

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

**NORTHERN REGION
STATE : HARYANA**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	3,04,106	2381,33	2029,61	1,31,959	1640,85	1370,21
1. Direct Finance	2,99,509	2256,02	1939,96	1,27,309	1208,72	1046,25
2. Indirect Finance	4,597	125,31	89,65	4,650	432,13	323,95
II. INDUSTRY	11,477	1392,10	981,86	11,530	2283,79	1283,65
1. Mining & Quarrying	147	9,14	7,11	289	21,73	16,44
2. Food Manufacturing & Processing	767	283,30	170,22	1,164	662,23	450,82
(a) Rice Mills, Flour & Dal Mills	383	251,97	146,37	676	454,02	295,24
(b) Sugar	3	10	10	7	9,02	8,22
(c) Edible Oils & Vanaspati	64	9,17	7,93	102	30,47	13,40
(d) Tea Processing	5	2,33	46	–	–	–
(e) Processing of Fruits & Vegetables	17	1,53	1,35	8	76	75
(f) Others	295	18,19	14,00	371	167,95	133,20
3. Beverage & Tobacco	35	7,13	6,56	29	5,11	4,57
4. Textiles	446	148,20	97,59	710	366,60	215,74
(a) Cotton Textiles	105	24,73	20,98	206	201,22	118,91
(b) Jute & Other Natural Fibre Textiles	10	62	53	16	83	65
(c) Handloom Textiles & Khadi	79	2,33	72	101	10,26	5,96
(d) Other Textiles & Textile Products	252	120,51	75,36	387	154,29	90,23
5. Paper, Paper Products & Printing	150	34,80	25,90	172	51,63	40,89
6. Leather & Leather Products	63	7,80	5,97	82	11,71	11,50
7. Rubber & Plastic Products	188	35,32	27,17	221	26,37	21,89
8. Chemicals & Chemical Products	164	56,39	33,54	276	30,07	23,29
(a) Heavy Industrial Chemicals	28	6,62	6,81	41	5,17	4,04
(b) Fertilisers	3	13,31	22	4	30	26
(c) Drugs & Pharmaceuticals	31	8,01	6,74	63	11,04	8,01
(d) Non-Edible Oils	2	30	28	6	1,84	1,12
(e) Other Chemicals & Chemical Products	100	28,16	19,50	162	11,73	9,86
9. Petroleum, Coal Products & Nuclear Fuels	41	32,16	30,40	34	3,33	3,33
10. Manufacture of Cement & Cement Products	39	2,41	2,04	79	3,44	3,05
11. Basic Metals & Metal Products	274	188,76	170,97	888	93,49	75,83
(a) Iron & Steel	44	83,03	78,95	129	34,35	30,38
(b) Non-Ferrous Metals	5	1,82	1,55	53	18,73	11,04
(c) Metal Products	225	103,92	90,46	706	40,41	34,40
12. Engineering	429	191,79	130,88	1,176	251,00	107,30
(a) Heavy Engineering	48	56,53	47,78	165	23,03	18,21
(b) Light Engineering	218	65,93	39,98	523	25,14	18,20
(c) Electrical Machinery & Goods	122	43,59	21,63	432	199,38	67,88
(d) Electronic Machinery & Goods	41	25,75	21,49	56	3,46	3,01
13. Vehicles, Vehicle Parts & Transport Equipments	151	182,31	89,43	139	343,94	89,93
14. Other Industries	7,939	128,70	102,51	5,310	287,37	128,66
15. Electricity, Gas & Water	21	17,29	16,94	20	1,29	1,06
(a) Electricity Generation & Transmission	12	15,06	15,03	12	55	37
(b) Non-Conventional Energy	2	1,73	1,42	2	28	24
(c) Gas, Steam & Water Supply	7	50	50	6	46	45
16. Construction	623	66,61	64,63	941	124,48	89,37
III. TRANSPORT OPERATORS	2,783	32,43	23,21	1,294	64,21	34,79
IV. PROFESSIONAL AND OTHER SERVICES	3,766	89,20	75,54	5,097	250,28	226,72
V. PERSONAL LOANS	89,297	760,08	602,26	1,16,856	1132,35	926,83
1. Loans for Purchase of Consumer Durables	5,707	27,32	19,41	4,909	22,63	16,70
2. Loans for Housing	9,329	224,99	194,67	20,086	448,59	401,21
3. Rest of the Personal Loans	74,261	507,77	388,17	91,861	661,12	508,92
VI. TRADE	35,305	221,73	157,02	37,660	593,52	475,99
1. Wholesale Trade	1,034	47,52	16,35	1,225	81,61	60,27
2. Retail Trade	34,271	174,21	140,68	36,435	511,90	415,72
VII. FINANCE	452	82,00	42,37	301	22,31	19,81
VIII. ALL OTHERS	14,205	168,68	114,27	23,545	356,72	281,77
TOTAL BANK CREDIT	4,61,391	5127,54	4026,14	3,28,242	6344,03	4619,77
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	6,045	43,11	29,57	2,490	79,75	58,65
2. Other Small Scale Industries	3,499	281,43	227,18	5,040	647,05	483,95

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**NORTHERN REGION
STATE : HARYANA**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	43,627	642,80	552,45	–	–	–
1. Direct Finance	42,093	490,02	427,34	–	–	–
2. Indirect Finance	1,534	152,78	125,12	–	–	–
II. INDUSTRY	23,073	6910,67	4978,94	–	–	–
1. Mining & Quarrying	65	12,30	7,03	–	–	–
2. Food Manufacturing & Processing	951	577,63	407,84	–	–	–
(a) Rice Mills, Flour & Dal Mills	437	442,08	301,22	–	–	–
(b) Sugar	3	5,62	4,38	–	–	–
(c) Edible Oils & Vanaspati	88	34,06	25,47	–	–	–
(d) Tea Processing	6	35	25	–	–	–
(e) Processing of Fruits & Vegetables	25	3,54	3,24	–	–	–
(f) Others	392	91,98	73,29	–	–	–
3. Beverage & Tobacco	59	88,32	85,30	–	–	–
4. Textiles	4,914	1168,58	808,85	–	–	–
(a) Cotton Textiles	1,013	279,86	197,23	–	–	–
(b) Jute & Other Natural Fibre Textiles	85	12,17	10,36	–	–	–
(c) Handloom Textiles & Khadi	1,428	150,96	131,67	–	–	–
(d) Other Textiles & Textile Products	2,388	725,59	469,60	–	–	–
5. Paper, Paper Products & Printing	576	213,20	172,58	–	–	–
6. Leather & Leather Products	150	82,93	73,59	–	–	–
7. Rubber & Plastic Products	945	223,79	150,71	–	–	–
8. Chemicals & Chemical Products	953	383,86	308,32	–	–	–
(a) Heavy Industrial Chemicals	104	40,18	35,62	–	–	–
(b) Fertilisers	5	1,63	1,18	–	–	–
(c) Drugs & Pharmaceuticals	175	34,67	26,18	–	–	–
(d) Non-Edible Oils	19	8,43	6,42	–	–	–
(e) Other Chemicals & Chemical Products	650	298,96	238,92	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	34	10,85	9,98	–	–	–
10. Manufacture of Cement & Cement Products	78	6,21	5,37	–	–	–
11. Basic Metals & Metal Products	2,430	959,73	677,75	–	–	–
(a) Iron & Steel	522	704,36	489,04	–	–	–
(b) Non-Ferrous Metals	100	20,45	17,21	–	–	–
(c) Metal Products	1,808	234,91	171,50	–	–	–
12. Engineering	2,632	702,62	448,70	–	–	–
(a) Heavy Engineering	338	217,11	137,40	–	–	–
(b) Light Engineering	1,685	333,65	216,57	–	–	–
(c) Electrical Machinery & Goods	471	104,24	60,56	–	–	–
(d) Electronic Machinery & Goods	138	47,62	34,16	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	729	775,58	296,08	–	–	–
14. Other Industries	7,528	313,95	254,34	–	–	–
15. Electricity, Gas & Water	46	900,34	847,85	–	–	–
(a) Electricity Generation & Transmission	36	898,47	846,11	–	–	–
(b) Non-Conventional Energy	1	5	3	–	–	–
(c) Gas, Steam & Water Supply	9	1,81	1,72	–	–	–
16. Construction	983	490,81	424,64	–	–	–
III. TRANSPORT OPERATORS	1,789	28,88	22,83	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	7,068	360,88	282,05	–	–	–
V. PERSONAL LOANS	1,70,061	2480,10	2061,18	–	–	–
1. Loans for Purchase of Consumer Durables	9,052	47,09	36,06	–	–	–
2. Loans for Housing	35,581	1203,59	1071,43	–	–	–
3. Rest of the Personal Loans	1,25,428	1229,42	953,68	–	–	–
VI. TRADE	35,027	1228,24	882,58	–	–	–
1. Wholesale Trade	3,438	456,13	313,41	–	–	–
2. Retail Trade	31,589	772,11	569,17	–	–	–
VII. FINANCE	336	258,01	241,87	–	–	–
VIII. ALL OTHERS	29,399	696,56	579,54	–	–	–
TOTAL BANK CREDIT	3,10,380	12606,14	9601,44	–	–	–
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	1,222	32,33	26,69	–	–	–
2. Other Small Scale Industries	14,945	1671,97	1219,61	–	–	–