

**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
<b>I. AGRICULTURE</b>	<b>7,378</b>	<b>87,11</b>	<b>69,42</b>	<b>9,614</b>	<b>117,70</b>	<b>87,83</b>
1. Direct Finance	7,200	82,96	66,16	9,415	77,27	67,59
2. Indirect Finance	178	4,15	3,25	199	40,44	20,23
<b>II. INDUSTRY</b>	<b>4,890</b>	<b>290,47</b>	<b>211,31</b>	<b>4,451</b>	<b>727,07</b>	<b>572,21</b>
1. Mining & Quarrying	38	7,46	5,65	62	31,01	21,42
2. Food Manufacturing & Processing	254	46,11	37,56	394	118,59	74,25
(a) Rice Mills, Flour & Dal Mills	102	31,50	27,64	131	28,82	15,73
(b) Sugar	3	32	32	—	—	—
(c) Edible Oils & Vanaspati	9	2,88	1,86	34	12,44	8,99
(d) Tea Processing	1	20	20	—	—	—
(e) Processing of Fruits & Vegetables	6	84	73	23	19,81	18,06
(f) Others	133	10,37	6,82	206	57,52	31,48
3. Beverage & Tobacco	4	1,04	1,00	17	7,39	5,13
4. Textiles	393	15,26	10,19	1,186	41,81	29,89
(a) Cotton Textiles	21	35	32	186	6,58	3,80
(b) Jute & Other Natural Fibre Textiles	16	32	26	432	7,21	5,43
(c) Handloom Textiles & Khadi	25	1,28	95	57	63	46
(d) Other Textiles & Textile Products	331	13,32	8,66	511	27,39	20,20
5. Paper, Paper Products & Printing	99	7,32	5,22	67	13,78	5,66
6. Leather & Leather Products	26	1,70	1,25	43	1,10	1,04
7. Rubber & Plastic Products	21	2,71	2,21	95	15,31	11,44
8. Chemicals & Chemical Products	67	42,41	36,41	82	26,47	19,63
(a) Heavy Industrial Chemicals	8	2,62	2,07	8	2,27	1,32
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	13	8,79	6,94	16	14,63	11,52
(d) Non-Edible Oils	3	29	26	—	—	—
(e) Other Chemicals & Chemical Products	43	30,72	27,14	58	9,57	6,79
9. Petroleum, Coal Products & Nuclear Fuels	3	1,63	1,42	7	89	42
10. Manufacture of Cement & Cement Products	24	3,55	3,23	104	85,57	85,61
11. Basic Metals & Metal Products	172	29,82	26,67	191	28,96	25,68
(a) Iron & Steel	56	21,56	19,85	30	5,51	5,65
(b) Non-Ferrous Metals	18	5,95	5,11	14	13,24	11,22
(c) Metal Products	98	2,31	1,71	147	10,20	8,81
12. Engineering	192	22,96	19,30	319	103,04	92,74
(a) Heavy Engineering	9	44	40	54	5,16	4,11
(b) Light Engineering	114	11,93	9,28	100	8,93	7,69
(c) Electrical Machinery & Goods	54	8,29	7,63	133	85,80	78,97
(d) Electronic Machinery & Goods	15	2,30	1,99	32	3,14	1,98
13. Vehicles, Vehicle Parts & Transport Equipments	7	1,53	1,09	75	9,79	9,48
14. Other Industries	2,805	86,48	44,46	1,621	92,03	52,37
15. Electricity, Gas & Water	1	2	2	7	125,73	115,52
(a) Electricity Generation & Transmission	1	2	2	5	125,61	115,41
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	2	13	11
16. Construction	784	20,46	15,63	181	25,62	21,93
<b>III. TRANSPORT OPERATORS</b>	<b>1,557</b>	<b>55,93</b>	<b>33,44</b>	<b>1,469</b>	<b>29,76</b>	<b>24,46</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>1,023</b>	<b>75,64</b>	<b>54,60</b>	<b>3,288</b>	<b>226,16</b>	<b>84,54</b>
<b>V. PERSONAL LOANS</b>	<b>43,652</b>	<b>660,04</b>	<b>503,38</b>	<b>28,180</b>	<b>475,72</b>	<b>399,10</b>
1. Loans for Purchase of Consumer Durables	806	5,95	4,57	1,014	6,54	5,04
2. Loans for Housing	5,907	223,42	185,50	4,435	168,29	157,74
3. Rest of the Personal Loans	36,939	430,68	313,31	22,731	300,89	236,32
<b>VI. TRADE</b>	<b>8,955</b>	<b>272,38</b>	<b>222,90</b>	<b>11,389</b>	<b>438,49</b>	<b>333,74</b>
1. Wholesale Trade	274	54,38	47,53	774	77,62	66,25
2. Retail Trade	8,681	218,00	175,36	10,615	360,87	267,49
<b>VII. FINANCE</b>	<b>7</b>	<b>2,72</b>	<b>2,66</b>	<b>225</b>	<b>626,10</b>	<b>352,37</b>
<b>VIII. ALL OTHERS</b>	<b>340</b>	<b>13,09</b>	<b>12,74</b>	<b>3,996</b>	<b>200,54</b>	<b>148,57</b>
<b>TOTAL BANK CREDIT</b>	<b>67,802</b>	<b>1457,40</b>	<b>1110,44</b>	<b>62,612</b>	<b>2841,54</b>	<b>2002,82</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	2,530	61,88	44,00	522	5,35	4,28
2. Other Small Scale Industries	1,155	86,96	71,13	2,470	287,11	189,38

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2007**

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	
-	-	-	15,233	108,52	81,13	22,837	1079,67	782,74	55,062	1393,00	1021,12	I
-	-	-	14,763	106,21	79,39	21,965	887,71	642,53	53,343	1154,15	855,67	1
-	-	-	470	2,31	1,75	872	191,95	140,21	1,719	238,85	165,45	2
17	10,50	4,30	1,536	14,74	11,89	20,931	5505,61	4873,14	31,825	6548,39	5672,85	II
-	-	-	1	5	2	1,307	822,43	655,55	1,408	860,96	682,64	1
-	-	-	17	99	81	478	112,19	70,35	1,143	277,88	182,97	2
-	-	-	13	87	70	128	39,69	27,75	374	100,88	71,82	2(a)
-	-	-	-	-	-	-	-	-	3	32	32	2(b)
-	-	-	2	3	3	119	10,01	7,29	164	25,35	18,17	2(c)
-	-	-	-	-	-	-	-	-	1	20	20	2(d)
-	-	-	-	-	-	45	8,58	5,62	74	29,24	24,41	2(e)
-	-	-	2	9	8	186	53,92	29,69	527	121,89	68,06	2(f)
-	-	-	-	-	-	15	9,07	8,18	36	17,50	14,31	3
-	-	-	15	12	10	753	198,36	146,12	2,347	255,54	186,31	4
-	-	-	-	-	-	51	170,80	123,48	258	177,72	127,60	4(a)
-	-	-	2	1	-	-	-	-	450	7,54	5,69	4(b)
-	-	-	8	3	2	364	5,56	4,49	454	7,50	5,92	4(c)
-	-	-	5	8	7	338	22,00	18,16	1,185	62,78	47,10	4(d)
-	-	-	3	8	6	407	180,15	130,08	576	201,33	141,01	5
-	-	-	1	-	-	211	102,70	84,13	281	105,50	86,42	6
-	-	-	1	3	3	47	14,64	9,25	164	32,69	22,92	7
-	-	-	6	7	5	71	55,25	51,52	226	124,21	107,62	8
-	-	-	-	-	-	6	8,31	8,23	22	13,20	11,62	8(a)
-	-	-	-	-	-	3	2,50	2,34	3	2,50	2,34	8(b)
-	-	-	5	7	5	32	24,45	23,84	66	47,93	42,35	8(c)
-	-	-	-	-	-	-	-	-	3	29	26	8(d)
-	-	-	1	-	-	30	20,00	17,12	132	60,30	51,06	8(e)
-	-	-	-	-	-	866	506,90	401,95	876	509,42	403,79	9
-	-	-	-	-	-	70	96,28	70,79	198	185,40	159,63	10
16	8,00	3,92	5	24	17	192	79,05	59,41	576	146,07	115,86	11
16	8,00	3,92	-	-	-	49	29,49	21,50	151	64,56	50,92	11(a)
-	-	-	-	-	-	5	25,39	16,76	37	44,58	33,09	11(b)
-	-	-	5	24	17	138	24,18	21,16	388	36,93	31,84	11(c)
1	2,50	38	8	20	17	170	29,93	24,00	690	158,63	136,60	12
-	-	-	2	6	5	16	2,27	1,65	81	7,93	6,20	12(a)
1	2,50	38	1	1	1	50	2,74	1,90	266	26,11	19,26	12(b)
-	-	-	3	11	11	74	19,03	15,61	264	113,23	102,32	12(c)
-	-	-	2	2	1	30	5,90	4,83	79	11,36	8,82	12(d)
-	-	-	32	33	21	474	12,86	8,94	588	24,52	19,72	13
-	-	-	1,349	9,35	7,57	11,650	1889,85	2062,72	17,425	2077,71	2167,11	14
-	-	-	2	9	5	2,312	1162,43	920,00	2,322	1288,27	1035,60	15
-	-	-	1	6	5	2,292	1154,32	914,56	2,299	1280,01	1030,04	15(a)
-	-	-	-	-	-	6	36	20	6	36	20	15(b)
-	-	-	1	3	1	14	7,75	5,24	17	7,90	5,35	15(c)
-	-	-	96	3,18	2,65	1,908	233,50	170,13	2,969	282,76	210,33	16
-	-	-	2,483	67,59	42,65	12,243	454,48	323,79	17,752	607,76	424,34	III
-	-	-	294	3,33	2,49	2,853	662,98	521,14	7,458	968,12	662,77	IV
7	17	1	26,746	175,26	133,69	2,27,981	2424,87	1769,51	3,26,566	3736,06	2805,70	V
-	-	-	2,124	10,92	7,77	20,088	132,43	90,92	24,032	155,84	108,30	1
-	-	-	1,421	27,66	21,99	15,430	481,31	376,93	27,193	900,69	742,17	2
7	17	1	23,201	136,67	103,93	1,92,463	1811,13	1301,67	2,75,341	2679,54	1955,24	3
10	7,09	3,75	9,565	79,64	61,68	48,993	1744,79	1485,00	78,912	2542,39	2107,08	VI
8	4,29	2,96	374	5,49	4,65	3,065	712,86	673,27	4,495	854,64	794,66	1
2	2,80	79	9,191	74,15	57,04	45,928	1031,93	811,73	74,417	1687,74	1312,42	2
-	-	-	-	1,00	78	122	9,34	4,00	457	639,16	359,80	VII
-	-	-	1,773	12,90	10,59	14,305	301,15	205,22	20,414	527,67	377,12	VIII
34	17,76	8,07	57,733	462,97	344,91	3,50,265	12182,88	9964,55	5,38,446	16962,56	13430,79	TOTAL
-	-	-	1,229	6,20	4,82	9,201	717,61	533,78	13,482	791,03	586,88	1
-	-	-	132	1,71	1,28	3,192	732,85	601,09	6,949	1108,63	862,87	2