

Chandigarh

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	947	54,46	49,49	1,052	583,89	491,50
1. Direct Finance	787	4,45	3,91	900	54,87	58,88
2. Indirect Finance	160	50,01	45,58	152	529,02	432,62
II. INDUSTRY	4,235	583,07	518,87	5,251	1369,34	1085,98
1. Mining & Quarrying	2	61	62	9	1,07	98
2. Food Manufacturing & Processing	83	86,66	78,43	2,135	108,14	110,16
(a) Rice Mills, Flour & Dal Mills	21	6,23	5,42	1,755	31,16	30,98
(b) Sugar	17	65,31	61,10	9	20,45	25,74
(c) Edible Oils & Vanaspati	13	8,92	6,68	11	20,89	21,44
(d) Tea Processing	2	25	22	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	6	3,19	2,30
(f) Others	30	5,96	5,00	354	32,45	29,70
3. Beverage & Tobacco	3	4,04	3,85	8	9,00	8,07
4. Textiles	44	51,58	38,98	165	155,69	128,36
(a) Cotton Textiles	21	45,78	33,28	82	120,83	92,80
(b) Jute & Other Natural Fibre Textiles	—	—	—	7	3	3
(c) Handloom Textiles & Khadi	2	1	—	—	—	—
(d) Other Textiles & Textile Products	21	5,79	5,70	76	34,83	35,54
5. Paper, Paper Products & Printing	69	25,68	17,26	161	32,38	30,08
6. Leather & Leather Products	12	8,32	6,42	9	5,26	6,47
7. Rubber & Plastic Products	52	49,06	45,84	68	5,61	5,33
8. Chemicals & Chemical Products	150	91,96	82,96	507	163,25	125,30
(a) Heavy Industrial Chemicals	6	2,45	2,17	22	11,09	10,10
(b) Fertilisers	3	45	29	7	5,24	3,16
(c) Drugs & Pharmaceuticals	116	83,76	75,51	405	119,73	93,81
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	25	5,30	4,99	73	27,18	18,23
9. Petroleum, Coal Products & Nuclear Fuels	1	4	4	6	75	56
10. Manufacture of Cement & Cement Products	10	87	68	15	1,18	1,10
11. Basic Metals & Metal Products	204	43,36	41,27	286	202,62	181,46
(a) Iron & Steel	85	21,64	24,77	78	161,21	147,21
(b) Non-Ferrous Metals	2	36	36	7	6,14	7,61
(c) Metal Products	117	21,36	16,14	201	35,27	26,64
12. Engineering	154	176,67	157,96	366	197,32	170,05
(a) Heavy Engineering	46	14,11	14,55	81	83,69	68,93
(b) Light Engineering	31	3,34	2,58	158	28,56	25,05
(c) Electrical Machinery & Goods	48	87,72	70,70	65	20,75	18,57
(d) Electronic Machinery & Goods	29	71,50	70,14	62	64,32	57,50
13. Vehicles, Vehicle Parts & Transport Equipments	53	11,67	13,11	101	21,03	20,64
14. Other Industries	3,376	31,40	30,46	1,233	195,25	111,17
15. Electricity, Gas & Water	1	3	—	15	61,10	6,66

(a) Electricity Generation & Transmission	1	3	—	6	58,97	4,68
(b) Non-Conventional Energy	—	—	—	1	8	8
(c) Gas, Steam & Water Supply	—	—	—	8	2,05	1,90
16. Construction	21	1,12	98	167	209,68	179,59
III. TRANSPORT OPERATORS	75	2,33	1,70	348	57,76	37,36
IV. PROFESSIONAL AND OTHER SERVICES	457	17,22	11,75	1,093	176,95	139,75
V. PERSONAL LOANS	21,525	193,21	149,93	34,820	306,53	257,07
1. Loans for Purchase of Consumer Durables	1,751	9,37	5,82	3,480	15,21	12,50
2. Loans for Housing	1,871	57,01	47,31	4,486	116,09	103,99
3. Rest of the Personal Loans	17,903	126,83	96,80	26,854	175,23	140,58
VI. TRADE	1,413	5944,22	4863,39	4,075	252,67	204,69
1. Wholesale Trade	307	5872,79	4822,86	551	132,95	111,38
2. Retail Trade	1,106	71,43	40,53	3,524	119,72	93,31
VII. FINANCE	40	100,44	100,39	18	22,20	22,86
VIII. ALL OTHERS	3,227	110,51	88,19	11,432	526,17	398,36
TOTAL BANK CREDIT	31,919	7005,45	5783,72	58,089	3295,50	2637,57
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	187	13,42	10,71	128	6,11	9,16
2. Other Small Scale Industries	3,545	54,88	48,11	1,632	153,79	139,66

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. Direct Finance	—	—	—	—	—	—
2. Indirect Finance	—	—	—	—	—	—
II. INDUSTRY	70	43,03	33,75	—	—	—
1. Mining & Quarrying	—	—	—	—	—	—
2. Food Manufacturing & Processing	1	2	1	—	—	—
(a) Rice Mills, Flour & Dal Mills	—	—	—	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	1	2	1	—	—	—
3. Beverage & Tobacco	—	—	—	—	—	—
4. Textiles	—	—	—	—	—	—
(a) Cotton Textiles	—	—	—	—	—	—
(b) Jute & Other Natural Fibre Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles & Textile Products	—	—	—	—	—	—
5. Paper, Paper Products & Printing	3	6	3	—	—	—
6. Leather & Leather Products	—	—	—	—	—	—
7. Rubber & Plastic Products	—	—	—	—	—	—
8. Chemicals & Chemical Products	1	9,00	4,10	—	—	—
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	1	9,00	4,10	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	—	—	—

11. Basic Metals & Metal Products	1	5,00	3,78	—	—	—
(a) Iron & Steel	1	5,00	3,78	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	—	—	—	—	—	—
12. Engineering	13	22,94	20,72	—	—	—
(a) Heavy Engineering	1	6,29	6,29	—	—	—
(b) Light Engineering	6	2,90	69	—	—	—
(c) Electrical Machinery & Goods	1	95	95	—	—	—
(d) Electronic Machinery & Goods	5	12,81	12,80	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	11	5,00	4,53	—	—	—
14. Other Industries	32	82	45	—	—	—
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	8	19	13	—	—	—
III. TRANSPORT OPERATORS	5	13	4	—	—	—
IV. PROFESSIONAL AND OTHER SERVICES	24	62	32	—	—	—
V. PERSONAL LOANS	2,377	74,22	52,72	—	—	—
1. Loans for Purchase of Consumer Durables	343	3,98	4,00	—	—	—
2. Loans for Housing	46	2,03	2,03	—	—	—
3. Rest of the Personal Loans	1,988	68,21	46,69	—	—	—
VI. TRADE	206	4,88	2,30	—	—	—
1. Wholesale Trade	196	4,66	2,21	—	—	—
2. Retail Trade	10	22	9	—	—	—
VII. FINANCE	2	5	4	—	—	—
VIII. ALL OTHERS	110	2,13	1,82	—	—	—
TOTAL BANK CREDIT	2,794	125,07	91,00	—	—	—
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	—	—	—	—	—	—
2. Other Small Scale Industries	5	10,85	4,56	—	—	—

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	80	32,91	29,83	2,079	671,26	570,81
1. Direct Finance	35	11,90	11,97	1,722	71,22	74,77
2. Indirect Finance	45	21,02	17,86	357	600,04	496,05
II. INDUSTRY	1,379	293,36	207,25	10,935	2288,81	1845,85
1. Mining & Quarrying	1	4	3	12	1,72	1,63
2. Food Manufacturing & Processing	11	10,36	9,49	2,230	205,18	198,10
(a) Rice Mills, Flour & Dal Mills	—	—	—	1,776	37,40	36,40
(b) Sugar	—	—	—	26	85,76	86,84
(c) Edible Oils & Vanaspati	—	—	—	24	29,81	28,12
(d) Tea Processing	—	—	—	2	25	22
(e) Processing of Fruits & Vegetables	5	9,51	8,74	11	12,70	11,04
(f) Others	6	85	76	391	39,28	35,47
3. Beverage & Tobacco	2	10,00	8,31	13	23,03	20,22
4. Textiles	17	6,09	6,00	226	213,36	173,35
(a) Cotton Textiles	5	14	12	108	166,75	126,19
(b) Jute & Other Natural Fibre Textiles	7	3,98	3,87	14	4,01	3,89
(c) Handloom Textiles & Khadi	—	—	—	2	1	—

(d) Other Textiles & Textile Products	5	1,97	2,02	102	42,59	43,26
5. Paper, Paper Products & Printing	20	4,28	3,46	253	62,40	50,83
6. Leather & Leather Products	2	13	13	23	13,71	13,02
7. Rubber & Plastic Products	9	2,20	2,02	129	56,88	53,18
8. Chemicals & Chemical Products	43	36,54	18,35	701	300,75	230,70
(a) Heavy Industrial Chemicals	1	8,71	3,91	29	22,25	16,17
(b) Fertilisers	8	12,35	6,61	18	18,04	10,06
(c) Drugs & Pharmaceuticals	7	9,39	2,61	528	212,88	171,93
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	27	6,10	5,23	126	47,58	32,55
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	7	79	60
10. Manufacture of Cement & Cement Products	1	—	—	26	2,04	1,78
11. Basic Metals & Metal Products	28	94,63	67,50	519	345,62	294,01
(a) Iron & Steel	17	93,37	66,45	181	281,23	242,20
(b) Non-Ferrous Metals	—	—	—	9	6,50	7,98
(c) Metal Products	11	1,26	1,05	329	57,90	43,84
12. Engineering	43	51,68	28,54	576	448,62	377,28
(a) Heavy Engineering	10	85	80	138	104,93	90,56
(b) Light Engineering	17	14,04	8,49	212	48,85	36,82
(c) Electrical Machinery & Goods	10	13,51	4,98	124	122,93	95,20
(d) Electronic Machinery & Goods	6	23,28	14,27	102	171,92	154,70
13. Vehicles, Vehicle Parts & Transport Equipments	8	4,46	4,07	173	42,16	42,35
14. Other Industries	1,160	4,32	4,27	5,801	231,79	146,36
15. Electricity, Gas & Water	3	12	9	19	61,25	6,75
(a) Electricity Generation & Transmission	1	6	3	8	59,06	4,71
(b) Non-Conventional Energy	—	—	—	1	8	8
(c) Gas, Steam & Water Supply	2	7	6	10	2,11	1,96
16. Construction	31	68,50	55,00	227	279,50	235,69
III. TRANSPORT OPERATORS	108	3,86	3,11	536	64,07	42,21
IV. PROFESSIONAL AND OTHER SERVICES	470	28,69	18,92	2,044	223,48	170,75
V. PERSONAL LOANS	10,037	93,30	73,31	68,759	667,26	533,03
1. Loans for Purchase of Consumer Durables	819	2,13	1,71	6,393	30,69	24,05
2. Loans for Housing	744	9,21	7,14	7,147	184,34	160,46
3. Rest of the Personal Loans	8,474	81,96	64,46	55,219	452,22	348,53
VI. TRADE	486	103,68	80,71	6,180	6305,44	5151,09
1. Wholesale Trade	280	80,73	62,89	1,334	6091,12	4999,35
2. Retail Trade	206	22,95	17,82	4,846	214,32	151,74
VII. FINANCE	18	75,94	55,04	78	198,63	178,33
VIII. ALL OTHERS	247	30,77	28,23	15,016	669,58	516,61
TOTAL BANK CREDIT	12,825	662,51	496,40	1,05,627	11088,54	9008,69
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1	8	8	316	19,61	19,95
2. Other Small Scale Industries	1,168	13,09	11,83	6,350	232,61	204,16