

State:Chandigarh

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	517	23,02	12,05	189	7,72	6,12
	1. Direct Finance	443	3,45	2,77	88	1,84	2,10
	2. Indirect Finance	74	19,57	9,28	101	5,88	4,02
II.	INDUSTRY	193	143,32	124,64	181	110,27	81,29
	1. Mining & Quarrying	4	91	94	—	—	—
	2. Food Manufacturing & Processing	9	20,15	16,18	8	5,20	5,57
	(a) Rice Mills, Flour & Dal Mills	1	3	3	5	5	5
	(b) Sugar	3	19,82	15,93	—	—	—
	(c) Edible Oils & Vanaspati	—	—	—	2	2,77	3,14
	(d) Tea Processing	—	—	—	—	—	—
	(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
	(f) Others	5	30	22	1	2,38	2,38
	3. Beverage & Tobacco	—	—	—	1	20	19
	4. Textiles	4	56	80	6	7,88	7,51
	(a) Cotton Textiles	2	9	5	2	1,83	1,20
	(b) Jute & Other Natural Fibre Textiles	—	—	—	—	—	—
	(c) Handloom Textiles & Khadi	—	—	—	—	—	—
	(d) Other Textiles & Textile Products	2	47	75	4	6,05	6,32
	5. Paper, Paper Products & Printing	21	12,36	10,25	25	8,05	7,73
	6. Leather & Leather Products	—	—	—	2	4,81	6,01
	7. Rubber & Plastic Products	15	23,44	21,69	—	—	—
	8. Chemicals & Chemical Products	21	31,91	24,35	16	18,61	8,80
	(a) Heavy Industrial Chemicals	—	—	—	2	8,76	3,97
	(b) Fertilisers	3	3,50	1,67	6	8,01	3,19
	(c) Drugs & Pharmaceuticals	13	18,89	18,08	—	—	—
	(d) Non-Edible Oils	—	—	—	—	—	—
	(e) Other Chemicals & Chemical Products	5	9,52	4,60	8	1,84	1,64
	9. Petroleum, Coal Products & Nuclear Fuels	1	3	3	—	—	—
	10. Manufacture of Cement & Cement Products	—	—	—	3	29	29
	11. Basic Metals & Metal Products	15	6,44	5,01	21	6,86	6,48
	(a) Iron & Steel	6	5,64	4,40	8	4,83	3,86
	(b) Non-Ferrous Metals	—	—	—	1	58	58
	(c) Metal Products	9	80	61	12	1,45	2,03
	12. Engineering	28	37,51	35,76	30	56,90	37,22
	(a) Heavy Engineering	2	6,32	6,32	1	5	2
	(b) Light Engineering	8	2,95	74	8	24	20
	(c) Electrical Machinery & Goods	4	6	6	12	16,04	7,45
	(d) Electronic Machinery & Goods	14	28,18	28,65	9	40,57	29,54
	13. Vehicles, Vehicle Parts & Transport Equipments	17	5,08	4,57	4	8	18
	14. Other Industries	53	4,77	4,94	58	92	83
	15. Electricity, Gas & Water	1	3	—	—	—	—
	(a) Electricity Generation & Transmission	1	3	—	—	—	—
	(b) Non-Conventional Energy	—	—	—	—	—	—
	(c) Gas, Steam & Water Supply	—	—	—	—	—	—
	16. Construction	4	15	11	7	47	47
III.	TRANSPORT OPERATORS	26	77	51	25	40	35

IV. PROFESSIONAL AND OTHER SERVICES	60	3,12	2,18	49	3,10	98
V. PERSONAL LOANS	3,091	89,55	63,24	2,353	17,02	14,60
1. Loans for Purchase of Consumer Durables	227	1,54	80	526	2,37	1,89
2. Loans for Housing	345	16,72	13,42	272	5,09	4,81
3. Rest of the Personal Loans	2,519	71,28	49,02	1,555	9,56	7,90
VI. TRADE	294	31,55	29,84	367	8,66	7,52
1. Wholesale Trade	129	23,63	23,12	47	73	69
2. Retail Trade	165	7,92	6,71	320	7,93	6,83
VII. FINANCE	3	20	20	1	1	—
VIII. ALL OTHERS	472	23,93	17,12	410	12,51	9,99
TOTAL BANK CREDIT	4,656	315,47	249,78	3,575	159,70	120,85
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	45	2,17	1,65	6	10	8
2. Other Small Scale Industries	59	18,67	10,36	93	7,41	7,38

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Out standing	No. of Accounts	Credit Limit	Amount Out standing
	7	8	9	10	11	12
I. AGRICULTURE	1,373	640,51	552,65	—	—	—
1. Direct Finance	1,191	65,93	69,90	—	—	—
2. Indirect Finance	182	574,58	482,75	—	—	—
II. INDUSTRY	10,561	2035,21	1639,93	—	—	—
1. Mining & Quarrying	8	81	68	—	—	—
2. Food Manufacturing & Processing	2,213	179,83	176,35	—	—	—
(a) Rice Mills, Flour & Dal Mills	1,770	37,31	36,32	—	—	—
(b) Sugar	23	65,94	70,91	—	—	—
(c) Edible Oils & Vanaspati	22	27,04	24,98	—	—	—
(d) Tea Processing	2	25	22	—	—	—
(e) Processing of Fruits & Vegetables	11	12,70	11,04	—	—	—
(f) Others	385	36,60	32,87	—	—	—
3. Beverage & Tobacco	12	22,83	20,03	—	—	—
4. Textiles	216	204,93	165,03	—	—	—
(a) Cotton Textiles	104	164,83	124,94	—	—	—
(b) Jute & Other Natural Fibre Textiles	14	4,01	3,89	—	—	—
(c) Handloom Textiles & Khadi	2	1	—	—	—	—
(d) Other Textiles & Textile Products	96	36,08	36,19	—	—	—
5. Paper, Paper Products & Printing	207	41,99	32,85	—	—	—
6. Leather & Leather Products	21	8,89	7,01	—	—	—
7. Rubber & Plastic Products	114	33,43	31,49	—	—	—
8. Chemicals & Chemical Products	664	250,23	197,56	—	—	—
(a) Heavy Industrial Chemicals	27	13,49	12,20	—	—	—
(b) Fertilisers	9	6,53	5,19	—	—	—
(c) Drugs & Pharmaceuticals	515	193,99	153,86	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	113	36,22	26,31	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	6	76	58	—	—	—
10. Manufacture of Cement & Cement Products	23	1,75	1,49	—	—	—
11. Basic Metals & Metal Products	483	332,32	282,52	—	—	—
(a) Iron & Steel	167	270,76	233,93	—	—	—
(b) Non-Ferrous Metals	8	5,91	7,39	—	—	—
(c) Metal Products	308	55,65	41,19	—	—	—
12. Engineering	518	354,22	304,30	—	—	—
(a) Heavy Engineering	135	98,56	84,22	—	—	—
(b) Light Engineering	196	45,66	35,88	—	—	—

	(c) Electrical Machinery & Goods	108	106,83	87,69	—	—	—
	(d) Electronic Machinery & Goods	79	103,17	96,51	—	—	—
	13. Vehicles, Vehicle Parts & Transport Equipments	152	37,00	37,60	—	—	—
	14. Other Industries	5,690	226,11	140,59	—	—	—
	15. Electricity, Gas & Water	18	61,22	6,75	—	—	—
	(a) Electricity Generation & Transmission	7	59,03	4,71	—	—	—
	(b) Non-Conventional Energy	1	8	8	—	—	—
	(c) Gas, Steam & Water Supply	10	2,11	1,96	—	—	—
	16. Construction	216	278,88	235,11	—	—	—
III.	TRANSPORT OPERATORS	485	62,90	41,35	—	—	—
IV.	PROFESSIONAL AND OTHER SERVICES	1,935	217,26	167,60	—	—	—
V.	PERSONAL LOANS	63,315	560,69	455,19	—	—	—
	1. Loans for Purchase of Consumer Durables	5,640	26,78	21,36	—	—	—
	2. Loans for Housing	6,530	162,53	142,22	—	—	—
	3. Rest of the Personal Loans	51,145	371,38	291,61	—	—	—
VI.	TRADE	5,519	6265,23	5113,73	—	—	—
	1. Wholesale Trade	1,158	6066,76	4975,53	—	—	—
	2. Retail Trade	4,361	198,47	138,19	—	—	—
VII.	FINANCE	74	198,42	178,13	—	—	—
VIII.	ALL OTHERS	14,134	633,14	489,50	—	—	—
TOTAL BANK CREDIT		97,396	10613,37	8638,06	—	—	—
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries		265	17,34	18,22	—	—	—
2. Other Small Scale Industries		6,198	206,52	186,42	—	—	—