

State : Haryana

Table No. 5.6 – State and Bank Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2000

NORTHERN REGION

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	90,583	661,53	530,05	2,16,519	1115,08	934,23	-	-	-
1. Direct Finance	88,357	629,22	511,74	2,12,601	1019,43	859,09	-	-	-
2. Indirect Finance	2,226	32,31	18,31	3,918	95,65	75,15	-	-	-
II. INDUSTRY	28,210	1786,56	1242,05	67,479	3188,57	2548,85	377	1225,89	735,91
1. Mining & Quarrying	31	23,81	18,26	166	27,61	25,22	-	-	-
2. Food Manufacturing & Processing	702	386,48	273,99	4,645	685,95	547,86	3	3,68	41
(a) Rice Mills, Flour & Dal Mills	516	283,42	183,05	1,166	570,11	458,97	-	-	-
(b) Sugar	9	73,83	64,30	6	21	19	1	90	-
(c) Edible Oils & Vanaspati	86	11,45	10,77	3,077	45,41	38,87	-	-	-
(d) Tea Processing	2	8	4	5	56	19	-	-	-
(e) Processing of Fruits & Vegetables	8	43	32	15	1,41	89	-	-	-
(f) Others	81	17,27	15,51	376	68,26	48,75	2	2,78	41
3. Beverage & Tobacco	6	4,90	4,99	30	14,78	8,93	17	53,81	48,87
4. Textiles	1,474	322,38	200,55	3,955	522,78	408,91	20	47,12	25,96
(a) Cotton Textiles	260	173,44	91,89	1,241	210,18	168,43	7	16,38	11,12
(b) Jute Textiles	6	31	29	9	1,05	84	-	-	-
(c) Handloom Textiles & Khadi	837	80,45	53,68	835	100,32	76,12	-	-	-
(d) Other Textiles	371	68,18	54,69	1,870	211,24	163,52	13	30,74	14,84
5. Paper, Paper Products & Printing	135	10,77	10,74	649	45,37	36,03	5	1,59	44
6. Leather & Leather Products	61	16,77	10,07	287	49,34	49,43	-	-	-
7. Rubber & Rubber Products	179	14,77	10,90	489	113,93	80,76	13	87,76	33,22
8. Chemicals & Chemical Products	421	121,18	100,22	2,026	257,88	202,50	26	157,66	83,52
(a) Heavy Industrial Chemicals	14	63	41	48	6,34	4,83	-	-	-
(b) Fertilisers	12	3,98	2,70	13	5,58	4,81	2	18,00	7,59
(c) Drugs & Pharmaceuticals	80	38,71	38,80	281	48,21	41,66	6	82,27	25,80
(d) Non-Edible Oils	6	9,24	1,38	18	4,26	3,39	-	-	-
(e) Other Chemicals & Chemical Products	309	68,62	56,93	1,666	193,49	147,80	18	57,39	50,13
9. Petroleum, Coal Products & Nuclear Fuels	9	3,67	3,26	30	4,27	3,22	2	45	-
10. Manufacture of Cement & Cement Products	24	2,07	2,43	465	20,36	9,94	1	3,66	25
11. Basic Metals & Metal Products	813	449,66	267,29	2,449	400,05	379,85	18	39,05	33,24
(a) Iron & Steel	178	363,60	200,34	607	275,55	281,92	9	27,94	18,03
(b) Non-Ferrous Metals	50	10,70	7,71	145	31,98	22,20	-	-	-
(c) Other Metal Products	585	75,35	59,24	1,697	92,52	75,74	9	11,11	15,20
12. Engineering	634	150,90	110,47	7,198	344,40	213,98	195	451,75	337,48
(a) Heavy Engineering	66	21,06	18,46	156	125,00	39,71	103	50,11	33,80
(b) Light Engineering	311	50,45	32,99	6,194	129,96	103,78	63	231,51	187,30
(c) Electrical Machinery & Goods	198	47,14	32,01	778	43,38	34,90	20	98,01	57,79
(d) Electronic Machinery & Goods	59	32,25	27,01	70	46,06	35,58	9	72,12	58,58
13. Vehicles, Vehicle Parts & Transport Equipments	389	18,06	14,86	1,535	162,53	133,88	58	351,29	157,26
14. Other Industries	22,961	161,42	136,02	42,040	396,53	313,42	18	27,32	14,49
15. Electricity, Gas & Water	29	96,90	75,53	27	130,89	124,73	-	-	-
(a) Electricity Generation & Transmission	27	96,78	75,40	17	129,29	123,09	-	-	-
(b) Non-Conventional Energy	2	12	12	1	18	23	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	9	1,42	1,41	-	-	-
16. Construction	342	2,84	2,47	1,488	11,93	10,20	1	75	78
III. TRANSPORT OPERATORS	2,708	21,98	16,48	9,109	61,46	49,49	3	22,51	5,73
IV. PROFESSIONAL AND OTHER SERVICES	2,634	26,91	20,07	16,180	102,36	76,82	17	21,22	7,50
V. PERSONAL LOANS	62,295	335,25	284,70	1,56,168	794,97	683,85	4,514	54,30	49,03

1. Loans for Purchase of Consumer Durables	4,061	15,38	12,44	11,428	38,94	33,07	101	3,85	3,41
2. Loans for Housing	13,098	160,25	142,64	36,403	317,18	286,03	9	66	58
3. Rest of the Personal Loans	45,136	159,61	129,61	1,08,337	438,85	364,75	4,404	49,79	45,04
VI. TRADE	31,037	313,54	244,36	86,617	666,00	519,39	4	10	11
1. Wholesale Trade	2,232	109,49	75,98	4,089	224,97	169,18	-	-	-
2. Retail Trade	28,805	204,04	168,38	82,528	441,03	350,21	4	10	11
VII. FINANCE	406	7,93	7,66	1,054	17,83	11,95	5	76,62	43,62
VIII. ALL OTHERS	9,757	114,42	93,00	40,589	334,51	291,40	10	50	51
TOTAL BANK CREDIT	2,27,630	3268,11	2438,36	5,93,715	6280,78	5115,99	4,930	1401,14	842,39
OF WHICH: 1. Artisans & Village Industries	4,177	9,22	8,79	12,636	30,13	26,84	-	-	-
2. Other Small Scale Industries	18,189	676,85	516,65	34,187	1040,61	827,65	41	29,56	18,25

(Amount in Rupees Lakh)

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	1,07,539	317,60	260,03	433	6,99	5,88	4,15,074	2101,20	1730,19
1. Direct Finance	1,05,825	312,24	255,71	300	3,73	3,07	4,07,083	1964,62	1629,60
2. Indirect Finance	1,714	5,36	4,32	133	3,26	2,81	7,991	136,58	100,59
II. INDUSTRY	11,601	16,99	12,71	1,790	254,37	200,12	1,09,457	6472,37	4739,65
1. Mining & Quarrying	4	9	6	1	16	12	202	51,66	43,66
2. Food Manufacturing & Processing	103	76	74	31	2,72	2,07	5,484	1079,58	825,07
(a) Rice Mills, Flour & Dal Mills	8	15	14	11	60	36	1,701	854,27	642,52
(b) Sugar	-	-	-	-	-	-	16	74,94	64,48
(c) Edible Oils & Vanaspati	8	21	21	2	1,17	70	3,173	58,25	50,55
(d) Tea Processing	-	-	-	-	-	-	7	64	23
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-	23	1,84	1,21
(f) Others	87	39	39	18	95	1,01	564	89,66	66,07
3. Beverage & Tobacco	-	-	-	4	65	65	57	74,14	63,44
4. Textiles	5	2	2	114	19,25	16,55	5,568	911,55	651,99
(a) Cotton Textiles	-	-	-	37	5,86	5,15	1,545	405,86	276,59
(b) Jute Textiles	-	-	-	-	-	-	15	1,35	1,13
(c) Handloom Textiles & Khadi	-	-	-	29	1,04	88	1,701	181,80	130,68
(d) Other Textiles	5	2	2	48	12,35	10,52	2,307	322,53	243,59
5. Paper, Paper Products & Printing	18	16	12	20	8,04	6,69	827	65,92	54,01
6. Leather & Leather Products	2	2	1	4	2	1	354	66,14	59,52
7. Rubber & Rubber Products	5	3	3	13	14,72	6,52	699	231,20	131,42
8. Chemicals & Chemical Products	7	14	12	50	25,59	18,86	2,530	562,45	405,21
(a) Heavy Industrial Chemicals	-	-	-	-	-	-	62	6,97	5,25
(b) Fertilisers	-	-	-	2	9	5	29	27,64	15,15
(c) Drugs & Pharmaceuticals	3	4	2	9	17,19	13,01	379	186,42	119,28
(d) Non-Edible Oils	-	-	-	-	-	-	24	13,50	4,77
(e) Other Chemicals & Chemical Products	4	10	10	39	8,32	5,80	2,036	327,91	260,77
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	1	3	2	42	8,42	6,50
10. Manufacture of Cement & Cement Products	19	17	14	1	38	39	510	26,63	13,15
11. Basic Metals & Metal Products	7	9	7	127	29,35	27,25	3,414	918,19	707,71
(a) Iron & Steel	-	-	-	45	27,81	25,87	839	694,91	526,17
(b) Non-Ferrous Metals	-	-	-	-	-	-	195	42,69	29,91
(c) Other Metal Products	7	9	7	82	1,53	1,38	2,380	180,59	151,63
12. Engineering	17	19	16	103	78,53	65,49	8,147	1025,77	727,58
(a) Heavy Engineering	1	3	3	1	3,50	3,34	327	199,69	95,34
(b) Light Engineering	10	10	9	77	42,09	35,67	6,655	454,12	359,83
(c) Electrical Machinery & Goods	5	3	2	17	18,09	15,23	1,018	206,65	139,95
(d) Electronic Machinery & Goods	1	2	3	8	14,85	11,26	147	165,31	132,46
13. Vehicles, Vehicle Parts & Transport Equipments	91	55	45	401	51,97	33,75	2,474	584,40	340,20
14. Other Industries	11,317	14,64	10,72	901	6,85	5,59	77,237	606,76	480,24
15. Electricity, Gas & Water	2	7	2	-	-	-	58	227,86	200,27
(a) Electricity Generation & Transmission	1	3	-	-	-	-	45	226,09	198,49
(b) Non-Conventional Energy	-	-	-	-	-	-	3	30	35
(c) Gas, Steam & Water Supply	1	5	2	-	-	-	10	1,47	1,42
16. Construction	4	7	7	19	16,13	16,15	1,854	31,72	29,67
III. TRANSPORT OPERATORS	10,328	24,34	13,80	80	1,58	1,27	22,228	131,87	86,78

IV. PROFESSIONAL AND OTHER SERVICES	1,124	2,56	1,95	177	12,96	9,69	20,132	166,02	116,03
V. PERSONAL LOANS	48,188	131,95	96,57	3,322	23,07	19,90	2,74,487	1339,53	1134,04
1. Loans for Purchase of Consumer Durables	6,893	17,43	11,10	277	2,44	1,90	22,760	78,05	61,91
2. Loans for Housing	6,064	22,72	18,97	245	2,90	2,79	55,819	503,70	451,01
3. Rest of the Personal Loans	35,231	91,80	66,50	2,800	17,73	15,21	1,95,908	757,78	621,12
VI. TRADE	35,106	54,40	41,96	1,245	31,28	25,50	1,54,009	1065,31	831,31
1. Wholesale Trade	3,082	5,18	3,85	198	11,36	9,45	9,601	351,01	258,46
2. Retail Trade	32,024	49,21	38,11	1,047	19,92	16,04	1,44,408	714,31	572,85
VII. FINANCE	-	-	-	188	90	89	1,653	103,28	64,12
VIII.ALL OTHERS	11,212	15,25	8,25	753	4,45	4,05	62,321	469,13	397,21
TOTAL BANK CREDIT	2,25,098	563,09	435,27	7,988	335,60	267,32	10,59,361	11848,72	9099,33
OF WHICH: 1. Artisans & Village Industries	9,850	10,79	7,74	224	50	67	26,887	50,64	44,03
2. Other Small Scale Industries	1,355	3,55	2,79	755	43,78	33,43	54,527	1794,34	1398,76