

State : Jammu & Kashmir

Tableno.5.6 – State and Bank Group-wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation–March 2002

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	6,479	28,01	19,26	6,199	64,52	60,58
1. Direct Finance	6,466	26,38	18,36	5,744	15,66	12,37
2. Indirect Finance	13	1,63	90	455	48,85	48,22
II. INDUSTRY	4,295	76,04	62,21	4,477	663,61	388,05
1. Mining & Quarrying	11	69	36	4	26	23
2. Food Manufacturing & Processing	261	19,78	16,45	268	45,16	40,29
(a) Rice Mills, Flour & Dal Mills	95	11,81	9,80	78	15,65	14,04
(b) Sugar	—	—	—	1	5	3
(c) Edible Oils & Vanaspati	35	2,15	2,04	22	1,63	1,66
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	5	37	46	29	8,62	8,10
(f) Others	126	5,44	4,14	138	19,22	16,45
3. Beverage & Tobacco	2	20	20	12	3,34	2,95
4. Textiles	1,280	15,19	11,83	179	12,98	10,39
(a) Cotton Textiles	10	2,80	1,91	5	27	31
(b) Jute & Other Natural Fibre Textiles	4	2	1	—	—	—
(c) Handloom Textiles & Khadi	30	34	23	6	1,14	1,07
(d) Other Textiles & Textile Products	1,236	12,02	9,68	168	11,56	9,02
5. Paper, Paper Products & Printing	81	2,50	2,27	69	22,98	22,89
6. Leather & Leather Products	58	50	44	31	79	84
7. Rubber & Plastic Products	69	3,11	1,86	49	4,75	4,37
8. Chemicals & Chemical Products	41	2,15	1,61	90	19,84	19,49
(a) Heavy Industrial Chemicals	—	—	—	9	7,18	7,16
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	6	67	56	40	3,64	3,72
(d) Non-Edible Oils	1	5	3	—	—	—
(e) Other Chemicals & Chemical Products	34	1,43	1,02	41	9,02	8,62
9. Petroleum, Coal Products & Nuclear Fuels	4	18	9	2	2,19	2,08
10. Manufacture of Cement & Cement Products	19	94	62	24	4,18	2,90
11. Basic Metals & Metal Products	317	6,84	5,62	69	12,89	11,23
(a) Iron & Steel	27	3,12	2,66	25	11,05	9,27
(b) Non-Ferrous Metals	4	79	44	—	—	—
(c) Metal Products	286	2,93	2,52	44	1,84	1,96
12. Engineering	158	9,55	8,78	121	337,35	145,99
(a) Heavy Engineering	6	72	58	14	83	74
(b) Light Engineering	41	82	55	13	18,18	8,30
(c) Electrical Machinery & Goods	63	6,16	5,97	70	317,35	136,12
(d) Electronic Machinery & Goods	48	1,85	1,68	24	99	83
13. Vehicles, Vehicle Parts & Transport Equipments	71	63	56	31	3,46	2,26
14. Other Industries	1,876	12,89	10,75	3,427	36,89	31,11
15. Electricity, Gas & Water	6	22	18	3	150,08	85,78

(a) Electricity Generation & Transmission	4	14	11	2	150,04	85,75
(b) Non-Conventional Energy	1	4	4	—	—	—
(c) Gas, Steam & Water Supply	1	4	4	1	4	2
16. Construction	41	68	57	98	6,47	5,26
III. TRANSPORT OPERATORS	1,600	34,11	21,73	1,940	23,75	17,92
IV. PROFESSIONAL AND OTHER SERVICES	689	10,48	7,84	1,126	56,58	39,98
V. PERSONAL LOANS	20,268	141,39	113,32	22,524	190,03	159,16
1. Loans for Purchase of Consumer Durables	1,626	9,68	6,27	3,687	19,56	15,58
2. Loans for Housing	2,401	47,90	42,39	2,174	42,96	38,36
3. Rest of the Personal Loans	16,241	83,81	64,65	16,663	127,51	105,22
VI. TRADE	9,617	98,51	80,60	9,295	122,21	105,31
1. Wholesale Trade	661	23,28	19,93	558	26,71	23,05
2. Retail Trade	8,956	75,23	60,67	8,737	95,49	82,25
VII. FINANCE	165	2,18	1,79	56	153,22	155,86
VIII. ALL OTHERS	3,364	61,79	48,33	7,672	97,48	84,37
TOTAL BANK CREDIT	46,477	452,51	355,09	53,289	1371,40	1011,22
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	712	29,71	26,17	946	6,08	5,07
2. Other Small Scale Industries	2,593	22,67	16,95	2,763	69,49	60,39

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	7	8	9	10	11	12
I. AGRICULTURE	—	—	—	25,340	49,82	40,07
1. Direct Finance	—	—	—	24,840	48,73	39,14
2. Indirect Finance	—	—	—	500	1,09	92
II. INDUSTRY	1	19	19	3,902	6,35	5,21
1. Mining & Quarrying	—	—	—	—	—	—
2. Food Manufacturing & Processing	—	—	—	12	30	26
(a) Rice Mills, Flour & Dal Mills	—	—	—	8	26	23
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	1	1	1
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	—	—	—	3	4	2
3. Beverage & Tobacco	—	—	—	1	3	3
4. Textiles	1	19	19	—	—	—
(a) Cotton Textiles	—	—	—	—	—	—
(b) Jute & Other Natural Fibre Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles & Textile Products	1	19	19	—	—	—
5. Paper, Paper Products & Printing	—	—	—	2	1	1
6. Leather & Leather Products	—	—	—	—	—	—
7. Rubber & Plastic Products	—	—	—	2	1	1
8. Chemicals & Chemical Products	—	—	—	1	2	2
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	1	2	2
(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	—	—	—	5	14	11
(a) Iron & Steel	—	—	—	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	—	—	—	5	14	11
12. Engineering	—	—	—	15	34	30
(a) Heavy Engineering	—	—	—	13	31	27
(b) Light Engineering	—	—	—	—	—	—
(c) Electrical Machinery & Goods	—	—	—	1	—	—
(d) Electronic Machinery & Goods	—	—	—	1	3	3
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	64	50	32
14. Other Industries	—	—	—	3,019	3,35	2,72
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	—	—	—	781	1,65	1,42
III. TRANSPORT OPERATORS	—	—	—	3,149	27,42	18,14
IV. PROFESSIONAL AND OTHER SERVICES	—	—	—	299	94	78
V. PERSONAL LOANS	—	—	—	17,016	50,02	42,74
1. Loans for Purchase of Consumer Durables	—	—	—	2,245	4,57	3,30
2. Loans for Housing	—	—	—	1,674	12,79	9,73
3. Rest of the Personal Loans	—	—	—	13,097	32,66	29,71
VI. TRADE	—	—	—	7,739	24,71	19,93
1. Wholesale Trade	—	—	—	434	68	59
2. Retail Trade	—	—	—	7,305	24,02	19,34
VII. FINANCE	—	—	—	10	4	3
VIII. ALL OTHERS	—	—	—	1,971	5,68	4,85
TOTAL BANK CREDIT	1	19	19	59,426	164,98	131,74
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	—	—	—	1,747	1,81	1,54
2. Other Small Scale Industries	—	—	—	1,297	2,14	1,62

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	25,564	134,83	105,62	63,582	277,19	225,53
1. Direct Finance	24,215	125,29	98,00	61,265	216,06	167,87
2. Indirect Finance	1,349	9,55	7,62	2,317	61,13	57,66
II. INDUSTRY	19,731	431,17	346,23	32,406	1177,35	801,89
1. Mining & Quarrying	26	4,02	3,98	41	4,97	4,57
2. Food Manufacturing & Processing	400	64,28	51,93	941	129,52	108,93
(a) Rice Mills, Flour & Dal Mills	111	29,45	25,00	292	57,17	49,08
(b) Sugar	—	—	—	1	5	3
(c) Edible Oils & Vanaspati	103	7,65	6,03	161	11,44	9,73
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	3	28	26	37	9,28	8,83
(f) Others	183	26,89	20,63	450	51,59	41,25
3. Beverage & Tobacco	10	5,73	4,74	25	9,30	7,92
4. Textiles	782	112,92	70,68	2,242	141,27	93,10
(a) Cotton Textiles	22	92,74	53,46	37	95,81	55,67
(b) Jute & Other Natural Fibre Textiles	5	30	21	9	32	22
(c) Handloom Textiles & Khadi	98	3,24	2,91	134	4,72	4,20

(d) Other Textiles & Textile Products	657	16,64	14,11	2,062	40,42	33,01
5. Paper, Paper Products & Printing	94	5,07	4,31	246	30,56	29,47
6. Leather & Leather Products	121	1,96	2,08	210	3,25	3,36
7. Rubber & Plastic Products	45	6,75	5,32	165	14,62	11,56
8. Chemicals & Chemical Products	55	19,24	17,47	187	41,24	38,59
(a) Heavy Industrial Chemicals	2	17	18	11	7,35	7,34
(b) Fertilisers	1	90	1,10	1	90	1,10
(c) Drugs & Pharmaceuticals	18	2,17	1,79	65	6,50	6,09
(d) Non-Edible Oils	—	—	—	1	5	3
(e) Other Chemicals & Chemical Products	34	15,99	14,39	109	26,44	24,03
9. Petroleum, Coal Products & Nuclear Fuels	2	26	19	8	2,62	2,36
10. Manufacture of Cement & Cement Products	48	44,50	43,30	91	49,62	46,82
11. Basic Metals & Metal Products	266	18,51	16,80	657	38,38	33,76
(a) Iron & Steel	31	10,49	9,24	83	24,66	21,17
(b) Non-Ferrous Metals	3	37	38	7	1,16	83
(c) Metal Products	232	7,65	7,18	567	12,57	11,77
12. Engineering	144	6,72	6,51	438	353,95	161,58
(a) Heavy Engineering	26	1,48	1,36	59	3,34	2,95
(b) Light Engineering	27	1,33	1,29	81	20,33	10,14
(c) Electrical Machinery & Goods	88	3,76	3,70	222	327,27	145,80
(d) Electronic Machinery & Goods	3	15	16	76	3,02	2,69
13. Vehicles, Vehicle Parts & Transport Equipments	387	10,13	6,69	553	14,72	9,84
14. Other Industries	16,708	91,61	76,58	25,030	144,74	121,17
15. Electricity, Gas & Water	3	16	11	12	150,45	86,07
(a) Electricity Generation & Transmission	—	—	—	6	150,18	85,86
(b) Non-Conventional Energy	—	—	—	1	4	4
(c) Gas, Steam & Water Supply	3	16	11	5	23	17
16. Construction	640	39,30	35,56	1,560	48,10	42,81
III. TRANSPORT OPERATORS	4,384	130,75	90,29	11,073	216,03	148,07
IV. PROFESSIONAL AND OTHER SERVICES	5,281	1422,29	1388,64	7,395	1490,29	1437,24
V. PERSONAL LOANS	1,24,831	563,86	449,08	1,84,639	945,30	764,29
1. Loans for Purchase of Consumer Durables	20,204	73,15	56,37	27,762	106,95	81,52
2. Loans for Housing	12,118	148,57	127,99	18,367	252,22	218,46
3. Rest of the Personal Loans	92,509	342,14	264,73	1,38,510	586,13	464,31
VI. TRADE	29,582	852,49	788,85	56,233	1097,92	994,69
1. Wholesale Trade	2,175	604,92	586,63	3,828	655,60	630,20
2. Retail Trade	27,407	247,57	202,22	52,405	442,32	364,49
VII. FINANCE	35	11,57	10,28	266	167,01	167,97
VIII. ALL OTHERS	8,295	163,31	74,13	21,302	328,27	211,68
TOTAL BANK CREDIT	2,17,703	3710,28	3253,12	3,76,896	5699,36	4751,36
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	6,286	30,15	24,39	9,691	67,76	57,17
2. Other Small Scale Industries	5,560	139,14	117,45	12,213	233,44	196,43