

**TABLE NO. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2007**

CENTRAL REGION

STATE : UTTARAKHAND

(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
<b>I. AGRICULTURE</b>	<b>1,57,236</b>	<b>918,20</b>	<b>731,02</b>	<b>66,771</b>	<b>755,97</b>	<b>614,62</b>
1. Direct Finance	1,54,840	865,82	691,40	65,620	695,05	568,05
2. Indirect Finance	2,396	52,38	39,62	1,151	60,91	46,58
<b>II. INDUSTRY</b>	<b>13,694</b>	<b>902,47</b>	<b>743,43</b>	<b>8,469</b>	<b>2422,97</b>	<b>1383,62</b>
1. Mining & Quarrying	40	3,90	3,45	64	54,88	44,30
2. Food Manufacturing & Processing	403	65,11	41,66	1,216	828,51	257,48
(a) Rice Mills, Flour & Dal Mills	184	51,61	34,51	832	558,22	114,94
(b) Sugar	3	46	21	21	159,28	75,22
(c) Edible Oils & Vanaspati	14	33	17	35	25,27	21,15
(d) Tea Processing	2	8	6	2	8	5
(e) Processing of Fruits & Vegetables	17	1,53	1,38	32	21,56	20,46
(f) Others	183	11,10	5,32	294	64,09	25,66
3. Beverage & Tobacco	2	5	3	6	1,82	1,79
4. Textiles	319	68,15	67,18	244	49,70	40,35
(a) Cotton Textiles	27	53,79	53,49	28	1,19	87
(b) Jute & Other Natural Fibre Textiles	3	34	34	1	4	4
(c) Handloom Textiles & Khadi	74	57	54	13	32	30
(d) Other Textiles & Textile Products	215	13,44	12,81	202	48,15	39,14
5. Paper, Paper Products & Printing	84	156,44	126,06	227	261,30	204,15
6. Leather & Leather Products	10	60,61	60,56	10	1,49	79
7. Rubber & Plastic Products	41	4,14	3,67	119	28,06	20,31
8. Chemicals & Chemical Products	67	92,19	70,23	1,058	172,70	135,69
(a) Heavy Industrial Chemicals	8	83,38	63,85	17	30,52	13,00
(b) Fertilisers	2	15	6	2	64	64
(c) Drugs & Pharmaceuticals	13	4,13	3,38	953	110,95	95,58
(d) Non-Edible Oils	2	12	8	2	99	93
(e) Other Chemicals & Chemical Products	42	4,41	2,87	84	29,60	25,55
9. Petroleum, Coal Products & Nuclear Fuels	2	49	24	8	5,25	2,15
10. Manufacture of Cement & Cement Products	18	54	51	32	7,33	6,23
11. Basic Metals & Metal Products	121	8,18	6,45	218	205,60	76,25
(a) Iron & Steel	19	3,42	3,32	82	167,34	51,69
(b) Non-Ferrous Metals	3	51	14	14	9,20	4,30
(c) Metal Products	99	4,26	2,99	122	29,06	20,26
12. Engineering	133	32,99	8,89	441	73,62	56,60
(a) Heavy Engineering	6	1,07	45	23	8,67	6,03
(b) Light Engineering	42	4,99	2,32	253	38,79	31,86
(c) Electrical Machinery & Goods	53	26,31	5,61	82	20,84	14,56
(d) Electronic Machinery & Goods	32	62	51	83	5,32	4,15
13. Vehicles, Vehicle Parts & Transport Equipments	32	1,17	57	36	28,87	19,28
14. Other Industries	8,492	113,17	78,26	4,131	109,77	83,73
15. Electricity, Gas & Water	2	232,04	232,01	14	545,56	398,19
(a) Electricity Generation & Transmission	1	232,00	232,00	5	543,79	396,44
(b) Non-Conventional Energy	-	-	-	2	5	5
(c) Gas, Steam & Water Supply	1	4	1	7	1,71	1,71
16. Construction	3,928	63,29	43,66	645	48,52	36,33
<b>III. TRANSPORT OPERATORS</b>	<b>4,732</b>	<b>114,22</b>	<b>78,13</b>	<b>1,799</b>	<b>49,24</b>	<b>32,94</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>6,160</b>	<b>123,14</b>	<b>94,11</b>	<b>5,680</b>	<b>155,34</b>	<b>123,35</b>
<b>V. PERSONAL LOANS</b>	<b>1,08,508</b>	<b>930,64</b>	<b>723,34</b>	<b>77,876</b>	<b>1259,16</b>	<b>991,02</b>
1. Loans for Purchase of Consumer Durables	3,029	18,12	12,64	2,645	16,73	13,55
2. Loans for Housing	19,296	277,84	233,86	16,061	555,89	474,92
3. Rest of the Personal Loans	86,183	634,67	476,84	59,170	686,54	502,55
<b>VI. TRADE</b>	<b>35,068</b>	<b>331,16</b>	<b>251,44</b>	<b>22,345</b>	<b>543,46</b>	<b>394,11</b>
1. Wholesale Trade	805	24,39	20,85	1,528	103,82	63,89
2. Retail Trade	34,263	306,77	230,59	20,817	439,64	330,23
<b>VII. FINANCE</b>	<b>140</b>	<b>1,29</b>	<b>79</b>	<b>103</b>	<b>49,62</b>	<b>40,02</b>
<b>VIII. ALL OTHERS</b>	<b>7,864</b>	<b>98,62</b>	<b>83,42</b>	<b>5,353</b>	<b>152,74</b>	<b>112,22</b>
<b>TOTAL BANK CREDIT</b>	<b>3,33,402</b>	<b>3419,73</b>	<b>2705,67</b>	<b>1,88,396</b>	<b>5388,51</b>	<b>3691,91</b>
OF WHICH : 1. Artisans and Village & Tiny Industries	7,013	64,57	47,37	2,253	117,74	80,66
2. Other Small Scale Industries	2,199	106,15	77,72	3,043	431,83	305,76

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CENTRAL REGION

STATE : UTTARAKHAND

(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
<b>I. AGRICULTURE</b>	<b>3,574</b>	<b>77,59</b>	<b>57,97</b>	–	–	–
1. Direct Finance	3,498	74,19	55,24	–	–	–
2. Indirect Finance	76	3,40	2,73	–	–	–
<b>II. INDUSTRY</b>	<b>4,895</b>	<b>1184,07</b>	<b>620,11</b>	–	–	–
1. Mining & Quarrying	42	515,83	91,72	–	–	–
2. Food Manufacturing & Processing	225	155,72	140,37	–	–	–
(a) Rice Mills, Flour & Dal Mills	45	12,48	11,99	–	–	–
(b) Sugar	11	133,51	121,10	–	–	–
(c) Edible Oils & Vanaspati	8	1,58	79	–	–	–
(d) Tea Processing	3	25	19	–	–	–
(e) Processing of Fruits & Vegetables	11	1,89	1,68	–	–	–
(f) Others	147	6,01	4,62	–	–	–
3. Beverage & Tobacco	10	3,24	2,99	–	–	–
4. Textiles	1,024	26,02	20,43	–	–	–
(a) Cotton Textiles	412	3,21	2,35	–	–	–
(b) Jute & Other Natural Fibre Textiles	451	5,58	4,79	–	–	–
(c) Handloom Textiles & Khadi	15	25	22	–	–	–
(d) Other Textiles & Textile Products	146	16,97	13,08	–	–	–
5. Paper, Paper Products & Printing	95	11,57	8,29	–	–	–
6. Leather & Leather Products	19	1,99	1,92	–	–	–
7. Rubber & Plastic Products	68	17,74	15,14	–	–	–
8. Chemicals & Chemical Products	296	132,19	99,54	–	–	–
(a) Heavy Industrial Chemicals	11	6,58	4,48	–	–	–
(b) Fertilisers	46	17,50	92	–	–	–
(c) Drugs & Pharmaceuticals	112	39,14	30,13	–	–	–
(d) Non-Edible Oils	1	15	10	–	–	–
(e) Other Chemicals & Chemical Products	126	68,83	63,91	–	–	–
9. Petroleum, Coal Products & Nuclear Fuels	2	75	55	–	–	–
10. Manufacture of Cement & Cement Products	30	5,42	4,54	–	–	–
11. Basic Metals & Metal Products	128	59,62	49,24	–	–	–
(a) Iron & Steel	31	34,85	26,05	–	–	–
(b) Non-Ferrous Metals	3	8,25	7,33	–	–	–
(c) Metal Products	94	16,51	15,86	–	–	–
12. Engineering	324	73,71	63,79	–	–	–
(a) Heavy Engineering	47	10,77	9,77	–	–	–
(b) Light Engineering	153	46,45	40,66	–	–	–
(c) Electrical Machinery & Goods	96	13,38	10,46	–	–	–
(d) Electronic Machinery & Goods	28	3,12	2,90	–	–	–
13. Vehicles, Vehicle Parts & Transport Equipments	27	2,01	1,05	–	–	–
14. Other Industries	2,079	71,61	58,92	–	–	–
15. Electricity, Gas & Water	4	1,81	96	–	–	–
(a) Electricity Generation & Transmission	–	–	–	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	4	1,81	96	–	–	–
16. Construction	522	104,82	60,66	–	–	–
<b>III. TRANSPORT OPERATORS</b>	<b>1,700</b>	<b>36,80</b>	<b>33,01</b>	–	–	–
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>4,145</b>	<b>321,94</b>	<b>241,25</b>	–	–	–
<b>V. PERSONAL LOANS</b>	<b>98,449</b>	<b>1732,63</b>	<b>1415,28</b>	–	–	–
1. Loans for Purchase of Consumer Durables	2,460	20,15	16,53	–	–	–
2. Loans for Housing	17,116	839,95	739,92	–	–	–
3. Rest of the Personal Loans	78,873	872,53	658,83	–	–	–
<b>VI. TRADE</b>	<b>14,785</b>	<b>639,76</b>	<b>401,42</b>	–	–	–
1. Wholesale Trade	864	127,68	83,30	–	–	–
2. Retail Trade	13,921	512,09	318,12	–	–	–
<b>VII. FINANCE</b>	<b>61</b>	<b>1073,26</b>	<b>53,52</b>	–	–	–
<b>VIII. ALL OTHERS</b>	<b>5,912</b>	<b>257,72</b>	<b>207,77</b>	–	–	–
<b>TOTAL BANK CREDIT</b>	<b>1,33,521</b>	<b>5323,79</b>	<b>3030,33</b>	–	–	–
OF WHICH : 1. Artisans and Village & Tiny Industries	336	7,87	6,64	–	–	–
2. Other Small Scale Industries	2,383	223,63	183,58	–	–	–