

## STATE : PUNJAB

OCCUPATION	UDHAMPUR		AMRITSAR		BATHINDA		FARIDKOT	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	27	28	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>3,764</b>	<b>11,27,05</b>	<b>71,522</b>	<b>656,66,27</b>	<b>43,078</b>	<b>321,85,74</b>	<b>18,700</b>	<b>189,18,23</b>
1. Direct Finance	3,719	11,03,97	70,704	590,21,55	42,319	297,79,26	18,213	172,93,83
2. Indirect Finance	45	23,08	818	66,44,72	759	24,06,48	487	16,24,40
<b>II. INDUSTRY</b>	<b>610</b>	<b>11,79,15</b>	<b>7,628</b>	<b>1040,89,08</b>	<b>3,981</b>	<b>157,68,87</b>	<b>987</b>	<b>54,98,70</b>
1. Mining & Quarrying	-	-	22	1,62,58	7	4,66,86	2	9,98
2. Manufacturing & Processing	491	6,95,23	7,200	996,14,65	3,644	130,81,10	963	54,02,79
3. Electricity, Gas & Water	1	51,08	5	28,13,52	3	47,24	-	-
4. Construction	118	4,32,84	401	14,98,33	327	21,73,67	22	85,93
<b>III. TRANSPORT OPERATORS</b>	<b>817</b>	<b>17,30,95</b>	<b>1,461</b>	<b>14,52,99</b>	<b>558</b>	<b>8,79,90</b>	<b>334</b>	<b>2,34,96</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>245</b>	<b>9,58,53</b>	<b>2,971</b>	<b>98,35,03</b>	<b>1,073</b>	<b>51,29,33</b>	<b>442</b>	<b>20,35,21</b>
<b>V. PERSONAL LOANS</b>	<b>13,357</b>	<b>76,21,91</b>	<b>77,276</b>	<b>1007,52,79</b>	<b>34,705</b>	<b>325,34,62</b>	<b>10,709</b>	<b>119,05,90</b>
1. Loans for Purchase of Consumer Durables	579	1,75,33	3,952	15,27,16	921	4,79,89	462	1,26,63
2. Loans for Housing	830	16,44,19	13,195	440,86,75	9,300	157,17,08	2,344	49,43,78
3. Rest of the Personal Loans	11,948	58,02,39	60,129	551,38,88	24,484	163,37,65	7,903	68,35,49
<b>VI. TRADE</b>	<b>4,244</b>	<b>37,25,76</b>	<b>16,728</b>	<b>408,50,68</b>	<b>8,206</b>	<b>151,30,17</b>	<b>3,160</b>	<b>45,06,06</b>
1. Wholesale Trade	41	2,49,21	1,554	133,61,41	405	48,71,48	129	6,95,54
2. Retail Trade	4,203	34,76,55	15,174	274,89,27	7,801	102,58,69	3,031	38,10,52
<b>VII. FINANCE</b>	<b>11</b>	<b>1,30,93</b>	<b>194</b>	<b>41,61,62</b>	<b>60</b>	<b>7,67,72</b>	<b>43</b>	<b>78,91</b>
<b>VIII. ALL OTHERS</b>	<b>709</b>	<b>12,58,64</b>	<b>10,307</b>	<b>117,48,38</b>	<b>4,750</b>	<b>33,81,17</b>	<b>1,581</b>	<b>12,65,70</b>
<b>TOTAL BANK CREDIT</b>	<b>23,757</b>	<b>177,32,92</b>	<b>1,88,087</b>	<b>3385,56,84</b>	<b>96,411</b>	<b>1057,77,52</b>	<b>35,956</b>	<b>444,43,67</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	217	2,51,55	548	10,84,13	1,141	14,96,61	268	7,04,26
2. Other Small Scale Industries	219	3,15,60	4,678	470,49,31	1,269	60,16,16	467	38,06,70

**SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2005**

(Amount in Rupees Thousand)

FATEHGARH SAHIB		FEROZPUR		GURDASPUR		HOSHIARPUR		JALANDHAR		KAPURTHALA		Item No.
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	Amount Out-standing	No. of Accounts	Amount Out-standing	
7	8	9	10	11	12	13	14	15	16	17	18	
20,615	175,79,26	58,695	597,27,90	48,108	425,00,44	40,284	324,84,75	40,088	542,41,45	16,404	195,20,84	I
20,342	170,99,32	57,459	534,26,40	47,630	415,20,84	39,807	314,25,16	39,065	491,92,38	16,032	185,32,17	1
273	4,79,94	1,236	63,01,50	478	9,79,60	477	10,59,59	1,023	50,49,07	372	9,88,67	2
1,864	258,18,43	2,421	209,90,56	4,134	231,35,60	5,935	287,39,25	10,632	919,94,15	1,909	144,49,92	II
14	4,11,07	3	36,54	68	8,17,76	26	1,59,54	111	7,14,65	12	3,01,65	1
1,731	249,19,59	1,837	187,50,01	3,854	215,19,69	5,735	279,18,17	9,960	888,85,49	1,821	138,65,46	2
7	61,81	6	1,30,28	6	1,16,07	2	6,31	7	50,33	5	72,48	3
112	4,25,96	575	20,73,73	206	6,82,08	172	6,55,23	554	23,43,68	71	2,10,33	4
154	79,81	528	3,27,93	1,258	9,73,16	359	3,57,07	1,285	22,11,71	158	1,48,59	III
614	28,28,47	1,325	37,47,46	1,442	28,51,43	1,252	13,09,16	3,535	144,59,53	1,011	27,57,06	IV
11,246	113,93,77	23,134	211,79,28	46,076	462,04,25	33,135	345,33,00	84,675	1260,91,64	22,911	272,58,15	V
731	2,55,43	905	2,88,92	1,504	5,72,10	929	2,80,79	5,496	24,53,24	1,352	3,22,80	1
3,821	60,42,29	4,210	82,50,33	6,905	173,99,16	5,590	138,20,09	15,020	552,49,96	4,277	106,28,89	2
6,694	50,96,05	18,019	126,40,03	37,667	282,32,99	26,616	204,32,12	64,159	683,88,44	17,282	163,06,46	3
3,662	71,79,24	8,922	111,36,79	13,352	160,85,53	8,688	100,51,25	14,107	443,77,29	4,624	77,78,97	VI
608	43,77,86	394	23,42,94	576	28,32,61	295	15,57,43	1,334	133,43,23	157	15,25,39	1
3,054	28,01,38	8,528	87,93,85	12,776	132,52,92	8,393	84,93,82	12,773	310,34,06	4,467	62,53,58	2
85	2,10,14	35	3,85,24	98	2,08,30	71	41,75,91	273	10,87,82	94	22,26,62	VII
1,484	14,06,45	3,431	27,50,75	4,918	51,42,16	3,034	29,22,63	13,215	212,00,09	2,553	39,26,88	VIII
39,724	664,95,57	98,491	1202,45,91	1,19,386	1371,00,87	92,758	1145,73,02	1,67,810	3556,63,68	49,664	780,67,03	TOTAL
277	4,08,45	384	23,43,84	1,120	28,15,71	3,925	10,96,34	929	15,77,69	286	11,48,60	1
598	29,51,91	881	143,06,22	1,795	104,99,51	1,283	55,03,07	5,989	447,92,69	955	64,45,59	2

LUDHIANA		MANSA		MOGA		MUKTSAR		NAWANSHAHR		PATIALA		Item No.
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	Amount Out-standing	No. of Accounts	Amount Out-standing	
19	20	21	22	23	24	25	26	27	28	29	30	
55,394	950,92,90	26,921	176,77,16	30,925	289,88,54	25,709	217,64,55	14,957	145,87,49	65,941	1156,72,23	I
53,581	733,03,11	26,108	163,12,42	30,432	269,97,11	24,731	196,58,37	14,788	139,49,55	64,450	627,24,84	1
1,813	217,89,79	813	13,64,74	493	19,91,43	978	21,06,18	169	6,37,94	1,491	529,47,39	2
25,522	5475,20,80	2,220	38,82,52	1,626	84,90,35	1,733	82,59,02	1,193	26,91,27	5,329	991,68,14	II
407	57,59,83	5	19,17	14	64,28	5	32,63	6	31,28	25	3,58,47	1
23,812	5332,70,50	2,098	31,35,34	1,518	81,23,27	1,590	76,27,43	1,145	24,94,92	4,582	502,07,67	2
14	3,54,91	1	3,20	3	9,66	-	-	-	-	19	398,13,47	3
1,289	81,35,56	116	7,24,81	91	2,93,14	138	5,98,96	42	1,65,07	703	87,88,53	4
1,095	29,89,92	385	80,31	705	4,98,96	348	1,60,47	205	1,49,87	459	3,08,66	III
4,676	254,96,22	410	8,36,71	818	34,92,35	409	28,08,29	687	17,69,39	1,889	63,00,44	IV
1,22,949	2310,09,84	6,750	72,53,90	15,505	211,69,26	11,627	120,75,75	11,682	132,68,09	77,397	992,39,25	V
7,937	53,37,61	240	75,17	211	1,07,67	201	61,28	725	1,48,06	5,254	20,48,94	1
28,407	1218,72,28	1,402	26,40,68	4,343	101,39,11	2,895	58,13,76	1,964	49,80,57	20,668	508,68,84	2
86,605	1037,99,95	5,108	45,38,05	10,951	109,22,48	8,531	62,00,71	8,993	81,39,46	51,475	463,21,47	3
14,523	839,98,33	3,645	35,63,61	4,246	53,92,58	4,687	44,12,52	3,640	59,10,36	11,332	431,58,20	VI
2,127	301,27,51	91	3,05,42	168	10,10,38	63	4,08,69	158	10,86,37	954	52,31,08	1
12,396	538,70,82	3,554	32,58,19	4,078	43,82,20	4,624	40,03,83	3,482	48,23,99	10,378	379,27,12	2
340	118,50,89	70	1,63,11	37	57,79	65	4,96,58	47	24,90	268	13,88,14	VII
14,125	286,00,41	543	4,78,57	2,396	15,01,50	509	7,63,89	1,650	15,52,98	15,934	319,61,03	VIII
2,38,624	10265,59,31	40,944	339,35,89	56,258	695,91,33	45,087	507,41,07	34,061	399,54,35	1,78,549	3971,96,09	TOTAL
1,135	38,75,84	1,098	3,81,16	249	5,37,44	451	10,15,38	456	6,63,36	808	12,38,41	1
15,913	1665,88,31	773	20,26,30	678	50,40,28	886	29,66,09	431	5,15,45	2,339	147,57,51	2

**TABLE NO. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF**

NORTHERN REGION	STATE : PUNJAB (Concl'd.)				STATE : RAJASTHAN			
	RUPNAGAR		SANGRUR		AJMER		ALWAR	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	31	32	33	34	1	2	3	4
<b>I. AGRICULTURE</b>	<b>26,927</b>	<b>238,63,16</b>	<b>92,614</b>	<b>702,97,68</b>	<b>41,532</b>	<b>156,20,16</b>	<b>1,11,885</b>	<b>571,06,88</b>
1. Direct Finance	26,584	199,94,48	91,100	657,82,86	40,808	135,39,89	1,09,556	551,74,23
2. Indirect Finance	343	38,68,68	1,514	45,14,82	724	20,80,27	2,329	19,32,65
<b>II. INDUSTRY</b>	<b>3,226</b>	<b>323,20,50</b>	<b>7,363</b>	<b>368,81,81</b>	<b>6,032</b>	<b>326,55,54</b>	<b>4,375</b>	<b>401,23,46</b>
1. Mining & Quarrying	10	55,35	390	11,47,24	84	11,90,12	55	3,10,28
2. Manufacturing & Processing	3,048	269,06,20	6,816	351,90,47	5,728	225,37,58	4,171	395,26,14
3. Electricity, Gas & Water	1	14,53	6	23,49	4	84,96,91	23	78,02
4. Construction	167	53,44,42	151	5,20,61	216	4,30,93	126	2,09,02
<b>III. TRANSPORT OPERATORS</b>	<b>515</b>	<b>3,67,25</b>	<b>646</b>	<b>2,36,26</b>	<b>1,732</b>	<b>31,40,70</b>	<b>522</b>	<b>6,45,65</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>1,144</b>	<b>94,87,40</b>	<b>1,441</b>	<b>31,99,84</b>	<b>5,036</b>	<b>31,28,34</b>	<b>2,024</b>	<b>45,54,11</b>
<b>V. PERSONAL LOANS</b>	<b>41,474</b>	<b>380,40,81</b>	<b>35,754</b>	<b>371,80,86</b>	<b>50,057</b>	<b>489,14,12</b>	<b>31,870</b>	<b>317,15,75</b>
1. Loans for Purchase of Consumer Durables	5,887	20,10,24	1,285	4,98,69	3,803	14,50,67	2,074	9,29,74
2. Loans for Housing	6,470	174,60,82	10,593	200,80,98	9,724	234,20,43	5,113	135,88,66
3. Rest of the Personal Loans	29,117	185,69,75	23,876	166,01,19	36,530	240,43,02	24,683	171,97,35
<b>VI. TRADE</b>	<b>6,854</b>	<b>108,30,07</b>	<b>12,502</b>	<b>148,16,22</b>	<b>14,950</b>	<b>154,97,06</b>	<b>7,577</b>	<b>362,93,70</b>
1. Wholesale Trade	228	18,57,79	592	28,91,51	636	38,71,11	440	293,67,56
2. Retail Trade	6,626	89,72,28	11,910	119,24,71	14,314	116,25,95	7,137	69,26,14
<b>VII. FINANCE</b>	<b>76</b>	<b>6,39,19</b>	<b>87</b>	<b>1,60,49</b>	<b>77</b>	<b>1,17,36</b>	<b>516</b>	<b>35,21,98</b>
<b>VIII. ALL OTHERS</b>	<b>4,919</b>	<b>51,70,66</b>	<b>3,357</b>	<b>39,50,97</b>	<b>8,907</b>	<b>116,79,99</b>	<b>10,064</b>	<b>84,88,36</b>
<b>TOTAL BANK CREDIT</b>	<b>85,135</b>	<b>1207,19,04</b>	<b>1,53,764</b>	<b>1667,24,13</b>	<b>1,28,323</b>	<b>1307,53,27</b>	<b>1,68,833</b>	<b>1824,49,89</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,113	24,66,16	2,646	35,47,34	2,259	15,63,77	2,231	9,60,74
2. Other Small Scale Industries	1,457	61,42,09	3,056	117,70,46	2,664	113,44,39	952	68,53,47