

**Table No. 5.6 - State and Bank Group-Wise Classification of Outstanding
Credit of Scheduled Commercial Banks According to Occupation
March 1996 (Part 1 of 32)**

NORTHERN REGION

STATE : HARYANA

(Amount in Rupees Lakh)

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6	7	8	9
I. AGRICULTURE	70,342	420,14	342,83	2,25,500	653,91	541,10	-	-	-
1. Direct Finance	68,688	342,68	284,27	2,22,378	603,98	507,72	-	-	-
2. Indirect Finance	1,654	77,46	58,56	3,122	49,93	33,38	-	-	-
II. INDUSTRY	13,853	708,37	566,67	36,789	1865,78	1579,96	237	491,51	372,55
1. Mining & Quarrying	12	47	45	153	6,30	5,03	3	11,00	6,67
2. Food Manufacturing and Processing	871	80,84	64,00	2,031	340,43	286,03	2	1,01	3
(a) Rice Mills, Flour and Dal Mills	681	72,83	59,02	1,142	267,63	224,06	-	-	-
(b) Sugar	-	-	-	6	6,88	6,40	1	1,00	2
(c) Edible Oils and Vanaspati	65	4,05	1,80	428	28,50	24,16	-	-	-
(d) Tea Processing	-	-	-	2	6	5	-	-	-
(e) Processing of Fruits & Vegetables	2	5	2	25	13,57	12,16	-	-	-
(f) Others	123	3,91	3,16	428	23,81	19,21	1	1	1
3. Beverage and Tobacco	3	5	4	38	13,89	9,47	-	-	-
4. Textiles	1,950	203,83	138,81	3,627	343,64	285,51	11	14,82	9,23
(a) Cotton Textiles	257	21,94	13,28	1,101	92,75	73,82	8	12,54	7,21
(b) Jute Textiles	26	82	71	14	25	12	-	-	-
(c) Handloom Textiles & Khadi	947	137,27	86,74	1,006	70,59	61,60	-	-	-
(d) Other Textiles	720	43,79	38,07	1,506	180,05	149,98	3	2,28	2,02
5. Paper, Paper Products and Printing	81	1,87	1,61	511	69,72	67,47	13	13,32	10,42
6. Leather and Leather Products	54	2,01	58	154	43,98	41,11	-	-	-
7. Rubber and Rubber Products	48	5,00	2,92	405	57,73	44,11	19	86,31	48,49
8. Chemicals and Chemical Products	288	44,56	40,18	1,115	180,54	146,83	15	34,94	33,93
(a) Heavy Industrial Chemicals	10	1,14	35	122	25,89	29,82	-	-	-
(b) Fertilizers	11	6,17	5,07	11	1,39	1,11	-	-	-
(c) Drugs and Pharmaceuticals	34	18,97	18,72	246	25,01	21,10	7	31,75	32,00
(d) Non-Edible Oils	37	3,11	3,16	37	6,82	6,18	-	-	-
(e) Other Chemicals & Chemical Products	196	15,17	12,89	699	121,43	88,63	8	3,20	1,94
9. Petroleum, Coal Products & Nuclear Fuels	22	3,98	2,28	58	2,09	128	-	-	-
10. Manufacture of Cement & Cement Products	20	98	97	92	17,94	17,46	1	25	25
11. Basic Metals & Metal Products	1,081	147,72	134,54	2,242	222,36	206,94	22	18,97	17,18
(a) Iron and Steel	386	112,58	102,92	852	151,45	144,63	6	14,52	14,22
(b) Non-Ferrous Metals	23	1,24	1,64	202	11,43	10,86	-	-	-
(c) Other Metal Products	672	33,90	29,98	1,188	59,47	51,44	16	4,46	2,96
12. Engineering	759	31,33	24,72	2,789	339,72	268,79	106	176,07	129,18
(a) Heavy Engineering	63	6,47	4,56	476	117,06	100,43	45	52,78	27,79
(b) Light Engineering	600	18,09	14,04	1,589	140,99	99,65	42	100,49	85,62

(c) Electrical Machinery & Goods	69	2,09	1,80	536	37,11	27,22	10	12,55	6,28
(d) Electronic Machinery & Goods	27	4,67	4,33	188	44,56	41,49	9	10,25	9,48
13. Vehicles, Vehicle Parts & Transport Equipments	113	5,53	4,78	641	74,21	66,69	34	45,67	30,82
14. Other Industries	8,508	178,32	149,02	22,727	130,71	112,51	9	88,73	85,99
15. Electricity, Gas & Water	7	1,34	1,34	130	4,72	3,43	-	-	-
(a) Electricity Generation & Transmission	7	1,34	1,34	110	4,34	3,00	-	-	-
(b) Non-Conventional Energy	-	-	-	8	18	23	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	12	20	20	-	-	-
16. Construction	36	56	42	76	17,80	17,33	2	42	36
III. TRANSPORT OPERATORS	3,371	30,68	24,77	13,657	57,34	46,48	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	691	9,19	6,02	22,921	81,84	64,58	-	-	-
V. PERSONAL LOANS	25,883	118,22	100,08	1,07,403	374,93	334,16	1	-	-
1. Loans for Purchase of Consumer Durables	939	1,92	1,57	3,421	6,54	5,32	-	-	-
2. Loans for Housing	3,472	50,22	43,87	14,362	120,22	108,34	-	-	-
3. Rest of the Personal Loans	21,472	66,08	54,63	89,620	248,16	220,50	1	-	-
VI. TRADE	18,287	117,67	98,02	90,927	349,14	295,51	3	5,95	5,95
1. Wholesale Trade	1,478	33,00	29,49	4,253	161,28	144,22	3	5,95	5,95
2. Retail Trade	16,809	84,67	68,53	86,674	187,85	151,29	-	-	-
VII. FINANCE	92	1,09	76	241	10,96	9,90	-	-	-
VIII. ALL OTHERS	5,091	25,22	21,21	68,694	211,15	164,67	1	1,65	1,65
TOTAL BANK CREDIT	1,37,610	1430,58	1160,35	5,66,132	3605,06	3036,37	242	499,11	380,15
OF WHICH :									
1. Artisans & Village Industries	1,684	20,30	15,68	6,869	13,98	12,07	-	-	-
2. Other Small Scale Industries	7,655	312,39	233,58	24,252	741,15	617,96	12	8,19	6,58

OCCUPATION	REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	1,30,444	140,12	112,02	189	60	40	4,26,475	1214,77	996,36
1. Direct Finance	1,29,153	138,25	111,13	189	60	40	4,20,408	1085,51	903,53
2. Indirect Finance	1291	1,87	89	-	-	-	6067	129,26	92,84
II. INDUSTRY	21457	15,59	12,77	328	49,78	44,57	72664	3131,03	2576,52
1. Mining & Quarrying	6	13	11	-	-	-	174	17,90	12,26
2. Food Manufacturing and Processing	78	28	28	19	1,15	1,01	3001	423,71	351,36
(a) Rice Mills, Flour and Dal Mills	5	5	5	6	32	33	1834	340,83	283,46
(b) Sugar	1	1	1	-	-	-	8	7,88	6,43
(c) Edible Oils and Vanaspati	10	6	5	1	64	49	504	33,25	26,50
(d) Tea Processing	-	-	-	-	-	-	2	6	5
(e) Processing of Fruits & Vegetables	48	14	15	-	-	-	75	13,76	12,33
(f) Others	14	3	3	12	19	19	578	27,95	22,60
3. Beverage and Tobacco	-	-	-	1	1	-	42	13,94	9,51
4. Textiles	9	6	6	70	2,13	1,71	5667	564,47	435,31
(a) Cotton Textiles	1	3	4	35	1,49	1,23	1402	128,75	95,57
(b) Jute Textiles	-	-	-	1	-	-	41	1,07	84
(c) Handloom Textiles & Khadi	-	-	-	24	40	29	1977	208,27	148,62
(d) Other Textiles	8	3	2	10	23	19	2247	226,38	190,28
5. Paper, Paper Products and Printing	7	11	10	16	2,41	1,86	628	87,44	81,45
6. Leather and Leather Products	4	2	1	-	-	-	212	46,01	41,70

7. Rubber and Rubber Products	-	-	-	2	1,66	1,61	474	150,70	97,13
8. Chemicals and Chemical Products	9	15	12	32	2,78	2,61	1459	262,98	223,67
(a) Heavy Industrial Chemicals	-	-	-	1	2	2	133	27,04	30,19
(b) Fertilizers	1	1	-	2	1	3	25	7,59	6,21
(c) Drugs and Pharmaceuticals	5	11	8	4	1,06	1,10	296	76,90	72,99
(d) Non-Edible Oils	-	-	-	-	-	-	74	9,94	9,34
(e) Other Chemicals & Chemical Products	3	4	4	25	1,68	1,46	931	141,51	104,95
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-	80	6,07	3,56
10. Manufacture of Cement & Cement Products	-	-	-	2	12	9	115	19,28	18,78
11. Basic Metals & Metal Products	5	2	1	30	25,17	24,12	3380	414,23	382,79
(a) Iron and Steel	1	1	-	14	24,58	23,55	1259	303,13	285,33
(b) Non-Ferrous Metals	-	-	-	-	-	-	225	12,67	12,50
(c) Other Metal Products	4	1	1	16	59	57	1896	98,43	84,96
12. Engineering	8	4	4	108	13,36	10,71	3770	560,52	433,44
(a) Heavy Engineering	1	-	-	10	34	32	595	176,65	133,10
(b) Light Engineering	3	1	1	96	8,02	5,25	2330	267,60	204,57
(c) Electrical Machinery & Goods	3	2	2	2	5,01	5,15	620	56,78	40,46
(d) Electronic Machinery & Goods	1	1	1	-	-	-	225	59,49	55,31
13. Vehicles, Vehicle Parts & Transport Equipments	21	41	31	6	36	29	815	126,17	102,89
14. Other Industries	21309	14,33	11,69	40	56	49	52593	412,64	359,70
15. Electricity, Gas & Water	1	5	3	-	-	-	138	6,11	4,80
(a) Electricity Generation & Transmission	-	-	-	-	-	-	117	5,68	4,35
(b) Non-Conventional Energy	-	-	-	-	-	-	8	18	23
(c) Gas, Steam & Water Supply	1	5	3	-	-	-	13	25	22
16. Construction	-	-	-	2	7	7	116	18,86	18,18
III. TRANSPORT OPERATORS	16625	23,09	18,88	23	35	32	33676	111,45	90,45
IV. PROFESSIONAL AND OTHER SERVICES	1658	2,13	1,17	65	33	30	25335	93,49	72,07
V. PERSONAL LOANS	13738	25,65	21,52	845	4,20	3,52	1,47,870	523,01	459,28
1. Loans for Purchase of Consumer Durables	662	1,10	90	73	11	7	5095	9,68	7,86
2. Loans for Housing	655	4,01	3,98	57	60	54	18546	175,06	156,74
3. Rest of the Personal Loans	12421	20,53	16,64	715	3,49	2,91	1,24,229	338,27	294,68
VI. TRADE	51858	47,33	40,35	705	11,87	8,93	1,61,780	531,96	448,76
1. Wholesale Trade	217	45	53	120	4,44	3,39	6071	205,12	183,58
2. Retail Trade	51641	46,89	39,82	585	7,42	5,54	1,55,709	326,84	265,18
VII. FINANCE	1	-	-	14	2,71	2,75	348	14,77	13,41
VIII. ALL OTHERS	10074	10,94	6,28	131	2,27	1,32	83991	251,23	195,12
TOTAL BANK CREDIT	2,45,855	264,85	213,00	2300	72,10	62,10	9,52,139	5871,70	4851,97
OF WHICH :									
1. Artisans & Village Industries	20031	12,86	10,41	5	1	1	28589	47,16	38,17
2. Other Small Scale Industries	1283	1,33	1,18	195	10,16	8,44	33397	1073,22	867,75