

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2005**

**NORTHERN REGION
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	780	50,32	21,12	285	15,44	13,63
1. Direct Finance	723	47,99	18,93	265	8,99	7,87
2. Indirect Finance	57	2,33	2,18	20	6,45	5,76
II. INDUSTRY	155	370,14	228,74	184	99,64	77,28
1. Mining & Quarrying	—	—	—	1	3	3
2. Food Manufacturing & Processing	25	8,75	4,64	15	5,88	5,90
(a) Rice Mills, Flour & Dal Mills	13	39	37	11	1,31	1,27
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	1	1,70	1,76
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	12	8,35	4,27	3	2,87	2,87
3. Beverage & Tobacco	—	—	—	4	24	17
4. Textiles	4	6,71	4,72	9	12,87	12,20
(a) Cotton Textiles	—	—	—	2	1,87	1,35
(b) Jute & Other Natural Fibre Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles & Textile Products	4	6,71	4,72	7	11,01	10,85
5. Paper, Paper Products & Printing	6	6,01	3,34	15	5,88	5,76
6. Leather & Leather Products	—	—	—	1	1	1
7. Rubber & Plastic Products	2	26	22	1	5	2
8. Chemicals & Chemical Products	13	34,18	29,50	7	9,86	3,65
(a) Heavy Industrial Chemicals	4	14,11	13,36	1	8,40	3,22
(b) Fertilisers	—	—	—	1	8	8
(c) Drugs & Pharmaceuticals	4	15,98	15,52	2	95	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	5	4,09	62	3	43	36
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	2	11	11
11. Basic Metals & Metal Products	17	1,41	95	31	7,50	6,04
(a) Iron & Steel	10	1,11	67	28	5,98	4,53
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	7	30	28	3	1,52	1,51
12. Engineering	21	120,89	61,91	35	41,12	27,89
(a) Heavy Engineering	4	90,74	33,05	1	3	—
(b) Light Engineering	5	2,48	67	9	84	66
(c) Electrical Machinery & Goods	2	3	3	20	23,55	14,67
(d) Electronic Machinery & Goods	10	27,64	28,17	5	16,70	12,56
13. Vehicles, Vehicle Parts & Transport Equipments	7	68,20	9,04	15	13,94	13,82
14. Other Industries	52	1,29	1,13	43	1,92	1,45
15. Electricity, Gas & Water	1	20,00	11,15	1	3	4
(a) Electricity Generation & Transmission	1	20,00	11,15	—	—	—
(b) Non-Conventional Energy	—	—	—	1	3	4
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	7	102,42	102,13	4	19	20
III. TRANSPORT OPERATORS	21	57	39	36	1,14	82
IV. PROFESSIONAL AND OTHER SERVICES	200	7,85	6,87	61	14,91	13,45
V. PERSONAL LOANS	5,142	194,28	151,84	3,957	66,49	54,84
1. Loans for Purchase of Consumer Durables	111	53	37	282	1,89	1,74
2. Loans for Housing	717	41,41	36,89	1,011	27,52	25,35
3. Rest of the Personal Loans	4,314	152,34	114,58	2,664	37,08	27,75
VI. TRADE	382	8,39	6,34	337	14,99	12,47
1. Wholesale Trade	15	38	37	32	1,79	1,79
2. Retail Trade	367	8,01	5,97	305	13,20	10,68
VII. FINANCE	8	22	23	—	—	—
VIII. ALL OTHERS	804	40,21	21,11	178	2,23	1,40
TOTAL BANK CREDIT	7,492	671,97	436,64	5,038	214,83	173,90
OF WHICH:						
1. Artisans and Village & Tiny Industries	16	7	5	5	19	7
2. Other Small Scale Industries	81	11,28	4,14	103	25,93	20,87

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(Amount in Rupees Lakh)

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	6,612	1502,57	1023,72	–	–	–
1. Direct Finance	5,851	412.50	266.46	–	–	–
2. Indirect Finance	761	1090.07	757.26	–	–	–
II. INDUSTRY	8,192	4475.43	3479.28	–	–	–
1. Mining & Quarrying	6	1.16	1.13	–	–	–
2. Food Manufacturing & Processing	247	330.35	229.77	–	–	–
(a) Rice Mills, Flour & Dal Mills	74	54.53	21.29	–	–	–
(b) Sugar	11	67.89	62.80	–	–	–
(c) Edible Oils & Vanaspati	17	79.99	51.05	–	–	–
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	18	25.05	17.48	–	–	–
(f) Others	127	102.89	77.16	–	–	–
3. Beverage & Tobacco	18	33.81	21.78	–	–	–
4. Textiles	319	491.55	323.71	–	–	–
(a) Cotton Textiles	120	273.60	167.92	–	–	–
(b) Jute & Other Natural Fibre Textiles	5	41	8	–	–	–
(c) Handloom Textiles & Khadi	2	38	37	–	–	–
(d) Other Textiles & Textile Products	192	217.15	155.34	–	–	–
5. Paper, Paper Products & Printing	225	77.64	68.97	–	–	–
6. Leather & Leather Products	28	12.35	10.18	–	–	–
7. Rubber & Plastic Products	102	60.14	37.37	–	–	–
8. Chemicals & Chemical Products	457	792.79	464.62	–	–	–
(a) Heavy Industrial Chemicals	48	112.07	95.29	–	–	–
(b) Fertilisers	9	3.66	3.29	–	–	–
(c) Drugs & Pharmaceuticals	233	610.41	319.70	–	–	–
(d) Non-Edible Oils	5	9.37	8.96	–	–	–
(e) Other Chemicals & Chemical Products	162	57.29	37.38	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	6	1.54	1.35	–	–	–
10. Manufacture of Cement & Cement Products	16	2.48	2.18	–	–	–
11. Basic Metals & Metal Products	653	515.13	407.72	–	–	–
(a) Iron & Steel	174	382.68	301.70	–	–	–
(b) Non-Ferrous Metals	46	36.36	30.06	–	–	–
(c) Metal Products	433	96.09	75.96	–	–	–
12. Engineering	647	568.32	473.36	–	–	–
(a) Heavy Engineering	115	196.06	157.63	–	–	–
(b) Light Engineering	261	60.84	45.90	–	–	–
(c) Electrical Machinery & Goods	211	207.20	176.81	–	–	–
(d) Electronic Machinery & Goods	60	104.22	93.02	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	165	90.84	68.94	–	–	–
14. Other Industries	5,024	935.04	888.02	–	–	–
15. Electricity, Gas & Water	17	204.27	194.13	–	–	–
(a) Electricity Generation & Transmission	11	203.68	193.58	–	–	–
(b) Non-Conventional Energy	2	18	18	–	–	–
(c) Gas, Steam & Water Supply	4	41	36	–	–	–
16. Construction	262	358.02	286.05	–	–	–
III. TRANSPORT OPERATORS	857	17.18	15.03	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	2,917	624.50	369.51	–	–	–
V. PERSONAL LOANS	88,637	2494.30	2116.22	–	–	–
1. Loans for Purchase of Consumer Durables	9,473	69.21	51.47	–	–	–
2. Loans for Housing	19,438	1470.90	1351.23	–	–	–
3. Rest of the Personal Loans	59,726	954.19	713.52	–	–	–
VI. TRADE	4,467	4109.08	2969.91	–	–	–
1. Wholesale Trade	646	3297.47	2419.18	–	–	–
2. Retail Trade	3,821	811.61	550.72	–	–	–
VII. FINANCE	145	1178.50	1131.35	–	–	–
VIII. ALL OTHERS	27,350	504.98	323.08	–	–	–
TOTAL BANK CREDIT	1,39,177	14906.53	11428.10	–	–	–
OF WHICH:						
1. Artisans and Village & Tiny Industries	125	4.52	3.32	–	–	–
2. Other Small Scale Industries	4,909	454.34	359.05	–	–	–