

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1999 (Part 3 of 32)**

NORTHERN REGION (contd.)

STATE : JAMMU & KASHMIR

(Amount in Rupees Lakh)

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	14,587	26,35	20,97	5,524	23,75	18,38
1. Direct Finance	14,444	25,64	20,51	5,483	23,26	17,92
2. Indirect Finance	143	70	46	41	49	46
II. INDUSTRY	7,784	71,31	59,98	5,138	120,91	108,19
1. Mining & Quarrying	4	30	24	4	89	74
2. Food Manufacturing & Processing	175	11,89	9,40	186	24,17	20,42
(a) Rice Mills, Flour & Dal Mills	97	6,81	5,61	102	12,81	11,42
(b) Sugar	-	-	-	1	5	-
(c) Edible Oils & Vanaspati	37	2,90	1,91	18	2,03	1,94
(d) Tea Processing	-	-	-	1	6	6
(e) Processing of Fruits & Vegetables	-	-	-	3	14	10
(f) Others	41	2,18	1,88	61	9,09	6,90
3. Beverage & Tobacco	2	7	5	6	45	44
4. Textiles	63	5,06	3,73	172	6,82	6,82
(a) Cotton Textiles	5	3,32	2,19	9	2,36	2,84
(b) Jute Textiles	1	5	2	1	7	6
(c) Handloom Textiles & Khadi	1	3	3	7	41	31
(d) Other Textiles	56	1,66	1,48	155	3,97	3,61
5. Paper, Paper Products & Printing	31	1,55	1,40	60	2,01	1,77
6. Leather & Leather Products	9	33	29	23	19	19
7. Rubber & Rubber Products	4	13	14	18	1,57	1,16
8. Chemicals & Chemical Products	14	72	63	115	13,01	14,60
(a) Heavy Industrial Chemicals	1	20	18	3	44	34
(b) Fertilisers	-	-	-	1	19	19
(c) Drugs & Pharmaceuticals	4	11	9	31	3,67	4,26
(d) Non-Edible Oils	-	-	-	1	2	2
(e) Other Chemicals & Chemical Products	9	41	36	79	8,70	9,79
9. Petroleum, Coal Products & Nuclear Fuels	27	2,46	2,09	-	-	-
10. Manufacture of Cement & Cement Products	13	21	17	44	9,87	7,32
11. Basic Metals & Metal Products	99	6,24	5,12	104	13,34	11,46
(a) Iron & Steel	17	2,03	1,71	29	6,65	5,25
(b) Non-Ferrous Metals	1	4	4	3	10	8
(c) Other Metal Products	81	4,18	3,38	72	6,58	6,14
12. Engineering	56	3,90	3,02	119	6,91	6,28
(a) Heavy Engineering	-	-	-	-	-	-
(b) Light Engineering	15	95	78	34	3,84	3,57
(c) Electrical Machinery & Goods	36	2,66	2,07	80	2,77	2,40

	(d) Electronic Machinery & Goods	5	30	17	5	29	30
13.	Vehicles, Vehicle Parts & Transport Equipments	19	24	18	96	9,67	7,99
14.	Other Industries	7,253	37,34	32,72	3,844	27,96	24,94
15.	Electricity, Gas & Water	3	24	21	5	28	18
	(a) Electricity Generation & Transmission	3	24	21	3	15	5
	(b) Non-Conventional Energy	-	-	-	1	4	4
	(c) Gas, Steam & Water Supply	-	-	-	1	10	9
16.	Construction	12	64	61	342	3,77	3,87
III.	TRANSPORT OPERATORS	2,569	46,62	34,87	1,800	30,28	24,48
IV.	PROFESSIONAL AND OTHER SERVICES	292	14,78	13,64	11,967	23,97	21,15
V.	PERSONAL LOANS	19,588	64,61	54,09	16,232	85,80	73,78
1.	Loans for Purchase of Consumer Durables	2,348	7,50	6,12	4,019	10,36	8,34
2.	Loans for Housing	1,938	16,09	14,03	1,823	23,40	20,69
3.	Rest of the Personal Loans	15,302	41,02	33,95	10,390	52,04	44,76
VI.	TRADE	16,453	60,40	51,39	8,593	86,79	75,07
1.	Wholesale Trade	311	4,57	4,12	651	25,36	20,12
2.	Retail Trade	16,142	55,83	47,27	7,942	61,44	54,95
VII.	FINANCE	53	70	46	58	2,87	1,94
VIII.	ALL OTHERS	1,237	6,99	5,87	9,408	51,92	46,56
TOTAL BANK CREDIT		62,563	291,75	241,29	58,720	426,28	369,55
<i>OF WHICH:</i> 1. Artisans & Village Industries		2,186	5,30	4,70	1,684	5,64	5,30
2. Other Small Scale Industries		1,829	37,09	30,48	2,950	71,19	65,47

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out-standing	Accounts	Limit	Out-standing
	7	8	9	10	11	12
I. AGRICULTURE	-	-	-	35,292	30,31	26,87
1. Direct Finance	-	-	-	34,652	29,33	26,05
2. Indirect Finance	-	-	-	640	98	82
II. INDUSTRY	4	3,64	2,30	8,408	5,89	5,16
1. Mining & Quarrying	-	-	-	-	-	-
2. Food Manufacturing & Processing	-	-	-	64	1,13	84
(a) Rice Mills, Flour & Dal Mills	-	-	-	59	1,09	81
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	-	-	-	1	1	1
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-
(f) Others	-	-	-	4	4	3
3. Beverage & Tobacco	-	-	-	-	-	-
4. Textiles	-	-	-	5	3	2
(a) Cotton Textiles	-	-	-	1	1	1
(b) Jute Textiles	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	-	-	-	-	-	-
(d) Other Textiles	-	-	-	4	2	2
5. Paper, Paper Products & Printing	-	-	-	1	1	1
6. Leather & Leather Products	-	-	-	-	-	-

7.	Rubber & Rubber Products	-	-	-	-	-	-
8.	Chemicals & Chemical Products	-	-	-	-	-	-
	(a) Heavy Industrial Chemicals	-	-	-	-	-	-
	(b) Fertilisers	-	-	-	-	-	-
	(c) Drugs & Pharmaceuticals	-	-	-	-	-	-
	(d) Non-Edible Oils	-	-	-	-	-	-
	(e) Other Chemicals & Chemical Products	-	-	-	-	-	-
9.	Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-
10.	Manufacture of Cement & Cement Products	-	-	-	-	-	-
11.	Basic Metals & Metal Products	-	-	-	3	6	6
	(a) Iron & Steel	-	-	-	-	-	-
	(b) Non-Ferrous Metals	-	-	-	-	-	-
	(c) Other Metal Products	-	-	-	3	6	6
12.	Engineering	3	3,62	2,30	3	5	5
	(a) Heavy Engineering	-	-	-	1	3	3
	(b) Light Engineering	3	3,62	2,30	1	2	1
	(c) Electrical Machinery & Goods	-	-	-	1	1	1
	(d) Electronic Machinery & Goods	-	-	-	-	-	-
13.	Vehicles, Vehicle Parts & Transport Equipments	-	-	-	5	5	5
14.	Other Industries	1	2	-	8,327	4,56	4,13
15.	Electricity, Gas & Water	-	-	-	-	-	-
	(a) Electricity Generation & Transmission	-	-	-	-	-	-
	(b) Non-Conventional Energy	-	-	-	-	-	-
	(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16.	Construction	-	-	-	-	-	-
III.	TRANSPORT OPERATORS	-	-	-	6,274	19,42	14,77
IV.	PROFESSIONAL AND OTHER SERVICES	3	12	11	791	80	71
V.	PERSONAL LOANS	-	-	-	8,811	16,80	15,93
	1. Loans for Purchase of Consumer Durables	-	-	-	605	79	71
	2. Loans for Housing	-	-	-	1,205	5,34	4,79
	3. Rest of the Personal Loans	-	-	-	7,001	10,67	10,43
VI.	TRADE	225	28	29	16,058	19,39	17,96
	1. Wholesale Trade	225	28	29	1,275	95	91
	2. Retail Trade	-	-	-	14,783	18,44	17,05
VII.	FINANCE	-	-	-	10	27	18
VIII.	ALL OTHERS	-	-	-	2,231	1,99	1,97
TOTAL BANK CREDIT		232	4,04	2,70	77,875	94,86	83,55
<i>OF WHICH:</i> 1. Artisans & Village Industries		1	2	-	8,115	4,29	3,87
2. Other Small Scale Industries		-	-	-	267	1,36	1,09

OCCUPATION	OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out-standing	Accounts	Limit	Out-standing
	13	14	15	16	17	18

I. AGRICULTURE	19,820	83,22	74,13	75,223	163,62	140,36
1. Direct Finance	19,547	81,92	73,02	74,126	160,15	137,50
2. Indirect Finance	273	1,30	1,11	1,097	3,47	2,85
II. INDUSTRY	12,913	236,38	226,58	34,247	438,13	402,22
1. Mining & Quarrying	5	2,04	3,38	13	3,22	4,37
2. Food Manufacturing & Processing	282	38,40	34,42	707	75,59	65,08
(a) Rice Mills, Flour & Dal Mills	119	24,91	21,80	377	45,62	39,64
(b) Sugar	1	35	-	2	39	-
(c) Edible Oils & Vanaspati	67	7,15	7,50	123	12,08	11,36
(d) Tea Processing	-	-	-	1	6	6
(e) Processing of Fruits & Vegetables	3	15	8	6	29	19
(f) Others	92	5,84	5,02	198	17,14	13,83
3. Beverage & Tobacco	10	5,45	5,32	18	5,97	5,81
4. Textiles	637	54,69	48,27	877	66,59	58,84
(a) Cotton Textiles	15	29,31	23,26	30	35,00	28,29
(b) Jute Textiles	-	-	-	2	12	8
(c) Handloom Textiles & Khadi	78	1,09	1,18	86	1,54	1,53
(d) Other Textiles	544	24,28	23,83	759	29,93	28,94
5. Paper, Paper Products & Printing	89	3,95	3,58	181	7,51	6,76
6. Leather & Leather Products	150	3,68	3,72	182	4,19	4,20
7. Rubber & Rubber Products	18	41	40	40	2,12	1,70
8. Chemicals & Chemical Products	99	22,74	19,83	228	36,47	35,06
(a) Heavy Industrial Chemicals	1	38	24	5	1,01	75
(b) Fertilisers	-	-	-	1	19	19
(c) Drugs & Pharmaceuticals	37	4,61	4,06	72	8,39	8,41
(d) Non-Edible Oils	-	-	-	1	2	2
(e) Other Chemicals & Chemical Products	61	17,76	15,53	149	26,87	25,69
9. Petroleum, Coal Products & Nuclear Fuels	1	3	3	28	2,49	2,13
10. Manufacture of Cement & Cement Products	42	12,79	10,47	99	22,87	17,96
11. Basic Metals & Metal Products	219	19,74	27,69	425	39,39	44,33
(a) Iron & Steel	28	11,47	18,06	74	20,16	25,01
(b) Non-Ferrous Metals	6	26	34	10	40	45
(c) Other Metal Products	185	8,01	9,29	341	18,83	18,87
12. Engineering	158	7,22	7,72	339	21,70	19,36
(a) Heavy Engineering	8	1,67	2,27	9	1,70	2,30
(b) Light Engineering	32	1,28	1,11	85	9,71	7,77
(c) Electrical Machinery & Goods	99	3,06	2,72	216	8,50	7,21
(d) Electronic Machinery & Goods	19	1,20	1,62	29	1,80	2,09
13. Vehicles, Vehicle Parts & Transport Equipments	119	3,81	3,08	239	13,77	11,29
14. Other Industries	10,990	56,25	52,18	30,415	126,13	113,97
15. Electricity, Gas & Water	4	19	14	12	71	53
(a) Electricity Generation & Transmission	2	8	7	8	46	32
(b) Non-Conventional Energy	-	-	-	1	4	4
(c) Gas, Steam & Water Supply	2	12	7	3	21	17
16. Construction	90	4,99	6,37	444	9,40	10,84
III. TRANSPORT OPERATORS	3,176	73,13	55,58	13,819	169,44	129,70
IV. PROFESSIONAL AND OTHER SERVICES	1,969	1133,51	1184,48	15,022	1173,18	1220,10
V. PERSONAL LOANS	41,493	152,66	137,63	86,124	319,88	281,44

1.	Loans for Purchase of Consumer Durables	4,614	15,07	12,62	11,586	33,71	27,78
2.	Loans for Housing	4,633	59,67	53,91	9,599	104,49	93,41
3.	Rest of the Personal Loans	32,246	77,93	71,10	64,939	181,67	160,25
VI.	TRADE	22,636	194,05	162,57	63,965	360,91	307,28
1.	Wholesale Trade	1,329	49,20	40,52	3,791	80,35	65,97
2.	Retail Trade	21,307	144,86	122,05	60,174	280,56	241,31
VII.	FINANCE	123	4,45	4,44	244	8,29	7,03
VIII.	ALL OTHERS	2,869	75,08	54,58	15,745	135,98	108,98
TOTAL BANK CREDIT		1,04,999	1952,49	1900,01	3,04,389	2769,42	2597,10
<i>OF WHICH:</i> 1. Artisans & Village Industries		5,852	15,04	12,86	17,838	30,30	26,74
	2. Other Small Scale Industries	3,942	104,40	93,83	8,988	214,04	190,87