

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

**NORTHERN REGION**

**STATE : JAMMU & KASHMIR (Contd.)**

OCCUPATION	POONCH		PULWAMA		RAJOURI		SRINAGAR		
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
	19	20	21	22	23	24	25	26	
<b>I. AGRICULTURE</b>	<b>1,250</b>	<b>1,73,21</b>	<b>2,639</b>	<b>29,15,19</b>	<b>2,710</b>	<b>5,14,68</b>	<b>1,837</b>	<b>44,56,41</b>	
1. Direct Finance	1,180	1,67,33	2,550	27,80,77	2,707	5,10,42	1,663	25,67,70	
2. Indirect Finance	70	5,88	89	1,34,42	3	4,26	174	18,88,71	
<b>II. INDUSTRY</b>	<b>196</b>	<b>97,76</b>	<b>714</b>	<b>6,95,36</b>	<b>140</b>	<b>87,10,84</b>	<b>8,274</b>	<b>181,50,44</b>	
1. Mining & Quarrying	—	—	4	11,29	—	—	25	56,83	
2. Manufacturing & Processing	120	61,53	681	5,52,14	109	72,39	7,994	153,50,98	
3. Electricity, Gas & Water	1	4,22	—	—	1	85,71,43	8	25,14	
4. Construction	75	32,01	29	1,31,93	30	67,02	247	27,17,49	
<b>III. TRANSPORT OPERATORS</b>	<b>179</b>	<b>4,16,19</b>	<b>1,013</b>	<b>26,31,47</b>	<b>239</b>	<b>5,34,78</b>	<b>2,320</b>	<b>66,26,68</b>	
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>43</b>	<b>24,40</b>	<b>128</b>	<b>3,95,81</b>	<b>60</b>	<b>55,68</b>	<b>1,352</b>	<b>1662,47,67</b>	
<b>V. PERSONAL LOANS</b>	<b>4,818</b>	<b>20,14,94</b>	<b>9,297</b>	<b>37,60,88</b>	<b>6,733</b>	<b>27,36,41</b>	<b>54,138</b>	<b>333,95,29</b>	
1. Loans for Purchase of Consumer Durables	32	3,91	1,359	4,06,64	122	64,83	6,580	27,50,33	
2. Loans for Housing	146	1,99,93	318	5,43,88	425	3,00,11	4,176	87,46,69	
3. Rest of the Personal Loans	4,640	18,11,10	7,620	28,10,36	6,186	23,71,47	43,382	218,98,27	
<b>VI. TRADE</b>	<b>1,192</b>	<b>6,22,51</b>	<b>2,980</b>	<b>36,09,83</b>	<b>1,416</b>	<b>6,68,28</b>	<b>11,143</b>	<b>597,31,90</b>	
1. Wholesale Trade	1	1,53	156	1,70,97	23	9,70	1,307	453,55,85	
2. Retail Trade	1,191	6,20,98	2,824	34,38,86	1,393	6,58,58	9,836	143,76,05	
<b>VII. FINANCE</b>	<b>1</b>	<b>39</b>	<b>18</b>	<b>11,11</b>	<b>1</b>	<b>3,00</b>	<b>181</b>	<b>4,29,26</b>	
<b>VIII. ALL OTHERS</b>	<b>390</b>	<b>1,41,32</b>	<b>1,488</b>	<b>7,21,99</b>	<b>718</b>	<b>4,17,71</b>	<b>5,790</b>	<b>43,18,49</b>	
<b>TOTAL BANK CREDIT</b>	<b>8,069</b>	<b>34,90,72</b>	<b>18,277</b>	<b>147,41,64</b>	<b>12,017</b>	<b>136,41,38</b>	<b>85,035</b>	<b>2933,56,14</b>	
OF WHICH:	1. Artisans and Village & Tiny Industries	91	32,68	474	1,97,27	83	35,82	3,912	20,06,35
	2. Other Small Scale Industries	14	9,69	47	65,96	8	9,42	1,507	36,11,95

**STATE : PUNJAB**

OCCUPATION	UDHAMPUR		AMRITSAR		BATHINDA		FARIDKOT		
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
	27	28	1	2	3	4	5	6	
<b>I. AGRICULTURE</b>	<b>3,352</b>	<b>8,13,44</b>	<b>69,511</b>	<b>596,13,92</b>	<b>38,845</b>	<b>274,98,04</b>	<b>16,571</b>	<b>144,50,01</b>	
1. Direct Finance	3,328	7,96,53	68,139	527,98,27	38,229	258,76,48	15,953	122,42,06	
2. Indirect Finance	24	16,91	1,372	68,15,65	616	16,21,56	618	22,07,95	
<b>II. INDUSTRY</b>	<b>456</b>	<b>8,75,75</b>	<b>7,924</b>	<b>831,82,04</b>	<b>4,193</b>	<b>114,49,94</b>	<b>986</b>	<b>43,74,28</b>	
1. Mining & Quarrying	—	—	92	3,09,20	8	2,49,89	5	15,62	
2. Manufacturing & Processing	406	6,14,76	7,474	810,32,25	3,732	101,12,67	890	40,70,58	
3. Electricity, Gas & Water	1	2,86	5	22,85	5	62,87	1	3,72	
4. Construction	49	2,58,13	353	18,17,74	448	10,24,51	90	2,84,36	
<b>III. TRANSPORT OPERATORS</b>	<b>1,505</b>	<b>14,28,64</b>	<b>1,642</b>	<b>9,25,28</b>	<b>356</b>	<b>2,27,36</b>	<b>528</b>	<b>4,17,56</b>	
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>202</b>	<b>5,23,01</b>	<b>2,829</b>	<b>67,07,78</b>	<b>982</b>	<b>29,94,37</b>	<b>587</b>	<b>19,01,82</b>	
<b>V. PERSONAL LOANS</b>	<b>11,125</b>	<b>58,34,80</b>	<b>70,335</b>	<b>750,89,45</b>	<b>25,358</b>	<b>218,44,60</b>	<b>9,109</b>	<b>82,57,14</b>	
1. Loans for Purchase of Consumer Durables	671	2,29,87	2,923	13,64,45	813	6,10,69	492	1,59,22	
2. Loans for Housing	718	14,32,35	11,842	334,08,97	6,883	110,10,28	2,286	36,61,72	
3. Rest of the Personal Loans	9,736	41,72,58	55,570	403,16,03	17,662	102,23,63	6,331	44,36,20	
<b>VI. TRADE</b>	<b>4,090</b>	<b>28,91,83</b>	<b>15,747</b>	<b>302,44,87</b>	<b>6,819</b>	<b>123,91,45</b>	<b>2,837</b>	<b>33,66,96</b>	
1. Wholesale Trade	49	1,11,25	1,449	103,51,20	516	52,58,90	193	7,53,51	
2. Retail Trade	4,041	27,80,58	14,298	198,93,67	6,303	71,32,55	2,644	26,13,45	
<b>VII. FINANCE</b>	<b>23</b>	<b>1,17,73</b>	<b>225</b>	<b>5,36,63</b>	<b>90</b>	<b>13,83,18</b>	<b>15</b>	<b>88,57</b>	
<b>VIII. ALL OTHERS</b>	<b>3,729</b>	<b>18,40,70</b>	<b>12,648</b>	<b>208,87,75</b>	<b>3,897</b>	<b>54,86,65</b>	<b>1,409</b>	<b>16,96,43</b>	
<b>TOTAL BANK CREDIT</b>	<b>24,482</b>	<b>143,25,90</b>	<b>1,80,861</b>	<b>2771,87,72</b>	<b>80,540</b>	<b>832,75,59</b>	<b>32,042</b>	<b>345,52,77</b>	
OF WHICH:	1. Artisans and Village & Tiny Industries	215	1,71,70	624	8,52,46	1,115	12,59,66	186	3,08,43
	2. Other Small Scale Industries	125	2,97,38	5,113	380,82,56	1,519	47,04,30	430	27,63,96

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

(Amount in Rupees Thousand)

FATEHGARH SAHIB		FEROZPUR		GURDASPUR		HOSHIARPUR		JALANDHAR		KAPURTHALA		
No. of Accounts	Amount Out-standing	Item No.										
7	8	9	10	11	12	13	14	15	16	17	18	
15,879	134,47,70	47,840	454,80,17	42,649	307,49,48	35,994	256,08,59	35,228	382,25,48	15,010	154,88,42	I
15,664	129,94,37	46,816	412,85,83	42,079	295,44,02	35,521	250,66,36	34,062	346,38,25	14,539	143,41,72	1
215	4,53,33	1,024	41,94,34	570	12,05,46	473	5,42,23	1,166	35,87,23	471	11,46,70	2
1,726	196,43,26	1,965	158,86,59	4,133	342,34,49	6,192	312,16,04	9,782	737,21,01	1,895	132,38,62	II
31	11,26,57	3	64,60	40	5,95,36	8	75,09	79	4,61,29	10	1,68,66	1
1,619	182,15,34	1,710	150,22,29	3,883	328,65,07	6,056	306,76,86	9,235	708,73,02	1,837	127,72,55	2
5	30,34	4	13,81	12	55,36	4	16,89	10	51,74	5	72,00	3
71	2,71,01	248	7,85,89	198	7,18,70	124	4,47,20	458	23,34,96	43	2,25,41	4
146	1,31,57	660	4,48,95	1,538	6,89,25	392	4,09,26	1,272	14,87,76	194	2,10,24	III
508	22,12,77	1,022	21,47,51	1,303	16,82,46	1,098	17,16,11	3,952	101,82,39	899	23,88,76	IV
10,680	98,53,76	20,987	171,05,69	37,333	305,72,84	29,672	254,72,53	75,968	1006,31,86	19,534	181,27,57	V
995	3,39,10	1,092	4,17,82	1,490	5,04,22	969	2,91,65	3,121	13,31,29	845	2,53,82	1
3,220	46,06,41	3,689	66,04,33	5,096	103,72,12	4,556	97,60,51	12,147	413,76,76	3,164	64,62,97	2
6,465	49,08,25	16,206	100,83,54	30,747	196,96,50	24,147	154,20,37	60,700	579,23,81	15,525	114,10,78	3
3,409	62,21,66	7,853	106,45,64	12,863	137,31,32	7,656	72,77,40	15,440	343,53,73	4,544	62,91,00	VI
521	33,18,87	419	33,54,97	839	29,10,89	331	10,98,16	1,824	146,31,99	166	14,65,33	1
2,888	29,02,79	7,434	72,90,67	12,024	108,20,43	7,325	61,79,24	13,616	197,21,74	4,378	48,25,67	2
89	1,56,86	34	1,42,30	87	8,30,99	55	17,23,55	305	5,99,47	78	19,65,34	VII
1,468	16,89,25	5,884	63,60,67	5,846	62,61,13	3,565	35,97,23	11,911	198,08,22	2,901	40,90,74	VIII
33,905	533,56,83	86,245	982,17,52	1,05,752	1187,51,96	84,624	970,20,71	1,53,858	2790,09,92	45,055	618,00,69	TOTAL
229	2,40,60	315	10,95,85	989	15,42,74	3,982	9,78,13	962	24,82,19	258	9,78,13	1
532	29,12,10	855	112,12,29	1,996	106,41,64	1,433	49,79,36	5,909	392,34,66	927	53,91,13	2

LUDHIANA		MANSA		MOGA		MUKTSAR		NAWANSHAHIR		PATIALA		
No. of Accounts	Amount Out-standing	Item No.										
19	20	21	22	23	24	25	26	27	28	29	30	
43,409	586,42,11	25,216	172,52,70	27,144	229,72,70	23,034	188,03,84	13,496	119,18,16	59,176	787,47,61	I
42,316	408,08,78	24,774	156,47,58	25,582	210,39,77	22,374	169,21,55	13,187	114,22,24	57,875	524,32,42	1
1,093	178,33,33	442	16,05,12	1,562	19,32,93	660	18,82,29	309	4,95,92	1,301	263,15,19	2
23,887	4456,00,21	2,368	35,12,97	1,643	66,54,99	1,709	63,83,41	1,181	15,17,25	4,578	617,26,08	II
117	11,77,34	4	45,09	10	62,66	2	6,03	11	66,79	43	24,46,40	1
22,909	4377,53,74	2,267	30,92,35	1,541	62,42,92	1,641	61,70,28	1,135	12,58,88	4,035	439,62,29	2
10	84,58	1	4,00	1	3,78	–	–	–	–	11	72,28,33	3
851	65,84,55	96	3,71,53	91	3,45,63	66	2,07,10	35	1,91,58	489	80,89,06	4
860	14,01,52	375	77,29	829	5,45,16	449	3,47,90	340	2,31,21	471	4,64,37	III
3,828	222,26,62	442	6,92,86	714	23,75,20	483	14,90,36	627	8,42,13	2,076	70,55,92	IV
1,00,882	1584,23,37	5,631	46,20,13	12,881	117,40,09	9,255	69,37,30	10,163	89,07,40	67,092	722,82,35	V
3,974	30,28,56	119	28,82	504	2,74,77	288	75,24	803	1,68,89	3,221	11,32,76	1
22,970	744,78,54	1,513	23,80,83	3,000	56,13,75	1,857	28,95,64	1,572	32,47,00	17,240	375,24,71	2
73,938	809,16,27	3,999	22,10,48	9,377	58,51,57	7,110	39,66,42	7,788	54,91,51	46,631	336,24,88	3
14,022	3097,35,28	3,540	25,28,55	4,226	47,13,56	4,399	32,27,68	3,024	38,65,36	11,097	332,95,05	VI
2,952	2722,19,40	99	2,21,04	173	10,78,13	96	4,44,23	111	7,55,74	1,172	47,95,32	1
11,070	375,15,88	3,441	23,07,51	4,053	36,35,43	4,303	27,83,45	2,913	31,09,62	9,925	284,99,73	2
304	28,23,56	17	1,98,17	37	90,72	10	17,80	69	38,24	264	17,46,01	VII
17,811	473,72,30	1,133	9,94,37	2,130	24,13,77	1,174	28,56,43	1,482	18,54,67	11,008	144,06,99	VIII
2,05,003	10462,24,97	38,722	298,77,04	49,604	515,06,19	40,513	400,64,72	30,382	291,74,42	1,55,762	2697,24,38	TOTAL
1,230	43,74,39	1,124	2,88,93	190	1,22,15	428	7,29,52	409	2,86,08	804	14,55,11	1
15,186	1314,02,64	1,054	25,13,38	764	47,65,32	969	37,35,89	482	3,89,25	2,286	152,27,03	2

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

**NORTHERN REGION**

**STATE : PUNJAB (Contd.)**

**STATE : RAJASTHAN**

OCCUPATION	RUPNAGAR				SANGRUR				AJMER		ALWAR	
	No. of Accounts	Amount Outstanding										
	31	32	33	34	1	2	3	4				
<b>I. AGRICULTURE</b>	<b>24,815</b>	<b>196,03,74</b>	<b>84,642</b>	<b>607,51,25</b>	<b>37,055</b>	<b>149,77,40</b>	<b>89,907</b>	<b>493,08,35</b>				
1. Direct Finance	24,559	169,86,33	83,288	569,60,96	35,922	112,14,05	87,801	401,45,71				
2. Indirect Finance	256	26,17,41	1,354	37,90,29	1,133	37,63,35	2,106	91,62,64				
<b>II. INDUSTRY</b>	<b>3,041</b>	<b>227,61,72</b>	<b>6,443</b>	<b>394,49,49</b>	<b>5,591</b>	<b>275,30,11</b>	<b>4,463</b>	<b>424,61,34</b>				
1. Mining & Quarrying	5	24,93	10	1,22,58	147	13,10,32	36	2,85,73				
2. Manufacturing & Processing	2,879	187,31,55	6,321	384,27,29	5,293	257,64,95	4,296	418,62,12				
3. Electricity, Gas & Water	1	11,93	–	–	6	11,67	16	40,01				
4. Construction	156	39,93,31	112	8,99,62	145	4,43,17	115	2,73,48				
<b>III. TRANSPORT OPERATORS</b>	<b>474</b>	<b>3,13,23</b>	<b>605</b>	<b>2,16,04</b>	<b>733</b>	<b>11,64,14</b>	<b>524</b>	<b>2,56,76</b>				
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>1,423</b>	<b>91,40,37</b>	<b>1,527</b>	<b>27,39,46</b>	<b>2,992</b>	<b>21,62,85</b>	<b>1,822</b>	<b>30,85,31</b>				
<b>V. PERSONAL LOANS</b>	<b>35,111</b>	<b>303,27,56</b>	<b>29,510</b>	<b>236,68,68</b>	<b>49,471</b>	<b>656,87,13</b>	<b>27,098</b>	<b>185,45,67</b>				
1. Loans for Purchase of Consumer Durables	1,379	3,92,19	1,103	4,21,06	1,618	4,87,19	1,259	3,77,36				
2. Loans for Housing	5,248	126,55,49	8,076	120,28,34	11,877	321,35,82	3,511	72,23,51				
3. Rest of the Personal Loans	28,484	172,79,88	20,331	112,19,28	35,976	330,64,12	22,328	109,44,80				
<b>VI. TRADE</b>	<b>6,928</b>	<b>91,22,88</b>	<b>11,726</b>	<b>124,43,20</b>	<b>12,348</b>	<b>108,82,55</b>	<b>8,024</b>	<b>78,70,88</b>				
1. Wholesale Trade	253	16,73,35	873	27,39,61	816	34,08,87	501	17,28,10				
2. Retail Trade	6,675	74,49,53	10,853	97,03,59	11,532	74,73,68	7,523	61,42,78				
<b>VII. FINANCE</b>	<b>76</b>	<b>2,72,45</b>	<b>79</b>	<b>1,12,32</b>	<b>85</b>	<b>1,16,89</b>	<b>591</b>	<b>52,84,01</b>				
<b>VIII. ALL OTHERS</b>	<b>7,855</b>	<b>106,72,81</b>	<b>3,506</b>	<b>52,40,58</b>	<b>10,247</b>	<b>87,63,01</b>	<b>8,094</b>	<b>42,90,42</b>				
<b>TOTAL BANK CREDIT</b>	<b>79,723</b>	<b>1022,14,76</b>	<b>1,38,038</b>	<b>1446,21,02</b>	<b>1,18,522</b>	<b>1312,84,08</b>	<b>1,40,523</b>	<b>1311,02,74</b>				
OF WHICH:												
1. Artisans and Village & Tiny Industries	1,018	15,33,75	2,529	28,86,23	1,815	9,85,92	2,450	8,55,47				
2. Other Small Scale Industries	1,398	45,26,99	2,947	115,03,98	2,632	95,44,97	1,152	73,18,63				

OCCUPATION	BANSWARA				BARAN				BARMER		BHARATPUR	
	No. of Accounts	Amount Outstanding										
	5	6	7	8	9	10	11	12				
<b>I. AGRICULTURE</b>	<b>20,483</b>	<b>44,54,22</b>	<b>28,724</b>	<b>151,90,40</b>	<b>29,955</b>	<b>95,43,75</b>	<b>78,819</b>	<b>420,03,76</b>				
1. Direct Finance	20,250	42,48,61	28,568	149,10,91	28,775	90,40,59	77,963	415,33,73				
2. Indirect Finance	233	2,05,61	156	2,79,49	1,180	5,03,16	856	4,70,03				
<b>II. INDUSTRY</b>	<b>2,618</b>	<b>49,25,88</b>	<b>474</b>	<b>3,26,26</b>	<b>5,520</b>	<b>37,65,97</b>	<b>1,497</b>	<b>53,63,69</b>				
1. Mining & Quarrying	25	1,14,80	1	6,46	3	7,37	23	1,77,36				
2. Manufacturing & Processing	2,511	45,68,36	372	1,33,70	5,507	36,49,46	1,259	42,78,91				
3. Electricity, Gas & Water	–	–	–	–	1	10,21	–	–				
4. Construction	82	2,42,72	101	1,86,10	9	98,93	215	9,07,42				
<b>III. TRANSPORT OPERATORS</b>	<b>250</b>	<b>2,26,08</b>	<b>250</b>	<b>67,75</b>	<b>75</b>	<b>1,05,93</b>	<b>1,349</b>	<b>1,82,74</b>				
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>1,195</b>	<b>17,58,43</b>	<b>269</b>	<b>1,55,00</b>	<b>776</b>	<b>3,14,79</b>	<b>847</b>	<b>4,58,35</b>				
<b>V. PERSONAL LOANS</b>	<b>9,916</b>	<b>65,23,35</b>	<b>7,134</b>	<b>46,84,29</b>	<b>13,723</b>	<b>60,81,99</b>	<b>20,652</b>	<b>112,96,89</b>				
1. Loans for Purchase of Consumer Durables	446	1,27,67	644	2,40,16	316	89,83	922	2,63,12				
2. Loans for Housing	1,807	27,82,33	744	9,13,94	850	12,02,66	1,747	29,90,05				
3. Rest of the Personal Loans	7,663	36,13,35	5,746	35,30,19	12,557	47,89,50	17,983	80,43,72				
<b>VI. TRADE</b>	<b>7,513</b>	<b>33,60,17</b>	<b>4,309</b>	<b>18,97,31</b>	<b>5,453</b>	<b>22,37,49</b>	<b>6,491</b>	<b>39,30,16</b>				
1. Wholesale Trade	50	2,25,90	324	3,20,36	134	4,82,43	312	7,99,42				
2. Retail Trade	7,463	31,34,27	3,985	15,76,95	5,319	17,55,06	6,179	31,30,74				
<b>VII. FINANCE</b>	<b>49</b>	<b>7,45</b>	<b>4</b>	<b>5</b>	<b>20</b>	<b>2,57,87</b>	<b>6</b>	<b>14,27</b>				
<b>VIII. ALL OTHERS</b>	<b>1,052</b>	<b>7,06,64</b>	<b>1,056</b>	<b>10,14,39</b>	<b>3,313</b>	<b>21,59,47</b>	<b>4,340</b>	<b>23,76,95</b>				
<b>TOTAL BANK CREDIT</b>	<b>43,076</b>	<b>219,62,22</b>	<b>42,220</b>	<b>233,35,45</b>	<b>58,835</b>	<b>244,67,26</b>	<b>1,14,001</b>	<b>656,26,81</b>				
OF WHICH:												
1. Artisans and Village & Tiny Industries	1,871	4,48,06	203	54,27	3,798	7,44,62	445	1,81,18				
2. Other Small Scale Industries	447	5,89,34	90	49,05	621	21,96,77	504	27,38,30				