

**Table No. 5.6 - State and Bank Group -Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1997 (Part 6 of 32)**

NORTHERN REGION

STATE : CHANDIGARH

		(Amount in Rupees Lakh)								
		STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
OCCUPATION		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	1,754	33,39	25,18	3,988	204,13	122,90	-	-	-
1.	Direct Finance	1,550	3,11	2,67	1,939	59,48	49,31	-	-	-
2.	Indirect Finance	204	30,28	22,51	2,049	144,65	73,60	-	-	-
II.	INDUSTRY	2,515	389,24	334,84	3,618	640,53	498,24	32	66,88	72,55
1.	Mining & Quarrying	128	1,00	81	13	23	26	-	-	-
2.	Food Manufacturing and Processing	64	25,13	18,89	190	60,19	55,43	-	-	-
(a)	Rice Mills, Flour and Dal Mills	22	2,18	72	18	3,97	10,18	-	-	-
(b)	Sugar	6	21,26	16,77	7	25,72	21,89	-	-	-
(c)	Edible Oils and Vanaspati	-	-	-	-	-	-	-	-	-
(d)	Tea Processing	11	1,41	1,18	14	12,37	9,40	-	-	-
(e)	Processing of Fruits & Vegetables	-	-	-	4	44	43	-	-	-
(f)	Others	25	28	21	147	17,70	13,53	-	-	-
3.	Beverage and Tobacco	2	60	47	13	46	52	-	-	-
4.	Textiles	20	12,70	11,73	117	103,25	86,32	2	2,46	2,30
(a)	Cotton Textiles	1	1,00	67	41	30,79	26,47	-	-	-
(b)	Jute Textiles	1	4	2	1	2	2	-	-	-
(c)	Handloom Textiles & Khadi	-	-	-	4	8	5	-	-	-
(d)	Other Textiles	18	11,66	11,04	71	72,35	59,78	2	2,46	2,30
5.	Paper, Paper Products and Printing	35	8,82	6,82	180	23,58	21,16	-	-	-
6.	Leather and Leather Products	7	4,16	45	21	23,68	18,79	-	-	-
7.	Rubber and Rubber Products	23	1,52	1,34	52	3,25	3,75	-	-	-
8.	Chemicals and Chemical Products	370	23,16	22,40	268	68,80	52,42	1	75	75
(a)	Heavy Industrial Chemicals	10	86	87	52	32,32	19,41	-	-	-
(b)	Fertilizers	6	3,42	4,52	18	7,00	9,01	-	-	-
(c)	Drugs and Pharmaceuticals	271	13,00	11,65	55	20,18	15,20	-	-	-
(d)	Non-Edible Oils	2	8	7	3	2,96	2,94	-	-	-
(e)	Other Chemicals & Chemical Products	81	5,80	5,29	140	6,34	5,84	1	75	75
9.	Petroleum, Coal Products & Nuclear Fuels	-	-	-	12	1,97	31	-	-	-
10.	Manufacture of Cement & Cement Products	15	56	37	17	1,98	1,32	-	-	-
11.	Basic Metals & Metal Products	494	19,23	16,53	360	114,53	77,02	-	-	-
(a)	Iron and Steel	297	11,37	10,06	144	61,44	46,95	-	-	-
(b)	Non-Ferrous Metals	4	94	1,04	12	4,41	2,54	-	-	-

	(c) Other Metal Products	193	6,93	5,43	204	48,68	27,52	-	-	-
12.	Engineering	205	48,58	46,27	522	140,02	110,70	22	59,44	66,32
	(a) Heavy Engineering	9	2,52	2,12	113	9,36	8,51	1	10,00	9,28
	(b) Light Engineering	101	9,63	11,71	193	8,66	8,93	4	1,28	3,63
	(c) Electrical Machinery & Goods	74	12,51	12,28	146	52,47	37,57	1	20,37	20,37
	(d) Electronic Machinery & Goods	21	23,92	20,15	70	69,54	55,70	16	27,80	33,04
13.	Vehicles, Vehicle Parts & Transport Equipments	30	47,47	47,10	102	20,43	10,45	7	4,22	3,17
14.	Other Industries	1,114	195,39	160,63	1,643	63,57	46,85	-	-	-
15.	Electricity, Gas & Water	-	-	-	46	10,24	8,71	-	-	-
	(a) Electricity Generation & Transmission	-	-	-	19	9,61	8,19	-	-	-
	(b) Non-Conventional Energy	-	-	-	24	6	2	-	-	-
	(c) Gas, Steam & Water Supply	-	-	-	3	57	50	-	-	-
16.	Construction	8	92	1,06	62	4,34	4,24	-	-	-
III.	TRANSPORT OPERATORS	231	3,63	3,28	1,076	11,70	10,78	-	-	-
IV.	PROFESSIONAL AND OTHER SERVICES	384	2,87	2,08	1,764	32,57	28,19	-	-	-
V.	PERSONAL LOANS	7,178	78,43	61,11	28,614	95,72	80,92	236	1,98	1,93
	1. Loans for Purchase of Consumer Durables	265	1,35	1,18	1,749	7,63	6,65	-	-	-
	2. Loans for Housing	1,530	59,83	46,55	3,530	23,97	20,69	-	-	-
	3. Rest of the Personal Loans	5,383	17,26	13,38	23,335	64,11	53,58	236	1,98	1,93
VI.	TRADE	1,896	688,30	594,75	6,056	167,73	151,08	3	12,29	7,41
	1. Wholesale Trade	412	648,07	563,61	549	114,09	108,31	2	12,27	7,39
	2. Retail Trade	1,484	40,23	31,14	5,507	53,65	42,77	1	2	2
VII.	FINANCE	3	81	58	52	29,00	25,38	3	13,24	13,45
VIII.	ALL OTHERS	5,496	26,45	19,16	12,535	185,44	166,27	-	-	-
TOTAL BANK CREDIT		19,457	1223,11	1041,00	57,703	1366,83	1083,75	274	94,39	95,34
OF WHICH : 1. Artisans & Village Industries		39	11	8	196	1,51	1,42	-	-	-
2. Other Small Scale Industries		995	33,18	31,62	1,983	90,25	81,92	6	3,30	2,25

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	-	-	-	3	4	4	5,745	237,56	148,12
	1. Direct Finance	-	-	-	3	4	4	3,492	62,63	52,02
	2. Indirect Finance	-	-	-	-	-	-	2,253	174,93	96,11
II.	INDUSTRY	-	-	-	91	33,26	27,50	6,256	1129,90	933,13
	1. Mining & Quarrying	-	-	-	2	66	68	143	1,89	1,74
	2. Food Manufacturing and Processing	-	-	-	8	5,43	4,12	262	90,75	78,44
	(a) Rice Mills, Flour and Dal Mills	-	-	-	-	-	-	40	6,15	10,90
	(b) Sugar	-	-	-	1	14	17	14	47,11	38,83
	(c) Edible Oils and Vanaspati	-	-	-	-	-	-	25	13,78	10,59
	(d) Tea Processing	-	-	-	-	-	-	-	-	-
	(e) Processing of Fruits & Vegetables	-	-	-	-	-	-	4	44	43
	(f) Others	-	-	-	7	5,29	3,96	179	23,27	17,70
	3. Beverage and Tobacco	-	-	-	-	-	-	15	1,06	99
	4. Textiles	-	-	-	3	62	57	142	119,03	100,93
	(a) Cotton Textiles	-	-	-	1	49	45	43	32,28	27,59

	(b) Jute Textiles	-	-	-	-	-	-	2	6	4
	(c) Handloom Textiles & Khadi	-	-	-	-	-	-	4	8	5
	(d) Other Textiles	-	-	-	2	13	12	93	86,60	73,24
5.	Paper, Paper Products and Printing	-	-	-	5	1,23	92	220	33,63	28,90
6.	Leather and Leather Products	-	-	-	-	-	-	28	27,85	19,24
7.	Rubber and Rubber Products	-	-	-	2	95	59	77	5,72	5,68
8.	Chemicals and Chemical Products	-	-	-	8	1,75	1,56	647	94,46	77,13
	(a) Heavy Industrial Chemicals	-	-	-	4	12	5	66	33,29	20,34
	(b) Fertilizers	-	-	-	-	-	-	24	10,42	13,53
	(c) Drugs and Pharmaceuticals	-	-	-	-	-	-	326	33,18	26,85
	(d) Non-Edible Oils	-	-	-	-	-	-	5	3,04	3,01
	(e) Other Chemicals & Chemical Products	-	-	-	4	1,63	1,51	226	14,53	13,40
9.	Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-	12	1,97	31
10.	Manufacture of Cement & Cement Products	-	-	-	-	-	-	32	2,54	1,69
11.	Basic Metals & Metal Products	-	-	-	17	12,39	9,86	871	146,15	103,41
	(a) Iron and Steel	-	-	-	16	12,38	9,86	457	85,19	66,87
	(b) Non-Ferrous Metals	-	-	-	-	-	-	16	5,35	3,58
	(c) Other Metal Products	-	-	-	1	1	1	398	55,61	32,96
12.	Engineering	-	-	-	6	5,69	5,73	755	253,74	229,02
	(a) Heavy Engineering	-	-	-	1	35	18	124	22,24	20,10
	(b) Light Engineering	-	-	-	4	5,14	5,35	302	24,70	29,61
	(c) Electrical Machinery & Goods	-	-	-	1	20	20	222	85,55	70,42
	(d) Electronic Machinery & Goods	-	-	-	-	-	-	107	121,26	108,89
13.	Vehicles, Vehicle Parts & Transport Equipments	-	-	-	12	71	69	151	72,83	61,42
14.	Other Industries	-	-	-	14	2,26	1,50	2,771	261,22	208,98
15.	Electricity, Gas & Water	-	-	-	2	21	4	48	10,45	8,75
	(a) Electricity Generation & Transmission	-	-	-	2	21	4	21	9,82	8,23
	(b) Non-Conventional Energy	-	-	-	-	-	-	24	6	2
	(c) Gas, Steam & Water Supply	-	-	-	-	-	-	3	57	50
16.	Construction	-	-	-	12	1,38	1,22	82	6,64	6,51
III.	TRANSPORT OPERATORS	-	-	-	4	27	15	1,311	15,60	14,21
IV.	PROFESSIONAL AND OTHER SERVICES	-	-	-	34	1,07	99	2,182	36,51	31,26
V.	PERSONAL LOANS	-	-	-	645	5,97	5,14	36,673	182,11	149,11
	1. Loans for Purchase of Consumer Durables	-	-	-	2	5	5	2,016	9,03	7,88
	2. Loans for Housing	-	-	-	35	1,54	1,29	5,095	85,35	68,53
	3. Rest of the Personal Loans	-	-	-	608	4,38	3,80	29,562	87,73	72,70
VI.	TRADE	-	-	-	110	9,28	8,34	8,065	877,60	761,58
	1. Wholesale Trade	-	-	-	35	4,05	3,41	998	778,47	682,71
	2. Retail Trade	-	-	-	75	5,23	4,93	7,067	99,13	78,87
VII.	FINANCE	-	-	-	13	25,60	25,44	71	68,64	64,84
VIII.	ALL OTHERS	-	-	-	233	11,35	9,02	18,264	223,24	194,45
TOTAL BANK CREDIT		-	-	-	1,133	86,84	76,62	78,567	2771,16	2296,70
OF WHICH : 1. Artisans & Village Industries		-	-	-	6	5	5	241	1,66	1,55
2. Other Small Scale Industries		-	-	-	16	1,86	1,42	3,000	128,59	117,21