Table No. 5. 9 - District-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 Thousand)

	OCCUPATION	ANANTNAG		BADGAM		BARAMULLA		DODA		JAMMU	
		No. of Accounts	Amount Out-standing	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**	**9**	**10**
I.	**AGRICULTURE**	**4,680**	**2,54,92**	**6,700**	**2,96,49**	**11,512**	**12,93,33**	**5,686**	**4,45,98**	**14,738**	**22,89,96**
	1. Direct Finance	4,678	2,54,18	6,652	2,90,78	11,449	12,49,16	5,612	4,43,41	14,306	21,64,77
	2. Indirect Finance	2	74	48	5,71	63	44,17	74	2,57	432	1,25,19
II.	**INDUSTRY**	**4,008**	**6,37,44**	**6,157**	**10,94,58**	**4,723**	**5,45,67**	**570**	**1,52,08**	**4,686**	**132,34,45**
	1. Mining & Quarrying	3	1,68	-	-	4	27,78	4	6,83	6	26,76
	2. Manufacturing & Processing	3,979	5,99,67	6,145	8,82,78	4,703	4,98,86	563	1,42,11	4,629	128,18,57
	3. Electricity, Gas & Water	-	-	-	-	1	1,32	-	-	9	37,07
	4. Construction	26	36,09	12	2,11,80	15	17,71	3	3,14	42	3,52,05
III.	**TRANSPORT OPERATORS**	**1,054**	**6,14,30**	**484**	**4,43,33**	**2,078**	**6,85,81**	**129**	**1,89,29**	**4,303**	**38,40,14**
IV.	**PROFESSIONAL AND OTHER SERVICES**	**544**	**2,09,49**	**1,433**	**1,67,90**	**1,349**	**1,88,06**	**514**	**1,54,30**	**1,602**	**7,08,68**
V.	**PERSONAL LOANS**	**3,800**	**6,60,78**	**2,453**	**7,20,79**	**2,949**	**4,95,53**	**1,231**	**2,57,25**	**21,441**	**63,80,03**
	1. Loans for Purchase of Consumer Durables	145	11,65	98	6,10	421	24,41	31	4,07	1,036	1,84,29
	2. Loans for Housing	416	2,13,77	424	3,95,47	295	1,85,92	108	72,92	3,878	25,54,77
	3. Rest of the Personal Loans	3,239	4,35,36	1,931	3,19,22	2,233	2,85,20	1,092	1,80,26	16,527	36,40,97
VI.	**TRADE**	**3,809**	**8,18,78**	**2,521**	**5,42,58**	**6,313**	**10,21,18**	**4,121**	**6,42,79**	**14,848**	**64,05,37**
	1. Wholesale Trade	185	1,19,19	99	65,46	191	1,01,96	119	23,58	2,128	19,22,23
	2. Retail Trade	3,624	6,99,59	2,422	4,77,12	6,122	9,19,22	4,002	6,19,21	12,720	44,83,14
VII.	**FINANCE**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**77**	**2,84,29**
VIII.	**ALL OTHERS**	**1,360**	**84,25**	**922**	**1,47,71**	**1,660**	**1,43,98**	**130**	**9,21**	**5,136**	**23,66,38**
TOTAL BANK CREDIT		**19,255**	**32,79,96**	**20,670**	**34,13,38**	**30,584**	**43,73,56**	**12,381**	**18,50,90**	**66,831**	**355,09,30**
OF WHICH:	1. Artisans & Village Industries	2,941	1,68,93	4,915	2,23,29	3,774	1,49,84	354	29,80	1,169	1,49,02
	2. Other Small Scale Industries	944	3,06,88	965	2,96,43	765	2,80,14	88	45,44	2,262	73,48,45

	OCCUPATION	KARGIL		KATHUA		KUPWARA		LADAKH		POONCH	
		No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
		11	**12**	**13**	**14**	**15**	**16**	**17**	**18**	**19**	**20**
I.	**AGRICULTURE**	**216**	**15,26**	**4,802**	**6,36,38**	**3,932**	**2,83,46**	**620**	**35,90**	**3,349**	**2,11,56**
	1. Direct Finance	216	15,26	4,795	6,33,02	3,926	2,76,23	620	35,90	3,349	2,11,56
	2. Indirect Finance	-	-	7	3,36	6	7,23	-	-	-	-

II.	**INDUSTRY**	**80**	**15,58**	**1,096**	**29,40,84**	**1,945**	**1,65,72**	**131**	**17,67**	**177**	**49,14**
	1. Mining & Quarrying	-	-	4	6,95	-	-	-	-	-	-
	2. Manufacturing & Processing	80	15,58	1,084	28,48,60	1,942	1,63,81	131	17,67	177	49,14
	3. Electricity, Gas & Water	-	-	-	-	3	1,91	-	-	-	-
	4. Construction	-	-	8	85,29	-	-	-	-	-	-
III.	**TRANSPORT OPERATORS**	**55**	**78,34**	**967**	**7,00,69**	**647**	**1,31,05**	**123**	**1,63,95**	**57**	**53,46**
IV.	**PROFESSIONAL AND OTHER SERVICES**	**61**	**5,68**	**99**	**54,62**	**53**	**10,60**	**76**	**16,12**	**20**	**7,34**
V.	**PERSONAL LOANS**	**98**	**48,33**	**2,408**	**6,22,72**	**726**	**97,08**	**248**	**81,28**	**685**	**1,23,85**
	1. Loans for Purchase of Consumer Durables	1	8	169	68,42	25	1,48	16	3,27	41	4,63
	2. Loans for Housing	1	1,21	224	1,62,31	37	33,40	90	35,96	27	22,74
	3. Rest of the Personal Loans	96	47,04	2,015	3,91,99	664	62,20	142	42,05	617	96,48
VI.	**TRADE**	**512**	**1,27,46**	**2,917**	**7,34,68**	**2,644**	**3,44,85**	**393**	**1,52,53**	**1,211**	**1,75,04**
	1. Wholesale Trade	6	22,98	20	23,69	196	12,11	7	5,04	2	91
	2. Retail Trade	506	1,04,48	2,897	7,10,99	2,448	3,32,74	386	1,47,49	1,209	1,74,13
VII.	**FINANCE**	-	-	-	-	**29**	**58,95**	-	-	-	-
VIII.	**ALL OTHERS**	**43**	**4,10**	**869**	**91,19**	**568**	**39,59**	**19**	**1,32**	**1,163**	**89,76**
TOTAL BANK CREDIT		**1,065**	**2,94,75**	**13,158**	**57,81,12**	**10,544**	**11,31,30**	**1,610**	**4,68,77**	**6,662**	**7,10,15**
OF WHICH:	1. Artisans & Village Industries	63	7,33	481	51,25	1,295	58,68	104	5,80	127	5,57
	2. Other Small Scale Industries	17	8,25	483	10,85,61	586	75,01	5	2,19	45	41,37

		PULWAMA		RAJOURI		SRINAGAR		UDHAMPUR	
	OCCUPATION	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
		21	**22**	**23**	**24**	**25**	**26**	**27**	**28**
I.	**AGRICULTURE**	**6,285**	**2,41,57**	**3,783**	**2,59,25**	**5,169**	**22,23,60**	**5,437**	**3,77,59**
	1. Direct Finance	6,276	2,38,74	3,763	2,57,72	4,960	21,95,40	5,418	3,75,77
	2. Indirect Finance	9	2,83	20	1,53	209	28,20	19	1,82
II.	**INDUSTRY**	**2,211**	**2,67,88**	**264**	**80,63**	**17,261**	**132,48,08**	**417**	**2,99,18**
	1. Mining & Quarrying	1	35	-	-	26	3,24,05	-	-
	2. Manufacturing & Processing	2,197	2,55,13	259	76,34	17,105	124,78,77	402	2,78,02
	3. Electricity, Gas & Water	-	-	-	-	22	26,84	4	3,42
	4. Construction	13	12,40	5	4,29	108	4,18,42	11	17,74
III.	**TRANSPORT OPERATORS**	**282**	**2,89,92**	**81**	**87,85**	**2,641**	**23,48,95**	**606**	**4,94,59**
IV.	**PROFESSIONAL AND OTHER SERVICES**	**238**	**13,26**	**56**	**8,94**	**5,840**	**18,60,81**	**278**	**4,00,45**
V.	**PERSONAL LOANS**	**1,423**	**2,24,27**	**1,529**	**2,54,84**	**12,518**	**40,05,29**	**2,891**	**7,18,18**
	1. Loans for Purchase of Consumer Durables	73	9,52	44	4,37	1,507	1,11,44	135	12,58
	2. Loans for Housing	47	53,18	43	21,98	1,572	15,11,27	165	1,34,59
	3. Rest of the Personal Loans	1,303	1,61,57	1,442	2,28,49	9,439	23,82,58	2,591	5,71,01
VI.	**TRADE**	**2,163**	**2,74,00**	**1,960**	**3,59,19**	**12,192**	**297,38,96**	**3,191**	**8,34,12**
	1. Wholesale Trade	109	39,47	43	16,54	1,651	256,52,30	36	35,11
	2. Retail Trade	2,054	2,34,53	1,917	3,42,65	10,541	40,86,66	3,155	7,99,01
VII.	**FINANCE**	-	-	**1**	**45**	**7**	**2,19,63**	**4**	**76,11**
VIII.	**ALL OTHERS**	**701**	**38,14**	**321**	**55,07**	**4,627**	**38,62,03**	**821**	**1,34,83**
TOTAL BANK CREDIT		**13,303**	**13,49,04**	**7,995**	**11,06,22**	**60,255**	**575,07,35**	**13,645**	**33,35,05**
OF WHICH:	1. Artisans & Village Industries	1,439	39,76	155	11,30	9,751	9,85,56	108	12,22
	2. Other Small Scale Industries	484	1,36,33	58	42,33	4,601	29,56,88	208	2,12,48