

TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2010

CENTRAL REGION
STATE: UTTARAKHAND

(Amount in ₹ 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	1,98,854	1718,97	1395,81	88,012	1599,92	1338,33
1. Direct Finance	1,92,025	1629,74	1321,78	84,310	1365,54	1128,59
2. Indirect Finance	6,829	89,22	74,03	3,702	234,37	209,74
II. INDUSTRY	10,877	1288,75	926,71	8,592	6943,92	2961,63
1. Mining & Quarrying	33	3,16	2,23	54	35,32	23,39
2. Food Manufacturing & Processing	1,806	127,22	58,92	1,390	662,49	456,05
(a) Rice Mills, Flour & Dal Mills	399	34,39	22,06	495	222,71	135,50
(b) Sugar	7	59,40	11,63	31	221,20	143,18
(c) Edible Oils & Vanaspati	160	7,64	5,15	185	18,49	13,62
(d) Tea Processing	8	23	17	2	18	17
(e) Processing of Fruits & Vegetables	27	1,88	1,52	26	29,32	17,07
(f) Others	1,205	23,68	18,39	651	170,59	146,51
3. Beverage & Tobacco	27	2,54	2,00	29	13,60	8,98
4. Textiles	2,003	112,41	95,91	987	108,47	90,49
(a) Cotton Textiles	257	48,27	37,63	26	7,08	5,56
(b) Jute & Other Natural Fibre Textiles	39	28	17	13	95	24
(c) Handloom Textiles & Khadi	518	3,42	2,43	215	21,36	16,13
(d) Other Textiles & Textile Products	1,189	60,44	55,68	733	79,09	68,56
5. Paper, Paper Products & Printing	286	37,24	32,05	1,184	269,25	188,58
6. Woods and Wood Products	675	10,81	6,89	246	35,66	32,09
7. Leather & Leather Products	75	2,32	2,02	53	4,13	3,64
8. Gems and Jewellery	40	2,34	1,88	20	47	31
9. Rubber & Plastic Products	70	75,86	68,99	200	99,34	83,23
10. Chemicals & Chemical Products	488	207,27	110,01	392	336,34	247,76
(a) Heavy Industrial Chemicals	4	183,17	88,82	44	130,64	87,73
(b) Fertilisers	6	3	1	5	20	22
(c) Drugs & Pharmaceuticals	411	19,56	17,27	169	156,81	124,84
(d) Non-Edible Oils	1	70	66	7	3,20	2,32
(e) Other Chemicals & Chemical Products	66	3,82	3,25	167	45,49	32,65
11. Petroleum, Coal Products & Nuclear Fuels	8	16,07	4,85	10	22,66	19,19
12. Manufacture of Cement & Cement Products	33	1,59	1,39	47	5,37	4,76
13. Basic Metals & Metal Products	450	74,52	59,00	410	473,08	362,29
(a) Iron & Steel	25	35,55	27,77	96	341,82	275,73
(b) Non-Ferrous Metals	4	57	13	19	15,52	8,96
(c) Metal Products	421	38,39	31,10	295	115,73	77,60
14. Engineering	843	271,97	217,51	1,504	217,62	158,04
(a) Heavy Engineering	16	19,92	2,37	30	23,15	12,90
(b) Light Engineering	635	119,09	95,02	943	113,50	83,19
(c) Electrical Machinery & Goods	111	117,57	108,40	466	76,34	58,56
(d) Electronic Machinery & Goods	81	15,39	11,72	65	4,63	3,39
15. Vehicles, Vehicle Parts & Transport Equipments	97	68,99	68,52	151	24,67	18,42
16. Other Industries	3,584	65,30	46,51	1,309	205,86	181,51
17. Electricity, Gas & Water	10	187,45	130,95	19	4273,65	970,23
(a) Electricity Generation & Transmission	4	185,11	129,00	14	4272,82	969,41
(b) Non-Conventional Energy	-	-	-	1	5	5
(c) Gas, Steam & Water Supply	6	2,34	1,95	4	78	77
18. Construction	349	21,70	17,07	587	155,95	112,67
(a) Other than Infrastructure	161	13,28	10,20	463	98,89	90,37
(b) Infrastructure Construction	188	8,42	6,88	124	57,06	22,30
III. TRANSPORT OPERATORS	6,393	198,21	139,87	3,070	141,35	105,91
IV. PROFESSIONAL AND OTHER SERVICES	9,826	284,17	235,28	8,233	526,57	399,67
1. Professional Services	1,645	16,10	13,12	1,289	63,01	56,04
2. Tourism, Hotel & Restaurants	2,225	98,54	82,36	1,161	155,15	103,32
3. Recreation services	137	1,74	1,35	108	3,71	3,26
4. IT and Telecommunications	53	2,80	2,35	71	4,33	3,57
5. Others	5,766	165,00	136,10	5,604	300,37	233,48
V. PERSONAL LOANS	1,19,923	1468,93	1106,92	90,477	2031,83	1543,59
1. Housing	29,513	485,90	378,41	20,774	897,92	748,90
2. Consumer Durables	3,171	23,65	15,38	2,579	18,26	13,91
3. Vehicles	8,639	168,21	125,29	11,455	262,73	195,51
4. Education	3,802	90,12	67,24	8,216	209,47	163,67
5. Personal Credit Cards	85	1,80	37	220	1,45	85
6. Others	74,713	699,25	520,24	47,233	642,00	420,75
VI. TRADE	37,797	636,08	475,32	24,705	907,24	682,48
1. Wholesale Trade	1,228	21,99	17,24	987	142,28	106,96
2. Retail Trade	36,569	614,09	458,09	23,718	764,96	575,52
VII. FINANCE	1,744	18,80	14,78	962	96,24	21,28
VIII. ALL OTHERS	8,610	72,84	53,44	10,161	128,23	91,81
TOTAL BANK CREDIT	3,94,024	5686,74	4348,13	2,34,212	12375,31	7144,71

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CENTRAL REGION
STATE: UTTARAKHAND

(Amount in ₹ 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	4,463	133,77	110,43	-	-	-
1. Direct Finance	4,001	67,74	54,47	-	-	-
2. Indirect Finance	462	66,03	55,96	-	-	-
II. INDUSTRY	4,235	1421,57	970,84	-	-	-
1. Mining & Quarrying	23	21,07	19,27	-	-	-
2. Food Manufacturing & Processing	424	94,96	83,22	-	-	-
(a) Rice Mills, Flour & Dal Mills	44	25,22	22,29	-	-	-
(b) Sugar	7	27,35	26,08	-	-	-
(c) Edible Oils & Vanaspati	51	1,58	1,28	-	-	-
(d) Tea Processing	4	1,45	1,09	-	-	-
(e) Processing of Fruits & Vegetables	11	83	75	-	-	-
(f) Others	307	38,53	31,72	-	-	-
3. Beverage & Tobacco	12	4,26	3,55	-	-	-
4. Textiles	242	68,71	29,76	-	-	-
(a) Cotton Textiles	22	2,11	1,71	-	-	-
(b) Jute & Other Natural Fibre Textiles	2	3	3	-	-	-
(c) Handloom Textiles & Khadi	10	3,63	3,09	-	-	-
(d) Other Textiles & Textile Products	208	62,94	24,93	-	-	-
5. Paper, Paper Products & Printing	443	45,66	33,99	-	-	-
6. Woods and Wood Products	64	7,83	7,26	-	-	-
7. Leather & Leather Products	30	7,38	7,03	-	-	-
8. Gems and Jewellery	16	4,48	4,07	-	-	-
9. Rubber & Plastic Products	105	68,28	54,07	-	-	-
10. Chemicals & Chemical Products	551	178,49	157,50	-	-	-
(a) Heavy Industrial Chemicals	20	13,99	12,78	-	-	-
(b) Fertilisers	-	-	-	-	-	-
(c) Drugs & Pharmaceuticals	131	97,52	84,59	-	-	-
(d) Non-Edible Oils	3	1,55	1,51	-	-	-
(e) Other Chemicals & Chemical Products	397	65,43	58,62	-	-	-
11. Petroleum, Coal Products & Nuclear Fuels	7	203,16	2,75	-	-	-
12. Manufacture of Cement & Cement Products	44	77,45	72,57	-	-	-
13. Basic Metals & Metal Products	147	108,80	81,69	-	-	-
(a) Iron & Steel	37	55,63	43,86	-	-	-
(b) Non-Ferrous Metals	9	13,00	12,07	-	-	-
(c) Metal Products	101	40,17	25,76	-	-	-
14. Engineering	536	183,40	133,19	-	-	-
(a) Heavy Engineering	28	8,95	7,69	-	-	-
(b) Light Engineering	363	113,69	71,58	-	-	-
(c) Electrical Machinery & Goods	92	26,09	19,72	-	-	-
(d) Electronic Machinery & Goods	53	34,67	34,21	-	-	-
15. Vehicles, Vehicle Parts & Transport Equipments	71	12,11	9,37	-	-	-
16. Other Industries	567	94,19	82,31	-	-	-
17. Electricity, Gas & Water	17	100,13	98,01	-	-	-
(a) Electricity Generation & Transmission	9	98,42	96,84	-	-	-
(b) Non-Conventional Energy	2	13	13	-	-	-
(c) Gas, Steam & Water Supply	6	1,58	1,04	-	-	-
18. Construction	936	141,20	91,21	-	-	-
(a) Other than Infrastructure	816	94,71	54,43	-	-	-
(b) Infrastructure Construction	120	46,49	36,78	-	-	-
III. TRANSPORT OPERATORS	2,401	111,36	83,59	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	6,752	865,12	739,02	-	-	-
1. Professional Services	950	122,01	115,38	-	-	-
2. Tourism, Hotel & Restaurants	407	74,32	62,49	-	-	-
3. Recreation services	49	10,02	8,25	-	-	-
4. IT and Telecommunications	61	12,81	10,84	-	-	-
5. Others	5,285	645,95	542,06	-	-	-
V. PERSONAL LOANS	1,00,615	2431,08	1895,87	-	-	-
1. Housing	22,231	1281,27	1084,46	-	-	-
2. Consumer Durables	3,978	30,07	21,35	-	-	-
3. Vehicles	27,750	362,07	227,86	-	-	-
4. Education	7,197	203,07	167,70	-	-	-
5. Personal Credit Cards	588	9,09	3,48	-	-	-
6. Others	38,871	545,50	391,01	-	-	-
VI. TRADE	12,493	819,16	539,50	-	-	-
1. Wholesale Trade	738	240,99	86,17	-	-	-
2. Retail Trade	11,755	578,17	453,34	-	-	-
VII. FINANCE	411	23,44	18,19	-	-	-
VIII. ALL OTHERS	26,333	251,05	172,61	-	-	-
TOTAL BANK CREDIT	1,57,703	6056,54	4530,03	-	-	-