

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

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
I. AGRICULTURE	34,025	204,18	163,62	5,251	65,38	48,69
1. Direct Finance	33,236	194,47	156,51	5,000	57,32	41,73
2. Indirect Finance	789	9,71	7,11	251	8,06	6,96
II. INDUSTRY	9,277	464,83	372,79	2,431	253,65	184,09
1. Mining & Quarrying	26	1,58	1,00	13	9,77	3,56
2. Food Manufacturing & Processing	481	19,62	14,42	135	27,30	23,72
(a) Rice Mills, Flour & Dal Mills	103	11,37	8,45	59	11,25	9,93
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	76	2,26	1,57	17	6,01	5,29
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	19	79	56	10	5,41	4,96
(f) Others	283	5,21	3,84	49	4,63	3,54
3. Beverage & Tobacco	7	2,33	2,37	6	3,57	3,93
4. Textiles	189	7,18	3,61	141	97,09	67,54
(a) Cotton Textiles	10	4,03	97	33	92,20	64,25
(b) Jute & Other Natural Fibre Textiles	2	5	1	1	4	4
(c) Handloom Textiles & Khadi	104	69	60	33	21	18
(d) Other Textiles & Textile Products	73	2,43	2,03	74	4,64	3,07
5. Paper, Paper Products & Printing	20	77	56	30	4,04	3,17
6. Leather & Leather Products	24	21	17	19	96	92
7. Rubber & Plastic Products	26	1,70	1,37	38	7,05	5,96
8. Chemicals & Chemical Products	38	2,69	2,52	45	23,43	20,46
(a) Heavy Industrial Chemicals	–	–	–	3	73	57
(b) Fertilisers	–	–	–	2	60	55
(c) Drugs & Pharmaceuticals	24	1,28	1,25	3	1,15	1,15
(d) Non-Edible Oils	1	5	2	1	20	19
(e) Other Chemicals & Chemical Products	13	1,36	1,25	36	20,75	17,99
9. Petroleum, Coal Products & Nuclear Fuels	2	36	27	–	–	–
10. Manufacture of Cement & Cement Products	21	1,89	1,56	29	9,25	4,41
11. Basic Metals & Metal Products	86	2,46	2,03	80	11,85	9,68
(a) Iron & Steel	1	5	5	18	6,97	5,63
(b) Non-Ferrous Metals	–	–	–	2	37	14
(c) Metal Products	85	2,41	1,98	60	4,52	3,92
12. Engineering	269	79,67	78,75	77	6,07	5,21
(a) Heavy Engineering	11	69	69	7	1,05	86
(b) Light Engineering	115	2,23	1,61	30	61	48
(c) Electrical Machinery & Goods	129	76,64	76,36	31	4,17	3,63
(d) Electronic Machinery & Goods	14	11	8	9	24	24
13. Vehicles, Vehicle Parts & Transport Equipments	213	2,62	1,87	21	5,75	56
14. Other Industries	7,253	47,81	36,15	1,533	30,64	22,30
15. Electricity, Gas & Water	14	275,51	211,16	9	1,74	91
(a) Electricity Generation & Transmission	14	275,51	211,16	–	–	–
(b) Non-Conventional Energy	–	–	–	8	1,20	65
(c) Gas, Steam & Water Supply	–	–	–	1	54	26
16. Construction	608	18,45	14,99	255	15,15	11,75
III. TRANSPORT OPERATORS	7,064	162,86	113,73	2,245	85,25	60,78
IV. PROFESSIONAL AND OTHER SERVICES	1,358	44,00	32,20	651	24,08	18,17
V. PERSONAL LOANS	1,00,354	553,85	430,85	24,357	195,18	157,72
1. Loans for Purchase of Consumer Durables	5,754	26,50	20,11	1,791	9,57	7,47
2. Loans for Housing	6,116	93,60	79,58	3,227	67,97	57,97
3. Rest of the Personal Loans	88,484	433,75	331,16	19,339	117,64	92,28
VI. TRADE	28,930	266,34	202,72	8,605	183,45	146,52
1. Wholesale Trade	1,132	27,40	21,22	372	21,86	18,09
2. Retail Trade	27,798	238,95	181,49	8,233	161,59	128,44
VII. FINANCE	106	500,75	332,73	23	2,90	2,54
VIII. ALL OTHERS	15,739	114,43	88,60	4,886	44,95	29,22
TOTAL BANK CREDIT	1,96,853	2311,25	1737,22	48,449	854,84	647,72
OF WHICH : 1. Artisans and Village & Tiny Industries	5,672	36,76	27,63	1,156	10,32	7,61
2. Other Small Scale Industries	1,069	28,10	22,21	575	113,29	80,78

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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
I. AGRICULTURE	1,319	81,77	66,42	–	–	–
1. Direct Finance	900	42,82	31,67	–	–	–
2. Indirect Finance	419	38,95	34,75	–	–	–
II. INDUSTRY	9,011	470,27	366,43	–	–	–
1. Mining & Quarrying	36	20,84	1,93	–	–	–
2. Food Manufacturing & Processing	460	130,37	102,66	–	–	–
(a) Rice Mills, Flour & Dal Mills	137	43,76	33,54	–	–	–
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	32	4,06	3,06	–	–	–
(d) Tea Processing	1	9	1	–	–	–
(e) Processing of Fruits & Vegetables	11	9,84	9,22	–	–	–
(f) Others	279	72,63	56,84	–	–	–
3. Beverage & Tobacco	20	2,97	2,51	–	–	–
4. Textiles	873	40,98	31,57	–	–	–
(a) Cotton Textiles	33	4,62	2,75	–	–	–
(b) Jute & Other Natural Fibre Textiles	4	2,48	2,04	–	–	–
(c) Handloom Textiles & Khadi	169	4,89	3,05	–	–	–
(d) Other Textiles & Textile Products	667	28,99	23,73	–	–	–
5. Paper, Paper Products & Printing	132	8,02	7,03	–	–	–
6. Leather & Leather Products	196	3,50	3,00	–	–	–
7. Rubber & Plastic Products	74	6,29	5,70	–	–	–
8. Chemicals & Chemical Products	109	16,73	14,15	–	–	–
(a) Heavy Industrial Chemicals	14	2,19	2,07	–	–	–
(b) Fertilisers	1	90	89	–	–	–
(c) Drugs & Pharmaceuticals	26	2,43	1,77	–	–	–
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	68	11,20	9,41	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	5	41	27	–	–	–
10. Manufacture of Cement & Cement Products	33	54,17	49,95	–	–	–
11. Basic Metals & Metal Products	159	28,68	20,42	–	–	–
(a) Iron & Steel	28	12,05	10,99	–	–	–
(b) Non-Ferrous Metals	7	1,59	1,22	–	–	–
(c) Metal Products	124	15,05	8,21	–	–	–
12. Engineering	347	26,12	23,25	–	–	–
(a) Heavy Engineering	20	1,79	1,37	–	–	–
(b) Light Engineering	137	5,59	5,06	–	–	–
(c) Electrical Machinery & Goods	120	15,63	14,23	–	–	–
(d) Electronic Machinery & Goods	70	3,11	2,60	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	35	3,12	1,36	–	–	–
14. Other Industries	6,057	77,35	60,79	–	–	–
15. Electricity, Gas & Water	16	79	64	–	–	–
(a) Electricity Generation & Transmission	5	17	19	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	11	62	46	–	–	–
16. Construction	459	49,92	41,18	–	–	–
III. TRANSPORT OPERATORS	3,319	124,17	92,97	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	2,043	1509,32	1689,64	–	–	–
V. PERSONAL LOANS	87,633	859,49	682,29	–	–	–
1. Loans for Purchase of Consumer Durables	7,482	41,42	31,58	–	–	–
2. Loans for Housing	9,231	253,03	220,03	–	–	–
3. Rest of the Personal Loans	70,920	565,04	430,68	–	–	–
VI. TRADE	16,292	843,58	735,14	–	–	–
1. Wholesale Trade	1,977	556,59	508,19	–	–	–
2. Retail Trade	14,315	286,99	226,95	–	–	–
VII. FINANCE	237	12,17	7,92	–	–	–
VIII. ALL OTHERS	11,504	148,97	113,46	–	–	–
TOTAL BANK CREDIT	1,31,358	4049,74	3754,26	–	–	–
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	3,500	28,40	20,88	–	–	–
2. Other Small Scale Industries	2,311	181,38	137,92	–	–	–