

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

**NORTHERN REGION (Contd.)**

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
<b>I. AGRICULTURE</b>	<b>399</b>	<b>335,88</b>	<b>292,24</b>	<b>2,504</b>	<b>7555,76</b>	<b>6145,31</b>
1. Direct Finance	317	116,13	78,23	2,106	613,31	427,25
2. Indirect Finance	82	219,75	214,01	398	6942,45	5718,06
<b>II. INDUSTRY</b>	<b>3,402</b>	<b>5538,35</b>	<b>4329,46</b>	<b>33,873</b>	<b>16667,90</b>	<b>11110,52</b>
1. Mining & Quarrying	23	44,87	7,79	22	176,22	174,36
2. Food Manufacturing & Processing	156	704,22	610,92	1,070	629,26	407,81
(a) Rice Mills, Flour & Dal Mills	23	17,61	15,99	30	55,08	38,98
(b) Sugar	24	351,77	325,73	12	286,64	155,95
(c) Edible Oils & Vanaspati	19	150,60	139,65	75	29,17	24,76
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	4	20,14	20,28	8	3,25	3,29
(f) Others	86	164,10	109,26	945	255,12	184,84
3. Beverage & Tobacco	18	96,80	60,15	24	304,21	131,95
4. Textiles	1,776	619,35	475,76	2,059	1471,70	603,12
(a) Cotton Textiles	873	149,40	133,11	1,787	1279,25	424,50
(b) Jute & Other Natural Fibre Textiles	793	18,48	16,21	5	12,54	11,48
(c) Handloom Textiles & Khadi	12	20,16	13,95	39	7,65	4,92
(d) Other Textiles & Textile Products	98	431,31	312,49	228	172,26	162,21
5. Paper, Paper Products & Printing	134	451,54	383,50	169	221,30	202,34
6. Woods and Wood Products	63	37,02	16,85	109	74,46	59,42
7. Leather & Leather Products	5	3,42	2,78	34	153,60	92,91
8. Gems and Jewellery	39	88,07	58,08	8	6,00	5,25
9. Rubber & Plastic Products	31	24,95	12,02	109	46,42	32,52
10. Chemicals & Chemical Products	186	1502,57	1138,90	586	1596,96	1210,36
(a) Heavy Industrial Chemicals	17	167,62	118,97	51	369,85	300,83
(b) Fertilisers	2	19	19	6	2,76	2,64
(c) Drugs & Pharmaceuticals	96	1133,43	876,85	409	1112,38	831,39
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	71	201,32	142,89	120	111,98	75,50
11. Petroleum, Coal Products & Nuclear Fuels	2	6,59	4,75	9	2,47	2,45
12. Manufacture of Cement & Cement Products	21	15,11	3,36	98	30,20	28,42
13. Basic Metals & Metal Products	309	658,98	503,96	24,416	5225,05	3362,56
(a) Iron & Steel	90	515,48	378,22	212	4037,25	2512,25
(b) Non-Ferrous Metals	24	48,98	46,47	30	37,93	17,33
(c) Metal Products	195	94,51	79,26	24,174	1149,86	832,98
14. Engineering	222	466,69	358,58	3,090	816,95	662,91
(a) Heavy Engineering	15	6,39	3,12	66	195,77	152,17
(b) Light Engineering	135	105,83	90,45	1,587	467,07	376,58
(c) Electrical Machinery & Goods	43	226,28	180,14	1,412	142,53	123,67
(d) Electronic Machinery & Goods	29	128,19	84,87	25	11,59	10,49
15. Vehicles, Vehicle Parts & Transport Equipments	57	208,13	110,85	982	167,45	107,16
16. Other Industries	265	33,32	23,65	582	232,78	214,82
17. Electricity, Gas & Water	6	444,62	443,42	36	3836,22	2899,52
(a) Electricity Generation & Transmission	4	443,50	442,76	30	3833,93	2898,24
(b) Non-Conventional Energy	–	–	–	4	2,19	1,17
(c) Gas, Steam & Water Supply	2	1,12	66	2	10	11
18. Construction	89	132,12	114,17	470	1676,63	912,64
(a) Other than Infrastructure	6	33,83	22,48	340	294,80	183,51
(b) Infrastructure Construction	83	98,29	91,69	130	1381,83	729,13
<b>III. TRANSPORT OPERATORS</b>	<b>334</b>	<b>31,10</b>	<b>22,73</b>	<b>521</b>	<b>194,38</b>	<b>87,50</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>886</b>	<b>761,43</b>	<b>590,40</b>	<b>5,161</b>	<b>2921,56</b>	<b>2052,24</b>
1. Professional Services	37	17,33	9,89	548	454,01	367,73
2. Tourism, Hotel & Restaurants	82	344,54	250,48	319	398,40	231,29
3. Recreation services	14	3,07	2,47	27	42,41	40,48
4. IT and Telecommunications	8	1,08	82	38	472,15	226,37
5. Others	745	395,40	326,75	4,229	1554,58	1186,38
<b>V. PERSONAL LOANS</b>	<b>45,497</b>	<b>1558,24</b>	<b>1148,09</b>	<b>38,689</b>	<b>1712,75</b>	<b>1392,93</b>
1. Housing	10,966	832,07	648,56	12,057	1094,51	937,64
2. Consumer Durables	1,665	9,19	7,16	645	6,26	4,52
3. Vehicles	10,765	292,37	216,16	5,270	127,68	103,79
4. Education	2,092	103,14	60,22	2,935	107,67	84,61
5. Personal Credit Cards	–	–	–	820	9,00	7,27
6. Others	20,009	321,47	215,99	16,962	367,62	255,11
<b>VI. TRADE</b>	<b>4,645</b>	<b>55906,70</b>	<b>6330,95</b>	<b>5,645</b>	<b>1860,70</b>	<b>1464,80</b>
1. Wholesale Trade	272	55365,04	5862,77	1,050	270,32	202,82
2. Retail Trade	4,373	541,67	468,18	4,595	1590,39	1261,98
<b>VII. FINANCE</b>	<b>45</b>	<b>28,44</b>	<b>17,96</b>	<b>274</b>	<b>1058,83</b>	<b>810,16</b>
<b>VIII. ALL OTHERS</b>	<b>241</b>	<b>2,46</b>	<b>2,13</b>	<b>11,236</b>	<b>565,63</b>	<b>478,37</b>
<b>TOTAL BANK CREDIT</b>	<b>55,449</b>	<b>64162,61</b>	<b>12733,97</b>	<b>97,903</b>	<b>32537,52</b>	<b>23541,83</b>

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2010

CHANDIGARH

(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	
1	5	1	-	-	-	3,547	1144.60	961.79	6,451	9036.30	7399.36	I
-	-	-	-	-	-	2,783	326.82	282.78	5,206	1056.26	788.26	1
1	5	1	-	-	-	764	817.79	679.02	1,245	7980.04	6611.09	2
76	78.52	37.45	-	-	-	2,514	1058.88	730.49	39,865	23343.65	16207.93	II
-	-	-	-	-	-	5	4.15	2.23	50	225.25	184.38	1
-	-	-	-	-	-	188	39.40	31.31	1,414	1372.87	1050.03	2
-	-	-	-	-	-	5	4.53	3.80	58	77.22	58.77	2(a)
-	-	-	-	-	-	3	10	7	39	638.51	481.74	2(b)
-	-	-	-	-	-	1	3	2	95	179.79	164.43	2(c)
-	-	-	-	-	-	2	13	-	2	13	-	2(d)
-	-	-	-	-	-	20	21.60	20.93	32	44.98	44.51	2(e)
-	-	-	-	-	-	157	13.01	6.49	1,188	432.23	300.59	2(f)
1	32	32	-	-	-	5	5.71	5.17	48	407.04	197.59	3
5	4.59	4.59	-	-	-	307	38.38	30.01	4,147	2134.02	1113.49	4
4	4.40	4.40	-	-	-	5	10.24	10.20	2,669	1443.30	572.22	4(a)
-	-	-	-	-	-	1	2	-	799	31.04	27.69	4(b)
-	-	-	-	-	-	1	5	-	52	27.86	18.88	4(c)
1	19	19	-	-	-	300	28.06	19.81	627	631.82	494.70	4(d)
3	1.03	1.03	-	-	-	49	26.12	19.18	355	700.00	606.05	5
-	-	-	-	-	-	10	91	73	182	112.39	76.99	6
-	-	-	-	-	-	7	72	47	46	157.74	96.17	7
-	-	-	-	-	-	14	80	65	61	94.86	63.98	8
1	11.32	-	-	-	-	56	16.76	14.38	197	99.44	58.92	9
19	51.04	23.47	-	-	-	82	350.38	239.19	873	3500.95	2611.92	10
7	8.30	7.04	-	-	-	9	9.80	9.45	84	555.57	436.29	10(a)
-	-	-	-	-	-	2	24	17	10	3.20	3.00	10(b)
10	41.64	16.43	-	-	-	51	334.76	224.99	566	2622.21	1949.66	10(c)
-	-	-	-	-	-	-	-	-	-	-	-	10(d)
2	1.10	-	-	-	-	20	5.57	4.58	213	319.98	222.97	10(e)
-	-	-	-	-	-	-	-	-	11	9.06	7.20	11
-	-	-	-	-	-	12	1.25	88	131	46.56	32.65	12
16	4.86	4.74	-	-	-	40	50.03	41.45	24,781	5938.91	3912.70	13
-	-	-	-	-	-	26	33.40	28.65	328	4586.13	2919.13	13(a)
-	-	-	-	-	-	3	12.70	12.21	57	99.62	76.00	13(b)
16	4.86	4.74	-	-	-	11	3.93	59	24,396	1253.16	917.57	13(c)
6	2.52	1.78	-	-	-	66	13.11	9.13	3,384	1299.28	1032.40	14
3	75	75	-	-	-	28	2.88	1.65	112	205.79	157.69	14(a)
1	22	22	-	-	-	23	8.01	6.11	1,746	581.12	473.36	14(b)
2	1.55	81	-	-	-	12	1.76	1.07	1,469	372.13	305.69	14(c)
-	-	-	-	-	-	3	46	31	57	140.25	95.67	14(d)
-	-	-	-	-	-	120	81.12	73.89	1,159	456.69	291.90	15
3	10	10	-	-	-	727	68.07	47.67	1,577	334.28	286.24	16
-	-	-	-	-	-	4	102.06	58.62	46	4382.90	3401.56	17
-	-	-	-	-	-	4	102.06	58.62	38	4379.49	3399.62	17(a)
-	-	-	-	-	-	-	-	-	4	2.19	1.17	17(b)
-	-	-	-	-	-	-	-	-	4	1.22	77	17(c)
22	2.74	1.42	-	-	-	822	259.91	155.51	1,403	2071.40	1183.73	18
2	10	10	-	-	-	579	116.15	74.85	927	444.88	280.94	18(a)
20	2.64	1.32	-	-	-	243	143.76	80.66	476	1626.53	902.79	18(b)
1	8	8	-	-	-	3,338	220.61	122.16	4,194	446.17	232.47	III
791	108.18	94.73	-	-	-	2,088	1021.39	893.16	8,926	4812.56	3630.54	IV
74	46.16	46.16	-	-	-	154	26.17	14.10	813	543.68	437.87	1
1	24	24	-	-	-	61	6.15	4.50	463	749.33	486.50	2
8	1.41	1.41	-	-	-	4	1.49	1.27	53	48.39	45.63	3
1	5	5	-	-	-	32	25.06	20.53	79	498.34	247.76	4
707	60.32	46.87	-	-	-	1,837	962.52	852.76	7,518	2972.82	2412.76	5
3,552	91.85	58.82	-	-	-	82,388	2182.65	1366.69	1,70,126	5545.49	3966.53	V
123	18.61	16.11	-	-	-	5,294	834.35	626.44	28,440	2779.54	2228.75	1
-	-	-	-	-	-	82	1.75	1.11	2,392	17.21	12.78	2
46	1.45	32	-	-	-	44,092	622.52	303.33	60,173	1044.02	623.59	3
-	-	-	-	-	-	1,704	77.68	70.21	6,731	288.49	215.05	4
1,012	29.90	4.80	-	-	-	1,401	44.06	5.99	3,233	82.97	18.05	5
2,371	41.89	37.59	-	-	-	29,815	602.28	359.62	69,157	1333.27	868.31	6
107	62.76	52.76	-	-	-	1,675	1359.41	938.28	12,072	59189.58	8786.79	VI
30	23.62	18.73	-	-	-	601	594.95	575.05	1,953	56253.92	6659.37	1
77	39.14	34.03	-	-	-	1,074	764.46	363.23	10,119	2935.65	2127.42	2
-	-	-	-	-	-	154	245.22	233.05	473	1332.49	1061.18	VII
48	18.83	18.75	-	-	-	35,887	373.73	305.18	47,412	960.65	804.43	VIII
4,576	360.27	262.60	-	-	-	1,31,591	7606.49	5550.81	2,89,519	104666.89	42089.21	TOTAL