

**TABLE NO.57—STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2003**

NORTHERN REGION  
STATE : PUNJAB

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>3,70,087</b>	<b>3125,64</b>	<b>2534,02</b>	<b>1,79,681</b>	<b>1828,55</b>	<b>1522,72</b>
1. Direct Finance	3,64,853	2995,20	2421,77	1,74,304	1550,93	1304,71
2. Indirect Finance	5,234	130,45	112,25	5,377	277,62	218,02
<b>II. INDUSTRY</b>	<b>26,718</b>	<b>640,00</b>	<b>515,94</b>	<b>24,342</b>	<b>1830,25</b>	<b>1461,89</b>
1. Mining & Quarrying	198	9,49	8,58	175	22,75	20,59
2. Food Manufacturing & Processing	1,717	166,92	124,53	3,525	661,98	513,78
(a) Rice Mills, Flour & Dal Mills	744	95,95	74,65	2,066	452,09	348,67
(b) Sugar	5	20,08	11,27	14	47,95	41,80
(c) Edible Oils & Vanaspati	40	15,81	10,40	206	55,74	43,78
(d) Tea Processing	—	—	—	29	2,07	1,82
(e) Processing of Fruits & Vegetables	7	1,58	1,32	23	2,09	1,41
(f) Others	921	33,50	26,89	1,187	102,04	76,31
3. Beverage & Tobacco	24	3,77	3,63	33	16,45	16,20
4. Textiles	1,999	132,33	117,27	1,516	188,61	142,11
(a) Cotton Textiles	139	73,88	71,50	250	120,49	85,85
(b) Jute & Other Natural Fibre Textiles	120	4	30	5	14	7
(c) Handloom Textiles & Khadi	1,150	15,10	11,46	895	13,67	11,33
(d) Other Textiles & Textile Products	590	42,89	34,00	366	54,31	44,86
5. Paper, Paper Products & Printing	127	22,62	21,53	328	29,82	25,80
6. Leather & Leather Products	147	1,14	86	134	1,81	1,71
7. Rubber & Plastic Products	100	10,81	9,72	412	37,16	33,05
8. Chemicals & Chemical Products	144	26,19	24,56	373	133,07	77,47
(a) Heavy Industrial Chemicals	12	3,01	2,92	36	3,52	3,44
(b) Fertilisers	6	3,71	4,86	29	13,21	11,08
(c) Drugs & Pharmaceuticals	26	12,06	11,57	71	16,46	14,46
(d) Non-Edible Oils	7	1,38	47	11	3,87	2,99
(e) Other Chemicals & Chemical Products	98	6,04	4,74	226	96,01	45,50
9. Petroleum, Coal Products & Nuclear Fuels	8	49	46	27	5,85	4,70
10. Manufacture of Cement & Cement Products	57	2,78	2,40	157	7,29	6,08
11. Basic Metals & Metal Products	407	40,85	35,18	1,720	233,95	202,16
(a) Iron & Steel	54	18,97	18,21	698	179,67	150,64
(b) Non-Ferrous Metals	6	11,12	7,58	25	2,90	2,43
(c) Metal Products	347	10,77	9,39	997	51,38	49,10
12. Engineering	743	19,72	18,15	1,869	134,15	123,80
(a) Heavy Engineering	59	3,38	2,89	327	44,98	34,09
(b) Light Engineering	410	10,27	9,70	1,128	35,92	31,43
(c) Electrical Machinery & Goods	182	4,49	4,03	311	24,72	20,92
(d) Electronic Machinery & Goods	92	1,58	1,52	103	28,54	37,36
13. Vehicles, Vehicle Parts & Transport Equipments	344	30,12	16,59	538	55,29	38,78
14. Other Industries	20,123	89,23	75,30	12,323	149,33	125,16
15. Electricity, Gas & Water	6	23,90	11,96	56	4,04	3,53
(a) Electricity Generation & Transmission	3	23,81	11,87	39	2,89	2,66
(b) Non-Conventional Energy	1	3	2	—	—	—
(c) Gas, Steam & Water Supply	2	7	7	17	1,15	87
16. Construction	574	59,63	45,22	1,156	148,68	126,97
<b>III. TRANSPORT OPERATORS</b>	<b>5,163</b>	<b>33,36</b>	<b>25,07</b>	<b>3,024</b>	<b>33,66</b>	<b>26,71</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>6,137</b>	<b>77,65</b>	<b>66,39</b>	<b>7,085</b>	<b>262,91</b>	<b>164,28</b>
<b>V. PERSONAL LOANS</b>	<b>1,13,319</b>	<b>832,41</b>	<b>715,81</b>	<b>1,54,587</b>	<b>1425,13</b>	<b>1205,71</b>
1. Loans for Purchase of Consumer Durables	8,261	28,38	20,49	7,661	35,89	26,06
2. Loans for Housing	20,639	296,04	266,61	29,723	570,27	503,79
3. Rest of the Personal Loans	84,419	507,99	428,71	1,17,203	818,97	675,86
<b>VI. TRADE</b>	<b>48,241</b>	<b>3548,13</b>	<b>3498,21</b>	<b>47,468</b>	<b>803,49</b>	<b>676,74</b>
1. Wholesale Trade	1,341	3309,84	3298,24	3,193	241,80	205,08
2. Retail Trade	46,900	238,28	199,97	44,275	561,69	471,65
<b>VII. FINANCE</b>	<b>903</b>	<b>10,38</b>	<b>9,45</b>	<b>674</b>	<b>24,95</b>	<b>23,41</b>
<b>VIII. ALL OTHERS</b>	<b>21,068</b>	<b>299,58</b>	<b>183,57</b>	<b>27,571</b>	<b>538,53</b>	<b>420,91</b>
<b>TOTAL BANK CREDIT</b>	<b>5,91,636</b>	<b>8567,13</b>	<b>7548,45</b>	<b>4,44,432</b>	<b>6747,46</b>	<b>5502,36</b>
OF WHICH:						
1. Artisans and Village & Tiny Industries	11,900	52,62	42,34	3,711	164,39	116,46
2. Other Small Scale Industries	10,917	220,91	184,57	14,734	687,43	577,07

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MARCH 2003**

**NORTHERN REGION  
STATE: PUNJAB**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>31,317</b>	<b>750,84</b>	<b>628,75</b>	<b>2,722</b>	<b>61,59</b>	<b>50,75</b>
1. Direct Finance	29,660	361,28	297,08	2,635	47,07	39,77
2. Indirect Finance	1,657	389,55	331,67	87	14,53	10,98
<b>II. INDUSTRY</b>	<b>25,412</b>	<b>2867,76</b>	<b>2426,23</b>	<b>20,724</b>	<b>4850,44</b>	<b>3870,51</b>
1. Mining & Quarrying	48	19,30	13,94	25	4,72	4,05
2. Food Manufacturing & Processing	1,029	407,53	336,47	364	108,90	99,11
(a) Rice Mills, Flour & Dal Mills	446	302,04	261,68	46	7,28	7,62
(b) Sugar	9	12,66	9,10	4	29,49	25,83
(c) Edible Oils & Vanaspati	67	37,58	31,31	76	20,09	18,65
(d) Tea Processing	6	89	47	—	—	—
(e) Processing of Fruits & Vegetables	9	2,03	2,30	10	10,94	11,10
(f) Others	492	52,34	31,60	228	41,11	35,92
3. Beverage & Tobacco	52	27,67	17,92	11	17,61	15,43
4. Textiles	2,625	708,48	617,86	7,601	2885,76	2255,09
(a) Cotton Textiles	429	465,20	407,61	1,099	1491,93	1151,89
(b) Jute & Other Natural Fibre Textiles	47	2,46	2,09	22	6,51	5,29
(c) Handloom Textiles & Khadi	145	10,12	8,78	213	29,27	25,06
(d) Other Textiles & Textile Products	2,004	230,70	199,38	6,267	1358,04	1072,85
5. Paper, Paper Products & Printing	687	173,11	137,58	393	122,64	106,29
6. Leather & Leather Products	368	68,51	56,70	83	17,08	11,99
7. Rubber & Plastic Products	1,171	86,18	76,13	463	252,02	199,90
8. Chemicals & Chemical Products	688	200,91	191,10	274	38,84	31,51
(a) Heavy Industrial Chemicals	31	87,46	87,02	36	6,66	6,00
(b) Fertilisers	15	26,79	25,64	2	25	21
(c) Drugs & Pharmaceuticals	227	27,09	24,19	56	5,06	4,47
(d) Non-Edible Oils	7	55	63	5	59	56
(e) Other Chemicals & Chemical Products	408	59,01	53,62	175	26,27	20,25
9. Petroleum, Coal Products & Nuclear Fuels	43	4,80	4,18	22	12,22	12,21
10. Manufacture of Cement & Cement Products	63	10,91	9,21	22	1,42	1,41
11. Basic Metals & Metal Products	3,118	311,44	272,60	1,346	398,44	331,90
(a) Iron & Steel	467	54,50	45,25	543	254,11	227,86
(b) Non-Ferrous Metals	227	18,36	16,43	25	15,29	5,98
(c) Metal Products	2,424	238,58	210,93	778	129,04	98,06
12. Engineering	2,684	183,35	150,71	1,500	152,14	122,31
(a) Heavy Engineering	312	58,98	48,23	217	54,38	38,97
(b) Light Engineering	1,634	70,35	64,53	1,024	75,17	63,27
(c) Electrical Machinery & Goods	624	47,92	34,37	208	17,22	14,88
(d) Electronic Machinery & Goods	114	6,10	3,59	51	5,36	5,19
13. Vehicles, Vehicle Parts & Transport Equipments	443	44,25	36,12	4,141	622,32	495,33
14. Other Industries	11,435	244,80	205,42	4,096	191,82	162,17
15. Electricity, Gas & Water	83	299,74	244,08	13	1,93	1,32
(a) Electricity Generation & Transmission	41	180,17	145,09	8	86	69
(b) Non-Conventional Energy	2	7	5	—	—	—
(c) Gas, Steam & Water Supply	40	119,50	98,94	5	1,07	64
16. Construction	875	76,79	56,20	370	22,57	20,51
<b>III. TRANSPORT OPERATORS</b>	<b>4,434</b>	<b>41,37</b>	<b>34,12</b>	<b>306</b>	<b>9,07</b>	<b>7,29</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>6,377</b>	<b>224,94</b>	<b>171,51</b>	<b>1,409</b>	<b>95,76</b>	<b>80,32</b>
<b>V. PERSONAL LOANS</b>	<b>1,62,538</b>	<b>1796,25</b>	<b>1468,42</b>	<b>55,232</b>	<b>836,45</b>	<b>694,67</b>
1. Loans for Purchase of Consumer Durables	7,559	37,28	26,95	1,500	10,69	8,38
2. Loans for Housing	30,526	712,65	631,88	11,366	348,31	311,43
3. Rest of the Personal Loans	1,24,453	1046,32	809,59	42,366	477,45	374,87
<b>VI. TRADE</b>	<b>32,899</b>	<b>896,95</b>	<b>755,02</b>	<b>7,496</b>	<b>473,90</b>	<b>405,76</b>
1. Wholesale Trade	4,441	367,91	302,07	2,121	245,55	206,58
2. Retail Trade	28,458	529,04	452,95	5,375	228,35	199,18
<b>VII. FINANCE</b>	<b>1,057</b>	<b>38,98</b>	<b>34,47</b>	<b>175</b>	<b>33,42</b>	<b>28,17</b>
<b>VIII. ALL OTHERS</b>	<b>30,016</b>	<b>687,42</b>	<b>531,80</b>	<b>11,758</b>	<b>529,59</b>	<b>451,27</b>
<b>TOTAL BANK CREDIT</b>	<b>2,94,050</b>	<b>7304,49</b>	<b>6050,33</b>	<b>99,822</b>	<b>6890,21</b>	<b>5588,74</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,700	42,85	35,21	638	26,97	24,90
2. Other Small Scale Industries	17,396	917,14	784,22	15,394	1517,94	1195,40