

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2009

NORTHERN REGION

STATE : PUNJAB

(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	5,26,390	8885,14	7549,77	3,23,562	7011,51	5643,74
1. Direct Finance	5,20,199	8019,05	6727,97	3,15,497	6001,15	4879,68
2. Indirect Finance	6,191	866,09	821,80	8,065	1010,37	764,07
II. INDUSTRY	21,937	3709,82	2106,09	34,693	10114,24	6084,00
1. Mining & Quarrying	97	18,45	15,15	132	1306,91	62,79
2. Food Manufacturing & Processing	1,609	904,90	622,73	4,264	2845,72	1804,37
(a) Rice Mills, Flour & Dal Mills	824	750,57	534,05	2,565	1515,98	1154,15
(b) Sugar	4	2,70	2,69	23	149,97	128,74
(c) Edible Oils & Vanaspati	58	44,21	26,18	309	295,75	194,65
(d) Tea Processing	3	12	5	14	3,07	2,76
(e) Processing of Fruits & Vegetables	11	65,44	27,59	32	4,18	3,51
(f) Others	709	41,86	32,16	1,321	876,75	320,57
3. Beverage & Tobacco	19	31,47	24,42	61	25,17	17,71
4. Textiles	3,861	950,05	316,38	3,517	1744,60	970,52
(a) Cotton Textiles	1,065	747,27	138,04	1,649	612,82	435,86
(b) Jute & Other Natural Fibre Textiles	170	2,15	1,45	54	50,45	48,68
(c) Handloom Textiles & Khadi	1,867	7,94	5,80	827	49,90	39,67
(d) Other Textiles & Textile Products	759	192,69	171,09	987	1031,43	446,31
5. Paper, Paper Products & Printing	149	51,67	29,45	331	100,03	51,59
6. Woods and Wood Products	520	8,14	6,20	570	28,63	22,97
7. Leather & Leather Products	133	4,53	3,69	168	14,27	8,28
8. Gems and Jewellery	41	1,37	82	60	8,93	6,03
9. Rubber & Plastic Products	132	11,65	9,30	490	69,36	49,55
10. Chemicals & Chemical Products	215	128,62	77,58	567	168,71	127,75
(a) Heavy Industrial Chemicals	13	58,36	36,89	103	43,59	39,13
(b) Fertilisers	7	44	42	39	6,84	4,88
(c) Drugs & Pharmaceuticals	64	32,13	16,37	76	35,81	22,14
(d) Non-Edible Oils	7	84	43	27	13,67	12,30
(e) Other Chemicals & Chemical Products	124	36,84	23,47	322	68,81	49,31
11. Petroleum, Coal Products & Nuclear Fuels	34	454,61	69,10	53	178,86	177,21
12. Manufacture of Cement & Cement Products	135	10,71	8,20	251	25,03	18,67
13. Basic Metals & Metal Products	575	144,51	124,06	2,271	1430,49	1047,66
(a) Iron & Steel	71	15,92	13,30	1,017	952,27	680,53
(b) Non-Ferrous Metals	9	2,66	1,47	63	11,45	7,85
(c) Metal Products	495	125,93	109,29	1,191	466,77	359,28
14. Engineering	1,266	107,51	74,95	3,484	525,11	384,72
(a) Heavy Engineering	229	49,52	41,77	675	246,08	197,08
(b) Light Engineering	817	44,77	25,64	2,393	182,45	102,39
(c) Electrical Machinery & Goods	168	10,92	6,25	296	91,75	81,31
(d) Electronic Machinery & Goods	52	2,29	1,29	120	4,84	3,95
15. Vehicles, Vehicle Parts & Transport Equipments	300	134,62	97,26	437	185,68	138,03
16. Other Industries	12,079	441,55	375,48	16,093	1119,45	913,50
17. Electricity, Gas & Water	19	179,40	179,50	78	103,62	96,94
(a) Electricity Generation & Transmission	6	178,02	178,22	23	98,69	93,59
(b) Non-Conventional Energy	9	98	88	46	3,18	2,11
(c) Gas, Steam & Water Supply	4	40	39	9	1,74	1,25
18. Construction	753	126,05	71,82	1,866	233,68	185,70
(a) Other than Infrastructure	556	74,59	28,70	1,190	102,33	80,69
(b) Infrastructure Construction	197	51,46	43,13	676	131,35	105,01
III. TRANSPORT OPERATORS	3,188	81,79	64,41	2,336	79,65	57,43
IV. PROFESSIONAL AND OTHER SERVICES	13,682	645,29	544,30	23,406	1072,58	790,87
1. Professional Services	1,535	56,88	52,27	1,782	85,98	68,29
2. Tourism, Hotel & Restaurants	282	104,66	100,23	402	44,30	35,15
3. Recreation services	158	22,21	19,25	176	25,09	12,02
4. IT and Telecommunications	7	47	40	73	11,62	10,86
5. Others	11,700	461,07	372,15	20,973	905,59	664,56
V. PERSONAL LOANS	1,20,826	2400,20	1813,60	2,10,816	5148,10	3814,62
1. Housing	31,560	1014,89	849,61	53,297	2317,15	1878,05
2. Consumer Durables	5,724	48,22	36,51	7,200	57,11	42,56
3. Vehicles	12,207	341,69	210,04	29,356	850,55	521,64
4. Education	3,864	146,61	93,58	7,694	279,12	173,77
5. Personal Credit Cards	1,579	11,41	5,36	2,234	28,07	14,00
6. Others	65,892	837,38	618,50	1,11,035	1616,10	1184,59
VI. TRADE	40,214	661,33	541,42	48,363	3241,38	2292,90
1. Wholesale Trade	1,929	150,70	132,94	3,507	556,69	424,83
2. Retail Trade	38,285	510,62	408,48	44,856	2684,69	1868,07
VII. FINANCE	1,230	39,02	28,34	803	127,21	106,54
VIII. ALL OTHERS	23,956	298,69	249,89	25,984	511,79	358,69
TOTAL BANK CREDIT	7,51,423	16721,28	12897,83	6,69,963	27306,45	19148,78

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NORTHERN REGION

STATE : PUNJAB

(Amount in Rupees Lakh)

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	78,939	3172,79	2760,11	17,889	1083,07	860,35
1. Direct Finance	76,125	1897,44	1554,79	15,974	490,26	370,98
2. Indirect Finance	2,814	1275,36	1205,32	1,915	592,81	489,37
II. INDUSTRY	36,287	19541,54	14683,86	48,942	16233,54	11487,60
1. Mining & Quarrying	98	67,04	62,62	119	87,00	52,56
2. Food Manufacturing & Processing	1,287	1279,02	932,16	2,347	534,91	417,61
(a) Rice Mills, Flour & Dal Mills	519	435,20	306,91	669	147,09	114,61
(b) Sugar	23	228,49	168,57	8	102,30	93,34
(c) Edible Oils & Vanaspati	98	169,11	132,65	29	23,25	20,59
(d) Tea Processing	11	57	30	10	56	41
(e) Processing of Fruits & Vegetables	23	3,91	3,13	42	11,61	11,37
(f) Others	613	441,74	320,61	1,589	250,10	177,29
3. Beverage & Tobacco	61	124,91	77,17	33	70,22	59,47
4. Textiles	5,157	5149,80	3824,73	13,759	8187,63	5515,86
(a) Cotton Textiles	1,228	2691,20	1884,48	4,177	2882,72	1833,38
(b) Jute & Other Natural Fibre Textiles	1,342	52,62	47,27	246	9,86	8,22
(c) Handloom Textiles & Khadi	125	90,30	37,26	287	47,99	32,51
(d) Other Textiles & Textile Products	2,462	2315,68	1855,72	9,049	5247,05	3641,75
5. Paper, Paper Products & Printing	638	469,36	427,85	1,360	688,74	570,57
6. Woods and Wood Products	488	40,33	32,16	192	11,98	11,44
7. Leather & Leather Products	1,051	155,19	120,28	113	8,89	6,70
8. Gems and Jewellery	52	12,61	10,41	229	116,30	90,41
9. Rubber & Plastic Products	1,607	342,79	269,80	547	130,47	89,80
10. Chemicals & Chemical Products	1,217	477,84	405,83	811	266,82	227,80
(a) Heavy Industrial Chemicals	86	159,00	155,69	80	27,81	22,03
(b) Fertilisers	141	6,11	3,76	11	2,83	1,52
(c) Drugs & Pharmaceuticals	135	169,46	141,66	345	136,54	125,71
(d) Non-Edible Oils	13	2,77	2,25	16	8,88	7,13
(e) Other Chemicals & Chemical Products	842	140,50	102,47	359	90,77	71,41
11. Petroleum, Coal Products & Nuclear Fuels	65	405,42	91,61	21	3,99	3,31
12. Manufacture of Cement & Cement Products	252	48,76	37,95	169	25,00	19,64
13. Basic Metals & Metal Products	4,707	3171,37	2411,86	6,325	2635,43	1786,04
(a) Iron & Steel	1,099	949,70	643,13	778	873,32	571,67
(b) Non-Ferrous Metals	356	126,54	86,13	84	53,27	30,09
(c) Metal Products	3,252	2095,12	1682,60	5,463	1708,84	1184,27
14. Engineering	4,647	1355,16	1002,64	4,110	922,94	714,40
(a) Heavy Engineering	850	313,38	244,96	882	407,35	315,87
(b) Light Engineering	3,133	707,61	482,26	2,765	445,26	348,00
(c) Electrical Machinery & Goods	525	230,59	203,03	343	50,48	36,02
(d) Electronic Machinery & Goods	139	103,57	72,39	120	19,86	14,52
15. Vehicles, Vehicle Parts & Transport Equipments	1,076	552,10	404,77	3,966	1090,54	829,78
16. Other Industries	11,253	1368,88	1118,16	13,715	1082,80	809,34
17. Electricity, Gas & Water	48	2647,92	2132,81	38	44,24	36,97
(a) Electricity Generation & Transmission	28	2629,11	2114,80	16	28,76	24,32
(b) Non-Conventional Energy	6	16,31	16,34	6	10,89	9,19
(c) Gas, Steam & Water Supply	14	2,51	1,67	16	4,59	3,46
18. Construction	2,583	1873,04	1321,07	1,088	325,63	245,89
(a) Other than Infrastructure	2,071	393,93	286,76	805	171,69	147,30
(b) Infrastructure Construction	512	1479,12	1034,31	283	153,94	98,59
III. TRANSPORT OPERATORS	4,515	282,49	187,00	4,567	288,83	223,97
IV. PROFESSIONAL AND OTHER SERVICES	19,973	2102,46	1533,14	12,318	1016,97	751,08
1. Professional Services	1,427	338,33	313,30	1,314	157,94	133,43
2. Tourism, Hotel & Restaurants	611	151,17	118,82	513	162,13	124,29
3. Recreation services	302	19,45	15,82	56	25,97	23,60
4. IT and Telecommunications	67	5,93	4,77	51	3,90	3,48
5. Others	17,566	1587,58	1080,44	10,384	667,02	466,29
V. PERSONAL LOANS	2,43,763	6182,94	4693,63	1,56,150	4055,56	3079,07
1. Housing	55,391	2807,97	2352,06	34,365	1979,90	1654,37
2. Consumer Durables	9,433	98,52	66,57	6,705	65,11	47,70
3. Vehicles	64,960	1047,07	677,53	45,706	748,54	496,19
4. Education	8,019	315,94	198,91	4,479	182,44	99,94
5. Personal Credit Cards	1,692	30,31	9,21	1,031	13,71	6,67
6. Others	1,04,268	1883,14	1389,35	63,864	1065,86	774,20
VI. TRADE	35,555	6024,34	3049,02	20,521	2352,89	1887,40
1. Wholesale Trade	3,046	1487,73	1336,81	4,672	1002,65	785,27
2. Retail Trade	32,509	4536,60	1712,21	15,849	1350,24	1102,13
VII. FINANCE	497	1034,36	89,36	664	93,44	37,68
VIII. ALL OTHERS	20,002	1210,42	1050,63	22,798	461,87	366,83
TOTAL BANK CREDIT	4,39,531	39551,33	28046,77	2,83,849	25586,16	18694,00