

Table No. 5.7 - State and Population Group - Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March 1999 (Part 3 of 32)

NORTHERN REGION

STATE : JAMMU & KASHMIR

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	60,550	77,29	64,08	11,956	28,06	23,76
1. Direct Finance	59,599	75,04	62,25	11,900	27,59	23,28
2. Indirect Finance	951	2,25	1,83	56	48	48
II. INDUSTRY	15,934	57,81	51,97	3,684	126,29	112,70
1. Mining & Quarrying	3	10	6	1	16	13
2. Food Manufacturing & Processing	210	8,27	7,20	141	23,23	21,41
(a) Rice Mills, Flour & Dal Mills	113	4,90	4,38	81	15,36	13,65
(b) Sugar	-	-	-	1	35	-
(c) Edible Oils & Vanaspati	40	1,08	1,00	35	6,32	6,64
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	1	2	3
(f) Others	57	2,29	1,81	23	1,18	1,08
3. Beverage & Tobacco	3	28	28	4	2,12	2,00
4. Textiles	114	1,00	96	50	35,24	28,83
(a) Cotton Textiles	2	2	2	9	30,63	24,55
(b) Jute Textiles	1	7	6	-	-	-
(c) Handloom Textiles & Khadi	28	9	6	4	7	8
(d) Other Textiles	83	83	82	37	4,54	4,21
5. Paper, Paper Products & Printing	24	74	72	24	1,99	2,02
6. Leather & Leather Products	11	27	35	7	22	29
7. Rubber & Rubber Products	4	16	16	12	63	64
8. Chemicals & Chemical Products	21	96	95	37	17,12	14,78
(a) Heavy Industrial Chemicals	-	-	-	2	71	57
(b) Fertilisers	-	-	-	-	-	-
(c) Drugs & Pharmaceuticals	5	16	16	6	97	98
(d) Non-Edible Oils	1	2	2	-	-	-
(e) Other Chemicals & Chemical Products	15	78	77	29	15,44	13,23
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	1	3	3
10. Manufacture of Cement & Cement Products	19	1,77	1,70	25	11,17	8,51
11. Basic Metals & Metal Products	57	1,19	1,05	102	10,05	10,52
(a) Iron & Steel	3	18	16	26	6,08	5,68
(b) Non-Ferrous Metals	2	7	7	1	4	4
(c) Other Metal Products	52	94	82	75	3,93	4,80
12. Engineering	51	9,00	8,87	52	2,32	1,91
(a) Heavy Engineering	2	1,12	2,01	4	14	13
(b) Light Engineering	15	6,73	5,39	15	44	29
(c) Electrical Machinery & Goods	29	82	75	28	1,47	1,22
(d) Electronic Machinery & Goods	5	33	71	5	27	27
13. Vehicles, Vehicle Parts & Transport Equipments	81	1,47	1,18	11	32	30
14. Other Industries	15,302	31,03	27,31	3,183	19,70	18,15
15. Electricity, Gas & Water	-	-	-	-	-	-
(a) Electricity Generation & Transmission	-	-	-	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16. Construction	34	1,56	1,20	34	2,00	3,18
III. TRANSPORT OPERATORS	9,053	65,03	48,02	1,638	35,51	26,15
IV. PROFESSIONAL AND OTHER SERVICES	1,974	8,74	6,05	432	7,70	7,57
V. PERSONAL LOANS	37,545	102,82	91,71	10,570	45,63	40,10
1. Loans for Purchase of Consumer Durables	3,332	8,26	6,54	1,452	4,47	3,75
2. Loans for Housing	3,684	30,43	28,01	1,136	17,66	15,69
3. Rest of the Personal Loans	30,529	64,14	57,17	7,982	23,49	20,66
VI. TRADE	37,373	104,24	87,25	9,436	57,12	48,65
1. Wholesale Trade	2,141	5,18	4,29	299	5,64	5,29
2. Retail Trade	35,232	99,06	82,96	9,137	51,48	43,35
VII. FINANCE	116	1,70	1,19	12	86	73
VIII. ALL OTHERS	5,176	15,14	14,58	1,786	13,34	11,51

TOTAL BANK CREDIT	1,67,721	432,77	364,86	39,514	314,51	271,15
OF WHICH: 1. Artisans & Village Industries	11,558	12,44	10,56	1,610	2,93	2,61
2. Other Small Scale Industries	2,567	21,63	20,47	1,277	60,98	51,88

NORTHERN REGION

STATE : JAMMU & KASHMIR

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit Outstanding		Accounts	Limit Outstanding	
	7	8	9	10	11	12
I. AGRICULTURE	2,717	58,27	52,52	-	-	-
1. Direct Finance	2,627	57,53	51,97	-	-	-
2. Indirect Finance	90	75	55	-	-	-
II. INDUSTRY	14,629	254,03	237,55	-	-	-
1. Mining & Quarrying	9	2,97	4,17	-	-	-
2. Food Manufacturing & Processing	356	44,10	36,48	-	-	-
(a) Rice Mills, Flour & Dal Mills	183	25,37	21,61	-	-	-
(b) Sugar	1	5	-	-	-	-
(c) Edible Oils & Vanaspati	48	4,69	3,72	-	-	-
(d) Tea Processing	1	6	6	-	-	-
(e) Processing of Fruits & Vegetables	5	27	15	-	-	-
(f) Others	118	13,67	10,94	-	-	-
3. Beverage & Tobacco	11	3,57	3,53	-	-	-
4. Textiles	713	30,35	29,05	-	-	-
(a) Cotton Textiles	19	4,35	3,72	-	-	-
(b) Jute Textiles	1	5	2	-	-	-
(c) Handloom Textiles & Khadi	54	1,38	1,38	-	-	-
(d) Other Textiles	639	24,57	23,92	-	-	-
5. Paper, Paper Products & Printing	133	4,78	4,02	-	-	-
6. Leather & Leather Products	164	3,70	3,57	-	-	-
7. Rubber & Rubber Products	24	1,33	90	-	-	-
8. Chemicals & Chemical Products	170	18,40	19,32	-	-	-
(a) Heavy Industrial Chemicals	3	30	18	-	-	-
(b) Fertilisers	1	19	19	-	-	-
(c) Drugs & Pharmaceuticals	61	7,25	7,27	-	-	-
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	105	10,66	11,69	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	27	2,46	2,09	-	-	-
10. Manufacture of Cement & Cement Products	55	9,92	7,76	-	-	-
11. Basic Metals & Metal Products	266	28,15	32,75	-	-	-
(a) Iron & Steel	45	13,90	19,16	-	-	-
(b) Non-Ferrous Metals	7	29	34	-	-	-
(c) Other Metal Products	214	13,96	13,25	-	-	-
12. Engineering	236	10,38	8,59	-	-	-
(a) Heavy Engineering	3	44	16	-	-	-
(b) Light Engineering	55	2,54	2,09	-	-	-
(c) Electrical Machinery & Goods	159	6,21	5,24	-	-	-
(d) Electronic Machinery & Goods	19	1,19	1,10	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	147	11,98	9,81	-	-	-
14. Other Industries	11,930	75,40	68,52	-	-	-
15. Electricity, Gas & Water	12	71	53	-	-	-
(a) Electricity Generation & Transmission	8	46	32	-	-	-
(b) Non-Conventional Energy	1	4	4	-	-	-
(c) Gas, Steam & Water Supply	3	21	17	-	-	-
16. Construction	376	5,84	6,47	-	-	-
III. TRANSPORT OPERATORS	3,128	68,90	55,53	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	12,616	1156,74	1206,47	-	-	-
V. PERSONAL LOANS	38,009	171,43	149,64	-	-	-
1. Loans for Purchase of Consumer Durables	6,802	20,98	17,50	-	-	-
2. Loans for Housing	4,779	56,41	49,72	-	-	-
3. Rest of the Personal Loans	26,428	94,04	82,42	-	-	-
VI. TRADE	17,156	199,55	171,39	-	-	-
1. Wholesale Trade	1,351	69,53	56,39	-	-	-
2. Retail Trade	15,805	130,02	115,00	-	-	-
VII. FINANCE	116	5,73	5,11	-	-	-
VIII. ALL OTHERS	8,783	107,50	82,89	-	-	-
TOTAL BANK CREDIT	97,154	2022,14	1961,10	-	-	-
OF WHICH: 1. Artisans & Village Industries	4,670	14,93	13,57	-	-	-
2. Other Small Scale Industries	5,144	131,43	118,52	-	-	-