

Table No.5.7 - State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March 1997 (Part 6 of 32)

NORTHERN REGION
STATE: CHANDIGARH

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	837	1,08	93	462	18,81	13,25
1. Direct Finance	831	1,06	91	451	1,55	1,41
2. Indirect Finance	6	2	2	11	17,26	11,84
II. INDUSTRY	180	63,64	66,08	486	33,80	27,31
1. Mining & Quarrying	-	-	-	-	-	-
2. Food Manufacturing and Processing	31	4,65	2,09	9	5,61	5,49
(a) Rice Mills, Flour and Dal Mills	5	14	14	3	32	18
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils and Vanaspati	1	-	-	1	5,06	5,06
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-
(f) Others	25	4,50	1,94	5	23	25
3. Beverage and Tobacco	-	-	-	-	-	-
4. Textiles	3	3,41	2,23	6	2,47	1,90
(a) Cotton Textiles	-	-	-	3	2	3
(b) Jute Textiles	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	-	-	-	-	-	-
(d) Other Textiles	3	3,41	2,23	3	2,45	1,87
5. Paper, Paper Products and Printing	2	4	2	4	27	13
6. Leather and Leather Products	-	-	-	-	-	-
7. Rubber and Rubber Products	2	12	11	3	97	60
8. Chemicals and Chemical Products	11	4,04	2,70	11	46	39
(a) Heavy Industrial Chemicals	2	2,36	1,08	1	5	-
(b) Fertilizers	-	-	-	-	-	-
(c) Drugs and Pharmaceuticals	2	85	87	1	10	10
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	7	83	75	9	31	29
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-
10. Manufacture of Cement & Cement Products	5	27	34	-	-	-
11. Basic Metals & Metal Products	7	57	56	30	1,07	1,07
(a) Iron and Steel	5	53	51	3	8	16
(b) Non-Ferrous Metals	-	-	-	1	2	-
(c) Other Metal Products	2	4	5	26	97	91
12. Engineering	44	50,21	57,71	30	54	53
(a) Heavy Engineering	1	1	1	-	-	-
(b) Light Engineering	4	1,09	3,45	25	49	46
(c) Electrical Machinery & Goods	22	21,04	20,99	5	5	7
(d) Electronic Machinery & Goods	17	28,07	33,26	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	1	7	5	10	12	11
14. Other Industries	74	26	27	375	22,08	16,83
15. Electricity, Gas & Water	-	-	-	5	15	18
(a) Electricity Generation & Transmission	-	-	-	4	12	17
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	1	3	2
16. Construction	-	-	-	3	5	8
III. TRANSPORT OPERATORS	66	46	43	79	1,11	74
IV. PROFESSIONAL AND OTHER SERVICES	70	17	11	182	1,37	1,13
V. PERSONAL LOANS	1,043	4,41	3,72	1,191	5,42	5,00
1. Loans for Purchase of Consumer Durables	79	12	7	166	50	1,02
2. Loans for Housing	188	1,49	1,29	425	3,08	2,45
3. Rest of the Personal Loans	776	2,81	2,36	600	1,85	1,54
V I. TRADE	588	45,18	40,60	579	32,19	31,68
1. Wholesale Trade	52	42,50	38,23	19	21,06	21,74
2. Retail Trade	536	2,68	2,37	560	11,14	9,94
VII. FINANCE	2	98	98	13	8,15	4,94
VIII. ALL OTHERS	130	1,10	70	1,156	5,98	5,78

TOTAL BANK CREDIT	2,916	117,02	113,54	4,148	106,84	89,85
OF WHICH :						
1. Artisans & Village Industries	24	4	3	10	1	1
2. Other Small Scale Industries	98	1,86	1,82	414	24,55	19,01

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	4,446	217,67	133,95	-	-	-
1. Direct Finance	2,210	60,03	49,70	-	-	-
2. Indirect Finance	2,236	157,64	84,25	-	-	-
II. INDUSTRY	5,590	1032,47	839,73	-	-	-
1. Mining & Quarrying	143	1,89	1,74	-	-	-
2. Food Manufacturing and Processing	222	80,49	70,86	-	-	-
(a) Rice Mills, Flour and Dal Mills	32	5,68	10,57	-	-	-
(b) Sugar	14	47,11	38,83	-	-	-
(c) Edible Oils and Vanaspati	23	8,72	5,52	-	-	-
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	4	44	43	-	-	-
(f) Others	149	18,54	15,51	-	-	-
3. Beverage and Tobacco	15	1,06	99	-	-	-
4. Textiles	133	113,14	96,80	-	-	-
(a) Cotton Textiles	40	32,26	27,57	-	-	-
(b) Jute Textiles	2	6	4	-	-	-
(c) Handloom Textiles & Khadi	4	8	5	-	-	-
(d) Other Textiles	87	80,74	69,14	-	-	-
5. Paper, Paper Products and Printing	214	33,32	28,75	-	-	-
6. Leather and Leather Products	28	27,85	19,24	-	-	-
7. Rubber and Rubber Products	72	4,63	4,97	-	-	-
8. Chemicals and Chemical Products	625	89,96	74,03	-	-	-
(a) Heavy Industrial Chemicals	63	30,88	19,25	-	-	-
(b) Fertilizers	24	10,42	13,53	-	-	-
(c) Drugs and Pharmaceuticals	323	32,23	25,88	-	-	-
(d) Non-Edible Oils	5	3,04	3,01	-	-	-
(e) Other Chemicals & Chemical Products	210	13,38	12,36	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	12	1,97	31	-	-	-
10. Manufacture of Cement & Cement Products	27	2,26	1,35	-	-	-
11. Basic Metals & Metal Products	834	144,51	101,78	-	-	-
(a) Iron and Steel	449	84,58	66,21	-	-	-
(b) Non-Ferrous Metals	15	5,33	3,58	-	-	-
(c) Other Metal Products	370	54,60	32,00	-	-	-
12. Engineering	681	202,98	170,78	-	-	-
(a) Heavy Engineering	123	22,23	20,09	-	-	-
(b) Light Engineering	273	23,12	25,70	-	-	-
(c) Electrical Machinery & Goods	195	64,45	49,36	-	-	-
(d) Electronic Machinery & Goods	90	93,19	75,63	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	140	72,64	61,25	-	-	-
14. Other Industries	2,322	238,87	191,88	-	-	-
15. Electricity, Gas & Water	43	10,30	8,56	-	-	-
(a) Electricity Generation & Transmission	17	9,69	8,06	-	-	-
(b) Non-Conventional Energy	24	6	2	-	-	-
(c) Gas, Steam & Water Supply	2	54	48	-	-	-
16. Construction	79	6,59	6,43	-	-	-
III. TRANSPORT OPERATORS	1,166	14,03	13,04	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	1,930	34,97	30,02	-	-	-
V. PERSONAL LOANS	34,439	172,27	140,39	-	-	-
1. Loans for Purchase of Consumer Durables	1,771	8,42	6,79	-	-	-
2. Loans for Housing	4,482	80,78	64,80	-	-	-
3. Rest of the Personal Loans	28,186	83,08	68,80	-	-	-
V I. TRADE	6,898	800,23	689,30	-	-	-
1. Wholesale Trade	927	714,92	622,74	-	-	-
2. Retail Trade	5,971	85,32	66,56	-	-	-
VII. FINANCE	56	59,51	58,91	-	-	-
VIII. ALL OTHERS	16,978	216,15	187,97	-	-	-
TOTAL BANK CREDIT	71,503	2547,31	2093,32	-	-	-
OF WHICH :						
1. Artisans & Village Industries	207	1,61	1,51	-	-	-
2. Other Small Scale Industries	2,488	102,18	96,38	-	-	-