

State : Jammu & Kashmir

Table No. 5.6 – State and Bank Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2000

NORTHERN REGION			(Amount in Rupees Lakh)						
OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6	7	8	9
I. AGRICULTURE	8,459	24,59	17,84	5,707	22,30	19,11	-	-	-
1. Direct Finance	8,437	23,97	17,65	5,525	19,49	15,94	-	-	-
2. Indirect Finance	22	62	18	182	2,82	3,17	-	-	-
II. INDUSTRY	4,898	81,46	66,16	7,125	135,54	123,92	3	1,59	1,30
1. Mining & Quarrying	13	1,41	1,00	4	89	74	-	-	-
2. Food Manufacturing & Processing	142	20,89	17,35	217	29,19	25,20	-	-	-
(a) Rice Mills, Flour & Dal Mills	65	10,28	9,08	117	17,62	14,46	-	-	-
(b) Sugar	-	-	-	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	26	2,94	2,80	16	1,99	1,94	-	-	-
(d) Tea Processing	-	-	-	1	4	6	-	-	-
(e) Processing of Fruits & Vegetables	3	35	27	5	22	20	-	-	-
(f) Others	48	7,33	5,21	78	9,32	8,55	-	-	-
3. Beverage & Tobacco	3	40	42	3	10	16	-	-	-
4. Textiles	35	4,41	3,17	454	10,50	10,89	-	-	-
(a) Cotton Textiles	4	2,67	1,93	10	4,22	4,47	-	-	-
(b) Jute Textiles	1	5	2	2	17	22	-	-	-
(c) Handloom Textiles & Khadi	1	11	11	13	81	75	-	-	-
(d) Other Textiles	29	1,58	1,10	429	5,31	5,45	-	-	-
5. Paper, Paper Products & Printing	20	1,43	1,29	136	2,53	2,38	-	-	-
6. Leather & Leather Products	1	6	7	48	32	31	-	-	-
7. Rubber & Rubber Products	8	50	48	27	1,35	1,23	-	-	-
8. Chemicals & Chemical Products	31	3,73	2,69	159	12,30	15,77	-	-	-
(a) Heavy Industrial Chemicals	-	-	-	1	5	-	-	-	-
(b) Fertilisers	-	-	-	1	4	19	-	-	-
(c) Drugs & Pharmaceuticals	4	48	39	36	4,89	5,74	-	-	-
(d) Non-Edible Oils	-	-	-	1	5	2	-	-	-
(e) Other Chemicals & Chemical Products	27	3,25	2,29	120	7,27	9,82	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	2	8	7	-	-	-	-	-	-
10. Manufacture of Cement & Cement Products	7	32	26	54	10,58	7,71	-	-	-
11. Basic Metals & Metal Products	108	13,49	12,01	150	10,21	8,64	-	-	-
(a) Iron & Steel	24	6,86	6,52	29	6,86	5,60	-	-	-
(b) Non-Ferrous Metals	1	4	3	3	12	9	-	-	-
(c) Other Metal Products	83	6,59	5,46	118	3,22	2,94	-	-	-
12. Engineering	58	4,48	4,17	155	4,56	4,09	2	1,57	1,30
(a) Heavy Engineering	4	51	51	1	15	15	-	-	-
(b) Light Engineering	13	1,04	98	31	2,05	2,03	2	1,57	1,30
(c) Electrical Machinery & Goods	30	1,82	1,70	116	2,02	1,59	-	-	-
(d) Electronic Machinery & Goods	11	1,11	97	7	35	31	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	5	41	31	179	14,22	11,40	-	-	-
14. Other Industries	4,455	29,29	22,42	5,300	29,61	26,84	1	2	-
15. Electricity, Gas & Water	4	34	23	2	12	5	-	-	-
(a) Electricity Generation & Transmission	3	31	21	1	2	5	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	1	3	2	1	10	-	-	-	-
16. Construction	6	22	22	237	9,07	8,51	-	-	-
III. TRANSPORT OPERATORS	2,037	31,25	18,08	2,320	27,98	22,42	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	692	9,20	6,47	14,907	27,81	26,05	3	12	11
V. PERSONAL LOANS	18,544	82,84	70,17	22,523	104,73	89,93	-	-	-

1. Loans for Purchase of Consumer Durables	1,470	5,36	3,86	5,052	15,59	12,60	-	-	-
2. Loans for Housing	3,254	25,26	23,69	3,934	32,19	28,29	-	-	-
3. Rest of the Personal Loans	13,820	52,22	42,62	13,537	56,95	49,04	-	-	-
VI. TRADE	8,747	78,30	64,89	9,529	115,16	92,38	225	28	29
1. Wholesale Trade	664	16,16	15,57	817	26,43	22,65	225	28	29
2. Retail Trade	8,083	62,14	49,32	8,712	88,73	69,72	-	-	-
VII. FINANCE	36	44	32	124	6,48	5,40	-	-	-
VIII. ALL OTHERS	5,798	27,09	28,62	6,861	46,54	43,38	-	-	-
TOTAL BANK CREDIT	49,211	335,17	272,54	69,096	486,55	422,57	231	1,99	1,70
OF WHICH: 1. Artisans & Village Industries	1,578	2,78	2,58	2,169	7,09	6,07	1	2	-
2. Other Small Scale Industries	2,857	60,56	48,59	3,234	66,38	60,62	-	-	-

OCCUPATION	REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	27,925	33,81	28,25	18,903	88,83	78,87	60,994	169,53	144,07
1. Direct Finance	27,281	32,67	27,24	18,400	87,02	77,38	59,643	163,14	138,21
2. Indirect Finance	644	1,14	1,01	503	1,81	1,49	1,351	6,39	5,86
II. INDUSTRY	4,088	4,49	3,77	13,541	257,28	250,81	29,655	480,36	445,96
1. Mining & Quarrying	-	-	-	15	4,59	7,14	32	6,88	8,89
2. Food Manufacturing & Processing	85	38	33	435	38,01	34,65	879	88,47	77,53
(a) Rice Mills, Flour & Dal Mills	51	32	28	152	25,58	22,59	385	53,80	46,41
(b) Sugar	-	-	-	1	35	-	1	35	-
(c) Edible Oils & Vanaspati	1	1	-	96	6,66	7,16	139	11,59	11,90
(d) Tea Processing	-	-	-	-	-	-	1	4	6
(e) Processing of Fruits & Vegetables	-	-	-	2	5	4	10	62	51
(f) Others	33	5	4	184	5,38	4,86	343	22,08	18,66
3. Beverage & Tobacco	-	-	-	18	9,63	9,77	24	10,13	10,35
4. Textiles	3	2	2	641	65,38	58,66	1,133	80,31	72,73
(a) Cotton Textiles	1	1	1	15	31,83	25,89	30	38,72	32,30
(b) Jute Textiles	-	-	-	-	-	-	3	22	24
(c) Handloom Textiles & Khadi	-	-	-	56	51	33	70	1,43	1,19
(d) Other Textiles	2	1	1	570	33,05	32,43	1,030	39,94	38,99
5. Paper, Paper Products & Printing	-	-	-	143	5,60	4,50	299	9,56	8,16
6. Leather & Leather Products	-	-	-	150	5,01	4,87	199	5,39	5,24
7. Rubber & Rubber Products	1	-	-	24	67	78	60	2,53	2,50
8. Chemicals & Chemical Products	-	-	-	185	25,55	22,44	375	41,58	40,90
(a) Heavy Industrial Chemicals	-	-	-	1	38	24	2	43	24
(b) Fertilisers	-	-	-	-	-	-	1	4	19
(c) Drugs & Pharmaceuticals	-	-	-	103	6,51	5,98	143	11,87	12,11
(d) Non-Edible Oils	-	-	-	-	-	-	1	5	2
(e) Other Chemicals & Chemical Products	-	-	-	81	18,67	16,22	228	29,19	28,33
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	1	3	3	3	11	10
10. Manufacture of Cement & Cement Products	-	-	-	57	6,65	7,22	118	17,55	15,19
11. Basic Metals & Metal Products	3	3	1	242	19,17	28,12	503	42,91	48,78
(a) Iron & Steel	-	-	-	29	12,16	19,48	82	25,89	31,60
(b) Non-Ferrous Metals	-	-	-	6	27	31	10	43	43
(c) Other Metal Products	3	3	1	207	6,75	8,32	411	16,59	16,74
12. Engineering	68	43	35	178	5,85	4,88	461	16,90	14,79
(a) Heavy Engineering	5	11	12	7	58	28	17	1,35	1,06
(b) Light Engineering	62	31	23	39	84	64	147	5,81	5,18
(c) Electrical Machinery & Goods	1	1	1	114	3,24	2,85	261	7,09	6,16
(d) Electronic Machinery & Goods	-	-	-	18	1,20	1,11	36	2,66	2,39
13. Vehicles, Vehicle Parts & Transport Equipments	38	46	34	182	13,80	13,31	404	28,89	25,35
14. Other Industries	3,890	3,17	2,72	11,116	51,01	46,70	24,762	113,09	98,68
15. Electricity, Gas & Water	-	-	-	9	77	55	15	1,23	83
(a) Electricity Generation & Transmission	-	-	-	4	15	13	8	48	40
(b) Non-Conventional Energy	-	-	-	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	5	62	42	7	75	44

16. Construction	-	-	-	145	5,55	7,20	388	14,84	15,94
III. TRANSPORT OPERATORS	5,582	23,31	16,76	4,881	90,95	68,51	14,820	173,48	125,76
IV. PROFESSIONAL AND OTHER SERVICES	452	36	32	2,641	927,32	1048,51	18,695	964,81	1081,45
V. PERSONAL LOANS	12,410	25,44	23,35	54,820	199,10	174,06	1,08,297	412,11	357,51
1. Loans for Purchase of Consumer Durables	1,272	2,21	1,70	10,529	38,55	32,14	18,323	61,71	50,30
2. Loans for Housing	2,039	7,73	6,97	7,731	66,66	57,31	16,958	131,84	116,26
3. Rest of the Personal Loans	9,099	15,50	14,68	36,560	93,89	84,62	73,016	218,56	190,96
VI. TRADE	10,523	21,62	18,57	21,324	222,19	182,98	50,348	437,55	359,11
1. Wholesale Trade	1,308	1,31	1,09	1,609	59,41	48,94	4,623	103,60	88,54
2. Retail Trade	9,215	20,31	17,48	19,715	162,78	134,04	45,725	333,95	270,57
VII. FINANCE	-	-	-	103	7,13	7,31	263	14,05	13,04
VIII. ALL OTHERS	1,709	2,16	2,19	3,406	80,67	57,94	17,774	156,46	132,13
TOTAL BANK CREDIT	62,689	111,19	93,21	1,19,619	1873,47	1869,01	3,00,846	2808,36	2659,03
OF WHICH: 1. Artisans & Village Industries	3,648	2,64	2,32	3,773	12,07	10,22	11,169	24,59	21,20
2. Other Small Scale Industries	249	64	49	6,761	110,21	101,92	13,101	237,78	211,62