10,59	7,45	25,053	11632,93	6951,17
(b) Sugar	6	20,84	8,26	1,274	9439,09	5920,13
(c) Edible Oils & Vanaspati	33	29,55	20,20	5,277	5284,66	3652,99
(d) Tea Processing	7	10,70	11,40	2,153	14827,10	2417,80
(e) Processing of Fruits & Vegetables	29	41,20	32,39	1,719	1021,76	807,03
(f) Others	81	71,68	53,56	21,697	18846,19	8554,30
3. Beverage & Tobacco	55	50,08	43,82	4,175	5515,50	4078,65
4. Textiles	582	517,73	317,51	72,767	75559,39	44182,84
(a) Cotton Textiles	351	355,76	181,35	26,327	34715,60	22021,80
(b) Jute & Other Natural Fibre Textiles	8	7,17	5,69	1,409	1030,89	625,21
(c) Handloom Textiles & Khadi	5	4,32	1,56	4,868	2655,31	2117,46
(d) Other Textiles & Textile Products	218	150,49	128,91	40,163	37157,58	19418,37
5. Paper, Paper Products & Printing	94	77,37	49,86	21,474	14512,54	9591,49
6. Leather & Leather Products	32	13,68	9,77	6,738	4491,50	3112,41
7. Rubber & Plastic Products	113	350,23	269,20	22,885	13055,84	7739,24
8. Chemicals & Chemical Products	327	556,65	406,62	30,367	60765,30	34538,75
(a) Heavy Industrial Chemicals	66	170,65	122,13	5,420	14013,57	8848,45
(b) Fertilisers	11	6,49	6,35	1,169	11551,99	7645,64
(c) Drugs & Pharmaceuticals	49	93,25	80,82	7,187	19936,42	9171,18
(d) Non-Edible Oils	3	16,63	3,35	696	696,36	433,26
(e) Other Chemicals & Chemical Products	198	269,63	193,96	15,895	14566,96	8440,22
9. Petroleum, Coal Products & Nuclear Fuels	23	246,48	12,71	2,563	17255,61	11456,55
10. Manufacture of Cement & Cement Products	39	42,95	34,41	5,687	10046,60	7488,23
11. Basic Metals & Metal Products	291	1000,14	577,38	43,958	71377,70	45948,37
(a) Iron & Steel	130	359,46	306,05	17,100	50888,28	33222,46
(b) Non-Ferrous Metals	39	542,60	200,62	5,040	9637,39	4867,91
(c) Metal Products	122	98,08	70,71	21,818	10852,03	7857,99
12. Engineering	582	396,19	232,84	51,723	50599,98	33883,22
(a) Heavy Engineering	214	53,42	20,76	11,693	8849,33	6770,39
(b) Light Engineering	100	80,70	44,80	21,243	16907,39	10558,31
(c) Electrical Machinery & Goods	199	124,54	98,90	12,782	13611,38	8949,99
(d) Electronic Machinery & Goods	69	137,53	68,37	6,005	11231,88	7604,53
13. Vehicles, Vehicle Parts & Transport Equipments	43	98,39	92,41	12,214	22162,91	14574,73
14. Other Industries	405	130,18	112,65	79,106	59621,05	38977,39
15. Electricity, Gas & Water	36	421,04	246,07	4,275	48267,17	34639,58
(a) Electricity Generation & Transmission	21	416,41	244,38	2,157	44949,38	32374,53
(b) Non-Conventional Energy	5	44	5	594	1434,93	762,00
(c) Gas, Steam & Water Supply	10	4,19	1,64	1,524	1882,86	1503,05
16. Construction	295	172,49	128,26	1,17,240	70346,54	55315,30
III. TRANSPORT OPERATORS	488	29,73	27,36	1,04,982	14737,74	11570,89
IV. PROFESSIONAL AND OTHER SERVICES	1,761	693,46	167,43	1,84,389	71700,96	50039,73
V. PERSONAL LOANS	1,91,781	6000,89	1208,54	36,16,751	206750,71	169359,09
1. Loans for Purchase of Consumer Durables	13	39	20	14,586	535,16	427,74
2. Loans for Housing	-	-	-	18,17,558	124781,43	109393,92
3. Rest of the Personal Loans	1,91,768	6000,50	1208,34	17,84,607	81434,12	59537,43
VI. TRADE	712	297,99	204,26	4,62,096	135619,08	104269,76
1. Wholesale Trade	265	125,15	89,10	1,17,837	80876,99	65570,61
2. Retail Trade	447	172,84	115,16	3,44,259	54742,09	38699,15
VII. FINANCE	219	95,30	45,16	19,633	87197,38	70883,90
VIII. ALL OTHERS	3,900	334,42	205,35	2,15,095	43749,01	30992,24
TOTAL LOANS AND ADVANCES	2,02,982	12032,17	4726,86	59,65,759	1239842,09	884782,93
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	185	12,77	10,11	49,920	4951,98	3857,09
2. Other Small Scale Industries	700	227,18	203,60	1,90,810	49557,83	37749,25