

**TABLE NO. 5.7 - STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2006**

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	1,51,899	724,05	585,14	59,688	500,67	382,45
1. Direct Finance	1,49,055	683,54	553,73	58,694	444,18	349,82
2. Indirect Finance	2,844	40,52	31,41	994	56,50	32,63
II. INDUSTRY	13,479	805,73	581,60	7,800	1407,91	996,24
1. Mining & Quarrying	86	4,40	3,73	51	17,70	13,44
2. Food Manufacturing & Processing	522	80,59	57,56	1,197	359,75	195,15
(a) Rice Mills, Flour & Dal Mills	245	37,45	17,54	791	132,37	86,05
(b) Sugar	7	33,21	31,39	18	152,86	56,55
(c) Edible Oils & Vanaspati	13	2,28	2,25	30	26,06	21,93
(d) Tea Processing	2	8	7	3	21	19
(e) Processing of Fruits & Vegetables	49	2,66	2,24	31	8,71	7,56
(f) Others	206	4,91	4,07	324	39,53	22,87
3. Beverage & Tobacco	5	38	34	4	2,36	1,05
4. Textiles	228	19,54	13,78	433	34,74	29,28
(a) Cotton Textiles	16	6,23	5,66	206	7,28	6,46
(b) Jute & Other Natural Fibre Textiles	5	12	9	2	10	9
(c) Handloom Textiles & Khadi	77	32	32	55	51	38
(d) Other Textiles & Textile Products	130	12,88	7,70	170	26,84	22,35
5. Paper, Paper Products & Printing	90	48,58	45,07	189	141,67	121,06
6. Leather & Leather Products	183	50,61	35,35	9	18	14
7. Rubber & Plastic Products	37	5,00	4,85	74	24,03	14,58
8. Chemicals & Chemical Products	53	63,76	63,08	970	65,09	44,02
(a) Heavy Industrial Chemicals	7	60,61	60,58	9	21,41	9,68
(b) Fertilisers	-	-	-	2	65	64
(c) Drugs & Pharmaceuticals	5	9	5	882	31,42	23,28
(d) Non-Edible Oils	5	1,01	94	2	9	5
(e) Other Chemicals & Chemical Products	36	2,05	1,50	75	11,50	10,38
9. Petroleum, Coal Products & Nuclear Fuels	3	60	36	1	6	6
10. Manufacture of Cement & Cement Products	10	42	37	22	5,89	3,92
11. Basic Metals & Metal Products	133	13,95	12,18	152	48,09	39,49
(a) Iron & Steel	26	10,92	9,36	50	40,72	33,87
(b) Non-Ferrous Metals	1	3	3	7	41	31
(c) Metal Products	106	3,00	2,79	95	6,96	5,30
12. Engineering	173	33,66	19,46	313	103,67	79,96
(a) Heavy Engineering	4	75	10	11	33,64	40,70
(b) Light Engineering	91	12,98	10,61	202	52,23	22,80
(c) Electrical Machinery & Goods	67	19,44	8,38	70	15,22	14,28
(d) Electronic Machinery & Goods	11	49	38	30	2,58	2,17
13. Vehicles, Vehicle Parts & Transport Equipments	84	4,71	3,51	26	73	53
14. Other Industries	7,873	59,33	40,62	3,434	71,61	52,47
15. Electricity, Gas & Water	4	262,57	131,98	16	460,51	338,06
(a) Electricity Generation & Transmission	1	262,16	131,65	6	458,71	336,33
(b) Non-Conventional Energy	2	25	25	2	5	1
(c) Gas, Steam & Water Supply	1	16	8	8	1,75	1,73
16. Construction	3,995	157,63	149,36	909	71,83	63,04
III. TRANSPORT OPERATORS	4,340	83,30	52,77	1,696	35,62	24,53
IV. PROFESSIONAL AND OTHER SERVICES	5,376	83,02	60,76	4,269	138,26	113,28
V. PERSONAL LOANS	1,03,636	743,79	590,89	74,859	949,19	752,62
1. Loans for Purchase of Consumer Durables	3,591	17,74	12,09	3,035	19,80	14,97
2. Loans for Housing	14,689	230,61	203,35	13,385	390,02	337,94
3. Rest of the Personal Loans	85,356	495,43	375,45	58,439	539,36	399,71
VI. TRADE	36,482	293,53	220,38	23,177	405,83	322,79
1. Wholesale Trade	636	16,96	14,72	862	60,65	43,88
2. Retail Trade	35,846	276,57	205,65	22,315	345,17	278,91
VII. FINANCE	273	1,39	78	88	40,57	25,91
VIII. ALL OTHERS	8,051	60,09	41,15	5,368	78,50	59,74
TOTAL BANK CREDIT	3,23,536	2794,91	2133,47	1,76,945	3556,54	2677,57
OF WHICH: 1. Artisans and Village & Tiny Industries	6,586	53,58	37,62	2,492	113,02	77,60
2. Other Small Scale Industries	2,297	156,81	112,05	2,079	248,71	174,48

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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	3,305	340,01	327,75	-	-	-
1. Direct Finance	3,206	49,44	43,50	-	-	-
2. Indirect Finance	99	290,57	284,25	-	-	-
II. INDUSTRY	5,727	683,09	345,88	-	-	-
1. Mining & Quarrying	26	7,01	6,40	-	-	-
2. Food Manufacturing & Processing	238	79,96	36,06	-	-	-
(a) Rice Mills, Flour & Dal Mills	52	4,06	3,05	-	-	-
(b) Sugar	5	68,30	27,32	-	-	-
(c) Edible Oils & Vanaspati	13	1,68	82	-	-	-
(d) Tea Processing	4	27	27	-	-	-
(e) Processing of Fruits & Vegetables	7	62	39	-	-	-
(f) Others	157	5,03	4,20	-	-	-
3. Beverage & Tobacco	9	4,11	4,04	-	-	-
4. Textiles	1,159	46,97	42,14	-	-	-
(a) Cotton Textiles	521	30,34	29,57	-	-	-
(b) Jute & Other Natural Fibre Textiles	460	5,56	5,16	-	-	-
(c) Handloom Textiles & Khadi	29	67	59	-	-	-
(d) Other Textiles & Textile Products	149	10,40	6,83	-	-	-
5. Paper, Paper Products & Printing	100	7,43	5,15	-	-	-
6. Leather & Leather Products	26	1,88	1,87	-	-	-
7. Rubber & Plastic Products	75	10,68	8,26	-	-	-
8. Chemicals & Chemical Products	180	62,99	36,29	-	-	-
(a) Heavy Industrial Chemicals	10	33,43	9,81	-	-	-
(b) Fertilisers	3	65	38	-	-	-
(c) Drugs & Pharmaceuticals	23	8,08	5,86	-	-	-
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	144	20,83	20,24	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	4	95	92	-	-	-
10. Manufacture of Cement & Cement Products	207	199,22	17,03	-	-	-
11. Basic Metals & Metal Products	122	26,48	24,35	-	-	-
(a) Iron & Steel	33	15,50	13,61	-	-	-
(b) Non-Ferrous Metals	1	3,00	2,91	-	-	-
(c) Metal Products	88	7,99	7,83	-	-	-
12. Engineering	497	94,65	63,36	-	-	-
(a) Heavy Engineering	188	15,37	13,06	-	-	-
(b) Light Engineering	162	67,18	41,53	-	-	-
(c) Electrical Machinery & Goods	86	9,62	6,34	-	-	-
(d) Electronic Machinery & Goods	61	2,48	2,42	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	93	2,95	2,10	-	-	-
14. Other Industries	2,489	62,21	47,20	-	-	-
15. Electricity, Gas & Water	1	37	21	-	-	-
(a) Electricity Generation & Transmission	-	-	-	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	1	37	21	-	-	-
16. Construction	501	75,22	50,51	-	-	-
III. TRANSPORT OPERATORS	1,415	24,89	21,73	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	3,879	169,84	142,73	-	-	-
V. PERSONAL LOANS	1,00,573	1477,81	1219,69	-	-	-
1. Loans for Purchase of Consumer Durables	1,932	13,28	11,43	-	-	-
2. Loans for Housing	16,305	691,39	621,12	-	-	-
3. Rest of the Personal Loans	82,336	773,14	587,13	-	-	-
VI. TRADE	12,619	387,79	284,12	-	-	-
1. Wholesale Trade	609	109,81	76,19	-	-	-
2. Retail Trade	12,010	277,99	207,93	-	-	-
VII. FINANCE	87	6,63	2,60	-	-	-
VIII. ALL OTHERS	6,782	182,43	132,24	-	-	-
<b>TOTAL BANK CREDIT</b>	<b>1,34,387</b>	<b>3272,49</b>	<b>2476,75</b>	<b>-</b>	<b>-</b>	<b>-</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	401	7,02	5,98	-	-	-
2. Other Small Scale Industries	2,874	153,85	117,43	-	-	-