Table No. 5.9 - District-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation - March 1998 (Part 3 of 25)

NORTHERN REGION — STATE : JAMMU & KASHMIR — (Amount in Rupees Thousand)

	OCCUPATION	ANANTNAG No. of Accounts	ANANTNAG Amount Out-standing	BADGAM No. of Accounts	BADGAM Amount Out-standing	BARAMULLA No. of Accounts	BARAMULLA Amount Out-standing	DODA No. of Accounts	DODA Amount Out-standing
		1	2	3	4	5	6	7	8
I.	**AGRICULTURE**	**4,403**	**3,04,58**	**7,419**	**3,76,06**	**12,644**	**17,67,70**	**5,462**	**5,65,60**
	1. Direct Finance	4,397	2,97,82	7,370	3,71,99	12,571	17,10,53	5,439	5,63,03
	2. Indirect Finance	6	6,76	49	4,07	73	57,17	23	2,57
II.	**INDUSTRY**	**3,364**	**5,23,86**	**6,093**	**16,43,66**	**4,505**	**6,79,47**	**489**	**1,39,45**
	1. Mining & Quarrying	2	1,29	-	-	5	14,07	5	9,30
	2. Manufacturing & Processing	3,328	4,81,65	6,083	15,80,90	4,489	6,49,20	482	1,28,12
	3. Electricity, Gas & Water	-	-	-	-	-	-	-	-
	4. Construction	34	40,92	10	62,76	11	16,20	2	2,03
III.	**TRANSPORT OPERATORS**	**757**	**6,28,01**	**566**	**6,79,98**	**1,805**	**8,45,93**	**155**	**2,25,08**
IV.	**PROFESSIONAL AND OTHER SERVICES**	**330**	**2,18,81**	**1,957**	**2,68,52**	**1,148**	**1,78,06**	**280**	**69,67**
V.	**PERSONAL LOANS**	**3,601**	**11,27,14**	**2,671**	**9,23,42**	**3,976**	**8,86,63**	**1,361**	**3,22,53**
	1. Loans for Purchase of Consumer Durables	104	10,06	118	28,92	557	56,68	32	5,03
	2. Loans for Housing	518	4,58,54	488	5,91,16	445	3,20,75	118	82,20
	3. Rest of the Personal Loans	2,979	6,58,54	2,065	3,03,34	2,974	5,09,20	1,211	2,35,30
VI.	**TRADE**	**4,372**	**11,94,57**	**2,685**	**7,20,45**	**7,035**	**13,22,23**	**4,318**	**8,45,18**
	1. Wholesale Trade	396	84,36	66	84,27	286	1,10,99	216	37,52
	2. Retail Trade	3,976	11,10,21	2,619	6,36,18	6,749	12,11,24	4,102	8,07,66
VII.	**FINANCE**	**1**	**18,02**	**1**	**2,70**	**-**	**-**	**3**	**1,79**
VIII.	**ALL OTHERS**	**958**	**96,33**	**1,425**	**1,37,56**	**1,719**	**1,56,36**	**120**	**4,54**
TOTAL BANK CREDIT		**17,786**	**41,11,32**	**22,817**	**47,52,35**	**32,832**	**58,36,38**	**12,188**	**21,73,84**
OF WHICH:	1. Artisans & Village Industries	2,451	1,54,72	4,804	2,95,06	3,547	1,48,76	249	23,43
	2. Other Small Scale Industries	645	1,98,71	962	5,54,78	807	3,97,41	147	58,27

	OCCUPATION	JAMMU No. of Accounts	JAMMU Amount Out-standing	KARGIL No. of Accounts	KARGIL Amount Out-standing	KATHUA No. of Accounts	KATHUA Amount Out-standing	KUPWARA No. of Accounts	KUPWARA Amount Out-standing
		9	10	11	12	13	14	15	16
I.	**AGRICULTURE**	**15,874**	**25,64,33**	**305**	**38,03**	**4,818**	**7,92,90**	**4,138**	**3,08,76**
	1. Direct Finance	15,486	24,50,43	305	38,03	4,798	7,69,36	4,127	3,00,78
	2. Indirect Finance	388	1,13,90	-	-	20	23,54	11	7,98
II.	**INDUSTRY**	**4,926**	**151,70,78**	**117**	**14,21**	**1,138**	**36,54,01**	**1,435**	**1,32,40**
	1. Mining & Quarrying	8	46,43	-	-	2	8,20	-	-
	2. Manufacturing & Processing	4,862	145,89,18	117	14,21	1,126	35,57,50	1,419	1,23,29
	3. Electricity, Gas & Water	13	68,24	-	-	1	43	1	17
	4. Construction	43	4,66,93	-	-	9	87,88	15	8,94
III.	**TRANSPORT OPERATORS**	**4,537**	**44,72,58**	**41**	**64,76**	**956**	**7,47,53**	**1,020**	**2,30,69**
IV.	**PROFESSIONAL AND OTHER SERVICES**	**1,350**	**9,30,21**	**64**	**5,17**	**157**	**46,08**	**26**	**3,61**
V.	**PERSONAL LOANS**	**21,701**	**80,72,69**	**69**	**49,35**	**2,776**	**8,21,51**	**860**	**1,91,90**
	1. Loans for Purchase of Consumer Durables	1,639	4,06,16	1	3	191	80,72	59	8,68
	2. Loans for Housing	3,531	30,72,50	3	1,62	240	2,14,53	83	88,11
	3. Rest of the Personal Loans	16,531	45,94,03	65	47,70	2,345	5,26,26	718	95,11
VI.	**TRADE**	**14,134**	**69,14,07**	**485**	**1,22,27**	**4,109**	**10,79,30**	**3,265**	**4,82,86**
	1. Wholesale Trade	1,387	20,94,48	-	-	32	26,97	359	13,15
	2. Retail Trade	12,747	48,19,59	485	1,22,27	4,077	10,52,33	2,906	4,69,71
VII.	**FINANCE**	**82**	**4,22,26**	**-**	**-**	**-**	**-**	**24**	**57,09**
VIII.	**ALL OTHERS**	**3,789**	**25,75,46**	**6**	**2,59**	**1,297**	**1,90,62**	**376**	**30,97**
TOTAL BANK CREDIT		**66,393**	**411,22,38**	**1,087**	**2,96,38**	**15,251**	**73,31,95**	**11,144**	**14,38,28**

OF WHICH:	1. Artisans & Village Industries	1,250	1,88,04	63	5,95	477	58,38	1,068	43,24
	2. Other Small Scale Industries	2,047	80,93,96	33	7,36	521	11,41,44	306	67,03

		LADAKH		**POONCH**		**PULWAMA**	
	OCCUPATION	**No. of Accounts**	**Amount Out-standing**	**No. of Accounts**	**Amount Out-standing**	**No. of Accounts**	**Amount Out-standing**
		17	**18**	**19**	**20**	**21**	**22**
I.	**AGRICULTURE**	**2,193**	**83,03**	**3,612**	**2,49,69**	**6,072**	**3,32,43**
	1. Direct Finance	2,193	83,03	3,612	2,49,69	6,061	3,24,81
	2. Indirect Finance	-	-	-	-	11	7,62
II.	**INDUSTRY**	**123**	**15,95**	**207**	**91,70**	**2,243**	**3,60,80**
	1. Mining & Quarrying	-	-	-	-	-	-
	2. Manufacturing & Processing	123	15,95	207	91,70	2,237	3,50,52
	3. Electricity, Gas & Water	-	-	-	-	-	-
	4. Construction	-	-	-	-	6	10,28
III.	**TRANSPORT OPERATORS**	**133**	**1,56,77**	**143**	**88,19**	**343**	**3,77,99**
IV.	**PROFESSIONAL AND OTHER SERVICES**	**87**	**7,04**	**21**	**9,30**	**217**	**17,01**
V.	**PERSONAL LOANS**	**262**	**2,24,57**	**858**	**1,79,28**	**1,650**	**4,19,39**
	1. Loans for Purchase of Consumer Durables	38	4,09	49	5,69	132	21,18
	2. Loans for Housing	53	1,07,11	71	36,46	125	1,53,41
	3. Rest of the Personal Loans	171	1,13,37	738	1,37,13	1,393	2,44,80
VI.	**TRADE**	**942**	**3,21,05**	**1,385**	**2,33,69**	**2,319**	**4,95,50**
	1. Wholesale Trade	-	-	2	21	183	51,75
	2. Retail Trade	942	3,21,05	1,383	2,33,48	2,136	4,43,75
VII.	**FINANCE**	**-**	**-**	**-**	**-**	**-**	**-**
VIII.	**ALL OTHERS**	**2**	**37**	**299**	**32,52**	**947**	**61,87**
TOTAL BANK CREDIT		**3,742**	**8,08,78**	**6,525**	**8,84,37**	**13,791**	**20,64,99**
OF WHICH:	1. Artisans & Village Industries	115	11,96	168	9,70	1,463	45,25
	2. Other Small Scale Industries	5	1,73	23	74,62	475	1,32,64

		RAJOURI		**SRINAGAR**		**UDHAMPUR**	
	OCCUPATION	**No. of Accounts**	**Amount Out-standing**	**No. of Accounts**	**Amount Out-standing**	**No. of Accounts**	**Amount Out-standing**
		23	**24**	**25**	**26**	**27**	**28**
I.	**AGRICULTURE**	**3,993**	**3,09,71**	**4,635**	**44,39,13**	**4,838**	**4,13,93**
	1. Direct Finance	3,990	3,09,50	4,513	21,35,18	4,830	4,12,80
	2. Indirect Finance	3	21	122	23,03,95	8	1,13
II.	**INDUSTRY**	**237**	**1,11,68**	**15,282**	**105,94,92**	**562**	**4,71,06**
	1. Mining & Quarrying	-	-	25	3,90,83	-	-
	2. Manufacturing & Processing	234	1,09,42	15,126	97,53,00	542	4,46,94
	3. Electricity, Gas & Water	-	-	10	18,32	1	2,38
	4. Construction	3	2,26	121	4,32,77	19	21,74
III.	**TRANSPORT OPERATORS**	**179**	**1,08,75**	**1,924**	**23,55,64**	**457**	**6,01,87**
IV.	**PROFESSIONAL AND OTHER SERVICES**	**37**	**30,35**	**6,608**	**979,04,63**	**266**	**2,72,60**
V.	**PERSONAL LOANS**	**1,730**	**3,58,29**	**12,095**	**43,88,76**	**2,908**	**8,15,65**
	1. Loans for Purchase of Consumer Durables	86	14,27	2,414	3,16,71	151	25,18
	2. Loans for Housing	36	16,30	1,759	16,98,67	201	1,88,84
	3. Rest of the Personal Loans	1,608	3,27,72	7,922	23,73,38	2,556	6,01,63
VI.	**TRADE**	**2,412**	**4,48,63**	**10,986**	**89,16,71**	**4,864**	**12,70,03**
	1. Wholesale Trade	203	14,89	1,427	34,43,60	96	45,08
	2. Retail Trade	2,209	4,33,74	9,559	54,73,11	4,768	12,24,95
VII.	**FINANCE**	**1**	**1,67**	**16**	**2,96,55**	**1**	**1,08**
VIII.	**ALL OTHERS**	**358**	**1,05,74**	**3,446**	**12,04,92**	**611**	**4,11,55**
TOTAL BANK CREDIT		**8,947**	**14,74,82**	**54,992**	**1301,01,26**	**14,507**	**42,57,77**
OF WHICH:	1. Artisans & Village Industries	146	12,53	9,131	12,02,97	118	16,59
	2. Other Small Scale Industries	59	24,42	3,827	34,30,94	232	3,30,28