

**Table No. 5.9 - District-Wise Classification of Outstanding Credit of
Scheduled Commercial Banks According to Occupation - March
1999 (Part 4 of 22)**

NORTHERN REGION		STATE : PUNJAB				(Amount in Rupees Thousand)			
OCCUPATION		AMRITSAR		BATHINDA		FARIDKOT		FATEHGARH SAHIB	
		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		43,263	213,39,60	36,655	154,30,41	18,260	104,54,99	14,976	46,75,40
1.	Direct Finance	42,582	166,02,84	36,156	144,11,09	17,393	94,47,45	14,466	44,69,62
2.	Indirect Finance	681	47,36,76	499	10,19,32	867	10,07,54	510	2,05,78
II. INDUSTRY		16,428	609,90,25	7,479	91,94,82	1,758	66,33,48	2,308	101,96,50
1.	Mining & Quarrying	5	16,20	9	38,70	62	3,86,40	1	28,62
2.	Manufacturing & Processing	16,255	607,76,82	7,455	91,14,44	1,684	61,36,21	2,252	99,72,80
3.	Electricity, Gas & Water	6	49,41	-	-	-	-	3	1,09,77
4.	Construction	162	1,47,82	15	41,68	12	1,10,87	52	85,31
III. TRANSPORT OPERATORS		3,494	11,37,92	1,022	5,66,98	655	4,41,58	447	1,50,44
IV. PROFESSIONAL AND OTHER SERVICES		3,811	29,74,24	930	7,20,07	441	6,99,72	546	1,84,08
V. PERSONAL LOANS		46,173	178,61,69	14,065	53,38,93	6,814	29,66,67	6,847	20,36,71
1.	Loans for Purchase of Consumer Durables	5,375	15,40,27	1,187	2,29,96	811	1,64,01	838	1,87,02
2.	Loans for Housing	6,963	58,31,86	2,832	17,87,04	1,334	14,14,88	1,818	7,23,23
3.	Rest of the Personal Loans	33,835	104,89,56	10,046	33,21,93	4,669	13,87,78	4,191	11,26,46
VI. TRADE		23,324	173,57,33	9,771	84,11,74	4,306	42,10,24	3,872	55,53,50
1.	Wholesale Trade	2,353	90,52,88	559	43,62,04	401	10,62,94	359	39,54,85
2.	Retail Trade	20,971	83,04,45	9,212	40,49,70	3,905	31,47,30	3,513	15,98,65
VII. FINANCE		103	21,02,77	13	63,53	13	17,77	4	2,22
VIII. ALL OTHERS		24,596	87,14,22	2,608	12,82,55	1,091	12,67,64	2,060	6,63,05
TOTAL BANK CREDIT		1,61,192	1324,78,02	72,543	410,09,03	33,338	266,92,09	31,060	234,61,90
OF WHICH: 1. Artisans & Village Industries		2,490	6,64,62	2,705	2,94,60	191	1,86,09	364	1,01,22
2. Other Small Scale Industries		9,490	274,12,51	3,499	27,91,83	1,224	32,39,09	1,323	9,40,38

		(Amount in Rupees Thousand)							
OCCUPATION		FEROZPUR		GURDASPUR		HOSHIARPUR		JALANDHAR	
		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		57,084	244,62,58	26,802	104,57,21	28,068	94,79,52	25,526	172,91,39
1.	Direct Finance	55,612	228,67,10	26,579	91,45,02	27,692	89,32,22	25,054	129,44,58
2.	Indirect Finance	1,472	15,95,48	223	13,12,19	376	5,47,30	472	43,46,81
II. INDUSTRY		5,536	98,06,51	9,079	115,52,92	10,847	214,17,76	15,922	645,73,77
1.	Mining & Quarrying	9	97,19	7	36,22	-	-	7	19,59
2.	Manufacturing & Processing	5,520	96,97,82	9,022	114,29,88	10,843	214,14,17	15,891	643,71,99
3.	Electricity, Gas & Water	-	-	-	-	-	-	2	36,38
4.	Construction	7	11,50	50	86,82	4	3,59	22	1,45,81
III. TRANSPORT OPERATORS		1,976	4,71,51	2,976	9,57,37	1,189	6,65,29	1,294	14,77,62
IV. PROFESSIONAL AND OTHER SERVICES		1,486	7,55,53	869	5,38,49	947	4,22,98	2,616	27,89,29
V. PERSONAL LOANS		16,907	60,96,14	23,837	80,54,55	18,675	65,68,65	46,494	227,79,52
1.	Loans for Purchase of Consumer Durables	1,287	2,83,44	2,651	7,06,82	1,655	3,60,04	3,692	12,00,11
2.	Loans for Housing	2,321	19,42,41	3,049	21,82,41	3,112	22,10,24	5,955	71,89,07
3.	Rest of the Personal Loans	13,299	38,70,29	18,137	51,65,32	13,908	39,98,37	36,847	143,90,34
VI. TRADE		12,944	66,49,48	17,066	59,83,14	10,634	37,26,81	14,824	211,76,55
1.	Wholesale Trade	1,582	21,16,33	518	9,13,61	541	6,49,82	3,283	120,54,41
2.	Retail Trade	11,362	45,33,15	16,548	50,69,53	10,093	30,76,99	11,541	91,22,14
VII. FINANCE		2	31	20	11,31	10	77,82	226	4,25,77
VIII. ALL OTHERS		2,830	23,87,43	3,807	19,49,85	4,867	16,25,99	22,691	120,71,81
TOTAL BANK CREDIT		98,765	506,29,49	84,456	395,04,84	75,237	439,84,82	1,29,593	1425,85,72
OF WHICH: 1. Artisans & Village Industries		1,873	3,52,92	1,995	4,30,73	5,763	7,88,20	1,811	24,58,84
2. Other Small Scale Industries		2,933	58,59,04	4,715	73,35,10	3,836	25,21,34	11,416	332,48,38

		(Amount in Rupees Thousand)							
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

		standing		standing		standing		standing	
		17	18	19	20	21	22	23	24
I. AGRICULTURE		12,985	48,01,07	53,666	273,08,76	24,762	95,89,72	19,969	83,92,40
1. Direct Finance		12,692	39,03,80	52,686	240,29,50	24,404	89,35,60	19,616	78,08,81
2. Indirect Finance		293	8,97,27	980	32,79,26	358	6,54,12	353	5,83,59
II. INDUSTRY		3,044	176,25,65	40,185	2740,71,60	3,715	19,67,51	2,582	18,89,69
1. Mining & Quarrying		22	50,31	12	2,52,09	-	-	-	-
2. Manufacturing & Processing		3,020	175,75,02	40,097	2726,68,96	3,714	19,46,97	2,579	18,43,34
3. Electricity, Gas & Water		-	-	35	6,40,30	-	-	-	-
4. Construction		2	32	41	5,10,25	1	20,54	3	46,35
III. TRANSPORT OPERATORS		546	4,28,10	1,949	14,71,73	576	1,32,40	466	3,58,71
IV. PROFESSIONAL AND OTHER SERVICES		1,110	10,37,02	3,757	55,67,07	313	1,72,73	436	2,95,13
V. PERSONAL LOANS		12,638	59,07,24	48,107	241,20,08	3,348	11,23,93	6,741	26,87,82
1. Loans for Purchase of Consumer Durables		1,269	3,95,36	3,674	13,94,31	149	42,78	806	1,88,00
2. Loans for Housing		1,104	13,33,74	7,049	84,50,15	461	3,18,85	1,062	10,01,88
3. Rest of the Personal Loans		10,265	41,78,14	37,384	142,75,62	2,738	7,62,30	4,873	14,97,94
VI. TRADE		6,116	63,42,48	18,489	1474,03,69	3,907	21,13,90	5,259	23,18,62
1. Wholesale Trade		247	35,13,21	3,653	1360,72,43	178	3,34,04	305	3,55,32
2. Retail Trade		5,869	28,29,27	14,836	113,31,26	3,729	17,79,86	4,954	19,63,30
VII. FINANCE		11	1,18,98	179	6,05,96	1	9,00	42	21,87
VIII. ALL OTHERS		2,876	19,92,45	36,959	196,34,43	423	4,71,03	1,084	6,01,69
TOTAL BANK CREDIT		39,326	382,52,99	2,03,291	5001,83,32	37,045	155,80,22	36,579	165,65,93
OF WHICH: 1. Artisans & Village Industries		466	1,61,71	1,619	7,51,58	2,008	2,80,72	386	92,92
2. Other Small Scale Industries		2,147	47,98,93	24,582	1065,84,03	1,518	8,98,29	1,210	9,73,41

		(Amount in Rupees)								
		MUKTSAR		NAWANSHAHR		PATIALA		RUPNAGAR		SANGRUR
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	No. of Accounts
		25	26	27	28	29	30	31	32	33
I. AGRICULTURE		24,333	111,53,06	11,131	39,25,08	56,249	373,75,61	19,076	72,23,11	72,527
1. Direct Finance		23,988	102,15,97	11,062	37,26,18	55,082	217,40,15	18,907	63,29,86	71,170
2. Indirect Finance		345	9,37,09	69	1,98,90	1,167	156,35,46	169	8,93,25	1,357
II. INDUSTRY		1,996	38,97,77	1,856	11,01,18	10,653	454,24,05	5,737	316,90,77	10,161
1. Mining & Quarrying		-	-	3	90,32	8	38,48	4	20,54	2
2. Manufacturing & Processing		1,996	38,97,77	1,797	9,88,74	10,613	374,52,99	5,289	312,37,68	10,117
3. Electricity, Gas & Water		-	-	-	-	9	69,74,30	10	84,57	1
4. Construction		-	-	56	22,12	23	9,58,28	434	3,47,98	41
III. TRANSPORT OPERATORS		576	2,16,34	613	3,15,57	1,557	19,12,28	1,256	7,06,93	1,407
IV. PROFESSIONAL AND OTHER SERVICES		332	2,51,63	378	1,88,93	1,750	14,03,44	1,383	8,67,23	1,032
V. PERSONAL LOANS		5,430	17,77,25	6,992	30,69,37	34,914	133,91,89	17,364	69,00,08	17,855
1. Loans for Purchase of Consumer Durables		534	1,32,29	789	2,23,72	3,935	11,11,40	3,426	8,64,83	1,078
2. Loans for Housing		1,356	5,37,12	640	6,45,71	6,946	47,05,75	1,927	21,57,68	2,425
3. Rest of the Personal Loans		3,540	11,07,84	5,563	21,99,94	24,033	75,74,74	12,011	38,77,57	14,352
VI. TRADE		5,298	25,71,67	3,437	23,45,86	17,251	104,93,02	8,541	37,62,48	12,496
1. Wholesale Trade		475	4,47,53	73	12,01,40	2,323	21,89,66	354	6,95,07	957
2. Retail Trade		4,823	21,24,14	3,364	11,44,46	14,928	83,03,36	8,187	30,67,41	11,539
VII. FINANCE		14	5,18	8	14,43	25	1,95,33	35	4,16,07	4
VIII. ALL OTHERS		1,735	12,85,07	1,801	4,83,02	9,431	115,30,00	8,766	33,93,96	6,336
TOTAL BANK CREDIT		39,714	211,57,97	26,216	114,43,44	1,31,830	1217,25,62	62,158	549,60,63	1,21,818
OF WHICH: 1. Artisans & Village Industries		704	93,01	866	91,80	1,796	5,35,18	1,406	3,00,07	4,374
2. Other Small Scale Industries		970	11,06,85	644	5,20,03	6,974	130,73,14	3,340	62,29,25	4,966