

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

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	1,124	137,94	62,74	76	93,73	91,07
1. Direct Finance	1,097	59,51	25,43	18	4,06	3,23
2. Indirect Finance	27	78,43	37,31	58	89,67	87,84
II. INDUSTRY	222	142,04	107,75	138	219,20	141,21
1. Mining & Quarrying	-	-	-	1	20	-
2. Food Manufacturing & Processing	39	1,63	1,55	10	18,77	14,80
(a) Rice Mills, Flour & Dal Mills	27	90	82	3	1,62	1,09
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	-	-	-	3	6,52	4,56
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-
(f) Others	12	73	74	4	10,63	9,16
3. Beverage & Tobacco	2	10,03	1,55	5	3,99	2,75
4. Textiles	8	15,56	13,57	10	16,90	10,72
(a) Cotton Textiles	-	-	-	-	-	-
(b) Jute & Other Natural Fibre Textiles	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	-	-	-	1	4	4
(d) Other Textiles & Textile Products	8	15,56	13,57	9	16,86	10,68
5. Paper, Paper Products & Printing	10	5,48	2,02	8	6,97	6,44
6. Leather & Leather Products	2	2	2	2	40	33
7. Rubber & Plastic Products	1	4	-	-	-	-
8. Chemicals & Chemical Products	6	5,16	5,15	16	59,96	42,47
(a) Heavy Industrial Chemicals	-	-	-	12	56,18	39,88
(b) Fertilisers	-	-	-	-	-	-
(c) Drugs & Pharmaceuticals	2	5,05	5,05	2	3,34	2,24
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	4	11	10	2	43	35
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-
10. Manufacture of Cement & Cement Products	-	-	-	2	11	11
11. Basic Metals & Metal Products	20	3,79	3,04	22	59,17	26,38
(a) Iron & Steel	17	2,71	1,96	15	53,21	20,79
(b) Non-Ferrous Metals	-	-	-	-	-	-
(c) Metal Products	3	1,08	1,08	7	5,96	5,59
12. Engineering	33	61,80	47,51	28	14,55	11,68
(a) Heavy Engineering	7	36,42	22,16	-	-	-
(b) Light Engineering	14	8,71	8,18	13	6,16	3,58
(c) Electrical Machinery & Goods	6	22	20	11	1,66	1,35
(d) Electronic Machinery & Goods	6	16,45	16,98	4	6,73	6,75
13. Vehicles, Vehicle Parts & Transport Equipments	10	13,38	10,94	7	5,01	3,61
14. Other Industries	69	4,20	3,93	21	2,10	1,81
15. Electricity, Gas & Water	1	20,00	17,97	1	3	3
(a) Electricity Generation & Transmission	1	20,00	17,97	-	-	-
(b) Non-Conventional Energy	-	-	-	1	3	3
(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16. Construction	21	94	50	5	31,03	20,08
III. TRANSPORT OPERATORS	33	82	48	5	20	14
IV. PROFESSIONAL AND OTHER SERVICES	673	33,55	31,47	38	79,92	69,21
V. PERSONAL LOANS	7,895	234,40	179,33	898	64,42	56,10
1. Loans for Purchase of Consumer Durables	128	98	88	5	2	1
2. Loans for Housing	2,459	85,31	75,60	315	36,97	34,31
3. Rest of the Personal Loans	5,308	148,11	102,85	578	27,42	21,78
VI. TRADE	566	17,04	12,20	140	28,25	24,29
1. Wholesale Trade	20	2,74	1,75	28	13,68	12,04
2. Retail Trade	546	14,30	10,44	112	14,57	12,25
VII. FINANCE	11	52	52	-	-	-
VIII. ALL OTHERS	1,454	76,28	39,69	94	8,69	6,27
TOTAL BANK CREDIT	11,978	642,60	434,18	1,389	494,40	388,29
OF WHICH: 1. Artisans and Village & Tiny Industries	10	18	16	1	15	12
2. Other Small Scale Industries	114	10,81	7,88	64	28,00	22,02

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**MARCH 2006**

NORTHERN REGION  
CHANDIGARH

(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	16,779	2426,66	2038,76	-	-	-
1. Direct Finance	16,239	673,07	531,97	-	-	-
2. Indirect Finance	540	1753,59	1506,79	-	-	-
II. INDUSTRY	11,044	7138,19	5161,07	-	-	-
1. Mining & Quarrying	19	41,83	38,06	-	-	-
2. Food Manufacturing & Processing	204	479,94	357,30	-	-	-
(a) Rice Mills, Flour & Dal Mills	29	138,84	95,27	-	-	-
(b) Sugar	12	88,61	69,18	-	-	-
(c) Edible Oils & Vanaspati	17	97,02	56,36	-	-	-
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	7	7,18	4,76	-	-	-
(f) Others	139	148,29	131,73	-	-	-
3. Beverage & Tobacco	11	32,50	23,70	-	-	-
4. Textiles	873	1148,65	778,03	-	-	-
(a) Cotton Textiles	420	270,85	217,62	-	-	-
(b) Jute & Other Natural Fibre Textiles	242	4,32	3,04	-	-	-
(c) Handloom Textiles & Khadi	1	12	9	-	-	-
(d) Other Textiles & Textile Products	210	873,37	557,28	-	-	-
5. Paper, Paper Products & Printing	173	114,13	87,70	-	-	-
6. Leather & Leather Products	36	77,25	63,61	-	-	-
7. Rubber & Plastic Products	111	70,05	29,71	-	-	-
8. Chemicals & Chemical Products	401	1019,95	632,36	-	-	-
(a) Heavy Industrial Chemicals	52	143,62	115,27	-	-	-
(b) Fertilisers	4	3,69	3,22	-	-	-
(c) Drugs & Pharmaceuticals	242	775,73	444,56	-	-	-
(d) Non-Edible Oils	2	2,50	2,45	-	-	-
(e) Other Chemicals & Chemical Products	101	94,41	66,86	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	11	2,62	2,36	-	-	-
10. Manufacture of Cement & Cement Products	21	19,82	17,22	-	-	-
11. Basic Metals & Metal Products	1,016	1277,78	789,97	-	-	-
(a) Iron & Steel	177	1143,95	699,12	-	-	-
(b) Non-Ferrous Metals	76	33,11	19,34	-	-	-
(c) Metal Products	763	100,72	71,51	-	-	-
12. Engineering	636	494,88	325,43	-	-	-
(a) Heavy Engineering	71	206,95	105,92	-	-	-
(b) Light Engineering	388	98,43	56,68	-	-	-
(c) Electrical Machinery & Goods	110	90,01	73,30	-	-	-
(d) Electronic Machinery & Goods	67	99,49	89,53	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	187	148,63	105,76	-	-	-
14. Other Industries	6,988	1030,78	980,75	-	-	-
15. Electricity, Gas & Water	10	205,80	187,52	-	-	-
(a) Electricity Generation & Transmission	8	205,48	187,29	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	2	32	22	-	-	-
16. Construction	347	973,58	741,60	-	-	-
III. TRANSPORT OPERATORS	2,214	99,96	96,63	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	5,359	772,85	556,88	-	-	-
V. PERSONAL LOANS	1,16,727	4111,45	3420,10	-	-	-
1. Loans for Purchase of Consumer Durables	3,589	27,65	20,44	-	-	-
2. Loans for Housing	29,002	2485,24	2201,12	-	-	-
3. Rest of the Personal Loans	84,136	1598,55	1198,54	-	-	-
VI. TRADE	5,145	4880,03	2500,34	-	-	-
1. Wholesale Trade	897	3990,33	1977,89	-	-	-
2. Retail Trade	4,248	889,69	522,45	-	-	-
VII. FINANCE	133	1033,42	944,85	-	-	-
VIII. ALL OTHERS	11,147	504,14	298,99	-	-	-
TOTAL BANK CREDIT	1,68,548	20966,69	15017,62	-	-	-
OF WHICH: 1. Artisans and Village & Tiny Industries	60	2,25	1,44	-	-	-
2. Other Small Scale Industries	7,876	490,87	406,80	-	-	-