

**Table No.5.7 - State and Population Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation
March 1996 (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	3,60,291	1122,62	923,87	1,87,018	729,31	601,56
1. Direct Finance	3,56,343	1055,88	876,15	1,84,195	613,37	515,18
2. Indirect Finance	3,948	66,74	47,72	2,823	115,94	86,37
II. INDUSTRY	35,090	398,71	324,81	27,887	888,77	752,69
1. Mining & Quarrying	28	1,12	65	75	5,37	3,69
2. Food Manufacturing and Processing	1,031	74,62	62,89	1,877	220,74	165,68
(a) Rice Mills, Flour and Dal Mills	551	40,59	29,04	1,217	136,50	92,76
(b) Sugar	3	7,00	7,56	12	22,19	21,34
(c) Edible Oils and Vanaspati	55	4,08	3,46	253	24,33	16,39
(d) Tea Processing	1	69	79	1	6	6
(e) Processing of Fruits & Vegetables	5	35	28	13	1,20	2,18
(f) Others	416	21,90	21,76	381	36,46	32,95
3. Beverage and Tobacco	27	17,89	10,59	40	3,44	1,71
4. Textiles	425	100,99	81,91	648	140,00	122,65
(a) Cotton Textiles	162	72,01	60,73	279	73,49	58,69
(b) Jute Textiles	3	2	1	5	4	6
(c) Handloom Textiles & Khadi	42	20	15	62	2,97	2,55
(d) Other Textiles	218	28,76	21,03	302	63,50	61,35
5. Paper, Paper Products and Printing	102	4,06	4,30	269	10,49	9,63
6. Leather and Leather Products	44	53	53	136	2,51	2,39
7. Rubber and Rubber Products	76	1,44	1,36	269	5,98	5,34
8. Chemicals and Chemical Products	240	45,88	36,32	701	77,68	68,24
(a) Heavy Industrial Chemicals	32	10,38	6,52	17	13,76	8,05
(b) Fertilizers	12	1,57	1,32	52	22,99	22,94
(c) Drugs and Pharmaceuticals	39	27,85	23,65	72	21,05	18,44
(d) Non-Edible Oils	8	38	32	23	5,37	4,17
(e) Other Chemicals & Chemical Products	149	5,70	4,51	537	14,50	14,65
9. Petroleum, Coal Products & Nuclear Fuels	27	49	42	120	3,32	3,71
10. Manufacture of Cement & Cement Products	24	1,13	94	45	2,01	2,85
11. Basic Metals & Metal Products	563	26,71	21,73	2,418	188,20	167,45
(a) Iron and Steel	226	17,19	12,65	1,754	151,01	133,71
(b) Non-Ferrous Metals	24	45	35	31	1,59	1,27
(c) Other Metal Products	313	9,07	8,74	633	35,60	32,47
12. Engineering	839	42,78	34,36	2,202	74,52	60,65
(a) Heavy Engineering	103	3,68	3,33	262	13,80	13,50
(b) Light Engineering	535	7,15	6,85	1,518	40,91	28,92
(c) Electrical Machinery & Goods	117	2,74	2,64	279	16,49	16,03
(d) Electronic Machinery & Goods	84	29,21	21,54	143	3,32	2,21
13. Vehicles, Vehicle Parts & Transport						

Equipments	344	28,57	22,95	632	52,23	49,88
14. Other Industries	31,239	50,23	44,11	18,330	97,68	84,42
15. Electricity, Gas & Water	49	1,53	1,19	66	3,18	3,05
(a) Electricity Generation & Transmission	41	1,01	74	56	2,33	2,26
(b) Non-Conventional Energy	-	-	-	1	2	4
(c) Gas, Steam & Water Supply	8	52	45	9	82	76
16. Construction	32	75	56	59	1,42	1,34
III. TRANSPORT OPERATORS	19,824	59,09	46,27	10,804	62,56	48,16
IV. PROFESSIONAL AND OTHER SERVICES	10,093	28,47	21,39	10,146	46,24	34,54
V. PERSONAL LOANS	65,697	270,58	230,59	71,619	338,91	291,29
1. Loans for Purchase of Consumer Durables	1,315	2,70	2,23	2,432	5,40	4,51
2. Loans for Housing	10,939	110,96	86,77	14,450	143,87	117,63
3. Rest of the Personal Loans	53,443	156,91	141,59	54,737	189,63	169,15
VI. TRADE	75,713	1019,54	1007,91	63,774	313,44	251,93
1. Wholesale Trade	2,583	922,21	925,78	3,629	114,58	88,13
2. Retail Trade	73,130	97,33	82,13	60,145	198,87	163,81
VII. FINANCE	44	10,96	10,90	144	4,48	2,89
VIII. ALL OTHERS	31,077	57,82	50,50	39,070	113,10	106,48
TOTAL BANK CREDIT	5,97,829	2967,80	2616,24	4,10,462	2496,81	2089,53
OF WHICH : 1. Artisans & Village Industries	20,664	17,48	14,65	7,418	19,91	18,68
2. Other Small Scale Industries	10,971	101,05	87,00	15,620	386,51	326,33

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	38,044	145,72	127,89	3,254	19,05	16,89
1. Direct Finance	36,995	108,61	98,36	3,217	18,43	16,48
2. Indirect Finance	1,049	37,10	29,53	37	62	41
II. INDUSTRY	31,064	1346,59	1125,73	23,063	1574,43	1344,66
1. Mining & Quarrying	35	3,60	94	16	61	55
2. Food Manufacturing and Processing	912	275,09	229,58	202	80,62	62,09
(a) Rice Mills, Flour and Dal Mills	410	215,11	182,25	48	11,32	10,73
(b) Sugar	11	8,70	8,45	2	29,79	12,62
(c) Edible Oils and Vanaspati	112	20,11	15,51	37	32,17	31,89
(d) Tea Processing	6	21	18	-	-	-
(e) Processing of Fruits & Vegetables	25	2,26	2,22	5	20	18
(f) Others	348	28,69	20,97	110	7,14	6,67
3. Beverage and Tobacco	46	21,65	20,04	28	10,78	11,04
4. Textiles	3,094	295,70	264,33	6,409	781,66	666,47
(a) Cotton Textiles	727	136,94	130,95	569	71,11	62,26
(b) Jute Textiles	19	8,78	9,39	6	31	29
(c) Handloom Textiles & Khadi	143	5,09	4,29	108	107,38	92,88
(d) Other Textiles	2,205	144,89	119,70	5,726	602,86	511,04
5. Paper, Paper Products and Printing	661	52,24	47,55	293	32,85	24,84
6. Leather and Leather Products	326	45,75	33,96	114	4,06	3,33
7. Rubber and Rubber Products	912	59,40	47,35	102	44,09	42,70
8. Chemicals and Chemical Products	911	75,06	43,67	391	22,91	22,30
(a) Heavy Industrial Chemicals	77	3,32	2,80	17	59	57
(b) Fertilizers	22	2,37	2,38	45	86	76

(c) Drugs and Pharmaceuticals	167	43,71	17,02	28	95	82
(d) Non-Edible Oils	10	74	79	15	4,77	5,18
(e) Other Chemicals & Chemical Products	635	24,92	20,68	286	15,75	14,97
9. Petroleum, Coal Products & Nuclear Fuels	37	1,73	1,77	43	9,45	9,36
10. Manufacture of Cement & Cement Products	24	1,00	1,04	3	15	13
11. Basic Metals & Metal Products	4,558	239,52	201,24	1,346	127,84	108,60
(a) Iron and Steel	1,369	57,61	51,57	726	99,71	83,50
(b) Non-Ferrous Metals	97	2,54	2,25	19	2,52	2,68
(c) Other Metal Products	3,092	179,37	147,42	601	25,61	22,42
12. Engineering	2,271	60,72	57,11	1,755	127,90	107,05
(a) Heavy Engineering	273	11,92	10,75	260	11,70	12,72
(b) Light Engineering	1,407	29,64	25,71	1,304	58,65	52,00
(c) Electrical Machinery & Goods	439	15,48	14,31	156	56,10	41,12
(d) Electronic Machinery & Goods	152	3,68	6,34	35	1,45	1,21
13. Vehicles, Vehicle Parts & Transport Equipments	470	18,20	16,17	3,683	232,83	202,68
14. Other Industries	16,639	182,10	155,78	8,631	96,12	81,18
15. Electricity, Gas & Water	84	11,43	2,51	29	92	53
(a) Electricity Generation & Transmission	77	11,31	2,36	27	90	51
(b) Non-Conventional Energy	2	5	9	-	-	-
(c) Gas, Steam & Water Supply	5	7	5	2	2	2
16. Construction	84	3,44	2,69	18	1,64	1,80
III. TRANSPORT OPERATORS	4,964	52,33	42,68	1,182	7,69	6,26
IV. PROFESSIONAL AND OTHER SERVICES	9,467	71,89	55,64	3,204	294,66	274,15
V. PERSONAL LOANS	75,318	340,34	297,29	27,589	142,78	131,35
1. Loans for Purchase of Consumer Durables	2,799	6,08	5,22	539	1,96	1,74
2. Loans for Housing	12,136	138,12	118,92	3,866	57,29	55,04
3. Rest of the Personal Loans	60,383	196,13	173,15	23,184	83,53	74,57
V I. TRADE	43,873	332,24	286,46	9,612	140,44	115,38
1. Wholesale Trade	4,518	182,15	152,36	1,598	92,03	75,42
2. Retail Trade	39,355	150,09	134,10	8,014	48,41	39,96
VII. FINANCE	130	12,47	9,21	31	1,59	1,09
VIII. ALL OTHERS	46,111	158,26	145,08	22,240	107,29	92,60
TOTAL BANK CREDIT	2,48,971	2459,83	2089,98	90,175	2287,93	1982,40
OF WHICH : 1. Artisans & Village Industries	2,221	9,98	8,74	544	12,12	10,46
2. Other Small Scale Industries	22,742	577,93	477,04	17,946	775,62	649,09