

**Table No. 5.9 - District-Wise Classification of Outstanding Credit of
Scheduled Commercial Banks According to Occupation - March
1998 (Part 4 of 25)**

NORTHERN REGION		STATE : PUNJAB				(Amount in Rupees Thousand)			
		AMRITSAR		BATHINDA		FARIDKOT		FATEHGARH SAHIB	
OCCUPATION		No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
		1	2	3	4	5	6	7	8
I. AGRICULTURE		41,851	130,18,46	32,734	125,77,06	22,053	116,63,67	14,133	34,17,53
1.	Direct Finance	40,473	116,65,91	32,358	118,56,71	21,760	106,99,96	13,594	31,46,71
2.	Indirect Finance	1,378	13,52,55	376	7,20,35	293	9,63,71	539	2,70,82
II. INDUSTRY		12,815	543,48,41	5,390	89,25,59	2,287	59,55,75	2,248	125,00,67
1.	Mining & Quarrying	13	18,97	2	17,55	3	5,78	4	38,48
2.	Manufacturing & Processing	12,727	541,08,97	5,359	88,56,81	2,262	58,27,67	2,234	123,35,22
3.	Electricity, Gas & Water	32	87,33	12	13,53	12	19,81	8	1,26,46
4.	Construction	43	1,33,14	17	37,70	10	1,02,49	2	51
III. TRANSPORT OPERATORS		4,954	11,43,67	1,567	9,38,52	1,073	7,42,05	498	1,58,30
IV. PROFESSIONAL AND OTHER SERVICES		3,208	22,32,95	1,497	8,55,49	481	5,60,08	327	29,51,58
V. PERSONAL LOANS		35,815	124,68,24	11,564	44,99,71	8,299	47,80,96	5,653	15,95,27
1.	Loans for Purchase of Consumer Durables	3,811	6,08,65	543	97,85	597	76,27	341	39,50
2.	Loans for Housing	4,344	33,41,22	3,943	22,76,22	3,973	31,70,04	1,017	6,82,64
3.	Rest of the Personal Loans	27,660	85,18,37	7,078	21,25,64	3,729	15,34,65	4,295	8,73,13
VI. TRADE		26,564	110,14,33	9,661	56,57,33	4,575	37,28,17	4,280	32,89,57
1.	Wholesale Trade	3,721	58,44,81	951	26,62,05	629	8,14,43	738	20,77,02
2.	Retail Trade	22,843	51,69,52	8,710	29,95,28	3,946	29,13,74	3,542	12,12,55
VII. FINANCE		121	16,33,50	13	16,19	2	37,00	5	86,08
VIII. ALL OTHERS		15,428	93,84,07	4,824	18,19,35	2,624	13,87,08	1,645	7,27,95
TOTAL BANK CREDIT		1,40,756	1052,43,63	67,250	352,89,24	41,394	288,54,76	28,789	247,26,95
OF	1. Artisans & Village Industries	2,494	8,15,19	2,093	3,77,86	210	72,28	420	71,83
WHICH:	2. Other Small Scale Industries	7,364	209,40,50	2,393	23,29,75	1,197	29,24,09	872	9,26,74

		FEROZPUR		GURDASPUR		HOSHIARPUR		JALANDHAR	
OCCUPATION		No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
		9	10	11	12	13	14	15	16
I. AGRICULTURE		51,694	184,95,99	29,539	73,14,24	26,765	75,55,51	26,585	136,80,16
1.	Direct Finance	50,157	173,08,70	28,479	68,59,81	26,146	71,64,82	25,954	104,62,54
2.	Indirect Finance	1,537	11,87,29	1,060	4,54,43	619	3,90,69	631	32,17,62
II. INDUSTRY		4,772	84,03,22	6,168	78,77,98	9,047	301,32,39	12,912	475,85,85
1.	Mining & Quarrying	5	4,22	10	20,22	4	1,97	5	18,72
2.	Manufacturing & Processing	4,743	83,57,37	6,135	77,70,90	9,020	300,56,35	12,851	474,02,56
3.	Electricity, Gas & Water	17	26,80	12	64,07	20	70,26	33	1,09,98
4.	Construction	7	14,83	11	22,79	3	3,81	23	54,59
III. TRANSPORT OPERATORS		2,697	6,58,17	3,339	8,81,63	1,652	8,31,64	1,748	17,10,49
IV. PROFESSIONAL AND OTHER SERVICES		1,570	9,63,29	1,523	4,66,44	1,785	4,21,48	3,665	24,33,28
V. PERSONAL LOANS		12,866	59,73,65	16,717	55,71,27	14,651	47,84,61	40,330	181,71,13
1.	Loans for Purchase of Consumer Durables	872	1,19,17	1,166	2,82,71	1,016	1,98,91	2,052	4,07,93
2.	Loans for Housing	3,344	31,13,49	2,406	15,30,03	2,115	15,70,30	5,593	50,73,72
3.	Rest of the Personal Loans	8,650	27,40,99	13,145	37,58,53	11,520	30,15,40	32,685	126,89,48
VI. TRADE		12,911	55,94,26	15,685	38,42,65	11,145	30,54,57	13,658	155,54,88
1.	Wholesale Trade	1,390	20,86,52	566	8,25,49	693	6,05,22	1,405	85,34,56
2.	Retail Trade	11,521	35,07,74	15,119	30,17,16	10,452	24,49,35	12,253	70,20,32
VII. FINANCE		13	23,17	8	66,22	5	9,93	73	5,08,42
VIII. ALL OTHERS		7,020	22,45,11	8,165	23,60,97	7,043	20,91,37	15,923	116,52,03
TOTAL BANK CREDIT		93,543	423,56,86	81,144	283,81,40	72,093	488,81,50	1,14,894	1112,96,24

OF	1. Artisans & Village Industries	1,881	2,84,98	2,090	3,91,28	5,370	6,99,74	942	3,36,31
WHICH:	2. Other Small Scale Industries	2,125	32,68,81	2,904	47,40,16	2,765	16,56,09	8,176	267,58,03

OCCUPATION		KAPURTHALA		LUDHIANA		MANSA		MOGA	
		No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
		17	18	19	20	21	22	23	24
I.	AGRICULTURE	13,725	40,49,45	50,436	181,04,98	19,424	57,00,69	15,407	40,91,78
	1. Direct Finance	13,538	34,43,34	48,952	160,15,84	19,331	55,44,78	15,149	35,14,65
	2. Indirect Finance	187	6,06,11	1,484	20,89,14	93	1,55,91	258	5,77,13
II.	INDUSTRY	2,904	124,74,54	26,525	2216,01,66	2,465	9,85,13	1,248	16,98,80
	1. Mining & Quarrying	94	1,22,66	20	85,78	-	-	5	4,52
	2. Manufacturing & Processing	2,806	123,42,99	26,437	2210,26,25	2,464	9,73,30	1,223	15,22,54
	3. Electricity, Gas & Water	2	87	45	1,39,80	-	-	4	15,38
	4. Construction	2	8,02	23	3,49,83	1	11,83	16	1,56,36
III.	TRANSPORT OPERATORS	655	2,53,19	2,352	18,18,46	713	1,44,31	546	3,83,51
IV.	PROFESSIONAL AND OTHER SERVICES	918	7,48,98	4,244	69,80,70	863	2,36,95	592	4,53,59
V.	PERSONAL LOANS	9,974	41,60,81	42,071	199,93,01	3,060	7,20,89	5,450	17,18,61
	1. Loans for Purchase of Consumer Durables	775	1,11,22	2,679	6,32,48	106	12,25	619	68,76
	2. Loans for Housing	1,039	9,88,75	7,763	74,46,46	368	2,26,20	820	3,66,84
	3. Rest of the Personal Loans	8,160	30,60,84	31,629	119,14,07	2,586	4,82,44	4,011	12,83,01
VI.	TRADE	5,846	43,21,99	19,188	1135,57,62	3,935	10,46,58	4,263	13,74,79
	1. Wholesale Trade	348	26,41,90	4,675	1052,60,49	158	1,07,33	111	1,94,83
	2. Retail Trade	5,498	16,80,09	14,513	82,97,13	3,777	9,39,25	4,152	11,79,96
VII.	FINANCE	37	1,45,30	35	3,03,05	2	1,38	12	7,47
VIII.	ALL OTHERS	2,792	16,82,25	19,968	230,57,95	782	2,86,73	1,607	10,59,88
TOTAL BANK CREDIT		36,851	278,36,51	1,64,819	4054,17,43	31,244	91,22,66	29,125	107,88,43
OF	1. Artisans & Village Industries	436	86,93	1,420	18,87,15	1,602	1,28,45	238	60,41
WHICH:	2. Other Small Scale Industries	1,477	29,92,73	18,182	881,35,81	721	4,92,14	680	8,95,25

OCCUPATION		MUKTSAR		NAWANSHAHAHAR		PATIALA		RUPNAGAR		SANGRUR	
		No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
		Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
		25	26	27	28	29	30	31	32	33	34
I.	AGRICULTURE	14,673	36,88,68	7,463	13,33,66	53,057	247,47,25	21,349	65,77,64	68,038	224,48,17
	1. Direct Finance	14,341	31,68,20	7,396	12,88,90	51,061	184,16,63	21,043	53,22,12	66,976	209,85,80
	2. Indirect Finance	332	5,20,48	67	44,76	1,996	63,30,62	306	12,55,52	1,062	14,62,37
II.	INDUSTRY	1,352	20,20,33	1,285	5,41,32	6,988	398,68,52	5,237	221,83,96	9,619	115,88,17
	1. Mining & Quarrying	1	51	3	1,22,42	14	28,96	17	30,15	51	56,20
	2. Manufacturing & Processing	1,348	20,14,76	1,282	4,18,90	6,921	395,09,51	5,197	220,87,47	9,552	114,87,70
	3. Electricity, Gas & Water	3	5,06	-	-	39	2,78,11	8	12,93	15	43,60
	4. Construction	-	-	-	-	14	51,94	15	53,41	1	41
III.	TRANSPORT OPERATORS	705	94,34	390	1,05,25	2,341	25,53,16	1,730	9,19,94	1,973	7,43,50
IV.	PROFESSIONAL AND OTHER SERVICES	261	2,64,63	486	1,43,74	2,122	15,11,22	1,036	3,18,73	1,044	3,95,90
V.	PERSONAL LOANS	4,084	9,61,91	5,504	13,68,76	33,011	115,70,21	16,101	50,22,68	15,521	69,04,80
	1. Loans for Purchase of Consumer Durables	402	61,75	373	78,09	2,513	4,23,72	1,796	3,03,57	656	99,30
	2. Loans for Housing	668	2,21,85	440	2,63,58	6,772	54,02,22	2,187	13,37,17	4,306	42,47,90
	3. Rest of the Personal Loans	3,014	6,78,31	4,691	10,27,09	23,726	57,44,27	12,118	33,81,94	10,559	25,57,60
VI.	TRADE	3,242	12,56,69	2,983	6,25,50	16,449	111,16,84	7,698	27,20,86	12,474	69,71,80
	1. Wholesale Trade	212	4,70,33	62	1,20,87	1,630	31,81,87	135	4,14,43	1,722	34,06,60
	2. Retail Trade	3,030	7,86,36	2,921	5,04,63	14,819	79,34,97	7,563	23,06,43	10,752	35,65,10
VII.	FINANCE	1	-	2	17	46	1,64,25	3	3,11	14	15,00
VIII.	ALL OTHERS	1,668	9,39,70	2,302	2,84,56	10,934	87,48,52	4,541	22,29,10	8,182	32,15,80
TOTAL BANK CREDIT		25,986	92,26,28	20,415	44,02,96	1,24,948	1002,79,97	57,695	399,76,02	1,16,865	522,83,40
OF	1. Artisans & Village Industries	298	53,35	807	69,34	1,369	3,72,75	1,910	7,15,28	3,025	4,97,60
WHICH:	2. Other Small Scale Industries	705	8,26,55	326	1,50,48	3,756	92,08,54	2,430	37,32,96	5,214	48,87,50