

**Table No 5.9 – District-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation**

March 2001

**State : Jammu & Kashmir**

(Amount in Rupees Thousand)

OCCUPATION	ANANTNAG		BADGAM		BARAMULLA		DODA	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	1	2	3	4	5	6	7	8
<b>I. AGRICULTURE</b>	<b>3,390</b>	<b>4,74,64</b>	<b>3,861</b>	<b>9,46,25</b>	<b>8,831</b>	<b>29,93,09</b>	<b>4,294</b>	<b>6,40,16</b>
1. Direct Finance	3,384	4,70,27	2,945	8,39,58	8,661	27,96,45	4,294	6,40,16
2. Indirect Finance	6	4,37	916	1,06,67	170	1,96,64	—	—
<b>II. INDUSTRY</b>	<b>1,726</b>	<b>7,53,33</b>	<b>3,787</b>	<b>32,43,46</b>	<b>2,573</b>	<b>10,25,14</b>	<b>420</b>	<b>1,25,71</b>
1. Mining & Quarrying	-	—	1	5,34	—	—	—	—
2. Manufacturing & Processing	1,721	7,41,24	3,778	31,55,39	2,502	9,65,76	387	1,02,10
3. Electricity, Gas & Water	-	—	—	—	—	—	—	—
4. Construction	5	12,09	8	82,73	71	59,38	33	23,61
<b>III. TRANSPORT OPERATORS</b>	<b>771</b>	<b>12,56,03</b>	<b>777</b>	<b>11,77,03</b>	<b>1,338</b>	<b>8,45,10</b>	<b>138</b>	<b>2,39,42</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>416</b>	<b>2,05,94</b>	<b>356</b>	<b>2,74,00</b>	<b>275</b>	<b>1,40,23</b>	<b>262</b>	<b>92,97</b>
<b>V. PERSONAL LOANS</b>	<b>10,449</b>	<b>27,58,99</b>	<b>8,210</b>	<b>31,46,98</b>	<b>9,947</b>	<b>30,59,83</b>	<b>5,031</b>	<b>13,05,62</b>
1. Loans for Purchase of Consumer Durables	2,020	3,00,82	1,738	5,51,60	1,402	3,17,18	1,372	2,42,99
2. Loans for Housing	763	6,84,25	1,808	16,03,22	970	9,01,32	311	2,39,65
3. Rest of the Personal Loans	7,666	17,73,92	4,664	9,92,16	7,575	18,41,33	3,348	8,22,98
<b>VI. TRADE</b>	<b>2,221</b>	<b>17,94,31</b>	<b>2,290</b>	<b>18,38,10</b>	<b>5,313</b>	<b>22,93,18</b>	<b>526</b>	<b>2,51,87</b>
1. Wholesale Trade	414	2,41,19	104	5,82,16	238	1,73,33	1	50
2. Retail Trade	1,797	15,53,12	2,186	12,55,94	5,075	21,19,85	525	2,51,37
<b>VII. FINANCE</b>	<b>4</b>	<b>3,87</b>	<b>—</b>	<b>—</b>	<b>3</b>	<b>57,59</b>	<b>—</b>	<b>—</b>
<b>VIII. ALL OTHERS</b>	<b>1,079</b>	<b>178,77,58</b>	<b>1,064</b>	<b>4,13,12</b>	<b>1,304</b>	<b>4,05,83</b>	<b>191</b>	<b>4,64,75</b>
<b>TOTAL BANK CREDIT</b>	<b>20,046</b>	<b>251,24,69</b>	<b>20,345</b>	<b>110,38,94</b>	<b>29,584</b>	<b>108,19,99</b>	<b>10,862</b>	<b>31,20,50</b>
<i>OF WHICH:</i>								
1. Artisans & Village Industries	622	1,78,35	1,638	1,80,25	1,247	2,14,93	212	33,20
2. Other Small Scale Industries	436	1,58,55	1,211	13,26,62	610	4,30,60	113	46,35

OCCUPATION	JAMMU		KARGIL		KATHUA		KUPWARA	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	9	10	11	12	13	14	15	16
<b>I. AGRICULTURE</b>	<b>13,531</b>	<b>41,22,70</b>	<b>178</b>	<b>15,84</b>	<b>6,317</b>	<b>16,94,13</b>	<b>2,502</b>	<b>4,31,63</b>
1. Direct Finance	13,440	39,79,64	123	10,15	6,316	15,97,17	2,364	3,64,89
2. Indirect Finance	91	1,43,06	55	5,69	1	96,96	138	66,74
<b>II. INDUSTRY</b>	<b>4,631</b>	<b>201,57,70</b>	<b>286</b>	<b>34,86</b>	<b>1,256</b>	<b>76,31,46</b>	<b>368</b>	<b>1,01,35</b>
1. Mining & Quarrying	12	71,84	—	—	—	—	—	—
2. Manufacturing & Processing	4,366	198,10,11	286	34,86	1,216	74,22,69	368	1,01,35
3. Electricity, Gas & Water	5	15,83	—	—	—	—	—	—
4. Construction	248	2,59,92	—	—	40	2,08,77	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>4,491</b>	<b>37,14,20</b>	<b>52</b>	<b>94,81</b>	<b>542</b>	<b>5,97,84</b>	<b>501</b>	<b>3,69,83</b>
<b>IV. PROFESSIONAL AND</b>	<b>2,574</b>	<b>125,06,90</b>	<b>106</b>	<b>61,50</b>	<b>131</b>	<b>81,70</b>	<b>5</b>	<b>1,17</b>

<b>OTHER SERVICES</b>								
<b>V. PERSONAL LOANS</b>	<b>45,904</b>	<b>204,70,66</b>	<b>194</b>	<b>66,18</b>	<b>7,107</b>	<b>22,28,33</b>	<b>2,463</b>	<b>5,86,90</b>
1. Loans for Purchase of Consumer Durables	5,469	17,61,69	5	1,23	1,221	3,33,08	355	65,13
2. Loans for Housing	7,333	75,16,57	15	23,25	790	5,77,11	262	2,01,53
3. Rest of the Personal Loans	33,102	111,92,40	174	41,70	5,096	13,18,14	1,846	3,20,24
<b>VI. TRADE</b>	<b>10,390</b>	<b>98,55,66</b>	<b>148</b>	<b>1,01,49</b>	<b>2,179</b>	<b>11,45,98</b>	<b>1,659</b>	<b>6,34,19</b>
1. Wholesale Trade	1,453	38,20,84	—	—	25	62,63	125	57,24
2. Retail Trade	8,937	60,34,82	148	1,01,49	2,154	10,83,35	1,534	5,76,95
<b>VII. FINANCE</b>	<b>59</b>	<b>6,73,46</b>	<b>—</b>	<b>—</b>	<b>15</b>	<b>12,72</b>	<b>—</b>	<b>—</b>
<b>VIII. ALL OTHERS</b>	<b>5,800</b>	<b>54,07,03</b>	<b>11</b>	<b>27,60</b>	<b>586</b>	<b>1,97,19</b>	<b>130</b>	<b>1,96,27</b>
<b>TOTAL BANK CREDIT</b>	<b>87,380</b>	<b>769,08,31</b>	<b>975</b>	<b>4,02,28</b>	<b>18,133</b>	<b>135,89,35</b>	<b>7,628</b>	<b>23,21,34</b>
<i>OF WHICH:</i>								
1. Artisans & Village Industries	767	2,55,48	252	26,63	469	1,07,38	228	36,68
2. Other Small Scale Industries	2,641	124,26,21	33	5,08	487	24,26,12	29	22,58

OCCUPATION	LADAKH		POONCH		PULWAMA	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	17	18	19	20	21	22
<b>I. AGRICULTURE</b>	<b>602</b>	<b>59,24</b>	<b>3,838</b>	<b>3,34,96</b>	<b>4,616</b>	<b>6,67,21</b>
1. Direct Finance	602	59,24	3,816	3,24,95	4,477	6,43,67
2. Indirect Finance	—	—	22	10,01	139	23,54
<b>II. INDUSTRY</b>	<b>357</b>	<b>1,92,42</b>	<b>226</b>	<b>83,87</b>	<b>583</b>	<b>9,28,88</b>
1. Mining & Quarrying	1	1,46	—	—	3	20,94
2. Manufacturing & Processing	354	1,87,39	226	83,87	570	8,63,08
3. Electricity, Gas & Water	—	—	—	—	—	—
4. Construction	2	3,57	—	—	10	44,86
<b>III. TRANSPORT OPERATORS</b>	<b>237</b>	<b>3,91,81</b>	<b>324</b>	<b>1,61,87</b>	<b>422</b>	<b>6,72,95</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>278</b>	<b>2,15,97</b>	<b>27</b>	<b>11,77</b>	<b>58</b>	<b>22,28</b>
<b>V. PERSONAL LOANS</b>	<b>791</b>	<b>3,66,22</b>	<b>3,517</b>	<b>9,38,85</b>	<b>6,661</b>	<b>17,33,28</b>
1. Loans for Purchase of Consumer Durables	40	12,40	518	1,49,32	1,104	2,20,69
2. Loans for Housing	62	39,47	489	1,45,32	561	3,08,34
3. Rest of the Personal Loans	689	3,14,35	2,510	6,44,21	4,996	12,04,25
<b>VI. TRADE</b>	<b>229</b>	<b>1,57,37</b>	<b>1,540</b>	<b>2,67,59</b>	<b>848</b>	<b>8,08,93</b>
1. Wholesale Trade	4	24,75	275	54,03	79	1,43,92
2. Retail Trade	225	1,32,62	1,265	2,13,56	769	6,65,01
<b>VII. FINANCE</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>VIII. ALL OTHERS</b>	<b>49</b>	<b>2,65,08</b>	<b>233</b>	<b>69,15</b>	<b>110</b>	<b>55,82</b>
<b>TOTAL BANK CREDIT</b>	<b>2,543</b>	<b>16,48,11</b>	<b>9,705</b>	<b>18,68,06</b>	<b>13,298</b>	<b>48,89,35</b>
<i>OF WHICH:</i>						
1. Artisans & Village Industries	312	46,30	70	8,84	93	15,42
2. Other Small Scale Industries	27	35,77	47	22,06	148	2,24,75

OCCUPATION	RAJOURI		SRINAGAR		UDHAMPUR	
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	23	24	25	26	27	28
<b>I. AGRICULTURE</b>	<b>3,888</b>	<b>4,51,73</b>	<b>5,748</b>	<b>35,65,71</b>	<b>4,837</b>	<b>5,63,99</b>

1. Direct Finance	3,888	4,51,73	5,691	35,38,64	4,825	5,59,39
2. Indirect Finance	—	—	57	27,07	12	4,60
<b>II. INDUSTRY</b>	<b>211</b>	<b>82,32</b>	<b>11,837</b>	<b>258,88,08</b>	<b>1,665</b>	<b>6,51,15</b>
1. Mining & Quarrying	—	—	7	9,03,33	5	13,66
2. Manufacturing & Processing	211	82,32	11,760	144,46,71	1,649	5,91,96
3. Electricity, Gas & Water	—	—	8	100,24,80	3	28,80
4. Construction	—	—	62	5,13,24	8	16,73
<b>III. TRANSPORT OPERATORS</b>	<b>1,342</b>	<b>3,03,32</b>	<b>1,135</b>	<b>24,51,53</b>	<b>972</b>	<b>7,78,07</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>70</b>	<b>25,67</b>	<b>22,388</b>	<b>1060,72,02</b>	<b>346</b>	<b>5,61,91</b>
<b>V. PERSONAL LOANS</b>	<b>4,599</b>	<b>11,21,26</b>	<b>37,079</b>	<b>131,35,21</b>	<b>8,967</b>	<b>27,13,41</b>
1. Loans for Purchase of Consumer Durables	825	2,21,64	11,932	27,68,29	1,911	4,29,11
2. Loans for Housing	113	94,73	4,514	39,47,69	746	5,31,37
3. Rest of the Personal Loans	3,661	8,04,89	20,633	64,19,23	6,310	17,52,93
<b>VI. TRADE</b>	<b>1,233</b>	<b>3,32,23</b>	<b>10,815</b>	<b>142,35,21</b>	<b>2,388</b>	<b>16,77,69</b>
1. Wholesale Trade	9	9,62	2,200	56,58,66	177	3,01,89
2. Retail Trade	1,224	3,22,61	8,615	85,76,55	2,211	13,75,80
<b>VII. FINANCE</b>	<b>2</b>	<b>3,01</b>	<b>18</b>	<b>7,31,37</b>	<b>1</b>	<b>2,48</b>
<b>VIII. ALL OTHERS</b>	<b>479</b>	<b>1,65,34</b>	<b>3,556</b>	<b>31,78,37</b>	<b>1,202</b>	<b>8,99,06</b>
<b>TOTAL BANK CREDIT</b>	<b>11,824</b>	<b>24,84,88</b>	<b>92,576</b>	<b>1692,57,50</b>	<b>20,378</b>	<b>78,47,76</b>
<i>OF WHICH:</i>						
1. Artisans & Village Industries	140	16,31	2,241	7,57,77	383	59,15
2. Other Small Scale Industries	42	30,01	4,455	59,59,78	1,093	4,33,36