

State : Punjab

Table No. 5.9 - District-Wise Classification of Outstanding Credit of Scheduled commercial Banks according to Occupation — March 2002

NORTHERN REGION		(Amount in Rupees Thousand)							
		AMRITSAR		BATHINDA		FARIDKOT		FATEHGARHSAHIB	
OCCUPATION	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	
	1	2	3	4	5	6	7	8	
I. AGRICULTURE	64,913	349,85,62	40,965	228,32,51	16,365	103,36,46	15,229	85,14,32	
1. Direct Finance	63,862	311,09,57	40,334	208,76,99	15,831	85,69,75	14,742	77,71,20	
2. Indirect Finance	1,051	38,76,05	631	19,55,52	534	17,66,71	487	7,43,12	
II. INDUSTRY	12,414	672,62,20	4,638	79,65,57	1,256	44,46,93	2,132	154,52,67	
1. Mining & Quarrying	4	28,97	4	95,81	—	—	20	56,06	
2. Manufacturing & Processing	12,021	662,67,14	4,574	71,94,39	1,237	42,34,75	2,091	152,53,28	
3. Electricity, Gas & Water	6	30,08	3	24,32	4	63,99	4	71,54	
4. Construction	383	9,36,01	57	6,51,05	15	1,48,19	17	71,79	
III. TRANSPORT OPERATORS	2,623	8,31,13	625	3,27,25	384	2,81,30	396	1,63,48	
IV. PROFESSIONAL AND OTHER SERVICES	2,502	55,35,92	686	13,12,31	349	8,06,94	231	9,16,93	
V. PERSONAL LOANS	79,150	422,31,59	20,014	122,01,64	7,925	50,32,19	9,194	52,65,35	
1. Loans for Purchase of Consumer Durables	6,822	14,71,76	868	2,80,96	551	1,84,06	969	2,94,60	
2. Loans for Housing	8,860	178,11,80	4,749	59,18,78	1,971	19,21,05	1,933	18,14,05	
3. Rest of the Personal Loans	63,468	229,48,03	14,397	60,01,90	5,403	29,27,08	6,292	31,56,70	
VI. TRADE	22,263	256,79,24	8,777	88,82,13	3,315	27,51,12	3,358	71,27,34	
1. Wholesale Trade	2,103	90,81,28	650	40,42,85	148	7,76,13	628	41,57,52	
2. Retail Trade	20,160	165,97,96	8,127	48,39,28	3,167	19,74,99	2,730	29,69,82	
VII. FINANCE	618	11,38,46	71	3,28,50	16	20,98	13	24,20	
VIII. ALL OTHERS	17,430	211,73,34	3,039	34,17,30	1,423	25,84,72	2,762	10,52,89	
TOTAL BANK CREDIT	2,01,913	1988,37,50	78,815	572,67,21	31,033	262,60,64	33,315	385,17,18	
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	1,501	24,60,66	1,359	9,90,52	203	2,17,58	359	2,19,76	
2. Other Small Scale Industries	5,965	224,60,08	2,334	34,64,03	750	33,63,57	905	13,37,75	

OCCUPATION		FEROZPUR		GURDASPUR		HOSHIARPUR		JALANDHAR	
		No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	
	9	10	11	12	13	14	15	16	
I. AGRICULTURE	61,050	385,26,97	46,233	192,10,37	42,884	168,26,80	39,665	311,16,29	
1. Direct Finance	59,850	334,90,68	45,551	181,30,83	41,706	152,38,21	38,214	202,91,44	
2. Indirect Finance	1,200	50,36,29	682	10,79,54	1,178	15,88,59	1,451	108,24,85	
II. INDUSTRY	3,130	162,47,59	6,546	148,98,44	10,911	216,67,75	16,405	691,30,89	
1. Mining & Quarrying	38	1,78,73	14	93,77	1	11,65	17	66,03	
2. Manufacturing & Processing	2,967	155,92,48	6,306	142,15,71	10,614	210,75,75	15,891	651,14,89	
3. Electricity, Gas & Water	5	53,14	2	11,16	2	2,29	15	37,92	
4. Construction	120	4,23,24	224	5,77,80	294	5,78,06	482	39,12,05	
III. TRANSPORT OPERATORS	742	3,62,09	1,985	9,01,88	1,627	6,16,01	984	14,32,08	
IV. PROFESSIONAL AND OTHER SERVICES	1,231	40,20,25	1,355	10,59,94	2,470	26,12,34	3,621	73,86,13	
V. PERSONAL LOANS	23,254	98,67,80	35,381	157,80,27	35,271	153,83,14	71,027	468,51,97	
1. Loans for Purchase of Consumer Durables	1,227	4,28,82	2,456	6,74,08	2,317	6,01,96	4,053	14,90,42	
2. Loans for Housing	3,247	37,88,13	3,952	49,52,77	4,786	52,58,98	8,817	141,90,50	
3. Rest of the Personal Loans	18,780	56,50,85	28,973	101,53,42	28,168	95,22,20	58,157	311,71,05	
VI. TRADE	9,080	90,01,01	12,697	78,70,34	11,919	67,17,88	18,645	314,71,90	
1. Wholesale Trade	288	21,49,36	571	17,18,03	454	20,76,24	1,904	159,63,03	
2. Retail Trade	8,792	68,51,65	12,126	61,52,31	11,465	46,41,64	16,741	155,08,87	
VII. FINANCE	46	1,24,55	622	10,93,77	130	1,07,57	227	9,95,28	
VIII. ALL OTHERS	4,653	49,01,43	7,967	67,32,58	5,850	56,02,04	19,124	306,56,82	
TOTAL BANK CREDIT	1,03,186	830,51,69	1,12,786	675,47,59	1,11,062	695,33,53	1,69,698	2190,41,36	
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	410	16,85,91	1,261	15,71,48	7,744	12,35,04	1,637	61,89,79	
2. Other Small Scale Industries	1,447	100,69,14	3,672	80,16,45	1,684	31,73,55	10,139	317,33,46	

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	20,930	105,44,10	55,929	369,59,76	31,759	144,79,39	30,666	167,02,12
1. Direct Finance	20,527	89,41,03	54,437	307,14,29	31,372	126,79,69	30,186	149,58,13
2. Indirect Finance	403	16,03,07	1,492	62,45,47	387	17,99,70	480	17,43,99
II. INDUSTRY	2,636	132,43,80	31,322	3533,94,32	3,673	71,09,09	2,207	45,66,77
1. Mining & Quarrying	4	23,15	43	3,99,64	1	4,37	1	9,99
2. Manufacturing & Processing	2,560	129,62,77	30,857	3500,74,45	3,658	20,56,72	2,140	43,11,44
3. Electricity, Gas & Water	6	21,10	33	9,40,66	1	50,00,00	—	—
4. Construction	66	2,36,78	389	19,79,57	13	48,00	66	2,45,34
III. TRANSPORT OPERATORS	310	2,56,02	1,153	13,18,66	879	2,71,53	629	3,61,11
IV. PROFESSIONAL AND OTHER SERVICES	913	21,76,61	4,270	81,46,78	448	4,18,76	743	8,82,84
V. PERSONAL LOANS	19,850	110,23,98	93,113	585,02,34	4,690	23,26,56	13,934	64,18,66
1. Loans for Purchase of Consumer Durables	1,632	4,44,75	3,564	11,13,88	193	47,97	652	2,37,21
2. Loans for Housing	2,279	35,58,72	17,769	265,64,08	723	8,25,51	1,854	22,98,51
3. Rest of the Personal Loans	15,939	70,20,51	71,780	308,24,38	3,774	14,53,08	11,428	38,82,94
VI. TRADE	4,516	78,93,01	17,247	4158,00,14	4,714	23,15,29	4,522	39,89,51
1. Wholesale Trade	226	44,40,54	2,849	3957,74,81	435	4,16,03	203	11,33,86
2. Retail Trade	4,290	34,52,47	14,398	200,25,33	4,279	18,99,26	4,319	28,55,65
VII. FINANCE	43	2,33,31	560	19,93,56	32	91,63	64	1,60,85
VIII. ALL OTHERS	6,038	43,22,67	21,364	465,17,05	836	4,36,01	1,848	15,66,18
TOTAL BANK CREDIT	55,236	496,93,50	2,24,958	9226,32,61	47,031	274,48,26	54,613	346,48,04
<i>OF WHICH : 1. Artisans and Village & Tiny Industries</i>	326	7,27,25	4,071	183,53,85	2,095	3,18,75	286	4,64,84
<i>2. Other Small Scale Industries</i>	1,643	54,75,29	16,612	1013,67,25	1,370	14,32,59	926	20,56,51

OCCUPATION	MUKTSAR		NAWANSHAHR		PATIALA		RUPNAGAR	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	25	26	27	28	29	30	31	32
I. AGRICULTURE	24,539	170,95,85	17,048	67,48,97	69,993	542,32,32	23,048	167,62,21
1. Direct Finance	23,869	154,78,52	16,859	62,87,34	68,911	328,52,14	22,739	117,79,72
2. Indirect Finance	670	16,17,33	189	4,61,63	1,082	213,80,18	309	49,82,49
II. INDUSTRY	2,879	48,13,87	3,188	17,49,96	11,581	710,44,11	6,179	329,34,30
1. Mining & Quarrying	2	17,68	4	66,02	8	1,28,30	3	20,54
2. Manufacturing & Processing	2,852	47,09,36	3,139	15,18,10	11,403	578,04,70	6,070	212,24,68
3. Electricity, Gas & Water	2	4,65	1	26	8	111,68,13	1	3,36
4. Construction	23	82,18	44	1,65,58	162	19,42,98	105	116,85,72
III. TRANSPORT OPERATORS	222	71,16	374	2,41,34	790	12,30,84	1,412	8,20,90
IV. PROFESSIONAL AND OTHER SERVICES	454	11,11,58	418	7,27,21	1,138	41,14,20	1,318	17,97,43
V. PERSONAL LOANS	9,759	40,79,08	10,093	56,95,83	51,117	304,26,78	30,821	159,95,39
1. Loans for Purchase of Consumer Durables	607	1,55,14	975	2,60,42	3,958	11,25,93	4,646	11,18,06
2. Loans for Housing	1,690	16,56,18	1,209	17,90,99	10,605	146,06,95	4,010	61,78,31
3. Rest of the Personal Loans	7,462	22,67,76	7,909	36,44,42	36,554	146,93,90	22,165	86,99,02
VI. TRADE	4,942	41,08,22	3,328	34,53,52	13,056	171,82,94	8,323	59,68,53
1. Wholesale Trade	236	16,36,55	157	17,19,72	1,294	55,10,40	630	16,72,60
2. Retail Trade	4,706	24,71,67	3,171	17,33,80	11,762	116,72,54	7,693	42,95,93
VII. FINANCE	20	83,53	5	12,85	144	2,50,98	13	54,48
VIII. ALL OTHERS	462	12,73,78	3,152	27,65,46	12,556	401,37,80	3,927	127,21,31
TOTAL BANK CREDIT	43,277	326,37,07	37,606	213,95,14	1,60,375	2186,19,97	75,041	870,54,55
<i>OF WHICH : 1. Artisans and Village & Tiny Industries</i>	656	6,33,04	2,184	4,17,16	935	16,84,49	1,879	11,24,37
<i>2. Other Small Scale Industries</i>	1,655	20,25,82	404	2,50,78	6,344	138,54,38	3,378	56,27,52

OCCUPATION	SANGRUR	
	No. of Accounts	Amount Out-standing
	33	34
I. AGRICULTURE	81,007	463,96,37
1. Direct Finance	79,147	411,67,81
2. Indirect Finance	1,860	52,28,56
II. INDUSTRY	10,306	205,53,96
1. Mining & Quarrying	21	62,08

2. Manufacturing & Processing	10,047	197,83,08
3. Electricity, Gas & Water	1	5,64
4. Construction	237	7,03,16
III. TRANSPORT OPERATORS	1,865	6,62,81
IV. PROFESSIONAL AND OTHER SERVICES	702	11,22,64
V. PERSONAL LOANS	25,261	125,30,53
1. Loans for Purchase of Consumer Durables	2,033	6,17,89
2. Loans for Housing	4,610	59,81,04
3. Rest of the Personal Loans	18,618	59,31,60
VI. TRADE	12,320	110,68,76
1. Wholesale Trade	666	27,66,22
2. Retail Trade	11,654	83,02,54
VII. FINANCE	23	46,69
VIII. ALL OTHERS	4,984	31,42,03
TOTAL BANK CREDIT	1,36,468	955,23,79
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	3,590	17,93,03
2. Other Small Scale Industries	4,714	79,99,43