

**TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

**NORTHERN REGION (Contd.)**

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
<b>I. AGRICULTURE</b>	<b>3,322</b>	<b>154,87</b>	<b>130,82</b>	<b>2,679</b>	<b>1166,17</b>	<b>877,31</b>
1. Direct Finance	3,005	75,04	69,89	2,422	188,72	84,01
2. Indirect Finance	317	79,83	60,93	257	977,45	793,30
<b>II. INDUSTRY</b>	<b>1,247</b>	<b>1206,78</b>	<b>931,37</b>	<b>5,188</b>	<b>2664,17</b>	<b>1736,57</b>
1. Mining & Quarrying	2	5	5	10	86	68
2. Food Manufacturing & Processing	147	149,80	119,38	168	672,43	419,11
(a) Rice Mills, Flour & Dal Mills	53	9,34	7,75	36	44,70	28,83
(b) Sugar	31	115,31	90,75	6	1,30	1,29
(c) Edible Oils & Vanaspati	22	13,23	12,76	8	9,08	6,48
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	11	1,02	86	3	8,50	6,00
(f) Others	30	10,90	7,26	115	608,86	376,51
3. Beverage & Tobacco	5	8,05	3,85	23	30,40	22,83
4. Textiles	307	151,86	140,18	207	269,30	190,92
(a) Cotton Textiles	156	103,39	98,74	97	159,38	94,04
(b) Jute & Other Natural Fibre Textiles	2	10	10	3	1,88	1,74
(c) Handloom Textiles & Khadi	1	15	10	—	—	—
(d) Other Textiles & Textile Products	148	48,22	41,24	107	108,03	95,14
5. Paper, Paper Products & Printing	40	32,13	24,87	139	26,97	21,71
6. Leather & Leather Products	6	6,62	5,17	16	3,37	2,73
7. Rubber & Plastic Products	46	64,71	35,51	64	5,73	4,38
8. Chemicals & Chemical Products	129	247,04	120,76	242	143,33	92,18
(a) Heavy Industrial Chemicals	7	2,49	1,51	23	6,90	4,68
(b) Fertilisers	3	1,05	75	6	1,82	1,36
(c) Drugs & Pharmaceuticals	96	233,30	110,87	82	31,73	18,90
(d) Non-Edible Oils	2	3,70	2,72	—	—	—
(e) Other Chemicals & Chemical Products	21	6,50	4,90	131	102,88	67,23
9. Petroleum, Coal Products & Nuclear Fuels	1	60	54	5	1,36	90
10. Manufacture of Cement & Cement Products	8	75	55	10	64	52
11. Basic Metals & Metal Products	116	178,52	160,66	413	195,61	123,55
(a) Iron & Steel	35	146,15	142,91	100	142,04	85,20
(b) Non-Ferrous Metals	8	1,77	96	15	4,74	5,44
(c) Metal Products	73	30,61	16,79	298	48,83	32,90
12. Engineering	230	279,21	239,11	363	328,76	213,81
(a) Heavy Engineering	27	87,49	60,00	58	180,04	109,72
(b) Light Engineering	50	5,23	4,22	182	24,71	11,69
(c) Electrical Machinery & Goods	131	94,47	93,70	74	37,47	28,96
(d) Electronic Machinery & Goods	22	92,02	81,19	49	86,54	63,45
13. Vehicles, Vehicle Parts & Transport Equipments	24	13,53	9,69	172	80,04	58,39
14. Other Industries	164	20,85	18,62	3,212	659,29	404,04
15. Electricity, Gas & Water	1	50,00	50,05	6	114,23	96,02
(a) Electricity Generation & Transmission	1	50,00	50,05	4	114,05	95,85
(b) Non-Conventional Energy	—	—	—	1	8	8
(c) Gas, Steam & Water Supply	—	—	—	1	10	9
16. Construction	21	3,06	2,38	138	131,86	84,80
<b>III. TRANSPORT OPERATORS</b>	<b>35</b>	<b>1,52</b>	<b>1,10</b>	<b>587</b>	<b>57,58</b>	<b>55,88</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>314</b>	<b>29,92</b>	<b>20,13</b>	<b>2,026</b>	<b>280,52</b>	<b>228,15</b>
<b>V. PERSONAL LOANS</b>	<b>25,062</b>	<b>379,55</b>	<b>298,35</b>	<b>36,671</b>	<b>886,48</b>	<b>772,13</b>
1. Loans for Purchase of Consumer Durables	1,054	6,40	5,06	1,816	9,13	6,71
2. Loans for Housing	4,692	186,99	159,26	6,751	578,30	543,42
3. Rest of the Personal Loans	19,316	186,16	134,03	28,104	299,05	222,00
<b>VI. TRADE</b>	<b>995</b>	<b>6880,44</b>	<b>3156,23</b>	<b>3,256</b>	<b>646,41</b>	<b>363,95</b>
1. Wholesale Trade	242	6817,25	3105,02	367	234,46	144,47
2. Retail Trade	753	63,19	51,21	2,889	411,95	219,48
<b>VII. FINANCE</b>	<b>12</b>	<b>291,46</b>	<b>290,89</b>	<b>86</b>	<b>443,83</b>	<b>420,01</b>
<b>VIII. ALL OTHERS</b>	<b>2,526</b>	<b>165,88</b>	<b>144,78</b>	<b>4,798</b>	<b>170,24</b>	<b>121,75</b>
<b>TOTAL BANK CREDIT</b>	<b>33,513</b>	<b>9110,42</b>	<b>4973,68</b>	<b>55,291</b>	<b>6315,39</b>	<b>4575,76</b>
OF WHICH :						
1. Artisans and Village & Tiny Industries	29	27	19	121	10,18	8,20
2. Other Small Scale Industries	446	66,13	53,53	3,985	240,42	181,23

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004**

**CHANDIGARH**

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			
No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	Item No.
7	8	9	10	11	12	13	14	15	16	17	18	
1	2	2	–	–	–	669	184,39	172,37	6,671	1505,46	1180,52	I
1	2	2	–	–	–	618	54,57	52,97	6,046	318,35	206,89	1
–	–	–	–	–	–	51	129,83	119,40	625	1187,11	973,63	2
<b>145</b>	<b>67,63</b>	<b>61,43</b>	–	–	–	<b>138</b>	<b>181,67</b>	<b>159,01</b>	<b>6,718</b>	<b>4120,25</b>	<b>2888,39</b>	<b>II</b>
–	–	–	–	–	–	–	–	–	12	91	74	1
–	–	–	–	–	–	8	10,27	10,21	323	832,51	548,70	2
–	–	–	–	–	–	1	5	3	90	54,09	36,62	2(a)
–	–	–	–	–	–	–	–	–	37	116,61	92,04	2(b)
–	–	–	–	–	–	–	–	–	30	22,30	19,24	2(c)
–	–	–	–	–	–	–	–	–	–	–	–	2(d)
–	–	–	–	–	–	3	9,70	9,70	17	19,23	16,56	2(e)
–	–	–	–	–	–	4	52	48	149	620,28	384,24	2(f)
1	5,01	4,41	–	–	–	–	–	–	29	43,46	31,10	3
1	3	3	–	–	–	9	20,96	20,59	524	442,15	351,72	4
1	3	3	–	–	–	4	20,37	20,15	258	283,18	212,96	4(a)
–	–	–	–	–	–	–	–	–	5	1,98	1,84	4(b)
–	–	–	–	–	–	1	12	12	2	27	22	4(c)
–	–	–	–	–	–	4	47	32	259	156,72	136,69	4(d)
1	1,00	1,00	–	–	–	18	5,55	4,43	198	65,65	52,01	5
–	–	–	–	–	–	1	3	2	23	10,01	7,91	6
–	–	–	–	–	–	9	1,93	1,01	119	72,37	40,91	7
6	5,59	4,28	–	–	–	18	48,71	36,08	395	444,67	253,30	8
–	–	–	–	–	–	3	9,14	9,18	33	18,53	15,37	8(a)
–	–	–	–	–	–	–	–	–	9	2,87	2,11	8(b)
–	–	–	–	–	–	6	38,00	25,99	184	303,03	155,77	8(c)
–	–	–	–	–	–	–	–	–	2	3,70	2,72	8(d)
6	5,59	4,28	–	–	–	9	1,56	91	167	116,53	77,33	8(e)
–	–	–	–	–	–	–	–	–	6	1,96	1,44	9
–	–	–	–	–	–	–	–	–	18	1,39	1,07	10
6	79	76	–	–	–	8	27,14	26,88	543	402,05	311,86	11
4	24	21	–	–	–	4	25,56	25,40	143	313,98	253,72	11(a)
–	–	–	–	–	–	1	3	3	24	6,54	6,44	11(b)
2	55	55	–	–	–	3	1,55	1,45	376	81,53	51,69	11(c)
21	44,11	43,95	–	–	–	13	8,87	8,44	627	660,95	505,31	12
3	22,65	22,65	–	–	–	–	–	–	88	290,19	192,38	12(a)
9	2,31	2,31	–	–	–	6	1,77	1,48	247	34,01	19,70	12(b)
5	14,87	14,71	–	–	–	1	10	8	211	146,90	137,45	12(c)
4	4,28	4,27	–	–	–	6	7,00	6,88	81	189,85	155,79	12(d)
4	10,93	6,93	–	–	–	5	10,91	9,23	205	115,41	84,24	13
102	2	–	–	–	–	16	9,16	4,51	3,494	689,32	427,17	14
–	–	–	–	–	–	1	10	7	8	164,33	146,14	15
–	–	–	–	–	–	1	10	7	6	164,15	145,97	15(a)
–	–	–	–	–	–	–	–	–	1	8	8	15(b)
–	–	–	–	–	–	–	–	–	1	10	9	15(c)
3	14	6	–	–	–	32	38,05	37,54	194	173,11	124,77	16
<b>18</b>	<b>1,25</b>	<b>1,10</b>	–	–	–	<b>41</b>	<b>39</b>	<b>39</b>	<b>681</b>	<b>60,74</b>	<b>58,47</b>	<b>III</b>
<b>44</b>	<b>1,49</b>	<b>1,25</b>	–	–	–	<b>283</b>	<b>59,75</b>	<b>55,01</b>	<b>2,667</b>	<b>371,67</b>	<b>304,55</b>	<b>IV</b>
<b>2,315</b>	<b>63,74</b>	<b>50,85</b>	–	–	–	<b>16,706</b>	<b>732,82</b>	<b>596,89</b>	<b>80,754</b>	<b>2062,59</b>	<b>1718,22</b>	<b>V</b>
492	3,36	3,39	–	–	–	203	2,17	1,56	3,565	21,06	16,72	1
143	18,19	18,01	–	–	–	5,529	400,03	337,80	17,115	1183,51	1058,49	2
1,680	42,19	29,46	–	–	–	10,974	330,63	257,52	60,074	858,03	643,01	3
<b>22</b>	<b>3,41</b>	<b>2,06</b>	–	–	–	<b>235</b>	<b>424,62</b>	<b>404,20</b>	<b>4,508</b>	<b>7954,88</b>	<b>3926,45</b>	<b>VI</b>
2	45	18	–	–	–	72	395,88	380,73	683	7448,04	3630,41	1
20	2,96	1,88	–	–	–	163	28,74	23,47	3,825	506,84	296,04	2
–	–	–	–	–	–	<b>19</b>	<b>99</b>	<b>96</b>	<b>117</b>	<b>736,28</b>	<b>711,87</b>	<b>VII</b>
<b>237</b>	<b>16,16</b>	<b>10,61</b>	–	–	–	<b>597</b>	<b>61,22</b>	<b>55,03</b>	<b>8,158</b>	<b>413,50</b>	<b>332,17</b>	<b>VIII</b>
<b>2,782</b>	<b>153,70</b>	<b>127,33</b>	–	–	–	<b>18,688</b>	<b>1645,85</b>	<b>1443,87</b>	<b>1,10,274</b>	<b>17225,37</b>	<b>11120,63</b>	<b>TOTAL</b>
–	–	–	–	–	–	4	77	45	154	11,22	8,84	1
11	2,79	2,79	–	–	–	30	7,18	5,12	4,472	316,52	242,67	2