

TABLE NO. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2006

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	4,32,275	5064.33	4221.37	2,43,267	3602.74	2962.13
1. Direct Finance	4,27,150	4927.67	4112.34	2,36,613	3154.91	2619.35
2. Indirect Finance	5,125	136.66	109.02	6,654	447.84	342.78
II. INDUSTRY	19,587	1091.84	830.10	21,360	2869.07	2045.08
1. Mining & Quarrying	996	56.96	47.28	219	53.02	44.88
2. Food Manufacturing & Processing	1,454	213.53	135.85	3,855	1082.90	680.04
(a) Rice Mills, Flour & Dal Mills	679	166.47	100.72	2,541	802.70	484.68
(b) Sugar	5	1.44	62	25	39.12	31.45
(c) Edible Oils & Vanaspati	54	10.35	7.88	190	95.15	68.09
(d) Tea Processing	3	48	36	10	1.85	1.02
(e) Processing of Fruits & Vegetables	6	1.63	1.49	17	4.86	4.05
(f) Others	707	33.16	24.78	1,072	139.22	90.75
3. Beverage & Tobacco	22	14.84	14.40	132	14.07	10.10
4. Textiles	1,299	363.14	259.01	1,313	239.27	177.40
(a) Cotton Textiles	166	84.75	77.13	243	133.49	95.47
(b) Jute & Other Natural Fibre Textiles	131	1.63	91	29	5.14	3.96
(c) Handloom Textiles & Khadi	568	3.58	2.69	617	7.76	5.83
(d) Other Textiles & Textile Products	434	273.19	178.28	424	92.89	72.14
5. Paper, Paper Products & Printing	106	31.80	30.04	333	78.02	59.41
6. Leather & Leather Products	87	13.70	13.19	129	3.51	2.80
7. Rubber & Plastic Products	200	11.21	8.51	350	35.88	26.13
8. Chemicals & Chemical Products	176	9.23	8.07	402	155.89	122.93
(a) Heavy Industrial Chemicals	54	2.11	2.11	41	22.69	20.14
(b) Fertilisers	2	25	25	10	4.08	2.45
(c) Drugs & Pharmaceuticals	22	1.94	1.64	93	63.37	61.27
(d) Non-Edible Oils	5	45	35	21	9.25	7.02
(e) Other Chemicals & Chemical Products	93	4.48	3.71	237	56.51	32.04
9. Petroleum, Coal Products & Nuclear Fuels	18	1.85	1.53	23	2.94	2.40
10. Manufacture of Cement & Cement Products	44	2.23	1.66	111	8.48	6.49
11. Basic Metals & Metal Products	321	51.17	42.10	1,634	545.66	397.61
(a) Iron & Steel	56	30.06	28.48	768	429.88	309.27
(b) Non-Ferrous Metals	9	4.45	4.37	81	12.60	8.11
(c) Metal Products	256	16.67	9.25	785	103.18	80.23
12. Engineering	645	43.56	33.38	1,319	154.74	130.63
(a) Heavy Engineering	146	6.03	5.01	297	33.42	27.16
(b) Light Engineering	323	15.39	11.40	726	71.73	58.12
(c) Electrical Machinery & Goods	108	20.08	15.15	238	45.34	41.34
(d) Electronic Machinery & Goods	68	2.06	1.82	58	4.25	4.01
13. Vehicles, Vehicle Parts & Transport Equipments	135	92.32	91.07	332	103.94	89.37
14. Other Industries	12,240	99.67	80.29	8,355	220.91	159.54
15. Electricity, Gas & Water	26	1.98	1.78	31	2.79	2.13
(a) Electricity Generation & Transmission	20	1.44	1.46	15	1.26	79
(b) Non-Conventional Energy	-	-	-	4	19	19
(c) Gas, Steam & Water Supply	6	54	32	12	1.34	1.15
16. Construction	1,818	84.65	61.94	2,822	167.04	133.23
III. TRANSPORT OPERATORS	3,776	51.38	46.67	1,695	22.39	16.13
IV. PROFESSIONAL AND OTHER SERVICES	7,057	177.92	141.82	8,879	628.79	447.46
V. PERSONAL LOANS	1,30,463	1747.77	1428.40	2,08,987	3512.91	2846.53
1. Loans for Purchase of Consumer Durables	6,159	33.11	25.10	5,817	39.32	30.20
2. Loans for Housing	30,398	705.90	619.60	56,222	1629.33	1435.04
3. Rest of the Personal Loans	93,906	1008.76	783.71	1,46,948	1844.26	1381.28
VI. TRADE	43,694	445.07	348.02	50,898	1477.50	1108.70
1. Wholesale Trade	1,201	47.01	36.07	3,627	330.58	263.39
2. Retail Trade	42,493	398.06	311.95	47,271	1146.91	845.31
VII. FINANCE	457	16.75	14.56	628	56.91	32.44
VIII. ALL OTHERS	26,432	410.02	319.36	32,322	624.55	485.22
TOTAL BANK CREDIT	6,63,741	9005.08	7350.30	5,68,036	12794.87	9943.70
OF WHICH: 1. Artisans and Village & Tiny Industries	8,435	58.51	43.83	3,734	243.53	174.00
2. Other Small Scale Industries	5,591	300.13	201.46	9,774	1227.08	809.36

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MARCH 2006**

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	51,719	1469,78	1140,43	7,241	548,27	485,89
1. Direct Finance	50,724	891,21	723,55	5,982	303,13	277,43
2. Indirect Finance	995	578,57	416,88	1,259	245,14	208,46
II. INDUSTRY	26,769	10152,55	6420,93	16,713	5110,74	3607,44
1. Mining & Quarrying	130	21,10	16,78	67	34,78	18,03
2. Food Manufacturing & Processing	1,432	482,90	364,79	441	404,93	232,93
(a) Rice Mills, Flour & Dal Mills	927	194,17	137,21	136	335,28	181,61
(b) Sugar	11	78,69	55,15	1	4	3
(c) Edible Oils & Vanaspati	80	83,30	70,92	22	10,15	8,22
(d) Tea Processing	-	-	-	2	13	4
(e) Processing of Fruits & Vegetables	12	13,21	12,45	11	22,65	13,22
(f) Others	402	113,53	89,06	269	36,68	29,81
3. Beverage & Tobacco	37	16,95	15,45	12	11,75	9,77
4. Textiles	3,793	3993,87	2286,71	6,392	2719,21	1813,49
(a) Cotton Textiles	691	1843,82	1160,39	1,458	1455,24	978,28
(b) Jute & Other Natural Fibre Textiles	34	16,57	15,59	75	17,04	15,39
(c) Handloom Textiles & Khadi	97	9,92	6,58	127	72,49	57,44
(d) Other Textiles & Textile Products	2,971	2123,55	1104,15	4,732	1174,44	762,39
5. Paper, Paper Products & Printing	616	276,03	168,32	666	460,43	388,36
6. Leather & Leather Products	281	119,02	96,72	84	12,38	5,62
7. Rubber & Plastic Products	958	315,33	204,15	386	132,66	102,23
8. Chemicals & Chemical Products	651	225,36	144,32	509	102,96	84,20
(a) Heavy Industrial Chemicals	174	131,88	71,81	90	46,87	45,43
(b) Fertilisers	13	8,57	7,99	13	1,66	1,41
(c) Drugs & Pharmaceuticals	103	21,72	16,61	114	12,83	8,69
(d) Non-Edible Oils	10	3,06	2,63	5	60	58
(e) Other Chemicals & Chemical Products	351	60,13	45,27	287	41,00	28,09
9. Petroleum, Coal Products & Nuclear Fuels	44	7,01	4,54	33	13,23	11,08
10. Manufacture of Cement & Cement Products	75	23,03	19,00	68	16,12	12,20
11. Basic Metals & Metal Products	3,042	1118,03	755,13	1,383	378,78	316,10
(a) Iron & Steel	1,018	755,19	486,51	379	299,83	268,37
(b) Non-Ferrous Metals	282	56,66	40,13	19	2,38	2,25
(c) Metal Products	1,742	306,18	228,48	985	76,57	45,48
12. Engineering	4,120	919,01	692,73	1,614	309,30	213,34
(a) Heavy Engineering	356	64,03	44,02	221	219,43	146,80
(b) Light Engineering	2,362	678,62	501,66	1,014	71,82	54,50
(c) Electrical Machinery & Goods	574	143,39	119,97	236	11,18	6,65
(d) Electronic Machinery & Goods	828	32,97	27,08	143	6,88	5,38
13. Vehicles, Vehicle Parts & Transport Equipments	2,066	655,79	407,55	1,317	222,27	164,29
14. Other Industries	8,069	920,89	460,07	2,458	151,78	127,92
15. Electricity, Gas & Water	35	498,92	453,31	12	1,59	93
(a) Electricity Generation & Transmission	17	473,73	447,85	3	59	16
(b) Non-Conventional Energy	2	32	32	1	4	2
(c) Gas, Steam & Water Supply	16	24,87	5,14	8	95	74
16. Construction	1,420	559,32	331,36	1,271	138,58	106,94
III. TRANSPORT OPERATORS	3,235	106,17	92,10	2,343	63,95	60,10
IV. PROFESSIONAL AND OTHER SERVICES	7,775	803,84	636,30	7,530	360,77	270,89
V. PERSONAL LOANS	2,38,944	5183,53	4210,46	1,58,507	3460,93	2730,41
1. Loans for Purchase of Consumer Durables	4,992	40,99	34,30	3,963	26,64	22,10
2. Loans for Housing	65,064	2710,36	2381,01	30,014	1402,83	1251,07
3. Rest of the Personal Loans	1,68,888	2432,17	1795,15	1,24,530	2031,46	1457,23
VI. TRADE	30,020	2296,13	1769,06	14,873	1069,07	843,19
1. Wholesale Trade	3,388	698,19	507,48	2,117	416,94	341,86
2. Retail Trade	26,632	1597,94	1261,59	12,756	652,12	501,34
VII. FINANCE	414	78,40	26,34	234	111,88	59,05
VIII. ALL OTHERS	32,371	1303,79	966,13	20,418	495,27	358,73
TOTAL BANK CREDIT	3,91,247	21394,19	15261,76	2,27,859	11220,88	8415,71
OF WHICH: 1. Artisans and Village & Tiny Industries	1,043	25,01	20,34	318	16,82	11,68
2. Other Small Scale Industries	17,168	2738,55	1824,05	10,945	1429,59	994,07