

**TABLE NO. 5.3 – INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND
ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2008**

(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	778	156,80	103,65	3,79,327	34221,43	26637,27
1. Direct Finance	520	70,25	42,21	3,60,560	20726,11	16538,97
2. Indirect Finance	258	86,55	61,44	18,767	13495,32	10098,30
II. INDUSTRY	233	692,85	370,12	76,848	57745,93	41986,17
1. Mining & Quarrying	-	-	-	1,384	2602,26	1589,51
2. Food Manufacturing & Processing	16	7,50	1,48	3,500	5036,20	3853,11
(a) Rice Mills, Flour & Dal Mills	6	86	86	1,017	1212,50	1025,96
(b) Sugar	-	-	-	67	325,25	244,61
(c) Edible Oils & Vanaspati	-	-	-	229	737,08	510,39
(d) Tea Processing	-	-	-	60	160,24	99,86
(e) Processing of Fruits & Vegetables	1	5	5	227	115,35	86,54
(f) Others	9	6,59	57	1,900	2485,78	1885,74
3. Beverage & Tobacco	-	-	-	282	582,41	329,10
4. Textiles	11	1,29	77	6,394	9923,18	7499,09
(a) Cotton Textiles	5	1,10	55	1,679	3570,77	2256,12
(b) Jute & Other Natural Fibre Textiles	-	-	-	128	139,39	111,70
(c) Handloom Textiles & Khadi	-	-	-	505	247,98	214,31
(d) Other Textiles & Textile Products	6	19	22	4,082	5965,04	4916,96
5. Paper, Paper Products & Printing	-	-	-	613	532,52	388,91
6. Leather & Leather Products	-	-	-	887	1385,69	1211,69
7. Rubber & Plastic Products	5	1,55	1,17	781	1029,04	751,90
8. Chemicals & Chemical Products	1	2	2	1,565	5191,67	3556,08
(a) Heavy Industrial Chemicals	-	-	-	353	1126,63	773,43
(b) Fertilisers	-	-	-	57	1083,59	776,85
(c) Drugs & Pharmaceuticals	-	-	-	382	1560,86	1002,81
(d) Non-Edible Oils	-	-	-	36	104,02	63,31
(e) Other Chemicals & Chemical Products	1	2	2	737	1316,57	939,68
9. Petroleum, Coal Products & Nuclear Fuels	1	1,10	61	70	1740,75	786,37
10. Manufacture of Cement & Cement Products	1	5	6	769	158,66	144,40
11. Basic Metals & Metal Products	43	583,27	278,07	2,056	5332,96	3694,16
(a) Iron & Steel	1	4	3	747	3928,70	2591,72
(b) Non-Ferrous Metals	41	583,19	278,02	250	289,85	229,68
(c) Metal Products	1	4	2	1,059	1114,41	872,77
12. Engineering	2	64	65	2,894	2901,74	1931,44
(a) Heavy Engineering	-	-	-	1,154	666,44	277,35
(b) Light Engineering	2	64	65	1,071	897,84	751,33
(c) Electrical Machinery & Goods	-	-	-	484	510,69	393,09
(d) Electronic Machinery & Goods	-	-	-	185	826,76	509,67
13. Vehicles, Vehicle Parts & Transport Equipments	1	5	5	551	2529,69	1397,41
14. Other Industries	114	15,50	8,72	11,060	7381,93	4941,37
15. Electricity, Gas & Water	3	13	12	189	3226,59	3233,51
(a) Electricity Generation & Transmission	1	8	9	70	3049,86	3102,50
(b) Non-Conventional Energy	1	2	-	50	147,66	113,25
(c) Gas, Steam & Water Supply	1	3	3	69	29,07	17,76
16. Construction	35	81,74	78,41	43,853	8190,65	6678,13
III. TRANSPORT OPERATORS	10	2,51	2,50	1,05,779	7727,49	5853,64
IV. PROFESSIONAL AND OTHER SERVICES	131	76,64	36,36	56,428	9576,70	7118,17
V. PERSONAL LOANS	26,202	1315,47	1105,47	14,14,353	98215,29	79099,92
1. Loans for Purchase of Consumer Durables	-	-	-	1	1,72	35
2. Loans for Housing	23,032	1199,89	1029,24	10,79,028	81198,06	69315,27
3. Rest of the Personal Loans	3,170	115,59	76,23	3,35,324	17015,51	9784,30
VI. TRADE	87	26,69	7,99	37,130	18605,96	14119,52
1. Wholesale Trade	11	23,65	5,25	4,982	11950,86	9896,56
2. Retail Trade	76	3,05	2,74	32,148	6655,10	4222,95
VII. FINANCE	30	7,63	5,00	4,394	6813,55	5684,34
VIII. ALL OTHERS	192	17,29	13,49	64,685	8399,44	6255,55
TOTAL LOANS AND ADVANCES	27,663	2295,88	1644,58	21,38,944	241305,80	186754,58

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 2008**

(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	4,94,573	46278,90	38408,76	5,00,015	30241,08	25563,31
1. Direct Finance	4,54,802	28073,34	23645,21	4,70,159	23180,33	20094,83
2. Indirect Finance	39,771	18205,57	14763,55	29,856	7060,75	5468,48
II. INDUSTRY	1,78,449	376795,61	270635,99	1,78,367	157452,47	115365,89
1. Mining & Quarrying	4,831	11910,37	6098,23	5,823	4117,38	4108,29
2. Food Manufacturing & Processing	20,907	27852,51	20118,88	21,255	14471,21	11036,09
(a) Rice Mills, Flour & Dal Mills	9,933	7288,11	5479,66	8,830	3596,66	2620,28
(b) Sugar	653	9238,34	6795,42	546	4420,70	3492,20
(c) Edible Oils & Vanaspati	1,278	3114,27	2395,46	1,793	2088,35	1594,85
(d) Tea Processing	416	1209,40	693,58	329	528,75	411,17
(e) Processing of Fruits & Vegetables	779	470,23	309,16	928	209,24	169,40
(f) Others	7,848	6532,17	4445,59	8,829	3627,52	2748,19
3. Beverage & Tobacco	1,480	4211,50	3077,29	1,776	1326,17	983,40
4. Textiles	21,804	47547,26	35135,74	25,964	21312,38	15990,57
(a) Cotton Textiles	7,561	24184,56	17803,40	8,815	10806,60	8095,57
(b) Jute & Other Natural Fibre Textiles	455	450,60	304,25	490	216,06	173,39
(c) Handloom Textiles & Khadi	1,477	759,29	598,40	2,123	793,31	527,49
(d) Other Textiles & Textile Products	12,311	22152,81	16429,69	14,536	9496,41	7194,13
5. Paper, Paper Products & Printing	4,105	7345,84	5651,86	7,134	5006,84	3217,70
6. Leather & Leather Products	2,114	2994,33	2602,32	1,843	851,49	633,07
7. Rubber & Plastic Products	4,417	6398,75	4711,98	7,437	4061,87	3114,51
8. Chemicals & Chemical Products	7,172	27198,04	18727,66	10,090	11209,73	7407,49
(a) Heavy Industrial Chemicals	1,399	5277,81	3718,46	1,895	1907,36	1353,27
(b) Fertilisers	238	3345,94	2227,73	272	817,23	576,15
(c) Drugs & Pharmaceuticals	1,731	10006,50	6955,12	2,174	4281,10	2656,64
(d) Non-Edible Oils	211	541,72	314,79	328	271,47	168,76
(e) Other Chemicals & Chemical Products	3,593	8026,06	5511,55	5,421	3932,57	2652,67
9. Petroleum, Coal Products & Nuclear Fuels	577	13936,25	7430,80	734	4639,11	2623,99
10. Manufacture of Cement & Cement Products	2,761	8028,90	5420,42	3,368	2326,42	1476,17
11. Basic Metals & Metal Products	9,322	41528,81	30901,43	14,433	23714,83	15335,31
(a) Iron & Steel	4,102	31151,30	23749,57	5,554	16714,18	10563,21
(b) Non-Ferrous Metals	987	4005,46	2658,02	1,859	2416,87	1474,23
(c) Metal Products	4,233	6372,05	4493,85	7,020	4583,77	3297,87
12. Engineering	12,870	29836,31	21205,41	18,880	14154,96	10545,49
(a) Heavy Engineering	3,608	5240,87	3269,95	4,751	2256,00	1588,18
(b) Light Engineering	5,600	10576,26	7934,26	8,565	5461,93	3995,31
(c) Electrical Machinery & Goods	2,635	7574,66	5180,28	4,096	4338,75	3228,47
(d) Electronic Machinery & Goods	1,027	6444,52	4820,93	1,468	2098,29	1733,53
13. Vehicles, Vehicle Parts & Transport Equipments	3,773	17601,59	11084,17	4,447	7401,74	4380,65
14. Other Industries	28,063	23758,81	17645,70	28,295	9536,89	7139,54
15. Electricity, Gas & Water	1,495	37696,40	27158,86	1,102	4425,12	3367,68
(a) Electricity Generation & Transmission	905	35107,22	25417,88	421	3808,27	2926,94
(b) Non-Conventional Energy	249	1990,63	1300,96	239	422,94	314,93
(c) Gas, Steam & Water Supply	341	598,55	440,01	442	193,91	125,82
16. Construction	52,758	68949,94	53665,24	25,786	28896,34	24005,93
III. TRANSPORT OPERATORS	74,463	11640,30	9405,36	45,132	6309,48	5593,82
IV. PROFESSIONAL AND OTHER SERVICES	1,62,306	69256,53	52137,17	1,00,450	36200,31	27946,36
V. PERSONAL LOANS	18,42,556	148249,46	124711,49	9,41,799	60015,04	47369,85
1. Loans for Purchase of Consumer Durables	6	16,10	14,78	4,408	154,49	117,60
2. Loans for Housing	14,27,774	130222,40	112219,69	3,79,043	33788,04	27881,15
3. Rest of the Personal Loans	4,14,776	18010,96	12477,02	5,58,348	26072,51	19371,09
VI. TRADE	1,37,915	60235,86	48766,92	2,47,442	42305,90	33227,38
1. Wholesale Trade	18,607	35088,29	30580,93	28,215	14830,25	11543,48
2. Retail Trade	1,19,308	25147,57	18185,99	2,19,227	27475,66	21683,90
VII. FINANCE	5,601	53219,64	41382,88	5,152	7974,11	5701,68
VIII. ALL OTHERS	94,836	25642,98	18953,03	69,230	15852,43	12410,88
TOTAL LOANS AND ADVANCES	29,90,699	791319,28	604401,60	20,87,587	356350,82	273179,15

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MARCH 2008**

(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	4,19,591	42268,03	35590,71	1,17,847	14589,15	11978,74
1. Direct Finance	3,92,393	20876,91	17128,24	1,05,456	7454,57	6497,37
2. Indirect Finance	27,198	21391,12	18462,47	12,391	7134,59	5481,37
II. INDUSTRY	1,67,839	212731,51	159735,39	1,24,610	271154,17	211621,59
1. Mining & Quarrying	5,824	7003,10	4882,25	2,729	10127,84	8466,97
2. Food Manufacturing & Processing	18,738	10678,43	7966,03	8,390	10929,12	9008,19
(a) Rice Mills, Flour & Dal Mills	7,534	2262,41	1745,60	2,615	1930,70	1682,42
(b) Sugar	339	2317,80	1759,02	247	2472,04	2004,85
(c) Edible Oils & Vanaspati	1,727	1199,00	895,63	745	1153,41	928,35
(d) Tea Processing	339	566,79	416,79	362	1142,47	1030,76
(e) Processing of Fruits & Vegetables	770	335,15	216,38	391	251,72	194,97
(f) Others	8,029	3997,29	2932,61	4,030	3978,77	3166,83
3. Beverage & Tobacco	1,616	1245,05	966,14	908	4341,30	2818,44
4. Textiles	22,046	16772,44	11835,86	15,175	25961,02	19737,01
(a) Cotton Textiles	6,739	7211,21	4821,63	4,716	13561,85	10321,71
(b) Jute & Other Natural Fibre Textiles	429	223,51	161,26	221	346,79	239,15
(c) Handloom Textiles & Khadi	1,836	377,29	310,76	618	213,64	174,28
(d) Other Textiles & Textile Products	13,042	8960,43	6542,21	9,620	11838,74	9001,86
5. Paper, Paper Products & Printing	7,035	4230,50	3277,06	3,791	3946,42	3171,79
6. Leather & Leather Products	1,890	706,21	550,22	1,218	893,82	732,29
7. Rubber & Plastic Products	7,452	4345,32	3215,06	4,394	3673,60	2724,09
8. Chemicals & Chemical Products	9,693	16367,01	12309,34	5,740	18483,64	13134,61
(a) Heavy Industrial Chemicals	1,800	6159,40	4654,73	1,177	3818,80	2986,82
(b) Fertilisers	261	1663,27	1276,69	236	2428,75	1915,59
(c) Drugs & Pharmaceuticals	1,907	3581,95	2472,03	1,359	5925,04	4142,71
(d) Non-Edible Oils	392	230,16	178,13	144	184,67	88,32
(e) Other Chemicals & Chemical Products	5,333	4732,23	3727,76	2,824	6126,38	4001,16
9. Petroleum, Coal Products & Nuclear Fuels	1,011	21666,47	18832,98	515	11183,79	10245,80
10. Manufacture of Cement & Cement Products	3,420	3254,09	2440,62	1,975	4818,86	3875,55
11. Basic Metals & Metal Products	14,132	21736,88	15028,15	8,095	37833,88	30578,25
(a) Iron & Steel	6,011	16335,77	11205,11	3,555	26151,42	21380,33
(b) Non-Ferrous Metals	1,870	1771,15	1218,28	914	7381,28	6234,40
(c) Metal Products	6,251	3629,96	2604,76	3,626	4301,17	2963,52
12. Engineering	18,472	13624,69	10254,40	10,259	16158,94	11850,52
(a) Heavy Engineering	3,795	1939,19	1527,77	2,241	2746,95	1773,19
(b) Light Engineering	9,174	5880,38	4633,41	4,689	6751,15	5307,34
(c) Electrical Machinery & Goods	4,062	4293,70	2904,02	2,417	3095,83	2455,83
(d) Electronic Machinery & Goods	1,441	1511,42	1189,20	912	3565,02	2314,17
13. Vehicles, Vehicle Parts & Transport Equipments	4,096	5469,33	3724,09	2,382	13164,83	9283,06
14. Other Industries	24,808	10276,23	8041,36	16,750	25097,10	19362,74
15. Electricity, Gas & Water	1,580	31401,07	24517,17	939	25980,81	19533,21
(a) Electricity Generation & Transmission	845	28589,62	22270,24	554	21650,85	16760,22
(b) Non-Conventional Energy	204	1129,92	914,50	101	1239,16	914,78
(c) Gas, Steam & Water Supply	531	1681,53	1332,44	284	3090,80	1858,20
16. Construction	26,026	43954,70	31894,64	41,350	58559,21	47099,07
III. TRANSPORT OPERATORS	38,382	14055,07	10463,16	42,609	11189,11	8423,88
IV. PROFESSIONAL AND OTHER SERVICES	72,255	38786,90	29940,54	58,283	40280,50	31112,98
V. PERSONAL LOANS	5,50,804	38787,70	30036,95	3,63,062	22937,44	14680,41
1. Loans for Purchase of Consumer Durables	3,107	140,11	99,82	5,087	189,44	171,07
2. Loans for Housing	1,20,013	14983,46	12700,43	42,377	4436,15	3747,15
3. Rest of the Personal Loans	4,27,684	23664,13	17236,70	3,15,598	18311,85	10762,19
VI. TRADE	2,01,241	45721,47	36956,79	1,04,642	25775,56	19843,51
1. Wholesale Trade	29,147	21292,76	17541,74	16,465	10593,90	8288,84
2. Retail Trade	1,72,094	24428,70	19415,05	88,177	15181,66	11554,67
VII. FINANCE	4,361	56666,24	50830,31	2,587	68567,64	57164,80
VIII. ALL OTHERS	64,208	19945,86	15441,68	53,811	18943,17	14692,43
TOTAL LOANS AND ADVANCES	15,18,681	468962,77	368995,52	8,67,451	473436,73	369518,34

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ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2008**

(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
I. AGRICULTURE	38,525	6034,51	4498,18	15,214	4259,62	3577,45
1. Direct Finance	34,036	4529,94	3345,98	13,722	3783,54	3204,98
2. Indirect Finance	4,489	1504,57	1152,20	1,492	476,08	372,47
II. INDUSTRY	44,208	33573,96	23990,19	20,301	23316,98	16261,56
1. Mining & Quarrying	979	1758,98	1642,50	427	164,06	133,68
2. Food Manufacturing & Processing	2,802	2030,02	1272,31	1,122	703,04	486,45
(a) Rice Mills, Flour & Dal Mills	884	330,82	247,47	220	58,72	45,04
(b) Sugar	63	307,67	129,29	63	240,56	169,27
(c) Edible Oils & Vanaspati	302	345,28	157,14	108	46,20	30,42
(d) Tea Processing	93	188,25	171,17	28	29,92	21,57
(e) Processing of Fruits & Vegetables	94	70,70	52,46	62	48,76	31,55
(f) Others	1,366	787,28	514,78	641	278,87	188,61
3. Beverage & Tobacco	296	536,79	424,78	113	110,43	90,65
4. Textiles	6,116	3948,88	3065,90	2,357	2270,14	1636,46
(a) Cotton Textiles	1,816	1494,73	1020,43	702	986,66	709,62
(b) Jute & Other Natural Fibre Textiles	83	75,67	53,95	48	57,19	45,35
(c) Handloom Textiles & Khadi	401	138,18	112,22	143	22,83	17,11
(d) Other Textiles & Textile Products	3,816	2240,31	1879,30	1,464	1203,46	864,38
5. Paper, Paper Products & Printing	1,531	913,90	818,88	662	455,58	363,55
6. Leather & Leather Products	586	368,98	239,25	358	178,78	110,91
7. Rubber & Plastic Products	1,578	860,43	660,19	1,500	373,82	295,24
8. Chemicals & Chemical Products	1,988	2822,64	2092,56	1,128	1167,11	779,33
(a) Heavy Industrial Chemicals	351	472,54	377,07	179	592,64	353,97
(b) Fertilisers	60	221,63	160,14	30	50,89	46,59
(c) Drugs & Pharmaceuticals	437	970,86	733,02	249	272,23	175,16
(d) Non-Edible Oils	42	66,30	48,88	30	10,34	4,96
(e) Other Chemicals & Chemical Products	1,098	1091,29	773,44	640	241,02	198,65
9. Petroleum, Coal Products & Nuclear Fuels	243	526,95	292,49	79	37,56	38,95
10. Manufacture of Cement & Cement Products	653	674,05	515,96	212	114,60	101,40
11. Basic Metals & Metal Products	2,633	4979,49	3179,26	1,345	2017,39	1608,89
(a) Iron & Steel	1,008	3389,97	2285,94	596	1029,63	807,03
(b) Non-Ferrous Metals	291	757,22	308,10	167	401,67	296,79
(c) Metal Products	1,334	832,30	585,22	582	586,09	505,07
12. Engineering	3,558	3282,68	1957,06	1,718	2606,84	2094,33
(a) Heavy Engineering	730	397,04	271,65	308	259,59	216,97
(b) Light Engineering	1,682	1397,10	794,60	842	1722,97	1547,23
(c) Electrical Machinery & Goods	766	603,42	383,92	349	308,39	134,06
(d) Electronic Machinery & Goods	380	885,12	506,89	219	315,89	196,07
13. Vehicles, Vehicle Parts & Transport Equipments	1,007	921,82	558,11	226	131,60	118,19
14. Other Industries	8,736	3174,92	2287,12	3,826	1282,78	1050,04
15. Electricity, Gas & Water	368	870,85	463,76	118	869,85	633,37
(a) Electricity Generation & Transmission	207	654,49	344,09	38	429,06	361,03
(b) Non-Conventional Energy	35	70,22	44,22	23	226,63	142,30
(c) Gas, Steam & Water Supply	126	146,14	75,45	57	214,16	130,04
16. Construction	11,134	5902,58	4520,06	5,110	10833,40	6720,12
III. TRANSPORT OPERATORS	18,497	1366,36	1243,23	8,556	531,32	430,53
IV. PROFESSIONAL AND OTHER SERVICES	29,312	9043,21	6688,05	15,733	5879,81	4687,12
V. PERSONAL LOANS	13,42,328	62132,05	46217,71	1,09,055	5113,24	3901,12
1. Loans for Purchase of Consumer Durables	16,462	672,38	558,40	2,270	127,89	121,17
2. Loans for Housing	14,863	2051,20	1801,73	3,387	586,51	473,44
3. Rest of the Personal Loans	13,11,003	59408,46	43857,58	1,03,398	4398,84	3306,51
VI. TRADE	40,679	16109,58	12332,20	19,735	7075,22	5259,83
1. Wholesale Trade	7,832	11227,91	8433,41	5,124	3269,30	2166,88
2. Retail Trade	32,847	4881,67	3898,80	14,611	3805,92	3092,95
VII. FINANCE	1,076	3867,15	2074,67	407	4159,00	3408,97
VIII. ALL OTHERS	21,772	7333,03	4679,13	11,781	3404,88	2248,08
TOTAL LOANS AND ADVANCES	15,36,397	139459,84	101723,37	2,00,782	53740,07	39774,65

**TABLE NO. 5.3 – INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND
ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2008**

(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
I. AGRICULTURE	10,639	1057,31	851,04	8,727	270,49	212,26
1. Direct Finance	9,533	709,76	577,36	7,778	238,33	191,94
2. Indirect Finance	1,106	347,55	273,68	949	32,17	20,32
II. INDUSTRY	17,679	7109,25	5886,67	6,482	615,20	434,14
1. Mining & Quarrying	275	243,28	206,09	34	2,71	83
2. Food Manufacturing & Processing	722	337,44	313,02	169	14,14	8,97
(a) Rice Mills, Flour & Dal Mills	250	59,34	51,32	22	95	55
(b) Sugar	33	35,75	21,47	12	42	34
(c) Edible Oils & Vanaspati	62	57,47	51,08	11	1,88	19
(d) Tea Processing	29	51,29	48,22	1	14	-
(e) Processing of Fruits & Vegetables	14	2,77	14,05	2	11	4
(f) Others	334	130,84	126,88	121	10,64	7,85
3. Beverage & Tobacco	63	108,74	106,65	12	67	37
4. Textiles	1,441	683,95	515,81	835	61,09	36,33
(a) Cotton Textiles	405	366,23	289,46	152	18,03	2,65
(b) Jute & Other Natural Fibre Textiles	19	72,41	3,14	8	27	19
(c) Handloom Textiles & Khadi	54	3,90	3,04	88	3,11	1,64
(d) Other Textiles & Textile Products	963	241,41	220,17	587	39,67	31,84
5. Paper, Paper Products & Printing	373	225,90	170,84	65	4,93	2,00
6. Leather & Leather Products	201	146,38	130,60	46	2,64	1,48
7. Rubber & Plastic Products	1,391	317,91	232,87	563	24,75	17,86
8. Chemicals & Chemical Products	927	441,96	375,72	479	33,55	16,55
(a) Heavy Industrial Chemicals	113	164,77	99,10	29	12,45	65
(b) Fertilisers	13	20,01	16,93	2	50	4
(c) Drugs & Pharmaceuticals	154	115,75	95,67	53	5,70	4,02
(d) Non-Edible Oils	17	1,92	1,78	1	4	4
(e) Other Chemicals & Chemical Products	630	139,51	162,24	394	14,86	11,81
9. Petroleum, Coal Products & Nuclear Fuels	172	94,75	87,09	28	1,62	69
10. Manufacture of Cement & Cement Products	101	106,20	70,76	19	18,01	46
11. Basic Metals & Metal Products	1,513	871,20	595,82	284	52,99	26,51
(a) Iron & Steel	982	409,93	408,72	123	13,12	8,89
(b) Non-Ferrous Metals	177	72,99	73,65	17	61	52
(c) Metal Products	354	388,28	113,45	144	39,26	17,09
12. Engineering	1,652	872,80	767,04	1,483	263,19	229,90
(a) Heavy Engineering	254	180,55	147,47	27	1,95	74
(b) Light Engineering	846	434,69	416,72	1,276	236,97	214,98
(c) Electrical Machinery & Goods	320	133,51	95,50	99	14,29	8,61
(d) Electronic Machinery & Goods	232	124,05	107,35	81	9,98	5,56
13. Vehicles, Vehicle Parts & Transport Equipments	332	223,07	196,59	223	11,76	5,59
14. Other Industries	3,025	475,53	407,35	1,248	50,82	35,36
15. Electricity, Gas & Water	957	511,09	410,18	39	6,69	89
(a) Electricity Generation & Transmission	859	483,61	389,55	24	5,97	49
(b) Non-Conventional Energy	22	98	50	3	24	2
(c) Gas, Steam & Water Supply	76	26,51	20,12	12	48	38
16. Construction	4,534	1449,05	1300,26	955	65,63	50,36
III. TRANSPORT OPERATORS	8,212	812,40	712,46	4,355	165,64	122,92
IV. PROFESSIONAL AND OTHER SERVICES	29,484	3627,17	3018,95	18,308	961,59	646,12
V. PERSONAL LOANS	1,72,869	9263,58	7637,88	2,00,278	6900,77	5525,47
1. Loans for Purchase of Consumer Durables	4,560	224,84	215,07	20,927	902,20	853,74
2. Loans for Housing	2,866	411,14	338,44	1,489	59,34	39,15
3. Rest of the Personal Loans	1,65,443	8627,60	7084,37	1,77,862	5939,22	4632,58
VI. TRADE	18,448	2825,83	2393,23	16,372	1270,68	1060,27
1. Wholesale Trade	5,575	1134,67	1017,79	649	55,76	31,12
2. Retail Trade	12,873	1691,16	1375,44	15,723	1214,91	1029,15
VII. FINANCE	604	3559,11	517,12	505	28,44	14,96
VIII. ALL OTHERS	16,278	1877,72	1534,21	9,815	457,99	245,70
TOTAL LOANS AND ADVANCES	2,74,213	30132,38	22551,56	2,64,842	10670,79	8261,85

**TABLE NO. 5.3 – INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND
ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2008**

(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
I. AGRICULTURE	5,240	183,47	147,05	19,90,476	179560,81	147568,42
1. Direct Finance	5,009	170,32	141,70	18,53,968	109813,40	91408,78
2. Indirect Finance	231	13,14	5,36	1,36,508	69747,40	56159,64
II. INDUSTRY	2,852	562,27	117,01	8,17,868	1141750,19	846404,73
1. Mining & Quarrying	17	13,91	45	22,323	37943,90	27128,80
2. Food Manufacturing & Processing	77	6,66	1,94	77,698	72066,27	54066,44
(a) Rice Mills, Flour & Dal Mills	2	67	1	31,313	16741,73	12899,17
(b) Sugar	22	88	42	2,045	19359,40	14616,90
(c) Edible Oils & Vanaspati	5	30	12	6,260	8743,24	6563,63
(d) Tea Processing	-	-	-	1,657	3877,24	2893,11
(e) Processing of Fruits & Vegetables	3	14	10	3,271	1504,22	1074,68
(f) Others	45	4,69	1,29	33,152	21840,45	16018,94
3. Beverage & Tobacco	9	30,62	9	6,555	12493,68	8796,92
4. Textiles	504	40,17	17,44	1,02,647	128521,81	95470,96
(a) Cotton Textiles	61	14,92	1,00	32,651	62216,66	45322,15
(b) Jute & Other Natural Fibre Textiles	4	9	6	1,885	1581,99	1092,44
(c) Handloom Textiles & Khadi	79	2,25	1,29	7,324	2561,77	1960,53
(d) Other Textiles & Textile Products	360	22,90	15,09	60,787	62161,39	47095,84
5. Paper, Paper Products & Printing	20	30,41	31	25,329	22692,82	17062,92
6. Leather & Leather Products	24	3,78	39	9,167	7532,09	6212,22
7. Rubber & Plastic Products	260	8,87	6,85	29,778	21095,91	15731,72
8. Chemicals & Chemical Products	258	31,80	6,81	39,041	82947,16	58406,15
(a) Heavy Industrial Chemicals	15	92	27	7,311	19533,32	14317,76
(b) Fertilisers	1	5	3	1,170	9631,87	6996,75
(c) Drugs & Pharmaceuticals	9	3,80	68	8,455	26723,79	18237,85
(d) Non-Edible Oils	-	-	-	1,201	1410,65	868,98
(e) Other Chemicals & Chemical Products	233	27,03	5,82	20,904	25647,54	17984,81
9. Petroleum, Coal Products & Nuclear Fuels	5	1,77	9	3,435	53830,11	40339,87
10. Manufacture of Cement & Cement Products	5	19	13	13,284	19500,03	14045,94
11. Basic Metals & Metal Products	73	63,41	3,63	53,929	138715,10	101229,49
(a) Iron & Steel	31	46,87	92	22,710	99170,93	73001,46
(b) Non-Ferrous Metals	6	45	18	6,579	17680,74	12771,88
(c) Metal Products	36	16,09	2,53	24,640	21863,43	15456,15
12. Engineering	351	50,65	42,72	72,139	83753,44	60878,96
(a) Heavy Engineering	24	99	53	16,892	13689,58	9073,81
(b) Light Engineering	286	45,35	39,56	34,033	33405,27	25635,37
(c) Electrical Machinery & Goods	28	2,74	1,34	15,256	20875,97	14785,11
(d) Electronic Machinery & Goods	13	1,56	1,30	5,958	15782,62	11384,66
13. Vehicles, Vehicle Parts & Transport Equipments	565	22,93	16,93	17,603	47478,42	30764,83
14. Other Industries	447	19,45	10,43	1,26,372	81069,96	60929,72
15. Electricity, Gas & Water	10	3,58	17	6,800	104992,20	79318,92
(a) Electricity Generation & Transmission	7	2,62	12	3,931	93781,66	71573,15
(b) Non-Conventional Energy	2	61	5	929	5229,01	3745,51
(c) Gas, Steam & Water Supply	1	35	-	1,940	5981,53	4000,26
16. Construction	227	234,06	8,65	2,11,768	227117,30	176020,87
III. TRANSPORT OPERATORS	3,645	150,28	89,25	3,49,640	53949,96	42340,74
IV. PROFESSIONAL AND OTHER SERVICES	8,295	322,08	177,31	5,50,985	214011,43	163509,13
V. PERSONAL LOANS	4,12,183	13023,39	5086,10	73,75,489	465953,43	365372,36
1. Loans for Purchase of Consumer Durables	5,884	191,04	181,97	62,712	2620,21	2333,97
2. Loans for Housing	1,900	67,27	53,56	30,95,772	269003,47	229599,25
3. Rest of the Personal Loans	4,04,399	12765,08	4850,57	42,17,005	194329,75	133439,14
VI. TRADE	9,426	405,22	329,18	8,33,117	220357,98	174296,82
1. Wholesale Trade	192	12,51	5,52	1,16,799	109479,87	89511,55
2. Retail Trade	9,234	392,71	323,65	7,16,318	110878,10	84785,27
VII. FINANCE	194	153,99	4,97	24,911	205016,48	166789,69
VIII. ALL OTHERS	2,337	89,05	47,07	4,08,945	101963,83	76521,24
TOTAL LOANS AND ADVANCES	4,44,172	14889,74	5997,94	123,51,431	2582564,10	1982803,13