

**Table No. 5.9 - District-Wise Classification of Outstanding Credit of
Scheduled Commercial Banks According to Occupation - March
1999 (Part 3 of 22)**

NORTHERN REGION		STATE : JAMMU & KASHMIR				(Amount in Rupees Thousand)			
OCCUPATION		ANANTNAG		BADGAM		BARAMULLA		DODA	
		No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
		Accounts	Out- standing	Accounts	Out- standing	Accounts	Out- standing	Accounts	Out- standing
		1	2	3	4	5	6	7	8
I. AGRICULTURE		3,190	3,38,43	2,251	2,15,79	11,526	22,76,64	5,009	6,56,85
1. Direct Finance		3,163	3,17,63	1,833	1,90,88	11,479	21,91,72	4,888	6,46,41
2. Indirect Finance		27	20,80	418	24,91	47	84,92	121	10,44
II. INDUSTRY		2,780	6,84,91	2,760	22,46,54	2,905	8,18,21	686	1,41,26
1. Mining & Quarrying		-	-	-	-	-	-	3	6,21
2. Manufacturing & Processing		2,775	6,72,60	2,754	21,83,14	2,901	7,66,70	682	1,34,12
3. Electricity, Gas & Water		-	-	-	-	-	-	-	-
4. Construction		5	12,31	6	63,40	4	51,51	1	93
III. TRANSPORT OPERATORS		1,550	6,40,34	349	8,06,37	1,423	7,90,62	446	2,52,38
IV. PROFESSIONAL AND OTHER SERVICES		519	3,02,14	119	1,07,03	49	46,29	188	57,49
V. PERSONAL LOANS		4,808	13,70,13	4,411	16,52,41	5,275	14,40,39	2,330	4,48,56
1. Loans for Purchase of Consumer Durables		415	73,13	473	1,31,67	478	1,34,58	167	27,10
2. Loans for Housing		424	4,35,25	573	9,95,75	485	5,06,88	387	1,33,82
3. Rest of the Personal Loans		3,969	8,61,75	3,365	5,24,99	4,312	7,98,93	1,776	2,87,64
VI. TRADE		4,724	17,20,72	2,039	9,78,14	6,888	19,66,97	4,118	9,85,40
1. Wholesale Trade		199	76,51	30	1,54,42	339	1,99,23	90	28,01
2. Retail Trade		4,525	16,44,21	2,009	8,23,72	6,549	17,67,74	4,028	9,57,39
VII. FINANCE		2	1,76	28	25,36	2	65,20	-	-
VIII. ALL OTHERS		622	2,18,44	782	3,12,58	1,204	1,45,07	81	19,40
TOTAL BANK CREDIT		18,195	52,76,87	12,739	63,44,22	29,272	75,49,39	12,858	25,61,34
OF WHICH: 1. Artisans & Village Industries		1,690	2,22,92	1,925	1,73,25	2,119	1,79,14	390	51,92
2. Other Small Scale Industries		581	2,03,52	301	5,30,34	454	4,38,31	125	46,83

		(Amount in Rupees Thousand)							
OCCUPATION		JAMMU		KARGIL		KATHUA		KUPWARA	
		No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
		Accounts	Out- standing	Accounts	Out- standing	Accounts	Out- standing	Accounts	Out- standing
		9	10	11	12	13	14	15	16
I. AGRICULTURE		18,793	30,32,38	207	18,45	5,518	10,14,05	4,923	4,10,22
1. Direct Finance		18,494	29,41,75	207	18,45	5,516	10,13,72	4,913	4,09,28
2. Indirect Finance		299	90,63	-	-	2	33	10	94
II. INDUSTRY		5,354	170,76,89	362	45,75	1,230	41,00,05	985	1,81,06
1. Mining & Quarrying		4	41,61	-	-	-	-	-	-
2. Manufacturing & Processing		5,097	167,97,39	362	45,75	1,208	38,90,50	985	1,81,06
3. Electricity, Gas & Water		8	38,98	-	-	-	-	-	-
4. Construction		245	1,98,91	-	-	22	2,09,55	-	-
III. TRANSPORT OPERATORS		5,055	49,35,32	39	78,21	1,048	7,07,53	439	2,16,47
IV. PROFESSIONAL AND OTHER SERVICES		1,336	113,30,17	96	10,75	128	46,32	6	1,98
V. PERSONAL LOANS		30,488	113,87,99	176	61,37	4,387	11,46,64	1,373	2,93,22
1. Loans for Purchase of Consumer Durables		3,261	10,26,76	2	2	662	1,63,08	147	19,14
2. Loans for Housing		4,727	40,00,76	8	14,30	351	2,97,33	151	1,19,30
3. Rest of the Personal Loans		22,500	63,60,47	166	47,05	3,374	6,86,23	1,075	1,54,78
VI. TRADE		16,279	83,24,83	736	1,81,41	3,796	13,44,00	2,741	5,13,05
1. Wholesale Trade		1,138	19,76,30	-	-	20	52,72	616	48,93
2. Retail Trade		15,141	63,48,53	736	1,81,41	3,776	12,91,28	2,125	4,64,12
VII. FINANCE		94	2,30,08	-	-	14	23,89	10	34,75
VIII. ALL OTHERS		7,584	36,13,48	94	40,68	851	3,88,13	267	57,68
TOTAL BANK CREDIT		84,983	599,31,14	1,710	4,36,62	16,972	87,70,61	10,744	17,08,43
OF WHICH: 1. Artisans & Village Industries		2,001	3,67,91	268	30,73	634	98,46	693	59,26
2. Other Small Scale Industries		2,453	108,83,40	34	7,51	504	15,12,86	257	69,17

		(Amount in Rupees Thousand)							
OCCUPATION		LADAKH		POONCH		PULWAMA		RAJOURI	
		No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
		Accounts	Out- Out-	Accounts	Out- Out-	Accounts	Out- Out-	Accounts	Out- Out-

	standing		standing		standing		standing	
	17	18	19	20	21	22	23	24
I. AGRICULTURE	783	63,76	3,171	2,70,04	6,410	6,39,20	4,293	3,54,91
1. Direct Finance	783	63,76	3,168	2,69,85	6,317	6,10,93	4,289	3,54,63
2. Indirect Finance	-	-	3	19	93	28,27	4	28
II. INDUSTRY	275	2,64,92	213	62,43	657	4,26,07	264	72,40
1. Mining & Quarrying	-	-	-	-	-	-	-	-
2. Manufacturing & Processing	274	2,63,42	213	62,43	652	4,08,78	262	70,45
3. Electricity, Gas & Water	-	-	-	-	-	-	-	-
4. Construction	1	1,50	-	-	5	17,29	2	1,95
III. TRANSPORT OPERATORS	141	2,05,89	177	1,45,70	401	4,98,71	176	1,31,03
IV. PROFESSIONAL AND OTHER SERVICES	247	87,39	13	5,45	46	31,08	33	4,82
V. PERSONAL LOANS	959	2,13,41	1,534	2,98,91	2,996	7,59,15	2,499	4,87,81
1. Loans for Purchase of Consumer Durables	23	8,35	124	17,29	451	66,21	190	42,14
2. Loans for Housing	14	15,15	49	46,82	184	2,07,59	62	44,66
3. Rest of the Personal Loans	922	1,89,91	1,361	2,34,80	2,361	4,85,35	2,247	4,01,01
VI. TRADE	583	2,45,73	1,455	3,34,26	2,043	8,26,24	2,322	6,00,81
1. Wholesale Trade	1	1,88	1	3,10	10	35,76	48	65
2. Retail Trade	582	2,43,85	1,454	3,31,16	2,033	7,90,48	2,274	6,00,16
VII. FINANCE	-	-	-	-	42	3,51	-	-
VIII. ALL OTHERS	6	28,67	220	28,98	103	32,09	457	92,11
TOTAL BANK CREDIT	2,994	11,09,77	6,783	11,45,77	12,698	32,16,05	10,044	17,43,89
OF WHICH: 1. Artisans & Village Industries	237	20,52	137	13,20	222	23,20	163	16,50
2. Other Small Scale Industries	2	1,41	21	14,14	210	2,13,40	59	21,72

(Amount in Rupees Thousand)

OCCUPATION	SRINAGAR		UDHAMPUR	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	25	26	27	28
I. AGRICULTURE	3,651	42,58,18	5,498	4,86,83
1. Direct Finance	3,595	42,37,06	5,481	4,84,21
2. Indirect Finance	56	21,12	17	2,62
II. INDUSTRY	14,767	135,75,92	1,009	5,25,12
1. Mining & Quarrying	6	3,88,82	-	-
2. Manufacturing & Processing	14,609	126,61,92	1,004	5,09,32
3. Electricity, Gas & Water	4	13,85	-	-
4. Construction	148	5,11,33	5	15,80
III. TRANSPORT OPERATORS	2,042	28,02,59	533	7,59,05
IV. PROFESSIONAL AND OTHER SERVICES	12,046	1096,41,96	196	3,36,65
V. PERSONAL LOANS	19,639	71,11,14	5,249	14,73,06
1. Loans for Purchase of Consumer Durables	4,489	9,25,87	704	1,43,13
2. Loans for Housing	1,897	22,59,17	287	2,64,41
3. Rest of the Personal Loans	13,253	39,26,10	4,258	10,65,52
VI. TRADE	11,332	110,33,62	4,909	16,73,17
1. Wholesale Trade	955	37,57,18	344	2,62,53
2. Retail Trade	10,377	72,76,44	4,565	14,10,64
VII. FINANCE	51	3,13,77	1	4,39
VIII. ALL OTHERS	2,788	55,67,66	686	3,53,12
TOTAL BANK CREDIT	66,316	1543,04,84	18,081	56,11,39
OF WHICH: 1. Artisans & Village Industries	6,887	13,56,50	472	60,56
2. Other Small Scale Industries	3,643	48,88,07	344	2,56,70