

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

**NORTHERN REGION
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	668	20,63	14,18	196	143,71	106,41
1. Direct Finance	585	18,11	12,08	184	11,56	7,74
2. Indirect Finance	83	2,52	2,10	12	132,14	98,67
II. INDUSTRY	568	469,47	332,51	393	429,71	317,09
1. Mining & Quarrying	4	7,09	4,60	1	20	–
2. Food Manufacturing & Processing	27	2,89	2,44	45	64,42	56,93
(a) Rice Mills, Flour & Dal Mills	4	15	5	2	76	6
(b) Sugar	–	–	–	4	38,15	38,47
(c) Edible Oils & Vanaspati	1	1,55	1,55	2	1,72	–
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	–	–	–	–	–	–
(f) Others	22	1,19	84	37	23,79	18,41
3. Beverage & Tobacco	–	–	–	6	25,07	18,36
4. Textiles	37	4,45	2,39	76	80,47	51,27
(a) Cotton Textiles	16	1,35	19	52	43,66	29,03
(b) Jute & Other Natural Fibre Textiles	–	–	–	1	4	–
(c) Handloom Textiles & Khadi	3	10	4	3	14	6
(d) Other Textiles & Textile Products	18	3,00	2,16	20	36,62	22,18
5. Paper, Paper Products & Printing	19	55,69	58,74	13	34,63	34,10
6. Woods and Wood Products	4	9	3	10	24,28	22,55
7. Leather & Leather Products	–	–	–	1	4	3
8. Gems and Jewellery	–	–	–	2	5,29	4,88
9. Rubber & Plastic Products	3	6	4	9	84	52
10. Chemicals & Chemical Products	27	85,63	60,57	19	22,64	21,25
(a) Heavy Industrial Chemicals	4	37,00	26,17	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	16	45,09	33,49	5	13,62	13,63
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	7	3,55	91	14	9,03	7,62
11. Petroleum, Coal Products & Nuclear Fuels	1	3	1	–	–	–
12. Manufacture of Cement & Cement Products	3	38	34	1	3	4
13. Basic Metals & Metal Products	62	216,61	149,58	71	100,51	66,36
(a) Iron & Steel	8	7,74	6,80	27	74,48	42,49
(b) Non-Ferrous Metals	1	2,08	2,08	3	10,09	10,03
(c) Metal Products	53	206,79	140,70	41	15,94	13,83
14. Engineering	59	22,32	16,09	36	18,80	13,38
(a) Heavy Engineering	38	17,34	12,54	3	68	68
(b) Light Engineering	8	2,23	1,22	18	13,76	10,40
(c) Electrical Machinery & Goods	10	1,43	1,03	9	2,18	1,98
(d) Electronic Machinery & Goods	3	1,32	1,30	6	2,19	32
15. Vehicles, Vehicle Parts & Transport Equipments	4	71	62	6	3,41	2,44
16. Other Industries	284	27,25	18,25	59	18,37	12,22
17. Electricity, Gas & Water	2	36,25	11,68	3	14,17	5,87
(a) Electricity Generation & Transmission	2	36,25	11,68	3	14,17	5,87
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	–	–	–
18. Construction	32	10,03	7,13	35	16,55	6,90
(a) Other than Infrastructure	18	9,28	6,45	33	6,40	4,93
(b) Infrastructure Construction	14	75	68	2	10,15	1,98
III. TRANSPORT OPERATORS	256	20,84	14,93	146	11,54	7,73
IV. PROFESSIONAL AND OTHER SERVICES	361	430,62	415,10	237	100,69	93,34
1. Professional Services	58	1,90	1,47	45	9,83	7,06
2. Tourism, Hotel & Restaurants	8	1,93	1,84	13	11,34	9,22
3. Recreation services	2	1	1	2	63	45
4. IT and Telecommunications	3	400,53	398,54	3	2,77	2,01
5. Others	290	26,25	13,24	174	76,12	74,60
V. PERSONAL LOANS	4,722	122,00	94,69	3,500	200,45	156,78
1. Housing	705	31,71	28,48	928	85,68	73,70
2. Consumer Durables	60	45	38	58	67	28
3. Vehicles	1,263	38,08	29,79	1,584	63,62	48,24
4. Education	167	3,99	3,34	108	6,60	4,91
5. Personal Credit Cards	68	2,08	80	–	–	–
6. Others	2,459	45,69	31,89	822	43,88	29,64
VI. TRADE	890	142,39	108,55	355	500,71	194,22
1. Wholesale Trade	35	97,36	75,74	40	12,99	11,19
2. Retail Trade	855	45,03	32,81	315	487,72	183,03
VII. FINANCE	9	53	52	2	7,79	7,79
VIII. ALL OTHERS	281	3,29	1,40	67	12,69	10,12
TOTAL BANK CREDIT	7,755	1209,77	981,86	4,896	1407,29	893,49

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**NORTHERN REGION
CHANDIGARH**

(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	5,889	6470,08	5519,11	–	–	–
1. Direct Finance	4,874	2729,09	2532,44	–	–	–
2. Indirect Finance	1,015	3740,99	2986,67	–	–	–
II. INDUSTRY	18,289	16585,31	12187,32	–	–	–
1. Mining & Quarrying	30	53,27	12,56	–	–	–
2. Food Manufacturing & Processing	631	1037,42	766,10	–	–	–
(a) Rice Mills, Flour & Dal Mills	36	22,24	19,20	–	–	–
(b) Sugar	39	422,10	384,02	–	–	–
(c) Edible Oils & Vanaspati	92	119,03	77,69	–	–	–
(d) Tea Processing	6	81	22	–	–	–
(e) Processing of Fruits & Vegetables	13	88,10	63,88	–	–	–
(f) Others	445	385,14	221,08	–	–	–
3. Beverage & Tobacco	20	168,86	134,98	–	–	–
4. Textiles	5,084	909,00	692,91	–	–	–
(a) Cotton Textiles	4,646	389,05	314,59	–	–	–
(b) Jute & Other Natural Fibre Textiles	22	5,00	3,90	–	–	–
(c) Handloom Textiles & Khadi	17	12,30	4,22	–	–	–
(d) Other Textiles & Textile Products	399	502,65	370,18	–	–	–
5. Paper, Paper Products & Printing	280	341,33	285,91	–	–	–
6. Woods and Wood Products	94	54,33	42,55	–	–	–
7. Leather & Leather Products	40	121,48	71,20	–	–	–
8. Gems and Jewellery	84	61,80	52,94	–	–	–
9. Rubber & Plastic Products	165	77,44	50,72	–	–	–
10. Chemicals & Chemical Products	954	2788,44	2088,95	–	–	–
(a) Heavy Industrial Chemicals	94	399,49	270,19	–	–	–
(b) Fertilisers	8	3,08	2,48	–	–	–
(c) Drugs & Pharmaceuticals	511	2092,09	1603,26	–	–	–
(d) Non-Edible Oils	1	25	13	–	–	–
(e) Other Chemicals & Chemical Products	340	293,53	212,89	–	–	–
11. Petroleum, Coal Products & Nuclear Fuels	17	11,06	9,73	–	–	–
12. Manufacture of Cement & Cement Products	83	25,18	10,05	–	–	–
13. Basic Metals & Metal Products	2,171	5398,70	4448,99	–	–	–
(a) Iron & Steel	213	3302,24	2837,46	–	–	–
(b) Non-Ferrous Metals	55	86,25	59,12	–	–	–
(c) Metal Products	1,903	2010,22	1552,40	–	–	–
14. Engineering	2,730	1462,56	914,71	–	–	–
(a) Heavy Engineering	150	182,51	69,85	–	–	–
(b) Light Engineering	1,084	720,40	561,10	–	–	–
(c) Electrical Machinery & Goods	1,454	521,75	249,31	–	–	–
(d) Electronic Machinery & Goods	42	37,91	34,46	–	–	–
15. Vehicles, Vehicle Parts & Transport Equipments	1,486	541,60	347,65	–	–	–
16. Other Industries	3,506	605,85	493,21	–	–	–
17. Electricity, Gas & Water	26	1052,29	801,31	–	–	–
(a) Electricity Generation & Transmission	17	1046,35	796,33	–	–	–
(b) Non-Conventional Energy	5	2,80	2,20	–	–	–
(c) Gas, Steam & Water Supply	4	3,14	2,78	–	–	–
18. Construction	888	1874,70	962,86	–	–	–
(a) Other than Infrastructure	464	339,37	194,31	–	–	–
(b) Infrastructure Construction	424	1535,33	768,55	–	–	–
III. TRANSPORT OPERATORS	2,743	309,83	212,55	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	7,329	3182,82	2492,54	–	–	–
1. Professional Services	700	375,68	229,23	–	–	–
2. Tourism, Hotel & Restaurants	337	364,82	253,48	–	–	–
3. Recreation services	47	44,68	42,84	–	–	–
4. IT and Telecommunications	50	51,57	41,00	–	–	–
5. Others	6,195	2346,08	1925,99	–	–	–
V. PERSONAL LOANS	1,46,186	5021,91	3701,70	–	–	–
1. Housing	25,155	2499,31	2070,19	–	–	–
2. Consumer Durables	2,530	39,63	29,41	–	–	–
3. Vehicles	51,914	1121,26	688,66	–	–	–
4. Education	4,327	170,41	114,40	–	–	–
5. Personal Credit Cards	1,610	34,90	13,37	–	–	–
6. Others	60,650	1156,41	785,66	–	–	–
VI. TRADE	9,339	43796,02	5874,12	–	–	–
1. Wholesale Trade	1,058	42395,46	4797,08	–	–	–
2. Retail Trade	8,281	1400,56	1077,05	–	–	–
VII. FINANCE	269	1334,29	964,46	–	–	–
VIII. ALL OTHERS	11,201	687,83	508,65	–	–	–
TOTAL BANK CREDIT	2,01,245	77388,09	31460,45	–	–	–