

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

(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 Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1 6	17	18	19	20	21
I. AGRICULTURE	2,18,781	3045,83	2300,56	52,395	1672,74	1396,01
1. Direct Finance	2,13,442	2396,15	1865,60	50,124	1012,04	835,17
2. Indirect Finance	5,339	649,68	434,96	2,271	660,71	560,84
II. INDUSTRY	97,008	12095,25	9269,11	68,775	14226,11	11453,06
1. Mining & Quarrying	2,174	604,52	448,97	1,419	1333,66	810,76
2. Food Manufacturing and Processing	10,774	756,20	486,12	6,999	939,87	743,69
(a) Rice Mills, Flour and Dal Mills	4,333	128,86	107,26	2,952	231,96	184,12
(b) Sugar	173	40,67	22,80	120	97,57	69,09
(c) Edible Oils and Vanaspati	2,095	140,30	101,46	1,062	157,36	121,53
(d) Tea Processing	101	235,52	64,38	115	98,48	81,32
(e) Processing of Fruits & Vegetables	270	14,92	13,21	258	17,83	16,73
(f) Others	3,802	195,94	177,00	2,492	336,67	270,91
3. Beverage and Tobacco	648	65,54	40,30	414	69,37	51,57
4. Textiles	14,119	1846,10	1376,66	8,864	1809,23	1535,35
(a) Cotton Textiles	3,428	767,96	567,19	2,511	972,86	832,63
(b) Jute Textiles	182	75,12	54,91	124	42,60	32,61
(c) Handloom Textiles & Khadi	1,188	31,66	26,23	844	34,63	28,31
(d) Other Textiles	9,321	971,36	728,33	5,385	759,15	641,80
5. Paper, Paper Products and Printing	4,636	406,79	353,35	3,265	325,85	254,96
6. Leather and Leather Products	1,510	89,40	89,88	851	100,41	83,11
7. Rubber and Rubber Products	1,209	79,22	53,75	1,115	196,97	178,54
8. Chemicals and Chemical Products	6,882	1581,02	1144,53	7,074	2092,64	1501,55
(a) Heavy Industrial Chemicals	555	463,85	347,41	782	421,73	251,42
(b) Fertilizers	214	214,24	147,99	187	301,88	219,72
(c) Drugs and Pharmaceuticals	1,271	339,79	235,65	1,284	614,16	451,12
(d) Non-Edible Oils	206	35,02	42,33	149	27,36	22,78
(e) Other Chemicals & Chemical Products	4,636	528,13	371,14	4,672	727,51	556,51
9. Petroleum, Coal Products & Nuclear Fuels	601	678,51	612,07	548	182,53	161,24
10. Manufacture of Cement & Cement Products	1,151	247,49	224,67	656	175,65	158,27
11. Basic Metals & Metal Products	8,614	2187,88	1826,81	7,376	2149,61	1858,75
(a) Iron and Steel	2,285	1844,26	1558,63	2,369	1586,57	1369,76
(b) Non-Ferrous Metals	764	74,76	62,63	474	117,68	86,26
(c) Other Metal Products	5,565	268,86	205,55	4,533	445,36	402,73
12. Engineering	10,058	1323,05	942,96	8,944	2482,84	2056,38
(a) Heavy Engineering	1,371	431,93	277,43	1,432	1041,71	864,38
(b) Light Engineering	4,494	307,14	239,47	3,711	520,31	430,80
(c) Electrical Machinery & Goods	2,526	400,63	300,74	2,396	556,68	461,07
(d) Electronic Machinery & Goods	1,667	183,34	125,32	1,405	364,14	300,14
13. Vehicles, Vehicle Parts & Transport Equipments	3,369	448,66	344,16	2,709	477,10	395,98
14. Other Industries	26,295	822,31	648,38	15,672	1348,99	1206,69
15. Electricity, Gas & Water	1,858	356,47	195,04	1,248	322,14	248,23
(a) Electricity Generation & Transmission	1,715	334,40	183,37	1,164	310,33	240,70
(b) Non-Conventional Energy	27	6,39	4,42	24	1,56	1,42
(c) Gas, Steam & Water Supply	116	15,68	7,25	60	10,25	6,11
16. Construction	3,110	602,08	481,44	1,621	219,25	207,99
III. TRANSPORT OPERATORS	35,805	520,34	408,52	11,487	294,43	244,78
IV. PROFESSIONAL AND OTHER SERVICES	25,813	1061,36	906,70	9,383	426,77	362,89
V. PERSONAL LOANS	2,55,158	2306,90	1992,16	59,758	957,02	848,75
1. Loans for Purchase of Consumer Durables	2,179	17,32	15,16	962	9,31	8,00
2. Loans for Housing	31,822	513,60	432,91	15,463	400,81	362,53
3. Rest of the Personal Loans	2,21,157	1775,98	1544,09	43,333	546,89	478,22
VI. TRADE	77,978	4672,71	4089,34	36,706	2320,52	1891,11
1. Wholesale Trade	17,515	3590,78	3175,39	9,521	1615,33	1321,69
2. Retail Trade	60,463	1081,93	913,95	27,185	705,19	569,42
VII. FINANCE	2,784	1303,71	961,66	936	756,41	590,86

VIII. ALL OTHERS	19,010	1550,76	1228,14	8,009	1822,27	1516,69
TOTAL BANK CREDIT	7,32,337	26556,86	21156,20	2,47,449	22476,28	18304,15
OF WHICH : 1. Artisans & Village Industries	8,960	68,11	62,50	4,045	72,13	62,56
2. Other Small Scale Industries	50,248	2075,13	1436,92	39,058	2605,44	2245,67

(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 Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	22	23	24	25	26	27
I. AGRICULTURE	66,985	2514,21	2140,81	40,377	2631,44	2180,92
1. Direct Finance	62,458	1550,18	1409,54	37,065	1470,38	1306,90
2. Indirect Finance	4,527	964,03	731,27	3,312	1161,06	874,02
II. INDUSTRY	1,02,323	24345,90	19165,15	1,18,854	48609,86	39464,90
1. Mining & Quarrying	2,151	870,75	604,19	1,979	544,69	411,49
2. Food Manufacturing and Processing	10,293	2283,80	1785,59	10,868	4757,40	3698,24
(a) Rice Mills, Flour and Dal Mills	5,042	390,65	282,69	4,799	765,68	611,61
(b) Sugar	225	690,94	575,83	515	1356,49	1124,01
(c) Edible Oils and Vanaspati	1,676	377,04	283,49	1,551	967,69	660,40
(d) Tea Processing	357	310,11	231,54	455	593,87	412,54
(e) Processing of Fruits & Vegetables	202	18,62	18,40	315	93,41	72,00
(f) Others	2,791	496,45	393,65	3,233	980,25	817,68
3. Beverage and Tobacco	670	312,64	231,40	931	672,79	533,32
4. Textiles	18,687	3045,08	2414,13	18,722	6350,91	5190,47
(a) Cotton Textiles	4,295	1476,94	1105,86	5,867	2644,19	2144,37
(b) Jute Textiles	236	81,16	56,91	193	101,32	81,54
(c) Handloom Textiles & Khadi	2,749	60,26	51,51	753	116,01	105,82
(d) Other Textiles	11,407	1426,72	1199,86	11,909	3489,40	2858,74
5. Paper, Paper Products and Printing	4,640	761,60	596,79	6,598	1507,63	1285,77
6. Leather and Leather Products	1,533	122,53	114,93	1,474	385,07	355,27
7. Rubber and Rubber Products	1,606	306,44	293,71	2,228	1115,49	971,47
8. Chemicals and Chemical Products	9,795	4093,21	3332,08	15,040	8257,61	6495,94
(a) Heavy Industrial Chemicals	953	668,44	535,42	1,924	1607,96	1144,34
(b) Fertilizers	350	583,63	488,94	525	1548,91	1050,30
(c) Drugs and Pharmaceuticals	1,788	1303,44	1106,33	3,083	1974,80	1712,03
(d) Non-Edible Oils	225	58,74	48,79	264	90,31	72,16
(e) Other Chemicals & Chemical Products	6,479	1478,96	1152,60	9,244	3035,63	2517,10
9. Petroleum, Coal Products & Nuclear Fuels	747	891,88	669,33	1,077	694,66	594,84
10. Manufacture of Cement & Cement Products	1,077	663,57	534,17	1,271	872,14	693,89
11. Basic Metals & Metal Products	10,104	2331,67	1977,46	13,686	6866,49	5511,28
(a) Iron and Steel	3,667	1452,66	1251,74	6,017	5122,54	4102,01
(b) Non-Ferrous Metals	760	264,44	210,48	963	437,19	358,95
(c) Other Metal Products	5,677	614,56	515,24	6,706	1306,76	1050,32
12. Engineering	11,804	4183,83	3222,65	16,410	9086,60	7485,94
(a) Heavy Engineering	1,893	1124,84	865,09	2,768	2187,91	1758,67
(b) Light Engineering	4,700	1119,90	803,82	6,156	2462,42	2022,92
(c) Electrical Machinery & Goods	3,166	892,91	736,22	4,294	2124,00	1638,42
(d) Electronic Machinery & Goods	2,045	1046,18	817,52	3,192	2312,27	2065,93
13. Vehicles, Vehicle Parts & Transport Equipments	3,755	1241,99	905,52	5,200	1616,57	1274,94
14. Other Industries	22,139	1957,40	1606,09	18,480	3727,36	3114,67
15. Electricity, Gas & Water	1,029	902,84	543,97	936	1039,80	888,00
(a) Electricity Generation & Transmission	813	881,39	524,00	696	939,58	803,78
(b) Non-Conventional Energy	114	7,80	8,12	64	32,92	29,13
(c) Gas, Steam & Water Supply	102	13,65	11,85	176	67,31	55,09
16. Construction	2,293	376,66	333,15	3,954	1114,64	959,38
III. TRANSPORT OPERATORS	22,057	620,24	499,29	41,012	1698,95	1394,34
IV. PROFESSIONAL AND OTHER SERVICES	16,283	1619,46	1199,25	18,356	2424,82	1940,96
V. PERSONAL LOANS	2,06,565	4721,16	4190,69	1,98,785	2307,21	1685,75
1. Loans for Purchase of Consumer Durables	9,229	81,38	68,77	14,686	127,70	101,44
2. Loans for Housing	41,044	787,94	666,62	10,175	516,15	429,66
3. Rest of the Personal Loans	1,56,292	3851,84	3455,30	1,73,924	1663,36	1154,65
VI. TRADE	52,937	5788,51	4838,32	63,594	6609,66	5504,82
1. Wholesale Trade	14,279	4342,72	3653,86	26,165	3561,46	2852,65
2. Retail Trade	38,658	1445,79	1184,46	37,429	3048,20	2652,17
VII. FINANCE	2,327	2279,42	1842,31	3,838	4252,81	3426,41
VIII. ALL OTHERS	21,655	4481,15	4013,72	15,849	3892,55	3202,67
TOTAL BANK CREDIT	4,91,132	46370,04	37889,54	5,00,665	72427,29	58800,77

OF WHICH : 1. Artisans & Village Industries	19,760	152,90	125,55	2,077	82,16	72,86
2. Other Small Scale Industries	46,690	4065,33	3447,96	63,900	8640,67	6972,69

(Amount in Rupees Lakh)

OCCUPATION	20% AND ABOVE			TOTAL		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	2 8	29	30	31	32	33
I. AGRICULTURE	15,684	938,93	866,55	12,10,109	20583,07	16756,64
1. Direct Finance	14,625	613,97	568,65	11,69,030	14781,44	12554,64
2. Indirect Finance	1,059	324,95	297,90	41,079	5801,63	4201,99
II. INDUSTRY	69,331	20831,38	18237,55	8,73,917	146419,48	118336,86
1. Mining & Quarrying	964	174,59	167,59	16,962	4830,60	3376,39
2. Food Manufacturing and Processing	4,805	1745,22	1441,67	90,632	13553,08	10481,29
(a) Rice Mills, Flour and Dal Mills	1,757	271,04	225,07	37,971	2421,88	1902,63
(b) Sugar	169	424,19	371,02	1,531	2693,66	2232,07
(c) Edible Oils and Vanaspati	786	288,25	190,46	16,523	2738,61	1976,52
(d) Tea Processing	214	162,52	125,34	1,499	1582,99	1063,03
(e) Processing of Fruits & Vegetables	126	38,87	30,66	2,236	271,61	217,74
(f) Others	1,753	560,36	499,11	30,872	3844,33	3089,29
3. Beverage and Tobacco	757	533,66	451,04	5,728	1913,30	1477,14
4. Textiles	11,461	3201,91	2848,04	1,31,492	22011,60	17870,01
(a) Cotton Textiles	4,371	1632,24	1407,22	33,826	9742,90	7810,03
(b) Jute Textiles	97	26,51	24,18	1,662	445,36	333,16
(c) Handloom Textiles & Khadi	309	34,91	35,12	11,265	430,09	373,34
(d) Other Textiles	6,684	1508,24	1381,52	84,739	11393,25	9353,48
5. Paper, Paper Products and Printing	3,416	689,02	588,39	41,436	4164,50	3464,95
6. Leather and Leather Products	1,079	219,83	203,85	14,099	1832,24	1625,63
7. Rubber and Rubber Products	1,314	379,23	307,54	11,825	2358,83	2019,15
8. Chemicals and Chemical Products	7,167	2939,22	2531,13	69,898	21414,13	16831,47
(a) Heavy Industrial Chemicals	926	426,77	377,68	6,973	4013,82	2967,38
(b) Fertilizers	212	257,66	194,96	2,008	3109,90	2278,96
(c) Drugs and Pharmaceuticals	1,518	841,75	744,48	13,365	5878,59	4834,60
(d) Non-Edible Oils	177	44,35	41,06	1,686	312,32	274,80
(e) Other Chemicals & Chemical Products	4,334	1368,69	1172,95	45,866	8099,49	6475,73
9. Petroleum, Coal Products & Nuclear Fuels	449	292,61	187,14	5,437	3428,04	2898,69
10. Manufacture of Cement & Cement Products	749	393,89	338,98	9,319	2725,46	2277,14
11. Basic Metals & Metal Products	6,394	2269,46	2114,33	80,513	18219,96	15213,76
(a) Iron and Steel	2,856	1491,97	1395,35	25,712	13142,65	10980,81
(b) Non-Ferrous Metals	460	220,07	196,31	5,521	1242,19	1023,72
(c) Other Metal Products	3,078	557,42	522,67	49,280	3835,12	3209,22
12. Engineering	8,043	3456,03	2986,23	94,254	22766,96	18396,23
(a) Heavy Engineering	1,320	732,21	599,84	13,033	6312,28	4952,47
(b) Light Engineering	2,827	817,27	669,39	39,256	5754,40	4556,08
(c) Electrical Machinery & Goods	2,126	808,03	706,97	24,269	5400,98	4333,42
(d) Electronic Machinery & Goods	1,770	1098,53	1010,04	17,696	5299,30	4554,26
13. Vehicles, Vehicle Parts & Transport Equipments	2,609	694,30	606,06	31,280	5743,68	4601,92
14. Other Industries	14,645	1644,78	1427,33	2,36,307	12953,28	10867,88
15. Electricity, Gas & Water	468	731,32	703,06	11,086	4228,19	3198,66
(a) Electricity Generation & Transmission	286	646,96	635,39	9,552	3970,92	2993,65
(b) Non-Conventional Energy	47	49,31	35,20	483	106,01	85,64
(c) Gas, Steam & Water Supply	135	35,04	32,47	1,051	151,25	119,37
16. Construction	5,011	1466,31	1335,16	23,649	4275,63	3736,57
III. TRANSPORT OPERATORS	17,820	719,44	570,40	2,86,084	5530,18	4517,78
IV. PROFESSIONAL AND OTHER SERVICES	13,092	1507,09	1338,12	2,21,612	8977,83	7315,50
V. PERSONAL LOANS	1,63,541	2133,53	1832,03	19,67,369	23012,82	19837,77
1. Loans for Purchase of Consumer Durables	6,280	65,47	57,13	41,587	366,51	306,67
2. Loans for Housing	3,312	133,01	115,35	5,92,122	8417,02	7449,01
3. Rest of the Personal Loans	1,53,949	1935,04	1659,55	13,33,660	14229,30	12082,08
VI. TRADE	46,037	3524,53	2933,25	7,25,854	32788,10	27138,31
1. Wholesale Trade	19,502	1859,08	1551,51	1,47,451	20483,57	16877,58
2. Retail Trade	26,535	1665,45	1381,74	5,78,403	12304,54	10260,73
VII. FINANCE	4,697	2913,94	2371,19	21,335	13786,70	11070,31
VIII. ALL OTHERS	9,804	1841,06	1567,62	1,33,290	18207,93	14989,02
TOTAL BANK CREDIT	3,40,006	34409,89	29716,72	54,39,570	269306,12	219962,20
OF WHICH : 1. Artisans & Village Industries	963	32,52	29,77	90,383	812,95	708,85
2. Other Small Scale Industries	29,946	3409,87	2959,79	4,28,759	2,64,47,03	2,16,91,12