

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2005

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 |
| I. AGRICULTURE | 4,33,225 | 4198,56 | 3520,48 | 2,22,465 | 2913,03 | 2322,40 |
| 1. Direct Finance | 4,27,525 | 4073,31 | 3417,77 | 2,16,466 | 2472,35 | 2029,39 |
| 2. Indirect Finance | 5,700 | 125,25 | 102,71 | 5,999 | 440,68 | 293,01 |
| II. INDUSTRY | 22,940 | 853,40 | 692,58 | 21,850 | 2655,67 | 1875,12 |
| 1. Mining & Quarrying | 655 | 37,07 | 31,34 | 236 | 26,70 | 21,27 |
| 2. Food Manufacturing & Processing | 1,767 | 216,39 | 161,12 | 3,866 | 1099,33 | 745,00 |
| (a) Rice Mills, Flour & Dal Mills | 856 | 148,65 | 102,17 | 2,628 | 858,78 | 573,99 |
| (b) Sugar | 5 | 27,75 | 27,06 | 9 | 37,00 | 27,60 |
| (c) Edible Oils & Vanaspati | 37 | 8,99 | 6,11 | 180 | 76,88 | 56,89 |
| (d) Tea Processing | 4 | 58 | 47 | 14 | 1,87 | 1,69 |
| (e) Processing of Fruits & Vegetables | 6 | 2,45 | 1,90 | 16 | 1,85 | 1,22 |
| (f) Others | 859 | 27,96 | 23,41 | 1,019 | 122,95 | 83,62 |
| 3. Beverage & Tobacco | 23 | 9,64 | 8,31 | 36 | 13,23 | 6,72 |
| 4. Textiles | 1,513 | 139,33 | 107,00 | 1,614 | 206,78 | 158,94 |
| (a) Cotton Textiles | 110 | 49,97 | 46,10 | 274 | 119,76 | 91,97 |
| (b) Jute & Other Natural Fibre Textiles | 97 | 35 | 21 | 50 | 6,81 | 4,44 |
| (c) Handloom Textiles & Khadi | 835 | 11,37 | 7,68 | 765 | 16,13 | 13,24 |
| (d) Other Textiles & Textile Products | 471 | 77,64 | 53,00 | 525 | 64,07 | 49,29 |
| 5. Paper, Paper Products & Printing | 105 | 24,07 | 22,08 | 286 | 48,91 | 42,89 |
| 6. Leather & Leather Products | 129 | 2,54 | 1,83 | 119 | 3,16 | 2,65 |
| 7. Rubber & Plastic Products | 96 | 9,71 | 6,06 | 374 | 38,02 | 26,28 |
| 8. Chemicals & Chemical Products | 331 | 12,06 | 10,82 | 363 | 140,70 | 103,39 |
| (a) Heavy Industrial Chemicals | 4 | 46 | 30 | 38 | 9,71 | 8,60 |
| (b) Fertilisers | 5 | 52 | 46 | 20 | 11,90 | 10,00 |
| (c) Drugs & Pharmaceuticals | 18 | 3,30 | 3,02 | 67 | 51,54 | 45,83 |
| (d) Non-Edible Oils | 3 | 51 | 51 | 20 | 6,47 | 5,85 |
| (e) Other Chemicals & Chemical Products | 301 | 7,26 | 6,52 | 218 | 61,09 | 33,12 |
| 9. Petroleum, Coal Products & Nuclear Fuels | 123 | 5,03 | 4,43 | 35 | 2,89 | 2,40 |
| 10. Manufacture of Cement & Cement Products | 45 | 1,85 | 1,52 | 126 | 6,78 | 4,70 |
| 11. Basic Metals & Metal Products | 609 | 57,81 | 47,23 | 1,795 | 420,73 | 288,10 |
| (a) Iron & Steel | 274 | 32,31 | 26,49 | 887 | 354,00 | 237,68 |
| (b) Non-Ferrous Metals | 27 | 4,79 | 3,93 | 29 | 2,78 | 1,64 |
| (c) Metal Products | 308 | 20,72 | 16,81 | 879 | 63,95 | 48,78 |
| 12. Engineering | 644 | 55,34 | 41,58 | 2,013 | 164,19 | 128,52 |
| (a) Heavy Engineering | 69 | 4,88 | 2,87 | 334 | 52,71 | 39,92 |
| (b) Light Engineering | 383 | 22,96 | 16,91 | 1,260 | 47,95 | 37,95 |
| (c) Electrical Machinery & Goods | 139 | 16,61 | 12,86 | 329 | 60,67 | 48,37 |
| (d) Electronic Machinery & Goods | 53 | 10,89 | 8,93 | 90 | 2,85 | 2,28 |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 326 | 118,05 | 111,63 | 389 | 118,16 | 96,51 |
| 14. Other Industries | 15,250 | 100,09 | 78,56 | 9,035 | 172,32 | 131,19 |
| 15. Electricity, Gas & Water | 15 | 21,07 | 20,53 | 28 | 3,90 | 3,18 |
| (a) Electricity Generation & Transmission | 10 | 20,67 | 20,25 | 9 | 1,84 | 1,55 |
| (b) Non-Conventional Energy | 1 | 4 | 3 | 1 | 5 | 5 |
| (c) Gas, Steam & Water Supply | 4 | 36 | 25 | 18 | 2,00 | 1,57 |
| 16. Construction | 1,309 | 43,36 | 38,56 | 1,535 | 189,86 | 113,38 |
| III. TRANSPORT OPERATORS | 4,718 | 47,32 | 40,56 | 2,709 | 28,48 | 21,31 |
| IV. PROFESSIONAL AND OTHER SERVICES | 6,798 | 125,09 | 103,75 | 8,489 | 529,10 | 355,23 |
| V. PERSONAL LOANS | 1,44,020 | 1576,64 | 1302,53 | 2,05,841 | 2817,45 | 2311,47 |
| 1. Loans for Purchase of Consumer Durables | 6,369 | 25,16 | 17,66 | 11,092 | 55,20 | 42,25 |
| 2. Loans for Housing | 27,034 | 558,36 | 487,85 | 43,523 | 1187,04 | 1038,96 |
| 3. Rest of the Personal Loans | 1,10,617 | 993,11 | 797,02 | 1,51,226 | 1575,21 | 1230,27 |
| VI. TRADE | 48,753 | 827,75 | 329,58 | 52,061 | 1209,86 | 907,72 |
| 1. Wholesale Trade | 1,165 | 446,01 | 36,85 | 3,150 | 265,15 | 204,64 |
| 2. Retail Trade | 47,588 | 381,74 | 292,73 | 48,911 | 944,71 | 703,08 |
| VII. FINANCE | 569 | 15,75 | 13,92 | 797 | 126,47 | 90,13 |
| VIII. ALL OTHERS | 20,060 | 213,01 | 162,14 | 26,010 | 373,65 | 293,51 |
| TOTAL BANK CREDIT | 6,81,083 | 7857,51 | 6165,55 | 5,40,222 | 10653,71 | 8176,89 |
| <i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries | 10,602 | 59,48 | 44,39 | 4,361 | 247,94 | 176,35 |
| 2. Other Small Scale Industries | 6,289 | 271,25 | 191,59 | 11,068 | 1059,28 | 721,09 |

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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 | 36,605 | 1245,82 | 1068,79 | 4,587 | 454,52 | 396,02 |
| 1. Direct Finance | 35,381 | 565,87 | 473,95 | 3,973 | 259,30 | 239,02 |
| 2. Indirect Finance | 1,224 | 679,95 | 594,84 | 614 | 195,22 | 157,00 |
| II. INDUSTRY | 21,619 | 4234,88 | 2962,64 | 21,294 | 10862,80 | 5166,65 |
| 1. Mining & Quarrying | 78 | 30,69 | 15,79 | 158 | 42,51 | 37,08 |
| 2. Food Manufacturing & Processing | 1,493 | 705,55 | 471,29 | 306 | 167,60 | 104,80 |
| (a) Rice Mills, Flour & Dal Mills | 770 | 508,05 | 310,33 | 85 | 16,17 | 11,17 |
| (b) Sugar | 3 | 22,05 | 21,93 | 3 | 33,02 | 10,28 |
| (c) Edible Oils & Vanaspati | 76 | 74,10 | 62,43 | 28 | 26,43 | 15,96 |
| (d) Tea Processing | 3 | 15 | 7 | - | - | - |
| (e) Processing of Fruits & Vegetables | 14 | 24,61 | 17,27 | 8 | 3,80 | 1,86 |
| (f) Others | 627 | 76,59 | 59,28 | 182 | 88,17 | 65,54 |
| 3. Beverage & Tobacco | 40 | 27,35 | 21,87 | 15 | 9,07 | 7,94 |
| 4. Textiles | 2,571 | 1083,38 | 569,60 | 8,138 | 6583,83 | 2711,20 |
| (a) Cotton Textiles | 419 | 721,15 | 274,70 | 1,041 | 4182,20 | 1358,90 |
| (b) Jute & Other Natural Fibre Textiles | 34 | 6,57 | 5,05 | 27 | 22,16 | 20,27 |
| (c) Handloom Textiles & Khadi | 148 | 30,42 | 25,64 | 651 | 65,91 | 53,96 |
| (d) Other Textiles & Textile Products | 1,970 | 325,25 | 264,21 | 6,419 | 2313,56 | 1278,07 |
| 5. Paper, Paper Products & Printing | 712 | 399,77 | 300,01 | 475 | 145,87 | 114,77 |
| 6. Leather & Leather Products | 331 | 103,11 | 84,03 | 87 | 21,66 | 11,69 |
| 7. Rubber & Plastic Products | 1,150 | 125,27 | 95,56 | 412 | 215,28 | 149,23 |
| 8. Chemicals & Chemical Products | 750 | 114,78 | 84,64 | 295 | 108,70 | 84,50 |
| (a) Heavy Industrial Chemicals | 88 | 55,06 | 37,63 | 55 | 52,68 | 48,69 |
| (b) Fertilisers | 20 | 1,84 | 1,31 | 1 | 15 | 15 |
| (c) Drugs & Pharmaceuticals | 163 | 28,78 | 23,22 | 52 | 6,66 | 3,73 |
| (d) Non-Edible Oils | 10 | 3,22 | 2,68 | 3 | 24 | 26 |
| (e) Other Chemicals & Chemical Products | 469 | 25,89 | 19,80 | 184 | 48,97 | 31,67 |
| 9. Petroleum, Coal Products & Nuclear Fuels | 60 | 6,26 | 5,48 | 25 | 13,07 | 12,24 |
| 10. Manufacture of Cement & Cement Products | 48 | 5,08 | 2,74 | 17 | 4,34 | 1,59 |
| 11. Basic Metals & Metal Products | 2,989 | 398,43 | 288,82 | 1,612 | 1235,15 | 624,35 |
| (a) Iron & Steel | 768 | 101,59 | 71,26 | 709 | 997,71 | 487,67 |
| (b) Non-Ferrous Metals | 377 | 51,65 | 38,95 | 20 | 6,60 | 4,47 |
| (c) Metal Products | 1,844 | 245,20 | 178,61 | 883 | 230,85 | 132,21 |
| 12. Engineering | 3,280 | 265,20 | 217,72 | 1,739 | 735,16 | 447,89 |
| (a) Heavy Engineering | 251 | 75,20 | 59,25 | 347 | 125,84 | 99,34 |
| (b) Light Engineering | 1,740 | 101,64 | 80,85 | 1,152 | 400,40 | 279,51 |
| (c) Electrical Machinery & Goods | 488 | 57,95 | 51,34 | 189 | 80,32 | 11,57 |
| (d) Electronic Machinery & Goods | 801 | 30,41 | 26,28 | 51 | 128,60 | 57,47 |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 335 | 62,49 | 48,82 | 3,593 | 1017,43 | 566,58 |
| 14. Other Industries | 6,277 | 283,43 | 214,43 | 3,592 | 464,74 | 227,90 |
| 15. Electricity, Gas & Water | 31 | 442,44 | 408,02 | 11 | 5,87 | 3,45 |
| (a) Electricity Generation & Transmission | 13 | 429,21 | 404,95 | 7 | 5,01 | 3,06 |
| (b) Non-Conventional Energy | 2 | 32 | 30 | - | - | - |
| (c) Gas, Steam & Water Supply | 16 | 12,91 | 2,77 | 4 | 86 | 39 |
| 16. Construction | 1,474 | 181,65 | 133,81 | 819 | 92,51 | 61,46 |
| III. TRANSPORT OPERATORS | 2,258 | 30,28 | 25,28 | 768 | 30,96 | 27,43 |
| IV. PROFESSIONAL AND OTHER SERVICES | 6,764 | 406,31 | 298,54 | 3,088 | 319,82 | 225,91 |
| V. PERSONAL LOANS | 2,23,626 | 3824,22 | 3114,61 | 93,518 | 2356,99 | 1982,29 |
| 1. Loans for Purchase of Consumer Durables | 13,318 | 77,20 | 55,90 | 7,213 | 64,19 | 50,13 |
| 2. Loans for Housing | 49,316 | 1708,08 | 1500,59 | 21,531 | 1181,20 | 1072,56 |
| 3. Rest of the Personal Loans | 1,60,992 | 2038,94 | 1558,12 | 64,774 | 1111,60 | 859,60 |
| VI. TRADE | 34,569 | 1675,42 | 1340,68 | 7,495 | 955,96 | 713,79 |
| 1. Wholesale Trade | 3,835 | 461,28 | 361,64 | 1,683 | 390,87 | 275,13 |
| 2. Retail Trade | 30,734 | 1214,14 | 979,04 | 5,812 | 565,09 | 438,66 |
| VII. FINANCE | 434 | 84,08 | 60,68 | 143 | 137,07 | 116,11 |
| VIII. ALL OTHERS | 33,411 | 698,33 | 588,62 | 9,225 | 390,63 | 232,97 |
| TOTAL BANK CREDIT | 3,59,286 | 12199,34 | 9459,84 | 1,40,118 | 15508,74 | 8861,17 |
| <i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries | 1,438 | 26,78 | 21,40 | 433 | 26,08 | 21,87 |
| 2. Other Small Scale Industries | 12,036 | 1464,84 | 1087,06 | 14,055 | 2236,56 | 1512,04 |