

State : Chandigarh

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	1,415	55,25	23,08	1,476	330,58	210,91	-	-	-
1. Direct Finance	1,205	6,09	4,62	1,243	76,32	63,05	-	-	-
2. Indirect Finance	210	49,16	18,46	233	254,27	147,86	-	-	-
II. INDUSTRY	21,262	600,81	522,69	9,311	1161,06	856,56	77	120,32	97,87
1. Mining & Quarrying	4	3,90	3,21	14	2,62	2,68	-	-	-
2. Food Manufacturing & Processing	91	141,29	129,44	158	257,39	156,07	1	3	3
(a) Rice Mills, Flour & Dal Mills	27	8,02	6,90	23	27,72	24,95	1	3	3
(b) Sugar	18	86,25	71,62	5	7,62	7,45	-	-	-
(c) Edible Oils & Vanaspati	17	7,46	6,39	16	206,43	109,15	-	-	-
(d) Tea Processing	-	-	-	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	6	5,67	10,48	9	75	75	-	-	-
(f) Others	23	33,89	34,06	105	14,86	13,78	-	-	-
3. Beverage & Tobacco	5	6,80	6,56	5	5,96	5,23	2	52	52
4. Textiles	53	35,28	31,91	1,057	196,83	154,37	-	-	-
(a) Cotton Textiles	32	21,19	20,78	821	156,78	120,84	-	-	-
(b) Jute Textiles	-	-	-	1	6	11	-	-	-
(c) Handloom Textiles & Khadi	-	-	-	7	51	40	-	-	-
(d) Other Textiles	21	14,09	11,13	228	39,49	33,02	-	-	-
5. Paper, Paper Products & Printing	49	8,98	7,31	203	31,51	28,25	7	52	36
6. Leather & Leather Products	10	11,60	11,14	16	8,56	7,26	1	2	2
7. Rubber & Rubber Products	6	3,48	3,78	121	1,72	93	3	21	19
8. Chemicals & Chemical Products	219	105,24	89,83	367	99,99	94,34	7	65,06	37,04
(a) Heavy Industrial Chemicals	4	2,27	3,68	38	49,08	43,63	-	-	-
(b) Fertilisers	7	11,96	6,96	11	4,24	6,78	-	-	-
(c) Drugs & Pharmaceuticals	130	37,11	31,13	149	32,31	30,32	4	62,00	36,73
(d) Non-Edible Oils	1	2,00	2,09	1	2,73	3,55	-	-	-
(e) Other Chemicals & Chemical Products	77	51,90	45,98	168	11,63	10,06	3	3,07	31
9. Petroleum, Coal Products & Nuclear Fuels	7	45	42	3	30	7	2	8	8
10. Manufacture of Cement & Cement Products	12	1,21	90	26	1,77	1,77	-	-	-
11. Basic Metals & Metal Products	202	61,01	57,79	463	209,85	145,14	4	6,98	6,42
(a) Iron & Steel	34	25,27	24,95	86	57,97	40,06	1	5,00	4,93
(b) Non-Ferrous Metals	2	36	48	13	2,82	2,74	-	-	-
(c) Other Metal Products	166	35,39	32,35	364	149,06	102,35	3	1,98	1,48
12. Engineering	162	132,50	106,76	416	91,15	81,05	22	43,96	51,01
(a) Heavy Engineering	11	9,51	7,90	44	7,62	5,45	2	5	6
(b) Light Engineering	55	2,74	2,76	217	14,77	12,39	2	22	22
(c) Electrical Machinery & Goods	50	20,05	18,43	102	28,48	23,05	1	3	3
(d) Electronic Machinery & Goods	46	100,21	77,67	53	40,27	40,16	17	43,65	50,70
13. Vehicles, Vehicle Parts & Transport Equipments	55	6,90	6,68	124	127,62	84,97	8	1,81	1,27
14. Other Industries	20,352	80,06	65,44	6,112	50,26	42,56	20	1,13	94
15. Electricity, Gas & Water	2	6	4	24	69,38	47,35	-	-	-
(a) Electricity Generation & Transmission	2	6	4	23	69,24	47,21	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	1	14	14	-	-	-
16. Construction	33	2,05	1,48	202	6,15	4,52	-	-	-
III. TRANSPORT OPERATORS	162	3,39	2,64	887	10,06	10,02	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	632	12,93	9,52	1,582	111,72	101,89	3	18	5
V. PERSONAL LOANS	20,610	101,14	78,58	47,625	249,62	201,18	524	13,88	14,01

	1. Loans for Purchase of Consumer Durables	3,265	15,00	11,52	7,202	33,54	26,55	169	4,87	5,02
	2. Loans for Housing	1,796	21,30	18,61	5,883	78,83	61,91	4	68	68
	3. Rest of the Personal Loans	15,549	64,84	48,45	34,540	137,25	112,72	351	8,33	8,32
VI. TRADE		2,073	2727,45	2071,40	6,176	289,27	231,08	6	1,18	60
	1. Wholesale Trade	418	2679,19	2030,87	587	61,39	51,73	-	-	-
	2. Retail Trade	1,655	48,27	40,53	5,589	227,88	179,35	6	1,18	60
VII. FINANCE		18	10,86	4,99	72	82,59	58,77	-	-	-
VIII. ALL OTHERS		15,104	81,10	87,51	9,828	193,64	165,90	57	1,97	2,03
TOTAL BANK CREDIT		61,276	3592,92	2800,42	76,957	2428,54	1836,31	667	137,53	114,57
OF WHICH:	1. Artisans & Village Industries	5,423	9,28	8,63	2,846	4,31	4,25	-	-	-
	2. Other Small Scale Industries	4,690	82,44	71,59	3,236	190,68	156,03	8	3,96	68

16. Construction	-	-	-	31	7,17	4,38	266	15,37	10,38
III. TRANSPORT OPERATORS	-	-	-	27	87	73	1,076	14,32	13,39
IV. PROFESSIONAL AND OTHER SERVICES	-	-	-	136	19,81	17,88	2,353	144,63	129,35
V. PERSONAL LOANS	-	-	-	2,799	29,84	25,31	71,558	394,48	319,08
1. Loans for Purchase of Consumer Durables	-	-	-	177	1,12	1,07	10,813	54,53	44,16
2. Loans for Housing	-	-	-	146	3,32	2,94	7,829	104,13	84,14
3. Rest of the Personal Loans	-	-	-	2,476	25,41	21,29	52,916	235,82	190,78
VI. TRADE	-	-	-	202	24,70	18,85	8,457	3042,60	2321,93
1. Wholesale Trade	-	-	-	76	11,00	7,78	1,081	2751,57	2090,39
2. Retail Trade	-	-	-	126	13,70	11,06	7,376	291,02	231,55
VII. FINANCE	-	-	-	5	25,31	20,07	95	118,76	83,84
VIII. ALL OTHERS	-	-	-	3,050	32,43	32,83	28,039	309,14	288,27
TOTAL BANK CREDIT	-	-	-	10,072	314,59	250,32	1,48,972	6473,57	5001,62
OF WHICH: 1. Artisans & Village Industries	-	-	-	962	1,37	1,37	9,231	14,96	14,26
2. Other Small Scale Industries	-	-	-	1,725	9,81	9,02	9,659	286,89	237,32