

**Table No.5.7 - State and Population Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation
March 1996 (Part 3 of 32)**

NORTHERN REGION

STATE: JAMMU & KASHMIR

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	65,029	50,93	44,71	11,414	17,04	13,86
1. Direct Finance	64,370	49,52	43,50	11,352	16,17	13,17
2. Indirect Finance	659	1,41	1,21	62	87	69
II. INDUSTRY	24,949	47,17	40,17	5,405	60,35	50,34
1. Mining & Quarrying	10	17	20	8	10	20
2. Food Manufacturing and Processing	512	10,38	8,45	148	8,96	9,47
(a) Rice Mills, Flour and Dal Mills	120	5,65	4,65	47	4,10	3,90
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils and Vanaspati	171	3,31	2,46	42	3,12	3,94
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	5	8	9
(f) Others	221	1,42	1,34	54	1,66	1,55
3. Beverage and Tobacco	2	3	4	21	1,51	98
4. Textiles	172	4,49	3,35	146	26,72	19,02
(a) Cotton Textiles	21	2,43	1,40	9	24,03	16,76
(b) Jute Textiles	3	9	5	-	-	-
(c) Handloom Textiles & Khadi	14	11	10	5	7	10
(d) Other Textiles	134	1,87	1,79	132	2,63	2,15
5. Paper, Paper Products and Printing	59	83	95	21	59	73
6. Leather and Leather Products	13	35	45	16	21	17
7. Rubber and Rubber Products	9	16	13	16	32	36
8. Chemicals and Chemical Products	54	99	1,28	75	1,93	2,25
(a) Heavy Industrial Chemicals	-	-	-	2	12	23
(b) Fertilizers	-	-	-	-	-	-
(c) Drugs and Pharmaceuticals	4	13	34	20	45	59
(d) Non-Edible Oils	5	3	4	1	1	1
(e) Other Chemicals & Chemical Products	45	83	90	52	1,34	1,42
9. Petroleum, Coal Products & Nuclear Fuels	8	15	15	5	19	6
10. Manufacture of Cement & Cement Products	14	45	57	19	83	52
11. Basic Metals & Metal Products	154	1,87	1,79	172	3,91	3,51
(a) Iron and Steel	41	69	55	65	2,02	1,89
(b) Non-Ferrous Metals	3	6	7	4	5	5
(c) Other Metal Products	110	1,13	1,17	103	1,83	1,57
12. Engineering	54	2,34	2,34	74	1,74	1,58
(a) Heavy Engineering	6	6	11	2	5	6
(b) Light Engineering	8	1,57	1,55	15	43	43
(c) Electrical Machinery & Goods	27	46	42	28	1,01	88
(d) Electronic Machinery & Goods	13	24	26	29	25	22
13. Vehicles, Vehicle Parts & Transport						

Equipments	36	49	46	16	14	11
14. Other Industries	23,788	22,88	18,49	4,591	12,33	10,61
15. Electricity, Gas & Water	6	4	4	3	2	3
(a) Electricity Generation & Transmission	4	3	3	2	2	3
(b) Non-Conventional Energy	1	-	-	-	-	-
(c) Gas, Steam & Water Supply	1	1	-	1	-	-
16. Construction	58	1,54	1,48	74	87	73
III. TRANSPORT OPERATORS	6,563	35,05	24,92	1,767	23,04	17,29
IV. PROFESSIONAL AND OTHER SERVICES	4,994	7,93	7,24	1,644	4,62	4,76
V. PERSONAL LOANS	16,248	34,51	29,77	5,621	19,45	16,36
1. Loans for Purchase of Consumer Durables	737	89	66	432	56	43
2. Loans for Housing	1,545	11,58	9,50	730	7,58	6,42
3. Rest of the Personal Loans	13,966	22,04	19,61	4,459	11,31	9,51
VI. TRADE	30,335	49,70	42,15	8,019	25,06	21,23
1. Wholesale Trade	782	5,87	6,14	291	3,13	2,63
2. Retail Trade	29,553	43,83	36,01	7,728	21,93	18,60
VII. FINANCE	38	3,29	3,25	6	85	84
VIII. ALL OTHERS	11,988	10,78	10,49	2,987	6,38	6,27
TOTAL BANK CREDIT	1,60,144	239,36	202,71	36,863	156,79	130,96
OF WHICH : 1. Artisans & Village Industries	19,787	10,37	8,79	2,680	2,11	1,90
2. Other Small Scale Industries	4,053	24,70	22,17	2,305	24,66	21,88

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	5,861	30,45	28,31	-	-	-
1. Direct Finance	5,525	28,48	25,16	-	-	-
2. Indirect Finance	336	1,96	3,15	-	-	-
II. INDUSTRY	10,998	186,42	182,57	-	-	-
1. Mining & Quarrying	53	10,92	10,21	-	-	-
2. Food Manufacturing and Processing	360	15,90	15,76	-	-	-
(a) Rice Mills, Flour and Dal Mills	95	7,02	7,09	-	-	-
(b) Sugar	1	3	4	-	-	-
(c) Edible Oils and Vanaspati	34	2,05	2,15	-	-	-
(d) Tea Processing	1	4	6	-	-	-
(e) Processing of Fruits & Vegetables	7	16	10	-	-	-
(f) Others	222	6,61	6,32	-	-	-
3. Beverage and Tobacco	44	21,62	19,43	-	-	-
4. Textiles	1,478	20,45	18,28	-	-	-
(a) Cotton Textiles	42	3,14	3,12	-	-	-
(b) Jute Textiles	1	1	-	-	-	-
(c) Handloom Textiles & Khadi	27	38	37	-	-	-
(d) Other Textiles	1,408	16,93	14,79	-	-	-
5. Paper, Paper Products and Printing	193	4,85	4,86	-	-	-
6. Leather and Leather Products	208	3,28	3,02	-	-	-
7. Rubber and Rubber Products	13	48	51	-	-	-
8. Chemicals and Chemical Products	212	13,41	12,93	-	-	-
(a) Heavy Industrial Chemicals	16	90	1,02	-	-	-
(b) Fertilizers	1	4	9	-	-	-

(c) Drugs and Pharmaceuticals	71	2,65	2,99	-	-	-
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	124	9,81	8,83	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	82	4,74	3,16	-	-	-
10. Manufacture of Cement & Cement Products	36	5,23	3,12	-	-	-
11. Basic Metals & Metal Products	366	22,07	29,01	-	-	-
(a) Iron and Steel	89	13,87	21,06	-	-	-
(b) Non-Ferrous Metals	17	60	27	-	-	-
(c) Other Metal Products	260	7,61	7,69	-	-	-
12. Engineering	281	8,74	5,02	-	-	-
(a) Heavy Engineering	5	12	8	-	-	-
(b) Light Engineering	41	2,27	95	-	-	-
(c) Electrical Machinery & Goods	164	5,36	3,35	-	-	-
(d) Electronic Machinery & Goods	71	99	65	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	84	4,24	3,61	-	-	-
14. Other Industries	7,453	46,52	49,16	-	-	-
15. Electricity, Gas & Water	21	72	70	-	-	-
(a) Electricity Generation & Transmission	17	65	65	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	4	7	6	-	-	-
16. Construction	114	3,26	3,78	-	-	-
III. TRANSPORT OPERATORS	3,172	52,68	42,83	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	26,463	65,49	62,58	-	-	-
V. PERSONAL LOANS	49,684	114,39	106,77	-	-	-
1. Loans for Purchase of Consumer Durables	18,766	22,67	30,05	-	-	-
2. Loans for Housing	3,429	33,29	27,53	-	-	-
3. Rest of the Personal Loans	27,489	58,43	49,18	-	-	-
VI. TRADE	14,140	220,70	210,99	-	-	-
1. Wholesale Trade	1,942	157,58	150,86	-	-	-
2. Retail Trade	12,198	63,13	60,13	-	-	-
VII. FINANCE	59	5,12	4,99	-	-	-
VIII. ALL OTHERS	38,255	100,90	91,76	-	-	-
TOTAL BANK CREDIT	1,48,632	776,15	730,81	-	-	-
OF WHICH : 1. Artisans & Village Industries	3,241	5,90	5,08	-	-	-
2. Other Small Scale Industries	5,740	82,81	82,31	-	-	-