

**Table No. 5.6 - State and Bank Group-Wise Classification of Outstanding
Credit of Scheduled Commercial Banks According to Occupation
March 1996 (Part 4 of 32)**

NORTHERN REGION		STATE : PUNJAB						(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	2,10,395	868,48	703,49	3,21,164	1080,74	905,34	-	-	-
	1. Direct Finance	2,07,026	755,92	623,59	3,17,046	973,40	821,70	-	-	-
	2. Indirect Finance	3,369	112,56	79,89	4,118	107,34	83,63	-	-	-
II.	INDUSTRY	34,132	1103,42	939,06	71,502	2804,37	2361,45	172	282,60	233,18
	1. Mining & Quarrying	24	3,11	51	126	7,56	5,29	-	-	-
	2. Food Manufacturing and Processing	1,382	100,01	76,23	2,619	543,75	436,64	3	5,72	5,82
	(a) Rice Mills, Flour and Dal Mills	872	63,32	42,66	1,343	334,69	266,60	2	5,03	5,03
	(b) Sugar	6	34	26	21	66,33	48,69	-	-	-
	(c) Edible Oils and Vanaspati	223	27,76	27,32	231	52,86	39,91	-	-	-
	(d) Tea Processing	1	2	2	6	26	23	1	69	79
	(e) Processing of Fruits & Vegetables	4	24	20	44	3,78	4,66	-	-	-
	(f) Others	276	8,33	5,76	974	85,83	76,55	-	-	-
	3. Beverage and Tobacco	50	5,20	6,26	90	46,99	36,25	1	1,57	87
	4. Textiles	3,225	307,13	251,43	7,207	851,96	738,61	53	156,19	143,13
	(a) Cotton Textiles	809	79,61	66,27	890	163,02	144,54	29	109,97	101,28
	(b) Jute Textiles	6	8,07	8,68	27	1,08	1,07	-	-	-
	(c) Handloom Textiles & Khadi	107	2,77	2,33	246	112,87	97,53	-	-	-
	(d) Other Textiles	2,303	216,69	174,14	6,044	575,00	495,47	24	46,22	41,85
	5. Paper, Paper Products and Printing	234	24,80	24,91	1,060	74,42	61,15	-	-	-
	6. Leather and Leather Products	190	6,36	5,73	426	44,82	33,28	2	1,65	1,17
	7. Rubber and Rubber Products	568	19,05	16,79	769	91,27	79,70	-	-	-
	8. Chemicals and Chemical Products	615	30,87	32,11	1,571	109,86	93,07	33	79,59	44,49
	(a) Heavy Industrial Chemicals	25	58	50	118	27,46	17,43	-	-	-
	(b) Fertilizers	65	6,10	5,94	63	21,53	21,34	-	-	-
	(c) Drugs and Pharmaceuticals	46	2,37	2,46	236	15,48	14,25	23	75,66	43,22
	(d) Non-Edible Oils	18	4,36	3,18	38	6,90	7,29	-	-	-
	(e) Other Chemicals & Chemical Products	461	17,46	20,05	1,116	38,50	32,76	10	3,93	1,27
	9. Petroleum, Coal Products & Nuclear Fuels	58	1,16	1,19	162	8,00	8,53	6	5,78	5,53
	10. Manufacture of Cement & Cement Products	20	1,30	2,45	76	2,98	2,51	-	-	-
	11. Basic Metals & Metal Products	3,110	186,93	160,10	5,728	393,52	337,41	2	65	91
	(a) Iron and Steel	1,216	85,30	74,05	2,840	238,81	206,16	2	65	91
	(b) Non-Ferrous Metals	37	83	66	132	6,23	5,89	-	-	-
	(c) Other Metal Products	1,857	100,79	85,39	2,756	148,48	125,36	-	-	-
	12. Engineering	2,562	127,44	105,96	4,432	176,95	152,08	-	-	-
	(a) Heavy Engineering	293	11,21	11,36	586	29,54	28,64	-	-	-
	(b) Light Engineering	1,937	50,33	44,48	2,787	85,31	68,58	-	-	-
	(c) Electrical Machinery & Goods	275	62,33	45,26	704	28,07	28,43	-	-	-

	(d) Electronic Machinery & Goods	57	3,58	4,86	355	34,04	26,43	-	-	-
13.	Vehicles, Vehicle Parts & Transport Equipments	2,166	94,18	82,49	2,934	206,91	178,49	9	30,42	30,42
14.	Other Industries	19,876	193,65	171,23	43,939	223,49	186,52	63	1,03	84
15.	Electricity, Gas & Water	21	36	31	207	16,69	6,97	-	-	-
	(a) Electricity Generation & Transmission	20	34	27	181	15,21	5,60	-	-	-
	(b) Non-Conventional Energy	1	2	4	2	5	9	-	-	-
	(c) Gas, Steam & Water Supply	-	-	-	24	1,43	1,28	-	-	-
16.	Construction	31	1,85	1,36	156	5,18	4,95	-	-	-
III.	TRANSPORT OPERATORS	6,076	52,45	39,62	25,104	119,86	96,33	-	-	-
IV.	PROFESSIONAL AND OTHER SERVICES	3,123	273,63	255,09	28,198	162,51	125,05	-	-	-
V.	PERSONAL LOANS	70,030	436,10	360,50	1,63,003	640,02	574,47	255	2,52	2,24
	1. Loans for Purchase of Consumer Durables	1,335	2,38	1,85	5,405	13,27	11,41	-	-	-
	2. Loans for Housing	19,119	269,18	216,41	21,988	179,67	160,53	-	-	-
	3. Rest of the Personal Loans	49,576	164,54	142,23	1,35,610	447,08	402,53	255	2,52	2,24
VI.	TRADE	35,695	289,93	235,31	1,41,138	1466,13	1381,21	12	19,54	19,39
	1. Wholesale Trade	3,168	154,00	125,29	8,579	1130,63	1091,57	12	19,54	19,39
	2. Retail Trade	32,527	135,94	110,02	1,32,559	335,50	289,64	-	-	-
VII.	FINANCE	90	1,25	1,03	245	27,63	22,13	-	-	-
VIII.	ALL OTHERS	23,548	89,31	78,11	1,05,035	337,17	307,23	1	16	4
TOTAL BANK CREDIT		3,83,089	3114,58	2612,19	8,55,389	6638,43	5773,21	440	304,81	254,85
OF WHICH :										
	1. Artisans & Village Industries	6,554	29,08	26,45	15,932	25,19	21,42	2	30	30
	2. Other Small Scale Industries	21,054	668,86	561,46	43,918	1164,51	971,84	1	1,52	1,52

OCCUPATION		REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
		No. of	Credit	Amount	No. of	Credit	Amount	No. of	Credit	Amount
		Accounts	Limit	Outstanding	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
		10	11	12	13	14	15	16	17	18
I.	AGRICULTURE	56,865	66,38	60,51	183	1,10	87	5,88,607	2016,70	1670,21
	1. Direct Finance	56,498	65,91	60,05	180	1,06	83	5,80,750	1796,29	1506,17
	2. Indirect Finance	367	48	47	3	4	4	7,857	220,41	164,03
II.	INDUSTRY	10,898	8,58	7,31	400	9,53	6,89	1,17,104	4208,50	3547,90
	1. Mining & Quarrying	3	2	1	1	1	1	154	10,70	5,83
	2. Food Manufacturing and Processing	16	58	54	2	1,01	1,03	4,022	651,06	520,24
	(a) Rice Mills, Flour and Dal Mills	9	48	48	-	-	-	2,226	403,53	314,77
	(b) Sugar	-	-	-	1	1,00	1,02	28	67,67	49,97
	(c) Edible Oils and Vanaspati	2	5	1	1	1	-	457	80,68	67,25
	(d) Tea Processing	-	-	-	-	-	-	8	97	1,03
	(e) Processing of Fruits & Vegetables	-	-	-	-	-	-	48	4,01	4,86
	(f) Others	5	4	4	-	-	-	1,255	94,20	82,35
	3. Beverage and Tobacco	-	-	-	-	-	-	141	53,77	43,38
	4. Textiles	5	31	18	86	2,75	2,01	10,576	1318,35	1135,36
	(a) Cotton Textiles	2	30	17	7	66	36	1,737	353,55	312,62
	(b) Jute Textiles	-	-	-	-	-	-	33	9,15	9,75
	(c) Handloom Textiles & Khadi	2	1	1	-	-	-	355	115,64	99,87
	(d) Other Textiles	1	-	-	79	2,09	1,66	8,451	840,01	713,13
	5. Paper, Paper Products and Printing	6	10	7	25	31	19	1,325	99,63	86,33
	6. Leather and Leather Products	-	-	-	2	2	4	620	52,85	40,22
	7. Rubber and Rubber Products	3	2	1	19	57	25	1,359	110,91	96,75

8.	Chemicals and Chemical Products	6	22	17	18	99	68	2,243	221,52	170,53
	(a) Heavy Industrial Chemicals	-	-	-	-	-	-	143	28,04	17,93
	(b) Fertilizers	3	17	12	-	-	-	131	27,79	27,39
	(c) Drugs and Pharmaceuticals	-	-	-	1	6	-	306	93,56	59,93
	(d) Non-Edible Oils	-	-	-	-	-	-	56	11,26	10,46
	(e) Other Chemicals & Chemical Products	3	6	6	17	93	68	1,607	60,87	54,81
9.	Petroleum, Coal Products & Nuclear Fuels	-	-	-	1	5	-	227	14,99	15,26
10.	Manufacture of Cement & Cement Products	-	-	-	-	-	-	96	4,28	4,96
11.	Basic Metals & Metal Products	-	-	-	45	1,16	60	8,885	582,26	499,02
	(a) Iron and Steel	-	-	-	17	75	30	4,075	325,51	281,43
	(b) Non-Ferrous Metals	-	-	-	2	4	-	171	7,11	6,55
	(c) Other Metal Products	-	-	-	26	36	29	4,639	249,64	211,04
12.	Engineering	14	27	23	59	1,25	90	7,067	305,92	259,17
	(a) Heavy Engineering	10	23	20	9	11	9	898	41,10	40,29
	(b) Light Engineering	3	3	3	37	69	39	4,764	136,36	113,48
	(c) Electrical Machinery & Goods	1	1	1	11	41	40	991	90,81	74,09
	(d) Electronic Machinery & Goods	-	-	-	2	4	2	414	37,66	31,30
13.	Vehicles, Vehicle Parts & Transport Equipments	10	12	11	10	19	18	5,129	331,83	291,68
14.	Other Industries	10,831	6,89	5,93	130	1,06	97	74,839	426,13	365,49
15.	Electricity, Gas & Water	-	-	-	-	-	-	228	17,05	7,28
	(a) Electricity Generation & Transmission	-	-	-	-	-	-	201	15,55	5,88
	(b) Non-Conventional Energy	-	-	-	-	-	-	3	7	13
	(c) Gas, Steam & Water Supply	-	-	-	-	-	-	24	1,43	1,28
16.	Construction	4	5	5	2	17	4	193	7,25	6,39
III.	TRANSPORT OPERATORS	5,254	4,41	4,07	340	4,95	3,35	36,774	181,67	143,37
IV.	PROFESSIONAL AND OTHER SERVICES	1,306	1,50	1,36	283	3,63	4,22	32,910	441,26	385,71
V.	PERSONAL LOANS	5,452	9,00	8,88	1,483	4,96	4,43	2,40,223	1092,60	950,52
	1. Loans for Purchase of Consumer Durables	233	35	31	112	13	13	7,085	16,14	13,71
	2. Loans for Housing	231	77	81	53	63	62	41,391	450,25	378,36
	3. Rest of the Personal Loans	4,988	7,87	7,77	1,318	4,19	3,69	1,91,747	626,21	558,45
VI.	TRADE	14,433	13,21	12,17	1,694	16,85	13,61	1,92,972	1805,66	1661,69
	1. Wholesale Trade	214	1,36	1,48	355	5,44	3,96	12,328	1310,96	1241,69
	2. Retail Trade	14,219	11,85	10,69	1,339	11,41	9,65	1,80,644	494,70	420,00
VII.	FINANCE	2	3	4	12	59	90	349	29,50	24,09
VIII.	ALL OTHERS	8,079	6,77	6,34	1,835	3,06	2,94	1,38,498	436,47	394,66
TOTAL BANK CREDIT		1,02,289	109,88	100,68	6,230	44,67	37,22	13,47,437	10212,37	8778,15
OF WHICH :										
	1. Artisans & Village Industries	8,354	4,90	4,36	5	3	2	30,847	59,49	52,55
	2. Other Small Scale Industries	2,111	2,75	2,19	195	3,48	2,43	67,279	1841,12	1539,45