

**TABLE NO.5.3 - INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND
ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2006**

(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	260	93,64	89,03	1,96,011	23848,65	18279,79
1. Direct Finance	190	5,75	4,12	1,81,771	14027,19	10087,43
2. Indirect Finance	70	87,89	84,91	14,240	9821,47	8192,36
II. INDUSTRY	78	215,40	201,84	1,35,852	83954,06	59522,32
1. Mining & Quarrying	-	-	-	1,955	3599,76	2197,12
2. Food Manufacturing & Processing	7	12,65	12,48	9,969	7421,48	5228,45
(a) Rice Mills, Flour & Dal Mills	2	40	41	5,304	3446,88	2480,17
(b) Sugar	-	-	-	62	245,96	230,45
(c) Edible Oils & Vanaspati	1	2,00	1,84	419	795,34	384,08
(d) Tea Processing	1	5	1	209	275,46	164,09
(e) Processing of Fruits & Vegetables	-	-	-	714	195,40	145,89
(f) Others	3	10,20	10,22	3,261	2462,43	1823,77
3. Beverage & Tobacco	1	15	15	342	650,06	451,85
4. Textiles	2	26,96	24,41	11,354	13290,40	9300,34
(a) Cotton Textiles	1	25,00	23,48	3,599	6207,77	4184,06
(b) Jute & Other Natural Fibre Textiles	-	-	-	152	113,83	86,36
(c) Handloom Textiles & Khadi	1	1,96	93	665	275,66	226,58
(d) Other Textiles & Textile Products	-	-	-	6,938	6698,14	4803,34
5. Paper, Paper Products & Printing	1	33,90	31,05	1,891	1029,43	730,37
6. Leather & Leather Products	-	-	-	1,611	1399,09	1130,05
7. Rubber & Plastic Products	1	3	2	1,995	1344,48	996,65
8. Chemicals & Chemical Products	1	1,27	1,27	3,039	8264,18	5521,64
(a) Heavy Industrial Chemicals	-	-	-	528	1679,09	1274,36
(b) Fertilisers	-	-	-	103	1748,60	1516,27
(c) Drugs & Pharmaceuticals	1	1,27	1,27	687	1419,85	1154,09
(d) Non-Edible Oils	-	-	-	61	143,39	84,00
(e) Other Chemicals & Chemical Products	-	-	-	1,660	3273,25	1492,93
9. Petroleum, Coal Products & Nuclear Fuels	1	25,00	25,00	174	1028,28	690,52
10. Manufacture of Cement & Cement Products	-	-	-	983	416,85	304,65
11. Basic Metals & Metal Products	-	-	-	4,510	6874,23	5019,87
(a) Iron & Steel	-	-	-	1,670	4173,96	3260,92
(b) Non-Ferrous Metals	-	-	-	612	579,44	310,91
(c) Metal Products	-	-	-	2,228	2120,83	1448,05
12. Engineering	1	67	16	7,070	5849,24	3798,88
(a) Heavy Engineering	-	-	-	2,613	1363,81	1191,11
(b) Light Engineering	1	67	16	2,616	2262,78	1317,20
(c) Electrical Machinery & Goods	-	-	-	1,051	1429,11	825,96
(d) Electronic Machinery & Goods	-	-	-	790	793,54	464,61
13. Vehicles, Vehicle Parts & Transport Equipments	-	-	-	1,761	1739,96	1287,35
14. Other Industries	20	2,16	1,68	10,358	9310,03	6184,28
15. Electricity, Gas & Water	4	36	35	501	5245,82	3906,06
(a) Electricity Generation & Transmission	1	8	7	285	4758,38	3503,24
(b) Non-Conventional Energy	2	5	5	56	188,57	158,24
(c) Gas, Steam & Water Supply	1	23	23	160	298,88	244,58
16. Construction	39	112,25	105,27	78,339	16490,76	12774,25
III. TRANSPORT OPERATORS	16	49,20	49,10	37,436	3210,77	2904,63
IV. PROFESSIONAL AND OTHER SERVICES	53	21,25	18,24	49,415	19051,51	15262,44
V. PERSONAL LOANS	98,803	4123,42	3952,29	21,31,164	159549,73	139129,24
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	91,655	3890,06	3730,95	19,82,149	154258,33	135257,12
3. Rest of the Personal Loans	7,148	233,36	221,34	1,49,015	5291,40	3872,12
VI. TRADE	25	15,27	10,63	55,090	67013,71	50546,56
1. Wholesale Trade	4	33	33	12,208	58237,82	43894,04
2. Retail Trade	21	14,94	10,30	42,882	8775,89	6652,51
VII. FINANCE	42	16,35	11,07	6,816	11604,40	9580,74
VIII. ALL OTHERS	123	19,54	15,97	78,435	10100,31	7084,48
TOTAL LOANS AND ADVANCES	99,400	4554,06	4348,17	26,90,219	378333,14	302310,21
OF WHICH: 1. Artisans and Village & Tiny Industries	20	2,24	1,78	9,923	1159,80	871,34
2. Other Small Scale Industries	2	3,22	2,19	21,985	10482,01	7855,59

See Notes on Tables.

**TABLE NO.5.3 - INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND
ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2006**

(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	6,24,867	34418,65	28800,51	1,16,494	8534,09	7149,68
1. Direct Finance	5,90,753	25499,47	22044,85	1,06,309	5259,53	4360,25
2. Indirect Finance	34,114	8919,18	6755,66	10,185	3274,56	2789,43
II. INDUSTRY	2,35,503	178515,55	112670,77	85,023	72462,59	34679,71
1. Mining & Quarrying	8,532	5359,52	3309,91	2,667	1545,88	664,46
2. Food Manufacturing & Processing	31,793	13853,29	9964,44	9,408	7387,21	3125,32
(a) Rice Mills, Flour & Dal Mills	13,879	4083,45	2821,28	3,491	966,45	762,65
(b) Sugar	516	2418,13	1566,63	211	956,35	534,53
(c) Edible Oils & Vanaspati	2,852	1684,31	1233,19	993	705,19	500,69
(d) Tea Processing	768	1108,61	895,13	370	257,16	201,58
(e) Processing of Fruits & Vegetables	1,999	323,34	241,53	638	137,98	110,12
(f) Others	11,779	4235,45	3206,67	3,705	4364,08	1015,75
3. Beverage & Tobacco	1,676	1336,63	1055,82	734	668,89	406,11
4. Textiles	33,451	18857,93	13076,85	12,065	11026,32	5106,40
(a) Cotton Textiles	12,086	7931,29	5691,92	4,394	5073,96	2897,94
(b) Jute & Other Natural Fibre Textiles	713	306,08	206,29	219	120,11	82,98
(c) Handloom Textiles & Khadi	2,620	456,11	345,16	719	137,81	113,96
(d) Other Textiles & Textile Products	18,032	10164,45	6833,48	6,733	5694,44	2011,52
5. Paper, Paper Products & Printing	10,208	4553,08	3271,81	4,040	1760,58	1300,38
6. Leather & Leather Products	2,162	965,73	812,90	1,910	1988,69	355,79
7. Rubber & Plastic Products	10,205	3939,25	2704,61	3,910	1476,07	1095,92
8. Chemicals & Chemical Products	13,548	16311,54	9609,67	5,222	6611,69	2631,41
(a) Heavy Industrial Chemicals	2,423	4252,17	2359,34	1,163	2299,26	766,62
(b) Fertilisers	441	4250,67	2141,75	164	1562,17	236,72
(c) Drugs & Pharmaceuticals	2,655	3396,30	2106,57	1,162	1165,30	615,87
(d) Non-Edible Oils	389	233,86	157,20	142	47,87	37,27
(e) Other Chemicals & Chemical Products	7,640	4178,53	2844,81	2,591	1537,10	974,94
9. Petroleum, Coal Products & Nuclear Fuels	1,030	8135,96	3575,68	448	6006,49	1202,61
10. Manufacture of Cement & Cement Products	3,662	3881,78	2801,44	1,160	795,44	494,20
11. Basic Metals & Metal Products	21,168	31748,57	19226,99	7,480	10638,08	5129,55
(a) Iron & Steel	8,750	23485,16	15181,27	2,928	8359,00	3501,00
(b) Non-Ferrous Metals	2,912	2086,53	1179,48	744	708,53	499,62
(c) Metal Products	9,506	6176,87	2866,23	3,808	1570,55	1128,93
12. Engineering	26,126	13458,50	9533,22	9,589	7352,13	3781,02
(a) Heavy Engineering	6,607	2867,46	1837,19	2,156	1043,85	724,16
(b) Light Engineering	11,344	4439,82	2964,13	3,988	2687,73	1138,86
(c) Electrical Machinery & Goods	5,815	3499,26	2608,72	2,421	1557,20	1085,45
(d) Electronic Machinery & Goods	2,360	2651,95	2123,18	1,024	2063,35	832,55
13. Vehicles, Vehicle Parts & Transport Equipments	5,684	5645,59	3048,97	1,998	1272,48	818,80
14. Other Industries	37,674	27899,09	14258,79	13,408	5485,26	2941,89
15. Electricity, Gas & Water	1,500	5745,95	4075,79	623	1256,99	620,54
(a) Electricity Generation & Transmission	563	5086,66	3582,24	214	1093,67	510,70
(b) Non-Conventional Energy	228	353,81	275,00	108	63,53	41,26
(c) Gas, Steam & Water Supply	709	305,47	218,54	301	99,79	68,58
16. Construction	27,084	16823,15	12343,90	10,361	7190,37	5005,29
III. TRANSPORT OPERATORS	37,769	4117,63	3327,46	19,835	1837,12	1502,90
IV. PROFESSIONAL AND OTHER SERVICES	75,281	20066,97	14884,89	25,752	6671,79	4758,23
V. PERSONAL LOANS	4,35,367	22903,01	18259,95	2,54,621	20113,64	15856,06
1. Loans for Purchase of Consumer Durables	-	-	-	1,903	68,94	55,56
2. Loans for Housing	2,45,005	15168,59	13053,22	95,800	12760,78	10521,33
3. Rest of the Personal Loans	1,90,362	7734,42	5206,73	1,56,918	7283,92	5279,18
VI. TRADE	2,43,243	38265,03	28265,56	90,370	17347,21	9992,71
1. Wholesale Trade	39,503	12553,32	8584,05	24,702	9158,78	3792,21
2. Retail Trade	2,03,740	25711,71	19681,50	65,668	8188,43	6200,50
VII. FINANCE	3,395	7985,59	5520,31	1,371	5032,30	4112,13
VIII. ALL OTHERS	2,03,939	17625,14	12556,46	43,667	3745,37	2558,51
TOTAL LOANS AND ADVANCES	18,59,364	323897,57	224285,91	6,37,133	135744,12	80609,94
OF WHICH: 1. Artisans and Village & Tiny Industries	33,388	3077,57	2429,16	7,779	906,06	725,05
2. Other Small Scale Industries	1,04,759	23500,66	18156,50	37,115	9096,15	7173,12

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MARCH 2006**

(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	1,16,214	23639,67	19437,14	77,158	15294,26	12717,21
1. Direct Finance	1,08,715	4553,73	3989,46	71,021	4316,63	3740,94
2. Indirect Finance	7,499	19085,94	15447,67	6,137	10977,63	8976,27
II. INDUSTRY	51,446	109378,89	79180,83	69,703	207360,56	151286,27
1. Mining & Quarrying	1,678	3032,83	2349,55	2,104	4625,34	3658,57
2. Food Manufacturing & Processing	5,105	3327,35	2355,94	5,602	12377,75	9579,96
(a) Rice Mills, Flour & Dal Mills	1,812	363,96	254,80	1,682	1405,26	1095,76
(b) Sugar	90	663,18	439,49	374	4484,17	3537,22
(c) Edible Oils & Vanaspati	598	930,67	642,09	644	1546,11	1231,89
(d) Tea Processing	208	451,53	282,97	342	1262,38	1077,88
(e) Processing of Fruits & Vegetables	372	65,47	49,38	439	238,50	185,73
(f) Others	2,025	852,54	687,20	2,121	3441,33	2451,48
3. Beverage & Tobacco	491	391,35	315,04	606	1923,47	1478,23
4. Textiles	6,753	5849,35	4746,06	9,191	27778,51	17733,56
(a) Cotton Textiles	2,458	3490,46	3053,91	3,876	15526,18	10165,49
(b) Jute & Other Natural Fibre Textiles	119	69,20	42,75	143	300,85	191,97
(c) Handloom Textiles & Khadi	579	219,32	183,01	285	682,79	395,41
(d) Other Textiles & Textile Products	3,597	2070,37	1466,39	4,887	11268,69	6980,69
5. Paper, Paper Products & Printing	2,274	666,54	522,67	2,376	6051,62	4315,63
6. Leather & Leather Products	760	249,49	183,13	769	701,59	520,11
7. Rubber & Plastic Products	2,225	846,61	663,02	2,078	4096,26	2766,31
8. Chemicals & Chemical Products	2,715	7987,74	4814,73	4,279	21163,63	14335,10
(a) Heavy Industrial Chemicals	679	4136,59	2932,86	867	7022,70	3370,26
(b) Fertilisers	97	929,91	643,12	272	4615,10	3443,96
(c) Drugs & Pharmaceuticals	562	840,79	547,94	1,255	5624,02	4479,42
(d) Non-Edible Oils	69	24,71	21,40	74	88,20	76,99
(e) Other Chemicals & Chemical Products	1,308	2055,74	669,40	1,811	3813,61	2964,47
9. Petroleum, Coal Products & Nuclear Fuels	312	17232,73	9197,65	283	3927,50	3264,32
10. Manufacture of Cement & Cement Products	762	704,31	542,85	822	3127,23	2553,71
11. Basic Metals & Metal Products	3,938	6728,08	4502,31	5,219	28889,13	21415,54
(a) Iron & Steel	1,456	5288,89	3570,00	2,496	21550,96	16622,47
(b) Non-Ferrous Metals	363	623,81	345,77	591	3837,84	2320,72
(c) Metal Products	2,119	815,38	586,53	2,132	3500,33	2472,35
12. Engineering	5,230	4721,61	3381,80	6,352	14396,53	10972,47
(a) Heavy Engineering	1,301	882,80	547,80	1,637	3103,17	1985,25
(b) Light Engineering	2,106	1355,08	1009,60	2,376	4172,17	3038,24
(c) Electrical Machinery & Goods	1,210	1718,86	1167,03	1,436	2963,73	2454,00
(d) Electronic Machinery & Goods	613	764,87	657,37	903	4157,46	3494,98
13. Vehicles, Vehicle Parts & Transport Equipments	1,328	2419,85	1575,85	1,999	9259,46	6304,26
14. Other Industries	9,164	4702,84	3486,66	11,803	21169,13	16337,00
15. Electricity, Gas & Water	747	26594,23	21238,59	791	17780,06	13156,39
(a) Electricity Generation & Transmission	465	25354,64	20189,21	464	15584,29	11621,15
(b) Non-Conventional Energy	81	111,75	105,55	92	631,70	530,15
(c) Gas, Steam & Water Supply	201	1127,84	943,82	235	1564,06	1005,09
16. Construction	7,964	23923,98	19305,00	15,429	30093,35	22895,11
III. TRANSPORT OPERATORS	17,476	6373,99	3856,17	16,747	7932,85	6831,33
IV. PROFESSIONAL AND OTHER SERVICES	18,568	7987,00	4360,42	22,246	36475,79	28124,30
V. PERSONAL LOANS	85,888	3803,70	2905,97	79,434	3300,04	2464,24
1. Loans for Purchase of Consumer Durables	823	33,04	25,07	415	16,79	11,37
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	85,065	3770,66	2880,90	79,019	3283,25	2452,87
VI. TRADE	62,592	11882,57	8307,87	49,380	17283,11	12655,24
1. Wholesale Trade	15,097	5811,56	3825,20	14,237	6736,96	4607,92
2. Retail Trade	47,495	6071,01	4482,68	35,143	10546,15	8047,32
VII. FINANCE	1,078	28566,61	24215,59	2,713	46425,48	39628,55
VIII. ALL OTHERS	33,514	9528,27	7247,62	32,604	6865,53	4080,58
TOTAL LOANS AND ADVANCES	3,86,776	201160,69	149511,61	3,49,985	340937,62	257787,74
OF WHICH: 1. Artisans and Village & Tiny Industries	4,027	335,27	273,68	3,783	321,96	253,56
2. Other Small Scale Industries	18,412	3868,17	3051,71	18,731	7457,59	5666,96