

State : Jammu & Kashmir

Table No. 5.7 – State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March 2000

NORTHERN REGION			(Amount in Rupees Lakh)			
OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	50,313	82,97	67,51	7,594	25,77	20,38
1. Direct Finance	49,251	79,96	64,48	7,472	25,16	19,88
2. Indirect Finance	1,062	3,01	3,03	122	60	50
II. INDUSTRY	11,230	56,67	48,83	4,133	138,45	126,26
1. Mining & Quarrying	1	4	2	11	1,12	62
2. Food Manufacturing & Processing	339	10,15	8,34	173	27,38	24,97
(a) Rice Mills, Flour & Dal Mills	114	4,65	3,09	94	16,52	14,42
(b) Sugar	-	-	-	1	35	-
(c) Edible Oils & Vanaspati	70	1,80	1,59	30	6,09	6,63
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	1	3	1	1	2	3
(f) Others	154	3,68	3,63	47	4,40	3,88
3. Beverage & Tobacco	-	-	-	6	2,21	2,12
4. Textiles	111	3,77	3,56	51	39,31	32,77
(a) Cotton Textiles	1	1	1	7	32,46	26,11
(b) Jute Textiles	1	7	6	-	-	-
(c) Handloom Textiles & Khadi	-	-	-	5	6	8
(d) Other Textiles	109	3,69	3,49	39	6,78	6,58
5. Paper, Paper Products & Printing	63	1,42	1,37	22	2,20	2,08
6. Leather & Leather Products	12	26	33	5	14	20
7. Rubber & Rubber Products	10	40	38	12	1,00	1,11
8. Chemicals & Chemical Products	69	1,53	1,33	42	17,03	14,63
(a) Heavy Industrial Chemicals	-	-	-	1	38	24
(b) Fertilisers	-	-	-	-	-	-
(c) Drugs & Pharmaceuticals	57	78	65	5	92	94
(d) Non-Edible Oils	-	-	-	1	5	2
(e) Other Chemicals & Chemical Products	12	75	68	35	15,69	13,43
9. Petroleum, Coal Products & Nuclear Fuels	1	3	2	1	3	3
10. Manufacture of Cement & Cement Products	12	1,88	1,75	48	5,01	4,90
11. Basic Metals & Metal Products	67	1,53	1,40	109	11,54	11,33
(a) Iron & Steel	3	17	19	24	6,18	5,79
(b) Non-Ferrous Metals	2	6	8	-	-	-
(c) Other Metal Products	62	1,30	1,13	85	5,36	5,54
12. Engineering	102	2,89	2,51	48	2,35	1,87
(a) Heavy Engineering	5	11	12	4	14	12
(b) Light Engineering	68	2,24	2,05	13	45	29
(c) Electrical Machinery & Goods	27	42	32	28	1,61	1,33
(d) Electronic Machinery & Goods	2	11	4	3	15	14
13. Vehicles, Vehicle Parts & Transport Equipments	104	3,68	3,12	14	8,74	9,49
14. Other Industries	10,258	27,10	23,47	3,545	18,55	17,07
15. Electricity, Gas & Water	2	44	29	-	-	-
(a) Electricity Generation & Transmission	-	-	-	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	2	44	29	-	-	-
16. Construction	79	1,54	95	46	1,85	3,07
III. TRANSPORT OPERATORS	8,442	70,13	48,43	2,411	42,22	29,28
IV. PROFESSIONAL AND OTHER SERVICES	1,680	11,09	7,46	820	9,87	7,35
V. PERSONAL LOANS	49,075	135,76	118,20	13,667	58,11	50,56
1. Loans for Purchase of Consumer Durables	5,942	15,78	12,62	2,361	8,36	6,80
2. Loans for Housing	6,662	36,88	32,30	2,491	21,63	19,48
3. Rest of the Personal Loans	36,471	83,09	73,28	8,815	28,11	24,29
VI. TRADE	26,498	119,25	95,15	7,820	69,19	57,35
1. Wholesale Trade	1,945	7,16	5,80	189	8,58	7,99
2. Retail Trade	24,553	112,09	89,35	7,631	60,61	49,36
VII. FINANCE	111	1,15	83	7	55	41
VIII. ALL OTHERS	6,542	20,26	19,11	3,345	23,09	20,10

TOTAL BANK CREDIT	1,53,891	497,27	405,51	39,797	367,25	311,70
OF WHICH: 1. Artisans & Village Industries	5,040	9,19	7,30	1,738	3,20	2,86
2. Other Small Scale Industries	4,551	23,33	20,96	1,964	75,93	66,47

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	3,087	60,79	56,18	-	-	-
1. Direct Finance	2,920	58,02	53,86	-	-	-
2. Indirect Finance	167	2,77	2,32	-	-	-
II. INDUSTRY	14,292	285,24	270,87	-	-	-
1. Mining & Quarrying	20	5,72	8,24	-	-	-
2. Food Manufacturing & Processing	367	50,93	44,23	-	-	-
(a) Rice Mills, Flour & Dal Mills	177	32,63	28,89	-	-	-
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	39	3,70	3,67	-	-	-
(d) Tea Processing	1	4	6	-	-	-
(e) Processing of Fruits & Vegetables	8	57	46	-	-	-
(f) Others	142	14,00	11,14	-	-	-
3. Beverage & Tobacco	18	7,92	8,23	-	-	-
4. Textiles	971	37,23	36,40	-	-	-
(a) Cotton Textiles	22	6,26	6,18	-	-	-
(b) Jute Textiles	2	15	18	-	-	-
(c) Handloom Textiles & Khadi	65	1,36	1,12	-	-	-
(d) Other Textiles	882	29,47	28,92	-	-	-
5. Paper, Paper Products & Printing	214	5,95	4,71	-	-	-
6. Leather & Leather Products	182	4,99	4,71	-	-	-
7. Rubber & Rubber Products	38	1,13	1,02	-	-	-
8. Chemicals & Chemical Products	264	23,02	24,93	-	-	-
(a) Heavy Industrial Chemicals	1	5	-	-	-	-
(b) Fertilisers	1	4	19	-	-	-
(c) Drugs & Pharmaceuticals	81	10,18	10,52	-	-	-
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	181	12,75	14,22	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	1	5	5	-	-	-
10. Manufacture of Cement & Cement Products	58	10,66	8,54	-	-	-
11. Basic Metals & Metal Products	327	29,84	36,05	-	-	-
(a) Iron & Steel	55	19,54	25,62	-	-	-
(b) Non-Ferrous Metals	8	37	36	-	-	-
(c) Other Metal Products	264	9,93	10,07	-	-	-
12. Engineering	311	11,66	10,41	-	-	-
(a) Heavy Engineering	8	1,10	82	-	-	-
(b) Light Engineering	66	3,12	2,85	-	-	-
(c) Electrical Machinery & Goods	206	5,05	4,51	-	-	-
(d) Electronic Machinery & Goods	31	2,39	2,22	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	286	16,47	12,74	-	-	-
14. Other Industries	10,959	67,44	58,15	-	-	-
15. Electricity, Gas & Water	13	79	55	-	-	-
(a) Electricity Generation & Transmission	8	48	40	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	5	31	15	-	-	-
16. Construction	263	11,45	11,92	-	-	-
III. TRANSPORT OPERATORS	3,967	61,14	48,05	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	16,195	943,86	1066,64	-	-	-
V. PERSONAL LOANS	45,555	218,25	188,75	-	-	-
1. Loans for Purchase of Consumer Durables	10,020	37,57	30,88	-	-	-
2. Loans for Housing	7,805	73,32	64,48	-	-	-
3. Rest of the Personal Loans	27,730	107,36	93,39	-	-	-
VI. TRADE	16,030	249,11	206,60	-	-	-
1. Wholesale Trade	2,489	87,87	74,75	-	-	-
2. Retail Trade	13,541	161,25	131,86	-	-	-
VII. FINANCE	145	12,35	11,80	-	-	-
VIII. ALL OTHERS	7,887	113,11	92,92	-	-	-
TOTAL BANK CREDIT	1,07,158	1943,85	1941,81	-	-	-
OF WHICH: 1. Artisans & Village Industries	4,391	12,20	11,04	-	-	-
2. Other Small Scale Industries	6,586	138,53	124,19	-	-	-