

**TABLE NO. 5.3 – INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND
ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2010**

(Amount in ₹ 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	18,682	22107,81	19843,78	8,96,331	99864,19	77412,52
1. Direct Finance	17,854	4583,78	4093,09	8,49,820	52370,26	40044,75
2. Indirect Finance	828	17524,03	15750,69	46,511	47493,93	37367,77
II. INDUSTRY	5,126	117627,83	89232,90	1,24,437	470020,52	319746,84
1. Mining & Quarrying	89	6124,74	5488,05	2,334	16113,82	11010,02
2. Food Manufacturing & Processing	391	6717,91	5313,12	10,788	24078,22	18429,13
(a) Rice Mills, Flour & Dal Mills	45	368,25	288,54	3,207	6164,93	5188,51
(b) Sugar	25	1160,85	1115,59	283	4513,49	3710,90
(c) Edible Oils & Vanaspati	26	511,88	447,46	574	3084,90	2340,38
(d) Tea Processing	15	294,99	223,86	222	1050,13	765,29
(e) Processing of Fruits & Vegetables	11	19,90	8,68	336	639,22	525,35
(f) Others	269	4362,04	3229,00	6,166	8625,55	5898,70
3. Beverage & Tobacco	33	955,34	685,88	702	4688,77	3260,05
4. Textiles	458	4055,53	1244,08	17,790	43817,52	24364,40
(a) Cotton Textiles	170	2910,80	564,90	4,379	14769,95	10759,05
(b) Jute & Other Natural Fibre Textiles	8	6,70	6,53	243	388,42	237,35
(c) Handloom Textiles & Khadi	19	12,01	11,04	1,113	701,61	588,76
(d) Other Textiles & Textile Products	261	1126,02	661,62	12,055	27957,54	12779,23
5. Paper, Paper Products & Printing	89	811,60	736,93	2,639	7067,14	5474,14
6. Woods and Wood Products	31	141,70	112,63	564	652,79	527,74
7. Leather & Leather Products	50	244,91	187,26	2,366	3047,93	2002,06
8. Gems and Jewellery	267	672,35	538,25	1,694	12711,52	7569,65
9. Rubber & Plastic Products	111	569,09	439,13	1,749	5105,21	3440,41
10. Chemicals & Chemical Products	429	16504,93	12431,35	3,609	37989,66	20059,28
(a) Heavy Industrial Chemicals	83	586,04	399,15	596	3629,21	2548,20
(b) Fertilisers	52	8510,90	8275,84	165	4056,08	2620,81
(c) Drugs & Pharmaceuticals	157	4765,97	1513,94	1,129	23364,24	10504,23
(d) Non-Edible Oils	1	4	4	98	378,49	287,84
(e) Other Chemicals & Chemical Products	136	2641,96	2242,38	1,621	6561,64	4098,20
11. Petroleum, Coal Products & Nuclear Fuels	127	34711,96	28926,54	359	23677,46	16597,02
12. Manufacture of Cement & Cement Products	77	1520,42	1311,21	714	5715,38	3759,44
13. Basic Metals & Metal Products	660	18476,48	9600,06	5,188	49267,13	31782,73
(a) Iron & Steel	364	8923,91	6743,26	2,145	26699,24	19078,46
(b) Non-Ferrous Metals	134	2041,58	1424,25	868	14877,05	7731,60
(c) Metal Products	162	7510,99	1432,54	2,175	7690,84	4972,67
14. Engineering	677	3756,41	2811,59	9,981	35214,34	17724,62
(a) Heavy Engineering	135	1229,98	1098,61	1,604	4174,93	3199,01
(b) Light Engineering	216	1072,96	617,12	5,889	17353,82	5948,74
(c) Electrical Machinery & Goods	270	1307,06	955,88	1,979	10065,91	5436,89
(d) Electronic Machinery & Goods	56	146,41	139,99	509	3619,67	3139,98
15. Vehicles, Vehicle Parts & Transport Equipments	319	5412,93	4463,65	2,610	18314,86	13984,32
16. Other Industries	302	1460,00	1169,92	10,199	12843,45	7497,77
17. Electricity, Gas & Water	134	10374,72	9745,43	1,282	87946,97	66102,65
(a) Electricity Generation & Transmission	99	8701,90	8400,18	920	84831,97	63888,86
(b) Non-Conventional Energy	14	22,39	21,78	112	1412,91	991,85
(c) Gas, Steam & Water Supply	21	1650,44	1323,47	250	1702,09	1221,94
18. Construction	882	5116,80	4027,83	49,869	81768,36	66161,40
(a) Other than Infrastructure	646	1115,72	710,57	45,543	13875,29	10601,55
(b) Infrastructure Construction	236	4001,08	3317,26	4,326	67893,08	55559,85
III. TRANSPORT OPERATORS	1,229	1679,31	1444,04	1,14,035	22548,48	13903,43
IV. PROFESSIONAL AND OTHER SERVICES	1,814	5390,90	4598,86	68,684	66400,98	51651,36
1. Professional Services	406	803,52	769,82	12,662	13207,62	11183,18
2. Tourism, Hotel & Restaurants	136	434,98	397,95	3,330	2888,34	2286,45
3. Recreation services	27	69,56	65,15	648	1589,25	1350,01
4. IT and Telecommunications	65	608,09	507,18	891	15607,58	11297,17
5. Others	1,180	3474,76	2858,75	51,153	33108,19	25534,55
V. PERSONAL LOANS	53,600	3141,28	2290,56	35,08,084	264158,92	210828,91
1. Housing	35,244	1786,58	1328,26	25,09,306	218425,55	178725,11
2. Consumer Durables	143	5,67	3,92	16,385	641,78	513,62
3. Vehicles	5,773	261,39	25,14	4,28,494	16020,28	10086,22
4. Education	388	28,65	25,97	87,364	4444,89	3353,89
5. Personal Credit Cards	5	29	29	732	31,65	27,33
6. Others	12,047	1058,69	906,98	4,65,803	24594,77	18122,75
VI. TRADE	2,971	13036,08	10894,82	67,719	62437,17	44353,13
1. Wholesale Trade	341	7114,05	6102,41	10,268	37088,02	25830,12
2. Retail Trade	2,630	5922,03	4792,41	57,451	25349,15	18523,02
VII. FINANCE	200	16285,18	15326,81	15,544	181095,60	155621,14
VIII. ALL OTHERS	3,539	2397,26	2088,04	1,00,504	32827,00	26354,50
TOTAL LOANS AND ADVANCES	87,161	181665,65	145719,81	48,95,338	1199352,86	899871,83

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 2010**

(Amount in ₹ 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	10,78,162	83999,06	67918,73	6,56,968	44038,94	36208,29
1. Direct Finance	10,03,846	61189,17	50835,49	6,13,733	31489,44	26481,56
2. Indirect Finance	74,316	22809,89	17083,24	43,235	12549,50	9726,74
II. INDUSTRY	3,22,001	724530,99	458699,36	2,24,133	309363,68	220447,84
1. Mining & Quarrying	9,118	19923,30	12059,69	6,707	9247,82	6382,85
2. Food Manufacturing & Processing	50,378	49498,93	33587,14	30,388	22546,69	16810,68
(a) Rice Mills, Flour & Dal Mills	15,871	13712,85	10491,65	9,595	4382,09	3349,28
(b) Sugar	794	10384,47	7684,56	676	6449,87	5254,35
(c) Edible Oils & Vanaspati	2,761	7781,59	4498,39	2,238	2524,13	1815,10
(d) Tea Processing	607	1312,96	728,85	534	973,69	548,21
(e) Processing of Fruits & Vegetables	1,329	870,04	630,61	1,151	531,09	398,96
(f) Others	29,016	15437,03	9553,10	16,194	7685,81	5444,77
3. Beverage & Tobacco	2,812	5805,05	4639,24	2,013	3942,93	3317,80
4. Textiles	45,993	80516,99	54544,53	34,229	33476,96	25147,89
(a) Cotton Textiles	13,664	37983,67	28132,79	9,653	16059,55	12161,03
(b) Jute & Other Natural Fibre Textiles	1,046	703,18	522,07	873	406,58	317,30
(c) Handloom Textiles & Khadi	3,878	1599,05	1277,45	3,148	1000,39	761,54
(d) Other Textiles & Textile Products	27,405	40231,09	24612,22	20,555	16010,44	11908,03
5. Paper, Paper Products & Printing	10,042	15834,97	10693,12	9,938	8070,27	6153,54
6. Woods and Wood Products	4,060	1522,19	1118,60	3,641	1146,23	827,00
7. Leather & Leather Products	3,349	2253,21	1424,91	2,265	1595,07	1152,08
8. Gems and Jewellery	2,333	5197,98	3662,59	1,495	4626,00	2350,96
9. Rubber & Plastic Products	9,774	12104,42	7667,36	9,382	7439,57	5519,66
10. Chemicals & Chemical Products	12,966	39421,82	22690,75	12,459	20332,30	14108,47
(a) Heavy Industrial Chemicals	2,408	8669,10	5600,68	2,085	3641,18	2492,69
(b) Fertilisers	359	3550,63	1096,72	307	1000,12	663,26
(c) Drugs & Pharmaceuticals	2,882	11797,18	8233,35	2,551	8141,95	5683,74
(d) Non-Edible Oils	466	512,37	312,63	555	383,57	254,01
(e) Other Chemicals & Chemical Products	6,851	14892,54	7447,37	6,961	7165,49	5014,77
11. Petroleum, Coal Products & Nuclear Fuels	1,232	15870,03	7766,26	1,085	5755,30	3633,34
12. Manufacture of Cement & Cement Products	4,702	15874,43	11742,32	4,609	6550,94	4930,03
13. Basic Metals & Metal Products	21,320	104267,54	67967,50	18,967	48888,57	35385,26
(a) Iron & Steel	8,809	79364,72	51843,47	7,641	32631,61	23640,93
(b) Non-Ferrous Metals	2,518	6984,27	4557,20	2,641	4020,04	2788,61
(c) Metal Products	9,993	17918,54	11566,83	8,685	12236,92	8955,72
14. Engineering	53,863	82880,09	33604,15	29,363	28508,91	21284,43
(a) Heavy Engineering	5,880	7006,83	4661,09	5,757	4326,15	3347,34
(b) Light Engineering	39,343	51764,87	11669,96	16,278	13111,91	9595,46
(c) Electrical Machinery & Goods	6,725	15566,43	10267,01	5,535	7482,50	5534,73
(d) Electronic Machinery & Goods	1,915	8541,96	7006,09	1,793	3588,35	2806,91
15. Vehicles, Vehicle Parts & Transport Equipments	6,972	27036,77	18912,40	5,551	12926,65	8059,72
16. Other Industries	35,697	21862,86	14729,25	26,758	13190,90	9433,98
17. Electricity, Gas & Water	2,634	83608,74	55339,78	1,912	21335,30	14239,78
(a) Electricity Generation & Transmission	1,386	75902,28	49776,84	684	18638,57	12205,40
(b) Non-Conventional Energy	384	3972,77	3065,13	475	1671,73	1315,32
(c) Gas, Steam & Water Supply	864	3733,68	2497,82	753	1025,00	719,06
18. Construction	44,756	141051,66	96549,75	23,371	59783,26	41710,37
(a) Other than Infrastructure	34,142	23575,89	17450,85	16,306	18567,16	14309,95
(b) Infrastructure Construction	10,614	117475,77	79098,90	7,065	41216,10	27400,42
III. TRANSPORT OPERATORS	1,39,330	35674,91	26292,63	92,175	23733,37	20245,34
IV. PROFESSIONAL AND OTHER SERVICES	2,44,361	130929,81	98967,03	1,18,424	83687,31	64803,08
1. Professional Services	23,767	17594,58	14186,04	14,817	7778,87	6639,09
2. Tourism, Hotel & Restaurants	11,480	11344,54	8163,12	10,688	12550,17	8752,05
3. Recreation services	1,893	3762,59	3021,91	2,043	4550,56	3454,92
4. IT and Telecommunications	2,975	22327,03	15400,59	2,700	5711,23	4286,44
5. Others	2,04,246	75901,08	58195,36	88,176	53096,48	41670,58
V. PERSONAL LOANS	25,72,598	162606,49	126836,41	10,36,586	56948,40	42723,44
1. Housing	9,47,434	92123,33	75990,80	2,59,639	23038,88	17789,04
2. Consumer Durables	13,655	526,62	414,65	9,376	325,86	250,91
3. Vehicles	5,49,253	20105,65	13973,67	1,62,293	6285,90	3938,99
4. Education	5,40,830	21960,31	16363,05	1,54,682	7543,99	5529,98
5. Personal Credit Cards	6,683	218,54	62,93	416	21,49	18,94
6. Others	5,14,743	27672,04	20031,32	4,50,180	19732,27	15195,59
VI. TRADE	3,32,180	202933,36	88486,55	2,91,257	75198,12	56455,43
1. Wholesale Trade	30,114	144823,89	45894,61	37,929	31265,62	22737,97
2. Retail Trade	3,02,066	58109,47	42591,94	2,53,328	43932,51	33717,46
VII. FINANCE	53,073	56456,50	37521,91	13,420	17456,64	12016,09
VIII. ALL OTHERS	64,706	28139,59	20952,53	38,614	15197,94	11149,65
TOTAL LOANS AND ADVANCES	48,06,411	1425270,70	925675,14	24,71,577	625624,41	464049,17

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ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2010**

(Amount in ₹ 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	2,35,239	17001,61	14084,43	80,762	8325,98	6255,12
1. Direct Finance	2,15,078	12834,57	10793,16	70,049	5180,80	3831,78
2. Indirect Finance	20,161	4167,04	3291,26	10,713	3145,18	2423,33
II. INDUSTRY	1,25,324	135485,92	100325,62	64,544	64474,71	42541,14
1. Mining & Quarrying	3,575	3279,32	2593,34	1,606	2910,96	1324,40
2. Food Manufacturing & Processing	14,391	9122,20	6846,90	5,944	4091,74	2634,29
(a) Rice Mills, Flour & Dal Mills	3,974	1743,79	1353,91	1,426	1317,35	571,66
(b) Sugar	201	1093,97	847,80	92	502,17	434,58
(c) Edible Oils & Vanaspati	1,154	1891,71	1359,86	423	313,20	231,92
(d) Tea Processing	246	351,41	235,76	122	210,11	135,14
(e) Processing of Fruits & Vegetables	546	407,77	328,70	283	142,15	115,42
(f) Others	8,270	3633,56	2720,88	3,598	1606,76	1145,56
3. Beverage & Tobacco	1,198	1771,85	1239,67	461	895,84	753,22
4. Textiles	17,609	13759,08	10073,62	8,294	5986,84	4338,27
(a) Cotton Textiles	5,564	6698,25	4519,69	2,769	2995,59	2315,29
(b) Jute & Other Natural Fibre Textiles	404	336,45	270,10	151	116,39	73,18
(c) Handloom Textiles & Khadi	1,151	306,92	254,18	520	128,07	104,11
(d) Other Textiles & Textile Products	10,490	6417,46	5029,64	4,854	2746,79	1845,70
5. Paper, Paper Products & Printing	5,296	3421,45	2605,61	2,305	1719,39	1257,18
6. Woods and Wood Products	1,885	809,79	587,22	848	377,20	303,74
7. Leather & Leather Products	1,416	819,24	612,85	832	462,22	383,27
8. Gems and Jewellery	808	2509,02	1260,73	453	682,57	490,16
9. Rubber & Plastic Products	4,655	2970,79	2167,34	1,932	1683,50	1012,61
10. Chemicals & Chemical Products	6,575	9102,31	6750,50	2,621	5367,31	3010,01
(a) Heavy Industrial Chemicals	1,046	1608,55	1190,26	446	1329,33	718,48
(b) Fertilisers	146	276,75	91,17	100	245,91	191,84
(c) Drugs & Pharmaceuticals	1,482	3300,46	2573,38	559	1808,95	1189,14
(d) Non-Edible Oils	294	452,53	356,34	88	31,23	24,98
(e) Other Chemicals & Chemical Products	3,607	3464,02	2539,35	1,428	1951,89	885,58
11. Petroleum, Coal Products & Nuclear Fuels	591	1525,52	1251,29	327	2887,01	339,02
12. Manufacture of Cement & Cement Products	2,909	2906,72	2132,66	764	1189,48	876,15
13. Basic Metals & Metal Products	9,797	19994,50	15061,13	4,140	9044,89	6664,68
(a) Iron & Steel	3,855	12772,68	9425,90	1,544	6478,63	4719,23
(b) Non-Ferrous Metals	1,286	1498,55	1126,86	473	790,30	549,29
(c) Metal Products	4,656	5723,27	4508,37	2,123	1775,96	1396,17
14. Engineering	13,870	13205,05	9929,63	6,403	7082,63	3536,70
(a) Heavy Engineering	2,641	3094,03	2390,45	980	912,25	543,39
(b) Light Engineering	7,353	4857,86	3669,80	3,746	2064,20	1497,14
(c) Electrical Machinery & Goods	2,846	3598,08	2520,06	1,177	1385,06	970,25
(d) Electronic Machinery & Goods	1,030	1655,08	1349,32	500	2721,12	525,93
15. Vehicles, Vehicle Parts & Transport Equipments	3,207	4589,97	3113,25	1,438	2264,44	1323,57
16. Other Industries	15,651	7003,67	5189,31	10,660	3689,94	2807,20
17. Electricity, Gas & Water	1,065	3241,33	2403,19	446	1413,72	1002,48
(a) Electricity Generation & Transmission	337	2284,08	1655,58	138	1070,54	777,57
(b) Non-Conventional Energy	245	563,03	421,99	98	271,47	164,74
(c) Gas, Steam & Water Supply	483	394,22	325,62	210	71,70	60,17
18. Construction	20,826	35454,12	26507,39	15,070	12725,04	10484,16
(a) Other than Infrastructure	15,649	15044,51	10824,20	11,811	8386,03	6854,03
(b) Infrastructure Construction	5,177	20409,61	15683,19	3,259	4339,01	3630,13
III. TRANSPORT OPERATORS	75,034	12200,61	9753,81	55,880	7662,63	6078,46
IV. PROFESSIONAL AND OTHER SERVICES	73,779	50097,16	37735,09	39,961	35221,19	17473,17
1. Professional Services	8,095	3476,00	2674,31	9,173	2958,48	2140,72
2. Tourism, Hotel & Restaurants	7,227	6199,78	4341,02	3,333	2598,89	1896,42
3. Recreation services	1,115	2176,86	1574,35	630	906,49	681,67
4. IT and Telecommunications	1,510	3498,09	2816,24	783	838,61	521,30
5. Others	55,832	34746,43	26329,17	26,042	27918,73	12233,05
V. PERSONAL LOANS	4,64,467	29730,61	20952,86	2,95,176	15982,76	10838,77
1. Housing	89,529	11665,11	9157,34	33,217	3598,95	2949,23
2. Consumer Durables	7,426	253,11	198,51	5,240	208,87	145,53
3. Vehicles	1,44,327	5764,79	3336,00	91,288	3551,17	1922,79
4. Education	37,316	2325,02	1745,80	8,487	438,30	329,46
5. Personal Credit Cards	178	10,21	8,46	673	39,23	12,03
6. Others	1,85,691	9712,37	6506,76	1,56,271	8146,24	5479,73
VI. TRADE	1,77,849	43248,33	31709,38	85,376	21641,94	16206,01
1. Wholesale Trade	25,792	15252,14	12031,93	14,075	8147,29	5946,29
2. Retail Trade	1,52,057	27996,20	19677,46	71,301	13494,65	10259,72
VII. FINANCE	7,651	11490,70	6776,05	4,557	5035,00	2149,95
VIII. ALL OTHERS	25,612	9659,17	6579,77	17,201	10162,64	3166,31
TOTAL LOANS AND ADVANCES	11,84,955	308914,11	227917,02	6,43,457	168506,85	104708,92

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ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2010**

(Amount in ₹ 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	24,656	1836,51	1375,79	19,766	1428,47	1075,18
1. Direct Finance	21,966	1248,25	939,69	18,222	898,19	618,12
2. Indirect Finance	2,690	588,26	436,10	1,544	530,28	457,06
II. INDUSTRY	28,076	19901,38	15139,70	18,739	10156,92	7108,71
1. Mining & Quarrying	776	1148,41	961,50	290	317,97	101,69
2. Food Manufacturing & Processing	2,652	1185,16	869,50	1,697	547,08	270,89
(a) Rice Mills, Flour & Dal Mills	466	128,08	105,95	239	62,36	47,55
(b) Sugar	46	227,34	189,02	20	76,96	49,90
(c) Edible Oils & Vanaspati	168	122,12	106,26	88	147,20	34,30
(d) Tea Processing	51	94,89	90,09	17	15,42	15,01
(e) Processing of Fruits & Vegetables	103	43,29	25,59	33	13,38	12,81
(f) Others	1,818	569,42	352,59	1,300	231,76	111,32
3. Beverage & Tobacco	201	454,10	410,53	118	266,95	235,05
4. Textiles	3,426	2147,25	1446,30	2,843	999,79	664,66
(a) Cotton Textiles	979	736,17	522,90	1,067	422,90	256,03
(b) Jute & Other Natural Fibre Textiles	73	85,27	72,67	43	16,69	14,71
(c) Handloom Textiles & Khadi	317	64,49	58,27	126	21,31	16,38
(d) Other Textiles & Textile Products	2,057	1261,31	792,46	1,607	538,90	377,53
5. Paper, Paper Products & Printing	1,065	747,88	506,23	672	193,45	138,80
6. Woods and Wood Products	401	138,39	107,31	246	78,90	67,96
7. Leather & Leather Products	350	159,38	120,42	446	98,87	63,38
8. Gems and Jewellery	175	263,35	172,17	142	156,78	123,68
9. Rubber & Plastic Products	804	365,32	276,26	645	454,53	304,27
10. Chemicals & Chemical Products	1,036	1192,05	877,61	784	683,69	479,57
(a) Heavy Industrial Chemicals	189	169,38	144,30	165	57,32	46,93
(b) Fertilisers	33	92,41	15,05	26	10,77	7,92
(c) Drugs & Pharmaceuticals	247	533,89	422,26	154	379,08	275,66
(d) Non-Edible Oils	24	7,47	7,24	14	10,54	8,12
(e) Other Chemicals & Chemical Products	543	388,90	288,77	425	225,99	140,93
11. Petroleum, Coal Products & Nuclear Fuels	113	188,47	85,63	67	222,09	202,48
12. Manufacture of Cement & Cement Products	309	239,73	209,52	140	219,54	112,71
13. Basic Metals & Metal Products	1,418	1774,47	1396,59	988	1468,82	891,23
(a) Iron & Steel	544	994,69	796,97	386	829,53	686,31
(b) Non-Ferrous Metals	134	224,08	209,12	99	53,70	39,03
(c) Metal Products	740	555,71	390,50	503	585,59	165,89
14. Engineering	2,332	1583,93	1154,01	1,240	923,48	701,84
(a) Heavy Engineering	384	260,55	192,57	215	140,72	118,38
(b) Light Engineering	1,258	557,75	387,11	577	301,00	188,02
(c) Electrical Machinery & Goods	514	437,23	284,07	259	238,38	205,07
(d) Electronic Machinery & Goods	176	328,40	290,27	189	243,38	190,37
15. Vehicles, Vehicle Parts & Transport Equipments	511	497,04	299,65	445	222,19	146,66
16. Other Industries	4,363	1498,32	1186,06	2,347	532,06	344,48
17. Electricity, Gas & Water	216	344,11	311,82	101	455,12	438,14
(a) Electricity Generation & Transmission	93	252,08	234,01	39	428,70	416,23
(b) Non-Conventional Energy	23	16,00	12,45	17	14,83	13,65
(c) Gas, Steam & Water Supply	100	76,03	65,37	45	11,59	8,25
18. Construction	7,928	5974,01	4748,59	5,528	2315,60	1821,23
(a) Other than Infrastructure	6,115	3884,55	3069,23	4,326	1697,75	1384,95
(b) Infrastructure Construction	1,813	2089,46	1679,37	1,202	617,85	436,27
III. TRANSPORT OPERATORS	34,504	3420,66	2697,07	20,485	1278,65	912,40
IV. PROFESSIONAL AND OTHER SERVICES	18,901	9969,94	6523,73	13,907	5072,57	3861,09
1. Professional Services	3,248	1051,13	800,37	2,196	610,33	407,37
2. Tourism, Hotel & Restaurants	1,566	845,17	611,25	895	335,67	221,16
3. Recreation services	277	482,59	325,06	263	211,88	151,29
4. IT and Telecommunications	442	736,72	304,02	303	249,98	177,97
5. Others	13,368	6854,34	4483,03	10,250	3664,71	2903,30
V. PERSONAL LOANS	1,45,375	7650,27	5204,00	1,20,588	5622,69	3647,37
1. Housing	14,203	1869,12	1529,33	8,392	714,23	571,55
2. Consumer Durables	4,712	199,16	150,68	4,664	223,45	155,36
3. Vehicles	29,523	1095,98	588,71	18,388	652,58	371,56
4. Education	1,517	87,82	63,03	557	33,85	25,88
5. Personal Credit Cards	154	10,24	3,87	140	5,86	3,23
6. Others	95,266	4387,94	2868,39	88,447	3992,72	2519,79
VI. TRADE	36,913	8579,57	6277,55	20,106	5125,19	3844,17
1. Wholesale Trade	6,914	3322,78	2386,99	4,433	2326,30	1857,23
2. Retail Trade	29,999	5256,78	3890,56	15,673	2798,89	1986,93
VII. FINANCE	1,471	1420,45	1215,90	676	887,35	757,83
VIII. ALL OTHERS	9,527	2275,97	1615,38	6,066	1019,02	752,69
TOTAL LOANS AND ADVANCES	2,99,423	55054,74	40049,12	2,20,333	30590,85	21959,43

**TABLE NO. 5.3 – INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND
ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2010**

(Amount in ₹ 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	13,950	598,55	445,47	37,359	1346,25	1010,36
1. Direct Finance	13,174	509,13	384,49	35,828	1226,35	924,83
2. Indirect Finance	776	89,42	60,98	1,531	119,90	85,52
II. INDUSTRY	8,455	7584,65	3487,12	11,931	3121,17	2303,79
1. Mining & Quarrying	60	28,43	19,89	45	7,76	7,29
2. Food Manufacturing & Processing	955	155,37	97,70	1,418	200,42	138,96
(a) Rice Mills, Flour & Dal Mills	24	3,75	2,65	55	6,05	5,03
(b) Sugar	30	21,11	20,98	40	10,39	9,30
(c) Edible Oils & Vanaspati	18	4,94	4,01	20	9,39	7,93
(d) Tea Processing	18	2,67	2,47	18	91	87
(e) Processing of Fruits & Vegetables	6	3,53	3,22	6	16,60	16,11
(f) Others	859	119,36	64,37	1,279	157,07	99,71
3. Beverage & Tobacco	20	43,08	35,40	25	53,38	45,51
4. Textiles	1,218	439,86	232,80	2,427	323,83	234,05
(a) Cotton Textiles	326	119,46	88,68	501	130,75	105,80
(b) Jute & Other Natural Fibre Textiles	11	70,19	1,91	8	1,42	53
(c) Handloom Textiles & Khadi	32	4,13	2,41	56	6,96	3,57
(d) Other Textiles & Textile Products	849	246,08	139,80	1,862	184,71	124,15
5. Paper, Paper Products & Printing	222	87,33	67,58	409	109,57	87,14
6. Woods and Wood Products	52	13,19	11,66	61	18,49	7,91
7. Leather & Leather Products	60	15,42	9,75	118	62,22	25,97
8. Gems and Jewellery	77	51,33	15,23	83	19,30	15,76
9. Rubber & Plastic Products	245	58,38	39,50	416	48,75	38,13
10. Chemicals & Chemical Products	369	136,58	112,43	567	371,72	209,81
(a) Heavy Industrial Chemicals	184	24,78	21,53	344	98,02	77,16
(b) Fertilisers	20	6,90	5,31	18	10,02	2,71
(c) Drugs & Pharmaceuticals	33	72,23	57,60	40	107,05	75,10
(d) Non-Edible Oils	4	72	45	3	24	11
(e) Other Chemicals & Chemical Products	128	31,95	27,54	162	156,39	54,73
11. Petroleum, Coal Products & Nuclear Fuels	51	7,70	7,96	57	21,92	16,60
12. Manufacture of Cement & Cement Products	47	359,13	336,40	23	2,03	1,84
13. Basic Metals & Metal Products	430	261,99	172,44	494	141,97	110,64
(a) Iron & Steel	230	186,40	129,41	280	78,00	60,81
(b) Non-Ferrous Metals	66	20,34	18,68	96	12,91	11,65
(c) Metal Products	134	55,25	24,35	118	51,06	38,18
14. Engineering	703	229,20	102,65	1,036	623,84	426,64
(a) Heavy Engineering	246	50,66	16,18	317	107,36	101,77
(b) Light Engineering	287	57,25	51,14	491	70,76	40,04
(c) Electrical Machinery & Goods	125	37,71	25,31	152	387,65	230,97
(d) Electronic Machinery & Goods	45	83,58	10,02	76	58,07	53,88
15. Vehicles, Vehicle Parts & Transport Equipments	206	45,21	38,09	273	61,07	46,37
16. Other Industries	1,134	248,96	188,49	1,769	244,07	216,45
17. Electricity, Gas & Water	154	4056,84	788,63	29	19,21	17,89
(a) Electricity Generation & Transmission	90	4045,59	778,38	8	14,88	13,62
(b) Non-Conventional Energy	45	9,87	8,86	2	2,82	2,81
(c) Gas, Steam & Water Supply	19	1,39	1,40	19	1,51	1,45
18. Construction	2,452	1346,66	1210,52	2,681	791,61	656,84
(a) Other than Infrastructure	1,950	1147,50	1055,84	2,101	252,97	217,50
(b) Infrastructure Construction	502	199,16	154,68	580	538,64	439,34
III. TRANSPORT OPERATORS	11,468	703,84	539,09	10,967	593,44	383,66
IV. PROFESSIONAL AND OTHER SERVICES	14,377	1682,11	1177,81	22,824	3685,16	1978,18
1. Professional Services	1,063	214,49	128,11	1,370	177,74	137,76
2. Tourism, Hotel & Restaurants	260	59,04	40,78	193	30,63	28,54
3. Recreation services	116	44,58	37,38	231	44,38	29,19
4. IT and Telecommunications	92	35,62	14,66	135	29,26	23,57
5. Others	12,846	1328,39	956,87	20,895	3403,15	1759,11
V. PERSONAL LOANS	82,303	3814,41	2191,27	2,01,407	8741,47	4896,44
1. Housing	3,221	221,22	176,86	2,322	228,90	155,13
2. Consumer Durables	222	8,60	5,29	76	3,47	1,76
3. Vehicles	17,847	638,77	373,15	24,893	806,08	542,69
4. Education	205	8,47	6,82	655	21,43	17,69
5. Personal Credit Cards	473	38,36	9,55	12,120	375,58	13,39
6. Others	60,335	2899,00	1619,59	1,61,341	7306,00	4165,79
VI. TRADE	10,904	2159,85	1318,09	21,133	3319,32	2410,47
1. Wholesale Trade	3,243	642,78	571,33	5,479	643,34	555,33
2. Retail Trade	7,661	1517,07	746,76	15,654	2675,98	1855,14
VII. FINANCE	153	550,66	60,58	226	175,86	71,17
VIII. ALL OTHERS	6,697	903,79	664,68	10,562	1246,25	1005,75
TOTAL LOANS AND ADVANCES	1,48,307	17997,86	9884,12	3,16,409	22228,91	14059,82

**TABLE NO. 5.3 – INTEREST RATE RANGE – WISE CLASSIFICATION OF OUTSTANDING LOANS AND
ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2010**

(Amount in ₹ Lakh)

OCCUPATION	20% AND ABOVE			TOTAL		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	31	32	33	34	35	36
I. AGRICULTURE	17,136	619,17	471,73	30,79,011	281166,56	226101,40
1. Direct Finance	16,685	565,84	433,67	28,76,255	172095,78	139380,64
2. Indirect Finance	451	53,33	38,06	2,02,756	109070,77	86720,76
II. INDUSTRY	3,597	4292,36	1291,74	9,36,363	1866560,11	1260324,78
1. Mining & Quarrying	30	11,28	10,01	24,630	59113,79	39958,75
2. Food Manufacturing & Processing	374	142,57	33,53	1,19,376	118286,28	85031,83
(a) Rice Mills, Flour & Dal Mills	12	4,47	3,83	34,914	27893,96	21408,55
(b) Sugar	3	1,07	1,04	2,210	24441,69	19318,02
(c) Edible Oils & Vanaspati	2	8,50	–	7,472	16399,57	10845,61
(d) Tea Processing	2	17	4	1,852	4307,37	2745,59
(e) Processing of Fruits & Vegetables	3	3,05	2,29	3,807	2690,03	2067,73
(f) Others	352	125,31	26,34	69,121	42553,66	28646,34
3. Beverage & Tobacco	22	61,57	4,55	7,605	18938,86	14626,90
4. Textiles	997	519,89	100,56	1,35,284	186043,55	122391,16
(a) Cotton Textiles	181	448,08	57,45	39,253	83275,15	59483,61
(b) Jute & Other Natural Fibre Textiles	3	20	7	2,863	2131,50	1516,42
(c) Handloom Textiles & Khadi	22	1,96	1,57	10,382	3846,90	3079,30
(d) Other Textiles & Textile Products	791	69,65	41,46	82,786	96789,99	58311,83
5. Paper, Paper Products & Printing	72	15,66	13,88	32,749	38078,71	27734,17
6. Woods and Wood Products	14	1,85	53	11,803	4900,73	3672,29
7. Leather & Leather Products	13	3,40	1,49	11,265	8761,88	5983,43
8. Gems and Jewellery	15	4,62	1,17	7,542	26894,82	16200,35
9. Rubber & Plastic Products	103	29,56	16,42	29,816	30829,12	20921,08
10. Chemicals & Chemical Products	132	425,16	43,13	41,547	131527,51	80772,91
(a) Heavy Industrial Chemicals	78	6,81	5,64	7,624	19819,70	13245,02
(b) Fertilisers	1	3	3	1,227	17760,51	12970,65
(c) Drugs & Pharmaceuticals	19	34,21	15,15	9,253	54305,21	30543,55
(d) Non-Edible Oils	–	–	–	1,547	1777,19	1251,76
(e) Other Chemicals & Chemical Products	34	384,11	22,31	21,896	37864,90	22761,93
11. Petroleum, Coal Products & Nuclear Fuels	21	33,46	13,48	4,030	84900,92	58839,62
12. Manufacture of Cement & Cement Products	5	2,80	2,05	14,299	34580,59	25414,32
13. Basic Metals & Metal Products	67	682,04	56,62	63,469	254268,40	169088,88
(a) Iron & Steel	25	603,32	50,69	25,823	169562,74	117175,44
(b) Non-Ferrous Metals	5	5,30	66	8,320	30528,11	18456,94
(c) Metal Products	37	73,42	5,28	29,326	54177,55	33456,50
14. Engineering	431	599,23	205,13	1,19,899	174607,10	91481,40
(a) Heavy Engineering	87	53,05	52,42	18,246	21356,52	15721,19
(b) Light Engineering	189	45,78	37,89	75,627	91258,15	33702,41
(c) Electrical Machinery & Goods	138	496,30	111,49	19,720	41002,31	26541,72
(d) Electronic Machinery & Goods	17	4,09	3,33	6,306	20990,12	15516,09
15. Vehicles, Vehicle Parts & Transport Equipments	114	63,42	26,94	21,646	71434,56	50414,64
16. Other Industries	278	56,04	30,24	1,09,158	62630,26	42793,15
17. Electricity, Gas & Water	12	361,11	61,37	7,985	213157,18	150451,16
(a) Electricity Generation & Transmission	8	349,91	57,19	3,802	196520,51	138203,85
(b) Non-Conventional Energy	1	17	17	1,416	7957,98	6018,76
(c) Gas, Steam & Water Supply	3	11,03	4,02	2,767	8678,69	6228,56
18. Construction	897	1278,71	670,64	1,74,260	347605,85	254548,73
(a) Other than Infrastructure	648	492,28	240,13	1,39,237	88039,64	66718,79
(b) Infrastructure Construction	249	786,44	430,50	35,023	259566,20	187829,93
III. TRANSPORT OPERATORS	7,269	562,50	273,21	5,62,376	110058,39	82523,14
IV. PROFESSIONAL AND OTHER SERVICES	5,168	661,66	282,06	6,22,200	392798,79	289051,45
1. Professional Services	274	36,21	25,55	77,071	47908,96	39092,32
2. Tourism, Hotel & Restaurants	44	31,85	31,27	39,152	37319,06	26770,02
3. Recreation services	42	8,19	7,41	7,285	13846,91	10698,34
4. IT and Telecommunications	29	5,37	3,53	9,925	49647,59	35352,68
5. Others	4,779	580,04	214,30	4,88,767	244076,27	177138,09
V. PERSONAL LOANS	8,22,233	26541,09	5847,22	93,02,417	584938,39	436257,25
1. Housing	537	106,53	66,39	39,03,044	353778,40	288439,05
2. Consumer Durables	66	2,76	35	61,965	2399,37	1840,58
3. Vehicles	992	29,96	18,55	14,73,071	55212,57	35177,45
4. Education	84	6,44	3,95	8,32,085	36899,18	27465,50
5. Personal Credit Cards	7,26,122	22664,01	3623,28	7,47,696	23415,46	3783,29
6. Others	94,432	3731,39	2134,71	22,84,556	113233,42	79551,38
VI. TRADE	6,694	2709,90	1094,68	10,53,102	440388,83	263050,29
1. Wholesale Trade	686	156,01	82,65	1,39,274	250782,21	123996,86
2. Retail Trade	6,008	2553,90	1012,04	9,13,828	189606,61	139053,43
VII. FINANCE	–	–	–	96,971	290853,95	231517,43
VIII. ALL OTHERS	3,062	1076,07	855,07	2,86,090	104904,67	75184,37
TOTAL LOANS AND ADVANCES	8,65,159	36462,74	10115,71	159,38,530	4071669,69	2864010,10