

Loans	380	1,10,05	2,708	7,74,25	220	30,93	9,201	11,50,72
VI. TRADE	532	1,45,80	2,977	8,67,81	75	71,07	7,654	16,11,58
1. Wholesale Trade	11	20,00	123	89,13	-	-	124	64,38
2. Retail Trade	521	1,25,80	2,854	7,78,68	75	71,07	7,530	15,47,20
VII. FINANCE	-	-	1	-	-	-	33	1,73,57
VIII. ALL OTHERS	333	31,72	1,067	1,59,15	18	73	5,437	4,04,20
TOTAL BANK CREDIT	3,748	17,05,07	19,308	46,87,98	1,098	2,37,19	48,745	74,81,27
OF WHICH: 1. Artisans & Village Industries	243	18,98	1,583	1,10,21	53	5,51	3,608	2,20,44
2. Other Small Scale Industries	30	8,95	453	2,21,64	70	3,78	1,097	3,72,68

OCCUPATION	SIMLA		SIRMAUR		SOLAN		UNA	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	17	18	19	20	21	22	23	24
I. AGRICULTURE	15,368	22,39,38	6,915	4,59,75	7,973	15,19,37	5,448	6,86,53
1. Direct Finance	15,319	16,37,79	6,580	4,31,94	7,781	13,10,96	5,370	6,67,50
2. Indirect Finance	49	6,01,59	335	27,81	192	2,08,41	78	19,03
II. INDUSTRY	1,755	48,40,31	860	27,56,67	2,101	184,17,14	1,735	22,01,28
1. Mining & Quarrying	10	33,92	36	77,96	5	4,45	4	7,74
2. Manufacturing & Processing	1,700	17,15,60	822	26,78,13	2,081	183,68,82	1,730	21,84,37
3. Electricity, Gas & Water	19	28,46,23	-	-	4	21,15	-	-
4. Construction	26	2,44,56	2	58	11	22,72	1	9,17
III. TRANSPORT OPERATORS	1,204	13,05,72	380	4,10,64	967	14,13,72	592	7,60,66
IV. PROFESSIONAL AND OTHER SERVICES	2,375	9,72,13	799	53,52	852	3,15,73	517	85,38
V. PERSONAL LOANS	8,609	29,96,24	1,816	7,80,98	5,555	16,41,55	4,507	12,03,77
1. Loans for Purchase of Consumer Durables	335	57,41	102	17,34	257	28,39	73	10,26
2. Loans for Housing	1,602	10,19,04	380	3,35,01	876	6,69,57	291	2,19,78
3. Rest of the Personal Loans	6,672	19,19,79	1,334	4,28,63	4,422	9,43,59	4,143	9,73,73
VI. TRADE	6,121	20,60,41	2,503	14,33,92	3,558	51,83,67	2,470	6,59,91
1. Wholesale Trade	130	1,42,70	48	64,05	147	21,91,71	72	59,08
2. Retail Trade	5,991	19,17,71	2,455	13,69,87	3,411	29,91,96	2,398	6,00,83
VII. FINANCE	19	2,30,85	-	-	-	-	1	53
VIII. ALL OTHERS	5,273	20,27,72	838	1,91,41	2,857	6,42,26	2,081	1,69,83
TOTAL BANK CREDIT	40,724	166,72,76	14,111	60,86,89	23,863	291,33,44	17,351	57,67,89
OF WHICH: 1. Artisans & Village Industries	684	65,54	141	71,17	458	80,87	651	1,25,18
2. Other Small Scale Industries	752	6,50,49	552	18,75,84	1,291	90,34,87	916	13,55,71

NORTHERN REGION

STATE : JAMMU & KASHMIR

OCCUPATION	ANANTNAG		BADGAM		BARAMULLA		DODA	
	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
I. AGRICULTURE	5,200	2,76,78	6,944	2,73,31	13,317	11,54,77	5,221	3,08,22
1. Direct Finance	5,196	2,64,40	6,873	2,61,65	13,225	11,13,71	5,221	3,08,22
2. Indirect Finance	4	12,38	71	11,66	92	41,06	-	-
II. INDUSTRY	3,482	4,96,48	6,025	7,49,68	4,789	4,60,51	670	1,52,22
1. Mining & Quarrying	3	1,55	-	-	4	23,29	3	4,55
2. Manufacturing & Processing	3,453	4,61,74	6,006	7,15,47	4,767	4,20,26	665	1,44,31
3. Electricity, Gas & Water	-	-	-	-	1	1,32	-	-
4. Construction	26	33,19	19	34,21	17	15,64	2	3,36
III. TRANSPORT OPERATORS	964	5,00,51	433	3,45,83	2,091	5,62,65	246	1,33,76
IV. PROFESSIONAL AND OTHER SERVICES	569	2,54,65	1,431	1,65,56	1,192	1,95,80	341	92,67

V. PERSONAL LOANS	2,584	5,34,09	1,836	4,83,28	1,982	2,82,55	1,083	2,01,14
1. Loans for Purchase of Consumer Durables	70	4,91	74	4,62	368	20,90	17	2,21
2. Loans for Housing	318	1,76,04	321	3,00,27	132	97,49	82	55,51
3. Rest of the Personal Loans	2,196	3,53,14	1,441	1,78,39	1,482	1,64,16	984	1,43,42
VI. TRADE	3,969	6,31,46	2,274	4,46,29	6,826	8,15,49	3,590	4,55,64
1. Wholesale Trade	369	96,56	105	63,96	94	85,34	28	10,57
2. Retail Trade	3,600	5,34,90	2,169	3,82,33	6,732	7,30,15	3,562	4,45,07
VII. FINANCE	-	-	2	2,18,66	-	-	-	-
VIII. ALL OTHERS	1,231	1,26,42	894	77,93	2,169	1,63,30	452	33,97
TOTAL BANK CREDIT	17,999	28,20,39	19,839	27,60,54	32,366	36,35,07	11,603	13,77,62
OF WHICH: 1. Artisans & Village Industries	2,670	1,26,91	4,808	2,66,36	3,929	1,39,79	361	23,41
2. Other Small Scale Industries	697	2,36,91	908	2,69,84	738	2,42,45	247	80,74

OCCUPATION	JAMMU		KARGIL		KATHUA		KUPWARA	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	9	10	11	12	13	14	15	16
I. AGRICULTURE	14,193	16,13,60	154	8,51	4,495	5,12,84	5,835	3,03,96
1. Direct Finance	13,677	15,16,48	154	8,51	4,462	5,06,59	5,829	2,97,38
2. Indirect Finance	516	97,12	-	-	33	6,25	6	6,58
II. INDUSTRY	3,963	110,39,64	121	13,77	1,043	28,75,84	1,893	1,45,56
1. Mining & Quarrying	42	7,14,13	-	-	3	4,78	-	-
2. Manufacturing & Processing	3,876	102,00,31	121	13,77	1,029	27,92,41	1,890	1,43,83
3. Electricity, Gas & Water	11	55,83	-	-	2	39	3	1,73
4. Construction	34	69,37	-	-	9	78,26	-	-
III. TRANSPORT OPERATORS	3,875	34,40,97	36	46,87	518	5,72,22	591	1,42,42
IV. PROFESSIONAL AND OTHER SERVICES	1,200	7,90,92	63	4,23	117	59,19	93	9,90
V. PERSONAL LOANS	15,701	49,88,52	64	25,23	2,112	4,99,12	526	75,26
1. Loans for Purchase of Consumer Durables	1,120	1,35,27	-	-	67	13,74	25	1,41
2. Loans for Housing	2,587	19,37,13	2	2,02	166	1,35,06	26	26,54
3. Rest of the Personal Loans	11,994	29,16,12	62	23,21	1,879	3,50,32	475	47,31
VI. TRADE	11,833	55,21,82	552	76,32	2,549	10,10,57	2,568	2,95,68
1. Wholesale Trade	858	17,01,05	3	11,49	22	4,59,22	82	5,93
2. Retail Trade	10,975	38,20,77	549	64,83	2,527	5,51,35	2,486	2,89,75
VII. FINANCE	62	3,06,38	-	-	2	1,29	24	57,09
VIII. ALL OTHERS	5,361	15,46,40	-	-	782	64,76	595	33,18
TOTAL BANK CREDIT	56,188	292,48,25	990	1,74,93	11,618	55,95,83	12,125	10,63,05
OF WHICH: 1. Artisans & Village Industries	686	1,02,59	52	3,75	477	67,24	1,319	52,60
2. Other Small Scale Industries	2,281	63,44,28	69	10,02	471	8,94,87	516	66,14

OCCUPATION	LADAKH		POONCH		PULWAMA		RAJOURI	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	17	18	19	20	21	22	23	24
I. AGRICULTURE	654	26,94	3,016	1,84,19	6,776	2,35,67	3,819	2,41,71
1. Direct Finance	654	26,94	2,975	1,83,81	6,771	2,33,18	3,794	2,39,75
2. Indirect Finance	-	-	41	38	5	2,49	25	1,96
II. INDUSTRY	243	13,90	171	66,63	2,444	2,87,66	211	64,14
1. Mining & Quarrying	-	-	-	-	1	33	-	-
2. Manufacturing & Processing	243	13,90	170	65,66	2,429	2,77,94	206	60,22
3. Electricity, Gas & Water	-	-	-	-	-	-	-	-
4. Construction	-	-	1	97	14	9,39	5	3,92

III. TRANSPORT OPERATORS	100	1,10,44	43	32,96	266	2,45,50	55	71,37
IV. PROFESSIONAL AND OTHER SERVICES	113	13,54	45	15,08	456	36,96	41	7,11
V. PERSONAL LOANS	202	70,67	631	1,32,38	1,555	1,76,55	1,029	1,89,15
1. Loans for Purchase of Consumer Durables	5	4,23	37	2,83	28	4,67	20	1,76
2. Loans for Housing	91	39,76	62	48,28	56	46,22	22	14,32
3. Rest of the Personal Loans	106	26,68	532	81,27	1,471	1,25,66	987	1,73,07
VI. TRADE	361	1,00,39	1,156	1,36,58	2,273	2,60,87	1,648	2,80,28
1. Wholesale Trade	1	67	33	4,85	114	35,59	52	12,01
2. Retail Trade	360	99,72	1,123	1,31,73	2,159	2,25,28	1,596	2,68,27
VII. FINANCE	-	-	1	29,88	1	37	1	36
VIII. ALL OTHERS	9	84	512	44,13	1,001	67,51	576	60,56
TOTAL BANK CREDIT	1,682	3,36,72	5,575	6,41,83	14,772	13,11,09	7,380	9,14,68
OF WHICH: 1. Artisans & Village Industries	127	4,88	114	4,83	1,475	55,08	151	10,89
2. Other Small Scale Industries	6	2,80	49	57,27	746	1,71,51	22	32,26

OCCUPATION	SRINAGAR		UDHAMPUR	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	25	26	27	28
I. AGRICULTURE	7,153	31,74,51	5,527	3,73,04
1. Direct Finance	6,942	28,83,55	5,474	3,39,07
2. Indirect Finance	211	2,90,96	53	33,97
II. INDUSTRY	16,022	106,58,92	275	2,83,64
1. Mining & Quarrying	15	3,11,98	-	-
2. Manufacturing & Processing	15,889	99,92,90	261	2,69,63
3. Electricity, Gas & Water	11	14,98	2	2,64
4. Construction	107	3,39,06	12	11,37
III. TRANSPORT OPERATORS	1,832	18,31,13	452	4,67,93
IV. PROFESSIONAL AND OTHER SERVICES	27,135	56,87,59	305	1,25,25
V. PERSONAL LOANS	40,255	71,16,61	1,993	5,15,10
1. Loans for Purchase of Consumer Durables	17,994	29,01,11	110	16,91
2. Loans for Housing	1,698	13,58,16	141	1,07,84
3. Rest of the Personal Loans	20,563	28,57,34	1,742	3,90,35
VI. TRADE	9,928	167,62,88	2,967	6,43,66
1. Wholesale Trade	1,225	134,52,08	29	24,51
2. Retail Trade	8,703	33,10,80	2,938	6,19,15
VII. FINANCE	8	2,19,80	2	75,00
VIII. ALL OTHERS	38,748	84,94,75	900	1,37,81
TOTAL BANK CREDIT	1,41,081	539,46,19	12,421	26,21,43
OF WHICH: 1. Artisans & Village Industries	9,473	7,11,46	66	7,23
2. Other Small Scale Industries	5,247	40,25,63	101	2,00,87