

Table No. 5.6 - State and Bank Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation - March 1998 (Part 4 of 32)

NORTHERN REGION		STATE :PUNJAB						(Amount in Rupees Lakh)		
		STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
OCCUPATION		No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
		1	2	3	4	5	6	7	8	9
I.	AGRICULTURE	1,72,528	980,89	770,63	2,61,199	1089,42	907,20	-	-	-
	1. Direct Finance	1,67,053	837,98	694,66	2,55,596	912,76	769,50	-	-	-
	2. Indirect Finance	5,475	142,91	75,96	5,603	176,67	137,70	-	-	-
II.	INDUSTRY	35,515	2013,49	1628,64	65,901	3365,65	2830,37	153	360,38	277,77
	1. Mining & Quarrying	96	1,48	1,26	105	6,46	4,25	-	-	-
	2. Food Manufacturing & Processing	1,876	205,44	168,12	2,453	573,75	444,74	9	54,95	36,77
	(a) Rice Mills, Flour & Dal Mills	1,048	129,26	104,59	1,341	394,14	312,22	3	6,16	5,98
	(b) Sugar	12	11,10	9,98	30	39,39	36,94	-	-	-
	(c) Edible Oils & Vanaspati	466	43,98	37,66	208	47,77	34,49	-	-	-
	(d) Tea Processing	2	4	3	11	53	40	3	13,49	13,29
	(e) Processing of Fruits & Vegetables	3	6	6	29	3,27	3,26	-	-	-
	(f) Others	345	21,00	15,81	834	88,66	57,42	3	35,30	17,50
	3. Beverage & Tobacco	32	4,80	3,29	105	27,63	24,76	4	2,06	1,89
	4. Textiles	3,642	669,55	516,74	7,147	1197,98	1023,31	56	135,03	116,28
	(a) Cotton Textiles	793	268,59	178,95	1,073	509,79	435,80	36	111,50	92,26
	(b) Jute Textiles	12	25,87	25,34	26	2,33	1,12	-	-	-
	(c) Handloom Textiles & Khadi	103	2,37	2,31	203	10,07	9,50	-	-	-
	(d) Other Textiles	2,734	372,72	310,14	5,845	675,80	576,89	20	23,53	24,02
	5. Paper, Paper Products & Printing	366	33,11	31,15	1,117	102,05	90,22	-	-	-
	6. Leather & Leather Products	72	3,08	2,41	309	12,41	10,80	1	20	-
	7. Rubber & Rubber Products	658	67,16	55,38	702	82,32	69,91	3	5,00	4,09
	8. Chemicals & Chemical Products	723	111,00	86,62	1,513	124,73	108,52	42	81,48	58,91
	(a) Heavy Industrial Chemicals	31	7,76	7,57	94	30,39	26,34	1	1,00	-
	(b) Fertilisers	79	20,77	19,93	53	25,71	23,89	-	-	-
	(c) Drugs & Pharmaceuticals	58	1,64	1,80	271	23,03	20,85	27	71,10	56,48
	(d) Non-Edible Oils	6	2,60	2,33	52	3,36	2,82	-	-	-
	(e) Other Chemicals & Chemical Products	549	78,22	54,99	1,043	42,24	34,60	14	9,38	2,43
	9. Petroleum, Coal Products & Nuclear Fuels	79	2,23	1,95	143	18,01	16,75	4	5,00	3,60
	10. Manufacture of Cement & Cement Products	25	64	49	87	3,84	3,02	-	-	-
	11. Basic Metals & Metal Products	4,367	292,21	247,46	5,272	448,58	391,53	5	2,28	1,38
	(a) Iron & Steel	1,588	138,42	113,58	2,312	293,76	260,94	2	50	48
	(b) Non-Ferrous Metals	66	9,94	8,89	86	3,64	3,35	-	-	-
	(c) Other Metal Products	2,713	143,86	125,00	2,874	151,18	127,24	3	1,78	90
	12. Engineering	2,900	247,25	195,34	3,673	169,11	150,59	9	22,91	15,60
	(a) Heavy Engineering	220	9,31	8,44	506	30,85	25,12	3	11,91	8,41
	(b) Light Engineering	2,234	126,45	93,54	2,130	67,90	58,08	5	7,00	7,07
	(c) Electrical Machinery & Goods	345	103,55	90,23	651	31,11	26,80	-	-	-
	(d) Electronic Machinery & Goods	101	7,94	3,13	386	39,26	40,59	1	4,00	12
	13. Vehicles, Vehicle Parts & Transport Equipments	2,135	155,72	126,57	2,607	260,43	218,72	18	50,38	38,64
	14. Other Industries	18,501	218,58	190,78	40,274	310,72	255,14	2	1,10	60
	15. Electricity, Gas & Water	21	51	54	239	17,97	9,29	-	-	-
	(a) Electricity Generation & Transmission	14	36	35	196	15,44	6,87	-	-	-
	(b) Non-Conventional Energy	2	4	7	6	25	26	-	-	-
	(c) Gas, Steam & Water Supply	5	12	11	37	2,28	2,16	-	-	-
	16. Construction	22	73	52	155	9,66	8,84	-	-	-
III.	TRANSPORT OPERATORS	4,732	63,98	42,14	17,212	119,24	89,12	-	-	-
IV.	PROFESSIONAL AND OTHER SERVICES	2,523	54,50	33,02	21,653	221,24	174,82	-	-	-
V.	PERSONAL LOANS	75,393	484,50	395,91	1,87,658	749,43	668,52	1,649	9,58	2,18

1. Loans for Purchase of Consumer Durables	2,348	6,74	5,84	17,221	33,74	29,11	-	-	-
2. Loans for Housing	23,556	300,20	238,71	25,706	188,17	169,39	-	-	-
3. Rest of the Personal Loans	49,489	177,56	151,37	1,44,731	527,52	470,02	1,649	9,58	2,18
VI. TRADE	40,630	386,89	274,60	1,13,464	1734,86	1615,58	3	1,11	76
1. Wholesale Trade	8,098	155,39	121,10	9,351	1297,08	1246,99	3	1,11	76
2. Retail Trade	32,532	231,50	153,50	1,04,113	437,78	368,60	-	-	-
VII FINANCE	40	2,69	1,17	332	33,07	27,18	-	-	-
VII ALL OTHERS	26,808	178,11	151,60	86,085	618,26	572,73	-	-	-
I.									
TOTAL BANK CREDIT	3,58,169	4165,05	3297,71	7,53,504	7931,17	6885,52	1,805	371,07	280,71
OF WHICH: 1. Artisans & Village Industries	6,144	39,27	33,45	11,476	35,61	29,53	-	-	-
2. Other Small Scale Industries	21,280	849,71	680,16	37,892	1260,21	1024,68	17	15,24	9,42

NORTHERN REGION STATE :PUNJAB (Amount in Rupees Lakh)

OCCUPATION	REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	74,990	112,11	102,41	209	4,97	4,42	5,08,926	2187,38	1784,65
1. Direct Finance	73,870	110,20	100,86	189	3,87	3,63	4,96,708	1864,80	1568,65
2. Indirect Finance	1,120	1,91	1,55	20	1,09	79	12,218	322,57	215,99
II. INDUSTRY	10,983	11,38	10,82	710	176,22	139,33	1,13,262	5927,11	4886,92
1. Mining & Quarrying	48	21	16	2	10	11	251	8,25	5,77
2. Food Manufacturing & Processing	21	91	80	43	30,23	23,42	4,402	865,28	673,86
(a) Rice Mills, Flour & Dal Mills	14	77	66	28	15,51	14,56	2,434	545,83	438,02
(b) Sugar	-	-	-	-	-	-	42	50,49	46,92
(c) Edible Oils & Vanaspati	5	11	11	9	13,16	7,61	688	105,03	79,86
(d) Tea Processing	-	-	-	-	-	-	16	14,06	13,72
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-	32	3,33	3,32
(f) Others	2	3	3	6	1,57	1,25	1,190	146,55	92,01
3. Beverage & Tobacco	-	-	-	1	1	1	142	34,50	29,95
4. Textiles	4	25	21	190	55,74	47,44	11,039	2058,54	1703,98
(a) Cotton Textiles	4	25	21	61	34,90	31,92	1,967	925,02	739,14
(b) Jute Textiles	-	-	-	-	-	-	38	28,19	26,46
(c) Handloom Textiles & Khadi	-	-	-	-	-	-	306	12,44	11,81
(d) Other Textiles	-	-	-	129	20,84	15,53	8,728	1092,89	926,57
5. Paper, Paper Products & Printing	9	22	22	12	1,78	1,62	1,504	137,16	123,22
6. Leather & Leather Products	1	1	1	10	1,26	52	393	16,96	13,74
7. Rubber & Rubber Products	10	10	7	23	3,50	3,26	1,396	158,09	132,71
8. Chemicals & Chemical Products	6	34	33	31	4,02	3,39	2,315	321,56	257,78
(a) Heavy Industrial Chemicals	-	-	-	2	84	83	128	39,99	34,75
(b) Fertilisers	2	17	17	2	1,00	1,04	136	47,66	45,03
(c) Drugs & Pharmaceuticals	-	-	-	1	3	3	357	95,81	79,16
(d) Non-Edible Oils	-	-	-	1	1	1	59	5,96	5,16
(e) Other Chemicals & Chemical Products	4	17	17	25	2,14	1,48	1,635	132,14	93,67
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	1	1	-	227	25,24	22,30
10. Manufacture of Cement & Cement Products	-	-	-	3	18,91	15,77	115	23,40	19,28
11. Basic Metals & Metal Products	4	5	5	78	12,55	10,83	9,726	755,66	651,26
(a) Iron & Steel	-	-	-	46	9,17	8,05	3,948	441,84	383,06
(b) Non-Ferrous Metals	-	-	-	7	2,41	1,96	159	15,98	14,20
(c) Other Metal Products	4	5	5	25	98	82	5,619	297,84	254,00
12. Engineering	8	14	12	68	10,67	9,32	6,658	450,08	370,96
(a) Heavy Engineering	2	8	7	3	78	77	734	52,93	42,81
(b) Light Engineering	4	4	4	50	3,04	2,42	4,423	204,43	161,15
(c) Electrical Machinery & Goods	2	2	2	12	2,29	2,07	1,010	136,96	119,11
(d) Electronic Machinery & Goods	-	-	-	3	4,56	4,05	491	55,76	47,89
13. Vehicles, Vehicle Parts & Transport Equipments	12	9	7	40	31,14	18,23	4,812	497,76	402,22
14. Other Industries	10,855	9,00	8,71	200	5,04	4,49	69,832	544,43	459,73
15. Electricity, Gas & Water	-	-	-	2	34	31	262	18,82	10,14
(a) Electricity Generation & Transmission	-	-	-	-	-	-	210	15,80	7,23

(b) Non-Conventional Energy	-	-	-	-	-	-	8	29	33
(c) Gas, Steam & Water Supply	-	-	-	2	34	31	44	2,74	2,58
16. Construction	5	6	6	6	93	60	188	11,38	10,02
III. TRANSPORT OPERATORS	6,922	7,31	6,85	67	4,01	2,68	28,933	194,55	140,80
IV. PROFESSIONAL AND OTHER SERVICES	1,328	2,39	2,22	118	9,92	9,34	25,622	288,04	219,39
V. PERSONAL LOANS	12,266	23,77	23,04	3,705	16,97	13,01	2,80,671	1284,25	1102,67
1. Loans for Purchase of Consumer Durables	676	1,16	1,10	72	25	17	20,317	41,89	36,22
2. Loans for Housing	1,761	3,95	3,58	75	1,08	91	51,098	493,39	412,59
3. Rest of the Personal Loans	9,829	18,66	18,36	3,558	15,65	11,93	2,09,256	748,97	653,86
VI. TRADE	19,307	21,01	19,22	1,153	46,61	37,12	1,74,557	2190,48	1947,28
1. Wholesale Trade	1,378	2,96	2,74	316	25,49	20,91	19,146	1482,03	1392,49
2. Retail Trade	17,929	18,05	16,48	837	21,13	16,22	1,55,411	708,45	554,80
VII FINANCE	-	-	-	20	1,45	1,85	392	37,22	30,20
VIII ALL OTHERS	2,139	2,74	2,52	416	6,13	4,87	1,15,448	805,24	731,72
I.									
TOTAL BANK CREDIT	1,27,935	180,70	167,08	6,398	266,29	212,62	12,47,811	12914,27	10843,64
OF WHICH: 1. Artisans & Village Industries	8,961	6,78	6,12	24	15	11	26,605	81,81	69,21
2. Other Small Scale Industries	1,858	2,91	3,32	240	51,57	31,08	61,287	2179,63	1748,66