

**TABLE NO. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2006**

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	32,370	307,58	246,58	10,601	134,58	86,67
1. Direct Finance	31,441	297,55	238,76	10,320	107,08	81,33
2. Indirect Finance	929	10,03	7,81	281	27,50	5,34
II. INDUSTRY	9,182	410,37	303,55	4,649	443,55	318,03
1. Mining & Quarrying	26	2,34	1,94	22	4,88	3,26
2. Food Manufacturing & Processing	377	37,57	30,85	235	34,81	26,16
(a) Rice Mills, Flour & Dal Mills	145	26,03	22,18	90	15,51	13,03
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	97	4,04	3,06	33	5,08	4,15
(d) Tea Processing	1	7	4	-	-	-
(e) Processing of Fruits & Vegetables	20	1,00	71	15	6,46	3,85
(f) Others	114	6,43	4,86	97	7,76	5,14
3. Beverage & Tobacco	7	45	44	7	6,41	5,95
4. Textiles	373	9,68	6,30	306	182,54	134,16
(a) Cotton Textiles	20	59	36	41	174,43	127,28
(b) Jute & Other Natural Fibre Textiles	8	8	5	1	3	3
(c) Handloom Textiles & Khadi	176	1,70	1,13	178	92	67
(d) Other Textiles & Textile Products	169	7,30	4,76	86	7,15	6,19
5. Paper, Paper Products & Printing	40	2,65	2,02	42	15,64	7,34
6. Leather & Leather Products	20	61	48	18	25	16
7. Rubber & Plastic Products	45	3,21	2,50	56	8,94	5,62
8. Chemicals & Chemical Products	37	28,07	21,29	46	32,66	30,84
(a) Heavy Industrial Chemicals	7	26,96	20,32	7	8,39	8,31
(b) Fertilisers	-	-	-	2	60	53
(c) Drugs & Pharmaceuticals	17	24	18	5	9,67	9,44
(d) Non-Edible Oils	-	-	-	1	20	20
(e) Other Chemicals & Chemical Products	13	87	79	31	13,81	12,35
9. Petroleum, Coal Products & Nuclear Fuels	1	33	29	2	75	33
10. Manufacture of Cement & Cement Products	27	2,16	1,78	45	13,78	7,25
11. Basic Metals & Metal Products	104	11,09	10,00	110	33,41	23,15
(a) Iron & Steel	22	6,90	6,17	32	17,88	11,56
(b) Non-Ferrous Metals	3	32	32	10	10,07	7,34
(c) Metal Products	79	3,87	3,51	68	5,46	4,25
12. Engineering	118	86,75	25,68	111	32,40	16,65
(a) Heavy Engineering	10	82	77	8	1,21	85
(b) Light Engineering	49	8,59	5,79	42	1,11	89
(c) Electrical Machinery & Goods	48	77,21	19,04	50	28,86	13,79
(d) Electronic Machinery & Goods	11	12	8	11	1,22	1,11
13. Vehicles, Vehicle Parts & Transport Equipments	354	4,07	2,89	112	8,94	7,00
14. Other Industries	6,395	62,83	45,28	2,808	38,89	27,47
15. Electricity, Gas & Water	3	125,06	125,02	9	1,46	1,07
(a) Electricity Generation & Transmission	2	125,03	125,01	1	5	5
(b) Non-Conventional Energy	-	-	-	6	36	20
(c) Gas, Steam & Water Supply	1	3	1	2	1,05	82
16. Construction	1,255	33,51	26,82	720	27,78	21,65
III. TRANSPORT OPERATORS	8,131	270,03	193,97	4,141	153,83	99,63
IV. PROFESSIONAL AND OTHER SERVICES	1,711	72,05	50,94	957	255,29	41,53
V. PERSONAL LOANS	1,10,634	866,58	665,15	57,344	513,33	372,64
1. Loans for Purchase of Consumer Durables	7,456	40,95	29,23	2,799	19,36	15,00
2. Loans for Housing	6,309	155,01	130,39	4,291	116,37	93,54
3. Rest of the Personal Loans	96,869	670,62	505,53	50,254	377,61	264,09
VI. TRADE	30,023	392,86	301,65	18,569	1204,06	265,32
1. Wholesale Trade	784	21,91	18,83	422	755,27	21,38
2. Retail Trade	29,239	370,95	282,81	18,147	448,79	243,94
VII. FINANCE	206	784,52	669,04	43	1,69	1,32
VIII. ALL OTHERS	12,964	161,56	125,83	4,243	50,79	34,82
TOTAL BANK CREDIT	2,05,221	3265,56	2556,70	1,00,547	2757,12	1219,97
OF WHICH: 1. Artisans and Village & Tiny Industries	5,502	57,90	40,07	1,919	23,36	16,73
2. Other Small Scale Industries	1,704	50,29	40,29	1,222	156,61	100,61

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MARCH 2006

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	2,840	103,69	82,21	-	-	-
1. Direct Finance	2,709	55,68	46,07	-	-	-
2. Indirect Finance	131	48,01	36,14	-	-	-
II. INDUSTRY	11,543	2993,73	3232,69	-	-	-
1. Mining & Quarrying	49	27,87	23,18	-	-	-
2. Food Manufacturing & Processing	635	163,93	104,61	-	-	-
(a) Rice Mills, Flour & Dal Mills	171	49,99	37,15	-	-	-
(b) Sugar	1	21	23	-	-	-
(c) Edible Oils & Vanaspati	29	5,14	3,95	-	-	-
(d) Tea Processing	1	90	3	-	-	-
(e) Processing of Fruits & Vegetables	16	15,42	15,20	-	-	-
(f) Others	417	92,26	48,04	-	-	-
3. Beverage & Tobacco	57	18,31	13,56	-	-	-
4. Textiles	1,181	52,27	31,72	-	-	-
(a) Cotton Textiles	55	6,00	3,57	-	-	-
(b) Jute & Other Natural Fibre Textiles	4	43	39	-	-	-
(c) Handloom Textiles & Khadi	192	5,24	3,50	-	-	-
(d) Other Textiles & Textile Products	930	40,60	24,25	-	-	-
5. Paper, Paper Products & Printing	192	25,87	14,74	-	-	-
6. Leather & Leather Products	180	5,75	4,68	-	-	-
7. Rubber & Plastic Products	112	18,15	15,64	-	-	-
8. Chemicals & Chemical Products	156	48,56	41,40	-	-	-
(a) Heavy Industrial Chemicals	12	1,66	1,19	-	-	-
(b) Fertilisers	1	90	85	-	-	-
(c) Drugs & Pharmaceuticals	52	16,94	15,67	-	-	-
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	91	29,06	23,69	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	7	67	56	-	-	-
10. Manufacture of Cement & Cement Products	52	115,24	110,95	-	-	-
11. Basic Metals & Metal Products	254	71,53	54,02	-	-	-
(a) Iron & Steel	66	18,97	17,56	-	-	-
(b) Non-Ferrous Metals	18	29,27	18,64	-	-	-
(c) Metal Products	170	23,29	17,83	-	-	-
12. Engineering	649	44,14	37,20	-	-	-
(a) Heavy Engineering	13	1,39	1,12	-	-	-
(b) Light Engineering	315	17,27	14,54	-	-	-
(c) Electrical Machinery & Goods	186	21,80	18,64	-	-	-
(d) Electronic Machinery & Goods	135	3,68	2,89	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	61	15,38	15,18	-	-	-
14. Other Industries	6,783	151,39	118,82	-	-	-
15. Electricity, Gas & Water	29	601,70	598,11	-	-	-
(a) Electricity Generation & Transmission	18	601,10	597,67	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	11	60	44	-	-	-
16. Construction	1,146	1632,97	2048,33	-	-	-
III. TRANSPORT OPERATORS	4,235	164,27	122,87	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	2,854	447,65	374,58	-	-	-
V. PERSONAL LOANS	1,16,573	1408,90	1102,06	-	-	-
1. Loans for Purchase of Consumer Durables	9,718	58,23	41,26	-	-	-
2. Loans for Housing	11,967	393,69	325,62	-	-	-
3. Rest of the Personal Loans	94,888	956,98	735,18	-	-	-
VI. TRADE	19,801	1163,32	1031,49	-	-	-
1. Wholesale Trade	2,177	638,96	653,02	-	-	-
2. Retail Trade	17,624	524,36	378,47	-	-	-
VII. FINANCE	262	11,43	6,33	-	-	-
VIII. ALL OTHERS	13,556	501,29	426,26	-	-	-
TOTAL BANK CREDIT	1,71,664	6794,29	6378,50	-	-	-
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	3,282	27,53	20,95	-	-	-
2. Other Small Scale Industries	5,009	328,89	232,26	-	-	-