

State: Jammu&Kashmir

Tableno.5.7–State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March2002

NORTHERN REGION		(Amount in Rupees Lakh)					
OCCUPATION		RURAL			SEMI-URBAN		
		No. of Accounts	Credit Limit	Amount Out standing	No. of Accounts	Credit Limit	Amount Out standing
		1	2	3	4	5	6
I.	AGRICULTURE	50,476	170,22	137,71	10,213	44,57	34,53
	1. Direct Finance	48,621	132,23	101,69	9,900	40,54	31,12
	2. Indirect Finance	1,855	37,99	36,02	313	4,03	3,41
II.	INDUSTRY	14,856	625,89	352,27	4,054	199,57	146,39
	1. Mining & Quarrying	17	1,10	80	8	2,78	2,89
	2. Food Manufacturing & Processing	324	19,66	17,08	194	24,27	21,19
	(a) Rice Mills, Flour & Dal Mills	108	10,43	8,79	72	13,67	11,80
	(b) Sugar	—	—	—	—	—	—
	(c) Edible Oils & Vanaspati	89	1,30	1,10	49	6,50	5,33
	(d) Tea Processing	—	—	—	—	—	—
	(e) Processing of Fruits & Vegetables	5	26	34	2	20	10
	(f) Others	122	7,66	6,85	71	3,90	3,95
	3. Beverage & Tobacco	6	2,93	2,45	6	3,15	3,18
	4. Textiles	592	12,19	8,82	215	78,67	43,75
	(a) Cotton Textiles	4	55	54	19	69,90	36,87
	(b) Jute & Other Natural Fibre Textiles	6	10	6	—	—	—
	(c) Handloom Textiles & Khadi	12	7	8	11	7	6
	(d) Other Textiles & Textile Products	570	11,46	8,14	185	8,70	6,82
	5. Paper, Paper Products & Printing	55	21,63	21,62	32	3,17	2,78
	6. Leather & Leather Products	22	18	16	16	18	13
	7. Rubber & Plastic Products	49	2,76	2,01	35	5,27	4,30
	8. Chemicals & Chemical Products	23	6,71	6,61	44	15,03	13,88
	(a) Heavy Industrial Chemicals	1	6,00	6,00	2	17	18
	(b) Fertilisers	—	—	—	—	—	—
	(c) Drugs & Pharmaceuticals	10	29	24	14	1,07	1,34
	(d) Non-Edible Oils	1	5	3	—	—	—
	(e) Other Chemicals & Chemical Products	11	37	34	28	13,79	12,36
	9. Petroleum, Coal Products & Nuclear Fuels	4	28	14	—	—	—
	10. Manufacture of Cement & Cement Products	22	2,17	1,59	36	6,32	5,03
	11. Basic Metals & Metal Products	117	3,87	3,35	155	15,44	13,72
	(a) Iron & Steel	10	56	50	28	11,16	9,67
	(b) Non-Ferrous Metals	1	25	2	2	67	65
	(c) Metal Products	106	3,06	2,82	125	3,62	3,40
	12. Engineering	86	337,14	146,37	101	6,11	5,37
	(a) Heavy Engineering	19	64	56	23	1,37	1,28
	(b) Light Engineering	15	18,61	8,74	9	30	22
	(c) Electrical Machinery & Goods	40	317,31	136,56	48	4,03	3,47
	(d) Electronic Machinery & Goods	12	58	51	21	42	40
	13. Vehicles, Vehicle Parts & Transport Equipments	144	1,81	1,45	334	9,11	5,83
	14. Other Industries	12,331	52,56	44,45	2,711	21,64	16,11
	15. Electricity, Gas & Water	4	150,10	85,80	—	—	—
	(a) Electricity Generation & Transmission	2	150,03	85,74	—	—	—
	(b) Non-Conventional Energy	—	—	—	—	—	—
	(c) Gas, Steam & Water Supply	2	7	6	—	—	—
	16. Construction	1,060	10,80	9,57	167	8,43	8,22
III.	TRANSPORT OPERATORS	6,570	96,65	64,53	2,318	54,57	38,79

IV. PROFESSIONAL AND OTHER SERVICES	2,769	81,42	63,21	709	22,11	17,05
V. PERSONAL LOANS	91,583	339,11	281,67	22,362	128,35	103,19
1. Loans for Purchase of Consumer Durables	13,276	39,36	30,50	2,897	11,72	8,59
2. Loans for Housing	6,854	70,56	61,56	2,463	42,79	37,15
3. Rest of the Personal Loans	71,453	229,18	189,61	17,002	73,85	57,45
VI. TRADE	26,427	163,03	129,66	7,523	106,21	88,26
1. Wholesale Trade	964	13,49	11,14	310	15,04	12,92
2. Retail Trade	25,463	149,53	118,52	7,213	91,18	75,34
VII. FINANCE	125	151,03	153,67	31	2,87	2,20
VIII. ALL OTHERS	8,988	74,97	62,35	4,092	34,95	30,12
TOTAL BANK CREDIT	2,01,794	1702,32	1245,08	51,302	593,20	460,54
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	5,046	25,72	20,80	1,565	11,08	9,45
2. Other Small Scale Industries	5,713	35,31	29,81	1,332	74,33	61,56

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out standing	Accounts	Limit	Out standing
	7	8	9	10	11	12
I. AGRICULTURE	2,893	62,40	53,29	—	—	—
1. Direct Finance	2,744	43,29	35,06	—	—	—
2. Indirect Finance	149	19,11	18,24	—	—	—
II. INDUSTRY	13,496	351,89	303,23	—	—	—
1. Mining & Quarrying	16	1,10	87	—	—	—
2. Food Manufacturing & Processing	423	85,60	70,66	—	—	—
(a) Rice Mills, Flour & Dal Mills	112	33,07	28,49	—	—	—
(b) Sugar	1	5	3	—	—	—
(c) Edible Oils & Vanaspati	23	3,64	3,30	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	30	8,81	8,39	—	—	—
(f) Others	257	40,02	30,45	—	—	—
3. Beverage & Tobacco	13	3,23	2,29	—	—	—
4. Textiles	1,435	50,42	40,52	—	—	—
(a) Cotton Textiles	14	25,36	18,26	—	—	—
(b) Jute & Other Natural Fibre Textiles	3	22	16	—	—	—
(c) Handloom Textiles & Khadi	111	4,58	4,06	—	—	—
(d) Other Textiles & Textile Products	1,307	20,26	18,04	—	—	—
5. Paper, Paper Products & Printing	159	5,76	5,07	—	—	—
6. Leather & Leather Products	172	2,90	3,06	—	—	—
7. Rubber & Plastic Products	81	6,59	5,25	—	—	—
8. Chemicals & Chemical Products	120	19,50	18,10	—	—	—
(a) Heavy Industrial Chemicals	8	1,18	1,16	—	—	—
(b) Fertilisers	1	90	1,10	—	—	—
(c) Drugs & Pharmaceuticals	41	5,14	4,51	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	70	12,28	11,33	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	4	2,34	2,22	—	—	—
10. Manufacture of Cement & Cement Products	33	41,13	40,19	—	—	—
11. Basic Metals & Metal Products	385	19,07	16,70	—	—	—
(a) Iron & Steel	45	12,94	11,00	—	—	—
(b) Non-Ferrous Metals	4	25	16	—	—	—
(c) Metal Products	336	5,89	5,55	—	—	—
12. Engineering	251	10,70	9,83	—	—	—
(a) Heavy Engineering	17	1,33	1,11	—	—	—
(b) Light Engineering	57	1,42	1,18	—	—	—

	(c) Electrical Machinery & Goods	134	5,93	5,77	—	—	—
	(d) Electronic Machinery & Goods	43	2,02	1,78	—	—	—
	13. Vehicles, Vehicle Parts & Transport Equipments	75	3,79	2,56	—	—	—
	14. Other Industries	9,988	70,54	60,60	—	—	—
	15. Electricity, Gas & Water	8	36	27	—	—	—
	(a) Electricity Generation & Transmission	4	16	12	—	—	—
	(b) Non-Conventional Energy	1	4	4	—	—	—
	(c) Gas, Steam & Water Supply	3	16	11	—	—	—
	16. Construction	333	28,88	25,01	—	—	—
III.	TRANSPORT OPERATORS	2,185	64,81	44,75	—	—	—
IV.	PROFESSIONAL AND OTHER SERVICES	3,917	1386,76	1356,97	—	—	—
V.	PERSONAL LOANS	70,694	477,84	379,43	—	—	—
	1. Loans for Purchase of Consumer Durables	11,589	55,87	42,43	—	—	—
	2. Loans for Housing	9,050	138,87	119,76	—	—	—
	3. Rest of the Personal Loans	50,055	283,10	217,24	—	—	—
VI.	TRADE	22,283	828,68	776,77	—	—	—
	1. Wholesale Trade	2,554	627,07	606,14	—	—	—
	2. Retail Trade	19,729	201,61	170,63	—	—	—
VII.	FINANCE	110	13,11	12,09	—	—	—
VIII.	ALL OTHERS	8,222	218,35	119,21	—	—	—
	TOTAL BANK CREDIT	1,23,800	3403,85	3045,74	—	—	—
	<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	3,080	30,96	26,92	—	—	—
	2. Other Small Scale Industries	5,168	123,80	105,06	—	—	—