

**TABLE NO. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2006**

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	3,44,897	3783,87	3290,34	1,71,078	2184,42	1868,66
1. Direct Finance	3,39,871	3566,07	3085,54	1,66,509	1937,64	1660,92
2. Indirect Finance	5,026	217,79	204,80	4,569	246,78	207,74
II. INDUSTRY	11,148	2035,23	1445,24	10,933	1691,55	1238,83
1. Mining & Quarrying	89	15,16	8,06	219	17,35	12,79
2. Food Manufacturing & Processing	668	432,98	272,23	1,347	787,95	564,27
(a) Rice Mills, Flour & Dal Mills	312	362,28	225,04	906	629,71	442,87
(b) Sugar	3	10	6	9	32,10	24,21
(c) Edible Oils & Vanaspati	59	7,41	3,84	109	29,42	23,01
(d) Tea Processing	10	7,05	3,89	2	5,05	4,13
(e) Processing of Fruits & Vegetables	16	1,76	1,59	11	4,54	2,50
(f) Others	268	54,38	37,81	310	87,14	67,56
3. Beverage & Tobacco	20	3,05	2,70	22	7,15	6,75
4. Textiles	459	128,91	91,73	491	144,30	118,09
(a) Cotton Textiles	126	34,53	27,01	152	56,57	51,16
(b) Jute & Other Natural Fibre Textiles	5	20	18	8	95	90
(c) Handloom Textiles & Khadi	61	65	55	97	11,30	8,64
(d) Other Textiles & Textile Products	267	93,53	63,99	234	75,48	57,39
5. Paper, Paper Products & Printing	162	95,78	82,44	148	41,65	30,55
6. Leather & Leather Products	32	12,04	4,05	69	1,42	1,12
7. Rubber & Plastic Products	190	72,94	60,31	184	41,68	34,34
8. Chemicals & Chemical Products	176	52,16	44,97	466	35,38	25,56
(a) Heavy Industrial Chemicals	26	15,70	10,72	30	13,29	7,75
(b) Fertilisers	1	5	2	6	49	40
(c) Drugs & Pharmaceuticals	41	5,31	4,38	337	7,71	5,95
(d) Non-Edible Oils	3	11	8	1	3	2
(e) Other Chemicals & Chemical Products	105	30,99	29,78	92	13,86	11,44
9. Petroleum, Coal Products & Nuclear Fuels	17	27,63	27,55	34	4,53	2,54
10. Manufacture of Cement & Cement Products	35	4,27	2,00	62	3,48	3,07
11. Basic Metals & Metal Products	313	208,66	186,95	537	122,57	93,37
(a) Iron & Steel	56	99,38	90,48	117	49,89	37,75
(b) Non-Ferrous Metals	11	4,16	4,03	108	24,31	19,51
(c) Metal Products	246	105,11	92,44	312	48,37	36,11
12. Engineering	361	222,76	144,06	662	116,77	95,45
(a) Heavy Engineering	81	44,64	33,75	100	20,43	16,56
(b) Light Engineering	139	51,02	28,70	359	52,71	42,25
(c) Electrical Machinery & Goods	106	112,48	76,31	106	26,78	21,01
(d) Electronic Machinery & Goods	35	14,62	5,30	97	16,85	15,63
13. Vehicles, Vehicle Parts & Transport Equipments	145	341,88	159,72	136	57,45	48,07
14. Other Industries	7,387	287,75	239,35	4,663	200,12	120,88
15. Electricity, Gas & Water	7	41	40	11	91	79
(a) Electricity Generation & Transmission	2	17	16	2	8	7
(b) Non-Conventional Energy	-	-	-	2	32	22
(c) Gas, Steam & Water Supply	5	24	25	7	51	51
16. Construction	1,087	128,86	118,71	1,882	108,84	81,19
III. TRANSPORT OPERATORS	2,455	61,30	59,27	953	15,98	13,20
IV. PROFESSIONAL AND OTHER SERVICES	3,502	272,24	243,59	4,446	278,99	240,45
V. PERSONAL LOANS	1,00,373	1723,16	1436,51	1,04,819	2070,21	1768,10
1. Loans for Purchase of Consumer Durables	5,713	33,38	26,43	4,210	30,01	23,23
2. Loans for Housing	23,461	764,71	687,84	23,991	1181,15	1074,20
3. Rest of the Personal Loans	71,199	925,07	722,24	76,618	859,05	670,68
VI. TRADE	36,440	423,31	328,35	36,494	691,73	533,87
1. Wholesale Trade	1,099	48,53	39,63	1,741	114,62	89,06
2. Retail Trade	35,341	374,78	288,73	34,753	577,11	444,81
VII. FINANCE	508	129,94	128,10	220	11,17	8,72
VIII. ALL OTHERS	31,154	317,56	259,61	19,688	285,22	231,49
TOTAL BANK CREDIT	5,30,477	8746,61	7191,01	3,48,631	7229,28	5903,32
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	5,860	48,20	35,09	2,989	97,91	73,49
2. Other Small Scale Industries	3,125	306,32	229,31	3,474	627,64	448,41

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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	84,003	2383,74	1930,91	860	62,62	34,71
1. Direct Finance	82,433	1483,99	1186,60	826	6,48	4,64
2. Indirect Finance	1,570	899,75	744,31	34	56,14	30,08
II. INDUSTRY	30,406	10233,10	6815,53	3,211	402,42	299,49
1. Mining & Quarrying	124	52,04	38,97	7	94	89
2. Food Manufacturing & Processing	1,681	926,08	668,88	38	4,46	2,81
(a) Rice Mills, Flour & Dal Mills	817	646,45	453,57	14	2,90	1,43
(b) Sugar	4	37	9	-	-	-
(c) Edible Oils & Vanaspati	151	56,32	40,75	2	2	2
(d) Tea Processing	5	2,29	83	-	-	-
(e) Processing of Fruits & Vegetables	34	12,97	11,85	-	-	-
(f) Others	670	207,68	161,79	22	1,53	1,36
3. Beverage & Tobacco	47	279,16	78,28	-	-	-
4. Textiles	7,174	2179,23	1376,10	208	30,73	26,79
(a) Cotton Textiles	1,904	736,74	431,67	134	2,82	2,49
(b) Jute & Other Natural Fibre Textiles	1,149	32,66	27,18	9	73	36
(c) Handloom Textiles & Khadi	1,862	335,65	257,41	2	3	1
(d) Other Textiles & Textile Products	2,259	1074,18	659,83	63	27,15	23,93
5. Paper, Paper Products & Printing	516	126,99	67,93	278	7,11	6,27
6. Leather & Leather Products	160	54,42	38,69	15	1,28	93
7. Rubber & Plastic Products	862	361,99	232,15	102	6,38	4,85
8. Chemicals & Chemical Products	1,304	405,08	252,77	128	8,42	7,16
(a) Heavy Industrial Chemicals	139	60,70	37,04	8	3,79	3,80
(b) Fertilisers	11	7,06	6,85	-	-	-
(c) Drugs & Pharmaceuticals	623	161,59	73,26	6	1,69	78
(d) Non-Edible Oils	15	6,78	6,35	-	-	-
(e) Other Chemicals & Chemical Products	516	168,95	129,27	114	2,94	2,59
9. Petroleum, Coal Products & Nuclear Fuels	40	23,84	17,05	1	20	17
10. Manufacture of Cement & Cement Products	77	14,05	10,91	66	13,19	11,42
11. Basic Metals & Metal Products	2,493	1666,94	1139,20	400	43,43	32,75
(a) Iron & Steel	781	1190,24	795,68	50	7,19	6,55
(b) Non-Ferrous Metals	190	93,29	59,91	10	94	91
(c) Metal Products	1,522	383,41	283,61	340	35,29	25,29
12. Engineering	2,594	977,09	708,49	744	98,24	45,88
(a) Heavy Engineering	307	385,86	296,72	14	23,25	21,30
(b) Light Engineering	1,650	365,47	257,27	386	18,34	13,22
(c) Electrical Machinery & Goods	521	111,17	85,29	327	54,30	9,42
(d) Electronic Machinery & Goods	116	114,59	69,22	17	2,35	1,94
13. Vehicles, Vehicle Parts & Transport Equipments	809	860,17	532,00	361	91,02	80,52
14. Other Industries	9,583	543,53	374,95	756	28,77	21,73
15. Electricity, Gas & Water	63	464,95	286,54	3	60,05	50,05
(a) Electricity Generation & Transmission	37	461,11	283,23	2	60,00	50,00
(b) Non-Conventional Energy	7	1,05	77	-	-	-
(c) Gas, Steam & Water Supply	19	2,78	2,54	1	5	5
16. Construction	2,879	1297,55	992,61	104	8,21	7,28
III. TRANSPORT OPERATORS	5,334	298,69	267,98	133	2,29	1,81
IV. PROFESSIONAL AND OTHER SERVICES	16,825	1498,56	1234,33	2,710	71,07	61,24
V. PERSONAL LOANS	3,16,090	7796,23	6501,62	26,487	329,59	265,58
1. Loans for Purchase of Consumer Durables	7,817	65,90	54,26	4,201	28,61	20,81
2. Loans for Housing	1,01,305	4801,67	4242,42	3,792	138,26	122,51
3. Rest of the Personal Loans	2,06,968	2928,65	2204,94	18,494	162,72	122,26
VI. TRADE	54,798	2580,55	1792,89	3,058	113,80	83,80
1. Wholesale Trade	5,290	1071,47	629,93	220	26,51	11,84
2. Retail Trade	49,508	1509,08	1162,96	2,838	87,29	71,97
VII. FINANCE	525	1151,38	1040,29	28	1,06	76
VIII. ALL OTHERS	38,550	1011,53	818,50	8,116	125,66	93,83
TOTAL BANK CREDIT	5,46,531	26953,77	20402,05	44,603	1108,51	841,23
OF WHICH: 1. Artisans and Village & Tiny Industries	1,212	31,89	27,00	168	2,51	2,08
2. Other Small Scale Industries	18,137	2335,38	1775,23	1,443	90,36	70,48