

Table No. 5.7 - State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March 1998 (Part 4 of 32)

NORTHERN REGION

STATE : PUNJAB

(Amount in Rupees 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
I. AGRICULTURE	3,28,572	1170,00	943,12	1,43,161	682,04	552,15
1. Direct Finance	3,22,819	1057,52	883,98	1,39,226	561,05	472,77
2. Indirect Finance	5,753	112,49	59,15	3,935	121,00	79,38
II. INDUSTRY	34,887	537,62	435,25	26,715	1092,53	909,90
1. Mining & Quarrying	170	2,33	1,97	37	3,56	2,24
2. Food Manufacturing & Processing	766	93,00	64,69	1,854	266,03	205,60
(a) Rice Mills, Flour & Dal Mills	512	50,43	36,35	1,025	185,78	140,72
(b) Sugar	4	12,11	2,70	16	11,43	11,33
(c) Edible Oils & Vanaspati	42	2,54	2,13	489	36,35	25,53
(d) Tea Processing	3	13,49	13,29	3	17	15
(e) Processing of Fruits & Vegetables	5	29	30	8	82	58
(f) Others	200	14,14	9,92	313	31,48	27,28
3. Beverage & Tobacco	21	5,22	5,14	39	2,29	1,63
4. Textiles	460	84,53	73,94	782	183,18	149,63
(a) Cotton Textiles	117	58,22	51,61	288	137,95	105,71
(b) Jute Textiles	1	-	-	8	99	5
(c) Handloom Textiles & Khadi	53	61	56	64	3,47	3,11
(d) Other Textiles	289	25,69	21,77	422	40,76	40,77
5. Paper, Paper Products & Printing	117	8,92	8,19	389	20,24	18,02
6. Leather & Leather Products	58	75	61	85	1,71	1,55
7. Rubber & Rubber Products	87	2,43	1,81	203	12,86	6,99
8. Chemicals & Chemical Products	297	102,37	75,62	625	80,20	68,74
(a) Heavy Industrial Chemicals	15	8,69	6,91	24	20,39	17,92
(b) Fertilisers	59	7,98	8,38	22	17,23	15,29
(c) Drugs & Pharmaceuticals	53	64,66	49,98	67	12,14	11,72
(d) Non-Edible Oils	7	1,30	97	32	2,65	2,36
(e) Other Chemicals & Chemical Products	163	19,73	9,37	480	27,80	21,44
9. Petroleum, Coal Products & Nuclear Fuels	17	31	29	81	2,64	2,19
10. Manufacture of Cement & Cement Products	32	19,80	16,33	50	2,27	1,76
11. Basic Metals & Metal Products	624	25,88	26,86	2,333	242,53	211,70
(a) Iron & Steel	127	10,30	8,80	1,494	197,48	173,17
(b) Non-Ferrous Metals	7	14	6	20	49	36
(c) Other Metal Products	490	15,44	18,00	819	44,56	38,17
12. Engineering	886	61,45	54,86	1,534	99,14	84,54
(a) Heavy Engineering	52	11,15	7,51	200	10,15	8,36
(b) Light Engineering	593	13,58	11,93	864	38,86	35,02
(c) Electrical Machinery & Goods	136	8,85	9,39	296	37,92	26,51
(d) Electronic Machinery & Goods	105	27,87	26,04	174	12,21	14,66
13. Vehicles, Vehicle Parts & Transport Equipments	493	43,02	28,57	697	62,77	56,57
14. Other Industries	30,770	85,27	74,42	17,879	105,64	92,34
15. Electricity, Gas & Water	56	1,65	1,31	84	4,85	4,36
(a) Electricity Generation & Transmission	46	1,55	1,21	58	2,50	2,11
(b) Non-Conventional Energy	2	5	5	2	20	20
(c) Gas, Steam & Water Supply	8	5	5	24	2,14	2,05
16. Construction	33	68	65	43	2,61	2,04
III. TRANSPORT OPERATORS	16,522	64,84	49,48	7,969	53,80	38,09
IV. PROFESSIONAL AND OTHER SERVICES	7,425	89,67	57,92	7,891	61,97	48,10
V. PERSONAL LOANS	78,212	333,28	285,04	84,158	379,52	320,33
1. Loans for Purchase of Consumer Durables	4,811	8,08	6,91	6,474	12,13	10,39
2. Loans for Housing	12,839	127,34	101,75	16,599	157,54	126,17
3. Rest of the Personal Loans	60,562	197,86	176,37	61,085	209,85	183,77
VI. TRADE	70,305	1172,05	1147,83	55,633	356,80	298,37
1. Wholesale Trade	4,797	1038,61	1037,52	4,864	120,66	100,95
2. Retail Trade	65,508	133,43	110,30	50,769	236,14	197,42
VII. FINANCE	40	2,37	1,73	98	5,16	3,24
VIII. ALL OTHERS	28,970	118,55	104,37	39,938	194,93	175,66

TOTAL BANK CREDIT	5,64,933	3488,37	3024,74	3,65,563	2826,75	2345,84
OF WHICH: 1. Artisans & Village Industries	17,587	21,75	18,07	5,844	25,18	21,20
2. Other Small Scale Industries	12,222	120,72	104,06	14,188	329,58	258,58

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	33,317	288,29	247,61	3,876	47,04	41,76
1. Direct Finance	30,962	206,71	176,59	3,701	39,53	35,32
2. Indirect Finance	2,355	81,58	71,02	175	7,51	6,45
II. INDUSTRY	28,853	1730,62	1462,76	22,807	2566,35	2079,02
1. Mining & Quarrying	26	1,45	75	18	90	81
2. Food Manufacturing & Processing	1,355	422,89	319,92	427	83,36	83,64
(a) Rice Mills, Flour & Dal Mills	835	280,66	228,22	62	28,97	32,72
(b) Sugar	17	10,57	10,47	5	16,38	22,42
(c) Edible Oils & Vanaspati	139	48,33	39,30	18	17,80	12,90
(d) Tea Processing	10	40	27	-	-	-
(e) Processing of Fruits & Vegetables	13	2,01	2,37	6	19	7
(f) Others	341	80,92	39,29	336	20,02	15,53
3. Beverage & Tobacco	69	25,37	22,48	13	1,62	70
4. Textiles	2,758	425,65	410,38	7,039	1365,19	1070,03
(a) Cotton Textiles	710	209,09	217,51	852	519,75	364,32
(b) Jute Textiles	22	26,36	25,72	7	84	68
(c) Handloom Textiles & Khadi	57	4,61	4,52	132	3,75	3,62
(d) Other Textiles	1,969	185,59	162,63	6,048	840,84	701,41
5. Paper, Paper Products & Printing	689	63,43	57,61	309	44,57	39,41
6. Leather & Leather Products	220	14,03	11,10	30	47	48
7. Rubber & Rubber Products	914	65,24	54,98	192	77,55	68,93
8. Chemicals & Chemical Products	943	59,44	52,49	450	79,55	60,93
(a) Heavy Industrial Chemicals	62	3,06	2,01	27	7,84	7,90
(b) Fertilisers	39	20,03	18,77	16	2,42	2,58
(c) Drugs & Pharmaceuticals	178	16,85	15,62	59	2,16	1,85
(d) Non-Edible Oils	11	1,09	99	9	92	84
(e) Other Chemicals & Chemical Products	653	18,40	15,11	339	66,21	47,75
9. Petroleum, Coal Products & Nuclear Fuels	67	3,36	2,79	62	18,94	17,03
10. Manufacture of Cement & Cement Products	29	84	68	4	49	52
11. Basic Metals & Metal Products	5,363	282,27	240,14	1,406	204,97	172,56
(a) Iron & Steel	1,541	78,55	71,89	786	155,50	129,20
(b) Non-Ferrous Metals	109	11,61	10,35	23	3,73	3,42
(c) Other Metal Products	3,713	192,11	157,89	597	45,74	39,94
12. Engineering	2,337	95,03	76,06	1,901	194,45	155,49
(a) Heavy Engineering	157	12,07	8,36	325	19,56	18,58
(b) Light Engineering	1,581	45,63	39,72	1,385	106,36	74,49
(c) Electrical Machinery & Goods	433	29,88	24,85	145	60,32	58,37
(d) Electronic Machinery & Goods	166	7,45	3,13	46	8,22	4,06
13. Vehicles, Vehicle Parts & Transport Equipments	482	26,50	19,71	3,140	365,47	297,38
14. Other Industries	13,415	229,58	186,02	7,768	123,95	106,95
15. Electricity, Gas & Water	93	10,87	3,30	29	1,45	1,18
(a) Electricity Generation & Transmission	81	10,41	2,84	25	1,33	1,06
(b) Non-Conventional Energy	4	4	8	-	-	-
(c) Gas, Steam & Water Supply	8	42	38	4	12	11
16. Construction	93	4,66	4,35	19	3,43	2,97
III. TRANSPORT OPERATORS	4,075	68,02	46,97	367	7,89	6,26
IV. PROFESSIONAL AND OTHER SERVICES	8,119	72,21	55,84	2,187	64,19	57,53
V. PERSONAL LOANS	94,401	428,24	364,42	23,900	143,21	132,88
1. Loans for Purchase of Consumer Durables	7,306	15,83	13,89	1,726	5,85	5,03
2. Loans for Housing	17,291	157,62	138,09	4,369	50,89	46,58
3. Rest of the Personal Loans	69,804	254,78	212,44	17,805	86,47	81,27
VI. TRADE	39,187	468,69	349,72	9,432	192,95	151,37
1. Wholesale Trade	5,254	198,26	162,41	4,231	124,50	91,61
2. Retail Trade	33,933	270,43	187,30	5,201	68,44	59,77
VII. FINANCE	224	26,77	22,40	30	2,92	2,82
VIII. ALL OTHERS	35,721	278,49	256,04	10,819	213,27	195,65
TOTAL BANK CREDIT	2,43,897	3361,34	2805,77	73,418	3237,81	2667,29
OF WHICH: 1. Artisans & Village Industries	2,571	15,24	13,14	603	19,63	16,80
2. Other Small Scale Industries	18,573	672,23	541,98	16,304	1057,10	844,04