

Table No. 5.7 - State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March 1998 (Part 6 of 32)

NORTHERN REGION
STATE : CHANDIGARH

(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	577	7,90	7,53	235	5,22	4,28
1. Direct Finance	572	1,63	1,27	230	2,57	1,99
2. Indirect Finance	5	6,27	6,26	5	2,65	2,29
II. INDUSTRY	234	151,36	141,03	259	61,39	47,89
1. Mining & Quarrying	5	13	13	-	-	-
2. Food Manufacturing & Processing	37	7,23	7,64	21	36,30	28,71
(a) Rice Mills, Flour & Dal Mills	10	7,04	7,42	2	29	17
(b) Sugar	-	-	-	12	31,78	25,92
(c) Edible Oils & Vanaspati	-	-	-	1	4,00	2,35
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-
(f) Others	27	20	22	6	23	27
3. Beverage & Tobacco	2	1,05	1,02	-	-	-
4. Textiles	-	-	-	12	9,39	4,98
(a) Cotton Textiles	-	-	-	7	9,10	4,75
(b) Jute Textiles	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	-	-	-	-	-	-
(d) Other Textiles	-	-	-	5	29	23
5. Paper, Paper Products & Printing	4	89	1,41	12	98	78
6. Leather & Leather Products	1	-	-	-	-	-
7. Rubber & Rubber Products	1	8	8	9	2,12	1,20
8. Chemicals & Chemical Products	20	42,43	33,41	15	2,43	1,66
(a) Heavy Industrial Chemicals	2	35	34	-	-	-
(b) Fertilisers	4	83	3	-	-	-
(c) Drugs & Pharmaceuticals	6	39,90	31,66	9	2,17	1,53
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	8	1,35	1,38	6	26	13
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-
10. Manufacture of Cement & Cement Products	8	54	68	-	-	-
11. Basic Metals & Metal Products	12	22	34	26	3,13	2,44
(a) Iron & Steel	-	-	-	10	2,04	1,58
(b) Non-Ferrous Metals	-	-	-	1	-	-
(c) Other Metal Products	12	22	34	15	1,08	86
12. Engineering	45	88,68	87,51	21	2,49	3,26
(a) Heavy Engineering	1	1	1	11	47	40
(b) Light Engineering	9	1,45	1,47	4	1,49	2,33
(c) Electrical Machinery & Goods	22	60,70	60,38	6	53	53
(d) Electronic Machinery & Goods	13	26,52	25,66	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	4	6	4	-	-	-
14. Other Industries	95	10,05	8,77	134	2,21	2,36
15. Electricity, Gas & Water	-	-	-	6	2,24	2,38
(a) Electricity Generation & Transmission	-	-	-	6	2,24	2,38
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16. Construction	-	-	-	3	11	12
III. TRANSPORT OPERATORS	57	55	41	53	97	77
IV. PROFESSIONAL AND OTHER SERVICES	132	1,04	94	83	1,36	1,12
V. PERSONAL LOANS	1,204	5,21	4,46	1,853	9,48	8,11
1. Loans for Purchase of Consumer Durables	126	38	30	318	1,03	85
2. Loans for Housing	189	1,55	1,27	503	3,95	3,14
3. Rest of the Personal Loans	889	3,29	2,90	1,032	4,50	4,12
VI. TRADE	517	5,40	4,97	529	26,46	25,69
1. Wholesale Trade	35	3,64	3,48	21	21,24	21,31
2. Retail Trade	482	1,76	1,48	508	5,23	4,38
VII. FINANCE	1	13	13	8	70	58
VIII. ALL OTHERS	153	2,00	1,71	675	3,32	3,46

TOTAL BANK CREDIT	2,875	173,58	161,18	3,695	108,89	91,91
OF WHICH: 1. Artisans & Village Industries	37	15	14	1	5	5
2. Other Small Scale Industries	118	3,02	3,49	162	5,01	4,50

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	1,809	204,99	162,63	-	-	-
1. Direct Finance	1,566	100,07	93,48	-	-	-
2. Indirect Finance	243	104,92	69,15	-	-	-
II. INDUSTRY	4,672	1172,32	973,06	-	-	-
1. Mining & Quarrying	14	1,66	1,20	-	-	-
2. Food Manufacturing & Processing	198	146,12	124,84	-	-	-
(a) Rice Mills, Flour & Dal Mills	50	12,25	8,17	-	-	-
(b) Sugar	21	95,25	84,39	-	-	-
(c) Edible Oils & Vanaspati	26	13,09	8,62	-	-	-
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	8	1,06	86	-	-	-
(f) Others	93	24,48	22,80	-	-	-
3. Beverage & Tobacco	12	4,96	5,00	-	-	-
4. Textiles	203	140,12	112,19	-	-	-
(a) Cotton Textiles	70	50,47	42,44	-	-	-
(b) Jute Textiles	1	4	2	-	-	-
(c) Handloom Textiles & Khadi	9	12	8	-	-	-
(d) Other Textiles	123	89,49	69,65	-	-	-
5. Paper, Paper Products & Printing	238	40,27	34,14	-	-	-
6. Leather & Leather Products	29	20,66	16,27	-	-	-
7. Rubber & Rubber Products	68	5,04	5,69	-	-	-
8. Chemicals & Chemical Products	431	127,99	106,56	-	-	-
(a) Heavy Industrial Chemicals	44	19,47	14,63	-	-	-
(b) Fertilisers	23	17,35	17,10	-	-	-
(c) Drugs & Pharmaceuticals	204	73,88	58,53	-	-	-
(d) Non-Edible Oils	3	3,57	3,55	-	-	-
(e) Other Chemicals & Chemical Products	157	13,72	12,75	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	5	13	11	-	-	-
10. Manufacture of Cement & Cement Products	30	3,86	3,60	-	-	-
11. Basic Metals & Metal Products	927	198,59	163,40	-	-	-
(a) Iron & Steel	421	135,64	119,55	-	-	-
(b) Non-Ferrous Metals	14	4,15	2,53	-	-	-
(c) Other Metal Products	492	58,80	41,32	-	-	-
12. Engineering	646	258,03	215,90	-	-	-
(a) Heavy Engineering	115	23,10	19,41	-	-	-
(b) Light Engineering	285	43,85	45,75	-	-	-
(c) Electrical Machinery & Goods	140	29,76	18,71	-	-	-
(d) Electronic Machinery & Goods	106	161,32	132,04	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	194	81,85	57,59	-	-	-
14. Other Industries	1,556	116,53	103,70	-	-	-
15. Electricity, Gas & Water	17	10,59	7,59	-	-	-
(a) Electricity Generation & Transmission	13	9,80	7,46	-	-	-
(b) Non-Conventional Energy	4	79	13	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16. Construction	104	15,93	15,27	-	-	-
III. TRANSPORT OPERATORS	772	10,64	10,71	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	1,800	64,92	58,89	-	-	-
V. PERSONAL LOANS	35,970	211,39	162,04	-	-	-
1. Loans for Purchase of Consumer Durables	3,440	12,54	10,30	-	-	-
2. Loans for Housing	3,413	62,97	50,94	-	-	-
3. Rest of the Personal Loans	29,117	135,88	100,80	-	-	-
VI. TRADE	5,397	892,31	861,66	-	-	-
1. Wholesale Trade	640	793,20	774,68	-	-	-
2. Retail Trade	4,757	99,12	86,98	-	-	-
VII. FINANCE	58	96,80	87,99	-	-	-
VIII. ALL OTHERS	10,510	198,41	198,48	-	-	-
TOTAL BANK CREDIT	60,988	2851,79	2515,46	-	-	-
OF WHICH: 1. Artisans & Village Industries	89	69	75	-	-	-
2. Other Small Scale Industries	2,218	129,84	114,53	-	-	-