

State : Jammu & Kashmir

**Table No. 5.7 – State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation
March 2001**

| NORTHERN REGION | | (Amount in Rupees Lakh) | | | | | |
|--|-----------------|-------------------------|---------------|---------------|-------------------|---------------|--|
| | | RURAL | | | SEMI-URBAN | | |
| OCCUPATION | No. of | Credit | Amount | No. Of | Credit | Amount | |
| | Accounts | Limit Outstanding | | Accounts | Limit Outstanding | | |
| | 1 | 2 | 3 | 4 | 5 | 6 | |
| I. AGRICULTURE | 53,580 | 113,25 | 91,51 | 9,068 | 39,19 | 29,57 | |
| 1. Direct Finance | 52,139 | 108,85 | 87,48 | 8,978 | 37,84 | 28,14 | |
| 2. Indirect Finance | 1,441 | 4,39 | 4,04 | 90 | 1,34 | 1,43 | |
| II. INDUSTRY | 12,110 | 64,33 | 54,63 | 4,450 | 302,36 | 278,27 | |
| 1. Mining & Quarrying | 3 | 9 | 5 | 13 | 1,14 | 77 | |
| 2. Food Manufacturing & Processing | 319 | 7,92 | 5,96 | 201 | 33,12 | 30,99 | |
| (a) Rice Mills, Flour & Dal Mills | 69 | 4,99 | 3,24 | 107 | 21,04 | 19,29 | |
| (b) Sugar | — | — | — | — | — | — | |
| (c) Edible Oils & Vanaspati | 46 | 58 | 47 | 38 | 6,38 | 6,84 | |
| (d) Tea Processing | — | — | — | — | — | — | |
| (e) Processing of Fruits & Vegetables | — | — | — | 3 | 57 | 41 | |
| (f) Others | 204 | 2,35 | 2,25 | 53 | 5,14 | 4,45 | |
| 3. Beverage & Tobacco | — | — | — | 10 | 2,40 | 2,31 | |
| 4. Textiles | 250 | 4,64 | 4,14 | 72 | 77,34 | 60,27 | |
| (a) Cotton Textiles | 3 | 2 | 1 | 18 | 70,34 | 54,42 | |
| (b) Jute Textiles | 1 | 7 | 6 | — | — | — | |
| (c) Handloom Textiles & Khadi | — | — | — | 7 | 7 | 9 | |
| (d) Other Textiles | 246 | 4,55 | 4,07 | 47 | 6,93 | 5,76 | |
| 5. Paper, Paper Products & Printing | 62 | 1,89 | 1,83 | 32 | 3,66 | 3,58 | |
| 6. Leather & Leather Products | 11 | 27 | 35 | 7 | 30 | 32 | |
| 7. Rubber & Rubber Products | 9 | 26 | 21 | 8 | 1,92 | 1,67 | |
| 8. Chemicals & Chemical Products | 18 | 85 | 73 | 55 | 19,63 | 18,56 | |
| (a) Heavy Industrial Chemicals | — | — | — | 2 | 51 | 37 | |
| (b) Fertilisers | — | — | — | — | — | — | |
| (c) Drugs & Pharmaceuticals | 4 | 18 | 15 | 10 | 1,35 | 1,47 | |
| (d) Non-Edible Oils | — | — | — | 1 | 5 | 3 | |
| (e) Other Chemicals & Chemical Products | 14 | 67 | 58 | 42 | 17,73 | 16,69 | |
| 9. Petroleum, Coal Products & Nuclear Fuels | 3 | 11 | 10 | — | — | — | |
| 10. Manufacture of Cement & Cement Products | 17 | 1,94 | 1,17 | 78 | 10,15 | 9,14 | |
| 11. Basic Metals & Metal Products | 74 | 2,15 | 1,79 | 131 | 15,00 | 14,41 | |
| (a) Iron & Steel | 2 | 14 | 9 | 27 | 9,20 | 8,65 | |
| (b) Non-Ferrous Metals | 1 | 3 | 3 | — | — | — | |
| (c) Other Metal Products | 71 | 1,98 | 1,67 | 104 | 5,79 | 5,76 | |
| 12. Engineering | 39 | 88 | 70 | 57 | 3,39 | 2,70 | |
| (a) Heavy Engineering | 2 | 8 | 7 | 14 | 64 | 57 | |
| (b) Light Engineering | 6 | 25 | 25 | 12 | 50 | 34 | |
| (c) Electrical Machinery & Goods | 29 | 44 | 35 | 30 | 2,22 | 1,73 | |
| (d) Electronic Machinery & Goods | 2 | 11 | 3 | 1 | 3 | 6 | |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 98 | 7,69 | 7,05 | 165 | 10,49 | 11,64 | |
| 14. Other Industries | 11,019 | 32,79 | 28,31 | 3,582 | 21,95 | 19,03 | |
| 15. Electricity, Gas & Water | 3 | 48 | 29 | 1 | 100,00 | 100,00 | |
| (a) Electricity Generation & Transmission | — | — | — | 1 | 100,00 | 100,00 | |
| (b) Non-Conventional Energy | — | — | — | — | — | — | |
| (c) Gas, Steam & Water Supply | 3 | 48 | 29 | — | — | — | |
| 16. Construction | 185 | 2,38 | 1,96 | 38 | 1,87 | 2,89 | |
| III. TRANSPORT OPERATORS | 8,453 | 78,15 | 52,56 | 2,596 | 52,44 | 36,60 | |
| IV. PROFESSIONAL AND OTHER SERVICES | 2,865 | 18,56 | 14,72 | 691 | 13,08 | 9,74 | |
| V. PERSONAL LOANS | 69,291 | 217,08 | 192,58 | 18,837 | 89,90 | 76,64 | |
| 1. Loans for Purchase of Consumer Durables | 11,491 | 31,61 | 25,49 | 3,138 | 10,50 | 7,96 | |
| 2. Loans for Housing | 6,659 | 48,55 | 44,47 | 2,905 | 33,71 | 29,79 | |
| 3. Rest of the Personal Loans | 51,141 | 136,92 | 122,62 | 12,794 | 45,69 | 38,89 | |
| VI. TRADE | 18,971 | 94,06 | 76,92 | 6,462 | 66,73 | 56,51 | |
| 1. Wholesale Trade | 1,798 | 10,61 | 8,82 | 322 | 13,25 | 11,60 | |
| 2. Retail Trade | 17,173 | 83,46 | 68,10 | 6,140 | 53,49 | 44,91 | |
| VII. FINANCE | 25 | 83 | 43 | 4 | 39 | 60 | |
| VIII. ALL OTHERS | 5,363 | 404,79 | 206,25 | 2,496 | 30,20 | 27,11 | |
| TOTAL BANK CREDIT | 1,70,658 | 991,05 | 689,61 | 44,604 | 594,29 | 515,05 | |
| <i>OF WHICH:</i> 1. Artisans & Village Industries | 4,811 | 9,84 | 8,27 | 1,644 | 3,25 | 2,73 | |
| 2. Other Small Scale Industries | 4,060 | 21,51 | 18,34 | 1,758 | 104,87 | 87,54 | |

| 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 | 3,785 | 53,61 | 48,53 | — | — | — |
| 1. Direct Finance | 3,709 | 51,76 | 47,14 | — | — | — |
| 2. Indirect Finance | 76 | 1,85 | 1,39 | — | — | — |
| II. INDUSTRY | 13,366 | 294,36 | 276,09 | — | — | — |
| 1. Mining & Quarrying | 13 | 4,73 | 9,35 | — | — | — |
| 2. Food Manufacturing & Processing | 295 | 82,50 | 77,30 | — | — | — |
| (a) Rice Mills, Flour & Dal Mills | 138 | 31,42 | 27,92 | — | — | — |
| (b) Sugar | — | — | — | — | — | — |
| (c) Edible Oils & Vanaspati | 27 | 3,44 | 3,40 | — | — | — |
| (d) Tea Processing | 2 | 84 | 15 | — | — | — |
| (e) Processing of Fruits & Vegetables | 13 | 32,26 | 33,09 | — | — | — |
| (f) Others | 115 | 14,55 | 12,75 | — | — | — |
| 3. Beverage & Tobacco | 13 | 4,63 | 4,34 | — | — | — |
| 4. Textiles | 898 | 36,06 | 33,61 | — | — | — |
| (a) Cotton Textiles | 16 | 5,73 | 5,18 | — | — | — |
| (b) Jute Textiles | 1 | 10 | 16 | — | — | — |
| (c) Handloom Textiles & Khadi | 61 | 3,14 | 1,29 | — | — | — |
| (d) Other Textiles | 820 | 27,09 | 26,99 | — | — | — |
| 5. Paper, Paper Products & Printing | 131 | 6,02 | 4,45 | — | — | — |
| 6. Leather & Leather Products | 141 | 4,07 | 3,91 | — | — | — |
| 7. Rubber & Rubber Products | 21 | 1,15 | 93 | — | — | — |
| 8. Chemicals & Chemical Products | 179 | 25,94 | 30,50 | — | — | — |
| (a) Heavy Industrial Chemicals | — | — | — | — | — | — |
| (b) Fertilisers | 1 | 19 | 19 | — | — | — |
| (c) Drugs & Pharmaceuticals | 41 | 6,72 | 6,18 | — | — | — |
| (d) Non-Edible Oils | 1 | 5 | 5 | — | — | — |
| (e) Other Chemicals & Chemical Products | 136 | 18,97 | 24,08 | — | — | — |
| 9. Petroleum, Coal Products & Nuclear Fuels | 3 | 16 | 7 | — | — | — |
| 10. Manufacture of Cement & Cement Products | 24 | 2,68 | 3,03 | — | — | — |
| 11. Basic Metals & Metal Products | 288 | 20,68 | 18,45 | — | — | — |
| (a) Iron & Steel | 44 | 11,05 | 10,07 | — | — | — |
| (b) Non-Ferrous Metals | 9 | 81 | 84 | — | — | — |
| (c) Other Metal Products | 235 | 8,82 | 7,54 | — | — | — |
| 12. Engineering | 233 | 11,84 | 10,03 | — | — | — |
| (a) Heavy Engineering | 7 | 74 | 62 | — | — | — |
| (b) Light Engineering | 33 | 1,89 | 1,04 | — | — | — |
| (c) Electrical Machinery & Goods | 158 | 6,18 | 5,41 | — | — | — |
| (d) Electronic Machinery & Goods | 35 | 3,02 | 2,95 | — | — | — |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 322 | 9,42 | 7,46 | — | — | — |
| 14. Other Industries | 10,529 | 77,14 | 64,87 | — | — | — |
| 15. Electricity, Gas & Water | 12 | 54 | 41 | — | — | — |
| (a) Electricity Generation & Transmission | 7 | 27 | 23 | — | — | — |
| (b) Non-Conventional Energy | 1 | 4 | 4 | — | — | — |
| (c) Gas, Steam & Water Supply | 4 | 23 | 14 | — | — | — |
| 16. Construction | 264 | 6,82 | 7,40 | — | — | — |
| III. TRANSPORT OPERATORS | 1,993 | 54,85 | 41,38 | — | — | — |
| IV. PROFESSIONAL AND OTHER SERVICES | 23,736 | 1087,09 | 1178,27 | — | — | — |
| V. PERSONAL LOANS | 62,791 | 317,53 | 267,10 | — | — | — |
| 1. Loans for Purchase of Consumer Durables | 15,283 | 53,88 | 40,30 | — | — | — |
| 2. Loans for Housing | 9,173 | 105,31 | 93,87 | — | — | — |
| 3. Rest of the Personal Loans | 38,335 | 158,34 | 132,92 | — | — | — |
| VI. TRADE | 16,336 | 248,01 | 220,51 | — | — | — |
| 1. Wholesale Trade | 2,984 | 102,08 | 90,89 | — | — | — |
| 2. Retail Trade | 13,352 | 145,93 | 129,62 | — | — | — |
| VII. FINANCE | 73 | 12,26 | 13,82 | — | — | — |
| VIII. ALL OTHERS | 7,935 | 77,10 | 62,86 | — | — | — |
| TOTAL BANK CREDIT | 1,30,015 | 2144,81 | 2108,55 | — | — | — |
| <i>OF WHICH:</i> 1. Artisans & Village Industries | 2,219 | 9,81 | 8,37 | — | — | — |
| 2. Other Small Scale Industries | 5,554 | 141,84 | 129,60 | — | — | — |