

**Table No. 5.6 - State and Bank Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation - March 1997 (Part 3 of 32)**

NORTHERN REGION

STATE: JAMMU & KASHMIR

(Amount in Rupees Lakh)

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
	No. of Accounts	Credit Limit	Amount Outsta- nding	No. of Accounts	Credit Limit	Amount Outsta- nding	No. of Accounts	Credit Limit	Amount Outsta- nding
	1	2	3	4	5	6	7	8	9
I. AGRICULTURE	11,895	21,86	15,95	8,397	18,92	16,40	-	-	-
1. Direct Finance	11,848	21,16	15,34	8,327	18,29	15,78	-	-	-
2. Indirect Finance	47	70	61	70	64	62	-	-	-
II. INDUSTRY	4,081	81,09	68,62	4,609	103,27	91,97	3	9	8
1. Mining & Quarrying	5	8	4	25	1,48	82	-	-	-
2. Food Manufacturing and Processing	286	20,17	17,87	258	19,00	15,73	-	-	-
(a) Rice Mills, Flour and Dal Mills	58	3,71	2,64	87	9,39	7,16	-	-	-
(b) Sugar	1	-	3	1	2	2	-	-	-
(c) Edible Oils and Vanaspati	77	2,00	1,35	63	2,61	2,21	-	-	-
(d) Tea Processing	-	-	-	2	4	7	-	-	-
(e) Processing of Fruits & Vegetables	1	2	2	5	8	7	-	-	-
(f) Others	149	14,45	13,82	100	6,86	6,20	-	-	-
3. Beverage and Tobacco	6	17,08	15,14	13	27	31	-	-	-
4. Textiles	184	5,41	4,77	352	10,92	8,22	-	-	-
(a) Cotton Textiles	11	2,47	2,41	22	4,98	3,15	-	-	-
(b) Jute Textiles	1	5	4	5	17	22	-	-	-
(c) Handloom Textiles & Khadi	4	5	5	17	22	19	-	-	-
(d) Other Textiles	168	2,84	2,27	308	5,55	4,66	-	-	-
5. Paper, Paper Products and Printing	51	81	66	94	2,33	2,24	-	-	-
6. Leather and Leather Products	36	64	42	39	61	62	-	-	-
7. Rubber and Rubber Products	6	15	20	29	1,31	1,24	-	-	-
8. Chemicals and Chemical Products	50	1,47	1,34	153	13,94	13,07	-	-	-
(a) Heavy Industrial Chemicals	2	30	21	6	28	44	-	-	-
(b) Fertilizers	-	-	-	1	17	19	-	-	-
(c) Drugs and Pharmaceuticals	16	45	50	34	2,95	3,46	-	-	-
(d) Non-Edible Oils	1	2	2	1	1	1	-	-	-
(e) Other Chemicals & Chemical Products	31	70	60	111	10,54	8,98	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	68	2,32	2,28	4	5	2	-	-	-
10. Manufacture of Cement & Cement Products	4	14	14	28	4,31	3,21	-	-	-
11. Basic Metals & Metal Products	192	6,12	5,07	163	8,97	7,02	-	-	-
(a) Iron and Steel	37	2,04	1,75	59	4,91	3,24	-	-	-
(b) Non-Ferrous Metals	5	9	8	7	17	23	-	-	-
(c) Other Metal Products	150	3,99	3,25	97	3,89	3,55	-	-	-
12. Engineering	123	4,69	3,73	151	6,50	4,80	-	-	-
(a) Heavy Engineering	1	1	1	7	15	7	-	-	-
(b) Light Engineering	14	87	83	40	3,78	2,69	-	-	-
(c) Electrical Machinery & Goods	103	3,62	2,81	63	1,93	1,54	-	-	-
(d) Electronic Machinery & Goods	5	20	8	41	64	50	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	25	28	27	58	4,18	3,51	-	-	-
14. Other Industries	3,000	21,19	16,21	3,190	25,32	26,17	2	1	-
15. Electricity, Gas & Water	9	8	8	10	39	36	-	-	-
(a) Electricity Generation & Transmission	5	7	7	9	38	35	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	4	1	1	1	1	1	-	-	-
16. Construction	36	47	41	42	3,69	4,63	1	8	8
III. TRANSPORT OPERATORS	1,899	39,00	30,01	1,294	18,31	16,58	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	148	3,22	2,29	6,681	15,62	14,30	2	2	1
V. PERSONAL LOANS	3,041	26,27	22,40	17,264	50,75	46,88	85	86	75
1. Loans for Purchase of Consumer Durables	150	1,38	1,17	1,855	2,09	1,66	-	-	-
2. Loans for Housing	980	10,01	8,82	1,975	15,50	14,86	15	46	41
3. Rest of the Personal Loans	1,911	14,88	12,42	13,434	33,15	30,37	70	40	34
VI. TRADE	4,958	27,11	23,70	11,128	53,06	47,82	13	23	21
1. Wholesale Trade	405	3,96	3,65	1,521	17,16	14,46	10	20	18

2. Retail Trade	4,553	23,14	20,05	9,607	35,91	33,36	3	4	3
VII. FINANCE	26	58	59	69	4,07	2,61	-	-	-
VIII. ALL OTHERS	717	4,64	3,64	6,382	33,22	31,65	-	-	-
TOTAL BANK CREDIT	26,765	203,77	167,18	55,824	297,21	268,21	103	1,20	1,06
OF WHICH : 1. Artisans & Village Industries	698	2,29	2,19	1,186	2,20	2,46	1	1	-
2. Other Small Scale Industries	1,950	28,32	23,32	2,341	55,88	49,26	-	-	-

(Amount in Rupees Lakh)

OCCUPATION	REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Outsta-nding	No. of Accounts	Credit Limit	Amount Outsta-nding	No. of Accounts	Credit Limit	Amount Outsta-nding
	10	11	12	13	14	15	16	17	18
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	36,892	22,22	19,29	19,725	36,35	37,01	76,909	99,35	88,65
1. Direct Finance	36,374	21,73	18,92	19,471	35,65	36,38	76,020	96,82	86,42
2. Indirect Finance	518	50	37	254	70	63	889	2,53	2,23
II. INDUSTRY	20,475	8,37	7,11	14,558	167,91	159,71	43,726	360,73	327,49
1. Mining & Quarrying	1	1	-	17	1,76	3,09	48	3,33	3,94
2. Food Manufacturing and Processing	73	12	10	488	28,77	29,95	1,105	68,06	63,65
(a) Rice Mills, Flour and Dal Mills	13	5	4	126	7,86	7,47	284	21,00	17,31
(b) Sugar	-	-	-	-	-	-	2	3	5
(c) Edible Oils and Vanaspati	3	2	2	171	16,31	18,91	314	20,94	22,48
(d) Tea Processing	-	-	-	-	-	-	2	4	7
(e) Processing of Fruits & Vegetables	-	-	-	1	19	24	17	28	33
(f) Others	57	4	5	180	4,41	3,33	486	25,76	23,41
3. Beverage and Tobacco	-	-	-	46	6,71	5,35	65	24,06	20,79
4. Textiles	1	1	1	1,451	41,53	31,45	1,988	57,87	44,45
(a) Cotton Textiles	-	-	-	39	22,06	15,10	72	29,50	20,66
(b) Jute Textiles	-	-	-	-	-	-	6	22	27
(c) Handloom Textiles & Khadi	-	-	-	38	36	32	59	64	56
(d) Other Textiles	1	1	1	1,374	19,11	16,02	1,851	27,51	22,97
5. Paper, Paper Products and Printing	-	-	-	153	3,68	3,65	298	6,82	6,55
6. Leather and Leather Products	2	1	1	186	2,56	2,39	263	3,83	3,43
7. Rubber and Rubber Products	-	-	-	15	31	39	50	1,78	1,83
8. Chemicals and Chemical Products	-	-	-	177	4,37	5,17	380	19,79	19,58
(a) Heavy Industrial Chemicals	-	-	-	8	40	61	16	98	1,27
(b) Fertilizers	-	-	-	-	-	-	1	17	19
(c) Drugs and Pharmaceuticals	-	-	-	79	1,27	1,28	129	4,67	5,24
(d) Non-Edible Oils	-	-	-	3	2	1	5	4	4
(e) Other Chemicals & Chemical Products	-	-	-	87	2,68	3,27	229	13,93	12,85
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	8	25	28	80	2,62	2,59
10. Manufacture of Cement & Cement Products	-	-	-	46	2,06	2,00	78	6,51	5,35
11. Basic Metals & Metal Products	2	1	1	313	23,50	24,82	670	38,60	36,93
(a) Iron and Steel	1	-	1	115	19,31	20,55	212	26,26	25,55
(b) Non-Ferrous Metals	-	-	-	19	46	18	31	72	50
(c) Other Metal Products	1	1	1	179	3,74	4,09	427	11,62	10,88
12. Engineering	-	-	-	238	4,04	3,95	512	15,23	12,48
(a) Heavy Engineering	-	-	-	1	17	25	19	32	32
(b) Light Engineering	-	-	-	27	48	47	81	5,13	3,99
(c) Electrical Machinery & Goods	-	-	-	126	2,50	2,39	292	8,05	6,75
(d) Electronic Machinery & Goods	-	-	-	74	89	84	120	1,73	1,42
13. Vehicles, Vehicle Parts & Transport Equipments	8	16	14	79	2,18	1,85	170	6,80	5,76
14. Other Industries	20,388	8,06	6,83	11,157	39,40	38,64	37,737	93,98	87,85
15. Electricity, Gas & Water	-	-	-	20	37	27	39	84	71
(a) Electricity Generation & Transmission	-	-	-	18	26	19	32	71	61
(b) Non-Conventional Energy	-	-	-	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	2	10	8	7	13	10
16. Construction	-	-	-	164	6,41	6,48	243	10,64	11,59
III. TRANSPORT OPERATORS	5,491	9,60	8,17	4,823	53,89	46,46	13,507	120,80	101,22
IV. PROFESSIONAL AND OTHER SERVICES	1,089	74	61	4,243	18,81	20,86	12,163	38,42	38,06
V. PERSONAL LOANS	5,476	7,53	7,46	28,534	75,98	69,40	54,400	161,39	146,90
1. Loans for Purchase of Consumer Durables	48	3	3	1,689	2,02	1,61	3,742	5,52	4,46
2. Loans for Housing	877	2,64	2,62	3,480	30,08	27,28	7,327	58,69	53,99
3. Rest of the Personal Loans	4,551	4,86	4,81	23,365	43,89	40,51	43,331	97,18	88,44
VI. TRADE	17,279	16,74	15,75	25,417	347,40	334,24	58,795	444,55	421,72
1. Wholesale Trade	997	67	69	1,859	265,00	261,43	4,792	286,98	280,41
2. Retail Trade	16,282	16,07	15,06	23,558	82,41	72,81	54,003	157,56	141,31
VII. FINANCE	10	15	12	13	2,73	3,08	118	7,52	6,39

VIII. ALL OTHERS	5,847	3,61	3,77	5,394	35,73	31,62	18,340	77,19	70,68
TOTAL BANK CREDIT	92,559	68,95	62,28	1,02,707	738,80	702,38	2,77,958	1309,94	1201,11
OF WHICH : 1. Artisans & Village Industries	18,708	7,34	6,21	6,083	9,21	8,12	26,676	21,06	18,98
2. Other Small Scale Industries	1,458	76	68	5,762	61,07	55,12	11,511	146,04	128,38