

**Table No. 5.6 - State and Bank Group-Wise Classification of Outstanding
Credit of Scheduled Commercial Banks According to Occupation
March 1996 (Part 3 of 32)**

NORTHERN REGION		STATE : JAMMU & KASHMIR						(Amount in Rupees Lakh)		
OCCUPATION		STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
		No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
		1	2	3	4	5	6	7	8	9
I. AGRICULTURE		14,136	30,87	25,34	11,211	13,98	10,86	-	-	-
1. Direct Finance		14,044	29,88	24,52	10,811	12,79	9,97	-	-	-
2. Indirect Finance		92	99	82	400	1,20	89	-	-	-
II. INDUSTRY		3,287	66,72	56,95	3,225	81,40	73,71	3	9	8
1. Mining & Quarrying		4	6	2	46	9,42	7,46	-	-	-
2. Food Manufacturing and Processing		251	7,38	7,21	200	12,68	11,47	-	-	-
(a) Rice Mills, Flour and Dal Mills		50	2,88	2,81	75	6,90	6,12	-	-	-
(b) Sugar		-	-	-	-	-	-	-	-	-
(c) Edible Oils and Vanaspati		72	1,62	1,56	32	1,32	1,25	-	-	-
(d) Tea Processing		-	-	-	1	4	6	-	-	-
(e) Processing of Fruits & Vegetables		1	2	2	4	12	7	-	-	-
(f) Others		128	2,86	2,82	88	4,30	3,97	-	-	-
3. Beverage and Tobacco		8	17,09	15,10	20	32	53	-	-	-
4. Textiles		184	4,93	4,58	237	7,10	6,51	-	-	-
(a) Cotton Textiles		11	2,47	2,41	18	2,73	2,49	-	-	-
(b) Jute Textiles		-	-	-	3	9	5	-	-	-
(c) Handloom Textiles & Khadi		4	5	6	13	16	22	-	-	-
(d) Other Textiles		169	2,41	2,11	203	4,13	3,76	-	-	-
5. Paper, Paper Products and Printing		47	56	43	88	2,16	1,96	-	-	-
6. Leather and Leather Products		37	64	63	24	70	78	-	-	-
7. Rubber and Rubber Products		6	15	20	20	57	51	-	-	-
8. Chemicals and Chemical Products		48	1,31	1,18	165	10,98	10,74	-	-	-
(a) Heavy Industrial Chemicals		2	30	21	9	34	43	-	-	-
(b) Fertilizers		-	-	-	1	4	9	-	-	-
(c) Drugs and Pharmaceuticals		16	37	51	39	1,96	2,49	-	-	-
(d) Non-Edible Oils		1	1	2	1	1	-	-	-	-
(e) Other Chemicals & Chemical Products		29	62	44	115	8,63	7,74	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels		84	4,67	3,04	4	19	8	-	-	-
10. Manufacture of Cement & Cement Products		3	8	7	21	3,55	2,11	-	-	-
11. Basic Metals & Metal Products		212	6,43	5,55	173	7,27	5,43	-	-	-
(a) Iron and Steel		40	2,32	2,00	60	5,13	3,65	-	-	-
(b) Non-Ferrous Metals		8	12	10	8	24	19	-	-	-
(c) Other Metal Products		164	3,99	3,45	105	1,90	1,59	-	-	-
12. Engineering		77	2,83	2,63	106	6,70	3,31	-	-	-
(a) Heavy Engineering		2	2	3	4	6	8	-	-	-
(b) Light Engineering		15	1,02	81	22	2,70	1,60	-	-	-
(c) Electrical Machinery & Goods		53	1,59	1,69	57	3,37	1,22	-	-	-

	(d) Electronic Machinery & Goods	7	21	10	23	57	40	-	-	-
13.	Vehicles, Vehicle Parts & Transport Equipments	34	31	31	33	2,59	2,22	-	-	-
14.	Other Industries	2,248	19,73	15,51	2,044	15,56	18,59	2	1	-
15.	Electricity, Gas & Water	11	10	8	8	52	53	-	-	-
	(a) Electricity Generation & Transmission	6	8	7	7	52	53	-	-	-
	(b) Non-Conventional Energy	-	-	-	1	-	-	-	-	-
	(c) Gas, Steam & Water Supply	5	2	1	-	-	-	-	-	-
16.	Construction	33	45	40	36	1,07	1,47	1	8	8
III.	TRANSPORT OPERATORS	1,797	37,65	29,11	1,323	13,92	10,80	-	-	-
IV.	PROFESSIONAL AND OTHER SERVICES	144	3,66	2,55	5,257	11,24	10,54	2	2	1
V.	PERSONAL LOANS	2,168	18,65	15,64	14,610	45,81	39,24	61	73	63
	1. Loans for Purchase of Consumer Durables	86	71	58	965	1,31	1,07	-	-	-
	2. Loans for Housing	749	7,81	6,79	1,204	14,04	11,09	15	46	41
	3. Rest of the Personal Loans	1,333	10,13	8,28	12,441	30,46	27,08	46	27	22
VI.	TRADE	3,492	18,15	15,85	8,944	40,64	36,24	13	23	21
	1. Wholesale Trade	297	3,12	2,83	791	13,32	12,06	10	20	18
	2. Retail Trade	3,195	15,04	13,03	8,153	27,32	24,18	3	4	3
VII.	FINANCE	26	87	87	60	5,56	5,06	-	-	-
VIII.	ALL OTHERS	524	1,56	1,07	6,512	23,57	22,11	-	-	-
TOTAL BANK CREDIT		25,574	178,13	147,40	51,142	236,12	208,54	79	1,08	93
OF WHICH :										
	1. Artisans & Village Industries	627	2,12	2,06	710	1,86	1,67	1	1	-
	2. Other Small Scale Industries	1,950	31,85	25,78	1,713	42,82	37,24	-	-	-

OCCUPATION		REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
		No. of	Credit	Amount	No. of	Credit	Amount	No. of	Credit	Amount
		Accounts	Limit	Outstanding	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
		10	11	12	13	14	15	16	17	18
I.	AGRICULTURE	37,523	20,73	17,95	19,434	32,83	32,73	82,304	98,42	86,88
	1. Direct Finance	37,185	20,53	17,77	19,207	30,98	29,57	81,247	94,18	81,83
	2. Indirect Finance	338	20	18	227	1,85	3,16	1,057	4,24	5,05
II.	INDUSTRY	20,395	7,98	6,81	14,442	137,76	135,54	41,352	293,94	273,09
	1. Mining & Quarrying	1	1	-	20	1,70	3,12	71	11,19	10,61
	2. Food Manufacturing and Processing	91	11	11	478	15,08	14,89	1,020	35,24	33,68
	(a) Rice Mills, Flour and Dal Mills	9	4	4	128	6,95	6,67	262	16,77	15,63
	(b) Sugar	-	-	-	1	3	4	1	3	4
	(c) Edible Oils and Vanaspati	4	3	2	139	5,51	5,71	247	8,48	8,54
	(d) Tea Processing	-	-	-	-	-	-	1	4	6
	(e) Processing of Fruits & Vegetables	-	-	-	7	11	10	12	24	20
	(f) Others	78	4	5	203	2,49	2,37	497	9,69	9,21
	3. Beverage and Tobacco	-	-	-	39	5,74	4,82	67	23,15	20,45
	4. Textiles	1	1	1	1,374	39,62	29,56	1,796	51,67	40,65
	(a) Cotton Textiles	-	-	-	43	24,40	16,39	72	29,60	21,29
	(b) Jute Textiles	-	-	-	1	1	-	4	9	5
	(c) Handloom Textiles & Khadi	-	-	-	29	34	30	46	55	58
	(d) Other Textiles	1	1	1	1,301	14,88	12,86	1,674	21,42	18,73
	5. Paper, Paper Products and Printing	-	-	-	138	3,55	4,15	273	6,27	6,54
	6. Leather and Leather Products	1	1	1	175	2,50	2,23	237	3,84	3,65
	7. Rubber and Rubber Products	-	-	-	12	23	29	38	96	1,00

8.	Chemicals and Chemical Products	-	-	-	128	4,04	4,53	341	16,33	16,45
(a)	Heavy Industrial Chemicals	-	-	-	7	38	60	18	1,03	1,24
(b)	Fertilizers	-	-	-	-	-	-	1	4	9
(c)	Drugs and Pharmaceuticals	-	-	-	40	89	92	95	3,23	3,92
(d)	Non-Edible Oils	-	-	-	4	2	2	6	4	5
(e)	Other Chemicals & Chemical Products	-	-	-	77	2,74	2,98	221	11,99	11,16
9.	Petroleum, Coal Products & Nuclear Fuels	-	-	-	7	21	24	95	5,07	3,37
10.	Manufacture of Cement & Cement Products	-	-	-	45	2,89	2,04	69	6,51	4,22
11.	Basic Metals & Metal Products	1	1	1	306	14,15	23,33	692	27,85	34,31
(a)	Iron and Steel	-	-	-	95	9,13	17,85	195	16,58	23,49
(b)	Non-Ferrous Metals	-	-	-	8	35	9	24	71	39
(c)	Other Metal Products	1	1	1	203	4,67	5,39	473	10,57	10,43
12.	Engineering	-	-	-	226	3,27	3,01	409	12,81	8,95
(a)	Heavy Engineering	-	-	-	7	15	14	13	23	25
(b)	Light Engineering	-	-	-	27	56	51	64	4,28	2,93
(c)	Electrical Machinery & Goods	-	-	-	109	1,87	1,74	219	6,83	4,64
(d)	Electronic Machinery & Goods	-	-	-	83	69	62	113	1,47	1,12
13.	Vehicles, Vehicle Parts & Transport Equipments	2	3	3	67	1,94	1,63	136	4,87	4,18
14.	Other Industries	20,298	7,81	6,64	11,240	38,60	37,52	35,832	81,72	78,26
15.	Electricity, Gas & Water	-	-	-	11	16	15	30	79	77
(a)	Electricity Generation & Transmission	-	-	-	10	11	11	23	71	71
(b)	Non-Conventional Energy	-	-	-	-	-	-	1	-	-
(c)	Gas, Steam & Water Supply	-	-	-	1	5	5	6	8	6
16.	Construction	-	-	-	176	4,06	4,04	246	5,66	5,99
III.	TRANSPORT OPERATORS	4,201	6,78	5,80	4,181	52,41	39,33	11,502	110,76	85,05
IV.	PROFESSIONAL AND OTHER SERVICES	926	64	53	26,772	62,49	60,95	33,101	78,04	74,58
V.	PERSONAL LOANS	3,641	4,93	4,66	51,073	98,23	92,73	71,553	168,35	152,90
1.	Loans for Purchase of Consumer Durables	33	2	2	18,851	22,07	29,48	19,935	24,11	31,15
2.	Loans for Housing	463	1,61	1,57	3,273	28,54	23,59	5,704	52,45	43,45
3.	Rest of the Personal Loans	3,145	3,30	3,08	28,949	47,62	39,66	45,914	91,78	78,30
VI.	TRADE	15,969	13,64	12,78	24,076	222,79	209,30	52,494	295,46	274,38
1.	Wholesale Trade	357	25	22	1,560	149,69	144,36	3,015	166,58	159,64
2.	Retail Trade	15,612	13,39	12,56	22,516	73,11	64,94	49,479	128,89	114,74
VII.	FINANCE	5	13	11	12	2,71	3,05	103	9,26	9,09
VIII.	ALL OTHERS	5,765	3,38	3,38	40,429	89,55	81,96	53,230	118,06	108,52
TOTAL BANK CREDIT		88,425	58,20	52,01	1,80,419	698,77	655,60	3,45,639	1172,30	1064,48
OF WHICH :										
1.	Artisans & Village Industries	18,674	7,12	6,05	5,696	7,26	5,99	25,708	18,37	15,77
2.	Other Small Scale Industries	1,426	66	60	7,009	56,84	62,74	12,098	132,17	126,36