

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

STATE : JAMMU & KASHMIR

(Amount in Rupees Thousand)

SIRMAUR		SOLAN		UNA		ANANTNAG		BADGAM		BARAMULLA		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	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	1	2	3	4	5	6	
8,908	19,86,62	11,634	50,68,22	12,423	31,00,35	2,645	19,79,91	2,229	13,76,06	4,455	52,98,55	I
8,800	19,23,29	11,534	44,69,91	12,359	30,64,13	2,462	18,50,80	2,173	12,31,65	4,243	50,75,32	1
108	63,33	100	5,98,31	64	36,22	183	1,29,11	56	1,44,41	212	2,23,23	2
774	65,73,73	1,321	347,12,99	1,306	31,61,68	2,219	214,68,27	2,240	29,89,76	1,381	11,48,25	II
27	1,52,18	10	68,98	12	77,19	2	26,98	4	1,97,95	2	12,04	1
679	62,41,16	1,222	335,01,28	1,218	28,78,31	2,144	86,80,25	2,037	18,90,87	1,293	8,38,91	2
–	–	1	6,13,00	–	–	1	124,99,98	2	4,11	–	–	3
149	1,80,39	88	5,29,73	76	2,06,18	72	2,61,06	197	8,96,83	86	2,97,30	4
68	2,23,67	405	6,29,84	423	6,65,06	1,250	26,32,45	1,077	16,33,67	717	14,09,85	III
301	3,74,68	1,040	495,69,80	442	3,53,06	234	7,75,60	83	2,41,62	74	1,22,46	IV
7,861	56,98,04	14,825	123,37,35	7,095	52,29,04	15,557	66,36,91	11,169	66,99,78	17,145	74,31,80	V
424	1,30,96	1,230	4,01,58	328	1,24,11	1,316	3,83,60	1,147	5,68,24	638	2,68,67	1
1,539	26,82,24	3,205	65,71,94	1,622	24,21,41	1,677	16,25,66	1,019	19,65,22	809	13,66,71	2
5,898	28,84,84	10,390	53,63,83	5,145	26,83,52	12,564	46,27,65	9,003	41,66,32	15,698	57,96,42	3
3,295	26,53,50	4,093	41,43,55	2,799	24,31,99	4,958	74,16,88	2,535	37,62,45	5,079	48,02,92	VI
95	3,21,51	111	7,53,23	76	3,43,27	306	11,61,28	244	9,01,96	238	2,61,64	1
3,200	23,31,99	3,982	33,90,32	2,723	20,88,72	4,652	62,55,60	2,291	28,60,49	4,841	45,41,28	2
10	16,60	87	17,97	46	21,04	21	332,27,34	2	1,35,32	12	7,07	VII
1,365	9,00,62	2,682	29,53,04	1,380	9,48,72	2,229	11,02,86	873	5,92,32	4,468	17,03,94	VIII
22,663	184,27,46	36,087	1094,32,76	25,914	159,10,94	29,113	752,40,22	20,208	174,30,98	33,331	219,24,84	TOTAL
385	13,64,33	361	13,49,33	517	6,60,83	1,257	5,11,10	1,399	4,77,38	985	3,79,67	1
136	22,17,22	615	62,51,00	524	15,09,94	378	2,36,87	109	5,92,93	98	2,14,54	2

DODA		JAMMU		KARGIL		KATHUA		KUPWARA		LADAKH		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
1,958	9,16,38	10,841	64,17,64	58	7,84	5,133	24,93,58	1,273	4,25,98	215	83,65	I
1,945	9,11,71	10,333	44,75,63	58	7,84	5,072	21,19,93	1,215	4,17,91	207	77,16	1
13	4,67	508	19,42,01	–	–	61	3,73,65	58	8,07	8	6,49	2
255	2,83,10	2,931	285,98,92	253	1,31,82	965	87,86,25	251	1,34,96	444	2,58,24	II
–	–	31	3,05,21	1	4,31	5	31,12	1	3,14	–	–	1
179	1,12,58	2,569	264,35,26	247	1,21,95	830	85,75,09	237	76,29	437	2,34,12	2
–	–	20	1,34,32	–	–	5	29,30	–	–	–	–	3
76	1,70,52	311	17,24,13	5	5,56	125	1,50,74	13	55,53	7	24,12	4
236	4,87,48	2,794	62,53,21	113	2,18,63	454	11,48,17	340	4,74,34	391	8,52,43	III
69	90,94	1,279	50,17,18	151	34,50	263	1,98,26	13	18,16	101	2,55,25	IV
7,173	30,87,30	59,772	480,65,69	664	4,35,57	8,670	45,09,25	4,914	16,11,94	1,169	8,65,59	V
97	27,62	2,574	10,53,44	27	11,28	223	77,91	218	63,48	23	6,36	1
362	6,02,23	7,928	173,86,65	16	37,63	693	11,46,08	248	3,15,40	39	89,26	2
6,714	24,57,45	49,270	296,25,60	621	3,86,66	7,754	32,85,26	4,448	12,33,06	1,107	7,69,97	3
2,335	13,97,73	11,035	186,45,59	918	8,78,05	3,221	19,92,04	2,054	13,59,44	871	6,57,78	VI
9	15,67	897	60,62,68	41	4,37,58	105	92,73	8	39,71	97	1,27,25	1
2,326	13,82,06	10,138	125,82,91	877	4,40,47	3,116	18,99,31	2,046	13,19,73	774	5,30,53	2
14	3,11	68	3,72,73	–	–	18	9,00	7	2,81	–	–	VII
1,342	12,68,31	8,376	89,59,98	56	3,03,23	1,749	11,37,07	661	2,90,32	260	3,29,51	VIII
13,382	75,34,35	97,096	1223,30,94	2,213	20,09,64	20,473	202,73,62	9,513	43,17,95	3,451	33,02,45	TOTAL
133	72,36	555	10,64,57	227	61,34	369	4,71,27	221	45,53	407	85,22	1
28	21,23	1,346	159,16,86	20	60,61	253	29,09,97	6	23,25	16	1,21,09	2

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 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	1,250	1,73,21	2,639	29,15,19	2,710	5,14,68	1,837	44,56,41
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
II. INDUSTRY	196	97,76	714	6,95,36	140	87,10,84	8,274	181,50,44
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
III. TRANSPORT OPERATORS	179	4,16,19	1,013	26,31,47	239	5,34,78	2,320	66,26,68
IV. PROFESSIONAL AND OTHER SERVICES	43	24,40	128	3,95,81	60	55,68	1,352	1662,47,67
V. PERSONAL LOANS	4,818	20,14,94	9,297	37,60,88	6,733	27,36,41	54,138	333,95,29
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
VI. TRADE	1,192	6,22,51	2,980	36,09,83	1,416	6,68,28	11,143	597,31,90
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
VII. FINANCE	1	39	18	11,11	1	3,00	181	4,29,26
VIII. ALL OTHERS	390	1,41,32	1,488	7,21,99	718	4,17,71	5,790	43,18,49
TOTAL BANK CREDIT	8,069	34,90,72	18,277	147,41,64	12,017	136,41,38	85,035	2933,56,14
<i>OF WHICH:</i> 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 Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	27	28	1	2	3	4	5	6
I. AGRICULTURE	3,352	8,13,44	69,511	596,13,92	38,845	274,98,04	16,571	144,50,01
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
II. INDUSTRY	456	8,75,75	7,924	831,82,04	4,193	114,49,94	986	43,74,28
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
III. TRANSPORT OPERATORS	1,505	14,28,64	1,642	9,25,28	356	2,27,36	528	4,17,56
IV. PROFESSIONAL AND OTHER SERVICES	202	5,23,01	2,829	67,07,78	982	29,94,37	587	19,01,82
V. PERSONAL LOANS	11,125	58,34,80	70,335	750,89,45	25,358	218,44,60	9,109	82,57,14
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
VI. TRADE	4,090	28,91,83	15,747	302,44,87	6,819	123,91,45	2,837	33,66,96
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
VII. FINANCE	23	1,17,73	225	5,36,63	90	13,83,18	15	88,57
VIII. ALL OTHERS	3,729	18,40,70	12,648	208,87,75	3,897	54,86,65	1,409	16,96,43
TOTAL BANK CREDIT	24,482	143,25,90	1,80,861	2771,87,72	80,540	832,75,59	32,042	345,52,77
<i>OF WHICH:</i> 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