

**Table No. 5.6 - State and Bank Group-Wise Classification of  
Outstanding Credit of Scheduled Commercial Banks According to  
Occupation - March 1998 (Part 3 of 32)**

| NORTHERN REGION                                    |  | STATE : JAMMU & KASHMIR                   |                 |                            |                    |                 |                            | (Amount in Rupees Lakh) |                 |                            |
|----------------------------------------------------|--|-------------------------------------------|-----------------|----------------------------|--------------------|-----------------|----------------------------|-------------------------|-----------------|----------------------------|
| OCCUPATION                                         |  | STATE BANK OF INDIA<br>AND ITS ASSOCIATES |                 |                            | NATIONALISED BANKS |                 |                            | FOREIGN BANKS           |                 |                            |
|                                                    |  | No. of<br>Accounts                        | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts      | Credit<br>Limit | Amount<br>Out-<br>standing |
|                                                    |  | 1                                         | 2               | 3                          | 4                  | 5               | 6                          | 7                       | 8               | 9                          |
|                                                    |  |                                           |                 |                            |                    |                 |                            |                         |                 |                            |
| <b>I. AGRICULTURE</b>                              |  | <b>13,908</b>                             | <b>25,59</b>    | <b>18,85</b>               | <b>8,202</b>       | <b>18,37</b>    | <b>15,99</b>               | -                       | -               | -                          |
| 1. Direct Finance                                  |  | 13,866                                    | 25,01           | 18,39                      | 8,014              | 17,61           | 15,26                      | -                       | -               | -                          |
| 2. Indirect Finance                                |  | 42                                        | 58              | 46                         | 188                | 76              | 73                         | -                       | -               | -                          |
| <b>II. INDUSTRY</b>                                |  | <b>4,404</b>                              | <b>67,25</b>    | <b>48,48</b>               | <b>4,857</b>       | <b>95,82</b>    | <b>90,48</b>               | <b>4</b>                | <b>4,22</b>     | <b>3,46</b>                |
| 1. Mining & Quarrying                              |  | 5                                         | 30              | 26                         | 27                 | 94              | 62                         | -                       | -               | -                          |
| 2. Food Manufacturing & Processing                 |  | 320                                       | 13,90           | 8,46                       | 254                | 20,46           | 17,13                      | -                       | -               | -                          |
| (a) Rice Mills, Flour & Dal Mills                  |  | 59                                        | 4,34            | 3,38                       | 101                | 10,87           | 8,73                       | -                       | -               | -                          |
| (b) Sugar                                          |  | 2                                         | 2               | 1                          | -                  | -               | -                          | -                       | -               | -                          |
| (c) Edible Oils & Vanaspati                        |  | 89                                        | 2,78            | 2,21                       | 40                 | 2,41            | 1,98                       | -                       | -               | -                          |
| (d) Tea Processing                                 |  | 1                                         | 1               | 1                          | 2                  | 4               | 7                          | -                       | -               | -                          |
| (e) Processing of Fruits & Vegetables              |  | 1                                         | 2               | 2                          | 22                 | 27              | 23                         | -                       | -               | -                          |
| (f) Others                                         |  | 168                                       | 6,74            | 2,84                       | 89                 | 6,86            | 6,12                       | -                       | -               | -                          |
| 3. Beverage & Tobacco                              |  | 9                                         | 1,70            | 6                          | 17                 | 60              | 59                         | -                       | -               | -                          |
| 4. Textiles                                        |  | 213                                       | 4,54            | 3,94                       | 369                | 9,33            | 8,55                       | -                       | -               | -                          |
| (a) Cotton Textiles                                |  | 9                                         | 2,25            | 1,74                       | 13                 | 3,31            | 3,25                       | -                       | -               | -                          |
| (b) Jute Textiles                                  |  | 1                                         | 5               | 2                          | 5                  | 17              | 22                         | -                       | -               | -                          |
| (c) Handloom Textiles & Khadi                      |  | 4                                         | 5               | 4                          | 24                 | 34              | 43                         | -                       | -               | -                          |
| (d) Other Textiles                                 |  | 199                                       | 2,19            | 2,13                       | 327                | 5,51            | 4,65                       | -                       | -               | -                          |
| 5. Paper, Paper Products & Printing                |  | 50                                        | 1,22            | 1,01                       | 94                 | 2,52            | 2,47                       | -                       | -               | -                          |
| 6. Leather & Leather Products                      |  | 37                                        | 77              | 58                         | 61                 | 49              | 50                         | -                       | -               | -                          |
| 7. Rubber & Rubber Products                        |  | 6                                         | 13              | 18                         | 19                 | 1,49            | 1,18                       | -                       | -               | -                          |
| 8. Chemicals & Chemical Products                   |  | 75                                        | 2,66            | 2,24                       | 128                | 11,36           | 13,49                      | -                       | -               | -                          |
| (a) Heavy Industrial Chemicals                     |  | 2                                         | 30              | 18                         | 3                  | 11              | 17                         | -                       | -               | -                          |
| (b) Fertilisers                                    |  | -                                         | -               | -                          | 1                  | 4               | 19                         | -                       | -               | -                          |
| (c) Drugs & Pharmaceuticals                        |  | 13                                        | 20              | 7                          | 33                 | 3,31            | 3,62                       | -                       | -               | -                          |
| (d) Non-Edible Oils                                |  | 1                                         | 1               | 2                          | -                  | -               | -                          | -                       | -               | -                          |
| (e) Other Chemicals & Chemical Products            |  | 59                                        | 2,15            | 1,97                       | 91                 | 7,90            | 9,51                       | -                       | -               | -                          |
| 9. Petroleum, Coal Products & Nuclear Fuels        |  | 189                                       | 3,32            | 2,94                       | 4                  | 8               | 4                          | -                       | -               | -                          |
| 10. Manufacture of Cement & Cement Products        |  | 6                                         | 18              | 14                         | 32                 | 5,60            | 4,08                       | -                       | -               | -                          |
| 11. Basic Metals & Metal Products                  |  | 188                                       | 6,47            | 5,43                       | 153                | 8,49            | 7,30                       | -                       | -               | -                          |
| (a) Iron & Steel                                   |  | 23                                        | 2,00            | 1,85                       | 48                 | 6,02            | 5,33                       | -                       | -               | -                          |
| (b) Non-Ferrous Metals                             |  | 4                                         | 9               | 4                          | 6                  | 12              | 10                         | -                       | -               | -                          |
| (c) Other Metal Products                           |  | 161                                       | 4,38            | 3,53                       | 99                 | 2,34            | 1,87                       | -                       | -               | -                          |
| 12. Engineering                                    |  | 145                                       | 4,36            | 3,64                       | 171                | 5,73            | 5,33                       | 3                       | 4,20            | 3,46                       |
| (a) Heavy Engineering                              |  | 3                                         | 3               | 4                          | 4                  | 4               | 5                          | -                       | -               | -                          |
| (b) Light Engineering                              |  | 56                                        | 1,24            | 98                         | 49                 | 3,13            | 2,99                       | 3                       | 4,20            | 3,46                       |
| (c) Electrical Machinery & Goods                   |  | 73                                        | 2,71            | 2,36                       | 73                 | 2,15            | 1,88                       | -                       | -               | -                          |
| (d) Electronic Machinery & Goods                   |  | 13                                        | 38              | 27                         | 45                 | 40              | 42                         | -                       | -               | -                          |
| 13. Vehicles, Vehicle Parts & Transport Equipments |  | 28                                        | 30              | 28                         | 68                 | 4,99            | 4,26                       | -                       | -               | -                          |
| 14. Other Industries                               |  | 3,075                                     | 26,52           | 18,60                      | 3,411              | 18,05           | 18,92                      | 1                       | 2               | -                          |
| 15. Electricity, Gas & Water                       |  | 11                                        | 30              | 28                         | 9                  | 53              | 46                         | -                       | -               | -                          |
| (a) Electricity Generation & Transmission          |  | 7                                         | 28              | 26                         | 8                  | 52              | 46                         | -                       | -               | -                          |
| (b) Non-Conventional Energy                        |  | -                                         | -               | -                          | -                  | -               | -                          | -                       | -               | -                          |
| (c) Gas, Steam & Water Supply                      |  | 4                                         | 2               | 1                          | 1                  | 1               | -                          | -                       | -               | -                          |
| 16. Construction                                   |  | 47                                        | 60              | 45                         | 40                 | 5,17            | 5,57                       | -                       | -               | -                          |
| <b>III. TRANSPORT OPERATORS</b>                    |  | <b>2,030</b>                              | <b>44,40</b>    | <b>31,95</b>               | <b>1,294</b>       | <b>25,83</b>    | <b>19,76</b>               | -                       | -               | -                          |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         |  | <b>215</b>                                | <b>15,23</b>    | <b>13,51</b>               | <b>7,294</b>       | <b>15,39</b>    | <b>13,67</b>               | <b>3</b>                | <b>4</b>        | <b>1</b>                   |
| <b>V. PERSONAL LOANS</b>                           |  | <b>3,725</b>                              | <b>32,18</b>    | <b>26,47</b>               | <b>15,832</b>      | <b>64,46</b>    | <b>56,82</b>               | <b>8</b>                | <b>4</b>        | <b>2</b>                   |

|                                            |               |               |               |               |               |               |           |             |             |
|--------------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|-----------|-------------|-------------|
| 1. Loans for Purchase of Consumer Durables | 195           | 2,14          | 1,76          | 2,425         | 4,71          | 3,77          | -         | -           | -           |
| 2. Loans for Housing                       | 991           | 12,26         | 10,78         | 1,739         | 19,28         | 16,73         | -         | -           | -           |
| 3. Rest of the Personal Loans              | 2,539         | 17,78         | 13,93         | 11,668        | 40,47         | 36,32         | 8         | 4           | 2           |
| <b>VI. TRADE</b>                           | <b>9,431</b>  | <b>40,40</b>  | <b>34,93</b>  | <b>11,540</b> | <b>59,31</b>  | <b>53,91</b>  | <b>10</b> | <b>35</b>   | <b>30</b>   |
| 1. Wholesale Trade                         | 515           | 4,44          | 3,88          | 929           | 16,68         | 15,50         | 7         | 22          | 18          |
| 2. Retail Trade                            | 8,916         | 35,96         | 31,06         | 10,611        | 42,63         | 38,41         | 3         | 13          | 13          |
| <b>VII FINANCE</b>                         | <b>36</b>     | <b>83</b>     | <b>82</b>     | <b>70</b>     | <b>5,16</b>   | <b>3,93</b>   | -         | -           | -           |
| <b>VII ALL OTHERS</b>                      | <b>166</b>    | <b>4,19</b>   | <b>3,51</b>   | <b>5,524</b>  | <b>38,54</b>  | <b>35,16</b>  | -         | -           | -           |
| <b>I.</b>                                  |               |               |               |               |               |               |           |             |             |
| <b>TOTAL BANK CREDIT</b>                   | <b>33,915</b> | <b>230,07</b> | <b>178,50</b> | <b>54,613</b> | <b>322,87</b> | <b>289,72</b> | <b>25</b> | <b>4,64</b> | <b>3,79</b> |
| OF WHICH: 1. Artisans & Village Industries | 772           | 3,13          | 3,02          | 1,281         | 2,88          | 2,80          | 1         | 2           | -           |
| 2. Other Small Scale Industries            | 1,700         | 31,87         | 24,82         | 2,378         | 54,32         | 51,26         | -         | -           | -           |

**NORTHERN REGION** **STATE :JAMMU & KASHMIR** (Amount in Rupees Lakh)

| 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                  |
| <b>I. AGRICULTURE</b>                              | <b>36,823</b>        | <b>25,41</b> | <b>23,03</b>        | <b>21,473</b>                    | <b>69,54</b>  | <b>67,59</b>        | <b>80,406</b>                  | <b>138,91</b> | <b>125,46</b>       |
| 1. Direct Finance                                  | 36,472               | 24,82        | 22,54               | 21,340                           | 43,22         | 43,99               | 79,692                         | 110,65        | 100,17              |
| 2. Indirect Finance                                | 351                  | 60           | 50                  | 133                              | 26,33         | 23,60               | 714                            | 28,26         | 25,29               |
| <b>II. INDUSTRY</b>                                | <b>20,196</b>        | <b>10,54</b> | <b>9,31</b>         | <b>11,260</b>                    | <b>203,19</b> | <b>184,31</b>       | <b>40,721</b>                  | <b>381,02</b> | <b>336,04</b>       |
| 1. Mining & Quarrying                              | -                    | -            | -                   | 15                               | 2,40          | 3,82                | 47                             | 3,64          | 4,70                |
| 2. Food Manufacturing & Processing                 | 160                  | 80           | 72                  | 498                              | 28,68         | 26,31               | 1,232                          | 63,83         | 52,63               |
| (a) Rice Mills, Flour & Dal Mills                  | 39                   | 69           | 62                  | 120                              | 13,73         | 12,39               | 319                            | 29,64         | 25,11               |
| (b) Sugar                                          | 1                    | 2            | 1                   | 1                                | -             | -                   | 4                              | 4             | 3                   |
| (c) Edible Oils & Vanaspati                        | 3                    | 2            | 2                   | 176                              | 10,49         | 9,05                | 308                            | 15,70         | 13,25               |
| (d) Tea Processing                                 | -                    | -            | -                   | -                                | -             | -                   | 3                              | 5             | 8                   |
| (e) Processing of Fruits & Vegetables              | -                    | -            | -                   | 7                                | 20            | 18                  | 30                             | 49            | 44                  |
| (f) Others                                         | 117                  | 7            | 7                   | 194                              | 4,25          | 4,69                | 568                            | 17,92         | 13,73               |
| 3. Beverage & Tobacco                              | -                    | -            | -                   | 40                               | 9,98          | 9,70                | 66                             | 12,28         | 10,35               |
| 4. Textiles                                        | 3                    | 2            | 2                   | 1,277                            | 57,48         | 44,61               | 1,862                          | 71,37         | 57,11               |
| (a) Cotton Textiles                                | 1                    | 1            | 1                   | 42                               | 34,34         | 20,98               | 65                             | 39,90         | 25,97               |
| (b) Jute Textiles                                  | -                    | -            | -                   | 2                                | 3             | 2                   | 8                              | 24            | 26                  |
| (c) Handloom Textiles & Khadi                      | -                    | -            | -                   | 90                               | 70            | 57                  | 118                            | 1,09          | 1,04                |
| (d) Other Textiles                                 | 2                    | 1            | 1                   | 1,143                            | 22,42         | 23,05               | 1,671                          | 30,13         | 29,84               |
| 5. Paper, Paper Products & Printing                | -                    | -            | -                   | 157                              | 4,91          | 5,00                | 301                            | 8,64          | 8,48                |
| 6. Leather & Leather Products                      | 1                    | 50           | 51                  | 200                              | 3,04          | 3,00                | 299                            | 4,80          | 4,58                |
| 7. Rubber & Rubber Products                        | -                    | -            | -                   | 13                               | 30            | 36                  | 38                             | 1,92          | 1,72                |
| 8. Chemicals & Chemical Products                   | -                    | -            | -                   | 142                              | 24,13         | 14,31               | 345                            | 38,14         | 30,04               |
| (a) Heavy Industrial Chemicals                     | -                    | -            | -                   | 6                                | 42            | 71                  | 11                             | 83            | 1,06                |
| (b) Fertilisers                                    | -                    | -            | -                   | -                                | -             | -                   | 1                              | 4             | 19                  |
| (c) Drugs & Pharmaceuticals                        | -                    | -            | -                   | 55                               | 1,26          | 1,38                | 101                            | 4,77          | 5,07                |
| (d) Non-Edible Oils                                | -                    | -            | -                   | 1                                | 1             | 1                   | 2                              | 2             | 3                   |
| (e) Other Chemicals & Chemical Products            | -                    | -            | -                   | 80                               | 22,43         | 12,21               | 230                            | 32,48         | 23,69               |
| 9. Petroleum, Coal Products & Nuclear Fuels        | -                    | -            | -                   | 3                                | 11            | 16                  | 196                            | 3,51          | 3,14                |
| 10. Manufacture of Cement & Cement Products        | 20                   | 63           | 45                  | 49                               | 3,27          | 3,49                | 107                            | 9,68          | 8,15                |
| 11. Basic Metals & Metal Products                  | 3                    | 4            | 4                   | 338                              | 20,55         | 28,71               | 682                            | 35,55         | 41,48               |
| (a) Iron & Steel                                   | 1                    | -            | 1                   | 44                               | 11,36         | 18,90               | 116                            | 19,38         | 26,10               |
| (b) Non-Ferrous Metals                             | -                    | -            | -                   | 3                                | 12            | 19                  | 13                             | 33            | 33                  |
| (c) Other Metal Products                           | 2                    | 4            | 3                   | 291                              | 9,08          | 9,62                | 553                            | 15,84         | 15,05               |
| 12. Engineering                                    | 1                    | 1            | 1                   | 250                              | 7,33          | 7,59                | 570                            | 21,62         | 20,03               |
| (a) Heavy Engineering                              | -                    | -            | -                   | 13                               | 46            | 32                  | 20                             | 52            | 40                  |
| (b) Light Engineering                              | -                    | -            | -                   | 35                               | 3,05          | 2,94                | 143                            | 11,63         | 10,37               |
| (c) Electrical Machinery & Goods                   | 1                    | 1            | 1                   | 127                              | 2,79          | 2,61                | 274                            | 7,66          | 6,85                |
| (d) Electronic Machinery & Goods                   | -                    | -            | -                   | 75                               | 1,03          | 1,72                | 133                            | 1,81          | 2,41                |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 6                    | 13           | 10                  | 59                               | 1,87          | 1,43                | 161                            | 7,29          | 6,06                |
| 14. Other Industries                               | 20,002               | 8,42         | 7,47                | 8,027                            | 33,55         | 30,16               | 34,516                         | 86,56         | 75,15               |
| 15. Electricity, Gas & Water                       | -                    | -            | -                   | 6                                | 21            | 16                  | 26                             | 1,04          | 90                  |
| (a) Electricity Generation & Transmission          | -                    | -            | -                   | 4                                | 9             | 8                   | 19                             | 89            | 80                  |

|                                            |               |              |              |               |                |                |                 |                |                |
|--------------------------------------------|---------------|--------------|--------------|---------------|----------------|----------------|-----------------|----------------|----------------|
| (b) Non-Conventional Energy                | -             | -            | -            | -             | -              | -              | -               | -              | -              |
| (c) Gas, Steam & Water Supply              | -             | -            | -            | 2             | 12             | 8              | 7               | 15             | 10             |
| 16. Construction                           | -             | -            | -            | 186           | 5,38           | 5,51           | 273             | 11,16          | 11,53          |
| <b>III. TRANSPORT OPERATORS</b>            | <b>5,725</b>  | <b>13,60</b> | <b>11,76</b> | <b>3,967</b>  | <b>65,59</b>   | <b>52,37</b>   | <b>13,016</b>   | <b>149,42</b>  | <b>115,84</b>  |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>822</b>    | <b>57</b>    | <b>55</b>    | <b>4,214</b>  | <b>979,36</b>  | <b>971,87</b>  | <b>12,548</b>   | <b>1010,58</b> | <b>999,61</b>  |
| <b>V. PERSONAL LOANS</b>                   | <b>7,229</b>  | <b>13,28</b> | <b>12,55</b> | <b>29,724</b> | <b>101,17</b>  | <b>91,96</b>   | <b>56,518</b>   | <b>211,12</b>  | <b>187,81</b>  |
| 1. Loans for Purchase of Consumer Durables | 222           | 39           | 38           | 2,729         | 5,07           | 3,92           | 5,571           | 12,32          | 9,83           |
| 2. Loans for Housing                       | 1,023         | 4,53         | 3,99         | 3,918         | 43,96          | 38,81          | 7,671           | 80,02          | 70,30          |
| 3. Rest of the Personal Loans              | 5,984         | 8,36         | 8,18         | 23,077        | 52,13          | 49,22          | 43,276          | 118,78         | 107,68         |
| <b>VI. TRADE</b>                           | <b>19,425</b> | <b>20,85</b> | <b>19,64</b> | <b>22,905</b> | <b>154,41</b>  | <b>134,88</b>  | <b>63,311</b>   | <b>275,32</b>  | <b>243,67</b>  |
| 1. Wholesale Trade                         | 1,763         | 97           | 86           | 1,439         | 44,27          | 39,66          | 4,653           | 66,58          | 60,07          |
| 2. Retail Trade                            | 17,662        | 19,87        | 18,78        | 21,466        | 110,14         | 95,22          | 58,658          | 208,74         | 183,59         |
| <b>VII FINANCE</b>                         | <b>4</b>      | <b>13</b>    | <b>11</b>    | <b>19</b>     | <b>2,85</b>    | <b>3,16</b>    | <b>129</b>      | <b>8,97</b>    | <b>8,01</b>    |
| <b>VII ALL OTHERS</b>                      | <b>4,267</b>  | <b>3,37</b>  | <b>3,14</b>  | <b>5,396</b>  | <b>9,73</b>    | <b>8,30</b>    | <b>15,353</b>   | <b>55,83</b>   | <b>50,11</b>   |
| <b>I.</b>                                  |               |              |              |               |                |                |                 |                |                |
| <b>TOTAL BANK CREDIT</b>                   | <b>94,491</b> | <b>87,75</b> | <b>80,08</b> | <b>98,958</b> | <b>1585,84</b> | <b>1514,46</b> | <b>2,82,002</b> | <b>2231,18</b> | <b>2066,55</b> |
| OF WHICH: 1. Artisans & Village Industries | 18,252        | 7,63         | 6,71         | 4,744         | 9,73           | 9,63           | 25,050          | 23,38          | 22,17          |
| 2. Other Small Scale Industries            | 1,672         | 1,45         | 1,37         | 4,339         | 72,24          | 67,69          | 10,089          | 159,88         | 145,14         |