

**Table No. 5.3 - Interest Rate Range-Wise Classification of Loans
And Advances of Scheduled Commercial Banks According to
Occupation March 1998 (Part 2 of 3)**

(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
	16	17	18	19	20	21
I. AGRICULTURE	2,05,042	3127,95	2414,34	1,21,128	2814,76	2404,31
1. Direct Finance	1,98,002	2409,23	1873,40	1,10,322	1825,20	1591,93
2. Indirect Finance	7,040	718,71	540,94	10,806	989,56	812,37
II. INDUSTRY	93,253	17611,94	14686,69	94,459	25074,73	20339,57
1. Mining & Quarrying	1,713	458,81	374,01	1,381	869,21	778,57
2. Food Manufacturing & Processing	10,056	1024,92	804,62	10473	2131,75	1617,38
(a) Rice Mills, Flour & Dal Mills	4,360	285,19	236,14	4,173	454,57	342,89
(b) Sugar	182	230,31	181,66	222	599,50	441,63
(c) Edible Oils & Vanaspati	1,732	112,39	95,73	1,490	403,81	305,16
(d) Tea Processing	123	187,33	123,20	261	250,53	182,92
(e) Processing of Fruits & Vegetables	305	16,00	18,83	241	17,33	16,22
(f) Others	3,354	193,70	149,06	4,086	406,01	328,55
3. Beverage & Tobacco	561	214,83	159,47	556	213,43	174,12
4. Textiles	13,862	2102,86	1774,16	11,712	2886,01	2324,02
(a) Cotton Textiles	3,690	922,38	798,10	3,721	1416,00	1097,07
(b) Jute Textiles	160	75,20	48,83	169	63,49	48,80
(c) Handloom Textiles & Khadi	1,379	46,57	43,17	746	59,76	50,58
(d) Other Textiles	8,633	1058,72	884,05	7,076	1346,76	1127,57
5. Paper, Paper Products & Printing	4,377	540,94	452,33	4,283	788,41	704,32
6. Leather & Leather Products	1,346	100,55	98,25	1,187	185,71	156,66
7. Rubber & Rubber Products	1,247	204,20	182,36	1,380	336,46	269,41
8. Chemicals & Chemical Products	7,242	2762,31	2300,15	8,653	3978,28	2894,35
(a) Heavy Industrial Chemicals	551	613,62	551,37	929	660,82	540,02
(b) Fertilisers	193	502,86	410,04	285	906,13	615,94
(c) Drugs & Pharmaceuticals	1,206	545,74	475,05	1,592	815,60	543,44
(d) Non-Edible Oils	210	34,86	28,46	203	39,53	37,10
(e) Other Chemicals & Chemical Products	5,082	1065,24	835,22	5,644	1556,21	1157,85
9. Petroleum, Coal Products & Nuclear Fuels	676	868,19	697,94	607	1618,70	1465,05
10. Manufacture of Cement & Cement Products	1,166	445,89	407,67	920	478,54	431,09
11. Basic Metals & Metal Products	9,809	2264,74	1925,36	9,084	2918,29	2429,03
(a) Iron & Steel	2,382	1634,87	1450,35	2,972	2042,18	1720,18
(b) Non-Ferrous Metals	513	248,91	155,12	558	229,77	167,42
(c) Other Metal Products	6,914	380,96	319,89	5,554	646,34	541,43
12. Engineering	10,439	2615,61	2175,24	11,898	3732,14	2970,39
(a) Heavy Engineering	1,526	832,56	696,74	2,358	1052,04	856,57
(b) Light Engineering	4,739	867,99	703,18	4,719	976,16	752,64
(c) Electrical Machinery & Goods	2,455	512,17	429,04	2,979	933,89	761,04
(d) Electronic Machinery & Goods	1,719	402,89	346,28	1,842	770,05	600,14
13. Vehicles, Vehicle Parts & Transport Equipments	3,301	917,07	675,35	2,991	881,13	709,41
14. Other Industries	22,888	2046,83	1784,63	26,387	2456,35	2009,46
15. Electricity, Gas & Water	1,636	380,44	296,92	700	948,83	819,61
(a) Electricity Generation & Transmission	1,485	353,07	276,88	500	857,71	732,78
(b) Non-Conventional Energy	28	4,58	4,61	53	6,42	4,86
(c) Gas, Steam & Water Supply	123	22,79	15,43	147	84,69	81,98
16. Construction	2,934	663,74	578,24	2,247	651,48	586,69
III. TRANSPORT OPERATORS	31,870	1028,35	870,77	23,263	842,49	679,96
IV. PROFESSIONAL AND OTHER SERVICES	24,606	2021,02	1834,56	16,694	1051,87	871,39
V. PERSONAL LOANS	4,36,524	4644,77	4230,62	3,66,483	3860,37	3027,23
1. Loans for Purchase of Consumer Durables	2,848	25,80	22,63	14,403	111,92	94,16
2. Loans for Housing	28,788	476,70	398,17	26,066	590,06	518,93
3. Rest of the Personal Loans	4,04,888	4142,27	3809,83	3,26,014	3158,38	2414,14
VI. TRADE	76,804	3401,17	2954,72	66,032	4317,67	3767,12
1. Wholesale Trade	15,870	2405,91	2128,92	19,055	2907,89	2601,75
2. Retail Trade	60,934	995,27	825,80	46,977	1409,78	1165,37
VII. FINANCE	2,269	1641,84	1412,78	1,702	1706,67	1367,10
VIII. ALL OTHERS	19,937	2241,70	1951,99	16,206	3313,82	2959,73

TOTAL LOANS AND ADVANCES	8,90,305	35718,73	30356,48	7,05,967	429,82,38	35416,40
OF WHICH: 1. Artisans & Village Industries	7,664	75,29	67,21	6,384	109,97	98,24
2. Other Small Scale Industries	49,664	2534,89	2087,11	51,344	4382,23	3604,44

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
	22	23	24	25	26	27
I. AGRICULTURE	63,364	2296,51	1928,71	42,214	2242,45	2025,09
1. Direct Finance	59,878	1475,35	1295,53	38,872	1477,09	1353,56
2. Indirect Finance	3,486	821,16	633,18	3,342	765,35	671,53
II. INDUSTRY	89,295	29026,59	23573,11	1,09419	39985,21	33620,43
1. Mining & Quarrying	1,457	409,91	331,33	1,946	381,10	299,99
2. Food Manufacturing & Processing	8,719	3068,83	2411,27	9,355	3710,86	3004,95
(a) Rice Mills, Flour & Dal Mills	3,967	596,20	460,13	3,897	616,50	470,49
(b) Sugar	299	1060,32	888,73	361	1132,86	935,08
(c) Edible Oils & Vanaspati	1,320	525,82	371,49	1,323	565,85	487,27
(d) Tea Processing	319	249,27	184,24	435	461,63	312,50
(e) Processing of Fruits & Vegetables	214	58,61	37,50	286	71,35	55,26
(f) Others	2,600	578,61	469,18	3,063	862,66	744,35
3. Beverage & Tobacco	684	304,38	225,63	910	767,17	609,19
4. Textiles	13,333	4025,58	3254,22	17,325	5383,06	4603,43
(a) Cotton Textiles	4,101	1757,47	1327,20	5,561	2366,61	2046,02
(b) Jute Textiles	169	115,86	86,86	177	93,93	67,89
(c) Handloom Textiles & Khadi	818	71,01	63,76	693	67,29	62,22
(d) Other Textiles	8,245	2081,24	1776,40	10,894	2855,23	2427,30
5. Paper, Paper Products & Printing	4,592	1028,44	869,90	6,079	1333,68	1196,14
6. Leather & Leather Products	1,012	177,91	170,53	1,356	308,68	275,95
7. Rubber & Rubber Products	1,685	537,35	502,21	1,999	711,61	569,78
8. Chemicals & Chemical Products	10,191	5008,13	4064,49	12,509	6056,61	5081,62
(a) Heavy Industrial Chemicals	1,167	813,53	604,42	1,346	987,10	827,15
(b) Fertilisers	299	737,82	567,14	323	690,53	474,87
(c) Drugs & Pharmaceuticals	1,968	1228,44	1009,29	2,547	1706,79	1537,16
(d) Non-Edible Oils	161	54,58	46,26	206	58,13	55,36
(e) Other Chemicals & Chemical Products	6,596	2173,76	1837,37	8,087	2614,05	2187,06
9. Petroleum, Coal Products & Nuclear Fuels	664	908,69	476,67	778	698,80	475,25
10. Manufacture of Cement & Cement Products	1,039	475,69	414,50	1,077	710,97	589,15
11. Basic Metals & Metal Products	10,060	3497,03	3012,35	12,045	5048,47	4467,01
(a) Iron & Steel	3,919	2350,85	2023,85	5,180	3511,10	3197,97
(b) Non-Ferrous Metals	706	295,58	258,73	742	411,08	314,69
(c) Other Metal Products	5,435	850,60	729,77	6,123	1126,29	954,34
12. Engineering	11,262	4615,50	3949,25	13,985	7212,94	5950,05
(a) Heavy Engineering	1,931	1113,28	912,07	2,319	1849,10	1507,32
(b) Light Engineering	4,411	1361,52	1219,80	5,196	1769,08	1403,28
(c) Electrical Machinery & Goods	2,942	1081,74	888,74	3,685	1585,33	1290,21
(d) Electronic Machinery & Goods	1,978	1058,96	928,65	2,785	2009,43	1749,23
13. Vehicles, Vehicle Parts & Transport Equipments	3,591	1020,66	761,02	4,590	1457,29	1179,87
14. Other Industries	17,535	2398,06	1984,73	19,899	4024,63	3467,02
15. Electricity, Gas & Water	751	946,80	670,54	799	912,80	758,59
(a) Electricity Generation & Transmission	584	917,44	645,97	566	827,29	690,25
(b) Non-Conventional Energy	28	8,10	7,09	66	40,39	32,21
(c) Gas, Steam & Water Supply	139	21,26	17,48	167	45,11	36,14
16. Construction	2,720	603,64	474,46	4,767	1266,55	1092,43
III. TRANSPORT OPERATORS	27,661	931,33	711,50	39,706	1534,02	1161,34
IV. PROFESSIONAL AND OTHER SERVICES	17,123	1669,70	1446,24	23,392	2885,78	2476,55
V. PERSONAL LOANS	1,72,203	2199,05	1772,85	1,70,986	2672,12	2138,60
1. Loans for Purchase of Consumer Durables	14,633	120,97	98,34	18,430	158,08	124,53
2. Loans for Housing	19,749	433,43	371,92	10,860	552,73	471,63
3. Rest of the Personal Loans	1,37,821	1644,65	1302,59	1,41,696	1961,30	1542,44
VI. TRADE	58,169	4550,16	3806,13	66,549	6325,36	5501,22
1. Wholesale Trade	19,407	2577,83	2193,31	25,279	3162,14	2685,62
2. Retail Trade	38,762	1972,33	1612,82	41,270	3163,22	2815,60
VII. FINANCE	1,768	2267,56	1786,99	3,811	3642,76	2767,05
VIII. ALL OTHERS	15,411	2303,01	1996,44	16,839	305,92	2723,34
TOTAL LOANS AND ADVANCES	4,44,994	45243,90	37021,98	4,72,916	62338,62	52413,62
OF WHICH: 1. Artisans & Village Industries	3,372	94,82	78,50	2,381	86,55	75,81
2. Other Small Scale Industries	47,877	5474,55	4578,91	55,940	6974,14	5957,95