

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

(Amount in Rupees Thousand)

KAITHAL		KARNAL		KURUKSHETRA		MAHENDRAGARH		PANCHKULA		PANIPAT		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	25	26	27	28	
31,471	270,28,36	32,987	406,65,02	23,444	220,69,05	19,508	86,79,92	6,795	233,68,67	17,701	192,67,71	I
30,027	233,86,04	32,211	335,01,47	22,721	195,22,80	19,217	85,02,76	6,486	54,46,84	17,229	182,65,47	1
1,444	36,42,32	776	71,63,55	723	25,46,25	291	1,77,16	309	179,21,83	472	10,02,24	2
1,282	72,26,69	2,215	552,05,60	1,384	100,48,88	1,401	14,88,74	1,341	193,02,17	5,328	645,51,65	II
116	3,37,14	11	95,52	16	1,40,02	7	37,77	11	50,39	4	30,81	1
1,072	65,47,75	2,016	544,10,53	1,138	96,74,09	1,320	13,54,19	1,241	187,40,57	5,261	641,97,97	2
2	7,74	1	2,32	—	—	1	22,01	5	26,81	1	9,45	3
92	3,34,06	187	6,97,23	230	2,34,77	73	74,77	84	4,84,40	62	3,13,42	4
195	31,69	90	1,57,62	649	1,71,91	144	29,79	282	26,13,12	127	91,84	III
662	6,73,82	1,306	21,99,80	491	6,84,20	504	3,05,28	782	60,63,51	551	45,67,37	IV
9,191	68,00,55	26,779	281,81,97	14,425	143,91,20	10,240	48,74,82	20,717	231,75,94	17,099	239,00,52	V
403	1,24,01	604	1,58,43	544	1,44,75	558	1,77,52	549	1,70,28	378	1,25,57	1
1,772	30,61,87	5,456	130,55,59	3,353	75,56,44	764	9,03,36	4,701	109,86,99	3,038	97,02,86	2
7,016	36,14,67	20,719	149,67,95	10,528	66,90,01	8,918	37,93,94	15,467	120,18,67	13,683	140,72,09	3
6,129	36,30,24	6,419	110,91,47	4,222	52,48,89	3,727	15,64,46	2,660	130,13,20	6,561	170,60,99	VI
215	4,39,34	356	27,87,67	82	3,51,44	53	1,42,17	162	8,58,72	662	65,94,01	1
5,914	31,90,90	6,063	83,03,80	4,140	48,97,45	3,674	14,22,29	2,498	121,54,48	5,899	104,66,98	2
32	21,10	116	11,44,15	55	33,32,67	7	5,56	60	14,52,36	16	39,09	VII
1,408	14,67,48	3,832	53,10,50	2,275	28,56,12	1,517	9,98,97	3,373	44,95,54	2,347	85,06,36	VIII
50,370	468,79,93	73,744	1439,56,13	46,945	588,02,92	37,048	179,47,54	36,010	934,84,51	49,730	1379,85,53	TOTAL
309	3,49,05	166	5,99,44	213	8,57,46	802	1,56,37	182	2,72,87	338	19,60,51	1
594	48,26,88	1,391	307,24,24	703	74,51,88	142	1,49,43	724	77,10,62	3,983	429,72,57	2

STATE : HIMACHAL PRADESH

REWARI		ROHTAK		SIRSA		SONIPAT		YAMUNANAGAR		BILASPUR		
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	Item No.
29	30	31	32	33	34	35	36	37	38	1	2	
20,502	99,79,49	20,686	139,86,80	32,086	263,88,37	18,704	171,05,14	32,731	206,02,85	7,655	21,65,76	I
20,400	95,76,47	20,386	137,10,71	31,434	251,08,09	18,437	144,31,48	32,191	182,95,78	7,526	20,85,26	1
102	4,03,02	300	2,76,09	652	12,80,28	267	26,73,66	540	23,07,07	129	80,50	2
1,501	153,47,01	1,900	118,80,58	1,284	39,61,32	2,070	261,14,25	5,474	222,61,80	583	6,86,75	II
20	5,58,56	45	1,47,01	7	23,26	17	93,29	29	2,07,79	2	2,25	1
1,233	143,65,71	1,825	114,92,02	1,228	36,51,88	1,679	242,88,13	5,210	188,14,02	556	6,20,94	2
2	12,88	3	94,95	4	35,64	9	87,10	10	54,59	—	—	3
246	4,09,86	27	1,46,60	45	2,50,54	365	16,45,73	225	31,85,40	25	63,56	4
352	75,75	307	3,54,51	192	2,30,41	262	2,08,17	406	2,72,28	691	13,44,35	III
670	13,61,39	1,321	42,85,42	698	6,61,95	767	10,17,04	1,075	11,90,98	661	8,68,94	IV
13,491	87,10,02	28,253	263,39,20	10,867	93,25,03	16,361	111,29,44	25,899	237,37,47	6,097	37,67,48	V
343	1,69,12	549	2,11,40	760	3,18,50	732	2,25,47	881	2,92,94	373	1,08,69	1
1,218	24,94,61	5,712	118,00,37	1,811	33,21,93	2,116	41,74,91	5,367	109,53,50	1,728	18,13,24	2
11,930	60,46,29	21,992	143,27,43	8,296	56,84,60	13,513	67,29,06	19,651	124,91,03	3,996	18,45,55	3
4,281	35,40,69	6,503	87,07,13	5,428	46,65,63	5,590	44,10,89	7,521	97,82,96	3,530	25,67,97	VI
153	7,43,54	322	26,84,89	222	6,76,47	413	10,78,21	303	14,77,85	38	1,80,63	1
4,128	27,97,15	6,181	60,22,24	5,206	39,89,16	5,177	33,32,68	7,218	83,05,11	3,492	23,87,34	2
51	61,12	80	2,77,46	20	29,13	40	74,67	38	91,27	68	2,20,46	VII
2,319	11,35,63	4,656	51,67,28	6,410	47,47,81	2,425	29,30,37	4,928	67,82,06	1,223	8,35,18	VIII
43,167	402,11,10	63,706	709,98,38	56,985	500,09,65	46,219	629,89,97	78,072	847,21,67	20,508	124,56,89	TOTAL
639	4,62,66	666	4,89,45	568	3,82,87	483	2,86,79	468	7,52,86	257	2,36,85	1
374	29,21,70	825	43,61,51	476	16,33,30	843	67,60,24	4,079	120,44,69	222	1,93,80	2

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

NORTHERN REGION

STATE : HIMACHAL PRADESH (Contd.)

OCCUPATION	CHAMBA		HAMIRPUR		KANGRA		KINNAUR	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	3	4	5	6	7	8	9	10
I. AGRICULTURE	6,172	11,77,34	13,271	33,50,05	27,302	72,79,38	2,172	31,74,15
1. Direct Finance	5,868	10,40,98	13,183	32,67,09	26,912	66,96,93	2,081	6,40,46
2. Indirect Finance	304	1,36,36	88	82,96	390	5,82,45	91	25,33,69
II. INDUSTRY	1,201	255,54,65	1,140	30,95,33	2,597	253,55,14	235	50,77,81
1. Mining & Quarrying	4	43,18	2	9,97	32	2,36,40	1	1,08
2. Manufacturing & Processing	1,124	3,58,80	1,030	28,20,91	2,432	37,94,91	228	65,35
3. Electricity, Gas & Water	31	250,96,71	—	—	11	200,85,36	1	49,98,17
4. Construction	42	55,96	108	2,64,45	122	12,38,47	5	13,21
III. TRANSPORT OPERATORS	619	8,52,69	472	6,90,42	1,346	17,75,05	70	1,06,06
IV. PROFESSIONAL AND OTHER SERVICES	247	4,81,75	683	4,34,73	1,878	15,96,13	136	45,09
V. PERSONAL LOANS	7,269	37,92,95	7,807	60,05,79	29,843	195,26,16	1,154	8,74,84
1. Loans for Purchase of Consumer Durables	215	46,58	120	40,67	1,264	3,78,85	25	2,17
2. Loans for Housing	511	8,71,93	1,591	27,64,04	4,544	86,46,14	130	3,13,05
3. Rest of the Personal Loans	6,543	28,74,44	6,096	32,01,08	24,035	105,01,17	999	5,59,62
VI. TRADE	3,268	15,05,04	3,754	31,72,33	9,204	76,96,86	664	3,35,47
1. Wholesale Trade	339	2,44,86	27	2,17,25	263	8,46,40	1	2,49
2. Retail Trade	2,929	12,60,18	3,727	29,55,08	8,941	68,50,46	663	3,32,98
VII. FINANCE	39	19,45	51	90,59	190	1,37,00	6	3,28
VIII. ALL OTHERS	2,382	9,52,06	1,254	9,72,61	7,356	46,56,29	349	2,02,93
TOTAL BANK CREDIT	21,197	343,35,93	28,432	178,11,85	79,716	680,22,01	4,786	98,19,63
OF WHICH: 1. Artisans and Village & Tiny Industries	944	2,44,56	384	2,37,63	1,352	10,01,41	124	24,85
2. Other Small Scale Industries	121	1,02,80	478	4,77,86	743	22,77,68	84	37,47

OCCUPATION	KULU		LAHUL & SPITI		MANDI		SIMLA	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	11	12	13	14	15	16	17	18
I. AGRICULTURE	9,795	35,74,31	506	89,43	18,557	36,03,99	17,237	88,10,90
1. Direct Finance	9,610	33,01,69	506	89,43	18,024	34,38,13	16,988	64,04,42
2. Indirect Finance	185	2,72,62	—	—	533	1,65,86	249	24,06,48
II. INDUSTRY	1,488	85,62,26	346	70,38	2,592	27,36,64	1,018	616,96,59
1. Mining & Quarrying	9	42,93	1	4,94	12	53,73	7	39,55
2. Manufacturing & Processing	1,404	13,38,68	342	58,64	2,458	20,91,56	889	35,17,00
3. Electricity, Gas & Water	8	69,06,67	—	—	9	76,99	12	174,65,71
4. Construction	67	2,73,98	3	6,80	113	5,14,36	110	406,74,33
III. TRANSPORT OPERATORS	1,241	16,40,79	33	40,02	1,519	20,39,43	982	66,32,25
IV. PROFESSIONAL AND OTHER SERVICES	996	7,07,10	21	9,37	2,306	17,22,52	1,120	76,32,69
V. PERSONAL LOANS	7,478	72,21,69	510	2,88,02	19,266	119,12,60	23,565	232,95,18
1. Loans for Purchase of Consumer Durables	539	1,21,20	8	1,46	1,408	3,87,15	1,437	4,40,47
2. Loans for Housing	1,677	40,71,19	70	1,15,86	2,770	48,40,92	4,260	116,78,85
3. Rest of the Personal Loans	5,262	30,29,30	432	1,70,70	15,088	66,84,53	17,868	111,75,86
VI. TRADE	3,584	33,94,18	346	1,54,40	7,870	63,54,90	6,169	79,91,29
1. Wholesale Trade	175	3,65,30	—	—	203	7,08,37	175	9,78,77
2. Retail Trade	3,409	30,28,88	346	1,54,40	7,667	56,46,53	5,994	70,12,52
VII. FINANCE	113	1,42,85	—	—	207	86,98	80	59,71,67
VIII. ALL OTHERS	1,769	9,80,88	212	73,18	3,182	12,45,76	4,150	34,92,77
TOTAL BANK CREDIT	26,464	262,24,06	1,974	7,24,80	55,499	297,02,82	54,321	1255,23,34
OF WHICH: 1. Artisans and Village & Tiny Industries	826	5,14,61	289	50,49	1,530	6,57,07	352	2,46,95
2. Other Small Scale Industries	373	6,69,84	8	3,05	712	8,86,20	419	15,36,76

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

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	
8,908	19,86,62	11,634	50,68,22	12,423	31,00,35	2,645	19,79,91	2,229	13,76,06	4,455	52,98,55	I
8,800	19,23,29	11,534	44,69,91	12,359	30,64,13	2,462	18,50,80	2,173	12,31,65	4,243	50,75,32	1
108	63,33	100	5,98,31	64	36,22	183	1,29,11	56	1,44,41	212	2,23,23	2
774	65,73,73	1,321	347,12,99	1,306	31,61,68	2,219	214,68,27	2,240	29,89,76	1,381	11,48,25	II
27	1,52,18	10	68,98	12	77,19	2	26,98	4	1,97,95	2	12,04	1
679	62,41,16	1,222	335,01,28	1,218	28,78,31	2,144	86,80,25	2,037	18,90,87	1,293	8,38,91	2
—	—	1	6,13,00	—	—	1	124,99,98	2	4,11	—	—	3
68	1,80,39	88	5,29,73	76	2,06,18	72	2,61,06	197	8,96,83	86	2,97,30	4
149	2,23,67	405	6,29,84	423	6,65,06	1,250	26,32,45	1,077	16,33,67	717	14,09,85	III
301	3,74,68	1,040	495,69,80	442	3,53,06	234	7,75,60	83	2,41,62	74	1,22,46	IV
7,861	56,98,04	14,825	123,37,35	7,095	52,29,04	15,557	66,36,91	11,169	66,99,78	17,145	74,31,80	V
424	1,30,96	1,230	4,01,58	328	1,24,11	1,316	3,83,60	1,147	5,68,24	638	2,68,67	1
1,539	26,82,24	3,205	65,71,94	1,622	24,21,41	1,677	16,25,66	1,019	19,65,22	809	13,66,71	2
5,898	28,84,84	10,390	53,63,83	5,145	26,83,52	12,564	46,27,65	9,003	41,66,32	15,698	57,96,42	3
3,295	26,53,50	4,093	41,43,55	2,799	24,31,99	4,958	74,16,88	2,535	37,62,45	5,079	48,02,92	VI
95	3,21,51	111	7,53,23	76	3,43,27	306	11,61,28	244	9,01,96	238	2,61,64	1
3,200	23,31,99	3,982	33,90,32	2,723	20,88,72	4,652	62,55,60	2,291	28,60,49	4,841	45,41,28	2
10	16,60	87	17,97	46	21,04	21	332,27,34	2	1,35,32	12	7,07	VII
1,365	9,00,62	2,682	29,53,04	1,380	9,48,72	2,229	11,02,86	873	5,92,32	4,468	17,03,94	VIII
22,663	184,27,46	36,087	1094,32,76	25,914	159,10,94	29,113	752,40,22	20,208	174,30,98	33,331	219,24,84	TOTAL
385	13,64,33	361	13,49,33	517	6,60,83	1,257	5,11,10	1,399	4,77,38	985	3,79,67	1
136	22,17,22	615	62,51,00	524	15,09,94	378	2,36,87	109	5,92,93	98	2,14,54	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	
1,958	9,16,38	10,841	64,17,64	58	7,84	5,133	24,93,58	1,273	4,25,98	215	83,65	I
1,945	9,11,71	10,333	44,75,63	58	7,84	5,072	21,19,93	1,215	4,17,91	207	77,16	1
13	4,67	508	19,42,01	—	—	61	3,73,65	58	8,07	8	6,49	2
255	2,83,10	2,931	285,98,92	253	1,31,82	965	87,86,25	251	1,34,96	444	2,58,24	II
—	—	31	3,05,21	1	4,31	5	31,12	1	3,14	—	—	1
179	1,12,58	2,569	264,35,26	247	1,21,95	830	85,75,09	237	76,29	437	2,34,12	2
—	—	20	1,34,32	—	—	5	29,30	—	—	—	—	3
76	1,70,52	311	17,24,13	5	5,56	125	1,50,74	13	55,53	7	24,12	4
236	4,87,48	2,794	62,53,21	113	2,18,63	454	11,48,17	340	4,74,34	391	8,52,43	III
69	90,94	1,279	50,17,18	151	34,50	263	1,98,26	13	18,16	101	2,55,25	IV
7,173	30,87,30	59,772	480,65,69	664	4,35,57	8,670	45,09,25	4,914	16,11,94	1,169	8,65,59	V
97	27,62	2,574	10,53,44	27	11,28	223	77,91	218	63,48	23	6,36	1
362	6,02,23	7,928	173,86,65	16	37,63	693	11,46,08	248	3,15,40	39	89,26	2
6,714	24,57,45	49,270	296,25,60	621	3,86,66	7,754	32,85,26	4,448	12,33,06	1,107	7,69,97	3
2,335	13,97,73	11,035	186,45,59	918	8,78,05	3,221	19,92,04	2,054	13,59,44	871	6,57,78	VI
9	15,67	897	60,62,68	41	4,37,58	105	92,73	8	39,71	97	1,27,25	1
2,326	13,82,06	10,138	125,82,91	877	4,40,47	3,116	18,99,31	2,046	13,19,73	774	5,30,53	2
14	3,11	68	3,72,73	—	—	18	9,00	7	2,81	—	—	VII
1,342	12,68,31	8,376	89,59,98	56	3,03,23	1,749	11,37,07	661	2,90,32	260	3,29,51	VIII
13,382	75,34,35	97,096	1223,30,94	2,213	20,09,64	20,473	202,73,62	9,513	43,17,95	3,451	33,02,45	TOTAL
133	72,36	555	10,64,57	227	61,34	369	4,71,27	221	45,53	407	85,22	1
28	21,23	1,346	159,16,86	20	60,61	253	29,09,97	6	23,25	16	1,21,09	2