

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2005

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 | 3,44,909 | 3012,87 | 2619,25 | 1,53,875 | 2017,47 | 1693,12 |
| 1. Direct Finance | 3,38,504 | 2892,00 | 2521,55 | 1,49,690 | 1543,08 | 1326,06 |
| 2. Indirect Finance | 6,405 | 120,87 | 97,71 | 4,185 | 474,38 | 367,06 |
| II. INDUSTRY | 12,783 | 1824,33 | 1411,08 | 13,992 | 2473,16 | 1755,94 |
| 1. Mining & Quarrying | 277 | 17,12 | 12,96 | 323 | 20,54 | 16,51 |
| 2. Food Manufacturing & Processing | 793 | 339,51 | 242,80 | 1,262 | 877,18 | 598,64 |
| (a) Rice Mills, Flour & Dal Mills | 402 | 279,13 | 201,76 | 774 | 709,76 | 451,13 |
| (b) Sugar | 6 | 25 | 16 | 10 | 31,89 | 29,28 |
| (c) Edible Oils & Vanaspati | 65 | 15,77 | 9,84 | 111 | 24,05 | 20,04 |
| (d) Tea Processing | 7 | 3,46 | 2,92 | – | – | – |
| (e) Processing of Fruits & Vegetables | 15 | 1,33 | 57 | 13 | 1,34 | 1,28 |
| (f) Others | 298 | 39,57 | 27,55 | 354 | 110,15 | 96,90 |
| 3. Beverage & Tobacco | 24 | 6,06 | 5,87 | 23 | 1,41 | 1,13 |
| 4. Textiles | 399 | 132,89 | 92,31 | 757 | 363,67 | 265,48 |
| (a) Cotton Textiles | 76 | 25,25 | 17,22 | 244 | 240,50 | 172,83 |
| (b) Jute & Other Natural Fibre Textiles | 9 | 81 | 44 | 14 | 1,03 | 79 |
| (c) Handloom Textiles & Khadi | 73 | 1,32 | 89 | 186 | 39,45 | 28,74 |
| (d) Other Textiles & Textile Products | 241 | 105,51 | 73,77 | 313 | 82,70 | 63,12 |
| 5. Paper, Paper Products & Printing | 164 | 82,53 | 78,30 | 200 | 30,52 | 20,10 |
| 6. Leather & Leather Products | 46 | 13,54 | 5,09 | 76 | 32,46 | 32,37 |
| 7. Rubber & Plastic Products | 218 | 41,86 | 32,28 | 275 | 41,30 | 35,77 |
| 8. Chemicals & Chemical Products | 183 | 39,92 | 34,05 | 698 | 36,72 | 27,45 |
| (a) Heavy Industrial Chemicals | 20 | 5,26 | 5,21 | 50 | 8,28 | 5,26 |
| (b) Fertilisers | 2 | 9 | 4 | 10 | 74 | 58 |
| (c) Drugs & Pharmaceuticals | 42 | 7,29 | 6,67 | 58 | 7,67 | 6,41 |
| (d) Non-Edible Oils | 2 | 7 | 5 | 4 | 73 | 53 |
| (e) Other Chemicals & Chemical Products | 117 | 27,20 | 22,09 | 576 | 19,30 | 14,67 |
| 9. Petroleum, Coal Products & Nuclear Fuels | 96 | 30,97 | 9,25 | 101 | 4,11 | 3,64 |
| 10. Manufacture of Cement & Cement Products | 67 | 6,25 | 4,68 | 87 | 3,86 | 3,24 |
| 11. Basic Metals & Metal Products | 292 | 248,08 | 228,56 | 997 | 141,48 | 99,37 |
| (a) Iron & Steel | 77 | 140,46 | 132,93 | 264 | 59,55 | 36,60 |
| (b) Non-Ferrous Metals | 12 | 7,18 | 7,01 | 89 | 24,79 | 15,17 |
| (c) Metal Products | 203 | 100,44 | 88,63 | 644 | 57,14 | 47,60 |
| 12. Engineering | 412 | 267,11 | 195,37 | 933 | 222,99 | 175,86 |
| (a) Heavy Engineering | 71 | 142,07 | 113,10 | 157 | 133,90 | 107,39 |
| (b) Light Engineering | 193 | 61,33 | 43,41 | 577 | 38,09 | 30,39 |
| (c) Electrical Machinery & Goods | 116 | 55,00 | 36,00 | 155 | 40,93 | 30,77 |
| (d) Electronic Machinery & Goods | 32 | 8,71 | 2,86 | 44 | 10,07 | 7,31 |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 171 | 236,39 | 158,68 | 206 | 112,59 | 65,08 |
| 14. Other Industries | 8,756 | 171,19 | 139,73 | 6,755 | 237,18 | 150,15 |
| 15. Electricity, Gas & Water | 10 | 12,73 | 7,71 | 28 | 127,14 | 118,17 |
| (a) Electricity Generation & Transmission | 3 | 11,68 | 7,08 | 16 | 125,76 | 116,84 |
| (b) Non-Conventional Energy | 2 | 79 | 39 | 1 | 24 | 18 |
| (c) Gas, Steam & Water Supply | 5 | 26 | 23 | 11 | 1,14 | 1,16 |
| 16. Construction | 875 | 178,19 | 163,45 | 1,271 | 220,00 | 142,96 |
| III. TRANSPORT OPERATORS | 2,896 | 53,41 | 46,28 | 1,313 | 74,36 | 25,02 |
| IV. PROFESSIONAL AND OTHER SERVICES | 4,135 | 243,57 | 172,68 | 5,005 | 180,02 | 151,52 |
| V. PERSONAL LOANS | 96,959 | 1248,84 | 1023,17 | 1,38,646 | 1596,07 | 1305,95 |
| 1. Loans for Purchase of Consumer Durables | 4,940 | 26,13 | 18,64 | 8,324 | 44,48 | 32,82 |
| 2. Loans for Housing | 16,548 | 474,91 | 419,16 | 26,388 | 667,17 | 591,92 |
| 3. Rest of the Personal Loans | 75,471 | 747,80 | 585,36 | 1,03,934 | 884,43 | 681,21 |
| VI. TRADE | 37,900 | 321,46 | 227,53 | 41,625 | 813,65 | 649,61 |
| 1. Wholesale Trade | 925 | 75,73 | 34,17 | 1,209 | 93,99 | 72,36 |
| 2. Retail Trade | 36,975 | 245,73 | 193,36 | 40,416 | 719,66 | 577,24 |
| VII. FINANCE | 558 | 17,74 | 15,15 | 392 | 110,80 | 107,67 |
| VIII. ALL OTHERS | 12,279 | 210,61 | 163,78 | 18,666 | 361,89 | 281,01 |
| TOTAL BANK CREDIT | 5,12,419 | 6932,84 | 5678,93 | 3,73,514 | 7627,42 | 5969,84 |
| <i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries | 6,813 | 44,81 | 33,55 | 2,823 | 117,21 | 85,34 |
| 2. Other Small Scale Industries | 3,315 | 364,20 | 285,08 | 6,381 | 675,72 | 499,65 |

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MARCH 2005**

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 | 35,584 | 727,18 | 559,10 | – | – | – |
| 1. Direct Finance | 34,592 | 509,44 | 420,45 | – | – | – |
| 2. Indirect Finance | 992 | 217,74 | 138,64 | – | – | – |
| II. INDUSTRY | 22,371 | 9538,94 | 5416,52 | – | – | – |
| 1. Mining & Quarrying | 114 | 31,43 | 23,14 | – | – | – |
| 2. Food Manufacturing & Processing | 1,065 | 3000,87 | 678,55 | – | – | – |
| (a) Rice Mills, Flour & Dal Mills | 486 | 2653,35 | 412,26 | – | – | – |
| (b) Sugar | 3 | 25 | 22 | – | – | – |
| (c) Edible Oils & Vanaspati | 105 | 223,19 | 181,77 | – | – | – |
| (d) Tea Processing | 6 | 37 | 30 | – | – | – |
| (e) Processing of Fruits & Vegetables | 34 | 4,25 | 3,47 | – | – | – |
| (f) Others | 431 | 119,46 | 80,54 | – | – | – |
| 3. Beverage & Tobacco | 61 | 245,49 | 231,70 | – | – | – |
| 4. Textiles | 4,579 | 1281,49 | 855,17 | – | – | – |
| (a) Cotton Textiles | 799 | 289,86 | 207,19 | – | – | – |
| (b) Jute & Other Natural Fibre Textiles | 59 | 16,66 | 13,36 | – | – | – |
| (c) Handloom Textiles & Khadi | 1,493 | 230,79 | 169,81 | – | – | – |
| (d) Other Textiles & Textile Products | 2,228 | 744,18 | 464,82 | – | – | – |
| 5. Paper, Paper Products & Printing | 621 | 153,23 | 127,26 | – | – | – |
| 6. Leather & Leather Products | 147 | 72,83 | 63,49 | – | – | – |
| 7. Rubber & Plastic Products | 964 | 371,54 | 234,81 | – | – | – |
| 8. Chemicals & Chemical Products | 891 | 332,09 | 253,51 | – | – | – |
| (a) Heavy Industrial Chemicals | 135 | 94,10 | 87,57 | – | – | – |
| (b) Fertilisers | 8 | 2,55 | 1,26 | – | – | – |
| (c) Drugs & Pharmaceuticals | 226 | 64,33 | 45,11 | – | – | – |
| (d) Non-Edible Oils | 21 | 14,52 | 12,58 | – | – | – |
| (e) Other Chemicals & Chemical Products | 501 | 156,58 | 106,99 | – | – | – |
| 9. Petroleum, Coal Products & Nuclear Fuels | 39 | 34,35 | 13,97 | – | – | – |
| 10. Manufacture of Cement & Cement Products | 107 | 12,93 | 8,40 | – | – | – |
| 11. Basic Metals & Metal Products | 2,343 | 1233,67 | 905,39 | – | – | – |
| (a) Iron & Steel | 751 | 933,03 | 690,71 | – | – | – |
| (b) Non-Ferrous Metals | 132 | 39,28 | 23,80 | – | – | – |
| (c) Metal Products | 1,460 | 261,35 | 190,89 | – | – | – |
| 12. Engineering | 2,975 | 825,25 | 592,17 | – | – | – |
| (a) Heavy Engineering | 425 | 252,69 | 191,77 | – | – | – |
| (b) Light Engineering | 1,853 | 402,62 | 277,52 | – | – | – |
| (c) Electrical Machinery & Goods | 457 | 107,22 | 72,57 | – | – | – |
| (d) Electronic Machinery & Goods | 240 | 62,72 | 50,30 | – | – | – |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 913 | 755,23 | 516,46 | – | – | – |
| 14. Other Industries | 5,553 | 392,59 | 279,70 | – | – | – |
| 15. Electricity, Gas & Water | 45 | 268,84 | 204,31 | – | – | – |
| (a) Electricity Generation & Transmission | 20 | 253,16 | 188,99 | – | – | – |
| (b) Non-Conventional Energy | 9 | 14,54 | 14,37 | – | – | – |
| (c) Gas, Steam & Water Supply | 16 | 1,14 | 95 | – | – | – |
| 16. Construction | 1,954 | 527,09 | 428,49 | – | – | – |
| III. TRANSPORT OPERATORS | 2,214 | 58,23 | 50,18 | – | – | – |
| IV. PROFESSIONAL AND OTHER SERVICES | 7,332 | 580,24 | 411,86 | – | – | – |
| V. PERSONAL LOANS | 1,92,523 | 3665,92 | 3003,07 | – | – | – |
| 1. Loans for Purchase of Consumer Durables | 9,307 | 55,74 | 44,76 | – | – | – |
| 2. Loans for Housing | 46,952 | 1951,41 | 1707,57 | – | – | – |
| 3. Rest of the Personal Loans | 1,36,264 | 1658,77 | 1250,75 | – | – | – |
| VI. TRADE | 37,349 | 1628,65 | 1167,00 | – | – | – |
| 1. Wholesale Trade | 2,475 | 448,43 | 315,33 | – | – | – |
| 2. Retail Trade | 34,874 | 1180,22 | 851,67 | – | – | – |
| VII. FINANCE | 579 | 876,24 | 574,61 | – | – | – |
| VIII. ALL OTHERS | 35,712 | 486,04 | 397,21 | – | – | – |
| TOTAL BANK CREDIT | 3,33,664 | 17561,44 | 11579,54 | – | – | – |
| <i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries | 1,212 | 38,94 | 32,44 | – | – | – |
| 2. Other Small Scale Industries | 13,789 | 1948,12 | 1478,21 | – | – | – |