

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2009

NORTHERN REGION

STATE : JAMMU & KASHMIR

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	44,818	774,89	600,95	17,358	323,80	253,68
1. Direct Finance	44,085	745,40	578,41	17,065	313,91	247,93
2. Indirect Finance	733	29,50	22,54	293	9,89	5,75
II. INDUSTRY	13,395	638,18	460,44	5,290	383,28	273,95
1. Mining & Quarrying	123	23,34	18,30	38	21,15	20,17
2. Food Manufacturing & Processing	692	37,35	29,05	413	42,30	32,22
(a) Rice Mills, Flour & Dal Mills	135	6,25	5,13	98	21,02	15,96
(b) Sugar	1	5	1	-	-	-
(c) Edible Oils & Vanaspati	59	1,78	1,08	33	11,81	8,08
(d) Tea Processing	209	2,02	1,31	109	1,10	66
(e) Processing of Fruits & Vegetables	31	5,90	4,45	6	90	86
(f) Others	257	21,35	17,08	167	7,48	6,65
3. Beverage & Tobacco	23	8,07	7,16	14	4,03	2,96
4. Textiles	6,299	181,27	116,58	2,378	69,08	28,02
(a) Cotton Textiles	160	3,60	2,60	69	5,04	4,70
(b) Jute & Other Natural Fibre Textiles	118	83	55	40	42	32
(c) Handloom Textiles & Khadi	3,955	25,37	16,78	1,419	8,97	5,90
(d) Other Textiles & Textile Products	2,066	151,47	96,64	850	54,66	17,11
5. Paper, Paper Products & Printing	143	23,72	20,71	105	22,54	14,19
6. Woods and Wood Products	581	15,47	12,62	263	7,42	6,33
7. Leather & Leather Products	112	4,75	4,22	68	52	33
8. Gems and Jewellery	128	1,20	85	58	66	41
9. Rubber & Plastic Products	109	2,24	1,59	59	6,93	4,24
10. Chemicals & Chemical Products	162	45,33	21,69	94	41,55	37,25
(a) Heavy Industrial Chemicals	7	22,97	4,66	7	12,62	10,88
(b) Fertilisers	-	-	-	2	12	12
(c) Drugs & Pharmaceuticals	110	18,16	13,99	40	10,07	8,98
(d) Non-Edible Oils	1	6	6	1	20	26
(e) Other Chemicals & Chemical Products	44	4,14	2,98	44	18,55	17,02
11. Petroleum, Coal Products & Nuclear Fuels	17	2,71	2,05	3	57	42
12. Manufacture of Cement & Cement Products	120	16,35	12,90	50	7,79	6,22
13. Basic Metals & Metal Products	603	35,96	26,43	262	79,74	66,82
(a) Iron & Steel	27	5,32	3,06	44	42,22	38,29
(b) Non-Ferrous Metals	53	14,31	9,91	16	31,72	24,31
(c) Metal Products	523	16,33	13,46	202	5,80	4,22
14. Engineering	617	24,98	15,96	474	20,88	18,17
(a) Heavy Engineering	9	41	23	6	30	26
(b) Light Engineering	357	18,34	10,44	353	9,81	7,64
(c) Electrical Machinery & Goods	159	4,89	4,22	84	10,26	9,86
(d) Electronic Machinery & Goods	92	1,33	1,07	31	52	40
15. Vehicles, Vehicle Parts & Transport Equipments	342	17,76	12,98	62	2,66	2,05
16. Other Industries	2,537	85,71	67,71	746	37,66	20,70
17. Electricity, Gas & Water	192	56,27	50,55	2	29	14
(a) Electricity Generation & Transmission	191	56,12	50,45	1	25	14
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	1	15	10	1	4	-
18. Construction	595	55,71	39,09	201	17,51	13,33
(a) Other than Infrastructure	520	46,76	32,22	147	12,08	10,03
(b) Infrastructure Construction	75	8,96	6,86	54	5,43	3,30
III. TRANSPORT OPERATORS	9,932	357,46	236,13	4,011	112,38	78,08
IV. PROFESSIONAL AND OTHER SERVICES	3,260	162,99	113,71	2,023	94,66	69,67
1. Professional Services	401	14,64	10,95	413	8,86	7,69
2. Tourism, Hotel & Restaurants	350	33,56	24,03	190	32,37	19,33
3. Recreation services	57	1,81	1,23	115	1,98	1,71
4. IT and Telecommunications	16	1,25	1,11	31	1,33	1,18
5. Others	2,436	111,72	76,39	1,274	50,12	39,75
V. PERSONAL LOANS	1,32,616	1570,86	1183,04	77,305	870,70	644,66
1. Housing	8,578	261,13	211,01	4,059	128,38	104,20
2. Consumer Durables	31,178	375,76	290,44	20,144	184,87	137,25
3. Vehicles	33,799	450,33	319,69	21,140	258,49	187,19
4. Education	1,475	30,38	20,28	981	20,93	15,53
5. Personal Credit Cards	40	1,17	44	143	52	46
6. Others	57,546	452,09	341,19	30,838	277,50	200,04
VI. TRADE	41,706	802,18	624,67	19,944	438,03	330,98
1. Wholesale Trade	420	13,91	10,95	294	14,68	12,71
2. Retail Trade	41,286	788,27	613,72	19,650	423,35	318,27
VII. FINANCE	180	5,41	2,17	79	11,62	6,96
VIII. ALL OTHERS	8,285	76,59	63,52	1,957	40,96	34,84
TOTAL BANK CREDIT	2,54,192	4388,56	3284,62	1,27,967	2275,43	1692,83

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NORTHERN REGION

STATE : JAMMU & KASHMIR

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	3,033	171,18	145,80	–	–	–
1. Direct Finance	2,728	80,96	61,99	–	–	–
2. Indirect Finance	305	90,22	83,81	–	–	–
II. INDUSTRY	11,538	2748,76	2318,48	–	–	–
1. Mining & Quarrying	76	14,01	10,44	–	–	–
2. Food Manufacturing & Processing	791	176,67	137,06	–	–	–
(a) Rice Mills, Flour & Dal Mills	192	56,75	43,72	–	–	–
(b) Sugar	3	42	33	–	–	–
(c) Edible Oils & Vanaspati	35	11,39	8,58	–	–	–
(d) Tea Processing	29	61	46	–	–	–
(e) Processing of Fruits & Vegetables	23	10,99	7,32	–	–	–
(f) Others	509	96,50	76,65	–	–	–
3. Beverage & Tobacco	55	94,03	80,26	–	–	–
4. Textiles	3,504	177,35	121,93	–	–	–
(a) Cotton Textiles	308	12,10	6,59	–	–	–
(b) Jute & Other Natural Fibre Textiles	155	3,53	2,22	–	–	–
(c) Handloom Textiles & Khadi	1,569	11,82	7,53	–	–	–
(d) Other Textiles & Textile Products	1,472	149,91	105,58	–	–	–
5. Paper, Paper Products & Printing	223	67,58	56,38	–	–	–
6. Woods and Wood Products	172	28,66	23,92	–	–	–
7. Leather & Leather Products	146	6,07	5,36	–	–	–
8. Gems and Jewellery	62	8,72	8,04	–	–	–
9. Rubber & Plastic Products	103	21,62	18,01	–	–	–
10. Chemicals & Chemical Products	215	119,31	92,69	–	–	–
(a) Heavy Industrial Chemicals	16	16,23	10,33	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	57	34,39	27,52	–	–	–
(d) Non-Edible Oils	4	93	75	–	–	–
(e) Other Chemicals & Chemical Products	138	67,77	54,08	–	–	–
11. Petroleum, Coal Products & Nuclear Fuels	25	16,82	16,06	–	–	–
12. Manufacture of Cement & Cement Products	111	302,63	291,40	–	–	–
13. Basic Metals & Metal Products	521	192,93	162,55	–	–	–
(a) Iron & Steel	91	117,43	96,98	–	–	–
(b) Non-Ferrous Metals	45	33,19	28,28	–	–	–
(c) Metal Products	385	42,32	37,29	–	–	–
14. Engineering	1,163	162,06	156,01	–	–	–
(a) Heavy Engineering	62	13,34	10,22	–	–	–
(b) Light Engineering	624	42,92	41,60	–	–	–
(c) Electrical Machinery & Goods	367	101,04	100,01	–	–	–
(d) Electronic Machinery & Goods	110	4,75	4,19	–	–	–
15. Vehicles, Vehicle Parts & Transport Equipments	285	42,99	33,63	–	–	–
16. Other Industries	3,527	231,64	197,10	–	–	–
17. Electricity, Gas & Water	17	43,09	42,85	–	–	–
(a) Electricity Generation & Transmission	10	39,56	40,09	–	–	–
(b) Non-Conventional Energy	6	3,48	2,72	–	–	–
(c) Gas, Steam & Water Supply	1	5	5	–	–	–
18. Construction	542	1042,58	864,78	–	–	–
(a) Other than Infrastructure	424	267,33	235,50	–	–	–
(b) Infrastructure Construction	118	775,25	629,28	–	–	–
III. TRANSPORT OPERATORS	5,344	250,92	173,11	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	6,172	3385,72	2619,36	–	–	–
1. Professional Services	940	120,97	115,15	–	–	–
2. Tourism, Hotel & Restaurants	1,443	150,05	119,25	–	–	–
3. Recreation services	165	19,94	13,55	–	–	–
4. IT and Telecommunications	39	9,90	8,72	–	–	–
5. Others	3,585	3084,86	2362,69	–	–	–
V. PERSONAL LOANS	1,46,990	2566,95	1940,22	–	–	–
1. Housing	16,370	744,62	595,70	–	–	–
2. Consumer Durables	27,885	436,09	333,53	–	–	–
3. Vehicles	45,868	615,05	443,46	–	–	–
4. Education	3,791	118,99	85,48	–	–	–
5. Personal Credit Cards	277	1,35	58	–	–	–
6. Others	52,799	650,84	481,46	–	–	–
VI. TRADE	28,811	1993,25	1603,33	–	–	–
1. Wholesale Trade	1,069	599,87	582,44	–	–	–
2. Retail Trade	27,742	1393,38	1020,89	–	–	–
VII. FINANCE	99	3,75	3,19	–	–	–
VIII. ALL OTHERS	3,941	79,02	60,51	–	–	–
TOTAL BANK CREDIT	2,05,928	11199,56	8863,98	–	–	–