

**TABLE NO. 5.3 – INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND
ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2007**

(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	559	55,10	32,60	2,84,698	32672,07	26131,53
1. Direct Finance	469	35,63	20,82	2,65,924	18634,15	14566,27
2. Indirect Finance	90	19,47	11,78	18,774	14037,92	11565,27
II. INDUSTRY	181	208,87	185,13	1,13,733	100821,62	69449,29
1. Mining & Quarrying	39	5,55	3,94	2,536	3581,73	2883,49
2. Food Manufacturing & Processing	8	1,28	1,32	6,301	6248,42	4149,60
(a) Rice Mills, Flour & Dal Mills	6	88	89	2,586	2221,72	1358,89
(b) Sugar	—	—	—	62	384,58	248,83
(c) Edible Oils & Vanaspati	—	—	—	362	746,13	459,46
(d) Tea Processing	—	—	—	149	266,60	229,79
(e) Processing of Fruits & Vegetables	—	—	—	260	168,95	118,43
(f) Others	2	40	44	2,882	2460,45	1734,20
3. Beverage & Tobacco	—	—	—	348	491,03	411,94
4. Textiles	12	126,82	122,40	8,913	14659,43	10201,18
(a) Cotton Textiles	—	—	—	2,475	5985,81	3835,05
(b) Jute & Other Natural Fibre Textiles	—	—	—	139	154,37	105,51
(c) Handloom Textiles & Khadi	2	2,05	1,42	620	293,97	236,81
(d) Other Textiles & Textile Products	10	124,78	120,97	5,679	8225,28	6023,80
5. Paper, Paper Products & Printing	1	46,31	34,72	1,688	1518,96	1098,79
6. Leather & Leather Products	—	—	—	1,372	3092,88	1118,66
7. Rubber & Plastic Products	3	10	8	1,525	1840,26	1200,81
8. Chemicals & Chemical Products	4	1,07	1,04	4,012	8287,08	6033,64
(a) Heavy Industrial Chemicals	—	—	—	507	1182,67	882,11
(b) Fertilisers	—	—	—	1,181	2172,29	1890,71
(c) Drugs & Pharmaceuticals	1	90	90	878	1896,23	1473,76
(d) Non-Edible Oils	—	—	—	43	188,22	150,60
(e) Other Chemicals & Chemical Products	3	17	14	1,403	2847,67	1636,47
9. Petroleum, Coal Products & Nuclear Fuels	5	5,60	4,91	143	1689,28	1323,44
10. Manufacture of Cement & Cement Products	—	—	—	1,293	947,38	419,85
11. Basic Metals & Metal Products	—	—	—	3,227	9967,04	5836,06
(a) Iron & Steel	—	—	—	1,093	7428,91	4085,01
(b) Non-Ferrous Metals	—	—	—	428	933,97	542,40
(c) Metal Products	—	—	—	1,706	1604,16	1208,65
12. Engineering	3	12,76	8,80	6,323	5441,11	4099,52
(a) Heavy Engineering	—	—	—	2,507	1118,55	731,69
(b) Light Engineering	2	31	11	2,184	2470,12	1871,41
(c) Electrical Machinery & Goods	1	12,45	8,69	959	1243,17	993,87
(d) Electronic Machinery & Goods	—	—	—	673	609,27	502,55
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	1,665	5378,14	2848,88
14. Other Industries	60	3,69	2,94	16,827	16458,86	11907,07
15. Electricity, Gas & Water	7	53	32	361	5518,02	4542,84
(a) Electricity Generation & Transmission	5	47	27	188	5073,47	4192,57
(b) Non-Conventional Energy	2	5	5	50	255,52	199,65
(c) Gas, Steam & Water Supply	—	—	—	123	189,03	150,63
16. Construction	39	5,15	4,65	57,199	15702,00	11373,50
III. TRANSPORT OPERATORS	14	5,31	5,26	33,995	2464,82	2141,21
IV. PROFESSIONAL AND OTHER SERVICES	75	121,78	82,50	48,531	16504,40	12132,70
V. PERSONAL LOANS	1,72,810	9732,26	8284,19	20,26,121	176467,37	150319,98
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	1,69,585	9628,14	8196,38	18,96,605	171772,62	147133,63
3. Rest of the Personal Loans	3,225	104,12	87,81	1,29,516	4694,75	3186,36
VI. TRADE	64	3,03	2,70	63,827	85781,29	58864,61
1. Wholesale Trade	13	89	85	13,253	75453,77	51463,53
2. Retail Trade	51	2,14	1,86	50,574	10327,52	7401,08
VII. FINANCE	24	4,03	3,36	7,057	16725,83	14080,85
VIII. ALL OTHERS	373	27,36	17,60	1,07,217	10509,85	7637,78
TOTAL LOANS AND ADVANCES	1,74,100	10157,73	8613,34	26,85,179	441947,26	340757,96
OF WHICH : 1. Artisans and Village & Tiny Industries	57	4,00	3,49	7,103	658,23	507,98
2. Other Small Scale Industries	12	7,91	6,40	14,757	9047,06	6687,77

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 2007**

(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	6,20,686	41697,51	34293,18	4,15,795	26142,90	20995,87
1. Direct Finance	5,82,962	29376,99	24755,52	3,88,916	19101,35	16035,20
2. Indirect Finance	37,724	12320,52	9537,66	26,879	7041,54	4960,68
II. INDUSTRY	2,04,561	265465,90	187044,14	1,63,352	119354,38	73340,84
1. Mining & Quarrying	6,725	6462,50	4956,83	7,588	4568,60	2050,99
2. Food Manufacturing & Processing	23,432	20393,34	15332,53	19,639	10338,01	7276,50
(a) Rice Mills, Flour & Dal Mills	11,160	5177,06	3699,75	8,259	3012,66	2275,15
(b) Sugar	472	6232,44	4413,26	379	2376,64	1422,45
(c) Edible Oils & Vanaspati	1,800	1981,67	1622,50	1,826	1323,32	917,39
(d) Tea Processing	671	1032,98	922,93	453	601,79	457,17
(e) Processing of Fruits & Vegetables	908	426,18	303,20	825	305,78	249,16
(f) Others	8,421	5543,00	4370,90	7,897	2717,82	1955,17
3. Beverage & Tobacco	1,176	2624,17	2123,45	1,147	1086,39	840,09
4. Textiles	26,582	33121,65	23153,50	23,321	17075,00	9828,59
(a) Cotton Textiles	9,410	17187,68	11880,20	7,180	6820,89	4890,62
(b) Jute & Other Natural Fibre Textiles	666	405,12	322,08	402	193,99	143,13
(c) Handloom Textiles & Khadi	1,722	519,66	423,64	1,724	547,52	347,63
(d) Other Textiles & Textile Products	14,784	15009,19	10527,57	14,015	9512,59	4447,21
5. Paper, Paper Products & Printing	7,215	6533,08	4632,11	6,882	3436,90	2361,10
6. Leather & Leather Products	2,382	3181,70	2861,17	2,060	986,61	690,75
7. Rubber & Plastic Products	6,349	5510,12	3886,32	6,711	2706,26	1921,89
8. Chemicals & Chemical Products	9,627	22549,15	14827,46	9,284	10078,50	6534,31
(a) Heavy Industrial Chemicals	1,592	6969,95	3567,31	1,652	2645,76	1910,98
(b) Fertilisers	394	2449,19	1452,12	260	975,17	532,37
(c) Drugs & Pharmaceuticals	2,304	7598,41	5469,52	2,093	3167,00	1838,60
(d) Non-Edible Oils	288	489,27	402,34	265	205,92	132,95
(e) Other Chemicals & Chemical Products	5,049	5042,33	3936,17	5,014	3084,66	2119,41
9. Petroleum, Coal Products & Nuclear Fuels	612	16217,45	8757,66	729	8203,28	2526,20
10. Manufacture of Cement & Cement Products	3,618	4719,94	3764,69	3,114	1346,21	805,97
11. Basic Metals & Metal Products	13,404	36520,03	25040,07	13,440	14938,88	9624,49
(a) Iron & Steel	5,615	26656,45	19148,59	5,322	10567,87	6662,46
(b) Non-Ferrous Metals	1,838	3685,26	1728,56	1,591	1550,93	996,93
(c) Metal Products	5,951	6178,32	4162,92	6,527	2820,08	1965,09
12. Engineering	18,847	21546,28	14796,47	18,428	13474,74	7973,93
(a) Heavy Engineering	5,344	4538,48	3291,43	4,917	2016,99	1450,78
(b) Light Engineering	8,047	6463,81	4511,81	7,984	4043,18	2708,94
(c) Electrical Machinery & Goods	3,486	6363,21	3683,92	3,769	4891,24	2482,62
(d) Electronic Machinery & Goods	1,970	4180,77	3309,31	1,758	2523,32	1331,59
13. Vehicles, Vehicle Parts & Transport Equipments	4,157	7991,12	5699,23	3,569	3718,39	2239,06
14. Other Industries	32,972	25415,46	17598,39	30,935	8826,68	5754,14
15. Electricity, Gas & Water	1,835	16472,68	12600,52	1,087	3702,42	2615,34
(a) Electricity Generation & Transmission	1,027	14513,20	11067,54	453	3261,18	2277,05
(b) Non-Conventional Energy	238	1003,55	779,16	223	297,09	246,60
(c) Gas, Steam & Water Supply	570	955,93	753,82	411	144,15	91,70
16. Construction	45,628	36207,24	27013,74	15,418	14867,52	10297,48
III. TRANSPORT OPERATORS	49,331	6592,35	5632,37	29,739	3548,05	2731,76
IV. PROFESSIONAL AND OTHER SERVICES	87,617	45173,65	35532,27	53,600	22646,44	14714,87
V. PERSONAL LOANS	9,06,298	60369,18	48928,54	4,80,139	33016,07	25781,32
1. Loans for Purchase of Consumer Durables	483	39,97	39,23	3,340	125,95	101,31
2. Loans for Housing	6,02,496	47274,74	40072,59	1,70,143	18606,58	14758,20
3. Rest of the Personal Loans	3,03,319	13054,47	8816,72	3,06,656	14283,54	10921,81
VI. TRADE	1,75,961	46716,34	35592,73	2,16,985	37532,61	24797,74
1. Wholesale Trade	33,367	13723,10	10311,68	36,140	12467,42	8518,76
2. Retail Trade	1,42,594	32993,25	25281,04	1,80,845	25065,19	16278,98
VII. FINANCE	4,330	24687,67	17303,87	2,252	9509,57	6259,34
VIII. ALL OTHERS	2,27,568	16799,05	11092,25	82,350	9652,23	6886,54
TOTAL LOANS AND ADVANCES	22,76,352	507501,66	375419,35	14,44,212	261402,24	175508,28
OF WHICH : 1. Artisans and Village & Tiny Industries	22,604	2131,83	1637,06	19,208	1927,17	1544,47
2. Other Small Scale Industries	65,557	22283,25	17126,66	76,111	18138,55	14255,41

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MARCH 2007**

(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	1,97,690	32746,79	26765,38	68,427	15174,45	12622,79
1. Direct Finance	1,84,597	9344,63	8134,56	60,434	5832,62	4931,05
2. Indirect Finance	13,093	23402,15	18630,82	7,993	9341,83	7691,74
II. INDUSTRY	1,03,602	142439,28	96427,78	87,678	289853,77	203978,87
1. Mining & Quarrying	3,781	4796,75	3135,53	2,769	8698,52	4866,42
2. Food Manufacturing & Processing	11,507	5703,86	4186,01	6,376	11857,63	8489,49
(a) Rice Mills, Flour & Dal Mills	4,931	1239,30	970,07	2,083	1540,91	1243,07
(b) Sugar	154	766,19	495,75	286	3227,86	2604,21
(c) Edible Oils & Vanaspati	1,031	731,20	535,79	693	1148,80	834,85
(d) Tea Processing	374	739,94	559,67	375	1653,37	881,80
(e) Processing of Fruits & Vegetables	462	127,56	104,90	301	620,77	277,79
(f) Others	4,555	2099,66	1519,83	2,638	3665,94	2647,78
3. Beverage & Tobacco	733	577,01	435,89	648	1301,02	974,24
4. Textiles	13,887	8691,93	5415,24	12,288	29550,22	23007,01
(a) Cotton Textiles	4,740	4321,34	2522,18	4,390	16038,01	12256,50
(b) Jute & Other Natural Fibre Textiles	223	109,21	83,28	189	321,98	221,63
(c) Handloom Textiles & Khadi	1,076	288,74	223,47	492	335,83	272,38
(d) Other Textiles & Textile Products	7,848	3972,63	2586,32	7,217	12854,40	10256,50
5. Paper, Paper Products & Printing	5,012	2007,05	1465,74	3,261	6401,63	4999,86
6. Leather & Leather Products	1,271	518,13	395,75	1,143	819,78	686,05
7. Rubber & Plastic Products	4,423	2024,65	1598,82	2,857	4245,19	3137,04
8. Chemicals & Chemical Products	6,119	8866,20	6267,88	5,232	34402,52	16438,09
(a) Heavy Industrial Chemicals	1,142	3167,55	2652,15	1,108	5396,62	3561,61
(b) Fertilisers	211	1367,02	945,14	488	4171,00	3280,44
(c) Drugs & Pharmaceuticals	1,233	1941,44	960,24	1,182	17428,70	4779,33
(d) Non-Edible Oils	141	97,77	70,99	92	307,34	280,94
(e) Other Chemicals & Chemical Products	3,392	2292,42	1639,36	2,362	7098,85	4535,77
9. Petroleum, Coal Products & Nuclear Fuels	1,219	23372,23	9808,78	423	9253,76	6952,93
10. Manufacture of Cement & Cement Products	1,741	939,11	687,91	1,370	4976,43	3592,07
11. Basic Metals & Metal Products	9,038	12147,11	8629,38	6,809	40622,48	31787,42
(a) Iron & Steel	3,651	8879,88	6343,57	3,014	27853,66	22424,26
(b) Non-Ferrous Metals	1,169	1528,02	887,55	955	8649,58	6210,00
(c) Metal Products	4,218	1739,21	1398,26	2,840	4119,24	3153,15
12. Engineering	11,909	8913,36	6352,60	9,265	17254,31	13024,86
(a) Heavy Engineering	2,526	2311,20	1547,61	2,653	3224,26	2529,74
(b) Light Engineering	5,519	3342,20	2450,20	3,495	7085,81	5584,90
(c) Electrical Machinery & Goods	2,766	2277,97	1643,04	2,044	3649,47	2565,51
(d) Electronic Machinery & Goods	1,098	981,98	711,75	1,073	3294,76	2344,72
13. Vehicles, Vehicle Parts & Transport Equipments	2,607	5643,15	3648,72	2,591	16337,05	11617,82
14. Other Industries	16,183	5987,79	4609,19	15,361	34531,07	19902,98
15. Electricity, Gas & Water	2,322	27329,31	21257,03	1,281	25801,33	21952,86
(a) Electricity Generation & Transmission	1,853	24808,83	19191,13	865	22896,83	19823,29
(b) Non-Conventional Energy	150	671,32	659,33	122	859,91	781,13
(c) Gas, Steam & Water Supply	319	1849,16	1406,57	294	2044,59	1348,44
16. Construction	11,850	24921,64	18533,32	16,004	43800,83	32549,72
III. TRANSPORT OPERATORS	19,002	5146,15	4232,62	11,279	7675,48	6108,96
IV. PROFESSIONAL AND OTHER SERVICES	30,914	11521,05	8814,89	37,617	49922,26	32261,62
V. PERSONAL LOANS	1,84,831	9018,18	7078,43	1,20,783	5758,62	4382,09
1. Loans for Purchase of Consumer Durables	2,311	97,53	76,57	1,544	66,21	50,02
2. Loans for Housing	—	—	—	—	—	—
3. Rest of the Personal Loans	1,82,520	8920,65	7001,86	1,19,239	5692,41	4332,08
VI. TRADE	1,09,058	21405,97	16132,46	75,904	32111,50	21590,94
1. Wholesale Trade	24,938	8157,50	6380,78	19,041	11488,78	8096,13
2. Retail Trade	84,120	13248,47	9751,68	56,863	20622,72	13494,82
VII. FINANCE	3,166	40303,39	31639,78	3,386	55806,20	48941,83
VIII. ALL OTHERS	50,949	8919,77	6706,98	43,555	6808,97	4704,15
TOTAL LOANS AND ADVANCES	6,99,212	271500,58	197798,32	4,48,629	463111,26	334591,26
OF WHICH : 1. Artisans and Village & Tiny Industries	11,276	1774,99	1406,82	5,022	517,08	418,18
2. Other Small Scale Industries	42,699	12059,62	9599,78	25,825	9305,47	7408,59