

State : Uttaranchal

**Table No. 5.7 – State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation
March 2001**

CENTRAL REGION		(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	1,06,297	242,43	185,95	42,625	192,32	155,45
	1. Direct Finance	1,05,551	230,94	179,65	42,357	152,68	126,67
	2. Indirect Finance	746	11,49	6,31	268	39,64	28,78
II.	INDUSTRY	12,925	136,35	105,75	13,728	421,93	407,11
	1. Mining & Quarrying	10	1,42	84	9	3,55	3,18
	2. Food Manufacturing & Processing	355	27,87	23,21	385	178,19	136,85
	(a) Rice Mills, Flour & Dal Mills	278	14,21	10,41	310	84,75	60,72
	(b) Sugar	5	9,40	9,46	4	65,17	64,19
	(c) Edible Oils & Vanaspati	14	9	5	18	10,47	6,91
	(d) Tea Processing	1	3	3	2	22	18
	(e) Processing of Fruits & Vegetables	4	18	17	2	16	12
	(f) Others	53	3,96	3,09	49	17,41	4,74
	3. Beverage & Tobacco	—	—	—	2	7	6
	4. Textiles	50	3,97	3,63	199	36,41	80,11
	(a) Cotton Textiles	1	1,80	1,28	40	8,54	8,34
	(b) Jute Textiles	—	—	—	5	27	21
	(c) Handloom Textiles & Khadi	6	5	4	53	54	59
	(d) Other Textiles	43	2,11	2,31	101	27,06	70,97
	5. Paper, Paper Products & Printing	32	12,48	12,54	351	16,48	14,02
	6. Leather & Leather Products	4	12	6	27	41	35
	7. Rubber & Rubber Products	12	25	21	15	10,22	5,79
	8. Chemicals & Chemical Products	63	51,30	36,29	116	15,50	17,29
	(a) Heavy Industrial Chemicals	4	15,09	5,33	3	30	32
	(b) Fertilisers	—	—	—	5	3,57	3,42
	(c) Drugs & Pharmaceuticals	9	13	8	15	39	38
	(d) Non-Edible Oils	—	—	—	9	5,73	2,95
	(e) Other Chemicals & Chemical Products	50	36,08	30,88	84	5,51	10,22
	9. Petroleum, Coal Products & Nuclear Fuels	3	10	12	4	11	11
	10. Manufacture of Cement & Cement Products	10	27	14	7	71	33
	11. Basic Metals & Metal Products	32	3,35	3,38	80	11,57	18,14
	(a) Iron & Steel	6	2,97	3,07	17	8,73	15,88
	(b) Non-Ferrous Metals	—	—	—	13	1,52	1,30
	(c) Other Metal Products	26	38	31	50	1,32	96
	12. Engineering	56	4,31	4,47	226	62,86	56,85
	(a) Heavy Engineering	3	41	38	9	2,78	1,66
	(b) Light Engineering	15	3,08	3,40	92	2,23	1,95
	(c) Electrical Machinery & Goods	38	82	69	111	56,68	52,16
	(d) Electronic Machinery & Goods	—	—	—	14	1,17	1,08
	13. Vehicles, Vehicle Parts & Transport Equipments	39	77	63	91	1,00	79
	14. Other Industries	12,083	29,78	19,93	12,039	82,27	70,84
	15. Electricity, Gas & Water	—	—	—	5	1,11	1,10
	(a) Electricity Generation & Transmission	—	—	—	2	5	5
	(b) Non-Conventional Energy	—	—	—	—	—	—
	(c) Gas, Steam & Water Supply	—	—	—	3	1,06	1,05
	16. Construction	176	35	29	172	1,47	1,30
III.	TRANSPORT OPERATORS	12,867	74,81	49,06	2,667	32,77	21,92
IV.	PROFESSIONAL AND OTHER SERVICES	4,805	15,88	12,09	3,851	19,37	15,25
V.	PERSONAL LOANS	52,535	150,29	125,75	46,619	190,70	158,82
	1. Loans for Purchase of Consumer Durables	5,572	14,50	11,03	7,054	18,76	14,72
	2. Loans for Housing	5,218	31,89	26,55	7,605	59,20	50,85
	3. Rest of the Personal Loans	41,745	103,90	88,18	31,960	112,74	93,24
VI.	TRADE	37,883	119,67	90,01	20,750	120,04	96,11
	1. Wholesale Trade	317	33,14	26,43	984	16,35	12,97
	2. Retail Trade	37,566	86,53	63,57	19,766	103,68	83,14
VII.	FINANCE	3	12	7	8	2,97	2,82
VIII.	ALL OTHERS	13,571	56,55	37,89	9,338	70,93	52,79
TOTAL BANK CREDIT		2,40,886	796,10	606,58	1,39,586	1051,03	910,26
OF WHICH : 1. Artisans & Village Industries		6,526	11,25	7,70	1,889	7,41	5,49
2. Other Small Scale Industries		4,028	30,78	23,30	4,506	115,99	83,24

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	3,394	21,09	16,55	—	—	—
1. Direct Finance	3,374	18,05	14,85	—	—	—
2. Indirect Finance	20	3,05	1,70	—	—	—
II. INDUSTRY	4,379	222,33	199,02	—	—	—
1. Mining & Quarrying	60	6,77	6,46	—	—	—
2. Food Manufacturing & Processing	125	30,05	16,45	—	—	—
(a) Rice Mills, Flour & Dal Mills	48	10,20	5,64	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	26	3,40	2,99	—	—	—
(d) Tea Processing	3	24	17	—	—	—
(e) Processing of Fruits & Vegetables	11	14,78	6,15	—	—	—
(f) Others	37	1,42	1,49	—	—	—
3. Beverage & Tobacco	8	49	37	—	—	—
4. Textiles	212	20,31	20,21	—	—	—
(a) Cotton Textiles	42	5,79	5,89	—	—	—
(b) Jute Textiles	1	7	5	—	—	—
(c) Handloom Textiles & Khadi	3	2,07	2,21	—	—	—
(d) Other Textiles	166	12,38	12,06	—	—	—
5. Paper, Paper Products & Printing	81	6,03	7,89	—	—	—
6. Leather & Leather Products	10	19	17	—	—	—
7. Rubber & Rubber Products	25	1,13	1,02	—	—	—
8. Chemicals & Chemical Products	132	13,31	12,90	—	—	—
(a) Heavy Industrial Chemicals	5	2,63	2,67	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	41	2,34	2,16	—	—	—
(d) Non-Edible Oils	1	3	3	—	—	—
(e) Other Chemicals & Chemical Products	85	8,32	8,04	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	14	1,85	2,01	—	—	—
11. Basic Metals & Metal Products	58	13,30	10,59	—	—	—
(a) Iron & Steel	19	8,74	7,08	—	—	—
(b) Non-Ferrous Metals	1	60	64	—	—	—
(c) Other Metal Products	38	3,96	2,87	—	—	—
12. Engineering	133	93,23	89,83	—	—	—
(a) Heavy Engineering	5	42	39	—	—	—
(b) Light Engineering	77	2,38	1,42	—	—	—
(c) Electrical Machinery & Goods	46	90,21	87,86	—	—	—
(d) Electronic Machinery & Goods	5	23	16	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	46	1,15	1,03	—	—	—
14. Other Industries	3,456	32,38	27,17	—	—	—
15. Electricity, Gas & Water	2	1,21	1,67	—	—	—
(a) Electricity Generation & Transmission	1	1,17	1,64	—	—	—
(b) Non-Conventional Energy	1	4	3	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	17	93	1,26	—	—	—
III. TRANSPORT OPERATORS	2,002	25,96	17,83	—	—	—
IV. PROFESSIONAL AND OTHER SERVICES	2,489	32,65	25,45	—	—	—
V. PERSONAL LOANS	43,588	265,05	227,83	—	—	—
1. Loans for Purchase of Consumer Durables	4,611	18,29	13,61	—	—	—
2. Loans for Housing	9,999	112,40	100,88	—	—	—
3. Rest of the Personal Loans	28,978	134,36	113,34	—	—	—
VI. TRADE	9,825	138,87	114,32	—	—	—
1. Wholesale Trade	446	28,63	14,72	—	—	—
2. Retail Trade	9,379	110,24	99,60	—	—	—
VII. FINANCE	16	2,87	71	—	—	—
VIII. ALL OTHERS	11,050	142,50	114,78	—	—	—
TOTAL BANK CREDIT	76,743	851,32	716,49	—	—	—
OF WHICH: 1. Artisans & Village Industries	513	4,49	3,59	—	—	—
2. Other Small Scale Industries	2,349	60,26	50,09	—	—	—