

**Table No. 5.9 – District-Wise Classification of Outstanding Credit Of Scheduled Commercial Banks
According to Occupation – March 2001**

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	66,443	276,81,57	53,542	194,91,33	20,809	132,18,70	16,153	61,84,54
1. Direct Finance	65,516	255,77,10	52,564	183,66,10	20,314	117,94,72	15,777	58,63,68
2. Indirect Finance	927	21,04,47	978	11,25,23	495	14,23,98	376	3,20,86
II. INDUSTRY	20,775	614,57,62	6,726	104,43,69	1,881	75,69,62	4,783	155,31,12
1. Mining & Quarrying	19	2,90,55	7	2,09,34	80	7,89,80	3	24,77
2. Manufacturing & Processing	20,699	608,92,14	6,692	101,36,85	1,788	66,68,79	4,094	153,28,48
3. Electricity, Gas & Water	10	67,17	6	35,92	2	8,19	3	63,17
4. Construction	47	2,07,76	21	61,58	11	1,02,84	683	1,14,70
III. TRANSPORT OPERATORS	1,587	14,88,70	481	4,74,94	312	4,68,66	81	92,12
IV. PROFESSIONAL AND OTHER SERVICES	3,062	37,87,24	811	6,93,90	533	8,95,25	286	5,45,19
V. PERSONAL LOANS	59,314	299,95,75	22,762	89,89,80	8,875	45,69,32	9,061	38,80,14
1. Loans for Purchase of Consumer Durables	7,990	21,49,15	1,357	3,12,57	733	2,10,19	1,688	6,72,07
2. Loans for Housing	9,237	95,43,69	6,704	38,01,40	3,048	20,52,94	2,085	10,91,32
3. Rest of the Personal Loans	42,087	183,02,91	14,701	48,75,83	5,094	23,06,19	5,288	21,16,75
VI. TRADE	13,880	212,99,48	4,832	60,98,65	2,364	53,28,59	1,577	36,54,29
1. Wholesale Trade	2,103	119,88,71	1,031	28,02,06	270	14,50,83	409	24,55,02
2. Retail Trade	11,777	93,10,77	3,801	32,96,59	2,094	38,77,76	1,168	11,99,27
VII. FINANCE	80	17,74,43	17	93,86	7	28,00	1	37
VIII. ALL OTHERS	9,253	96,11,12	2,408	23,52,26	784	16,88,04	1,401	8,24,77
TOTAL BANK CREDIT	1,74,394	1570,95,91	91,579	486,38,43	35,565	337,66,18	33,343	307,12,54
<i>OF WHICH:</i>								
1. Artisans & Village Industries	2,312	6,50,48	1,849	3,87,90	222	3,59,22	341	65,99
2. Other Small Scale Industries	11,757	284,76,82	3,039	31,91,64	1,022	43,49,44	2,262	14,82,94

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	73,135	339,15,83	39,248	156,54,39	37,724	131,03,13	39,253	219,75,26
1. Direct Finance	70,019	312,52,95	38,964	148,45,91	37,082	123,49,27	38,550	170,61,34
2. Indirect Finance	3,116	26,62,88	284	8,08,48	642	7,53,86	703	49,13,92
II. INDUSTRY	3,945	112,65,92	8,636	132,77,54	9,864	162,89,84	24,203	837,21,44
1. Mining & Quarrying	25	2,90,59	5	22,91	6	28,45	31	6,14,56
2. Manufacturing & Processing	3,917	109,10,51	8,615	131,38,06	9,838	162,13,83	24,135	827,30,41
3. Electricity, Gas & Water	—	—	7	50,56	2	5,65	7	68,09
4. Construction	3	64,82	9	66,01	18	41,91	30	3,08,38
III. TRANSPORT OPERATORS	704	5,98,59	1,636	9,78,31	711	5,14,36	1,456	18,97,04
IV. PROFESSIONAL AND	1,579	16,12,24	1,249	9,12,87	1,164	6,98,11	4,744	47,38,44

OTHER SERVICES									
V. PERSONAL LOANS	21,041	87,75,38	29,961	125,94,25	26,249	108,39,99	70,794	379,05,91	
1. Loans for Purchase of Consumer Durables	2,362	6,50,58	4,119	9,81,24	2,849	7,38,96	7,595	26,98,89	
2. Loans for Housing	4,444	29,21,36	5,092	43,98,11	5,088	39,19,35	11,306	115,75,46	
3. Rest of the Personal Loans	14,235	52,03,44	20,750	72,14,90	18,312	61,81,68	51,893	236,31,56	
VI. TRADE	6,021	68,75,19	10,088	64,98,14	5,772	40,52,05	14,552	306,09,27	
1. Wholesale Trade	608	31,23,61	451	16,47,35	281	9,46,78	2,663	168,17,56	
2. Retail Trade	5,413	37,51,58	9,637	48,50,79	5,491	31,05,27	11,889	137,91,71	
VII. FINANCE	60	2,42,92	1	3,78	2	3,34	73	7,04,60	
VIII. ALL OTHERS	2,226	32,00,28	5,416	37,45,82	5,158	42,83,30	22,925	173,25,59	
TOTAL BANK CREDIT	1,08,711	664,86,35	96,235	536,65,10	86,644	497,84,12	1,78,000	1988,77,55	
<i>OF WHICH:</i>									
1. Artisans & Village Industries	1,275	3,93,80	937	4,87,26	4,557	6,32,33	2,596	7,65,76	
2. Other Small Scale Industries	1,712	68,87,92	5,619	75,90,39	2,480	30,43,25	15,991	454,69,74	

OCCUPATION	KAPURTHALA		LUDHIANA		MANSA		MOGA		
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	
	17	18	19	20	21	22	23	24	
I. AGRICULTURE	18,460	73,72,70	65,950	317,99,69	30,035	115,54,96	27,026	108,69,75	
1. Direct Finance	17,261	65,80,42	64,879	285,97,25	29,386	105,66,27	26,537	98,68,46	
2. Indirect Finance	1,199	7,92,28	1,071	32,02,44	649	9,88,69	489	10,01,29	
II. INDUSTRY	4,212	197,70,56	54,769	3510,84,46	4,603	23,80,47	1,662	22,99,99	
1. Mining & Quarrying	61	2,17,25	49	6,17,22	—	—	1	9,61	
2. Manufacturing & Processing	4,150	195,46,31	54,628	3494,16,07	4,571	23,39,78	1,654	22,31,58	
3. Electricity, Gas & Water	—	—	16	1,44,48	2	18,59	—	—	
4. Construction	1	7,00	76	9,06,69	30	22,10	7	58,80	
III. TRANSPORT OPERATORS	509	5,19,05	1,185	11,16,25	233	63,46	137	3,15,81	
IV. PROFESSIONAL AND OTHER SERVICES	895	11,69,84	4,558	103,31,05	376	3,25,10	806	4,59,39	
V. PERSONAL LOANS	17,664	94,09,64	73,403	459,53,90	5,060	17,24,20	10,623	41,21,08	
1. Loans for Purchase of Consumer Durables	2,137	5,67,46	5,563	34,72,56	234	60,63	1,298	2,69,70	
2. Loans for Housing	3,331	30,22,02	16,318	197,91,01	1,119	4,86,61	2,844	16,60,69	
3. Rest of the Personal Loans	12,196	58,20,16	51,522	226,90,33	3,707	11,76,96	6,481	21,90,69	
VI. TRADE	3,938	73,00,68	13,162	3041,76,90	1,410	15,48,13	2,224	21,88,14	
1. Wholesale Trade	1,144	43,02,22	3,538	2838,07,30	121	2,10,79	312	6,38,09	
2. Retail Trade	2,794	29,98,46	9,624	203,69,60	1,289	13,37,34	1,912	15,50,05	
VII. FINANCE	36	3,82,64	47	101,73,65	9	3,36	—	—	
VIII. ALL OTHERS	2,596	32,33,92	17,212	231,24,98	1,081	9,06,53	618	6,91,28	
TOTAL BANK CREDIT	48,310	491,59,03	2,30,286	7777,60,88	42,807	185,06,21	43,096	209,45,44	
<i>OF WHICH:</i>									
1. Artisans & Village Industries	519	3,10,81	1,291	10,19,09	1,834	3,58,53	227	41,73	
2. Other Small Scale Industries	1,901	58,82,75	30,092	1328,88,37	1,994	10,94,27	789	9,52,76	

OCCUPATION	MUKTSAR		NAWANSHAHAR		PATIALA	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
	25	26	27	28	29	30
I. AGRICULTURE	28,586	120,33,37	14,562	57,16,51	71,639	663,15,27

	1. Direct Finance	28,129	109,91,52	14,468	54,91,49	68,961	284,12,32
	2. Indirect Finance	457	10,41,85	94	2,25,02	2,678	379,02,95
II.	INDUSTRY	2,188	33,56,96	1,641	7,22,57	18,506	570,22,60
	1. Mining & Quarrying	4	1,34,05	1	15,32	9	4,28,12
	2. Manufacturing & Processing	2,183	32,20,83	1,638	7,03,05	18,440	481,39,48
	3. Electricity, Gas & Water	—	—	—	—	12	82,19,45
	4. Construction	1	2,08	2	4,20	45	2,35,55
III.	TRANSPORT OPERATORS	189	40,75	370	3,34,18	1,143	20,31,44
IV.	PROFESSIONAL AND OTHER SERVICES	536	3,23,68	648	5,67,71	2,018	32,37,72
V.	PERSONAL LOANS	8,099	27,21,37	10,543	46,20,28	47,181	219,71,38
	1. Loans for Purchase of Consumer Durables	830	2,24,20	1,050	3,19,04	5,531	15,53,27
	2. Loans for Housing	1,762	8,73,95	1,576	12,83,56	12,789	106,77,20
	3. Rest of the Personal Loans	5,507	16,23,22	7,917	30,17,68	28,861	97,40,91
VI.	TRADE	2,183	17,33,95	1,561	23,53,21	9,693	147,29,64
	1. Wholesale Trade	91	2,07,48	92	13,40,83	1,590	45,66,58
	2. Retail Trade	2,092	15,26,47	1,469	10,12,38	8,103	101,63,06
VII.	FINANCE	—	—	4	4,79	107	3,94,25
VIII.	ALL OTHERS	606	9,52,42	1,452	8,20,72	7,957	141,16,37
TOTAL BANK CREDIT		42,387	211,62,50	30,781	151,39,97	1,58,244	1798,18,67
<i>OF WHICH:</i>							
	1. Artisans & Village Industries	379	41,10	874	1,21,18	2,398	9,14,26
	2. Other Small Scale Industries	778	7,82,33	410	3,47,38	8,564	145,16,69

OCCUPATION	RUPNAGAR		SANGRUR		
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
	31	32	33	34	
I. AGRICULTURE	25,488	173,42,56	99,361	403,86,92	
1. Direct Finance	25,333	96,23,72	97,848	368,72,24	
2. Indirect Finance	155	77,18,84	1,513	35,14,68	
II. INDUSTRY	8,548	258,65,44	12,101	186,53,51	
1. Mining & Quarrying	3	10,29	6	15,42	
2. Manufacturing & Processing	8,504	226,91,53	11,624	183,91,12	
3. Electricity, Gas & Water	4	4,55	4	62,51	
4. Construction	37	31,59,07	467	1,84,46	
III. TRANSPORT OPERATORS	624	6,84,54	710	3,26,50	
IV. PROFESSIONAL AND OTHER SERVICES	1,447	23,83,20	1,346	11,22,88	
V. PERSONAL LOANS	30,163	129,49,40	23,116	99,35,36	
1. Loans for Purchase of Consumer Durables	5,721	15,11,72	1,637	4,11,70	
2. Loans for Housing	7,053	55,50,52	4,936	41,64,55	
3. Rest of the Personal Loans	17,389	58,87,16	16,543	53,59,11	
VI. TRADE	5,296	48,09,52	7,561	65,18,36	
1. Wholesale Trade	227	11,53,76	898	16,52,50	
2. Retail Trade	5,069	36,55,76	6,663	48,65,86	
VII. FINANCE	54	2,08,20	6	22,09	
VIII. ALL OTHERS	3,528	52,18,22	2,958	39,31,25	
TOTAL BANK CREDIT		75,148	694,61,08	1,47,159	808,96,87
<i>OF WHICH:</i>					
	1. Artisans & Village Industries	2,128	4,66,23	3,133	4,46,22
	2. Other Small Scale Industries	3,910	52,69,48	5,654	88,33,94

