

Table No. 5.3 - Interest Rate Range-Wise Classification of Loans and Advances of Scheduled Commercial Banks According to Occupation March 1997 (Part 1 of 2)

		(Amount in Rupees Lakh)								
		LESS THAN 6%			6% AND ABOVE BUT LESS THAN 10%			10% AND ABOVE BUT LESS THAN 12%		
OCCUPATION		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		11	4,27	3,82	1,615	65,10	57,51	13,182	371,18	284,07
1.	Direct Finance	-	-	-	857	31,23	30,66	10,780	134,02	127,13
2.	Indirect Finance	11	4,27	3,82	758	33,87	26,85	2,402	237,16	156,94
II. INDUSTRY		83	12,84	10,49	1,532	374,64	340,69	8,157	804,62	733,48
1.	Mining & Quarrying	-	-	-	13	7,93	2,63	171	6,00	3,74
2.	Food Manufacturing and Processing	-	-	-	84	16,94	10,23	898	67,86	53,02
	(a) Rice Mills, Flour and Dal Mills	-	-	-	31	1,16	1,12	342	11,42	9,54
	(b) Sugar	-	-	-	2	2,74	2,17	15	20,84	17,33
	(c) Edible Oils and Vanaspati	-	-	-	8	41	32	178	4,10	3,47
	(d) Tea Processing	-	-	-	2	5,21	1,56	13	5,53	5,19
	(e) Processing of Fruits & Vegetables	-	-	-	16	2,16	2,19	13	44	35
	(f) Others	-	-	-	25	5,26	2,87	337	25,53	17,13
3.	Beverage and Tobacco	-	-	-	4	36	12	33	18,52	13,24
4.	Textiles	-	-	-	162	102,07	94,77	886	56,67	45,64
	(a) Cotton Textiles	-	-	-	39	42,87	45,35	224	21,51	15,42
	(b) Jute Textiles	-	-	-	1	3	3	36	73	41
	(c) Handloom Textiles & Khadi	-	-	-	7	6	5	55	82	66
	(d) Other Textiles	-	-	-	115	59,11	49,34	571	33,60	29,16
5.	Paper, Paper Products and Printing	-	-	-	27	12,68	12,62	364	13,35	12,23
6.	Leather and Leather Products	-	-	-	48	7,89	7,28	114	11,51	11,93
7.	Rubber and Rubber Products	-	-	-	8	1,38	1,92	102	14,92	9,71
8.	Chemicals and Chemical Products	-	-	-	66	87,77	82,66	499	67,94	57,28
	(a) Heavy Industrial Chemicals	-	-	-	6	9,50	7,19	56	29,74	24,39
	(b) Fertilizers	-	-	-	3	26,52	25,06	11	13,34	11,67
	(c) Drugs and Pharmaceuticals	-	-	-	24	9,61	9,84	99	5,91	4,39
	(d) Non-Edible Oils	-	-	-	3	2,01	2,03	9	52	48
	(e) Other Chemicals & Chemical Products	-	-	-	30	40,13	38,54	324	18,42	16,34
9.	Petroleum, Coal Products & Nuclear Fuels	-	-	-	9	5,23	4,57	41	1,61	95
10.	Manufacture of Cement & Cement Products	-	-	-	6	18	8	103	3,80	2,78
11.	Basic Metals & Metal Products	-	-	-	87	10,01	7,73	674	124,71	118,69
	(a) Iron and Steel	-	-	-	21	7,82	6,63	205	107,78	102,57
	(b) Non-Ferrous Metals	-	-	-	22	48	45	30	1,33	1,17
	(c) Other Metal Products	-	-	-	44	1,71	65	439	15,60	14,95
12.	Engineering	-	-	-	71	59,70	55,08	610	89,66	83,86
	(a) Heavy Engineering	-	-	-	22	56,48	53,15	83	46,58	40,34
	(b) Light Engineering	-	-	-	24	1,03	85	259	13,89	11,59
	(c) Electrical Machinery & Goods	-	-	-	9	56	52	186	12,77	13,77
	(d) Electronic Machinery & Goods	-	-	-	16	1,63	57	82	16,41	18,17
13.	Vehicles, Vehicle Parts & Transport Equipments	-	-	-	71	96	1,09	222	206,98	222,31
14.	Other Industries	67	1,05	70	265	31,63	26,76	2,953	57,15	50,05
15.	Electricity, Gas & Water	-	-	-	600	7,16	6,49	285	49,92	38,97
	(a) Electricity Generation & Transmission	-	-	-	599	7,15	6,49	215	47,79	37,55
	(b) Non-Conventional Energy	-	-	-	-	-	-	48	1,88	1,33
	(c) Gas, Steam & Water Supply	-	-	-	1	1	-	22	25	9
16.	Construction	16	11,79	9,79	11	22,75	26,64	202	14,05	9,09
III. TRANSPORT OPERATORS		17	14	10	826	6,78	5,69	1,969	22,86	20,14
IV. PROFESSIONAL AND OTHER SERVICES		6	47	46	215	36,64	28,62	2,608	91,32	77,90
V. PERSONAL LOANS		2,47,445	2650,34	2352,43	48,414	447,09	383,55	1,26,738	1754,88	1636,37
1.	Loans for Purchase of Consumer Durables	-	-	-	-	-	-	-	-	-
2.	Loans for Housing	2,39,511	2577,84	2292,30	24,774	292,17	253,32	1,09,208	1648,06	1547,03
3.	Rest of the Personal Loans	7,934	72,50	60,13	23,640	154,92	130,22	17,530	106,83	89,35

VI. TRADE	-	-	-	661	121,49	96,04	3,766	91,13	72,22
1. Wholesale Trade	-	-	-	217	90,02	73,45	732	33,59	26,74
2. Retail Trade	-	-	-	444	31,48	22,59	3,034	57,54	45,49
VII. FINANCE	64	10,94	8,50	486	226,05	198,26	396	74,62	67,85
VIII. ALL OTHERS	145	147,37	105,84	751	74,90	48,74	2,817	150,27	125,31
TOTAL LOANS AND ADVANCES	2,47,771	2826,38	2481,63	54,500	1352,71	1159,10	1,59,633	3360,89	3017,35
OF WHICH : 1. Artisans & Village Industries	66	60	55	79	70	59	878	9,23	8,17
2. Other Small Scale Industries	-	-	-	382	60,03	54,03	3,113	105,03	86,12

(Amount in Rupees Lakh)						
OCCUPATION	12% 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
	10	11	12	13	14	15
I. AGRICULTURE	1,02,687	1484,84	1246,32	6,98,392	7854,52	6280,07
1. Direct Finance	99,471	965,94	802,80	6,80,208	6607,53	5608,19
2. Indirect Finance	3,216	518,90	443,51	18,184	1247,00	671,88
II. INDUSTRY	79,975	17567,90	13321,10	3,27,879	7550,99	6341,34
1. Mining & Quarrying	1,350	704,23	391,27	6,741	584,22	535,76
2. Food Manufacturing and Processing	8,299	2455,54	1838,78	37,612	530,24	423,96
(a) Rice Mills, Flour and Dal Mills	3,039	409,41	326,92	15,676	211,70	154,29
(b) Sugar	82	20,87	16,34	230	39,35	33,47
(c) Edible Oils and Vanaspati	1,533	716,62	540,54	7,634	86,84	74,85
(d) Tea Processing	96	165,84	135,93	146	5,92	5,24
(e) Processing of Fruits & Vegetables	180	62,13	43,07	856	23,22	21,14
(f) Others	3,369	1080,68	775,97	13,070	163,19	134,96
3. Beverage and Tobacco	428	213,82	132,53	1,843	26,61	23,62
4. Textiles	13,834	4345,53	3409,89	44,757	1254,10	955,07
(a) Cotton Textiles	3,008	1637,17	1190,13	10,083	547,15	501,87
(b) Jute Textiles	176	89,97	59,64	617	27,93	22,94
(c) Handloom Textiles & Khadi	978	97,59	79,00	4,382	54,14	46,63
(d) Other Textiles	9,672	2520,80	2081,12	29,675	624,88	383,62
5. Paper, Paper Products and Printing	3,391	223,03	189,91	15,099	224,56	170,91
6. Leather and Leather Products	2,175	836,20	710,78	5,315	59,40	48,60
7. Rubber and Rubber Products	826	212,36	158,33	3,417	52,81	44,16
8. Chemicals and Chemical Products	5,272	1677,50	1162,37	18,103	617,23	523,93
(a) Heavy Industrial Chemicals	495	322,16	225,32	1,276	63,67	54,21
(b) Fertilizers	130	46,73	34,44	376	117,00	105,87
(c) Drugs and Pharmaceuticals	1,051	636,28	446,27	3,247	152,84	124,50
(d) Non-Edible Oils	139	35,98	29,76	514	18,04	15,40
(e) Other Chemicals & Chemical Products	3,457	636,35	426,59	12,690	265,67	223,95
9. Petroleum, Coal Products & Nuclear Fuels	377	145,77	120,28	1,588	535,24	548,27
10. Manufacture of Cement & Cement Products	721	123,65	101,62	3,585	245,10	222,68
11. Basic Metals & Metal Products	6,645	1709,95	1312,40	26,933	570,18	486,31
(a) Iron and Steel	1,744	1260,87	963,03	6,548	268,18	231,09
(b) Non-Ferrous Metals	483	74,98	64,09	1,565	51,25	43,37
(c) Other Metal Products	4,418	374,11	285,27	18,820	250,75	211,85
12. Engineering	7,112	1411,70	1010,07	31,202	673,56	553,05
(a) Heavy Engineering	936	530,80	363,20	3,208	159,82	130,37
(b) Light Engineering	3,449	306,16	198,47	13,636	206,28	178,79
(c) Electrical Machinery & Goods	1,687	405,40	321,62	7,879	200,00	154,11
(d) Electronic Machinery & Goods	1,040	169,34	126,78	6,479	107,46	89,79
13. Vehicles, Vehicle Parts & Transport Equipments	2,297	495,64	396,46	11,048	561,48	455,41
14. Other Industries	24,459	2121,74	1748,16	1,11,332	1240,86	1039,05
15. Electricity, Gas & Water	1,174	644,28	448,71	3,488	174,25	126,18
(a) Electricity Generation & Transmission	1,054	635,88	441,98	3,010	167,44	120,38
(b) Non-Conventional Energy	31	4,37	4,33	128	1,79	1,70
(c) Gas, Steam & Water Supply	89	4,04	2,40	350	5,02	4,10
16. Construction	1,615	246,95	189,54	5,816	201,15	184,39
III. TRANSPORT OPERATORS	23,174	289,80	262,52	1,31,917	1357,20	1112,00
IV. PROFESSIONAL AND OTHER SERVICES	16,778	452,66	335,19	1,19,078	1357,24	1125,41
V. PERSONAL LOANS	2,42,232	2096,03	1796,57	4,18,733	3638,66	3119,46
1. Loans for Purchase of Consumer Durables	2,074	14,24	12,66	6,177	51,08	43,50
2. Loans for Housing	24,051	480,11	420,59	92,762	1067,32	928,71
3. Rest of the Personal Loans	2,16,107	1601,68	1363,32	3,19,794	2520,26	2147,26
VI. TRADE	58,758	4533,36	3425,59	3,85,417	5126,19	4287,61
1. Wholesale Trade	12,712	3291,36	2424,50	46,808	2099,24	1797,78

2. Retail Trade	46,046	1242,00	1001,09	3,38,609	3026,95	2489,83
VII. FINANCE	1,776	1161,63	970,40	4,031	807,17	632,86
VIII. ALL OTHERS	17,025	2853,99	2189,36	38,225	1393,61	990,93
TOTAL BANK CREDIT	5,42,405	30440,20	23547,05	21,23,672	29085,58	23889,69
OF WHICH : 1. Artisans & Village Industries	8,453	81,69	72,99	45,102	312,93	273,31
2. Other Small Scale Industries	38,195	3524,90	2822,33	1,57,227	1960,64	1665,60

See Notes on Tables.

See errata in respect of Volume 25, March 1996 at the end.