

**TABLE NO.57—STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2003**

CENTRAL REGION
STATE : UTTARANCHAL

(Amount in Rupees 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	1,06,565	344,30	281,55	41,997	237,11	197,07
1. Direct Finance	1,03,932	316,58	262,94	41,442	219,99	182,92
2. Indirect Finance	2,633	27,72	18,61	555	17,12	14,15
II. INDUSTRY	13,631	220,99	172,70	6,672	596,51	537,22
1. Mining & Quarrying	25	1,11	1,00	18	422	340
2. Food Manufacturing & Processing	675	64,98	56,02	563	180,12	152,42
(a) Rice Mills, Flour & Dal Mills	456	27,96	22,07	381	95,67	64,40
(b) Sugar	6	28,40	29,02	10	48,72	61,71
(c) Edible Oils & Vanaspati	10	5,02	2,51	17	3,49	1,76
(d) Tea Processing	—	—	—	1	4	4
(e) Processing of Fruits & Vegetables	5	24	20	3	19	13
(f) Others	198	3,37	2,22	151	32,02	24,38
3. Beverage & Tobacco	4	10,06	10,09	6	2,15	1,74
4. Textiles	724	10,46	9,89	295	81,20	80,91
(a) Cotton Textiles	205	75	57	42	88	82
(b) Jute & Other Natural Fibre Textiles	27	7	4	2	10	9
(c) Handloom Textiles & Khadi	13	18	17	70	26	22
(d) Other Textiles & Textile Products	479	9,46	9,11	181	80,01	79,78
5. Paper, Paper Products & Printing	87	5,72	5,31	265	36,45	31,86
6. Leather & Leather Products	8	8	8	51	28	22
7. Rubber & Plastic Products	16	98	86	57	5,35	10,73
8. Chemicals & Chemical Products	72	52,47	32,48	117	41,67	19,74
(a) Heavy Industrial Chemicals	2	7	7	6	27,12	8,37
(b) Fertilisers	—	—	—	3	3,13	3,00
(c) Drugs & Pharmaceuticals	9	12	10	27	1,51	1,24
(d) Non-Edible Oils	1	4	4	8	5,44	3,38
(e) Other Chemicals & Chemical Products	60	52,25	32,27	73	4,47	3,74
9. Petroleum, Coal Products & Nuclear Fuels	1	4	4	1	1,22	1,22
10. Manufacture of Cement & Cement Products	26	3,15	3,12	25	54	48
11. Basic Metals & Metal Products	79	5,79	5,75	111	11,35	14,92
(a) Iron & Steel	2	4,75	4,75	21	8,35	12,22
(b) Non-Ferrous Metals	1	5	5	—	—	—
(c) Metal Products	76	98	95	90	2,99	2,70
12. Engineering	257	12,31	7,43	328	20,55	17,36
(a) Heavy Engineering	6	21	21	8	1,25	49
(b) Light Engineering	84	98	88	133	6,38	4,46
(c) Electrical Machinery & Goods	55	10,37	5,92	57	8,73	8,31
(d) Electronic Machinery & Goods	112	80	47	130	4,19	4,10
13. Vehicles, Vehicle Parts & Transport Equipments	69	61	39	179	1,32	1,26
14. Other Industries	8,989	33,86	25,32	4,217	71,97	63,86
15. Electricity, Gas & Water	9	1,20	1,03	14	131,02	130,97
(a) Electricity Generation & Transmission	7	1,10	96	3	128,83	128,83
(b) Non-Conventional Energy	—	—	—	1	2	2
(c) Gas, Steam & Water Supply	2	10	7	10	2,17	2,13
16. Construction	2,590	18,16	13,91	425	7,10	6,14
III. TRANSPORT OPERATORS	5,483	90,56	57,78	2,327	42,14	28,17
IV. PROFESSIONAL AND OTHER SERVICES	3,309	24,57	19,38	3,994	60,17	41,31
V. PERSONAL LOANS	54,317	253,75	199,64	52,812	406,03	357,05
1. Loans for Purchase of Consumer Durables	4,103	13,98	8,52	5,686	18,67	13,48
2. Loans for Housing	12,313	90,42	80,67	8,808	175,15	160,29
3. Rest of the Personal Loans	37,901	149,36	110,45	38,318	212,21	183,28
VI. TRADE	29,604	152,20	116,32	18,205	195,88	156,39
1. Wholesale Trade	608	15,07	13,10	926	44,68	29,53
2. Retail Trade	28,996	137,13	103,22	17,279	151,20	126,86
VII. FINANCE	470	7,00	6,87	228	10,51	8,46
VIII. ALL OTHERS	26,383	99,85	71,74	12,012	228,44	151,34
TOTAL BANK CREDIT	2,39,762	1193,23	925,98	1,38,247	1776,78	1477,02
OF WHICH:						
1. Artisans and Village & Tiny Industries	6,411	34,62	25,58	1,920	55,04	37,48
2. Other Small Scale Industries	3,360	38,39	32,39	3,233	116,47	93,16

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CENTRAL REGION
STATE : UTTARANCHAL

(Amount in Rupees 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	2,874	37,65	31,55	—	—	—
1. Direct Finance	2,833	36,21	30,36	—	—	—
2. Indirect Finance	41	1,44	1,19	—	—	—
II. INDUSTRY	2,698	281,49	191,11	—	—	—
1. Mining & Quarrying	47	4,85	4,46	—	—	—
2. Food Manufacturing & Processing	154	29,45	19,44	—	—	—
(a) Rice Mills, Flour & Dal Mills	41	3,47	2,40	—	—	—
(b) Sugar	4	18,35	10,59	—	—	—
(c) Edible Oils & Vanaspati	8	84	22	—	—	—
(d) Tea Processing	2	22	22	—	—	—
(e) Processing of Fruits & Vegetables	2	1,73	1,49	—	—	—
(f) Others	97	4,85	4,53	—	—	—
3. Beverage & Tobacco	5	46	44	—	—	—
4. Textiles	180	13,84	8,68	—	—	—
(a) Cotton Textiles	22	6,03	4,31	—	—	—
(b) Jute & Other Natural Fibre Textiles	2	6	5	—	—	—
(c) Handloom Textiles & Khadi	6	6	5	—	—	—
(d) Other Textiles & Textile Products	150	7,70	4,27	—	—	—
5. Paper, Paper Products & Printing	61	2,23	1,99	—	—	—
6. Leather & Leather Products	34	37	18	—	—	—
7. Rubber & Plastic Products	20	2,04	1,65	—	—	—
8. Chemicals & Chemical Products	144	66,07	41,64	—	—	—
(a) Heavy Industrial Chemicals	25	5,19	4,12	—	—	—
(b) Fertilisers	4	1,15	73	—	—	—
(c) Drugs & Pharmaceuticals	41	11,90	15,65	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	74	47,84	21,14	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	8	38	31	—	—	—
10. Manufacture of Cement & Cement Products	26	2,42	2,71	—	—	—
11. Basic Metals & Metal Products	85	57,06	33,08	—	—	—
(a) Iron & Steel	27	52,00	27,83	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	58	5,06	5,25	—	—	—
12. Engineering	279	63,45	44,34	—	—	—
(a) Heavy Engineering	9	4,37	1,50	—	—	—
(b) Light Engineering	123	10,34	10,32	—	—	—
(c) Electrical Machinery & Goods	107	39,54	31,75	—	—	—
(d) Electronic Machinery & Goods	40	9,20	77	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	40	1,33	1,16	—	—	—
14. Other Industries	1,330	23,54	18,81	—	—	—
15. Electricity, Gas & Water	2	13	11	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	1	3	2	—	—	—
(c) Gas, Steam & Water Supply	1	10	9	—	—	—
16. Construction	283	13,85	12,11	—	—	—
III. TRANSPORT OPERATORS	1,748	22,53	17,21	—	—	—
IV. PROFESSIONAL AND OTHER SERVICES	2,736	70,11	56,09	—	—	—
V. PERSONAL LOANS	46,152	453,47	380,71	—	—	—
1. Loans for Purchase of Consumer Durables	3,005	13,25	8,69	—	—	—
2. Loans for Housing	9,790	216,58	196,15	—	—	—
3. Rest of the Personal Loans	33,357	223,64	175,87	—	—	—
VI. TRADE	9,412	237,02	170,53	—	—	—
1. Wholesale Trade	785	110,70	61,75	—	—	—
2. Retail Trade	8,627	126,32	108,79	—	—	—
VII. FINANCE	265	5,20	3,86	—	—	—
VIII. ALL OTHERS	13,808	127,75	102,37	—	—	—
TOTAL BANK CREDIT	79,693	1,235,21	953,44	—	—	—
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	364	7,84	6,64	—	—	—
2. Other Small Scale Industries	1,339	54,33	46,84	—	—	—