

Table No. 5.6 – State and Bank Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2001

State : Jammu & Kashmir

NORTHERN REGION							(Amount in Rupees Lakh)
OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	
	1	2	3	4	5	6	
I. AGRICULTURE	9,899	29,30	21,06	5,621	25,51	22,19	
1. Direct Finance	9,750	27,19	19,83	5,541	23,93	20,13	
2. Indirect Finance	149	2,11	1,23	80	1,58	2,06	
II. INDUSTRY	5,428	81,84	64,00	5,402	244,62	245,42	
1. Mining & Quarrying	9	58	29	3	68	2,74	
2. Food Manufacturing & Processing	144	18,45	16,09	157	55,76	54,77	
(a) Rice Mills, Flour & Dal Mills	71	9,62	8,65	84	15,19	13,75	
(b) Sugar	-	-	-	-	-	-	
(c) Edible Oils & Vanaspati	20	2,73	2,52	15	91	96	
(d) Tea Processing	1	80	9	1	4	6	
(e) Processing of Fruits & Vegetables	7	58	70	5	31,65	32,39	
(f) Others	45	4,72	4,13	52	7,98	7,62	
3. Beverage & Tobacco	3	25	24	3	19	13	
4. Textiles	45	6,08	3,63	281	9,54	10,14	
(a) Cotton Textiles	3	2,65	1,90	7	3,87	3,99	
(b) Jute Textiles	-	-	-	2	17	22	
(c) Handloom Textiles & Khadi	2	14	12	11	1,09	91	
(d) Other Textiles	40	3,29	1,61	261	4,41	5,02	
5. Paper, Paper Products & Printing	16	2,00	2,03	88	2,74	2,58	
6. Leather & Leather Products	4	22	22	36	42	43	
7. Rubber & Rubber Products	7	65	41	19	97	94	
8. Chemicals & Chemical Products	34	4,13	2,92	96	11,15	18,71	
(a) Heavy Industrial Chemicals	-	-	-	-	-	-	
(b) Fertilisers	-	-	-	1	19	19	
(c) Drugs & Pharmaceuticals	4	60	49	17	2,69	3,09	
(d) Non-Edible Oils	1	5	5	1	5	3	
(e) Other Chemicals & Chemical Products	29	3,48	2,38	77	8,22	15,40	
9. Petroleum, Coal Products & Nuclear Fuels	4	16	12	2	12	5	
10. Manufacture of Cement & Cement Products	6	28	17	33	4,12	3,25	
11. Basic Metals & Metal Products	86	8,15	6,07	112	12,81	10,41	
(a) Iron & Steel	7	1,64	1,22	33	10,04	8,16	
(b) Non-Ferrous Metals	3	54	49	1	3	3	
(c) Other Metal Products	76	5,97	4,36	78	2,75	2,23	
12. Engineering	58	5,63	4,70	85	3,53	3,28	
(a) Heavy Engineering	3	31	31	1	15	15	
(b) Light Engineering	8	1,44	77	16	36	27	
(c) Electrical Machinery & Goods	35	2,45	2,14	63	2,67	2,54	
(d) Electronic Machinery & Goods	12	1,43	1,47	5	35	32	
13. Vehicles, Vehicle Parts & Transport Equipments	10	41	22	151	11,64	10,40	
14. Other Industries	4,995	34,55	26,58	4,020	27,49	24,44	
15. Electricity, Gas & Water	4	16	14	2	100,04	100,01	
(a) Electricity Generation & Transmission	3	12	10	1	100,00	100,00	
(b) Non-Conventional Energy	1	4	4	-	-	-	
(c) Gas, Steam & Water Supply	-	-	-	1	4	1	
16. Construction	3	17	17	314	3,42	3,13	
III. TRANSPORT OPERATORS	943	25,43	14,96	1,404	21,35	16,61	
IV. PROFESSIONAL AND OTHER SERVICES	898	10,51	7,65	20,758	35,23	31,22	
V. PERSONAL LOANS	22,689	112,54	94,44	24,627	129,38	111,07	
1. Loans for Purchase of Consumer Durables	1,917	6,53	4,43	6,660	18,31	14,58	
2. Loans for Housing	3,151	35,67	33,31	3,637	38,67	34,83	
3. Rest of the Personal Loans	17,621	70,34	56,70	14,330	72,40	61,65	
VI. TRADE	3,944	48,74	38,69	6,799	86,50	82,50	
1. Wholesale Trade	694	17,59	14,55	639	30,01	27,72	

2. Retail Trade	3,250	31,15	24,14	6,160	56,50	54,78
VII. FINANCE	7	31	32	52	6,78	7,38
VIII. ALL OTHERS	2,341	36,46	33,43	6,258	432,49	226,56
TOTAL BANK CREDIT	46,149	345,13	274,55	70,921	981,88	742,94
<i>OF WHICH:</i> 1. Artisans & Village Industries	534	1,57	1,24	1,009	4,78	4,14
2. Other Small Scale Industries	3,752	64,75	51,80	3,030	70,40	74,20

NORTHERN REGION

(Amount in Rupees Lakh)

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	-	-	-	27,122	43,03	35,38
1. Direct Finance	-	-	-	26,627	42,17	34,63
2. Indirect Finance	-	-	-	495	87	75
II. INDUSTRY	1	17	17	3,820	3,95	3,39
1. Mining & Quarrying	-	-	-	-	-	-
2. Food Manufacturing & Processing	-	-	-	24	25	22
(a) Rice Mills, Flour & Dal Mills	-	-	-	16	23	21
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	-	-	-	2	1	-
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-
(f) Others	-	-	-	6	1	1
3. Beverage & Tobacco	-	-	-	-	-	-
4. Textiles	-	-	-	5	4	3
(a) Cotton Textiles	-	-	-	2	1	1
(b) Jute Textiles	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	-	-	-	-	-	-
(d) Other Textiles	-	-	-	3	3	2
5. Paper, Paper Products & Printing	-	-	-	-	-	-
6. Leather & Leather Products	-	-	-	-	-	-
7. Rubber & Rubber Products	-	-	-	2	1	1
8. Chemicals & Chemical Products	-	-	-	-	-	-
(a) Heavy Industrial Chemicals	-	-	-	-	-	-
(b) Fertilisers	-	-	-	-	-	-
(c) Drugs & Pharmaceuticals	-	-	-	-	-	-
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	-	-	-	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	-	-	-
10. Manufacture of Cement & Cement Products	-	-	-	-	-	-
11. Basic Metals & Metal Products	-	-	-	6	6	6
(a) Iron & Steel	-	-	-	-	-	-
(b) Non-Ferrous Metals	-	-	-	-	-	-
(c) Other Metal Products	-	-	-	6	6	6
12. Engineering	1	17	17	5	6	4
(a) Heavy Engineering	-	-	-	-	-	-
(b) Light Engineering	1	17	17	4	5	4
(c) Electrical Machinery & Goods	-	-	-	1	1	1
(d) Electronic Machinery & Goods	-	-	-	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	-	-	-	9	18	13
14. Other Industries	-	-	-	3,769	3,35	2,89
15. Electricity, Gas & Water	-	-	-	-	-	-
(a) Electricity Generation & Transmission	-	-	-	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16. Construction	-	-	-	-	-	-
III. TRANSPORT OPERATORS	-	-	-	6,708	28,22	19,40
IV. PROFESSIONAL AND OTHER SERVICES	-	-	-	307	28	26
V. PERSONAL LOANS	22	22	8	15,786	36,20	33,55
1. Loans for Purchase of Consumer Durables	-	-	-	1,671	3,26	2,53
2. Loans for Housing	-	-	-	2,187	10,61	9,73
3. Rest of the Personal Loans	22	22	8	11,928	22,33	21,29
VI. TRADE	223	18	20	11,562	26,79	22,41
1. Wholesale Trade	223	18	20	1,142	1,08	99
2. Retail Trade	-	-	-	10,420	25,71	21,42
VII. FINANCE	-	-	-	-	-	-
VIII. ALL OTHERS	-	-	-	2,231	2,97	2,63
TOTAL BANK CREDIT	246	57	45	67,536	141,44	117,00

<i>OF WHICH:</i> 1. Artisans & Village Industries	-	-	-	3,572	3,00	2,60
2. Other Small Scale Industries	-	-	-	124	25	23

NORTHERN REGION

(Amount in Rupees Lakh)

OCCUPATION	OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	13	14	15	16	17	18
I. AGRICULTURE	23,791	108,20	90,99	66,433	206,05	169,61
1. Direct Finance	22,908	105,17	88,17	64,826	198,46	162,76
2. Indirect Finance	883	3,03	2,82	1,607	7,59	6,85
II. INDUSTRY	15,275	330,46	296,02	29,926	661,04	609,00
1. Mining & Quarrying	17	4,70	7,14	29	5,96	10,17
2. Food Manufacturing & Processing	490	49,08	43,16	815	123,55	114,25
(a) Rice Mills, Flour & Dal Mills	143	32,41	27,85	314	57,45	50,46
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	74	6,75	7,22	111	10,40	10,70
(d) Tea Processing	-	-	-	2	84	15
(e) Processing of Fruits & Vegetables	4	60	41	16	32,83	33,50
(f) Others	269	9,33	7,68	372	22,04	19,45
3. Beverage & Tobacco	17	6,60	6,28	23	7,03	6,65
4. Textiles	889	102,37	84,21	1,220	118,03	98,02
(a) Cotton Textiles	25	69,56	53,71	37	76,09	59,61
(b) Jute Textiles	-	-	-	2	17	22
(c) Handloom Textiles & Khadi	55	1,98	34	68	3,21	1,37
(d) Other Textiles	809	30,83	30,17	1,113	38,57	36,82
5. Paper, Paper Products & Printing	121	6,82	5,25	225	11,56	9,86
6. Leather & Leather Products	119	4,00	3,92	159	4,64	4,57
7. Rubber & Rubber Products	10	1,70	1,45	38	3,32	2,81
8. Chemicals & Chemical Products	122	31,14	28,16	252	46,42	49,79
(a) Heavy Industrial Chemicals	2	51	37	2	51	37
(b) Fertilisers	-	-	-	1	19	19
(c) Drugs & Pharmaceuticals	34	4,97	4,23	55	8,25	7,80
(d) Non-Edible Oils	-	-	-	2	10	8
(e) Other Chemicals & Chemical Products	86	25,67	23,56	192	37,37	41,35
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	6	27	17
10. Manufacture of Cement & Cement Products	80	10,37	9,91	119	14,76	13,34
11. Basic Metals & Metal Products	289	16,80	18,12	493	37,82	34,65
(a) Iron & Steel	33	8,71	9,44	73	20,39	18,81
(b) Non-Ferrous Metals	6	27	35	10	83	87
(c) Other Metal Products	250	7,82	8,33	410	16,60	14,97
12. Engineering	180	6,72	5,24	329	16,11	13,43
(a) Heavy Engineering	19	1,00	79	23	1,46	1,26
(b) Light Engineering	22	62	38	51	2,64	1,63
(c) Electrical Machinery & Goods	118	3,71	2,81	217	8,84	7,50
(d) Electronic Machinery & Goods	21	1,39	1,26	38	3,16	3,05
13. Vehicles, Vehicle Parts & Transport Equipments	415	15,37	15,40	585	27,60	26,15
14. Other Industries	12,346	66,49	58,30	25,130	131,88	112,21
15. Electricity, Gas & Water	10	82	55	16	101,02	100,69
(a) Electricity Generation & Transmission	4	15	13	8	100,27	100,23
(b) Non-Conventional Energy	-	-	-	1	4	4
(c) Gas, Steam & Water Supply	6	67	41	7	71	42
16. Construction	170	7,48	8,95	487	11,07	12,25
III. TRANSPORT OPERATORS	3,987	110,45	79,57	13,042	185,44	130,54
IV. PROFESSIONAL AND OTHER SERVICES	5,329	1072,71	1163,61	27,292	1118,73	1202,74
V. PERSONAL LOANS	87,795	346,17	297,18	1,50,919	624,50	536,32
1. Loans for Purchase of Consumer Durables	19,664	67,89	52,21	29,912	95,99	73,75
2. Loans for Housing	9,762	102,61	90,27	18,737	187,57	168,14
3. Rest of the Personal Loans	58,369	175,66	154,70	1,02,270	340,95	294,43
VI. TRADE	19,241	246,59	210,14	41,769	408,80	353,94
1. Wholesale Trade	2,406	77,07	67,85	5,104	125,93	111,31
2. Retail Trade	16,835	169,51	142,30	36,665	282,87	242,63
VII. FINANCE	43	6,40	7,14	102	13,49	14,85
VIII. ALLOTHERS	4,964	40,17	33,60	15,794	512,09	296,22
TOTAL BANK CREDIT	1,60,425	2261,14	2178,26	3,45,277	3730,15	3313,21
<i>OF WHICH:</i> 1. Artisans & Village Industries	3,559	13,55	11,38	8,674	22,90	19,37
2. Other Small Scale Industries	4,466	132,82	109,24	11,372	268,22	235,48

