

**Table No.5.7 - State and Population Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation
March 1996 (Part 6 of 32)**

NORTHERN REGION

STATE: CHANDIGARH

(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	1,156	1,47	1,16	594	2,29	2,19
1. Direct Finance	868	1,34	1,08	578	2,26	2,15
2. Indirect Finance	288	13	8	16	3	3
II. INDUSTRY	293	128,49	122,07	242	34,12	34,35
1. Mining & Quarrying	-	-	-	-	-	-
2. Food Manufacturing and Processing	19	23,17	26,54	12	6,79	6,86
(a) Rice Mills, Flour and Dal Mills	6	2,28	4,11	3	43	44
(b) Sugar	5	17,34	16,51	-	-	-
(c) Edible Oils and Vanaspati	3	1,56	1,43	1	4,58	4,55
(d) Tea Processing	1	1,95	4,46	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-
(f) Others	4	3	2	8	1,78	1,87
3. Beverage and Tobacco	-	-	-	-	-	-
4. Textiles	7	6,33	5,95	5	8,03	7,52
(a) Cotton Textiles	3	1,01	89	2	2	3
(b) Jute Textiles	4	5,32	5,06	3	8,01	7,50
(c) Handloom Textiles & Khadi	-	-	-	-	-	-
(d) Other Textiles	-	-	-	-	-	-
5. Paper, Paper Products and Printing	10	5,87	5,64	2	3	6
6. Leather and Leather Products	1	2,00	2,02	1	-	-
7. Rubber and Rubber Products	4	20	16	1	1	-
8. Chemicals and Chemical Products	20	7,57	6,95	17	2,72	1,29
(a) Heavy Industrial Chemicals	3	70	1,69	6	1,88	22
(b) Fertilizers	3	1,72	94	1	50	66
(c) Drugs and Pharmaceuticals	4	2,00	1,07	1	2	2
(d) Non-Edible Oils	3	77	91	-	-	-
(e) Other Chemicals & Chemical Products	7	2,38	2,34	9	31	39
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-
10. Manufacture of Cement & Cement Products	3	3	2	2	36	11
11. Basic Metals & Metal Products	17	7,92	6,58	30	3,00	1,57
(a) Iron and Steel	13	7,44	6,40	4	2,28	94
(b) Non-Ferrous Metals	-	-	-	2	3	3
(c) Other Metal Products	4	48	18	24	69	60
12. Engineering	40	75,08	67,97	32	1,36	1,30
(a) Heavy Engineering	6	3,20	2,96	2	82	80
(b) Light Engineering	12	21,38	23,25	24	49	45
(c) Electrical Machinery & Goods	5	4,62	3,73	6	5	4
(d) Electronic Machinery & Goods	17	45,88	38,03	-	-	-
13. Vehicles, Vehicle Parts & Transport						

Equipments	5	10	5	2	14	13
14. Other Industries	167	23	20	132	11,35	15,12
15. Electricity, Gas & Water	-	-	-	2	3	2
(a) Electricity Generation & Transmission	-	-	-	2	3	2
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16. Construction	-	-	-	4	31	36
III. TRANSPORT OPERATORS	68	65	48	80	1,07	90
IV. PROFESSIONAL AND OTHER SERVICES	109	21	16	357	1,56	1,38
V. PERSONAL LOANS	1,048	4,43	3,63	1,183	7,00	5,96
1. Loans for Purchase of Consumer Durables	71	12	9	76	12	11
2. Loans for Housing	228	1,96	1,54	443	3,93	3,47
3. Rest of the Personal Loans	749	2,36	2,00	664	2,95	2,39
VI. TRADE	482	1,37	1,13	582	34,25	34,63
1. Wholesale Trade	5	16	7	15	30,54	31,50
2. Retail Trade	477	1,21	1,06	567	3,71	3,13
VII. FINANCE	2	15	15	10	5,56	5,62
VIII. ALL OTHERS	120	1,11	90	527	7,40	6,35
TOTAL BANK CREDIT	3,278	137,89	129,68	3,575	93,26	91,37
OF WHICH : 1. Artisans & Village Industries	33	2	2	6	1	1
2. Other Small Scale Industries	169	2,70	3,68	190	3,66	3,97

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	3,272	168,00	136,01	-	-	-
1. Direct Finance	2,613	44,65	41,50	-	-	-
2. Indirect Finance	659	123,35	94,51	-	-	-
II. INDUSTRY	6,827	801,65	665,07	-	-	-
1. Mining & Quarrying	50	56	47	-	-	-
2. Food Manufacturing and Processing	265	36,74	23,94	-	-	-
(a) Rice Mills, Flour and Dal Mills	37	2,77	1,94	-	-	-
(b) Sugar	3	12,00	5,20	-	-	-
(c) Edible Oils and Vanaspati	15	11,51	6,72	-	-	-
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	4	6	6	-	-	-
(f) Others	206	10,40	10,02	-	-	-
3. Beverage and Tobacco	19	8,08	6,61	-	-	-
4. Textiles	146	41,77	49,98	-	-	-
(a) Cotton Textiles	38	28,30	37,72	-	-	-
(b) Jute Textiles	4	11	7	-	-	-
(c) Handloom Textiles & Khadi	4	5	3	-	-	-
(d) Other Textiles	100	13,31	12,17	-	-	-
5. Paper, Paper Products and Printing	191	18,06	17,17	-	-	-
6. Leather and Leather Products	23	7,55	3,38	-	-	-
7. Rubber and Rubber Products	57	2,95	2,55	-	-	-
8. Chemicals and Chemical Products	808	96,36	76,53	-	-	-
(a) Heavy Industrial Chemicals	41	4,14	3,03	-	-	-
(b) Fertilizers	32	46,12	39,43	-	-	-

(c) Drugs and Pharmaceuticals	533	25,91	18,82	-	-	-
(d) Non-Edible Oils	5	3,37	2,58	-	-	-
(e) Other Chemicals & Chemical Products	197	16,83	12,67	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	13	1,04	27	-	-	-
10. Manufacture of Cement & Cement Products	28	3,45	2,76	-	-	-
11. Basic Metals & Metal Products	788	93,48	68,50	-	-	-
(a) Iron and Steel	399	55,75	43,67	-	-	-
(b) Non-Ferrous Metals	9	5,45	5,41	-	-	-
(c) Other Metal Products	380	32,28	19,42	-	-	-
12. Engineering	663	184,83	167,97	-	-	-
(a) Heavy Engineering	119	9,51	7,31	-	-	-
(b) Light Engineering	302	58,47	50,44	-	-	-
(c) Electrical Machinery & Goods	161	71,47	72,03	-	-	-
(d) Electronic Machinery & Goods	81	45,37	38,19	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	105	13,64	11,33	-	-	-
14. Other Industries	3,552	264,92	213,64	-	-	-
15. Electricity, Gas & Water	16	21,32	13,19	-	-	-
(a) Electricity Generation & Transmission	10	21,18	13,07	-	-	-
(b) Non-Conventional Energy	4	12	10	-	-	-
(c) Gas, Steam & Water Supply	2	1	1	-	-	-
16. Construction	103	6,90	6,78	-	-	-
III. TRANSPORT OPERATORS	1,684	14,63	12,28	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	1,677	59,44	53,24	-	-	-
V. PERSONAL LOANS	25,703	136,32	115,96	-	-	-
1. Loans for Purchase of Consumer Durables	1,064	4,39	3,81	-	-	-
2. Loans for Housing	2,847	55,14	48,12	-	-	-
3. Rest of the Personal Loans	21,792	76,79	64,03	-	-	-
VI. TRADE	7,665	1407,46	885,48	-	-	-
1. Wholesale Trade	574	1334,38	825,01	-	-	-
2. Retail Trade	7,091	73,08	60,46	-	-	-
VII. FINANCE	45	56,75	39,39	-	-	-
VIII. ALL OTHERS	11,439	180,20	163,59	-	-	-
TOTAL BANK CREDIT	58,312	2824,45	2071,01	-	-	-
OF WHICH : 1. Artisans & Village Industries	148	1,31	1,37	-	-	-
2. Other Small Scale Industries	2,392	118,11	105,94	-	-	-