

State:Punjab

Tableno.5.7–State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March2002

NORTHERN REGION		(Amount in Rupees Lakh)					
		RURAL			SEMI-URBAN		
OCCUPATION		No. of	Credit	Amount	No. of	Credit	Amount
		Accounts	Limit	Out standing	Accounts	Limit	Out standing
		1	2	3	4	5	6
I.	AGRICULTURE	4,45,474	2390,53	2014,85	1,99,603	1702,94	1387,77
	1. Direct Finance	4,39,437	2258,11	1912,11	1,93,874	1356,61	1106,76
	2. Indirect Finance	6,037	132,41	102,74	5,729	346,33	281,02
II.	INDUSTRY	36,125	805,93	651,49	30,941	1944,12	1481,68
	1. Mining & Quarrying	81	5,03	4,78	78	6,43	4,47
	2. Food Manufacturing & Processing	1,765	169,82	143,77	3,093	628,57	484,97
	(a) Rice Mills, Flour & Dal Mills	829	90,95	74,43	1,858	420,21	336,61
	(b) Sugar	2	18,00	11,82	8	33,75	25,40
	(c) Edible Oils & Vanaspati	25	2,55	95	150	96,12	74,36
	(d) Tea Processing	1	3	3	18	1,34	1,02
	(e) Processing of Fruits & Vegetables	8	60	52	20	2,54	1,78
	(f) Others	900	57,69	56,02	1,039	74,61	45,79
	3. Beverage & Tobacco	15	1,80	1,59	28	18,79	17,72
	4. Textiles	2,779	140,39	118,52	1,977	209,75	158,11
	(a) Cotton Textiles	109	18,53	17,38	196	115,59	78,94
	(b) Jute & Other Natural Fibre Textiles	96	7,56	7,58	18	5,50	5,00
	(c) Handloom Textiles & Khadi	1,693	18,38	16,29	1,088	11,66	11,91
	(d) Other Textiles & Textile Products	881	95,92	77,26	675	77,00	62,25
	5. Paper, Paper Products & Printing	398	9,70	9,59	325	24,44	20,43
	6. Leather & Leather Products	165	1,31	1,02	157	6,22	4,18
	7. Rubber & Plastic Products	103	11,26	9,52	388	67,50	29,48
	8. Chemicals & Chemical Products	195	21,96	17,99	420	100,44	57,69
	(a) Heavy Industrial Chemicals	8	9,78	5,93	25	17,32	17,59
	(b) Fertilisers	7	3,57	4,70	20	4,80	3,45
	(c) Drugs & Pharmaceuticals	64	1,06	79	51	4,60	3,80
	(d) Non-Edible Oils	2	8	4	11	4,41	3,39
	(e) Other Chemicals & Chemical Products	114	7,46	6,52	313	69,31	29,47
	9. Petroleum, Coal Products & Nuclear Fuels	16	1,22	81	36	4,77	4,17
	10. Manufacture of Cement & Cement Products	56	2,37	2,07	155	9,98	8,76
	11. Basic Metals & Metal Products	419	33,99	37,36	2,505	326,61	238,49
	(a) Iron & Steel	61	23,95	28,64	856	267,56	191,24
	(b) Non-Ferrous Metals	6	28	23	18	2,14	1,62
	(c) Metal Products	352	9,76	8,50	1,631	56,91	45,63
	12. Engineering	602	134,90	79,93	1,686	140,04	117,96
	(a) Heavy Engineering	77	9,24	7,17	366	48,62	41,97
	(b) Light Engineering	318	35,64	22,99	917	34,68	29,64
	(c) Electrical Machinery & Goods	138	15,80	14,34	267	38,95	34,26
	(d) Electronic Machinery & Goods	69	74,22	35,42	136	17,79	12,09
	13. Vehicles, Vehicle Parts & Transport Equipments	393	29,19	19,48	429	35,71	27,15
	14. Other Industries	28,538	91,42	76,54	18,702	158,71	124,54
	15. Electricity, Gas & Water	7	68,95	61,40	38	69,22	68,01
	(a) Electricity Generation & Transmission	6	68,91	61,37	17	66,39	66,09
	(b) Non-Conventional Energy	—	—	—	—	—	—
	(c) Gas, Steam & Water Supply	1	3	3	21	2,84	1,93
	16. Construction	593	82,63	67,13	924	136,92	115,55
III.	TRANSPORT OPERATORS	7,992	35,24	26,53	5,580	44,10	32,94

IV. PROFESSIONAL AND OTHER SERVICES	7,408	63,72	53,61	6,983	271,87	159,06
V. PERSONAL LOANS	1,33,998	665,16	568,68	1,71,212	1094,27	901,74
1. Loans for Purchase of Consumer Durables	13,305	37,99	28,76	11,849	44,17	33,00
2. Loans for Housing	17,773	207,39	186,62	26,469	402,02	351,88
3. Rest of the Personal Loans	1,02,920	419,78	353,29	1,32,894	648,09	516,86
VI. TRADE	54,332	3949,87	3908,52	56,557	780,15	641,72
1. Wholesale Trade	1,461	3739,64	3737,45	4,348	268,49	221,01
2. Retail Trade	52,871	210,23	171,07	52,209	511,66	420,71
VII. FINANCE	1,092	9,98	8,71	620	18,37	16,94
VIII. ALL OTHERS	26,658	224,93	189,56	36,724	920,95	689,25
TOTAL BANK CREDIT	7,13,079	8145,35	7421,95	5,08,220	6776,77	5311,11
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	16,396	77,26	60,78	7,154	123,14	97,72
2. Other Small Scale Industries	12,517	220,94	185,64	16,328	648,92	529,03

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out standing	Accounts	Limit	Out standing
	7	8	9	10	11	12
I. AGRICULTURE	34,291	598,36	535,27	2,855	100,57	84,81
1. Direct Finance	32,313	281,27	231,41	2,513	61,56	53,09
2. Indirect Finance	1,978	317,09	303,86	342	39,00	31,71
II. INDUSTRY	37,562	2191,95	1797,63	26,775	4437,94	3334,01
1. Mining & Quarrying	18	4,74	1,45	8	2,24	1,93
2. Food Manufacturing & Processing	969	356,19	224,78	1,204	163,06	137,55
(a) Rice Mills, Flour & Dal Mills	408	206,56	163,34	46	65,50	55,43
(b) Sugar	10	12,47	9,74	3	26,46	20,73
(c) Edible Oils & Vanaspati	52	39,41	25,41	872	19,55	18,02
(d) Tea Processing	12	1,33	1,16	—	—	—
(e) Processing of Fruits & Vegetables	40	1,56	1,32	6	1,90	1,87
(f) Others	447	94,87	23,81	277	49,65	41,50
3. Beverage & Tobacco	49	18,08	12,75	11	8,04	7,16
4. Textiles	3,478	594,32	526,49	9,036	2826,65	2036,46
(a) Cotton Textiles	579	332,00	302,07	851	974,35	611,81
(b) Jute & Other Natural Fibre Textiles	69	4,58	4,05	70	1,59	1,61
(c) Handloom Textiles & Khadi	212	11,47	10,55	282	35,98	28,40
(d) Other Textiles & Textile Products	2,618	246,27	209,82	7,833	1814,73	1394,64
5. Paper, Paper Products & Printing	724	117,66	105,79	359	105,71	89,68
6. Leather & Leather Products	344	75,08	62,17	67	12,89	10,28
7. Rubber & Plastic Products	1,269	93,09	78,69	394	160,18	140,01
8. Chemicals & Chemical Products	774	168,67	159,34	230	74,35	61,46
(a) Heavy Industrial Chemicals	26	68,31	68,23	21	4,85	4,55
(b) Fertilisers	13	19,78	18,87	4	2,39	2,22
(c) Drugs & Pharmaceuticals	178	20,81	18,98	45	2,91	2,83
(d) Non-Edible Oils	7	37	37	1	3,13	2,88
(e) Other Chemicals & Chemical Products	550	59,39	52,89	159	61,07	48,98
9. Petroleum, Coal Products & Nuclear Fuels	62	4,45	4,01	13	11,99	10,91
10. Manufacture of Cement & Cement Products	61	4,37	3,03	57	1,78	1,76
11. Basic Metals & Metal Products	3,141	228,19	187,69	1,278	283,82	229,73
(a) Iron & Steel	449	44,65	35,21	458	153,92	134,75
(b) Non-Ferrous Metals	159	18,76	16,82	20	4,96	2,97
(c) Metal Products	2,533	164,77	135,66	800	124,94	92,02
12. Engineering	2,753	169,31	145,53	1,584	116,12	75,11
(a) Heavy Engineering	289	42,61	34,53	153	21,30	19,08
(b) Light Engineering	1,775	67,17	55,30	1,085	48,55	37,84

	(c) Electrical Machinery & Goods	571	51,67	49,17	261	39,67	12,03
	(d) Electronic Machinery & Goods	118	7,86	6,53	85	6,60	6,16
	13. Vehicles, Vehicle Parts & Transport Equipments	431	34,43	27,83	3,608	499,61	387,37
	14. Other Industries	22,566	204,33	169,81	8,620	151,80	126,71
	15. Electricity, Gas & Water	31	59,84	42,81	18	2,47	2,16
	(a) Electricity Generation & Transmission	13	58,98	42,15	8	58	61
	(b) Non-Conventional Energy	2	7	6	—	—	—
	(c) Gas, Steam & Water Supply	16	80	60	10	1,89	1,54
	16. Construction	892	59,20	45,46	288	17,24	15,73
III.	TRANSPORT OPERATORS	2,970	41,50	33,78	458	9,83	8,25
IV.	PROFESSIONAL AND OTHER SERVICES	6,646	211,89	167,78	1,812	90,59	61,03
V.	PERSONAL LOANS	1,73,131	1281,01	1083,66	61,513	572,55	442,06
	1. Loans for Purchase of Consumer Durables	10,721	48,18	36,76	1,648	9,20	6,95
	2. Loans for Housing	25,609	494,58	445,72	13,213	241,11	206,94
	3. Rest of the Personal Loans	1,36,801	738,25	601,17	46,652	322,24	228,16
VI.	TRADE	42,501	857,36	700,30	9,632	549,83	462,27
	1. Wholesale Trade	5,157	336,10	277,24	2,476	382,70	314,65
	2. Retail Trade	37,344	521,26	423,06	7,156	167,13	147,62
VII.	FINANCE	647	29,34	24,94	288	18,17	17,02
VIII.	ALL OTHERS	39,588	827,09	635,90	14,445	455,06	375,32
TOTAL BANK CREDIT		3,37,336	6038,49	4979,26	1,17,778	6234,54	4784,77
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries		4,016	86,86	71,42	2,930	221,96	170,96
2. Other Small Scale Industries		20,627	701,92	578,02	14,470	1226,24	944,38