

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2004**

**NORTHERN REGION
STATE : CHANDIGARH**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	746	46,55	19,54	183	34,92	34,18
1. Direct Finance	712	45,93	18,96	167	31,21	30,60
2. Indirect Finance	34	62	58	16	3,70	3,59
II. INDUSTRY	126	175,75	75,39	146	96,55	90,00
1. Mining & Quarrying	3	35	35	1	3	3
2. Food Manufacturing & Processing	18	9,14	5,44	15	7,20	5,36
(a) Rice Mills, Flour & Dal Mills	6	12	7	11	1,76	98
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	1	1,70	1,76
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	12	9,02	5,37	3	3,74	2,62
3. Beverage & Tobacco	4	12,00	9,02	6	49	44
4. Textiles	4	6,18	4,19	16	13,15	13,01
(a) Cotton Textiles	—	—	—	3	64	66
(b) Jute & Other Natural Fibre Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles & Textile Products	4	6,18	4,19	13	12,51	12,36
5. Paper, Paper Products & Printing	10	7,01	6,08	14	2,18	1,96
6. Leather & Leather Products	—	—	—	—	—	—
7. Rubber & Plastic Products	3	34	30	1	5	2
8. Chemicals & Chemical Products	4	1,48	1,47	10	5,11	5,03
(a) Heavy Industrial Chemicals	—	—	—	3	4,03	4,06
(b) Fertilisers	—	—	—	2	32	32
(c) Drugs & Pharmaceuticals	—	—	—	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	4	1,48	1,47	5	76	65
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	2	16	16
11. Basic Metals & Metal Products	9	33,77	44	13	27,62	27,59
(a) Iron & Steel	4	33,52	19	8	26,12	26,10
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	5	25	25	5	1,50	1,50
12. Engineering	25	97,44	40,17	26	26,62	22,91
(a) Heavy Engineering	3	71,85	14,08	3	14	12
(b) Light Engineering	12	2,37	2,35	8	41	32
(c) Electrical Machinery & Goods	2	3	3	11	9,62	9,87
(d) Electronic Machinery & Goods	8	23,19	23,72	4	16,45	12,60
13. Vehicles, Vehicle Parts & Transport Equipments	4	6,69	6,69	16	12,82	12,63
14. Other Industries	40	1,24	1,19	24	1,06	79
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	2	12	3	2	5	5
III. TRANSPORT OPERATORS	19	47	35	40	76	66
IV. PROFESSIONAL AND OTHER SERVICES	114	3,49	3,12	51	12,88	12,77
V. PERSONAL LOANS	2,110	40,54	30,16	3,065	45,79	37,28
1. Loans for Purchase of Consumer Durables	70	35	23	214	1,75	1,60
2. Loans for Housing	201	6,13	5,78	581	19,71	17,78
3. Rest of the Personal Loans	1,839	34,05	24,15	2,270	24,33	17,91
VI. TRADE	278	7,16	5,03	337	13,29	10,52
1. Wholesale Trade	11	48	48	39	2,81	2,08
2. Retail Trade	267	6,68	4,55	298	10,48	8,44
VII. FINANCE	4	9	5	3	1,76	1,76
VIII. ALL OTHERS	346	12,62	6,86	215	8,28	6,43
TOTAL BANK CREDIT	3,743	286,67	140,49	4,040	214,22	193,61
OF WHICH : 1. Artisans and Village & Tiny Industries	12	9	8	2	4	3
2. Other Small Scale Industries	71	8,11	5,93	90	21,10	18,65

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**NORTHERN REGION
STATE : CHANDIGARH**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	5,742	1423,99	1126,80	—	—	—
1. Direct Finance	5,167	241,20	157,34	—	—	—
2. Indirect Finance	575	1182,78	969,46	—	—	—
II. INDUSTRY	6,446	3847,95	2723,00	—	—	—
1. Mining & Quarrying	8	53	35	—	—	—
2. Food Manufacturing & Processing	290	816,18	537,90	—	—	—
(a) Rice Mills, Flour & Dal Mills	73	52,22	35,57	—	—	—
(b) Sugar	37	116,61	92,04	—	—	—
(c) Edible Oils & Vanaspati	29	20,60	17,48	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	17	19,23	16,56	—	—	—
(f) Others	134	607,52	376,25	—	—	—
3. Beverage & Tobacco	19	30,96	21,63	—	—	—
4. Textiles	504	422,83	334,51	—	—	—
(a) Cotton Textiles	255	282,54	212,30	—	—	—
(b) Jute & Other Natural Fibre Textiles	5	1,98	1,84	—	—	—
(c) Handloom Textiles & Khadi	2	27	22	—	—	—
(d) Other Textiles & Textile Products	242	138,04	120,14	—	—	—
5. Paper, Paper Products & Printing	174	56,46	43,97	—	—	—
6. Leather & Leather Products	23	10,01	7,91	—	—	—
7. Rubber & Plastic Products	115	71,97	40,59	—	—	—
8. Chemicals & Chemical Products	381	438,07	246,79	—	—	—
(a) Heavy Industrial Chemicals	30	14,50	11,31	—	—	—
(b) Fertilisers	7	2,55	1,79	—	—	—
(c) Drugs & Pharmaceuticals	184	303,03	155,77	—	—	—
(d) Non-Edible Oils	2	3,70	2,72	—	—	—
(e) Other Chemicals & Chemical Products	158	114,29	75,20	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	6	1,96	1,44	—	—	—
10. Manufacture of Cement & Cement Products	16	1,22	91	—	—	—
11. Basic Metals & Metal Products	521	340,67	283,82	—	—	—
(a) Iron & Steel	131	254,34	227,43	—	—	—
(b) Non-Ferrous Metals	24	6,54	6,44	—	—	—
(c) Metal Products	366	79,79	49,95	—	—	—
12. Engineering	576	536,89	442,23	—	—	—
(a) Heavy Engineering	82	218,19	178,18	—	—	—
(b) Light Engineering	227	31,23	17,03	—	—	—
(c) Electrical Machinery & Goods	198	137,25	127,55	—	—	—
(d) Electronic Machinery & Goods	69	150,21	119,47	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	185	95,90	64,92	—	—	—
14. Other Industries	3,430	687,02	425,19	—	—	—
15. Electricity, Gas & Water	8	164,33	146,14	—	—	—
(a) Electricity Generation & Transmission	6	164,15	145,97	—	—	—
(b) Non-Conventional Energy	1	8	8	—	—	—
(c) Gas, Steam & Water Supply	1	10	9	—	—	—
16. Construction	190	172,95	124,69	—	—	—
III. TRANSPORT OPERATORS	622	59,51	57,46	—	—	—
IV. PROFESSIONAL AND OTHER SERVICES	2,502	355,31	288,66	—	—	—
V. PERSONAL LOANS	75,579	1976,27	1650,78	—	—	—
1. Loans for Purchase of Consumer Durables	3,281	18,95	14,90	—	—	—
2. Loans for Housing	16,333	1157,66	1034,93	—	—	—
3. Rest of the Personal Loans	55,965	799,66	600,95	—	—	—
VI. TRADE	3,893	7934,43	3910,90	—	—	—
1. Wholesale Trade	633	7444,75	3627,85	—	—	—
2. Retail Trade	3,260	489,68	283,04	—	—	—
VII. FINANCE	110	734,43	710,06	—	—	—
VIII. ALL OTHERS	7,597	392,60	318,88	—	—	—
TOTAL BANK CREDIT	1,02,491	16724,48	10786,53	—	—	—
OF WHICH : 1. Artisans and Village & Tiny Industries	140	11,09	8,73	—	—	—
2. Other Small Scale Industries	4,311	287,31	218,09	—	—	—