

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

**State : Punjab**

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
<b>I. AGRICULTURE</b>		<b>3,14,562</b>	<b>1649,82</b>	<b>1333,09</b>	<b>3,56,900</b>	<b>2447,01</b>	<b>2060,86</b>
1.	Direct Finance	3,08,680	1513,00	1239,48	3,47,617	1745,72	1460,04
2.	Indirect Finance	5,882	136,82	93,61	9,283	701,29	600,82
<b>II. INDUSTRY</b>		<b>81,865</b>	<b>3188,02</b>	<b>2439,55</b>	<b>92,441</b>	<b>4873,91</b>	<b>4043,74</b>
1.	Mining & Quarrying	41	6,94	5,27	268	33,85	31,82
2.	Food Manufacturing & Processing	1,416	412,38	303,59	2,875	718,87	560,98
(a)	Rice Mills, Flour & Dal Mills	1,093	291,10	200,70	1,829	520,84	399,28
(b)	Sugar	10	27,35	20,34	23	49,09	42,74
(c)	Edible Oils & Vanaspati	62	44,03	39,50	180	52,08	36,80
(d)	Tea Processing	8	40	33	17	1,08	94
(e)	Processing of Fruits & Vegetables	17	20,25	16,13	26	1,76	1,33
(f)	Others	226	29,25	26,60	800	94,01	79,89
3.	Beverage & Tobacco	24	6,06	4,59	74	48,34	36,82
4.	Textiles	3,466	1105,01	834,22	8,097	1559,03	1314,77
(a)	Cotton Textiles	396	215,78	176,57	1,560	770,19	659,06
(b)	Jute Textiles	3	11	9	23	3,51	2,68
(c)	Handloom Textiles & Khadi	296	8,60	6,58	537	20,51	18,16
(d)	Other Textiles	2,771	880,53	650,97	5,977	764,82	634,86
5.	Paper, Paper Products & Printing	240	61,19	52,84	1,105	152,01	106,58
6.	Leather & Leather Products	130	12,37	10,14	444	59,03	37,89
7.	Rubber & Rubber Products	371	142,64	129,82	737	94,94	80,48
8.	Chemicals & Chemical Products	667	96,95	81,41	1,813	178,68	159,99
(a)	Heavy Industrial Chemicals	17	2,27	1,92	64	24,94	24,17
(b)	Fertilisers	26	16,75	15,88	43	25,25	24,57
(c)	Drugs & Pharmaceuticals	80	5,96	4,36	280	29,33	27,26
(d)	Non-Edible Oils	14	6,92	6,21	25	4,23	3,68
(e)	Other Chemicals & Chemical Products	530	65,05	53,05	1,401	94,94	80,31
9.	Petroleum, Coal Products & Nuclear Fuels	39	7,26	4,91	89	9,51	6,87
10.	Manufacture of Cement & Cement Products	23	3,68	3,65	243	15,74	15,54
11.	Basic Metals & Metal Products	2,130	348,89	281,34	5,638	618,65	517,18
(a)	Iron & Steel	665	182,87	148,18	1,686	362,83	311,72
(b)	Non-Ferrous Metals	124	6,73	5,39	60	6,23	5,99
(c)	Other Metal Products	1,341	159,29	127,77	3,892	249,59	199,47
12.	Engineering	1,300	182,48	122,31	4,588	300,19	262,53
(a)	Heavy Engineering	262	76,05	43,67	288	109,78	95,08
(b)	Light Engineering	703	37,46	22,32	3,325	103,74	87,26
(c)	Electrical Machinery & Goods	280	59,55	49,18	871	58,88	51,41
(d)	Electronic Machinery & Goods	55	9,41	7,14	104	27,79	28,78
13.	Vehicles, Vehicle Parts & Transport Equipments	1,488	249,12	189,19	2,926	424,83	340,72
14.	Other Industries	69,736	386,55	319,63	62,813	607,80	527,47
15.	Electricity, Gas & Water	27	117,76	61,66	43	27,64	25,25
(a)	Electricity Generation & Transmission	21	116,92	61,01	17	25,21	23,35
(b)	Non-Conventional Energy	—	—	—	8	66	68
(c)	Gas, Steam & Water Supply	6	84	65	18	1,77	1,22
16.	Construction	767	48,74	35,00	688	24,79	18,84
<b>III. TRANSPORT OPERATORS</b>		<b>1,727</b>	<b>52,56</b>	<b>28,60</b>	<b>7,807</b>	<b>109,22</b>	<b>84,35</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>		<b>4,133</b>	<b>108,92</b>	<b>79,38</b>	<b>20,495</b>	<b>271,27</b>	<b>222,95</b>
<b>V. PERSONAL LOANS</b>		<b>1,37,879</b>	<b>726,49</b>	<b>606,27</b>	<b>3,02,043</b>	<b>1757,86</b>	<b>1505,38</b>
1.	Loans for Purchase of Consumer Durables	8,535	34,80	26,32	39,098	141,43	110,78
2.	Loans for Housing	29,289	290,85	253,88	66,806	683,47	594,85
3.	Rest of the Personal Loans	1,00,055	400,84	326,07	1,96,139	932,96	799,75
<b>VI. TRADE</b>		<b>26,842</b>	<b>544,54</b>	<b>411,81</b>	<b>67,473</b>	<b>3647,36</b>	<b>3752,33</b>
1.	Wholesale Trade	6,144	254,14	184,64	8,388	2893,00	3140,91

2. Retail Trade	20,698	290,41	227,17	59,085	754,36	611,41
<b>VII. FINANCE</b>	<b>96</b>	<b>12,70</b>	<b>10,25</b>	<b>398</b>	<b>52,13</b>	<b>41,23</b>
<b>VIII. ALLOTHERS</b>	<b>26,436</b>	<b>276,79</b>	<b>237,69</b>	<b>54,227</b>	<b>810,00</b>	<b>673,13</b>
<b>TOTAL BANK CREDIT</b>	<b>5,93,540</b>	<b>6559,85</b>	<b>5146,64</b>	<b>9,01,784</b>	<b>13968,77</b>	<b>12383,97</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	6,278	16,03	13,57	13,079	60,25	51,55
2. Other Small Scale Industries	51,217	1340,52	1026,45	45,365	1957,13	1619,62

**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
<b>I. AGRICULTURE</b>	—	—	—	<b>55,163</b>	<b>163,55</b>	<b>137,46</b>
1. Direct Finance	—	—	—	54,585	161,25	135,79
2. Indirect Finance	—	—	—	578	2,30	1,67
<b>II. INDUSTRY</b>	<b>181</b>	<b>292,05</b>	<b>218,47</b>	<b>10,859</b>	<b>15,59</b>	<b>14,07</b>
1. Mining & Quarrying	—	—	—	—	—	—
2. Food Manufacturing & Processing	6	51,03	15,92	58	1,36	1,51
(a) Rice Mills, Flour & Dal Mills	1	3	3	11	34	37
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	33	24	24
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	1	70	84
(f) Others	5	51,00	15,89	13	8	6
3. Beverage & Tobacco	2	56	45	—	—	—
4. Textiles	53	158,09	126,30	21	25	20
(a) Cotton Textiles	29	140,90	105,07	2	14	12
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	8	6	5
(d) Other Textiles	24	17,19	21,23	11	5	3
5. Paper, Paper Products & Printing	4	7,25	7,79	8	21	19
6. Leather & Leather Products	—	—	—	9	4	3
7. Rubber & Rubber Products	7	19,10	18,87	1	—	—
8. Chemicals & Chemical Products	20	14,16	10,82	26	36	32
(a) Heavy Industrial Chemicals	1	30	3	—	—	—
(b) Fertilisers	—	—	—	2	20	20
(c) Drugs & Pharmaceuticals	6	8,13	7,07	24	16	12
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	13	5,73	3,73	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	2	3,00	2,84	—	—	—
10. Manufacture of Cement & Cement Products	1	2,00	2,00	—	—	—
11. Basic Metals & Metal Products	2	50	48	4	4	4
(a) Iron & Steel	2	50	48	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Other Metal Products	—	—	—	4	4	4
12. Engineering	10	2,43	4,76	29	24	20
(a) Heavy Engineering	—	—	—	1	10	8
(b) Light Engineering	6	2,33	4,66	6	3	2
(c) Electrical Machinery & Goods	—	—	—	22	11	9
(d) Electronic Machinery & Goods	4	9	10	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	15	27,97	23,12	6	6	5
14. Other Industries	55	5,78	5,03	10,695	12,82	11,33
15. Electricity, Gas & Water	—	—	—	2	22	19
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	2	22	19
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	4	18	9	—	—	—
<b>III. TRANSPORT OPERATORS</b>	—	—	—	<b>2,467</b>	<b>4,76</b>	<b>3,40</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>10</b>	<b>53</b>	<b>23</b>	<b>521</b>	<b>1,82</b>	<b>1,50</b>
<b>V. PERSONAL LOANS</b>	<b>2,077</b>	<b>65,42</b>	<b>47,99</b>	<b>17,521</b>	<b>45,66</b>	<b>41,39</b>
1. Loans for Purchase of Consumer Durables	110	3,11	3,18	2,881	5,83	5,01
2. Loans for Housing	—	—	—	1,750	8,39	8,25
3. Rest of the Personal Loans	1,967	62,31	44,81	12,890	31,43	28,13
<b>VI. TRADE</b>	<b>196</b>	<b>15,78</b>	<b>12,03</b>	<b>9,467</b>	<b>15,87</b>	<b>12,75</b>
1. Wholesale Trade	183	15,33	11,71	513	89	77
2. Retail Trade	13	46	32	8,954	14,98	11,98
<b>VII. FINANCE</b>	<b>1</b>	<b>6</b>	<b>6</b>	—	—	—
<b>VIII. ALLOTHERS</b>	<b>48</b>	<b>1,71</b>	<b>1,77</b>	<b>577</b>	<b>1,31</b>	<b>1,10</b>
<b>TOTAL BANK CREDIT</b>	<b>2,513</b>	<b>375,54</b>	<b>280,54</b>	<b>96,575</b>	<b>248,54</b>	<b>211,67</b>

OF WHICH: 1. Artisans & Village Industries	—	—	—	7,015	7,79	7,09
2. Other Small Scale Industries	13	6,19	4,10	506	1,82	1,56

**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
<b>I. AGRICULTURE</b>	<b>789</b>	<b>16,05</b>	<b>14,75</b>	<b>7,27,414</b>	<b>4276,44</b>	<b>3546,16</b>
1. Direct Finance	706	7,39	5,83	7,11,588	3427,37	2841,15
2. Indirect Finance	83	8,66	8,92	15,826	849,07	705,02
<b>II. INDUSTRY</b>	<b>3,697</b>	<b>377,09</b>	<b>291,32</b>	<b>1,89,043</b>	<b>8746,66</b>	<b>7007,13</b>
1. Mining & Quarrying	1	35	10	310	41,14	37,18
2. Food Manufacturing & Processing	44	14,40	10,94	4,399	1198,04	892,94
(a) Rice Mills, Flour & Dal Mills	20	6,77	3,83	2,954	819,08	604,21
(b) Sugar	1	8	8	34	76,52	63,16
(c) Edible Oils & Vanaspati	4	1,46	1,71	279	97,80	78,25
(d) Tea Processing	—	—	—	25	1,48	1,27
(e) Processing of Fruits & Vegetables	1	1,50	1,50	45	24,22	19,80
(f) Others	18	4,60	3,82	1,062	178,95	126,25
3. Beverage & Tobacco	1	3	2	101	54,98	41,89
4. Textiles	155	96,35	64,68	11,792	2918,73	2340,17
(a) Cotton Textiles	59	76,31	48,82	2,046	1203,32	989,64
(b) Jute Textiles	2	80	84	28	4,41	3,61
(c) Handloom Textiles & Khadi	2	25	39	843	29,41	25,18
(d) Other Textiles	92	18,99	14,64	8,875	1681,58	1321,74
5. Paper, Paper Products & Printing	17	3,36	2,01	1,374	224,02	169,40
6. Leather & Leather Products	34	6,69	6,62	617	78,13	54,69
7. Rubber & Rubber Products	24	7,04	6,05	1,140	263,73	235,23
8. Chemicals & Chemical Products	51	21,15	14,59	2,577	311,29	267,13
(a) Heavy Industrial Chemicals	7	3,95	3,95	89	31,46	30,07
(b) Fertilisers	1	1,76	1,76	72	43,96	42,41
(c) Drugs & Pharmaceuticals	17	5,23	5,55	407	48,81	44,35
(d) Non-Edible Oils	6	1,44	1,58	45	12,59	11,46
(e) Other Chemicals & Chemical Products	20	8,76	1,76	1,964	174,48	138,84
9. Petroleum, Coal Products & Nuclear Fuels	3	2,17	2,02	133	21,94	16,63
10. Manufacture of Cement & Cement Products	10	79	74	277	22,20	21,93
11. Basic Metals & Metal Products	239	68,46	53,07	8,013	1036,54	852,11
(a) Iron & Steel	113	51,64	46,52	2,466	597,82	506,91
(b) Non-Ferrous Metals	1	5	—	185	13,01	11,37
(c) Other Metal Products	125	16,78	6,55	5,362	425,70	333,82
12. Engineering	139	32,49	26,88	6,066	517,82	416,67
(a) Heavy Engineering	33	22,45	20,72	584	208,38	159,55
(b) Light Engineering	91	9,12	5,35	4,131	152,68	119,62
(c) Electrical Machinery & Goods	8	61	59	1,181	119,15	101,27
(d) Electronic Machinery & Goods	7	31	22	170	37,60	36,24
13. Vehicles, Vehicle Parts & Transport Equipments	1,372	61,62	54,85	5,807	763,60	607,94
14. Other Industries	1,575	60,08	46,82	1,44,874	1073,04	910,27
15. Electricity, Gas & Water	3	31	39	75	145,94	87,48
(a) Electricity Generation & Transmission	—	—	—	38	142,13	84,36
(b) Non-Conventional Energy	—	—	—	10	88	86
(c) Gas, Steam & Water Supply	3	31	39	27	2,92	2,26
16. Construction	29	1,81	1,55	1,488	75,52	55,48
<b>III. TRANSPORT OPERATORS</b>	<b>67</b>	<b>3,80</b>	<b>3,09</b>	<b>12,068</b>	<b>170,34</b>	<b>119,45</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>899</b>	<b>56,37</b>	<b>33,98</b>	<b>26,058</b>	<b>438,91</b>	<b>338,04</b>
<b>V. PERSONAL LOANS</b>	<b>14,389</b>	<b>137,12</b>	<b>108,55</b>	<b>4,73,909</b>	<b>2732,54</b>	<b>2309,57</b>
1. Loans for Purchase of Consumer Durables	2,070	31,06	22,75	52,694	216,23	168,04
2. Loans for Housing	887	13,83	11,16	98,732	996,54	868,14
3. Rest of the Personal Loans	11,432	92,23	74,63	3,22,483	1519,77	1273,39
<b>VI. TRADE</b>	<b>2,136</b>	<b>140,76</b>	<b>108,83</b>	<b>1,06,114</b>	<b>4364,31</b>	<b>4297,74</b>
1. Wholesale Trade	601	75,23	53,08	15,829	3238,58	3391,11
2. Retail Trade	1,535	65,53	55,75	90,285	1125,73	906,63
<b>VII. FINANCE</b>	<b>9</b>	<b>95,55</b>	<b>88,86</b>	<b>504</b>	<b>160,44</b>	<b>140,40</b>
<b>VIII. ALLOTHERS</b>	<b>6,291</b>	<b>54,51</b>	<b>46,58</b>	<b>87,579</b>	<b>1144,32</b>	<b>960,27</b>
<b>TOTAL BANK CREDIT</b>	<b>28,277</b>	<b>881,24</b>	<b>695,96</b>	<b>16,22,689</b>	<b>22033,95</b>	<b>18718,77</b>
OF WHICH: 1. Artisans & Village Industries	500	4,18	2,41	26,872	88,24	74,62
2. Other Small Scale Industries	873	79,83	58,87	97,974	3385,49	2710,60