

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1998 (Part 6 of 32)**

NORTHERN REGION		STATE :CHANDIGARH						(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		1,402	34,70	17,04	1,209	172,85	146,39	-	-	-
1. Direct Finance		1,308	4,79	4,18	1,056	99,39	92,47	-	-	-
2. Indirect Finance		94	29,92	12,86	153	73,46	53,92	-	-	-
II. INDUSTRY		1,740	546,30	460,05	3,216	640,49	534,62	32	100,08	79,54
1. Mining & Quarrying		1	1	1	15	1,15	62	-	-	-
2. Food Manufacturing & Processing		106	114,10	99,83	140	69,80	56,05	-	-	-
(a) Rice Mills, Flour & Dal Mills		36	13,53	11,03	26	6,04	4,74	-	-	-
(b) Sugar		26	95,62	84,01	6	31,17	26,04	-	-	-
(c) Edible Oils & Vanaspati		8	1,59	1,06	19	15,50	9,91	-	-	-
(d) Tea Processing		-	-	-	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables		-	-	-	8	1,06	86	-	-	-
(f) Others		36	3,36	3,74	81	16,04	14,50	-	-	-
3. Beverage & Tobacco		7	1,96	1,94	5	40	42	2	3,66	3,66
4. Textiles		53	61,25	46,28	153	78,65	65,02	3	6,80	3,15
(a) Cotton Textiles		13	20,59	15,32	62	37,99	30,98	-	-	-
(b) Jute Textiles		1	4	2	-	-	-	-	-	-
(c) Handloom Textiles & Khadi		1	1	1	7	10	7	-	-	-
(d) Other Textiles		38	40,61	30,94	84	40,55	33,98	3	6,80	3,15
5. Paper, Paper Products & Printing		44	10,62	9,73	197	28,55	24,33	-	-	-
6. Leather & Leather Products		14	7,83	6,79	16	12,83	9,49	-	-	-
7. Rubber & Rubber Products		31	1,98	1,90	43	3,36	3,88	-	-	-
8. Chemicals & Chemical Products		194	35,14	33,19	243	91,97	77,21	6	42,95	29,41
(a) Heavy Industrial Chemicals		11	1,49	1,23	22	17,60	13,15	1	5	3
(b) Fertilisers		10	7,74	6,96	17	10,44	10,17	-	-	-
(c) Drugs & Pharmaceuticals		130	21,50	20,50	84	51,55	41,84	5	42,90	29,38
(d) Non-Edible Oils		1	1	-	2	3,56	3,55	-	-	-
(e) Other Chemicals & Chemical Products		42	4,40	4,49	118	8,83	8,50	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels		1	4	4	4	9	7	-	-	-
10. Manufacture of Cement & Cement Products		16	83	52	18	1,49	1,51	-	-	-
11. Basic Metals & Metal Products		553	36,59	30,80	379	133,18	103,86	2	1,45	1,41
(a) Iron & Steel		236	16,41	14,64	169	91,30	77,04	-	-	-
(b) Non-Ferrous Metals		3	75	80	11	3,39	1,71	-	-	-
(c) Other Metal Products		314	19,43	15,36	199	38,49	25,11	2	1,45	1,41
12. Engineering		230	192,87	158,87	456	99,09	94,88	13	32,10	30,97
(a) Heavy Engineering		9	2,48	2,12	115	20,65	17,45	-	-	-
(b) Light Engineering		103	22,39	23,99	185	8,75	9,77	2	1,00	1,14
(c) Electrical Machinery & Goods		73	81,72	71,83	94	9,22	7,73	-	-	-
(d) Electronic Machinery & Goods		45	86,27	60,93	62	60,48	59,93	11	31,10	29,83
13. Vehicles, Vehicle Parts & Transport Equipments		79	38,15	27,88	106	33,57	22,24	3	2,25	1,26
14. Other Industries		392	36,02	34,11	1,353	68,82	59,38	3	10,88	9,68
15. Electricity, Gas & Water		1	1	1	18	12,40	9,87	-	-	-
(a) Electricity Generation & Transmission		1	1	1	14	11,61	9,74	-	-	-
(b) Non-Conventional Energy		-	-	-	4	79	13	-	-	-
(c) Gas, Steam & Water Supply		-	-	-	-	-	-	-	-	-
16. Construction		18	8,91	8,15	70	5,15	5,79	-	-	-
III. TRANSPORT OPERATORS		144	1,97	1,63	721	8,99	9,75	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES		436	5,20	4,66	1,495	57,87	52,80	2	19	12
V. PERSONAL LOANS		7,869	63,68	51,70	24,722	123,79	105,73	4,857	24,09	4,76

1. Loans for Purchase of Consumer Durables	653	2,77	2,35	3,215	10,94	8,87	-	-	-
2. Loans for Housing	1,497	35,89	28,15	2,547	29,62	24,82	-	-	-
3. Rest of the Personal Loans	5,719	25,01	21,20	18,960	83,23	72,03	4,857	24,09	4,76
VI. TRADE	1,588	777,98	759,13	4,680	117,67	107,03	1	9	9
1. Wholesale Trade	139	757,69	743,51	489	51,96	48,57	1	9	9
2. Retail Trade	1,449	20,29	15,63	4,191	65,71	58,46	-	-	-
VII FINANCE	-	-	-	50	69,38	60,50	1	5,00	5,00
VII ALL OTHERS	3,625	39,95	33,90	7,423	153,80	159,71	1	-	-
I.									
TOTAL BANK CREDIT	16,804	1469,78	1328,11	43,516	1344,84	1176,53	4,894	129,46	89,51
OF WHICH: 1. Artisans & Village Industries	42	12	11	73	70	77	-	-	-
2. Other Small Scale Industries	785	41,63	37,67	1,671	87,56	77,71	3	2,25	1,26

NORTHERN REGION STATE :CHANDIGARH (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	-	-	-	10	10,55	11,01	2,621	218,10	174,44
1. Direct Finance	-	-	-	4	10	8	2,368	104,27	96,73
2. Indirect Finance	-	-	-	6	10,45	10,93	253	113,83	77,71
II. INDUSTRY	-	-	-	177	98,20	87,77	5,165	1385,07	1161,97
1. Mining & Quarrying	-	-	-	3	64	71	19	1,80	1,33
2. Food Manufacturing & Processing	-	-	-	10	5,76	5,31	256	189,66	161,19
(a) Rice Mills, Flour & Dal Mills	-	-	-	-	-	-	62	19,57	15,76
(b) Sugar	-	-	-	1	24	26	33	127,03	110,31
(c) Edible Oils & Vanaspati	-	-	-	-	-	-	27	17,09	10,97
(d) Tea Processing	-	-	-	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-	8	1,06	86
(f) Others	-	-	-	9	5,52	5,05	126	24,91	23,29
3. Beverage & Tobacco	-	-	-	-	-	-	14	6,01	6,02
4. Textiles	-	-	-	6	2,80	2,72	215	149,50	117,17
(a) Cotton Textiles	-	-	-	2	98	90	77	59,57	47,19
(b) Jute Textiles	-	-	-	-	-	-	1	4	2
(c) Handloom Textiles & Khadi	-	-	-	1	1	-	9	12	8
(d) Other Textiles	-	-	-	3	1,82	1,82	128	89,78	69,88
5. Paper, Paper Products & Printing	-	-	-	13	2,97	2,28	254	42,13	36,33
6. Leather & Leather Products	-	-	-	-	-	-	30	20,66	16,28
7. Rubber & Rubber Products	-	-	-	4	1,90	1,19	78	7,24	6,97
8. Chemicals & Chemical Products	-	-	-	23	2,78	1,82	466	172,84	141,63
(a) Heavy Industrial Chemicals	-	-	-	12	68	56	46	19,82	14,96
(b) Fertilisers	-	-	-	-	-	-	27	18,18	17,14
(c) Drugs & Pharmaceuticals	-	-	-	-	-	-	219	115,95	91,72
(d) Non-Edible Oils	-	-	-	-	-	-	3	3,57	3,55
(e) Other Chemicals & Chemical Products	-	-	-	11	2,10	1,26	171	15,33	14,25
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-	5	13	11
10. Manufacture of Cement & Cement Products	-	-	-	4	2,07	2,25	38	4,40	4,28
11. Basic Metals & Metal Products	-	-	-	31	30,73	30,11	965	201,95	166,17
(a) Iron & Steel	-	-	-	26	29,97	29,45	431	137,68	121,13
(b) Non-Ferrous Metals	-	-	-	1	2	2	15	4,15	2,53
(c) Other Metal Products	-	-	-	4	74	64	519	60,11	42,52
12. Engineering	-	-	-	13	25,14	21,95	712	349,20	306,67
(a) Heavy Engineering	-	-	-	3	45	25	127	23,58	19,81
(b) Light Engineering	-	-	-	8	14,64	14,65	298	46,79	49,55
(c) Electrical Machinery & Goods	-	-	-	1	5	5	168	90,99	79,61
(d) Electronic Machinery & Goods	-	-	-	1	10,00	7,00	119	187,84	157,70
13. Vehicles, Vehicle Parts & Transport Equipments	-	-	-	10	7,94	6,24	198	81,91	57,63
14. Other Industries	-	-	-	37	13,07	11,67	1,785	128,79	114,83
15. Electricity, Gas & Water	-	-	-	4	42	8	23	12,83	9,96
(a) Electricity Generation & Transmission	-	-	-	4	42	8	19	12,04	9,83

(b) Non-Conventional Energy	-	-	-	-	-	-	4	79	13
(c) Gas, Steam & Water Supply	-	-	-	-	-	-	-	-	-
16. Construction	-	-	-	19	1,98	1,45	107	16,04	15,39
III. TRANSPORT OPERATORS	-	-	-	17	1,20	52	882	12,16	11,90
IV. PROFESSIONAL AND OTHER SERVICES	-	-	-	82	4,05	3,37	2,015	67,32	60,94
V. PERSONAL LOANS	-	-	-	1,579	14,52	12,42	39,027	226,08	174,61
1. Loans for Purchase of Consumer Durables	-	-	-	16	23	22	3,884	13,94	11,44
2. Loans for Housing	-	-	-	61	2,96	2,37	4,105	68,47	55,35
3. Rest of the Personal Loans	-	-	-	1,502	11,34	9,83	31,038	143,67	107,82
VI. TRADE	-	-	-	174	28,43	26,06	6,443	924,17	892,32
1. Wholesale Trade	-	-	-	67	8,33	7,31	696	818,07	799,48
2. Retail Trade	-	-	-	107	20,10	18,75	5,747	106,10	92,84
VII FINANCE	-	-	-	16	23,26	23,21	67	97,64	88,71
VIII ALL OTHERS	-	-	-	289	9,98	10,04	11,338	203,73	203,66
I.	-	-	-	-	-	-	-	-	-
TOTAL BANK CREDIT	-	-	-	2,344	190,18	174,40	67,558	3134,26	2768,55
OF WHICH: 1. Artisans & Village Industries	-	-	-	12	6	6	127	89	94
2. Other Small Scale Industries	-	-	-	39	6,43	5,87	2,498	137,87	122,51