

TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

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	1,10,253	385,34	305,51	46,280	321,93	258,80
1. Direct Finance	1,07,396	369,61	294,17	45,415	295,82	242,80
2. Indirect Finance	2,857	15,72	11,34	865	26,11	16,00
II. INDUSTRY	11,622	255,41	199,32	4,816	515,21	396,69
1. Mining & Quarrying	8	80	69	19	6,58	6,01
2. Food Manufacturing & Processing	689	65,59	45,55	521	210,02	144,33
(a) Rice Mills, Flour & Dal Mills	365	28,88	15,06	332	98,95	70,74
(b) Sugar	5	29,33	25,92	13	85,58	55,41
(c) Edible Oils & Vanaspati	4	58	57	18	6,13	4,84
(d) Tea Processing	1	5	5	–	–	–
(e) Processing of Fruits & Vegetables	11	82	73	10	2,78	2,22
(f) Others	303	5,93	3,22	148	16,58	11,12
3. Beverage & Tobacco	3	8	8	5	1,38	1,35
4. Textiles	354	20,45	16,42	220	16,72	15,86
(a) Cotton Textiles	13	19	8	22	44	44
(b) Jute & Other Natural Fibre Textiles	4	1	1	2	10	8
(c) Handloom Textiles & Khadi	135	59	60	75	32	29
(d) Other Textiles & Textile Products	202	19,66	15,73	121	15,85	15,05
5. Paper, Paper Products & Printing	226	18,93	14,95	216	45,37	40,13
6. Leather & Leather Products	12	16	13	42	5,16	3,66
7. Rubber & Plastic Products	20	8,33	3,47	74	6,03	5,23
8. Chemicals & Chemical Products	49	7,14	6,04	114	20,16	18,39
(a) Heavy Industrial Chemicals	6	36	27	7	7,44	7,89
(b) Fertilisers	–	–	–	2	27	28
(c) Drugs & Pharmaceuticals	9	23	15	27	2,43	2,20
(d) Non-Edible Oils	–	–	–	5	3,76	2,78
(e) Other Chemicals & Chemical Products	34	6,56	5,62	73	6,27	5,23
9. Petroleum, Coal Products & Nuclear Fuels	1	3	2	3	11	9
10. Manufacture of Cement & Cement Products	14	51	46	11	70	63
11. Basic Metals & Metal Products	89	7,05	6,82	101	17,52	12,74
(a) Iron & Steel	4	5,86	5,74	23	15,12	11,06
(b) Non-Ferrous Metals	1	5	5	1	5	–
(c) Metal Products	84	1,14	1,03	77	2,34	1,69
12. Engineering	156	10,68	4,25	301	23,53	17,73
(a) Heavy Engineering	3	14	11	5	62	46
(b) Light Engineering	78	72	63	123	4,70	4,04
(c) Electrical Machinery & Goods	48	9,42	3,28	47	14,33	9,48
(d) Electronic Machinery & Goods	27	40	23	126	3,89	3,75
13. Vehicles, Vehicle Parts & Transport Equipments	45	7,06	6,02	51	1,62	1,76
14. Other Industries	7,729	34,48	24,01	2,693	88,30	80,22
15. Electricity, Gas & Water	2	10	6	10	62,23	40,48
(a) Electricity Generation & Transmission	–	–	–	2	60,01	38,27
(b) Non-Conventional Energy	–	–	–	1	3	3
(c) Gas, Steam & Water Supply	2	10	6	7	2,19	2,18
16. Construction	2,225	74,02	70,35	435	9,78	8,10
III. TRANSPORT OPERATORS	4,803	85,16	52,64	2,763	52,63	38,31
IV. PROFESSIONAL AND OTHER SERVICES	3,441	32,73	25,37	4,086	65,13	52,11
V. PERSONAL LOANS	63,190	381,67	309,37	60,610	551,36	446,15
1. Loans for Purchase of Consumer Durables	3,015	11,25	7,57	3,988	16,44	10,83
2. Loans for Housing	5,943	122,60	112,05	8,913	201,35	181,06
3. Rest of the Personal Loans	54,232	247,83	189,74	47,709	333,57	254,26
VI. TRADE	27,237	174,67	130,43	18,689	245,82	195,46
1. Wholesale Trade	867	18,62	15,58	1,138	39,69	32,58
2. Retail Trade	26,370	156,06	114,85	17,551	206,13	162,88
VII. FINANCE	505	2,40	1,78	245	3,93	3,22
VIII. ALL OTHERS	28,943	111,64	84,20	12,773	155,68	121,15
TOTAL BANK CREDIT	2,49,994	1429,02	1108,61	1,50,262	1911,68	1511,88
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	6,804	33,03	22,96	2,122	62,25	43,34
2. Other Small Scale Industries	1,175	41,03	31,54	1,341	156,64	111,58

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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	3,334	67,64	57,79	–	–	–
1. Direct Finance	3,137	65,15	55,54	–	–	–
2. Indirect Finance	197	2,49	2,25	–	–	–
II. INDUSTRY	2,353	1023,28	489,71	–	–	–
1. Mining & Quarrying	100	739,34	290,57	–	–	–
2. Food Manufacturing & Processing	152	32,98	29,69	–	–	–
(a) Rice Mills, Flour & Dal Mills	51	2,38	1,50	–	–	–
(b) Sugar	5	23,87	23,92	–	–	–
(c) Edible Oils & Vanaspati	7	1,00	30	–	–	–
(d) Tea Processing	2	22	19	–	–	–
(e) Processing of Fruits & Vegetables	4	2,16	1,44	–	–	–
(f) Others	83	3,35	2,34	–	–	–
3. Beverage & Tobacco	4	87	63	–	–	–
4. Textiles	120	13,57	11,25	–	–	–
(a) Cotton Textiles	17	3,26	2,98	–	–	–
(b) Jute & Other Natural Fibre Textiles	–	–	–	–	–	–
(c) Handloom Textiles & Khadi	12	6	4	–	–	–
(d) Other Textiles & Textile Products	91	10,25	8,24	–	–	–
5. Paper, Paper Products & Printing	58	3,14	2,68	–	–	–
6. Leather & Leather Products	21	80	60	–	–	–
7. Rubber & Plastic Products	24	3,18	3,04	–	–	–
8. Chemicals & Chemical Products	104	65,87	36,46	–	–	–
(a) Heavy Industrial Chemicals	9	9,72	2,97	–	–	–
(b) Fertilisers	2	55	31	–	–	–
(c) Drugs & Pharmaceuticals	35	4,59	3,88	–	–	–
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	58	51,00	29,30	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	7	6,31	88	–	–	–
10. Manufacture of Cement & Cement Products	12	1,02	1,05	–	–	–
11. Basic Metals & Metal Products	90	20,38	18,57	–	–	–
(a) Iron & Steel	23	18,46	16,99	–	–	–
(b) Non-Ferrous Metals	–	–	–	–	–	–
(c) Metal Products	67	1,92	1,57	–	–	–
12. Engineering	239	70,71	35,92	–	–	–
(a) Heavy Engineering	5	1,57	1,36	–	–	–
(b) Light Engineering	114	25,19	10,54	–	–	–
(c) Electrical Machinery & Goods	100	39,29	23,13	–	–	–
(d) Electronic Machinery & Goods	20	4,66	90	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	49	1,09	1,00	–	–	–
14. Other Industries	1,051	33,36	29,40	–	–	–
15. Electricity, Gas & Water	7	2,69	2,62	–	–	–
(a) Electricity Generation & Transmission	5	2,22	2,17	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	2	47	45	–	–	–
16. Construction	315	27,97	25,36	–	–	–
III. TRANSPORT OPERATORS	1,375	19,84	14,87	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	2,646	97,58	83,11	–	–	–
V. PERSONAL LOANS	57,537	723,86	603,18	–	–	–
1. Loans for Purchase of Consumer Durables	2,255	9,58	6,92	–	–	–
2. Loans for Housing	10,588	328,70	305,36	–	–	–
3. Rest of the Personal Loans	44,694	385,57	290,90	–	–	–
VI. TRADE	8,933	208,49	170,04	–	–	–
1. Wholesale Trade	555	68,20	60,42	–	–	–
2. Retail Trade	8,378	140,28	109,62	–	–	–
VII. FINANCE	166	2,26	1,19	–	–	–
VIII. ALL OTHERS	11,147	181,06	148,26	–	–	–
TOTAL BANK CREDIT	87,491	2324,00	1568,14	–	–	–
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	343	6,72	5,23	–	–	–
2. Other Small Scale Industries	1,096	75,15	54,54	–	–	–