

State:Chandigarh

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)					
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		281	28,36	15,22	155	11,14	4,62
1. Direct Finance		277	12,85	6,90	152	9,73	2,88
2. Indirect Finance		4	15,51	8,32	3	1,42	1,73
II. INDUSTRY		276	166,85	122,86	228	29,56	29,42
1. Mining & Quarrying		—	—	—	—	—	—
2. Food Manufacturing & Processing		8	14,71	11,68	9	6	6
(a) Rice Mills, Flour & Dal Mills		—	—	—	—	—	—
(b) Sugar		—	—	—	—	—	—
(c) Edible Oils & Vanaspati		2	22	15	—	—	—
(d) Tea Processing		—	—	—	—	—	—
(e) Processing of Fruits & Vegetables		1	12,00	9,31	—	—	—
(f) Others		5	2,49	2,21	9	6	6
3. Beverage & Tobacco		1	50	53	—	—	—
4. Textiles		3	4,20	4,63	4	4,34	2,62
(a) Cotton Textiles		1	3	1	1	49	53
(b) Jute Textiles		—	—	—	—	—	—
(c) Handloom Textiles & Khadi		—	—	—	—	—	—
(d) Other Textiles		2	4,17	4,62	3	3,85	2,09
5. Paper, Paper Products & Printing		16	12,21	10,41	12	82	89
6. Leather & Leather Products		3	45	48	2	4,75	6,17
7. Rubber & Rubber Products		1	4,00	2,81	—	—	—
8. Chemicals & Chemical Products		21	85,66	49,51	16	2,96	2,94
(a) Heavy Industrial Chemicals		3	5,47	4,37	1	7	2
(b) Fertilisers		—	—	—	1	1,70	1,76
(c) Drugs & Pharmaceuticals		7	71,39	39,28	9	35	38
(d) Non-Edible Oils		—	—	—	—	—	—
(e) Other Chemicals & Chemical Products		11	8,80	5,86	5	84	78
9. Petroleum, Coal Products & Nuclear Fuels		1	67	53	—	—	—
10. Manufacture of Cement & Cement Products		2	3,75	3,50	—	—	—
11. Basic Metals & Metal Products		16	3,67	2,09	16	3,62	3,83
(a) Iron & Steel		4	73	27	4	2,41	2,54
(b) Non-Ferrous Metals		4	2,82	1,65	1	3	4
(c) Other Metal Products		8	12	17	11	1,18	1,26
12. Engineering		25	30,83	32,51	33	9,05	9,17
(a) Heavy Engineering		1	2	2	3	21	18
(b) Light Engineering		—	—	—	21	5,55	5,85
(c) Electrical Machinery & Goods		10	36	24	7	1,27	1,32
(d) Electronic Machinery & Goods		14	30,44	32,26	2	2,02	1,82
13. Vehicles, Vehicle Parts & Transport Equipments		25	1,72	1,40	6	77	78
14. Other Industries		111	4,38	2,71	129	1,18	97
15. Electricity, Gas & Water		—	—	—	1	2,00	2,00
(a) Electricity Generation & Transmission		—	—	—	1	2,00	2,00
(b) Non-Conventional Energy		—	—	—	—	—	—
(c) Gas, Steam & Water Supply		—	—	—	—	—	—
16. Construction		43	11	7	—	—	—
III. TRANSPORT OPERATORS		27	88	1,10	23	65	49
IV. PROFESSIONAL AND OTHER SERVICES		170	27,16	22,07	92	1,77	41
V. PERSONAL LOANS		1,613	16,47	15,01	2,161	16,95	15,10
1. Loans for Purchase of Consumer Durables		66	31	23	447	1,55	1,40
2. Loans for Housing		440	4,74	4,18	447	5,37	4,95
3. Rest of the Personal Loans		1,107	11,42	10,61	1,267	10,02	8,75
VI. TRADE		146	31,55	27,59	447	9,05	7,28
1. Wholesale Trade		12	27,50	24,38	8	1,04	53
2. Retail Trade		134	4,05	3,20	439	8,02	6,75
VII. FINANCE		2	117,10	117,00	3	14	14
VIII. ALL OTHERS		303	7,41	5,41	682	3,48	3,09
TOTAL BANK CREDIT		2,818	395,79	326,25	3,791	72,74	60,55
OF WHICH: 1. Artisans & Village Industries		28	75	69	55	8	8
2. Other Small Scale Industries		111	24,23	16,99	87	3,71	3,76

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	2,138	417,66	343,57	—	—	—
1. Direct Finance	1,995	58,66	51,10	—	—	—
2. Indirect Finance	143	359,00	292,46	—	—	—
II. INDUSTRY	29,432	1835,77	1494,27	—	—	—
1. Mining & Quarrying	19	5,87	5,11	—	—	—
2. Food Manufacturing & Processing	158	203,15	171,94	—	—	—
(a) Rice Mills, Flour & Dal Mills	36	35,56	31,25	—	—	—
(b) Sugar	25	96,24	75,53	—	—	—
(c) Edible Oils & Vanaspati	18	20,53	20,67	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	6	1,18	1,04	—	—	—
(f) Others	73	49,63	43,45	—	—	—
3. Beverage & Tobacco	19	17,05	14,06	—	—	—
4. Textiles	169	206,58	168,69	—	—	—
(a) Cotton Textiles	85	138,95	113,94	—	—	—
(b) Jute Textiles	1	6	8	—	—	—
(c) Handloom Textiles & Khadi	4	1,06	99	—	—	—
(d) Other Textiles	79	66,50	53,68	—	—	—
5. Paper, Paper Products & Printing	194	45,81	32,47	—	—	—
6. Leather & Leather Products	27	15,61	12,88	—	—	—
7. Rubber & Rubber Products	51	5,29	3,87	—	—	—
8. Chemicals & Chemical Products	447	259,54	233,06	—	—	—
(a) Heavy Industrial Chemicals	29	53,02	39,52	—	—	—
(b) Fertilisers	12	7,43	8,24	—	—	—
(c) Drugs & Pharmaceuticals	217	129,36	102,45	—	—	—
(d) Non-Edible Oils	2	4,73	5,12	—	—	—
(e) Other Chemicals & Chemical Products	187	65,01	77,73	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	10	61	58	—	—	—
10. Manufacture of Cement & Cement Products	23	3,03	1,95	—	—	—
11. Basic Metals & Metal Products	555	344,57	291,66	—	—	—
(a) Iron & Steel	121	146,28	128,53	—	—	—
(b) Non-Ferrous Metals	13	1,22	1,29	—	—	—
(c) Other Metal Products	421	197,08	161,83	—	—	—
12. Engineering	508	265,60	176,40	—	—	—
(a) Heavy Engineering	64	19,67	12,97	—	—	—
(b) Light Engineering	243	54,20	49,18	—	—	—
(c) Electrical Machinery & Goods	119	101,52	37,87	—	—	—
(d) Electronic Machinery & Goods	82	90,21	76,38	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	191	115,04	96,62	—	—	—
14. Other Industries	26,903	286,17	236,95	—	—	—
15. Electricity, Gas & Water	20	43,94	34,65	—	—	—
(a) Electricity Generation & Transmission	19	43,79	34,51	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	1	14	14	—	—	—
16. Construction	138	17,92	13,36	—	—	—
III. TRANSPORT OPERATORS	1,526	63,07	20,20	—	—	—
IV. PROFESSIONAL AND OTHER SERVICES	2,370	125,26	101,25	—	—	—
V. PERSONAL LOANS	84,734	510,13	418,35	—	—	—
1. Loans for Purchase of Consumer Durables	10,915	50,26	40,78	—	—	—
2. Loans for Housing	8,493	143,87	126,56	—	—	—
3. Rest of the Personal Loans	65,326	316,00	251,01	—	—	—
VI. TRADE	6,306	4438,11	4314,16	—	—	—
1. Wholesale Trade	1,065	3993,64	3958,36	—	—	—
2. Retail Trade	5,241	444,47	355,81	—	—	—
VII. FINANCE	30	65,07	33,29	—	—	—
VIII. ALL OTHERS	39,639	507,89	397,38	—	—	—
TOTAL BANK CREDIT	1,66,175	7962,95	7122,47	—	—	—
OF WHICH: 1. Artisans & Village Industries	5,609	8,47	8,41	—	—	—
2. Other Small Scale Industries	8,942	283,83	249,48	—	—	—