

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2005**

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	1,28,284	519,73	400,90	53,454	395,55	311,04
1. Direct Finance	1,25,589	483,94	381,31	52,217	346,27	277,92
2. Indirect Finance	2,695	35,79	19,59	1,237	49,28	33,12
II. INDUSTRY	11,643	548,90	341,24	5,098	1089,63	786,63
1. Mining & Quarrying	23	1,71	1,38	50	12,31	10,05
2. Food Manufacturing & Processing	398	60,98	26,41	525	264,33	151,43
(a) Rice Mills, Flour & Dal Mills	242	27,12	11,08	328	113,62	61,12
(b) Sugar	5	28,87	11,66	21	122,95	74,94
(c) Edible Oils & Vanaspati	5	20	20	27	8,61	4,56
(d) Tea Processing	1	5	5	1	18	5
(e) Processing of Fruits & Vegetables	13	1,11	94	11	2,79	2,03
(f) Others	132	3,63	2,48	137	16,17	8,74
3. Beverage & Tobacco	2	5	5	6	1,84	1,13
4. Textiles	177	24,34	13,19	218	22,94	22,22
(a) Cotton Textiles	12	6,25	7,22	17	47	45
(b) Jute & Other Natural Fibre Textiles	1	2	1	2	10	8
(c) Handloom Textiles & Khadi	71	58	46	63	36	30
(d) Other Textiles & Textile Products	93	17,50	5,50	136	22,01	21,39
5. Paper, Paper Products & Printing	340	23,65	12,11	183	93,77	76,44
6. Leather & Leather Products	7	14	13	20	49	46
7. Rubber & Plastic Products	14	1,26	1,22	63	5,94	4,32
8. Chemicals & Chemical Products	35	46,68	45,89	104	34,06	17,34
(a) Heavy Industrial Chemicals	5	44,63	44,38	5	15,23	5,02
(b) Fertilisers	–	–	–	3	1,02	69
(c) Drugs & Pharmaceuticals	5	5	5	17	2,71	2,01
(d) Non-Edible Oils	1	7	7	6	4,95	3,28
(e) Other Chemicals & Chemical Products	24	1,93	1,39	73	10,16	6,36
9. Petroleum, Coal Products & Nuclear Fuels	1	3	1	2	13	10
10. Manufacture of Cement & Cement Products	9	30	27	14	1,07	61
11. Basic Metals & Metal Products	74	5,12	3,86	123	30,12	22,91
(a) Iron & Steel	4	4,10	3,02	37	24,69	19,34
(b) Non-Ferrous Metals	1	3	3	5	34	29
(c) Metal Products	69	98	81	81	5,10	3,28
12. Engineering	85	12,37	5,19	270	70,79	66,53
(a) Heavy Engineering	4	31	26	30	42,73	41,59
(b) Light Engineering	31	81	73	160	14,55	12,59
(c) Electrical Machinery & Goods	42	10,95	3,97	49	10,41	9,40
(d) Electronic Machinery & Goods	8	31	24	31	3,10	2,94
13. Vehicles, Vehicle Parts & Transport Equipments	43	10,27	10,22	16	26	14
14. Other Industries	7,350	50,67	30,16	2,924	86,05	76,85
15. Electricity, Gas & Water	5	232,34	116,74	14	446,26	322,98
(a) Electricity Generation & Transmission	1	232,00	116,50	8	444,24	320,96
(b) Non-Conventional Energy	2	25	17	–	–	–
(c) Gas, Steam & Water Supply	2	9	7	6	2,02	2,02
16. Construction	3,080	79,01	74,40	566	19,27	13,11
III. TRANSPORT OPERATORS	4,559	84,34	49,82	2,058	39,52	27,19
IV. PROFESSIONAL AND OTHER SERVICES	4,637	50,05	38,65	4,087	79,11	61,58
V. PERSONAL LOANS	81,638	530,61	425,95	72,662	777,87	623,74
1. Loans for Purchase of Consumer Durables	3,091	13,93	9,99	3,371	15,11	10,17
2. Loans for Housing	8,767	163,71	144,99	11,742	312,65	276,85
3. Rest of the Personal Loans	69,780	352,97	270,96	57,549	450,11	336,72
VI. TRADE	33,544	224,10	165,40	21,029	287,25	224,73
1. Wholesale Trade	475	12,85	9,00	655	36,66	29,97
2. Retail Trade	33,069	211,25	156,40	20,374	250,59	194,76
VII. FINANCE	234	1,85	99	103	8,33	3,19
VIII. ALL OTHERS	8,239	36,98	29,67	5,090	77,62	59,86
TOTAL BANK CREDIT	2,72,778	1996,57	1452,62	1,63,581	2754,88	2097,96
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	6,275	42,13	26,85	2,200	79,75	49,62
2. Other Small Scale Industries	1,486	66,31	37,96	1,576	177,45	123,24

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MARCH 2005**

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	3,279	60,95	49,62	–	–	–
1. Direct Finance	3,124	33,07	29,49	–	–	–
2. Indirect Finance	155	27,88	20,14	–	–	–
II. INDUSTRY	2,989	922,64	730,78	–	–	–
1. Mining & Quarrying	29	41,69	9,31	–	–	–
2. Food Manufacturing & Processing	212	53,45	38,31	–	–	–
(a) Rice Mills, Flour & Dal Mills	54	3,75	2,83	–	–	–
(b) Sugar	7	40,25	28,61	–	–	–
(c) Edible Oils & Vanaspati	12	1,55	44	–	–	–
(d) Tea Processing	4	35	36	–	–	–
(e) Processing of Fruits & Vegetables	11	4,10	3,73	–	–	–
(f) Others	124	3,46	2,33	–	–	–
3. Beverage & Tobacco	5	3,55	3,04	–	–	–
4. Textiles	164	34,75	13,20	–	–	–
(a) Cotton Textiles	13	23,87	5,26	–	–	–
(b) Jute & Other Natural Fibre Textiles	6	5	4	–	–	–
(c) Handloom Textiles & Khadi	13	19	17	–	–	–
(d) Other Textiles & Textile Products	132	10,64	7,73	–	–	–
5. Paper, Paper Products & Printing	77	20,62	15,41	–	–	–
6. Leather & Leather Products	26	53	49	–	–	–
7. Rubber & Plastic Products	40	6,19	5,42	–	–	–
8. Chemicals & Chemical Products	107	512,93	491,83	–	–	–
(a) Heavy Industrial Chemicals	22	492,60	473,32	–	–	–
(b) Fertilisers	1	50	23	–	–	–
(c) Drugs & Pharmaceuticals	19	6,30	5,67	–	–	–
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	65	13,53	12,60	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	7	6,84	1,91	–	–	–
10. Manufacture of Cement & Cement Products	17	1,43	1,09	–	–	–
11. Basic Metals & Metal Products	115	50,51	12,99	–	–	–
(a) Iron & Steel	27	9,67	6,37	–	–	–
(b) Non-Ferrous Metals	2	32,36	47	–	–	–
(c) Metal Products	86	8,48	6,15	–	–	–
12. Engineering	289	79,30	61,24	–	–	–
(a) Heavy Engineering	39	13,78	12,51	–	–	–
(b) Light Engineering	129	28,54	18,73	–	–	–
(c) Electrical Machinery & Goods	86	23,01	17,72	–	–	–
(d) Electronic Machinery & Goods	35	13,97	12,27	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	38	1,98	95	–	–	–
14. Other Industries	1,432	58,84	44,59	–	–	–
15. Electricity, Gas & Water	7	15,62	7,44	–	–	–
(a) Electricity Generation & Transmission	1	15,00	6,96	–	–	–
(b) Non-Conventional Energy	3	13	12	–	–	–
(c) Gas, Steam & Water Supply	3	49	36	–	–	–
16. Construction	424	34,40	23,56	–	–	–
III. TRANSPORT OPERATORS	1,364	19,66	14,08	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	3,288	128,45	102,41	–	–	–
V. PERSONAL LOANS	76,087	1069,66	882,27	–	–	–
1. Loans for Purchase of Consumer Durables	8,357	37,60	30,11	–	–	–
2. Loans for Housing	14,317	492,00	447,41	–	–	–
3. Rest of the Personal Loans	53,413	540,06	404,75	–	–	–
VI. TRADE	10,673	340,63	262,46	–	–	–
1. Wholesale Trade	558	77,38	69,00	–	–	–
2. Retail Trade	10,115	263,25	193,46	–	–	–
VII. FINANCE	83	13,45	6,58	–	–	–
VIII. ALL OTHERS	9,311	150,45	123,96	–	–	–
TOTAL BANK CREDIT	1,07,074	2705,89	2172,16	–	–	–
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	371	9,78	7,95	–	–	–
2. Other Small Scale Industries	1,533	94,57	70,67	–	–	–