

State : Haryana

Tableno.5.6 – State and Bank Group-wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation–March 2002

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	99,528	1149,93	946,81	2,20,790	1671,03	1425,78
1. Direct Finance	95,513	747,89	606,99	2,15,727	1331,75	1149,02
2. Indirect Finance	4,015	402,04	339,82	5,063	339,28	276,76
II. INDUSTRY	15,430	1870,72	1205,96	42,546	3879,62	3260,53
1. Mining & Quarrying	18	7,81	7,25	198	15,75	10,72
2. Food Manufacturing & Processing	779	303,37	211,76	2,407	741,74	598,49
(a) Rice Mills, Flour & Dal Mills	495	240,06	159,29	1,776	610,01	487,15
(b) Sugar	10	25,43	19,98	5	2,58	1,65
(c) Edible Oils & Vanaspati	73	21,23	18,01	143	42,72	33,72
(d) Tea Processing	2	6	3	10	1,50	87
(e) Processing of Fruits & Vegetables	10	77	53	11	2,41	1,79
(f) Others	189	15,83	13,92	462	82,52	73,30
3. Beverage & Tobacco	15	10,34	10,05	46	17,94	18,25
4. Textiles	1,981	276,57	198,40	4,607	675,82	542,34
(a) Cotton Textiles	354	81,73	57,22	1,844	303,17	248,49
(b) Jute & Other Natural Fibre Textiles	193	6,83	6,91	44	3,09	1,25
(c) Handloom Textiles & Khadi	974	69,51	47,11	727	57,24	43,13
(d) Other Textiles & Textile Products	460	118,51	87,16	1,992	312,31	249,46
5. Paper, Paper Products & Printing	164	28,11	19,90	500	64,38	52,55
6. Leather & Leather Products	146	17,19	7,56	161	61,18	54,17
7. Rubber & Plastic Products	341	32,24	27,14	1,759	199,74	160,25
8. Chemicals & Chemical Products	326	124,73	84,40	726	173,84	151,37
(a) Heavy Industrial Chemicals	11	1,74	1,96	111	40,97	37,08
(b) Fertilisers	3	1,16	91	5	1,24	1,31
(c) Drugs & Pharmaceuticals	79	38,63	37,71	199	27,02	26,19
(d) Non-Edible Oils	5	2,02	1,49	36	9,90	8,79
(e) Other Chemicals & Chemical Products	228	81,19	42,33	375	94,71	78,00
9. Petroleum, Coal Products & Nuclear Fuels	7	5,48	3,19	32	4,83	5,09
10. Manufacture of Cement & Cement Products	107	6,07	4,78	98	4,41	4,06
11. Basic Metals & Metal Products	813	663,07	309,37	2,196	382,97	335,29
(a) Iron & Steel	233	587,49	255,71	423	241,42	220,23
(b) Non-Ferrous Metals	68	14,34	7,79	69	9,86	9,40
(c) Metal Products	512	61,25	45,86	1,704	131,68	105,66
12. Engineering	959	217,44	173,02	8,420	291,30	243,38
(a) Heavy Engineering	88	10,01	9,12	304	74,23	64,96
(b) Light Engineering	538	154,51	120,43	7,601	104,23	77,86
(c) Electrical Machinery & Goods	231	24,50	22,47	371	47,85	43,02
(d) Electronic Machinery & Goods	102	28,41	20,99	144	64,99	57,55
13. Vehicles, Vehicle Parts & Transport Equipments	194	48,85	45,49	596	331,41	260,07
14. Other Industries	8,937	99,49	79,53	19,440	327,48	277,11
15. Electricity, Gas & Water	17	20,95	16,53	51	413,07	390,05

(a) Electricity Generation & Transmission	6	20,29	15,91	21	409,70	387,28
(b) Non-Conventional Energy	3	28	27	2	7	5
(c) Gas, Steam & Water Supply	8	38	35	28	3,30	2,72
16. Construction	626	8,99	7,58	1,309	173,77	157,35
III. TRANSPORT OPERATORS	1,510	25,50	20,84	3,963	42,37	33,22
IV. PROFESSIONAL AND OTHER SERVICES	2,082	33,34	22,81	13,292	167,17	129,09
V. PERSONAL LOANS	80,570	588,07	490,05	1,57,987	1238,44	1055,98
1. Loans for Purchase of Consumer Durables	4,737	20,26	14,20	11,007	51,56	41,80
2. Loans for Housing	16,170	285,60	250,00	21,892	433,84	388,71
3. Rest of the Personal Loans	59,663	282,21	225,85	1,25,088	753,03	625,47
VI. TRADE	25,048	337,35	264,48	83,358	810,03	640,31
1. Wholesale Trade	1,999	138,70	110,50	4,064	263,45	190,61
2. Retail Trade	23,049	198,65	153,99	79,294	546,58	449,71
VII. FINANCE	3,914	147,51	127,00	130	30,66	25,48
VIII. ALL OTHERS	11,990	329,02	237,60	44,851	870,16	746,24
TOTAL BANK CREDIT	2,40,072	4481,42	3315,55	5,66,917	8709,49	7316,63
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	2,763	183,37	144,39	4,506	39,75	33,22
2. Other Small Scale Industries	9,821	439,94	319,89	21,323	1155,80	974,79

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	—	—	—	1,22,548	467,14	360,74
1. Direct Finance	—	—	—	1,19,020	449,39	348,85
2. Indirect Finance	—	—	—	3,528	17,75	11,90
II. INDUSTRY	250	1031,03	695,31	14,054	22,67	16,11
1. Mining & Quarrying	—	—	—	6	38	24
2. Food Manufacturing & Processing	—	—	—	143	87	73
(a) Rice Mills, Flour & Dal Mills	—	—	—	15	30	25
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	15	9	7
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	1	3	2
(f) Others	—	—	—	112	47	38
3. Beverage & Tobacco	10	110,58	98,56	2	12	8
4. Textiles	17	25,23	16,91	73	13	8
(a) Cotton Textiles	1	30	25	1	4	4
(b) Jute & Other Natural Fibre Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	72	9	5
(d) Other Textiles & Textile Products	16	24,93	16,65	—	—	—
5. Paper, Paper Products & Printing	3	2,84	2,72	11	36	33
6. Leather & Leather Products	4	30,65	8,65	14	7	4
7. Rubber & Plastic Products	6	24,73	23,20	11	23	17
8. Chemicals & Chemical Products	12	88,61	45,06	10	33	32
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	6	16,35	16,24	1	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	6	72,26	28,82	9	33	32
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	1	5	5

11. Basic Metals & Metal Products	8	9,07	6,23	6	18	15
(a) Iron & Steel	5	2,97	2,00	1	5	5
(b) Non-Ferrous Metals	1	2,50	79	—	—	—
(c) Metal Products	2	3,60	3,44	5	13	10
12. Engineering	91	233,73	159,60	20	35	24
(a) Heavy Engineering	19	58,20	39,40	2	6	5
(b) Light Engineering	58	112,61	94,38	11	11	10
(c) Electrical Machinery & Goods	9	15,92	12,11	2	1	—
(d) Electronic Machinery & Goods	5	47,00	13,71	5	17	9
13. Vehicles, Vehicle Parts & Transport Equipments	84	417,00	297,17	56	44	37
14. Other Industries	12	46,50	22,51	12,032	17,27	12,16
15. Electricity, Gas & Water	2	14,60	14,60	—	—	—
(a) Electricity Generation & Transmission	2	14,60	14,60	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	1	27,50	10	1,669	1,89	1,14
III. TRANSPORT OPERATORS	—	—	—	3,694	10,01	6,10
IV. PROFESSIONAL AND OTHER SERVICES	2	3,55	3,05	1,104	5,10	3,07
V. PERSONAL LOANS	320	12,97	8,03	54,206	234,40	166,94
1. Loans for Purchase of Consumer Durables	—	—	—	9,169	35,21	23,51
2. Loans for Housing	5	84	84	4,603	30,43	25,74
3. Rest of the Personal Loans	315	12,13	7,19	40,434	168,77	117,70
VI. TRADE	45	6,49	5,49	24,084	46,35	29,99
1. Wholesale Trade	42	6,41	5,44	1,199	1,82	1,44
2. Retail Trade	3	7	4	22,885	44,53	28,55
VII. FINANCE	5	90,67	65,62	84	32	23
VIII. ALL OTHERS	357	13,80	10,63	14,369	30,86	19,75
TOTAL BANK CREDIT	979	1158,50	788,14	2,34,143	816,84	602,93
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	—	—	—	10,503	13,14	9,18
2. Other Small Scale Industries	53	30,23	16,65	1,437	4,58	3,45

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	617	22,66	8,22	4,43,483	3310,77	2741,56
1. Direct Finance	334	2,28	1,94	4,30,594	2531,31	2106,80
2. Indirect Finance	283	20,38	6,28	12,889	779,46	634,76
II. INDUSTRY	1,087	1080,35	659,60	73,367	7884,38	5837,51
1. Mining & Quarrying	2	1,17	1,33	224	25,11	19,54
2. Food Manufacturing & Processing	36	14,95	10,27	3,365	1060,93	821,24
(a) Rice Mills, Flour & Dal Mills	11	83	46	2,297	851,20	647,14
(b) Sugar	1	5,00	4,13	16	33,01	25,76
(c) Edible Oils & Vanaspati	1	26	26	232	64,29	52,06
(d) Tea Processing	—	—	—	12	1,56	90
(e) Processing of Fruits & Vegetables	—	—	—	22	3,20	2,34
(f) Others	23	8,86	5,43	786	107,67	93,04
3. Beverage & Tobacco	1	4	3	74	139,02	126,97
4. Textiles	195	107,80	55,12	6,873	1085,55	812,84
(a) Cotton Textiles	59	66,74	21,62	2,259	451,98	327,62
(b) Jute & Other Natural Fibre Textiles	1	7	8	238	9,99	8,24
(c) Handloom Textiles & Khadi	38	2,29	2,33	1,811	129,13	92,61

(d) Other Textiles & Textile Products	97	38,70	31,09	2,565	494,45	384,36
5. Paper, Paper Products & Printing	31	51,71	44,75	709	147,40	120,26
6. Leather & Leather Products	14	13,84	7,30	339	122,93	77,72
7. Rubber & Plastic Products	39	25,21	21,53	2,156	282,15	232,28
8. Chemicals & Chemical Products	35	57,76	34,44	1,109	445,28	315,59
(a) Heavy Industrial Chemicals	—	—	—	122	42,72	39,04
(b) Fertilisers	1	30	19	9	2,69	2,42
(c) Drugs & Pharmaceuticals	10	7,83	2,94	295	89,83	83,08
(d) Non-Edible Oils	—	—	—	41	11,92	10,29
(e) Other Chemicals & Chemical Products	24	49,63	31,30	642	298,12	180,77
9. Petroleum, Coal Products & Nuclear Fuels	3	11	11	42	10,42	8,39
10. Manufacture of Cement & Cement Products	6	20,31	17,19	212	30,84	26,08
11. Basic Metals & Metal Products	176	263,75	135,28	3,199	1319,03	786,34
(a) Iron & Steel	20	209,65	101,64	682	1041,58	579,64
(b) Non-Ferrous Metals	2	21,00	6,50	140	47,70	24,49
(c) Metal Products	154	33,10	27,15	2,377	229,75	182,21
12. Engineering	140	242,71	179,22	9,630	985,53	755,47
(a) Heavy Engineering	10	102,32	95,37	423	244,82	208,89
(b) Light Engineering	83	23,83	11,80	8,291	395,29	304,57
(c) Electrical Machinery & Goods	39	103,88	62,34	652	192,16	139,94
(d) Electronic Machinery & Goods	8	12,69	9,71	264	153,25	102,06
13. Vehicles, Vehicle Parts & Transport Equipments	61	220,87	123,81	991	1018,57	726,92
14. Other Industries	322	20,22	14,94	40,743	510,96	406,26
15. Electricity, Gas & Water	1	25,00	1,56	71	473,62	422,74
(a) Electricity Generation & Transmission	1	25,00	1,56	30	469,59	419,35
(b) Non-Conventional Energy	—	—	—	5	35	32
(c) Gas, Steam & Water Supply	—	—	—	36	3,68	3,07
16. Construction	25	14,90	12,70	3,630	227,05	178,87
III. TRANSPORT OPERATORS	83	2,27	1,93	9,250	80,15	62,09
IV. PROFESSIONAL AND OTHER SERVICES	442	77,79	67,61	16,922	286,94	225,62
V. PERSONAL LOANS	7,696	87,35	63,93	3,00,779	2161,22	1784,93
1. Loans for Purchase of Consumer Durables	351	1,41	1,02	25,264	108,44	80,53
2. Loans for Housing	295	7,88	6,92	42,965	758,59	672,20
3. Rest of the Personal Loans	7,050	78,06	55,99	2,32,550	1294,19	1032,19
VI. TRADE	1,394	45,66	39,04	1,33,929	1245,87	979,32
1. Wholesale Trade	455	20,92	17,34	7,759	431,30	325,32
2. Retail Trade	939	24,74	21,71	1,26,170	814,56	653,99
VII. FINANCE	307	1,84	1,82	4,440	270,99	220,16
VIII. ALL OTHERS	1,165	27,98	12,96	72,732	1271,82	1027,18
TOTAL BANK CREDIT	12,791	1345,89	855,10	10,54,902	16512,15	12878,35
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	33	65	33	17,805	236,91	187,11
2. Other Small Scale Industries	536	51,67	44,49	33,170	1682,22	1359,27