

TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

NORTHERN REGION			STATE:			
OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	1,90,061	3944,05	3414,41	3,85,983	9761,69	8842,08
1. Direct Finance	1,87,313	3673,41	3197,64	3,81,521	7002,38	6400,61
2. Indirect Finance	2,748	270,64	216,77	4,462	2759,31	2441,47
II. INDUSTRY	11,656	8788,28	6690,70	42,995	25580,89	18760,78
1. Mining & Quarrying	155	71,76	52,34	216	84,57	63,19
2. Food Manufacturing & Processing	2,786	3383,38	2680,81	5,574	2735,72	2323,42
(a) Rice Mills, Flour & Dal Mills	736	2051,88	1859,21	639	1960,72	1775,50
(b) Sugar	16	48,35	44,09	10	67,07	52,31
(c) Edible Oils & Vanaspati	148	74,27	58,44	123	65,71	53,49
(d) Tea Processing	1	38	2	200	4,14	1,57
(e) Processing of Fruits & Vegetables	17	3,99	3,05	17	2,02	1,88
(f) Others	1,868	1204,52	716,01	4,585	636,06	438,68
3. Beverage & Tobacco	53	20,00	13,95	60	47,84	35,50
4. Textiles	2,062	824,36	624,69	8,239	2818,08	1564,40
(a) Cotton Textiles	313	313,35	227,77	1,209	441,85	350,89
(b) Jute & Other Natural Fibre Textiles	136	35,06	27,02	81	23,37	22,53
(c) Handloom Textiles & Khadi	708	205,59	169,77	1,172	339,81	254,62
(d) Other Textiles & Textile Products	905	270,35	200,14	5,777	2013,05	936,36
5. Paper, Paper Products & Printing	423	114,48	93,49	907	236,22	197,16
6. Woods and Wood Products	618	69,15	53,59	988	147,33	126,53
7. Leather & Leather Products	93	3,63	2,10	400	188,10	157,71
8. Gems and Jewellery	126	5,92	4,73	70	8,60	7,07
9. Rubber & Plastic Products	359	148,95	112,13	1,152	505,58	434,39
10. Chemicals & Chemical Products	595	447,66	339,94	1,122	592,55	408,15
(a) Heavy Industrial Chemicals	63	39,95	27,80	136	106,22	71,98
(b) Fertilisers	9	3,56	3,64	46	5,74	5,44
(c) Drugs & Pharmaceuticals	101	126,09	91,29	325	373,01	240,78
(d) Non-Edible Oils	33	13,68	11,46	10	3,23	3,12
(e) Other Chemicals & Chemical Products	389	264,37	205,75	605	104,34	86,82
11. Petroleum, Coal Products & Nuclear Fuels	39	74,37	26,08	81	121,19	57,24
12. Manufacture of Cement & Cement Products	191	21,40	16,90	311	54,76	43,50
13. Basic Metals & Metal Products	1,192	1477,63	1139,95	3,173	4283,20	3143,45
(a) Iron & Steel	441	1055,87	822,01	675	2790,84	2174,85
(b) Non-Ferrous Metals	208	191,69	143,05	220	97,19	76,91
(c) Metal Products	543	230,08	174,89	2,278	1395,18	891,69
14. Engineering	1,513	715,61	552,67	8,787	1633,46	1224,74
(a) Heavy Engineering	189	84,45	66,60	556	398,50	324,67
(b) Light Engineering	1,000	358,20	287,66	7,066	662,67	503,94
(c) Electrical Machinery & Goods	250	175,09	128,88	873	513,76	340,61
(d) Electronic Machinery & Goods	74	97,86	69,53	292	58,53	55,52
15. Vehicles, Vehicle Parts & Transport Equipments	323	990,78	661,78	4,031	853,46	662,08
16. Other Industries	1,007	102,82	81,15	4,380	782,48	602,22
17. Electricity, Gas & Water	29	8,16	5,21	100	5114,86	3326,78
(a) Electricity Generation & Transmission	7	5,10	3,10	62	5106,54	3320,47
(b) Non-Conventional Energy	10	1,18	1,04	3	69	58
(c) Gas, Steam & Water Supply	12	1,88	1,07	35	7,63	5,73
18. Construction	92	308,23	229,19	3,404	5372,89	4383,23
(a) Other than Infrastructure	26	162,82	120,84	2,460	1490,81	1444,30
(b) Infrastructure Construction	66	145,41	108,35	944	3882,08	2938,93
III. TRANSPORT OPERATORS	799	89,54	70,18	2,418	393,05	252,04
IV. PROFESSIONAL AND OTHER SERVICES	6,720	864,97	572,10	43,119	5934,10	4849,00
1. Professional Services	200	42,92	27,96	5,191	1348,49	1071,62
2. Tourism, Hotel & Restaurants	191	233,82	124,00	674	360,01	352,72
3. Recreation services	102	17,15	10,64	141	5,83	5,04
4. IT and Telecommunications	77	17,81	13,92	84	115,14	112,64
5. Others	6,150	553,26	395,58	37,029	4104,62	3306,99
V. PERSONAL LOANS	2,46,353	6629,22	5125,02	2,04,757	7221,06	5821,74
1. Housing	88,590	3833,38	3095,25	61,752	4731,81	3926,02
2. Consumer Durables	5,650	36,54	29,00	6,325	63,10	48,74
3. Vehicles	34,292	955,84	707,80	22,320	494,89	404,50
4. Education	8,174	328,91	217,47	18,655	424,32	372,07
5. Personal Credit Cards	-	-	-	2,557	18,45	13,14
6. Others	1,09,647	1474,55	1075,50	93,148	1488,50	1057,26
VI. TRADE	31,345	1968,64	1508,52	1,03,513	4896,33	3772,70
1. Wholesale Trade	1,178	546,88	435,40	15,193	1049,77	819,63
2. Retail Trade	30,167	1421,76	1073,12	88,320	3846,56	2953,08
VII. FINANCE	510	528,69	507,01	11,598	1347,37	749,58
VIII. ALL OTHERS	757	23,75	22,71	30,958	4400,45	3075,39
TOTAL BANK CREDIT	4,88,201	22837,13	17910,65	8,25,341	59534,95	46123,31

