

**Table No. 5.6 - State and Bank Group-Wise Classification of Outstanding
Credit of Scheduled Commercial Banks According to Occupation
March 1996 (Part 6 of 32)**

NORTHERN REGION

STATE : CHANDIGARH

(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	2,262	35,24	27,64	2,593	135,87	111,03	-	-	-
1. Direct Finance	2,070	4,84	3,60	1,987	43,22	40,94	-	-	-
2. Indirect Finance	192	30,40	24,05	606	92,65	70,10	-	-	-
II. INDUSTRY	4,280	376,03	310,62	2,955	524,73	451,63	25	48,34	46,66
1. Mining & Quarrying	42	33	26	8	23	20	-	-	-
2. Food Manufacturing and Processing	54	13,69	11,18	239	50,81	43,96	-	-	-
(a) Rice Mills, Flour and Dal Mills	22	1,86	91	24	3,62	5,58	-	-	-
(b) Sugar	4	9,80	8,97	4	19,53	12,74	-	-	-
(c) Edible Oils and Vanaspati	9	1,71	1,03	10	15,95	11,67	-	-	-
(d) Tea Processing	-	-	-	1	1,95	4,46	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	4	6	6	-	-	-
(f) Others	19	32	26	196	9,70	9,45	-	-	-
3. Beverage and Tobacco	1	35	23	18	7,73	6,38	-	-	-
4. Textiles	42	14,83	13,55	113	39,27	48,02	2	2,00	1,87
(a) Cotton Textiles	1	1,00	87	42	28,33	37,76	-	-	-
(b) Jute Textiles	2	8	3	2	3	3	-	-	-
(c) Handloom Textiles & Khadi	-	-	-	4	5	3	-	-	-
(d) Other Textiles	39	13,75	12,64	65	10,86	10,20	2	2,00	1,87
5. Paper, Paper Products and Printing	29	6,75	5,93	171	16,89	16,60	-	-	-
6. Leather and Leather Products	6	2,32	45	18	5,23	2,94	1	2,00	2,02
7. Rubber and Rubber Products	23	1,34	1,13	38	1,76	1,57	-	-	-
8. Chemicals and Chemical Products	555	60,64	48,10	279	45,86	36,60	-	-	-
(a) Heavy Industrial Chemicals	13	92	89	37	5,80	4,04	-	-	-
(b) Fertilizers	10	35,33	29,57	21	12,99	11,47	-	-	-
(c) Drugs and Pharmaceuticals	466	14,23	10,75	71	13,70	9,16	-	-	-
(d) Non-Edible Oils	4	78	92	4	3,37	2,58	-	-	-
(e) Other Chemicals & Chemical Products	62	9,38	5,98	146	10,01	9,36	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	12	1,02	27	-	-	-
10. Manufacture of Cement & Cement Products	14	41	34	16	1,31	99	-	-	-
11. Basic Metals & Metal Products	498	23,00	19,12	311	72,28	51,48	2	1,95	16
(a) Iron and Steel	275	15,78	12,63	116	41,01	32,49	1	1,50	-
(b) Non-Ferrous Metals	2	21	31	9	5,27	5,13	-	-	-
(c) Other Metal Products	221	7,01	6,17	186	26,00	13,87	1	45	16
12. Engineering	212	48,80	40,85	484	169,39	153,51	20	42,39	42,61
(a) Heavy Engineering	7	2,07	1,96	115	10,42	8,65	2	62	29
(b) Light Engineering	102	6,47	4,37	222	52,37	46,46	9	21,34	23,21

(c) Electrical Machinery & Goods	74	6,35	5,91	87	69,68	69,88	-	-	-
(d) Electronic Machinery & Goods	29	33,90	28,60	60	36,92	28,51	9	20,43	19,10
13. Vehicles, Vehicle Parts & Transport Equipments	25	5,80	4,09	85	8,01	7,36	-	-	-
14. Other Industries	2,770	197,01	164,66	1,074	79,45	64,28	-	-	-
15. Electricity, Gas & Water	-	-	-	18	21,35	13,21	-	-	-
(a) Electricity Generation & Transmission	-	-	-	12	21,21	13,09	-	-	-
(b) Non-Conventional Energy	-	-	-	4	12	10	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	2	1	1	-	-	-
16. Construction	9	76	72	71	4,13	4,27	-	-	-
III. TRANSPORT OPERATORS	523	5,70	3,20	991	9,29	9,21	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	362	4,60	2,44	1,770	45,89	41,71	-	-	-
V. PERSONAL LOANS	6,644	58,56	50,19	20,837	86,13	72,97	-	-	-
1. Loans for Purchase of Consumer Durables	178	76	67	1,019	3,75	3,30	-	-	-
2. Loans for Housing	1,222	39,96	35,37	2,278	19,95	16,77	-	-	-
3. Rest of the Personal Loans	5,244	17,83	14,15	17,540	62,43	52,90	-	-	-
VI. TRADE	1,854	1317,42	818,78	6,235	119,86	97,70	-	-	-
1. Wholesale Trade	68	1305,07	810,05	508	59,29	45,95	-	-	-
2. Retail Trade	1,786	12,35	8,73	5,727	60,57	51,75	-	-	-
VII. FINANCE	2	41	29	50	50,93	33,74	2	11,00	11,01
VIII. ALL OTHERS	2,610	47,54	39,30	9,455	135,80	126,16	-	-	-
TOTAL BANK CREDIT	18,537	1845,50	1252,47	44,886	1108,49	944,15	27	59,34	57,67
OF WHICH :									
1. Artisans & Village Industries	28	5	5	159	1,29	1,36	-	-	-
2. Other Small Scale Industries	824	28,79	29,17	1,886	88,78	79,28	-	-	-

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	-	-	-	167	65	68	5,022	171,76	139,36
1. Direct Finance	-	-	-	2	20	20	4,059	48,26	44,74
2. Indirect Finance	-	-	-	165	45	48	963	123,51	94,63
II. INDUSTRY	-	-	-	102	15,16	12,58	7,362	964,26	821,48
1. Mining & Quarrying	-	-	-	-	-	-	50	56	47
2. Food Manufacturing and Processing	-	-	-	3	2,20	2,20	296	66,70	57,33
(a) Rice Mills, Flour and Dal Mills	-	-	-	-	-	-	46	5,48	6,49
(b) Sugar	-	-	-	-	-	-	8	29,33	21,71
(c) Edible Oils and Vanaspati	-	-	-	-	-	-	19	17,66	12,70
(d) Tea Processing	-	-	-	-	-	-	1	1,95	4,46
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-	4	6	6
(f) Others	-	-	-	3	2,20	2,20	218	12,22	11,91
3. Beverage and Tobacco	-	-	-	-	-	-	19	8,08	6,61
4. Textiles	-	-	-	1	2	2	158	56,12	63,46
(a) Cotton Textiles	-	-	-	-	-	-	43	29,33	38,64
(b) Jute Textiles	-	-	-	-	-	-	4	11	7
(c) Handloom Textiles & Khadi	-	-	-	-	-	-	4	5	3
(d) Other Textiles	-	-	-	1	2	2	107	26,63	24,73
5. Paper, Paper Products and Printing	-	-	-	3	33	34	203	23,96	22,86
6. Leather and Leather Products	-	-	-	-	-	-	25	9,55	5,41

7.	Rubber and Rubber Products	-	-	-	1	5	-	62	3,15	2,71
8.	Chemicals and Chemical Products	-	-	-	11	15	7	845	106,65	84,77
	(a) Heavy Industrial Chemicals	-	-	-	-	-	-	50	6,72	4,93
	(b) Fertilizers	-	-	-	5	1	-	36	48,34	41,03
	(c) Drugs and Pharmaceuticals	-	-	-	1	-	-	538	27,94	19,91
	(d) Non-Edible Oils	-	-	-	-	-	-	8	4,14	3,50
	(e) Other Chemicals & Chemical Products	-	-	-	5	13	6	213	19,52	15,40
9.	Petroleum, Coal Products & Nuclear Fuels	-	-	-	1	2	-	13	1,04	27
10.	Manufacture of Cement & Cement Products	-	-	-	3	2,13	1,56	33	3,84	2,89
11.	Basic Metals & Metal Products	-	-	-	24	7,18	5,89	835	104,40	76,65
	(a) Iron and Steel	-	-	-	24	7,18	5,89	416	65,47	51,01
	(b) Non-Ferrous Metals	-	-	-	-	-	-	11	5,48	5,44
	(c) Other Metal Products	-	-	-	-	-	-	408	33,45	20,20
12.	Engineering	-	-	-	19	67	26	735	261,26	237,23
	(a) Heavy Engineering	-	-	-	3	41	16	127	13,53	11,07
	(b) Light Engineering	-	-	-	5	16	9	338	80,34	74,14
	(c) Electrical Machinery & Goods	-	-	-	11	10	-	172	76,14	75,80
	(d) Electronic Machinery & Goods	-	-	-	-	-	-	98	91,25	76,22
13.	Vehicles, Vehicle Parts & Transport Equipments	-	-	-	2	7	6	112	13,88	11,52
14.	Other Industries	-	-	-	7	4	3	3,851	276,50	228,97
15.	Electricity, Gas & Water	-	-	-	-	-	-	18	21,35	13,21
	(a) Electricity Generation & Transmission	-	-	-	-	-	-	12	21,21	13,09
	(b) Non-Conventional Energy	-	-	-	-	-	-	4	12	10
	(c) Gas, Steam & Water Supply	-	-	-	-	-	-	2	1	1
16.	Construction	-	-	-	27	2,32	2,15	107	7,21	7,14
III.	TRANSPORT OPERATORS	-	-	-	318	1,36	1,25	1,832	16,35	13,66
IV.	PROFESSIONAL AND OTHER SERVICES	-	-	-	11	10,72	10,62	2,143	61,21	54,78
V.	PERSONAL LOANS	-	-	-	453	3,06	2,39	27,934	147,75	125,55
	1. Loans for Purchase of Consumer Durables	-	-	-	14	11	4	1,211	4,62	4,01
	2. Loans for Housing	-	-	-	18	1,11	98	3,518	61,02	53,12
	3. Rest of the Personal Loans	-	-	-	421	1,85	1,37	23,205	82,11	68,42
VI.	TRADE	-	-	-	640	5,80	4,76	8,729	1443,08	921,24
	1. Wholesale Trade	-	-	-	18	72	59	594	1365,08	856,58
	2. Retail Trade	-	-	-	622	5,08	4,17	8,135	78,00	64,65
VII.	FINANCE	-	-	-	3	12	11	57	62,46	45,15
VIII.	ALL OTHERS	-	-	-	21	5,37	5,38	12,086	188,71	170,85
TOTAL BANK CREDIT		-	-	-	1,715	42,25	37,78	65,165	3055,59	2292,07
OF WHICH :		-	-	-	-	-	-	187	1,34	1,40
	1. Artisans & Village Industries	-	-	-	-	-	-	187	1,34	1,40
	2. Other Small Scale Industries	-	-	-	41	6,90	5,14	2,751	124,47	113,59