

**TABLE NO.5.3 - INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND
ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2006**

(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
	19	20	21	22	23	24
I. AGRICULTURE	25,969	3075.48	2586.54	33,152	5220.26	4082.22
1. Direct Finance	23,122	1168.83	981.02	31,397	3277.98	2421.76
2. Indirect Finance	2,847	1906.65	1605.52	1,755	1942.27	1660.47
II. INDUSTRY	21,432	26666.78	16965.92	17,343	53896.31	39573.50
1. Mining & Quarrying	464	1603.33	1320.44	362	1254.85	943.43
2. Food Manufacturing & Processing	2,018	1364.65	1064.51	1,412	1777.35	1460.80
(a) Rice Mills, Flour & Dal Mills	779	370.23	344.23	388	403.87	372.90
(b) Sugar	87	224.79	111.97	54	211.17	186.13
(c) Edible Oils & Vanaspati	244	174.77	127.29	184	284.13	227.13
(d) Tea Processing	180	330.04	300.88	40	94.34	84.13
(e) Processing of Fruits & Vegetables	64	22.20	22.20	93	227.65	212.42
(f) Others	664	242.61	157.93	653	556.17	378.09
3. Beverage & Tobacco	231	457.47	218.68	168	526.14	411.28
4. Textiles	2,317	2842.59	2366.78	3,153	5613.90	4235.47
(a) Cotton Textiles	753	648.66	459.39	913	3100.01	2437.02
(b) Jute & Other Natural Fibre Textiles	48	22.65	19.20	48	33.20	27.47
(c) Handloom Textiles & Khadi	203	406.28	287.27	213	131.88	51.59
(d) Other Textiles & Textile Products	1,313	1765.00	1600.93	1,979	2348.80	1719.38
5. Paper, Paper Products & Printing	758	387.50	320.54	594	925.75	797.52
6. Leather & Leather Products	280	159.23	131.21	293	264.28	202.11
7. Rubber & Plastic Products	656	390.67	352.97	638	947.46	772.95
8. Chemicals & Chemical Products	1,062	3308.81	1269.81	1,300	5997.18	4162.39
(a) Heavy Industrial Chemicals	264	328.16	219.92	285	844.33	587.88
(b) Fertilisers	25	33.46	29.90	81	1052.52	861.57
(c) Drugs & Pharmaceuticals	225	451.35	305.41	365	2193.72	1725.24
(d) Non-Edible Oils	17	6.86	5.81	14	9.80	3.36
(e) Other Chemicals & Chemical Products	531	2488.97	708.78	555	1896.81	984.34
9. Petroleum, Coal Products & Nuclear Fuels	109	1309.83	1266.78	93	3344.33	2678.73
10. Manufacture of Cement & Cement Products	256	314.10	267.56	262	2547.41	1711.71
11. Basic Metals & Metal Products	1,510	2488.26	1798.29	1,323	8197.10	5503.12
(a) Iron & Steel	604	1463.97	1207.72	559	5252.92	4154.11
(b) Non-Ferrous Metals	234	538.49	271.15	205	2177.60	877.24
(c) Metal Products	672	485.81	319.43	559	766.58	471.77
12. Engineering	1,635	3202.74	1771.83	1,617	4436.49	3417.89
(a) Heavy Engineering	331	410.46	236.10	309	1249.91	910.10
(b) Light Engineering	565	675.70	417.04	551	1511.88	1107.63
(c) Electrical Machinery & Goods	432	737.49	393.62	467	840.06	676.06
(d) Electronic Machinery & Goods	307	1379.09	725.06	290	834.64	724.11
13. Vehicles, Vehicle Parts & Transport Equipments	1,942	1629.99	1144.30	449	3936.48	3121.45
14. Other Industries	4,806	4983.45	1974.84	2,708	3919.39	2933.52
15. Electricity, Gas & Water	169	684.14	462.52	157	3913.93	2239.05
(a) Electricity Generation & Transmission	96	360.11	272.38	101	3634.51	2030.89
(b) Non-Conventional Energy	10	23.74	23.53	28	125.88	84.79
(c) Gas, Steam & Water Supply	63	300.28	166.60	28	153.54	123.37
16. Construction	3,219	1540.02	1234.85	2,814	6294.28	4982.09
III. TRANSPORT OPERATORS	4,289	665.41	619.90	2,533	1250.72	1038.48
IV. PROFESSIONAL AND OTHER SERVICES	6,171	2091.37	1645.70	5,276	5749.33	4105.88
V. PERSONAL LOANS	14,52,791	73221.93	55081.21	42,019	1772.80	1384.95
1. Loans for Purchase of Consumer Durables	10,090	401.65	326.97	106	4.40	3.12
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	14,42,701	72820.28	54754.24	41,913	1768.41	1381.83
VI. TRADE	18,115	8210.19	3942.96	9,599	7264.07	5218.19
1. Wholesale Trade	4,351	3468.62	1141.59	2,806	2272.97	1588.34
2. Retail Trade	13,764	4741.57	2801.37	6,793	4991.11	3629.85
VII. FINANCE	643	4559.15	1025.78	857	8403.89	7059.01
VIII. ALL OTHERS	13,134	3171.25	1114.29	10,984	1604.71	1022.60
TOTAL LOANS AND ADVANCES	15,42,544	121661.56	82982.31	1,21,763	85162.09	63484.84
OF WHICH: 1. Artisans and Village & Tiny Industries	1,568	143.20	120.95	974	82.70	66.66
2. Other Small Scale Industries	5,829	1373.24	1120.82	4,460	1586.82	1269.30

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MARCH 2006**

(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
	25	26	27	28	29	30
I. AGRICULTURE	8,686	1206,75	1008,49	7,777	258,82	192,92
1. Direct Finance	7,631	776,77	628,34	6,396	209,58	159,24
2. Indirect Finance	1,055	429,98	380,15	1,381	49,25	33,68
II. INDUSTRY	14,507	14166,13	9692,96	12,502	906,05	325,92
1. Mining & Quarrying	369	409,03	392,03	732	30,34	19,89
2. Food Manufacturing & Processing	1,133	967,17	819,29	814	63,99	22,08
(a) Rice Mills, Flour & Dal Mills	322	256,47	239,89	194	8,00	5,05
(b) Sugar	23	100,57	61,33	4	14	8
(c) Edible Oils & Vanaspati	115	138,55	115,41	73	3,62	1,99
(d) Tea Processing	37	42,21	39,49	30	11,73	82
(e) Processing of Fruits & Vegetables	116	92,94	80,92	41	2,45	1,25
(f) Others	520	336,43	282,25	472	38,06	12,89
3. Beverage & Tobacco	88	70,33	61,53	58	2,57	1,44
4. Textiles	2,040	1375,65	1102,39	1,293	124,75	34,23
(a) Cotton Textiles	699	788,33	621,57	269	18,28	6,49
(b) Jute & Other Natural Fibre Textiles	19	13,71	5,19	12	6,26	27
(c) Handloom Textiles & Khadi	72	23,42	16,12	78	3,10	2,11
(d) Other Textiles & Textile Products	1,250	550,19	459,52	934	97,11	25,36
5. Paper, Paper Products & Printing	461	801,43	201,82	533	47,20	14,82
6. Leather & Leather Products	174	67,27	54,59	78	5,75	1,92
7. Rubber & Plastic Products	533	534,02	404,20	606	46,21	16,20
8. Chemicals & Chemical Products	829	1898,42	1106,89	359	69,27	9,30
(a) Heavy Industrial Chemicals	186	882,47	304,09	56	13,07	1,42
(b) Fertilisers	21	114,74	84,82	13	45	37
(c) Drugs & Pharmaceuticals	257	451,86	329,61	75	46,62	2,01
(d) Non-Edible Oils	37	53,94	39,72	6	24	19
(e) Other Chemicals & Chemical Products	328	395,41	348,66	209	8,89	5,31
9. Petroleum, Coal Products & Nuclear Fuels	66	34,02	28,62	20	96	50
10. Manufacture of Cement & Cement Products	123	125,81	79,19	72	3,90	1,79
11. Basic Metals & Metal Products	1,362	2417,09	1467,62	549	38,08	14,13
(a) Iron & Steel	707	900,06	770,95	129	15,68	2,93
(b) Non-Ferrous Metals	182	1321,25	526,11	25	1,20	65
(c) Metal Products	473	195,79	170,57	395	21,20	10,55
12. Engineering	1,131	1305,04	1175,84	728	33,16	18,06
(a) Heavy Engineering	261	264,38	220,06	176	7,23	4,11
(b) Light Engineering	307	154,32	134,06	236	9,11	6,36
(c) Electrical Machinery & Goods	337	442,08	403,72	233	9,97	5,65
(d) Electronic Machinery & Goods	226	444,27	418,01	83	6,85	1,93
13. Vehicles, Vehicle Parts & Transport Equipments	189	186,93	161,95	99	26,45	2,42
14. Other Industries	2,838	1363,66	899,18	3,417	163,03	85,42
15. Electricity, Gas & Water	119	1124,28	663,05	58	3,91	1,64
(a) Electricity Generation & Transmission	62	1073,62	648,77	11	2,31	28
(b) Non-Conventional Energy	11	2,14	1,52	13	45	36
(c) Gas, Steam & Water Supply	46	48,52	12,76	34	1,15	99
16. Construction	3,052	1485,96	1074,78	3,086	246,51	82,10
III. TRANSPORT OPERATORS	8,738	799,87	766,58	7,172	256,90	217,49
IV. PROFESSIONAL AND OTHER SERVICES	18,208	3321,60	2687,31	7,421	315,22	197,52
V. PERSONAL LOANS	90,220	5489,32	4524,18	92,753	3258,06	2216,15
1. Loans for Purchase of Consumer Durables	341	23,39	21,68	1,629	56,43	41,80
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	89,879	5465,94	4502,50	91,124	3201,63	2174,35
VI. TRADE	8,347	3566,55	2884,32	11,333	776,22	289,13
1. Wholesale Trade	2,563	1068,14	915,59	2,723	186,23	66,02
2. Retail Trade	5,784	2498,42	1968,73	8,610	589,99	223,11
VII. FINANCE	687	650,89	569,86	484	3184,80	10,44
VIII. ALL OTHERS	17,050	1876,97	1393,97	21,526	793,71	408,34
TOTAL LOANS AND ADVANCES	1,66,443	31078,09	23527,67	1,60,968	9749,79	3857,90
OF WHICH: 1. Artisans and Village & Tiny Industries	960	80,26	67,52	1,634	67,39	41,02
2. Other Small Scale Industries	3,352	1187,98	912,70	3,215	159,33	88,08

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MARCH 2006**

(Amount in Rupees Lakh)

OCCUPATION	20% AND ABOVE			TOTAL		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount
	31	32	33	34	35	36
I. AGRICULTURE	518	20,83	11,30	12,07,106	115611,10	94354,83
1. Direct Finance	276	9,82	6,00	11,27,581	59105,29	48423,40
2. Indirect Finance	242	11,01	5,30	79,525	56505,82	45931,43
II. INDUSTRY	1,733	182,48	35,45	6,45,122	747704,77	504135,50
1. Mining & Quarrying	15	14,04	37	18,878	21474,91	14855,79
2. Food Manufacturing & Processing	140	11,23	3,26	67,401	48564,12	33636,52
(a) Rice Mills, Flour & Dal Mills	12	2,95	29	27,865	11307,92	8377,42
(b) Sugar	6	3,68	11	1,427	9308,12	6667,96
(c) Edible Oils & Vanaspati	9	38	23	6,132	6265,08	4465,85
(d) Tea Processing	4	18	7	2,189	3833,70	3047,06
(e) Processing of Fruits & Vegetables	7	34	20	4,483	1306,28	1049,63
(f) Others	102	3,70	2,36	25,305	16543,02	10028,60
3. Beverage & Tobacco	37	1,39	70	4,432	6028,46	4400,82
4. Textiles	246	39,74	5,07	81,865	86826,09	57731,57
(a) Cotton Textiles	184	36,06	3,23	29,232	42841,01	29544,49
(b) Jute & Other Natural Fibre Textiles	3	10	10	1,476	985,97	662,57
(c) Handloom Textiles & Khadi	—	—	—	5,435	2338,34	1622,15
(d) Other Textiles & Textile Products	59	3,58	1,74	45,722	40660,78	25902,36
5. Paper, Paper Products & Printing	20	1,18	45	23,156	16258,20	11507,04
6. Leather & Leather Products	12	61	30	8,049	5801,75	3392,10
7. Rubber & Plastic Products	63	2,55	1,64	22,910	13623,62	9774,50
8. Chemicals & Chemical Products	119	10,98	1,89	32,473	71624,71	43464,11
(a) Heavy Industrial Chemicals	11	59	26	6,462	21458,42	11817,02
(b) Fertilisers	1	2	3	1,218	14307,65	8958,49
(c) Drugs & Pharmaceuticals	8	28	29	7,252	15591,36	11267,73
(d) Non-Edible Oils	2	11	—	811	608,98	425,93
(e) Other Chemicals & Chemical Products	97	9,98	1,30	16,730	19658,30	10994,94
9. Petroleum, Coal Products & Nuclear Fuels	1	4	3	2,537	41045,14	21930,43
10. Manufacture of Cement & Cement Products	7	87	14	8,109	11917,70	8757,26
11. Basic Metals & Metal Products	57	7,90	1,44	47,116	98026,51	64078,85
(a) Iron & Steel	14	1,02	29	19,313	70491,62	48271,66
(b) Non-Ferrous Metals	1	3	3	5,869	11874,70	6331,65
(c) Metal Products	42	6,85	1,12	21,934	15660,19	9475,53
12. Engineering	291	52,47	4,22	59,770	54808,58	37855,38
(a) Heavy Engineering	167	6,21	2,09	15,558	11199,29	7657,97
(b) Light Engineering	19	78	52	24,109	17270,04	11133,80
(c) Electrical Machinery & Goods	89	3,26	1,26	13,491	13201,01	9621,47
(d) Electronic Machinery & Goods	16	42,23	35	6,612	13138,25	9442,15
13. Vehicles, Vehicle Parts & Transport Equipments	24	73	44	15,473	26117,92	17465,78
14. Other Industries	528	23,39	11,32	96,724	79021,42	49114,57
15. Electricity, Gas & Water	11	7,98	32	4,680	62357,64	46364,29
(a) Electricity Generation & Transmission	3	7,57	5	2,265	56955,85	42358,98
(b) Non-Conventional Energy	4	18	13	633	1501,81	1220,59
(c) Gas, Steam & Water Supply	4	23	14	1,782	3899,98	2784,71
16. Construction	162	7,37	3,87	1,51,549	104208,00	79806,50
III. TRANSPORT OPERATORS	506	14,53	13,91	1,52,517	26508,98	21127,95
IV. PROFESSIONAL AND OTHER SERVICES	2,015	82,51	50,56	2,30,406	101834,34	76095,49
V. PERSONAL LOANS	1,80,822	5616,83	1173,43	49,43,882	303152,50	246947,68
1. Loans for Purchase of Consumer Durables	100	3,16	2,16	15,407	607,79	487,73
2. Loans for Housing	—	—	—	24,14,609	186077,77	162562,63
3. Rest of the Personal Loans	1,80,722	5613,67	1171,27	25,13,866	116466,94	83897,32
VI. TRADE	932	92,87	23,51	5,49,026	171716,81	122136,67
1. Wholesale Trade	75	51,32	1,81	1,18,269	99546,05	68417,11
2. Retail Trade	857	41,55	21,69	4,30,757	72170,76	53719,56
VII. FINANCE	188	33,86	3,48	18,274	116463,32	91736,98
VIII. ALL OTHERS	1,414	56,09	20,24	4,56,390	55386,89	37503,08
TOTAL LOANS AND ADVANCES	1,88,128	6100,00	1331,87	82,02,723	1638378,72	1194038,18
OF WHICH: 1. Artisans and Village & Tiny Industries	393	11,86	7,95	64,449	6188,32	4858,68
2. Other Small Scale Industries	210	14,93	5,89	2,18,070	58730,09	45302,88