

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	6,051	58,92	44,67	7,551	74,23	58,92
1. Direct Finance	5,950	57,47	43,68	7,340	30,24	23,29
2. Indirect Finance	101	1,44	1,00	211	43,99	35,62
II. INDUSTRY	3,773	163,63	105,44	3,799	558,43	396,52
1. Mining & Quarrying	38	5,67	4,31	10	76	71
2. Food Manufacturing & Processing	188	32,45	23,08	441	85,74	64,34
(a) Rice Mills, Flour & Dal Mills	100	19,20	15,00	180	25,76	20,00
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	14	5,24	2,09	29	2,57	2,85
(d) Tea Processing	–	–	–	1	90	56
(e) Processing of Fruits & Vegetables	–	–	–	17	16,04	14,68
(f) Others	74	8,01	6,00	214	40,47	26,25
3. Beverage & Tobacco	1	5	4	28	9,29	7,64
4. Textiles	333	30,92	9,97	352	18,33	8,60
(a) Cotton Textiles	21	8,17	53	21	10,66	2,69
(b) Jute & Other Natural Fibre Textiles	2	24	18	1	3	3
(c) Handloom Textiles & Khadi	3	8	8	21	56	54
(d) Other Textiles & Textile Products	307	22,43	9,18	309	7,08	5,34
5. Paper, Paper Products & Printing	47	3,27	2,49	82	7,25	5,40
6. Leather & Leather Products	34	45	38	43	79	73
7. Rubber & Plastic Products	22	3,13	2,75	78	5,51	5,24
8. Chemicals & Chemical Products	54	5,23	4,17	67	13,64	11,65
(a) Heavy Industrial Chemicals	9	71	61	9	1,47	1,20
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	3	72	71	22	3,52	2,83
(d) Non-Edible Oils	1	20	20	–	–	–
(e) Other Chemicals & Chemical Products	41	3,61	2,65	36	8,65	7,62
9. Petroleum, Coal Products & Nuclear Fuels	2	8	3	9	79	70
10. Manufacture of Cement & Cement Products	4	25	25	52	16,27	15,22
11. Basic Metals & Metal Products	71	9,91	5,40	160	16,89	15,34
(a) Iron & Steel	38	5,24	4,11	19	8,22	7,51
(b) Non-Ferrous Metals	6	3,83	77	5	1,04	86
(c) Metal Products	27	84	52	136	7,64	6,96
12. Engineering	187	16,50	13,53	392	106,74	66,78
(a) Heavy Engineering	3	14	12	13	1,58	1,22
(b) Light Engineering	129	11,93	9,81	193	11,85	3,94
(c) Electrical Machinery & Goods	50	3,80	3,05	143	88,79	58,84
(d) Electronic Machinery & Goods	5	64	56	43	4,53	2,78
13. Vehicles, Vehicle Parts & Transport Equipments	3	18	15	80	5,33	5,38
14. Other Industries	2,186	46,40	31,57	1,795	56,47	50,65
15. Electricity, Gas & Water	2	81	75	6	200,25	125,24
(a) Electricity Generation & Transmission	1	30	24	5	200,20	125,19
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	1	51	51	1	5	5
16. Construction	601	8,36	6,57	204	14,38	12,91
III. TRANSPORT OPERATORS	1,474	45,97	30,16	1,338	34,80	29,04
IV. PROFESSIONAL AND OTHER SERVICES	651	19,09	13,68	1,836	66,35	55,44
V. PERSONAL LOANS	33,369	409,94	314,09	28,230	330,51	280,56
1. Loans for Purchase of Consumer Durables	983	5,34	4,50	1,096	6,85	5,58
2. Loans for Housing	4,083	122,78	102,03	3,902	109,15	103,59
3. Rest of the Personal Loans	28,303	281,83	207,55	23,232	214,50	171,39
VI. TRADE	8,753	175,38	114,03	11,205	252,37	199,51
1. Wholesale Trade	184	42,50	24,66	470	60,57	47,01
2. Retail Trade	8,569	132,88	89,37	10,735	191,80	152,50
VII. FINANCE	6	23	12	280	503,73	444,56
VIII. ALL OTHERS	281	32,65	29,38	2,374	48,49	40,08
TOTAL BANK CREDIT	54,358	905,80	651,58	56,613	1868,91	1504,63
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	2,007	36,48	27,62	650	8,24	7,21
2. Other Small Scale Industries	997	63,45	46,22	2,178	136,58	104,99

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2005

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	
-	-	-	14,134	74,28	57,78	13,177	203,17	157,12	40,913	410,60	318,49	I
-	-	-	13,790	73,03	56,82	12,796	192,99	148,46	39,876	353,73	272,26	1
-	-	-	344	1,25	95	381	10,18	8,66	1,037	56,87	46,23	2
-	-	-	1,427	5,80	4,74	14,723	1308,08	1134,68	23,722	2035,93	1641,38	II
-	-	-	1	8	8	31	10,73	8,55	80	17,23	13,66	1
-	-	-	16	85	76	374	90,87	73,17	1,019	209,92	161,34	2
-	-	-	8	65	59	112	41,27	35,33	400	86,88	70,92	2(a)
-	-	-	-	-	-	-	-	-	-	-	-	2(b)
-	-	-	4	4	4	80	6,10	4,94	127	13,95	9,91	2(c)
-	-	-	-	-	-	-	-	-	1	90	56	2(d)
-	-	-	2	9	8	23	6,75	4,99	42	22,88	19,75	2(e)
-	-	-	2	7	5	159	36,75	27,91	449	85,30	60,20	2(f)
-	-	-	-	-	-	9	5,13	5,01	38	14,47	12,70	3
-	-	-	4	9	8	912	189,09	140,07	1,601	238,42	158,72	4
-	-	-	1	-	-	35	159,42	116,88	78	178,25	120,10	4(a)
-	-	-	-	-	-	5	32	27	8	58	49	4(b)
-	-	-	-	-	-	405	5,44	3,63	429	6,08	4,25	4(c)
-	-	-	3	9	8	467	23,92	19,29	1,086	53,51	33,89	4(d)
-	-	-	-	-	-	116	17,81	10,54	245	28,33	18,42	5
-	-	-	4	1	1	139	4,31	3,33	220	5,56	4,44	6
-	-	-	-	-	-	54	13,09	9,42	154	21,72	17,41	7
-	-	-	2	3	2	95	31,03	23,40	218	49,93	39,25	8
-	-	-	-	-	-	2	63	61	20	2,81	2,42	8(a)
-	-	-	-	-	-	3	1,50	1,44	3	1,50	1,44	8(b)
-	-	-	2	3	2	35	5,52	3,75	62	9,78	7,32	8(c)
-	-	-	-	-	-	-	-	-	1	20	20	8(d)
-	-	-	-	-	-	55	23,38	17,60	132	35,64	27,87	8(e)
-	-	-	-	-	-	3	1,08	70	14	1,95	1,42	9
-	-	-	1	2	2	50	64,28	50,40	107	80,82	65,90	10
-	-	-	2	13	13	223	37,69	28,25	456	64,62	49,11	11
-	-	-	-	-	-	35	19,29	14,63	92	32,75	26,26	11(a)
-	-	-	-	-	-	7	56	19	18	5,43	1,82	11(b)
-	-	-	2	13	13	181	17,84	13,43	346	26,44	21,03	11(c)
-	-	-	11	38	28	179	19,27	15,14	769	142,89	95,73	12
-	-	-	-	-	-	11	1,29	1,14	27	3,01	2,47	12(a)
-	-	-	10	36	26	66	2,69	2,02	398	26,83	16,03	12(b)
-	-	-	-	-	-	62	14,24	11,23	255	106,82	73,12	12(c)
-	-	-	1	2	2	40	1,05	76	89	6,23	4,11	12(d)
-	-	-	17	22	15	168	4,12	2,43	268	9,84	8,11	13
-	-	-	1,140	2,39	1,86	10,606	121,40	88,90	15,727	226,66	172,98	14
-	-	-	5	17	19	20	602,12	598,12	33	803,34	724,30	15
-	-	-	5	17	19	3	600,00	596,99	14	800,67	722,61	15(a)
-	-	-	-	-	-	7	1,16	33	7	1,16	33	15(b)
-	-	-	-	-	-	10	96	80	12	1,51	1,36	15(c)
-	-	-	224	1,42	1,16	1,744	96,07	77,25	2,773	120,24	97,89	16
-	-	-	2,012	54,16	36,52	9,521	353,99	258,20	14,345	488,92	353,92	III
-	-	-	651	2,73	2,03	1,919	1677,17	1790,87	5,057	1765,35	1862,02	IV
-	-	-	19,485	96,56	76,12	1,63,665	1279,52	941,99	2,44,749	2116,53	1612,75	V
-	-	-	1,728	6,42	4,05	13,173	71,46	52,44	16,980	90,07	66,57	1
-	-	-	1,201	23,07	19,50	9,746	259,58	204,17	18,932	514,59	429,29	2
-	-	-	16,556	67,06	52,57	1,40,746	948,48	685,38	2,08,837	1511,87	1116,89	3
2	1,96	1,92	6,886	40,82	31,10	35,083	1135,77	1002,93	61,929	1606,29	1349,49	VI
-	-	-	446	3,59	3,04	1,900	551,89	554,60	3,000	658,55	629,31	1
2	1,96	1,92	6,440	37,23	28,06	33,183	583,88	448,33	58,929	947,74	720,18	2
-	-	-	47	67	40	95	7,56	3,60	428	512,18	448,69	VII
-	-	-	1,840	8,70	6,88	15,017	846,85	815,82	19,512	936,70	892,17	VIII
2	1,96	1,92	46,482	283,71	215,56	2,53,200	6812,11	6105,21	4,10,655	9872,49	8478,90	TOTAL
-	-	-	1,040	2,06	1,60	6,967	46,28	32,36	10,664	93,06	68,81	1
-	-	-	76	9	5	2,167	221,76	165,57	5,418	421,89	316,83	2