

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

NORTHERN REGION (Contd.)			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	3,60,587	7265,12	5999,48	4,51,895	12694,76	10958,78
1. Direct Finance	3,57,018	6836,54	5631,08	4,33,567	9090,91	7785,53
2. Indirect Finance	3,569	428,58	368,40	18,328	3603,85	3173,24
II. INDUSTRY	26,883	17882,94	12937,82	75,057	35042,95	26994,22
1. Mining & Quarrying	365	98,47	74,19	364	219,56	135,82
2. Food Manufacturing & Processing	6,650	3091,07	2348,67	11,694	3807,30	2781,44
(a) Rice Mills, Flour & Dal Mills	1,999	1371,67	1101,30	2,445	1812,74	1295,38
(b) Sugar	27	280,01	243,01	26	426,20	275,25
(c) Edible Oils & Vanaspati	399	334,17	172,03	235	386,09	300,03
(d) Tea Processing	12	6,83	6,00	19	32	28
(e) Processing of Fruits & Vegetables	73	25,79	20,81	34	7,31	6,55
(f) Others	4,140	1072,59	805,52	8,935	1174,64	903,95
3. Beverage & Tobacco	107	138,32	105,94	102	270,18	224,22
4. Textiles	5,586	8490,57	5885,19	20,138	8558,08	6355,99
(a) Cotton Textiles	1,071	2890,92	1926,21	8,599	5072,92	3696,62
(b) Jute & Other Natural Fibre Textiles	62	22,05	17,38	185	35,22	19,60
(c) Handloom Textiles & Khadi	962	159,91	110,52	1,714	217,41	167,80
(d) Other Textiles & Textile Products	3,491	5417,70	3831,08	9,640	3232,53	2471,97
5. Paper, Paper Products & Printing	726	682,97	573,96	1,889	828,19	691,69
6. Woods and Wood Products	565	47,68	40,10	963	63,86	44,93
7. Leather & Leather Products	204	26,10	18,47	814	155,13	108,82
8. Gems and Jewellery	312	93,11	67,14	91	14,10	6,47
9. Rubber & Plastic Products	793	247,66	195,75	1,420	460,64	228,00
10. Chemicals & Chemical Products	898	357,71	262,35	1,088	747,16	579,60
(a) Heavy Industrial Chemicals	67	52,15	41,11	103	272,56	229,78
(b) Fertilisers	32	7,36	5,92	86	4,20	3,09
(c) Drugs & Pharmaceuticals	92	51,54	36,21	190	228,70	148,57
(d) Non-Edible Oils	63	34,73	22,21	10	25,18	24,86
(e) Other Chemicals & Chemical Products	644	211,93	156,90	699	216,53	173,32
11. Petroleum, Coal Products & Nuclear Fuels	70	13,29	10,66	73	1092,44	758,03
12. Manufacture of Cement & Cement Products	518	50,00	41,60	311	41,16	33,30
13. Basic Metals & Metal Products	3,466	2346,43	1715,37	6,573	3541,91	2235,88
(a) Iron & Steel	1,125	1579,80	1118,57	1,519	2084,99	1193,01
(b) Non-Ferrous Metals	350	175,17	127,69	216	67,96	49,83
(c) Metal Products	1,991	591,46	469,10	4,838	1388,96	993,04
14. Engineering	3,213	859,29	629,48	15,224	1607,79	1153,60
(a) Heavy Engineering	416	136,61	104,93	608	218,47	161,17
(b) Light Engineering	1,996	460,68	329,55	12,263	1137,88	803,36
(c) Electrical Machinery & Goods	654	209,13	153,48	2,095	234,94	174,70
(d) Electronic Machinery & Goods	147	52,88	41,51	258	16,51	14,37
15. Vehicles, Vehicle Parts & Transport Equipments	1,485	733,41	502,71	3,558	972,30	796,37
16. Other Industries	1,668	186,52	151,86	7,150	2338,10	1961,57
17. Electricity, Gas & Water	64	87,26	58,63	93	8141,79	7218,26
(a) Electricity Generation & Transmission	15	80,83	54,67	60	8081,18	7160,87
(b) Non-Conventional Energy	39	2,79	1,42	11	53,42	52,11
(c) Gas, Steam & Water Supply	10	3,64	2,54	22	7,19	5,28
18. Construction	193	333,07	255,76	3,512	2183,25	1680,23
(a) Other than Infrastructure	56	72,62	27,80	2,315	268,46	247,83
(b) Infrastructure Construction	137	260,45	227,96	1,197	1914,79	1432,40
III. TRANSPORT OPERATORS	2,238	172,83	130,55	4,141	420,34	311,37
IV. PROFESSIONAL AND OTHER SERVICES	11,694	1205,54	868,38	71,635	5804,25	4712,54
1. Professional Services	285	101,47	76,53	7,240	827,10	745,88
2. Tourism, Hotel & Restaurants	415	220,25	163,61	1,040	318,40	260,38
3. Recreation services	194	24,36	20,60	202	55,04	46,15
4. IT and Telecommunications	77	7,34	6,46	121	13,38	9,26
5. Others	10,723	852,12	601,19	63,032	4590,34	3650,86
V. PERSONAL LOANS	2,92,252	7879,81	5942,60	2,70,803	7268,23	5726,87
1. Housing	89,955	4336,79	3465,89	82,718	3912,56	3304,56
2. Consumer Durables	18,627	119,92	100,00	16,906	149,62	118,34
3. Vehicles	41,229	1091,36	835,37	27,010	548,04	420,64
4. Education	10,664	503,16	267,52	15,126	509,95	367,40
5. Personal Credit Cards	-	-	-	5,337	32,62	21,08
6. Others	1,31,777	1828,59	1273,82	1,23,706	2115,45	1494,85
VI. TRADE	41,154	3663,82	2786,76	80,592	6832,17	5714,56
1. Wholesale Trade	4,033	1229,17	965,85	6,648	3424,52	3107,04
2. Retail Trade	37,121	2434,65	1820,90	73,944	3407,64	2607,52
VII. FINANCE	2,382	65,79	59,34	15,377	772,75	481,16
VIII. ALL OTHERS	901	31,86	22,65	38,023	4342,18	3517,57
TOTAL BANK CREDIT	7,38,091	38167,71	28747,58	10,07,523	73177,62	58417,06

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2010

PUNJAB

(Amount in ₹ Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			PRIVATE SECTOR BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
7	3,21	1,91	1,02,170	1689,22	1473,25	48,665	2375,35	1896,46	9,63,324	24027,67	20329,88	I
-	-	-	1,01,864	1686,85	1471,28	46,042	1863,77	1469,22	9,38,491	19478,07	16357,10	1
7	3,21	1,91	306	2,38	1,97	2,623	511,58	427,25	24,833	4549,60	3972,78	2
383	321,31	229,52	1,986	13,86	10,55	14,154	2601,27	1803,82	1,18,463	55862,32	41975,92	II
-	-	-	-	-	-	7	4,72	2,40	736	322,75	212,40	1
12	6,31	21	51	56	44	683	227,56	139,72	19,090	7132,79	5270,49	2
10	6,19	9	32	20	12	106	107,31	60,23	4,592	3298,11	2457,12	2(a)
-	-	-	-	-	-	4	85	85	57	707,06	519,11	2(b)
-	-	-	-	-	-	21	34,08	23,65	655	754,35	495,71	2(c)
1	4	4	-	-	-	19	4,61	3,60	51	11,80	9,92	2(d)
-	-	-	-	-	-	2	70	25	109	33,81	27,61	2(e)
1	8	8	19	36	32	531	80,01	51,14	13,626	2327,67	1761,00	2(f)
-	-	-	-	-	-	8	5,77	4,97	217	414,27	335,13	3
27	21,39	10,95	582	1,65	96	6,180	730,38	514,68	32,513	17802,08	12767,78	4
22	18,07	7,63	18	4	2	4,135	321,30	209,10	13,845	8303,25	5839,58	4(a)
-	-	-	-	-	-	8	1,38	95	255	58,64	37,93	4(b)
-	-	-	546	1,20	71	17	2,78	2,19	3,239	381,31	281,21	4(c)
5	3,32	3,32	18	40	23	2,020	404,92	302,45	15,174	9058,88	6609,06	4(d)
15	40,18	16,81	23	10	6	186	269,43	207,44	2,839	1820,87	1489,96	5
2	20	20	16	12	8	50	5,14	3,91	1,596	116,99	89,22	6
-	-	-	2	1	-	54	17,09	13,53	1,074	198,33	140,82	7
-	-	-	1	5	5	52	22,44	21,68	456	129,69	95,34	8
3	19	10	-	-	-	192	67,61	48,07	2,408	776,10	471,92	9
3	28	15	75	34	32	688	61,90	43,87	2,752	1167,38	886,30	10
2	21	8	-	-	-	15	11,74	7,84	187	336,65	278,81	10(a)
-	-	-	74	32	30	13	4,99	2,04	205	16,87	11,34	10(b)
-	-	-	-	-	-	30	6,89	2,68	312	287,13	187,46	10(c)
-	-	-	-	-	-	-	-	-	73	59,91	47,07	10(d)
1	7	7	1	2	2	630	38,28	31,31	1,975	466,83	361,62	10(e)
1	75	75	-	-	-	15	8,04	7,12	159	1114,52	776,56	11
-	-	-	-	-	-	7	54	40	836	91,70	75,30	12
40	58,31	35,73	2	2,02	1,70	1,241	278,59	190,24	11,322	6227,25	4178,91	13
2	1,23	1,23	-	-	-	169	188,68	122,11	2,815	3854,70	2434,92	13(a)
2	8,84	8,84	-	-	-	10	8,52	7,71	578	260,49	194,07	13(b)
36	48,23	25,65	2	2,02	1,70	1,062	81,39	60,43	7,929	21,12,07	1549,93	13(c)
35	15,46	13,06	17	23	16	346	82,99	54,83	18,835	2565,76	1851,13	14
5	2,84	2,68	2	13	11	31	14,41	7,36	1,062	372,46	276,26	14(a)
21	9,99	7,97	3	1	1	212	45,72	32,63	14,495	1654,28	1173,52	14(b)
8	2,35	2,13	12	9	4	80	9,17	7,49	2,849	455,67	337,83	14(c)
1	28	28	-	-	-	23	13,69	7,36	429	83,35	63,52	14(d)
59	149,15	124,12	512	2,90	2,28	751	193,89	138,40	6,365	2051,65	1563,88	15
153	21,00	20,80	663	1,75	1,00	2,213	293,75	179,14	11,847	2841,12	2314,36	16
-	-	-	-	-	-	10	52,13	51,85	167	8281,19	7328,74	17
-	-	-	-	-	-	6	51,36	51,15	81	8213,37	7266,69	17(a)
-	-	-	-	-	-	-	-	-	50	56,21	53,53	17(b)
-	-	-	-	-	-	4	77	71	36	11,60	8,53	17(c)
33	8,11	6,66	42	4,13	3,49	1,471	279,31	181,55	5,251	2807,87	2127,69	18
4	3,00	3,00	41	4,09	3,46	1,318	219,58	137,42	3,734	567,75	419,51	18(a)
29	5,12	3,66	1	4	3	153	59,73	44,13	1,517	2240,13	1708,18	18(b)
14	1,11	1,11	936	4,28	2,96	11,233	795,79	426,90	18,562	1394,34	872,89	III
2,405	180,73	136,63	1,343	11,03	7,76	5,449	477,78	310,31	92,526	7679,33	6035,61	IV
257	55,48	55,18	179	1,61	1,28	451	48,12	29,91	8,412	1033,78	908,79	1
8	4,66	4,66	18	71	59	249	23,19	16,61	1,730	567,22	445,85	2
10	67	67	10	-	-	2	30	15	418	80,37	67,58	3
10	1,45	1,45	-	-	-	30	11,97	9,53	238	34,15	26,71	4
2,120	118,46	74,66	1,136	8,71	5,89	4,717	394,20	254,10	81,728	5963,82	4586,69	5
2,707	102,85	70,57	20,737	172,30	140,85	1,64,252	3584,21	2159,62	7,50,751	19007,40	14040,51	V
221	14,35	12,21	2,164	51,53	45,48	13,121	1099,46	828,29	1,88,179	9414,69	7656,42	1
-	-	-	634	5,20	3,63	830	14,84	9,56	36,997	289,57	231,53	2
16	44	6	1,117	13,18	9,77	90,329	1253,81	592,64	1,59,701	2906,82	1858,48	3
-	-	-	98	1,39	99	4,754	191,06	168,52	30,642	1205,56	804,44	4
511	15,40	3,00	-	-	-	2,122	65,98	9,20	7,970	114,00	33,27	5
1,959	72,66	55,31	16,724	101,00	80,97	53,096	959,06	551,42	3,27,262	5076,76	3456,37	6
644	206,81	164,95	8,275	62,00	53,02	12,899	959,35	657,77	1,43,564	11724,14	9377,06	VI
211	36,77	31,30	581	5,66	4,71	5,940	373,38	254,74	17,413	5069,51	4363,64	1
433	170,04	133,66	7,694	56,34	48,31	6,959	585,96	403,03	1,26,151	6654,64	5013,42	2
24	12,95	11,72	1,153	12,92	10,00	205	50,36	30,64	19,141	914,78	592,86	VII
150	30,14	27,52	2,638	25,34	20,26	1,36,585	693,21	430,02	1,78,297	5122,73	4018,02	VIII
6,334	859,10	643,92	1,39,238	1990,96	1718,65	3,93,442	11537,32	7715,56	22,84,628	125732,70	97242,77	TOTAL