

Table No. 5.7 - State and Population Group - Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March 1999 (Part 4 of 32)

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	3,40,710	1406,45	1210,75	1,70,794	1045,73	887,96
1. Direct Finance	3,36,186	1334,59	1154,56	1,66,435	865,91	758,15
2. Indirect Finance	4,524	71,86	56,19	4,359	179,82	129,81
II. INDUSTRY	39,577	783,10	604,94	35,176	1441,64	1136,70
1. Mining & Quarrying	50	3,56	2,45	88	8,40	6,26
2. Food Manufacturing & Processing	701	112,99	86,35	2,196	445,23	329,60
(a) Rice Mills, Flour & Dal Mills	482	70,52	54,69	1,369	310,70	227,59
(b) Sugar	3	5,25	5,12	18	36,38	24,58
(c) Edible Oils & Vanaspati	39	2,60	1,73	472	41,28	30,93
(d) Tea Processing	3	16,20	13,80	5	23	22
(e) Processing of Fruits & Vegetables	2	13	12	11	11,60	11,89
(f) Others	172	18,29	10,89	321	45,04	34,39
3. Beverage & Tobacco	16	9,11	7,25	30	6,89	4,77
4. Textiles	954	168,77	150,33	706	141,38	119,38
(a) Cotton Textiles	162	55,10	61,61	212	107,52	92,41
(b) Jute Textiles	-	-	-	2	13	8
(c) Handloom Textiles & Khadi	164	1,28	1,07	200	4,36	4,11
(d) Other Textiles	628	112,39	87,65	292	29,37	22,78
5. Paper, Paper Products & Printing	114	7,04	5,35	231	22,81	20,66
6. Leather & Leather Products	53	34	29	91	1,39	1,24
7. Rubber & Rubber Products	34	2,37	1,75	123	9,76	7,38
8. Chemicals & Chemical Products	249	177,25	124,05	480	78,26	62,63
(a) Heavy Industrial Chemicals	3	1,83	81	18	20,46	18,42
(b) Fertilisers	6	13,59	13,55	29	13,93	11,83
(c) Drugs & Pharmaceuticals	52	116,96	81,68	55	5,57	3,57
(d) Non-Edible Oils	2	14	10	16	5,51	3,80
(e) Other Chemicals & Chemical Products	186	44,74	27,93	362	32,78	25,01
9. Petroleum, Coal Products & Nuclear Fuels	4	15	14	30	4,89	1,68
10. Manufacture of Cement & Cement Products	27	1,04	86	54	2,52	1,97
11. Basic Metals & Metal Products	301	40,25	31,19	2,056	286,25	238,87
(a) Iron & Steel	59	23,08	15,61	953	208,15	174,03
(b) Non-Ferrous Metals	4	94	68	5	38	36
(c) Other Metal Products	238	16,23	14,90	1,098	77,72	64,48
12. Engineering	557	73,49	70,26	1,193	119,20	102,30
(a) Heavy Engineering	23	3,73	1,60	104	14,91	10,46
(b) Light Engineering	384	35,81	34,60	734	41,20	35,17
(c) Electrical Machinery & Goods	123	9,41	9,08	297	49,80	44,70
(d) Electronic Machinery & Goods	27	24,55	24,98	58	13,29	11,97
13. Vehicles, Vehicle Parts & Transport Equipments	252	80,16	35,35	295	92,11	65,45
14. Other Industries	35,674	103,92	86,93	27,439	195,27	159,04
15. Electricity, Gas & Water	2	11	8	25	12,94	2,56
(a) Electricity Generation & Transmission	1	6	3	14	10,99	97
(b) Non-Conventional Energy	-	-	-	1	10	9
(c) Gas, Steam & Water Supply	1	5	5	10	1,85	1,49
16. Construction	589	2,54	2,31	139	14,34	12,91
III. TRANSPORT OPERATORS	11,900	48,75	35,79	5,940	48,86	36,84
IV. PROFESSIONAL AND OTHER SERVICES	6,085	28,03	22,64	7,057	73,59	55,89
V. PERSONAL LOANS	85,182	332,69	294,37	1,05,225	479,76	410,53
1. Loans for Purchase of Consumer Durables	8,119	22,48	19,30	11,484	34,41	29,01
2. Loans for Housing	9,524	89,53	80,16	15,921	152,26	128,96
3. Rest of the Personal Loans	67,539	220,69	194,91	77,820	293,08	252,56
VI. TRADE	65,475	1471,65	1439,55	63,567	523,27	430,79
1. Wholesale Trade	3,782	1315,73	1312,19	5,691	149,36	127,20
2. Retail Trade	61,693	155,91	127,36	57,876	373,91	303,59
VII. FINANCE	107	7,42	5,56	132	8,71	7,21
VIII. ALL OTHERS	25,710	125,91	115,11	36,256	263,35	214,97

TOTAL BANK CREDIT		5,74,746	4204,00	3728,71	4,24,147	3884,90	3180,88
OF WHICH:	1. Artisans & Village Industries	18,858	29,53	24,26	7,585	32,96	25,86
	2. Other Small Scale Industries	17,178	277,78	221,07	20,568	559,11	414,49

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	31,045	428,73	382,49	2,783	47,08	41,37
1. Direct Finance	29,868	199,89	173,46	2,652	34,90	30,66
2. Indirect Finance	1,177	228,84	209,03	131	12,18	10,71
II. INDUSTRY	39,208	2008,81	1573,24	35,325	3243,92	2566,70
1. Mining & Quarrying	8	41	27	5	1,89	1,84
2. Food Manufacturing & Processing	775	405,46	263,47	305	90,45	91,08
(a) Rice Mills, Flour & Dal Mills	473	285,35	200,65	56	36,87	44,00
(b) Sugar	9	2,26	2,00	9	24,69	20,20
(c) Edible Oils & Vanaspati	59	53,32	41,19	11	3,34	2,82
(d) Tea Processing	7	45	43	-	-	-
(e) Processing of Fruits & Vegetables	9	61	52	3	26	20
(f) Others	218	63,48	18,68	226	25,29	23,87
3. Beverage & Tobacco	13	7,99	7,49	5	11,32	11,03
4. Textiles	3,400	455,52	398,62	6,795	1795,54	1386,06
(a) Cotton Textiles	857	193,29	188,04	1,010	918,09	668,17
(b) Jute Textiles	13	1,11	85	8	1,25	64
(c) Handloom Textiles & Khadi	94	7,29	6,24	373	88,52	73,89
(d) Other Textiles	2,436	253,84	203,48	5,404	787,68	643,35
5. Paper, Paper Products & Printing	620	84,40	62,03	286	59,42	56,27
6. Leather & Leather Products	316	40,88	32,44	21	67	57
7. Rubber & Rubber Products	794	76,23	65,95	152	89,89	73,57
8. Chemicals & Chemical Products	1,002	86,22	72,58	535	95,43	79,12
(a) Heavy Industrial Chemicals	43	2,91	2,09	26	15,41	15,09
(b) Fertilisers	33	21,26	20,79	6	28	28
(c) Drugs & Pharmaceuticals	225	27,66	22,94	56	4,32	3,49
(d) Non-Edible Oils	2	83	38	5	2,51	3,51
(e) Other Chemicals & Chemical Products	699	33,57	26,39	442	72,93	56,75
9. Petroleum, Coal Products & Nuclear Fuels	60	4,44	3,08	33	61,54	24,77
10. Manufacture of Cement & Cement Products	74	2,01	1,50	27	1,67	1,57
11. Basic Metals & Metal Products	2,966	316,80	259,67	1,227	256,75	216,11
(a) Iron & Steel	630	91,22	73,87	638	210,87	173,74
(b) Non-Ferrous Metals	121	15,37	15,18	5	79	1,05
(c) Other Metal Products	2,215	210,22	170,63	584	45,09	41,32
12. Engineering	2,026	125,86	102,02	1,496	68,87	58,22
(a) Heavy Engineering	126	22,80	17,91	144	15,53	14,15
(b) Light Engineering	1,437	55,74	49,64	1,155	40,41	32,32
(c) Electrical Machinery & Goods	425	42,45	31,09	164	5,93	5,89
(d) Electronic Machinery & Goods	38	4,86	3,39	33	7,00	5,86
13. Vehicles, Vehicle Parts & Transport Equipments	331	27,87	23,30	3,181	515,66	403,33
14. Other Industries	26,644	278,89	204,49	21,200	180,64	152,63
15. Electricity, Gas & Water	14	88,98	70,41	25	9,07	5,99
(a) Electricity Generation & Transmission	10	88,30	69,76	22	8,75	5,69
(b) Non-Conventional Energy	1	29	29	-	-	-
(c) Gas, Steam & Water Supply	3	39	36	3	32	29
16. Construction	165	6,85	5,91	32	5,12	4,54
III. TRANSPORT OPERATORS	3,594	52,58	40,12	565	6,58	5,15
IV. PROFESSIONAL AND OTHER SERVICES	7,498	88,98	69,29	1,497	52,04	45,45
V. PERSONAL LOANS	1,10,706	562,89	488,43	32,088	196,73	173,46
1. Loans for Purchase of Consumer Durables	11,023	41,35	34,20	2,530	11,85	10,45
2. Loans for Housing	20,443	201,73	178,95	4,466	65,47	58,50
3. Rest of the Personal Loans	79,240	319,81	275,27	25,092	119,41	104,52
VI. TRADE	41,347	624,19	496,27	7,146	242,51	186,89
1. Wholesale Trade	6,635	298,99	243,81	2,053	146,51	113,03
2. Retail Trade	34,712	325,19	252,46	5,093	96,00	73,86
VII. FINANCE	311	35,41	26,90	160	8,07	5,85
VIII. ALL OTHERS	45,737	288,99	250,50	26,258	176,76	155,97
TOTAL BANK CREDIT	2,79,446	4090,57	3327,25	1,05,822	3973,68	3180,84
OF WHICH:	1. Artisans & Village Industries	3,758	40,27	616	4,90	4,34
	2. Other Small Scale Industries	25,588	772,71	21,453	1231,70	990,19