

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2006

STATE : JAMMU & KASHMIR (Amount in Rupees Thousand)

SIMLA		SIRMAUR		SOLAN		UNA		ANANTNAG		BADGAM		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	
17	18	19	20	21	22	23	24	1	2	3	4	
20,696	434,84,32	11,020	35,16,93	13,816	105,92,44	13,440	45,86,16	2,819	31,26,69	1,224	19,09,48	I
20,570	112,83,63	10,865	34,38,63	13,467	94,63,23	13,396	43,92,63	2,716	26,10,69	1,207	17,05,94	1
126	322,00,69	155	78,30	349	11,29,21	44	1,93,53	103	5,16,00	17	2,03,54	2
1,279	812,18,70	1,038	146,62,41	1,502	1096,27,90	1,417	63,57,76	2,557	169,72,27	1,862	36,16,40	II
14	1,64,52	26	1,10,49	16	1,09,62	10	52,21	1	14,65	2	32,10	1
919	51,20,26	819	137,53,66	1,341	1088,18,39	1,278	59,11,80	2,440	41,07,82	1,399	23,69,62	2
15	313,93,22	2	49,22	1	5,00	2	8,67	1	125,00,00	-	-	3
331	445,40,70	191	7,49,04	144	6,94,89	127	3,85,08	115	3,49,80	461	12,14,68	4
930	57,94,59	118	1,75,47	369	5,77,43	676	26,35,74	2,088	45,12,62	752	17,48,22	III
1,380	79,99,77	367	4,44,60	1,314	37,42,93	426	6,30,00	430	13,55,67	84	2,48,82	IV
29,419	579,44,89	9,717	93,36,72	19,239	263,64,03	8,616	80,26,92	22,405	112,90,83	16,543	119,74,16	V
1,052	4,73,02	828	4,24,20	1,136	4,19,64	386	1,74,61	1,897	7,25,50	1,481	5,87,12	1
7,024	395,67,42	2,330	47,79,43	5,460	141,61,93	2,196	39,38,57	946	18,51,64	1,516	31,72,03	2
21,343	179,04,45	6,559	41,33,09	12,643	117,82,46	6,034	39,13,74	19,562	87,13,69	13,546	82,15,01	3
6,991	185,94,54	3,777	52,68,64	4,533	60,14,76	3,602	58,38,70	6,699	107,86,67	2,912	57,44,26	VI
217	15,20,20	89	14,51,81	94	7,50,42	87	2,96,21	249	12,16,34	55	7,10,41	1
6,774	170,74,34	3,688	38,16,83	4,439	52,64,34	3,515	55,42,49	6,450	95,70,33	2,857	50,33,85	2
71	59,72,29	1	1,30	134	5,29,66	30	23,47	63	668,25,21	-	-	VII
4,032	127,78,60	653	8,11,15	2,505	33,74,29	779	8,70,89	3,787	22,14,88	1,534	15,12,13	VIII
64,798	2337,87,70	26,691	342,17,22	43,412	1608,23,44	28,986	289,69,64	40,848	1170,84,84	24,911	267,53,47	TOTAL
309	5,59,50	430	21,77,21	421	19,03,29	557	11,36,48	1,818	8,04,93	797	4,50,82	1
445	16,98,99	206	27,78,35	611	95,29,16	555	19,13,49	388	5,62,76	410	10,00,16	2

BARAMULLA		DODA		JAMMU		KARGIL		KATHUA		KUPWARA		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	
5	6	7	8	9	10	11	12	13	14	15	16	
4,800	70,46,93	2,519	31,73,66	13,122	106,44,33	45	10,50	6,378	28,90,46	1,391	9,49,08	I
4,628	68,98,42	2,514	31,71,44	12,648	88,98,71	45	10,50	6,201	28,25,75	1,283	9,12,77	1
172	1,48,51	5	2,22	474	17,45,62	-	-	177	64,71	108	36,31	2
2,363	22,29,12	361	3,68,76	4,393	571,06,21	254	1,89,26	1,076	151,97,30	381	2,87,84	II
6	35,12	1	2,02	62	26,64,41	-	-	3	44,74	1	2,44	1
2,148	15,80,65	183	1,40,20	3,656	511,40,27	245	1,66,00	916	147,82,95	307	1,54,72	2
-	-	-	-	25	1,47,45	-	-	1	1,00	1	87	3
209	6,13,35	177	2,26,54	650	31,54,08	9	23,26	156	3,68,61	72	1,29,81	4
1,333	27,34,31	502	21,12,58	3,358	88,00,64	129	2,53,49	681	14,16,79	445	8,49,54	III
176	3,27,08	202	7,96,42	1,959	87,30,69	13	7,73	206	4,77,81	148	91,38	IV
22,867	119,72,33	10,590	100,67,47	79,474	772,10,36	1,098	7,35,37	10,625	72,69,06	7,678	34,13,38	V
2,072	10,81,74	186	85,80	3,087	12,71,39	5	1,08	297	1,66,70	347	1,22,95	1
1,143	19,73,65	833	27,49,18	9,568	251,74,14	22	50,77	1,019	20,06,22	358	5,32,09	2
19,652	89,16,94	9,571	72,32,49	66,819	507,64,83	1,071	6,83,52	9,309	50,96,14	6,973	27,58,34	3
8,141	80,60,12	3,022	29,44,13	14,410	359,50,21	984	5,74,70	3,826	36,02,80	2,592	22,19,00	VI
247	5,32,64	9	19,79	1,249	118,63,13	-	-	20	88,66	43	60,82	1
7,894	75,27,48	3,013	29,24,34	13,161	240,87,08	984	5,74,70	3,806	35,14,14	2,549	21,58,18	2
13	10,67	15	5,10	121	3,81,38	-	-	83	42,49	-	-	VII
3,721	19,18,88	1,284	49,49,32	4,599	58,90,62	12	52,57	605	6,27,46	729	3,36,59	VIII
43,414	342,99,44	18,495	244,17,44	1,21,436	2047,14,44	2,535	18,23,62	23,480	315,24,17	13,364	81,46,81	TOTAL
1,490	7,54,40	110	80,31	610	16,73,06	223	81,84	389	8,33,47	228	73,66	1
270	3,13,12	57	36,45	2,241	253,92,99	4	39,91	422	35,05,89	72	63,23	2

TABLE No. 5.9 - DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

NORTHERN REGION		STATE: JAMMU & KASHMIR (Contd.)							
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	180	1,23,24	1,305	2,54,20	3,577	55,47,20	2,638	6,16,33	
1. Direct Finance	155	1,00,87	1,303	2,41,00	3,541	54,68,69	2,617	6,04,67	
2. Indirect Finance	25	22,37	2	13,20	36	78,51	21	11,66	
II. INDUSTRY	289	3,59,86	189	1,26,39	838	9,82,94	459	5,25,45	
1. Mining & Quarrying	1	3,25	-	-	3	3,87	1	1,86	
2. Manufacturing & Processing	268	3,39,54	172	93,11	788	8,10,91	225	2,28,69	
3. Electricity, Gas & Water	-	-	-	-	-	-	-	-	
4. Construction	20	17,07	17	33,28	47	1,68,16	233	2,94,90	
III. TRANSPORT OPERATORS	507	10,66,17	318	6,65,67	1,435	40,53,97	365	8,83,74	
IV. PROFESSIONAL AND OTHER SERVICES	123	5,49,24	112	1,75,12	233	9,48,98	55	2,04,45	
V. PERSONAL LOANS	2,032	17,03,13	6,744	36,76,86	14,150	70,42,72	8,340	47,56,33	
1. Loans for Purchase of Consumer Durables	107	54,18	107	34,11	1,179	6,23,11	207	1,05,10	
2. Loans for Housing	66	1,11,89	244	4,36,92	635	9,51,64	269	5,44,10	
3. Rest of the Personal Loans	1,859	15,37,06	6,393	32,05,83	12,336	54,67,97	7,864	41,07,13	
VI. TRADE	1,058	11,97,56	1,683	11,01,06	4,481	64,04,36	1,987	14,16,37	
1. Wholesale Trade	11	29,78	21	12,18	20	38,08	12	10,43	
2. Retail Trade	1,047	11,67,78	1,662	10,88,88	4,461	63,66,28	1,975	14,05,94	
VII. FINANCE	1	56	1	51	14	9,06	6	4,24	
VIII. ALL OTHERS	33	2,18,44	478	2,61,70	1,229	7,48,24	776	4,94,05	
TOTAL BANK CREDIT	4,223	52,18,20	10,830	62,61,51	25,957	257,37,47	14,626	89,00,96	
OF WHICH: 1. Artisans and Village & Tiny Industries	222	64,66	130	58,93	478	3,18,81	132	1,19,67	
2. Other Small Scale Industries	27	1,28,33	32	17,24	163	1,80,26	74	56,53	

		STATE: PUNJAB							
OCCUPATION	SRINAGAR		UDHAMPUR		AMRITSAR		BATHINDA		
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
	25	26	27	28	1	2	3	4	
I. AGRICULTURE	1,460	34,86,24	4,353	17,67,60	75,946	830,32,65	44,059	395,96,66	
1. Direct Finance	1,361	14,35,74	4,251	17,31,66	74,713	735,85,33	43,078	355,76,82	
2. Indirect Finance	99	20,50,50	102	35,94	1,233	94,47,32	981	40,19,84	
II. INDUSTRY	9,713	2861,36,09	639	13,29,42	7,330	1109,48,88	3,992	231,12,87	
1. Mining & Quarrying	14	29,58	2	3,15	328	22,17,91	20	1,64,67	
2. Manufacturing & Processing	8,839	237,78,44	529	7,97,75	6,377	1050,59,38	3,632	182,81,58	
3. Electricity, Gas & Water	11	597,22,59	2	47,83	5	19,40	3	58,31	
4. Construction	849	2026,05,48	106	4,80,69	620	36,52,19	337	46,08,31	
III. TRANSPORT OPERATORS	3,736	107,65,76	858	17,83,81	1,606	22,04,57	947	30,22,34	
IV. PROFESSIONAL AND OTHER SERVICES	1,477	316,73,71	304	11,18,69	4,611	141,86,48	1,355	68,97,37	
V. PERSONAL LOANS	67,668	528,29,08	14,337	100,43,87	84,351	1189,22,32	38,073	447,55,58	
1. Loans for Purchase of Consumer Durables	8,630	35,75,25	371	1,14,73	2,547	13,70,25	739	5,59,56	
2. Loans for Housing	4,938	130,81,17	1,010	23,20,41	15,684	549,69,13	12,434	263,31,71	
3. Rest of the Personal Loans	54,100	361,72,66	12,956	76,08,73	66,120	625,82,94	24,900	178,64,31	
VI. TRADE	12,241	753,52,10	4,357	44,93,16	16,342	434,82,07	7,688	171,72,83	
1. Wholesale Trade	1,361	543,44,37	86	3,97,21	1,438	149,33,54	486	40,46,27	
2. Retail Trade	10,880	210,07,73	4,271	40,95,95	14,904	285,48,53	7,202	131,26,56	
VII. FINANCE	185	2,80,16	9	1,08,86	206	41,13,41	36	1,96,74	
VIII. ALL OTHERS	11,067	384,27,15	909	10,38,98	14,412	218,55,76	3,625	58,12,95	
TOTAL BANK CREDIT	1,07,547	4989,50,29	25,766	216,84,39	2,04,804	3987,46,14	99,775	1405,67,34	
OF WHICH: 1. Artisans and Village & Tiny Industries	3,846	20,94,57	230	3,65,63	388	6,52,91	926	13,55,77	
2. Other Small Scale Industries	3,524	57,67,41	251	2,52,26	4,352	523,31,89	1,312	86,57,01	