

**TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

**NORTHERN REGION (Contd.)**

**STATE :**

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>3,37,957</b>	<b>7101,93</b>	<b>5682,37</b>	<b>4,04,652</b>	<b>8572,33</b>	<b>7486,88</b>
1. Direct Finance	3,33,786	6012,97	4934,05	3,97,085	6127,45	5306,57
2. Indirect Finance	4,171	1088,97	748,32	7,567	2444,87	2180,32
<b>II. INDUSTRY</b>	<b>39,132</b>	<b>18837,25</b>	<b>13749,02</b>	<b>52,735</b>	<b>19253,89</b>	<b>13797,97</b>
1. Mining & Quarrying	930	521,27	310,08	160	51,67	37,01
2. Food Manufacturing & Processing	4,544	1944,57	1535,99	4,921	1855,60	1390,64
(a) Rice Mills, Flour & Dal Mills	2,144	1071,46	867,76	3,047	1107,62	831,08
(b) Sugar	40	157,63	97,93	25	170,45	126,77
(c) Edible Oils & Vanaspati	401	277,37	216,27	218	191,32	148,68
(d) Tea Processing	10	4,22	2,71	2	14,76	14,76
(e) Processing of Fruits & Vegetables	80	26,76	23,29	29	4,91	4,71
(f) Others	1,869	407,12	328,04	1,600	366,54	264,65
3. Beverage & Tobacco	124	145,02	95,68	54	64,68	52,11
4. Textiles	6,206	7783,71	5512,94	11,825	4291,95	3177,21
(a) Cotton Textiles	1,333	4256,02	2883,35	3,100	2324,05	1581,70
(b) Jute & Other Natural Fibre Textiles	124	79,93	56,18	1,779	48,50	30,36
(c) Handloom Textiles & Khadi	1,036	55,37	43,34	1,059	33,19	16,49
(d) Other Textiles & Textile Products	3,713	3392,39	2530,07	5,887	1886,22	1548,67
5. Paper, Paper Products & Printing	840	643,21	518,01	949	708,89	513,94
6. Leather & Leather Products	308	54,75	43,52	417	124,55	85,84
7. Rubber & Plastic Products	1,255	503,55	387,63	1,109	1138,02	232,43
8. Chemicals & Chemical Products	1,172	847,23	724,39	1,761	529,81	415,25
(a) Heavy Industrial Chemicals	120	46,05	38,75	121	194,23	165,11
(b) Fertilisers	42	83,19	87,88	19	77,10	76,48
(c) Drugs & Pharmaceuticals	99	285,45	235,70	1,091	168,24	112,81
(d) Non-Edible Oils	57	18,02	16,28	11	2,06	1,66
(e) Other Chemicals & Chemical Products	854	414,52	345,77	519	88,19	59,20
9. Petroleum, Coal Products & Nuclear Fuels	86	304,17	82,12	74	27,05	24,15
10. Manufacture of Cement & Cement Products	300	57,69	43,79	410	48,64	50,42
11. Basic Metals & Metal Products	8,196	2330,21	1829,32	4,010	1560,64	1179,94
(a) Iron & Steel	1,408	1677,29	1314,99	1,366	931,29	633,25
(b) Non-Ferrous Metals	533	213,96	170,61	65	12,41	9,35
(c) Metal Products	6,255	438,96	343,72	2,579	616,94	537,34
12. Engineering	4,556	897,08	731,65	5,193	1819,93	1403,67
(a) Heavy Engineering	443	99,93	78,85	1,035	378,89	317,59
(b) Light Engineering	2,313	552,08	439,34	2,889	1240,08	927,00
(c) Electrical Machinery & Goods	1,612	158,89	138,75	797	176,70	139,81
(d) Electronic Machinery & Goods	188	86,18	74,71	472	24,27	19,28
13. Vehicles, Vehicle Parts & Transport Equipments	1,949	739,56	544,43	1,807	948,30	479,50
14. Other Industries	6,679	770,30	585,49	12,503	1297,48	1079,34
15. Electricity, Gas & Water	60	495,29	248,37	88	3066,63	2212,45
(a) Electricity Generation & Transmission	28	466,10	240,06	67	3062,90	2209,46
(b) Non-Conventional Energy	5	68	60	5	61	51
(c) Gas, Steam & Water Supply	27	28,51	7,71	16	3,12	2,48
16. Construction	1,927	799,63	555,62	7,454	1720,04	1464,05
<b>III. TRANSPORT OPERATORS</b>	<b>1,438</b>	<b>91,74</b>	<b>72,58</b>	<b>4,049</b>	<b>179,03</b>	<b>115,81</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>93,852</b>	<b>6261,00</b>	<b>4966,00</b>	<b>44,723</b>	<b>3478,09</b>	<b>2692,70</b>
<b>V. PERSONAL LOANS</b>	<b>2,16,029</b>	<b>3637,63</b>	<b>2764,62</b>	<b>3,03,261</b>	<b>7304,25</b>	<b>5953,41</b>
1. Loans for Purchase of Consumer Durables	585	5,20	3,70	16,682	168,22	129,46
2. Loans for Housing	52,711	1755,35	1421,46	81,421	3275,18	2875,41
3. Rest of the Personal Loans	1,62,733	1877,09	1339,46	2,05,158	3860,85	2948,54
<b>VI. TRADE</b>	<b>39,507</b>	<b>3761,46</b>	<b>3031,84</b>	<b>92,053</b>	<b>3837,84</b>	<b>2934,90</b>
1. Wholesale Trade	1,727	1142,77	876,03	7,328	833,87	657,98
2. Retail Trade	37,780	2618,70	2155,80	84,725	3003,97	2276,92
<b>VII. FINANCE</b>	<b>301</b>	<b>239,81</b>	<b>220,10</b>	<b>1,303</b>	<b>197,98</b>	<b>74,35</b>
<b>VIII. ALL OTHERS</b>	<b>19,306</b>	<b>192,11</b>	<b>163,83</b>	<b>61,608</b>	<b>2878,94</b>	<b>2532,62</b>
<b>TOTAL BANK CREDIT</b>	<b>7,47,522</b>	<b>40122,95</b>	<b>30650,36</b>	<b>9,64,384</b>	<b>45702,33</b>	<b>35588,66</b>

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2008**

PUNJAB

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
1	95	37	79,966	971,35	857,47	34,451	1569,56	1325,30	8,57,027	18216,12	15352,39	I
–	–	–	79,811	967,31	854,22	29,111	1051,37	891,75	8,39,793	14159,10	11986,58	1
1	95	37	155	4,04	3,24	5,340	518,19	433,55	17,234	4057,02	3365,80	2
281	237,79	166,38	4,198	21,76	17,24	16,465	2151,73	1276,98	1,12,811	40502,42	29007,59	II
–	–	–	8	1,06	76	29	13,71	11,54	1,127	587,71	359,38	1
3	3,29	2,24	47	28	26	672	79,74	52,67	10,187	3883,48	2981,80	2
1	3,00	1,95	21	11	10	19	31,31	21,28	5,232	2213,50	1722,16	2(a)
–	–	–	–	–	–	1	15	12	66	328,24	224,82	2(b)
–	–	–	2	–	–	301	21,83	10,83	922	490,53	375,78	2(c)
–	–	–	–	–	–	5	7,90	5,38	17	26,88	22,85	2(d)
–	–	–	–	–	–	1	20	17	110	31,86	28,17	2(e)
2	29	29	24	16	16	345	18,35	14,88	3,840	792,48	608,02	2(f)
2	18	18	–	–	–	4	53	39	184	210,41	148,37	3
33	72,31	41,98	883	2,51	1,68	667	843,37	301,01	19,614	12993,85	9034,82	4
20	55,89	26,40	24	4	3	132	296,42	134,34	4,609	6932,42	4625,82	4(a)
–	–	–	44	27	17	20	1,82	53	1,967	130,51	87,23	4(b)
–	–	–	704	1,55	1,00	66	2,61	1,29	2,865	92,72	62,12	4(c)
13	16,42	15,58	111	64	48	449	542,52	164,85	10,173	5838,20	4259,66	4(d)
7	5,43	3,22	8	1	1	133	163,55	120,80	1,937	1521,09	1155,98	5
–	–	–	17	3	2	63	26,66	22,29	805	205,99	151,67	6
–	–	–	6	1	1	451	76,04	61,51	2,821	1717,62	681,58	7
1	3	3	34	9	7	236	57,39	36,14	3,204	1434,55	1175,88	8
–	–	–	–	–	–	8	3,78	3,17	249	244,06	207,03	8(a)
–	–	–	–	–	–	6	5,80	2,05	67	166,10	166,41	8(b)
–	–	–	22	4	3	50	25,05	11,91	1,262	478,78	360,44	8(c)
–	–	–	–	–	–	2	28	28	70	20,36	18,23	8(d)
1	3	3	12	5	5	170	22,47	18,73	1,556	525,25	423,77	8(e)
–	–	–	–	–	–	7	93	86	167	332,16	107,14	9
–	–	–	5	1	1	7	2,95	2,48	722	109,30	96,71	10
102	55,35	32,55	148	65	40	8,677	137,04	104,28	21,133	4083,90	3146,49	11
67	3,96	3,08	–	–	–	132	61,94	52,58	2,973	2674,48	2003,90	11(a)
1	14,26	7,82	–	–	–	12	1,05	86	611	241,67	188,64	11(b)
34	37,14	21,65	148	65	40	8,533	74,05	50,85	17,549	1167,74	953,96	11(c)
10	43,08	32,37	35	17	13	738	101,98	72,88	10,532	2862,24	2240,69	12
4	1,08	84	1	5	4	24	20,13	11,29	1,507	500,08	408,61	12(a)
1	10	10	17	6	5	520	37,90	26,97	5,740	1830,21	1393,45	12(b)
3	2,62	1,12	8	4	3	36	29,50	26,46	2,456	367,75	306,16	12(c)
2	39,28	30,32	9	2	1	158	14,45	8,16	829	164,19	132,47	12(d)
29	43,13	38,97	15	10	8	1,090	149,89	108,74	4,890	1880,98	1171,72	13
78	10,05	9,97	2,807	7,84	5,92	1,849	79,65	63,12	23,916	2165,33	1743,85	14
–	–	–	–	–	–	4	1,06	86	152	3562,98	2461,68	15
–	–	–	–	–	–	4	1,06	86	99	3530,06	2450,37	15(a)
–	–	–	–	–	–	–	–	–	10	1,29	1,11	15(b)
–	–	–	–	–	–	–	–	–	43	31,63	10,19	15(c)
16	4,93	4,87	185	9,00	7,90	1,838	417,23	317,39	11,420	2950,83	2349,83	16
23	1,68	1,63	833	5,19	1,67	7,810	482,01	335,31	14,153	759,65	527,00	III
675	86,35	82,96	1,338	7,06	5,98	20,144	532,83	379,41	1,60,732	10365,34	8127,05	IV
6,551	283,58	221,84	14,843	111,28	92,39	1,17,207	4753,76	3208,68	6,57,891	16090,50	12240,93	V
484	7,86	7,20	1,511	10,00	8,10	663	13,11	10,81	19,925	204,39	159,26	1
6	10	10	1,444	32,08	29,20	19,244	1606,64	1348,19	1,54,826	6669,34	5674,37	2
6,061	275,62	214,55	11,888	69,20	55,09	97,300	3134,01	1849,67	4,83,140	9216,76	6407,30	3
669	182,34	150,84	6,723	27,55	22,11	7,385	1123,91	780,23	1,46,337	8933,10	6919,93	VI
168	104,22	86,13	65	1,21	95	1,402	230,66	156,87	10,690	2312,72	1777,96	1
501	78,12	64,72	6,658	26,34	21,15	5,983	893,26	623,37	1,35,647	6620,38	5141,96	2
30	12,62	8,48	510	3,09	2,09	38	74,05	62,63	2,182	527,54	367,65	VII
2,440	99,02	49,99	7,813	57,32	52,03	74,631	1195,95	860,54	1,65,798	4423,34	3659,02	VIII
10,670	904,34	682,50	1,16,224	1204,59	1050,98	2,78,131	11883,80	8229,08	21,16,931	99818,01	76201,56	TOTAL