

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2007

**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	1,078	164,77	84,30	1,165	129,02	118,97
1. Direct Finance	1,069	61,92	26,83	1,159	83,51	73,59
2. Indirect Finance	9	102,85	57,47	6	45,50	45,38
II. INDUSTRY	487	396,94	345,25	93	89,93	54,90
1. Mining & Quarrying	4	88	88	1	20	–
2. Food Manufacturing & Processing	35	1,99	1,68	7	1,94	13
(a) Rice Mills, Flour & Dal Mills	26	1,85	1,61	1	8	7
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	–	–	–	2	1,72	–
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	–	–	–	–	–	–
(f) Others	9	14	7	4	15	6
3. Beverage & Tobacco	–	–	–	3	54	55
4. Textiles	9	13,34	12,65	7	4,42	4,10
(a) Cotton Textiles	5	11,26	10,61	1	10	–
(b) Jute & Other Natural Fibre Textiles	–	–	–	–	–	–
(c) Handloom Textiles & Khadi	–	–	–	–	–	–
(d) Other Textiles & Textile Products	4	2,08	2,03	6	4,33	4,10
5. Paper, Paper Products & Printing	7	5,35	5,36	2	19	17
6. Leather & Leather Products	2	2	2	–	–	–
7. Rubber & Plastic Products	5	60	36	1	2	–
8. Chemicals & Chemical Products	20	35,23	27,06	10	15,43	4,50
(a) Heavy Industrial Chemicals	9	5,54	5,36	1	13,17	3,14
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	8	29,59	21,59	1	68	72
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	3	10	10	8	1,59	64
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	–	–	–
10. Manufacture of Cement & Cement Products	–	–	–	1	3	3
11. Basic Metals & Metal Products	42	150,35	138,02	10	6,21	2,29
(a) Iron & Steel	32	146,49	134,24	8	5,18	1,93
(b) Non-Ferrous Metals	–	–	–	–	–	–
(c) Metal Products	10	3,87	3,78	2	1,03	36
12. Engineering	29	29,41	27,72	28	11,18	5,40
(a) Heavy Engineering	–	–	–	–	–	–
(b) Light Engineering	12	12,25	10,18	12	5,69	3,04
(c) Electrical Machinery & Goods	9	52	42	10	3,77	2,29
(d) Electronic Machinery & Goods	8	16,64	17,13	6	1,72	7
13. Vehicles, Vehicle Parts & Transport Equipments	29	84,57	65,23	4	2,25	1,71
14. Other Industries	275	38,91	36,89	10	96	83
15. Electricity, Gas & Water	1	20,00	13,79	1	2	2
(a) Electricity Generation & Transmission	1	20,00	13,79	–	–	–
(b) Non-Conventional Energy	–	–	–	1	2	2
(c) Gas, Steam & Water Supply	–	–	–	–	–	–
16. Construction	29	16,29	15,60	8	46,53	35,16
III. TRANSPORT OPERATORS	29	70	41	3	12	15
IV. PROFESSIONAL AND OTHER SERVICES	606	23,03	20,90	25	5,13	3,90
V. PERSONAL LOANS	5,981	200,05	148,65	1,298	78,16	61,09
1. Loans for Purchase of Consumer Durables	25	13	11	–	–	–
2. Loans for Housing	1,217	38,38	35,36	685	50,67	39,61
3. Rest of the Personal Loans	4,739	161,54	113,18	613	27,49	21,48
VI. TRADE	582	61,35	46,87	663	59,39	53,73
1. Wholesale Trade	95	33,25	28,78	537	42,77	40,44
2. Retail Trade	487	28,10	18,09	126	16,62	13,29
VII. FINANCE	15	48	47	1	10	11
VIII. ALL OTHERS	1,410	66,14	35,91	1,189	135,38	94,61
TOTAL BANK CREDIT	10,188	913,46	682,76	4,437	497,23	387,46
OF WHICH : 1. Artisans and Village & Tiny Industries	10	2,42	2,41	1	3	3
2. Other Small Scale Industries	129	43,86	33,76	40	5,95	4,63

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MARCH 2007**

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	18,647	3415,83	2906,99	–	–	–
1. Direct Finance	17,629	1327,10	1123,72	–	–	–
2. Indirect Finance	1,018	2088,73	1783,27	–	–	–
II. INDUSTRY	16,403	8153,88	5659,61	–	–	–
1. Mining & Quarrying	17	49,26	47,94	–	–	–
2. Food Manufacturing & Processing	486	650,21	355,56	–	–	–
(a) Rice Mills, Flour & Dal Mills	31	135,95	9,50	–	–	–
(b) Sugar	7	175,20	157,60	–	–	–
(c) Edible Oils & Vanaspati	13	102,68	37,22	–	–	–
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	3	3,55	2,97	–	–	–
(f) Others	432	232,82	148,27	–	–	–
3. Beverage & Tobacco	20	109,49	73,35	–	–	–
4. Textiles	2,259	1135,64	698,76	–	–	–
(a) Cotton Textiles	1,063	207,56	133,75	–	–	–
(b) Jute & Other Natural Fibre Textiles	1,066	23,66	22,72	–	–	–
(c) Handloom Textiles & Khadi	7	92	18	–	–	–
(d) Other Textiles & Textile Products	123	903,49	542,11	–	–	–
5. Paper, Paper Products & Printing	238	211,51	145,89	–	–	–
6. Leather & Leather Products	26	57,91	53,87	–	–	–
7. Rubber & Plastic Products	138	44,13	30,60	–	–	–
8. Chemicals & Chemical Products	579	1570,17	1106,75	–	–	–
(a) Heavy Industrial Chemicals	67	196,15	166,64	–	–	–
(b) Fertilisers	5	1,57	1,26	–	–	–
(c) Drugs & Pharmaceuticals	382	1223,60	826,26	–	–	–
(d) Non-Edible Oils	1	2,86	2,88	–	–	–
(e) Other Chemicals & Chemical Products	124	145,99	109,70	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	13	16,16	16,03	–	–	–
10. Manufacture of Cement & Cement Products	66	19,91	16,27	–	–	–
11. Basic Metals & Metal Products	421	1114,46	870,59	–	–	–
(a) Iron & Steel	143	944,92	750,94	–	–	–
(b) Non-Ferrous Metals	57	95,98	63,42	–	–	–
(c) Metal Products	221	73,55	56,22	–	–	–
12. Engineering	902	492,36	318,93	–	–	–
(a) Heavy Engineering	88	156,61	67,60	–	–	–
(b) Light Engineering	289	125,65	70,55	–	–	–
(c) Electrical Machinery & Goods	460	100,84	76,04	–	–	–
(d) Electronic Machinery & Goods	65	109,26	104,74	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	156	183,44	129,32	–	–	–
14. Other Industries	9,974	948,18	738,50	–	–	–
15. Electricity, Gas & Water	8	205,22	182,54	–	–	–
(a) Electricity Generation & Transmission	6	204,65	182,01	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	2	57	53	–	–	–
16. Construction	1,100	1345,83	874,71	–	–	–
III. TRANSPORT OPERATORS	3,829	76,70	69,51	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	22,108	1721,41	1096,32	–	–	–
V. PERSONAL LOANS	1,45,119	4731,34	3830,19	–	–	–
1. Loans for Purchase of Consumer Durables	3,465	36,61	29,17	–	–	–
2. Loans for Housing	30,078	2631,62	2257,33	–	–	–
3. Rest of the Personal Loans	1,11,576	2063,10	1543,70	–	–	–
VI. TRADE	10,698	6376,13	3968,85	–	–	–
1. Wholesale Trade	3,575	4811,11	2823,27	–	–	–
2. Retail Trade	7,123	1565,01	1145,58	–	–	–
VII. FINANCE	292	1076,37	1010,79	–	–	–
VIII. ALL OTHERS	10,820	670,16	395,83	–	–	–
TOTAL BANK CREDIT	2,27,916	26221,82	18938,10	–	–	–
OF WHICH :						
1. Artisans and Village & Tiny Industries	52	2,49	1,66	–	–	–
2. Other Small Scale Industries	10,832	740,98	615,31	–	–	–