

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2005**

**NORTHERN REGION
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	33,889	258,87	198,66	5,540	105,82	79,79
1. Direct Finance	33,111	251,22	192,39	5,401	77,69	60,26
2. Indirect Finance	778	7,65	6,27	139	28,12	19,53
II. INDUSTRY	10,076	429,49	282,39	2,743	397,55	268,95
1. Mining & Quarrying	24	1,64	1,41	29	8,52	5,76
2. Food Manufacturing & Processing	333	22,25	18,01	202	32,29	25,42
(a) Rice Mills, Flour & Dal Mills	141	14,77	12,88	77	13,01	11,52
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	79	2,56	1,64	28	7,69	5,07
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	17	1,12	75	12	5,86	4,18
(f) Others	96	3,80	2,75	85	5,73	4,65
3. Beverage & Tobacco	8	2,55	2,51	5	4,96	4,86
4. Textiles	376	9,46	4,08	140	189,71	123,68
(a) Cotton Textiles	14	3,83	18	32	171,69	118,24
(b) Jute & Other Natural Fibre Textiles	4	10	2	1	3	3
(c) Handloom Textiles & Khadi	238	1,13	88	18	53	48
(d) Other Textiles & Textile Products	120	4,39	3,00	89	17,46	4,93
5. Paper, Paper Products & Printing	30	1,24	88	37	13,42	6,83
6. Leather & Leather Products	14	30	23	17	28	17
7. Rubber & Plastic Products	30	2,11	1,86	46	9,18	6,31
8. Chemicals & Chemical Products	29	2,16	1,93	38	21,44	17,30
(a) Heavy Industrial Chemicals	1	6	4	5	84	78
(b) Fertilisers	–	–	–	2	60	53
(c) Drugs & Pharmaceuticals	8	1,05	1,04	3	1,18	1,18
(d) Non-Edible Oils	–	–	–	1	20	20
(e) Other Chemicals & Chemical Products	20	1,06	85	27	18,62	14,60
9. Petroleum, Coal Products & Nuclear Fuels	2	36	32	3	80	45
10. Manufacture of Cement & Cement Products	21	2,15	1,72	40	11,33	5,67
11. Basic Metals & Metal Products	155	5,02	4,39	93	20,81	14,64
(a) Iron & Steel	11	68	59	27	14,50	9,69
(b) Non-Ferrous Metals	–	–	–	3	47	12
(c) Metal Products	144	4,34	3,80	63	5,84	4,83
12. Engineering	140	86,62	50,04	101	15,51	11,99
(a) Heavy Engineering	9	63	63	10	1,27	1,12
(b) Light Engineering	56	8,69	91	40	1,13	95
(c) Electrical Machinery & Goods	53	76,52	47,82	41	12,36	9,46
(d) Electronic Machinery & Goods	22	78	68	10	75	45
13. Vehicles, Vehicle Parts & Transport Equipments	208	3,32	2,21	20	1,25	68
14. Other Industries	7,638	63,12	46,89	1,550	44,98	28,00
15. Electricity, Gas & Water	2	200,30	125,24	9	2,21	1,29
(a) Electricity Generation & Transmission	2	200,30	125,24	–	–	–
(b) Non-Conventional Energy	–	–	–	7	1,16	33
(c) Gas, Steam & Water Supply	–	–	–	2	1,05	97
16. Construction	1,066	26,90	20,65	413	20,87	15,88
III. TRANSPORT OPERATORS	7,395	221,86	154,28	3,262	127,36	90,05
IV. PROFESSIONAL AND OTHER SERVICES	1,719	57,13	40,54	670	44,24	35,62
V. PERSONAL LOANS	1,17,499	769,72	571,61	29,622	268,67	203,91
1. Loans for Purchase of Consumer Durables	6,809	34,15	25,12	1,940	9,58	7,44
2. Loans for Housing	6,011	126,12	103,94	2,855	79,63	65,40
3. Rest of the Personal Loans	1,04,679	609,45	442,55	24,827	179,46	131,07
VI. TRADE	33,305	343,92	265,73	10,898	256,23	196,68
1. Wholesale Trade	723	17,66	14,64	418	32,81	22,85
2. Retail Trade	32,582	326,26	251,10	10,480	223,42	173,83
VII. FINANCE	158	499,29	440,38	39	1,78	1,45
VIII. ALL OTHERS	8,348	77,71	60,70	2,107	40,24	30,95
TOTAL BANK CREDIT	2,12,389	2657,99	2014,30	54,881	1241,88	907,39
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	6,029	49,85	35,68	1,116	11,98	9,25
2. Other Small Scale Industries	1,354	35,45	30,05	714	139,14	92,38

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MARCH 2005**

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	1,484	45,91	40,04	–	–	–
1. Direct Finance	1,364	24,82	19,60	–	–	–
2. Indirect Finance	120	21,09	20,43	–	–	–
II. INDUSTRY	10,903	1208,89	1090,04	–	–	–
1. Mining & Quarrying	27	7,08	6,48	–	–	–
2. Food Manufacturing & Processing	484	155,38	117,91	–	–	–
(a) Rice Mills, Flour & Dal Mills	182	59,10	46,53	–	–	–
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	20	3,71	3,20	–	–	–
(d) Tea Processing	1	90	56	–	–	–
(e) Processing of Fruits & Vegetables	13	15,90	14,82	–	–	–
(f) Others	268	75,77	52,81	–	–	–
3. Beverage & Tobacco	25	6,96	5,33	–	–	–
4. Textiles	1,085	39,26	30,96	–	–	–
(a) Cotton Textiles	32	2,73	1,67	–	–	–
(b) Jute & Other Natural Fibre Textiles	3	45	43	–	–	–
(c) Handloom Textiles & Khadi	173	4,42	2,90	–	–	–
(d) Other Textiles & Textile Products	877	31,66	25,96	–	–	–
5. Paper, Paper Products & Printing	178	13,68	10,71	–	–	–
6. Leather & Leather Products	189	4,97	4,04	–	–	–
7. Rubber & Plastic Products	78	10,43	9,24	–	–	–
8. Chemicals & Chemical Products	151	26,33	20,02	–	–	–
(a) Heavy Industrial Chemicals	14	1,92	1,60	–	–	–
(b) Fertilisers	1	90	91	–	–	–
(c) Drugs & Pharmaceuticals	51	7,54	5,09	–	–	–
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	85	15,96	12,42	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	9	79	65	–	–	–
10. Manufacture of Cement & Cement Products	46	67,34	58,51	–	–	–
11. Basic Metals & Metal Products	208	38,79	30,08	–	–	–
(a) Iron & Steel	54	17,56	15,98	–	–	–
(b) Non-Ferrous Metals	15	4,96	1,70	–	–	–
(c) Metal Products	139	16,26	12,40	–	–	–
12. Engineering	528	40,76	33,70	–	–	–
(a) Heavy Engineering	8	1,11	72	–	–	–
(b) Light Engineering	302	17,02	14,16	–	–	–
(c) Electrical Machinery & Goods	161	17,94	15,83	–	–	–
(d) Electronic Machinery & Goods	57	4,69	2,98	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	40	5,27	5,21	–	–	–
14. Other Industries	6,539	118,56	98,09	–	–	–
15. Electricity, Gas & Water	22	600,83	597,77	–	–	–
(a) Electricity Generation & Transmission	12	600,37	597,37	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	10	46	39	–	–	–
16. Construction	1,294	72,47	61,36	–	–	–
III. TRANSPORT OPERATORS	3,688	139,70	109,59	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	2,668	1663,98	1785,86	–	–	–
V. PERSONAL LOANS	97,628	1078,14	837,24	–	–	–
1. Loans for Purchase of Consumer Durables	8,231	46,35	34,01	–	–	–
2. Loans for Housing	10,066	308,83	259,95	–	–	–
3. Rest of the Personal Loans	79,331	722,96	543,27	–	–	–
VI. TRADE	17,726	1006,14	887,08	–	–	–
1. Wholesale Trade	1,859	608,08	591,83	–	–	–
2. Retail Trade	15,867	398,06	295,25	–	–	–
VII. FINANCE	231	11,11	6,86	–	–	–
VIII. ALL OTHERS	9,057	818,74	800,52	–	–	–
TOTAL BANK CREDIT	1,43,385	5972,62	5557,21	–	–	–
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	3,519	31,23	23,87	–	–	–
2. Other Small Scale Industries	3,350	247,29	194,40	–	–	–