

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1999 (Part 4 of 32)**

NORTHERN REGION (contd.)

STATE : PUNJAB

(Amount in Rupees Lakh)

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	2,06,970	1180,45	1037,71	2,66,088	1602,90	1361,06
1. Direct Finance	2,02,475	1062,89	934,90	2,60,716	1243,37	1070,43
2. Indirect Finance	4,495	117,56	102,81	5,372	359,53	290,64
II. INDUSTRY	60,176	2387,00	1955,23	78,012	4335,79	3399,49
1. Mining & Quarrying	26	71	64	124	13,47	10,12
2. Food Manufacturing & Processing	1,488	316,24	265,71	2,381	644,23	463,76
(a) Rice Mills, Flour & Dal Mills	865	206,39	170,47	1,467	477,69	338,39
(b) Sugar	11	23,51	18,27	27	44,99	33,56
(c) Edible Oils & Vanaspati	414	50,60	43,32	133	40,10	29,05
(d) Tea Processing	-	-	-	12	68	65
(e) Processing of Fruits & Vegetables	4	11,01	11,68	21	1,59	1,05
(f) Others	194	24,74	21,96	721	79,19	61,06
3. Beverage & Tobacco	11	6,03	5,05	49	27,22	23,63
4. Textiles	3,872	745,67	616,20	7,806	1559,07	1230,68
(a) Cotton Textiles	698	271,00	228,28	1,455	788,87	613,56
(b) Jute Textiles	7	67	47	15	1,42	1,10
(c) Handloom Textiles & Khadi	397	82,50	68,77	434	18,95	16,55
(d) Other Textiles	2,770	391,50	318,67	5,902	749,83	599,47
5. Paper, Paper Products & Printing	250	40,52	37,49	978	123,39	95,69
6. Leather & Leather Products	92	9,19	7,96	384	34,04	26,56
7. Rubber & Rubber Products	433	78,74	63,49	644	81,05	67,43
8. Chemicals & Chemical Products	643	128,90	106,16	1,525	160,22	135,21
(a) Heavy Industrial Chemicals	19	14,57	14,63	67	23,41	20,84
(b) Fertilisers	22	20,52	18,46	50	28,37	27,82
(c) Drugs & Pharmaceuticals	63	2,99	2,48	291	29,50	23,24
(d) Non-Edible Oils	2	1,95	1,42	23	7,03	6,37
(e) Other Chemicals & Chemical Products	537	88,88	69,17	1,094	71,91	56,94
9. Petroleum, Coal Products & Nuclear Fuels	53	5,80	2,59	68	23,22	21,83
10. Manufacture of Cement & Cement Products	43	1,22	1,03	135	5,72	4,57
11. Basic Metals & Metal Products	1,788	323,79	281,48	4,623	549,07	442,62
(a) Iron & Steel	723	189,12	159,47	1,488	324,14	261,22
(b) Non-Ferrous Metals	112	14,00	14,19	23	3,48	3,07
(c) Other Metal Products	953	120,68	107,82	3,112	221,45	178,32
12. Engineering	1,806	140,32	120,36	3,354	222,14	192,74
(a) Heavy Engineering	128	9,50	7,97	245	37,32	30,41
(b) Light Engineering	1,431	73,03	63,87	2,210	86,50	75,04
(c) Electrical Machinery & Goods	217	50,58	44,09	780	56,72	46,42

	(d) Electronic Machinery & Goods	30	7,21	4,43	119	41,60	40,87
13.	Vehicles, Vehicle Parts & Transport Equipments	1,678	253,12	185,30	2,268	389,39	283,90
14.	Other Industries	47,909	244,15	200,02	52,780	457,39	358,89
15.	Electricity, Gas & Water	26	90,63	59,97	38	20,10	18,74
	(a) Electricity Generation & Transmission	23	90,36	59,71	24	17,75	16,76
	(b) Non-Conventional Energy	-	-	-	2	39	38
	(c) Gas, Steam & Water Supply	3	27	26	12	1,97	1,60
16.	Construction	58	1,97	1,80	855	26,06	23,12
III.	TRANSPORT OPERATORS	3,032	30,45	21,63	13,079	114,98	87,45
IV.	PROFESSIONAL AND OTHER SERVICES	4,223	53,39	37,21	17,015	179,55	148,21
V.	PERSONAL LOANS	1,06,564	431,07	369,32	2,07,011	1072,32	935,93
1.	Loans for Purchase of Consumer Durables	7,598	26,55	22,39	23,599	75,67	63,29
2.	Loans for Housing	11,368	144,50	123,61	36,512	358,94	318,35
3.	Rest of the Personal Loans	87,598	260,01	223,31	1,46,900	637,71	554,28
VI.	TRADE	53,462	401,85	322,34	1,05,434	2354,87	2146,24
1.	Wholesale Trade	7,437	146,65	115,61	9,380	1721,56	1646,08
2.	Retail Trade	46,025	255,20	206,73	96,054	633,31	500,15
VII.	FINANCE	98	14,17	11,68	583	42,26	32,27
VIII.	ALL OTHERS	35,757	190,47	164,85	94,793	630,88	541,20
TOTAL BANK CREDIT		4,70,282	4688,86	3919,97	7,82,015	10333,56	8651,85
<i>OF WHICH:</i> 1. Artisans & Village Industries		9,874	54,47	43,91	13,572	46,78	37,44
2. Other Small Scale Industries		31,165	1043,76	826,93	50,631	1725,42	1366,31

OCCUPATION		FOREIGN BANKS			REGIONAL RURAL BANKS		
		No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
		7	8	9	10	11	12
I.	AGRICULTURE	-	-	-	71,819	121,78	104,76
1.	Direct Finance	-	-	-	71,550	121,17	104,29
2.	Indirect Finance	-	-	-	269	61	47
II.	INDUSTRY	180	495,46	329,10	10,145	11,29	10,01
1.	Mining & Quarrying	-	-	-	-	-	-
2.	Food Manufacturing & Processing	7	62,43	17,47	39	1,05	94
	(a) Rice Mills, Flour & Dal Mills	1	3	3	11	71	61
	(b) Sugar	-	-	-	-	-	-
	(c) Edible Oils & Vanaspati	-	-	-	21	28	28
	(d) Tea Processing	3	16,20	13,80	-	-	-
	(e) Processing of Fruits & Vegetables	-	-	-	-	-	-
	(f) Others	3	46,20	3,65	7	6	5
3.	Beverage & Tobacco	4	2,06	1,86	-	-	-
4.	Textiles	58	165,61	140,57	3	24	21
	(a) Cotton Textiles	34	137,74	112,91	3	24	21
	(b) Jute Textiles	-	-	-	-	-	-
	(c) Handloom Textiles & Khadi	-	-	-	-	-	-
	(d) Other Textiles	24	27,87	27,65	-	-	-
5.	Paper, Paper Products & Printing	2	5,96	7,97	7	21	21
6.	Leather & Leather Products	-	-	-	1	1	1

7.	Rubber & Rubber Products	8	17,57	17,37	2	1	1
8.	Chemicals & Chemical Products	50	142,13	93,41	6	34	33
	(a) Heavy Industrial Chemicals	1	1,00	-	-	-	-
	(b) Fertilisers	-	-	-	2	17	17
	(c) Drugs & Pharmaceuticals	28	121,85	85,82	-	-	-
	(d) Non-Edible Oils	-	-	-	-	-	-
	(e) Other Chemicals & Chemical Products	21	19,28	7,59	4	17	17
9.	Petroleum, Coal Products & Nuclear Fuels	3	41,70	5,02	-	-	-
10.	Manufacture of Cement & Cement Products	-	-	-	-	-	-
11.	Basic Metals & Metal Products	4	2,55	1,78	2	3	3
	(a) Iron & Steel	2	50	48	-	-	-
	(b) Non-Ferrous Metals	-	-	-	-	-	-
	(c) Other Metal Products	2	2,05	1,30	2	3	3
12.	Engineering	12	6,21	6,26	11	14	13
	(a) Heavy Engineering	4	2,01	1,01	1	8	8
	(b) Light Engineering	3	3,50	4,55	3	3	2
	(c) Electrical Machinery & Goods	-	-	-	7	4	3
	(d) Electronic Machinery & Goods	5	69	69	-	-	-
13.	Vehicles, Vehicle Parts & Transport Equipments	11	43,55	32,17	6	7	6
14.	Other Industries	21	5,71	5,21	10,064	9,13	8,03
15.	Electricity, Gas & Water	-	-	-	-	-	-
	(a) Electricity Generation & Transmission	-	-	-	-	-	-
	(b) Non-Conventional Energy	-	-	-	-	-	-
	(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16.	Construction	-	-	-	4	6	6
III.	TRANSPORT OPERATORS	-	-	-	5,816	6,70	5,41
IV.	PROFESSIONAL AND OTHER SERVICES	4	31	10	757	1,84	1,60
V.	PERSONAL LOANS	237	4,67	4,35	14,259	23,12	21,84
	1. Loans for Purchase of Consumer Durables	116	3,17	3,25	1,582	2,02	1,86
	2. Loans for Housing	2	4	4	2,332	3,15	2,89
	3. Rest of the Personal Loans	119	1,46	1,07	10,345	17,95	17,09
VI.	TRADE	13	2,57	1,23	16,962	19,31	16,42
	1. Wholesale Trade	6	2,34	1,01	938	1,93	1,73
	2. Retail Trade	7	23	22	16,024	17,38	14,70
VII.	FINANCE	-	-	-	-	-	-
VIII.	ALL OTHERS	49	1,85	1,81	533	1,37	1,11
TOTAL BANK CREDIT		483	504,86	336,59	1,20,291	185,40	161,15
<i>OF WHICH:</i> 1. Artisans & Village Industries		-	-	-	7,345	6,27	5,54
2. Other Small Scale Industries		15	15,92	13,89	2,635	3,48	3,19

OCCUPATION	OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	13	14	15	16	17	18

I. AGRICULTURE	455	22,87	19,05	5,45,332	2927,99	2522,58
1. Direct Finance	400	7,87	7,22	5,35,141	2435,29	2116,83
2. Indirect Finance	55	15,00	11,83	10,191	492,70	405,74
II. INDUSTRY	773	247,92	187,74	1,49,286	7477,46	5881,58
1. Mining & Quarrying	1	8	5	151	14,26	10,81
2. Food Manufacturing & Processing	62	30,17	22,62	3,977	1054,13	770,50
(a) Rice Mills, Flour & Dal Mills	36	18,62	17,43	2,380	703,45	526,93
(b) Sugar	1	8	7	39	68,58	51,89
(c) Edible Oils & Vanaspati	13	9,56	4,02	581	100,53	76,67
(d) Tea Processing	-	-	-	15	16,88	14,45
(e) Processing of Fruits & Vegetables	-	-	-	25	12,60	12,74
(f) Others	12	1,91	1,10	937	152,10	87,83
3. Beverage & Tobacco	-	-	-	64	35,30	30,54
4. Textiles	116	90,62	66,74	11,855	2561,21	2054,38
(a) Cotton Textiles	51	76,15	55,27	2,241	1274,00	1010,23
(b) Jute Textiles	1	40	-	23	2,49	1,57
(c) Handloom Textiles & Khadi	-	-	-	831	101,45	85,32
(d) Other Textiles	64	14,07	11,47	8,760	1183,28	957,26
5. Paper, Paper Products & Printing	14	3,59	2,95	1,251	173,67	144,31
6. Leather & Leather Products	4	4	3	481	43,28	34,55
7. Rubber & Rubber Products	16	89	35	1,103	178,26	148,66
8. Chemicals & Chemical Products	42	5,57	3,27	2,266	437,16	338,39
(a) Heavy Industrial Chemicals	3	1,63	93	90	40,61	36,40
(b) Fertilisers	-	-	-	74	49,05	46,45
(c) Drugs & Pharmaceuticals	6	17	14	388	154,51	111,68
(d) Non-Edible Oils	-	-	-	25	8,98	7,78
(e) Other Chemicals & Chemical Products	33	3,77	2,20	1,689	184,01	136,07
9. Petroleum, Coal Products & Nuclear Fuels	3	29	23	127	71,02	29,67
10. Manufacture of Cement & Cement Products	4	30	30	182	7,24	5,89
11. Basic Metals & Metal Products	133	24,62	19,94	6,550	900,06	745,85
(a) Iron & Steel	67	19,57	16,08	2,280	533,32	437,26
(b) Non-Ferrous Metals	-	-	-	135	17,48	17,26
(c) Other Metal Products	66	5,06	3,86	4,135	349,26	291,33
12. Engineering	89	18,62	13,31	5,272	387,42	332,80
(a) Heavy Engineering	19	8,07	4,65	397	56,98	44,12
(b) Light Engineering	63	10,10	8,25	3,710	173,16	151,73
(c) Electrical Machinery & Goods	5	25	21	1,009	107,59	90,76
(d) Electronic Machinery & Goods	2	20	20	156	49,70	46,20
13. Vehicles, Vehicle Parts & Transport Equipments	96	29,67	26,00	4,059	715,80	527,44
14. Other Industries	183	42,34	30,93	1,10,957	758,71	603,08
15. Electricity, Gas & Water	2	36	33	66	111,09	79,04
(a) Electricity Generation & Transmission	-	-	-	47	108,10	76,46
(b) Non-Conventional Energy	-	-	-	2	39	38
(c) Gas, Steam & Water Supply	2	36	33	17	2,60	2,20
16. Construction	8	76	69	925	28,85	25,67
III. TRANSPORT OPERATORS	72	4,64	3,41	21,999	156,78	117,90
IV. PROFESSIONAL AND OTHER SERVICES	138	7,53	6,14	22,137	242,62	193,26
V. PERSONAL LOANS	5,130	40,89	35,36	3,33,201	1572,07	1366,79

1.	Loans for Purchase of Consumer Durables	261	2,67	2,17	33,156	110,08	92,96
2.	Loans for Housing	140	2,36	1,68	50,354	509,00	446,57
3.	Rest of the Personal Loans	4,729	35,86	31,50	2,49,691	952,99	827,26
VI.	TRADE	1,664	83,02	67,27	1,77,535	2861,62	2553,50
1.	Wholesale Trade	400	38,11	31,80	18,161	1910,60	1796,23
2.	Retail Trade	1,264	44,91	35,47	1,59,374	951,02	757,27
VII.	FINANCE	29	3,18	1,57	710	59,61	45,52
VIII.	ALL OTHERS	2,829	30,43	27,58	1,33,961	855,00	736,55
TOTAL BANK CREDIT		11,090	440,48	348,12	13,84,161	16153,16	13417,68
<i>OF WHICH:</i> 1. Artisans & Village Industries		26	16	12	30,817	107,67	87,02
	2. Other Small Scale Industries	341	52,72	42,90	84,787	2841,30	2253,22