

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

NORTHERN REGION
CHANDIGARH

(Amount in ₹ Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	807	450,68	361,78	306	154,68	149,62
1. Direct Finance	718	24,24	13,96	168	9,93	6,89
2. Indirect Finance	89	426,44	347,83	138	144,75	142,72
II. INDUSTRY	681	347,26	292,48	524	1135,73	433,99
1. Mining & Quarrying	2	2,25	1,66	3	63	59
2. Food Manufacturing & Processing	179	20,54	8,80	66	83,27	68,03
(a) Rice Mills, Flour & Dal Mills	5	1,59	1,31	9	7,94	6,90
(b) Sugar	3	10	7	4	44,00	41,57
(c) Edible Oils & Vanaspati	2	1,34	1,33	1	5	5
(d) Tea Processing	1	13	–	–	–	–
(e) Processing of Fruits & Vegetables	–	–	–	–	–	–
(f) Others	168	17,38	6,09	52	31,29	19,52
3. Beverage & Tobacco	2	35,32	35,41	5	27,37	9,12
4. Textiles	43	6,36	5,24	125	576,54	83,51
(a) Cotton Textiles	4	4,40	4,40	115	546,52	67,02
(b) Jute & Other Natural Fibre Textiles	1	2	–	–	–	–
(c) Handloom Textiles & Khadi	1	5	–	4	1,38	83
(d) Other Textiles & Textile Products	37	1,88	84	6	28,64	15,66
5. Paper, Paper Products & Printing	20	50,73	52,35	14	40,30	35,50
6. Woods and Wood Products	5	10	8	26	30,73	17,59
7. Leather & Leather Products	6	32	14	–	–	–
8. Gems and Jewellery	1	2,60	2,45	3	7,29	6,78
9. Rubber & Plastic Products	22	2,38	1,69	11	3,03	1,39
10. Chemicals & Chemical Products	27	27,32	22,58	38	76,58	36,15
(a) Heavy Industrial Chemicals	–	–	–	1	2	–
(b) Fertilisers	–	–	–	1	3	3
(c) Drugs & Pharmaceuticals	12	25,33	22,06	23	68,18	31,02
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	15	1,98	52	13	8,34	5,10
11. Petroleum, Coal Products & Nuclear Fuels	–	–	–	–	–	–
12. Manufacture of Cement & Cement Products	5	45	22	1	24	3
13. Basic Metals & Metal Products	33	63,19	48,32	64	161,30	108,25
(a) Iron & Steel	12	6,28	6,35	20	79,13	38,48
(b) Non-Ferrous Metals	–	–	–	3	88	68
(c) Metal Products	21	56,91	41,96	41	81,30	69,09
14. Engineering	65	7,49	5,59	87	18,32	13,99
(a) Heavy Engineering	1	2,50	2,48	5	8,22	6,52
(b) Light Engineering	49	2,56	1,59	72	6,86	4,88
(c) Electrical Machinery & Goods	14	2,43	1,52	9	2,69	2,04
(d) Electronic Machinery & Goods	1	–	–	1	55	55
15. Vehicles, Vehicle Parts & Transport Equipments	6	78	72	25	15,88	10,07
16. Other Industries	88	5,97	4,55	36	9,43	7,62
17. Electricity, Gas & Water	1	17	16	–	–	–
(a) Electricity Generation & Transmission	1	17	16	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	–	–	–
18. Construction	176	121,29	102,52	20	84,82	35,37
(a) Other than Infrastructure	166	121,16	102,40	17	8,10	7,36
(b) Infrastructure Construction	10	13	11	3	76,72	28,01
III. TRANSPORT OPERATORS	1,202	102,05	59,21	35	9,37	6,56
IV. PROFESSIONAL AND OTHER SERVICES	911	547,26	251,78	391	133,52	111,75
1. Professional Services	160	15,20	7,89	29	13,83	12,00
2. Tourism, Hotel & Restaurants	122	2,80	2,10	12	11,63	7,96
3. Recreation services	6	31	24	1	40	38
4. IT and Telecommunications	3	446,03	211,42	5	3,42	1,45
5. Others	620	82,91	30,13	344	104,24	89,96
V. PERSONAL LOANS	13,243	569,68	367,38	2,240	154,10	121,70
1. Housing	1,022	67,01	58,63	1,158	109,51	90,19
2. Consumer Durables	272	1,71	1,50	100	1,32	1,06
3. Vehicles	5,228	211,18	122,45	485	18,25	13,99
4. Education	1,582	71,41	63,98	147	8,45	6,03
5. Personal Credit Cards	1,081	32,28	5,05	1	2	–
6. Others	4,058	186,09	115,77	349	16,55	10,43
VI. TRADE	1,202	97,18	73,25	362	127,76	102,03
1. Wholesale Trade	68	31,06	25,57	45	29,75	25,04
2. Retail Trade	1,134	66,12	47,68	317	98,00	76,99
VII. FINANCE	75	2,07	1,73	80	54,41	53,79
VIII. ALL OTHERS	227	51,13	43,07	45	21,44	15,34
TOTAL BANK CREDIT	18,348	2167,31	1450,69	3,983	1791,02	994,77

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

MARCH 2010

**NORTHERN REGION
CHANDIGARH**

(Amount in ₹ Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	5,338	8430,94	6887,96	-	-	-
1. Direct Finance	4,320	1022,10	767,42	-	-	-
2. Indirect Finance	1,018	7408,84	6120,54	-	-	-
II. INDUSTRY	38,660	21860,66	15481,46	-	-	-
1. Mining & Quarrying	45	222,37	182,13	-	-	-
2. Food Manufacturing & Processing	1,169	1269,06	973,20	-	-	-
(a) Rice Mills, Flour & Dal Mills	44	67,69	50,56	-	-	-
(b) Sugar	32	594,41	440,10	-	-	-
(c) Edible Oils & Vanaspati	92	178,40	163,05	-	-	-
(d) Tea Processing	1	-	-	-	-	-
(e) Processing of Fruits & Vegetables	32	44,98	44,51	-	-	-
(f) Others	968	383,57	274,97	-	-	-
3. Beverage & Tobacco	41	344,35	153,07	-	-	-
4. Textiles	3,979	1551,12	1024,74	-	-	-
(a) Cotton Textiles	2,550	892,38	500,80	-	-	-
(b) Jute & Other Natural Fibre Textiles	798	31,02	27,69	-	-	-
(c) Handloom Textiles & Khadi	47	26,43	18,05	-	-	-
(d) Other Textiles & Textile Products	584	601,30	478,20	-	-	-
5. Paper, Paper Products & Printing	321	608,97	518,20	-	-	-
6. Woods and Wood Products	151	81,56	59,32	-	-	-
7. Leather & Leather Products	40	157,42	96,03	-	-	-
8. Gems and Jewellery	57	84,97	54,75	-	-	-
9. Rubber & Plastic Products	164	94,03	55,84	-	-	-
10. Chemicals & Chemical Products	808	3397,06	2553,19	-	-	-
(a) Heavy Industrial Chemicals	83	555,55	436,29	-	-	-
(b) Fertilisers	9	3,16	2,97	-	-	-
(c) Drugs & Pharmaceuticals	531	2528,70	1896,58	-	-	-
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	185	309,65	217,35	-	-	-
11. Petroleum, Coal Products & Nuclear Fuels	11	9,06	7,20	-	-	-
12. Manufacture of Cement & Cement Products	125	45,87	32,41	-	-	-
13. Basic Metals & Metal Products	24,684	5714,42	3756,14	-	-	-
(a) Iron & Steel	296	4500,72	2874,30	-	-	-
(b) Non-Ferrous Metals	54	98,74	75,33	-	-	-
(c) Metal Products	24,334	1114,96	806,52	-	-	-
14. Engineering	3,232	1273,47	1012,83	-	-	-
(a) Heavy Engineering	106	195,07	148,69	-	-	-
(b) Light Engineering	1,625	571,70	466,89	-	-	-
(c) Electrical Machinery & Goods	1,446	367,01	302,13	-	-	-
(d) Electronic Machinery & Goods	55	139,69	95,12	-	-	-
15. Vehicles, Vehicle Parts & Transport Equipments	1,128	440,03	281,11	-	-	-
16. Other Industries	1,453	318,88	274,08	-	-	-
17. Electricity, Gas & Water	45	4382,73	3401,40	-	-	-
(a) Electricity Generation & Transmission	37	4379,32	3399,45	-	-	-
(b) Non-Conventional Energy	4	2,19	1,17	-	-	-
(c) Gas, Steam & Water Supply	4	1,22	77	-	-	-
18. Construction	1,207	1865,30	1045,85	-	-	-
(a) Other than Infrastructure	744	315,62	171,18	-	-	-
(b) Infrastructure Construction	463	1549,67	874,67	-	-	-
III. TRANSPORT OPERATORS	2,957	334,75	166,70	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	7,624	4131,78	3267,01	-	-	-
1. Professional Services	624	514,65	417,98	-	-	-
2. Tourism, Hotel & Restaurants	329	734,90	476,44	-	-	-
3. Recreation services	46	47,67	45,01	-	-	-
4. IT and Telecommunications	71	48,88	34,90	-	-	-
5. Others	6,554	2785,67	2292,67	-	-	-
V. PERSONAL LOANS	1,54,643	4821,71	3477,44	-	-	-
1. Housing	26,260	2603,01	2079,93	-	-	-
2. Consumer Durables	2,020	14,17	10,22	-	-	-
3. Vehicles	54,460	814,59	487,15	-	-	-
4. Education	5,002	208,63	145,03	-	-	-
5. Personal Credit Cards	2,151	50,67	13,00	-	-	-
6. Others	64,750	1130,63	742,11	-	-	-
VI. TRADE	10,508	58964,64	8611,50	-	-	-
1. Wholesale Trade	1,840	56193,11	6608,76	-	-	-
2. Retail Trade	8,668	2771,53	2002,74	-	-	-
VII. FINANCE	318	1276,01	1005,66	-	-	-
VIII. ALL OTHERS	47,140	888,07	746,02	-	-	-
TOTAL BANK CREDIT	2,67,188	100708,56	39643,75	-	-	-