

**Table No. 5.3 - Interest Rate Range-Wise Classification of Loans
And Advances of Scheduled Commercial Banks According to
Occupation March 1998 (Part 1 of 3)**

(Amount in Rupees Lakh)									
OCCUPATION	LESS THAN 6%			6% AND ABOVE BUT LESS THAN 10%			10% AND ABOVE BUT LESS THAN 12%		
	No. of	Credit	Amount	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out- standing	Accounts	Limit	Out- standing	Accounts	Limit	Out- standing
	1	2	3	4	5	6	7	8	9
I. AGRICULTURE	38	14,98	14,05	2,047	56,87	50,39	21,264	520,70	403,10
1. Direct Finance	23	21	20	1,501	26,49	26,80	18,846	250,90	212,18
2. Indirect Finance	15	14,77	13,85	546	30,38	23,59	2,418	269,80	190,91
II. INDUSTRY	102	6,15	4,84	963	481,03	346,89	9,353	2777,66	2306,01
1. Mining & Quarrying	-	-	-	20	5,48	3,75	456	42,93	17,82
2. Food Manufacturing & Processing	-	-	-	101	66,27	31,35	828	244,44	189,96
(a) Rice Mills, Flour & Dal Mills	-	-	-	40	4,30	1,58	309	51,98	39,69
(b) Sugar	-	-	-	2	1,64	1,58	9	29	39
(c) Edible Oils & Vanaspati	-	-	-	5	26	19	130	54,38	35,28
(d) Tea Processing	-	-	-	3	25,26	1,57	22	10,31	9,83
(e) Processing of Fruits & Vegetables	-	-	-	15	2,06	99	21	8,55	8,64
(f) Others	-	-	-	36	32,75	25,44	337	118,92	96,13
3. Beverage & Tobacco	-	-	-	3	1,63	17	49	58,39	57,64
4. Textiles	-	-	-	174	123,09	101,89	1,495	716,31	596,61
(a) Cotton Textiles	-	-	-	40	27,11	25,05	360	139,55	117,03
(b) Jute Textiles	-	-	-	-	-	-	18	14,98	7,93
(c) Handloom Textiles & Khadi	-	-	-	19	36	27	85	9,05	7,18
(d) Other Textiles	-	-	-	115	95,63	76,57	1,032	552,74	464,47
5. Paper, Paper Products & Printing	-	-	-	19	53,21	53,29	325	34,86	32,82
6. Leather & Leather Products	-	-	-	18	15,97	4,35	232	120,60	99,10
7. Rubber & Rubber Products	-	-	-	8	7,77	1,54	136	61,45	49,44
8. Chemicals & Chemical Products	-	-	-	39	28,58	24,96	551	226,87	188,85
(a) Heavy Industrial Chemicals	-	-	-	3	68	12	56	58,50	51,99
(b) Fertilisers	-	-	-	-	-	-	12	5,39	5,44
(c) Drugs & Pharmaceuticals	-	-	-	9	9,59	9,07	117	106,78	81,96
(d) Non-Edible Oils	-	-	-	3	1,88	74	8	53	25
(e) Other Chemicals & Chemical Products	-	-	-	24	16,43	15,04	358	55,67	49,22
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	17	23,91	17,96	59	69,60	63,54
10. Manufacture of Cement & Cement Products	-	-	-	3	4	5	83	5,31	4,74
11. Basic Metals & Metal Products	-	-	-	79	49,26	31,07	695	178,30	130,96
(a) Iron & Steel	-	-	-	32	29,65	26,50	170	132,08	90,90
(b) Non-Ferrous Metals	-	-	-	14	62	62	42	14,15	13,55
(c) Other Metal Products	-	-	-	33	18,99	3,94	483	32,06	26,51
12. Engineering	-	-	-	69	52,56	34,05	751	319,68	277,98
(a) Heavy Engineering	-	-	-	12	11,31	7,67	136	37,78	32,56
(b) Light Engineering	-	-	-	29	10,68	2,31	305	49,27	46,66
(c) Electrical Machinery & Goods	-	-	-	14	28,50	22,45	212	68,53	46,24
(d) Electronic Machinery & Goods	-	-	-	14	2,08	1,62	98	164,10	152,52
13. Vehicles, Vehicle Parts & Transport Equipments	-	-	-	33	6,62	5,85	276	49,58	47,59
14. Other Industries	91	1,22	78	256	15,01	12,66	2,899	532,59	458,18
15. Electricity, Gas & Water	-	-	-	108	4,93	4,50	238	26,13	19,22
(a) Electricity Generation & Transmission	-	-	-	107	4,92	4,49	181	24,55	18,19
(b) Non-Conventional Energy	-	-	-	1	1	1	32	1,14	84
(c) Gas, Steam & Water Supply	-	-	-	-	-	-	25	45	20
16. Construction	11	4,93	4,06	16	26,70	19,44	280	90,62	71,57
III. TRANSPORT OPERATORS	20	21	11	841	7,51	5,88	2,468	36,33	29,06
IV. PROFESSIONAL AND OTHER SERVICES	12	14	13	157	14,58	11,46	2,971	157,60	125,31
V. PERSONAL LOANS	2,67,837	2976,28	2602,39	54,264	479,96	410,37	1,54,601	2506,70	2306,77
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-	-	-	-
2. Loans for Housing	2,53,041	2869,82	2508,21	22,617	276,92	240,48	1,29,384	2341,20	2166,46
3. Rest of the Personal Loans	14,796	106,46	94,18	31,647	203,03	169,88	25,217	165,50	140,30
VI. TRADE	-	-	-	528	96,22	80,27	5,763	509,10	369,78
1. Wholesale Trade	-	-	-	180	77,31	60,86	1,530	393,37	279,45

2. Retail Trade	-	-	-	348	18,91	19,41	4233	115,73	90,34
VII. FINANCE	141	26,06	17,44	332	146,35	122,74	399	139,95	131,85
VIII.ALL OTHERS	119	79,84	53,20	1,055	66,58	61,37	3,577	296,78	268,24
TOTAL LOANS AND ADVANCES	2,68,269	3103,67	2692,16	60,187	1349,09	1089,38	2,00,396	6944,82	5940,12
OF WHICH: 1. Artisans & Village Industries	78	61	53	55	56	51	1,526	14,53	13,76
2. Other Small Scale Industries	6	6	5	400	72,36	57,11	3,597	552,68	451,64

OCCUPATION	12% 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
	10	11	12	13	14	15
I. AGRICULTURE	4,59,186	4888,16	4184,70	5,26,378	6379,03	5091,25
1. Direct Finance	4,42,603	4131,24	3566,10	5,05,798	5075,23	4227,04
2. Indirect Finance	16,583	756,92	618,60	20,580	1303,81	864,21
II. INDUSTRY	2,03,060	20348,63	16481,52	2,36,394	16488,57	13140,69
1. Mining & Quarrying	3,177	392,38	322,77	3,998	501,70	395,95
2. Food Manufacturing & Processing	21,561	2363,40	1854,91	28,390	725,64	551,31
(a) Rice Mills, Flour & Dal Mills	8,477	477,54	438,15	12,122	144,30	112,63
(b) Sugar	172	56,25	55,91	304	163,17	135,06
(c) Edible Oils & Vanaspati	4,210	574,13	424,90	5,581	122,83	106,32
(d) Tea Processing	167	159,87	93,21	117	26,17	17,12
(e) Processing of Fruits & Vegetables	642	52,75	39,36	467	16,19	12,37
(f) Others	7,893	1042,86	803,39	9,799	252,97	167,81
3. Beverage & Tobacco	1,245	246,95	279,39	1,225	49,82	37,56
4. Textiles	30,579	5172,18	4153,80	32,077	1616,21	1271,42
(a) Cotton Textiles	6,962	2114,23	1672,22	7,167	709,36	612,58
(b) Jute Textiles	325	76,07	52,29	447	10,82	9,39
(c) Handloom Textiles & Khadi	2,722	103,00	84,91	3,309	49,44	42,14
(d) Other Textiles	20,570	2878,88	2344,37	21,154	846,59	607,31
5. Paper, Paper Products & Printing	8,656	238,55	213,63	10,074	399,03	324,67
6. Leather & Leather Products	3,831	842,61	687,76	3,999	81,10	61,55
7. Rubber & Rubber Products	1,988	208,12	154,39	2,127	221,74	183,85
8. Chemicals & Chemical Products	10,784	1879,09	1396,91	11,754	1843,36	1491,17
(a) Heavy Industrial Chemicals	638	261,43	193,65	704	217,13	172,11
(b) Fertilisers	138	131,91	100,77	238	704,37	556,46
(c) Drugs & Pharmaceuticals	1,951	706,88	529,11	1,904	319,11	258,02
(d) Non-Edible Oils	358	98,60	86,00	308	56,60	55,89
(e) Other Chemicals & Chemical Products	7,699	680,27	487,38	8,600	546,14	448,67
9. Petroleum, Coal Products & Nuclear Fuels	882	538,69	476,27	1,166	2543,75	1856,78
10. Manufacture of Cement & Cement Products	1,877	173,00	145,45	2,643	428,22	399,72
11. Basic Metals & Metal Products	16,472	2442,10	2030,53	18,691	2768,51	2245,84
(a) Iron & Steel	2,937	1713,91	1451,90	3,309	2367,87	1910,30
(b) Non-Ferrous Metals	670	129,09	90,83	659	72,65	58,59
(c) Other Metal Products	12,865	599,10	487,80	14,723	328,00	276,96
12. Engineering	18,424	1807,22	1387,29	20,992	2130,95	1650,91
(a) Heavy Engineering	2,087	736,06	598,53	2,563	1123,64	793,72
(b) Light Engineering	8,123	334,45	249,53	9,018	398,89	344,57
(c) Electrical Machinery & Goods	4,366	404,70	287,55	5,142	350,28	297,81
(d) Electronic Machinery & Goods	3,848	332,00	251,69	4,269	258,14	214,81
13. Vehicles, Vehicle Parts & Transport Equipments	6,376	621,99	484,09	7,629	1110,32	921,21
14. Other Industries	71,173	2614,93	2175,77	84,741	1225,74	1063,75
15. Electricity, Gas & Water	2,205	583,20	531,06	2,515	590,44	466,15
(a) Electricity Generation & Transmission	1,664	576,88	526,12	2,203	426,96	331,78
(b) Non-Conventional Energy	107	72	59	82	1,09	87
(c) Gas, Steam & Water Supply	434	5,60	4,35	230	162,39	133,50
16. Construction	3,830	224,22	187,50	4,373	252,04	218,85
III. TRANSPORT OPERATORS	95,768	988,65	814,84	97,776	1098,51	856,11
IV. PROFESSIONAL AND OTHER SERVICES	74,608	1111,18	898,08	79,350	1310,25	1071,72
V. PERSONAL LOANS	5,02,555	4365,99	3639,48	4,19,153	3861,20	3279,68
1. Loans for Purchase of Consumer Durables	7,433	54,87	45,65	6,321	52,00	45,53
2. Loans for Housing	91,323	1354,92	1200,01	78,974	1191,65	1024,76
3. Rest of the Personal Loans	4,03,799	2956,20	2393,82	3,33,858	2617,55	2209,38
VI. TRADE	2,80,382	5654,01	4475,30	2,97,336	12219,93	10964,23
1. Wholesale Trade	20,784	2968,60	2283,12	32,838	9757,78	8912,49
2. Retail Trade	2,49,598	2685,41	2192,18	2,64,498	2462,15	2051,74
VII. FINANCE	3,539	1585,76	1392,23	2,372	1625,92	1435,04
VIII.ALL OTHERS	32,588	2572,28	2225,43	35,091	3068,30	2757,23

TOTAL LOANS AND ADVANCES	16,51,686	41514,66	34111,57	16,93,850	46051,71	38595,93
OF WHICH: 1. Artisans & Village Industries	28,457	179,37	158,23	35,128	228,12	206,09
2. Other Small Scale Industries	96,450	3973,58	3303,48	1,14,251	1709,72	1491,26
