

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2008**

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	561	60,73	58,64	104	155,13	137,71
1. Direct Finance	541	9,40	7,45	94	13,44	9,45
2. Indirect Finance	20	51,32	51,19	10	141,69	128,26
II. INDUSTRY	328	342,49	269,97	177	49,88	35,44
1. Mining & Quarrying	1	3,00	2,96	1	20	–
2. Food Manufacturing & Processing	10	1,67	1,64	6	1,87	4
(a) Rice Mills, Flour & Dal Mills	1	2	2	–	–	–
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	1	1,55	1,55	2	1,72	–
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	–	–	–	–	–	–
(f) Others	8	10	7	4	15	4
3. Beverage & Tobacco	–	–	–	1	4	4
4. Textiles	2	3	1	7	4,42	4,11
(a) Cotton Textiles	1	1	–	1	10	–
(b) Jute & Other Natural Fibre Textiles	–	–	–	–	–	–
(c) Handloom Textiles & Khadi	–	–	–	–	–	–
(d) Other Textiles & Textile Products	1	2	–	6	4,32	4,11
5. Paper, Paper Products & Printing	10	45,82	45,82	2	19	15
6. Leather & Leather Products	3	2	2	–	–	–
7. Rubber & Plastic Products	1	1	1	4	4,08	6
8. Chemicals & Chemical Products	42	30,24	30,36	9	7,16	1,45
(a) Heavy Industrial Chemicals	–	–	–	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	40	30,22	30,34	3	5,67	68
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	2	2	2	6	1,49	77
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	–	–	–
10. Manufacture of Cement & Cement Products	–	–	–	52	7,46	10,52
11. Basic Metals & Metal Products	38	32,32	29,90	10	2,20	54
(a) Iron & Steel	23	12,51	11,31	7	1,09	13
(b) Non-Ferrous Metals	–	–	–	–	–	–
(c) Metal Products	15	19,82	18,59	3	1,11	41
12. Engineering	13	8,53	7,35	38	6,86	4,53
(a) Heavy Engineering	–	–	–	17	1,31	1,06
(b) Light Engineering	6	8,24	7,06	8	2,23	1,94
(c) Electrical Machinery & Goods	6	29	29	8	1,69	1,53
(d) Electronic Machinery & Goods	1	–	–	5	1,64	–
13. Vehicles, Vehicle Parts & Transport Equipments	5	7	7	4	2,25	1,52
14. Other Industries	68	3,10	2,42	21	8,12	7,73
15. Electricity, Gas & Water	3	20,10	9,65	1	17	16
(a) Electricity Generation & Transmission	1	20,00	9,55	1	17	16
(b) Non-Conventional Energy	2	10	10	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	–	–	–
16. Construction	132	197,58	139,77	21	4,87	4,60
III. TRANSPORT OPERATORS	134	7,14	4,49	7	98	1,03
IV. PROFESSIONAL AND OTHER SERVICES	972	39,88	35,13	181	605,70	633,53
V. PERSONAL LOANS	5,970	223,03	156,87	827	54,49	43,65
1. Loans for Purchase of Consumer Durables	23	8	6	10	34	22
2. Loans for Housing	772	33,97	30,62	327	25,94	23,18
3. Rest of the Personal Loans	5,175	188,97	126,18	490	28,22	20,25
VI. TRADE	616	25,47	18,95	142	33,77	25,37
1. Wholesale Trade	7	2,42	1,95	3	38	13
2. Retail Trade	609	23,05	17,00	139	33,40	25,24
VII. FINANCE	13	1,73	1,73	–	–	–
VIII. ALL OTHERS	1,865	119,44	53,99	118	15,10	11,80
TOTAL BANK CREDIT	10,459	819,91	599,76	1,556	915,06	888,52

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MARCH 2008**

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	11,486	2523,43	2169,42	–	–	–
1. Direct Finance	10,667	662,69	463,28	–	–	–
2. Indirect Finance	819	1860,74	1706,14	–	–	–
II. INDUSTRY	21,835	11640,69	8549,91	–	–	–
1. Mining & Quarrying	37	74,89	41,36	–	–	–
2. Food Manufacturing & Processing	278	575,87	425,69	–	–	–
(a) Rice Mills, Flour & Dal Mills	27	10,56	7,45	–	–	–
(b) Sugar	15	176,06	157,61	–	–	–
(c) Edible Oils & Vanaspati	7	11,50	10,70	–	–	–
(d) Tea Processing	1	1,60	96	–	–	–
(e) Processing of Fruits & Vegetables	6	17,95	10,32	–	–	–
(f) Others	222	358,21	238,64	–	–	–
3. Beverage & Tobacco	22	155,51	154,02	–	–	–
4. Textiles	351	918,77	426,99	–	–	–
(a) Cotton Textiles	97	215,44	160,31	–	–	–
(b) Jute & Other Natural Fibre Textiles	47	75	60	–	–	–
(c) Handloom Textiles & Khadi	21	71	49	–	–	–
(d) Other Textiles & Textile Products	186	701,88	265,59	–	–	–
5. Paper, Paper Products & Printing	246	167,32	146,95	–	–	–
6. Leather & Leather Products	31	63,46	58,54	–	–	–
7. Rubber & Plastic Products	300	72,61	56,32	–	–	–
8. Chemicals & Chemical Products	537	1643,12	1243,30	–	–	–
(a) Heavy Industrial Chemicals	66	305,30	230,99	–	–	–
(b) Fertilisers	8	11,50	1,26	–	–	–
(c) Drugs & Pharmaceuticals	298	1219,80	940,64	–	–	–
(d) Non-Edible Oils	1	8,00	7,99	–	–	–
(e) Other Chemicals & Chemical Products	164	98,51	62,42	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	18	8,85	7,91	–	–	–
10. Manufacture of Cement & Cement Products	38	7,08	6,03	–	–	–
11. Basic Metals & Metal Products	4,760	1894,72	1530,10	–	–	–
(a) Iron & Steel	119	1610,48	1349,87	–	–	–
(b) Non-Ferrous Metals	53	92,31	32,50	–	–	–
(c) Metal Products	4,588	191,93	147,74	–	–	–
12. Engineering	670	376,95	301,17	–	–	–
(a) Heavy Engineering	54	54,69	53,90	–	–	–
(b) Light Engineering	333	173,98	129,55	–	–	–
(c) Electrical Machinery & Goods	161	131,32	102,52	–	–	–
(d) Electronic Machinery & Goods	122	16,96	15,19	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	176	414,67	346,90	–	–	–
14. Other Industries	12,759	1861,62	1551,64	–	–	–
15. Electricity, Gas & Water	13	858,39	649,11	–	–	–
(a) Electricity Generation & Transmission	12	856,64	647,49	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	1	1,75	1,62	–	–	–
16. Construction	1,599	2546,87	1603,88	–	–	–
III. TRANSPORT OPERATORS	3,320	223,47	178,73	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	11,303	1705,52	1250,05	–	–	–
V. PERSONAL LOANS	1,21,598	4624,83	3494,77	–	–	–
1. Loans for Purchase of Consumer Durables	1,715	22,85	17,65	–	–	–
2. Loans for Housing	23,079	2166,73	1819,99	–	–	–
3. Rest of the Personal Loans	96,804	2435,25	1657,13	–	–	–
VI. TRADE	7,508	5651,62	2973,94	–	–	–
1. Wholesale Trade	1,983	4337,64	1919,73	–	–	–
2. Retail Trade	5,525	1313,98	1054,21	–	–	–
VII. FINANCE	104	1462,21	1407,54	–	–	–
VIII. ALL OTHERS	21,142	1481,80	779,08	–	–	–
TOTAL BANK CREDIT	1,98,296	29313,56	20803,45			