

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1997 (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 Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6	7	8	9
I. AGRICULTURE	2,07,054	900,26	755,28	3,15,309	1159,62	983,73	-	-	-
1. Direct Finance	2,00,502	800,75	673,07	3,10,194	1035,17	885,52	-	-	-
2. Indirect Finance	6,552	99,51	82,21	5,115	124,45	98,20	-	-	-
II. INDUSTRY	38,649	1543,29	1339,62	70,560	3285,49	2662,95	95	221,88	209,69
1. Mining & Quarrying	29	1,07	92	146	8,70	5,45	-	-	-
2. Food Manufacturing and Processing	1,565	124,12	102,42	2,511	591,76	469,53	4	8,85	8,94
(a) Rice Mills, Flour and Dal Mills	928	93,60	82,36	1,420	370,14	289,56	3	8,11	8,09
(b) Sugar	6	40	31	31	84,74	66,04	-	-	-
(c) Edible Oils and Vanaspati	306	16,67	13,98	216	46,03	36,86	-	-	-
(d) Tea Processing	1	2	2	13	79	63	1	75	85
(e) Processing of Fruits & Vegetables	4	21	21	43	5,05	5,48	-	-	-
(f) Others	320	13,23	5,55	788	85,01	70,95	-	-	-
3. Beverage and Tobacco	42	4,61	6,68	97	34,87	29,32	4	3,35	2,96
4. Textiles	3,401	473,00	395,82	7,551	1099,26	880,77	41	117,72	120,42
(a) Cotton Textiles	692	150,83	136,69	1,044	368,66	279,19	32	101,86	105,20
(b) Jute Textiles	8	22,22	28,20	30	1,53	1,41	-	-	-
(c) Handloom Textiles & Khadi	86	2,28	2,03	355	10,08	8,72	-	-	-
(d) Other Textiles	2,615	297,67	228,90	6,122	718,99	591,45	9	15,86	15,22
5. Paper, Paper Products and Printing	318	27,06	26,73	1,238	87,03	75,94	-	-	-
6. Leather and Leather Products	190	6,26	5,92	414	45,97	30,73	2	1,70	1,32
7. Rubber and Rubber Products	615	51,16	45,30	830	92,01	80,54	-	-	-
8. Chemicals and Chemical Products	1,090	96,91	83,26	1,638	88,05	78,93	28	49,15	36,26
(a) Heavy Industrial Chemicals	23	1,17	78	116	7,42	6,01	-	-	-
(b) Fertilizers	162	33,07	31,75	59	17,56	16,85	-	-	-
(c) Drugs and Pharmaceuticals	389	18,76	6,50	251	22,04	20,15	17	45,89	34,08
(d) Non-Edible Oils	9	1,53	1,51	58	4,76	4,42	-	-	-
(e) Other Chemicals & Chemical Products	507	42,38	42,72	1,154	36,26	31,51	11	3,26	2,18
9. Petroleum, Coal Products & Nuclear Fuels	54	2,68	1,50	157	20,61	19,25	-	-	-
10. Manufacture of Cement & Cement Products	17	2,89	4,24	100	4,83	3,71	-	-	-
11. Basic Metals & Metal Products	3,373	233,81	204,58	5,657	428,68	374,04	5	3,41	2,33
(a) Iron and Steel	1,432	118,88	104,05	2,890	290,35	257,47	3	1,66	1,63
(b) Non-Ferrous Metals	36	83	76	100	4,31	3,29	-	-	-
(c) Other Metal Products	1,905	114,09	99,78	2,667	134,03	113,29	2	1,75	70
12. Engineering	2,496	140,59	127,94	4,028	178,02	139,31	1	4,75	4,74
(a) Heavy Engineering	248	12,87	12,57	402	26,06	22,47	-	-	-
(b) Light Engineering	1,821	55,66	48,46	2,496	75,91	49,98	-	-	-
(c) Electrical Machinery & Goods	335	69,82	65,62	722	37,31	34,55	-	-	-
(d) Electronic Machinery & Goods	92	2,24	1,29	408	38,74	32,30	1	4,75	4,74
13. Vehicles, Vehicle Parts & Transport Equipments	2,485	174,43	148,45	2,798	255,89	211,55	9	32,93	32,72
14. Other Industries	22,911	203,39	184,04	42,962	324,31	248,69	1	-	-
15. Electricity, Gas & Water	34	71	63	293	18,88	8,86	-	-	-
(a) Electricity Generation & Transmission	30	62	52	249	16,40	6,75	-	-	-
(b) Non-Conventional Energy	1	2	4	6	10	14	-	-	-
(c) Gas, Steam & Water Supply	3	8	8	38	2,39	1,97	-	-	-
16. Construction	29	60	1,19	140	6,60	6,32	-	-	-
III. TRANSPORT OPERATORS	6,120	55,62	43,41	21,014	124,94	101,47	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	2,466	140,44	129,12	26,546	158,45	136,81	-	-	-
V. PERSONAL LOANS	79,580	522,42	434,63	1,93,135	663,90	598,90	690	4,95	4,29
1. Loans for Purchase of Consumer Durables	4,229	8,83	7,37	6,599	17,68	14,40	-	-	-
2. Loans for Housing	22,299	321,43	259,41	28,099	187,29	173,23	-	-	-
3. Rest of the Personal Loans	53,052	192,16	167,86	1,58,437	458,93	411,26	690	4,95	4,29

VI. TRADE	35,162	330,10	259,69	1,33,767	1358,18	1258,04	8	15,48	15,21
1. Wholesale Trade	4,439	164,73	124,77	9,663	982,64	936,61	8	15,48	15,21
2. Retail Trade	30,723	165,37	134,92	1,24,104	375,54	321,43	-	-	-
VII. FINANCE	93	1,99	1,74	384	43,42	37,85	-	-	-
VIII. ALL OTHERS	19,961	80,40	72,06	1,20,538	408,76	362,35	1	9	7
TOTAL BANK CREDIT	3,89,085	3574,52	3035,54	8,81,253	7202,77	6142,09	794	242,38	229,25
OF WHICH : 1. Artisans & Village Industries	5,759	33,02	29,02	13,461	28,61	23,84	3	75	33
2. Other Small Scale Industries	22,668	929,45	788,95	41,520	1275,38	1018,00	6	6,19	4,46

OCCUPATION	REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	73,564	89,30	81,94	212	4,82	4,30	5,96,139	2154,00	1825,26
1. Direct Finance	72,927	88,78	81,34	190	2,99	2,68	5,83,813	1927,69	1642,61
2. Indirect Finance	637	52	60	22	1,84	1,62	12,326	226,31	182,65
II. INDUSTRY	11,285	10,40	9,06	502	63,57	58,06	1,21,091	5124,63	4279,37
1. Mining & Quarrying	214	74	61	-	-	-	389	10,51	6,98
2. Food Manufacturing and Processing	20	82	71	17	12,49	13,04	4,117	738,05	594,64
(a) Rice Mills, Flour and Dal Mills	14	70	64	1	10,95	11,38	2,376	483,50	392,03
(b) Sugar	-	-	-	-	-	-	37	85,14	66,35
(c) Edible Oils and Vanaspati	3	9	3	4	1,51	1,64	529	64,28	52,51
(d) Tea Processing	-	-	-	-	-	-	15	1,55	1,51
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-	47	5,27	5,68
(f) Others	3	4	4	2	3	2	1,113	98,31	76,55
3. Beverage and Tobacco	-	-	-	-	-	-	143	42,84	38,96
4. Textiles	4	25	20	94	12,02	11,05	11,091	1702,25	1408,26
(a) Cotton Textiles	4	25	20	18	8,03	6,62	1,790	629,63	527,90
(b) Jute Textiles	-	-	-	-	-	-	38	23,75	29,61
(c) Handloom Textiles & Khadi	-	-	-	-	-	-	441	12,36	10,75
(d) Other Textiles	-	-	-	76	3,99	4,43	8,822	1036,51	840,00
5. Paper, Paper Products and Printing	5	7	6	26	47	38	1,587	114,63	103,11
6. Leather and Leather Products	1	1	1	5	7	5	612	54,01	38,02
7. Rubber and Rubber Products	2	1	1	18	1,54	1,18	1,465	144,73	127,02
8. Chemicals and Chemical Products	7	31	30	21	1,31	1,03	2,784	235,73	199,79
(a) Heavy Industrial Chemicals	-	-	-	-	-	-	139	8,59	6,79
(b) Fertilizers	3	16	15	-	-	-	224	50,79	48,76
(c) Drugs and Pharmaceuticals	-	-	-	1	1	-	658	86,70	60,73
(d) Non-Edible Oils	-	-	-	1	1	1	68	6,30	5,94
(e) Other Chemicals & Chemical Products	4	15	15	19	1,30	1,02	1,695	83,35	77,58
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	2	8	-	213	23,36	20,75
10. Manufacture of Cement & Cement Products	-	-	-	2	15,00	12,51	119	22,72	20,45
11. Basic Metals & Metal Products	4	3	3	62	3,84	3,59	9,101	669,78	584,57
(a) Iron and Steel	-	-	-	37	3,37	3,21	4,362	414,27	366,35
(b) Non-Ferrous Metals	-	-	-	2	2	1	138	5,15	4,06
(c) Other Metal Products	4	3	3	23	45	36	4,601	250,35	214,15
12. Engineering	5	1	9	60	5,33	4,10	6,590	328,80	276,19
(a) Heavy Engineering	2	8	7	7	19	18	659	39,21	35,29
(b) Light Engineering	2	2	2	41	1,42	57	4,360	133,01	99,04
(c) Electrical Machinery & Goods	1	1	1	10	29	31	1,068	107,42	100,48
(d) Electronic Machinery & Goods	-	-	-	2	3,43	3,04	503	49,16	41,38
13. Vehicles, Vehicle Parts & Transport Equipments	1	16	15	32	6,50	6,18	5,335	469,91	399,05
14. Other Industries	11,007	7,84	6,82	156	4,13	4,24	77,037	539,68	443,80
15. Electricity, Gas & Water	-	-	-	3	41	32	330	20,01	9,82
(a) Electricity Generation & Transmission	-	-	-	1	1	1	280	17,03	7,28
(b) Non-Conventional Energy	-	-	-	-	-	-	7	12	18
(c) Gas, Steam & Water Supply	-	-	-	2	40	31	43	2,86	2,36
16. Construction	5	6	6	4	38	39	178	7,64	7,96
III. TRANSPORT OPERATORS	6,608	5,54	5,13	71	3,17	1,85	33,813	189,27	151,87
IV. PROFESSIONAL AND OTHER SERVICES	659	1,29	1,15	90	2,67	2,56	29,761	302,85	269,64
V. PERSONAL LOANS	10,257	13,98	13,68	2,459	12,04	9,88	2,86,121	1217,29	1061,37
1. Loans for Purchase of Consumer Durables	330	45	37	101	23	20	11,259	27,19	22,34
2. Loans for Housing	763	2,00	1,95	102	1,13	94	51,263	511,86	435,53
3. Rest of the Personal Loans	9,164	11,53	11,35	2,256	10,69	8,74	2,23,599	678,24	603,50
VI. TRADE	18,578	17,87	16,57	1,225	27,11	22,98	1,88,740	1748,73	1572,49
1. Wholesale Trade	1,742	2,54	2,50	256	12,20	11,05	16,108	1177,58	1090,14

2. Retail Trade	16,836	15,32	14,07	969	14,91	11,93	1,72,632	571,15	482,36
VII. FINANCE	1	-	-	8	63	1,26	486	46,05	40,85
VIII. ALL OTHERS	979	1,91	1,65	823	8,40	6,88	1,42,302	499,55	443,01
TOTAL BANK CREDIT	1,21,931	140,28	129,19	5,390	122,41	107,78	1398,453	11282,36	9643,86
OF WHICH : 1. Artisans & Village Industries	8,922	6,14	5,41	20	15	13	28,165	68,68	58,74
2. Other Small Scale Industries	2,083	2,59	2,15	216	7,81	8,07	66,493	2221,43	1821,62