

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	7,505	74,85	55,59	10,422	171,18	131,42
1. Direct Finance	7,165	65,53	47,35	10,289	135,97	100,44
2. Indirect Finance	340	9,32	8,24	133	35,21	30,98
II. INDUSTRY	4,077	412,33	276,85	5,045	718,70	642,31
1. Mining & Quarrying	37	2,41	1,73	53	26,48	23,54
2. Food Manufacturing & Processing	571	70,55	57,04	341	133,61	118,64
(a) Rice Mills, Flour & Dal Mills	139	47,44	37,77	102	57,35	51,82
(b) Sugar	3	32	32	–	–	–
(c) Edible Oils & Vanaspati	17	2,15	1,94	33	11,94	11,26
(d) Tea Processing	1	24	11	–	–	–
(e) Processing of Fruits & Vegetables	10	1,01	84	11	12,23	12,07
(f) Others	401	19,39	16,06	195	52,10	43,49
3. Beverage & Tobacco	55	8,77	6,68	16	3,36	2,02
4. Textiles	1,188	17,66	13,04	1,985	48,73	39,51
(a) Cotton Textiles	83	1,28	1,04	375	10,30	8,00
(b) Jute & Other Natural Fibre Textiles	32	94	88	505	8,36	6,76
(c) Handloom Textiles & Khadi	155	3,05	2,10	88	93	88
(d) Other Textiles & Textile Products	918	12,40	9,03	1,017	29,13	23,87
5. Paper, Paper Products & Printing	98	28,47	21,93	76	18,58	16,04
6. Leather & Leather Products	30	56	39	46	2,47	2,17
7. Rubber & Plastic Products	34	4,36	3,50	96	15,16	12,98
8. Chemicals & Chemical Products	92	137,18	62,45	108	51,28	37,07
(a) Heavy Industrial Chemicals	8	3,17	2,62	13	18,87	13,37
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	23	82,49	21,05	25	16,91	12,67
(d) Non-Edible Oils	3	27	27	–	–	–
(e) Other Chemicals & Chemical Products	58	51,25	38,51	70	15,50	11,03
9. Petroleum, Coal Products & Nuclear Fuels	3	13,00	8,98	2	41	39
10. Manufacture of Cement & Cement Products	44	12,00	9,47	150	81,60	86,27
11. Basic Metals & Metal Products	187	62,50	50,35	254	63,97	53,77
(a) Iron & Steel	48	29,05	21,81	31	3,87	3,30
(b) Non-Ferrous Metals	15	26,00	22,47	12	32,54	26,17
(c) Metal Products	124	7,45	6,08	211	27,57	24,30
12. Engineering	273	21,34	15,60	337	104,82	97,74
(a) Heavy Engineering	10	1,40	47	79	8,23	8,68
(b) Light Engineering	148	8,96	7,03	81	5,65	4,84
(c) Electrical Machinery & Goods	95	8,81	6,66	142	87,20	81,53
(d) Electronic Machinery & Goods	20	2,17	1,44	35	3,74	2,70
13. Vehicles, Vehicle Parts & Transport Equipments	13	1,43	1,21	23	10,00	9,95
14. Other Industries	1,417	28,22	21,18	1,145	74,93	60,65
15. Electricity, Gas & Water	1	2	3	13	38,38	39,21
(a) Electricity Generation & Transmission	1	2	3	11	38,18	39,01
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	2	21	21
16. Construction	34	3,87	3,26	400	44,91	42,36
III. TRANSPORT OPERATORS	2,192	85,32	63,16	1,090	27,16	24,52
IV. PROFESSIONAL AND OTHER SERVICES	1,411	124,43	95,31	3,953	171,46	141,52
V. PERSONAL LOANS	48,060	738,62	567,98	26,870	523,03	449,86
1. Loans for Purchase of Consumer Durables	590	4,79	3,72	1,593	8,00	6,71
2. Loans for Housing	6,755	241,46	198,02	4,923	197,48	183,99
3. Rest of the Personal Loans	40,715	492,37	366,25	20,354	317,55	259,16
VI. TRADE	9,801	363,18	302,48	11,028	417,04	333,20
1. Wholesale Trade	239	75,91	67,39	525	40,92	33,69
2. Retail Trade	9,562	287,26	235,09	10,503	376,12	299,51
VII. FINANCE	14	14	12	96	8,66	8,00
VIII. ALL OTHERS	469	21,04	20,71	4,174	193,95	155,63
TOTAL BANK CREDIT	73,529	1819,90	1382,20	62,678	2231,18	1886,46

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2008

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	
-	-	-	15,420	132,78	101,21	29,186	918,99	700,23	62,533	1297,80	988,45	I
-	-	-	15,169	129,31	98,53	28,364	832,68	636,27	60,987	1163,49	882,60	1
-	-	-	251	3,47	2,68	822	86,31	63,96	1,546	134,31	105,85	2
-	-	-	1,620	13,83	10,36	23,736	2722,70	2169,31	34,478	3867,55	3098,83	II
-	-	-	6	1,00	74	436	213,82	164,37	532	243,72	190,39	1
-	-	-	70	1,09	86	1,134	79,79	58,86	2,116	285,04	235,40	2
-	-	-	55	80	63	649	15,20	11,69	945	120,79	101,90	2(a)
-	-	-	-	-	-	-	-	-	3	32	32	2(b)
-	-	-	3	11	12	243	20,12	14,74	296	34,32	28,05	2(c)
-	-	-	-	-	-	-	-	-	1	24	11	2(d)
-	-	-	-	-	-	24	7,91	6,84	45	21,15	19,75	2(e)
-	-	-	12	17	11	218	36,56	25,60	826	108,23	85,27	2(f)
-	-	-	-	-	-	41	80,46	66,13	112	92,59	74,83	3
-	-	-	303	1,62	1,19	3,623	224,63	182,88	7,099	292,63	236,61	4
-	-	-	18	41	32	742	128,91	108,52	1,218	140,90	117,87	4(a)
-	-	-	18	4	3	713	5,30	3,27	1,268	14,64	10,94	4(b)
-	-	-	113	44	31	671	4,16	3,04	1,027	8,58	6,32	4(c)
-	-	-	154	72	54	1,497	86,26	68,05	3,586	128,51	101,49	4(d)
-	-	-	40	22	14	546	57,69	48,17	760	104,95	86,29	5
-	-	-	9	5	3	355	14,12	12,39	440	17,21	14,98	6
-	-	-	6	2	1	258	10,09	9,22	394	29,63	25,72	7
-	-	-	30	22	17	799	87,06	81,94	1,029	275,75	181,63	8
-	-	-	-	-	-	4	3,31	41	25	25,35	16,40	8(a)
-	-	-	-	-	-	-	-	-	-	-	-	8(b)
-	-	-	24	18	15	736	36,55	39,44	808	136,14	73,31	8(c)
-	-	-	-	-	-	-	-	-	3	27	27	8(d)
-	-	-	6	4	2	59	47,20	42,08	193	114,00	91,65	8(e)
-	-	-	-	-	-	194	84,49	74,18	199	97,90	83,55	9
-	-	-	4	-	-	270	117,57	50,23	468	211,17	145,97	10
-	-	-	25	27	23	1,669	185,15	166,37	2,135	311,89	270,72	11
-	-	-	-	-	-	65	88,73	83,48	144	121,64	108,58	11(a)
-	-	-	-	-	-	74	57,81	50,22	101	116,35	98,86	11(b)
-	-	-	25	27	23	1,530	38,61	32,68	1,890	73,91	63,28	11(c)
-	-	-	52	33	27	1,231	75,18	58,06	1,893	201,66	171,67	12
-	-	-	-	-	-	18	2,28	1,63	107	11,92	10,78	12(a)
-	-	-	37	19	14	590	48,43	36,44	856	63,22	48,45	12(b)
-	-	-	9	9	8	343	18,84	15,42	589	114,93	103,69	12(c)
-	-	-	6	5	5	280	5,62	4,56	341	11,59	8,75	12(d)
-	-	-	72	64	46	840	15,27	12,43	948	27,34	24,05	13
-	-	-	959	6,24	4,79	9,181	247,04	191,39	12,702	356,43	278,02	14
-	-	-	-	-	-	871	317,12	267,02	885	355,53	306,26	15
-	-	-	-	-	-	870	312,12	263,20	882	350,32	302,23	15(a)
-	-	-	-	-	-	-	-	-	-	-	-	15(b)
-	-	-	-	-	-	1	5,00	3,82	3	5,21	4,03	15(c)
-	-	-	44	2,12	1,46	2,288	913,21	725,66	2,766	964,11	772,74	16
-	-	-	2,895	84,87	58,51	9,314	394,33	261,74	15,491	591,67	407,93	III
-	-	-	330	4,32	3,47	2,890	2965,15	2244,18	8,584	3265,37	2484,49	IV
-	-	-	22,021	184,01	140,17	2,99,316	3364,93	2433,50	3,96,267	4810,59	3591,51	V
-	-	-	2,438	14,31	10,06	31,596	381,42	306,01	36,217	408,51	326,50	1
-	-	-	1,288	27,17	22,06	22,122	686,79	501,50	35,088	1152,89	905,56	2
-	-	-	18,295	142,54	108,06	2,45,598	2296,73	1625,99	3,24,962	3249,19	2359,46	3
6	4,21	2,49	11,518	106,55	80,61	75,150	2961,80	2482,65	1,07,503	3852,77	3201,42	VI
3	95	66	436	6,27	5,37	1,791	520,97	507,38	2,994	645,02	614,49	1
3	3,26	1,83	11,082	100,28	75,24	73,359	2440,83	1975,26	1,04,509	3207,75	2586,93	2
-	-	-	160	73	60	145	5,40	4,41	415	14,93	13,13	VII
-	-	-	9,081	39,43	33,62	23,548	203,16	147,13	37,272	457,58	357,09	VIII
6	4,21	2,49	63,045	566,52	428,55	4,63,285	13536,46	10443,15	6,62,543	18158,26	14142,85	TOTAL