

**TABLE NO. 5.3 – INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND  
ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2007**

(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
<b>I. AGRICULTURE</b>	<b>26,647</b>	<b>6157,45</b>	<b>4580,36</b>	<b>10,644</b>	<b>6684,25</b>	<b>4638,00</b>
1. Direct Finance	21,923	3295,93	2265,12	9,151	5609,30	3782,51
2. Indirect Finance	4,724	2861,52	2315,23	1,493	1074,94	855,49
<b>II. INDUSTRY</b>	<b>30,007</b>	<b>29293,98</b>	<b>20154,17</b>	<b>14,682</b>	<b>19197,24</b>	<b>13115,18</b>
1. Mining & Quarrying	1,217	1639,33	1499,76	408	267,70	207,45
2. Food Manufacturing & Processing	2,110	2020,26	1493,67	1,078	845,65	594,69
(a) Rice Mills, Flour & Dal Mills	613	332,99	269,39	244	119,66	103,22
(b) Sugar	54	290,92	179,56	32	147,67	116,29
(c) Edible Oils & Vanaspati	273	298,32	150,24	118	99,61	65,75
(d) Tea Processing	240	600,97	572,01	29	16,55	13,12
(e) Processing of Fruits & Vegetables	57	46,22	35,56	96	86,11	65,33
(f) Others	873	450,85	286,91	559	376,05	230,98
3. Beverage & Tobacco	189	560,58	315,79	114	162,94	147,13
4. Textiles	4,749	2993,50	2348,73	2,061	3723,97	2626,13
(a) Cotton Textiles	1,414	1260,46	914,03	680	1991,65	1380,01
(b) Jute & Other Natural Fibre Textiles	59	46,54	39,10	51	25,75	22,00
(c) Handloom Textiles & Khadi	252	64,71	49,44	52	16,31	13,79
(d) Other Textiles & Textile Products	3,024	1621,79	1346,15	1,278	1690,26	1210,33
5. Paper, Paper Products & Printing	1,155	610,10	502,60	516	337,27	243,77
6. Leather & Leather Products	529	412,99	245,13	290	275,44	157,11
7. Rubber & Plastic Products	880	411,00	320,03	430	203,02	159,34
8. Chemicals & Chemical Products	1,598	2548,58	1603,50	917	1635,96	1043,34
(a) Heavy Industrial Chemicals	329	548,30	313,09	194	419,27	156,45
(b) Fertilisers	93	261,14	100,25	41	28,81	24,20
(c) Drugs & Pharmaceuticals	347	635,43	427,13	232	714,64	623,05
(d) Non-Edible Oils	22	5,67	4,05	21	16,55	5,53
(e) Other Chemicals & Chemical Products	807	1098,04	758,97	429	456,70	234,11
9. Petroleum, Coal Products & Nuclear Fuels	423	1668,06	1321,64	89	818,17	680,86
10. Manufacture of Cement & Cement Products	318	509,32	422,25	135	185,29	138,67
11. Basic Metals & Metal Products	1,796	3179,95	2292,77	960	1554,30	1095,26
(a) Iron & Steel	795	2338,29	1841,47	453	1043,71	770,19
(b) Non-Ferrous Metals	179	397,87	103,54	79	158,38	118,14
(c) Metal Products	822	443,78	347,76	428	352,20	206,93
12. Engineering	2,442	5144,62	2851,84	1,269	1719,81	1009,93
(a) Heavy Engineering	524	2338,68	1381,47	272	404,22	210,44
(b) Light Engineering	947	891,00	716,79	412	293,19	204,15
(c) Electrical Machinery & Goods	609	387,88	273,69	338	563,79	291,26
(d) Electronic Machinery & Goods	362	1527,06	479,90	247	458,62	304,08
13. Vehicles, Vehicle Parts & Transport Equipments	642	1683,20	609,21	233	539,72	467,48
14. Other Industries	6,409	2690,32	1861,24	2,879	2058,49	1467,92
15. Electricity, Gas & Water	655	855,81	670,70	92	860,99	764,75
(a) Electricity Generation & Transmission	544	788,79	643,54	47	583,71	555,96
(b) Non-Conventional Energy	32	11,43	9,57	6	10,81	10,60
(c) Gas, Steam & Water Supply	79	55,58	17,58	39	266,47	198,19
16. Construction	4,895	2366,34	1795,30	3,211	4008,50	2311,32
<b>III. TRANSPORT OPERATORS</b>	<b>4,585</b>	<b>1075,18</b>	<b>1013,18</b>	<b>2,320</b>	<b>511,18</b>	<b>436,74</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>9,085</b>	<b>4023,60</b>	<b>3052,02</b>	<b>5,652</b>	<b>4715,18</b>	<b>3299,84</b>
<b>V. PERSONAL LOANS</b>	<b>16,25,390</b>	<b>84791,94</b>	<b>63085,61</b>	<b>59,601</b>	<b>3052,10</b>	<b>2394,47</b>
1. Loans for Purchase of Consumer Durables	12,577	488,57	381,62	603	26,93	21,14
2. Loans for Housing	–	–	–	–	–	–
3. Rest of the Personal Loans	16,12,813	84303,37	62703,99	58,998	3025,18	2373,32
<b>VI. TRADE</b>	<b>25,215</b>	<b>6259,45</b>	<b>4639,70</b>	<b>14,507</b>	<b>13866,42</b>	<b>7769,36</b>
1. Wholesale Trade	8,387	2164,19	1674,85	5,291	2020,86	1471,89
2. Retail Trade	16,828	4095,25	2964,85	9,216	11845,56	6297,47
<b>VII. FINANCE</b>	<b>1,074</b>	<b>2594,49</b>	<b>1612,32</b>	<b>434</b>	<b>2140,78</b>	<b>1420,11</b>
<b>VIII. ALL OTHERS</b>	<b>23,441</b>	<b>3572,79</b>	<b>1791,18</b>	<b>9,548</b>	<b>1158,36</b>	<b>747,85</b>
<b>TOTAL LOANS AND ADVANCES</b>	<b>17,45,444</b>	<b>137768,88</b>	<b>99928,53</b>	<b>1,17,388</b>	<b>51325,51</b>	<b>33821,53</b>
OF WHICH : 1. Artisans and Village & Tiny Industries	2,639	460,58	363,02	740	63,46	48,21
2. Other Small Scale Industries	8,795	2444,13	1904,26	3,844	1160,34	870,07

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MARCH 2007**

(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
<b>I. AGRICULTURE</b>	<b>6,516</b>	<b>1585,25</b>	<b>1151,05</b>	<b>2,339</b>	<b>90,86</b>	<b>56,72</b>
1. Direct Finance	5,284	1031,55	708,27	1,644	61,70	39,43
2. Indirect Finance	1,232	553,70	442,78	695	29,16	17,30
<b>II. INDUSTRY</b>	<b>13,039</b>	<b>16623,47</b>	<b>9958,03</b>	<b>4,074</b>	<b>351,33</b>	<b>90,27</b>
1. Mining & Quarrying	879	724,03	556,86	62	14,14	1,19
2. Food Manufacturing & Processing	671	853,00	544,58	173	19,18	4,63
(a) Rice Mills, Flour & Dal Mills	120	35,63	32,20	23	1,05	45
(b) Sugar	24	12,17	11,53	–	–	–
(c) Edible Oils & Vanaspati	81	160,45	157,40	13	1,72	24
(d) Tea Processing	16	28,86	26,05	3	10,14	7
(e) Processing of Fruits & Vegetables	79	76,47	66,08	7	33	22
(f) Others	351	539,41	251,32	127	5,94	3,64
3. Beverage & Tobacco	82	187,01	99,46	26	1,21	57
4. Textiles	1,134	728,60	599,63	349	48,81	7,20
(a) Cotton Textiles	529	444,48	381,94	160	19,40	3,11
(b) Jute & Other Natural Fibre Textiles	13	9,25	3,29	8	1,23	22
(c) Handloom Textiles & Khadi	23	4,51	4,10	20	86	42
(d) Other Textiles & Textile Products	569	270,37	210,30	161	27,32	3,45
5. Paper, Paper Products & Printing	503	1756,84	538,28	98	6,12	2,30
6. Leather & Leather Products	174	179,25	153,26	35	15,27	54
7. Rubber & Plastic Products	324	433,88	422,39	90	3,77	2,28
8. Chemicals & Chemical Products	538	1547,42	571,28	144	28,58	3,45
(a) Heavy Industrial Chemicals	149	1050,21	214,32	34	20,46	81
(b) Fertilisers	20	59,98	34,76	7	49	11
(c) Drugs & Pharmaceuticals	161	213,83	118,66	34	1,69	1,03
(d) Non-Edible Oils	3	1,15	1,11	1	4	3
(e) Other Chemicals & Chemical Products	205	222,25	202,44	68	5,90	1,46
9. Petroleum, Coal Products & Nuclear Fuels	420	360,28	284,29	16	2,07	25
10. Manufacture of Cement & Cement Products	105	94,04	51,85	15	1,49	32
11. Basic Metals & Metal Products	841	1030,42	664,06	140	20,17	2,67
(a) Iron & Steel	507	454,35	344,78	70	13,43	1,10
(b) Non-Ferrous Metals	56	225,92	98,21	6	47	15
(c) Metal Products	278	350,15	221,08	64	6,26	1,42
12. Engineering	958	5879,33	3348,40	292	19,16	5,84
(a) Heavy Engineering	309	5289,35	2922,87	84	4,45	1,46
(b) Light Engineering	212	121,21	112,87	46	3,73	1,02
(c) Electrical Machinery & Goods	222	319,68	176,84	102	5,70	2,35
(d) Electronic Machinery & Goods	215	149,09	135,82	60	5,28	1,01
13. Vehicles, Vehicle Parts & Transport Equipments	133	174,83	128,00	46	3,04	67
14. Other Industries	2,054	688,13	524,01	1,685	72,52	37,98
15. Electricity, Gas & Water	2,378	1428,49	1044,90	129	61,06	2,09
(a) Electricity Generation & Transmission	2,309	1416,20	1035,86	125	60,60	2,03
(b) Non-Conventional Energy	21	1,51	1,05	–	–	–
(c) Gas, Steam & Water Supply	48	10,78	7,99	4	46	6
16. Construction	1,845	557,91	426,78	774	34,74	18,30
<b>III. TRANSPORT OPERATORS</b>	<b>2,143</b>	<b>302,97</b>	<b>244,74</b>	<b>1,015</b>	<b>40,55</b>	<b>26,76</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>12,590</b>	<b>2310,07</b>	<b>1610,93</b>	<b>2,893</b>	<b>316,87</b>	<b>62,09</b>
<b>V. PERSONAL LOANS</b>	<b>1,07,985</b>	<b>5619,96</b>	<b>4567,16</b>	<b>67,760</b>	<b>2364,34</b>	<b>1704,77</b>
1. Loans for Purchase of Consumer Durables	656	32,13	26,09	1,039	36,37	29,27
2. Loans for Housing	–	–	–	–	–	–
3. Rest of the Personal Loans	1,07,329	5587,83	4541,07	66,721	2327,96	1675,50
<b>VI. TRADE</b>	<b>9,551</b>	<b>2281,53</b>	<b>1882,93</b>	<b>7,679</b>	<b>290,68</b>	<b>199,68</b>
1. Wholesale Trade	4,349	805,31	697,27	3,771	135,68	101,05
2. Retail Trade	5,202	1476,22	1185,65	3,908	155,00	98,63
<b>VII. FINANCE</b>	<b>522</b>	<b>4016,54</b>	<b>682,82</b>	<b>320</b>	<b>23,24</b>	<b>6,18</b>
<b>VIII. ALL OTHERS</b>	<b>13,237</b>	<b>1270,45</b>	<b>838,86</b>	<b>4,753</b>	<b>263,20</b>	<b>86,36</b>
<b>TOTAL LOANS AND ADVANCES</b>	<b>1,65,583</b>	<b>34010,24</b>	<b>20936,52</b>	<b>90,833</b>	<b>3741,07</b>	<b>2232,82</b>
OF WHICH : 1. Artisans and Village & Tiny Industries	1,558	420,35	338,33	867	35,11	21,04
2. Other Small Scale Industries	1,933	1131,60	903,66	424	39,70	9,61

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(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
<b>I. AGRICULTURE</b>	<b>1,025</b>	<b>69,26</b>	<b>25,70</b>	<b>16,35,026</b>	<b>163075,88</b>	<b>131293,16</b>
1. Direct Finance	529	41,74	13,25	15,21,833	92365,60	75251,98
2. Indirect Finance	496	27,52	12,45	1,13,193	70710,28	56041,18
<b>II. INDUSTRY</b>	<b>1,833</b>	<b>310,73</b>	<b>34,97</b>	<b>7,36,742</b>	<b>983920,57</b>	<b>673778,66</b>
1. Mining & Quarrying	55	16,25	98	26,059	30775,09	20163,46
2. Food Manufacturing & Processing	114	22,48	2,70	71,409	58303,11	42075,73
(a) Rice Mills, Flour & Dal Mills	7	1,90	13	30,032	13683,76	9953,20
(b) Sugar	1	2	–	1,464	13438,49	9491,89
(c) Edible Oils & Vanaspati	4	16	13	6,201	6491,37	4743,75
(d) Tea Processing	–	–	–	2,310	4951,22	3662,61
(e) Processing of Fruits & Vegetables	5	24	11	3,000	1858,60	1220,77
(f) Others	97	20,16	2,34	28,402	17879,67	13003,51
3. Beverage & Tobacco	36	1,18	71	4,499	6992,54	5349,27
4. Textiles	222	21,37	3,89	93,518	110741,32	77313,49
(a) Cotton Textiles	172	18,22	2,59	31,150	54087,94	38066,23
(b) Jute & Other Natural Fibre Textiles	3	10	9	1,753	1267,54	940,33
(c) Handloom Textiles & Khadi	1	3	–	5,984	2074,19	1573,11
(d) Other Textiles & Textile Products	46	3,03	1,22	54,631	53311,65	36733,83
5. Paper, Paper Products & Printing	46	6,18	1,04	26,377	22660,44	15880,31
6. Leather & Leather Products	23	5,90	23	9,279	9487,97	6308,66
7. Rubber & Plastic Products	46	1,36	1,09	23,638	17379,62	12650,10
8. Chemicals & Chemical Products	135	36,27	2,32	37,610	89981,34	53326,31
(a) Heavy Industrial Chemicals	18	89	42	6,725	21401,69	13259,25
(b) Fertilisers	1	2	3	2,696	11485,11	8260,14
(c) Drugs & Pharmaceuticals	25	32,23	67	8,490	33630,48	15692,88
(d) Non-Edible Oils	–	–	–	876	1311,94	1048,55
(e) Other Chemicals & Chemical Products	91	3,12	1,19	18,823	22152,12	15065,49
9. Petroleum, Coal Products & Nuclear Fuels	28	8,95	42	4,107	61599,14	31661,39
10. Manufacture of Cement & Cement Products	8	13,75	13	11,717	13732,96	9883,71
11. Basic Metals & Metal Products	52	8,48	87	49,707	119988,85	84973,05
(a) Iron & Steel	18	98	17	20,538	85237,53	61621,61
(b) Non-Ferrous Metals	4	16	8	6,305	17130,57	10685,56
(c) Metal Products	30	7,35	62	22,864	17620,75	12665,88
12. Engineering	310	26,96	4,73	70,046	79432,43	53476,93
(a) Heavy Engineering	163	5,63	1,87	19,299	21251,82	14069,37
(b) Light Engineering	15	1,39	38	28,863	24715,95	18162,56
(c) Electrical Machinery & Goods	114	5,51	2,09	14,410	19720,08	12123,89
(d) Electronic Machinery & Goods	18	14,42	38	7,474	13744,58	9121,11
13. Vehicles, Vehicle Parts & Transport Equipments	30	96,14	45	15,673	41564,79	27259,53
14. Other Industries	584	25,92	12,65	1,25,949	96758,93	63678,51
15. Electricity, Gas & Water	27	15,01	42	10,174	82045,66	65451,78
(a) Electricity Generation & Transmission	22	13,96	29	7,438	73417,24	58789,52
(b) Non-Conventional Energy	2	61	5	846	3111,82	2687,19
(c) Gas, Steam & Water Supply	3	44	8	1,890	5516,60	3975,07
16. Construction	117	4,52	2,33	1,56,980	142476,38	104326,42
<b>III. TRANSPORT OPERATORS</b>	<b>949</b>	<b>41,79</b>	<b>26,62</b>	<b>1,54,372</b>	<b>27403,83</b>	<b>22600,22</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2,490</b>	<b>125,19</b>	<b>55,27</b>	<b>2,91,064</b>	<b>157380,48</b>	<b>111619,01</b>
<b>V. PERSONAL LOANS</b>	<b>1,50,820</b>	<b>5097,47</b>	<b>1874,29</b>	<b>59,02,538</b>	<b>395287,50</b>	<b>318400,85</b>
1. Loans for Purchase of Consumer Durables	215	6,95	5,90	22,768	920,62	731,13
2. Loans for Housing	–	–	–	28,38,829	247282,09	210160,80
3. Rest of the Personal Loans	1,50,605	5090,52	1868,39	30,40,941	147084,79	107508,92
<b>VI. TRADE</b>	<b>5,728</b>	<b>211,49</b>	<b>146,83</b>	<b>7,04,479</b>	<b>246460,31</b>	<b>171619,68</b>
1. Wholesale Trade	2,597	106,42	68,99	1,51,147	126523,92	88785,77
2. Retail Trade	3,131	105,07	77,85	5,53,332	119936,40	82833,91
<b>VII. FINANCE</b>	<b>173</b>	<b>70,47</b>	<b>3,09</b>	<b>22,738</b>	<b>155882,22</b>	<b>121953,55</b>
<b>VIII. ALL OTHERS</b>	<b>2,137</b>	<b>88,98</b>	<b>33,91</b>	<b>5,65,128</b>	<b>59071,01</b>	<b>40543,46</b>
<b>TOTAL LOANS AND ADVANCES</b>	<b>1,65,155</b>	<b>6015,38</b>	<b>2200,68</b>	<b>100,12,087</b>	<b>2188481,80</b>	<b>1591808,59</b>
OF WHICH : 1. Artisans and Village & Tiny Industries	481	37,11	9,37	71,555	8029,91	6297,94
2. Other Small Scale Industries	151	14,12	3,53	2,40,108	75631,76	58775,75