

**Uttaranchal**

**Table No.5.7—State and Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March 2002**

<b>CENTRAL REGION</b>		(Amount in Rupees Lakh)					
<b>OCCUPATION</b>	<b>RURAL</b>			<b>SEMI-URBAN</b>			
	<b>No. of Accounts</b>	<b>Credit Limit</b>	<b>Amount Out standing</b>	<b>No. of Accounts</b>	<b>Credit Limit</b>	<b>Amount Out standing</b>	
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	
<b>I. AGRICULTURE</b>	<b>92,430</b>	<b>276,25</b>	<b>213,93</b>	<b>40,688</b>	<b>216,34</b>	<b>167,33</b>	
1. Direct Finance	91,102	264,83	206,38	40,085	186,68	147,21	
2. Indirect Finance	1,328	11,42	7,55	603	29,66	20,11	
<b>II. INDUSTRY</b>	<b>13,261</b>	<b>160,01</b>	<b>110,20</b>	<b>7,384</b>	<b>498,73</b>	<b>481,65</b>	
1. Mining & Quarrying	9	32	30	20	20,36	3,44	
2. Food Manufacturing & Processing	678	27,08	19,58	753	191,90	155,35	
(a) Rice Mills, Flour & Dal Mills	487	23,11	16,36	499	96,61	65,52	
(b) Sugar	1	8	8	5	44,47	47,79	
(c) Edible Oils & Vanaspati	15	12	8	60	7,93	7,10	
(d) Tea Processing	1	3	2	2	22	18	
(e) Processing of Fruits & Vegetables	4	69	62	2	16	6	
(f) Others	170	3,06	2,43	185	42,51	34,69	
3. Beverage & Tobacco	1	6	6	4	86	62	
4. Textiles	622	6,01	4,98	387	26,08	81,19	
(a) Cotton Textiles	19	2,24	1,66	9	3,68	3,69	
(b) Jute & Other Natural Fibre Textiles	99	27	17	113	41	30	
(c) Handloom Textiles & Khadi	24	12	7	87	25	28	
(d) Other Textiles & Textile Products	480	3,38	3,08	178	21,73	76,92	
5. Paper, Paper Products & Printing	245	7,03	6,62	310	30,84	26,84	
6. Leather & Leather Products	20	7	5	36	1,59	1,45	
7. Rubber & Plastic Products	25	2,00	1,90	66	5,08	10,26	
8. Chemicals & Chemical Products	81	51,73	31,38	138	40,66	28,71	
(a) Heavy Industrial Chemicals	1	25	22	8	19,87	10,75	
(b) Fertilisers	—	—	—	3	3,08	3,03	
(c) Drugs & Pharmaceuticals	12	1,64	83	26	1,64	1,21	
(d) Non-Edible Oils	3	49	56	6	5,42	3,69	
(e) Other Chemicals & Chemical Products	65	49,35	29,77	95	10,65	10,04	
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—	
10. Manufacture of Cement & Cement Products	32	1,79	1,70	9	76	69	
11. Basic Metals & Metal Products	127	3,90	3,68	138	14,82	18,89	
(a) Iron & Steel	6	2,38	2,34	20	7,59	14,05	
(b) Non-Ferrous Metals	—	—	—	4	16	15	
(c) Metal Products	121	1,52	1,34	114	7,07	4,68	
12. Engineering	228	14,25	8,22	236	42,96	38,60	
(a) Heavy Engineering	2	7	7	4	74	56	
(b) Light Engineering	53	69	51	127	28,58	27,03	
(c) Electrical Machinery & Goods	61	12,81	7,13	67	11,62	9,14	
(d) Electronic Machinery & Goods	112	68	51	38	2,03	1,87	
13. Vehicles, Vehicle Parts & Transport Equipments	68	3,33	41	70	94	70	
14. Other Industries	9,217	27,35	19,07	4,892	34,39	28,04	
15. Electricity, Gas & Water	2	10	9	15	82,25	82,22	
(a) Electricity Generation & Transmission	1	6	5	2	80,00	80,00	
(b) Non-Conventional Energy	—	—	—	1	4	4	
(c) Gas, Steam & Water Supply	1	4	4	12	2,21	2,18	
16. Construction	1,906	14,98	12,16	310	5,26	4,66	
<b>III. TRANSPORT OPERATORS</b>	<b>6,240</b>	<b>97,90</b>	<b>62,16</b>	<b>2,786</b>	<b>43,40</b>	<b>28,43</b>	

<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>4,102</b>	<b>21,40</b>	<b>15,57</b>	<b>3,066</b>	<b>51,65</b>	<b>39,76</b>
<b>V. PERSONAL LOANS</b>	<b>60,683</b>	<b>219,88</b>	<b>178,62</b>	<b>47,192</b>	<b>277,94</b>	<b>232,46</b>
1. Loans for Purchase of Consumer Durables	5,168	16,35	11,27	7,272	23,39	17,17
2. Loans for Housing	5,076	63,64	55,36	5,348	91,10	79,77
3. Rest of the Personal Loans	50,439	139,89	111,99	34,572	163,44	135,52
<b>VI. TRADE</b>	<b>32,166</b>	<b>142,72</b>	<b>105,58</b>	<b>18,768</b>	<b>175,70</b>	<b>135,80</b>
1. Wholesale Trade	634	20,90	16,93	1,083	48,94	35,39
2. Retail Trade	31,532	121,82	88,66	17,685	126,76	100,42
<b>VII. FINANCE</b>	<b>168</b>	<b>1,55</b>	<b>1,36</b>	<b>309</b>	<b>2,81</b>	<b>2,18</b>
<b>VIII. ALL OTHERS</b>	<b>27,142</b>	<b>113,34</b>	<b>84,23</b>	<b>16,014</b>	<b>170,28</b>	<b>137,77</b>
<b>TOTAL BANK CREDIT</b>	<b>2,36,192</b>	<b>1033,04</b>	<b>771,65</b>	<b>1,36,207</b>	<b>1436,86</b>	<b>1225,38</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	6,432	22,49	14,59	1,604	30,22	20,96
2. Other Small Scale Industries	3,525	32,90	26,83	4,259	119,68	91,52

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN			
	No. of	Credit	Amount	No. of	Credit	Amount	
	Accounts	Limit	Out	Accounts	Limit	Out	
	7	8	standing	10	11	standing	
9	12						
<b>I. AGRICULTURE</b>	<b>2,947</b>	<b>41,55</b>	<b>32,91</b>	—	—	—	
1. Direct Finance	2,519	12,84	10,25	—	—	—	
2. Indirect Finance	428	28,71	22,66	—	—	—	
<b>II. INDUSTRY</b>	<b>3,442</b>	<b>730,78</b>	<b>362,11</b>	—	—	—	
1. Mining & Quarrying	49	508,43	201,20	—	—	—	
2. Food Manufacturing & Processing	115	40,99	36,25	—	—	—	
(a) Rice Mills, Flour & Dal Mills	39	4,68	3,86	—	—	—	
(b) Sugar	4	29,00	26,21	—	—	—	
(c) Edible Oils & Vanaspati	2	3,02	2,51	—	—	—	
(d) Tea Processing	5	34	24	—	—	—	
(e) Processing of Fruits & Vegetables	4	1,37	1,19	—	—	—	
(f) Others	61	2,59	2,22	—	—	—	
3. Beverage & Tobacco	3	17	19	—	—	—	
4. Textiles	247	8,64	7,29	—	—	—	
(a) Cotton Textiles	22	4,94	3,76	—	—	—	
(b) Jute & Other Natural Fibre Textiles	3	1	1	—	—	—	
(c) Handloom Textiles & Khadi	7	9	10	—	—	—	
(d) Other Textiles & Textile Products	215	3,60	3,41	—	—	—	
5. Paper, Paper Products & Printing	81	6,19	6,08	—	—	—	
6. Leather & Leather Products	20	35	23	—	—	—	
7. Rubber & Plastic Products	24	3,72	3,74	—	—	—	
8. Chemicals & Chemical Products	125	38,10	20,31	—	—	—	
(a) Heavy Industrial Chemicals	6	2,53	1,92	—	—	—	
(b) Fertilisers	4	1,15	1,13	—	—	—	
(c) Drugs & Pharmaceuticals	35	3,60	3,63	—	—	—	
(d) Non-Edible Oils	—	—	—	—	—	—	
(e) Other Chemicals & Chemical Products	80	30,81	13,63	—	—	—	
9. Petroleum, Coal Products & Nuclear Fuels	7	33	32	—	—	—	
10. Manufacture of Cement & Cement Products	19	57	41	—	—	—	
11. Basic Metals & Metal Products	59	47,45	30,76	—	—	—	
(a) Iron & Steel	23	37,95	20,52	—	—	—	
(b) Non-Ferrous Metals	1	60	60	—	—	—	
(c) Metal Products	35	8,90	9,64	—	—	—	
12. Engineering	190	36,43	21,37	—	—	—	
(a) Heavy Engineering	8	2,94	67	—	—	—	
(b) Light Engineering	79	4,23	4,19	—	—	—	

	(c) Electrical Machinery & Goods	75	21,85	15,90	—	—	—
	(d) Electronic Machinery & Goods	28	7,41	61	—	—	—
	13. Vehicles, Vehicle Parts & Transport Equipments	26	2,83	2,32	—	—	—
	14. Other Industries	2,105	20,65	17,10	—	—	—
	15. Electricity, Gas & Water	2	1,20	1,67	—	—	—
	(a) Electricity Generation & Transmission	1	1,17	1,64	—	—	—
	(b) Non-Conventional Energy	1	3	3	—	—	—
	(c) Gas, Steam & Water Supply	—	—	—	—	—	—
	16. Construction	370	14,73	12,89	—	—	—
<b>III.</b>	<b>TRANSPORT OPERATORS</b>	<b>1,986</b>	<b>25,79</b>	<b>19,20</b>	—	—	—
<b>IV.</b>	<b>PROFESSIONAL AND OTHER SERVICES</b>	<b>2,402</b>	<b>40,58</b>	<b>31,49</b>	—	—	—
<b>V.</b>	<b>PERSONAL LOANS</b>	<b>38,953</b>	<b>313,16</b>	<b>268,51</b>	—	—	—
	1. Loans for Purchase of Consumer Durables	3,428	15,91	10,64	—	—	—
	2. Loans for Housing	5,699	123,43	112,56	—	—	—
	3. Rest of the Personal Loans	29,826	173,83	145,30	—	—	—
<b>VI.</b>	<b>TRADE</b>	<b>8,801</b>	<b>147,41</b>	<b>117,01</b>	—	—	—
	1. Wholesale Trade	508	33,44	24,26	—	—	—
	2. Retail Trade	8,293	113,97	92,75	—	—	—
<b>VII.</b>	<b>FINANCE</b>	<b>129</b>	<b>9,37</b>	<b>7,39</b>	—	—	—
<b>VIII.</b>	<b>ALL OTHERS</b>	<b>17,045</b>	<b>248,47</b>	<b>167,81</b>	—	—	—
<b>TOTAL BANK CREDIT</b>		<b>75,705</b>	<b>1557,11</b>	<b>1006,42</b>	—	—	—
	<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	478	8,24	6,62	—	—	—
	2. Other Small Scale Industries	1,659	45,64	40,68	—	—	—