

State : Punjab

Table No. 5.7 – State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March 2000

(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	3,72,225	1866,95	1524,21	1,90,315	1381,09	1129,70
1. Direct Finance	3,67,763	1739,12	1434,30	1,82,125	1218,55	1003,24
2. Indirect Finance	4,462	127,83	89,91	8,190	162,53	126,45
II. INDUSTRY	39,525	719,36	540,77	50,145	1618,07	1246,22
1. Mining & Quarrying	66	11,47	7,05	100	10,99	9,00
2. Food Manufacturing & Processing	1,082	112,21	87,60	2,426	548,02	376,03
(a) Rice Mills, Flour & Dal Mills	748	57,07	39,11	1,738	412,26	270,81
(b) Sugar	23	14,62	10,92	18	42,32	35,52
(c) Edible Oils & Vanaspati	50	2,41	90	150	35,17	23,68
(d) Tea Processing	3	16,20	13,80	16	3,39	3,04
(e) Processing of Fruits & Vegetables	10	1,48	1,38	11	12,51	11,56
(f) Others	248	20,43	21,51	493	42,37	31,41
3. Beverage & Tobacco	37	11,65	9,14	29	5,64	5,04
4. Textiles	1,039	186,16	128,94	846	126,81	105,56
(a) Cotton Textiles	59	36,02	30,27	225	87,59	74,57
(b) Jute Textiles	1	2	2	1	4	2
(c) Handloom Textiles & Khadi	301	92	77	294	5,04	4,00
(d) Other Textiles	678	149,20	97,87	326	34,15	26,97
5. Paper, Paper Products & Printing	190	7,48	6,43	314	22,95	21,30
6. Leather & Leather Products	122	53	32	152	5,97	4,63
7. Rubber & Rubber Products	51	6,35	5,78	153	7,80	4,92
8. Chemicals & Chemical Products	340	80,80	66,46	642	79,49	64,67
(a) Heavy Industrial Chemicals	10	2,62	1,65	24	20,28	18,84
(b) Fertilisers	6	13,59	13,55	31	11,64	9,01
(c) Drugs & Pharmaceuticals	53	22,98	21,33	118	6,25	3,65
(d) Non-Edible Oils	4	40	33	20	7,57	6,08
(e) Other Chemicals & Chemical Products	267	41,22	29,60	449	33,76	27,09
9. Petroleum, Coal Products & Nuclear Fuels	11	44	31	28	1,74	98
10. Manufacture of Cement & Cement Products	51	3,32	3,16	121	5,78	5,53
11. Basic Metals & Metal Products	511	39,50	29,05	2,340	308,76	244,07
(a) Iron & Steel	70	23,52	14,34	1,238	261,79	208,38
(b) Non-Ferrous Metals	3	1,40	1,15	20	1,30	1,16
(c) Other Metal Products	438	14,57	13,56	1,082	45,67	34,54
12. Engineering	868	67,63	59,60	1,638	152,95	118,85
(a) Heavy Engineering	26	6,52	2,01	144	22,42	17,65
(b) Light Engineering	591	36,33	35,42	998	60,94	43,15
(c) Electrical Machinery & Goods	217	6,62	5,18	426	42,76	30,53
(d) Electronic Machinery & Goods	34	18,16	16,99	70	26,83	27,52
13. Vehicles, Vehicle Parts & Transport Equipments	340	74,08	35,98	488	83,62	63,81
14. Other Industries	34,733	116,23	99,75	40,625	234,79	203,04
15. Electricity, Gas & Water	4	42	31	23	2,97	2,44
(a) Electricity Generation & Transmission	3	39	28	7	79	77
(b) Non-Conventional Energy	1	3	3	3	32	30
(c) Gas, Steam & Water Supply	-	-	-	13	1,85	1,37
16. Construction	80	1,09	92	220	19,78	16,35
III. TRANSPORT OPERATORS	11,345	51,07	36,45	8,787	59,71	43,62
IV. PROFESSIONAL AND OTHER SERVICES	7,153	32,90	27,24	8,917	92,18	71,37
V. PERSONAL LOANS	1,10,194	441,78	382,33	1,35,060	667,23	565,86
1. Loans for Purchase of Consumer Durables	11,570	35,88	28,97	16,110	57,22	46,16
2. Loans for Housing	18,620	115,05	100,83	29,975	217,61	189,03
3. Rest of the Personal Loans	80,004	290,84	252,53	88,975	392,40	330,66
VI. TRADE	63,999	1900,57	1858,71	62,724	639,08	519,59
1. Wholesale Trade	1,183	1708,72	1707,64	4,485	163,72	143,66
2. Retail Trade	62,816	191,84	151,06	58,239	475,37	375,93
VII. FINANCE	220	1,95	1,36	924	10,62	7,57
VIII. ALL OTHERS	23,675	149,70	133,36	34,690	296,83	254,65

TOTAL BANK CREDIT	6,28,336	5164,27	4504,44	4,91,562	4764,81	3838,58
OF WHICH: 1. Artisans & Village Industries	18,266	33,16	26,94	13,859	42,83	36,02
2. Other Small Scale Industries	14,871	268,68	205,24	26,824	668,23	496,93

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	37,404	448,76	381,00	3,698	70,37	61,90
1. Direct Finance	35,737	241,59	200,96	3,493	62,10	54,95
2. Indirect Finance	1,667	207,16	180,05	205	8,26	6,95
II. INDUSTRY	51,689	2150,66	1623,31	46,791	3540,92	2841,80
1. Mining & Quarrying	38	7,60	4,57	34	5,19	4,93
2. Food Manufacturing & Processing	979	410,57	269,17	476	107,37	94,01
(a) Rice Mills, Flour & Dal Mills	492	266,12	195,03	98	38,35	32,62
(b) Sugar	8	3,74	3,52	8	30,30	27,67
(c) Edible Oils & Vanaspati	76	48,21	45,43	28	12,56	11,38
(d) Tea Processing	7	57	48	-	-	-
(e) Processing of Fruits & Vegetables	14	7,84	4,45	7	1,82	1,73
(f) Others	382	84,09	20,26	335	24,35	20,61
3. Beverage & Tobacco	22	23,36	14,51	5	11,42	11,18
4. Textiles	3,592	463,79	350,13	7,372	2020,96	1586,23
(a) Cotton Textiles	859	137,33	91,85	1,344	888,98	678,64
(b) Jute Textiles	16	1,73	1,49	8	1,06	86
(c) Handloom Textiles & Khadi	133	6,43	6,38	251	14,63	12,26
(d) Other Textiles	2,584	318,29	250,40	5,769	1116,28	894,48
5. Paper, Paper Products & Printing	924	81,38	61,07	470	76,62	75,88
6. Leather & Leather Products	370	53,69	32,66	57	1,36	1,16
7. Rubber & Rubber Products	904	88,95	73,74	236	116,18	108,32
8. Chemicals & Chemical Products	1,410	79,29	77,03	579	73,78	62,02
(a) Heavy Industrial Chemicals	42	4,38	3,95	18	2,28	2,30
(b) Fertilisers	25	15,92	15,00	11	3,57	3,14
(c) Drugs & Pharmaceuticals	285	22,62	17,65	66	8,39	6,42
(d) Non-Edible Oils	4	25	19	5	2,28	2,14
(e) Other Chemicals & Chemical Products	1,054	36,12	40,25	479	57,26	48,03
9. Petroleum, Coal Products & Nuclear Fuels	51	7,89	4,43	24	8,38	7,95
10. Manufacture of Cement & Cement Products	66	1,81	1,19	18	1,74	1,58
11. Basic Metals & Metal Products	4,372	290,14	242,40	1,450	302,19	253,19
(a) Iron & Steel	555	78,76	76,12	553	225,52	194,24
(b) Non-Ferrous Metals	136	8,10	6,11	14	1,21	1,40
(c) Other Metal Products	3,681	203,28	160,17	883	75,46	57,55
12. Engineering	2,222	117,62	98,91	1,834	68,60	53,98
(a) Heavy Engineering	163	24,78	18,73	177	18,08	12,63
(b) Light Engineering	1,406	34,46	26,91	1,351	35,55	28,49
(c) Electrical Machinery & Goods	604	53,92	49,76	271	10,66	9,03
(d) Electronic Machinery & Goods	49	4,46	3,51	35	4,30	3,82
13. Vehicles, Vehicle Parts & Transport Equipments	918	52,40	45,28	3,621	490,77	370,50
14. Other Industries	35,670	325,72	264,05	30,486	247,19	203,76
15. Electricity, Gas & Water	34	138,54	77,12	6	42	42
(a) Electricity Generation & Transmission	21	137,49	76,07	4	32	33
(b) Non-Conventional Energy	1	18	28	1	2	2
(c) Gas, Steam & Water Supply	12	86	77	1	8	6
16. Construction	117	7,93	7,07	123	8,75	6,72
III. TRANSPORT OPERATORS	5,950	59,04	42,58	664	7,03	5,73
IV. PROFESSIONAL AND OTHER SERVICES	8,290	115,91	84,05	2,304	100,86	95,10
V. PERSONAL LOANS	1,41,754	777,12	645,47	42,247	288,98	248,27
1. Loans for Purchase of Consumer Durables	16,675	67,74	54,45	2,988	17,03	14,37
2. Loans for Housing	33,611	302,58	253,13	9,945	109,70	92,99
3. Rest of the Personal Loans	91,468	406,80	337,88	29,314	162,25	140,92
VI. TRADE	45,992	751,27	589,83	8,477	415,82	296,68
1. Wholesale Trade	7,245	326,80	259,18	2,157	249,68	166,91
2. Retail Trade	38,747	424,47	330,65	6,320	166,14	129,77
VII. FINANCE	417	35,32	29,80	64	105,69	103,57
VIII. ALL OTHERS	31,053	316,59	262,42	11,704	185,82	164,21
TOTAL BANK CREDIT	3,22,549	4654,67	3658,46	1,15,949	4715,49	3817,27
OF WHICH: 1. Artisans & Village Industries	8,066	37,51	31,98	1,401	5,48	5,10
2. Other Small Scale Industries	30,979	812,16	636,19	27,785	1381,07	1083,67