

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

**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
	1	2	3	4	5	6
I. AGRICULTURE	3,86,744	3384,79	2869,36	1,94,500	2255,84	1849,01
1. Direct Finance	3,81,541	3267,65	2775,49	1,88,537	1967,20	1623,65
2. Indirect Finance	5,203	117,13	93,87	5,963	288,64	225,36
II. INDUSTRY	21,613	666,13	525,88	21,630	2093,04	1556,03
1. Mining & Quarrying	253	11,67	10,09	116	42,95	32,49
2. Food Manufacturing & Processing	1,747	171,69	130,38	4,011	885,77	602,48
(a) Rice Mills, Flour & Dal Mills	780	117,18	81,45	2,592	673,88	442,89
(b) Sugar	3	18,14	17,16	10	33,32	25,10
(c) Edible Oils & Vanaspati	37	6,69	6,29	197	68,80	55,32
(d) Tea Processing	2	18	13	24	1,61	1,25
(e) Processing of Fruits & Vegetables	10	3,77	3,12	21	4,31	3,30
(f) Others	915	25,73	22,22	1,167	103,85	74,63
3. Beverage & Tobacco	32	15,03	10,49	30	12,34	6,96
4. Textiles	1,621	136,93	111,50	1,540	205,71	193,56
(a) Cotton Textiles	109	46,38	39,39	277	150,86	151,88
(b) Jute & Other Natural Fibre Textiles	107	37	27	31	2,59	1,78
(c) Handloom Textiles & Khadi	1,011	13,30	9,97	916	15,62	12,63
(d) Other Textiles & Textile Products	394	76,88	61,87	316	36,64	27,27
5. Paper, Paper Products & Printing	101	18,21	16,88	290	71,91	53,73
6. Leather & Leather Products	137	2,22	1,58	123	3,11	2,21
7. Rubber & Plastic Products	85	7,89	6,76	399	44,70	34,84
8. Chemicals & Chemical Products	160	16,04	14,02	338	46,72	42,03
(a) Heavy Industrial Chemicals	7	65	48	37	4,37	3,79
(b) Fertilisers	14	5,44	5,28	21	2,81	2,31
(c) Drugs & Pharmaceuticals	15	66	53	77	13,63	12,86
(d) Non-Edible Oils	6	48	46	11	2,39	2,23
(e) Other Chemicals & Chemical Products	118	8,81	7,27	192	23,53	20,83
9. Petroleum, Coal Products & Nuclear Fuels	20	88	74	19	4,99	3,69
10. Manufacture of Cement & Cement Products	65	1,74	1,26	150	7,99	6,44
11. Basic Metals & Metal Products	335	25,17	22,19	1,675	290,77	216,58
(a) Iron & Steel	45	10,58	9,57	717	222,36	159,62
(b) Non-Ferrous Metals	7	1,22	1,23	28	2,17	1,80
(c) Metal Products	283	13,37	11,38	930	66,23	55,16
12. Engineering	677	38,67	29,03	1,778	169,09	136,04
(a) Heavy Engineering	65	3,54	2,53	339	43,51	33,08
(b) Light Engineering	372	11,62	9,25	1,031	44,75	35,17
(c) Electrical Machinery & Goods	122	3,12	1,84	318	47,63	37,70
(d) Electronic Machinery & Goods	118	20,39	15,41	90	33,21	30,08
13. Vehicles, Vehicle Parts & Transport Equipments	368	36,85	27,65	645	80,53	48,14
14. Other Industries	15,407	92,98	71,31	8,856	152,18	111,23
15. Electricity, Gas & Water	16	20,84	20,58	29	2,45	1,84
(a) Electricity Generation & Transmission	13	20,75	20,49	11	59	44
(b) Non-Conventional Energy	1	3	2	1	7	7
(c) Gas, Steam & Water Supply	2	7	7	17	1,80	1,33
16. Construction	589	69,31	51,43	1,631	71,84	63,79
III. TRANSPORT OPERATORS	5,237	37,10	29,21	2,904	27,28	19,56
IV. PROFESSIONAL AND OTHER SERVICES	6,560	110,81	90,67	8,364	400,49	272,99
V. PERSONAL LOANS	1,31,122	1134,81	948,81	1,74,805	1932,54	1600,90
1. Loans for Purchase of Consumer Durables	8,555	35,22	25,96	6,790	37,81	28,20
2. Loans for Housing	22,430	376,93	335,06	34,268	758,60	679,64
3. Rest of the Personal Loans	1,00,137	722,66	587,79	1,33,747	1136,14	893,06
VI. TRADE	44,466	4020,10	2636,59	49,562	964,97	748,18
1. Wholesale Trade	1,440	3742,60	2413,18	3,934	266,74	209,24
2. Retail Trade	43,026	277,50	223,42	45,628	698,23	538,93
VII. FINANCE	633	22,37	20,74	648	65,58	52,53
VIII. ALL OTHERS	22,532	203,56	159,96	31,049	620,33	486,42
TOTAL BANK CREDIT	6,18,907	9579,65	7281,23	4,83,462	8360,08	6585,62
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	10,730	62,65	45,70	3,940	169,85	119,50
2. Other Small Scale Industries	6,794	233,20	169,90	11,238	909,91	645,25

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**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
I. AGRICULTURE	34,667	841,43	691,06	2,548	219,52	183,11
1. Direct Finance	32,729	452,03	377,34	2,150	42,19	33,59
2. Indirect Finance	1,938	389,40	313,72	398	177,33	149,52
II. INDUSTRY	19,889	3234,28	2378,23	20,514	6060,12	4285,39
1. Mining & Quarrying	64	31,53	19,18	45	10,24	8,42
2. Food Manufacturing & Processing	1,141	569,05	385,54	542	139,43	92,19
(a) Rice Mills, Flour & Dal Mills	557	435,93	274,30	198	18,27	13,55
(b) Sugar	4	22,75	22,68	2	23,00	18,13
(c) Edible Oils & Vanaspati	80	47,47	38,63	23	18,47	15,81
(d) Tea Processing	4	53	14	–	–	–
(e) Processing of Fruits & Vegetables	11	8,02	7,83	9	3,83	1,69
(f) Others	485	54,35	41,95	310	75,86	43,01
3. Beverage & Tobacco	46	25,81	20,75	17	8,32	7,52
4. Textiles	2,413	597,01	468,13	8,105	3459,89	2409,01
(a) Cotton Textiles	417	315,76	253,67	895	1627,73	1129,07
(b) Jute & Other Natural Fibre Textiles	69	7,35	5,65	13	7,16	6,46
(c) Handloom Textiles & Khadi	168	8,72	8,15	477	57,85	48,39
(d) Other Textiles & Textile Products	1,759	265,18	200,66	6,720	1767,15	1225,08
5. Paper, Paper Products & Printing	654	214,07	175,34	435	84,79	75,21
6. Leather & Leather Products	369	91,12	72,58	80	26,36	14,61
7. Rubber & Plastic Products	1,000	97,87	74,59	461	244,52	196,60
8. Chemicals & Chemical Products	665	183,85	120,65	282	63,42	50,32
(a) Heavy Industrial Chemicals	48	48,08	24,14	40	7,96	6,86
(b) Fertilisers	15	61,12	37,00	2	25	17
(c) Drugs & Pharmaceuticals	141	22,73	19,24	43	4,04	3,41
(d) Non-Edible Oils	12	2,52	2,43	9	1,04	87
(e) Other Chemicals & Chemical Products	449	49,41	37,84	188	50,13	39,00
9. Petroleum, Coal Products & Nuclear Fuels	49	5,62	4,79	34	15,69	15,18
10. Manufacture of Cement & Cement Products	107	11,42	6,51	23	1,28	1,06
11. Basic Metals & Metal Products	2,846	506,19	411,96	1,149	441,37	341,28
(a) Iron & Steel	616	244,74	214,98	458	316,86	252,47
(b) Non-Ferrous Metals	257	33,98	23,37	24	5,51	4,50
(c) Metal Products	1,973	227,47	173,61	667	119,01	84,31
12. Engineering	2,990	268,20	170,32	1,578	365,69	199,91
(a) Heavy Engineering	315	79,45	47,81	275	61,07	46,66
(b) Light Engineering	1,626	97,31	68,11	999	198,78	99,81
(c) Electrical Machinery & Goods	491	71,55	38,38	242	75,70	24,41
(d) Electronic Machinery & Goods	558	19,90	16,02	62	30,14	29,02
13. Vehicles, Vehicle Parts & Transport Equipments	396	93,37	63,79	4,009	747,11	529,20
14. Other Industries	5,972	279,16	211,70	3,192	394,80	292,36
15. Electricity, Gas & Water	24	113,13	53,48	6	1,41	73
(a) Electricity Generation & Transmission	5	100,27	50,56	2	57	29
(b) Non-Conventional Energy	3	35	29	–	–	–
(c) Gas, Steam & Water Supply	16	12,51	2,63	4	84	45
16. Construction	1,153	146,89	118,90	556	55,81	51,80
III. TRANSPORT OPERATORS	2,495	33,16	25,70	495	13,40	10,97
IV. PROFESSIONAL AND OTHER SERVICES	7,285	283,57	217,20	2,091	219,46	204,10
V. PERSONAL LOANS	1,92,892	2893,86	2375,19	70,682	1580,67	1313,72
1. Loans for Purchase of Consumer Durables	6,584	43,10	32,40	2,202	24,92	21,38
2. Loans for Housing	40,763	1272,39	1130,09	16,898	712,41	636,10
3. Rest of the Personal Loans	1,45,545	1578,38	1212,70	51,582	843,34	656,24
VI. TRADE	34,560	1283,68	1021,15	7,542	818,22	628,64
1. Wholesale Trade	4,187	418,08	326,36	2,426	391,88	321,93
2. Retail Trade	30,373	865,60	694,79	5,116	426,34	306,71
VII. FINANCE	469	38,17	29,49	84	40,77	24,50
VIII. ALL OTHERS	31,255	664,12	532,08	10,792	524,97	378,44
TOTAL BANK CREDIT	3,23,512	9272,28	7270,10	1,14,748	9477,13	7028,86
OF WHICH : 1. Artisans and Village & Tiny Industries	1,211	24,93	20,85	511	35,44	28,09
2. Other Small Scale Industries	12,166	1224,93	897,55	13,602	1722,73	1227,16