

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1999 (Part 6 of 32)**

NORTHERN REGION (contd.)

STATE : CHANDIGARH

(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	396	31,56	10,35	1,392	179,95	145,16
1. Direct Finance	242	3,05	2,59	1,196	36,46	31,89
2. Indirect Finance	154	28,51	7,76	196	143,49	113,27
II. INDUSTRYf	1,603	567,51	476,70	7,776	802,17	674,15
1. Mining & Quarrying	2	8	6	17	7,72	7,34
2. Food Manufacturing & Processing	62	92,86	86,80	123	103,49	91,12
(a) Rice Mills, Flour & Dal Mills	20	6,44	5,10	26	36,98	33,66
(b) Sugar	16	77,61	65,93	8	37,34	32,21
(c) Edible Oils & Vanaspati	12	2,64	8,03	15	13,01	10,66
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	6	1,09	1,07
(f) Others	14	6,17	7,74	68	15,06	13,52
3. Beverage & Tobacco	4	4,35	3,96	9	6,76	6,56
4. Textiles	134	93,70	79,48	162	127,83	112,86
(a) Cotton Textiles	15	28,01	22,54	72	78,04	73,87
(b) Jute Textiles	1	5	2	-	-	-
(c) Handloom Textiles & Khadi	-	-	-	2	1	1
(d) Other Textiles	118	65,65	56,92	88	49,77	38,98
5. Paper, Paper Products & Printing	27	8,86	7,33	190	27,46	20,76
6. Leather & Leather Products	11	7,64	6,84	24	14,36	8,99
7. Rubber & Rubber Products	24	5,16	4,67	29	3,45	3,97
8. Chemicals & Chemical Products	91	50,10	47,09	436	118,37	104,62
(a) Heavy Industrial Chemicals	5	34	33	45	57,17	51,63
(b) Fertilisers	5	5,76	5,56	8	6,34	6,26
(c) Drugs & Pharmaceuticals	35	34,67	32,42	115	34,96	31,19
(d) Non-Edible Oils	-	-	-	2	2,77	3,59
(e) Other Chemicals & Chemical Products	46	9,33	8,77	266	17,13	11,94
9. Petroleum, Coal Products & Nuclear Fuels	5	37	36	1	20	2
10. Manufacture of Cement & Cement Products	15	1,07	81	14	1,71	1,60
11. Basic Metals & Metal Products	227	84,07	75,66	292	144,37	107,86
(a) Iron & Steel	49	63,75	59,84	112	89,46	76,55
(b) Non-Ferrous Metals	2	75	96	9	2,43	1,25
(c) Other Metal Products	176	19,57	14,85	171	52,48	30,05
12. Engineering	218	118,39	105,66	360	116,98	111,06
(a) Heavy Engineering	12	3,28	3,02	61	14,08	13,71
(b) Light Engineering	123	14,34	11,69	175	13,48	11,91
(c) Electrical Machinery & Goods	55	33,59	33,05	73	22,55	22,68
(d) Electronic Machinery &	28	67,18	57,90	51	66,86	62,77

	Goods						
13.	Vehicles, Vehicle Parts & Transport Equipments	28	47,99	32,60	208	55,30	35,57
14.	Other Industries	719	38,50	19,70	5,822	55,83	45,32
15.	Electricity, Gas & Water	18	1,00	61	20	13,10	11,04
	(a) Electricity Generation & Transmission	18	1,00	61	20	13,10	11,04
	(b) Non-Conventional Energy	-	-	-	-	-	-
	(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16.	Construction	18	13,38	5,09	69	5,23	5,45
III.	TRANSPORT OPERATORS	70	1,22	80	731	10,99	10,57
IV.	PROFESSIONAL AND OTHER SERVICES	381	17,74	15,46	1,171	223,69	199,56
V.	PERSONAL LOANS	21,983	88,73	78,13	28,454	162,41	137,01
1.	Loans for Purchase of Consumer Durables	4,510	11,69	10,20	5,059	23,11	19,22
2.	Loans for Housing	866	27,34	26,17	3,536	48,52	40,99
3.	Rest of the Personal Loans	16,607	49,70	41,75	19,859	90,78	76,79
VI.	TRADE	2,474	2247,69	1600,90	4,523	160,03	134,14
1.	Wholesale Trade	1,151	2233,93	1590,54	512	81,80	70,81
2.	Retail Trade	1,323	13,76	10,36	4,011	78,23	63,33
VII.	FINANCE	5	6,75	6,36	36	64,92	54,89
VIII.	ALL OTHERS	2,452	32,31	26,26	16,130	233,19	218,64
TOTAL BANK CREDIT		29,364	2993,51	2214,96	60,213	1837,34	1574,12
OF WHICH: 1. Artisans & Village Industries		35	1,99	1,90	96	84	83
2. Other Small Scale Industries		1,007	65.06	51.08	2,512	110.93	97.85

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out-standing	Accounts	Limit	Out-standing
	7	8	9	10	11	12
I. AGRICULTURE	-	-	-	-	-	-
1. Direct Finance	-	-	-	-	-	-
2. Indirect Finance	-	-	-	-	-	-
II. INDUSTRY	77	131,54	84,24	-	-	-
1. Mining & Quarrying	-	-	-	-	-	-
2. Food Manufacturing & Processing	1	3	3	-	-	-
(a) Rice Mills, Flour & Dal Mills	1	3	3	-	-	-
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	-	-	-	-	-	-
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-
(f) Others	-	-	-	-	-	-
3. Beverage & Tobacco	2	2,48	2,48	-	-	-
4. Textiles	3	5,00	2,37	-	-	-
(a) Cotton Textiles	-	-	-	-	-	-
(b) Jute Textiles	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	-	-	-	-	-	-
(d) Other Textiles	3	5,00	2,37	-	-	-
5. Paper, Paper Products & Printing	7	52	49	-	-	-
6. Leather & Leather Products	1	2	2	-	-	-
7. Rubber & Rubber Products	1	3	3	-	-	-
8. Chemicals & Chemical Products	8	67,61	19,22	-	-	-

(a) Heavy Industrial Chemicals	1	10	-	-	-	-
(b) Fertilisers	-	-	-	-	-	-
(c) Drugs & Pharmaceuticals	5	67,45	19,15	-	-	-
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	2	7	7	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	2	8	8	-	-	-
10. Manufacture of Cement & Cement Products	-	-	-	-	-	-
11. Basic Metals & Metal Products	2	2,06	2,06	-	-	-
(a) Iron & Steel	-	-	-	-	-	-
(b) Non-Ferrous Metals	-	-	-	-	-	-
(c) Other Metal Products	2	2,06	2,06	-	-	-
12. Engineering	21	43,48	48,45	-	-	-
(a) Heavy Engineering	2	5	6	-	-	-
(b) Light Engineering	3	4,80	4,80	-	-	-
(c) Electrical Machinery & Goods	1	3	3	-	-	-
(d) Electronic Machinery & Goods	15	38,59	43,56	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	9	1,20	51	-	-	-
14. Other Industries	20	9,05	8,50	-	-	-
15. Electricity, Gas & Water	-	-	-	-	-	-
(a) Electricity Generation & Transmission	-	-	-	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16. Construction	-	-	-	-	-	-
III. TRANSPORT OPERATORS	-	-	-	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	2	5	5	-	-	-
V. PERSONAL LOANS	216	6,31	6,42	-	-	-
1. Loans for Purchase of Consumer Durables	169	4,87	5,02	-	-	-
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	47	1,43	1,40	-	-	-
VI. TRADE	5	23	13	-	-	-
1. Wholesale Trade	1	10	-	-	-	-
2. Retail Trade	4	13	13	-	-	-
VII. FINANCE	-	-	-	-	-	-
VIII. ALL OTHERS	57	1,97	2,03	-	-	-
TOTAL BANK CREDIT	357	140,09	92,87	-	-	-
<i>OF WHICH:</i> 1. Artisans & Village Industries	-	-	-	-	-	-
2. Other Small Scale Industries	7	1,34	61	-	-	-

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	7	2,35	2,04	1,795	213,86	157,55
1. Direct Finance	3	76	45	1,441	40,28	34,93
2. Indirect Finance	4	1,58	1,59	354	173,58	122,62

II. INDUSTRY	1,347	237,13	200,96	10,803	1738,35	1436,05
1. Mining & Quarrying	2	50	53	21	8,30	7,92
2. Food Manufacturing & Processing	11	6,27	6,12	197	202,65	184,07
(a) Rice Mills, Flour & Dal Mills	-	-	-	47	43,44	38,79
(b) Sugar	1	30	35	25	115,26	98,48
(c) Edible Oils & Vanaspati	-	-	-	27	15,65	18,69
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	6	1,09	1,07
(f) Others	10	5,97	5,78	92	27,20	27,04
3. Beverage & Tobacco	-	-	-	15	13,58	13,00
4. Textiles	21	21,72	20,57	320	248,25	215,28
(a) Cotton Textiles	13	14,55	14,03	100	120,60	110,45
(b) Jute Textiles	-	-	-	1	5	2
(c) Handloom Textiles & Khadi	-	-	-	2	1	1
(d) Other Textiles	8	7,17	6,54	217	127,59	104,80
5. Paper, Paper Products & Printing	11	2,45	2,21	235	39,29	30,79
6. Leather & Leather Products	-	-	-	36	22,03	15,85
7. Rubber & Rubber Products	5	1,92	1,19	59	10,56	9,86
8. Chemicals & Chemical Products	26	22,18	15,13	561	258,26	186,05
(a) Heavy Industrial Chemicals	5	5,45	4,75	56	63,06	56,72
(b) Fertilisers	-	-	-	13	12,10	11,83
(c) Drugs & Pharmaceuticals	10	15,17	9,24	165	152,24	92,00
(d) Non-Edible Oils	-	-	-	2	2,77	3,59
(e) Other Chemicals & Chemical Products	11	1,57	1,14	325	28,09	21,92
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	8	65	46
10. Manufacture of Cement & Cement Products	4	2,18	2,83	33	4,96	5,24
11. Basic Metals & Metal Products	42	44,84	44,38	563	275,34	229,95
(a) Iron & Steel	37	44,33	44,10	198	197,53	180,50
(b) Non-Ferrous Metals	1	5	5	12	3,23	2,26
(c) Other Metal Products	4	46	24	353	74,57	47,20
12. Engineering	24	28,75	26,94	623	307,60	292,11
(a) Heavy Engineering	5	1,08	55	80	18,50	17,34
(b) Light Engineering	11	18,67	18,54	312	51,30	46,94
(c) Electrical Machinery & Goods	-	-	-	129	56,17	55,76
(d) Electronic Machinery & Goods	8	8,99	7,85	102	181,62	172,08
13. Vehicles, Vehicle Parts & Transport Equipments	9	16	7	254	104,65	68,76
14. Other Industries	1,146	71,23	59,85	7,707	174,60	133,37
15. Electricity, Gas & Water	3	10,40	10,82	41	24,50	22,46
(a) Electricity Generation & Transmission	3	10,40	10,82	41	24,50	22,46
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16. Construction	43	24,53	10,32	130	43,14	20,86
III. TRANSPORT OPERATORS	21	2,62	1,41	822	14,83	12,78
IV. PROFESSIONAL AND OTHER SERVICES	118	22,38	21,27	1,672	263,87	236,35
V. PERSONAL LOANS	2,012	22,58	18,63	52,665	280,02	240,19
1. Loans for Purchase of Consumer Durables	9	4	4	9,747	39,72	34,49
2. Loans for Housing	118	3,92	3,13	4,520	79,77	70,29

3. Rest of the Personal Loans	1,885	18,62	15,46	38,398	160,53	135,41
VI. TRADE	195	25,66	19,91	7,197	2433,61	1755,08
1. Wholesale Trade	61	8,61	6,99	1,725	2324,44	1668,34
2. Retail Trade	134	17,05	12,92	5,472	109,17	86,74
VII. FINANCE	2	12	2	43	71,79	61,28
VIII. ALL OTHERS	185	28,59	29,22	18,824	296,05	276,15
TOTAL BANK CREDIT	3,887	341,43	293,47	93,821	5312,37	4175,41
<i>OF WHICH:</i> 1. Artisans & Village Industries	12	6	6	143	2,89	2,79
2. Other Small Scale Industries	43	10,61	7,79	3,569	187,94	157,32