

Table No. 5.7 - State and Population 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		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	61,511	51,41	42,86	11,360	20,42	17,03
	1. Direct Finance	60,868	50,02	41,78	11,284	19,94	16,57
	2. Indirect Finance	643	1,39	1,08	76	48	46
II.	INDUSTRY	24,556	49,71	44,64	6,198	82,31	71,41
	1. Mining & Quarrying	12	18	22	9	13	25
	2. Food Manufacturing and Processing	500	11,55	9,74	214	20,95	23,15
	(a) Rice Mills, Flour and Dal Mills	121	4,50	4,12	54	5,04	4,66
	(b) Sugar	—	—	—	2	3	5
	(c) Edible Oils and Vanaspati	158	5,37	4,10	86	12,16	15,68
	(d) Tea Processing	—	—	—	—	—	—
	(e) Processing of Fruits & Vegetables	—	—	—	9	16	22
	(f) Others	221	1,67	1,52	63	3,58	2,54
	3. Beverage and Tobacco	1	2	2	20	2,02	86
	4. Textiles	173	1,76	1,25	219	32,16	21,82
	(a) Cotton Textiles	22	13	14	10	26,19	17,26
	(b) Jute Textiles	3	7	6	—	—	—
	(c) Handloom Textiles & Khadi	11	8	6	4	4	7
	(d) Other Textiles	137	1,48	99	205	5,93	4,49
	5. Paper, Paper Products and Printing	54	71	78	34	79	1,02
	6. Leather and Leather Products	11	8	9	17	24	20
	7. Rubber and Rubber Products	10	14	15	20	72	77
	8. Chemicals and Chemical Products	43	2,19	2,26	107	2,97	3,30
	(a) Heavy Industrial Chemicals	—	—	—	2	14	24
	(b) Fertilizers	—	—	—	—	—	—
	(c) Drugs and Pharmaceuticals	4	1,07	1,05	31	61	66
	(d) Non-Edible Oils	4	3	3	—	—	—
	(e) Other Chemicals & Chemical Products	35	1,08	1,18	74	2,22	2,41
	9. Petroleum, Coal Products & Nuclear Fuels	8	16	16	4	4	2
	10. Manufacture of Cement & Cement Products	22	59	73	23	1,12	86
	11. Basic Metals & Metal Products	153	1,70	1,79	184	4,93	4,63
	(a) Iron and Steel	52	71	71	71	2,45	2,34
	(b) Non-Ferrous Metals	3	6	8	4	5	5
	(c) Other Metal Products	98	93	1,01	109	2,43	2,23
	12. Engineering	106	4,01	3,68	75	2,02	2,02
	(a) Heavy Engineering	9	10	18	2	2	1
	(b) Light Engineering	12	2,18	2,15	12	27	31
	(c) Electrical Machinery & Goods	64	1,39	97	39	1,48	1,48
	(d) Electronic Machinery & Goods	21	33	38	22	24	22
	13. Vehicles, Vehicle Parts & Transport Equipments	40	64	58	21	21	18
	14. Other Industries	23,343	22,22	19,45	5,201	13,31	11,64
	15. Electricity, Gas & Water	6	4	4	2	2	3
	(a) Electricity Generation & Transmission	6	4	4	1	2	2
	(b) Non-Conventional Energy	—	—	—	—	—	—
	(c) Gas, Steam & Water Supply	—	—	—	1	—	—
	16. Construction	74	3,72	3,71	48	67	66
III.	TRANSPORT OPERATORS	8,520	41,45	33,53	1,766	22,23	18,33
IV.	PROFESSIONAL AND OTHER SERVICES	3,797	7,34	6,56	1,680	6,67	7,06
V.	PERSONAL LOANS	21,888	45,04	40,82	7,576	27,12	23,99
	1. Loans for Purchase of Consumer Durables	984	1,13	87	594	1,27	1,06
	2. Loans for Housing	2,993	14,20	13,19	795	8,34	7,55
	3. Rest of the Personal Loans	17,911	29,71	26,76	6,187	17,51	15,37
V I.	TRADE	33,117	57,62	49,03	8,565	30,59	27,06
	1. Wholesale Trade	1,571	2,90	2,57	327	4,36	4,15

2.	Retail Trade	31,546	54,72	46,46	8,238	26,23	22,91
VII.	FINANCE	16	25	20	28	1,39	1,43
VIII.	ALL OTHERS	8,232	9,91	9,74	2,876	5,50	5,49
TOTAL BANK CREDIT		1,61,637	262,73	227,39	40,049	196,22	171,78
OF WHICH : 1. Artisans & Village Industries		19,544	10,17	8,71	2,974	2,57	2,43
2. Other Small Scale Industries		3,600	25,19	22,39	2,704	35,60	28,91

(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	4,038	27,53	28,77	—	—	—
1.	Direct Finance	3,868	26,87	28,07	—	—	—
2.	Indirect Finance	170	66	70	—	—	—
II.	INDUSTRY	12,972	228,71	211,44	—	—	—
1.	Mining & Quarrying	27	3,02	3,48	—	—	—
2.	Food Manufacturing and Processing	391	35,56	30,76	—	—	—
(a)	Rice Mills, Flour and Dal Mills	109	11,46	8,53	—	—	—
(b)	Sugar	—	—	—	—	—	—
(c)	Edible Oils and Vanaspati	70	3,42	2,71	—	—	—
(d)	Tea Processing	2	4	7	—	—	—
(e)	Processing of Fruits & Vegetables	8	12	11	—	—	—
(f)	Others	202	20,51	19,34	—	—	—
3.	Beverage and Tobacco	44	22,02	19,91	—	—	—
4.	Textiles	1,596	23,94	21,38	—	—	—
(a)	Cotton Textiles	40	3,18	3,26	—	—	—
(b)	Jute Textiles	3	15	20	—	—	—
(c)	Handloom Textiles & Khadi	44	52	44	—	—	—
(d)	Other Textiles	1,509	20,09	17,48	—	—	—
5.	Paper, Paper Products and Printing	210	5,32	4,75	—	—	—
6.	Leather and Leather Products	235	3,51	3,15	—	—	—
7.	Rubber and Rubber Products	20	92	91	—	—	—
8.	Chemicals and Chemical Products	230	14,63	14,02	—	—	—
(a)	Heavy Industrial Chemicals	14	85	1,03	—	—	—
(b)	Fertilizers	1	17	19	—	—	—
(c)	Drugs and Pharmaceuticals	94	2,99	3,54	—	—	—
(d)	Non-Edible Oils	1	1	1	—	—	—
(e)	Other Chemicals & Chemical Products	120	10,62	9,26	—	—	—
9.	Petroleum, Coal Products & Nuclear Fuels	68	2,42	2,41	—	—	—
10.	Manufacture of Cement & Cement Products	33	4,79	3,76	—	—	—
11.	Basic Metals & Metal Products	333	31,97	30,51	—	—	—
(a)	Iron and Steel	89	23,11	22,50	—	—	—
(b)	Non-Ferrous Metals	24	60	37	—	—	—
(c)	Other Metal Products	220	8,26	7,64	—	—	—
12.	Engineering	331	9,20	6,77	—	—	—
(a)	Heavy Engineering	8	20	13	—	—	—
(b)	Light Engineering	57	2,67	1,52	—	—	—
(c)	Electrical Machinery & Goods	189	5,18	4,30	—	—	—
(d)	Electronic Machinery & Goods	77	1,15	81	—	—	—
13.	Vehicles, Vehicle Parts & Transport Equipments	109	5,95	5,00	—	—	—
14.	Other Industries	9,193	58,45	56,77	—	—	—
15.	Electricity, Gas & Water	31	78	64	—	—	—
(a)	Electricity Generation & Transmission	25	65	54	—	—	—
(b)	Non-Conventional Energy	—	—	—	—	—	—
(c)	Gas, Steam & Water Supply	6	12	10	—	—	—
16.	Construction	121	6,25	7,22	—	—	—
III.	TRANSPORT OPERATORS	3,221	57,11	49,36	—	—	—
IV.	PROFESSIONAL AND OTHER SERVICES	6,686	24,40	24,44	—	—	—
V.	PERSONAL LOANS	24,936	89,24	82,09	—	—	—
1.	Loans for Purchase of Consumer Durables	2,164	3,13	2,53	—	—	—
2.	Loans for Housing	3,539	36,16	33,25	—	—	—
3.	Rest of the Personal Loans	19,233	49,96	46,31	—	—	—
V I.	TRADE	17,113	356,34	345,62	—	—	—
1.	Wholesale Trade	2,894	279,72	273,68	—	—	—
2.	Retail Trade	14,219	76,62	71,94	—	—	—
VII.	FINANCE	74	5,87	4,77	—	—	—
VIII.	ALL OTHERS	7,232	61,79	55,45	—	—	—

TOTAL BANK CREDIT		76,272	850,99	801,94	—	—	—
OF WHICH : 1.	Artisans & Village Industries	4,158	8,32	7,85	—	—	—
2.	Other Small Scale Industries	5,207	85,24	77,08	—	—	—