

State : Punjab

Table No. 5.9 – District-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2000

(Amount in Rupees Th

NORTHERN REGION			STATE : PUNJAB							
OCCUPATION		AMRITSAR		BATHINDA		FARIDKOT		FATEHGARH SAHIB		FEROZP
		No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	No. of
		Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts
		1	2	3	4	5	6	7	8	9
I.	AGRICULTURE	49,895	228,10,33	46,814	191,72,83	19,623	126,93,88	15,791	68,61,59	56,361
	1. Direct Finance	48,951	211,46,26	45,761	179,74,97	19,129	112,74,71	15,146	65,94,25	53,352
	2. Indirect Finance	944	16,64,07	1,053	11,97,86	494	14,19,17	645	2,67,34	3,009
II.	INDUSTRY	20,481	628,44,90	7,539	98,55,32	2,285	77,05,19	3,291	143,60,79	4,821
	1. Mining & Quarrying	25	3,07,51	7	1,77,62	70	6,50,78	2	6,98	16
	2. Manufacturing & Processing	20,368	622,88,68	7,509	96,26,71	2,200	69,09,02	3,285	142,57,14	4,796
	3. Electricity, Gas & Water	9	83,39	4	22,58	1	2,79	4	96,67	—
	4. Construction	79	1,65,32	19	28,41	14	1,42,60	—	—	9
III.	TRANSPORT OPERATORS	3,574	12,28,48	1,338	4,21,62	558	3,25,35	280	1,77,07	1,758
IV.	PROFESSIONAL AND OTHER SERVICES	3,340	27,26,65	963	8,57,67	460	9,06,55	609	3,15,46	1,232
V.	PERSONAL LOANS	52,114	223,19,71	19,322	71,46,57	8,404	40,00,96	9,580	33,45,68	18,924
	1. Loans for Purchase of Consumer Durables	7,176	19,83,59	1,673	5,79,71	773	2,00,37	1,323	5,32,95	1,459
	2. Loans for Housing	10,005	74,04,29	5,448	27,67,68	2,662	17,27,59	2,268	10,21,35	4,087
	3. Rest of the Personal Loans	34,933	129,31,83	12,201	37,99,18	4,969	20,73,00	5,989	17,91,38	13,378
VI.	TRADE	23,550	188,64,65	10,762	75,91,53	4,904	48,38,34	4,303	43,21,40	12,523
	1. Wholesale Trade	2,351	84,56,42	1,069	28,39,52	435	12,41,88	478	23,69,70	753
	2. Retail Trade	21,199	104,08,23	9,693	47,52,01	4,469	35,96,46	3,825	19,51,70	11,770
VII.	FINANCE	169	20,90,99	25	48,30	12	24,79	6	33	465
VIII.	ALL OTHERS	11,710	80,06,90	4,156	26,65,59	1,680	17,05,73	1,337	13,44,50	4,111
TOTAL BANK CREDIT		1,64,833	1408,92,61	90,919	477,59,43	37,926	322,00,79	35,197	307,26,82	1,00,195
OF WHICH: 1. Artisans & Village Industries		121	12,60	2,976	4,64,27	626	3,82,81	578	1,13,45	2,220
2. Other Small Scale Industries		82	33,43	3,254	30,90,10	1,170	37,19,94	1,470	10,34,84	2,060

OCCUPATION		STATE : PUNJAB							
		GURDASPUR		HOSHIARPUR		JALANDHAR		KAPURTHALA	
		No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
		11	12	13	14	15	16	17	18
I.	AGRICULTURE	32,344	125,71,72	29,683	111,76,08	32,593	198,68,37	13,638	59,64,41
	1. Direct Finance	31,975	119,31,62	29,411	105,87,47	31,960	145,65,52	13,449	52,08,93
	2. Indirect Finance	369	6,40,10	272	5,88,61	633	53,02,85	189	7,55,48
II.	INDUSTRY	9,954	141,98,79	9,541	151,56,35	22,182	709,18,52	5,429	176,01,81
	1. Mining & Quarrying	4	32,39	23	2,14,67	5	23,30	22	50,64
	2. Manufacturing & Processing	9,931	140,25,57	9,508	149,03,00	22,137	706,06,19	5,405	175,41,80
	3. Electricity, Gas & Water	6	39,86	2	4,04	6	45,96	—	—
	4. Construction	13	1,00,97	8	34,64	34	2,43,07	2	9,37
III.	TRANSPORT OPERATORS	3,452	9,96,78	1,800	7,41,16	2,776	19,71,78	724	4,86,03
IV.	PROFESSIONAL AND OTHER SERVICES	1,597	7,35,42	1,096	6,66,34	4,523	35,25,01	852	8,92,90
V.	PERSONAL LOANS	26,770	103,36,26	22,897	87,19,61	62,726	308,09,91	17,408	88,08,66
	1. Loans for Purchase of Consumer Durables	3,379	8,72,27	2,327	6,80,00	6,026	21,06,97	1,783	5,83,22
	2. Loans for Housing	4,719	34,18,05	4,734	28,20,51	11,075	91,15,68	3,190	23,06,37
	3. Rest of the Personal Loans	18,672	60,45,94	15,836	52,19,10	45,625	195,87,26	12,435	59,19,07
VI.	TRADE	15,625	70,80,89	10,365	56,64,56	17,444	264,70,34	5,828	76,13,12
	1. Wholesale Trade	517	14,05,24	607	7,39,13	3,003	146,13,96	468	35,58,94
	2. Retail Trade	15,108	56,75,65	9,758	49,25,43	14,441	118,56,38	5,360	40,54,18
VII.	FINANCE	50	24,41	9	54,38	228	5,79,43	64	2,38,12
VIII.	ALL OTHERS	5,663	28,47,35	5,194	22,66,21	20,411	143,61,75	2,397	19,02,77
TOTAL BANK CREDIT		95,455	487,91,62	80,585	444,44,69	1,62,883	1685,05,11	46,340	435,07,82
OF WHICH: 1. Artisans & Village Industries		2,513	5,61,85	4,916	5,63,95	3,998	21,97,69	1,124	3,78,28
2. Other Small Scale Industries		5,449	78,70,23	3,286	27,95,26	13,067	360,00,78	2,615	77,21,77

STATE : PUNJAB								
OCCUPATION	LUDHIANA		MANSA		MOGA		MUKTSAR	
	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
I. AGRICULTURE	55,813	354,10,26	24,879	107,85,92	21,618	91,96,18	22,832	111,44,46
1. Direct Finance	54,437	285,81,43	24,053	101,52,69	21,320	84,98,07	22,465	104,32,04
2. Indirect Finance	1,376	68,28,83	826	6,33,23	298	6,98,11	367	7,12,42
II. INDUSTRY	52,140	3005,58,74	5,209	23,40,16	2,171	19,22,73	3,091	40,71,06
1. Mining & Quarrying	45	5,90,15	—	—	—	—	1	1,39,42
2. Manufacturing & Processing	51,949	2991,41,11	5,123	22,90,05	2,159	18,60,60	3,085	37,48,77
3. Electricity, Gas & Water	14	77,79	2	18,59	1	5,60	1	4,48
4. Construction	132	7,49,69	84	31,52	11	56,53	4	1,78,39
III. TRANSPORT OPERATORS	2,620	15,13,03	559	98,27	493	3,87,95	413	97,58
IV. PROFESSIONAL AND OTHER SERVICES	5,221	110,82,04	679	2,19,89	722	3,19,47	269	2,45,03
V. PERSONAL LOANS	62,201	334,20,56	5,184	16,16,34	10,659	37,00,00	6,999	23,23,30
1. Loans for Purchase of Consumer Durables	4,630	19,73,76	174	35,85	1,576	2,38,51	840	1,86,02
2. Loans for Housing	15,155	126,61,07	865	4,07,12	3,373	14,86,03	1,482	6,40,04
3. Rest of the Personal Loans	42,416	187,85,73	4,145	11,73,37	5,710	19,75,46	4,677	14,97,24
VI. TRADE	17,410	2005,40,16	3,879	20,62,55	4,649	23,35,44	5,270	30,70,64
1. Wholesale Trade	2,551	1830,63,42	237	3,98,99	267	4,29,81	260	2,86,48
2. Retail Trade	14,859	174,76,74	3,642	16,63,56	4,382	19,05,63	5,010	27,84,16
VII. FINANCE	381	104,44,70 8		3,12	56	18,70	9	2,97
VIII. ALL OTHERS	18,182	195,92,84	2,042	12,92,65	1,368	5,70,88	2,107	12,69,60
TOTAL BANK CREDIT	2,13,968	6125,62,33	42,439	184,18,90	41,736	184,51,35	40,990	222,24,64
OF WHICH: 1. Artisans & Village Industries	2,931	10,47,79	1,972	3,20,05	458	93,59	1,061	1,94,79
2. Other Small Scale Industries	30,589	1158,95,78	2,577	10,75,88	1,074	7,36,44	1,499	9,54,51

STATE : PUNJAB								
OCCUPATION	NAWANSHAHR		PATIALA		RUPNAGAR		SANGRUR	
	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	29	30	31	32	33	34
I. AGRICULTURE	12,968	49,03,48	63,338	430,03,66	21,669	187,46,19	83,783	365,33,38
1. Direct Finance	12,864	46,04,03	61,504	282,84,65	21,230	185,75,19	82,111	339,77,07
2. Indirect Finance	104	2,99,45	1,834	147,19,01	439	1,71,00	1,672	25,56,31
II. INDUSTRY	1,773	8,42,17	14,805	465,28,68	11,309	270,19,09	12,129	199,69,39
1. Mining & Quarrying	3	41,50	6	31,99	5	19,13	4	11,77
2. Manufacturing & Processing	1,763	7,81,23	14,742	379,03,61	11,268	267,76,08	12,077	198,13,50
3. Electricity, Gas & Water	—	—	10	75,43,48	4	18,38	3	64,55
4. Construction	7	19,44	47	10,49,60	32	2,05,50	45	79,57
III. TRANSPORT OPERATORS	1,054	4,82,90	1,835	19,14,18	1,750	9,55,07	1,762	5,01,05
IV. PROFESSIONAL AND OTHER SERVICES	602	4,51,50	1,705	17,37,93	1,648	10,96,87	1,146	6,06,37
V. PERSONAL LOANS	10,264	37,62,97	47,861	191,35,45	25,871	99,36,97	22,071	77,79,20
1. Loans for Purchase of Consumer Durables	1,270	3,36,37	5,828	18,42,22	5,361	14,35,01	1,745	4,50,62
2. Loans for Housing	1,944	10,27,03	11,549	84,97,26	5,356	34,55,78	4,239	25,01,51
3. Rest of the Personal Loans	7,050	23,99,57	30,484	87,95,97	15,154	50,46,18	16,087	48,27,07
VI. TRADE	3,812	26,40,01	18,434	127,98,44	9,917	55,85,01	12,517	70,00,56
1. Wholesale Trade	59	11,97,10	1,224	23,00,69	357	10,44,48	434	10,43,20
2. Retail Trade	3,753	14,42,91	17,210	104,97,75	9,560	45,40,53	12,083	59,57,36
VII. FINANCE	3	4,52	45	1,61,42	70	2,20,36	25	9,49
VIII. ALL OTHERS	1,978	6,86,62	6,586	101,64,36	7,273	63,57,58	4,927	39,67,01
TOTAL BANK CREDIT	32,454	137,74,17	1,54,609	1354,44,12	79,507	699,17,14	1,38,360	763,66,45
OF WHICH: 1. Artisans & Village Industries	1,021	1,74,96	2,901	8,08,74	3,280	4,68,14	4,843	7,87,65
2. Other Small Scale Industries	485	4,16,56	8,570	132,74,65	6,725	58,66,44	5,499	88,88,87