

Table No. 5.7 - State and Population 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	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	65,955	63,63	55,08	11,256	23,64	20,20
1. Direct Finance	65,370	62,16	53,71	11,209	23,19	19,71
2. Indirect Finance	585	1,47	1,37	47	45	49
II. INDUSTRY	22,886	65,27	56,81	6,276	113,91	87,81
1. Mining & Quarrying	13	52	23	6	26	27
2. Food Manufacturing & Processing	594	18,77	14,69	225	16,79	16,97
(a) Rice Mills, Flour & Dal Mills	135	7,47	6,67	69	9,62	8,54
(b) Sugar	2	2	2	1	-	-
(c) Edible Oils & Vanaspati	173	8,10	5,54	75	4,14	4,72
(d) Tea Processing	-	-	-	1	1	1
(e) Processing of Fruits & Vegetables	-	-	-	5	8	10
(f) Others	284	3,17	2,47	74	2,94	3,60
3. Beverage & Tobacco	-	-	-	13	4,27	4,13
4. Textiles	188	1,43	1,28	221	39,99	26,25
(a) Cotton Textiles	18	7	3	12	36,62	23,11
(b) Jute Textiles	3	7	6	1	1	-
(c) Handloom Textiles & Khadi	11	7	4	7	9	7
(d) Other Textiles	156	1,23	1,16	201	3,26	3,06
5. Paper, Paper Products & Printing	47	80	87	39	1,64	2,05
6. Leather & Leather Products	14	59	61	18	22	21
7. Rubber & Rubber Products	5	7	9	14	57	59
8. Chemicals & Chemical Products	41	2,25	2,30	77	21,98	11,34
(a) Heavy Industrial Chemicals	-	-	-	-	-	-
(b) Fertilisers	-	-	-	-	-	-
(c) Drugs & Pharmaceuticals	7	96	1,04	19	54	53
(d) Non-Edible Oils	1	1	2	1	1	1
(e) Other Chemicals & Chemical Products	33	1,28	1,25	57	21,42	10,79
9. Petroleum, Coal Products & Nuclear Fuels	4	3	2	4	3	-
10. Manufacture of Cement & Cement Products	42	1,96	1,82	23	1,86	1,78
11. Basic Metals & Metal Products	152	1,77	1,70	207	9,56	9,23
(a) Iron & Steel	14	31	34	41	4,72	4,03
(b) Non-Ferrous Metals	3	7	7	3	5	4
(c) Other Metal Products	135	1,39	1,30	163	4,80	5,16
12. Engineering	146	11,68	11,32	88	1,61	1,59
(a) Heavy Engineering	2	3	3	10	6	7
(b) Light Engineering	63	9,41	8,58	18	19	24
(c) Electrical Machinery & Goods	57	1,73	1,57	33	1,08	1,04
(d) Electronic Machinery & Goods	24	51	1,14	27	28	24
13. Vehicles, Vehicle Parts & Transport Equipments	19	27	21	26	31	19
14. Other Industries	21,544	23,13	19,50	5,255	13,99	12,46
15. Electricity, Gas & Water	-	-	-	3	3	3
(a) Electricity Generation & Transmission	-	-	-	2	2	3
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	1	1	-
16. Construction	77	2,02	2,17	57	79	73
III. TRANSPORT OPERATORS	7,815	52,48	39,67	1,961	28,75	21,56
IV. PROFESSIONAL AND OTHER SERVICES	3,983	10,17	9,01	1,287	4,50	4,75
V. PERSONAL LOANS	23,461	60,71	55,91	8,163	36,39	31,87
1. Loans for Purchase of Consumer Durables	1,284	2,26	1,78	716	1,91	1,58
2. Loans for Housing	2,611	19,77	17,88	1,262	15,47	13,41
3. Rest of the Personal Loans	19,566	38,68	36,25	6,185	19,01	16,88
VI. TRADE	36,243	72,97	62,36	10,919	46,39	40,05
1. Wholesale Trade	2,176	3,08	2,68	294	3,60	2,99
2. Retail Trade	34,067	69,89	59,68	10,625	42,78	37,06
VII. FINANCE	11	31	26	29	81	83
VIII. ALL OTHERS	7,282	13,00	12,45	2,528	6,31	5,72
TOTAL BANK CREDIT	1,67,636	338,54	291,54	42,419	260,69	212,79

OF WHICH: 1. Artisans & Village Industries	18,188	10,62	9,39	3,139	2,43	2,29
2. Other Small Scale Industries	3,335	33,89	28,94	2,461	36,48	34,94

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	3,195	51,64	50,18	-	-	-
1. Direct Finance	3,113	25,30	26,75	-	-	-
2. Indirect Finance	82	26,34	23,43	-	-	-
II. INDUSTRY	11,559	201,84	191,42	-	-	-
1. Mining & Quarrying	28	2,85	4,21	-	-	-
2. Food Manufacturing & Processing	413	28,27	20,97	-	-	-
(a) Rice Mills, Flour & Dal Mills	115	12,55	9,91	-	-	-
(b) Sugar	1	1	1	-	-	-
(c) Edible Oils & Vanaspati	60	3,47	2,99	-	-	-
(d) Tea Processing	2	4	7	-	-	-
(e) Processing of Fruits & Vegetables	25	40	34	-	-	-
(f) Others	210	11,80	7,66	-	-	-
3. Beverage & Tobacco	53	8,01	6,22	-	-	-
4. Textiles	1,453	29,95	29,58	-	-	-
(a) Cotton Textiles	35	3,22	2,84	-	-	-
(b) Jute Textiles	4	17	20	-	-	-
(c) Handloom Textiles & Khadi	100	93	93	-	-	-
(d) Other Textiles	1,314	25,63	25,62	-	-	-
5. Paper, Paper Products & Printing	215	6,20	5,55	-	-	-
6. Leather & Leather Products	267	3,99	3,76	-	-	-
7. Rubber & Rubber Products	19	1,28	1,04	-	-	-
8. Chemicals & Chemical Products	227	13,92	16,39	-	-	-
(a) Heavy Industrial Chemicals	11	83	1,06	-	-	-
(b) Fertilisers	1	4	19	-	-	-
(c) Drugs & Pharmaceuticals	75	3,27	3,50	-	-	-
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	140	9,78	11,65	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	188	3,45	3,11	-	-	-
10. Manufacture of Cement & Cement Products	42	5,87	4,56	-	-	-
11. Basic Metals & Metal Products	323	24,22	30,55	-	-	-
(a) Iron & Steel	61	14,36	21,73	-	-	-
(b) Non-Ferrous Metals	7	22	22	-	-	-
(c) Other Metal Products	255	9,65	8,59	-	-	-
12. Engineering	336	8,33	7,12	-	-	-
(a) Heavy Engineering	8	44	30	-	-	-
(b) Light Engineering	62	2,02	1,54	-	-	-
(c) Electrical Machinery & Goods	184	4,86	4,24	-	-	-
(d) Electronic Machinery & Goods	82	1,02	1,04	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	116	6,71	5,66	-	-	-
14. Other Industries	7,717	49,44	43,19	-	-	-
15. Electricity, Gas & Water	23	1,01	87	-	-	-
(a) Electricity Generation & Transmission	17	87	77	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	6	14	10	-	-	-
16. Construction	139	8,34	8,63	-	-	-
III. TRANSPORT OPERATORS	3,240	68,20	54,62	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	7,278	995,91	985,85	-	-	-
V. PERSONAL LOANS	24,894	114,02	100,03	-	-	-
1. Loans for Purchase of Consumer Durables	3,571	8,15	6,48	-	-	-
2. Loans for Housing	3,798	44,78	39,01	-	-	-
3. Rest of the Personal Loans	17,525	61,09	54,55	-	-	-
VI. TRADE	16,149	155,96	141,25	-	-	-
1. Wholesale Trade	2,183	59,89	54,40	-	-	-
2. Retail Trade	13,966	96,07	86,85	-	-	-
VII. FINANCE	89	7,84	6,92	-	-	-
VIII. ALL OTHERS	5,543	36,52	31,95	-	-	-
TOTAL BANK CREDIT	71,947	1631,95	1562,21	-	-	-
OF WHICH: 1. Artisans & Village Industries	3,723	10,33	10,48	-	-	-
2. Other Small Scale Industries	4,293	89,51	81,26	-	-	-