

**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	4	5	6
<b>I. AGRICULTURE</b>	<b>1,331</b>	<b>561,61</b>	<b>519,15</b>	<b>5,525</b>	<b>713,20</b>	<b>336,49</b>
1. Direct Finance	714	38,70	33,99	5,450	266,69	161,78
2. Indirect Finance	617	522,91	485,16	75	446,50	174,71
<b>II. INDUSTRY</b>	<b>1,174</b>	<b>1446,74</b>	<b>1023,93</b>	<b>5,900</b>	<b>2897,47</b>	<b>2387,86</b>
1. Mining & Quarrying	2	34	33	4	38	35
2. Food Manufacturing & Processing	109	100,19	88,36	160	230,98	141,37
(a) Rice Mills, Flour & Dal Mills	48	8,20	7,11	45	45,97	14,53
(b) Sugar	11	67,89	62,80	–	–	–
(c) Edible Oils & Vanaspati	7	5,70	4,34	11	76,00	48,46
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	11	1,02	86	2	15,70	10,79
(f) Others	32	17,38	13,25	102	93,32	67,59
3. Beverage & Tobacco	8	19,52	7,31	12	3,78	3,65
4. Textiles	93	336,06	204,37	230	167,77	131,77
(a) Cotton Textiles	58	230,93	137,18	61	41,34	30,56
(b) Jute & Other Natural Fibre Textiles	1	40	8	4	1	1
(c) Handloom Textiles & Khadi	–	–	–	–	–	–
(d) Other Textiles & Textile Products	34	104,72	67,11	165	126,42	101,21
5. Paper, Paper Products & Printing	92	35,86	32,03	134	44,61	37,57
6. Leather & Leather Products	6	5,11	5,39	23	7,25	4,80
7. Rubber & Plastic Products	22	38,34	24,40	73	7,72	6,07
8. Chemicals & Chemical Products	125	357,83	150,78	305	338,83	265,61
(a) Heavy Industrial Chemicals	9	2,72	1,99	38	114,43	100,68
(b) Fertilisers	3	1,05	71	7	2,68	2,66
(c) Drugs & Pharmaceuticals	67	326,61	122,51	146	186,90	142,93
(d) Non-Edible Oils	5	9,37	8,96	–	–	–
(e) Other Chemicals & Chemical Products	41	18,09	16,62	114	34,82	19,34
9. Petroleum, Coal Products & Nuclear Fuels	3	75	58	3	79	77
10. Manufacture of Cement & Cement Products	7	1,54	1,39	10	1,03	88
11. Basic Metals & Metal Products	250	124,11	116,49	435	373,43	295,75
(a) Iron & Steel	81	88,93	83,90	120	275,08	220,89
(b) Non-Ferrous Metals	16	13,52	12,10	30	22,84	17,96
(c) Metal Products	153	21,66	20,49	285	75,51	56,90
12. Engineering	170	224,38	202,63	491	389,55	266,55
(a) Heavy Engineering	16	45,27	43,13	94	185,64	100,15
(b) Light Engineering	89	28,88	20,93	177	21,61	17,35
(c) Electrical Machinery & Goods	43	94,79	87,12	177	101,60	78,52
(d) Electronic Machinery & Goods	22	55,44	51,45	43	80,70	70,53
13. Vehicles, Vehicle Parts & Transport Equipments	23	21,73	19,45	153	69,87	56,31
14. Other Industries	200	62,28	55,42	3,678	861,24	826,00
15. Electricity, Gas & Water	6	101,28	100,86	13	123,03	104,46
(a) Electricity Generation & Transmission	5	101,18	100,76	7	122,50	103,98
(b) Non-Conventional Energy	1	10	10	2	12	12
(c) Gas, Steam & Water Supply	–	–	–	4	41	36
16. Construction	58	17,44	14,14	176	277,22	245,95
<b>III. TRANSPORT OPERATORS</b>	<b>40</b>	<b>1,07</b>	<b>65</b>	<b>618</b>	<b>6,42</b>	<b>4,69</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>320</b>	<b>86,48</b>	<b>47,91</b>	<b>2,106</b>	<b>318,68</b>	<b>224,58</b>
<b>V. PERSONAL LOANS</b>	<b>29,179</b>	<b>516,43</b>	<b>400,15</b>	<b>39,541</b>	<b>1085,05</b>	<b>975,25</b>
1. Loans for Purchase of Consumer Durables	1,323	10,97	8,86	1,408	11,70	8,77
2. Loans for Housing	5,832	257,94	216,65	9,287	724,54	703,37
3. Rest of the Personal Loans	22,024	247,52	174,64	28,846	348,81	263,11
<b>VI. TRADE</b>	<b>1,330</b>	<b>2711,16</b>	<b>1920,95</b>	<b>3,528</b>	<b>818,25</b>	<b>548,54</b>
1. Wholesale Trade	253	2595,41	1832,10	368	161,56	104,17
2. Retail Trade	1,077	115,74	88,85	3,160	656,69	444,37
<b>VII. FINANCE</b>	<b>14</b>	<b>349,72</b>	<b>349,65</b>	<b>81</b>	<b>823,68</b>	<b>777,35</b>
<b>VIII. ALL OTHERS</b>	<b>1,208</b>	<b>31,79</b>	<b>22,71</b>	<b>5,292</b>	<b>329,63</b>	<b>221,52</b>
<b>TOTAL BANK CREDIT</b>	<b>34,596</b>	<b>5705,02</b>	<b>4285,09</b>	<b>62,591</b>	<b>6992,38</b>	<b>5476,28</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	34	40	26	109	4,13	3,03
2. Other Small Scale Industries	502	72,12	58,48	4,532	376,86	294,90

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2005

CHANDIGARH

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
-	-	-	-	-	-	821	293,51	202,83	7,677	1568,32	1058,47	I
-	-	-	-	-	-	675	164,08	97,49	6,839	469,47	293,26	1
-	-	-	-	-	-	146	129,43	105,34	838	1098,85	765,20	2
1,134	277,55	195,88	-	-	-	323	323,44	177,63	8,531	4945,20	3785,30	II
-	-	-	-	-	-	1	48	48	7	1,19	1,16	1
-	-	-	-	-	-	18	13,81	10,58	287	344,97	240,31	2
-	-	-	-	-	-	5	2,07	1,29	98	56,24	22,93	2(a)
-	-	-	-	-	-	-	-	-	11	67,89	62,80	2(b)
-	-	-	-	-	-	-	-	-	18	81,69	52,80	2(c)
-	-	-	-	-	-	-	-	-	-	-	-	2(d)
-	-	-	-	-	-	5	8,33	5,83	18	25,05	17,48	2(e)
-	-	-	-	-	-	8	3,41	3,46	142	114,11	84,30	2(f)
2	10,75	10,98	-	-	-	-	-	-	22	34,05	21,95	3
-	-	-	-	-	-	9	7,31	4,49	332	511,13	340,62	4
-	-	-	-	-	-	3	3,20	1,53	122	275,47	169,27	4(a)
-	-	-	-	-	-	-	-	-	5	41	8	4(b)
-	-	-	-	-	-	2	38	37	2	38	37	4(c)
-	-	-	-	-	-	4	3,73	2,59	203	234,87	170,91	4(d)
1	1,00	97	-	-	-	19	8,07	7,50	246	89,53	78,07	5
-	-	-	-	-	-	-	-	-	29	12,36	10,19	6
2	12,57	5,63	-	-	-	8	1,83	1,51	105	60,46	37,61	7
5	5,61	1,30	-	-	-	42	134,55	80,07	477	836,83	497,76	8
-	-	-	-	-	-	6	17,43	9,19	53	134,57	111,86	8(a)
-	-	-	-	-	-	-	-	-	10	3,73	3,37	8(b)
-	-	-	-	-	-	26	113,82	69,78	239	627,34	335,22	8(c)
-	-	-	-	-	-	-	-	-	5	9,37	8,96	8(d)
5	5,61	1,30	-	-	-	10	3,30	1,10	170	61,82	38,36	8(e)
-	-	-	-	-	-	-	-	-	6	1,54	1,35	9
-	-	-	-	-	-	1	3	3	18	2,59	2,29	10
11	1,18	71	-	-	-	5	25,32	1,75	701	524,03	414,71	11
9	76	67	-	-	-	2	25,00	1,44	212	389,77	306,90	11(a)
-	-	-	-	-	-	-	-	-	46	36,36	30,06	11(b)
2	42	5	-	-	-	3	32	31	443	97,91	77,75	11(c)
17	64,79	53,16	-	-	-	25	51,62	40,83	703	730,34	563,16	12
5	44,54	36,94	-	-	-	5	11,39	10,46	120	286,84	190,68	12(a)
4	2,39	58	-	-	-	5	11,28	8,36	275	64,16	47,22	12(b)
5	17,33	15,12	-	-	-	8	17,06	10,75	233	230,78	191,51	12(c)
3	52	52	-	-	-	7	11,90	11,26	75	148,56	133,75	12(d)
4	32,70	9,11	-	-	-	7	48,68	6,93	187	172,99	91,80	13
1,081	11,09	7,14	-	-	-	160	3,65	2,05	5,119	938,25	890,61	14
-	-	-	-	-	-	-	-	-	19	224,31	205,32	15
-	-	-	-	-	-	-	-	-	12	223,68	204,74	15(a)
-	-	-	-	-	-	-	-	-	3	22	22	15(b)
-	-	-	-	-	-	-	-	-	4	41	36	15(c)
11	137,86	106,87	-	-	-	28	28,11	21,42	273	460,63	388,38	16
40	2,07	1,80	-	-	-	216	9,33	9,11	914	18,89	16,24	III
117	4,82	3,98	-	-	-	635	237,27	113,37	3,178	647,26	389,83	IV
3,898	166,64	123,93	-	-	-	25,118	986,95	823,58	97,736	2755,07	2322,90	V
606	4,13	4,17	-	-	-	6,529	44,82	31,79	9,866	71,62	53,58	1
334	44,04	40,84	-	-	-	5,713	513,32	452,60	21,166	1539,84	1413,47	2
2,958	118,47	78,92	-	-	-	12,876	428,82	339,19	66,704	1143,61	855,86	3
32	3,89	2,59	-	-	-	296	599,16	516,64	5,186	4132,45	2988,72	VI
7	1,30	81	-	-	-	65	541,36	484,26	693	3299,64	2421,34	1
25	2,59	1,78	-	-	-	231	57,79	32,38	4,493	832,81	567,37	2
2	25	24	-	-	-	56	5,06	4,33	153	1178,72	1131,58	VII
702	38,19	19,30	-	-	-	21,130	147,80	82,06	28,332	547,42	345,60	VIII
5,925	493,42	347,71	-	-	-	48,595	2602,52	1929,55	1,51,707	15793,33	12038,64	TOTAL
-	-	-	-	-	-	3	25	16	146	4,78	3,45	1
13	23,10	15,01	-	-	-	46	19,47	15,67	5,093	491,55	384,06	2