

**TABLE NO. 5.6 – STATE AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

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
<b>I. AGRICULTURE</b>	<b>54,142</b>	<b>289,27</b>	<b>224,27</b>	<b>77,286</b>	<b>373,34</b>	<b>315,81</b>
1. Direct Finance	53,945	284,24	221,49	75,356	351,28	298,74
2. Indirect Finance	197	5,03	2,78	1,930	22,06	17,07
<b>II. INDUSTRY</b>	<b>9,028</b>	<b>943,42</b>	<b>431,46</b>	<b>6,256</b>	<b>675,63</b>	<b>552,86</b>
1. Mining & Quarrying	20	734,57	286,76	105	12,06	10,47
2. Food Manufacturing & Processing	488	83,05	57,40	777	205,59	150,87
(a) Rice Mills, Flour & Dal Mills	231	61,19	41,82	470	53,26	36,02
(b) Sugar	2	43	43	21	138,36	104,82
(c) Edible Oils & Vanaspati	4	4,50	3,30	25	3,21	2,41
(d) Tea Processing	1	5	5	2	22	19
(e) Processing of Fruits & Vegetables	10	2,49	1,88	10	1,34	1,24
(f) Others	240	14,38	9,91	249	9,20	6,18
3. Beverage & Tobacco	2	70	49	10	1,63	1,56
4. Textiles	296	7,71	6,30	317	41,73	36,19
(a) Cotton Textiles	18	1,29	98	32	2,56	2,50
(b) Jute & Other Natural Fibre Textiles	1	1	1	5	10	8
(c) Handloom Textiles & Khadi	84	38	34	74	31	32
(d) Other Textiles & Textile Products	193	6,04	4,98	206	38,76	33,28
5. Paper, Paper Products & Printing	92	11,90	10,96	370	53,71	45,24
6. Leather & Leather Products	36	4,75	3,26	37	1,36	1,13
7. Rubber & Plastic Products	33	6,91	6,47	83	10,61	5,24
8. Chemicals & Chemical Products	66	10,66	8,75	167	49,30	33,51
(a) Heavy Industrial Chemicals	–	–	–	20	9,52	9,42
(b) Fertilisers	–	–	–	4	82	59
(c) Drugs & Pharmaceuticals	22	5,44	4,89	34	1,64	1,20
(d) Non-Edible Oils	3	3,68	2,71	2	8	7
(e) Other Chemicals & Chemical Products	41	1,53	1,15	107	37,24	22,23
9. Petroleum, Coal Products & Nuclear Fuels	4	5,99	56	7	46	44
10. Manufacture of Cement & Cement Products	12	75	70	20	1,43	1,40
11. Basic Metals & Metal Products	62	1,92	1,75	209	22,99	19,67
(a) Iron & Steel	8	1,24	1,21	38	18,25	15,94
(b) Non-Ferrous Metals	–	–	–	2	10	5
(c) Metal Products	54	68	54	169	4,64	3,68
12. Engineering	220	16,62	9,90	457	52,98	31,96
(a) Heavy Engineering	4	91	70	9	1,42	1,23
(b) Light Engineering	49	1,64	1,56	261	26,66	13,64
(c) Electrical Machinery & Goods	51	11,53	5,24	134	19,00	14,65
(d) Electronic Machinery & Goods	116	2,55	2,40	53	5,90	2,44
13. Vehicles, Vehicle Parts & Transport Equipments	29	38	28	99	2,40	2,52
14. Other Industries	5,089	41,02	25,41	3,317	104,79	100,99
15. Electricity, Gas & Water	–	–	–	15	24,73	24,65
(a) Electricity Generation & Transmission	–	–	–	6	22,23	22,18
(b) Non-Conventional Energy	–	–	–	1	3	3
(c) Gas, Steam & Water Supply	–	–	–	8	2,47	2,44
16. Construction	2,579	16,51	12,48	266	89,86	87,03
<b>III. TRANSPORT OPERATORS</b>	<b>3,060</b>	<b>65,96</b>	<b>39,86</b>	<b>2,791</b>	<b>34,45</b>	<b>29,63</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>3,101</b>	<b>52,23</b>	<b>38,85</b>	<b>5,566</b>	<b>112,45</b>	<b>94,77</b>
<b>V. PERSONAL LOANS</b>	<b>75,475</b>	<b>668,23</b>	<b>529,38</b>	<b>83,918</b>	<b>771,08</b>	<b>651,64</b>
1. Loans for Purchase of Consumer Durables	1,798	10,65	6,35	4,692	17,69	13,17
2. Loans for Housing	9,652	247,43	221,71	12,754	310,98	297,21
3. Rest of the Personal Loans	64,025	410,15	301,32	66,472	442,42	341,27
<b>VI. TRADE</b>	<b>15,919</b>	<b>165,48</b>	<b>125,00</b>	<b>26,207</b>	<b>385,34</b>	<b>312,84</b>
1. Wholesale Trade	1,069	44,41	38,49	826	72,08	61,52
2. Retail Trade	14,850	121,07	86,51	25,381	313,25	251,32
<b>VII. FINANCE</b>	<b>164</b>	<b>2,64</b>	<b>2,38</b>	<b>734</b>	<b>5,20</b>	<b>3,13</b>
<b>VIII. ALL OTHERS</b>	<b>34,682</b>	<b>263,15</b>	<b>202,28</b>	<b>12,986</b>	<b>159,53</b>	<b>129,43</b>
<b>TOTAL BANK CREDIT</b>	<b>1,95,571</b>	<b>2450,37</b>	<b>1593,48</b>	<b>2,15,744</b>	<b>2517,03</b>	<b>2090,11</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	4,870	76,92	51,73	1,378	12,77	10,54
2. Other Small Scale Industries	377	40,38	29,67	3,101	217,48	157,52

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004**

UTTARANCHAL

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
-	-	-	24,524	78,85	58,30	3,915	33,45	23,71	1,59,867	774,91	622,10	I
-	-	-	22,933	71,28	53,31	3,714	23,78	18,97	1,55,948	730,58	592,51	1
-	-	-	1,591	7,57	4,99	201	9,67	4,74	3,919	44,32	29,58	2
3	10,75	5,95	3,108	13,06	9,59	396	151,03	85,85	18,791	1793,90	1085,71	II
-	-	-	2	10	4	-	-	-	127	746,72	297,26	1
-	-	-	59	1,26	1,15	38	18,70	10,15	1,362	308,59	219,57	2
-	-	-	19	61	57	28	15,15	8,89	748	130,21	87,31	2(a)
-	-	-	-	-	-	-	-	-	23	138,79	105,25	2(b)
-	-	-	-	-	-	-	-	-	29	7,71	5,71	2(c)
-	-	-	-	-	-	-	-	-	3	27	24	2(d)
-	-	-	4	16	18	1	1,76	1,08	25	5,76	4,38	2(e)
-	-	-	36	48	40	9	1,80	18	534	25,85	16,68	2(f)
-	-	-	-	-	-	-	-	-	12	2,33	2,05	3
-	-	-	77	58	45	4	71	58	694	50,74	43,53	4
-	-	-	1	2	1	1	1	-	52	3,88	3,49	4(a)
-	-	-	-	-	-	-	-	-	6	11	9	4(b)
-	-	-	63	21	19	1	8	8	222	98	93	4(c)
-	-	-	13	34	26	2	62	50	414	45,77	39,02	4(d)
-	-	-	12	41	33	26	1,41	1,23	500	67,44	57,76	5
-	-	-	-	-	-	2	-	-	75	6,12	4,39	6
-	-	-	-	-	-	2	3	2	118	17,54	11,73	7
-	-	-	6	36	30	28	32,85	18,33	267	93,17	60,89	8
-	-	-	-	-	-	2	8,00	1,72	22	17,52	11,14	8(a)
-	-	-	-	-	-	-	-	-	4	82	59	8(b)
-	-	-	-	-	-	15	16	14	71	7,25	6,23	8(c)
-	-	-	-	-	-	-	-	-	5	3,76	2,78	8(d)
-	-	-	6	36	30	11	24,69	16,47	165	63,83	40,14	8(e)
-	-	-	-	-	-	-	-	-	11	6,45	99	9
-	-	-	2	2	1	3	4	3	37	2,23	2,14	10
-	-	-	3	4	3	6	20,00	16,68	280	44,94	38,13	11
-	-	-	-	-	-	4	19,96	16,64	50	39,45	33,79	11(a)
-	-	-	-	-	-	-	-	-	2	10	5	11(b)
-	-	-	3	4	3	2	4	4	228	5,39	4,29	11(c)
1	4,00	20	4	7	5	14	31,25	15,80	696	104,93	57,91	12
-	-	-	-	-	-	-	-	-	13	2,33	1,92	12(a)
-	-	-	-	-	-	5	2,31	1	315	30,61	15,21	12(b)
1	4,00	20	1	3	1	8	28,47	15,79	195	63,03	35,89	12(c)
-	-	-	3	4	4	1	47	-	173	8,95	4,88	12(d)
2	6,75	5,75	3	9	9	12	16	14	145	9,77	8,77	13
-	-	-	2,896	8,91	6,15	171	1,42	1,08	11,473	156,14	133,63	14
-	-	-	1	5	2	3	40,24	18,48	19	65,02	43,16	15
-	-	-	-	-	-	1	40,00	18,26	7	62,23	40,44	15(a)
-	-	-	-	-	-	-	-	-	1	3	3	15(b)
-	-	-	1	5	2	2	24	22	11	2,76	2,69	15(c)
-	-	-	43	1,17	96	87	4,22	3,33	2,975	111,76	103,80	16
-	-	-	2,579	43,84	26,23	511	13,37	10,10	8,941	157,63	105,82	III
-	-	-	990	6,13	4,28	516	24,64	22,69	10,173	195,45	160,59	IV
30	1,35	1,02	14,479	66,53	52,50	7,435	149,69	124,15	1,81,337	1656,89	1358,69	V
-	-	-	2,502	7,88	4,95	266	1,05	86	9,258	37,27	25,33	1
-	-	-	1,327	22,91	20,30	1,711	71,33	59,25	25,444	652,65	598,46	2
30	1,35	1,02	10,650	35,74	27,24	5,458	77,31	64,05	1,46,635	966,96	734,90	3
1	11	8	10,372	48,08	34,47	2,360	29,97	23,53	54,859	628,98	495,93	VI
-	-	-	342	2,83	2,10	323	7,19	6,48	2,560	126,51	108,58	1
1	11	8	10,030	45,25	32,38	2,037	22,78	17,06	52,299	502,48	387,35	2
-	-	-	10	13	7	8	62	61	916	8,59	6,19	VII
-	-	-	3,401	7,64	5,80	1,794	18,04	16,10	52,863	448,37	353,61	VIII
34	12,21	7,05	59,463	264,27	191,24	16,935	420,83	306,75	4,87,747	5664,71	4188,63	TOTAL
-	-	-	2,857	8,81	6,15	164	3,51	3,09	9,269	102,00	71,52	1
-	-	-	78	1,33	1,01	56	13,63	9,45	3,612	272,82	197,66	2