

NOTES ON TABLES

Table No. 1.1

Classification of bank offices according to population groups for the year 1969 is based on 1961 census. For the years 1997 to 2005, it is based on 1991 census. As such, the population group-wise classification of bank offices is not strictly comparable for all the years. The number of bank offices of scheduled commercial banks excludes the administrative offices. Population per office and per capita deposits and credit are based on estimated mid-year population figures supplied by the Office of the Registrar General, Government of India.

Deposits and credit of scheduled commercial banks in India are as per returns under Section 42(2) of the Reserve Bank of India Act, 1934 and relate to the last Friday of the reference period. Deposits are net of inter-bank deposits and credit is exclusive of dues from banks and bills rediscounted under the New Bill Market Scheme. Aggregate deposits for the years 1999 to 2003; include the proceeds of Resurgent India Bonds amounting to Rs. 17,945 crore. For the years 2001 to 2005, the proceeds of India Millennium Deposits amounting to Rs. 25,662 crore are included in aggregate deposits. The ratio of bank deposits to National Income for the years 1997 to 2005 is based on the new series of National Income with 1993-94 as the base year. For the year 1969, the base year is 1970-71.

Advances to Priority Sectors consist of the advances to (1) agriculture and allied activities, (2) small-scale industries including loans for setting up industrial estates, (3) small road and water transport operators, (4) small business, (5) professional and self-employed persons, (6) retail trade, (7) state sponsored organisations for scheduled castes/scheduled tribes, (8) education, (9) housing, (10) Self Help Groups (SHGs) / Non-Governmental Organisations (NGOs), (11) consumption loans granted under the consumption credit scheme, (12) net funds provided to sponsored Regional Rural Banks, (13) advances to software industry units having credit limit up to Rs. 1 crore, (14) advances to food and agro-based processing sector which do not satisfy Small Scale Industry norms, (15) Credit offered to weaker sections under different schemes and (16) investment in venture capital. With effect from July 1993, the Priority Sector Advances in respect of Foreign Banks operating in India include export credit provided by them. Scheduled commercial banks' advances to Priority Sectors and the related ratios are exclusive of Regional Rural Banks. Due to change in the definition of the Priority Sectors from time to time, the data are not strictly comparable for the entire time span. Investments for the purpose of calculation of Investment-Deposit ratio pertain to investments in Government and Other Approved Securities.

For working out Cash-Deposit ratio, Cash includes, cash in hand and balances with Reserve Bank of India.

Table No. 1.2

Figures relate to the banked centres served by scheduled commercial banks only. Classification of Population Groups is based on 1991 census.

Table Nos. 1.13 to 1.15, 4.1 to 4.6 and 5.1 to 5.3

Data on outstanding credit of scheduled commercial banks in these tables relate to accounts, each with credit limit of over Rs. 2 Lakh. For Table Nos. 4.1 to 4.3, 4.6 and 5.3 the data are exclusive of Inland & Foreign Bills purchased and discounted. For Table No. 5.2, the total amount includes figures for Foreign Governments/Banks.

Table Nos. 1.16 and 1.17 and 5.8

Data relate to accounts with credit limits of Rs. 2 lakh and less. Data on gender-wise classification of outstanding credit of small borrowal accounts in Table No. 1.16 is based on the data reported by 60,221 branches under BSR-1B return.

Table Nos. 1.21 to 1.24 and 3.4

For Table Nos. 1.21 to 1.24 and 3.4, 'Individuals' include Hindu Undivided Families. In the case of joint accounts under Individuals, the gender of the first account holder is considered for classifying the account under Male / Female category. The category 'Others' includes Government Sector, Corporate Sector (Non-Financial & Financial excluding Banks) and Other Institutions.

Table No. 1.27

Data on residual maturity of term deposits have been collected from computerised branches of scheduled commercial banks, except regional rural banks. This table is based on the data reported by 31,537 branches.

Table No. 1.28

Data on interest rate range-wise distribution of term deposits have not been uniformly reported by all the branches, which have submitted BSR-2 return. This table is compiled on the basis of data reported by 57,938 branches.

Table No. 1.29

Data on size of deposits for term deposits have not been uniformly reported by all the branches, which have submitted BSR-2 return. This table is compiled on the basis of data reported by 54,849 branches.

Tables on credit based on Place of Sanction

Table Nos. 1.3, 1.5, 1.16, 1.17, 2.1, 2.2, 2.3 & 2.4 are based on place of sanction of credit.

Tables on credit based on Place of Utilisation

Table Nos. 1.10, 1.11, 4.8, 4.9, 4.10, 5.5, 5.6, 5.7, 5.9 are based on place of utilisation of credit.

Tables on credit based on Place of Sanction as well as utilisation

Table Nos. 1.6 to 1.8 present the data on credit according to both the place of sanction and the place of utilisation.

Tables on maturity pattern of term deposit

Table Nos. 1.24 to 1.26 and 3.4 & 3.5 present the data on term deposits according to original maturity. Table No. 1.27 gives percentage distribution of term deposits as per the residual maturity.

ANNEXURE

BASIC STATISTICAL RETURNS-1 AND 2 OF SCHEDULED COMMERCIAL BANKS IN INDIA – March, 2004, Volume 33

Some tables, viz. 1.13, 4.1, 4.2, 4.3 and 5.3 published in BSR Volume 33, March 2004
have been updated / revised. These updated / revised tables are presented in this annexure

**TABLE NO.1.13 – OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO INTEREST RATE RANGE
MARCH 2004**

(Amount in Rupees Lakh)			
RATE OF INTEREST	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
Less than 6%	62,232 (1.4)	2702,13 (0.3)	2608,71 (0.4)
6% and above but less than 10%	6,69,596 (15.2)	113153,65 (13.3)	89213,91 (13.6)
10% and above but less than 12%	11,17,475 (25.3)	163942,35 (19.3)	120994,68 (18.4)
12% and above but less than 13%	4,97,268 (11.3)	97332,85 (11.5)	70084,84 (10.7)
13% and above but less than 14%	4,28,272 (9.7)	122500,28 (14.4)	98723,06 (15.0)
14% and above but less than 15%	3,46,952 (7.9)	136967,19 (16.1)	109997,14 (16.7)
15% and above but less than 16%	6,87,468 (15.6)	73580,85 (8.7)	58990,96 (9.0)
16% and above but less than 17%	1,14,705 (2.6)	89662,21 (10.6)	68798,54 (10.5)
17% and above but less than 18%	1,16,167 (2.6)	11945,45 (1.4)	9511,19 (1.4)
18% and above but less than 20%	2,79,694 (6.3)	27861,99 (3.3)	23763,05 (3.6)
20% and above	97,075 (2.2)	8618,39 (1.0)	5152,19 (0.8)
Total Loans & Advances	44,16,904 (100.0)	848267,35 (100.0)	657838,26 (100.0)
Inland & Foreign Bills Purchased / Discounted	73,548	104185,23	59773,95
TOTAL	44,90,452	952452,58	717612,22

**TABLE NO. 4.1 – SIZE OF CREDIT LIMIT AND INTEREST RATE RANGE-WISE CLASSIFICATION OF
OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

(Amount in Rupees Lakh)

CREDIT LIMIT RANGE	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
Above Rs. 2 Lakh and upto Rs.5 Lakh	53,724	1839,59	1804,48	4,64,808	15688,87	13877,69	7,98,717	26003,10	21801,61
Above Rs. 5 Lakh and upto Rs.10 Lakh	7,931	546,14	538,10	1,49,754	10901,11	9582,57	1,93,440	14364,54	11980,46
Above Rs. 10 Lakh and upto Rs.25 Lakh	406	60,31	54,16	41,205	6322,94	5217,24	87,001	13856,68	11280,04
Above Rs. 25 Lakh and upto Rs.50 Lakh	111	39,84	17,91	6,665	2438,30	1879,69	18,700	6785,21	5333,65
Above Rs. 50 Lakh and upto Rs.1 Crore	19	13,33	6,86	3,049	2278,42	1641,43	8,322	6204,28	4519,55
Above Rs. 1 Crore and upto Rs.4 Crore	25	53,72	44,20	2,610	5390,36	4030,35	6,955	14525,97	10605,03
Above Rs. 4 Crore and upto Rs.6 Crore	7	34,42	32,78	428	2169,34	1706,40	1,298	6518,01	4684,60
Above Rs. 6 Crore and upto Rs.10 Crore	5	41,03	40,63	429	3446,56	2602,87	1,141	9355,68	6527,69
Above Rs. 10 Crore and upto Rs.25 Crore	4	73,74	69,60	394	6331,16	4574,53	1,169	19046,52	13676,70
Above Rs. 25 Crore	–	–	–	254	58186,59	44101,13	732	47282,38	30585,35
TOTAL LOANS & ADVANCES	62,232	2702,13	2608,71	6,69,596	113153,65	89213,91	11,17,475	163942,35	120994,68

CREDIT LIMIT RANGE	12% AND ABOVE BUT LESS THAN 13%			13% AND ABOVE BUT LESS THAN 14%			14% AND ABOVE BUT LESS THAN 15%		
	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
Above Rs. 2 Lakh and upto Rs.5 Lakh	3,41,997	10834,94	8919,02	2,98,991	9652,85	7972,20	2,22,392	7222,36	5837,18
Above Rs. 5 Lakh and upto Rs.10 Lakh	78,618	5909,07	4690,57	68,795	5266,44	4218,53	58,476	4504,36	3591,58
Above Rs. 10 Lakh and upto Rs.25 Lakh	41,812	7049,23	5535,79	34,257	5809,92	4693,01	32,719	5580,09	4545,58
Above Rs. 25 Lakh and upto Rs.50 Lakh	16,594	6222,39	4831,87	12,603	4720,52	3764,63	13,582	5063,43	4082,02
Above Rs. 50 Lakh and upto Rs.1 Crore	8,597	6465,97	4922,07	6,153	4649,66	3635,98	7,572	5721,34	4535,74
Above Rs. 1 Crore and upto Rs.4 Crore	6,778	13888,44	10456,80	4,980	10009,65	7678,32	7,273	15060,63	12228,69
Above Rs. 4 Crore and upto Rs.6 Crore	1,088	5411,56	3900,76	730	3640,65	2720,43	1,516	7560,88	6265,97
Above Rs. 6 Crore and upto Rs.10 Crore	802	6492,48	4568,84	557	4556,36	3490,71	1,346	11086,65	9163,45
Above Rs. 10 Crore and upto Rs.25 Crore	644	10371,22	7272,88	562	9457,45	7258,08	1,296	21252,65	17585,94
Above Rs. 25 Crore	338	24687,55	14986,25	644	64736,78	53291,18	780	53914,79	42160,99
TOTAL LOANS & ADVANCES	4,97,268	97332,85	70084,84	4,28,272	122500,28	98723,06	3,46,952	136967,19	109997,14

**TABLE NO. 4.1 – SIZE OF CREDIT LIMIT AND INTEREST RATE RANGE-WISE CLASSIFICATION OF
OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

(Amount in Rupees Lakh)

CREDIT LIMIT RANGE	15% AND ABOVE BUT LESS THAN 16%			16% AND ABOVE BUT LESS THAN 17%			17% AND ABOVE BUT LESS THAN 18%		
	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
Above Rs. 2 Lakh and upto Rs.5 Lakh	5,23,808	16777,49	13501,59	64,002	2055,44	1586,20	75,053	2339,84	1861,98
Above Rs. 5 Lakh and upto Rs.10 Lakh	1,03,731	7565,29	6089,16	19,866	1506,65	1190,96	22,557	1662,04	1421,40
Above Rs. 10 Lakh and upto Rs.25 Lakh	38,982	6267,41	4908,47	11,522	1925,60	1490,80	15,881	2533,86	2138,63
Above Rs. 25 Lakh and upto Rs.50 Lakh	11,415	4166,65	3302,17	8,322	2996,07	2431,10	1,201	437,85	344,01
Above Rs. 50 Lakh and upto Rs.1 Crore	4,146	3085,34	2445,83	3,894	2909,71	2295,60	590	429,30	323,64
Above Rs. 1 Crore and upto Rs.4 Crore	3,629	7439,00	6163,08	3,923	8313,65	6528,46	623	1277,36	1038,99
Above Rs. 4 Crore and upto Rs.6 Crore	604	2993,98	2515,11	861	4303,20	3453,99	121	589,29	468,09
Above Rs. 6 Crore and upto Rs.10 Crore	520	4177,34	3487,85	824	6840,53	5396,30	58	450,14	323,31
Above Rs. 10 Crore and upto Rs.25 Crore	397	6338,80	5350,00	881	14884,37	11509,37	60	916,45	657,25
Above Rs. 25 Crore	236	14769,56	11227,69	610	43927,00	32915,75	23	1309,33	933,88
TOTAL LOANS & ADVANCES	6,87,468	73580,85	58990,96	1,14,705	89662,21	68798,54	1,16,167	11945,45	9511,19

CREDIT LIMIT RANGE	18% AND ABOVE BUT LESS THAN 20%			20% AND ABOVE			TOTAL		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	28	29	30	31	32	33	34	35	36
Above Rs. 2 Lakh and upto Rs.5 Lakh	1,69,875	5648,72	4874,63	89,159	2435,72	638,00	31,02,526	100498,92	82674,59
Above Rs. 5 Lakh and upto Rs.10 Lakh	77,275	5688,95	5038,67	4,149	302,61	213,09	7,84,592	58217,21	48555,09
Above Rs. 10 Lakh and upto Rs.25 Lakh	26,291	4043,71	3377,91	1,699	275,81	239,23	3,31,775	53725,55	43480,86
Above Rs. 25 Lakh and upto Rs.50 Lakh	2,750	1003,05	800,46	693	250,91	217,98	92,636	34124,22	27005,48
Above Rs. 50 Lakh and upto Rs.1 Crore	1,410	1055,80	862,18	469	355,82	299,32	44,221	33168,97	25488,19
Above Rs. 1 Crore and upto Rs.4 Crore	1,446	2880,73	2462,75	568	1133,80	858,89	38,810	79973,31	62095,56
Above Rs. 4 Crore and upto Rs.6 Crore	253	1262,83	1079,52	130	633,83	445,78	7,036	35117,99	27273,45
Above Rs. 6 Crore and upto Rs.10 Crore	211	1743,85	1476,74	96	758,92	540,24	5,989	48949,54	37618,63
Above Rs. 10 Crore and upto Rs.25 Crore	125	1930,31	1587,82	86	1299,25	918,44	5,618	91901,91	70460,60
Above Rs. 25 Crore	58	2604,04	2202,37	26	1171,72	781,23	3,701	312589,74	233185,82
TOTAL LOANS & ADVANCES	2,79,694	27861,99	23763,05	97,075	8618,39	5152,19	44,16,904	848267,35	657838,26

**TABLE NO. 4.2 – INTEREST RATE RANGE AND TYPE OF ACCOUNT-WISE CLASSIFICATION OF
OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

(Amount in Rupees Lakh)

INTEREST RATE RANGE	CASH CREDIT			OVERDRAFTS			DEMAND LOANS		
	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
Less than 6%	7	16,56	16,18	35	51,16	35,94	113	86,69	85,16
6% and above but less than 10%	11,717	51365,62	38909,39	13,393	2579,92	1624,59	20,801	2742,38	2304,37
10% and above but less than 12%	1,76,527	42542,73	23294,62	28,826	6539,30	3790,62	57,082	9841,23	8409,78
12% and above but less than 13%	1,02,548	37571,07	22939,56	47,864	9338,40	6252,42	49,529	8117,07	6757,56
13% and above but less than 14%	99,905	27486,57	18774,31	33,703	8565,58	6519,33	65,267	18808,33	16855,40
14% and above but less than 15%	89,756	35080,52	24152,21	38,812	8613,59	6002,78	47,791	31051,61	27808,11
15% and above but less than 16%	58,302	15356,25	11737,32	1,07,608	8986,13	6098,66	91,771	10742,40	9766,69
16% and above but less than 17%	22,541	10835,51	6917,16	13,265	5837,74	4018,65	15,550	15988,65	13277,40
17% and above but less than 18%	5,075	2431,30	1676,47	17,451	1499,62	985,18	4,810	1106,16	976,45
18% and above but less than 20%	7,249	2354,88	1844,64	18,319	3442,60	2464,25	46,701	5272,01	4855,36
20% and above	1,745	987,83	718,80	1,306	405,88	361,61	49,617	2117,90	728,68
TOTAL LOANS & ADVANCES	5,75,372	226028,85	150980,66	3,20,582	55859,92	38154,04	4,49,032	105874,41	91824,97

INTEREST RATE RANGE	MEDIUM TERM LOANS			LONG TERM LOANS			PACKING CREDIT		
	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
Less than 6%	19	12,03	11,59	62,058	2535,70	2459,83	–	–	–
6% and above but less than 10%	14,345	3333,83	2917,13	6,00,578	37887,70	33325,78	8,762	15244,19	10132,65
10% and above but less than 12%	68,570	14562,26	11340,03	7,80,296	74898,07	61987,29	6,174	15558,76	12172,33
12% and above but less than 13%	68,892	9021,34	6795,25	2,27,750	32812,82	26989,06	685	472,15	350,98
13% and above but less than 14%	57,522	17178,10	14713,37	1,71,473	50189,26	41668,58	402	272,44	192,07
14% and above but less than 15%	44,163	18822,38	16027,09	1,25,502	42258,45	35324,63	928	1140,64	682,33
15% and above but less than 16%	1,63,101	11492,25	9378,60	2,66,072	25556,58	21046,62	614	1447,25	963,06
16% and above but less than 17%	18,511	13054,94	10969,70	39,622	35105,18	27357,88	5,216	8840,18	6257,74
17% and above but less than 18%	30,355	1497,30	1215,04	58,195	5257,41	4533,61	281	153,66	124,44
18% and above but less than 20%	65,351	4618,39	4142,91	1,41,941	12093,30	10385,22	133	80,82	70,68
20% and above	14,131	1163,68	905,38	30,276	3943,10	2437,72	–	–	–
TOTAL LOANS & ADVANCES	5,44,960	94756,51	78416,09	25,03,763	322537,57	267516,22	23,195	43210,09	30946,28

**TABLE NO. 4.3 – INTEREST RATE RANGE AND ORGANISATION-WISE CLASSIFICATION OF
OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS
MARCH 2004**

(Amount in Rupees Lakh)

INTEREST RATE RANGE	PUBLIC SECTOR			CO-OPERATIVE SECTOR			PRIVATE CORPORATE SECTOR		
	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
Less than 6%	104	45,93	45,57	167	50,09	21,69	8	14,63	13,24
6% and above but less than 10%	3,162	48877,73	37786,24	9,265	7370,27	5540,43	5,185	12793,05	9550,97
10% and above but less than 12%	4,817	16712,32	11317,72	20,910	6739,69	5197,89	29,816	68439,59	46933,93
12% and above but less than 13%	2,720	10187,99	4784,26	6,570	4443,49	3488,22	28,592	46039,15	33423,37
13% and above but less than 14%	3,770	56606,07	47646,43	5,971	2539,88	2479,40	21,731	33821,34	24981,69
14% and above but less than 15%	2,100	2261,70	1488,87	4,615	1160,37	959,91	27,326	97070,33	78317,39
15% and above but less than 16%	2,420	3660,79	2917,61	3,010	1280,33	1114,12	15,071	29039,53	23340,17
16% and above but less than 17%	2,119	11828,63	9239,78	6,176	5267,31	3903,93	17,246	61387,09	47451,51
17% and above but less than 18%	178	77,49	69,28	318	214,04	155,24	2,507	4245,21	3171,75
18% and above but less than 20%	198	161,48	99,19	1,393	244,80	216,37	3,526	6121,58	5013,76
20% and above	73	95,76	80,45	190	62,74	39,49	3,160	4762,61	3330,41
TOTAL LOANS & ADVANCES	21,661	150515,88	115475,41	58,585	29373,00	23116,69	1,54,168	363734,10	275528,20

INTEREST RATE RANGE	PRIVATE SECTOR - OTHERS			JOINT SECTOR UNDERTAKINGS			INDIVIDUALS		
	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
Less than 6%	102	148,37	132,42	–	–	–	61,851	2443,13	2395,80
6% and above but less than 10%	29,204	12447,14	8520,20	202	670,54	487,01	6,22,574	30992,69	27328,90
10% and above but less than 12%	1,88,439	29306,00	21818,97	740	792,13	324,72	8,72,730	41950,80	35400,39
12% and above but less than 13%	1,11,321	19460,61	14830,77	431	747,38	372,96	3,47,611	16450,86	13183,70
13% and above but less than 14%	1,19,982	17081,22	13474,63	329	252,23	200,33	2,76,477	12198,64	9939,77
14% and above but less than 15%	1,24,483	26657,18	21281,26	378	1053,37	929,62	1,88,021	8751,71	7011,01
15% and above but less than 16%	72,433	12280,87	10008,18	240	403,34	300,69	5,94,164	26874,79	21274,01
16% and above but less than 17%	31,578	7611,21	5506,35	164	452,33	435,83	57,397	2943,10	2166,47
17% and above but less than 18%	8,043	1290,95	1072,81	34	27,38	12,04	1,05,086	6089,93	5030,07
18% and above but less than 20%	27,671	6995,05	6077,31	27	125,01	91,84	2,46,875	14213,95	12264,48
20% and above	5,591	977,95	864,11	45	60,58	27,68	88,015	2658,68	809,97
TOTAL LOANS & ADVANCES	7,18,847	134256,56	103587,00	2,590	4584,29	3182,71	34,60,801	165568,27	136804,57

**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	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	96	31,20	29,43	38,556	4430,66	2723,80
1. Direct Finance	56	2,63	2,64	34,726	2378,25	1539,52
2. Indirect Finance	40	28,56	26,79	3,830	2052,40	1184,29
II. INDUSTRY	93	110,68	99,65	38,954	18441,58	13544,63
1. Mining & Quarrying	–	–	–	606	598,97	498,10
2. Food Manufacturing & Processing	–	–	–	1,584	1921,08	1325,77
(a) Rice Mills, Flour & Dal Mills	–	–	–	678	616,78	470,32
(b) Sugar	–	–	–	12	121,13	18,91
(c) Edible Oils & Vanaspati	–	–	–	107	198,30	129,22
(d) Tea Processing	–	–	–	59	59,09	47,37
(e) Processing of Fruits & Vegetables	–	–	–	64	51,42	42,57
(f) Others	–	–	–	664	874,36	617,38
3. Beverage & Tobacco	–	–	–	74	276,27	196,51
4. Textiles	5	13,51	7,50	3,936	4280,40	2945,53
(a) Cotton Textiles	2	7,50	7,50	899	1520,73	954,09
(b) Jute & Other Natural Fibre Textiles	–	–	–	69	62,59	46,60
(c) Handloom Textiles & Khadi	3	6,01	–	174	108,74	102,57
(d) Other Textiles & Textile Products	–	–	–	2,794	2588,35	1842,26
5. Paper, Paper Products & Printing	1	20,74	16,59	338	236,63	190,66
6. Leather & Leather Products	–	–	–	649	670,65	533,41
7. Rubber & Plastic Products	4	26,00	26,00	447	367,13	305,54
8. Chemicals & Chemical Products	1	4,95	4,95	940	1847,53	1272,06
(a) Heavy Industrial Chemicals	1	4,95	4,95	195	518,69	296,06
(b) Fertilisers	–	–	–	21	130,53	107,73
(c) Drugs & Pharmaceuticals	–	–	–	240	636,57	499,88
(d) Non-Edible Oils	–	–	–	21	48,80	38,90
(e) Other Chemicals & Chemical Products	–	–	–	463	512,95	329,49
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	35	33,62	29,41
10. Manufacture of Cement & Cement Products	–	–	–	98	97,08	76,05
11. Basic Metals & Metal Products	–	–	–	1,286	1029,47	825,26
(a) Iron & Steel	–	–	–	350	456,66	334,01
(b) Non-Ferrous Metals	–	–	–	170	301,65	276,42
(c) Metal Products	–	–	–	766	271,16	214,83
12. Engineering	–	–	–	1,152	767,55	490,17
(a) Heavy Engineering	–	–	–	281	119,51	90,71
(b) Light Engineering	–	–	–	483	348,42	195,13
(c) Electrical Machinery & Goods	–	–	–	269	207,76	139,72
(d) Electronic Machinery & Goods	–	–	–	119	91,87	64,61
13. Vehicles, Vehicle Parts & Transport Equipments	–	–	–	417	421,36	323,12
14. Other Industries	45	21,05	20,25	3,397	2886,88	1912,92
15. Electricity, Gas & Water	4	5,36	5,36	115	763,17	652,28
(a) Electricity Generation & Transmission	4	5,36	5,36	53	641,90	583,90
(b) Non-Conventional Energy	–	–	–	23	17,85	17,68
(c) Gas, Steam & Water Supply	–	–	–	39	103,42	50,69
16. Construction	33	19,07	19,00	23,880	2243,77	1967,85
III. TRANSPORT OPERATORS	2	5	5	1,672	252,44	187,11
IV. PROFESSIONAL AND OTHER SERVICES	16	25,31	22,98	10,994	2368,47	1848,67
V. PERSONAL LOANS	61,920	2488,98	2414,03	5,41,842	29649,43	26320,43
1. Loans for Purchase of Consumer Durables	–	–	–	–	–	–
2. Loans for Housing	57,266	2336,55	2267,28	5,31,808	29319,41	26040,38
3. Rest of the Personal Loans	4,654	152,42	146,75	10,034	330,02	280,05
VI. TRADE	14	5,88	5,27	12,974	51576,78	39434,42
1. Wholesale Trade	10	2,94	2,94	3,932	49943,22	38400,69
2. Retail Trade	4	2,94	2,33	9,042	1633,56	1033,73
VII. FINANCE	47	3,13	3,19	1,529	3609,00	3009,04
VIII. ALL OTHERS	44	36,91	34,11	23,075	2825,29	2145,80
TOTAL LOANS AND ADVANCES	62,232	2702,13	2608,71	6,69,596	113153,65	89213,91
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	44	2,05	1,25	2,008	196,00	155,51
2. Other Small Scale Industries	3	6,01	–	5,773	3795,68	2685,72

**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	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	2,22,559	14434.98	11653.52	1,01,969	8229.00	6556.10
1. Direct Finance	2,06,386	8371.99	6942.65	93,126	4831.33	3883.30
2. Indirect Finance	16,173	6062.98	4710.87	8,843	3397.67	2672.80
II. INDUSTRY	1,12,083	75342.54	50672.09	69,640	52299.75	35028.53
1. Mining & Quarrying	3,094	2636.42	1431.39	1,596	4999.56	752.63
2. Food Manufacturing & Processing	14,953	8727.75	5682.94	8,570	5994.02	4117.57
(a) Rice Mills, Flour & Dal Mills	7,062	2375.47	1666.46	3,595	1236.70	777.25
(b) Sugar	242	1998.31	1157.06	226	2013.09	1254.95
(c) Edible Oils & Vanaspati	1,213	691.83	528.66	850	723.43	533.56
(d) Tea Processing	439	810.86	558.35	497	462.78	354.78
(e) Processing of Fruits & Vegetables	325	82.15	58.77	231	58.15	45.61
(f) Others	5,672	2769.14	1713.63	3,171	1499.86	1151.43
3. Beverage & Tobacco	786	830.66	641.10	646	480.25	331.27
4. Textiles	17,423	9994.23	6978.64	10,139	6027.11	4540.23
(a) Cotton Textiles	5,354	4129.94	2962.27	3,381	2925.86	2328.42
(b) Jute & Other Natural Fibre Textiles	380	239.95	108.20	182	111.19	75.87
(c) Handloom Textile & Khadi	1,532	385.48	266.67	557	89.36	74.90
(d) Other Textiles & Textiles Products	10,157	5238.86	3641.51	6,019	2900.70	2061.04
5. Paper, Paper Products & Printing	4,933	2096.38	1370.30	3,663	1692.85	1150.02
6. Leather & Leather Products	1,319	470.42	389.06	836	311.06	250.42
7. Rubber & Plastic Products	5,451	1744.76	1291.72	4,000	1677.26	1180.04
8. Chemicals & Chemical Products	7,180	7555.26	5026.56	5,265	5705.68	3860.87
(a) Heavy Industrial Chemicals	1,044	1967.21	1205.29	903	1392.08	823.57
(b) Fertilisers	252	1498.27	985.26	196	1271.72	1022.74
(c) Drugs & Pharmaceuticals	1,582	1674.24	1209.84	1,245	1434.51	937.43
(d) Non-Edible Oils	159	62.99	48.88	125	59.16	32.81
(e) Other Chemicals & Chemical Products	4,143	2352.54	1577.28	2,796	1548.20	1044.33
9. Petroleum, Coal Products & Nuclear Fuels	395	1899.76	794.07	342	778.00	679.95
10. Manufacture of Cement & Cement Products	1,426	810.72	598.93	863	1168.37	1000.01
11. Basic Metals & Metal Products	10,371	7516.15	4812.23	6,590	6513.89	4688.25
(a) Iron & Steel	3,603	4734.98	3003.06	2,464	4075.00	3091.53
(b) Non-Ferrous Metals	1,255	1005.62	512.55	530	580.76	418.52
(c) Metal Products	5,513	1775.55	1296.61	3,596	1858.13	1178.20
12. Engineering	11,196	6489.34	3979.66	7,958	5183.49	3702.93
(a) Heavy Engineering	2,534	1273.15	938.16	1,902	858.49	647.50
(b) Light Engineering	4,692	1883.72	1207.36	2,857	1367.15	875.03
(c) Electrical Machinery & Goods	2,888	2547.44	1283.67	2,194	1568.80	1095.52
(d) Electronic Machinery & Goods	1,082	785.03	550.47	1,005	1389.05	1084.88
13. Vehicles, Vehicle Parts & Transport Equipments	3,230	2767.11	1458.89	2,136	1905.93	1358.47
14. Other Industries	14,900	7818.91	5812.20	9,810	3091.98	2330.25
15. Electricity, Gas & Water	804	5178.85	4024.25	565	2375.25	1736.51
(a) Electricity Generation & Transmission	382	4640.55	3593.28	234	2168.04	1579.47
(b) Non-Conventional Energy	97	96.74	89.02	86	104.01	94.97
(c) Gas, Steam & Water Supply	325	441.56	341.95	245	103.20	62.08
16. Construction	14,622	8805.81	6380.14	6,661	4395.07	3349.11
III. TRANSPORT OPERATORS	14,446	2105.25	1665.98	13,060	1526.75	1166.97
IV. PROFESSIONAL AND OTHER SERVICES	36,436	9947.27	8244.43	27,972	6364.20	4946.72
V. PERSONAL LOANS	5,82,032	33678.09	28627.55	1,91,941	9543.70	7570.02
1. Loans for Purchase of Consumer Durables	132	4.55	4.29	1,590	58.67	45.96
2. Loans for Housing	4,44,603	28867.65	25183.36	49,001	3532.21	3136.35
3. Rest of the Personal Loans	1,37,297	4805.89	3439.90	1,41,350	5952.82	4387.70
VI. TRADE	86,757	11100.05	8067.00	58,609	8691.18	6724.99
1. Wholesale Trade	23,124	4234.55	3016.80	18,346	3844.32	2904.71
2. Retail Trade	63,633	6865.50	5050.20	40,263	4846.86	3820.29
VII. FINANCE	3,186	8481.33	5786.17	1,617	4546.73	3570.67
VIII. ALL OTHERS	59,976	8852.84	6277.93	32,460	6131.53	4520.84
TOTAL LOANS AND ADVANCES	11,17,475	163942.35	120994.68	4,97,268	97332.85	70084.84
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	12,601	1268.66	974.02	6,050	826.16	648.83
2. Other Small Scale Industries	52,372	9823.53	7318.69	31,286	7852.20	5999.36

**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	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	1,18,669	11012.10	9222.62	80,646	7745.64	6564.07
1. Direct Finance	1,08,864	4605.54	3952.48	72,329	3472.70	3089.66
2. Indirect Finance	9,805	6406.56	5270.14	8,317	4272.94	3474.40
II. INDUSTRY	60,289	66046.83	52692.38	67,045	78018.62	61524.24
1. Mining & Quarrying	1,749	2655.30	2468.84	1,843	3446.11	3130.34
2. Food Manufacturing & Processing	7,224	4137.72	2998.32	6,957	5787.05	4554.99
(a) Rice Mills, Flour & Dal Mills	3,086	1169.48	703.29	2,900	1043.84	733.24
(b) Sugar	176	1189.65	916.17	256	1514.52	1266.45
(c) Edible Oils & Vanaspati	730	426.17	345.00	699	536.79	478.73
(d) Tea Processing	321	377.88	306.72	320	888.46	801.64
(e) Processing of Fruits & Vegetables	179	64.02	43.30	224	126.42	98.77
(f) Others	2,732	910.52	683.84	2,558	1677.02	1176.16
3. Beverage & Tobacco	654	297.11	227.23	790	1840.63	1658.16
4. Textiles	8,723	4551.16	3576.80	10,009	8823.51	7121.40
(a) Cotton Textiles	3,188	2241.70	1754.86	3,861	4210.54	3362.56
(b) Jute & Other Natural Fibre Textiles	165	175.50	162.24	170	217.51	130.29
(c) Handloom Textiles & Khadi	474	346.79	252.36	402	143.30	131.46
(d) Other Textiles & Textile Products	4,896	1787.17	1407.34	5,576	4252.16	3497.10
5. Paper, Paper Products & Printing	3,121	1018.23	758.14	3,206	2310.44	1866.15
6. Leather & Leather Products	807	273.96	192.61	924	534.84	441.60
7. Rubber & Plastic Products	3,202	946.63	705.20	2,812	1679.22	1253.08
8. Chemicals & Chemical Products	4,026	5361.07	3739.63	4,443	9503.09	7445.59
(a) Heavy Industrial Chemicals	720	2130.85	1503.12	799	1794.41	1585.15
(b) Fertilisers	145	1307.82	823.24	203	1937.06	1720.81
(c) Drugs & Pharmaceuticals	928	844.63	643.03	1,084	2834.19	2136.78
(d) Non-Edible Oils	103	43.19	35.77	97	86.70	56.08
(e) Other Chemicals & Chemical Products	2,130	1034.58	734.46	2,260	2850.73	1946.77
9. Petroleum, Coal Products & Nuclear Fuels	372	4234.96	3646.57	355	2142.85	1448.21
10. Manufacture of Cement & Cement Products	755	1387.62	1196.16	720	1833.48	1279.08
11. Basic Metals & Metal Products	5,480	5990.27	4476.97	5,597	7791.93	6092.03
(a) Iron & Steel	1,876	4739.09	3489.78	2,204	4919.76	3896.32
(b) Non-Ferrous Metals	401	207.27	135.89	478	914.53	649.01
(c) Metal Products	3,203	1043.91	851.30	2,915	1957.64	1546.69
12. Engineering	6,267	5110.51	3715.33	6,805	9012.52	6956.07
(a) Heavy Engineering	1,418	782.65	543.26	1,578	2019.97	1495.96
(b) Light Engineering	2,344	966.39	749.97	2,542	2371.84	1864.82
(c) Electrical Machinery & Goods	1,748	2317.78	1543.09	1,768	2304.81	1792.32
(d) Electronic Machinery & Goods	757	1043.69	879.02	917	2315.90	1802.97
13. Vehicles, Vehicle Parts & Transport Equipments	1,444	2415.65	1809.89	1,710	4056.37	3418.10
14. Other Industries	9,660	2933.40	2319.44	12,143	9106.71	6548.22
15. Electricity, Gas & Water	668	12447.51	11039.75	539	3653.87	2897.54
(a) Electricity Generation & Transmission	358	12022.29	10721.51	267	3299.66	2652.96
(b) Non-Conventional Energy	85	61.73	50.53	68	109.68	88.28
(c) Gas, Steam & Water Supply	225	363.49	267.71	204	244.53	156.30
16. Construction	6,137	12285.73	9821.51	8,192	6496.01	5413.67
III. TRANSPORT OPERATORS	14,407	2858.80	1960.12	11,262	2522.56	2122.13
IV. PROFESSIONAL AND OTHER SERVICES	18,119	6216.68	5345.18	19,136	12062.02	9118.69
V. PERSONAL LOANS	1,19,075	5572.44	4340.57	73,539	3534.47	2672.75
1. Loans for Purchase of Consumer Durables	1,506	59.18	47.10	1,294	50.37	37.32
2. Loans for Housing	33,093	1886.63	1643.01	10,545	774.20	674.78
3. Rest of the Personal Loans	84,476	3626.63	2650.46	61,700	2709.89	1960.65
VI. TRADE	70,597	9773.99	7513.80	66,127	10243.14	8117.60
1. Wholesale Trade	21,072	4541.84	3396.28	19,775	4704.32	3738.44
2. Retail Trade	49,525	5232.15	4117.52	46,352	5538.83	4379.17
VII. FINANCE	1,177	14709.59	12949.70	1,884	16375.01	14861.12
VIII. ALL OTHERS	25,939	6309.85	4698.69	27,313	6465.72	5016.54
TOTAL LOANS AND ADVANCES	4,28,272	122500.28	98723.06	3,46,952	136967.19	109997.14
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	4,463	389.63	316.14	3,907	326.92	267.50
2. Other Small Scale Industries	26,436	5300.69	4202.51	26,347	5906.85	4586.11

**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	5,23,970	23674.24	18621.31	33,096	3671.15	2947.93
1. Loans for Purchase of Consumer Durables	6,235	231.82	187.47	406	16.85	10.40
2. Loans for Housing	23,129	1412.25	1204.22	6,988	2334.78	2076.77
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 ADVANCES	6,87,468	73580.85	58990.96	1,14,705	89662.21	68798.54
<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

**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	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	10,070	1377.45	1246.71
1. Direct Finance	4,716	347.71	300.70	7,802	748.62	696.55
2. Indirect Finance	440	229.49	186.59	2,268	628.83	550.16
II. INDUSTRY	5,821	3983.27	2948.56	15,866	7372.18	6248.30
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	106	109.42	101.29
4. Textiles	947	617.84	526.44	1,522	937.28	801.16
(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	816	411.36	359.40
5. Paper, Paper Products & Printing	297	123.29	74.46	386	182.38	153.93
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	662	908.16	723.23
(a) Heavy Industrial Chemicals	101	134.99	91.23	148	199.03	162.72
(b) Fertilisers	20	104.96	100.65	22	91.54	66.18
(c) Drugs & Pharmaceuticals	106	129.06	108.18	141	187.26	173.30
(d) Non-Edible Oils	4	1.27	1.27	11	7.18	6.77
(e) Other Chemicals & Chemical Products	269	200.92	142.10	340	423.14	314.26
9. Petroleum, Coal Products & Nuclear Fuels	45	38.31	30.09	85	41.67	39.62
10. Manufacture of Cement & Cement Products	56	137.77	90.20	84	90.41	75.20
11. Basic Metals & Metal Products	533	475.40	367.99	975	781.64	587.50
(a) Iron & Steel	194	269.37	233.64	467	397.99	350.31
(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	1,221	801.56	672.29
(a) Heavy Engineering	134	173.29	127.82	356	143.03	120.01
(b) Light Engineering	194	155.42	102.29	299	240.12	213.64
(c) Electrical Machinery & Goods	161	172.55	63.41	355	231.73	187.35
(d) Electronic Machinery & Goods	166	189.29	120.53	211	186.69	151.29
13. Vehicles, Vehicle Parts & Transport Equipments	143	54.57	40.15	195	135.14	120.87
14. Other Industries	978	220.03	190.08	1,954	409.37	350.43
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	6,647	1386.31	1205.47
III. TRANSPORT OPERATORS	1,060	83.64	64.59	5,027	383.64	360.84
IV. PROFESSIONAL AND OTHER SERVICES	1,492	361.64	290.93	14,291	2234.52	2027.53
V. PERSONAL LOANS	97,370	5736.60	4757.71	2,04,776	11532.70	9946.51
1. Loans for Purchase of Consumer Durables	1,006	60.85	57.57	800	36.24	29.68
2. Loans for Housing	32,698	2794.86	2539.63	72,595	4778.26	4203.34
3. Rest of the Personal Loans	63,666	2880.89	2160.51	1,31,381	6718.19	5713.49
VI. TRADE	2,947	411.94	351.85	7,027	2203.10	1791.75
1. Wholesale Trade	1,082	183.99	158.47	2,529	670.52	554.71
2. Retail Trade	1,865	227.95	193.38	4,498	1532.57	1237.04
VII. FINANCE	231	264.55	200.87	4,346	653.49	449.35
VIII. ALL OTHERS	2,090	526.61	409.39	18,291	2104.91	1692.05
TOTAL LOANS AND ADVANCES	1,16,167	11945.45	9511.19	2,79,694	27861.99	23763.05
<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

**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	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	1,106	227,46	186,05	6,43,882	59288,17	48022,25
1. Direct Finance	864	126,93	100,10	5,85,064	29058,96	23910,69
2. Indirect Finance	242	100,53	85,95	58,818	30229,21	24111,56
II. INDUSTRY	30,463	5273,67	3445,57	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	329	288,94	180,27	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	35	33,47	17,37	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	949	734,31	492,30	63,529	45334,60	33997,42
(a) Cotton Textiles	623	431,59	258,77	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	309	292,99	224,40	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	484,23	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	381	764,58	550,93	37,133	41836,87	30784,63
(a) Iron & Steel	157	402,84	296,32	13,386	27927,83	20735,43
(b) Non-Ferrous Metals	59	53,75	44,81	3,558	4233,48	2974,20
(c) Metal Products	165	307,99	209,81	20,189	9675,56	7075,00
12. Engineering	1,082	442,60	283,49	43,629	37754,65	27298,81
(a) Heavy Engineering	502	118,99	56,10	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	110	141,28	113,36	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	26,090	730,29	253,90	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	1,882	396,86	313,28	1,48,399	49266,25	39475,96
V. PERSONAL LOANS	57,888	1828,78	487,63	24,87,449	130910,59	108706,45
1. Loans for Purchase of Consumer Durables	368	12,40	8,55	13,337	530,95	428,34
2. Loans for Housing	-	-	-	12,61,726	78036,81	68969,13
3. Rest of the Personal Loans	57,520	1816,39	479,08	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	162	159,91	151,29	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 ADVANCES	97,075	8618,39	5152,19	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

APPENDIX

INFORMATION ON OTHER PUBLICATIONS OF THE BANK ON BANKING STATISTICS

1. Statistical Tables Relating to Banks in India

In addition to the explanation provided in the Introduction to this Volume, in respect of the basic difference underlying the two separate publications namely 'Statistical Tables Relating to Banks in India' and this Volume, a brief note on the contents of the publication is given below with a view to facilitate the readers.

The book on '*Statistical Tables Relating to Banks in India*' presents comprehensive data in regard to various aspects in Indian banking, based on data collected through various statutory returns and other statistical returns. The source of data include fortnightly 'Form-A' returns submitted by the Scheduled Commercial Banks under Section 42 (2) of the Reserve Bank of India Act, 1934 as on last reporting Friday of every month; 'Form-X' returns under Section 27 of the Banking Regulation Act, 1949 as on the last Friday of every month; the liabilities and assets of Scheduled Commercial Banks in India based on their published annual accounts for the reference period; returns on advances to priority sectors as on last reporting Friday of March, other returns collected by various departments of the Bank as well as summary information based on various Basic Statistical Returns. The book contains tables on Offices, Business, Liabilities & Assets, Deposits, Advances, Priority Sector Advances, NPAs, Investments, Earnings & Expenses, Employees, etc.

2. Report on Trend and Progress of Banking in India

This annual publication is brought out by the Reserve Bank of India in terms of Section 36 (2) of the Banking Regulation Act, 1949. The Report for the year 2004-2005 contains seven chapters.

The first chapter Overview, sets out in a nutshell the banking developments and policy perspectives during 2004-05 and 2005-06. The other chapters are Policy Developments in Commercial Banking, Operations and Performance of Commercial Banks, Developments in Co-operative Banking, Non-Banking Financial Institutions, Financial Stability and the final seventh chapter is Perspectives.

3. Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks

This publication presents data on deposits and credit of scheduled commercial banks based on BSR-7 Quarterly Returns received from their head offices giving branch-wise figures of aggregate deposits and gross bank credit as on the last Friday of the quarter/ as on last day of March.

4. Information on other BSR Surveys

Articles based on data collected through the two annual surveys viz. Survey of Ownership of deposits (BSR-4) and Survey of Investments of scheduled commercial banks (BSR-5), and also the quinquennial Survey on Debits to deposit accounts (BSR-6) are published regularly in the RBI Bulletin.

5. Banking Statistics: Basic Statistical Returns 1 & 2, Volume 1 to 31: 1972 to 2002

This publication on CD-ROM, presents the data in PDF format, published in BSR Volumes 1 to 31, collected through Basic Statistical Returns 1 & 2.

6. Branch Banking Statistics

This publication, brought out biennially based on latest updated Master Office File (MOF), provides summary information on branch banking of commercial bank offices in India.

7. Directory of Commercial Bank Offices in India

This publication is brought out biennially on CD-ROM as well as through web. It gives locational details of branch/offices of all scheduled commercial banks in India and is based on latest updated Master Office File (MOF).