

State : Jammu & Kashmir

Table No. 5.9 – District-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2000

		(Amount in Rupees Thousand)					
NORTHERN REGION		STATE : JAMMU & KASHMIR					
OCCUPATION		ANANTNAG		BADGAM		BARAMULLA	
		No. of	Amount	No. of	Amount	No. of	Amount
		Accounts	Out- Standing	Accounts	Out- standing	Accounts	Out- standing
		1	2	3	4	5	6
I. AGRICULTURE		3,754	3,44,63	2,560	3,49,77	7,701	19,45,03
1. Direct Finance		3,714	3,40,07	1,987	3,01,57	7,576	19,03,66
2. Indirect Finance		40	4,56	573	48,20	125	41,37
II. INDUSTRY		2,126	6,72,89	2,511	22,39,13	2,306	8,45,62
1. Mining & Quarrying		—	—	—	—	—	—
2. Manufacturing & Processing		2,123	6,70,81	2,508	21,98,06	2,271	7,84,73
3. Electricity, Gas & Water		—	—	—	—	—	—
4. Construction		3	2,08	3	41,07	35	60,89
III. TRANSPORT OPERATORS		814	8,41,09	486	8,79,59	1,456	7,79,91
IV. PROFESSIONAL AND OTHER SERVICES		540	2,75,19	129	1,07,98	197	99,08
V. PERSONAL LOANS		7,279	18,07,62	5,493	18,65,62	6,589	17,18,40
1. Loans for Purchase of Consumer Durables		1,014	2,02,74	896	2,62,11	911	2,16,01
2. Loans for Housing		849	4,96,48	901	10,43,12	951	5,52,98
3. Rest of the Personal Loans		5,416	11,08,40	3,696	5,60,39	4,727	9,49,41
VI. TRADE		3,474	16,72,05	1,652	12,26,67	5,378	21,10,06
1. Wholesale Trade		353	87,02	60	3,24,91	174	1,38,77
2. Retail Trade		3,121	15,85,03	1,592	9,01,76	5,204	19,71,29
VII. FINANCE		2	1,76	43	38,52	2	35,48
VIII. ALL OTHERS		1,222	2,90,52	622	3,79,21	1,504	4,40,40
TOTAL BANK CREDIT		19,211	59,05,75	13,496	70,86,49	25,133	79,73,98
OF WHICH: 1. Artisans & Village Industries		756	1,70,28	1,543	1,29,67	1,253	1,81,14
2. Other Small Scale Industries		1,068	2,75,41	642	10,74,37	745	3,45,52

		STATE : JAMMU & KASHMIR							
OCCUPATION		DODA		JAMMU		KARGIL		KATHUA	
		No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
		Accounts	Out- standing	Accounts	Out- standing	Accounts	Out- standing	Accounts	Out- standing
		7	8	9	10	11	12	13	14
I. AGRICULTURE		4,262	6,10,89	12,400	33,18,57	194	15,64	5,237	12,19,15
1. Direct Finance		4,262	6,10,89	12,267	31,04,13	135	10,04	5,061	10,51,31
2. Indirect Finance		—	—	133	2,14,44	59	5,60	176	1,67,84
II. INDUSTRY		446	1,25,43	5,879	198,43,43	207	32,71	1,175	42,99,11
1. Mining & Quarrying		—	—	18	1,61,57	—	—	—	—
2. Manufacturing & Processing		445	1,24,50	5,701	189,94,71	207	32,71	1,153	40,93,73
3. Electricity, Gas & Water		—	—	6	28,39	—	—	—	—
4. Construction		1	93	154	6,58,76	—	—	22	2,05,38
III. TRANSPORT OPERATORS		299	2,27,32	5,295	37,00,13	51	94,63	1,170	7,39,69
IV. PROFESSIONAL AND OTHER SERVICES		136	51,32	1,320	16,51,37	68	7,25	154	60,81
V. PERSONAL LOANS		3,043	6,79,98	35,330	145,43,03	223	72,09	5,915	14,63,12
1. Loans for Purchase of Consumer Durables		267	55,12	3,860	14,40,77	4	1,03	659	1,98,70
2. Loans for Housing		486	1,90,04	7,365	54,02,29	18	16,06	1,110	3,90,67
3. Rest of the Personal Loans		2,290	4,34,82	24,105	76,99,97	201	55,00	4,146	8,73,75
VI. TRADE		2,069	8,32,36	12,018	105,15,89	592	1,90,74	3,404	16,96,12
1. Wholesale Trade		1	8	1,651	28,54,04	—	—	49	1,12,72
2. Retail Trade		2,068	8,32,28	10,367	76,61,85	592	1,90,74	3,355	15,83,40
VII. FINANCE		—	—	140	6,31,68	—	—	14	21,30
VIII. ALL OTHERS		479	1,04,88	5,788	38,59,73	30	3,07	1,048	2,75,77
TOTAL BANK CREDIT		10,734	26,32,18	78,170	580,63,83	1,365	4,16,13	18,117	97,75,07
OF WHICH: 1. Artisans & Village Industries		115	18,07	1,976	4,20,56	170	23,83	422	1,01,81
2. Other Small Scale Industries		292	80,62	2,704	114,83,39	35	3,57	562	15,94,77

STATE : JAMMU & KASHMIR								
OCCUPATION	KUPWARA		LADAKH		POONCH		PULWAMA	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
	15	16	17	18	19	20	21	22
I. AGRICULTURE	2,789	2,90,79	622	56,45	3,370	2,65,57	3,855	7,00,71
1. Direct Finance	2,775	2,87,95	622	56,45	3,346	2,55,45	3,726	6,74,48
2. Indirect Finance	14	2,84	—	—	24	10,12	129	26,23
II. INDUSTRY	464	1,15,94	257	2,68,70	155	57,52	689	6,09,80
1. Mining & Quarrying	—	—	—	—	—	—	1	7,01
2. Manufacturing & Processing	464	1,15,94	257	2,68,70	155	57,52	677	5,77,24
3. Electricity, Gas & Water	—	—	—	—	—	—	—	—
4. Construction	—	—	—	—	—	—	11	25,55
III. TRANSPORT OPERATORS	350	2,08,19	220	3,37,72	88	1,54,43	468	6,27,61
IV. PROFESSIONAL AND OTHER SERVICES	4	21	252	1,26,81	209	24,11	83	30,10
V. PERSONAL LOANS	1,639	3,54,84	732	3,11,87	2,512	4,70,64	4,118	10,82,52
1. Loans for Purchase of Consumer Durables	223	39,22	54	11,92	289	61,83	574	1,23,81
2. Loans for Housing	362	1,48,48	102	36,70	266	1,02,43	313	2,33,61
3. Rest of the Personal Loans	1,054	1,67,14	576	2,63,25	1,957	3,06,38	3,231	7,25,10
VI. TRADE	1,837	6,80,59	526	2,22,10	1,348	3,61,32	2,087	11,34,34
1. Wholesale Trade	248	48,40	4	22,40	198	26,17	94	96,59
2. Retail Trade	1,589	6,32,19	522	1,99,70	1,150	3,35,15	1,993	10,37,75
VII. FINANCE	28	4,96	—	—	—	—	—	—
VIII. ALL OTHERS	338	1,18,95	155	1,11,61	198	28,75	377	1,05,56
TOTAL BANK CREDIT	7,449	17,74,47	2,764	14,35,26	7,880	13,62,34	11,677	42,90,64
OF WHICH: 1. Artisans & Village Industries	278	39,29	207	20,61	100	10,04	146	23,73
2. Other Small Scale Industries	128	42,11	26	12,89	24	13,51	428	2,84,70

STATE : JAMMU & KASHMIR							
OCCUPATION	RAJOURI		SRINAGAR		UDHAMPUR		
	No. of	Amount	No. of	Amount	No. of	Amount	
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	
	23	24	25	26	27	28	
I. AGRICULTURE	3,839	3,75,02	5,351	43,86,86	5,060	5,27,90	
1. Direct Finance	3,829	3,72,69	5,304	43,30,91	5,039	5,21,84	
2. Indirect Finance	10	2,33	47	55,95	21	6,06	
II. INDUSTRY	234	72,88	11,865	148,01,97	1,341	6,10,96	
1. Mining & Quarrying	—	—	8	7,03,40	5	16,99	
2. Manufacturing & Processing	234	72,88	11,706	135,05,03	1,319	5,33,24	
3. Electricity, Gas & Water	—	—	7	26,25	2	28,85	
4. Construction	—	—	144	5,67,29	15	31,88	
III. TRANSPORT OPERATORS	986	2,75,89	2,260	29,71,91	877	7,38,34	
IV. PROFESSIONAL AND OTHER SERVICES	47	14,54	15,195	1052,15,53	361	4,81,02	
V. PERSONAL LOANS	2,981	6,44,80	25,076	89,04,21	7,367	18,32,30	
1. Loans for Purchase of Consumer Durables	365	81,07	7,697	20,25,76	1,510	3,09,71	
2. Loans for Housing	116	76,65	3,180	25,02,46	939	4,33,72	
3. Rest of the Personal Loans	2,500	4,87,08	14,199	43,75,99	4,918	10,88,87	
VI. TRADE	1,927	5,60,29	10,463	128,55,65	3,573	18,52,33	
1. Wholesale Trade	10	8,97	1,664	49,94,22	117	1,39,67	
2. Retail Trade	1,917	5,51,32	8,799	78,61,43	3,456	17,12,66	
VII. FINANCE	—	—	26	5,64,58	8	5,31	
VIII. ALL OTHERS	361	94,96	3,714	66,86,16	1,938	7,13,26	
TOTAL BANK CREDIT	10,375	20,38,38	73,950	1563,86,87	20,525	67,61,42	
OF WHICH: 1. Artisans & Village Industries	3,592	8,92,16	490	75,95	4,174	9,55,59	
2. Other Small Scale Industries	5,646	55,40,74	719	3,77,33	11,070	273,99,42	