

**TABLE NO.57 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2003**

NORTHERN REGION

STATE: JAMMU & KASHMIR

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>46,820</b>	<b>192,50</b>	<b>150,21</b>	<b>10,131</b>	<b>56,64</b>	<b>45,24</b>
1. Direct Finance	45,097	184,24	143,10	9,860	53,58	42,43
2. Indirect Finance	1,723	8,26	7,11	271	3,06	2,80
<b>II. INDUSTRY</b>	<b>14,850</b>	<b>470,77</b>	<b>387,94</b>	<b>4,319</b>	<b>253,03</b>	<b>200,26</b>
1. Mining & Quarrying	11	54	38	9	10,16	7,25
2. Food Manufacturing & Processing	406	15,52	12,30	191	28,00	25,64
(a) Rice Mills, Flour & Dal Mills	126	9,38	7,71	77	11,22	10,51
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	100	1,34	1,05	40	6,40	5,52
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	10	33	36	10	5,69	5,15
(f) Others	170	4,47	3,17	64	4,69	4,46
3. Beverage & Tobacco	6	2,34	2,32	6	3,07	4,13
4. Textiles	581	10,53	8,92	203	100,46	77,63
(a) Cotton Textiles	8	1,62	1,61	20	96,26	74,17
(b) Jute & Other Natural Fibre Textiles	6	10	5	3	20	20
(c) Handloom Textiles & Khadi	22	13	11	14	8	7
(d) Other Textiles & Textile Products	545	8,69	7,15	166	3,92	3,19
5. Paper, Paper Products & Printing	69	1,36	1,12	27	12,30	3,67
6. Leather & Leather Products	27	1,08	53	25	69	61
7. Rubber & Plastic Products	18	71	66	36	5,26	5,20
8. Chemicals & Chemical Products	43	1,60	1,58	44	18,84	17,03
(a) Heavy Industrial Chemicals	—	—	—	2	18	19
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	11	1,08	1,09	5	1,59	1,52
(d) Non-Edible Oils	—	—	—	1	5	5
(e) Other Chemicals & Chemical Products	32	52	49	36	17,02	15,27
9. Petroleum, Coal Products & Nuclear Fuels	4	28	22	—	—	—
10. Manufacture of Cement & Cement Products	24	1,79	1,62	30	10,00	4,77
11. Basic Metals & Metal Products	160	5,08	4,52	150	12,37	10,88
(a) Iron & Steel	7	39	30	24	7,73	6,77
(b) Non-Ferrous Metals	—	—	—	2	67	67
(c) Metal Products	153	4,69	4,22	124	3,98	3,44
12. Engineering	138	210,15	208,58	96	5,86	5,30
(a) Heavy Engineering	8	43	47	25	1,42	1,32
(b) Light Engineering	39	8,64	7,08	28	48	32
(c) Electrical Machinery & Goods	71	200,94	200,90	31	3,24	3,12
(d) Electronic Machinery & Goods	20	14	13	12	73	55
13. Vehicles, Vehicle Parts & Transport Equipments	99	2,05	1,58	268	1,40	99
14. Other Industries	12,331	51,03	43,03	3,010	34,67	27,94
15. Electricity, Gas & Water	2	150,03	85,74	—	—	—
(a) Electricity Generation & Transmission	2	150,03	85,74	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	931	16,69	14,83	224	9,93	9,21
<b>III. TRANSPORT OPERATORS</b>	<b>6,109</b>	<b>115,10</b>	<b>80,73</b>	<b>2,122</b>	<b>62,74</b>	<b>46,19</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>3,144</b>	<b>47,46</b>	<b>37,69</b>	<b>871</b>	<b>24,55</b>	<b>19,38</b>
<b>V. PERSONAL LOANS</b>	<b>1,08,693</b>	<b>419,03</b>	<b>345,49</b>	<b>25,072</b>	<b>148,96</b>	<b>116,93</b>
1. Loans for Purchase of Consumer Durables	14,448	43,16	32,89	2,294	8,41	5,90
2. Loans for Housing	7,454	74,73	65,15	2,605	49,02	43,04
3. Rest of the Personal Loans	86,791	301,14	247,45	20,173	91,53	68,00
<b>VI. TRADE</b>	<b>30,368</b>	<b>202,83</b>	<b>161,47</b>	<b>8,905</b>	<b>134,81</b>	<b>119,13</b>
1. Wholesale Trade	1,154	16,12	13,51	429	18,86	17,58
2. Retail Trade	29,214	186,72	147,96	8,476	115,95	101,56
<b>VII. FINANCE</b>	<b>85</b>	<b>51,15</b>	<b>51,27</b>	<b>16</b>	<b>2,24</b>	<b>2,52</b>
<b>VIII. ALL OTHERS</b>	<b>9,768</b>	<b>64,55</b>	<b>53,62</b>	<b>5,162</b>	<b>37,39</b>	<b>31,57</b>
<b>TOTAL BANK CREDIT</b>	<b>2,19,837</b>	<b>1,563,39</b>	<b>1,268,42</b>	<b>56,598</b>	<b>720,35</b>	<b>581,23</b>
OF WHICH:						
1. Artisans and Village & Tiny Industries	5,304	24,73	19,33	1,640	12,27	10,01
2. Other Small Scale Industries	5,284	36,85	32,45	1,375	98,91	70,80

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NORTHERN REGION

STATE: JAMMU & KASHMIR

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>2,966</b>	<b>81,17</b>	<b>55,15</b>	—	—	—
1. Direct Finance	2,793	45,46	36,27	—	—	—
2. Indirect Finance	173	35,71	18,88	—	—	—
<b>II. INDUSTRY</b>	<b>13,689</b>	<b>403,22</b>	<b>338,50</b>	—	—	—
1. Mining & Quarrying	20	1,83	1,59	—	—	—
2. Food Manufacturing & Processing	385	95,49	79,39	—	—	—
(a) Rice Mills, Flour & Dal Mills	131	37,35	30,43	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	26	5,03	3,43	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	13	13,63	12,80	—	—	—
(f) Others	215	39,47	32,73	—	—	—
3. Beverage & Tobacco	17	4,32	2,52	—	—	—
4. Textiles	1,333	53,51	43,28	—	—	—
(a) Cotton Textiles	13	26,38	19,59	—	—	—
(b) Jute & Other Natural Fibre Textiles	6	2,31	2,18	—	—	—
(c) Handloom Textiles & Khadi	238	3,83	3,31	—	—	—
(d) Other Textiles & Textile Products	1,076	21,00	18,20	—	—	—
5. Paper, Paper Products & Printing	137	6,29	5,70	—	—	—
6. Leather & Leather Products	204	2,70	2,74	—	—	—
7. Rubber & Plastic Products	107	6,33	6,05	—	—	—
8. Chemicals & Chemical Products	108	23,44	15,27	—	—	—
(a) Heavy Industrial Chemicals	8	1,17	1,67	—	—	—
(b) Fertilisers	1	90	91	—	—	—
(c) Drugs & Pharmaceuticals	38	4,30	3,68	—	—	—
(d) Non-Edible Oils	1	12	7	—	—	—
(e) Other Chemicals & Chemical Products	60	16,95	8,95	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	2	16	15	—	—	—
10. Manufacture of Cement & Cement Products	40	42,40	42,24	—	—	—
11. Basic Metals & Metal Products	242	20,08	17,88	—	—	—
(a) Iron & Steel	36	12,09	10,71	—	—	—
(b) Non-Ferrous Metals	4	25	16	—	—	—
(c) Metal Products	202	7,74	7,02	—	—	—
12. Engineering	583	19,52	19,12	—	—	—
(a) Heavy Engineering	24	3,90	2,96	—	—	—
(b) Light Engineering	314	4,77	3,73	—	—	—
(c) Electrical Machinery & Goods	175	6,51	8,14	—	—	—
(d) Electronic Machinery & Goods	70	4,33	4,29	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	105	3,82	2,02	—	—	—
14. Other Industries	10,023	81,49	69,39	—	—	—
15. Electricity, Gas & Water	8	37	26	—	—	—
(a) Electricity Generation & Transmission	3	12	7	—	—	—
(b) Non-Conventional Energy	1	4	4	—	—	—
(c) Gas, Steam & Water Supply	4	21	16	—	—	—
16. Construction	375	41,49	30,90	—	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>2,338</b>	<b>71,94</b>	<b>50,22</b>	—	—	—
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>4,569</b>	<b>1355,23</b>	<b>1358,07</b>	—	—	—
<b>V. PERSONAL LOANS</b>	<b>81,021</b>	<b>600,99</b>	<b>490,14</b>	—	—	—
1. Loans for Purchase of Consumer Durables	10,439	48,56	38,12	—	—	—
2. Loans for Housing	9,738	182,06	160,59	—	—	—
3. Rest of the Personal Loans	60,844	370,36	291,43	—	—	—
<b>VI. TRADE</b>	<b>25,437</b>	<b>896,36</b>	<b>826,33</b>	—	—	—
1. Wholesale Trade	2,794	663,55	623,24	—	—	—
2. Retail Trade	22,643	232,82	203,09	—	—	—
<b>VII. FINANCE</b>	<b>208</b>	<b>13,76</b>	<b>12,45</b>	—	—	—
<b>VIII. ALL OTHERS</b>	<b>7,965</b>	<b>194,75</b>	<b>98,51</b>	—	—	—
<b>TOTAL BANK CREDIT</b>	<b>1,38,193</b>	<b>3617,42</b>	<b>3229,36</b>	—	—	—
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	3,115	36,87	30,95	—	—	—
2. Other Small Scale Industries	4,891	144,50	129,96	—	—	—