

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2010**

NORTHERN REGION  
STATE: PUNJAB

(Amount in ₹ Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>5,42,116</b>	<b>10656,24</b>	<b>9197,07</b>	<b>3,15,901</b>	<b>8179,45</b>	<b>6731,79</b>
1. Direct Finance	5,32,965	9490,99	8097,41	3,08,304	6844,11	5645,45
2. Indirect Finance	9,151	1165,25	1099,67	7,597	1335,35	1086,35
<b>II. INDUSTRY</b>	<b>15,189</b>	<b>4983,70</b>	<b>3040,86</b>	<b>26,179</b>	<b>10798,28</b>	<b>8470,94</b>
1. Mining & Quarrying	87	10,55	7,06	157	64,52	44,07
2. Food Manufacturing & Processing	3,536	1366,42	881,08	8,534	3244,02	2402,61
(a) Rice Mills, Flour & Dal Mills	671	965,56	662,97	2,598	1674,34	1268,81
(b) Sugar	7	79,65	36,01	18	155,75	119,99
(c) Edible Oils & Vanaspati	82	121,87	19,71	381	347,20	237,64
(d) Tea Processing	5	22	9	33	10,26	8,82
(e) Processing of Fruits & Vegetables	7	42	29	34	6,02	3,93
(f) Others	2,764	198,70	162,00	5,470	1050,45	763,42
3. Beverage & Tobacco	21	55,14	44,20	73	30,83	26,01
4. Textiles	2,549	475,12	375,59	2,277	1996,34	1488,13
(a) Cotton Textiles	217	198,94	133,98	470	1407,26	1044,38
(b) Jute & Other Natural Fibre Textiles	88	1,95	1,56	44	14,57	11,57
(c) Handloom Textiles & Khadi	1,443	7,54	5,19	858	68,97	55,07
(d) Other Textiles & Textile Products	801	266,68	234,85	905	505,54	377,11
5. Paper, Paper Products & Printing	160	55,79	21,69	398	196,62	148,95
6. Woods and Wood Products	399	9,15	7,41	496	37,54	28,65
7. Leather & Leather Products	93	3,12	2,37	159	14,71	9,38
8. Gems and Jewellery	35	1,44	81	52	10,33	8,05
9. Rubber & Plastic Products	157	20,79	17,53	467	106,01	67,47
10. Chemicals & Chemical Products	248	85,39	57,89	643	213,14	166,83
(a) Heavy Industrial Chemicals	12	68,31	44,12	42	49,76	47,67
(b) Fertilisers	79	36	33	38	8,10	6,41
(c) Drugs & Pharmaceuticals	31	6,42	5,92	36	34,56	20,30
(d) Non-Edible Oils	8	54	51	40	31,63	20,93
(e) Other Chemicals & Chemical Products	118	9,76	7,02	487	89,10	71,53
11. Petroleum, Coal Products & Nuclear Fuels	15	452,32	197,38	69	472,97	470,92
12. Manufacture of Cement & Cement Products	133	12,72	9,24	357	45,32	38,03
13. Basic Metals & Metal Products	420	163,33	127,28	1,827	1443,05	1108,48
(a) Iron & Steel	95	51,81	34,72	868	1056,48	795,30
(b) Non-Ferrous Metals	9	26,69	26,03	75	19,91	13,73
(c) Metal Products	316	84,83	66,52	884	366,66	299,45
14. Engineering	3,350	151,02	105,83	6,212	395,18	278,55
(a) Heavy Engineering	75	19,93	17,23	269	90,44	67,37
(b) Light Engineering	3,051	107,75	73,18	5,424	218,27	138,80
(c) Electrical Machinery & Goods	169	11,84	9,67	392	79,68	66,90
(d) Electronic Machinery & Goods	55	11,50	5,75	127	6,78	5,48
15. Vehicles, Vehicle Parts & Transport Equipments	744	26,60	19,43	492	161,79	137,10
16. Other Industries	2,288	110,46	80,45	2,442	399,62	320,06
17. Electricity, Gas & Water	21	1351,16	843,81	69	927,82	731,14
(a) Electricity Generation & Transmission	15	1350,66	843,40	17	874,77	679,74
(b) Non-Conventional Energy	-	-	-	41	50,23	49,19
(c) Gas, Steam & Water Supply	6	49	40	11	2,82	2,21
18. Construction	933	633,19	241,82	1,455	1038,47	996,50
(a) Other than Infrastructure	724	82,44	53,57	836	82,08	65,59
(b) Infrastructure Construction	209	550,76	188,25	619	956,39	930,91
<b>III. TRANSPORT OPERATORS</b>	<b>4,576</b>	<b>227,76</b>	<b>134,31</b>	<b>5,168</b>	<b>393,86</b>	<b>249,02</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>21,950</b>	<b>1091,13</b>	<b>939,90</b>	<b>33,086</b>	<b>1944,26</b>	<b>1545,24</b>
1. Professional Services	2,172	112,97	100,23	2,634	209,51	176,01
2. Tourism, Hotel & Restaurants	273	145,59	139,32	523	66,52	51,56
3. Recreation services	68	21,49	20,01	131	8,16	6,33
4. IT and Telecommunications	23	1,92	1,45	82	9,57	7,81
5. Others	19,414	809,16	678,89	29,716	1650,50	1303,54
<b>V. PERSONAL LOANS</b>	<b>1,26,810</b>	<b>2773,32</b>	<b>2058,32</b>	<b>2,19,396</b>	<b>5750,64</b>	<b>4192,60</b>
1. Housing	33,273	1175,86	965,84	58,155	2707,27	2167,05
2. Consumer Durables	8,632	63,03	53,13	12,282	89,59	74,11
3. Vehicles	15,836	466,20	287,43	32,250	950,28	616,58
4. Education	5,318	213,30	149,65	9,879	379,85	263,06
5. Personal Credit Cards	1,500	14,47	4,69	1,686	14,87	6,61
6. Others	62,251	840,46	597,57	1,05,144	1608,79	1065,20
<b>VI. TRADE</b>	<b>38,975</b>	<b>2775,93</b>	<b>2568,79</b>	<b>50,088</b>	<b>2656,77</b>	<b>2007,73</b>
1. Wholesale Trade	1,613	2093,15	2061,20	4,997	677,66	518,71
2. Retail Trade	37,362	682,79	507,58	45,091	1979,10	1489,02
<b>VII. FINANCE</b>	<b>7,274</b>	<b>174,82</b>	<b>151,62</b>	<b>8,121</b>	<b>301,73</b>	<b>208,24</b>
<b>VIII. ALL OTHERS</b>	<b>10,943</b>	<b>364,00</b>	<b>155,36</b>	<b>29,607</b>	<b>647,93</b>	<b>467,50</b>
<b>TOTAL BANK CREDIT</b>	<b>7,67,833</b>	<b>23046,90</b>	<b>18246,24</b>	<b>6,87,546</b>	<b>30672,92</b>	<b>23873,07</b>

**TABLE No.5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**

**MARCH 2010**

**NORTHERN REGION  
STATE: PUNJAB**

(Amount in ₹ Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>86,194</b>	<b>3352,80</b>	<b>2955,42</b>	<b>19,113</b>	<b>1839,18</b>	<b>1445,60</b>
1. Direct Finance	80,095	2459,62	2068,60	17,127	683,35	545,65
2. Indirect Finance	6,099	893,17	886,82	1,986	1155,83	899,95
<b>II. INDUSTRY</b>	<b>29,182</b>	<b>22199,56</b>	<b>17852,85</b>	<b>47,913</b>	<b>17880,79</b>	<b>12611,27</b>
1. Mining & Quarrying	172	83,97	74,66	320	163,71	86,61
2. Food Manufacturing & Processing	2,769	1575,01	1233,14	4,251	947,35	753,66
(a) Rice Mills, Flour & Dal Mills	657	453,57	356,33	666	204,64	169,01
(b) Sugar	21	360,65	272,84	11	111,01	90,28
(c) Edible Oils & Vanaspati	144	218,77	175,94	48	66,50	62,42
(d) Tea Processing	8	1,10	81	5	22	20
(e) Processing of Fruits & Vegetables	57	20,50	17,05	11	6,87	6,34
(f) Others	1,882	520,42	410,17	3,510	558,11	425,41
3. Beverage & Tobacco	68	87,32	70,94	55	240,98	193,99
4. Textiles	3,742	5527,75	4331,24	23,945	9802,88	6572,82
(a) Cotton Textiles	546	3460,60	2753,93	12,612	3236,44	1907,28
(b) Jute & Other Natural Fibre Textiles	62	7,36	4,96	61	34,77	19,84
(c) Handloom Textiles & Khadi	628	167,99	131,01	310	136,81	89,94
(d) Other Textiles & Textile Products	2,506	1891,80	1441,34	10,962	6394,87	4555,75
5. Paper, Paper Products & Printing	751	509,54	467,15	1,530	1058,92	852,17
6. Woods and Wood Products	526	44,73	35,19	175	25,57	17,96
7. Leather & Leather Products	478	167,17	117,52	344	13,33	11,55
8. Gems and Jewellery	255	22,24	19,75	114	95,69	66,74
9. Rubber & Plastic Products	1,251	472,72	250,44	533	176,57	136,48
10. Chemicals & Chemical Products	1,003	565,02	437,28	858	303,83	224,29
(a) Heavy Industrial Chemicals	66	195,63	175,25	67	22,95	11,76
(b) Fertilisers	75	5,17	2,17	13	3,24	2,43
(c) Drugs & Pharmaceuticals	120	198,72	126,88	125	47,42	34,37
(d) Non-Edible Oils	13	3,51	1,95	12	24,24	23,68
(e) Other Chemicals & Chemical Products	729	161,98	131,03	641	205,99	152,05
11. Petroleum, Coal Products & Nuclear Fuels	43	180,45	100,64	32	8,78	7,62
12. Manufacture of Cement & Cement Products	306	28,27	23,17	40	5,39	4,85
13. Basic Metals & Metal Products	5,276	2375,70	1381,30	3,799	2245,17	1561,86
(a) Iron & Steel	1,214	1673,71	837,32	638	1072,70	767,58
(b) Non-Ferrous Metals	411	153,87	116,52	83	60,02	37,78
(c) Metal Products	3,651	548,12	427,47	3,078	1112,45	756,49
14. Engineering	5,487	1215,37	899,14	3,786	804,20	567,60
(a) Heavy Engineering	423	178,24	134,64	295	83,85	57,03
(b) Light Engineering	3,241	693,15	518,29	2,779	635,10	443,24
(c) Electrical Machinery & Goods	1,710	310,25	218,44	578	53,90	42,83
(d) Electronic Machinery & Goods	113	33,73	27,78	134	31,34	24,51
15. Vehicles, Vehicle Parts & Transport Equipments	1,259	714,47	534,75	3,870	1148,79	872,60
16. Other Industries	3,671	1831,09	1527,39	3,446	499,94	386,46
17. Electricity, Gas & Water	52	5958,57	5719,88	25	43,64	33,91
(a) Electricity Generation & Transmission	39	5954,11	5717,56	10	33,83	25,99
(b) Non-Conventional Energy	4	1,20	24	5	4,79	4,09
(c) Gas, Steam & Water Supply	9	3,26	2,08	10	5,03	3,83
18. Construction	2,073	840,17	629,27	790	296,04	260,10
(a) Other than Infrastructure	1,661	245,22	162,83	513	158,02	137,51
(b) Infrastructure Construction	412	594,95	466,44	277	138,02	122,59
<b>III. TRANSPORT OPERATORS</b>	<b>5,539</b>	<b>454,83</b>	<b>268,32</b>	<b>3,279</b>	<b>317,89</b>	<b>221,24</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>23,776</b>	<b>2759,94</b>	<b>2146,36</b>	<b>13,714</b>	<b>1884,00</b>	<b>1404,11</b>
1. Professional Services	2,239	487,00	441,82	1,367	224,30	190,73
2. Tourism, Hotel & Restaurants	644	175,21	109,70	290	179,90	145,27
3. Recreation services	113	23,60	15,24	106	27,11	26,00
4. IT and Telecommunications	77	9,94	7,72	56	12,72	9,72
5. Others	20,703	2064,19	1571,88	11,895	1439,98	1032,39
<b>V. PERSONAL LOANS</b>	<b>2,44,886</b>	<b>6467,51</b>	<b>4807,31</b>	<b>1,59,659</b>	<b>4015,93</b>	<b>2982,29</b>
1. Housing	59,752	3312,15	2722,93	36,999	2219,41	1800,61
2. Consumer Durables	10,029	86,52	65,23	6,054	50,44	39,06
3. Vehicles	63,794	922,30	581,43	47,821	568,04	373,04
4. Education	10,044	397,64	261,11	5,401	214,76	130,62
5. Personal Credit Cards	2,059	30,55	8,54	2,725	54,11	13,43
6. Others	99,208	1718,35	1168,08	60,659	909,16	625,52
<b>VI. TRADE</b>	<b>33,842</b>	<b>3295,86</b>	<b>2583,69</b>	<b>20,659</b>	<b>2995,59</b>	<b>2216,85</b>
1. Wholesale Trade	5,223	908,89	729,08	5,580	1389,80	1054,65
2. Retail Trade	28,619	2386,96	1854,61	15,079	1605,79	1162,20
<b>VII. FINANCE</b>	<b>2,174</b>	<b>356,44</b>	<b>181,44</b>	<b>1,572</b>	<b>81,78</b>	<b>51,56</b>
<b>VIII. ALL OTHERS</b>	<b>86,950</b>	<b>3074,41</b>	<b>2694,24</b>	<b>50,797</b>	<b>1036,39</b>	<b>700,92</b>
<b>TOTAL BANK CREDIT</b>	<b>5,12,543</b>	<b>41961,34</b>	<b>33489,63</b>	<b>3,16,706</b>	<b>30051,54</b>	<b>21633,83</b>