

**TABLE NO. 5.3 – INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND
ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2009**

(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	4,690	3613,28	2599,78	4,94,704	55454,05	44770,41
1. Direct Finance	4,119	1977,49	1887,00	4,71,467	24656,17	20539,06
2. Indirect Finance	571	1635,79	712,78	23,237	30797,87	24231,35
II. INDUSTRY	4,875	20873,04	15077,62	1,17,750	312242,11	231509,46
1. Mining & Quarrying	68	1922,38	1726,02	1,185	12079,11	9016,72
2. Food Manufacturing & Processing	170	899,86	521,23	3,761	12799,61	8609,44
(a) Rice Mills, Flour & Dal Mills	22	3,27	3,34	1,072	2322,37	1965,50
(b) Sugar	5	134,06	72,89	118	2121,63	1835,45
(c) Edible Oils & Vanaspati	18	32,05	25,28	209	1053,38	894,69
(d) Tea Processing	20	453,73	226,44	133	1214,59	571,88
(e) Processing of Fruits & Vegetables	5	14,28	4,14	234	251,80	196,37
(f) Others	100	262,47	189,14	1,995	5835,85	3145,55
3. Beverage & Tobacco	6	223,53	200,47	288	1687,79	1023,45
4. Textiles	606	2755,18	989,74	9,237	26014,64	14937,61
(a) Cotton Textiles	266	718,95	489,64	4,215	10670,46	6600,30
(b) Jute & Other Natural Fibre Textiles	12	8,74	5,31	159	104,08	83,66
(c) Handloom Textiles & Khadi	9	3,58	2,00	396	248,21	196,96
(d) Other Textiles & Textile Products	319	2023,91	492,79	4,467	14991,90	8056,69
5. Paper, Paper Products & Printing	52	424,37	306,59	863	1971,15	1359,49
6. Woods and Wood Products	6	9,98	2,05	269	330,16	273,56
7. Leather & Leather Products	39	107,18	82,55	872	1875,34	1461,06
8. Gems and Jewellery	190	1086,28	741,13	1,458	10752,25	6809,79
9. Rubber & Plastic Products	70	386,71	232,19	870	2695,68	1755,05
10. Chemicals & Chemical Products	258	2673,35	1960,29	2,367	26372,24	18465,84
(a) Heavy Industrial Chemicals	68	329,35	222,62	633	2945,67	2135,62
(b) Fertilisers	9	707,07	619,34	116	8414,47	6004,99
(c) Drugs & Pharmaceuticals	101	1030,71	705,19	618	6016,48	4505,11
(d) Non-Edible Oils	1	11,78	11,95	46	275,32	200,99
(e) Other Chemicals & Chemical Products	79	594,43	401,20	954	8720,30	5619,12
11. Petroleum, Coal Products & Nuclear Fuels	19	2673,77	2398,58	271	44368,97	40102,04
12. Manufacture of Cement & Cement Products	282	86,15	79,89	579	2490,76	1831,30
13. Basic Metals & Metal Products	207	2560,69	1889,70	3,609	48203,33	34178,91
(a) Iron & Steel	93	1631,60	1229,48	1,462	21078,27	14353,60
(b) Non-Ferrous Metals	24	148,24	104,59	584	8990,90	6044,70
(c) Metal Products	90	780,84	555,63	1,563	18134,16	13780,61
14. Engineering	1,360	1536,69	1070,71	18,456	14505,97	10085,45
(a) Heavy Engineering	254	181,29	136,05	1,484	3280,41	2287,39
(b) Light Engineering	1,035	541,36	327,00	15,343	5516,44	3274,55
(c) Electrical Machinery & Goods	45	587,87	448,40	1,408	3478,67	2761,37
(d) Electronic Machinery & Goods	26	226,17	159,28	221	2230,45	1762,13
15. Vehicles, Vehicle Parts & Transport Equipments	109	714,06	495,31	859	8436,69	4874,41
16. Other Industries	926	281,56	225,42	33,182	6866,90	5216,56
17. Electricity, Gas & Water	24	1058,03	922,59	696	41314,18	30974,04
(a) Electricity Generation & Transmission	12	931,64	839,60	482	38308,81	28968,06
(b) Non-Conventional Energy	11	118,90	81,61	85	1291,01	748,91
(c) Gas, Steam & Water Supply	1	7,50	1,39	129	1714,36	1257,07
18. Construction	483	1473,27	1233,15	38,928	49477,32	40534,74
(a) Other than Infrastructure	424	1050,75	967,71	35,368	8035,53	6352,82
(b) Infrastructure Construction	59	422,53	265,44	3,560	41441,79	34181,92
III. TRANSPORT OPERATORS	198	488,38	434,12	31,556	10676,78	7438,17
IV. PROFESSIONAL AND OTHER SERVICES	3,563	3165,00	2488,27	63,702	35977,68	27068,70
1. Professional Services	262	152,84	125,65	11,178	7040,54	4913,01
2. Tourism, Hotel & Restaurants	110	132,27	48,57	1,730	1283,95	924,43
3. Recreation services	11	73,58	73,16	355	484,34	382,26
4. IT and Telecommunications	23	32,27	4,97	470	3831,02	3415,42
5. Others	3,157	2774,04	2235,91	49,969	23337,83	17433,58
V. PERSONAL LOANS	1,09,288	4701,10	2708,76	22,46,676	147664,54	111379,22
1. Housing	32,881	1564,66	1225,89	14,12,994	104699,20	87344,46
2. Consumer Durables	253	12,29	7,52	14,524	627,87	448,86
3. Vehicles	20,446	919,15	292,30	4,29,542	18963,64	7975,18
4. Education	158	11,03	8,90	27,943	1404,92	994,09
5. Personal Credit Cards	2	5	5	129	5,00	4,12
6. Others	55,548	2193,91	1174,09	3,61,544	21963,91	14612,51
VI. TRADE	2,073	3740,76	3563,86	44,428	47793,88	37894,45
1. Wholesale Trade	269	1912,24	1844,64	6,271	25946,47	21009,34
2. Retail Trade	1,804	1828,53	1719,22	38,157	21847,41	16885,11
VII. FINANCE	175	2202,41	1960,59	8,243	101041,21	83985,74
VIII. ALL OTHERS	2,993	961,57	760,95	50,382	11502,52	7949,38
TOTAL LOANS AND ADVANCES	1,27,855	39745,53	29593,95	30,57,441	722352,77	551995,54

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 2009**

(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	6,68,948	67623,93	53106,90	6,95,644	48379,17	38452,37
1. Direct Finance	6,17,978	38293,81	31116,72	6,58,153	33224,76	27522,33
2. Indirect Finance	50,970	29330,12	21990,18	37,491	15154,41	10930,05
II. INDUSTRY	2,59,481	499992,89	333412,26	2,14,178	317811,09	227482,42
1. Mining & Quarrying	4,760	12201,84	5408,62	6,344	8487,94	4712,37
2. Food Manufacturing & Processing	22,459	36804,28	23699,59	26,431	22252,78	15836,68
(a) Rice Mills, Flour & Dal Mills	10,231	10397,59	6740,15	10,189	5835,03	4276,12
(b) Sugar	657	11327,03	8107,10	686	5792,79	4441,90
(c) Edible Oils & Vanaspati	1,212	3528,01	2491,56	2,100	3033,13	1823,22
(d) Tea Processing	323	922,49	663,64	567	1073,86	693,41
(e) Processing of Fruits & Vegetables	720	480,26	285,51	1,069	398,16	271,62
(f) Others	9,316	10148,90	5411,63	11,820	6119,81	4330,42
3. Beverage & Tobacco	1,379	3352,94	2440,26	2,107	4478,56	3088,44
4. Textiles	35,370	60058,44	40680,39	32,140	34939,69	25392,79
(a) Cotton Textiles	14,362	26456,62	19366,68	10,645	18175,09	13232,32
(b) Jute & Other Natural Fibre Textiles	440	429,00	310,97	714	407,18	303,17
(c) Handloom Textiles & Khadi	2,378	1395,31	2000,46	2,374	684,99	565,10
(d) Other Textiles & Textile Products	18,190	31777,51	19002,28	18,407	15672,42	11292,20
5. Paper, Paper Products & Printing	4,801	7142,56	5335,38	8,550	7875,14	5895,10
6. Woods and Wood Products	1,992	812,28	593,59	3,566	1382,19	950,53
7. Leather & Leather Products	2,608	3103,25	1203,55	2,005	1379,47	893,42
8. Gems and Jewellery	1,874	5474,78	3965,21	1,145	1711,17	1278,28
9. Rubber & Plastic Products	4,921	6665,57	4749,15	8,396	6631,99	4748,50
10. Chemicals & Chemical Products	8,266	35285,73	18579,92	11,405	20144,15	13914,70
(a) Heavy Industrial Chemicals	1,507	6587,54	4076,35	2,152	3937,43	2649,94
(b) Fertilisers	245	3757,85	1556,59	318	1683,76	980,43
(c) Drugs & Pharmaceuticals	2,044	10795,85	7318,35	2,324	7166,80	5096,05
(d) Non-Edible Oils	257	517,16	312,35	411	385,39	241,58
(e) Other Chemicals & Chemical Products	4,213	13627,33	5316,28	6,200	6970,77	4946,69
11. Petroleum, Coal Products & Nuclear Fuels	549	16514,82	9625,18	940	5159,71	2743,53
12. Manufacture of Cement & Cement Products	2,484	9910,31	6719,73	4,121	7941,45	5896,84
13. Basic Metals & Metal Products	12,672	83866,92	55357,76	17,974	55427,12	38121,90
(a) Iron & Steel	4,552	49603,28	32493,48	7,238	35970,13	24568,60
(b) Non-Ferrous Metals	1,087	4588,28	3052,21	2,091	3189,11	1727,47
(c) Metal Products	7,033	29675,36	19812,07	8,645	16267,88	11825,84
14. Engineering	23,340	32703,82	21828,63	26,760	27710,47	20917,60
(a) Heavy Engineering	6,296	6200,07	4525,17	7,101	6101,19	4415,14
(b) Light Engineering	12,677	12918,91	7949,82	13,155	10173,95	7773,69
(c) Electrical Machinery & Goods	3,257	7917,66	5355,28	4,811	7401,77	5563,73
(d) Electronic Machinery & Goods	1,110	5667,18	3998,36	1,693	4033,55	3165,04
15. Vehicles, Vehicle Parts & Transport Equipments	4,392	20076,73	14689,64	5,110	16682,10	11759,49
16. Other Industries	82,778	19348,12	13847,30	33,989	12694,66	9566,31
17. Electricity, Gas & Water	1,730	63554,33	46160,91	1,599	25830,42	18068,13
(a) Electricity Generation & Transmission	1,014	59741,35	43703,91	621	22363,75	16273,10
(b) Non-Conventional Energy	279	2644,74	1627,96	438	1608,69	1234,35
(c) Gas, Steam & Water Supply	437	1168,25	829,04	540	1857,99	560,68
18. Construction	43,106	83116,15	58527,46	21,596	57082,10	43697,81
(a) Other than Infrastructure	35,580	15670,49	11813,89	15,719	14363,84	11098,36
(b) Infrastructure Construction	7,526	67445,66	46713,57	5,877	42718,25	32599,44
III. TRANSPORT OPERATORS	70,652	16427,95	12786,94	54,460	14470,66	12744,96
IV. PROFESSIONAL AND OTHER SERVICES	1,14,005	77875,87	55854,32	1,07,675	77759,13	59303,08
1. Professional Services	11,266	11988,04	8659,76	11,169	8974,09	7090,17
2. Tourism, Hotel & Restaurants	5,287	6594,30	4420,51	8,731	9072,61	5641,06
3. Recreation services	994	2087,42	1627,69	1,646	3011,98	2403,47
4. IT and Telecommunications	1,361	10690,44	7607,32	2,344	12049,72	10137,15
5. Others	95,097	46515,68	33539,04	83,785	44650,72	34031,22
V. PERSONAL LOANS	27,05,332	182647,24	149174,11	9,66,366	70393,69	55479,34
1. Housing	13,49,680	122569,79	105362,68	2,71,530	38996,78	32679,94
2. Consumer Durables	26,971	1039,07	789,61	13,955	479,85	376,70
3. Vehicles	5,32,538	20316,17	14803,89	2,40,955	9461,68	6713,33
4. Education	2,83,674	11275,78	8041,77	1,42,667	6641,80	4374,61
5. Personal Credit Cards	686	28,29	20,61	216	10,94	9,10
6. Others	5,11,783	27418,14	20155,55	2,97,043	14802,65	11325,65
VI. TRADE	1,72,637	119877,53	63628,05	2,90,571	121553,19	56686,60
1. Wholesale Trade	20,789	80109,95	39009,01	38,681	81901,46	25640,19
2. Retail Trade	1,51,848	39767,58	24619,03	2,51,890	39651,74	31046,42
VII. FINANCE	8,418	69452,35	52222,40	7,037	31360,98	22852,30
VIII. ALL OTHERS	79,972	29538,43	19291,85	35,814	12138,67	9688,62
TOTAL LOANS AND ADVANCES	40,79,445	1063436,21	739476,84	23,71,745	693866,58	482689,70

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ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2009**

(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	3,27,865	25428,59	20417,46	1,03,077	9788,84	8050,37
1. Direct Finance	3,00,660	17404,23	14195,87	93,915	6799,78	5561,40
2. Indirect Finance	27,205	8024,36	6221,59	9,162	2989,05	2488,97
II. INDUSTRY	1,69,433	193015,29	133812,96	1,02,863	91076,24	67079,39
1. Mining & Quarrying	4,971	4564,14	3206,93	2,192	2575,11	1785,60
2. Food Manufacturing & Processing	19,916	12007,00	8895,32	8,436	5703,15	4037,99
(a) Rice Mills, Flour & Dal Mills	7,291	2806,19	2168,80	2,287	1149,94	917,68
(b) Sugar	377	2696,41	2031,67	125	805,76	497,41
(c) Edible Oils & Vanaspati	1,573	1466,03	1068,62	724	671,00	515,56
(d) Tea Processing	350	677,75	507,12	216	230,57	182,23
(e) Processing of Fruits & Vegetables	770	419,08	350,62	376	540,36	202,02
(f) Others	9,555	3941,54	2768,48	4,708	2305,52	1723,09
3. Beverage & Tobacco	1,692	2049,19	1663,75	778	1117,20	958,09
4. Textiles	24,816	19420,04	13814,83	12,397	7732,62	6053,81
(a) Cotton Textiles	8,219	9819,59	6594,91	4,218	3587,28	2936,51
(b) Jute & Other Natural Fibre Textiles	501	318,58	258,82	208	205,82	166,48
(c) Handloom Textiles & Khadi	1,679	581,94	440,18	624	137,69	111,95
(d) Other Textiles & Textile Products	14,417	8699,93	6520,92	7,347	3801,83	2838,87
5. Paper, Paper Products & Printing	7,323	5874,79	4168,03	3,548	2545,91	1849,35
6. Woods and Wood Products	2,595	805,13	659,66	1,305	524,87	418,96
7. Leather & Leather Products	1,513	894,97	577,62	1,078	648,48	492,55
8. Gems and Jewellery	866	4167,33	1592,62	530	958,39	666,20
9. Rubber & Plastic Products	6,777	7414,04	3205,29	3,164	2283,47	1617,96
10. Chemicals & Chemical Products	9,915	12408,29	9491,87	4,748	6216,30	4577,96
(a) Heavy Industrial Chemicals	1,875	2670,74	1920,70	1,154	1318,27	1044,65
(b) Fertilisers	206	412,33	274,86	106	346,60	251,42
(c) Drugs & Pharmaceuticals	2,054	4954,63	3918,72	1,084	2148,76	1651,69
(d) Non-Edible Oils	405	383,29	289,09	157	135,58	116,03
(e) Other Chemicals & Chemical Products	5,375	3987,30	3088,49	2,247	2267,10	1514,17
11. Petroleum, Coal Products & Nuclear Fuels	791	4443,56	1625,49	465	1291,56	376,11
12. Manufacture of Cement & Cement Products	3,265	2928,76	2380,97	2,012	1151,41	991,36
13. Basic Metals & Metal Products	13,741	26586,83	19887,01	6,917	15420,02	10555,18
(a) Iron & Steel	5,722	15465,86	11284,90	2,642	10822,48	7251,44
(b) Non-Ferrous Metals	1,789	1796,91	1350,82	728	1419,48	811,81
(c) Metal Products	6,230	9324,06	7251,29	3,547	3178,06	2491,94
14. Engineering	21,575	20404,32	16771,73	11,051	8002,53	6112,58
(a) Heavy Engineering	4,555	3600,16	2957,75	2,016	1561,72	1192,66
(b) Light Engineering	11,714	8199,53	6759,08	6,355	3115,39	2312,00
(c) Electrical Machinery & Goods	3,900	4778,54	3833,18	2,037	2411,45	1829,14
(d) Electronic Machinery & Goods	1,406	3826,10	3221,72	643	913,97	778,79
15. Vehicles, Vehicle Parts & Transport Equipments	4,110	5692,65	4275,77	2,069	3407,75	2658,64
16. Other Industries	25,872	11377,00	9021,46	19,526	7817,50	6243,68
17. Electricity, Gas & Water	1,176	7877,91	6473,63	551	1889,22	1546,67
(a) Electricity Generation & Transmission	447	7112,96	6025,74	183	1257,59	1015,33
(b) Non-Conventional Energy	224	469,54	279,80	111	353,01	267,66
(c) Gas, Steam & Water Supply	505	295,41	168,09	257	278,62	263,67
18. Construction	18,519	44099,33	26101,00	22,096	21790,76	16136,68
(a) Other than Infrastructure	13,423	17160,27	12220,71	18,149	11710,77	8719,31
(b) Infrastructure Construction	5,096	26939,06	13880,28	3,947	10080,00	7417,37
III. TRANSPORT OPERATORS	53,127	11771,53	9970,75	39,803	6714,65	5848,69
IV. PROFESSIONAL AND OTHER SERVICES	78,949	55866,65	43351,29	52,199	30956,27	24113,77
1. Professional Services	11,166	3998,62	3360,53	6,538	2755,41	1896,81
2. Tourism, Hotel & Restaurants	7,677	5710,05	3990,41	4,318	3367,31	2500,52
3. Recreation services	1,446	2817,51	2268,61	997	1839,38	1535,02
4. IT and Telecommunications	1,762	6299,20	5383,18	951	2189,80	1510,62
5. Others	56,898	37041,28	28348,55	39,395	20804,38	16670,80
V. PERSONAL LOANS	7,46,357	50430,07	39434,09	3,64,578	24497,34	19060,17
1. Housing	2,95,223	28936,71	23610,66	82,099	11430,32	9739,74
2. Consumer Durables	10,860	376,40	298,50	11,345	386,09	317,35
3. Vehicles	2,12,803	8563,97	6129,22	1,50,195	5881,59	4050,13
4. Education	46,794	3109,07	2147,67	8,541	461,51	323,91
5. Personal Credit Cards	106	4,72	2,26	123	7,58	2,36
6. Others	1,80,571	9439,18	7245,79	1,12,275	6330,25	4626,67
VI. TRADE	1,91,940	44825,27	35147,31	1,20,498	28874,28	21084,53
1. Wholesale Trade	28,565	18320,25	14061,20	19,114	10149,18	7887,07
2. Retail Trade	1,63,375	26505,02	21086,11	1,01,384	18725,11	13197,46
VII. FINANCE	5,632	16127,01	11447,92	3,662	7931,38	6065,45
VIII. ALL OTHERS	25,362	7919,88	5837,57	16,170	5842,22	4202,20
TOTAL LOANS AND ADVANCES	15,98,665	405384,27	299419,34	8,02,850	205681,23	155504,56

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ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2009**

(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	25,422	2829,56	2250,30	12,435	1434,85	1167,29
1. Direct Finance	22,428	2100,64	1661,18	10,848	714,35	581,90
2. Indirect Finance	2,994	728,92	589,12	1,587	720,50	585,39
II. INDUSTRY	42,266	35849,11	25560,55	26,634	16297,60	11003,79
1. Mining & Quarrying	777	555,99	422,64	476	968,73	392,61
2. Food Manufacturing & Processing	2,984	1543,30	1145,78	2,191	976,51	751,13
(a) Rice Mills, Flour & Dal Mills	773	210,53	167,68	373	111,31	90,93
(b) Sugar	53	189,73	153,39	48	138,99	116,46
(c) Edible Oils & Vanaspati	245	269,49	227,76	130	46,15	34,02
(d) Tea Processing	90	201,63	86,83	45	49,92	39,87
(e) Processing of Fruits & Vegetables	134	41,92	34,26	33	14,85	14,27
(f) Others	1,689	630,01	475,86	1,562	615,29	455,59
3. Beverage & Tobacco	278	1304,27	919,58	146	189,55	162,28
4. Textiles	5,051	3783,70	2668,10	4,174	1681,83	1188,87
(a) Cotton Textiles	1,550	1816,67	1173,53	1,132	613,72	446,39
(b) Jute & Other Natural Fibre Textiles	95	101,54	88,11	44	9,89	10,62
(c) Handloom Textiles & Khadi	294	59,10	44,30	135	24,83	17,23
(d) Other Textiles & Textile Products	3,112	1806,39	1362,15	2,863	1033,40	714,63
5. Paper, Paper Products & Printing	1,275	1113,87	929,86	762	529,22	417,35
6. Woods and Wood Products	597	200,75	170,99	278	78,79	56,54
7. Leather & Leather Products	427	394,10	267,35	471	120,64	86,90
8. Gems and Jewellery	213	313,73	271,12	172	71,69	56,83
9. Rubber & Plastic Products	1,127	783,69	600,15	711	316,81	251,53
10. Chemicals & Chemical Products	1,492	2639,90	1837,22	1,038	1599,65	1106,91
(a) Heavy Industrial Chemicals	268	612,63	467,09	253	462,36	244,22
(b) Fertilisers	81	307,68	139,03	50	27,34	20,19
(c) Drugs & Pharmaceuticals	314	910,13	707,05	261	538,21	346,24
(d) Non-Edible Oils	44	55,33	52,84	17	27,45	27,31
(e) Other Chemicals & Chemical Products	785	754,13	471,21	457	544,28	468,95
11. Petroleum, Coal Products & Nuclear Fuels	223	1152,03	150,95	127	47,29	32,68
12. Manufacture of Cement & Cement Products	519	747,16	694,87	203	600,08	225,65
13. Basic Metals & Metal Products	2,281	4151,58	3263,41	1,548	1479,50	1054,86
(a) Iron & Steel	886	2121,02	1581,72	746	984,81	688,23
(b) Non-Ferrous Metals	229	446,68	265,38	132	100,49	84,08
(c) Metal Products	1,166	1583,88	1416,31	670	394,20	282,55
14. Engineering	4,213	3163,07	2187,18	2,551	1885,77	1124,22
(a) Heavy Engineering	715	595,39	451,90	322	738,40	258,67
(b) Light Engineering	2,633	1103,65	693,82	1,654	525,90	310,96
(c) Electrical Machinery & Goods	622	1040,14	687,51	352	327,53	265,79
(d) Electronic Machinery & Goods	243	423,90	353,95	223	293,95	288,80
15. Vehicles, Vehicle Parts & Transport Equipments	770	1525,14	647,34	504	575,18	343,52
16. Other Industries	10,804	2469,06	1943,30	5,772	1478,30	1080,81
17. Electricity, Gas & Water	277	1004,43	853,90	165	375,59	328,33
(a) Electricity Generation & Transmission	125	290,89	216,59	61	120,28	115,37
(b) Non-Conventional Energy	32	174,85	154,93	18	173,91	173,79
(c) Gas, Steam & Water Supply	120	538,69	482,38	86	81,40	39,17
18. Construction	8,958	9003,33	6586,81	5,345	3322,44	2342,78
(a) Other than Infrastructure	7,053	5778,71	4347,71	3,919	2100,39	1388,41
(b) Infrastructure Construction	1,905	3224,63	2239,10	1,426	1222,06	954,36
III. TRANSPORT OPERATORS	23,298	3306,87	2882,14	13,413	1638,10	1511,60
IV. PROFESSIONAL AND OTHER SERVICES	25,840	14235,37	10554,52	19,156	7132,25	5376,84
1. Professional Services	3,769	869,68	663,24	2,310	843,79	557,45
2. Tourism, Hotel & Restaurants	1,885	1134,94	784,44	1,302	473,41	371,87
3. Recreation services	414	670,03	547,11	302	149,32	115,09
4. IT and Telecommunications	425	1614,78	1476,99	524	539,45	262,84
5. Others	19,347	9945,94	7082,75	14,718	5126,27	4069,59
V. PERSONAL LOANS	2,19,240	12146,11	9043,09	1,23,177	6200,37	4458,11
1. Housing	34,305	4227,24	3450,46	8,465	1105,81	974,35
2. Consumer Durables	5,575	190,72	157,95	2,581	96,01	83,21
3. Vehicles	69,837	2609,73	1752,60	48,503	1722,96	1130,25
4. Education	2,398	158,61	106,94	434	28,57	21,10
5. Personal Credit Cards	1,263	35,26	4,43	2,337	78,51	18,03
6. Others	1,05,862	4924,54	3570,73	60,857	3168,51	2231,17
VI. TRADE	47,667	11289,14	8638,12	35,729	8135,99	5983,12
1. Wholesale Trade	7,375	4151,13	2833,36	5,446	3209,03	2059,64
2. Retail Trade	40,292	7138,01	5804,76	30,283	4926,97	3923,48
VII. FINANCE	1,645	2317,03	1803,82	1,725	1723,69	1195,53
VIII. ALL OTHERS	11,984	3146,87	2283,22	8,292	1955,28	1246,75
TOTAL LOANS AND ADVANCES	3,97,362	85120,07	63015,77	2,40,561	44518,13	31943,02

**TABLE NO. 5.3 – INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND
ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2009**

(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	7,243	745,95	444,28	12,438	823,54	486,93
1. Direct Finance	6,645	462,25	363,83	11,883	756,87	432,99
2. Indirect Finance	598	283,70	80,45	555	66,68	53,94
II. INDUSTRY	16,565	8858,58	6005,95	29,899	7528,16	5764,70
1. Mining & Quarrying	131	59,33	61,31	212	41,07	35,15
2. Food Manufacturing & Processing	1,426	460,54	362,85	1,988	394,19	256,19
(a) Rice Mills, Flour & Dal Mills	75	25,90	22,57	55	26,62	25,04
(b) Sugar	43	27,91	26,76	47	3,11	2,21
(c) Edible Oils & Vanaspati	53	212,68	182,57	44	18,76	15,08
(d) Tea Processing	26	22,74	21,34	213	24,77	20,49
(e) Processing of Fruits & Vegetables	34	6,43	5,79	9	14,40	24,13
(f) Others	1,195	164,88	103,81	1,620	306,53	169,23
3. Beverage & Tobacco	42	30,02	19,77	22	12,41	12,03
4. Textiles	1,948	514,59	316,37	4,844	750,91	489,71
(a) Cotton Textiles	364	155,19	114,34	342	233,40	144,88
(b) Jute & Other Natural Fibre Textiles	25	77,94	6,91	22	3,88	1,34
(c) Handloom Textiles & Khadi	59	12,22	4,24	89	7,03	5,31
(d) Other Textiles & Textile Products	1,500	269,24	190,88	4,391	506,59	338,17
5. Paper, Paper Products & Printing	302	106,13	87,68	315	138,85	110,29
6. Woods and Wood Products	189	26,77	19,57	95	29,28	30,62
7. Leather & Leather Products	121	26,43	16,14	202	83,73	44,94
8. Gems and Jewellery	69	31,10	26,66	114	57,50	35,47
9. Rubber & Plastic Products	364	131,07	64,81	350	119,95	75,90
10. Chemicals & Chemical Products	410	208,63	164,18	736	485,54	333,92
(a) Heavy Industrial Chemicals	100	22,32	20,48	338	59,04	25,21
(b) Fertilisers	22	2,20	1,78	61	16,01	10,56
(c) Drugs & Pharmaceuticals	74	116,86	96,40	92	248,02	167,58
(d) Non-Edible Oils	6	1,61	1,49	4	40	20
(e) Other Chemicals & Chemical Products	208	65,64	44,02	241	162,06	130,37
11. Petroleum, Coal Products & Nuclear Fuels	58	9,19	8,32	146	34,79	31,42
12. Manufacture of Cement & Cement Products	105	934,40	931,75	92	9,37	8,98
13. Basic Metals & Metal Products	1,017	2315,38	831,14	1,965	340,84	264,57
(a) Iron & Steel	595	1770,55	747,69	1,646	224,07	173,16
(b) Non-Ferrous Metals	90	31,65	20,30	136	35,40	30,79
(c) Metal Products	332	513,18	63,15	183	81,37	60,63
14. Engineering	1,434	516,67	318,63	2,275	513,39	350,41
(a) Heavy Engineering	178	212,75	117,14	117	65,50	45,84
(b) Light Engineering	1,033	221,74	154,47	1,882	202,98	172,54
(c) Electrical Machinery & Goods	167	59,23	35,08	199	74,91	54,15
(d) Electronic Machinery & Goods	56	22,94	11,92	77	170,01	77,88
15. Vehicles, Vehicle Parts & Transport Equipments	155	121,74	93,78	271	127,38	82,02
16. Other Industries	6,068	1234,60	931,11	13,741	3077,91	2390,70
17. Electricity, Gas & Water	208	127,85	80,99	157	435,88	403,97
(a) Electricity Generation & Transmission	134	121,16	74,96	42	392,15	382,38
(b) Non-Conventional Energy	25	1,44	92	12	33,48	12,60
(c) Gas, Steam & Water Supply	49	5,25	5,12	103	10,24	8,98
18. Construction	2,518	2004,15	1670,90	2,374	875,18	808,40
(a) Other than Infrastructure	1,818	1356,94	1261,19	1,352	246,74	234,45
(b) Infrastructure Construction	700	647,22	409,71	1,022	628,44	573,95
III. TRANSPORT OPERATORS	8,634	549,28	472,25	10,022	700,00	563,74
IV. PROFESSIONAL AND OTHER SERVICES	13,574	2819,85	2176,51	29,350	5953,85	2529,80
1. Professional Services	1,447	169,33	113,19	2,342	312,64	234,76
2. Tourism, Hotel & Restaurants	444	128,12	82,14	574	81,35	73,31
3. Recreation services	154	159,62	147,56	174	17,02	15,03
4. IT and Telecommunications	232	75,50	53,88	653	48,46	39,76
5. Others	11,297	2287,28	1779,75	25,607	5494,38	2166,94
V. PERSONAL LOANS	2,35,671	9441,67	6357,30	2,28,685	9808,13	7679,68
1. Housing	4,842	412,91	355,02	5,497	285,28	255,02
2. Consumer Durables	540	22,63	18,30	649	27,27	23,02
3. Vehicles	45,408	1621,60	1140,76	88,788	3081,20	2373,62
4. Education	114	8,54	6,31	93	4,12	3,20
5. Personal Credit Cards	2,125	58,75	5,20	2,574	129,95	22,65
6. Others	1,82,642	7317,23	4831,71	1,31,084	6280,31	5002,16
VI. TRADE	15,122	2366,31	1494,22	24,506	3388,55	2377,37
1. Wholesale Trade	3,708	753,09	614,98	4,991	940,39	719,36
2. Retail Trade	11,414	1613,22	879,25	19,515	2448,16	1658,02
VII. FINANCE	1,635	293,51	179,06	5,249	1003,78	622,21
VIII. ALL OTHERS	4,053	787,73	561,96	11,954	1190,70	921,00
TOTAL LOANS AND ADVANCES	3,02,497	25862,89	17691,55	3,52,103	30396,72	20945,44

**TABLE NO. 5.3 – INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND
ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2009**

(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	10,285	375,76	314,19	23,62,751	216497,53	172060,28
1. Direct Finance	10,010	350,92	303,10	22,08,106	126741,28	104165,37
2. Indirect Finance	275	24,85	11,09	1,54,645	89756,26	67894,91
II. INDUSTRY	8,737	5286,73	2779,19	9,92,681	1508830,85	1059488,30
1. Mining & Quarrying	25	53,50	8,27	21,141	43509,13	26776,25
2. Food Manufacturing & Processing	586	233,51	70,68	90,348	94074,74	64186,86
(a) Rice Mills, Flour & Dal Mills	14	1,97	1,93	32,382	22890,73	16379,74
(b) Sugar	9	6,04	5,77	2,168	23243,46	17291,02
(c) Edible Oils & Vanaspati	14	18,90	5,29	6,322	10349,58	7283,65
(d) Tea Processing	15	72	33	1,998	4872,76	3013,57
(e) Processing of Fruits & Vegetables	3	15	16	3,387	2181,69	1388,89
(f) Others	531	205,72	57,20	44,091	30536,51	18830,00
3. Beverage & Tobacco	10	4,55	7,61	6,748	14450,00	10495,73
4. Textiles	1,708	361,47	186,48	1,32,291	158013,10	106718,70
(a) Cotton Textiles	108	168,48	38,38	45,421	72415,45	51137,88
(b) Jute & Other Natural Fibre Textiles	5	27	10	2,225	1666,93	1235,50
(c) Handloom Textiles & Khadi	64	3,80	96	8,101	3158,70	3388,70
(d) Other Textiles & Textile Products	1,531	188,91	147,03	76,544	80772,03	50956,63
5. Paper, Paper Products & Printing	65	85,04	22,36	27,856	27807,03	20481,48
6. Woods and Wood Products	23	1,22	65	10,915	4201,41	3176,71
7. Leather & Leather Products	39	5,81	3,22	9,375	8639,38	5129,29
8. Gems and Jewellery	17	43,20	19,01	6,648	24667,42	15462,31
9. Rubber & Plastic Products	92	68,06	36,60	26,842	27497,03	17337,13
10. Chemicals & Chemical Products	158	695,00	322,42	40,793	108728,80	70755,22
(a) Heavy Industrial Chemicals	43	102,28	43,95	8,391	19047,63	12850,82
(b) Fertilisers	6	67,46	1,94	1,220	15742,78	9861,14
(c) Drugs & Pharmaceuticals	46	361,52	213,39	9,012	34287,98	24725,77
(d) Non-Edible Oils	-	-	-	1,348	1793,32	1253,84
(e) Other Chemicals & Chemical Products	63	163,75	63,14	20,822	37857,09	22063,64
11. Petroleum, Coal Products & Nuclear Fuels	16	2,14	1,41	3,605	75697,83	57095,72
12. Manufacture of Cement & Cement Products	30	494,33	413,78	13,692	27294,19	20175,13
13. Basic Metals & Metal Products	314	289,43	153,91	62,245	240641,65	165558,36
(a) Iron & Steel	230	145,65	37,67	25,812	139817,71	94409,96
(b) Non-Ferrous Metals	13	6,03	1,45	6,903	20753,18	13493,60
(c) Metal Products	71	137,75	114,79	29,530	80070,76	57654,80
14. Engineering	840	1204,33	281,17	1,13,855	112147,04	81048,31
(a) Heavy Engineering	138	244,02	163,59	23,176	22780,90	16551,30
(b) Light Engineering	624	431,79	33,46	68,105	42951,63	29761,40
(c) Electrical Machinery & Goods	60	311,91	42,59	16,858	28389,68	20876,23
(d) Electronic Machinery & Goods	18	216,62	41,53	5,716	18024,82	13859,39
15. Vehicles, Vehicle Parts & Transport Equipments	362	195,19	71,15	18,711	57554,62	39991,07
16. Other Industries	3,566	648,45	423,58	2,36,224	67294,06	50890,23
17. Electricity, Gas & Water	12	1,07	1,03	6,595	143468,91	105814,19
(a) Electricity Generation & Transmission	4	50	49	3,125	130641,07	97615,54
(b) Non-Conventional Energy	-	-	-	1,235	6869,56	4582,52
(c) Gas, Steam & Water Supply	8	56	54	2,235	5958,28	3616,13
18. Construction	874	900,45	755,87	1,64,797	273144,50	198395,59
(a) Other than Infrastructure	661	520,17	469,94	1,33,466	77994,59	58874,50
(b) Infrastructure Construction	213	380,28	285,93	31,331	195149,91	139521,08
III. TRANSPORT OPERATORS	9,525	679,83	561,67	3,14,688	67424,04	55215,04
IV. PROFESSIONAL AND OTHER SERVICES	9,887	3418,77	1331,59	5,17,900	315160,68	234148,68
1. Professional Services	1,772	639,04	96,86	63,219	37744,02	27711,43
2. Tourism, Hotel & Restaurants	151	41,21	39,28	32,209	28019,51	18876,55
3. Recreation services	102	101,78	65,76	6,595	11411,99	9180,75
4. IT and Telecommunications	135	41,35	36,54	8,880	37411,97	29928,66
5. Others	7,727	2595,39	1093,15	4,06,997	200573,18	148451,30
V. PERSONAL LOANS	8,12,358	26247,90	8298,49	87,57,728	544178,16	413072,36
1. Housing	1,876	321,90	308,84	34,99,392	314550,60	265307,06
2. Consumer Durables	1,480	53,25	45,61	88,733	3311,47	2566,64
3. Vehicles	30,083	1050,88	905,15	18,69,098	74192,55	47266,43
4. Education	81	6,21	3,96	5,12,897	23110,17	16032,45
5. Personal Credit Cards	6,98,299	21728,58	4556,95	7,07,860	22087,64	4645,78
6. Others	80,539	3087,08	2477,98	20,79,748	106925,73	77254,02
VI. TRADE	11,396	1574,11	1259,90	9,56,567	393419,03	237757,54
1. Wholesale Trade	493	348,61	253,38	1,35,702	227741,79	115932,16
2. Retail Trade	10,903	1225,49	1006,52	8,20,865	165677,23	121825,38
VII. FINANCE	1,063	1422,94	120,99	44,484	234876,28	182456,02
VIII. ALL OTHERS	1,764	621,10	352,67	2,48,740	75604,99	53096,18
TOTAL LOANS AND ADVANCES	8,65,015	39627,15	15018,69	141,95,539	3355991,55	2407294,41