

**Table No. 5. 9 - District-Wise Classification of Outstanding Credit
of Scheduled Commercial Banks According to Occupation - March
1997 (Part 4 of 32)**

NORTHERN REGION

STATE : PUNJAB

(Amount in Rupees Thousand)

OCCUPATION	AMRITSAR		BATHINDA		FARIDKOT		FATEHGARH SAHIB		FEROZPUR	
	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
	1	2	3	4	5	6	7	8	9	10
I. AGRICULTURE	47,574	129,25,85	39,178	138,76,43	26,947	149,97,02	15,459	30,63,41	59,909	171,00,41
1. Direct Finance	46,477	119,87,80	38,743	129,52,30	26,198	135,49,29	14,652	28,94,70	58,917	166,32,55
2. Indirect Finance	1,097	9,38,05	435	9,24,13	749	14,47,73	807	1,68,71	992	4,67,86
II. INDUSTRY	14,270	503,92,13	5,310	82,31,14	2,538	48,11,37	1,904	65,70,32	4,215	78,84,23
1. Mining & Quarrying	28	29,63	5	23,59	27	92,75	59	44,45	6	8,20
2. Manufacturing & Processing	14,148	500,87,19	5,282	81,50,51	2,489	46,89,30	1,836	63,95,63	4,175	78,36,88
3. Electricity, Gas & Water	43	92,67	12	10,04	15	20,89	7	1,29,73	29	27,28
4. Construction	51	1,82,64	11	47,00	7	8,43	2	51	5	11,87
III. TRANSPORT OPERATORS	5,697	12,80,05	1,956	10,83,92	1,324	9,75,30	744	1,45,30	2,714	6,32,77
IV. PROFESSIONAL AND OTHER SERVICES	3,931	21,59,40	1,740	7,04,89	705	5,69,79	570	1,35,64	2,502	6,55,47
V. PERSONAL LOANS	36,728	121,71,83	12,462	68,17,61	9,700	55,35,26	7,094	11,99,16	14,942	53,49,02
1. Loans for Purchase of Consumer Durables	1,359	2,81,13	326	52,22	272	66,18	175	28,04	721	88,13
2. Loans for Housing	5,726	35,81,61	4,208	46,01,13	4,173	33,27,70	1,086	3,77,00	3,532	28,86,93
3. Rest of the Personal Loans	29,643	83,09,09	7,928	21,64,26	5,255	21,41,38	5,833	7,94,12	10,689	23,73,96
VI. TRADE	29,536	121,49,20	9,206	54,45,49	6,323	39,46,71	3,994	20,11,08	14,674	45,64,42
1. Wholesale Trade	2,863	70,04,86	1,107	23,92,98	687	6,64,33	476	11,53,17	748	16,33,21
2. Retail Trade	26,673	51,44,34	8,099	30,52,51	5,636	32,82,38	3,518	8,57,91	13,926	29,31,21
VII. FINANCE	114	16,72,17	4	2,25	8	20,05	4	94,83	11	40,26
VIII. ALL OTHERS	24,651	67,50,13	5,512	17,04,41	3,176	12,37,03	1,868	5,87,64	9,073	18,04,56
TOTAL BANK CREDIT	1,62,501	995,00,76	75,368	378,66,14	50,721	320,92,53	31,637	138,07,38	1,08,040	380,31,14
OF WHICH: 1. Artisans & Village Industries	2,472	9,68,52	2,145	4,58,38	206	1,16,72	658	49,31	1,733	2,31,49
2. Other Small Scale Industries	9,034	211,32,74	2,286	21,13,94	1,544	27,90,48	634	6,02,54	1,703	23,32,70

OCCUPATION	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	34,851	81,26,08	27,509	68,99,68	36,965	151,76,35	17,315	53,74,89
1. Direct Finance	34,036	77,21,77	27,193	65,17,39	36,410	121,64,74	17,071	39,71,06

2. Indirect Finance	815	4,04,31	316	3,82,29	555	30,11,61	244	14,03,83
II. INDUSTRY	7,172	87,93,77	9,161	190,38,38	14,553	474,37,80	2,813	113,75,72
1. Mining & Quarrying	48	51,29	7	4,97	40	99,38	4	3,21
2. Manufacturing & Processing	7,094	86,57,88	9,125	189,53,25	14,439	471,49,92	2,804	113,71,26
3. Electricity, Gas & Water	21	71,83	23	71,95	53	1,23,84	5	1,25
4. Construction	9	12,77	6	8,21	21	64,66	-	-
III. TRANSPORT OPERATORS	4,016	11,82,08	1,760	9,30,04	2,103	22,73,94	711	3,28,10
IV. PROFESSIONAL AND OTHER SERVICES	1,654	4,35,26	1,162	2,83,29	3,981	25,88,04	833	7,67,74
V. PERSONAL LOANS	16,227	48,26,10	13,380	43,18,32	40,014	157,27,26	10,686	36,97,49
1. Loans for Purchase of Consumer Durables	447	1,51,28	495	72,40	1,074	2,29,32	252	38,42
2. Loans for Housing	2,318	14,58,99	1,951	14,21,56	5,048	51,78,14	1,477	9,52,78
3. Rest of the Personal Loans	13,462	32,15,83	10,934	28,24,36	33,892	103,19,80	8,957	27,06,29
VI. TRADE	18,441	33,36,11	13,157	51,59,02	15,074	150,65,60	6,450	29,51,65
1. Wholesale Trade	1,322	7,14,51	350	32,72,44	1,543	87,25,30	180	15,07,06
2. Retail Trade	17,119	26,21,60	12,807	18,86,58	13,531	63,40,30	6,270	14,44,59
VII. FINANCE	27	86,33	58	72,98	82	3,61,81	37	12,02,15
VIII.ALL OTHERS	5,847	17,77,19	8,291	16,97,59	25,468	85,03,60	3,612	10,09,47
TOTAL BANK CREDIT	88,235	285,62,92	74,478	383,99,30	1,38,240	1071,34,40	42,457	267,07,21
OF WHICH: 1. Artisans & Village Industries	2,038	3,66,28	5,042	4,11,91	1,031	3,19,66	465	43,47
2. Other Small Scale Industries	3,636	52,31,81	3,208	15,93,25	10,012	270,27,59	1,509	25,26,02

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	58,856	172,48,56	23,065	50,98,60	17,551	26,44,78	15,286	25,34,06
1. Direct Finance	58,342	159,01,19	22,985	50,01,31	17,448	23,37,23	15,084	22,90,32
2. Indirect Finance	514	13,47,37	80	97,29	103	3,07,55	202	2,43,74
II. INDUSTRY	32,035	1992,22,38	2,303	6,59,36	831	5,63,88	1,252	10,35,18
1. Mining & Quarrying	17	46,65	1	38	-	-	1	64
2. Manufacturing & Processing	31,951	1988,23,23	2,301	6,58,72	817	4,91,52	1,249	10,31,48
3. Electricity, Gas & Water	47	1,26,44	-	-	4	15,38	2	3,06
4. Construction	20	2,26,06	1	26	10	56,98	-	-
III. TRANSPORT OPERATORS	3,047	20,27,71	731	66,63	658	3,20,01	860	1,14,72
IV. PROFESSIONAL AND OTHER SERVICES	4,636	155,41,89	683	76,82	611	1,15,18	267	2,53,72
V. PERSONAL LOANS	45,784	205,53,07	2,883	5,71,14	5,181	6,60,97	3,837	5,58,97
1. Loans for Purchase of Consumer Durables	3,387	8,13,80	84	13,29	381	30,34	154	29,12
2. Loans for Housing	7,788	77,38,50	298	2,02,85	154	1,19,61	556	1,26,39
3. Rest of the Personal Loans	34,609	120,00,77	2,501	3,55,00	4,646	5,11,02	3,127	4,03,46
VI. TRADE	18,955	826,25,21	3,978	11,29,27	4,378	8,32,40	3,444	9,19,06
1. Wholesale Trade	2,718	748,84,15	190	1,26,56	152	1,24,30	421	3,22,03
2. Retail Trade	16,237	77,41,06	3,788	10,02,71	4,226	7,08,10	3,023	5,97,03
VII. FINANCE	34	2,71,99	2	1,04	1	1,49	1	28
VIII.ALL OTHERS	22,591	90,95,56	1,555	3,66,62	1,702	7,82,54	4,036	7,36,22

TOTAL BANK CREDIT	1,85,938	3465,86,37	35,200	79,69,48	30,913	59,21,25	28,983	61,52,21
OF WHICH: 1. Artisans & Village Industries	1,656	12,13,43	1,585	1,18,41	210	24,38	478	65,35
2. Other Small Scale Industries	21,374	954,16,60	562	3,50,66	464	2,56,56	442	6,67,58

OCCUPATION	NAWANSHAHAHAR		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	8,519	9,26,08	62,832	253,64,53	23,390	60,54,38	80,933	251,14,77
1. Direct Finance	8,352	8,77,80	59,458	209,90,26	23,164	51,37,77	79,283	233,33,89
2. Indirect Finance	167	48,28	3,374	43,74,27	226	9,16,61	1,650	17,80,88
II. INDUSTRY	2,012	5,13,11	8,446	401,85,99	4,701	132,22,52	7,575	79,99,59
1. Mining & Quarrying	3	1,57,40	39	34,16	10	25,82	94	75,95
2. Manufacturing & Processing	2,008	3,55,54	8,353	397,90,44	4,665	131,32,51	7,458	78,85,28
3. Electricity, Gas & Water	1	17	37	2,37,72	11	12,59	20	36,69
4. Construction	-	-	17	1,23,67	15	51,60	3	1,67
III. TRANSPORT OPERATORS	411	78,03	2,535	21,87,43	1,947	8,70,14	2,599	6,90,90
IV. PROFESSIONAL AND OTHER SERVICES	624	1,25,37	3,009	17,67,39	1,157	4,05,49	1,696	3,78,55
V. PERSONAL LOANS	4,300	7,78,87	33,020	138,16,41	13,450	36,03,82	16,433	59,51,45
1. Loans for Purchase of Consumer Durables	149	31,13	895	1,09,92	720	1,45,37	368	53,72
2. Loans for Housing	242	1,12,03	7,073	74,10,62	2,027	9,33,29	3,606	31,23,43
3. Rest of the Personal Loans	3,909	6,35,71	25,052	62,95,87	10,703	25,25,16	12,459	27,74,30
VI. TRADE	2,870	3,48,62	17,920	97,03,95	9,104	23,43,70	11,236	47,17,94
1. Wholesale Trade	148	84,44	2,151	39,78,81	367	3,39,76	685	20,85,94
2. Retail Trade	2,722	2,64,18	15,769	57,25,14	8,737	20,03,94	10,551	26,32,00
VII. FINANCE	3	2,51	65	2,10,78	4	5,01	31	38,97
VIII. ALL OTHERS	1,990	4,70,22	12,356	40,76,73	4,275	14,70,18	6,299	22,31,55
TOTAL BANK CREDIT	20,729	32,42,81	1,40,183	973,13,21	58,028	279,75,24	1,26,802	471,23,72
OF WHICH: 1. Artisans & Village Industries	1,349	80,97	1,481	2,89,20	2,117	7,80,05	3,499	3,36,79
2. Other Small Scale Industries	595	1,20,13	4,718	129,95,39	1,849	38,47,23	2,923	31,57,05