

State: Jammu & Kashmir

Table No. 5.9 - District-Wise Classification of Outstanding Credit of Scheduled commercial Banks according to Occupation — March 2002

NORTHERN REGION		(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	
I. AGRICULTURE	3,830	39,74,96	3,385	10,36,46	6,913	31,97,54	3,972	7,27,43	
1. Direct Finance	3,757	8,91,58	2,628	8,22,00	6,627	29,81,81	3,916	7,16,83	
2. Indirect Finance	73	30,83,38	757	2,14,46	286	2,15,73	56	10,60	
II. INDUSTRY	3,050	192,85,51	3,510	31,76,47	2,136	12,70,18	362	1,91,46	
1. Mining & Quarrying	2	10,39	2	2,58,34	3	19,67	1	7,27	
2. Manufacturing & Processing	2,771	190,35,34	3,397	24,94,98	2,047	9,40,81	291	90,00	
3. Electricity, Gas & Water	—	—	1	3,50	—	—	—	—	
4. Construction	277	2,39,78	110	4,19,65	86	3,09,70	70	94,19	
III. TRANSPORT OPERATORS	864	15,06,45	676	6,92,95	864	10,33,95	207	3,58,83	
IV. PROFESSIONAL AND OTHER SERVICES	297	25,55,50	466	4,85,78	290	2,21,83	169	92,79	
V. PERSONAL LOANS	15,885	48,03,06	9,846	38,75,66	14,051	44,22,76	6,959	17,81,73	
1. Loans for Purchase of Consumer Durables	2,482	4,10,90	1,828	6,14,89	1,558	3,81,54	1,702	2,75,18	
2. Loans for Housing	1,034	9,41,30	1,843	16,49,86	989	10,10,86	260	2,97,74	
3. Rest of the Personal Loans	12,369	34,50,86	6,175	16,10,91	11,504	30,30,36	4,997	12,08,81	
VI. TRADE	3,396	32,15,86	2,486	21,89,36	4,433	31,11,82	2,365	12,83,32	
1. Wholesale Trade	311	6,92,98	58	3,41,76	222	1,54,98	8	11,57	
2. Retail Trade	3,085	25,22,88	2,428	18,47,60	4,211	29,56,84	2,357	12,71,75	
VII. FINANCE	4	152,89,58	1	46	13	1,81,07	27	14,92	
VIII. ALL OTHERS	882	6,04,75	1,440	4,35,10	1,682	7,57,44	403	6,38,37	
TOTAL BANK CREDIT	28,208	512,35,67	21,810	118,92,24	30,382	141,96,59	14,464	50,88,85	
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	1,275	4,38,32	925	2,44,20	817	2,96,26	184	50,75	
2. Other Small Scale Industries	739	2,32,32	1,556	10,96,40	701	3,90,65	84	36,64	

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
I. AGRICULTURE	13,100	35,08,43	169	16,63	5,993	18,98,14	2,319	4,11,23
1. Direct Finance	12,822	33,48,77	169	16,63	5,978	18,95,25	2,191	3,90,34
2. Indirect Finance	278	1,59,66	—	—	15	2,89	128	20,89
II. INDUSTRY	4,851	236,15,67	267	57,37	1,200	60,68,74	473	1,48,59
1. Mining & Quarrying	9	45,46	—	—	—	—	—	—
2. Manufacturing & Processing	4,493	225,71,55	267	57,37	1,112	58,60,45	425	1,05,17
3. Electricity, Gas & Water	7	23,44	—	—	—	—	—	—
4. Construction	342	9,75,22	—	—	88	2,08,29	48	43,42
III. TRANSPORT OPERATORS	3,109	38,75,98	73	1,49,72	588	7,29,14	210	2,69,14
IV. PROFESSIONAL AND OTHER SERVICES	2,663	54,54,86	129	1,08,85	163	1,03,24	5	4,50
V. PERSONAL LOANS	48,119	268,38,51	329	1,00,98	8,243	32,95,01	3,175	8,08,13
1. Loans for Purchase of Consumer Durables	4,472	15,08,57	2	15	1,098	3,46,36	322	79,39
2. Loans for Housing	6,168	93,39,17	12	26,55	689	8,00,18	172	1,99,69
3. Rest of the Personal Loans	37,479	159,90,77	315	74,28	6,456	21,48,47	2,681	5,29,05
VI. TRADE	11,163	135,67,67	589	2,19,16	2,915	15,31,91	1,752	8,36,82
1. Wholesale Trade	966	45,39,95	—	—	42	1,09,10	35	20,68
2. Retail Trade	10,197	90,27,72	589	2,19,16	2,873	14,22,81	1,717	8,16,14
VII. FINANCE	122	7,71,86	3	21	2	2,13	46	23,82
VIII. ALL OTHERS	6,241	115,15,02	35	8,11	708	4,55,34	295	1,24,04
TOTAL BANK CREDIT	89,368	891,48,00	1,594	6,61,03	19,812	140,83,65	8,275	26,26,27
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	962	22,82,28	208	29,48	337	3,41,19	213	28,99
2. Other Small Scale Industries	2,492	116,99,84	23	4,74	439	11,64,95	65	34,00

LADAKH	POONCH	PULWAMA	RAJOURI
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OCCUPATION	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
	17	18	19	20	21	22	23	24
I. AGRICULTURE	604	96,17	4,377	3,39,39	4,857	11,90,27	3,573	5,06,41
1. Direct Finance	582	65,76	4,372	3,36,92	4,612	10,88,89	3,505	4,51,70
2. Indirect Finance	22	30,41	5	2,47	245	1,01,38	68	54,71
II. INDUSTRY	632	2,61,12	255	91,80	914	8,01,72	660	87,28,18
1. Mining & Quarrying	—	—	—	—	5	33,50	—	—
2. Manufacturing & Processing	629	2,52,45	250	84,17	878	6,40,53	495	1,03,51
3. Electricity, Gas & Water	—	—	—	—	—	—	1	85,71,43
4. Construction	3	8,67	5	7,63	31	1,27,69	164	53,24
III. TRANSPORT OPERATORS	278	4,51,17	107	1,52,74	595	11,61,83	666	3,15,07
IV. PROFESSIONAL AND OTHER SERVICES	192	2,49,99	19	24,27	93	2,03,59	90	44,79
V. PERSONAL LOANS	901	5,13,38	4,028	11,89,04	8,844	24,21,56	5,638	15,11,23
1. Loans for Purchase of Consumer Durables	76	23,25	667	1,71,55	1,625	3,43,65	297	94,14
2. Loans for Housing	85	71,01	95	1,20,74	485	4,26,51	105	1,36,19
3. Rest of the Personal Loans	740	4,19,12	3,266	8,96,75	6,734	16,51,40	5,236	12,80,90
VI. TRADE	511	3,00,24	1,843	5,39,05	2,204	19,38,83	1,712	7,48,26
1. Wholesale Trade	6	38,34	11	1,92	144	1,94,93	37	13,32
2. Retail Trade	505	2,61,90	1,832	5,37,13	2,060	17,43,90	1,675	7,34,94
VII. FINANCE	1	10	6	1,08	—	—	20	10,62
VIII. ALL OTHERS	293	3,74,62	247	1,28,08	760	4,63,88	265	1,58,04
TOTAL BANK CREDIT	3,412	22,46,79	10,882	24,65,45	18,267	81,81,68	12,624	120,22,60
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	583	86,30	50	8,49	333	1,60,93	73	18,11
2. Other Small Scale Industries	37	1,52,37	185	37,95	151	1,41,72	397	55,33

OCCUPATION	SRINAGAR		UDHAMPUR	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	25	26	27	28
I. AGRICULTURE	5,089	49,03,02	5,401	7,47,14
1. Direct Finance	4,958	31,14,02	5,148	6,66,38
2. Indirect Finance	131	17,89,00	253	80,76
II. INDUSTRY	12,469	156,92,70	1,627	7,99,77
1. Mining & Quarrying	14	65,69	5	16,52
2. Manufacturing & Processing	12,250	139,15,43	1,488	6,93,05
3. Electricity, Gas & Water	2	5,88	1	2,34
4. Construction	203	17,05,70	133	87,86
III. TRANSPORT OPERATORS	1,293	29,13,40	1,543	11,96,42
IV. PROFESSIONAL AND OTHER SERVICES	2,496	1334,81,96	323	6,91,89
V. PERSONAL LOANS	46,610	208,00,90	12,011	40,67,37
1. Loans for Purchase of Consumer Durables	9,536	33,69,02	2,097	5,33,40
2. Loans for Housing	5,439	59,31,23	991	8,95,35
3. Rest of the Personal Loans	31,635	115,00,65	8,923	26,38,62
VI. TRADE	16,747	677,21,89	4,117	22,64,70
1. Wholesale Trade	1,887	566,87,44	101	2,13,35
2. Retail Trade	14,860	110,34,45	4,016	20,51,35
VII. FINANCE	9	4,83,27	12	17,45
VIII. ALL OTHERS	4,332	32,76,38	3,719	22,28,89
TOTAL BANK CREDIT	89,045	2492,73,52	28,753	120,13,63
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	3,185	14,39,90	546	2,91,86
2. Other Small Scale Industries	4,530	43,65,90	814	2,29,77