

State : Punjab

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	2,25,494	1940,91	1543,06	4,03,156	2601,45	2271,87
1. Direct Finance	2,21,975	1752,90	1406,90	3,93,089	1966,78	1698,74
2. Indirect Finance	3,519	188,01	136,15	10,067	634,67	573,13
II. INDUSTRY	32,903	3219,29	2269,63	87,415	4908,62	4057,99
1. Mining & Quarrying	53	8,65	4,14	126	9,57	8,34
2. Food Manufacturing & Processing	1,837	384,99	302,30	5,054	766,06	611,43
(a) Rice Mills, Flour & Dal Mills	1,355	324,71	256,00	1,750	456,85	372,68
(b) Sugar	7	10,35	7,65	13	70,27	54,01
(c) Edible Oils & Vanaspati	75	25,97	18,96	1,009	107,72	88,26
(d) Tea Processing	11	81	49	20	1,89	1,72
(e) Processing of Fruits & Vegetables	5	1,27	94	68	5,31	4,54
(f) Others	384	21,88	18,27	2,194	124,02	90,22
3. Beverage & Tobacco	28	4,94	4,05	72	41,19	34,71
4. Textiles	5,108	1347,04	844,20	11,631	1813,87	1516,60
(a) Cotton Textiles	409	524,30	265,04	1,257	392,14	341,05
(b) Jute & Other Natural Fibre Textiles	102	6,07	5,78	150	13,15	12,46
(c) Handloom Textiles & Khadi	951	14,92	13,12	1,976	60,72	52,20
(d) Other Textiles & Textile Products	3,646	801,76	560,26	8,248	1347,86	1110,89
5. Paper, Paper Products & Printing	378	67,06	57,18	1,074	136,40	128,07
6. Leather & Leather Products	184	8,03	6,62	494	80,73	65,35
7. Rubber & Plastic Products	915	156,36	104,96	1,184	152,44	129,53
8. Chemicals & Chemical Products	494	94,03	76,38	1,055	108,64	95,93
(a) Heavy Industrial Chemicals	13	2,82	2,35	57	36,73	33,40
(b) Fertilisers	16	4,61	3,07	21	6,58	7,46
(c) Drugs & Pharmaceuticals	80	11,30	8,95	252	17,93	17,33
(d) Non-Edible Oils	9	5,00	4,20	12	3,00	2,48
(e) Other Chemicals & Chemical Products	376	70,30	57,81	713	44,40	35,26
9. Petroleum, Coal Products & Nuclear Fuels	23	4,19	3,41	78	15,30	13,72
10. Manufacture of Cement & Cement Products	145	9,16	8,01	179	7,41	6,66
11. Basic Metals & Metal Products	3,081	330,88	249,14	4,078	480,57	390,48
(a) Iron & Steel	756	225,85	162,71	978	219,39	189,45
(b) Non-Ferrous Metals	132	8,92	6,81	65	16,12	13,83
(c) Metal Products	2,193	96,12	79,61	3,035	245,06	187,19
12. Engineering	1,790	191,70	139,11	4,676	325,14	252,94
(a) Heavy Engineering	291	48,04	39,50	555	64,26	55,82
(b) Light Engineering	987	43,73	36,39	3,044	114,80	95,36
(c) Electrical Machinery & Goods	406	86,44	54,29	802	54,35	51,52
(d) Electronic Machinery & Goods	106	13,49	8,93	275	91,73	50,25
13. Vehicles, Vehicle Parts & Transport Equipments	2,147	262,87	194,55	2,597	286,31	225,36
14. Other Industries	16,165	164,38	131,20	53,273	410,07	338,35
15. Electricity, Gas & Water	18	125,18	100,86	63	73,77	72,59

(a) Electricity Generation & Transmission	12	124,75	100,49	32	70,11	69,73
(b) Non-Conventional Energy	1	4	4	—	—	—
(c) Gas, Steam & Water Supply	5	39	33	31	3,66	2,85
16. Construction	537	59,82	43,53	1,781	201,14	167,95
III. TRANSPORT OPERATORS	3,705	37,97	24,77	11,435	81,08	67,72
IV. PROFESSIONAL AND OTHER SERVICES	3,637	141,29	109,35	17,184	433,41	293,04
V. PERSONAL LOANS	1,43,692	1137,33	933,22	3,46,300	2036,03	1735,72
1. Loans for Purchase of Consumer Durables	11,531	51,06	36,61	23,002	77,89	60,47
2. Loans for Housing	25,832	513,52	445,04	51,123	762,40	694,28
3. Rest of the Personal Loans	1,06,329	572,75	451,57	2,72,175	1195,74	980,97
VI. TRADE	36,375	718,67	549,99	1,15,705	5264,75	5040,06
1. Wholesale Trade	3,847	294,88	233,69	8,422	4365,50	4271,46
2. Retail Trade	32,528	423,78	316,30	1,07,283	899,25	768,60
VII. FINANCE	579	17,54	15,73	1,999	56,33	50,69
VIII. ALL OTHERS	27,444	825,72	559,18	80,826	1518,41	1265,17
TOTAL BANK CREDIT	4,73,829	8038,73	6004,92	10,64,020	16900,07	14782,26
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	8,941	427,10	332,83	15,153	71,60	58,99
2. Other Small Scale Industries	17,933	732,75	566,72	44,118	1970,20	1589,44

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	—	—	—	52,387	224,04	186,97
1. Direct Finance	—	—	—	52,045	219,28	182,96
2. Indirect Finance	—	—	—	342	4,76	4,01
II. INDUSTRY	62	139,23	80,97	9,103	19,06	15,83
1. Mining & Quarrying	—	—	—	—	—	—
2. Food Manufacturing & Processing	4	95,07	40,22	35	56	39
(a) Rice Mills, Flour & Dal Mills	—	—	—	31	36	27
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	4	95,07	40,22	4	20	12
3. Beverage & Tobacco	2	56	45	—	—	—
4. Textiles	5	5,15	4,40	354	77	57
(a) Cotton Textiles	3	4,18	3,40	2	14	12
(b) Jute & Other Natural Fibre Textiles	—	—	—	1	—	—
(c) Handloom Textiles & Khadi	—	—	—	339	45	30
(d) Other Textiles & Textile Products	2	97	1,00	12	18	15
5. Paper, Paper Products & Printing	5	5,83	5,30	296	65	61
6. Leather & Leather Products	—	—	—	27	11	9
7. Rubber & Plastic Products	1	3,35	3,35	1	3	3
8. Chemicals & Chemical Products	—	—	—	4	25	44
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	3	22	41
(c) Drugs & Pharmaceuticals	—	—	—	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	—	—	—	1	3	3
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	2	22	16

10. Manufacture of Cement & Cement Products	—	—	—	1	4	4
11. Basic Metals & Metal Products	2	50	48	—	—	—
(a) Iron & Steel	2	50	48	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	—	—	—	—	—	—
12. Engineering	1	1,20	7	8	7	6
(a) Heavy Engineering	1	1,20	7	—	—	—
(b) Light Engineering	—	—	—	1	3	3
(c) Electrical Machinery & Goods	—	—	—	3	2	2
(d) Electronic Machinery & Goods	—	—	—	4	2	1
13. Vehicles, Vehicle Parts & Transport Equipments	2	65	62	35	13	9
14. Other Industries	35	81	30	8,083	13,37	11,31
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	5	26,12	25,77	257	2,87	2,04
III. TRANSPORT OPERATORS	—	—	—	1,632	3,78	2,63
IV. PROFESSIONAL AND OTHER SERVICES	6	14	8	1,093	2,41	2,02
V. PERSONAL LOANS	8,832	92,72	56,81	15,733	64,70	58,08
1. Loans for Purchase of Consumer Durables	—	—	—	2,286	8,09	6,29
2. Loans for Housing	2	18	18	1,620	13,22	12,96
3. Rest of the Personal Loans	8,830	92,54	56,64	11,827	43,39	38,83
VI. TRADE	188	5,11	2,41	8,587	17,25	13,61
1. Wholesale Trade	182	4,97	2,36	233	64	46
2. Retail Trade	6	14	6	8,354	16,62	13,15
VII. FINANCE	1	4	4	43	10	9
VIII. ALL OTHERS	—	—	—	2,168	7,63	6,60
TOTAL BANK CREDIT	9,089	237,22	140,31	90,746	338,99	285,82
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	—	—	—	6,285	9,85	8,49
2. Other Small Scale Industries	1	1,50	48	1,035	3,25	2,72

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	1,186	25,98	20,81	6,82,223	4792,39	4022,70
1. Direct Finance	1,028	18,59	14,77	6,68,137	3957,55	3303,37
2. Indirect Finance	158	7,40	6,04	14,086	834,84	719,33
II. INDUSTRY	1,920	1093,74	840,40	1,31,403	9379,93	7264,82
1. Mining & Quarrying	6	22	16	185	18,43	12,63
2. Food Manufacturing & Processing	101	70,97	36,74	7,031	1317,65	991,08
(a) Rice Mills, Flour & Dal Mills	5	1,30	87	3,141	783,22	629,82
(b) Sugar	3	10,06	6,04	23	90,68	67,70
(c) Edible Oils & Vanaspati	15	23,94	11,53	1,099	157,63	118,74
(d) Tea Processing	—	—	—	31	2,70	2,20
(e) Processing of Fruits & Vegetables	1	2	1	74	6,60	5,49
(f) Others	77	35,65	18,29	2,663	276,82	167,12
3. Beverage & Tobacco	1	3	2	103	46,71	39,23
4. Textiles	172	604,28	473,81	17,270	3771,11	2839,57
(a) Cotton Textiles	64	519,72	400,60	1,735	1440,47	1010,21

(b) Jute & Other Natural Fibre Textiles	—	—	—	253	19,23	18,25
(c) Handloom Textiles & Khadi	9	1,41	1,54	3,275	77,50	67,15
(d) Other Textiles & Textile Products	99	83,15	71,67	12,007	2233,92	1743,96
5. Paper, Paper Products & Printing	53	47,58	34,33	1,806	257,52	225,49
6. Leather & Leather Products	28	6,63	5,59	733	95,50	77,65
7. Rubber & Plastic Products	53	19,84	19,82	2,154	332,03	257,70
8. Chemicals & Chemical Products	66	162,49	123,73	1,619	365,41	296,48
(a) Heavy Industrial Chemicals	10	60,71	60,55	80	100,26	96,30
(b) Fertilisers	4	19,13	18,30	44	30,54	29,23
(c) Drugs & Pharmaceuticals	6	15	13	338	29,38	26,41
(d) Non-Edible Oils	—	—	—	21	8,00	6,68
(e) Other Chemicals & Chemical Products	46	82,51	44,76	1,136	197,24	137,86
9. Petroleum, Coal Products & Nuclear Fuels	24	2,72	2,62	127	22,43	19,90
10. Manufacture of Cement & Cement Products	4	1,89	90	329	18,50	15,61
11. Basic Metals & Metal Products	182	60,65	53,16	7,343	872,60	693,27
(a) Iron & Steel	88	44,34	37,17	1,824	490,07	389,82
(b) Non-Ferrous Metals	6	1,10	1,00	203	26,14	21,65
(c) Metal Products	88	15,21	15,00	5,316	356,39	281,80
12. Engineering	150	42,26	26,34	6,625	560,37	418,53
(a) Heavy Engineering	38	8,27	7,36	885	121,78	102,75
(b) Light Engineering	63	27,48	14,00	4,095	186,04	145,78
(c) Electrical Machinery & Goods	26	5,28	3,98	1,237	146,08	109,80
(d) Electronic Machinery & Goods	23	1,23	1,00	408	106,46	60,19
13. Vehicles, Vehicle Parts & Transport Equipments	80	48,98	41,21	4,861	598,94	461,82
14. Other Industries	870	17,64	16,44	78,426	606,27	497,60
15. Electricity, Gas & Water	13	1,53	94	94	200,48	174,38
(a) Electricity Generation & Transmission	—	—	—	44	194,86	170,22
(b) Non-Conventional Energy	1	3	2	2	7	6
(c) Gas, Steam & Water Supply	12	1,50	92	48	5,55	4,10
16. Construction	117	6,04	4,58	2,697	295,99	243,88
III. TRANSPORT OPERATORS	228	7,84	6,38	17,000	130,68	101,50
IV. PROFESSIONAL AND OTHER SERVICES	929	60,82	37,01	22,849	638,07	441,49
V. PERSONAL LOANS	25,297	282,20	212,31	5,39,854	3612,98	2996,13
1. Loans for Purchase of Consumer Durables	704	2,49	2,11	37,523	139,54	105,48
2. Loans for Housing	4,487	55,77	38,71	83,064	1345,09	1191,16
3. Rest of the Personal Loans	20,106	223,94	171,49	4,19,267	2128,35	1699,49
VI. TRADE	2,167	131,43	106,74	1,63,022	6137,21	5712,81
1. Wholesale Trade	758	60,94	42,39	13,442	4726,93	4550,35
2. Retail Trade	1,409	70,48	64,36	1,49,580	1410,28	1162,46
VII. FINANCE	25	1,86	1,06	2,647	75,86	67,61
VIII. ALL OTHERS	6,977	76,26	59,08	1,17,415	2428,02	1890,03
TOTAL BANK CREDIT	38,729	1680,13	1283,78	16,76,413	27195,14	22497,10
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	117	66	57	30,496	509,21	400,88
2. Other Small Scale Industries	855	90,32	77,72	63,942	2798,02	2237,08