

Table No. 5.7 - State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation - March 1997 (Part 4 of 32)

NORTHERN REGION
STATE : PUNJAB

(Amount in Rupees Lakh)

OCCUPATION		RURAL			SEMI-URBAN		
		No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
		1	2	3	4	5	6
I.	AGRICULTURE	3,72,478	1147,74	974,05	1,75,154	713,87	597,25
	1. Direct Finance	3,68,338	1091,79	931,06	1,70,776	599,92	507,50
	2. Indirect Finance	4,140	55,95	42,99	4,378	113,96	89,75
II.	INDUSTRY	33,312	431,13	372,75	25,578	890,12	757,29
	1. Mining & Quarrying	257	1,63	1,31	58	5,89	3,51
	2. Food Manufacturing and Processing	772	68,26	52,73	1,769	238,57	197,67
	(a) Rice Mills, Flour and Dal Mills	516	48,64	38,64	1,041	154,38	126,73
	(b) Sugar	2	8,51	3,97	13	15,36	15,45
	(c) Edible Oils and Vanaspati	42	3,21	2,72	313	24,95	17,58
	(d) Tea Processing	1	75	85	4	23	22
	(e) Processing of Fruits & Vegetables	6	35	32	10	2,12	2,16
	(f) Others	205	6,81	6,23	388	41,54	35,53
	3. Beverage and Tobacco	22	16,58	12,92	21	1,57	77
	4. Textiles	633	68,99	70,94	644	125,40	99,68
	(a) Cotton Textiles	179	51,55	51,69	267	80,10	65,12
	(b) Jute Textiles	3	1	1	5	5	5
	(c) Handloom Textiles & Khadi	156	63	49	68	3,33	2,70
	(d) Other Textiles	295	16,80	18,76	304	41,92	31,81
	5. Paper, Paper Products and Printing	117	3,63	3,69	354	14,97	14,31
	6. Leather and Leather Products	52	62	61	111	3,33	3,30
	7. Rubber and Rubber Products	64	1,71	1,33	184	5,52	5,25
	8. Chemicals and Chemical Products	257	54,72	53,19	846	59,74	44,25
	(a) Heavy Industrial Chemicals	15	1,65	1,13	16	2,20	2,12
	(b) Fertilizers	60	24,15	24,01	36	11,82	10,89
	(c) Drugs and Pharmaceuticals	31	16,65	15,75	274	28,29	15,74
	(d) Non-Edible Oils	6	19	17	45	4,00	3,64
	(e) Other Chemicals & Chemical Products	145	12,08	12,13	475	13,42	11,86
	9. Petroleum, Coal Products & Nuclear Fuels	27	42	40	61	1,99	1,63
	10. Manufacture of Cement & Cement Products	20	15,48	12,94	54	4,84	5,40
	11. Basic Metals & Metal Products	509	29,32	23,97	2,523	215,02	191,76
	(a) Iron and Steel	201	18,50	14,31	1,860	177,44	159,14
	(b) Non-Ferrous Metals	7	17	12	25	51	42
	(c) Other Metal Products	301	10,65	9,54	638	37,06	32,20
	12. Engineering	757	49,22	38,19	1,677	64,77	51,46
	(a) Heavy Engineering	50	1,90	1,09	147	6,89	6,54
	(b) Light Engineering	494	7,68	6,37	1,044	29,38	17,46
	(c) Electrical Machinery & Goods	115	7,78	6,47	294	16,94	14,75
	(d) Electronic Machinery & Goods	98	31,86	24,27	192	11,56	12,72
	13. Vehicles, Vehicle Parts & Transport Equipments	431	71,29	56,60	561	48,21	47,53
	14. Other Industries	29,294	46,31	41,29	16,559	94,17	85,35
	15. Electricity, Gas & Water	69	1,65	1,49	114	4,88	4,17
	(a) Electricity Generation & Transmission	58	1,51	1,35	92	2,72	2,43
	(b) Non-Conventional Energy	2	3	4	—	—	—
	(c) Gas, Steam & Water Supply	9	10	9	22	2,16	1,74
	16. Construction	31	1,29	1,16	42	1,27	1,25
III.	TRANSPORT OPERATORS	17,907	61,87	50,17	9,940	58,28	45,44
IV.	PROFESSIONAL AND OTHER SERVICES	6,827	17,33	14,40	9,427	50,77	42,68
V.	PERSONAL LOANS	76,231	288,60	249,96	88,728	353,88	304,78
	1. Loans for Purchase of Consumer Durables	1,705	2,90	2,29	5,451	11,41	9,44
	2. Loans for Housing	12,023	118,59	96,20	16,304	146,17	121,32
	3. Rest of the Personal Loans	62,503	167,11	151,48	66,973	196,29	174,02
V I.	TRADE	74,792	831,62	816,91	61,082	355,76	281,98
	1. Wholesale Trade	4,130	727,51	729,16	3,807	145,19	105,86

2.	Retail Trade	70,662	104,11	87,75	57,275	210,56	176,12
VII.	FINANCE	83	13,36	13,20	163	5,29	3,67
VIII.	ALL OTHERS	36,457	76,83	71,47	44,960	142,46	128,26
TOTAL BANK CREDIT		6,18,087	2868,49	2562,92	4,15,032	2570,43	2161,36
OF WHICH : 1. Artisans & Village Industries		18,394	19,62	15,92	6,227	19,09	17,87
2. Other Small Scale Industries		10,720	118,21	100,36	13,015	315,88	271,65

(Amount in Rupees Lakh)

OCCUPATION		URBAN			METROPOLITAN		
		No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
		7	8	9	10	11	12
I.	AGRICULTURE	45,076	254,19	221,06	3,431	38,20	32,90
1.	Direct Finance	41,313	206,43	179,09	3,386	29,55	24,96
2.	Indirect Finance	3,763	47,76	41,97	45	8,64	7,94
II.	INDUSTRY	34,158	1620,96	1330,50	28,043	2182,41	1818,83
1.	Mining & Quarrying	59	2,52	1,73	15	46	43
2.	Food Manufacturing and Processing	1,321	326,00	256,09	255	105,21	88,14
(a)	Rice Mills, Flour and Dal Mills	764	245,76	193,20	55	34,73	33,46
(b)	Sugar	16	10,44	9,00	6	50,84	37,93
(c)	Edible Oils and Vanaspati	155	24,54	21,45	19	11,59	10,76
(d)	Tea Processing	10	58	44	—	—	—
(e)	Processing of Fruits & Vegetables	19	1,68	1,83	12	1,12	1,37
(f)	Others	357	43,01	30,18	163	6,94	4,62
3.	Beverage and Tobacco	74	21,87	22,29	26	2,82	2,98
4.	Textiles	3,045	377,87	331,78	6,769	1129,99	905,86
(a)	Cotton Textiles	724	162,64	154,08	620	335,34	257,01
(b)	Jute Textiles	22	22,87	28,79	8	82	76
(c)	Handloom Textiles & Khadi	73	4,39	4,06	144	4,01	3,51
(d)	Other Textiles	2,226	187,96	144,86	5,997	789,83	644,58
5.	Paper, Paper Products and Printing	777	62,53	54,09	339	33,51	31,02
6.	Leather and Leather Products	355	46,56	31,03	94	3,50	3,08
7.	Rubber and Rubber Products	1,057	57,59	45,38	160	79,91	75,06
8.	Chemicals and Chemical Products	1,170	75,74	60,56	511	45,53	41,78
(a)	Heavy Industrial Chemicals	77	3,38	2,56	31	1,36	98
(b)	Fertilizers	36	2,19	2,08	92	12,64	11,78
(c)	Drugs and Pharmaceuticals	310	40,31	27,89	43	1,45	1,35
(d)	Non-Edible Oils	7	20	18	10	1,90	1,94
(e)	Other Chemicals & Chemical Products	740	29,66	27,86	335	28,19	25,73
9.	Petroleum, Coal Products & Nuclear Fuels	75	3,00	3,06	50	17,96	15,66
10.	Manufacture of Cement & Cement Products	37	1,32	1,11	8	1,08	1,00
11.	Basic Metals & Metal Products	4,903	270,67	236,18	1,166	154,77	132,66
(a)	Iron and Steel	1,576	87,44	82,44	725	130,88	110,47
(b)	Non-Ferrous Metals	89	3,12	2,17	17	1,35	1,35
(c)	Other Metal Products	3,238	180,11	151,57	424	22,53	20,84
12.	Engineering	2,698	88,94	70,99	1,458	125,87	115,55
(a)	Heavy Engineering	204	14,01	10,36	258	16,42	17,30
(b)	Light Engineering	1,806	48,69	37,26	1,016	47,25	37,95
(c)	Electrical Machinery & Goods	514	21,80	20,22	145	60,90	59,05
(d)	Electronic Machinery & Goods	174	4,44	3,15	39	1,29	1,24
13.	Vehicles, Vehicle Parts & Transport Equipments	427	15,38	14,60	3,916	335,03	280,32
14.	Other Industries	17,955	255,67	194,84	13,229	143,52	122,32
15.	Electricity, Gas & Water	112	12,21	3,11	35	1,27	1,05
(a)	Electricity Generation & Transmission	99	11,66	2,60	31	1,13	90
(b)	Non-Conventional Energy	5	9	14	—	—	—
(c)	Gas, Steam & Water Supply	8	47	38	4	14	15
16.	Construction	93	3,08	3,64	12	2,00	1,91
III.	TRANSPORT OPERATORS	5,215	61,01	49,65	751	8,12	6,61
IV.	PROFESSIONAL AND OTHER SERVICES	11,113	78,84	65,99	2,394	155,90	146,57
V.	PERSONAL LOANS	94,524	427,41	370,91	26,638	147,40	135,72
1.	Loans for Purchase of Consumer Durables	3,334	8,67	6,93	769	4,21	3,68
2.	Loans for Housing	18,660	195,62	170,64	4,276	51,47	47,37
3.	Rest of the Personal Loans	72,530	223,11	193,34	21,593	91,73	84,67
V I.	TRADE	44,120	403,60	344,39	8,746	157,75	129,20
1.	Wholesale Trade	5,883	212,44	181,75	2,288	92,44	73,36
2.	Retail Trade	38,237	191,16	162,65	6,458	65,32	55,84
VII.	FINANCE	213	25,66	21,73	27	1,74	2,25
VIII.	ALL OTHERS	48,305	191,61	174,05	12,580	88,65	69,23

TOTAL BANK CREDIT		2,82,724	3063,29	2578,27	82,610	2780,16	2341,31
OF WHICH : 1.	Artisans & Village Industries	2,693	18,02	15,13	851	11,95	9,83
2.	Other Small Scale Industries	23,410	700,55	547,48	19,348	1086,78	902,13
