

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2005

STATE : JAMMU & KASHMIR

(Amount in Rupees Thousand)

SIRMAUR		SOLAN		UNA		ANANTNAG		BADGAM		BARAMULLA		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	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	1	2	3	4	5	6	
10,219	31,33,48	14,872	110,03,08	12,956	40,23,34	3,071	43,62,54	1,462	13,66,64	4,747	67,08,42	I
10,193	26,15,77	14,685	94,93,41	12,912	39,95,26	2,957	25,24,04	1,393	11,46,29	4,473	64,17,92	1
26	5,17,71	187	15,09,67	44	28,08	114	18,38,50	69	2,20,35	274	2,90,50	2
866	129,43,26	1,685	855,67,79	1,551	48,74,71	2,061	188,98,74	2,429	33,34,68	1,864	18,85,92	II
33	2,12,15	20	1,58,24	12	73,30	1	13,36	3	72,63	4	25,17	1
693	120,89,93	1,483	848,81,71	1,414	43,94,78	1,966	61,04,87	2,200	23,14,13	1,635	13,26,65	2
1	14,22	1	3,79	-	-	1	124,99,98	-	-	-	-	3
139	6,26,96	181	5,24,05	125	4,06,63	93	2,80,53	226	9,47,92	225	5,34,10	4
115	2,02,77	354	5,44,18	331	7,21,32	1,843	38,03,72	759	19,79,37	1,187	21,71,32	III
405	3,40,79	849	242,26,47	503	5,52,21	403	13,49,42	80	2,88,70	94	4,31,08	IV
8,589	71,16,20	16,862	187,60,64	8,108	66,84,90	18,194	87,15,41	15,468	96,52,38	20,114	94,14,99	V
547	1,92,48	1,387	5,38,31	359	1,37,55	936	4,16,17	1,264	3,72,16	1,412	6,33,44	1
1,851	35,73,51	4,430	105,72,10	2,026	32,93,59	806	15,47,69	1,200	24,18,39	1,006	16,23,72	2
6,191	33,50,21	11,045	76,50,23	5,723	32,53,76	16,452	67,51,55	13,004	68,61,83	17,696	71,57,83	3
3,729	36,25,83	4,451	56,76,35	3,110	35,45,39	5,997	91,34,32	2,555	49,29,42	6,325	65,76,12	VI
19	5,43,18	70	4,55,60	82	5,50,48	281	11,58,68	66	8,10,46	202	3,06,69	1
3,710	30,82,65	4,381	52,20,75	3,028	29,94,91	5,716	79,75,64	2,489	41,18,96	6,123	62,69,43	2
5	14,51	74	66,66	37	28,19	55	439,70,15	2	1,01	15	11,82	VII
686	6,54,31	1,649	22,06,50	952	11,73,52	1,015	8,59,12	606	5,81,52	2,743	11,41,36	VIII
24,614	280,31,15	40,796	1480,51,67	27,548	216,03,58	32,639	910,93,42	23,361	221,33,72	37,089	283,41,03	TOTAL
392	15,02,35	392	15,69,43	575	9,31,67	1,334	5,64,14	1,545	4,95,50	977	5,07,81	1
180	31,48,23	771	81,98,29	670	24,05,60	257	3,92,22	285	9,36,97	99	3,02,91	2

DODA		JAMMU		KARGIL		KATHUA		KUPWARA		LADAKH		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
7	8	9	10	11	12	13	14	15	16	17	18	
1,790	9,16,08	11,104	58,12,52	53	8,36	5,421	28,09,79	1,132	6,96,14	206	38,30	I
1,778	9,12,11	10,829	55,50,02	53	8,36	5,361	27,80,94	1,078	6,66,07	195	32,53	1
12	3,97	275	2,62,50	-	-	60	28,85	54	30,07	11	5,77	2
292	3,01,58	3,721	395,27,44	271	1,09,15	1,120	154,14,95	358	2,93,76	384	2,79,11	II
2	4,57	34	9,07,41	-	-	19	3,05,73	1	3,21	-	-	1
173	1,19,99	3,004	362,33,87	210	88,80	985	149,22,91	276	1,21,18	366	2,52,32	2
-	-	19	1,30,35	-	-	-	-	1	24,10	-	-	3
117	1,77,02	664	22,55,81	61	20,35	116	1,86,31	80	1,45,27	18	26,79	4
322	6,73,69	2,996	73,96,82	138	2,47,56	634	15,94,14	329	6,63,81	528	11,83,97	III
88	1,39,92	1,850	81,69,32	4	3,67	295	4,38,14	18	31,76	68	1,83,31	IV
8,411	41,91,48	67,571	601,12,40	936	5,68,23	9,869	61,74,55	6,278	24,01,94	1,534	12,29,92	V
112	53,89	3,869	15,70,31	13	6,93	243	80,30	129	30,94	21	4,17	1
496	8,32,33	8,425	211,89,21	30	75,56	929	16,34,78	303	3,83,50	39	85,20	2
7,803	33,05,26	55,277	373,52,88	893	4,85,74	8,697	44,59,47	5,846	19,87,50	1,474	11,40,55	3
2,800	18,81,12	12,617	270,59,27	983	5,17,97	3,641	28,96,44	2,500	19,29,56	1,021	10,12,94	VI
8	13,72	991	88,88,75	-	-	55	2,48,18	26	47,63	11	29,07	1
2,792	18,67,40	11,626	181,70,52	983	5,17,97	3,586	26,48,26	2,474	18,81,93	1,010	9,83,87	2
31	21,86	135	3,80,68	-	-	23	3,18	-	-	-	-	VII
401	8,60,19	4,382	48,82,55	5	27,45	425	13,97,94	470	2,45,13	81	1,58,27	VIII
14,135	89,85,92	1,04,376	1533,41,00	2,390	14,82,39	21,428	307,29,13	11,085	62,62,10	3,822	40,85,82	TOTAL
110	68,24	542	13,29,83	181	51,27	469	8,45,57	223	70,45	290	60,94	1
49	35,41	1,809	219,25,97	28	36,87	339	33,76,85	14	31,60	62	1,57,28	2

TABLE NO. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

OCCUPATION		STATE : JAMMU & KASHMIR (Contd.)							
		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		1,113	1,84,11	3,106	40,55,23	2,675	5,67,38	1,269	31,96,45
1. Direct Finance		1,112	1,83,04	3,090	40,17,80	2,649	5,59,37	1,189	13,23,33
2. Indirect Finance		1	1,07	16	37,43	26	8,01	80	18,73,12
II. INDUSTRY		177	1,01,22	916	8,98,31	241	2,12,37	9,278	817,01,31
1. Mining & Quarrying		-	-	4	8,55	-	-	12	24,97
2. Manufacturing & Processing		143	69,22	880	7,35,22	158	1,02,68	8,349	174,65,94
3. Electricity, Gas & Water		-	-	-	-	-	-	11	597,24,47
4. Construction		34	32,00	32	1,54,54	83	1,09,69	906	44,85,93
III. TRANSPORT OPERATORS		217	5,03,00	1,333	37,28,78	302	7,75,26	2,940	89,39,61
IV. PROFESSIONAL AND OTHER SERVICES		69	58,64	187	6,20,53	65	1,39,29	1,591	1733,89,46
V. PERSONAL LOANS		5,722	27,01,83	11,775	52,06,51	7,425	33,93,57	58,095	398,89,95
1. Loans for Purchase of Consumer Durables		85	24,16	1,398	4,44,97	220	1,27,90	6,699	27,16,38
2. Loans for Housing		172	3,22,53	535	8,96,95	158	3,27,50	4,003	99,47,09
3. Rest of the Personal Loans		5,465	23,55,14	9,842	38,64,59	7,047	29,38,17	47,393	272,26,48
VI. TRADE		1,484	9,14,39	3,869	44,48,41	1,871	10,70,93	12,022	688,52,08
1. Wholesale Trade		1	1,53	21	48,16	35	18,45	1,262	511,10,37
2. Retail Trade		1,483	9,12,86	3,848	44,00,25	1,836	10,52,48	10,760	177,41,71
VII. FINANCE		1	41	12	7,88	5	8,07	138	3,32,57
VIII. ALL OTHERS		349	1,48,54	933	5,49,88	371	2,58,05	7,022	768,48,35
TOTAL BANK CREDIT		9,132	46,12,14	22,131	195,15,53	12,955	64,24,92	92,355	4531,49,78
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries		120	48,36	651	3,45,38	82	42,65	3,923	21,98,82
2. Other Small Scale Industries		12	7,16	53	1,12,64	60	34,25	2,132	40,17,64

OCCUPATION		STATE : PUNJAB							
		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		3,764	11,27,05	71,522	656,66,27	43,078	321,85,74	18,700	189,18,23
1. Direct Finance		3,719	11,03,97	70,704	590,21,55	42,319	297,79,26	18,213	172,93,83
2. Indirect Finance		45	23,08	818	66,44,72	759	24,06,48	487	16,24,40
II. INDUSTRY		610	11,79,15	7,628	1040,89,08	3,981	157,68,87	987	54,98,70
1. Mining & Quarrying		-	-	22	1,62,58	7	4,66,86	2	9,98
2. Manufacturing & Processing		491	6,95,23	7,200	996,14,65	3,644	130,81,10	963	54,02,79
3. Electricity, Gas & Water		1	51,08	5	28,13,52	3	47,24	-	-
4. Construction		118	4,32,84	401	14,98,33	327	21,73,67	22	85,93
III. TRANSPORT OPERATORS		817	17,30,95	1,461	14,52,99	558	8,79,90	334	2,34,96
IV. PROFESSIONAL AND OTHER SERVICES		245	9,58,53	2,971	98,35,03	1,073	51,29,33	442	20,35,21
V. PERSONAL LOANS		13,357	76,21,91	77,276	1007,52,79	34,705	325,34,62	10,709	119,05,90
1. Loans for Purchase of Consumer Durables		579	1,75,33	3,952	15,27,16	921	4,79,89	462	1,26,63
2. Loans for Housing		830	16,44,19	13,195	440,86,75	9,300	157,17,08	2,344	49,43,78
3. Rest of the Personal Loans		11,948	58,02,39	60,129	551,38,88	24,484	163,37,65	7,903	68,35,49
VI. TRADE		4,244	37,25,76	16,728	408,50,68	8,206	151,30,17	3,160	45,06,06
1. Wholesale Trade		41	2,49,21	1,554	133,61,41	405	48,71,48	129	6,95,54
2. Retail Trade		4,203	34,76,55	15,174	274,89,27	7,801	102,58,69	3,031	38,10,52
VII. FINANCE		11	1,30,93	194	41,61,62	60	7,67,72	43	78,91
VIII. ALL OTHERS		709	12,58,64	10,307	117,48,38	4,750	33,81,17	1,581	12,65,70
TOTAL BANK CREDIT		23,757	177,32,92	1,88,087	3385,56,84	96,411	1057,77,52	35,956	444,43,67
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries		217	2,51,55	548	10,84,13	1,141	14,96,61	268	7,04,26
2. Other Small Scale Industries		219	3,15,60	4,678	470,49,31	1,269	60,16,16	467	38,06,70