

State : Punjab

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

NORTHERN REGION			(Amount in Rupees Lakh)						
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	2,46,804	1619,57	1298,05	2,94,355	1994,31	1666,24	-	-	-
1. Direct Finance	2,40,720	1488,73	1213,91	2,86,063	1628,45	1356,03	-	-	-
2. Indirect Finance	6,084	130,83	84,14	8,292	365,85	310,21	-	-	-
II. INDUSTRY	71,145	2767,17	2185,40	1,03,792	4600,25	3618,62	161	379,45	252,60
1. Mining & Quarrying	35	5,08	2,75	200	28,23	20,84	-	-	-
2. Food Manufacturing & Processing	1,544	358,84	270,86	3,216	712,43	525,26	6	80,73	17,30
(a) Rice Mills, Flour & Dal Mills	1,142	246,77	170,52	1,883	510,45	362,29	1	3	3
(b) Sugar	31	26,77	25,30	23	62,42	50,73	-	-	-
(c) Edible Oils & Vanaspati	57	39,83	36,51	210	55,76	41,94	-	-	-
(d) Tea Processing	5	2,63	2,43	18	1,33	1,09	3	16,20	13,80
(e) Processing of Fruits & Vegetables	13	19,47	15,55	27	1,98	1,35	-	-	-
(f) Others	296	23,37	20,55	1,055	80,49	67,85	2	64,50	3,48
3. Beverage & Tobacco	10	5,64	4,31	77	44,07	34,00	5	2,34	1,54
4. Textiles	3,288	970,25	758,96	9,306	1548,95	1214,28	47	170,95	128,63
(a) Cotton Textiles	349	143,22	121,45	2,042	770,50	589,55	29	157,97	113,17
(b) Jute Textiles	4	16	7	21	2,29	1,91	-	-	-
(c) Handloom Textiles & Khadi	249	6,00	4,67	727	20,44	18,16	-	-	-
(d) Other Textiles	2,686	820,87	632,78	6,516	755,72	604,67	18	12,98	15,46
5. Paper, Paper Products & Printing	220	52,47	51,05	1,643	125,65	103,06	3	7,21	7,78
6. Leather & Leather Products	145	14,24	11,00	530	46,95	27,51	-	-	-
7. Rubber & Rubber Products	458	110,70	100,27	854	87,37	73,11	8	19,77	18,96
8. Chemicals & Chemical Products	654	92,34	87,69	2,217	168,91	144,69	34	37,83	29,60
(a) Heavy Industrial Chemicals	15	2,88	2,35	73	25,04	23,21	1	30	3
(b) Fertilisers	24	17,33	15,72	45	24,79	22,45	-	-	-
(c) Drugs & Pharmaceuticals	97	6,29	3,20	391	26,20	23,14	13	27,44	22,49
(d) Non-Edible Oils	8	3,88	2,87	24	6,57	5,85	-	-	-
(e) Other Chemicals & Chemical Products	510	61,96	63,55	1,684	86,31	70,04	20	10,09	7,08
9. Petroleum, Coal Products & Nuclear Fuels	24	3,90	1,43	89	13,05	10,82	1	1,50	1,42
10. Manufacture of Cement & Cement Products	32	3,75	3,40	210	6,28	5,47	1	2,00	2,00
11. Basic Metals & Metal Products	2,264	327,55	274,35	6,230	570,31	456,54	2	50	48
(a) Iron & Steel	658	191,83	169,59	1,678	365,85	294,50	2	50	48
(b) Non-Ferrous Metals	127	6,74	5,36	46	5,28	4,46	-	-	-
(c) Other Metal Products	1,479	128,98	99,39	4,506	199,18	157,58	-	-	-
12. Engineering	1,411	136,37	106,51	4,959	243,11	204,16	17	7,17	8,26
(a) Heavy Engineering	258	26,98	20,52	220	29,26	20,63	3	1,84	1,62
(b) Light Engineering	765	44,83	34,06	3,446	112,42	90,04	10	5,24	6,54
(c) Electrical Machinery & Goods	337	61,49	49,09	1,165	51,83	44,78	-	-	-
(d) Electronic Machinery & Goods	51	3,06	2,85	128	49,60	48,71	4	9	10
13. Vehicles, Vehicle Parts & Transport Equipments	1,416	210,51	154,43	3,369	407,45	301,73	19	48,70	35,80
14. Other Industries	59,542	355,25	294,38	70,406	540,37	452,20	18	76	81
15. Electricity, Gas & Water	25	116,81	61,00	38	25,04	18,74	-	-	-
(a) Electricity Generation & Transmission	21	116,39	60,60	14	22,61	16,85	-	-	-
(b) Non-Conventional Energy	-	-	-	4	33	44	-	-	-
(c) Gas, Steam & Water Supply	4	42	40	20	2,10	1,45	-	-	-
16. Construction	77	3,47	3,01	448	32,08	26,21	-	-	-
III. TRANSPORT OPERATORS	5,215	34,70	22,44	17,868	134,49	100,41	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	4,122	65,89	51,44	21,536	262,16	215,63	6	1,16	66
V. PERSONAL LOANS	1,28,936	587,27	486,28	2,77,563	1447,13	1228,49	1,434	45,81	46,65

1. Loans for Purchase of Consumer Durables	11,777	44,48	36,13	32,317	117,77	94,34	117	3,18	3,26
2. Loans for Housing	22,903	211,28	178,08	67,562	517,76	444,37	18	4,69	4,80
3. Rest of the Personal Loans	94,256	331,51	272,08	1,77,684	811,60	689,79	1,299	37,94	38,60
VI. TRADE	54,404	548,75	394,59	1,13,426	3014,05	2750,44	14	7,82	8,03
1. Wholesale Trade	6,122	219,31	142,84	8,044	2160,60	2074,49	7	7,59	7,81
2. Retail Trade	48,282	329,44	251,75	1,05,382	853,46	675,95	7	23	22
VII. FINANCE	913	14,32	10,63	696	40,16	32,81	2	63	63
VIII. ALL OTHERS	30,719	180,16	164,61	65,655	698,36	583,10	49	1,85	1,81
TOTAL BANK CREDIT	5,42,258	5817,83	4613,44	8,94,891	12190,91	10195,75	1,666	436,72	310,38
OF WHICH: 1. Artisans & Village Industries	12,925	43,76	36,41	21,136	61,03	52,80	-	-	-
2. Other Small Scale Industries	41,043	1164,08	893,22	56,084	1901,96	1476,28	11	9,71	8,04

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	61,583	137,38	117,88	900	15,91	14,64	6,03,642	3767,16	3096,81
1. Direct Finance	61,524	136,98	117,57	811	7,21	5,94	5,89,118	3261,37	2693,44
2. Indirect Finance	59	40	31	89	8,70	8,70	14,524	505,79	403,37
II. INDUSTRY	9,032	12,35	10,84	4,020	269,78	184,63	1,88,150	8029,01	6252,10
1. Mining & Quarrying	-	-	-	3	1,96	1,96	238	35,26	25,54
2. Food Manufacturing & Processing	121	1,42	1,40	76	24,74	11,96	4,963	1178,17	826,80
(a) Rice Mills, Flour & Dal Mills	22	43	41	28	16,13	4,32	3,076	773,80	537,57
(b) Sugar	-	-	-	3	1,78	1,59	57	90,97	77,63
(c) Edible Oils & Vanaspati	26	17	17	11	2,59	2,76	304	98,35	81,39
(d) Tea Processing	-	-	-	-	-	-	26	20,16	17,31
(e) Processing of Fruits & Vegetables	1	70	71	1	1,50	1,50	42	23,65	19,12
(f) Others	72	13	12	33	2,75	1,79	1,458	171,24	93,78
3. Beverage & Tobacco	-	-	-	1	3	1	93	52,08	39,86
4. Textiles	3	14	12	205	107,41	68,85	12,849	2797,71	2170,86
(a) Cotton Textiles	2	14	12	65	78,10	51,05	2,487	1149,93	875,33
(b) Jute Textiles	-	-	-	1	40	42	26	2,84	2,39
(c) Handloom Textiles & Khadi	-	-	-	3	58	58	979	27,02	23,41
(d) Other Textiles	1	-	-	136	28,34	16,81	9,357	1617,92	1269,72
5. Paper, Paper Products & Printing	9	22	19	23	2,87	2,59	1,898	188,42	164,68
6. Leather & Leather Products	1	1	1	25	35	27	701	61,55	38,78
7. Rubber & Rubber Products	5	2	2	19	1,41	38	1,344	219,28	192,75
8. Chemicals & Chemical Products	10	37	29	56	13,91	7,91	2,971	313,36	270,18
(a) Heavy Industrial Chemicals	2	9	2	3	1,24	1,14	94	29,55	26,74
(b) Fertilisers	2	20	20	2	2,40	2,32	73	44,72	40,69
(c) Drugs & Pharmaceuticals	4	2	-	17	29	22	522	60,24	49,05
(d) Non-Edible Oils	-	-	-	1	5	1	33	10,50	8,74
(e) Other Chemicals & Chemical Products	2	6	7	33	9,94	4,23	2,249	168,36	144,96
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-	114	18,45	13,67
10. Manufacture of Cement & Cement Products	-	-	-	13	62	57	256	12,65	11,45
11. Basic Metals & Metal Products	1	1	1	176	42,21	37,32	8,673	940,58	768,70
(a) Iron & Steel	-	-	-	78	31,41	28,50	2,416	589,59	493,07
(b) Non-Ferrous Metals	-	-	-	-	-	-	173	12,01	9,82
(c) Other Metal Products	1	1	1	98	10,80	8,82	6,084	338,98	265,81
12. Engineering	17	18	16	158	19,97	12,25	6,562	406,80	331,33
(a) Heavy Engineering	1	10	9	28	13,63	8,17	510	71,81	51,03
(b) Light Engineering	7	4	3	118	4,75	3,29	4,346	167,28	133,97
(c) Electrical Machinery & Goods	9	4	4	7	60	60	1,518	113,96	94,50
(d) Electronic Machinery & Goods	-	-	-	5	99	18	188	53,75	51,83
13. Vehicles, Vehicle Parts & Transport Equipments	2	1	1	561	34,21	23,60	5,367	700,87	515,57
14. Other Industries	8,858	9,73	8,44	2,690	17,83	14,77	1,41,514	923,93	770,60
15. Electricity, Gas & Water	2	22	19	2	28	35	67	142,35	80,28
(a) Electricity Generation & Transmission	-	-	-	-	-	-	35	139,00	77,46
(b) Non-Conventional Energy	2	22	19	-	-	-	6	55	63
(c) Gas, Steam & Water Supply	-	-	-	2	28	35	26	2,80	2,20

16. Construction	3	1	1	12	1,98	1,83	540	37,54	31,05
III. TRANSPORT OPERATORS	3,583	5,31	3,81	80	2,36	1,72	26,746	176,85	128,38
IV. PROFESSIONAL AND OTHER SERVICES	662	2,32	1,96	338	10,33	8,07	26,664	341,86	277,77
V. PERSONAL LOANS	14,607	31,24	28,69	6,715	63,65	51,82	4,29,255	2175,11	1841,93
1. Loans for Purchase of Consumer Durables	2,294	3,44	3,03	838	9,01	7,20	47,343	177,88	143,95
2. Loans for Housing	1,398	5,41	5,10	270	5,80	3,64	92,151	744,94	635,98
3. Rest of the Personal Loans	10,915	22,40	20,56	5,607	48,84	40,97	2,89,761	1252,30	1061,99
VI. TRADE	11,447	15,91	13,50	1,901	120,21	98,25	1,81,192	3706,74	3264,81
1. Wholesale Trade	435	1,21	1,12	462	60,21	51,14	15,070	2448,92	2277,40
2. Retail Trade	11,012	14,70	12,39	1,439	60,00	47,10	1,66,122	1257,82	987,41
VII. FINANCE	-	-	-	14	98,46	98,24	1,625	153,58	142,31
VIII. ALL OTHERS	892	1,50	1,29	3,807	67,07	63,84	1,01,122	948,94	814,65
TOTAL BANK CREDIT	1,01,806	206,00	177,98	17,775	647,78	521,20	15,58,396	19299,24	15818,75
OF WHICH: 1. Artisans & Village Industries	6,513	6,20	5,41	1,018	7,99	5,42	41,592	118,98	100,05
2. Other Small Scale Industries	1,978	3,92	3,66	1,343	50,47	40,82	1,00,459	3130,14	2422,03