

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1997 (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 Outsta- nding	No. of Accounts	Credit Limit	Amount Outsta- nding	No. of Accounts	Credit Limit	Amount Outsta- nding
	1	2	3	4	5	6	7	8	9
I. AGRICULTURE	79,598	486,28	416,20	2,04,568	671,89	581,67	-	-	-
1. Direct Finance	78,843	386,63	332,37	2,02,373	624,12	541,56	-	-	-
2. Indirect Finance	755	99,66	83,83	2,195	47,78	40,11	-	-	-
II. INDUSTRY	15,933	829,43	689,60	42,734	2029,92	1719,45	240	588,01	466,22
1. Mining & Quarrying	30	1,29	1,39	207	21,27	16,63	3	12,50	7,69
2. Food Manufacturing and Processing	955	107,84	82,49	2,221	380,69	312,54	7	35,81	14,63
(a) Rice Mills, Flour and Dal Mills	714	98,92	75,45	1,205	303,21	250,39	-	-	-
(b) Sugar	-	-	-	7	11,58	7,71	2	2,15	13
(c) Edible Oils and Vanaspati	82	3,64	2,99	373	39,57	31,78	-	-	-
(d) Tea Processing	-	-	-	4	15	12	-	-	-
(e) Processing of Fruits & Vegetables	4	11	10	23	6,94	6,99	-	-	-
(f) Others	155	5,17	3,94	609	19,25	15,55	5	33,66	14,50
3. Beverage and Tobacco	6	6	3	38	6,54	6,20	-	-	-
4. Textiles	1,899	178,90	142,34	3,571	329,32	271,76	6	11,07	10,17
(a) Cotton Textiles	212	29,97	19,05	1,251	148,31	121,16	-	-	-
(b) Jute Textiles	26	82	52	25	99	80	-	-	-
(c) Handloom Textiles & Khadi	872	101,59	81,72	895	45,48	37,43	-	-	-
(d) Other Textiles	789	46,52	41,05	1,400	134,54	112,36	6	11,07	10,17
5. Paper, Paper Products and Printing	128	3,13	2,77	527	82,35	78,94	5	4,97	4,11
6. Leather and Leather Products	65	1,42	1,18	160	23,19	17,99	-	-	-
7. Rubber and Rubber Products	179	12,20	9,31	414	34,89	31,27	26	88,58	80,62
8. Chemicals and Chemical Products	467	75,31	70,81	1,244	235,72	207,21	13	42,23	41,60
(a) Heavy Industrial Chemicals	16	1,97	65	110	17,14	17,59	-	-	-
(b) Fertilizers	12	7,50	5,28	9	6,52	5,56	-	-	-
(c) Drugs and Pharmaceuticals	118	34,03	29,57	287	61,02	64,63	6	34,42	34,72
(d) Non-Edible Oils	34	3,36	3,32	31	5,49	3,94	-	-	-
(e) Other Chemicals & Chemical Products	287	28,45	32,00	807	145,55	115,49	7	7,80	6,88
9. Petroleum, Coal Products & Nuclear Fuels	76	5,41	4,53	72	11,95	15,36	-	-	-
10. Manufacture of Cement & Cement Products	33	2,09	1,68	129	6,67	5,99	-	-	-
11. Basic Metals & Metal Products	1,284	145,70	125,89	2,440	303,87	268,73	28	30,41	30,65
(a) Iron and Steel	461	106,82	91,93	837	197,46	181,53	7	14,15	14,08
(b) Non-Ferrous Metals	29	1,25	1,99	213	22,95	19,51	3	10,44	10,44
(c) Other Metal Products	794	37,62	31,97	1,390	83,46	67,69	18	5,83	6,13
12. Engineering	898	60,53	46,74	2,579	288,79	234,40	91	203,69	150,56
(a) Heavy Engineering	77	10,90	8,30	475	99,70	73,85	34	71,59	38,24
(b) Light Engineering	661	30,31	20,44	12,87	108,12	87,96	47	117,48	104,36
(c) Electrical Machinery & Goods	116	9,87	8,81	589	36,92	28,38	8	10,89	4,64
(d) Electronic Machinery & Goods	44	9,44	9,19	228	44,05	44,20	2	3,73	3,33
13. Vehicles, Vehicle Parts & Transport Equipments	305	23,28	16,74	751	105,78	88,57	51	49,66	36,03
14. Other Industries	9,544	209,75	180,38	28,181	172,44	145,31	7	93,05	74,79
15. Electricity, Gas & Water	9	1,35	2,31	157	13,78	9,68	-	-	-
(a) Electricity Generation & Transmission	9	1,35	2,31	139	12,98	9,15	-	-	-
(b) Non-Conventional Energy	-	-	-	9	28	31	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	9	52	22	-	-	-
16. Construction	55	1,17	1,00	43	12,66	8,89	3	16,05	15,39
III. TRANSPORT OPERATORS	4,242	36,48	31,08	11,515	61,51	50,67	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	1,245	10,99	8,68	19,494	83,79	67,70	2	2,30	2,30
V. PERSONAL LOANS	29,991	147,73	126,10	1,22,944	402,31	357,18	686	3,30	3,14
1. Loans for Purchase of Consumer Durables	595	1,82	1,44	4,088	8,39	6,98	-	-	-
2. Loans for Housing	5,349	65,15	55,88	15,940	132,11	122,53	-	-	-
3. Rest of the Personal Loans	24,047	80,76	68,78	1,02,916	261,80	227,66	686	3,30	3,14
VI. TRADE	21,014	160,88	138,66	86,076	406,14	341,38	5	99	90
1. Wholesale Trade	2,209	38,09	32,08	3,584	168,80	148,99	5	99	90

2. Retail Trade	18,805	122,79	106,58	82,492	237,34	192,39	-	-	-
VII. FINANCE	106	1,50	1,17	240	24,16	23,38	7	18,50	20,50
VIII. ALL OTHERS	4,888	44,34	34,62	53,772	241,48	210,00	-	-	-
TOTAL BANK CREDIT	1,57,017	1717,64	1446,11	5,41343	3921,20	3351,41	940	613,10	493,07
OF WHICH : 1. Artisans & Village Industries	1,946	24,70	20,36	8,183	16,53	14,52	-	-	-
2. Other Small Scale Industries	9,455	361,04	297,41	23,838	708,68	574,56	51	24,13	19,10

(Amount in Rupees Lakh)

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
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	1,28,892	180,47	146,39	213	1,09	87	4,13,271	1339,73	1145,12
1. Direct Finance	1,27,178	178,05	144,75	213	1,09	87	4,08,607	1189,88	1019,55
2. Indirect Finance	1,714	2,42	1,63	-	-	-	4,664	149,85	125,57
II. INDUSTRY	19,483	17,58	14,11	324	70,44	61,42	78,714	3535,38	2950,80
1. Mining & Quarrying	421	1,88	1,78	1	2	2	662	36,96	27,50
2. Food Manufacturing and Processing	98	34	32	15	2,48	2,48	3,296	527,16	412,45
(a) Rice Mills, Flour and Dal Mills	7	3	3	6	8	8	1,932	402,24	325,95
(b) Sugar	-	-	-	1	1,00	1,05	10	14,73	8,89
(c) Edible Oils and Vanaspati	7	4	3	4	1,28	1,26	466	44,53	36,06
(d) Tea Processing	-	-	-	-	-	-	4	15	12
(e) Processing of Fruits & Vegetables	74	25	24	-	-	-	101	7,30	7,34
(f) Others	10	2	2	4	12	10	783	58,22	34,11
3. Beverage and Tobacco	-	-	-	1	23	23	45	6,83	6,45
4. Textiles	5	1	10	61	11,04	10,07	5,542	530,44	434,44
(a) Cotton Textiles	2	10	9	8	2,93	2,76	1,473	181,30	143,07
(b) Jute Textiles	-	-	-	1	-	-	52	1,81	1,33
(c) Handloom Textiles & Khadi	-	-	-	35	66	54	1,802	147,73	119,68
(d) Other Textiles	3	1	1	17	7,45	6,77	2,215	199,60	170,35
5. Paper, Paper Products and Printing	6	17	15	14	2,54	2,23	680	93,17	88,21
6. Leather and Leather Products	1	-	-	2	40	32	228	25,02	19,49
7. Rubber and Rubber Products	1	1	-	1	6	5	621	135,72	121,25
8. Chemicals and Chemical Products	7	17	13	51	4,14	3,86	1,782	357,56	323,61
(a) Heavy Industrial Chemicals	-	-	-	-	-	-	126	19,11	18,24
(b) Fertilizers	-	-	-	2	2	4	23	14,03	10,87
(c) Drugs and Pharmaceuticals	3	8	6	10	2,34	2,32	424	131,90	131,30
(d) Non-Edible Oils	-	-	-	-	-	-	65	8,85	7,26
(e) Other Chemicals & Chemical Products	4	9	7	39	1,78	1,51	1,144	183,67	155,95
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-	148	17,37	19,89
10. Manufacture of Cement & Cement Products	1	1	1	1	20	21	164	8,97	7,89
11. Basic Metals & Metal Products	4	3	2	30	27,11	23,61	3,786	507,11	448,89
(a) Iron and Steel	1	1	1	12	26,68	23,20	1,318	345,12	310,74
(b) Non-Ferrous Metals	-	-	-	-	-	-	245	34,64	31,94
(c) Other Metal Products	3	2	1	18	43	41	2,223	127,36	106,21
12. Engineering	8	3	3	80	14,23	10,80	3,656	567,27	442,53
(a) Heavy Engineering	3	1	1	3	16	21	592	182,36	120,61
(b) Light Engineering	1	1	1	75	9,03	6,19	2,071	264,95	218,96
(c) Electrical Machinery & Goods	3	1	1	1	5,00	4,36	717	62,69	46,20
(d) Electronic Machinery & Goods	1	-	-	1	4	4	276	57,27	56,76
13. Vehicles, Vehicle Parts & Transport Equipments	10	23	15	17	1,57	1,21	1,134	180,51	142,70
14. Other Industries	18,919	14,53	11,36	48	6,32	6,27	56,699	496,09	418,11
15. Electricity, Gas & Water	2	8	5	-	-	-	168	15,22	12,04
(a) Electricity Generation & Transmission	1	3	3	-	-	-	149	14,37	11,48
(b) Non-Conventional Energy	-	-	-	-	-	-	9	28	31
(c) Gas, Steam & Water Supply	1	5	2	-	-	-	10	57	24
16. Construction	-	-	-	2	1	6	103	29,99	25,34
III. TRANSPORT OPERATORS	16,048	29,01	22,43	41	75	65	31,846	127,76	104,84
IV. PROFESSIONAL AND OTHER SERVICES	1,819	3,07	2,05	44	56	39	22,604	100,71	81,12
V. PERSONAL LOANS	28,761	38,07	33,56	1,464	6,38	5,29	1,83,846	597,79	525,27
1. Loans for Purchase of Consumer Durables	1,403	2,27	1,94	94	21	18	6,180	12,69	10,54
2. Loans for Housing	1,524	5,74	5,64	52	62	58	22,865	203,62	184,63
3. Rest of the Personal Loans	25,834	30,06	25,97	1,318	5,56	4,54	1,54,801	381,49	330,10
VI. TRADE	49,211	50,58	43,37	918	18,91	15,35	1,57,224	637,50	539,65
1. Wholesale Trade	3,641	3,80	3,69	182	9,03	7,88	9,621	220,72	193,54
2. Retail Trade	45,570	46,78	39,68	736	9,87	7,46	1,47,603	416,79	346,11
VII. FINANCE	-	-	-	14	5,84	1,06	367	49,99	46,12

VIII. ALL OTHERS	9,734	8,21	6,58	185	3,95	2,55	68,579	297,98	253,75
TOTAL BANK CREDIT	2,53,948	326,98	268,49	3,203	107,92	87,59	9,56,451	6686,84	5646,67
OF WHICH : 1. Artisans & Village Industries	18,077	13,48	10,47	11	3	2	28,217	54,73	45,37
2. Other Small Scale Industries	796	1,10	91	176	21,02	19,88	34,316	1115,97	911,86