

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	3,689	27,05	22,37	7,128	67,12	57,97
1. Direct Finance	3,665	26,48	21,96	6,555	22,44	19,11
2. Indirect Finance	24	58	42	573	44,67	38,86
II. INDUSTRY	2,219	77,48	44,83	3,615	551,14	445,35
1. Mining & Quarrying	15	17,14	77	27	1,54	1,28
2. Food Manufacturing & Processing	115	14,24	11,10	361	60,61	45,38
(a) Rice Mills, Flour & Dal Mills	43	6,90	5,92	136	22,55	16,35
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	11	2,30	1,72	30	2,36	2,29
(d) Tea Processing	1	9	1	–	–	–
(e) Processing of Fruits & Vegetables	1	4	1	12	9,42	8,79
(f) Others	59	4,93	3,44	183	26,28	17,95
3. Beverage & Tobacco	1	5	2	25	4,76	4,84
4. Textiles	298	12,15	10,06	273	17,82	9,34
(a) Cotton Textiles	28	2,51	1,60	9	10,55	2,97
(b) Jute & Other Natural Fibre Textiles	1	25	11	2	6	6
(c) Handloom Textiles & Khadi	5	4	3	18	15	13
(d) Other Textiles & Textile Products	264	9,34	8,32	244	7,06	6,18
5. Paper, Paper Products & Printing	16	1,57	1,21	52	3,27	3,01
6. Leather & Leather Products	38	31	29	36	64	37
7. Rubber & Plastic Products	17	98	79	75	4,29	3,67
8. Chemicals & Chemical Products	19	2,76	2,44	81	15,02	13,09
(a) Heavy Industrial Chemicals	2	23	22	13	2,05	1,94
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	2	1,24	1,24	10	2,70	2,30
(d) Non-Edible Oils	2	25	21	–	–	–
(e) Other Chemicals & Chemical Products	13	1,04	77	58	10,26	8,84
9. Petroleum, Coal Products & Nuclear Fuels	–	–	–	6	44	30
10. Manufacture of Cement & Cement Products	2	13	12	33	4,48	3,51
11. Basic Metals & Metal Products	37	3,17	2,66	128	13,68	12,31
(a) Iron & Steel	8	2,04	1,73	15	8,40	7,87
(b) Non-Ferrous Metals	1	5	4	3	1,47	1,16
(c) Metal Products	28	1,08	89	110	3,80	3,28
12. Engineering	46	4,46	3,72	365	96,66	94,43
(a) Heavy Engineering	1	2	2	27	2,40	1,95
(b) Light Engineering	10	87	79	144	4,73	4,08
(c) Electrical Machinery & Goods	33	3,50	2,85	128	86,51	85,88
(d) Electronic Machinery & Goods	2	7	6	66	3,03	2,52
13. Vehicles, Vehicle Parts & Transport Equipments	2	4,72	4	36	3,05	1,35
14. Other Industries	1,538	13,21	9,96	1,979	38,35	31,55
15. Electricity, Gas & Water	3	23	14	2	275,00	210,71
(a) Electricity Generation & Transmission	–	–	–	2	275,00	210,71
(b) Non-Conventional Energy	1	3	3	–	–	–
(c) Gas, Steam & Water Supply	2	20	11	–	–	–
16. Construction	72	2,35	1,51	136	11,54	10,20
III. TRANSPORT OPERATORS	987	30,33	19,80	1,958	25,21	22,23
IV. PROFESSIONAL AND OTHER SERVICES	314	5,96	4,23	1,685	34,65	28,17
V. PERSONAL LOANS	24,658	275,60	220,11	28,062	292,93	245,78
1. Loans for Purchase of Consumer Durables	856	4,67	3,73	1,247	6,35	4,86
2. Loans for Housing	3,370	84,10	74,87	3,462	85,55	81,49
3. Rest of the Personal Loans	20,432	186,83	141,51	23,353	201,03	159,43
VI. TRADE	3,658	69,33	53,58	11,302	187,88	151,55
1. Wholesale Trade	308	28,43	22,55	467	32,46	24,22
2. Retail Trade	3,350	40,90	31,03	10,835	155,42	127,34
VII. FINANCE	1	2	–	269	505,76	337,19
VIII. ALL OTHERS	12,214	155,32	119,38	3,282	30,18	25,43
TOTAL BANK CREDIT	47,740	641,08	484,30	57,301	1694,87	1313,68
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	1,539	22,13	16,65	688	6,79	5,88
2. Other Small Scale Industries	380	21,11	13,72	2,234	115,89	90,95

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

JAMMU & KASHMIR

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL 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	
-	-	-	15,679	64,99	52,36	14,099	192,17	146,02	40,595	351,33	278,73	I
-	-	-	15,440	64,11	51,70	13,476	181,58	137,15	39,136	294,61	229,91	1
-	-	-	239	88	66	623	10,58	8,87	1,459	56,72	48,82	2
-	-	-	1,608	6,27	5,14	13,277	553,87	427,98	20,719	1188,75	923,30	II
-	-	-	-	-	-	33	13,51	4,44	75	32,19	6,49	1
-	-	-	16	79	62	584	101,67	83,70	1,076	177,30	140,80	2
-	-	-	7	48	46	113	36,45	29,19	299	66,38	51,92	2(a)
-	-	-	-	-	-	-	-	-	-	-	-	2(b)
-	-	-	4	5	3	80	7,63	5,88	125	12,33	9,92	2(c)
-	-	-	-	-	-	-	-	-	1	9	1	2(d)
-	-	-	3	19	9	24	6,39	5,84	40	16,04	14,74	2(e)
-	-	-	2	7	3	367	51,20	42,79	611	82,47	64,21	2(f)
-	-	-	-	-	-	7	4,06	3,95	33	8,87	8,82	3
-	-	-	2	-	-	630	115,28	83,31	1,203	145,26	102,72	4
-	-	-	1	-	-	38	87,79	63,39	76	100,85	67,96	4(a)
-	-	-	-	-	-	4	2,25	1,92	7	2,56	2,09	4(b)
-	-	-	-	-	-	283	5,60	3,67	306	5,79	3,83	4(c)
-	-	-	1	-	-	305	19,65	14,33	814	36,06	28,84	4(d)
-	-	-	-	-	-	114	7,98	6,54	182	12,82	10,76	5
-	-	-	4	2	1	161	3,70	3,41	239	4,66	4,08	6
-	-	-	1	2	-	45	9,75	8,57	138	15,04	13,04	7
-	-	-	2	6	6	90	25,00	21,53	192	42,84	37,12	8
-	-	-	-	-	-	2	63	48	17	2,92	2,65	8(a)
-	-	-	-	-	-	3	1,50	1,44	3	1,50	1,44	8(b)
-	-	-	2	6	6	39	86	57	53	4,87	4,17	8(c)
-	-	-	-	-	-	-	-	-	2	25	21	8(d)
-	-	-	-	-	-	46	22,00	19,04	117	33,31	28,65	8(e)
-	-	-	-	-	-	1	33	24	7	77	54	9
-	-	-	1	2	2	47	60,68	52,26	83	65,31	55,92	10
-	-	-	12	50	42	148	25,65	16,74	325	42,99	32,13	11
-	-	-	-	-	-	24	8,62	7,07	47	19,07	16,67	11(a)
-	-	-	-	-	-	5	43	17	9	1,95	1,36	11(b)
-	-	-	12	50	42	119	16,59	9,51	269	21,98	14,10	11(c)
-	-	-	5	17	15	277	10,56	8,91	693	111,86	107,21	12
-	-	-	-	-	-	10	1,10	94	38	3,52	2,91	12(a)
-	-	-	3	14	12	125	2,69	2,17	282	8,42	7,16	12(b)
-	-	-	1	2	2	118	6,41	5,48	280	96,44	94,23	12(c)
-	-	-	1	2	1	24	35	32	93	3,46	2,92	12(d)
-	-	-	31	33	20	200	3,40	2,20	269	11,49	3,79	13
-	-	-	1,344	2,41	2,05	9,982	101,83	75,68	14,843	155,81	119,24	14
-	-	-	17	68	63	17	2,12	1,23	39	278,03	212,71	15
-	-	-	17	68	63	-	-	-	19	275,68	211,34	15(a)
-	-	-	-	-	-	7	1,16	62	8	1,20	65	15(b)
-	-	-	-	-	-	10	96	61	12	1,16	72	15(c)
-	-	-	173	1,26	99	941	68,37	55,23	1,322	83,53	67,92	16
-	-	-	2,482	42,56	29,95	7,201	274,19	195,50	12,628	372,28	267,48	III
-	-	-	309	1,38	99	1,744	1535,40	1706,62	4,052	1577,40	1740,01	IV
-	-	-	19,461	81,21	66,82	1,40,163	958,77	738,16	2,12,344	1608,52	1270,86	V
-	-	-	1,854	5,87	4,08	11,070	60,60	46,49	15,027	77,48	59,16	1
-	-	-	1,260	16,61	13,72	10,482	228,33	187,50	18,574	414,60	357,58	2
-	-	-	16,347	58,73	49,01	1,18,611	669,85	504,16	1,78,743	1116,44	854,12	3
1	1,15	1,13	6,522	32,68	24,59	32,344	1002,33	853,52	53,827	1293,38	1084,37	VI
-	-	-	395	2,62	2,10	2,311	542,33	498,63	3,481	605,85	547,50	1
1	1,15	1,13	6,127	30,06	22,49	30,033	460,00	354,89	50,346	687,53	536,87	2
-	-	-	39	58	45	57	9,47	5,55	366	515,82	343,19	VII
-	-	-	1,624	8,17	7,08	15,009	114,68	79,38	32,129	308,35	231,28	VIII
1	1,15	1,13	47,724	237,84	187,37	2,23,894	4640,88	4152,74	3,76,660	7215,83	6139,21	TOTAL
-	-	-	1,063	2,52	2,20	7,038	44,03	31,39	10,328	75,48	56,12	1
-	-	-	289	58	49	1,052	185,19	135,75	3,955	322,77	240,92	2