

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2007**

NORTHERN REGION

STATE : PUNJAB

(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	4,48,815	5936,09	4850,05	3,76,568	6299,59	5520,37
1. Direct Finance	4,40,760	5612,70	4592,74	3,67,880	5735,82	5076,08
2. Indirect Finance	8,055	323,39	257,31	8,688	563,77	444,29
II. INDUSTRY	16,811	1464,98	1032,13	19,876	3107,97	2273,12
1. Mining & Quarrying	258	38,67	30,93	194	91,70	57,95
2. Food Manufacturing & Processing	1,603	461,91	313,84	3,556	1131,65	785,75
(a) Rice Mills, Flour & Dal Mills	797	389,27	252,40	2,360	820,13	555,83
(b) Sugar	3	9,86	8,43	7	18,29	17,25
(c) Edible Oils & Vanaspati	52	15,50	13,67	183	122,57	94,62
(d) Tea Processing	1	4	4	7	1,84	1,03
(e) Processing of Fruits & Vegetables	11	1,88	1,71	19	5,72	4,75
(f) Others	739	45,37	37,60	980	163,10	112,27
3. Beverage & Tobacco	25	26,34	21,95	97	13,97	10,12
4. Textiles	1,139	270,78	228,30	962	280,42	204,48
(a) Cotton Textiles	102	120,55	115,96	244	168,69	107,15
(b) Jute & Other Natural Fibre Textiles	75	1,16	28	30	5,10	3,29
(c) Handloom Textiles & Khadi	575	3,23	2,39	399	10,91	8,64
(d) Other Textiles & Textile Products	387	145,84	109,67	289	95,72	85,40
5. Paper, Paper Products & Printing	107	59,07	34,22	288	90,23	75,47
6. Leather & Leather Products	64	5,16	4,84	82	4,22	3,41
7. Rubber & Plastic Products	147	16,43	9,74	362	39,42	28,46
8. Chemicals & Chemical Products	130	19,21	6,70	670	89,58	56,34
(a) Heavy Industrial Chemicals	7	11,06	1,10	42	14,47	11,42
(b) Fertilisers	—	—	—	10	5,42	4,22
(c) Drugs & Pharmaceuticals	37	2,04	77	385	16,12	7,42
(d) Non-Edible Oils	4	46	40	13	4,15	3,43
(e) Other Chemicals & Chemical Products	82	5,66	4,43	220	49,42	29,85
9. Petroleum, Coal Products & Nuclear Fuels	27	17,49	15,48	32	9,71	8,16
10. Manufacture of Cement & Cement Products	90	8,47	7,18	142	8,55	5,54
11. Basic Metals & Metal Products	297	36,43	30,04	1,584	662,89	507,97
(a) Iron & Steel	71	20,53	17,80	831	526,55	392,37
(b) Non-Ferrous Metals	6	41	42	40	7,23	6,74
(c) Metal Products	220	15,49	11,81	713	129,11	108,86
12. Engineering	568	53,58	37,86	1,218	164,77	129,82
(a) Heavy Engineering	134	11,35	8,07	258	51,28	42,86
(b) Light Engineering	302	12,34	9,83	664	52,00	36,99
(c) Electrical Machinery & Goods	94	21,35	17,22	219	58,58	47,70
(d) Electronic Machinery & Goods	38	8,55	2,73	77	2,91	2,27
13. Vehicles, Vehicle Parts & Transport Equipments	157	66,68	64,40	321	92,00	74,68
14. Other Industries	9,891	187,93	105,29	8,017	245,50	177,69
15. Electricity, Gas & Water	110	17,98	15,43	261	27,76	20,92
(a) Electricity Generation & Transmission	93	16,93	14,51	226	22,15	17,00
(b) Non-Conventional Energy	3	24	23	6	54	38
(c) Gas, Steam & Water Supply	14	81	69	29	5,07	3,54
16. Construction	2,198	178,84	105,96	2,090	155,63	126,37
III. TRANSPORT OPERATORS	2,737	35,43	28,14	1,193	16,08	13,19
IV. PROFESSIONAL AND OTHER SERVICES	8,046	486,09	394,56	15,086	659,21	516,68
V. PERSONAL LOANS	1,25,233	2376,25	1891,04	1,92,367	3804,59	2969,22
1. Loans for Purchase of Consumer Durables	7,984	72,13	57,87	9,004	84,05	67,51
2. Loans for Housing	31,041	905,50	775,78	46,418	1649,03	1396,58
3. Rest of the Personal Loans	86,208	1398,62	1057,39	1,36,945	2071,50	1505,13
VI. TRADE	40,206	589,03	451,37	46,368	1669,67	1129,20
1. Wholesale Trade	2,056	107,57	89,16	2,439	306,70	241,91
2. Retail Trade	38,150	481,46	362,21	43,929	1362,98	887,29
VII. FINANCE	404	9,14	6,97	467	47,56	31,81
VIII. ALL OTHERS	45,594	1120,34	830,58	46,024	1007,89	738,13
TOTAL BANK CREDIT	6,87,846	12017,33	9484,84	6,97,949	16612,55	13191,71
OF WHICH : 1. Artisans and Village & Tiny Industries	6,617	79,19	60,89	3,488	240,68	173,42
2. Other Small Scale Industries	5,084	357,97	240,39	9,090	1360,05	943,82

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MARCH 2007**

NORTHERN REGION

STATE : PUNJAB

(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	56,935	2438,04	1984,97	10,618	938,76	820,82
1. Direct Finance	53,527	1166,15	962,99	8,544	545,26	502,55
2. Indirect Finance	3,408	1271,90	1021,97	2,074	393,50	318,27
II. INDUSTRY	31,930	15730,03	9792,90	18,308	7248,60	4660,09
1. Mining & Quarrying	525	226,86	140,29	160	57,87	41,56
2. Food Manufacturing & Processing	1,691	781,16	540,77	525	390,29	271,75
(a) Rice Mills, Flour & Dal Mills	1,099	341,34	212,08	155	300,18	201,18
(b) Sugar	20	166,64	108,04	1	15	16
(c) Edible Oils & Vanaspati	81	85,45	70,84	74	19,09	14,57
(d) Tea Processing	1	8	5	—	—	—
(e) Processing of Fruits & Vegetables	20	15,71	14,69	18	24,16	16,58
(f) Others	470	171,94	135,06	277	46,72	39,25
3. Beverage & Tobacco	36	23,69	21,52	11	23,60	16,47
4. Textiles	6,205	6248,79	3011,42	7,286	3610,64	2460,42
(a) Cotton Textiles	1,813	2508,64	1402,38	1,201	2029,50	1370,27
(b) Jute & Other Natural Fibre Textiles	1,403	42,17	33,04	191	21,61	18,53
(c) Handloom Textiles & Khadi	109	13,70	9,88	196	82,53	66,58
(d) Other Textiles & Textile Products	2,880	3684,28	1566,12	5,698	1477,00	1005,04
5. Paper, Paper Products & Printing	681	379,63	246,37	501	645,43	472,75
6. Leather & Leather Products	320	128,48	92,49	120	73,44	48,91
7. Rubber & Plastic Products	963	419,15	218,50	409	128,44	98,64
8. Chemicals & Chemical Products	606	359,71	288,81	753	118,11	87,69
(a) Heavy Industrial Chemicals	75	115,39	85,50	51	46,06	39,19
(b) Fertilisers	8	9,89	9,62	14	2,10	1,22
(c) Drugs & Pharmaceuticals	123	92,46	80,80	487	42,55	26,84
(d) Non-Edible Oils	11	6,11	5,00	5	63	56
(e) Other Chemicals & Chemical Products	389	135,86	107,89	196	26,78	19,89
9. Petroleum, Coal Products & Nuclear Fuels	48	21,50	15,22	49	23,34	20,28
10. Manufacture of Cement & Cement Products	158	22,45	17,75	248	37,40	29,42
11. Basic Metals & Metal Products	3,387	1632,32	973,23	1,271	1019,87	281,37
(a) Iron & Steel	1,097	1023,65	580,05	375	237,84	207,95
(b) Non-Ferrous Metals	349	140,09	102,43	42	17,30	13,48
(c) Metal Products	1,941	468,58	290,75	854	764,73	59,93
12. Engineering	4,893	1572,50	1141,01	1,980	490,55	342,70
(a) Heavy Engineering	411	107,40	74,83	445	333,12	233,07
(b) Light Engineering	2,385	1148,71	811,41	956	133,34	94,04
(c) Electrical Machinery & Goods	577	161,53	135,15	339	14,31	8,20
(d) Electronic Machinery & Goods	1,520	154,86	119,62	240	9,78	7,40
13. Vehicles, Vehicle Parts & Transport Equipments	1,944	941,25	647,80	1,242	191,41	126,82
14. Other Industries	8,446	1069,85	742,61	2,592	226,61	180,06
15. Electricity, Gas & Water	33	1362,70	1240,85	43	79,68	75,19
(a) Electricity Generation & Transmission	16	1189,01	1086,83	34	77,99	73,66
(b) Non-Conventional Energy	2	22	27	3	53	52
(c) Gas, Steam & Water Supply	15	173,47	153,75	6	1,16	1,00
16. Construction	1,994	540,01	454,26	1,118	131,90	106,05
III. TRANSPORT OPERATORS	3,610	132,94	121,30	3,603	104,90	96,92
IV. PROFESSIONAL AND OTHER SERVICES	24,920	1322,09	918,24	28,801	804,98	577,34
V. PERSONAL LOANS	2,27,403	5858,32	4626,73	1,77,185	4418,19	3442,80
1. Loans for Purchase of Consumer Durables	10,204	97,22	76,45	4,743	40,76	33,26
2. Loans for Housing	62,128	2877,75	2450,94	32,948	2002,43	1729,20
3. Rest of the Personal Loans	1,55,071	2883,35	2099,34	1,39,494	2374,99	1680,33
VI. TRADE	35,393	2853,59	2061,36	17,351	1675,24	1050,18
1. Wholesale Trade	6,291	804,50	547,90	3,378	834,29	428,27
2. Retail Trade	29,102	2049,09	1513,46	13,973	840,95	621,91
VII. FINANCE	377	401,47	295,47	353	273,43	120,90
VIII. ALL OTHERS	42,743	1964,22	1508,74	30,170	750,87	524,30
TOTAL BANK CREDIT	4,23,311	30700,69	21309,71	2,86,389	16214,95	11293,35
OF WHICH : 1. Artisans and Village & Tiny Industries	760	30,49	24,34	544	44,81	28,43
2. Other Small Scale Industries	17,363	3331,22	2267,52	11,136	2767,60	1387,78