

State : Haryana

**Table No. 5.7 – State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation
March 2001**

NORTHERN REGION		(Amount in Rupees Lakh)					
		RURAL			SEMI-URBAN		
OCCUPATION		No. of	Credit	Amount	No. of	Credit	Amount
		Accounts	Limit Outstanding		Accounts	Limit Outstanding	
		1	2	3	4	5	6
I.	AGRICULTURE	2,96,637	1227,21	1033,31	1,42,579	794,28	660,01
	1. Direct Finance	2,93,380	1200,40	1014,42	1,39,354	703,38	593,56
	2. Indirect Finance	3,257	26,81	18,89	3,225	90,89	66,46
II.	INDUSTRY	19,359	2001,47	1344,86	31,473	1600,09	1308,85
	1. Mining & Quarrying	78	10,75	6,97	92	17,11	15,64
	2. Food Manufacturing & Processing	453	168,33	136,21	3,950	432,77	347,37
	(a) Rice Mills, Flour & Dal Mills	270	125,88	114,94	849	315,21	251,87
	(b) Sugar	1	8	3	4	14,40	14,40
	(c) Edible Oils & Vanaspati	66	3,01	2,79	2,893	31,11	26,88
	(d) Tea Processing	2	1,01	17	3	12	9
	(e) Processing of Fruits & Vegetables	4	32	29	7	31	27
	(f) Others	110	38,04	17,99	194	71,61	53,86
	3. Beverage & Tobacco	33	228,25	192,47	7	1,21	1,15
	4. Textiles	208	43,87	29,03	1,036	82,64	67,44
	(a) Cotton Textiles	47	7,55	5,22	151	43,92	36,26
	(b) Jute Textiles	—	—	—	6	34	26
	(c) Handloom Textiles & Khadi	62	66	64	12	35	30
	(d) Other Textiles	99	35,66	23,17	867	38,04	30,61
	5. Paper, Paper Products & Printing	97	22,93	21,87	150	17,95	6,78
	6. Leather & Leather Products	58	3,83	3,41	69	7,39	6,89
	7. Rubber & Rubber Products	77	112,33	58,81	107	10,48	8,87
	8. Chemicals & Chemical Products	227	126,01	77,92	419	187,90	168,26
	(a) Heavy Industrial Chemicals	9	13,69	2,93	26	3,92	3,06
	(b) Fertilisers	5	30,14	8,52	12	5,84	4,01
	(c) Drugs & Pharmaceuticals	39	41,20	39,95	115	57,44	34,89
	(d) Non-Edible Oils	1	17	16	11	1,76	1,08
	(e) Other Chemicals & Chemical Products	173	40,82	26,36	255	118,94	125,22
	9. Petroleum, Coal Products & Nuclear Fuels	5	2,22	1,14	23	6,97	3,45
	10. Manufacture of Cement & Cement Products	8	64	86	79	15,27	5,06
	11. Basic Metals & Metal Products	191	156,11	106,76	976	158,00	118,76
	(a) Iron & Steel	67	112,69	81,12	257	96,27	68,89
	(b) Non-Ferrous Metals	10	3,65	3,81	119	15,81	11,32
	(c) Other Metal Products	114	39,76	21,83	600	45,93	38,55
	12. Engineering	377	682,11	447,60	969	240,50	189,18
	(a) Heavy Engineering	72	90,14	62,82	41	105,85	87,13
	(b) Light Engineering	195	255,87	173,70	673	33,79	19,42
	(c) Electrical Machinery & Goods	66	101,01	37,33	214	35,79	20,49
	(d) Electronic Machinery & Goods	44	235,08	173,76	41	65,07	62,14
	13. Vehicles, Vehicle Parts & Transport Equipments	189	352,90	195,00	242	12,33	8,90
	14. Other Industries	16,967	87,40	63,99	23,157	217,56	192,10
	15. Electricity, Gas & Water	3	79	32	17	190,40	167,72
	(a) Electricity Generation & Transmission	2	74	31	15	190,30	167,64
	(b) Non-Conventional Energy	—	—	—	—	—	—
	(c) Gas, Steam & Water Supply	1	5	1	2	9	9
	16. Construction	388	3,02	2,49	180	1,60	1,29
III.	TRANSPORT OPERATORS	9,941	29,31	19,79	2,226	30,24	25,11
IV.	PROFESSIONAL AND OTHER SERVICES	5,403	27,54	35,42	5,762	50,39	37,52
V.	PERSONAL LOANS	83,011	298,20	253,50	87,419	453,73	389,01
	1. Loans for Purchase of Consumer Durables	7,807	27,99	22,24	6,162	20,77	17,15
	2. Loans for Housing	9,838	67,03	62,17	17,931	192,04	172,99
	3. Rest of the Personal Loans	65,366	203,18	169,09	63,326	240,91	198,87
VI.	TRADE	39,230	126,89	81,75	30,588	267,15	222,52
	1. Wholesale Trade	5,392	50,65	24,17	4,653	64,17	55,40
	2. Retail Trade	33,838	76,24	57,58	25,935	202,99	167,12
VII.	FINANCE	21	69,75	1,29	66	33,28	37,52
VIII.	ALL OTHERS	16,991	133,75	113,08	16,804	151,48	125,39
TOTAL BANK CREDIT		4,70,593	3914,13	2883,00	3,16,917	3380,63	2805,94
<i>OF WHICH:</i>	1. Artisans & Village Industries	9,642	20,48	15,79	3,145	10,83	9,34
	2. Other Small Scale Industries	6,193	196,55	146,49	19,504	535,49	407,97

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit Outstanding		Accounts	Limit Outstanding	
	7	8	9	10	11	12
I. AGRICULTURE	45,165	253,06	204,23	—	—	—
1. Direct Finance	43,851	222,13	178,49	—	—	—
2. Indirect Finance	1,314	30,93	25,74	—	—	—
II. INDUSTRY	52,307	4195,15	3196,93	—	—	—
1. Mining & Quarrying	60	55,21	8,79	—	—	—
2. Food Manufacturing & Processing	764	527,27	394,08	—	—	—
(a) Rice Mills, Flour & Dal Mills	437	406,39	299,05	—	—	—
(b) Sugar	20	74,48	59,43	—	—	—
(c) Edible Oils & Vanaspati	101	26,06	18,53	—	—	—
(d) Tea Processing	7	42	28	—	—	—
(e) Processing of Fruits & Vegetables	11	94	71	—	—	—
(f) Others	188	18,99	16,08	—	—	—
3. Beverage & Tobacco	41	15,47	14,01	—	—	—
4. Textiles	6,857	912,45	625,86	—	—	—
(a) Cotton Textiles	3,516	452,91	267,66	—	—	—
(b) Jute Textiles	10	96	75	—	—	—
(c) Handloom Textiles & Khadi	1,603	184,73	141,34	—	—	—
(d) Other Textiles	1,728	273,85	216,11	—	—	—
5. Paper, Paper Products & Printing	407	39,24	29,75	—	—	—
6. Leather & Leather Products	131	72,76	63,17	—	—	—
7. Rubber & Rubber Products	455	142,61	114,66	—	—	—
8. Chemicals & Chemical Products	1,614	221,56	165,75	—	—	—
(a) Heavy Industrial Chemicals	49	5,82	4,34	—	—	—
(b) Fertilisers	16	2,96	2,75	—	—	—
(c) Drugs & Pharmaceuticals	171	81,77	42,74	—	—	—
(d) Non-Edible Oils	16	3,93	2,56	—	—	—
(e) Other Chemicals & Chemical Products	1,362	127,07	113,36	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	33	42,90	21,14	—	—	—
10. Manufacture of Cement & Cement Products	48	6,27	5,45	—	—	—
11. Basic Metals & Metal Products	2,158	649,84	531,94	—	—	—
(a) Iron & Steel	599	476,45	393,50	—	—	—
(b) Non-Ferrous Metals	101	18,97	16,16	—	—	—
(c) Other Metal Products	1,458	154,43	122,29	—	—	—
12. Engineering	6,986	475,53	329,21	—	—	—
(a) Heavy Engineering	165	44,27	41,19	—	—	—
(b) Light Engineering	6,207	303,30	186,63	—	—	—
(c) Electrical Machinery & Goods	503	58,48	41,76	—	—	—
(d) Electronic Machinery & Goods	111	69,48	59,64	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	2,451	275,15	209,95	—	—	—
14. Other Industries	29,090	596,39	524,03	—	—	—
15. Electricity, Gas & Water	39	136,23	134,19	—	—	—
(a) Electricity Generation & Transmission	27	134,50	132,60	—	—	—
(b) Non-Conventional Energy	4	35	39	—	—	—
(c) Gas, Steam & Water Supply	8	1,38	1,20	—	—	—
16. Construction	1,173	26,28	24,93	—	—	—
III. TRANSPORT OPERATORS	2,841	35,82	25,58	—	—	—
IV. PROFESSIONAL AND OTHER SERVICES	9,346	127,90	90,24	—	—	—
V. PERSONAL LOANS	1,23,489	829,15	721,13	—	—	—
1. Loans for Purchase of Consumer Durables	11,494	45,61	37,86	—	—	—
2. Loans for Housing	27,899	386,20	350,32	—	—	—
3. Rest of the Personal Loans	84,096	397,34	332,95	—	—	—
VI. TRADE	34,430	680,77	532,33	—	—	—
1. Wholesale Trade	3,574	326,82	253,70	—	—	—
2. Retail Trade	30,856	353,95	278,62	—	—	—
VII. FINANCE	468	24,47	20,43	—	—	—
VIII. ALL OTHERS	22,752	340,75	267,62	—	—	—
TOTAL BANK CREDIT	2,90,798	6487,07	5058,47	—	—	—
<i>OF WHICH:</i> 1. Artisans & Village Industries	4,774	12,80	11,64	—	—	—
2. Other Small Scale Industries	26,189	1238,73	973,76	—	—	—