

Table No. 5.6 – State and Bank Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2001

State : Haryana

NORTHERN REGION		(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		1,30,349	690,66	548,62	2,36,635	1202,75	1031,36
1.	Direct Finance	1,28,698	661,64	533,95	2,32,840	1090,48	940,50
2.	Indirect Finance	1,651	29,02	14,67	3,795	112,27	90,86
II. INDUSTRY		26,854	1788,43	1268,08	62,185	3763,89	3055,52
1.	Mining & Quarrying	42	3,95	3,15	182	78,81	28,05
2.	Food Manufacturing & Processing	708	325,28	253,62	4,341	781,94	618,50
	(a) Rice Mills, Flour & Dal Mills	544	212,05	160,29	987	633,77	504,72
	(b) Sugar	11	74,30	64,76	14	14,66	9,10
	(c) Edible Oils & Vanaspati	59	18,66	10,45	2,993	40,28	36,99
	(d) Tea Processing	2	8	4	10	1,48	49
	(e) Processing of Fruits & Vegetables	10	60	52	12	96	75
	(f) Others	82	19,59	17,55	325	90,80	66,45
3.	Beverage & Tobacco	10	5,18	5,09	40	13,03	11,66
4.	Textiles	1,556	423,31	236,08	6,413	563,71	450,95
	(a) Cotton Textiles	429	272,21	125,55	3,251	225,43	178,57
	(b) Jute Textiles	9	44	32	7	86	70
	(c) Handloom Textiles & Khadi	717	64,09	45,61	931	120,58	95,68
	(d) Other Textiles	401	86,58	64,60	2,224	216,84	176,00
5.	Paper, Paper Products & Printing	135	24,66	15,52	480	44,78	35,74
6.	Leather & Leather Products	65	22,20	15,71	177	58,07	56,58
7.	Rubber & Rubber Products	152	15,30	11,09	453	139,31	98,28
8.	Chemicals & Chemical Products	368	92,10	93,05	1,820	258,19	245,84
	(a) Heavy Industrial Chemicals	22	3,40	2,56	60	9,55	5,50
	(b) Fertilisers	14	6,49	4,89	16	2,41	2,07
	(c) Drugs & Pharmaceuticals	75	31,01	39,31	228	25,98	26,26
	(d) Non-Edible Oils	7	1,25	79	21	4,61	3,01
	(e) Other Chemicals & Chemical Products	250	49,96	45,51	1,495	215,65	209,01
9.	Petroleum, Coal Products & Nuclear Fuels	19	45,46	20,45	40	6,57	5,24
10.	Manufacture of Cement & Cement Products	29	2,16	2,02	102	18,57	8,23
11.	Basic Metals & Metal Products	824	375,31	276,49	2,265	480,24	409,87
	(a) Iron & Steel	182	287,42	205,50	657	334,99	295,40
	(b) Non-Ferrous Metals	70	14,98	10,56	157	21,29	18,62
	(c) Other Metal Products	572	72,91	60,43	1,451	123,96	95,84
12.	Engineering	629	159,01	110,93	7,385	402,79	298,10
	(a) Heavy Engineering	70	10,91	8,63	168	138,72	113,19
	(b) Light Engineering	352	68,07	48,24	6,528	156,90	88,25
	(c) Electrical Machinery & Goods	142	41,43	24,83	599	51,03	42,21
	(d) Electronic Machinery & Goods	65	38,60	29,24	90	56,14	54,45
13.	Vehicles, Vehicle Parts & Transport Equipments	290	37,60	25,59	1,560	227,64	172,43
14.	Other Industries	21,680	157,07	122,15	35,498	447,95	378,53
15.	Electricity, Gas & Water	31	97,34	75,09	27	230,02	227,14
	(a) Electricity Generation & Transmission	26	97,00	74,76	18	228,54	225,79
	(b) Non-Conventional Energy	3	17	15	1	18	24
	(c) Gas, Steam & Water Supply	2	17	17	8	1,31	1,11
16.	Construction	316	2,48	2,07	1,402	12,25	10,37
III. TRANSPORT OPERATORS		1,028	15,23	9,27	4,202	53,81	44,47
IV. PROFESSIONAL AND OTHER SERVICES		2,102	35,26	25,50	13,644	118,73	90,57
V. PERSONAL LOANS		73,242	433,98	372,40	1,63,930	962,15	841,35
1.	Loans for Purchase of Consumer Durables	4,067	13,41	10,83	14,112	52,66	43,38
2.	Loans for Housing	16,608	228,76	205,60	32,034	389,26	355,63
3.	Rest of the Personal Loans	52,567	191,81	155,97	1,17,784	520,23	442,34
VI. TRADE		18,486	266,45	218,23	46,434	660,93	520,05
1.	Wholesale Trade	2,723	109,48	87,20	4,170	266,54	210,24

2. Retail Trade	15,763	156,97	131,03	42,264	394,40	309,81
VII. FINANCE	16	5,81	4,82	159	25,27	21,72
VIII. ALL OTHERS	6,951	160,15	118,72	37,528	442,20	369,62
TOTAL BANK CREDIT	2,59,028	3395,95	2565,64	5,64,717	7229,75	5974,64
<i>OF WHICH:</i> 1. Artisans & Village Industries	1,414	5,74	4,54	6,373	27,43	23,79
2. Other Small Scale Industries	18,665	687,92	525,47	31,613	1183,52	936,59

NORTHERN REGION

(Amount in Rupees Lakh)

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	—	—	—	1,16,962	377,93	315,15
1. Direct Finance	—	—	—	1,14,743	371,50	310,40
2. Indirect Finance	—	—	—	2,219	6,42	4,75
II. INDUSTRY	364	1637,99	1016,07	11,801	18,82	14,36
1. Mining & Quarrying	—	—	—	5	13	13
2. Food Manufacturing & Processing	6	17,51	3,21	77	61	58
(a) Rice Mills, Flour & Dal Mills	—	—	—	10	25	23
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	6	7	6
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	6	17,51	3,21	61	29	29
3. Beverage & Tobacco	29	226,58	190,84	1	7	4
4. Textiles	11	22,81	12,29	1	1	—
(a) Cotton Textiles	1	37	32	—	—	—
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles	10	22,44	11,97	1	1	—
5. Paper, Paper Products & Printing	4	1,75	49	5	10	9
6. Leather & Leather Products	—	—	—	6	4	3
7. Rubber & Rubber Products	18	104,99	68,14	4	2	2
8. Chemicals & Chemical Products	21	152,88	46,98	5	10	10
(a) Heavy Industrial Chemicals	2	10,49	2,28	—	—	—
(b) Fertilisers	2	30,00	8,33	—	—	—
(c) Drugs & Pharmaceuticals	6	101,82	32,24	1	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	11	10,57	4,14	4	10	10
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	1	1,00	66	1	5	5
11. Basic Metals & Metal Products	19	56,88	28,54	13	19	14
(a) Iron & Steel	10	31,04	16,85	1	5	5
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Other Metal Products	9	25,84	11,69	12	14	9
12. Engineering	185	717,89	477,81	32	53	33
(a) Heavy Engineering	37	90,40	69,18	3	24	13
(b) Light Engineering	97	325,31	228,11	22	25	17
(c) Electrical Machinery & Goods	20	90,12	25,38	7	4	3
(d) Electronic Machinery & Goods	31	212,06	155,14	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	51	314,24	174,23	46	42	32
14. Other Industries	18	20,66	12,12	11,600	16,45	12,48
15. Electricity, Gas & Water	—	—	—	1	5	1
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	1	5	1
16. Construction	1	80	75	4	4	4
III. TRANSPORT OPERATORS	1	18	10	9,716	24,29	15,29
IV. PROFESSIONAL AND OTHER SERVICES	17	8,39	6,26	4,463	21,05	15,37
V. PERSONAL LOANS	529	11,42	8,86	51,700	138,62	114,16
1. Loans for Purchase of Consumer Durables	101	3,85	3,41	6,833	21,67	17,68
2. Loans for Housing	9	66	58	6,757	22,45	19,73
3. Rest of the Personal Loans	419	6,90	4,87	38,110	94,51	76,75
VI. TRADE	41	37,93	12,98	38,214	56,62	43,24
1. Wholesale Trade	34	37,72	12,80	6,377	6,57	5,39
2. Retail Trade	7	21	18	31,837	50,05	37,85
VII. FINANCE	4	94,53	30,97	79	76	64
VIII. ALL OTHERS	10	50	51	10,715	13,06	9,57

TOTAL BANK CREDIT	966	1790,93	1075,75	2,43,650	651,13	527,80
<i>OF WHICH:</i> 1. Artisans & Village Industries	—	—	—	9,673	10,80	8,03
2. Other Small Scale Industries	66	50,28	29,12	1,040	2,63	2,08

NORTHERN REGION

(Amount in Rupees Lakh)

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	435	3,21	2,42	4,84,381	2274,55	1897,55
1. Direct Finance	304	2,29	1,62	4,76,585	2125,91	1786,47
2. Indirect Finance	131	92	80	7,796	148,64	111,08
II. INDUSTRY	1,935	587,60	496,62	1,03,139	7796,71	5850,64
1. Mining & Quarrying	1	16	8	230	83,06	31,40
2. Food Manufacturing & Processing	35	3,03	1,75	5,167	1128,36	877,66
(a) Rice Mills, Flour & Dal Mills	15	1,41	62	1,556	847,47	665,86
(b) Sugar	—	—	—	25	88,96	73,86
(c) Edible Oils & Vanaspati	2	1,17	70	3,060	60,18	48,20
(d) Tea Processing	—	—	—	12	1,56	54
(e) Processing of Fruits & Vegetables	—	—	—	22	1,57	1,26
(f) Others	18	45	43	492	128,63	87,94
3. Beverage & Tobacco	1	6	—	81	244,93	207,63
4. Textiles	120	29,13	23,00	8,101	1038,96	722,33
(a) Cotton Textiles	33	6,36	4,69	3,714	504,37	309,14
(b) Jute Textiles	—	—	—	16	1,30	1,02
(c) Handloom Textiles & Khadi	29	1,07	99	1,677	185,74	142,28
(d) Other Textiles	58	21,70	17,32	2,694	347,55	269,89
5. Paper, Paper Products & Printing	30	8,83	6,56	654	80,12	58,40
6. Leather & Leather Products	10	3,67	1,15	258	83,98	73,47
7. Rubber & Rubber Products	12	5,79	4,82	639	265,42	182,34
8. Chemicals & Chemical Products	46	32,20	25,96	2,260	535,48	411,93
(a) Heavy Industrial Chemicals	—	—	—	84	23,44	10,33
(b) Fertilisers	1	4	1	33	38,94	15,29
(c) Drugs & Pharmaceuticals	15	21,60	19,78	325	180,41	117,58
(d) Non-Edible Oils	—	—	—	28	5,86	3,80
(e) Other Chemicals & Chemical Products	30	10,56	6,17	1,790	286,84	264,93
9. Petroleum, Coal Products & Nuclear Fuels	2	5	5	61	52,09	25,73
10. Manufacture of Cement & Cement Products	2	40	41	135	22,18	11,37
11. Basic Metals & Metal Products	204	51,33	42,42	3,325	963,96	757,46
(a) Iron & Steel	73	31,91	25,71	923	685,41	543,51
(b) Non-Ferrous Metals	3	2,15	2,10	230	38,42	31,29
(c) Other Metal Products	128	17,27	14,61	2,172	240,12	182,67
12. Engineering	101	117,92	78,82	8,332	1398,14	965,99
(a) Heavy Engineering	—	—	—	278	240,26	191,13
(b) Light Engineering	76	42,43	14,99	7,075	592,96	379,75
(c) Electrical Machinery & Goods	15	12,67	7,13	783	195,28	99,57
(d) Electronic Machinery & Goods	10	62,83	56,70	196	369,63	295,53
13. Vehicles, Vehicle Parts & Transport Equipments	935	60,48	41,28	2,882	640,38	413,85
14. Other Industries	418	259,22	254,85	69,214	901,35	780,13
15. Electricity, Gas & Water	—	—	—	59	327,41	302,24
(a) Electricity Generation & Transmission	—	—	—	44	325,54	300,55
(b) Non-Conventional Energy	—	—	—	4	35	39
(c) Gas, Steam & Water Supply	—	—	—	11	1,52	1,30
16. Construction	18	15,33	15,48	1,741	30,91	28,71
III. TRANSPORT OPERATORS	61	1,86	1,35	15,008	95,37	70,48
IV. PROFESSIONAL AND OTHER SERVICES	285	22,40	25,49	20,511	205,82	163,18
V. PERSONAL LOANS	4,518	34,92	26,87	2,93,919	1581,09	1363,64
1. Loans for Purchase of Consumer Durables	350	2,79	1,94	25,463	94,38	77,25
2. Loans for Housing	260	4,14	3,95	55,668	645,27	585,48
3. Rest of the Personal Loans	3,908	27,99	20,97	2,12,788	841,44	700,90
VI. TRADE	1,073	52,88	42,09	1,04,248	1074,82	836,59
1. Wholesale Trade	315	21,33	17,63	13,619	441,63	333,27
2. Retail Trade	758	31,55	24,45	90,629	633,18	503,32
VII. FINANCE	297	1,14	1,08	555	127,50	59,23
VIII. ALL OTHERS	1,343	10,06	7,68	56,547	625,98	506,10
TOTAL BANK CREDIT	9,947	714,07	603,59	10,78,308	13781,83	10747,41
<i>OF WHICH:</i> 1. Artisans & Village Industries	101	14	40	17,561	44,10	36,77

2. Other Small Scale Industries	502	46,43	34,96	51,886	1970,77	1528,22
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