

Table No. 5.6 – State and Bank Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2001

State : Uttaranchal

CENTRAL REGION		(Amount in Rupees Lakh)					
OCCUPATION		STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
		No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
		1	2	3	4	5	6
I. AGRICULTURE		58,161	190,61	142,89	64,661	190,03	158,98
1.	Direct Finance	58,106	165,59	125,71	64,364	168,75	144,13
2.	Indirect Finance	55	25,01	17,18	297	21,28	14,85
II. INDUSTRY		11,257	221,63	213,87	13,286	519,37	468,33
1.	Mining & Quarrying	11	3,80	3,44	68	7,94	7,04
2.	Food Manufacturing & Processing	150	63,04	31,99	565	153,82	129,99
	(a) Rice Mills, Flour & Dal Mills	119	38,68	23,90	409	56,10	43,25
	(b) Sugar	—	—	—	7	70,67	69,58
	(c) Edible Oils & Vanaspati	5	6,47	2,86	53	7,50	7,09
	(d) Tea Processing	1	3	3	4	28	21
	(e) Processing of Fruits & Vegetables	3	14	15	11	14,85	6,16
	(f) Others	22	17,72	5,05	81	4,41	3,70
3.	Beverage & Tobacco	2	8	8	7	43	31
4.	Textiles	36	16,85	59,22	397	43,50	44,44
	(a) Cotton Textiles	1	1,80	1,28	82	14,32	14,22
	(b) Jute Textiles	—	—	—	6	34	26
	(c) Handloom Textiles & Khadi	17	37	47	42	2,26	2,35
	(d) Other Textiles	18	14,68	57,47	267	26,58	27,60
5.	Paper, Paper Products & Printing	25	8,61	6,66	428	25,56	26,96
6.	Leather & Leather Products	3	12	6	37	60	51
7.	Rubber & Rubber Products	9	10,18	5,78	35	1,32	1,14
8.	Chemicals & Chemical Products	28	21,48	14,17	240	54,59	48,98
	(a) Heavy Industrial Chemicals	4	15,10	5,34	5	2,61	2,66
	(b) Fertilisers	—	—	—	4	3,35	3,35
	(c) Drugs & Pharmaceuticals	3	65	49	57	2,14	2,09
	(d) Non-Edible Oils	2	3,25	79	1	3	3
	(e) Other Chemicals & Chemical Products	19	2,48	7,54	173	46,47	40,86
9.	Petroleum, Coal Products & Nuclear Fuels	—	—	—	7	22	23
10.	Manufacture of Cement & Cement Products	5	78	36	19	1,92	2,02
11.	Basic Metals & Metal Products	44	16,66	21,58	101	10,96	9,95
	(a) Iron & Steel	20	13,16	19,51	22	7,28	6,52
	(b) Non-Ferrous Metals	1	5	5	11	1,75	1,55
	(c) Other Metal Products	23	3,45	2,02	68	1,93	1,88
12.	Engineering	35	19,25	17,31	303	138,88	132,38
	(a) Heavy Engineering	4	19	17	13	3,42	2,26
	(b) Light Engineering	2	9	8	173	7,39	6,54
	(c) Electrical Machinery & Goods	23	18,66	16,75	107	127,10	122,79
	(d) Electronic Machinery & Goods	6	31	31	10	97	80
13.	Vehicles, Vehicle Parts & Transport Equipments	5	16	11	154	2,45	2,04
14.	Other Industries	10,903	60,52	53,08	10,574	72,74	57,23
15.	Electricity, Gas & Water	—	—	—	7	2,32	2,77
	(a) Electricity Generation & Transmission	—	—	—	3	1,22	1,69
	(b) Non-Conventional Energy	—	—	—	1	4	3
	(c) Gas, Steam & Water Supply	—	—	—	3	1,06	1,05
16.	Construction	1	10	3	344	2,13	2,35
III. TRANSPORT OPERATORS		4,260	52,55	33,11	2,651	27,56	20,87
IV. PROFESSIONAL AND OTHER SERVICES		2,066	17,52	12,66	7,255	44,82	36,04
V. PERSONAL LOANS		50,982	229,54	189,94	71,603	328,00	281,78
1.	Loans for Purchase of Consumer Durables	4,456	14,75	11,08	9,653	31,15	24,19
2.	Loans for Housing	8,060	77,16	66,37	13,151	113,32	100,99
3.	Rest of the Personal Loans	38,466	137,63	112,49	48,799	183,52	156,61
VI. TRADE		37,903	178,71	136,87	18,488	155,67	132,25
1.	Wholesale Trade	453	30,97	16,61	1,159	41,64	35,13

2. Retail Trade	37,450	147,74	120,26	17,329	114,03	97,12
VII. FINANCE	14	3,19	1,10	12	2,71	2,50
VIII. ALLOTHERS	17,200	155,49	111,88	12,807	106,90	86,95
TOTAL BANK CREDIT	1,81,843	1049,24	842,33	1,90,763	1375,07	1187,69
<i>OF WHICH:</i> 1. Artisans & Village Industries	1,834	4,17	2,49	2,913	12,30	10,04
2. Other Small Scale Industries	4,233	72,62	48,48	5,866	113,23	92,58

CENTRAL REGION

(Amount in Rupees Lakh)

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	—	—	—	25,048	54,54	41,21
1. Direct Finance	—	—	—	24,386	53,71	40,65
2. Indirect Finance	—	—	—	662	84	56
II. INDUSTRY	—	—	—	5,454	11,13	7,93
1. Mining & Quarrying	—	—	—	—	—	—
2. Food Manufacturing & Processing	—	—	—	64	1,02	91
(a) Rice Mills, Flour & Dal Mills	—	—	—	35	24	23
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	—	—	—
(d) Tea Processing	—	—	—	1	18	15
(e) Processing of Fruits & Vegetables	—	—	—	3	13	12
(f) Others	—	—	—	25	47	42
3. Beverage & Tobacco	—	—	—	1	4	3
4. Textiles	—	—	—	23	29	27
(a) Cotton Textiles	—	—	—	—	—	—
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	2	3	2
(d) Other Textiles	—	—	—	21	26	24
5. Paper, Paper Products & Printing	—	—	—	4	7	7
6. Leather & Leather Products	—	—	—	—	—	—
7. Rubber & Rubber Products	—	—	—	—	—	—
8. Chemicals & Chemical Products	—	—	—	18	71	56
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	—	—	—	18	71	56
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	4	8	6
11. Basic Metals & Metal Products	—	—	—	15	13	11
(a) Iron & Steel	—	—	—	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Other Metal Products	—	—	—	15	13	11
12. Engineering	—	—	—	50	44	29
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	—	—	—	2	1	—
(c) Electrical Machinery & Goods	—	—	—	47	40	25
(d) Electronic Machinery & Goods	—	—	—	1	4	4
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	1	3	—
14. Other Industries	—	—	—	5,268	8,20	5,49
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	—	—	—	6	14	14
III. TRANSPORT OPERATORS	—	—	—	10,126	50,10	32,60
IV. PROFESSIONAL AND OTHER SERVICES	—	—	—	1,238	3,32	2,53
V. PERSONAL LOANS	—	—	—	16,521	35,43	30,38
1. Loans for Purchase of Consumer Durables	—	—	—	2,918	5,01	3,63
2. Loans for Housing	—	—	—	884	9,19	8,13
3. Rest of the Personal Loans	—	—	—	12,719	21,23	18,62
VI. TRADE	—	—	—	10,214	30,05	21,82
1. Wholesale Trade	—	—	—	66	1,31	83
2. Retail Trade	—	—	—	10,148	28,74	20,99
VII. FINANCE	—	—	—	—	—	—
VIII. ALLOTHERS	—	—	—	3,381	3,78	3,23

TOTAL BANK CREDIT	—	—	—	71,982	188,35	139,69
<i>OF WHICH:</i> 1. Artisans & Village Industries	—	—	—	3,734	5,65	3,75
2. Other Small Scale Industries	—	—	—	369	1,87	1,50

CENTRAL REGION

(Amount in Rupees Lakh)

OCCUPATION	OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	13	14	15	16	17	18
I. AGRICULTURE	4,446	20,67	14,87	1,52,316	455,85	357,95
1. Direct Finance	4,426	13,62	10,67	1,51,282	401,67	321,16
2. Indirect Finance	20	7,05	4,20	1,034	54,18	36,79
II. INDUSTRY	1,035	28,47	21,75	31,032	780,61	711,88
1. Mining & Quarrying	—	—	—	79	11,75	10,49
2. Food Manufacturing & Processing	86	18,24	13,62	865	236,11	176,51
(a) Rice Mills, Flour & Dal Mills	73	14,14	9,39	636	109,16	76,77
(b) Sugar	2	3,90	4,07	9	74,57	73,65
(c) Edible Oils & Vanaspati	—	—	—	58	13,97	9,95
(d) Tea Processing	—	—	—	6	49	38
(e) Processing of Fruits & Vegetables	—	—	—	17	15,12	6,44
(f) Others	11	20	16	139	22,79	9,33
3. Beverage & Tobacco	—	—	—	10	55	42
4. Textiles	5	5	3	461	60,69	103,95
(a) Cotton Textiles	—	—	—	83	16,12	15,51
(b) Jute Textiles	—	—	—	6	34	26
(c) Handloom Textiles & Khadi	1	1	1	62	2,67	2,84
(d) Other Textiles	4	4	2	310	41,56	85,34
5. Paper, Paper Products & Printing	7	75	77	464	34,98	34,45
6. Leather & Leather Products	1	1	1	41	72	57
7. Rubber & Rubber Products	8	10	11	52	11,60	7,02
8. Chemicals & Chemical Products	25	3,34	2,77	311	80,11	66,48
(a) Heavy Industrial Chemicals	3	30	32	12	18,01	8,32
(b) Fertilisers	1	23	7	5	3,57	3,42
(c) Drugs & Pharmaceuticals	5	8	4	65	2,86	2,63
(d) Non-Edible Oils	7	2,48	2,16	10	5,75	2,98
(e) Other Chemicals & Chemical Products	9	26	19	219	49,92	49,14
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	7	22	23
10. Manufacture of Cement & Cement Products	3	5	4	31	2,83	2,48
11. Basic Metals & Metal Products	10	47	47	170	28,21	32,11
(a) Iron & Steel	—	—	—	42	20,44	26,03
(b) Non-Ferrous Metals	2	33	34	14	2,12	1,94
(c) Other Metal Products	8	15	13	114	5,65	4,14
12. Engineering	27	1,84	1,17	415	160,41	151,15
(a) Heavy Engineering	—	—	—	17	3,61	2,43
(b) Light Engineering	7	21	15	184	7,69	6,77
(c) Electrical Machinery & Goods	18	1,56	91	195	147,71	140,71
(d) Electronic Machinery & Goods	2	8	10	19	1,40	1,24
13. Vehicles, Vehicle Parts & Transport Equipments	16	27	30	176	2,92	2,45
14. Other Industries	833	2,98	2,13	27,578	144,44	117,94
15. Electricity, Gas & Water	—	—	—	7	2,32	2,77
(a) Electricity Generation & Transmission	—	—	—	3	1,22	1,69
(b) Non-Conventional Energy	—	—	—	1	4	3
(c) Gas, Steam & Water Supply	—	—	—	3	1,06	1,05
16. Construction	14	38	34	365	2,74	2,85
III. TRANSPORT OPERATORS	499	3,33	2,23	17,536	133,53	88,81
IV. PROFESSIONAL AND OTHER SERVICES	586	2,24	1,56	11,145	67,90	52,79
V. PERSONAL LOANS	3,636	13,06	10,30	1,42,742	606,04	512,40
1. Loans for Purchase of Consumer Durables	210	64	47	17,237	51,56	39,36
2. Loans for Housing	727	3,81	2,79	22,822	203,48	178,28
3. Rest of the Personal Loans	2,699	8,60	7,04	1,02,683	350,99	294,76
VI. TRADE	1,853	14,15	9,50	68,458	378,58	300,43
1. Wholesale Trade	69	4,20	1,56	1,747	78,13	54,13
2. Retail Trade	1,784	9,95	7,94	66,711	300,46	246,31
VII. FINANCE	1	6	—	27	5,96	3,60
VIII. ALLOTHERS	571	3,81	3,41	33,959	269,98	205,47
TOTAL BANK CREDIT	12,627	85,79	63,62	4,57,215	2698,46	2233,33
<i>OF WHICH:</i> 1. Artisans & Village Industries	447	1,03	50	8,928	23,15	16,78

2. Other Small Scale Industries	415	19,31	14,07	10,883	207,03	156,63
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