

**TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

NORTHERN REGION (Contd.)			STATE:			
OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>7,623</b>	<b>118,66</b>	<b>88,11</b>	<b>12,792</b>	<b>304,11</b>	<b>234,68</b>
1. Direct Finance	7,287	84,96	61,40	12,442	191,43	156,99
2. Indirect Finance	336	33,70	26,71	350	112,68	77,69
<b>II. INDUSTRY</b>	<b>4,546</b>	<b>303,74</b>	<b>223,33</b>	<b>5,059</b>	<b>1135,55</b>	<b>1016,83</b>
1. Mining & Quarrying	54	7,86	6,53	49	24,49	22,83
2. Food Manufacturing & Processing	619	57,68	46,22	701	119,35	92,07
(a) Rice Mills, Flour & Dal Mills	91	35,27	30,34	162	48,50	38,47
(b) Sugar	4	51	43	-	-	-
(c) Edible Oils & Vanaspati	18	2,22	1,63	19	7,63	6,74
(d) Tea Processing	1	24	24	3	1,10	42
(e) Processing of Fruits & Vegetables	12	88	63	12	11,36	10,60
(f) Others	493	18,57	12,96	505	50,77	35,84
3. Beverage & Tobacco	34	12,37	10,01	18	12,07	11,75
4. Textiles	1,494	22,29	15,25	1,171	54,24	37,08
(a) Cotton Textiles	121	1,76	1,33	43	22,13	11,22
(b) Jute & Other Natural Fibre Textiles	27	94	55	60	3,78	3,48
(c) Handloom Textiles & Khadi	280	3,78	2,61	130	5,00	3,79
(d) Other Textiles & Textile Products	1,066	15,81	10,75	938	23,34	18,59
5. Paper, Paper Products & Printing	293	43,08	32,90	78	31,28	26,80
6. Woods and Wood Products	171	8,52	7,05	377	5,88	4,61
7. Leather & Leather Products	31	1,22	77	44	1,28	92
8. Gems and Jewellery	13	1,30	1,27	77	12,37	9,18
9. Rubber & Plastic Products	57	19,42	18,52	81	21,10	17,68
10. Chemicals & Chemical Products	68	22,09	20,12	137	55,75	48,34
(a) Heavy Industrial Chemicals	6	2,51	2,08	10	15,64	14,28
(b) Fertilisers	-	-	-	2	19	18
(c) Drugs & Pharmaceuticals	13	6,78	6,06	33	23,91	20,38
(d) Non-Edible Oils	4	90	78	-	-	-
(e) Other Chemicals & Chemical Products	45	11,91	11,20	92	16,00	13,50
11. Petroleum, Coal Products & Nuclear Fuels	6	13,58	10,39	5	1,42	80
12. Manufacture of Cement & Cement Products	97	10,90	7,74	113	19,52	17,64
13. Basic Metals & Metal Products	352	37,09	15,85	221	385,65	378,82
(a) Iron & Steel	48	6,92	4,70	47	358,98	356,03
(b) Non-Ferrous Metals	15	24,02	6,30	11	15,13	12,11
(c) Metal Products	289	6,15	4,84	163	11,54	10,68
14. Engineering	274	22,61	15,00	719	126,51	115,46
(a) Heavy Engineering	5	43	39	43	4,31	3,35
(b) Light Engineering	175	12,38	7,38	393	20,84	16,66
(c) Electrical Machinery & Goods	73	8,82	6,61	257	99,17	93,52
(d) Electronic Machinery & Goods	21	98	63	26	2,19	1,94
15. Vehicles, Vehicle Parts & Transport Equipments	23	60	45	20	12,45	10,36
16. Other Industries	933	18,06	12,13	922	131,48	113,43
17. Electricity, Gas & Water	1	5	4	7	74,20	72,96
(a) Electricity Generation & Transmission	1	5	4	3	73,45	72,25
(b) Non-Conventional Energy	-	-	-	1	4	4
(c) Gas, Steam & Water Supply	-	-	-	3	71	67
18. Construction	26	5,02	3,11	319	46,52	36,10
(a) Other than Infrastructure	1	5	4	258	42,39	32,38
(b) Infrastructure Construction	25	4,97	3,07	61	4,13	3,72
<b>III. TRANSPORT OPERATORS</b>	<b>2,612</b>	<b>106,05</b>	<b>69,31</b>	<b>955</b>	<b>33,02</b>	<b>28,98</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>1,801</b>	<b>115,02</b>	<b>82,12</b>	<b>4,977</b>	<b>222,22</b>	<b>166,81</b>
1. Professional Services	208	3,52	2,83	998	39,05	33,72
2. Tourism, Hotel & Restaurants	241	36,70	24,39	687	48,88	34,77
3. Recreation services	44	1,40	1,11	56	1,03	87
4. IT and Telecommunications	32	2,01	1,37	19	2,39	2,23
5. Others	1,276	71,39	52,43	3,217	130,86	95,22
<b>V. PERSONAL LOANS</b>	<b>47,734</b>	<b>956,65</b>	<b>689,27</b>	<b>25,677</b>	<b>583,76</b>	<b>496,08</b>
1. Housing	8,464	388,27	296,57	5,608	275,52	256,21
2. Consumer Durables	1,210	7,93	4,85	1,579	12,37	9,65
3. Vehicles	10,162	211,59	134,32	4,139	65,77	56,80
4. Education	1,407	54,11	38,71	1,888	48,48	42,27
5. Personal Credit Cards	-	-	-	366	2,00	1,22
6. Others	26,491	294,74	214,82	12,097	179,63	129,93
<b>VI. TRADE</b>	<b>10,886</b>	<b>388,07</b>	<b>308,35</b>	<b>10,988</b>	<b>487,46</b>	<b>395,16</b>
1. Wholesale Trade	679	60,64	52,28	665	71,86	59,84
2. Retail Trade	10,207	327,42	256,07	10,323	415,60	335,33
<b>VII. FINANCE</b>	<b>23</b>	<b>1,24</b>	<b>62</b>	<b>285</b>	<b>18,66</b>	<b>12,76</b>
<b>VIII. ALL OTHERS</b>	<b>293</b>	<b>2,25</b>	<b>1,67</b>	<b>2,566</b>	<b>49,37</b>	<b>36,89</b>
<b>TOTAL BANK CREDIT</b>	<b>75,518</b>	<b>1991,67</b>	<b>1462,78</b>	<b>63,299</b>	<b>2834,15</b>	<b>2388,19</b>

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2010**

JAMMU & KASHMIR

(Amount in ₹ Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			PRIVATE SECTOR BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
-	-	-	16,928	155,81	105,92	46,298	1071,68	838,97	83,641	1650,27	1267,67	I
-	-	-	16,757	152,88	103,83	45,800	982,35	760,83	82,286	1411,62	1083,04	1
-	-	-	171	2,94	2,09	498	89,33	78,14	1,355	238,65	184,63	2
19	35,86	14,42	2,150	25,51	18,08	18,669	2533,41	1966,10	30,443	4034,07	3238,76	II
-	-	-	5	84	27	164	24,26	17,29	272	57,46	46,91	1
-	-	-	43	2,20	1,83	767	100,34	76,54	2,130	279,57	216,65	2
-	-	-	28	1,95	1,65	104	63	42	385	86,34	70,88	2(a)
-	-	-	-	-	-	1	5	5	5	56	48	2(b)
-	-	-	-	-	-	66	16,31	9,75	103	26,16	18,11	2(c)
-	-	-	-	-	-	321	3,54	2,29	325	4,87	2,94	2(d)
-	-	-	1	6	5	35	13,08	9,71	60	25,37	20,99	2(e)
-	-	-	14	19	13	240	66,74	54,33	1,252	136,26	103,25	2(f)
-	-	-	-	-	-	56	109,03	89,39	108	133,47	111,15	3
-	-	-	65	46	37	10,035	308,86	177,31	12,765	385,85	230,00	4
-	-	-	2	7	5	148	6,84	5,78	314	30,80	18,39	4(a)
-	-	-	1	-	-	117	1,51	1,00	205	6,23	5,03	4(b)
-	-	-	24	12	11	7,126	46,42	29,40	7,560	55,31	35,91	4(c)
-	-	-	38	27	21	2,644	254,09	141,13	4,686	293,50	170,68	4(d)
-	-	-	7	16	14	310	59,89	41,89	688	134,42	101,73	5
-	-	-	36	67	61	655	33,39	28,95	1,239	48,46	41,22	6
-	-	-	4	2	1	252	5,95	4,64	331	8,47	6,35	7
-	-	-	1	2	1	252	6,55	5,20	343	20,24	15,66	8
-	-	-	3	6	5	100	8,84	6,89	241	49,41	43,15	9
12	34,74	13,34	14	27	23	256	95,91	82,09	487	208,77	164,12	10
-	-	-	-	-	-	5	13,63	9,75	21	31,78	26,11	10(a)
-	-	-	1	2	1	-	-	-	3	21	19	10(b)
12	34,74	13,34	11	19	15	142	51,65	44,45	211	117,27	84,38	10(c)
-	-	-	-	-	-	-	-	-	4	90	78	10(d)
-	-	-	2	6	7	109	30,64	27,89	248	58,62	52,66	10(e)
-	-	-	-	-	-	33	7,37	6,32	44	22,37	17,50	11
-	-	-	3	4	1	165	331,06	267,98	378	361,51	293,37	12
1	2	1	10	37	17	893	194,60	151,85	1,477	617,73	546,69	13
-	-	-	4	21	9	95	109,67	84,39	194	475,78	445,22	13(a)
-	-	-	-	-	-	106	59,82	47,20	132	98,96	65,61	13(b)
1	2	1	6	17	8	692	25,12	20,26	1,151	42,99	35,86	13(c)
4	1,05	1,03	41	99	68	895	49,07	34,49	1,933	200,23	166,67	14
-	-	-	1	21	14	6	35	23	55	5,29	4,10	14(a)
4	1,05	1,03	26	56	38	442	29,94	19,97	1,040	64,78	45,42	14(b)
-	-	-	8	18	14	270	16,71	12,98	608	124,88	113,25	14(c)
-	-	-	6	3	2	177	2,08	1,32	230	5,28	3,90	14(d)
-	-	-	122	1,29	94	625	59,22	42,60	790	73,56	54,36	15
1	2	2	1,720	14,22	9,62	2,016	224,83	182,86	5,592	388,61	318,05	16
-	-	-	1	4	3	138	41,36	38,64	147	115,65	111,67	17
-	-	-	-	-	-	138	41,36	38,64	142	114,85	110,93	17(a)
-	-	-	-	-	-	-	-	-	1	4	4	17(b)
-	-	-	1	4	3	-	-	-	4	75	70	17(c)
1	2	2	75	3,86	3,10	1,057	872,88	711,18	1,478	928,31	753,51	18
1	2	2	57	2,49	1,83	877	340,10	263,30	1,194	385,05	297,58	18(a)
-	-	-	18	1,37	1,27	180	532,79	447,87	284	543,25	455,93	18(b)
-	-	-	4,697	153,25	109,15	17,438	734,89	487,15	25,702	1027,21	694,59	III
15	5,63	4,58	544	9,44	6,57	7,230	4104,93	3637,83	14,567	4457,23	3897,91	IV
-	-	-	123	1,55	1,06	722	98,74	79,36	2,051	142,87	116,98	1
-	-	-	13	1,20	89	1,591	199,72	140,69	2,532	286,50	200,74	2
2	42	35	2	6	5	194	19,97	16,40	298	22,88	18,78	3
1	80	13	-	-	-	40	7,97	6,69	92	13,17	10,42	4
12	4,41	4,10	406	6,63	4,57	4,683	3778,53	3394,69	9,594	3991,82	3551,00	5
10	23	15	24,958	245,37	171,62	2,34,865	3843,97	2835,71	3,33,244	5629,98	4192,84	V
-	-	-	1,158	29,67	20,94	35,481	1347,74	1072,08	50,711	2041,21	1645,80	1
-	-	-	1,507	8,75	6,02	61,555	702,26	492,23	65,851	731,30	512,76	2
-	-	-	5,268	75,31	52,62	67,609	939,25	653,47	87,178	1291,91	897,20	3
-	-	-	156	1,94	1,25	4,717	131,86	89,60	8,168	236,39	171,83	4
-	-	-	-	-	-	3,270	9,49	8,04	3,636	11,49	9,26	5
10	23	15	16,869	129,70	90,78	62,233	713,37	520,29	1,17,700	1317,67	955,98	6
12	6,65	5,63	13,580	171,71	126,11	59,994	2370,97	1960,79	95,460	3424,86	2796,04	VI
6	1,89	1,88	852	13,95	9,81	129	523,19	513,61	2,331	671,54	637,42	1
6	4,76	3,75	12,728	157,76	116,30	59,865	1847,78	1447,18	93,129	2753,32	2158,62	2
-	-	-	412	4,02	2,56	58	5,27	4,31	778	29,18	20,25	VII
6	1,30	60	9,918	61,17	42,52	9,463	64,05	48,02	22,246	178,14	129,69	VIII
62	49,67	25,38	73,187	826,29	582,53	3,94,015	14729,16	11778,89	6,06,081	20430,94	16237,76	TOTAL