

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
I. AGRICULTURE	4,186	24,87	16,76	5,804	69,58	45,56
1. Direct Finance	4,177	24,54	16,61	5,681	35,86	28,24
2. Indirect Finance	9	33	15	123	33,73	17,32
II. INDUSTRY	2,983	68,19	46,23	3,867	519,17	446,10
1. Mining & Quarrying	3	14	8	9	96	98
2. Food Manufacturing & Processing	205	14,88	11,49	290	45,97	43,71
(a) Rice Mills, Flour & Dal Mills	85	8,58	7,36	122	15,13	13,64
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	27	2,97	1,71	20	1,44	1,51
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	2	18	18	11	13,37	12,53
(f) Others	91	3,15	2,24	137	16,03	16,03
3. Beverage & Tobacco	—	—	—	15	2,52	3,32
4. Textiles	921	10,58	8,46	293	11,46	11,39
(a) Cotton Textiles	9	2,24	1,69	7	3,86	3,90
(b) Jute & Other Natural Fibre Textiles	7	19	16	2	12	12
(c) Handloom Textiles & Khadi	39	28	22	111	37	34
(d) Other Textiles & Textile Products	866	7,87	6,40	173	7,11	7,02
5. Paper, Paper Products & Printing	49	1,98	1,59	54	3,01	2,74
6. Leather & Leather Products	62	51	41	39	1,22	69
7. Rubber & Plastic Products	42	1,69	1,65	58	2,74	2,65
8. Chemicals & Chemical Products	55	12,03	1,49	78	10,41	13,81
(a) Heavy Industrial Chemicals	—	—	—	8	1,17	1,67
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	9	80	52	25	4,04	3,88
(d) Non-Edible Oils	1	5	5	1	12	7
(e) Other Chemicals & Chemical Products	45	11,19	98	44	5,08	8,20
9. Petroleum, Coal Products & Nuclear Fuels	2	10	8	3	19	17
10. Manufacture of Cement & Cement Products	16	90	70	19	1,78	1,82
11. Basic Metals & Metal Products	131	6,25	5,17	127	12,89	11,82
(a) Iron & Steel	26	3,07	2,64	11	7,21	6,39
(b) Non-Ferrous Metals	3	54	45	—	—	—
(c) Metal Products	102	2,64	2,08	116	5,69	5,43
12. Engineering	103	7,01	5,49	559	220,44	218,66
(a) Heavy Engineering	8	2,78	1,85	23	1,50	1,55
(b) Light Engineering	20	67	55	327	11,07	8,98
(c) Electrical Machinery & Goods	40	1,72	1,51	144	204,65	204,87
(d) Electronic Machinery & Goods	35	1,85	1,56	65	3,23	3,26
13. Vehicles, Vehicle Parts & Transport Equipments	24	59	47	29	2,92	1,24
14. Other Industries	1,320	10,62	8,42	2,177	42,50	38,13
15. Electricity, Gas & Water	6	23	17	1	150,00	85,71
(a) Electricity Generation & Transmission	4	14	9	1	150,00	85,71
(b) Non-Conventional Energy	1	4	4	—	—	—
(c) Gas, Steam & Water Supply	1	5	5	—	—	—
16. Construction	44	67	55	116	10,14	9,31
III. TRANSPORT OPERATORS	1,103	29,78	19,06	2,054	21,04	18,20
IV. PROFESSIONAL AND OTHER SERVICES	603	8,40	6,28	1,505	25,37	20,70
V. PERSONAL LOANS	19,678	158,55	127,93	23,866	207,45	190,10
1. Loans for Purchase of Consumer Durables	1,352	8,71	5,83	1,108	5,14	4,11
2. Loans for Housing	2,385	53,46	47,65	2,662	51,16	49,58
3. Rest of the Personal Loans	15,941	96,38	74,45	20,096	151,16	136,40
VI. TRADE	7,429	79,24	63,22	11,116	147,84	137,16
1. Wholesale Trade	532	19,75	16,79	932	34,58	30,44
2. Retail Trade	6,897	59,48	46,43	10,184	113,26	106,72
VII. FINANCE	39	1,14	98	205	53,97	54,10
VIII. ALL OTHERS	3,832	39,72	28,23	6,872	80,58	72,60
TOTAL BANK CREDIT	39,853	409,89	308,64	55,289	1125,01	984,51
OF WHICH: 1. Artisans and Village & Tiny Industries	517	26,32	21,68	897	7,97	7,44
2. Other Small Scale Industries	1,729	13,73	10,68	2,204	89,01	87,18

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2003

JAMMU & KASHMIR

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHERS SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	
7	8	9	10	11	12	13	14	15	16	17	18	
—	—	—	20,645	59,72	49,23	29,282	176,13	139,05	59,917	330,30	250,60	I
—	—	—	19,989	56,37	46,21	27,903	166,52	130,74	57,750	283,28	221,80	1
—	—	—	656	3,35	3,02	1,379	9,61	8,31	2,167	47,02	28,79	2
1	12	12	3,096	7,66	6,30	22,911	531,88	427,95	32,858	1127,02	926,69	II
—	—	—	—	—	—	28	11,43	8,22	40	12,53	9,23	1
—	—	—	19	58	49	468	77,58	61,64	982	139,01	117,33	2
—	—	—	9	24	25	118	34,00	27,41	334	57,95	48,65	2(a)
—	—	—	—	—	—	—	—	—	—	—	—	2(b)
—	—	—	2	1	1	117	8,36	6,77	166	12,78	10,00	2(c)
—	—	—	—	—	—	—	—	—	—	—	—	2(d)
—	—	—	4	26	18	16	5,84	5,42	33	19,65	18,31	2(e)
—	—	—	4	7	5	217	29,38	22,04	449	48,63	40,36	2(f)
—	—	—	—	—	—	14	7,21	5,66	29	9,73	8,97	3
1	12	12	—	—	—	902	142,34	109,86	2,117	164,50	129,82	4
—	—	—	—	—	—	25	118,15	89,77	41	124,25	95,36	4(a)
—	—	—	—	—	—	6	2,30	2,14	15	2,61	2,43	4(b)
—	—	—	—	—	—	124	3,39	2,93	274	4,04	3,49	4(c)
1	12	12	—	—	—	747	18,51	15,01	1,787	33,61	28,55	4(d)
—	—	—	19	49	51	111	14,48	5,65	233	19,95	10,49	5
—	—	—	—	—	—	155	2,74	2,79	256	4,47	3,89	6
—	—	—	2	1	1	59	7,87	7,61	161	12,31	11,91	7
—	—	—	2	5	4	60	21,40	18,53	195	43,88	33,88	8
—	—	—	—	—	—	2	18	19	10	1,35	1,87	8(a)
—	—	—	—	—	—	1	90	91	1	90	91	8(b)
—	—	—	2	5	4	18	2,09	1,85	54	6,98	6,29	8(c)
—	—	—	—	—	—	—	—	—	2	17	11	8(d)
—	—	—	—	—	—	39	18,22	15,58	128	34,49	24,70	8(e)
—	—	—	—	—	—	1	15	12	6	44	37	9
—	—	—	—	—	—	59	51,50	46,12	94	54,19	48,63	10
—	—	—	8	36	35	286	18,01	15,94	552	37,52	33,28	11
—	—	—	—	—	—	30	9,93	8,75	67	20,21	17,78	11(a)
—	—	—	—	—	—	3	37	37	6	91	83	11(b)
—	—	—	8	36	35	253	7,71	6,82	479	16,40	14,68	11(c)
—	—	—	6	21	12	149	7,86	8,73	817	235,53	233,00	12
—	—	—	—	—	—	26	1,47	1,34	57	5,75	4,75	12(a)
—	—	—	6	21	12	28	1,93	1,48	381	13,89	11,13	12(b)
—	—	—	—	—	—	98	4,33	5,77	277	210,69	212,16	12(c)
—	—	—	—	—	—	2	13	14	102	5,20	4,96	12(d)
—	—	—	29	28	16	390	3,48	2,72	472	7,27	4,59	13
—	—	—	2,454	3,55	2,88	19,413	110,52	90,93	25,364	167,19	140,36	14
—	—	—	—	—	—	3	16	11	10	150,39	86,00	15
—	—	—	—	—	—	—	—	—	5	150,14	85,81	15(a)
—	—	—	—	—	—	—	—	—	1	4	4	15(b)
—	—	—	—	—	—	3	16	11	4	21	16	15(c)
—	—	—	557	2,13	1,75	813	55,16	43,33	1,530	68,10	54,94	16
—	—	—	2,177	29,98	20,65	5,235	168,98	119,24	10,569	249,78	177,14	III
—	—	—	325	1,06	82	6,151	1392,42	1387,35	8,584	1427,25	1415,14	IV
—	—	—	18,249	63,54	52,82	1,52,993	739,43	581,71	2,14,786	1168,98	952,56	V
—	—	—	2,245	6,05	4,31	22,476	80,24	62,65	27,181	100,13	76,91	1
—	—	—	1,677	14,64	10,96	13,073	186,56	160,57	19,797	305,81	268,77	2
—	—	—	14,327	42,86	37,54	1,17,444	472,63	358,49	1,67,808	763,03	606,88	3
1	20	36	7,420	30,71	23,73	38,744	976,02	882,47	64,710	1234,01	1106,94	VI
1	20	36	502	2,43	1,97	2,410	641,56	604,77	4,377	698,52	654,33	1
—	—	—	6,918	28,28	21,76	36,334	334,46	277,70	60,333	535,48	452,61	2
—	—	—	32	32	26	33	11,71	10,96	309	67,14	66,24	VII
—	—	—	1,769	7,33	6,37	10,422	169,06	76,51	22,895	296,69	183,71	VIII
2	32	48	53,713	200,32	160,16	2,65,771	4165,62	3625,22	4,14,628	5901,16	5079,02	Total
—	—	—	1,144	1,84	1,61	7,501	37,74	29,56	10,059	73,87	60,29	1
—	—	—	1,311	2,19	1,71	6,306	175,35	133,64	11,550	280,27	233,21	2