

Chandigarh

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

NORTHERN REGION			(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	358	24,25	11,85	207	11,71	5,40
1. Direct Finance	311	9,06	3,61	203	9,75	3,12
2. Indirect Finance	47	15,19	8,24	4	1,96	2,28
II. INDUSTRY	281	139,59	106,02	359	11,58	10,57
1. Mining & Quarrying	-	-	-	-	-	-
2. Food Manufacturing & Processing	4	25	22	19	13	12
(a) Rice Mills, Flour & Dal Mills	-	-	-	1	1	1
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	2	22	18	-	-	-
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-
(f) Others	2	3	4	18	12	11
3. Beverage & Tobacco	1	50	53	-	-	-
4. Textiles	7	6,40	4,62	2	56	57
(a) Cotton Textiles	1	25	-	1	49	53
(b) Jute Textiles	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	-	-	-	-	-	-
(d) Other Textiles	6	6,15	4,62	1	7	4
5. Paper, Paper Products & Printing	19	13,03	11,15	17	1,11	77
6. Leather & Leather Products	1	40	24	2	15	22
7. Rubber & Rubber Products	-	-	-	-	-	-
8. Chemicals & Chemical Products	19	70,89	42,14	17	95	97
(a) Heavy Industrial Chemicals	4	3,73	3,35	1	7	5
(b) Fertilisers	-	-	-	-	-	-
(c) Drugs & Pharmaceuticals	5	62,04	36,77	9	23	27
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	10	5,13	2,02	7	65	64
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-
10. Manufacture of Cement & Cement Products	6	27	37	-	-	-
11. Basic Metals & Metal Products	19	8,08	7,46	15	2,66	2,33
(a) Iron & Steel	4	5,87	5,18	4	1,48	1,30
(b) Non-Ferrous Metals	3	2,08	2,06	-	-	-
(c) Other Metal Products	12	13	21	11	1,18	1,03
12. Engineering	25	33,52	34,11	37	3,87	3,45
(a) Heavy Engineering	-	-	-	1	6	3
(b) Light Engineering	-	-	-	24	37	29
(c) Electrical Machinery & Goods	13	41	26	10	1,43	1,31
(d) Electronic Machinery & Goods	12	33,11	33,85	2	2,02	1,82
13. Vehicles, Vehicle Parts & Transport Equipments	10	60	46	5	3	3
14. Other Industries	120	5,47	4,62	245	2,12	2,11
15. Electricity, Gas & Water	-	-	-	-	-	-
(a) Electricity Generation & Transmission	-	-	-	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16. Construction	50	18	11	-	-	-
III. TRANSPORT OPERATORS	55	85	64	37	60	52
IV. PROFESSIONAL AND OTHER SERVICES	163	1,07	61	86	1,02	65
V. PERSONAL LOANS	1,387	14,04	12,62	2,449	13,52	11,39
1. Loans for Purchase of Consumer Durables	222	1,12	85	460	1,90	1,55
2. Loans for Housing	181	2,90	2,44	691	4,13	3,78
3. Rest of the Personal Loans	984	10,02	9,33	1,298	7,48	6,07
VI. TRADE	370	25,24	25,33	328	8,71	6,84
1. Wholesale Trade	9	21,44	21,88	8	1,16	81
2. Retail Trade	361	3,81	3,45	320	7,55	6,03
VII. FINANCE	1	10	-	3	14	14
VIII. ALL OTHERS	302	3,37	2,26	584	3,39	3,12

TOTAL BANK CREDIT	2,917	208,50	159,33	4,053	50,66	38,63
OF WHICH: 1. Artisans & Village Industries	56	12	11	175	25	25
2. Other Small Scale Industries	96	14,16	9,49	85	5,17	4,69

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	2,342	388,37	239,50	-	-	-
1. Direct Finance	1,942	66,30	63,61	-	-	-
2. Indirect Finance	400	322,07	175,89	-	-	-
II. INDUSTRY	33,847	1874,15	1472,43	-	-	-
1. Mining & Quarrying	18	6,52	5,89	-	-	-
2. Food Manufacturing & Processing	234	404,27	290,90	-	-	-
(a) Rice Mills, Flour & Dal Mills	50	35,76	31,87	-	-	-
(b) Sugar	25	94,32	79,49	-	-	-
(c) Edible Oils & Vanaspati	31	213,67	115,36	-	-	-
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	15	6,42	11,23	-	-	-
(f) Others	113	54,10	52,95	-	-	-
3. Beverage & Tobacco	12	15,78	12,15	-	-	-
4. Textiles	1,116	236,28	190,70	-	-	-
(a) Cotton Textiles	865	186,72	148,90	-	-	-
(b) Jute Textiles	1	6	11	-	-	-
(c) Handloom Textiles & Khadi	7	51	40	-	-	-
(d) Other Textiles	243	48,98	41,29	-	-	-
5. Paper, Paper Products & Printing	234	29,73	26,60	-	-	-
6. Leather & Leather Products	30	20,47	18,78	-	-	-
7. Rubber & Rubber Products	131	5,42	4,90	-	-	-
8. Chemicals & Chemical Products	588	226,71	195,74	-	-	-
(a) Heavy Industrial Chemicals	42	53,24	49,18	-	-	-
(b) Fertilisers	18	16,21	13,73	-	-	-
(c) Drugs & Pharmaceuticals	286	90,40	72,57	-	-	-
(d) Non-Edible Oils	2	4,73	5,64	-	-	-
(e) Other Chemicals & Chemical Products	240	62,13	54,62	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	12	83	57	-	-	-
10. Manufacture of Cement & Cement Products	39	4,92	5,58	-	-	-
11. Basic Metals & Metal Products	662	298,28	229,37	-	-	-
(a) Iron & Steel	136	106,07	88,11	-	-	-
(b) Non-Ferrous Metals	13	1,15	1,21	-	-	-
(c) Other Metal Products	513	191,06	140,04	-	-	-
12. Engineering	569	254,60	212,29	-	-	-
(a) Heavy Engineering	69	23,18	16,65	-	-	-
(b) Light Engineering	262	21,33	18,16	-	-	-
(c) Electrical Machinery & Goods	133	58,19	43,10	-	-	-
(d) Electronic Machinery & Goods	105	151,91	134,38	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	237	138,80	95,35	-	-	-
14. Other Industries	29,722	136,91	115,28	-	-	-
15. Electricity, Gas & Water	27	79,44	58,08	-	-	-
(a) Electricity Generation & Transmission	26	79,30	57,94	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	1	14	14	-	-	-
16. Construction	216	15,19	10,26	-	-	-
III. TRANSPORT OPERATORS	984	12,87	12,24	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	2,104	142,53	128,09	-	-	-
V. PERSONAL LOANS	67,722	366,92	295,07	-	-	-
1. Loans for Purchase of Consumer Durables	10,131	51,50	41,76	-	-	-
2. Loans for Housing	6,957	97,10	77,93	-	-	-
3. Rest of the Personal Loans	50,634	218,32	175,39	-	-	-
VI. TRADE	7,759	3008,64	2289,76	-	-	-
1. Wholesale Trade	1,064	2728,97	2067,70	-	-	-
2. Retail Trade	6,695	279,67	222,06	-	-	-
VII. FINANCE	91	118,53	83,69	-	-	-
VIII. ALL OTHERS	27,153	302,38	282,89	-	-	-
TOTAL BANK CREDIT	1,42,002	6214,41	4803,67	-	-	-
OF WHICH: 1. Artisans & Village Industries	9,000	14,59	13,90	-	-	-
2. Other Small Scale Industries	9,478	267,56	223,13	-	-	-