

Table No. 5.6 – State and Bank Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2001

State : Chandigarh

NORTHERN REGION							(Amount in Rupees Lakh)
OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	
	1	2	3	4	5	6	
I. AGRICULTURE	1,251	49,82	30,14	1,292	355,24	284,98	
1. Direct Finance	1,245	6,90	5,84	1,166	66,35	47,34	
2. Indirect Finance	6	42,93	24,30	126	288,89	237,64	
II. INDUSTRY	22,515	582,58	501,14	4,693	1200,06	944,83	
1. Mining & Quarrying	—	—	—	19	5,87	5,11	
2. Food Manufacturing & Processing	74	107,91	85,55	93	97,32	88,23	
(a) Rice Mills, Flour & Dal Mills	20	7,95	6,84	15	27,59	24,39	
(b) Sugar	19	85,36	65,77	4	10,38	9,36	
(c) Edible Oils & Vanaspati	11	3,68	3,13	9	17,08	17,69	
(d) Tea Processing	—	—	—	—	—	—	
(e) Processing of Fruits & Vegetables	4	93	74	2	25	30	
(f) Others	20	9,99	9,07	63	42,02	36,50	
3. Beverage & Tobacco	6	6,83	6,54	10	7,14	6,07	
4. Textiles	57	78,93	61,25	115	133,64	112,46	
(a) Cotton Textiles	41	56,94	41,47	43	81,99	72,45	
(b) Jute Textiles	—	—	—	1	6	8	
(c) Handloom Textiles & Khadi	—	—	—	4	1,06	99	
(d) Other Textiles	16	22,00	19,78	67	50,52	38,94	
5. Paper, Paper Products & Printing	40	23,37	11,64	166	31,37	29,82	
6. Leather & Leather Products	14	11,62	11,15	11	8,18	7,45	
7. Rubber & Rubber Products	7	3,57	2,87	40	1,48	81	
8. Chemicals & Chemical Products	145	102,76	112,64	293	158,42	124,87	
(a) Heavy Industrial Chemicals	2	50	54	29	55,71	42,23	
(b) Fertilisers	5	3,78	4,14	8	5,35	5,86	
(c) Drugs & Pharmaceuticals	69	46,30	41,65	135	76,00	56,01	
(d) Non-Edible Oils	1	2,00	1,56	1	2,73	3,55	
(e) Other Chemicals & Chemical Products	68	50,18	64,74	120	18,63	17,22	
9. Petroleum, Coal Products & Nuclear Fuels	7	45	42	2	75	61	
10. Manufacture of Cement & Cement Products	12	4,75	4,08	13	2,02	1,37	
11. Basic Metals & Metal Products	186	61,38	51,98	369	255,49	211,40	
(a) Iron & Steel	34	23,91	22,93	75	92,69	75,88	
(b) Non-Ferrous Metals	3	57	69	11	3,32	2,13	
(c) Other Metal Products	149	36,90	28,35	283	159,48	133,40	
12. Engineering	103	48,12	31,82	410	185,27	118,65	
(a) Heavy Engineering	4	83	79	45	7,77	6,08	
(b) Light Engineering	34	6,52	6,72	217	40,18	38,46	
(c) Electrical Machinery & Goods	46	18,41	12,06	87	79,59	25,82	
(d) Electronic Machinery & Goods	19	22,36	12,26	61	57,73	48,29	
13. Vehicles, Vehicle Parts & Transport Equipments	59	6,87	6,49	137	109,13	91,16	
14. Other Industries	21,794	124,03	113,31	2,865	154,96	115,82	
15. Electricity, Gas & Water	2	6	4	17	42,88	26,05	
(a) Electricity Generation & Transmission	2	6	4	16	42,74	25,91	
(b) Non-Conventional Energy	—	—	—	—	—	—	
(c) Gas, Steam & Water Supply	—	—	—	1	14	14	
16. Construction	9	1,94	1,36	133	6,14	4,95	
III. TRANSPORT OPERATORS	155	3,55	3,20	1,382	60,27	18,22	
IV. PROFESSIONAL AND OTHER SERVICES	892	13,64	10,32	1,473	126,70	103,85	
V. PERSONAL LOANS	29,486	147,56	116,55	51,918	288,94	246,76	
1. Loans for Purchase of Consumer Durables	3,083	11,63	8,91	8,031	35,14	28,05	
2. Loans for Housing	3,044	43,36	37,93	5,871	103,36	91,01	
3. Rest of the Personal Loans	23,359	92,56	69,71	38,016	150,43	127,70	
VI. TRADE	1,814	3924,28	3909,98	4,688	497,38	405,35	
1. Wholesale Trade	396	3892,27	3883,92	424	100,42	82,31	

2. Retail Trade	1,418	32,00	26,06	4,264	396,96	323,05
VII. FINANCE	6	35,79	22,80	22	4,26	1,30
VIII. ALL OTHERS	16,867	114,02	101,87	14,715	333,15	244,62
TOTAL BANK CREDIT	72,986	4871,23	4695,99	80,183	2866,00	2249,92
<i>OF WHICH:</i> 1. Artisans & Village Industries	4,726	6,88	6,83	340	92	87
2. Other Small Scale Industries	5,573	100,84	88,76	2,405	182,76	164,41

NORTHERN REGION

(Amount in Rupees Lakh)

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	7	8	9	10	11	12
I. AGRICULTURE	—	—	—	—	—	—
1. Direct Finance	—	—	—	—	—	—
2. Indirect Finance	—	—	—	—	—	—
II. INDUSTRY	117	119,47	94,27	—	—	—
1. Mining & Quarrying	—	—	—	—	—	—
2. Food Manufacturing & Processing	2	6	5	—	—	—
(a) Rice Mills, Flour & Dal Mills	1	3	3	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	1	4	2	—	—	—
3. Beverage & Tobacco	2	52	52	—	—	—
4. Textiles	—	—	—	—	—	—
(a) Cotton Textiles	—	—	—	—	—	—
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles	—	—	—	—	—	—
5. Paper, Paper Products & Printing	10	60	57	—	—	—
6. Leather & Leather Products	1	2	2	—	—	—
7. Rubber & Rubber Products	4	4,21	3,00	—	—	—
8. Chemicals & Chemical Products	8	68,33	37,31	—	—	—
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	5	65,27	37,00	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	3	3,07	31	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	2	8	8	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	—	—	—
11. Basic Metals & Metal Products	3	1,98	1,48	—	—	—
(a) Iron & Steel	—	—	—	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Other Metal Products	3	1,98	1,48	—	—	—
12. Engineering	19	40,01	48,56	—	—	—
(a) Heavy Engineering	2	5	6	—	—	—
(b) Light Engineering	—	—	—	—	—	—
(c) Electrical Machinery & Goods	1	3	3	—	—	—
(d) Electronic Machinery & Goods	16	39,93	48,47	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	6	81	47	—	—	—
14. Other Industries	52	2,53	1,99	—	—	—
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	8	30	21	—	—	—
III. TRANSPORT OPERATORS	5	20	7	—	—	—
IV. PROFESSIONAL AND OTHER SERVICES	26	1,00	59	—	—	—
V. PERSONAL LOANS	1,661	58,67	43,34	—	—	—
1. Loans for Purchase of Consumer Durables	169	4,87	5,02	—	—	—
2. Loans for Housing	4	68	68	—	—	—
3. Rest of the Personal Loans	1,488	53,12	37,65	—	—	—
VI. TRADE	211	12,49	5,59	—	—	—
1. Wholesale Trade	197	12,04	5,32	—	—	—
2. Retail Trade	14	45	27	—	—	—
VII. FINANCE	3	117,08	117,07	—	—	—
VIII. ALL OTHERS	57	1,97	2,03	—	—	—
TOTAL BANK CREDIT	2,080	310,89	262,96	—	—	—

OF WHICH: 1. Artisans & Village Industries	—	—	—	—	—	—
2. Other Small Scale Industries	8	3,96	84	—	—	—

NORTHERN REGION

(Amount in Rupees Lakh)

OCCUPATION	OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	13	14	15	16	17	18
I. AGRICULTURE	31	52,10	48,29	2,574	457,16	363,40
1. Direct Finance	13	7,99	7,70	2,424	81,24	60,89
2. Indirect Finance	18	44,11	40,58	150	375,93	302,52
II. INDUSTRY	2,611	130,07	106,31	29,936	2032,18	1646,55
1. Mining & Quarrying	—	—	—	19	5,87	5,11
2. Food Manufacturing & Processing	6	12,63	9,84	175	217,92	183,68
(a) Rice Mills, Flour & Dal Mills	—	—	—	36	35,56	31,25
(b) Sugar	2	50	40	25	96,24	75,53
(c) Edible Oils & Vanaspati	—	—	—	20	20,75	20,82
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	1	12,00	9,31	7	13,18	10,36
(f) Others	3	13	13	87	52,18	45,72
3. Beverage & Tobacco	2	3,06	1,46	20	17,55	14,59
4. Textiles	4	2,55	2,22	176	215,11	175,94
(a) Cotton Textiles	3	55	56	87	139,47	114,48
(b) Jute Textiles	—	—	—	1	6	8
(c) Handloom Textiles & Khadi	—	—	—	4	1,06	99
(d) Other Textiles	1	2,00	1,66	84	74,52	60,39
5. Paper, Paper Products & Printing	6	3,51	1,75	222	58,84	43,77
6. Leather & Leather Products	6	99	91	32	20,81	19,53
7. Rubber & Rubber Products	1	2	—	52	9,29	6,68
8. Chemicals & Chemical Products	38	18,65	10,69	484	348,16	285,51
(a) Heavy Industrial Chemicals	2	2,35	1,13	33	58,56	43,91
(b) Fertilisers	—	—	—	13	9,13	10,00
(c) Drugs & Pharmaceuticals	24	13,53	7,45	233	201,10	142,12
(d) Non-Edible Oils	—	—	—	2	4,73	5,12
(e) Other Chemicals & Chemical Products	12	2,77	2,10	203	74,65	84,37
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	11	1,28	1,11
10. Manufacture of Cement & Cement Products	—	—	—	25	6,78	5,44
11. Basic Metals & Metal Products	29	33,01	32,71	587	351,86	297,58
(a) Iron & Steel	20	32,81	32,53	129	149,41	131,34
(b) Non-Ferrous Metals	4	18	16	18	4,07	2,98
(c) Other Metal Products	5	3	2	440	198,38	163,26
12. Engineering	34	32,08	19,06	566	305,48	218,09
(a) Heavy Engineering	17	11,25	6,24	68	19,90	13,17
(b) Light Engineering	13	13,05	9,86	264	59,75	55,03
(c) Electrical Machinery & Goods	2	5,13	1,51	136	103,15	39,43
(d) Electronic Machinery & Goods	2	2,65	1,44	98	122,67	110,46
13. Vehicles, Vehicle Parts & Transport Equipments	20	72	67	222	117,53	98,80
14. Other Industries	2,432	10,21	9,52	27,143	291,73	240,64
15. Electricity, Gas & Water	2	3,00	10,56	21	45,94	36,65
(a) Electricity Generation & Transmission	2	3,00	10,56	20	45,79	36,51
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	1	14	14
16. Construction	31	9,65	6,92	181	18,04	13,43
III. TRANSPORT OPERATORS	34	58	30	1,576	64,60	21,78
IV. PROFESSIONAL AND OTHER SERVICES	241	12,85	8,98	2,632	154,19	123,74
V. PERSONAL LOANS	5,443	48,38	41,81	88,508	543,55	448,47
1. Loans for Purchase of Consumer Durables	145	48	43	11,428	52,13	42,41
2. Loans for Housing	461	6,58	6,06	9,380	153,98	135,68
3. Rest of the Personal Loans	4,837	41,33	35,32	67,700	337,44	270,38
VI. TRADE	186	44,56	28,11	6,899	4478,71	4349,03
1. Wholesale Trade	68	17,44	11,72	1,085	4022,18	3983,27
2. Retail Trade	118	27,12	16,38	5,814	456,53	365,76
VII. FINANCE	4	25,18	9,26	35	182,31	150,43
VIII. ALL OTHERS	8,985	69,63	57,35	40,624	518,77	405,88
TOTAL BANK CREDIT	17,535	383,36	300,41	1,72,784	8431,48	7509,27
OF WHICH: 1. Artisans & Village Industries	626	1,49	1,49	5,692	9,29	9,18
2. Other Small Scale Industries	1,154	24,20	16,21	9,140	311,76	270,23

