

State: Uttaranchal

Tableno.5.6 – State and Bank Group-wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation–March 2002

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	51,905	208,59	154,00	55,785	241,18	196,74
1. Direct Finance	51,831	200,67	149,46	54,278	187,06	155,54
2. Indirect Finance	74	7,91	4,55	1,507	54,11	41,20
II. INDUSTRY	8,629	730,65	424,27	10,115	448,51	377,36
1. Mining & Quarrying	18	520,20	197,72	57	8,76	7,08
2. Food Manufacturing & Processing	727	58,23	38,14	691	186,13	162,68
(a) Rice Mills, Flour & Dal Mills	482	52,27	32,75	463	61,71	46,26
(b) Sugar	—	—	—	9	72,54	74,04
(c) Edible Oils & Vanaspati	43	1,35	1,83	30	9,36	7,71
(d) Tea Processing	1	3	2	6	38	27
(e) Processing of Fruits & Vegetables	1	3	3	6	88	69
(f) Others	200	4,55	3,51	177	41,26	33,71
3. Beverage & Tobacco	2	74	51	5	32	34
4. Textiles	853	14,29	68,54	334	24,13	23,96
(a) Cotton Textiles	13	1,93	1,41	35	7,16	7,26
(b) Jute & Other Natural Fibre Textiles	206	57	36	8	12	12
(c) Handloom Textiles & Khadi	33	11	6	30	23	26
(d) Other Textiles & Textile Products	601	11,67	66,70	261	16,62	16,32
5. Paper, Paper Products & Printing	156	13,02	9,89	459	29,54	28,33
6. Leather & Leather Products	39	1,66	1,51	36	35	21
7. Rubber & Plastic Products	58	5,44	10,67	49	5,06	4,95
8. Chemicals & Chemical Products	83	37,54	25,60	219	73,47	46,04
(a) Heavy Industrial Chemicals	5	19,75	10,64	7	1,25	1,16
(b) Fertilisers	—	—	—	7	4,23	4,16
(c) Drugs & Pharmaceuticals	22	4,44	3,56	51	2,44	2,11
(d) Non-Edible Oils	3	5,40	3,77	2	9	9
(e) Other Chemicals & Chemical Products	53	7,94	7,63	152	65,46	38,53
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	7	33	32
10. Manufacture of Cement & Cement Products	22	50	29	35	2,55	2,45
11. Basic Metals & Metal Products	166	13,69	20,61	136	13,75	13,27
(a) Iron & Steel	24	8,74	15,38	19	2,34	2,35
(b) Non-Ferrous Metals	1	5	6	4	71	70
(c) Metal Products	141	4,90	5,17	113	10,71	10,22
12. Engineering	172	34,39	30,42	432	22,08	17,95
(a) Heavy Engineering	3	41	24	9	82	59
(b) Light Engineering	64	26,16	24,77	179	6,82	6,51
(c) Electrical Machinery & Goods	69	7,24	4,94	110	10,20	8,48
(d) Electronic Machinery & Goods	36	59	47	134	4,23	2,37
13. Vehicles, Vehicle Parts & Transport Equipments	41	3,16	55	67	3,64	2,68
14. Other Industries	4,454	20,56	14,51	6,879	49,38	40,81
15. Electricity, Gas & Water	1	3	3	9	3,05	3,50
(a) Electricity Generation & Transmission	—	—	—	2	1,23	1,68
(b) Non-Conventional Energy	1	3	3	1	4	4

(c) Gas, Steam & Water Supply	—	—	—	6	1,77	1,77
16. Construction	1,837	7,22	5,28	700	25,97	22,78
III. TRANSPORT OPERATORS	4,144	79,10	47,40	3,090	39,93	30,41
IV. PROFESSIONAL AND OTHER SERVICES	2,894	42,67	32,18	4,596	62,63	48,70
V. PERSONAL LOANS	58,939	331,65	270,40	63,546	415,20	356,38
1. Loans for Purchase of Consumer Durables	5,490	23,05	15,20	6,955	25,97	19,09
2. Loans for Housing	7,267	129,15	114,05	6,981	129,12	116,25
3. Rest of the Personal Loans	46,182	179,45	141,14	49,610	260,11	221,04
VI. TRADE	21,732	181,19	141,18	24,435	228,91	176,80
1. Wholesale Trade	736	49,85	38,79	990	46,12	32,49
2. Retail Trade	20,996	131,34	102,39	23,445	182,78	144,31
VII. FINANCE	305	9,30	7,58	275	4,09	3,08
VIII. ALL OTHERS	25,369	290,46	179,43	31,461	232,92	203,47
TOTAL BANK CREDIT	1,73,917	1873,62	1256,43	1,93,303	1673,37	1392,95
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	2,433	40,38	26,87	2,180	12,51	9,94
2. Other Small Scale Industries	3,511	55,75	41,28	4,936	120,53	102,33

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out- Standing	Accounts	Limit	Out- standing
	7	8	9	10	11	12
I. AGRICULTURE	—	—	—	24,760	65,93	49,69
1. Direct Finance	—	—	—	24,006	63,50	48,14
2. Indirect Finance	—	—	—	754	2,43	1,55
II. INDUSTRY	2	8,50	3,07	4,375	13,05	9,69
1. Mining & Quarrying	—	—	—	2	9	10
2. Food Manufacturing & Processing	—	—	—	61	1,12	1,12
(a) Rice Mills, Flour & Dal Mills	—	—	—	32	61	66
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	3	1	1
(d) Tea Processing	—	—	—	1	18	15
(e) Processing of Fruits & Vegetables	—	—	—	2	7	7
(f) Others	—	—	—	23	26	23
3. Beverage & Tobacco	—	—	—	1	3	3
4. Textiles	—	—	—	65	29	26
(a) Cotton Textiles	—	—	—	—	—	—
(b) Jute & Other Natural Fibre Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	55	11	13
(d) Other Textiles & Textile Products	—	—	—	10	18	14
5. Paper, Paper Products & Printing	—	—	—	8	28	20
6. Leather & Leather Products	—	—	—	—	—	—
7. Rubber & Plastic Products	—	—	—	—	—	—
8. Chemicals & Chemical Products	—	—	—	20	56	46
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	—	—	—	20	56	46
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	3	7	5
11. Basic Metals & Metal Products	—	—	—	4	5	4
(a) Iron & Steel	—	—	—	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	—	—	—	4	5	4

12. Engineering	2	8,50	3,07	7	14	12
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	—	—	—	1	—	—
(c) Electrical Machinery & Goods	2	8,50	3,07	1	5	5
(d) Electronic Machinery & Goods	—	—	—	5	9	7
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	29	24	15
14. Other Industries	—	—	—	4,133	8,82	5,90
15. Electricity, Gas & Water	—	—	—	1	4	4
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	1	4	4
16. Construction	—	—	—	41	1,32	1,22
III. TRANSPORT OPERATORS	—	—	—	3,299	44,17	29,12
IV. PROFESSIONAL AND OTHER SERVICES	—	—	—	1,355	5,28	3,78
V. PERSONAL LOANS	18	74	68	20,298	46,17	38,85
1. Loans for Purchase of Consumer Durables	—	—	—	3,212	5,98	4,28
2. Loans for Housing	—	—	—	1,084	14,52	13,03
3. Rest of the Personal Loans	18	74	68	16,002	25,66	21,55
VI. TRADE	—	—	—	11,097	38,25	26,61
1. Wholesale Trade	—	—	—	380	2,71	1,83
2. Retail Trade	—	—	—	10,717	35,53	24,79
VII. FINANCE	—	—	—	16	29	22
VIII. ALL OTHERS	—	—	—	2,973	5,54	4,63
TOTAL BANK CREDIT	20	9,24	3,76	68,173	218,67	162,61
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	—	—	—	3,533	7,06	4,62
2. Other Small Scale Industries	—	—	—	530	2,98	2,46

OCCUPATION	OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	13	14	15	16	17	18
I. AGRICULTURE	3,615	18,45	13,73	1,36,065	534,14	414,17
1. Direct Finance	3,591	13,12	10,70	1,33,706	464,36	363,84
2. Indirect Finance	24	5,33	3,03	2,359	69,78	50,33
II. INDUSTRY	966	188,81	139,57	24,087	1389,52	953,97
1. Mining & Quarrying	1	6	3	78	529,10	204,94
2. Food Manufacturing & Processing	67	14,48	9,23	1,546	259,97	211,17
(a) Rice Mills, Flour & Dal Mills	48	9,80	6,08	1,025	124,40	85,74
(b) Sugar	1	1,00	5	10	73,54	74,08
(c) Edible Oils & Vanaspati	1	35	14	77	11,07	9,69
(d) Tea Processing	—	—	—	8	59	44
(e) Processing of Fruits & Vegetables	1	1,25	1,08	10	2,23	1,87
(f) Others	16	2,08	1,89	416	48,15	39,35
3. Beverage & Tobacco	—	—	—	8	1,09	88
4. Textiles	4	2,02	69	1,256	40,73	93,46
(a) Cotton Textiles	2	1,77	44	50	10,86	9,11
(b) Jute & Other Natural Fibre Textiles	1	1	1	215	69	48
(c) Handloom Textiles & Khadi	—	—	—	118	46	45
(d) Other Textiles & Textile Products	1	24	25	873	28,72	83,41
5. Paper, Paper Products & Printing	13	1,22	1,13	636	44,05	39,54
6. Leather & Leather Products	1	1	1	76	2,01	1,73
7. Rubber & Plastic Products	8	30	28	115	10,80	15,90
8. Chemicals & Chemical Products	22	18,92	8,30	344	130,49	80,41

(a) Heavy Industrial Chemicals	3	1,65	1,11	15	22,65	12,90
(b) Fertilisers	—	—	—	7	4,23	4,16
(c) Drugs & Pharmaceuticals	—	—	—	73	6,88	5,67
(d) Non-Edible Oils	4	42	38	9	5,91	4,25
(e) Other Chemicals & Chemical Products	15	16,85	6,82	240	90,81	53,44
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	7	33	32
10. Manufacture of Cement & Cement Products	—	—	—	60	3,12	2,79
11. Basic Metals & Metal Products	18	38,69	19,40	324	66,18	53,33
(a) Iron & Steel	6	36,85	19,18	49	47,93	36,91
(b) Non-Ferrous Metals	—	—	—	5	76	75
(c) Metal Products	12	1,84	22	270	17,49	15,66
12. Engineering	41	28,54	16,61	654	93,65	68,18
(a) Heavy Engineering	2	2,53	47	14	3,76	1,30
(b) Light Engineering	15	52	43	259	33,50	31,72
(c) Electrical Machinery & Goods	21	20,29	15,63	203	46,27	32,17
(d) Electronic Machinery & Goods	3	5,21	7	178	10,12	2,99
13. Vehicles, Vehicle Parts & Transport Equipments	27	7	5	164	7,10	3,43
14. Other Industries	748	3,62	2,99	16,214	82,38	64,21
15. Electricity, Gas & Water	8	80,44	80,41	19	83,55	83,97
(a) Electricity Generation & Transmission	2	80,00	80,00	4	81,23	81,68
(b) Non-Conventional Energy	—	—	—	2	7	7
(c) Gas, Steam & Water Supply	6	44	41	13	2,25	2,22
16. Construction	8	45	42	2,586	34,96	29,71
III. TRANSPORT OPERATORS	479	3,89	2,85	11,012	167,09	109,78
IV. PROFESSIONAL AND OTHER SERVICES	725	3,05	2,15	9,570	113,63	86,81
V. PERSONAL LOANS	4,027	17,23	13,27	1,46,828	810,98	679,59
1. Loans for Purchase of Consumer Durables	211	65	51	15,868	55,65	39,08
2. Loans for Housing	791	5,38	4,36	16,123	278,17	247,69
3. Rest of the Personal Loans	3,025	11,20	8,40	1,14,837	477,16	392,82
VI. TRADE	2,471	17,49	13,79	59,735	465,83	358,39
1. Wholesale Trade	119	4,59	3,46	2,225	103,28	76,57
2. Retail Trade	2,352	12,89	10,33	57,510	362,55	281,82
VII. FINANCE	10	5	5	606	13,73	10,93
VIII. ALL OTHERS	398	3,16	2,29	60,201	532,08	389,81
TOTAL BANK CREDIT	12,691	252,12	187,71	4,48,104	4027,01	3003,45
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	368	1,01	74	8,514	60,95	42,17
2. Other Small Scale Industries	466	18,96	12,96	9,443	198,22	159,03