

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	7,266	85,08	60,45	10,186	240,76	212,26
1. Direct Finance	6,960	76,56	53,06	9,867	164,18	142,14
2. Indirect Finance	306	8,52	7,40	319	76,58	70,12
II. INDUSTRY	3,823	313,71	245,02	6,996	800,52	685,83
1. Mining & Quarrying	43	8,87	6,93	47	21,96	20,67
2. Food Manufacturing & Processing	536	59,83	48,27	520	117,51	91,16
(a) Rice Mills, Flour & Dal Mills	116	35,23	30,38	164	44,34	30,48
(b) Sugar	4	47	34	–	–	–
(c) Edible Oils & Vanaspati	24	2,91	1,21	28	7,40	6,91
(d) Tea Processing	–	–	–	1	2	1
(e) Processing of Fruits & Vegetables	9	88	70	11	6,43	5,47
(f) Others	383	20,35	15,64	316	59,32	48,29
3. Beverage & Tobacco	30	11,41	6,52	18	10,92	9,61
4. Textiles	1,303	22,47	16,27	1,571	49,30	40,39
(a) Cotton Textiles	94	1,75	1,47	283	12,72	8,20
(b) Jute & Other Natural Fibre Textiles	23	77	62	152	2,39	1,42
(c) Handloom Textiles & Khadi	235	3,22	1,91	93	1,18	1,02
(d) Other Textiles & Textile Products	951	16,73	12,27	1,043	33,01	29,74
5. Paper, Paper Products & Printing	89	33,15	25,63	79	24,37	21,81
6. Woods and Wood Products	126	5,74	4,81	93	13,13	11,89
7. Leather & Leather Products	26	4,24	3,82	49	2,49	1,97
8. Gems and Jewellery	10	1,18	1,12	13	4,19	4,09
9. Rubber & Plastic Products	76	4,45	3,39	82	18,62	14,02
10. Chemicals & Chemical Products	75	65,48	54,97	137	79,14	48,99
(a) Heavy Industrial Chemicals	5	2,26	2,54	16	36,81	17,09
(b) Fertilisers	–	–	–	2	12	12
(c) Drugs & Pharmaceuticals	10	7,92	7,91	33	28,09	20,90
(d) Non-Edible Oils	6	1,19	1,07	–	–	–
(e) Other Chemicals & Chemical Products	54	54,12	43,45	86	14,12	10,88
11. Petroleum, Coal Products & Nuclear Fuels	5	13,18	12,44	3	89	36
12. Manufacture of Cement & Cement Products	46	9,73	8,52	73	28,02	19,33
13. Basic Metals & Metal Products	223	23,89	14,81	292	91,66	83,84
(a) Iron & Steel	51	12,32	6,44	52	40,45	38,49
(b) Non-Ferrous Metals	13	4,66	2,37	10	19,82	16,50
(c) Metal Products	159	6,91	6,00	230	31,39	28,85
14. Engineering	289	25,36	19,67	791	127,46	131,38
(a) Heavy Engineering	9	88	56	63	12,92	10,00
(b) Light Engineering	189	15,11	11,33	429	16,92	22,82
(c) Electrical Machinery & Goods	74	7,41	6,04	271	94,79	95,96
(d) Electronic Machinery & Goods	17	1,96	1,75	28	2,83	2,60
15. Vehicles, Vehicle Parts & Transport Equipments	8	31	24	17	12,62	12,65
16. Other Industries	896	17,69	13,28	2,857	120,52	99,40
17. Electricity, Gas & Water	4	93	85	12	41,11	40,93
(a) Electricity Generation & Transmission	2	74	75	5	37,58	38,16
(b) Non-Conventional Energy	–	–	–	6	3,48	2,72
(c) Gas, Steam & Water Supply	2	19	10	1	5	5
18. Construction	38	5,80	3,47	342	36,61	33,34
(a) Other than Infrastructure	6	54	46	296	31,62	29,43
(b) Infrastructure Construction	32	5,25	3,01	46	4,99	3,91
III. TRANSPORT OPERATORS	2,469	99,05	70,12	965	28,13	24,20
IV. PROFESSIONAL AND OTHER SERVICES	1,774	129,39	98,28	3,672	202,93	179,22
1. Professional Services	75	2,56	1,90	798	61,57	64,71
2. Tourism, Hotel & Restaurants	239	37,68	26,05	222	24,47	20,36
3. Recreation services	82	1,64	1,21	45	1,04	91
4. IT and Telecommunications	32	1,95	1,71	16	3,02	2,65
5. Others	1,346	85,56	67,40	2,591	112,83	90,59
V. PERSONAL LOANS	47,983	837,34	622,36	26,482	504,72	426,98
1. Housing	7,006	279,92	222,48	5,122	213,11	198,80
2. Consumer Durables	1,379	9,73	7,05	2,264	16,89	11,88
3. Vehicles	10,403	208,71	143,05	4,544	64,60	56,04
4. Education	1,254	46,72	33,39	1,601	37,30	31,47
5. Personal Credit Cards	–	–	–	418	1,74	1,04
6. Others	27,941	292,25	216,39	12,533	171,07	127,75
VI. TRADE	10,098	341,57	280,26	11,392	619,97	358,77
1. Wholesale Trade	276	67,85	61,15	905	60,97	49,36
2. Retail Trade	9,822	273,72	219,10	10,487	559,00	309,41
VII. FINANCE	14	22	10	72	11,10	7,06
VIII. ALL OTHERS	368	57,51	56,96	2,352	65,81	46,46
TOTAL BANK CREDIT	73,795	1863,86	1433,54	62,117	2473,93	1940,78

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2009

JAMMU & KASHMIR

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			PRIVATE SECTOR 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	
-	-	-	11,943	79,11	57,83	35,814	864,92	669,89	65,209	1269,88	1000,43	I.
-	-	-	11,644	76,57	55,84	35,407	822,97	637,30	63,878	1140,27	888,33	1.
-	-	-	299	2,55	1,99	407	41,95	32,59	1,331	129,61	112,10	2.
3	1,51	1,02	1,564	11,39	7,97	17,837	2643,09	2113,04	30,223	3770,22	3052,87	II.
-	-	-	8	1,36	93	139	26,31	20,38	237	58,50	48,91	1.
-	-	-	29	34	27	811	78,63	58,64	1,896	256,32	198,33	2.
-	-	-	19	11	7	126	4,34	3,88	425	84,02	64,81	2 (a)
-	-	-	-	-	-	-	-	-	4	47	34	2 (b)
-	-	-	3	11	12	72	14,56	9,50	127	24,98	17,74	2 (c)
-	-	-	-	-	-	346	3,71	2,42	347	3,73	2,43	2 (d)
-	-	-	-	-	-	40	10,48	6,46	60	17,79	12,62	2 (e)
-	-	-	7	12	8	227	45,54	36,38	933	125,33	100,39	2 (f)
-	-	-	-	-	-	44	83,79	74,24	92	106,13	90,37	3.
-	-	-	305	1,35	99	9,002	354,58	208,88	12,181	427,71	266,53	4.
-	-	-	9	1	1	151	6,26	4,21	537	20,74	13,89	4 (a)
-	-	-	13	3	1	125	1,59	1,04	313	4,78	3,10	4 (b)
-	-	-	108	45	32	6,507	41,30	26,96	6,943	46,16	30,21	4 (c)
-	-	-	175	86	65	2,219	305,43	176,67	4,388	356,04	219,33	4 (d)
-	-	-	7	3	2	296	56,29	43,83	471	113,84	91,29	5.
-	-	-	17	7	5	780	32,61	26,12	1,016	51,54	42,87	6.
-	-	-	9	4	2	242	4,56	4,09	326	11,33	9,90	7.
-	-	-	3	-	-	222	5,21	4,08	248	10,58	9,30	8.
-	-	-	4	1	1	109	7,72	6,41	271	30,80	23,84	9.
-	-	-	17	10	7	242	61,47	47,60	471	206,19	151,63	10.
-	-	-	-	-	-	9	12,75	6,23	30	51,82	25,87	10 (a)
-	-	-	-	-	-	-	-	-	2	12	12	10 (b)
-	-	-	15	9	7	149	26,52	21,62	207	62,62	50,49	10 (c)
-	-	-	-	-	-	-	-	-	6	1,19	1,07	10 (d)
-	-	-	2	1	-	84	22,20	19,75	226	90,46	74,09	10 (e)
-	-	-	-	-	-	37	6,03	5,73	45	20,10	18,52	11.
-	-	-	2	-	-	160	289,01	282,67	281	326,76	310,52	12.
-	-	-	18	30	19	853	192,78	156,96	1,386	308,63	255,80	13.
-	-	-	-	-	-	59	112,20	93,39	162	164,97	138,33	13 (a)
-	-	-	-	-	-	91	54,73	43,64	114	79,21	62,51	13 (b)
-	-	-	18	30	19	703	25,85	19,92	1,110	64,45	54,97	13 (c)
3	1,51	1,02	34	12	9	1,137	53,46	37,98	2,254	207,91	190,14	14.
-	-	-	-	-	-	5	26	15	77	14,06	10,71	14 (a)
3	1,51	1,02	23	9	7	690	37,43	24,44	1,334	71,07	59,68	14 (b)
-	-	-	7	2	2	258	13,95	12,08	610	116,18	114,09	14 (c)
-	-	-	4	1	-	184	1,81	1,31	233	6,61	5,66	14 (d)
-	-	-	114	1,27	69	550	49,21	35,10	689	63,41	48,67	15.
-	-	-	973	5,17	3,62	2,084	211,63	169,20	6,810	355,01	285,50	16.
-	-	-	-	-	-	195	57,61	51,76	211	99,65	93,54	17.
-	-	-	-	-	-	195	57,61	51,76	202	95,93	90,67	17 (a)
-	-	-	-	-	-	-	-	-	6	3,48	2,72	17 (b)
-	-	-	-	-	-	-	-	-	3	24	16	17 (c)
-	-	-	24	1,21	1,02	934	1072,18	879,37	1,338	1115,80	917,19	18.
-	-	-	22	1,17	1,00	767	292,83	246,87	1,091	326,16	277,75	18 (a)
-	-	-	2	4	2	167	779,35	632,50	247	789,64	639,44	18 (b)
-	-	-	2,365	50,61	34,45	13,488	542,97	358,55	19,287	720,76	487,32	III.
-	-	-	713	6,78	5,10	5,296	3304,28	2520,13	11,455	3643,38	2802,73	IV.
-	-	-	117	1,07	82	764	79,28	66,37	1,754	144,48	133,80	1.
-	-	-	11	27	18	1,511	153,58	116,01	1,983	215,99	162,60	2.
-	-	-	3	2	2	207	21,03	14,34	337	23,73	16,48	3.
-	-	-	-	-	-	38	7,50	6,65	86	12,48	11,02	4.
-	-	-	582	5,42	4,08	2,776	3042,90	2316,76	7,295	3246,70	2478,83	5.
-	-	-	25,371	199,14	143,96	2,57,075	3467,30	2574,62	3,56,911	5008,50	3767,92	V.
-	-	-	1,086	22,04	16,71	15,793	619,06	472,92	29,007	1134,13	910,91	1.
-	-	-	2,565	15,23	10,66	72,999	954,88	731,61	79,207	996,72	761,21	2.
-	-	-	3,776	46,13	32,87	82,084	1004,43	718,38	1,00,807	1323,88	950,34	3.
-	-	-	138	1,35	93	3,254	84,92	55,50	6,247	170,30	121,29	4.
-	-	-	-	-	-	42	1,30	44	460	3,04	1,48	5.
-	-	-	17,806	114,39	82,79	82,903	802,72	595,76	1,41,183	1380,43	1022,68	6.
11	5,79	2,94	12,121	109,39	80,88	56,839	2156,75	1836,13	90,461	3233,47	2558,98	VI.
6	2,14	1,39	458	6,16	4,87	138	491,35	489,33	1,783	628,46	606,10	1.
5	3,65	1,55	11,663	103,23	76,02	56,701	1665,41	1346,80	88,678	2605,00	1952,88	2.
-	-	-	182	2,65	1,69	90	6,81	3,47	358	20,78	12,32	VII.
-	-	-	7,270	26,90	23,49	4,193	46,35	31,96	14,183	196,57	158,87	VIII.
14	7,30	3,95	61,529	485,97	355,37	3,90,632	13032,49	10107,79	5,88,087	17863,55	13841,43	TOTAL