

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

**NORTHERN REGION
CHANDIGARH**

(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
I. AGRICULTURE	496	11,67	9,79	132	8,61	8,44
1. Direct Finance	458	5,90	5,19	126	2,89	2,67
2. Indirect Finance	38	5,77	4,60	6	5,72	5,77
II. INDUSTRY	214	83,03	68,99	190	132,12	101,77
1. Mining & Quarrying	1	17	17	1	3	3
2. Food Manufacturing & Processing	13	1,97	2,66	14	3,85	6,64
(a) Rice Mills, Flour & Dal Mills	5	12	11	8	75	79
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	2	2,77	3,16
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	8	1,84	2,55	4	33	2,69
3. Beverage & Tobacco	2	45	45	6	67	64
4. Textiles	2	9	9	15	22,26	23,20
(a) Cotton Textiles	—	—	—	3	6,21	6,25
(b) Jute & Other Natural Fibre Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles & Textile Products	2	9	9	12	16,05	16,94
5. Paper, Paper Products & Printing	12	12,97	11,00	16	7,63	7,35
6. Leather & Leather Products	—	—	—	—	—	—
7. Rubber & Plastic Products	3	29	32	2	8	4
8. Chemicals & Chemical Products	8	10,36	4,85	15	24,22	10,78
(a) Heavy Industrial Chemicals	2	2,39	2,47	3	11,93	5,46
(b) Fertilisers	—	—	—	7	10,89	4,38
(c) Drugs & Pharmaceuticals	1	80	1,30	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	5	7,16	1,08	5	1,41	94
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	2	16	16
11. Basic Metals & Metal Products	7	5,38	40	13	7,19	6,15
(a) Iron & Steel	2	5,08	10	8	6,05	4,54
(b) Non-Ferrous Metals	1	3	3	—	—	—
(c) Metal Products	4	27	27	5	1,14	1,61
12. Engineering	30	45,12	42,97	39	53,35	34,03
(a) Heavy Engineering	5	16,74	16,74	5	28	28
(b) Light Engineering	12	3,49	1,87	10	2,01	2,02
(c) Electrical Machinery & Goods	4	1,78	73	21	28,61	17,30
(d) Electronic Machinery & Goods	9	23,11	23,63	3	22,45	14,44
13. Vehicles, Vehicle Parts & Transport Equipments	6	5,00	5,01	10	6,27	6,46
14. Other Industries	128	1,19	1,05	55	6,36	6,25
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	2	3	2	2	4	4
III. TRANSPORT OPERATORS	32	1,22	75	29	59	53
IV. PROFESSIONAL AND OTHER SERVICES	76	26,65	26,51	40	3,67	3,61
V. PERSONAL LOANS	1,937	38,35	25,06	2,502	27,87	24,26
1. Loans for Purchase of Consumer Durables	60	27	22	259	2,32	1,93
2. Loans for Housing	143	4,69	4,56	319	10,71	9,90
3. Rest of the Personal Loans	1,734	33,40	20,27	1,924	14,84	12,44
VI. TRADE	251	5,71	4,68	365	11,47	10,73
1. Wholesale Trade	25	1,49	1,37	53	4,23	4,13
2. Retail Trade	226	4,22	3,31	312	7,24	6,60
VII. FINANCE	1	—	—	1	2,45	3,98
VIII. ALL OTHERS	360	12,13	9,30	387	27,73	25,93
TOTAL BANK CREDIT	3,367	178,76	145,08	3,646	214,51	179,25
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	9	9	8	7	12	12
2. Other Small Scale Industries	159	17,38	8,61	113	16,40	18,20

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**NORTHERN REGION
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(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
I. AGRICULTURE	1,468	1230,52	1127,31	—	—	—
1. Direct Finance	865	543,34	543,31	—	—	—
2. Indirect Finance	603	687,18	584,00	—	—	—
II. INDUSTRY	10,470	2483,90	1837,34	—	—	—
1. Mining & Quarrying	4	2,19	34	—	—	—
2. Food Manufacturing & Processing	2,491	308,84	289,72	—	—	—
(a) Rice Mills, Flour & Dal Mills	2,003	38,20	36,74	—	—	—
(b) Sugar	24	83,63	71,41	—	—	—
(c) Edible Oils & Vanaspati	16	9,51	10,00	—	—	—
(d) Tea Processing	2	25	23	—	—	—
(e) Processing of Fruits & Vegetables	17	15,92	13,61	—	—	—
(f) Others	429	161,33	157,73	—	—	—
3. Beverage & Tobacco	13	22,16	16,87	—	—	—
4. Textiles	212	246,64	188,99	—	—	—
(a) Cotton Textiles	93	178,65	129,01	—	—	—
(b) Jute & Other Natural Fibre Textiles	5	1,36	1,05	—	—	—
(c) Handloom Textiles & Khadi	1	—	—	—	—	—
(d) Other Textiles & Textile Products	113	66,62	58,92	—	—	—
5. Paper, Paper Products & Printing	172	43,82	33,03	—	—	—
6. Leather & Leather Products	19	6,82	5,38	—	—	—
7. Rubber & Plastic Products	115	41,91	25,19	—	—	—
8. Chemicals & Chemical Products	669	255,15	227,72	—	—	—
(a) Heavy Industrial Chemicals	35	13,46	11,58	—	—	—
(b) Fertilisers	3	1,55	66	—	—	—
(c) Drugs & Pharmaceuticals	535	198,63	181,20	—	—	—
(d) Non-Edible Oils	1	1,85	1,36	—	—	—
(e) Other Chemicals & Chemical Products	95	39,66	32,92	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	4	58	62	—	—	—
10. Manufacture of Cement & Cement Products	14	62	50	—	—	—
11. Basic Metals & Metal Products	457	351,72	279,40	—	—	—
(a) Iron & Steel	125	277,28	222,42	—	—	—
(b) Non-Ferrous Metals	22	6,39	7,70	—	—	—
(c) Metal Products	310	68,05	49,27	—	—	—
12. Engineering	599	450,55	294,36	—	—	—
(a) Heavy Engineering	148	170,53	112,64	—	—	—
(b) Light Engineering	261	29,53	24,19	—	—	—
(c) Electrical Machinery & Goods	92	125,23	83,79	—	—	—
(d) Electronic Machinery & Goods	98	125,25	73,73	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	140	145,68	62,13	—	—	—
14. Other Industries	5,386	297,84	215,06	—	—	—
15. Electricity, Gas & Water	8	12,35	4,97	—	—	—
(a) Electricity Generation & Transmission	5	12,14	4,76	—	—	—
(b) Non-Conventional Energy	1	8	8	—	—	—
(c) Gas, Steam & Water Supply	2	13	13	—	—	—
16. Construction	167	297,03	193,09	—	—	—
III. TRANSPORT OPERATORS	410	8,11	6,61	—	—	—
IV. PROFESSIONAL AND OTHER SERVICES	1,723	203,05	206,94	—	—	—
V. PERSONAL LOANS	66,903	901,37	684,61	—	—	—
1. Loans for Purchase of Consumer Durables	4,319	25,69	17,75	—	—	—
2. Loans for Housing	7,241	345,63	266,13	—	—	—
3. Rest of the Personal Loans	55,343	530,05	400,73	—	—	—
VI. TRADE	4,348	6826,87	4826,08	—	—	—
1. Wholesale Trade	1,036	6605,54	4674,09	—	—	—
2. Retail Trade	3,312	221,32	151,99	—	—	—
VII. FINANCE	74	337,42	337,33	—	—	—
VIII. ALL OTHERS	9,362	693,02	581,81	—	—	—
TOTAL BANK CREDIT	94,758	12684,26	9608,02	—	—	—
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	160	9,89	8,43	—	—	—
2. Other Small Scale Industries	6,256	184,32	159,68	—	—	—