

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1999 (Part 1 of 32)**

NORTHERN REGION

STATE :HARYANA

(Amount in Rupees Lakh)

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
I.	AGRICULTURE	78,472	526,04	440,37	1,63,631	914,77	786,21
	1. Direct Finance	77,183	491,28	413,97	1,62,005	834,21	726,38
	2. Indirect Finance	1,289	34,76	26,40	1,626	80,56	59,83
II.	INDUSTRY	40,934	1228,91	993,51	46,503	2993,95	2478,80
	1. Mining & Quarrying	12	55	29	167	53,61	44,26
	2. Food Manufacturing & Processing	638	262,17	212,40	1,523	653,13	546,35
	(a) Rice Mills, Flour & Dal Mills	487	200,68	158,09	1,094	526,99	454,76
	(b) Sugar	6	30,47	29,25	4	14,26	1,72
	(c) Edible Oils & Vanaspati	43	11,03	10,15	143	46,86	41,27
	(d) Tea Processing	1	3	3	2	12	11
	(e) Processing of Fruits & Vegetables	13	74	70	16	1,56	68
	(f) Others	88	19,22	14,18	264	63,34	47,80
	3. Beverage & Tobacco	3	1,56	1,62	31	7,46	7,04
	4. Textiles	1,778	233,18	182,04	3,443	541,25	445,98
	(a) Cotton Textiles	358	87,52	71,02	1,047	206,71	169,30
	(b) Jute Textiles	12	4,31	5,20	10	1,25	1,01
	(c) Handloom Textiles & Khadi	782	71,54	46,81	1,091	123,01	97,68
	(d) Other Textiles	626	69,81	59,01	1,295	210,28	178,00
	5. Paper, Paper Products & Printing	122	4,54	3,13	406	87,61	85,06
	6. Leather & Leather Products	37	11,16	5,63	130	62,36	56,90
	7. Rubber & Rubber Products	129	9,52	4,26	370	74,01	66,46
	8. Chemicals & Chemical Products	360	55,87	55,70	1,045	261,74	213,07
	(a) Heavy Industrial Chemicals	16	1,56	1,13	48	23,99	22,77
	(b) Fertilisers	13	5,37	4,17	9	2,49	1,07
	(c) Drugs & Pharmaceuticals	76	13,02	14,19	203	54,50	56,76
	(d) Non-Edible Oils	47	3,01	2,31	19	4,66	1,83
	(e) Other Chemicals & Chemical Products	208	32,91	33,91	766	176,11	130,63
	9. Petroleum, Coal Products & Nuclear Fuels	29	2,48	53	23	5,43	2,32
	10. Manufacture of Cement & Cement Products	50	3,66	2,76	76	20,62	18,02
	11. Basic Metals & Metal Products	721	273,16	220,29	1,807	357,58	323,34
	(a) Iron & Steel	203	211,28	175,29	581	253,72	239,09
	(b) Non-Ferrous Metals	17	8,86	8,48	138	17,30	15,39
	(c) Other Metal Products	501	53,03	36,52	1,088	86,55	68,86
	12. Engineering	750	107,20	79,85	1,920	304,94	222,42
	(a) Heavy Engineering	56	6,85	3,11	199	53,66	44,04
	(b) Light Engineering	512	59,62	44,94	1,185	131,28	62,41
	(c) Electrical Machinery & Goods	141	30,68	21,73	449	29,60	24,93

	(d) Electronic Machinery & Goods	41	10,04	10,06	87	90,39	91,03
13.	Vehicles, Vehicle Parts & Transport Equipments	531	49,47	35,22	800	144,16	97,15
14.	Other Industries	35,517	140,59	116,93	33,445	372,27	306,15
15.	Electricity, Gas & Water	13	69,15	67,80	24	29,37	27,29
	(a) Electricity Generation & Transmission	13	69,15	67,80	19	28,69	26,68
	(b) Non-Conventional Energy	-	-	-	1	23	23
	(c) Gas, Steam & Water Supply	-	-	-	4	45	38
16.	Construction	244	4,65	5,06	1,293	18,42	16,99
III.	TRANSPORT OPERATORS	1,758	20,54	15,04	5,660	55,56	44,16
IV.	PROFESSIONAL AND OTHER SERVICES	4,463	40,50	30,91	15,000	92,77	74,20
V.	PERSONAL LOANS	63,926	257,24	206,34	1,20,469	584,96	515,91
1.	Loans for Purchase of Consumer Durables	3,021	10,41	8,52	6,628	22,68	19,43
2.	Loans for Housing	8,991	85,65	70,50	17,433	216,52	194,89
3.	Rest of the Personal Loans	51,914	161,18	127,32	96,408	345,77	301,59
VI.	TRADE	30,766	212,85	170,30	68,290	487,13	391,69
1.	Wholesale Trade	2,047	55,65	39,25	3,758	135,55	106,92
2.	Retail Trade	28,719	157,20	131,05	64,532	351,58	284,77
VII.	FINANCE	32	6,57	6,39	676	13,75	10,55
VIII.	ALL OTHERS	8,541	94,03	77,76	40,266	273,32	238,01
TOTAL BANK CREDIT		2,28,892	2386,69	1940,62	4,60,495	5416,21	4539,52
<i>OF WHICH:</i> 1. Artisans & Village Industries		2,911	23,01	18,38	9,102	43,07	37,15
2. Other Small Scale Industries		16,672	551,65	421,46	30,745	1031,73	826,48

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	7	8	9	10	11	12
I. AGRICULTURE	-	-	-	1,09,471	267,92	226,37
1. Direct Finance	-	-	-	1,07,017	263,25	222,33
2. Indirect Finance	-	-	-	2,454	4,67	4,04
II. INDUSTRY	1,089	1038,10	629,87	14,873	16,57	12,77
1. Mining & Quarrying	-	-	-	1	4	3
2. Food Manufacturing & Processing	8	13,14	6,05	102	52	50
(a) Rice Mills, Flour & Dal Mills	-	-	-	9	4	3
(b) Sugar	3	5,90	34	-	-	-
(c) Edible Oils & Vanaspati	-	-	-	3	10	8
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-
(f) Others	5	7,24	5,71	90	38	38
3. Beverage & Tobacco	23	80,82	73,24	-	-	-
4. Textiles	7	7,41	4,82	5	8	3
(a) Cotton Textiles	1	37	35	1	5	2
(b) Jute Textiles	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	-	-	-	-	-	-
(d) Other Textiles	6	7,04	4,47	4	3	2
5. Paper, Paper Products & Printing	16	24,41	14,43	6	18	14
6. Leather & Leather Products	-	-	-	1	1	-

7.	Rubber & Rubber Products	16	83,70	22,38	1	1	1
8.	Chemicals & Chemical Products	22	123,17	55,25	2	1	1
	(a) Heavy Industrial Chemicals	-	-	-	-	-	-
	(b) Fertilisers	-	-	-	-	-	-
	(c) Drugs & Pharmaceuticals	6	63,27	6,10	-	-	-
	(d) Non-Edible Oils	-	-	-	-	-	-
	(e) Other Chemicals & Chemical Products	16	59,90	49,15	2	1	1
9.	Petroleum, Coal Products & Nuclear Fuels	1	5,00	2,10	-	-	-
10.	Manufacture of Cement & Cement Products	-	-	-	1	5	5
11.	Basic Metals & Metal Products	34	48,59	27,52	12	12	9
	(a) Iron & Steel	9	23,63	10,04	-	-	-
	(b) Non-Ferrous Metals	3	9,70	3,49	-	-	-
	(c) Other Metal Products	22	15,26	13,99	12	12	9
12.	Engineering	108	300,12	197,45	16	18	16
	(a) Heavy Engineering	34	68,50	43,75	-	-	-
	(b) Light Engineering	51	204,26	133,24	12	12	10
	(c) Electrical Machinery & Goods	11	10,03	5,85	3	4	3
	(d) Electronic Machinery & Goods	12	17,32	14,62	1	2	3
13.	Vehicles, Vehicle Parts & Transport Equipments	73	183,47	92,55	48	35	26
14.	Other Industries	776	123,40	95,09	14,675	14,92	11,43
15.	Electricity, Gas & Water	1	2,00	2,87	2	7	4
	(a) Electricity Generation & Transmission	1	2,00	2,87	1	3	-
	(b) Non-Conventional Energy	-	-	-	-	-	-
	(c) Gas, Steam & Water Supply	-	-	-	1	5	4
16.	Construction	4	42,88	36,12	1	3	3
III.	TRANSPORT OPERATORS	1	35	18	12,224	26,21	17,44
IV.	PROFESSIONAL AND OTHER SERVICES	20	45,11	28,83	1,253	2,21	1,60
V.	PERSONAL LOANS	134	3,76	3,53	37,916	86,68	74,54
	1. Loans for Purchase of Consumer Durables	69	2,73	2,60	5,914	15,41	12,84
	2. Loans for Housing	10	78	70	3,208	10,17	9,33
	3. Rest of the Personal Loans	55	25	23	28,794	61,10	52,37
VI.	TRADE	6	9,02	7,99	44,652	51,90	43,02
	1. Wholesale Trade	2	8,92	7,88	4,523	4,55	2,98
	2. Retail Trade	4	10	11	40,129	47,35	40,04
VII.	FINANCE	1	50,00	50,00	7	6	5
VIII.	ALL OTHERS	11	2,40	1,39	7,743	8,14	5,87
TOTAL BANK CREDIT		1,262	1148,75	721,79	2,28,139	459,70	381,66
<i>OF WHICH:</i> 1. Artisans & Village Industries		-	-	-	13,224	12,74	9,71
2. Other Small Scale Industries		41	15,00	9,84	1,213	1,99	1,58

OCCUPATION	OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	13	14	15	16	17	18

I. AGRICULTURE	394	15,32	14,91	3,51,968	1724,05	1467,86
1. Direct Finance	385	7,07	6,46	3,46,590	1595,81	1369,15
2. Indirect Finance	9	8,25	8,45	5,378	128,24	98,71
II. INDUSTRY	716	200,32	169,85	1,04,115	5477,86	4284,81
1. Mining & Quarrying	2	18	18	182	54,39	44,75
2. Food Manufacturing & Processing	11	2,91	2,45	2,282	931,87	767,75
(a) Rice Mills, Flour & Dal Mills	7	61	59	1,597	728,32	613,47
(b) Sugar	1	1,00	1,05	14	51,62	32,36
(c) Edible Oils & Vanaspati	2	1,17	70	191	59,17	52,20
(d) Tea Processing	-	-	-	3	15	14
(e) Processing of Fruits & Vegetables	-	-	-	29	2,30	1,38
(f) Others	1	13	12	448	90,31	68,19
3. Beverage & Tobacco	1	2	2	58	89,87	81,92
4. Textiles	66	14,78	11,08	5,299	796,70	643,95
(a) Cotton Textiles	11	3,93	3,71	1,418	298,58	244,40
(b) Jute Textiles	-	-	-	22	5,57	6,21
(c) Handloom Textiles & Khadi	28	82	68	1,901	195,36	145,17
(d) Other Textiles	27	10,03	6,68	1,958	297,19	248,17
5. Paper, Paper Products & Printing	44	14,26	12,53	594	131,01	115,29
6. Leather & Leather Products	5	1,04	74	173	74,56	63,28
7. Rubber & Rubber Products	9	3,47	2,63	525	170,71	95,73
8. Chemicals & Chemical Products	51	25,55	23,08	1,480	466,33	347,11
(a) Heavy Industrial Chemicals	-	-	-	64	25,55	23,90
(b) Fertilisers	-	-	-	22	7,86	5,24
(c) Drugs & Pharmaceuticals	23	14,62	14,77	308	145,41	91,82
(d) Non-Edible Oils	-	-	-	66	7,66	4,15
(e) Other Chemicals & Chemical Products	28	10,93	8,32	1,020	279,86	222,01
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	53	12,91	4,95
10. Manufacture of Cement & Cement Products	26	4,04	3,12	153	28,37	23,95
11. Basic Metals & Metal Products	96	39,30	36,97	2,670	718,75	608,20
(a) Iron & Steel	44	38,04	35,84	837	526,67	460,26
(b) Non-Ferrous Metals	-	-	-	158	35,86	27,36
(c) Other Metal Products	52	1,26	1,13	1,675	156,22	120,58
12. Engineering	128	45,03	38,22	2,922	757,47	538,10
(a) Heavy Engineering	2	1,87	1,81	291	130,89	92,72
(b) Light Engineering	74	14,86	9,59	1,834	410,14	250,27
(c) Electrical Machinery & Goods	52	28,30	26,83	656	98,66	79,37
(d) Electronic Machinery & Goods	-	-	-	141	117,77	115,74
13. Vehicles, Vehicle Parts & Transport Equipments	130	29,30	19,86	1,582	406,76	245,04
14. Other Industries	138	4,03	3,17	84,551	655,22	532,78
15. Electricity, Gas & Water	-	-	-	40	100,59	98,01
(a) Electricity Generation & Transmission	-	-	-	34	99,87	97,36
(b) Non-Conventional Energy	-	-	-	1	23	23
(c) Gas, Steam & Water Supply	-	-	-	5	50	43
16. Construction	9	16,39	15,79	1,551	82,37	73,98
III. TRANSPORT OPERATORS	47	1,28	81	19,690	103,94	77,64
IV. PROFESSIONAL AND OTHER SERVICES	148	11,77	8,36	20,884	192,36	143,91
V. PERSONAL LOANS	2,707	17,31	14,08	2,25,152	949,95	814,39

1.	Loans for Purchase of Consumer Durables	151	71	58	15,783	51,94	43,97
2.	Loans for Housing	115	1,88	1,73	29,757	315,00	277,14
3.	Rest of the Personal Loans	2,441	14,72	11,77	1,79,612	583,02	493,28
VI.	TRADE	833	26,37	20,67	1,44,547	787,28	633,67
1.	Wholesale Trade	172	11,00	8,63	10,502	215,66	165,66
2.	Retail Trade	661	15,38	12,05	1,34,045	571,62	468,01
VII.	FINANCE	315	1,68	1,48	1,031	72,06	68,47
VIII.	ALL OTHERS	959	6,49	5,49	57,520	384,38	328,51
TOTAL BANK CREDIT		6,119	280,53	235,67	9,24,907	9691,88	7819,26
<i>OF WHICH:</i> 1. Artisans & Village Industries		20	7	6	25,257	78,89	65,29
	2. Other Small Scale Industries	327	37,38	31,49	48,998	1637,75	1290,85