

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2008**

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	43,306	756,59	589,61	17,053	414,59	301,66
1. Direct Finance	42,316	687,32	536,70	16,594	385,60	276,86
2. Indirect Finance	990	69,27	52,91	459	28,99	24,80
II. INDUSTRY	13,500	659,09	547,73	7,802	689,45	532,97
1. Mining & Quarrying	309	131,24	111,05	114	45,08	35,38
2. Food Manufacturing & Processing	847	20,30	15,35	528	88,61	70,87
(a) Rice Mills, Flour & Dal Mills	419	7,29	5,21	229	52,17	47,59
(b) Sugar	1	5	3	–	–	–
(c) Edible Oils & Vanaspati	169	4,45	3,71	58	13,62	10,57
(d) Tea Processing	–	–	–	1	24	11
(e) Processing of Fruits & Vegetables	17	1,31	99	15	2,00	1,24
(f) Others	241	7,20	5,41	225	20,58	11,36
3. Beverage & Tobacco	22	6,30	4,69	19	9,85	8,58
4. Textiles	2,824	40,72	32,33	1,490	156,45	126,19
(a) Cotton Textiles	422	4,10	3,03	207	124,30	105,83
(b) Jute & Other Natural Fibre Textiles	391	2,35	1,64	149	1,02	74
(c) Handloom Textiles & Khadi	567	3,60	2,70	242	2,30	1,90
(d) Other Textiles & Textile Products	1,444	30,67	24,96	892	28,82	17,72
5. Paper, Paper Products & Printing	326	35,50	30,14	160	20,97	14,98
6. Leather & Leather Products	176	2,50	2,15	78	1,25	38
7. Rubber & Plastic Products	147	1,98	1,91	78	5,53	3,71
8. Chemicals & Chemical Products	408	9,33	4,67	223	62,93	56,58
(a) Heavy Industrial Chemicals	3	5,44	1,43	9	14,76	10,55
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	384	3,00	2,39	154	26,99	25,78
(d) Non-Edible Oils	1	3	3	1	20	20
(e) Other Chemicals & Chemical Products	20	87	83	59	20,98	20,05
9. Petroleum, Coal Products & Nuclear Fuels	119	56,90	50,73	18	3,02	2,53
10. Manufacture of Cement & Cement Products	147	8,13	5,14	114	22,53	13,45
11. Basic Metals & Metal Products	858	32,02	28,31	495	104,67	85,05
(a) Iron & Steel	23	1,90	1,47	54	59,69	54,54
(b) Non-Ferrous Metals	21	15,30	14,25	34	32,73	21,41
(c) Metal Products	814	14,82	12,58	407	12,25	9,09
12. Engineering	674	11,98	9,32	417	26,39	20,72
(a) Heavy Engineering	8	62	49	20	2,48	1,84
(b) Light Engineering	342	7,68	5,89	205	8,97	5,25
(c) Electrical Machinery & Goods	168	1,89	1,72	126	10,96	10,15
(d) Electronic Machinery & Goods	156	1,78	1,22	66	3,97	3,48
13. Vehicles, Vehicle Parts & Transport Equipments	339	4,55	3,06	198	4,52	3,85
14. Other Industries	5,138	80,55	63,95	2,904	73,55	45,33
15. Electricity, Gas & Water	438	144,95	125,19	14	4,99	3,89
(a) Electricity Generation & Transmission	437	139,95	121,37	14	4,99	3,89
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	1	5,00	3,82	–	–	–
16. Construction	728	72,13	59,72	952	59,12	41,47
III. TRANSPORT OPERATORS	7,116	212,30	144,34	4,205	122,52	87,62
IV. PROFESSIONAL AND OTHER SERVICES	2,084	85,32	68,21	1,548	84,22	55,86
V. PERSONAL LOANS	1,39,734	1422,97	1063,14	90,445	1069,82	753,63
1. Loans for Purchase of Consumer Durables	10,592	87,78	67,08	7,602	97,44	76,39
2. Loans for Housing	9,230	259,21	219,33	7,825	244,67	177,40
3. Rest of the Personal Loans	1,19,912	1075,99	776,73	75,018	727,70	499,84
VI. TRADE	40,864	704,69	559,54	29,045	865,64	645,89
1. Wholesale Trade	1,020	22,01	17,21	748	23,87	20,53
2. Retail Trade	39,844	682,68	542,33	28,297	841,77	625,36
VII. FINANCE	208	1,75	1,14	84	5,56	4,87
VIII. ALL OTHERS	17,474	207,81	167,40	5,698	96,97	63,12
TOTAL BANK CREDIT	2,64,286	4050,53	3141,12	1,55,880	3348,76	2445,62

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MARCH 2008**

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	2,174	126,61	97,18	–	–	–
1. Direct Finance	2,077	90,56	69,03	–	–	–
2. Indirect Finance	97	36,05	28,14	–	–	–
II. INDUSTRY	13,176	2519,01	2018,12	–	–	–
1. Mining & Quarrying	109	67,40	43,96	–	–	–
2. Food Manufacturing & Processing	741	176,13	149,18	–	–	–
(a) Rice Mills, Flour & Dal Mills	297	61,33	49,10	–	–	–
(b) Sugar	2	27	29	–	–	–
(c) Edible Oils & Vanaspati	69	16,25	13,77	–	–	–
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	13	17,83	17,52	–	–	–
(f) Others	360	80,45	68,50	–	–	–
3. Beverage & Tobacco	71	76,45	61,56	–	–	–
4. Textiles	2,785	95,46	78,10	–	–	–
(a) Cotton Textiles	589	12,49	9,01	–	–	–
(b) Jute & Other Natural Fibre Textiles	728	11,27	8,56	–	–	–
(c) Handloom Textiles & Khadi	218	2,68	1,72	–	–	–
(d) Other Textiles & Textile Products	1,250	69,02	58,81	–	–	–
5. Paper, Paper Products & Printing	274	48,48	41,16	–	–	–
6. Leather & Leather Products	186	13,45	12,44	–	–	–
7. Rubber & Plastic Products	169	22,12	20,09	–	–	–
8. Chemicals & Chemical Products	398	203,49	120,37	–	–	–
(a) Heavy Industrial Chemicals	13	5,16	4,42	–	–	–
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	270	106,15	45,14	–	–	–
(d) Non-Edible Oils	1	4	3	–	–	–
(e) Other Chemicals & Chemical Products	114	92,15	70,77	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	62	37,99	30,30	–	–	–
10. Manufacture of Cement & Cement Products	207	180,51	127,37	–	–	–
11. Basic Metals & Metal Products	782	175,21	157,37	–	–	–
(a) Iron & Steel	67	60,05	52,57	–	–	–
(b) Non-Ferrous Metals	46	68,32	63,19	–	–	–
(c) Metal Products	669	46,84	41,61	–	–	–
12. Engineering	802	163,29	141,63	–	–	–
(a) Heavy Engineering	79	8,81	8,45	–	–	–
(b) Light Engineering	309	46,57	37,31	–	–	–
(c) Electrical Machinery & Goods	295	102,08	91,82	–	–	–
(d) Electronic Machinery & Goods	119	5,83	4,05	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	411	18,26	17,13	–	–	–
14. Other Industries	4,660	202,33	168,74	–	–	–
15. Electricity, Gas & Water	433	205,59	177,19	–	–	–
(a) Electricity Generation & Transmission	431	205,38	176,98	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	2	21	21	–	–	–
16. Construction	1,086	832,86	671,54	–	–	–
III. TRANSPORT OPERATORS	4,170	256,85	175,97	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	4,952	3095,83	2360,42	–	–	–
V. PERSONAL LOANS	1,66,088	2317,81	1774,74	–	–	–
1. Loans for Purchase of Consumer Durables	18,023	223,30	183,03	–	–	–
2. Loans for Housing	18,033	649,00	508,83	–	–	–
3. Rest of the Personal Loans	1,30,032	1445,50	1082,89	–	–	–
VI. TRADE	37,594	2282,44	1995,99	–	–	–
1. Wholesale Trade	1,226	599,14	576,75	–	–	–
2. Retail Trade	36,368	1683,29	1419,25	–	–	–
VII. FINANCE	123	7,63	7,12	–	–	–
VIII. ALL OTHERS	14,100	152,80	126,57	–	–	–
TOTAL BANK CREDIT	2,42,377	10758,97	8556,11	–	–	–