

State : Punjab

**Table No. 5.7 – State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation
March 2001**

NORTHERN REGION		(Amount in Rupees Lakh)					
		RURAL			SEMI-URBAN		
OCCUPATION		No. of	Credit	Amount	No. of	Credit	Amount
		Accounts	Limit Outstanding		Accounts	Limit Outstanding	
		1	2	3	4	5	6
I.	AGRICULTURE	4,32,541	1999,89	1660,38	2,44,226	1504,94	1226,53
	1. Direct Finance	4,28,013	1916,95	1597,55	2,35,477	1216,49	998,63
	2. Indirect Finance	4,528	82,94	62,84	8,749	288,45	227,89
II.	INDUSTRY	35,767	878,25	694,95	44,708	1599,91	1263,61
	1. Mining & Quarrying	73	10,04	9,41	159	12,96	11,24
	2. Food Manufacturing & Processing	757	97,80	72,59	2,514	589,39	429,75
	(a) Rice Mills, Flour & Dal Mills	527	74,14	51,67	1,907	446,17	316,67
	(b) Sugar	2	2,25	1,74	16	35,99	27,70
	(c) Edible Oils & Vanaspati	63	2,69	1,20	150	46,12	35,49
	(d) Tea Processing	—	—	—	14	80	65
	(e) Processing of Fruits & Vegetables	7	1,44	1,35	16	13,04	12,11
	(f) Others	158	17,28	16,63	411	47,27	37,14
	3. Beverage & Tobacco	34	10,09	8,29	40	6,41	5,84
	4. Textiles	1,017	210,86	172,08	842	115,23	97,47
	(a) Cotton Textiles	70	33,34	33,31	226	80,00	66,88
	(b) Jute Textiles	—	—	—	1	4	2
	(c) Handloom Textiles & Khadi	326	1,36	1,07	253	4,24	3,74
	(d) Other Textiles	621	176,16	137,69	362	30,95	26,83
	5. Paper, Paper Products & Printing	123	13,46	12,31	250	25,75	24,38
	6. Leather & Leather Products	94	10,13	7,85	127	4,03	3,12
	7. Rubber & Rubber Products	48	9,74	7,04	136	6,75	4,71
	8. Chemicals & Chemical Products	271	53,51	40,90	619	82,39	74,40
	(a) Heavy Industrial Chemicals	8	3,18	2,90	26	20,61	19,85
	(b) Fertilisers	5	13,49	13,49	31	10,42	9,89
	(c) Drugs & Pharmaceuticals	58	4,47	4,23	84	11,86	11,32
	(d) Non-Edible Oils	7	39	26	22	6,37	5,38
	(e) Other Chemicals & Chemical Products	193	31,98	20,03	456	33,13	27,95
	9. Petroleum, Coal Products & Nuclear Fuels	8	39	27	41	5,56	4,41
	10. Manufacture of Cement & Cement Products	48	4,61	4,25	72	11,71	11,83
	11. Basic Metals & Metal Products	499	46,37	36,42	2,274	320,41	257,92
	(a) Iron & Steel	74	28,63	19,51	1,314	261,38	216,92
	(b) Non-Ferrous Metals	1	1,10	1,15	27	2,97	2,20
	(c) Other Metal Products	424	16,65	15,76	933	56,06	38,80
	12. Engineering	792	152,61	138,33	1,656	114,96	92,74
	(a) Heavy Engineering	40	70,74	67,39	201	29,76	23,92
	(b) Light Engineering	536	50,77	37,62	1,058	31,18	26,45
	(c) Electrical Machinery & Goods	183	13,11	11,74	332	44,50	36,21
	(d) Electronic Machinery & Goods	33	17,99	21,59	65	9,53	6,16
	13. Vehicles, Vehicle Parts & Transport Equipments	374	74,51	34,47	391	68,86	52,39
	14. Other Industries	31,395	139,80	119,77	34,481	221,31	183,37
	15. Electricity, Gas & Water	3	12	8	19	2,36	1,75
	(a) Electricity Generation & Transmission	2	9	5	6	73	58
	(b) Non-Conventional Energy	1	3	3	4	36	28
	(c) Gas, Steam & Water Supply	—	—	—	9	1,26	89
	16. Construction	231	44,21	30,90	1,087	11,84	8,30
III.	TRANSPORT OPERATORS	4,848	33,65	23,99	4,015	73,39	53,57
IV.	PROFESSIONAL AND OTHER SERVICES	6,541	56,43	45,72	9,199	142,50	104,24
V.	PERSONAL LOANS	1,15,939	525,39	453,00	1,52,455	822,27	697,93
	1. Loans for Purchase of Consumer Durables	11,958	40,15	31,59	18,667	70,48	54,83
	2. Loans for Housing	19,425	152,20	133,04	33,455	297,94	260,42
	3. Rest of the Personal Loans	84,556	333,05	288,37	1,00,333	453,86	382,67
VI.	TRADE	30,893	2497,33	2812,94	34,224	612,12	505,91
	1. Wholesale Trade	1,315	2379,13	2715,65	5,099	202,74	173,32
	2. Retail Trade	29,578	118,20	97,29	29,125	409,39	332,59
VII.	FINANCE	108	3,77	3,16	195	12,01	9,18
VIII.	ALL OTHERS	19,208	167,96	147,01	23,591	308,54	254,11
TOTAL BANK CREDIT		6,45,845	6162,67	5841,15	5,12,613	5075,68	4115,07
<i>OF WHICH :</i> 1. Artisans & Village Industries		14,391	27,00	21,96	7,890	37,50	31,03
2. Other Small Scale Industries		11,791	296,43	225,97	22,949	682,49	507,64

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	47,272	715,95	610,98	3,375	55,66	48,28
1. Direct Finance	44,802	251,84	209,14	3,296	42,09	35,83
2. Indirect Finance	2,470	464,10	401,84	79	13,57	12,45
II. INDUSTRY	58,131	2257,20	1732,81	50,437	4011,30	3315,76
1. Mining & Quarrying	41	13,68	12,05	37	4,46	4,48
2. Food Manufacturing & Processing	854	392,92	286,51	274	117,93	104,08
(a) Rice Mills, Flour & Dal Mills	446	254,13	197,07	74	44,64	38,80
(b) Sugar	7	2,08	1,74	9	36,20	31,97
(c) Edible Oils & Vanaspati	53	46,25	38,87	13	2,74	2,69
(d) Tea Processing	11	68	62	—	—	—
(e) Processing of Fruits & Vegetables	17	8,04	4,68	5	1,70	1,67
(f) Others	320	81,74	43,53	173	32,65	28,96
3. Beverage & Tobacco	16	25,82	13,09	11	12,66	14,68
4. Textiles	2,638	440,42	352,57	7,295	2152,23	1718,05
(a) Cotton Textiles	530	123,31	100,82	1,220	966,67	788,61
(b) Jute Textiles	20	2,67	2,02	7	1,71	1,57
(c) Handloom Textiles & Khadi	107	6,72	6,76	157	17,09	13,61
(d) Other Textiles	1,981	307,70	242,96	5,911	1166,77	914,26
5. Paper, Paper Products & Printing	685	117,52	70,97	316	67,28	61,75
6. Leather & Leather Products	350	62,71	42,80	46	1,26	92
7. Rubber & Rubber Products	702	85,18	72,20	254	162,06	151,28
8. Chemicals & Chemical Products	1,163	90,30	76,50	524	85,09	75,33
(a) Heavy Industrial Chemicals	37	5,46	5,42	18	2,20	1,89
(b) Fertilisers	24	15,62	14,84	12	4,43	4,19
(c) Drugs & Pharmaceuticals	212	25,94	23,49	53	6,53	5,31
(d) Non-Edible Oils	13	1,75	1,89	3	4,07	3,93
(e) Other Chemicals & Chemical Products	877	41,53	30,86	438	67,86	60,00
9. Petroleum, Coal Products & Nuclear Fuels	50	5,92	3,37	34	10,08	8,58
10. Manufacture of Cement & Cement Products	124	2,88	2,75	33	3,00	3,10
11. Basic Metals & Metal Products	3,800	329,70	265,41	1,440	340,05	292,37
(a) Iron & Steel	533	75,34	61,91	545	232,48	208,57
(b) Non-Ferrous Metals	147	8,05	6,82	10	89	1,21
(c) Other Metal Products	3,120	246,31	196,68	885	106,68	82,59
12. Engineering	2,043	130,39	106,54	1,575	119,86	79,05
(a) Heavy Engineering	178	41,58	33,74	165	66,31	34,50
(b) Light Engineering	1,337	32,69	25,56	1,200	38,05	29,98
(c) Electrical Machinery & Goods	483	50,68	43,68	183	10,86	9,64
(d) Electronic Machinery & Goods	45	5,44	3,56	27	4,64	4,93
13. Vehicles, Vehicle Parts & Transport Equipments	1,767	54,62	39,91	3,275	565,62	481,17
14. Other Industries	43,755	353,46	295,62	35,243	358,48	311,52
15. Electricity, Gas & Water	43	142,20	84,47	10	1,26	1,18
(a) Electricity Generation & Transmission	25	140,44	82,85	5	87	88
(b) Non-Conventional Energy	1	18	28	4	31	28
(c) Gas, Steam & Water Supply	17	1,58	1,34	1	8	2
16. Construction	100	9,50	8,06	70	9,98	8,22
III. TRANSPORT OPERATORS	2,677	57,52	37,27	528	5,77	4,61
IV. PROFESSIONAL AND OTHER SERVICES	7,802	134,38	103,31	2,516	105,60	84,76
V. PERSONAL LOANS	1,55,145	954,57	803,31	50,370	430,31	355,34
1. Loans for Purchase of Consumer Durables	18,275	72,44	55,15	3,794	33,16	26,47
2. Loans for Housing	34,455	364,43	317,40	11,397	181,98	157,28
3. Rest of the Personal Loans	1,02,415	517,70	430,76	35,179	215,17	171,59
VI. TRADE	32,361	817,52	638,84	8,636	437,34	340,05
1. Wholesale Trade	6,357	409,67	320,90	3,058	247,05	181,24
2. Retail Trade	26,004	407,85	317,94	5,578	190,29	158,81
VII. FINANCE	160	35,99	26,83	41	108,67	101,24
VIII. ALL OTHERS	32,535	422,55	354,71	12,245	245,27	204,44
TOTAL BANK CREDIT	3,36,083	5395,68	4308,06	1,28,148	5399,92	4454,48
<i>OF WHICH :</i> 1. Artisans & Village Industries	4,081	16,09	15,19	510	7,65	6,44
2. Other Small Scale Industries	35,259	911,25	721,95	27,975	1495,31	1255,04