

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2007**

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>38,870</b>	<b>782,51</b>	<b>584,92</b>	<b>13,297</b>	<b>276,85</b>	<b>188,25</b>
1. Direct Finance	37,810	700,17	524,58	12,884	229,88	163,77
2. Indirect Finance	1,060	82,34	60,34	413	46,97	24,47
<b>II. INDUSTRY</b>	<b>11,980</b>	<b>1064,37</b>	<b>857,62</b>	<b>6,597</b>	<b>877,47</b>	<b>654,56</b>
1. Mining & Quarrying	710	347,47	266,78	183	112,02	82,97
2. Food Manufacturing & Processing	366	35,34	28,74	249	45,79	32,37
(a) Rice Mills, Flour & Dal Mills	131	23,54	20,12	88	19,39	15,04
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	106	5,46	3,87	28	6,90	3,96
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	37	1,97	1,74	16	6,39	3,85
(f) Others	92	4,36	3,01	117	13,10	9,51
3. Beverage & Tobacco	9	2,01	1,90	6	7,30	6,41
4. Textiles	584	17,61	14,80	242	187,02	136,75
(a) Cotton Textiles	14	55	41	37	172,82	124,10
(b) Jute & Other Natural Fibre Textiles	2	1	—	1	2	2
(c) Handloom Textiles & Khadi	236	2,12	1,59	102	1,19	96
(d) Other Textiles & Textile Products	332	14,94	12,80	102	13,00	11,67
5. Paper, Paper Products & Printing	160	57,13	45,11	154	76,75	56,41
6. Leather & Leather Products	17	2,71	2,40	24	4,23	4,19
7. Rubber & Plastic Products	26	5,01	2,05	40	8,57	5,26
8. Chemicals & Chemical Products	30	5,37	3,53	50	43,24	40,73
(a) Heavy Industrial Chemicals	2	31	2	6	8,29	8,22
(b) Fertilisers	—	—	—	2	60	53
(c) Drugs & Pharmaceuticals	14	3,93	2,72	8	20,26	19,43
(d) Non-Edible Oils	—	—	—	1	20	20
(e) Other Chemicals & Chemical Products	14	1,14	79	33	13,89	12,34
9. Petroleum, Coal Products & Nuclear Fuels	154	73,73	61,77	175	116,93	95,20
10. Manufacture of Cement & Cement Products	33	2,63	2,09	45	12,97	6,93
11. Basic Metals & Metal Products	128	33,90	28,20	117	34,55	24,95
(a) Iron & Steel	39	23,72	18,75	49	19,14	12,83
(b) Non-Ferrous Metals	5	4,45	4,21	10	10,78	8,67
(c) Metal Products	84	5,73	5,24	58	4,63	3,45
12. Engineering	103	14,45	9,41	128	25,41	21,19
(a) Heavy Engineering	14	1,18	1,06	14	2,11	1,51
(b) Light Engineering	30	9,43	5,98	61	2,97	2,46
(c) Electrical Machinery & Goods	45	2,52	1,59	42	17,05	14,08
(d) Electronic Machinery & Goods	14	1,32	79	11	3,28	3,15
13. Vehicles, Vehicle Parts & Transport Equipments	184	3,87	2,36	99	4,63	3,52
14. Other Industries	7,732	99,14	73,92	4,008	61,68	43,38
15. Electricity, Gas & Water	569	319,72	278,16	278	108,49	72,68
(a) Electricity Generation & Transmission	567	314,42	274,07	271	107,59	72,10
(b) Non-Conventional Energy	—	—	—	6	36	20
(c) Gas, Steam & Water Supply	2	5,30	4,09	1	54	39
16. Construction	1,175	44,26	36,41	799	27,90	21,61
<b>III. TRANSPORT OPERATORS</b>	<b>7,810</b>	<b>237,70</b>	<b>162,08</b>	<b>4,821</b>	<b>165,39</b>	<b>110,59</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>1,588</b>	<b>78,96</b>	<b>54,40</b>	<b>1,395</b>	<b>174,07</b>	<b>53,51</b>
<b>V. PERSONAL LOANS</b>	<b>1,21,127</b>	<b>1148,82</b>	<b>863,97</b>	<b>71,184</b>	<b>753,53</b>	<b>532,29</b>
1. Loans for Purchase of Consumer Durables	8,043	49,04	34,01	4,716	34,14	21,84
2. Loans for Housing	7,892	229,22	194,22	5,369	158,57	126,86
3. Rest of the Personal Loans	1,05,192	870,56	635,74	61,099	560,82	383,59
<b>VI. TRADE</b>	<b>32,302</b>	<b>479,63</b>	<b>369,16</b>	<b>21,278</b>	<b>451,02</b>	<b>347,96</b>
1. Wholesale Trade	1,083	32,28	25,93	854	39,35	33,20
2. Retail Trade	31,219	447,36	343,24	20,424	411,67	314,76
<b>VII. FINANCE</b>	<b>181</b>	<b>599,64</b>	<b>326,56</b>	<b>38</b>	<b>6,15</b>	<b>5,87</b>
<b>VIII. ALL OTHERS</b>	<b>9,921</b>	<b>187,18</b>	<b>149,61</b>	<b>4,132</b>	<b>94,66</b>	<b>56,84</b>
<b>TOTAL BANK CREDIT</b>	<b>2,23,779</b>	<b>4578,81</b>	<b>3368,33</b>	<b>1,22,742</b>	<b>2799,13</b>	<b>1949,86</b>
OF WHICH : 1. Artisans and Village & Tiny Industries	6,754	223,96	164,62	2,950	150,28	110,70
2. Other Small Scale Industries	1,410	110,45	89,76	1,284	236,37	177,15

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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>2,895</b>	<b>333,64</b>	<b>247,95</b>	–	–	–
1. Direct Finance	2,649	224,10	167,32	–	–	–
2. Indirect Finance	246	109,54	80,63	–	–	–
<b>II. INDUSTRY</b>	<b>13,248</b>	<b>4606,55</b>	<b>4160,68</b>	–	–	–
1. Mining & Quarrying	515	401,47	332,89	–	–	–
2. Food Manufacturing & Processing	528	196,76	121,86	–	–	–
(a) Rice Mills, Flour & Dal Mills	155	57,94	36,66	–	–	–
(b) Sugar	3	32	32	–	–	–
(c) Edible Oils & Vanaspati	30	12,99	10,33	–	–	–
(d) Tea Processing	1	20	20	–	–	–
(e) Processing of Fruits & Vegetables	21	20,87	18,81	–	–	–
(f) Others	318	104,43	55,55	–	–	–
3. Beverage & Tobacco	21	8,19	6,00	–	–	–
4. Textiles	1,521	50,91	34,75	–	–	–
(a) Cotton Textiles	207	4,36	3,08	–	–	–
(b) Jute & Other Natural Fibre Textiles	447	7,51	5,67	–	–	–
(c) Handloom Textiles & Khadi	116	4,20	3,38	–	–	–
(d) Other Textiles & Textile Products	751	34,84	22,63	–	–	–
5. Paper, Paper Products & Printing	262	67,45	39,50	–	–	–
6. Leather & Leather Products	240	98,56	79,84	–	–	–
7. Rubber & Plastic Products	98	19,12	15,61	–	–	–
8. Chemicals & Chemical Products	146	75,61	63,37	–	–	–
(a) Heavy Industrial Chemicals	14	4,60	3,38	–	–	–
(b) Fertilisers	1	1,90	1,80	–	–	–
(c) Drugs & Pharmaceuticals	44	23,75	20,19	–	–	–
(d) Non-Edible Oils	2	9	5	–	–	–
(e) Other Chemicals & Chemical Products	85	45,27	37,93	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	547	318,75	246,83	–	–	–
10. Manufacture of Cement & Cement Products	120	169,80	150,61	–	–	–
11. Basic Metals & Metal Products	331	77,61	62,71	–	–	–
(a) Iron & Steel	63	21,70	19,34	–	–	–
(b) Non-Ferrous Metals	22	29,35	20,21	–	–	–
(c) Metal Products	246	26,57	23,16	–	–	–
12. Engineering	459	118,77	106,00	–	–	–
(a) Heavy Engineering	53	4,64	3,63	–	–	–
(b) Light Engineering	175	13,71	10,83	–	–	–
(c) Electrical Machinery & Goods	177	93,67	86,66	–	–	–
(d) Electronic Machinery & Goods	54	6,75	4,88	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	305	16,02	13,83	–	–	–
14. Other Industries	5,685	1916,88	2049,80	–	–	–
15. Electricity, Gas & Water	1,475	860,06	684,76	–	–	–
(a) Electricity Generation & Transmission	1,461	858,00	683,88	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	14	2,06	88	–	–	–
16. Construction	995	210,60	152,31	–	–	–
<b>III. TRANSPORT OPERATORS</b>	<b>5,121</b>	<b>204,67</b>	<b>151,67</b>	–	–	–
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>4,475</b>	<b>715,10</b>	<b>554,86</b>	–	–	–
<b>V. PERSONAL LOANS</b>	<b>1,34,255</b>	<b>1833,72</b>	<b>1409,44</b>	–	–	–
1. Loans for Purchase of Consumer Durables	11,273	72,66	52,44	–	–	–
2. Loans for Housing	13,932	512,89	421,09	–	–	–
3. Rest of the Personal Loans	1,09,050	1248,17	935,90	–	–	–
<b>VI. TRADE</b>	<b>25,332</b>	<b>1611,73</b>	<b>1389,96</b>	–	–	–
1. Wholesale Trade	2,558	783,02	735,53	–	–	–
2. Retail Trade	22,774	828,71	654,43	–	–	–
<b>VII. FINANCE</b>	<b>238</b>	<b>33,37</b>	<b>27,36</b>	–	–	–
<b>VIII. ALL OTHERS</b>	<b>6,361</b>	<b>245,83</b>	<b>170,68</b>	–	–	–
<b>TOTAL BANK CREDIT</b>	<b>1,91,925</b>	<b>9584,62</b>	<b>8112,59</b>	–	–	–
OF WHICH : 1. Artisans and Village & Tiny Industries	3,778	416,79	311,56	–	–	–
2. Other Small Scale Industries	4,255	761,81	595,97	–	–	–